

E Rey to 2000 00566 in CSTRIG No. 000 001004

16th March 2020

Motorway Car Care Centre Pte Ltd

1094 Lower Delta Road Motorway Building Singapore 169205 T-L | |65| |6467 2200 FAX | |65| |6278 5535

meterway.com.sg



FIRST CAPITAL INSURANCE LTD

36 Robinson Road #16-01 City House Singapore 068877

19.02.2020 - 4 DAY (WEDNESDAY)

Attn: Motor Claims Officer In Charge

Dear Sirs,

ACCIDENT INVOLVING SLB3823U AND SHD6897Z ON 11.01.2020 AT 0725HRS ALONG WEST COAST HIGHWAY NEAR SEAH.

We are the authorized repair workshop for the owner of vehicle number SLB3823U, which was involved in the above captioned accident caused by your insured vehicle number SHD6987Z driver at the material time. The vehicle owner of SLB3823U has requested and authorized us to assist him in presenting his claim for the damages to the vehicle.

We are submitting this claim in demand for direct settlement on behalf of the owner/claimant:

COST OF REPAIR (incl. 7% GST) \$23,933.80 ALDY FINALIZE WITH SURVEYOR LOSS OF USE (\$300 x 46 days) 14.01.2020 - REQUEST PRI TUESDAY 15.01.2020 - WAITING SURVEYOR COME WEDNESDAY 16.01.2020 - SURVEYOR COME THURSDAY 17.01.2020 - START REPAIRS FRIDAY 18.01.2020 - SPARE PARTS NO STOCK (THREE WEEK) 19.01.2020 - SUNDAY OFF 20.01.2020 - WAITING PARTS(MONDAY) 21.01.2020 - WAITING PARTS(TUESDAY) 22.01.2020 - WAITING PARTS (WEDNESDAY) 23.01.2020 - WAITING PARTS (THURSDAY) 24.01.2020 - WAITING PARTS(FRIDAY) 25.01.2020 - LUNAR NEW YEARS (SATURDAY) 26.01.2020 - SUNDAY OFF 27.01.2020 - LUNAR NEW YEARS(MONDAY) 28.01.2020 - WAITING PARTS(TUESDAY) 29.01.2020 - WAITING PARTS (WEDNESDAY) 30.01.2020 - WAITING PARTS (THURSDAY) 31.01.2020 - WAITING PARTS(FRIDAY) \$13,800.00 01.02.2020 - WAITING PARTS (SATURDAY) 02.02.2020 - SUNDAY OFF 03.02.2020 - WAITING PARTS(MONDAY) 04.02.2020 - WAITING PARTS (TUESDAY) 05.02.2020 - WAITING PARTS (WEDNESDAY) 06.02.2020 - WAITING PARTS (THURSDAY) 07.02.2020 - WAITING PARTS(FRIDAY) 08.02.2020 - WAITING PARTS(SATURDAY) 09.02.2020 - SUNDAY OFF 10.02.2020 - WAITING PARTS(MONDAY) 11.02.2020 - WAITING PARTS(TUESDAY) 12.02.2020 - WAITING PARTS (WEDNESDAY) 13.02.2020 - WAITING PARTS (THURSDAY) 14.02.2020 - WAITING PARTS(FRIDAY) 15.02.2020 - PARTS ARRIVE (SATURDAY) 16.02.2020 - SUNDAY OFF 17.02.2020 - 2 DAY RERAIRS WORK(MONDAY) 18.02.2020 - 3 DAY (TUESDAY)



6: Reg No 2000 00606 K 6: T Reg.No 2000 00601 K Motorway Car Care Centre Pte Ltd 10%4 Lower Delta Road Motor way Building Singapore 169205 TEL | 65% 6467 2200 FAX | 66% 6278 5535

motorway com.sg

20.02.2020 - 5 DAY(THRUSDAY)
21.02.2020 - 6 DAY(FRIDAY)
22.02.2020 - 7 DAY(SATURDAY)
23.02.2020 - SUNDAY OFF
24.02.2020 - 8 DAY (MONDAY)
25.02.2020 - 9 DAY(TUESDAY)
26.02.2020 - 10 DAY(WEDNESDAY)
27.02.2020 - 11 DAY(THURSDAY)
28.02.2020 - REPAIRS COMPLETED.

TOWING FEE

\$90.00

TOTAL : \$37,823.80

We enclosed herewith the following documents to support the claims.

Failure of which the case shall be send to our solicitor without further advice.

Kindly review and revert within the next (7) seven days.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/claimant.

Thank you,

Annie Tew (Ms)

Motor Claims

Motorway Car Care Centre Pte Ltd

DID: 6571 9642, Fax: 6278 5535 Email: ainee@motorway.com.sg

LETTER OF AUTHORIZATION

To : Motorway Car Care Centre Pte Ltd & Insurance Company

RE : Accident involving

Vehicle(s) Number

SLB3823U & SHD6897Z

Location

WEST COAST HIGHWAY NEAR SEAH

Date & Time

11.01.2020 @ 0725HRS

I / We

MOTORWAY CAR RENTALS PTE LTD
199902927C

NRIC / ROC No.

The owner of vehicle number **SLB3823U** hereby authorize MOTORWAY CAR CARE CENTR PTE LTD to commence repairs of the said vehicle forthwith. I / We agree to assign the whole proceeds of my my / our third party claim to MOTORWAY CAR CARE CENTRE PTE LTD including any claim for loss of use if a vehicle had been provided by MOTORWAY CAR CARE CENTRE PTE LTD during the period of repairs to my / our vehicle is applicable, my / our solicitors (to be appointed by MOTORWAY CAR CARE CENTRE PTE LTD on my / our behalf) shall accept this as my / our irrevocable authority to pay the amount compensated direct to MOTORWAY CAR CARE CENTRE PTE LTD after deduction of their costs a solicitor & client basis. I / We undertake to co-operate fully with MOTORWAY CAR CARE CENTRE PTE, I / We shall be liable if there's a breach in terms and condition in any insurance policy and / or my / our solicitors and alsowith a true Motor Accident Report / Police Report until the claim to a successful conclusion including writing to court, failing which. I / We undertake to bear repair costs, rental, legal costs and all other any incidentals incurred.

- 1. If the 3rd party claim is unsuccessful or partly successful as the case may be I/We hereby instruct and authorize MOTORWAY CAR CARE CENTRE PTE to claim direct from my / our insurance company on my / our vehicle immediately without delay.
- If for any reason my / our insurers' are not willing to settle the repair costs either in part or in full,
 I / We undertake to pay MOTORWAY CAR CARE CENTRE PTE for the incidentals costs incurred of the abovementioned motor accident claims.
- In alternative to no.1 & no. 2 above, if the 3rd party claims fails or only partly successful then I/We undertake to pay MOTORWAY CAR CARE CENTRE PTE for the difference in amount of the claim.
- I / We authorize MOTORWAY CAR CARE CENTRE PTE to sign all discharge vouchers / indemnity
 forms and all necessary paper on my / our behalf in connection with the abovementioned claim.
- 5. I / We also authorize MOTORWAY CAR CARE CENTRE PTE to appoint such firm of Solicitors on my / our behalf as MOTORWAY CAR CARE CENTRE PTE deem fit to purpose $3^{\rm rd}$ party / own insurance claims.
- 6. I / We undertake to inform MOTORWAY CAR CARE CENTRE PTE and / or the Solicitors appointed by MOTORWAY CAR CARE CENTRE PTE on my / our behalf in the event the 3rd party's insurance company communicate with me / us directly by telephone or in writing and I / We further undertake not to accept any monies, offer or settlement from third party's insurers without first communicate with MOTORWAY CAR CARE CENTRE PTE

01

DAY OF

Signature of Owner / Driver (Company's Stamp - if any)

ATED THIS

15

Signature of Witness Name of Witness:

2020



MS First Capital Insurance Limited Co.Reo. No. 195000106C GST Reg. No. M2-0001676-9 6 Raffles Quay #21-00 Singapore 048580

Tel: (65) 6222 2311 Fax: (65) 6222 3547

Claims & Motor Underwriting Dept: 36 Robinson Road #16-01 City House Singapore

DISCHARGE RECEIPT

CLAIM REFERENCE

D20000360MFSH

ACCIDENT DATE

11/01/2020

ACCIDENT LOCATION

WEST COAST HIGHWAY NEAR SEAH

INSURED

COMFORT TRANSPORTATION PTE LTD

INSURED DRIVER

ABDUL RAHIM CHIA MENG HWEE

INSURED VEHICLE

SHD 6897Z

INVOLVED PARTY

SLB 3823U

SETTLEMENT SUM

\$26,023.80

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:

 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,

 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 : MOTORWAY CAR RENTALS PTE LTD

Signature and Date

WITNESS :

Ainle

Signature and Date:

21/05/2020



Co./GST Reg No Z00000606K PayNow Corporate UEN/Business Reg. 200000606K Motorway Car Care Centre Pte Ltd

1094 Lower De ta Road Motorway Building Singapore 169205 TEL (6s) 6467 2200 FAX. (6s) 6278 5535

motorway.com.sg



TAX INVOICE NO:

/ nate o

C0053653

| Owner's Information A/C: M0062 | P/O No | | Service Advisor | | Job Card No JC047156 | |
|--|--------------------|--------------|-------------------|-------------|-------------------------|--|
| MS FIRST CAPITAL PTE LTD | Registration 1 | lo. | Make/Model | ! | Date of Invoice | |
| 36, ROBINSON ROAD, #16-01 CITY HOUSE SINGAPORE 068877 | SLB3823U | LAND | ROVER DISCOVER | Y SPORT 2.0 | 16/3/2020 | |
| | Mileage (km) | Next Mileage | Next Service Date | Date In | Time In | |
| | 0 | | | 15/01/2020 | 2/30 PM | |
| | Chassis No. | | Engine No. Prom | | ised Date/Time | |
| | SALCA2AG7FII541714 | | 015053202234204PT | | | |

| Service Description | Quantity | Unit Price | Amoun! |
|--|----------|------------|---------------|
| | | SS | SS |
| FINALIZE COR | 1 | 22,368.04 | 22,368,04 |
| The second secon | | TOTAL | S\$ 22,368.0 |
| | ADD 0 | JST @ 7% | 1,565.76 |
| | GRAN | DTOTAL | S\$ 23,933.80 |

SINGAPORE CURRENCY TWENTY THREE THOUSAND NINE HUNDRED THIRTY THREE AND CENTS EIGHTY ONLY

Important Note for Consumer

- 1 Good sold are non returnable and non refundable
- 2 Goods shall remain at property of Motorway Car Care Centre Pte Ltd intill full payment is made
- 3 Please collect receipt when making payment.
- 4.All clients data will be kept strictly confidential and is solely used for the purpose of completing sales transactions. Should our company be required to release the data, our company will make this known to the customer and obtain his/her consent before releasing the information. The Company or the Company's related company or associates company may give the Customer the privilege of automated inclusion in their promotional and informational notification lists and the Customer can opt to unsubscribe from the lists.

| | | New of the state o |
|--------------------------------|------------|--|
| Customer's Signature/Co. Stamp | E. & O. E. | Service Advisor's Signature |

14 JAN 2020

S

高頻摩哆贸易公司

KAOLIN MOTOR TRADING CO. ANG MO KIO CENTRAL POST OFFICE PO BOX 676 SINGAPORE 915606

TEL: 9651 8877 / 6452 0716

| | Company R | egistration No. 2164520 | OK | 877.77 | | H SALE ORDER |
|-------------|--|-------------------------|----------|--|------------|-----------------|
| Messrs | 1. MASLMO | uj cen | Revta 1 | | No. S | 300298 |
| _ | | | PUST | And State Control of St | Date_ | 11/1/2020 |
| Vehicle No. | 375 | 38230 | | Model | Disc | overy |
| Destination | Seah In | n Campan | re to | Metern | ay | |
| Time In | | | | Amoun | | |
| Remarks | | | | | | |
| ☐ Basemer | Spare Tyre Jump H Multi Carpark I ing Dolly (Extra | | | ☐ Loaded V ☐ Dismanth ☐ Open Doo ☐ Crane up | e Shaft or | Brake Equipment |
| | Driver | | Re | eceived By | | bis Alt |
| | | | werelved | Ву | b | PAIFE |

RE: [MANDATE REQUEST] Re: SURVEY ASSESSMENT - D20000360MFSH/1 // EXPRESS SETTLEMENT

Heng Ding Chao < Heng Ding Chao@msfirstcapital.com.sg >

Fri 5/8/2020 8:02 PM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Joanne Yong <Joanneyong@msfirstcapital.com.sg>

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

Hi Asher,

Please proceed to settle the claim as per your recommendation. Thank You!

Good Day,

Cathan Heng Ding Chao, Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3848/EXT:104| Fax No. : 6507 3849 | Email: HengDingChao@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

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.

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

Sent: Friday, 8 May 2020 3:47 pm

To: Heng Ding Chao < HengDingChao@msfirstcapital.com.sg>; Joanne Yong < Joanneyong@msfirstcapital.com.sg>

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

Subject: Re: [MANDATE REQUEST] Re: SURVEY ASSESSMENT - D20000360MFSH/1 // EXPRESS SETTLEMENT

Hi Cathan,

Sorry on the typo error on the repair cost.

Enclosed below the amended of the breakdown.

Your ref: **D20000360MFSH**

Our ref: CC4/FCI20001010/Eea3q2

Dear Sirs,

ACCIDENT INVOLVING SHD 6897Z (OI) AND SLB 3823U (TP) ON 11/01/2020

We refer to the above matter.

The accident occurred when our insured changed lane and hit 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 " MOTORWAY CAR CARE CENTRE PTE LTD " at \$ 26,023.80 (all-<u>in).</u>

The summary is as follows: -

| | Amount C | Claimed A | mount Revised |
|---------------------------------|-----------|-----------|---------------------------|
| 1. Cost of Repairs (w/GST) | \$ 53,002 | .99 \$ | 23,933.80 |
| 2. Loss of Use (46days x \$300) | \$ 13,800 | .00 \$ | 2,000.00 (20days x \$100) |
| 3. Towing Fee | \$ 90 |).00 \$ | 90.00 |
| | Total | <u>\$</u> | <u>26,023.80</u> |

Surveyor recommended 12days for repair. + 4days CNY + 2 PRI + 2SUN

| Market Value | \$130,000 |
|--------------|-----------|
| LTA Rebate | \$91,039 |
| Nett Value | \$38,961 |

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: <u>ashersng@lkkauto.com</u> | fax: 6741-4108 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.

From: Heng Ding Chao < HengDingChao@msfirstcapital.com.sg>

Sent: Friday, May 8, 2020 3:42 PM

To: Asher Sng (LKKAuto) < AsherSng@lkkauto.com >; Joanne Yong < Joanneyong@msfirstcapital.com.sg >

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

Subject: RE: [MANDATE REQUEST] Re: SURVEY ASSESSMENT - D20000360MFSH/1 // EXPRESS SETTLEMENT

Hi Asher,

Sorry to bother you, I would like to understand how is the proposed cost of repair being derived.

There seems to be a discrepancy between the asking amount in the LOD and the price you have negotiated with the workshop.

On the LOD it is stated that the asking cost of repair by them finalized with surveyor is \$23933.80 (incl 7% gst) as show on the screenshot below.

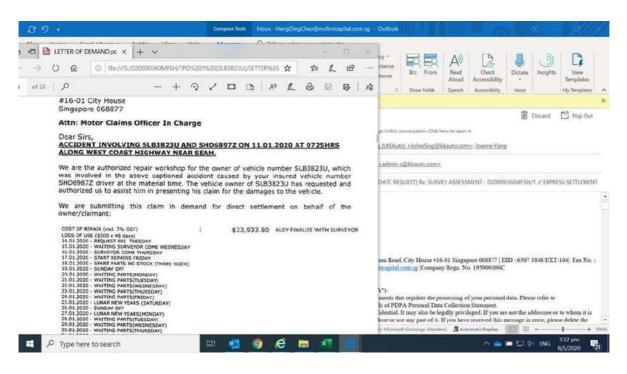
As compared to the finalized amount you have negotiated with them.

Amount Claimed Amount Revised

1. Cost of Repairs (w/GST)

\$ 53,002.99

\$ 25,003.80



Good Day,

Cathan Heng Ding Chao, Motor Claims Department MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID: 6507 3848/EXT:104| Fax No.: 6507 3849 | Email: HengDingChao@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

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.

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

Sent: Friday, 8 May 2020 2:29 pm

To: Joanne Yong < Joanneyong@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Heng Ding Chao <HengDingChao@msfirstcapital.com.sg> Subject: [MANDATE REQUEST] Re: SURVEY ASSESSMENT - D20000360MFSH/1 // EXPRESS SETTLEMENT

Your ref: D20000360MFSH

Our ref: CC4/FCI20001010/Eea3q2

Dear Sirs,

ACCIDENT INVOLVING SHD 6897Z (OI) AND SLB 3823U (TP) ON 11/01/2020

We refer to the above matter.

The accident occurred when our insured changed lane and hit 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 " MOTORWAY CAR CARE CENTRE PTE LTD " at \$ 27,093.80 (all-<u>in).</u>

The summary is as follows: -

| | Amount Claimed | Amount Revised |
|---------------------------------|----------------|------------------------------|
| 1. Cost of Repairs (w/GST) | \$ 53,002.99 | \$ 25,003.80 |
| 2. Loss of Use (46days x \$300) | \$ 13,800.00 | \$ 2,000.00 (20days x \$100) |

3. Towing Fee \$ 90.00 90.00

> **Total** \$ 27,093.80

Surveyor recommended 12days for repair. + 4days CNY + 2 PRI + 2SUN

| Market Value | \$130,000 |
|--------------|-----------|
| LTA Rebate | \$91,039 |
| Nett Value | \$38,961 |

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: <u>ashersng@lkkauto.com</u> | fax: 6741-4108 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.

From: Joanne Yong < Joanneyong@msfirstcapital.com.sg>

Sent: Friday, May 8, 2020 11:42 AM

To: Asher Sng (LKKAuto) < Asher Sng@lkkauto.com >; Mei Kwan (LKKAuto) < Meikwan@lkkauto.com > Cc: Admin A <admin-a@lkkauto.com>; Heng Ding Chao <HengDingChao@msfirstcapital.com.sg>

Subject: RE: SURVEY ASSESSMENT - D20000360MFSH/1 // EXPRESS SETTLEMENT

Dear Sir,

Kindly advise have the survey report forward to us?

Thank you Regards,

Joanne Yong

Motor Claim Department



Change of email address joanneyong@msfirstcapital.com.sg

MS First Capital Insurance Ltd | 36 Robinson Rd #16-01 City House Singapore 068877 | TEL: 6507 3848 | Fax No.: 6507 3849 | 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 www.msfirstcapital.com.sq 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.

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.

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

Sent: Friday, 17 April 2020 5:20 pm

To: Joanne Yong < <u>Joanneyong@msfirstcapital.com.sg</u>>; Mei Kwan (LKKAuto) < <u>Meikwan@lkkauto.com</u>> Cc: Admin A <admin-a@lkkauto.com>; Heng Ding Chao <HengDingChao@msfirstcapital.com.sg>

Subject: Re: SURVEY ASSESSMENT - D20000360MFSH/1 // EXPRESS SETTLEMENT

Hi Joanne,

Thank you for the email.

We are in the midst of preparing our report to seek approval from your end.

Shall revert to you in due course.

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)

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: Joanne Yong < <u>Joanneyong@msfirstcapital.com.sg</u>>

Sent: Friday, April 17, 2020 5:08 PM

To: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com >

Cc: Asher Sng (LKKAuto) < AsherSng@lkkauto.com >; Admin A < admin-a@lkkauto.com >; Heng Ding Chao

< Heng Ding Chao@msfirstcapital.com.sg>

Subject: RE: SURVEY ASSESSMENT - D20000360MFSH/1 // EXPRESS SETTLEMENT

Dear All,

Please find the attached LOD.

Workshop must be missed to send you a copy since you all are doing express settlement.

Please kindly handle and revert.

Thank you Regards,

Joanne Yong Motor Claim Department



Change of email address

joanneyong@msfirstcapital.com.sg

MS First Capital Insurance Ltd | 36 Robinson Rd #16-01 City House Singapore 068877 | TEL: 6507 3848 | Fax No.: 6507 3849 | 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 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.

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.

From: Joanne Yong

Sent: Tuesday, 21 January 2020 12:42 pm

To: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com>

Cc: Asher Sng (LKKAuto) < AsherSng@lkkauto.com >; Admin A < admin-a@lkkauto.com > Subject: RE: SURVEY ASSESSMENT - D20000360MFSH/1 // EXPRESS SETTLEMENT

Dear Sir,

Refer to the above matter.

Liability is clear, please do express settlement for this claim.

Thank you

Regards,

Joanne Yong Motor Claim Department



Change of email address

joanneyong@msfirstcapital.com.sg

MS First Capital Insurance Limited

A Member of MS&AD Insurance Group

36 Robinson Road #16-01 City House Singapore 068877 Tel: 6507 3846

Fax: 6507 3849

From: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com >

Sent: Monday, January 20, 2020 7:19 PM

To: Joanne Yong < <u>Joanneyong@msfirstcapital.com.sg</u>>

Cc: Asher Sng (LKKAuto) < <u>AsherSng@lkkauto.com</u>>; Admin A < <u>admin-a@lkkauto.com</u>> Subject: RE: SURVEY ASSESSMENT - D20000360MFSH/1 // EXPRESS SETTLEMENT

YOUR REF: D20000360MFSH LKK REF: CC4/FCI20001010/Eea3

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle 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, 15 January, 2020 1:15 PM

To: 'CWS Motor Claims' < cwsmotorclaims@msfirstcapital.com.sg; assignments < assignments@lkkauto.com;

Admin A <admin-a@lkkauto.com>

Cc: 'Joanne Yong' < <u>Joanneyong@msfirstcapital.com.sg</u>> **Subject:** RE: SURVEY ASSESSMENT - D20000360MFSH/1

Dear Sir/Madam,

Thank you for the assignment.

"Wishing you a Happy and Prosperous Lunar New Year"



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, 15 January, 2020 12:45 PM To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWS Motor Claims < cwsmotorclaims@msfirstcapital.com.sg; Joanne Yong

< <u>Joanneyong@msfirstcapital.com.sg</u>>

Subject: PRI: SURVEY ASSESSMENT - D20000360MFSH/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.