



Our Reference: **SMQ36D/7017951**  
Your Reference: **SHC8238T**

**By Email / Mail**

**03/06/2020**

**MS FIRST CAPITAL INSURANCE LIMITED C/O LKK AUTO CONSULTANTS**  
Attn: Third Party Claim Department -

**ACCIDENT INVOLVING SMQ36D & SHC8238T ON 10 Jan 2020.**

Dear Officer,

We wish to inform you that the repairs to our client vehicle have been completed.

We hereby submit the claims as follows:

<b>Details</b>	<b>Remarks</b>	<b>Amount (SGD)</b>
Cost of Repairs		\$47,626.34
Loss Of Rental	\$267.50 x 5 days	\$1,337.50
Others		
<b>TOTAL</b>		<b>\$48,963.84</b>

Kindly let us have your offer to [Christine.yow@wearnes.com](mailto:Christine.yow@wearnes.com)

Your soonest reply is much appreciated. Thank you.

24



Yours faithfully  
Christine Yow  
D (65) 6430 4899  
Wearnes Automotive Pte Ltd  
Bodyshop and Paint Division  
249 Alexandra Road  
Singapore 159935

This is a computer generated printout, no signature is required.

## (PAYMENT BREAKDOWN)

Vehicle No	:	SMA236D (Insd veh)	Model	:	Bentley - V8P
	:	SHC8238T (TP veh)			
Date of Accident	:	10/01/2020			

Global Sum Settlement	:	<input type="checkbox"/> YES		<input checked="" type="checkbox"/> NO
Liability	:	100	%	(Agreed/Assessed)

Repair Estimate	:	\$ 68,110.85	
Final Repair Cost	:	\$ 47,626.34	
Loss of Use	:	\$	days at \$ per day
Rental (if any)	:	\$ 1,337.50	5 days at \$ 267.50 (incl of GST) per day
Others	:	\$	
	:	\$	
	:	\$	
	:	\$	
Final Settlement Sum	:	\$ 48,963.84	

Remarks: \_\_\_\_\_  
 \_\_\_\_\_

Payment Instruction: Payee's Breakdown		
1)	Wearnes Automotive Pte Ltd	: \$ 48,963.84
2)		: \$
3)		: \$
4)		: \$

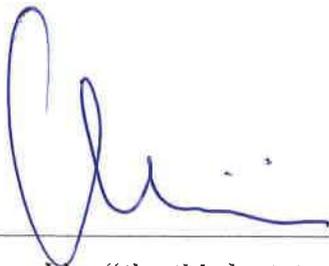
AUTHORIZATION TO ACT

I, Winnie Tan Bee Ho ("the third party claimant")  
of 29 Seagull Walk S 486774 (address),  
owner of SMQ360 (vehicle no.) hereby authorize  
Wearnes Automotive P/L  
("the workshop") to act for me with respect to my claim for repair costs and / or rental  
and / or loss of use ("claim") for my vehicle no. SMQ 360 that was  
damaged pursuant to the accident which occurred on 10/01/2020 (date) along  
slip road of upper Changi Road Tuds Xilin Ave (location)  
involving vehicle no. SHC82387 ("the accident").

I further authorize the workshop to sign the discharge voucher on my behalf to settle  
my above mentioned claim in a manner that they deem fit and the workshop is further  
authorized to receive payment further to settlement of my claim with payment  
cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on  
a without prejudice and without admission of liability basis insofar as the driver /  
owner / insurers of the other vehicle/s is concerned.

Dated this 24 day of MAR (month) 20 21 (year)



Signed by "the third party claimant"  
Policyholder's Signature only  
& Company Chop - (if registered under a company)



Signed by "the workshop"

**DISCHARGE RECEIPT**

CLAIM REFERENCE : D20000318MFSH  
ACCIDENT DATE : 10/01/2020  
ACCIDENT LOCATION : UPPER CHANGI ROAD TOWARDS XILIN AVE  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : CHEW BOON SENG  
INSURED VEHICLE : SHC8238T  
INVOLVED PARTY : SMQ36D  
SETTLEMENT SUM : \$ 48,963.84

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 : WINNIE TAN BEE HOON

Signature and Date :



WITNESS :



Signature and Date :



### SERVICE TAX INVOICE

0 - F00003      SL: FIRST CAPITAL INSURANCE LTD FIRST CAPITAL INSURANCE LTD 36 ROBINSON ROAD #16-01, CITY HOUSE SINGAPORE Singapore 068877	GST Reg.No:M28920628X Inv.No. . . : B&P 7017951 Page 1 Inv.date. . : 23/05/2020 WIP No. . . : 58554 Veh.In/Out: 04/03/2020 09/03/2020 *Tel.No. . . : Reg.No. . . : SMQ36D Reg.date . . : 25/09/2019 Mileage .. : 458 Chassis No: SJAAL14V1LC028000
Closed by .... : Richmond Ho Svc Consultant : ACC Remarks ..... : Ms Winnie Tan Bee Ho	

Parts/Op.No Description	Mech Qty	Price	Disc%	Pkg	Amount	G
802 TO REPLACE REAR BUMPER,REAR BRACKET,REAR SENSOR,REAR DIFFUSER,REAR LH TRIM,ETC	0	2100.00	0		2,100.00	S
800 TO PUTTY SPRAY PAINT ON REAR BUMPER,REAR LH TRIM,ETC	0	3000.00	0		3,000.00	S
280 TO CHECK WIRING INCLUDE RESETTING OF ALL ELECTRICAL MODULES	0	1820.00	0		1,820.00	S
0080 TO INSTALL PROTECTIVE FILM ON BUMPER,REAR LOWER SPOILER,ETC	0	2200.00	0		2,200.00	S
36A807511C BUMPER COVER PRIMED	1.0 EA	12984.70			12,984.70	S
36A807521G SPOILER PRIMED	1.0 EA	3882.70			3,882.70	S
36A807055A MOUNTING PLATE	1.0 EA	176.00			176.00	S
36A807056A MOUNTING PLATE	1.0 EA	176.00			176.00	S
36A907113B MOUNTING	1.0 EA	179.50			179.50	S
36A907114B MOUNTING	1.0 EA	179.50			179.50	S
36A919289 RETAINER FOR ULTRASO	1.0 EA	114.10			114.10	S



**SERVICE TAX INVOICE**

0 - F00003	SL: FIRST CAPITAL INSURANCE LTD	GST Reg.No:M28920628X
FIRST CAPITAL INSURANCE LTD		Inv.No. . . : B&P 7017951 Page 2
36 ROBINSON ROAD		Inv.date. . : 23/05/2020
#16-01, CITY HOUSE		WIP No. . . : 58554
SINGAPORE		Veh.In/Out: 04/03/2020 09/03/2020
Singapore 068877		*Tel.No. . . :
		Reg.No. . . : SMQ36D
Closed by .... : Richmond Ho		Reg.date. . : 25/09/2019
Svc Consultant : ACC		Mileage . . : 458
Remarks ..... : Ms Winnie Tan Bee Ho		Chassis No: SJAAL14V1LC028000

Parts/Op.No	Description	Mech Qty	Price	Disc%	Pkg	Amount	G
36A919290	RETAINER FOR ULTRASO	1.0 EA	114.10			114.10	S
36A919291	RETAINER FOR ULTRASO	1.0 EA	114.10			114.10	S
36A919292	RETAINER FOR ULTRASO	1.0 EA	114.10			114.10	S
36A071611G	REAR DIFFUSER	1.0 EA	13167.80		13,	167.80	S
36A807917A	TRIM FOR BUMPER LH	1.0 EA	457.00			457.00	S
36A807725A	TRIM FOR BUMPER CTR	1.0 EA	425.40			425.40	S
36A807701A	GUIDE PROFILE	1.0 EA	191.70			191.70	S
36A253681E	TRIM FOR EXHAUST TAI	1.0 EA	2506.00		2,	506.00	S
36A807023C	GUIDE PROFILE	1.0 EA	607.90			607.90	S

			Gross Total.	44,510.60
<b>Labour Total</b>	9,120.00	<b>Net.....</b>	44,510.60	
<b>Parts Total</b>	35,390.60	<b>GST @ 7.0%</b>	3,115.74	
<b>Package Total</b>	0.00	<b>Total.....</b>	47,626.34	
		<b>Paid.....</b>	0.00	
		<b>Please Pay..</b>	47,626.34	

GST: S=StdRated; O=OutOfScope; Z=ZeroRated  
 Enquiries must be lodged within 14 days from the invoice date  
 This is a computer generated invoice. No signature is required.

4/3/20

**RENTAL AGREEMENT**

**No. RA20/00200**

Date: 02 Mar 2020

VEHICLE DETAILS		PAYMENT	AMOUNT
Vehicle No.	: SLF7489D	Day: 1 days x 250.00	\$ 250.00
Make	: JAGUAR	Week	\$ 0.00
Model	: F-PACE PRESTIGE 2.0 I4D	Month	\$ 0.00
Out (Date & Time)	: 04 Mar 2020   1000	Add HRS	\$ 0.00
In (Date & Time)	: 06/04/20	Subtotal	\$ 250.00
<b>HIRER PARTICULARS</b>		GST	\$ 17.50
Name	: FIRST CAPITAL INSURANCE LTD	<b>Nett Amount</b>	<b>\$ 267.50</b>
Address	: 36 ROBINSON ROAD #16-01, CITY HOUSE Singapore 068877	Security Deposit	\$ 0.00
Contact No.	:	<b>PAYMENT DETAILS</b>	
<b>MAIN DRIVER PARTICULARS</b>		Name on Credit Card	:
Name	: Winnie Tan Bee Hoon	Credit Card No.	:
Address	: 29 Seagull Walk Singapore 486744	Payment Mode	: Cash
Contact No.	: 96697966	<b>REMARKS</b>	
Driving License No.	:	Richmond_ <del>SMB36D</del> First Capital (B) SMB 36D	
NRIC/FIN/Passport No	: 96697966		

I have read and agree to the terms and conditions on both sides of this agreement.  
 All information i have given Wearnes Automotive Pte Ltd in connection with this agreement is true.




Hirer's Signature  
(Affix Company Stamp)

Main Driver's Signature  
(if not hirer)

Credit Card Holder's  
Signature (if not hirer)

Leasing Consultant  
Wearnes Representative

**Wearnes Automotive Pte. Ltd.**

Co Reg No. 199501400R / GST Reg No. M28920628X  
45 Leng Kee Road, Singapore 159103  
Telephone: +65 6876 5063  
www.wearnesleasing.com

**FIRST CAPITAL INSURANCE LTD**  
36 ROBINSON ROAD  
#16-01, CITY HOUSE  
Singapore 068877

**Tax Invoice**

**Inv No.** : R2000512  
**Inv Date** : 27 Apr 2020  
**Ref** :  
**Terms** : 90 Days

**Rental Information**

Agreement No. : RA20/00200  
Billing Period : 04/03/2020 10:00 - 09/03/2020 10:00  
Driver Name : Winnie Tan Bee Hoon

**Car Information**

Registration No. : SLF7489D  
Make : JAGUAR  
Model : F-PACE PRESTIGE 2.0  
I4D

#	Description	Qty	UOM	Unit Price	Amt
1	Being Rental Payment for the Period Stated Above	5.00	Day	250.00	1,250.00

**Remarks:**

Richmond\_SMQ36D\_First Capital (B)

**Payment method:**

Interbank GIRO and credit card payments: Deduction will take place from 5th to 9th of the month.

Cheque payments: All cheques should be crossed and made payable to "Wearnes Automotive Pte Ltd".

**Bank Transfers:**

Oversea-Chinese Banking Corporation Limited  
Bank Code: 7339  
Branch Code: 501  
Bank Account Name: Wearnes Automotive Pte Ltd  
Bank Account: 501-296727-001  
SWIFT CODE: OCBMSGSG

Subtotal : S\$ 1,250.00  
GST 7.0% : S\$ 87.50  
**Total : S\$ 1,337.50**

Please note that late payment interest will be imposed at a rate of 2% per month commencing from the date that the payment is due, compounded daily, plus an administrative fee of S\$50.00 (excluding GST) each time.

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## Khanchna (LKK Auto)

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**From:** Rachel Wu <RachelWu@msfirstcapital.com.sg>  
**Sent:** 9 December 2020 9:56 AM  
**To:** Khanchna (LKK Auto)  
**Cc:** Admin A  
**Subject:** RE: MANDATE REQUEST ON QUANTUM - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK] [ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020  
**Attachments:** Rental agreement.pdf; TP LOD.pdf; RE: MANDATE REQUEST ON QUANTUM - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK] [ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020  
**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

Dear Khanchna,

Please proceed as per claimnote mandate.

COR : \$47,626.34  
LOR : \$1,070.00 - \$1,337.50 (\$200-\$250 x 05 days + 7% GST)  
**Total : \$48,696.34 - \$48,963.84**

Thank you

Best Regards

Rachel Wu  
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862  
| Fax No. : 6507 3849 | Email: [rachelwu@msfirstcapital.com.sg](mailto:rachelwu@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:** Khanchna (LKK Auto) <khanchna@lkkauto.com>  
**Sent:** Monday, 7 December 2020 6:04 pm  
**To:** Rachel Wu <RachelWu@msfirstcapital.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** FW: MANDATE REQUEST ON QUANTUM - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK] [ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020

Dear Rachel,

We refer to the above matter.

Please be informed that according to TP workshop, the rental agreement is to only indicate the rental rate per day. For the actual no. of days and total rental cost, they told us to refer to rental invoice.

Please advice whether the rental agreement is acceptable or not.

Thank you.

**"Best Wishes for Merry Christmas & Happy New Year 2021"**

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

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**From:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Sent:** 18 November 2020 10:57 AM

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

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

**Subject:** RE: MANDATE REQUEST ON QUANTUM - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK]  
[ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020

Dear Khanchna,

Based on the rental agreement given, it only stating Day 1 amount.

Kindly request third party to amend the rental agreement on the days and amount as the tax invoice indicating 5 days.

Thank you

Best Regards

Rachel Wu

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862

| Fax No. : 6507 3849 | Email: [rachelwu@msfirstcapital.com.sg](mailto:rachelwu@msfirstcapital.com.sg) | Company Regn. No. 195000106C

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**From:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Sent:** Wednesday, November 18, 2020 10:20 AM

To: Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

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

Subject: RE: MANDATE REQUEST ON QUANTUM - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK]  
[ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020

Dear Rachel,

We refer to the above matter.

We attach herewith a copy of the rental agreement from third party.

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

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From: Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

Sent: 30 September 2020 2:41 PM

To: Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

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

Subject: RE: MANDATE REQUEST ON QUANTUM - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK]  
[ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020

Dear Khanchna,

Please offer as per below:

COR : \$47,626.34

LOR : \$1,070.00 - \$1,337.50 (\$200-\$250 x 05 days + 7% GST)

**Total : \$48,696.34 - \$48,963.84**

- Please request rental agreement from third party

Thank you

Best Regards

Rachel Wu

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862

| Fax No. : 6507 3849 | Email: [rachelwu@msfirstcapital.com.sg](mailto:rachelwu@msfirstcapital.com.sg) | Company Regn. No. 195000106C

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**From:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Sent:** Tuesday, 15 September 2020 3:42 pm

**To:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

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

**Subject:** FW: MANDATE REQUEST ON QUANTUM - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK]  
[ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020

**Importance:** High

Dear Rachel,

We refer to the above matter and your e-mail below.

Please be informed that there is a supplementary item on the labour ( as attached).

We have taken note of your instructions and will ensure the same.

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

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**From:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Sent:** 15 September 2020 11:11 AM

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Eileen Lee <[EileenLee@msfirstcapital.com.sg](mailto:EileenLee@msfirstcapital.com.sg)>

**Subject:** RE: MANDATE REQUEST ON QUANTUM - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK]  
[ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020

**Importance:** High

Dear LKK,

Kindly advise on the increment of COR based on preliminary report.

ie. Is the increase of COR necessary/ reasonable &/or was there supplementary items?

Kindly be reminded to seek further advice from FCI if the final figures differs from your Preliminary advice (after adding 'check items')/ the COR we've agreed on.

Thank You.

Best Regards

Rachel Wu  
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862  
| Fax No. : 6507 3849 | Email: [rachelwu@msfirstcapital.com.sg](mailto:rachelwu@msfirstcapital.com.sg) | Company Regn. No. 195000106C  
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**From:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
**Sent:** Monday, September 14, 2020 4:10 PM  
**To:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** MANDATE REQUEST ON QUANTUM - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK ]  
[ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020

**YOUR REF: D20000318MFSH**  
**LKK REF: CC4/FCI20001080/Eka3q2**

Dear Rachel,

We refer to the above matter.

We seek your approval to offer third party repairer **"Wearnes Automotive Pte Ltd"** at **\$ 48,803.34 ~ 48,963.84(all in)**.

The summary is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (W/GST)	\$ 70,464.85	\$ 47,626.34
2. Loss of Rental ( 5 days x \$250 ) (w/GST)	\$ 1,337.50	\$ 1,177.00 ~ 1,337.50 (\$220 ~ \$250) (w/GST)
<b>Total</b>	<b>\$ 71,802.35</b>	<b><u>\$ 48,803.34 ~ 48,963.84</u></b>

Surveyor recommended 5 days for repair

Enclosed herewith all the documents for your perusal.

**Kindly let us have your approval/instruction.**

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Khanchna (LKK Auto)

**Sent:** 24 July 2020 5:29 PM

**To:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

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

**Subject:** PROPOSAL ON LIABILITY - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK] [ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020

Dear Sir/Madam,

We refer to the above matter.

We attach herewith a copy of the LOD.

We will follow up with our e-mail seeking mandate later.

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Sent:** Wednesday, 26 February 2020 9:54 AM

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

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

**Subject:** RE: [Gentle reminder ] - PROPOSAL ON LIABILITY - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK] [ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020

Dear Khanchna,

Please proceed with express settlement.

Best Regards

Rachel Wu

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862 | Fax No. : 6507 3849 | Email: [rachelwu@msfirstcapital.com.sg](mailto:rachelwu@msfirstcapital.com.sg) | Company Regn. No. 195000106C

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

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**From:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Sent:** Monday, February 24, 2020 1:07 PM

**To:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

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

**Subject:** RE: [Gentle reminder ] - PROPOSAL ON LIABILITY - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK] [ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020

Dear Ms. Rachel,

The above matter refers.

Please be informed that the third party workshop is chasing for liability clearance.

Your approval please.

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [khanchna@lkkauto.com](mailto:khanchna@lkkauto.com) | Fax: 6741-4108

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**From:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Sent:** Monday, 17 February 2020 2:08 PM

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

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

**Subject:** RE: [Gentle reminder ] - PROPOSAL ON LIABILITY - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK] [ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020

Dear Khanchna,

I had informed the third party Mr Richmond that we are currently still pending for our insured to amend the GIA report.

Best Regards

Rachel Wu

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862 | Fax No. : 6507 3849 | Email: [rachelwu@msfirstcapital.com.sg](mailto:rachelwu@msfirstcapital.com.sg) | Company Regn. No. 195000106C

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

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**From:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Sent:** Monday, February 17, 2020 1:29 PM

**To:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

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

**Subject:** RE: [Gentle reminder ] - PROPOSAL ON LIABILITY - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK] [ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020

Dear Ms. Rachel,

The above matter and our e-mail below refers.

Your approval please as third party workshop is chasing for liability clearance.

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [khanchna@lkkauto.com](mailto:khanchna@lkkauto.com) | Fax: 6741-4108

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**From:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Sent:** Wednesday, 12 February 2020 11:18 AM

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

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

**Subject:** RE: [Gentle reminder ] - PROPOSAL ON LIABILITY - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK] [ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020

Dear Khanchna,

Our ID's report is incomplete & we shall advise on liability shortly.

Best Regards

Rachel Wu

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862 | Fax No. : 6507 3849 | Email: [rachelwu@msfirstcapital.com.sg](mailto:rachelwu@msfirstcapital.com.sg) | Company Regn. No. 195000106C

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**From:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Sent:** Wednesday, February 12, 2020 10:04 AM

**To:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

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

**Subject:** RE: [Gentle reminder ] - PROPOSAL ON LIABILITY - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK] [ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020

Dear Ms. Rachel,

Gentle reminder.

The above matter and our e-mail below refers.

Your approval please as third party workshop is chasing for liability clearance.

Thank you.

*“Wishing you a Happy and Prosperous Lunar New Year”*



Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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**From:** Khanchna (LKK Auto)

**Sent:** Tuesday, 11 February 2020 9:06 AM

**To:** 'Rachel Wu' <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

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

**Subject:** RE: PROPOSAL ON LIABILITY - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK] [ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020

Dear Ms. Rachel,

The above matter and our e-mail below refers.

Your approval please as third party workshop is chasing for liability clearance.

Thank you.

*“Wishing you a Happy and Prosperous Lunar New Year”*



Best Regards,  
**Khanchna** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Khanchna (LKK Auto)  
**Sent:** Thursday, 6 February 2020 11:39 AM  
**To:** 'Rachel Wu' <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** PROPOSAL ON LIABILITY - YOUR REF: D20000318MFSH // [ EXPRESS SETTLEMENT VIA LKK] [ACCIDENT BETWEEN SMQ36D & SHC8238T [FCI] ON 10/01/2020

Dear Ms. Rachel,

We refer to the above matter.

We had inspected TP vehicle SMQ 36D on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Liability: 100% (BOLA 27)

Remarks: Head to rear collision

Your approval please.

Thank you.

*“Wishing you a Happy and Prosperous Lunar New Year”*



Best Regards,  
**Khanchna** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>  
**Sent:** Wednesday, 15 January, 2020 5:37 PM  
**To:** 'CWS Motor Claims' <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>  
**Cc:** 'Rachel Wu' <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: SURVEY ASSESSMENT - D20000318MFSH/1

Dear Sir/Madam,

Thank you for the assignment.

Please be informed that the vehicle currently not in the workshop and repairer will arrange.

*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](mailto:assignments@lkkauto.com) | fax: 6256-4315

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

**Sent:** Wednesday, 15 January 2020 5:27 PM

**To:** [ASSIGNMENTS@LKKAUTO.COM](mailto:ASSIGNMENTS@LKKAUTO.COM)

**Cc:** CWS Motor Claims <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>; Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Subject:** PRI: SURVEY ASSESSMENT - D20000318MFSH/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

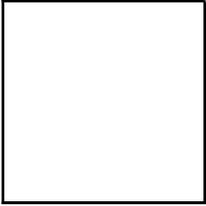
Motor Claims Department

MS First Capital Insurance Limited

Tel : 6507 3848

Fax : 6507 3849

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