

Jia Le (LKK Auto)

From: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Sent: Tuesday, 25 February 2020 5:16 PM
To: Jia Le (LKK Auto)
Cc: Admin A
Subject: RE: SEEK MANDATE APPROVAL ON QUANTUM [Express Settlement via LKK] - D20000402MFSH/1 // Our ref: CC4/FCI2001069/T1da3 [ACCIDENT INVOLVING SHC272X AND SHC7798A ON 14/01/2020]

Dear Jia Le,

Your approval to negotiate from **\$8,109.08-\$8,352.13**.

- Loss of rental - \$117.00 x 5-6.5 days (vehicle check in on 15.01.2020 0830hrs. check out on 21.01.2020 1407hrs)
- Loss of income - \$50.00 x 5-6.5 days

Thank you.

Best Regards,
Merina Chia (Ms)
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856
| Fax No. : 6507 3849 | Email: merinachia@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.

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From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>
Sent: Friday, 21 February 2020 11:47 AM
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: SEEK MANDATE APPROVAL ON QUANTUM [Express Settlement via LKK] - D20000402MFSH/1 // Our ref: CC4/FCI2001069/T1da3 [ACCIDENT INVOLVING SHC272X AND SHC7798A ON 14/01/2020]

Claim No: D20000402MFSH/1
LKK Ref: CC4/FCI2001069/T1da3

Dear Sirs/Madam,

ACCIDENT INVOLVING SHC 272X AND SHC 7798A ON 14/01/2020

We refer to the above matter.

The said chain collision involved 3 vehicles whereby our insured was the 2nd vehicle. In accordance to the MCF guideline for chain collision, we have to settle the front vehicle's claim at 100%.

We seek your approval to offer Third Party repairer "RICO 60 AUTO SERVICES PTE LTD" at **\$8,443.08**(all-in).

The summary is as follows:-

	Claimed Amount	Proposed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 7,266.63	\$ 7,266.63	\$ 7,266.63
2. Loss of Rental (7days x \$117)	\$ 819.00	\$ 585.00 (5days x \$117)	\$ 819.00 (7days x \$117)
3. Loss of Income (7days x \$80)	\$ 560.00	\$ 250.00 (5days x \$50)	\$ 350.00 (7days x \$50)
4. LTA/GIA Search Fee	\$ 7.45	\$ 7.45	\$ 7.45
Total	\$ 8,653.08	\$ 8,109.08	\$ 8,443.08

Surveyor recommended 05 days for repair + 1Sunday + 1PRS = 7days.

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval/instruction.

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Merina Chia [<mailto:MerinaChia@msfirstcapital.com.sg>]

Sent: Monday, 10 February 2020 4:47 PM

To: Jia Le (LKK Auto)

Cc: Admin A

Subject: RE: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20000402MFSH/1 // Our ref: CC4/FCI2001069/T1da3 [ACCIDENT INVOLVING SHC272X AND SHC7798A ON 14/02/2020]

Dear Jia Le,

We are agreeable with your proposal on liability.

Thank you.

Best Regards,

Merina Chia (Ms)

Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856
| Fax No. : 6507 3849 | Email: merinachia@msfirstcapital.com.sg | Company Regn. No. 195000106C

A Member of  Insurance Group

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From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>
Sent: Friday, 7 February 2020 11:11 AM
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20000402MFSH/1 // Our ref: CC4/FCI2001069/T1da3 [ACCIDENT INVOLVING SHC272X AND SHC7798A ON 14/02/2020]

Claim No: D20000402MFSH/1
LKK Ref: CC4/FCI2001069/T1da3

Dear Sirs/Madam,

ACCIDENT INVOLVING SHC 272X AND SHC 7798A ON 14/02/2020

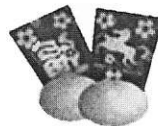
We refer to the above matter.

Liability: 100%

Remarks: The said chain collision involved 3 vehicles whereby our insured was the 2nd vehicle. In accordance to the MCF guideline for chain collision, we have to settle the front vehicle's claim at 100%.

Kindly let us have your approval on liability.

"Wishing you a Happy and Prosperous Lunar New Year"



Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Mei Kwan (LKKAuto)
Sent: Friday, 24 January 2020 10:11 AM
To: 'Merina Chia'; Jia Le (LKK Auto)
Cc: Admin A
Subject: RE: SURVEY ASSESSMENT - D20000402MFSH/1 // EXPRESS SETTLEMENT

YOUR REF: D20000402MFSH
LKK REF: CC4/FCI2001069/T1da3

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle SHC 7798A 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 Jia Le and she can be contacted at DID: 6749 5792.

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: Thursday, 16 January, 2020 3:20 PM

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

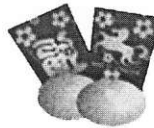
Cc: 'Merina Chia' <MerinaChia@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D20000402MFSH/1

Dear Sir/Mdm,

Thank you for the assignment.

"Wishing you a Happy and Prosperous Lunar New Year"



Best Regards

G.NIVITHA

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315

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

From: CWS Motor Claims [<mailto:cwsmotorclaims@msfirstcapital.com.sg>]

Sent: Thursday, 16 January 2020 2:27 PM

To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>; Merina Chia <MerinaChia@msfirstcapital.com.sg>

Subject: PRI: SURVEY ASSESSMENT - D20000402MFSH/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.

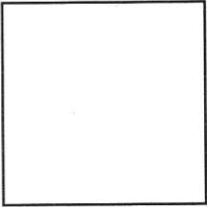
Note: All the accident reports are uploaded into CWS for your perusal.

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.



This email has been checked for viruses by AVG antivirus software.
www.avg.com

**DING AUTOMOTIVE PTE LTD**

Blk 10 #01-20 Sin Ming
Industrial Est Sec C
Singapore 575645

Without Prejudice to our
driver's Injury claims

OUR REF: 50112365/TP/SHC7798A/AD/14/01/2020/SHI
YOUR REF: SHC0272X/D20000402MFSH

11 February 2020

To: MOTOR CLAIMS DEPARTMENT
MS FIRST CAPITAL INSURANCE
36 ROBINSON ROAD
#16-01 CITY HOUSE
SINGAPORE 068877

ACCIDENT INVOLVING : SHC7798A AGAINST SHC0272X 14/01/2020

LOCATION ALONG : PIE TOWARDS CHANGI AIRPORT

We refer to the above matter:

	Rate Per Day	Repair/ Claims Day	Amount Before GST	GST 7%	Amount After GST
Cost of Repair	\$ -	7	\$ 6,791.24	\$ 475.39	\$ 7,266.63
Loss Of Rental	\$ 117.00	7	\$ 819.00	\$ -	\$ 819.00
Loss Of Income	\$ 80.00	7	\$ 560.00	\$ -	\$ 560.00
LTA/GIA Search Fee	\$ -	0	\$ 6.96	\$ 0.49	\$ 7.45
Towing Fee	\$ -	0	\$ -	\$ -	\$ -
Surveyor Fee	\$ -	0	\$ -	\$ -	\$ -
Total	\$ 197.00	7	\$ 8,177.20	\$ 475.88	\$ 8,653.08

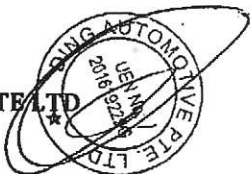
The accident was caused solely by the negligence of your insured/driver and as a results , We had incurred the following costs of repair and losses of our insurer:

Enclosed are copies of the following documents for your perusal:

☺	Letter of Demand	☺	Rental Invoice
☺	Repair Bill	☺	Letter of Authority
☺	Repair Estimate (External Survey Only)	☺	Discharge Voucher
☺	GIA Report/Accident Police Report	☺	Certificate of Insurance
☺	LTA 3rd Party Search Fee	☺	
☺	Mileage Record	☺	

Our client has authorized DING AUTOMOTIVE PTE LTD to deal with the claim in this accident case and also to receive and deal/negotiate with all payment as stated above.
Please look into our client's claim and revert soonest as possible.

Your Sincerely,
SELOSHINAH
DING AUTOMOTIVE PTE LTD
TEL: +65 92394128
FAX: +65 6452 0614



LETTER OF AUTHORITY

Accident involving SHC7798A & SHC272X on 14/11/2020 along PTE towards Changi Airport.

I/We, City Cab Pte Ltd NRIC/ Co.Reg Number 199502839G registered owner of vehicle No. SHC7798A which was rented to Hirer/Driver Mr/Ms MSO THUAN HUA NRIC S0117070H, hereby authorize Ding Automotive Pte Ltd on this date 15/11/2020 to submit, correspond, negotiate and settle my/our claim for cost of repair and uninsured losses arising from the above accident and without prejudice of our driver's injury claim.

I/We further authorize that agreed settlement sum for cost of repair, loss of income and rental, survey report fee or any legal fee, third party vehicle insurance particulars enquiry fee etc., be made in favour of Ding Automotive Pte Ltd and that the said payment be forwarded to them as full and final discharge of my/our claims.

Owner Signature/Co.Chop



Hirer/Driver Signature

A handwritten signature in black ink, appearing to be "MSO THUAN HUA", written over a horizontal line.

D20000402/CCPL/SS

DISCHARGE RECEIPT

Without Prejudice
to our driver's Injury claim

CLAIM REFERENCE : D20000402MFSH/1
ACCIDENT DATE : 14/01/2020
ACCIDENT LOCATION : PIE TOWARDS CHANGI AIRPORT
INSURED : CITYCAB PTE LTD
INSURED DRIVER : TAN YEW SENG
INSURED VEHICLE : SHC 272X
INVOLVED PARTY : SHC 7798A
SETTLEMENT SUM : \$ 8,350.00



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 :

Signature and Date :



[Signature]

WITNESS :

Kelly Ding



Signature and Date :

[Signature] 27/2/20

Approved For Payment	
By	Date

DING AUTOMOTIVE PTE LTD

Business Reg. No : 201619222G
BLK 10, #01-20 SIN MING IND EST. SEC C, SINGAPORE 575645
Tel: 6452 1208 Fax: 6452 0614


TAX INVOICE

MS FIRST CAPITAL INSURANCE LIMITED

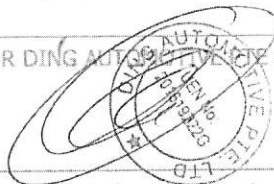
36 ROBINSON ROAD #16-01
CITY HOUSE (S068877)

ATTN : MOTOR CLAIMS DEPARTMENT
TEL : 6749 5792 FAX :

INVOICE : I-000944
DATE : 26-02-2020
GST REG NO : 201619222G
TERMS : C.O.D.
PO NO : SHC0272X
OUR REF : SHC7798A
PAGE : 1 of 1

ITEM NO.	DESCRIPTION	QUANTITY	UNIT PRICE	AMOUNT
1.	Cost of repair-SHC7798A	1	6,791.24	6,791.24
				
REMARKS :		SUB TOTAL	:	6,791.24
Job card: 50112365		GST	:	475.39
Your ref: SHC0272X		TOTAL SGD	:	7,266.63
Oic: Ms. Jia Le		DEPOSIT	:	
Doa: 14/01/2020		O/S BALANCE	:	

FOR DING AUTOMOTIVE PTE LTD



Authorised Signature

Customer Signature

I have inspected and hereby confirmed that
the job done and the amount due herein
are entire to my satisfaction

Our Ref: CC20010349



Date: 15 January 2020

TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 14/01/2020 @ 10:00 hrs
ALONG ALONG PIE TOWARDS CHANGI AIRPORT
INVOLVING SHC272X, SHD3033U

We refer to the above-mentioned accident and wish to inform that **CityCab Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHC7798A** (the "Taxi"). The Taxi was hired to **NEO THIAM HUAT IC NO SXXXX070H** a registered hirer-operator of **CityCab Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$125.19** per day (inclusive of GST).

\$ 117.00 (w/o GST)

Please be advised that the Taxi was insured with **MS First Capital Insurance 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.

Land Transport Authority

Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 15 Jan 2020 / 15:49:04

Receipt Date/Time : 15 Jan 2020 / 15:48:40

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200115-002518

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$)	GST Amount (\$)	Amount After GST (\$)
Result of Insurance Enquiry - SHC272X As at 14 Jan 2020/22:00:00 Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SHC272X Enquiry Fee 20200115154749169410	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
	xxxxxxxxxxxx5472	Credit Card: Visa MasterCard		7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
Excess Refundable Amount				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.