

Your Ref : SHD4190S  
Our Ref : 020004/01

**PHUA SEOW ANN**

*Correspondence address :*  
c/o M/s K. Kim Hin Auto Pte Ltd  
160 Sin Ming Drive 02-20  
Sin Ming AutoCity  
Singapore 575722

Date : 29 March 2021

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

Dear Sir/Madam

**ACCIDENT INVOLVING SGT5033J AND SHD4190S ALONG CTE ON 06 JAN 2020**

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I am the owner of the m/vehicle **SGT 5033J** which was involved in the above accident.

My vehicle sustained damages as a result of the said accident and I am now claiming against you for the followings:-

1. Costs of repairs					\$ 4,815.00
2. Loss of use of vehicle at \$ (\$150.00) per day for 10 day(s)	..	..	..	..	\$ 1,500.00
3. Police documents/Search fees	..	..	..	..	\$ 7.45
4. Surveyor report fee	..	..	..	..	\$ -
Total:					\$ 6,322.45
					=====

Please advise whether you are prepared to settle my claim as outlined above. As I have yet to settle my repair bill with my repairers, I hereby authorise my repairers and/or their representatives to negotiate/compromise settlement of above claim on my behalf.

Looking forward to hear from you soon.

Yours faithfully,



encl.

## Letter of Authorization

To Whom It May Concern

Accident on 06 JANUARY 2020 involving SGT5033J AMD SJD4190S


Along CTE

I/We PHUA SEOW ANN NRIC NO.                      of  
37 HUME AVENUE #09-02, SINGAPORE 598736

owner of Motor Vehicle Registration No. SGT5033J insured by  
GREAT EASTERN GENERAL INSURANCE LTD under Policy No. 2019-V0109492-VDP-E001

do hereby authorize M/s K. KIM HIN AUTO PTE LTD as my/our  
representative with full authority to write, negotiate and settle claim for damages on my/our  
behalf against the owner and /or driver of Motor Vehicle Regn No. SHD 4190 S  
in regard to the above mentioned accident

I /We also consent to the agreed settlement sum be made in favour of my/our representative,  
M/s K. KIM HIN AUTO PTE LTD and the said  
payment be forwarded to them to be construed as full and final discharge of my/our claim.

  
Owner's Signature & Company Stamp

09/01/2020

Date



**DISCHARGE RECEIPT**


CLAIM REFERENCE : D20000225MFSH  
ACCIDENT DATE : 06/01/2020  
ACCIDENT LOCATION : CTE  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : LEE KAI HUAT  
INSURED VEHICLE : SHD 4190S  
INVOLVED PARTY : SGT 5033J  
SETTLEMENT SUM : \$5,822.45

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 : PHUA SEOW ANN

Signature and Date :  23-05-2021

WITNESS :



Signature and Date :  28-5-21

**金興(龔)汽車私人有限公司**

160 Sin Ming Drive, #02-20,  
Sin Ming AutoCity, Singapore 575722  
Tel: 6452 7018 Fax: 6458 3895  
Email: service@kkimhin.com.sg

No. : 24983

Date : 17-Jan-2020

PAGE : 1

Vehicle Insured : SHD 4190 S  
Accident Date : 06-Jan-2020

Our Ref : 020004 (FIRST) / MARGARET

**PHUA SEOW ANN**  
Singapore

COST OF REPAIR FOR TOYOTA ESTIMA 2.4A (2007) SGT5033J  
=====

To supply spare parts

To remove, cut out damaged parts,  
panel beating, welding, align,  
refix and to renew affected parts.

To remove and refit rear windscreen  
glass and conduct water leak test

To remove and refit rear upholstery  
trimming, roof lining, seats,  
speaker board in order to  
facilitate repairing works

To remove aircon condenser, pipes  
and driers. Vacuum and recharge gas

To apply undersealing

To transfer tailgate's fittings

To putty and respray on affected  
portions.

	-----
	4,500.00
Add 7% GST :	315.00
	-----
Total :	S\$ 4,815.00
	=====

Singapore Dollars Four Thousand Eight Hundred  
and Fifteen Only

金興(龔)汽車私人有限公司  
K. KIM HIN AUTO PTE LTD



> Back to OneMotoring



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 07 Jan 2020 / 11:44:52

Receipt Date/Time : 07 Jan 2020 / 11:44:52

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-200107-001318

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SHD4190S				
As at 06 Jan 2020/12:30:00				
Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SHD4190S Enquiry Fee 20200107114320276747	7.00	0.49	7.49
<b>Sub-Total</b>		7.00	0.49	7.49
<b>Total Before Rounding</b>		7.00	0.49	7.49
<b>Rounding Difference</b>				0.04
<b>Total Amount Payable</b>				7.45
Paid By				
	20200107114335212	Direct Debit: eNETS Debit (Internet Banking)		7.45
<b>Total</b>				7.45
<b>Cash Change</b>				0.00
<b>Tendered Amount</b>				7.45
<b>Excess Refundable Amount</b>				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.



## Enquire Vehicle's Insurance Particulars

### Thank You!

The insurance details of the vehicle you enquired can be found below. If you have entered a valid email address, a copy would have been sent to you.

Vehicle No.	Incident Date/Time	Insurance Company Name
SHD4190S	06 Jan 2020 / 12:30:00	MS FIRST CAPITAL INSURANCE LIMITED

Save as PDF

OK →

Print

## Asher Sng (LKKAUTO)

---

**From:** Vic Alpeh S. Sanghilaan <VicSanghilaan@msfirstcapital.com.sg>  
**Sent:** Monday, 3 May 2021 3:23 PM  
**To:** Asher Sng (LKKAUTO)  
**Cc:** Admin A  
**Subject:** [MANDATE GIVEN] RE: [LOD] MSFCIL REF: D20000225MFSH/1 - RE: Accident involving SGT5033J & SHD4190S Along CTE on 6 January 2020

Dear Asher,

We refer to your below email.


You have our mandate to settle the matter from **\$5,622.45 - \$5822.45 (all in).**

**Kindly start to offer LOU @ \$80 x 10 days first.**

Thank you.

Kind Regards,

Vic Sanghilaan  
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877  
| Tel: 65073848 | DID : 65073846 | Fax No. : 65073849 | Email: [vicsanghilaan@msfirstcapital.com.sg](mailto:vicsanghilaan@msfirstcapital.com.sg) | Company Regn. No. 195000106C  
**A Member of  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.*

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**From:** Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>  
**Sent:** Monday, 3 May 2021 3:14 pm  
**To:** Vic Alpeh S. Sanghilaan <VicSanghilaan@msfirstcapital.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: [MANDATE REQUEST] RE: [LOD] MSFCIL REF: D20000225MFSH/1 - RE: Accident involving SGT5033J & SHD4190S Along CTE on 6 January 2020

Hi Vic,

Enclosed the LTA rebate details for your easy reference.

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108 | did: 6841-6051

**Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.**

---

**From:** Asher Sng (LKKAUTO)

**Sent:** Monday, 3 May 2021 3:12 PM

**To:** 'Vic Alpeh S. Sanghilan' <[VicSanghilan@msfirstcapital.com.sg](mailto:VicSanghilan@msfirstcapital.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: [MANDATE REQUEST] RE: [LOD] MSFCIL REF: D20000225MFSH/1 - RE: Accident involving SGT5033J & SHD4190S Along CTE on 6 January 2020

Hi Vic,

We refer to the email below.

Enclosed below the ERV recommended by our surveyor for your easy reference.

Market Value	\$34,000
LTA Rebate	\$11,233
Nett Value	\$22,767

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108 | did: 6841-6051

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

**Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.**

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**From:** Vic Alpeh S. Sanghilan <[VicSanghilan@msfirstcapital.com.sg](mailto:VicSanghilan@msfirstcapital.com.sg)>

**Sent:** Thursday, 29 April 2021 10:25 AM

**To:** Asher Sng (LKKAUTO) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: [MANDATE REQUEST] RE: [LOD] MSFCIL REF: D20000225MFSH/1 - RE: Accident involving SGT5033J & SHD4190S Along CTE on 6 January 2020

Dear Asher,

We refer to your below email.

Kindly advise the ERV of the TP vehicle for record purposes.

Thank you.

Kind Regards,

Vic Sanghilan

Motor Claim Department



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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.

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**From:** Asher Sng (LKKAUTO) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Sent:** Monday, 26 April 2021 6:47 pm

**To:** Vic Alpeh S. Sanghilan <[VicSanghilan@msfirstcapital.com.sg](mailto:VicSanghilan@msfirstcapital.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** [MANDATE REQUEST] RE: [LOD] MSFCIL REF: D20000225MFSH/1 - RE: Accident involving SGT5033J & SHD4190S Along CTE on 6 January 2020

Your ref : **D20000225MFSH**

Our ref : CC4/FCI20000599/Kea3q2

Dear Sirs,

**ACCIDENT INVOLVING SHD 4190S (OI) AND SGT 5033J (TP) ON 06/01/2020**

We refer to the above matter.

The accident occurred when our insured rear ended 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 " **K KIM HIN AUTOMOTIVE PTE LTD** " at **\$ 5,822.45 (all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 10,296.02	\$ 4,815.00
2. Loss of Use (10days x \$150)	\$ 1,500.00	\$ 1,000.00 (10days x \$100)
3. LTA Search Fee	\$ 7.45	\$ 7.45
<b>Total</b>	<b>\$ 11,803.47</b>	<b><u>\$ 5,822.45</u></b>

Surveyor recommended 7days 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**

email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108 | did: 6841-6051

*Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.*

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**From:** [margaret@kkinhin.com.sg](mailto:margaret@kkinhin.com.sg) <[margaret@kkinhin.com.sg](mailto:margaret@kkinhin.com.sg)>

**Sent:** Tuesday, 30 March 2021 9:02 AM

**To:** 'Vic Alpeh S. Sanghilan' <[VicSanghilan@msfirstcapital.com.sg](mailto:VicSanghilan@msfirstcapital.com.sg)>; Asher Sng (LKKAUTO) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: [LOD] MSFCIL REF: D20000225MFSH/1 - RE: Accident involving SGT5033J & SHD4190S Along CTE on 6 January 2020

Our Ref: 020004/01

Thanks Vic, we will wait for LKK to get back to us.

Rgds

Margaret  
K. Kim Hin Auto Pte Ltd  
160 Sin Ming Dr #02-20  
Sin Ming AutoCity  
Singapore 575722  
Tel: 64527018

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**From:** Vic Alpeh S. Sanghilan <[VicSanghilan@msfirstcapital.com.sg](mailto:VicSanghilan@msfirstcapital.com.sg)>

**Sent:** Monday, March 29, 2021 3:32 PM

**To:** [margaret@kkinhin.com.sg](mailto:margaret@kkinhin.com.sg); Asher Sng (LKKAUTO) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** [LOD] MSFCIL REF: D20000225MFSH/1 - RE: Accident involving SGT5033J & SHD4190S Along CTE on 6 January 2020

WITHOUT PREJUDICE

Your Ref: 020004/01

MSFCIL Ref : D20000225MFSH/1

Dear Margaret,

Accident involving SHD4190S & SGT5033J on 06.01.2020

We acknowledge receipt of your letter of claim dated 29.03.2021.

Please be informed that this matter is handled by LKK and they will get back to you for an update/offer in due course.

Thank you.

Dear Asher,

FYNA please.

Thank you.

Kind Regards,

Vic Sanghilan  
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877  
| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 | Email: [vicsanghilan@msfirstcapital.com.sg](mailto:vicsanghilan@msfirstcapital.com.sg) | Company Regn. No. 195000106C

A Member of **MS&AD** Insurance Group

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**From:** [margaret@kkimhin.com.sg](mailto:margaret@kkimhin.com.sg) <[margaret@kkimhin.com.sg](mailto:margaret@kkimhin.com.sg)>

**Sent:** Monday, 29 March 2021 3:23 pm

**To:** CWS Motor Claims <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>

**Cc:** [claims@kkimhin.com.sg](mailto:claims@kkimhin.com.sg)

**Subject:** Accident involving SGT5033J & SHD4190S Along CTE on 6 January 2020

Your Ref: D20000225MFSH

Our Ref: 020004/01

Dear Sirs,

We are enclosing the Letter of Demand documents for your processing of the abovementioned claim:

- 1) Letter of Demand
- 2) Cost of Repair Invoice
- 3) LTA Search Fee
- 4) Letter of Authorization

We look forward to hearing from you.

Thanks and regards

Margaret  
**K. Kim Hin Auto Pte Ltd**  
**160 Sin Ming Dr #02-20**  
**Sin Ming AutoCity**  
**Singapore 575722**  
**Tel: 64527018**