

Your Ref : D20000180MFSH
Our Ref : SHA 3083 R

D20/180/CTPL/MC

Hq chee kuong 9/0
CHUNNI MOTOR WORK PTE LTD
Blk 10 Ang Mo Kio Industrial Park 2A
#03-19 AMK AutoPoint
Singapore 568047

Date : 03/02/20

The Motor Claims Department

MS First Capital Insurance Ltd
36 Robinson Road
#16-01 City House
Singapore 068877

WITHOUT PREJUDICE

FCI



Dear Sir / Madam,

RE: ACCIDENT INVOLVING SHA 3083 R & SHC 8350B

ALONG BOON LAY WAY ON 27/12/19

I am the owner/hirer of motor vehicle/taxi, SHA 3083 R, which was involved in the above-mentioned accident.

The motor vehicle/taxi was surveyed by your appointed appraiser at the premises of M/S CHUNNI MOTOR WORK PTE LTD. The accident was caused by your insured's negligent driving and or management of his vehicle. Therefore, I am claiming damages and losses sustained by me against you in connection with the accident based on the appraiser's recommendation.

Our claim is as follows:

1) Cost of Repair	S\$ 32,100.00
2) Loss of Rental	S\$ 2,633.40 (\$125.40 x 21 DAYS)
3) Loss of Income	S\$
4) GIA Report Fee	S\$
5) LTA Search Fee	S\$
6) Survey Report Fee	S\$
	<u>S\$ 34,733.40</u>

We enclose herewith the following relevant supporting documents :

- a) Authorisation Letter
- b) Final repair bill(s)
- c) LTA Search
- d) GIA report(s)
- e) Insurance Certificate

Kindly look into the matter and revert as soon as possible. Thank you.

Yours faithfully

LETTER OF AUTHORITY

To Whom It May Concern :

ACCIDENT INVOLVING SHA 3083 R L SHC 8350 B

ALONG DOON LAY WAY ON 27/12/19

I, NG CHIE KONG, NRIC NO. S XXXX 137 A of

BLK 345 KANG CHING RD #104-93 STORE 610345

Owner/hirer of motor vehicle Registration No SHA 3083 R, insured by

INDIA INTERNATIONAL INSURANCE PTE LTD under Policy No. MCOM0015

do hereby authorize M/s **Chunni Motor Work Pte Ltd** as my authorized representative to write, negotiate and settle claim on my behalf in my claim against the owner and/or Motor Vehicle

Registration No. SHC 8350 B in respect of the above mentioned accident. I also

hereby authorize that the agreed settlement sum (cost of repair, loss of use, earnings and rental,

Survey report fee, LTA fee & GIA report fee) be made in favour of my representative, M/s

Chunni Motor Work Pte Ltd and that the said payment be forwarded to them as full and final

discharge of my claim.

Dated : 30/12/19

Signature :



(Company's chop if necessary)

DISCHARGE RECEIPT

CLAIM REFERENCE : D20000180MFSH
ACCIDENT DATE : 27/12/2019
ACCIDENT LOCATION : BOON LAY WAY X JURONG GATEWAY
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : SIM KIM HWA
INSURED VEHICLE : SHC 8350B
INVOLVED PARTY : SHA 3083R
SETTLEMENT SUM : \$ 33,800.00

I/We, the undernoted CLAIMANT being the person/entity entitled to receive the compensation in relation to the accident, hereby agree to accept the SETTLEMENT SUM as full and final settlement of all claims for damages, costs & disbursements arising out of the ACCIDENT, and I/WE also agree that the said settlement sum:

1. is paid without admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and/or its INSURED DRIVER in respect of the said loss and for damage whether now or hereafter to become manifest,

2. is accepted by me/us to the intent that the said MS First Capital Insurance Limited and /or its INSURED and/or its INSURED DRIVER be absolutely and finally discharged from all claims whatsoever which I/WE now or hereafter may have arising out of or connected with or traceable to the said accident.

I/WE acknowledge that this DISCHARGE RECEIPT is not to be construed as an admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and /or its INSURED DRIVER and it shall not be used as evidence in any claims or actions which may be made against them or any of them.

CLAIMANT : COMFORT TRANSPORTATION PTE LTD

Signature and Date : COMFORT TRANSPORTATION PTE LTD
CO. REG. NO. 199303821R

WITNESS :

CHUNNI MOTOR WORK PTE LTD
Blk 10 Ang Mo Kio Industrial Park 2A
#03-19 AMK Autopoint
Singapore 568047
Tel: 6542 7162 Fax: 6542 6539
(Co. Reg. No. 2009231100)

Signature and Date : COMFORT TRANSPORTATION PTE LTD
CO. REG. NO. 199303821R

CHUNNI MOTOR WORK
PTE LTD

TAX INVOICE

MS FIRST CAPITAL INSURANCE LIMITED 36 ROBINSON ROAD #16-01 CITY HOUSE SINGAPORE 068877	VEHICLE NO SHA 3083 R	DATE 31.01.2020
	MAKE TOYOTA	INVOICE NO 11296
	MODEL PRIUS	ACC DATE/TIME 27.12.2019 @ 09:45 HRS

Cost of Repair \$ 30,000.00

Sub-total \$ 30,000.00

Add : 7 % - GST \$ 2,100.00

Total \$ 32,100.00

(SINGAPORE DOLLARS: THIRTY TWO THOUSAND AND ONE HUNDRED ONLY)



Our Ref: CT19120650

Date: 04 January 2020



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON	27/12/2019 @ 09:45 hrs
ALONG	BOON LAY WAY X JURONG GATEWAY
INVOLVING	SHC8350B

We refer to the above-mentioned accident and wish to inform that **Comfort Transportation Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHA3083R** (the "Taxi"). The Taxi was hired to **NG CHEE KWONG IC NO SXXXX137A** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$125.40** per day (inclusive of GST).

Please be advised that the Taxi was insured with **India International Insurance Pte Ltd** on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Yours faithfully

Christine Tay
Manager, Fleet Safety

This is a computer generated letter. No signature is required.

SHA 3083R

DATE	NAME OF DRIVER	MILEAGE READING	MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)	
				FROM	TO
23/12		162639	194/120-21		
24/12					
25/12					
26/12					
27/12	In LOTANA work shop			09:45	21/
16/1/20	OUT OF work shop			21/	13:00

FW: MANDATE FOR EXPRESS SETTLEMENT VIA LKK RE: - D20000180MFSH/1 // ACCIDENT INVOLVING SHC 8350B (OI) AND SHA 3083R (TP) ON 27/12/2019

Serene Ler <Sereneler@msfirstcapital.com.sg>

Wed 8/5/2020 2:30 PM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Dear Asher,

Moving forward, if you are not unsure who is the OIC you may forward to our Motor Claims email address at Motor_Claims@msfirstcapital.com.sg.

Kindly note we only received the notice on PRI on 4/1/20. As such, we are only agreeable to settle between \$1,406.40 to \$1,758.00.

You have our mandate to offer repairer "Chunni Motor Work Pte Ltd" at \$33,506.40 up to max \$33,858.00 (all in).

Regards,

Serene Ler

Motor Claims

MS First Capital Insurance Limited

A Member of MS&AD Insurance Group

36 Robinson Road, City House, #16-01 | Singapore 068877 | Tel: 6507 3580 | Fax: 6507 3849 | Reg. No. 195000106C

Motor Claims: Motor_Claims@msfirstcapital.com.sg | Website: www.msfirstcapital.com.sg

As a response to the COVID19 outbreak, we are observing staggered working hours and some of us are on Work From Home arrangement. However, we are actively working to support our clients and partners. We have access to e-mails and will work to respond in a timely manner.

We appreciate your kind understanding. Stay safe.

*With effect from 15 January 2018, we will be known as **MS First Capital Insurance Limited**. Our new website will be www.msfirstcapital.com.sg.

Personal Data Protection Act 2012 ("PDPA"):

Under the PDPA, there are various requirements that regulate the processing of your personal data.

Please refer to www.first-insurance.com.sg for details of PDPA Personal Data Collection Statement.

Confidentiality Notice: This e-mail is confidential. It may also be legally privileged.

If you are not the addressee or to whom it is intended, you may not copy, forward, disclose or use any part of it.

If you have received this message in error, please delete the message and all copies from your system and notify the sender immediately by return e-mail.

From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Sent: Friday, 13 March 2020 11:54 am

To: May Chua <maychua@msfirstcapital.com.sg>

Subject: [MANDATE REQUEST] RE: [PROPOSED LIABILITY] EXPRESS SETTLEMENT VIA LKK RE: SURVEY ASSESSMENT - D20000180MFSH/1 // ACCIDENT INVOLVING SHC 8350B (OI) AND SHA 3083R (TP) ON 27/12/2019

Your ref : **D20000180MFSH**

Our ref : CC4/FCI20000568/Dea3s2

Dear Sirs,

ACCIDENT INVOLVING SHC 8350B (OI) AND SHA 3083R (TP) ON 27/12/2019

We refer to the above matter.

The accident occurred when our insured make a right turn at the control junction without green arrow and collided with third party vehicle.

Basing on the reports of the circumstance of the accident, we propose to settle third-party claim at 100% liability.

We seek your approval to offer repairer " **CHUNNI MOTOR WORK PTE LTD** " at **\$ 34,482.60 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs	\$ 62,250.51	\$ 32,100.00
2. Loss of Rental (21days x \$125.40)	\$ 2,633.40	\$ 2,382.60 (19days x \$125.40)
Total		\$ 34,482.60

Surveyor recommended 15 days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval / instruction.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: May Chua <maychua@msfirstcapital.com.sg>

Sent: Thursday, 12 March 2020 1:01 PM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: [PROPOSED LIABILITY] EXPRESS SETTLEMENT VIA LKK RE: SURVEY ASSESSMENT - D20000180MFSH/1

Dear Sir / Madam,

“WP”, we admit liability quantum to be agreed

Thank you

May Chua

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3859| Fax No. : 6507 3849

|Email: maychua@msfirstcapital.com.sg |Company Regn. No. 195000106C

A Member of MS&AD Insurance Group

Personal Data Protection Act 2012 ("PDPA"):

Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to

<http://www.msfirstcapital.com.sg> for details of PDPA Personal Data Collection Statement.

Confidentiality Notice: This e-mail is confidential. It may also be legally privileged. If you are not the addressee or to whom it is intended, you may not copy, forward, disclose or use any part of it. If you have received this message in error, please delete the message and all copies from your system and notify the sender immediately by return e-mail

From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Sent: Thursday, 12 March 2020 8:53 AM
To: May Chua <maychua@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: [PROPOSED LIABILITY] EXPRESS SETTLEMENT VIA LKK RE: SURVEY ASSESSMENT - D20000180MFSH/1

Claim No: D20000180MFSH/1

Dear Sir/Madam,

ACCIDENT INVOLVING SHC 8350B AND SHA 3083R ON 27/12/2019

-
We refer to the above matter.

Liability: 100%

Remark: B:5 OID MAKE A RIGHT TURN AT CONTROL JUNCTION

Kindly let us have your approval on liability.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Asher Sng (LKKAuto)
Sent: Tuesday, 25 February 2020 2:18 PM
To: 'May Chua' <maychua@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [PROPOSED LIABILITY] EXPRESS SETTLEMENT VIA LKK RE: SURVEY ASSESSMENT - D20000180MFSH/1

Claim No: D20000180MFSH/1

Dear Sir/Madam,

ACCIDENT INVOLVING SHC 8350B AND SHA 3083R ON 27/12/2019

-
We refer to the above matter.

Liability: 100%

Remark: B:5 OID MAKE A RIGHT TURN AT CONTROL JUNCTION

Kindly let us have your approval on liability.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Friday, 10 January 2020 2:25 PM
To: 'May Chua' <maychua@msfirstcapital.com.sg>
Cc: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20000180MFSH/1

YOUR REF: D20000180MFSH
LKK REF: CC4/FCI20000568/Dea3

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle SHA 3083R at M/s Chunni Motor Work Pte Ltd - Ang Mo Kio on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Please take note that the case handler in-charge is Asher and she can be contacted at DID: 6841 6051.

To check availability of the case handler, you may contact the undersigned.

"Wishing you a Happy and Prosperous Lunar New Year"



Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Admin-D (LKKAuto) <admin-d@lkkauto.com>
Sent: Wednesday, 8 January, 2020 3:07 PM
To: 'CWS Motor Claims' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Cc: 'May Chua' <maychua@msfirstcapital.com.sg>
Subject: RE: SURVEY ASSESSMENT - D20000180MFSH/1

Dear Sir/Madam,

Thank you for your assignment.

Best Regards,

Summer Lee | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>
Sent: Wednesday, 8 January, 2020 2:38 PM
To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>; May Chua <maychua@msfirstcapital.com.sg>

Subject: PRI: SURVEY ASSESSMENT - D20000180MFSH/1

Dear Sir/Mdm,

We refer to the above reference.

Please find attached the necessary documents for survey.

Kindly submit your report via CWS within the next 14 days.

Note: All the accident reports are uploaded into CWS for your perusal.

Best Regards,

Admin Team

Claim Workflow System

Motor Claims Department

MS First Capital Insurance Limited

Tel : 6507 3848

Fax : 6507 3849

PS: This is a system generated mail. Please do not reply to this mail.