

# BIFROST AUTO PTE. LTD.

Co. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SHC 3757 U**  
Your Ref : **SHB 4300 C**

<<DATE>>

MS First Capital Insurance Limited  
36 ROBINSON ROAD, #16-01 CITY HOUSE,  
SINGAPORE 068877

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 24.01.2020 @ 09:50 hours along Hougang Ave 7 TWDS Punggol involving vehicles SHC 3757 U and SHB 4300 C , SML 9062 U

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost – Lump Sum	\$ 16,900.00
2. Loss of Income for 36 Days x \$80/- per day	\$ 2,880.00
3. Loss of Rental for 36 Days x \$118.20/- per day	\$ 4,255.07
4. Towing Fee	\$ 40.00
<b>Sub Total</b>	<b>\$ 24,075.07</b>
<b>Gst 7.0%</b>	<b>\$ 1,480.85</b>
<b>TOTAL</b>	<b>\$ 25,555.92</b>

Enclosed herewith a copy each of relevant GIA report, LTA, Proforma Tax invoice, Rental Agreement/Tax invoice, Mileage Record, Towing Fee and Letter of Authorization for your attention. Kindly let us have your reply with the next 14 days upon receipt of this letter.

If you have any enquiries, please contact us @ 9648-8228 or you may email to us at [claims@bifrostauto.com](mailto:claims@bifrostauto.com)

Yours faithfully,  
**BIFROST AUTO PTE. LTD.**

**NOTE:** # Please note that the Loss of Use will be paid based on negotiation and on the NIMA Protocol (Court Guideline).

This is a computer generated letter and does not need a signature.

*The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document.*

*GST at 7% is chargeable if applicable*

BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

202210110  
DRA: 24.01.2020  
OV: \$24,170  
SHC 3757 U  
F41

LETTER OF AUTHORISATION

Accident on 24.01.2020 @ 09:50 hours along Hougang Ave 7 TWDS Punggol involving vehicles SHC 3757 U and SHB 4300 C , SML 9062 U

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SHC 3757 U** at my request, I/We, **COMFORT TRANSPORTATION PTE LTD** ("the claimant") of **383 Sin Ming Drive Singapore 575717** (address) bearing UEN / NRIC No: **199303821R** the owner of motor vehicle no **SHC 3757 U**, hereby authorize them to demand claim, settle and receive whatever amount settle payable by the insurance company or third party or commence legal proceeding for cost of repairs, loss of use and etc to any of their appointed solicitors to act for me/us in respect of the said accident/claim and all the amount claimed or settled shall belong and make payable to them absolutely by the insurance company of the third party. I/We further authorized them to give an absolute discharge on my/our behalf and to sign discharge voucher(s) and any other documents necessary or incidentals to the conduct and disposal of my/our above claims.

In the event that settlement cheque were to be drawn in my/our favour, I/we hereby give my/our instructions to clear the said cheque on my/our behalf by presenting the same for payment directly into **Bifrost Auto Pte Ltd** account. Upon clearance of the said cheque, I/we further authorize **Bifrost Auto Pte Ltd** to utilize the monies to pay their charges without further reference to us. I confirm that the payment to **Bifrost Auto Pte Ltd** shall amount to a good discharge of **Bifrost Auto Pte Ltd** obligation to us in respect of the settlement monies.

Dated this 22 day of 08 (month) 2022 (year)

COMFORT TRANSPORTATION PTE LTD  
CO. REG. NO. 199303821R

→ Joseph (P) 22 Aug 2022  
Signed by "the claimant"

Name: COMFORT TRANSPORTATION PTE LTD

UEN No: 199303821R

li

Signed by Bifrost Auto Pte Ltd

Name: JOSEPH KOH





MS First Capital Insurance Limited Co.Reg. 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 068877  
Tel: (65) 6507 3848 Fax: (65) 6507 3849  
[www.msfirstcapital.com.sg](http://www.msfirstcapital.com.sg)

### DISCHARGE RECEIPT

CLAIM REFERENCE : D20000643MFSH  
ACCIDENT DATE : 24/01/2020  
ACCIDENT LOCATION : HOUGANG AVE 7 TOWARDS PUNGGOL  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : CHUA AH MAI  
INSURED VEHICLE : SHB 4300C  
INVOLVED PARTY : SHC 3757U  
SETTLEMENT SUM : \$24,170.00

my execution of this Discharge Voucher is only  
my claim for property damage and not prejudicial  
to any other claims arising from the same accident

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

COMFORT TRANSPORTATION PTE LTD  
CO. REG. NO. 199303821R  
Signature and Date:  22/8/2022

WITNESS : Bifrost Auto Pte Ltd / Yee Leong Ho

Signature and Date :



 22/8/2022

# BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

## Tax Invoice

**MS First Capital Insurance Limited**  
**36 ROBINSON ROAD, #16-01 CITY HOUSE,**  
**SINGAPORE 068877**

Inv. No. : BA.LT.2208011  
Inv. Date : 23-08-2022  
Ref : 24.01.2020  
Terms : 30 Days  
Veh. No. : SHC 3757 U  
Make & Model : Prius

#	Description	Qty	Rate	Total	Tax
1	LUMP SUM REPAIR AS RECOMMEDED BY SURVEYOR	1.0	\$16,900.00	\$16,900.00	\$1,183.00

Subtotal for invoice : S\$16,900.00  
GST (7.0%) : S\$1,183.00  
Total : S\$18,083.00

*I agree to the price as listed above and  
affirm that the goods are received in good  
condition.*



On behalf of **BIFROST AUTO PTE. LTD.**

A handwritten signature in blue ink, consisting of stylized, overlapping loops and strokes.

(Customer's Signature and Company Stamp)

(Authorised Signature)

Please make cheque payable to "BIFROST AUTO PTE LTD" and mail to **6001 BEACH ROAD #22-01, GOLDEN MILE TOWER Singapore 199589** or direct bank transfer to **DBS Bank Current Account 070-902-886-1.**

Our Ref: CT20010579

Date: 31 January 2020



**TO WHOM IT MAY CONCERN**

Dear Sir/Madam

ACCIDENT ON                      24/01/2020    @   09:50 hrs  
ALONG                                HOUGANG AVE 7 TOWARDS PUNGGOL  
INVOLVING                        SHB4300C, SML9062U

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 **SHC3757U** (the "Taxi"). The Taxi was hired to **TEO SIONG PEH IC NO SXXXX763H** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$126.47** per day (inclusive of 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.



SHC 3757U  
305376916

DATE	NAME OF DRIVER	MILEAGE READING	MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)	
				FROM	TO
21/01/20	TSP	016241	217	0700	1900
21/01/20	MUTO	016463	222	2300	0620
22/01/20	TSP	016656	187	0645	1830
22/01/20	MUTO	016886	230	2305	0630
23/01/20	TSP	017189	303	0700	1930
23/01/20	MUTO	017404	215	2320	0625
24.01.2020	TEO SIONG PENH	Accident		10:25	A.
29.02.2020	TEO SIONG PENH	Repair		A.	09:00



You Call, We Tow - Fast . Secured . Reliable

Blk 27 Marine Crescent Ville #10-01 Singapore 440027 Co. Reg. No. 53152603L HP: 900 900 92 Email: jim.koh@hotmail.com Website: <http://www.gaoexpress towing.sg>

## CASH SALE/WORK ORDER

寶號 Messrs: LTM  
車號 Vehicle No: SAC3154U Model No: T Day8  
時間(日/夜) Time (day/night): \_\_\_\_\_ Contact No: \_\_\_\_\_  
由 Location: Loyang  
到 To: Ruf9 Sinmas  
Cash \$: 40 Others: \_\_\_\_\_  
經手人 Authorised By: Jim Tow Truck Driver Name: 90788 moshu

注意本公司對所拖之車輛,在進行中如有任何損失或破壞,一概由車主自行負責。  
Note: Vehicle is towed at owner's risk. The company accepts no responsibility for damages or other misdeemeanour to your vehicle whilst being towed.

No. 173819

Date: 29.1.2020

- ☐ Jump Start/Changing of battery  
☐ Tyre Replacement  
☐ Accident/Breakdown  
☐ Multi/Basement  
☐ With Load/Cargo Box  
☐ King Dolly  
☒ Transport Charge  
☐ Low Body Kit  
☐ Door Opening Service  
☐ Crane Up/Winch Out  
☐ Collect Doc/Key  
☐ Repo  
☐ Woodlands and Tuas Checkpoint

11 30 AM  
SO 4510

## Edmund

---

**From:** Edmund <edmund@ltm.sg>  
**Sent:** Friday, January 31, 2020 10:12 AM  
**To:** 'Joanne Teo Pei Kian'  
**Subject:** SHC3757U

Hi,

Please check for me the stock availability and price

SHC3757U  
TOYOTA PRIUS

REAR LAMP TOP LEFT  
REAR LAMP TOP RIGHT  
REAR LAMP LOWER LEFT  
REAR LAMP LOWER RIGHT  
BOOT LID LAMP LEFT  
BOOT LID LAMP RIGHT  
FRONT BUMPER  
REAR BUMPER  
HEADLAMP LEFT  
HEADLAMP RIGHT  
Rear bumper lower cover garnish

Thank you and regards,

*Edmund Lim*

Lim Tan Motor Pte Ltd

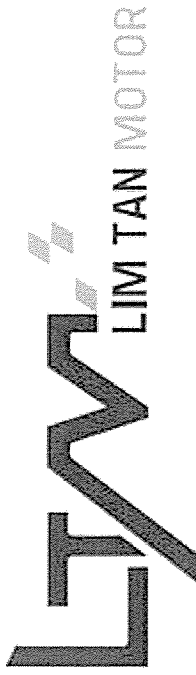
[www.LTM.sg](http://www.LTM.sg)  
+65 6452 0893 (Office)



+65 6458 9127 (Facsimile)  
+65 9752 2772 (Mobile)

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[www.facebook.com/LTM.Performance.Singapore](http://www.facebook.com/LTM.Performance.Singapore)



**LIM TAN MOTOR PTE LTD 林陈摩哆私人有限公司**

COMPANY REGISTRATION NO: 199307277D GST REGISTRATION NO: M2-0119086-0

**MAIN OFFICE / WORKSHOP**

BLK 176 SIN MING DRIVE  
SIN MING AUTOCARE #03-09/10/06  
SINGAPORE 575721

TEL: +65 6452 0893 FAX: +65 6458 9127

EMAIL: [SALES@LTM.SG](mailto:SALES@LTM.SG)

Operating Hours: Mon – Fri 9am – 6 pm

24hrs Helpline: +65 64520893

[WWW.LTM.SG](http://WWW.LTM.SG)

**BRANCH**

BLK 9 SECTOR C #01-38/40/42  
SIN MING INDUSTRIAL ESTATE  
SINGAPORE 575644

TEL: +65 6452 2135 FAX: +65 6452 2159



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## Edmund

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**From:** Edmund <edmund@ltm.sg>  
**Sent:** Monday, February 3, 2020 1:15 PM  
**To:** 'Joanne Teo Pei Kian'  
**Subject:** RE: SHC3757U

Yes the photo is correct

Thank you and regards,

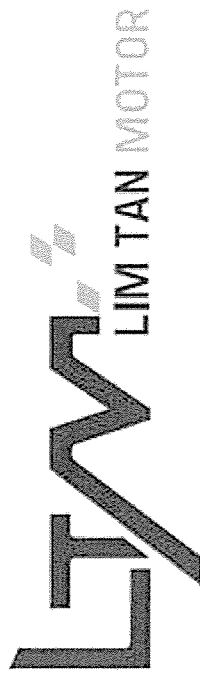
*Edmund Lim*

Lim Tan Motor Pte Ltd

**www. LTM.sg**  
+65 6452 0893 (Office)  
+65 6458 9127 (Facsimile)  
+65 9752 2772 (Mobile)

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**www.facebook.com/LTM.Performance.Singapore**



**LIM TAN MOTOR PTE LTD 林陈摩哆私人有限公司**

COMPANY REGISTRATION NO: 199307277D GST REGISTRATION NO: M2-0119086-0

MAIN OFFICE / WORKSHOP	BRANCH
BLK 176 SIN MING DRIVE SIN MING AUTOCARE #03-09/10/06 SINGAPORE 575721	BLK 9 SECTOR C #01-38/40/42 SIN MING INDUSTRIAL ESTATE SINGAPORE 575644

TEL: +65 6452 0893 FAX: +65 6458 9127

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**From:** Joanne Teo Pei Kian [mailto:[joanneteo@cdge.com.sg](mailto:joanneteo@cdge.com.sg)]

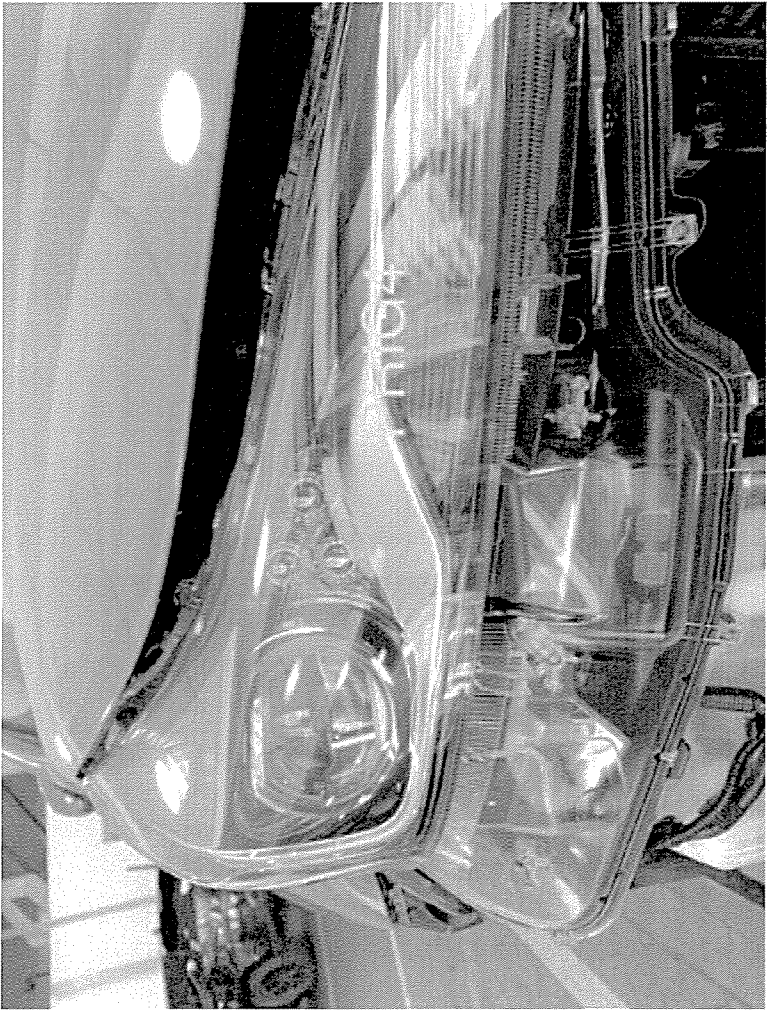
**Sent:** Monday, February 3, 2020 9:27 AM

**To:** Edmund <[edmund@ltm.sg](mailto:edmund@ltm.sg)>

**Subject:** Re: SHC3757U

Dear Edmund,

For this vehicle headlamp & rear lamp as per below picture right?





Regards,

Joanne Teo | Volvo Bus & Parts Sales |  
ComfortDelGro Engineering  
DID (65) 6383 7454 | Fax (65) 6280 9755 | [www.cdge.com.sg](http://www.cdge.com.sg) | <mailto:cs@cdge.com.sg>



---

From: Edmund <[edmund@ltm.sg](mailto:edmund@ltm.sg)>  
Sent: Friday, 31 January 2020 10:12 AM

**To:** Joanne Teo Pei Kian <[joanneteo@cdge.com.sg](mailto:joanneteo@cdge.com.sg)>  
**Subject:** SHC3757U

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Hi,

Please check for me the stock availability and price

SHC3757U  
TOYOTA PRIUS

REAR LAMP TOP LEFT  
REAR LAMP TOP RIGHT  
REAR LAMP LOWER LEFT  
REAR LAMP LOWER RIGHT  
BOOT LID LAMP LEFT  
BOOT LID LAMP RIGHT  
FRONT BUMPER  
REAR BUMPER  
HEADLAMP LEFT  
HEADLAMP RIGHT  
Rear bumper lower cover garnish

Thank you and regards,

*Edward Lim*

Lim Tan Motor Pte Ltd

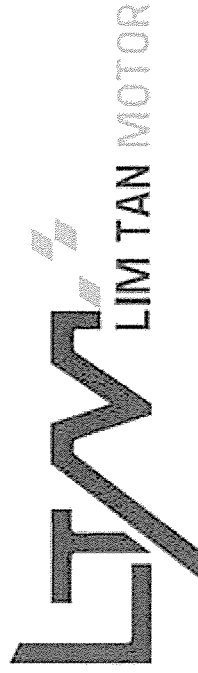
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Neither party shall be bound in any way to any term or condition except as agreed in a written agreement signed by the duly authorised representatives of both parties.

ComfortDelGro - a Green Office certified by the Singapore Environment Council - is committed to preserving the environment. We encourage you to print this only if necessary.

ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

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# DELIVERY ORDER

Ship To :

LIM TAN MOTOR PTE LTD  
ATTN: STEVEN  
03-09 BLK 176 SIN MING DRIVE  
SIN MING AUTOCARE 575721D/O NO. : 890340214  
Date : 25.02.2020  
Sales Ref. : 3994350  
Cust. Ref. : P00048\_SHC3757U DHL

Tel : 64520893

Fax : 64589127

Kindly acknowledge receipt of the following items in good order and condition :

S/No	Part No. Customer Part No.	Description Component S/No	Type Qty	UOM
0010	04-01-0302-2715-G 52169-47070	PRIG4Q8 COVER RR BUMPER -TOW HOOK COVER	1	EAC
0020	04-01-0302-2713-G 52453-47900	PRIG4Q8 GUARD REAR BUMPER CENTER	1	EAC
0030	04-01-0302-2711-G 76801-47170-C0	PRIG4Q8 GARNISH SUBASSY BACK DR OUTSIDE	1	EAC

Received By :

Customer's Signature & Official Stamp  
(N.B.Goods sold are not returnable)Delivered By \_\_\_\_\_  
COMFORTDELGRO ENGINEERING PTE LTD

\_\_\_\_\_

For Official Use Only.

GI No. : \_\_\_\_\_ Invoice Ref.: \_\_\_\_\_  
Cheque No. : \_\_\_\_\_

## Asher Sng (LKKAuto)

---

**From:** Karen Tan <karentan@msfirstcapital.com.sg>  
**Sent:** Friday, 15 July 2022 17:41  
**To:** Asher Sng (LKKAuto)  
**Cc:** Admin A  
**Subject:** SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000643MFSH/1 // Our ref: CC4/FCI20001681/Dea3s2 // [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

Dear Asher,

You may proceed to settle up to **\$24,178.20 all-in**. Breakdown as follows:

	Claim amount	LKK Revised amount	Proposed
1. Cost of repairs (w/GST)	\$38,970.06	\$18,083.00	Agree
2. Loss of Rental (36days x \$126.47) \$118.20 excl GST)	\$ 4,552.92	\$ 4,552.92	\$ 4,255.20 (36 days x
3. Loss of Income (36days x \$50)	\$ 1,800.00	\$ 1,800.00	Agree
4. Towing fee	\$ 40.00	\$ 40.00	Agree
<b>Total:</b>	<del>\$46,442.98</del> \$45,362.98	<b>\$24,475.92</b>	<b>\$24,178.20</b>

*Best Regards,*

*Karen Tan*

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3582 | Fax No. : 6507 3849 | Company Regn. No. 195000106C

A Member of **MS&AD** INSURANCE GROUP

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**From:** Asher Sng (LKKAuto) <AsherSng@lkkauto.com>  
**Sent:** Friday, July 15, 2022 3:14 PM  
**To:** Karen Tan <karentan@msfirstcapital.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: FSEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000643MFSH/1 // Our ref: CC4/FCI20001681/Dea3s2 // [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Hi Karen,

We refer to the above matter.

Third party previous counter proposed GS \$23,000 without complete supporting document for the downtime.

Third party have disagreed with the previous offer and submitted supporting document for the extra downtime.

We seek your approval to offer repairer " **BIFROST AUTO PTE LTD** " at **\$ 24,475.92 (all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (with GST)	\$ 38,970.06	\$ 18,083.00
2. Loss of Rental (36days x \$126.47)	\$ 4,552.92	\$ 4,552.92 (36days x \$126.47)
3. Loss of Income (36days x \$50)	\$ 1,800.00	\$ 1,800.00 (36days x \$50)
4. Towing Fee	\$ 40.00	\$ 40.00
Total	\$ 46,442.98	<b>\$ 24,475.92</b>

Surveyor recommended 10days for repair.

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | did: 6841-6051 | Mobile: 8839 9816

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:** Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>

**Sent:** Friday, 15 July 2022 12:15

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

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

**Subject:** FSEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000643MFSH/1 // Our ref: CC4/FCI20001681/Dea3s2 // [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Dear Asher,

We note that the repairer has previously counter proposed \$23,000.00 (all-in) in their email dated 25.08.2020, see email attached.

Kindly confirm whether they have submitted a re-quantified claim?

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3582 | Fax No. : 6507 3849 | Company Regn. No. 195000106C

A Member of **MS&AD** INSURANCE GROUP

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

**Sent:** Thursday, July 14, 2022 5:27 PM

**To:** Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>

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

**Subject:** RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000643MFSH/1 // Our ref: CC4/FCI20001681/Dea3s2 // [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Hi Karen,

We refer to the above matter.

Third party have disagreed with the previous offer and submitted supporting document for the extra downtime.

We seek your approval to offer repairer " **BIFROST AUTO PTE LTD** " at **\$ 24,475.92 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (with GST)	\$ 38,970.06	\$ 18,083.00
2. Loss of Rental (36days x \$126.47)	\$ 4,552.92	\$ 4,552.92 (36days x \$126.47)
3. Loss of Income (36days x \$50)	\$ 1,800.00	\$ 1,800.00 (36days x \$50)
4. LTA Search Fee	\$ 40.00	\$ 40.00
Total	\$ 46,442.98	\$ 24,475.92

Surveyor recommended 10days for repair.

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | did: 6841-6051 | Mobile: 8839 9816

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:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Sent:** Friday, 8 July 2022 10:51

**To:** Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@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: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000643MFSH/1 // Our ref: CC4/FCI20001681/Dea3s2 // [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Dear Karen,

Thank you for your email.

This case has been reassigned to Asher.

Our respective case handler will look into the matter and get back to you in due course.

**Hi Asher,**

**Kindly assist.**

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

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

---

**From:** Karen Tan [<mailto:karentan@msfirstcapital.com.sg>]

**Sent:** Friday, July 8, 2022 10:03 AM

**To:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

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

**Subject:** RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000643MFSH/1 // Our ref: CC4/FCI20001681/Dra3s2 [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Dear Jaslin,

We refer to our email below.

Up till todote, we still have not heard from you. Kindly advise status soonest.

*Best Regards,*

*Karen Tan*

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3582 | Fax No. : 6507 3849 | Company Regn. No. 195000106C

A Member of **MS&AD** INSURANCE GROUP

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---

**From:** Vic Alpeh S. Sanghilan  
**Sent:** Thursday, February 24, 2022 4:25 PM  
**To:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000643MFSH/1 // Our ref: CC4/FCI20001681/Dra3s2 [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Dear Jaslin,

We refer further to the below email.

Please advise status / update on the matter.

Thank you.

Kind Regards,

Vic Sanghilan  
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: [vicsanghilan@msfirstcapital.com.sg](mailto:vicsanghilan@msfirstcapital.com.sg) | Company Regn. No. 195000106C  
A Member of **MS&AD** Insurance Group

Personal Data Protection Act 2012 ("PDPA"):

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**From:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>  
**Sent:** Tuesday, 29 June 2021 10:34 pm  
**To:** Vic Alpeh S. Sanghilan <[VicSanghilan@msfirstcapital.com.sg](mailto:VicSanghilan@msfirstcapital.com.sg)>  
**Cc:** Jaclyn Maniam Kesaval <[JaclynKesaval@msfirstcapital.com.sg](mailto:JaclynKesaval@msfirstcapital.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** Re: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000643MFSH/1 // Our ref: CC4/FCI20001681/Dra3s2 [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Dear Vic

Please be informed that we are still pending for workshop to provide (Purchase Order & Delivery Order) to calculate the breakdown.

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108

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

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**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Sent:** Tuesday, June 29, 2021 3:47 PM

**To:** Vic Alpeh S. Sanghila <[VicSanghila@msfirstcapital.com.sg](mailto:VicSanghila@msfirstcapital.com.sg)>; Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

**Cc:** Jaclyn Maniam Kesaval <[JaclynKesaval@msfirstcapital.com.sg](mailto:JaclynKesaval@msfirstcapital.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000643MFSH/1 // Our ref: CC4/FCI20001681/Dra3s2 [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Dear Sir / Madam,

Thank you for your email.

Case re-assigned to Jaslin.

Our respective case handler will look into the matter and get back to you in due course.

**Hi Jaslin,**

**Kindly assist.**

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

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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:** Vic Alpeh S. Sanghilan <[VicSanghilan@msfirstcapital.com.sg](mailto:VicSanghilan@msfirstcapital.com.sg)>  
**Sent:** Tuesday, 29 June, 2021 3:41 PM  
**To:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Cc:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Jaclyn Maniam Kesaval <[JaclynKesaval@msfirstcapital.com.sg](mailto:JaclynKesaval@msfirstcapital.com.sg)>  
**Subject:** RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000643MFSH/1 // Our ref: CC4/FCI20001681/Dda3 [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Dear Mei Kwan,

We refer further to the below email.

Please advise status / update on the matter.

Thank you.

Kind Regards,

Vic Sanghilan  
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: [vicsanghilan@msfirstcapital.com.sg](mailto:vicsanghilan@msfirstcapital.com.sg) | Company Regn. No. 195000106C  
**A Member of MS&AD Insurance Group**

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*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:** Jia Le (LKK Auto) <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>  
**Sent:** Wednesday, 30 September 2020 2:37 pm  
**To:** Jaclyn Maniam Kesaval <[jaclynkesaval@msfirstcapital.com.sg](mailto:jaclynkesaval@msfirstcapital.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000643MFSH/1 // Our ref: CC4/FCI20001681/Dda3 [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Dear Jaclyn,

We are pending repairer to provide the documents and will breakdown the number of days once we received it.

Thank you.

**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.**

Best Regards,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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

---

**From:** Jaclyn Maniam Kesaval [<mailto:jaclynkesaval@msfirstcapital.com.sg>]

**Sent:** Wednesday, 30 September 2020 2:14 PM

**To:** Jia Le (LKK Auto)

**Cc:** Admin A

**Subject:** RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000643MFSH/1 // Our ref: CC4/FCI20001681/Dda3 [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

**Importance:** High

Dear Jia Le,

We refer to our email below.

Kindly let us have the requested breakdown as well as PO and DO from repairer for our review.

Thank you.

Regards,

**Jaclyn K.**

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 3848 | DID: 6507 3859 | Fax: 6507 3849 | Reg. No. 195000106C

Motor Claims: [Motor\\_Claims@msfirstcapital.com.sg](mailto:Motor_Claims@msfirstcapital.com.sg) | Website: [www.msfirstcapital.com.sg](http://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.*

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**From:** Jaclyn Maniam Kesaval

**Sent:** Wednesday, 9 September 2020 10:45 am

**To:** 'JiaLe@lkkauto.com' <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>

**Subject:** RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000643MFSH/1 // Our ref: CC4/FCI20001681/Dda3 [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

**Importance:** High

Dear Jia Le,

Let us have your urgent reply to our email below.

Also please request for purchase invoice and delivery order from repairer for our review.

Thank you.

Regards,

**Jaclyn K.**

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 3848 | DID: 6507 3859 | Fax: 6507 3849 | Reg. No. 195000106C

Motor Claims: [Motor\\_Claims@msfirstcapital.com.sg](mailto:Motor_Claims@msfirstcapital.com.sg) | Website: [www.msfirstcapital.com.sg](http://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.*

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**From:** Jaclyn Maniam Kesaval

**Sent:** Thursday, 3 September 2020 11:47 am

**To:** [JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)

**Subject:** RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000643MFSH/1 // Our ref: CC4/FCI20001681/Dda3 [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Dear Jia Le,

We refer to your email below.



Let us have the breakdown to deriving at \$23,000.00 for us to review.

Thank you.

Regards,  
**Jaclyn K.**  
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 3848 | DID: 6507 3859 | Fax: 6507 3849 | Reg. No. 195000106C

Motor Claims: [Motor\\_Claims@msfirstcapital.com.sg](mailto:Motor_Claims@msfirstcapital.com.sg) | Website: [www.msfirstcapital.com.sg](http://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](http://www.msfirstcapital.com.sg).

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---

**From:** Jia Le (LKK Auto) <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>

**Sent:** Thursday, September 3, 2020 10:55 AM

**To:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>

**Subject:** RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000643MFSH/1 // Our ref: CC4/FCI20001681/Dda3 [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Dear Eric,

We have offered global sum at \$20,400.00 to third party. However, they did not accept and counter propose global sum \$23,000.00 due to Public Holidays inclusive and indent parts.

Kindly let us have your instruction.

Thank you.

***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.***

Best Regards,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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

---

**From:** Eric Woo [<mailto:EricWoo@msfirstcapital.com.sg>]

**Sent:** Monday, 24 August 2020 6:29 PM

**To:** Jia Le (LKK Auto)

**Cc:** SUR

**Subject:** FW: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000643MFSH/1 // Our ref: CC4/FCI20001681/Dda3 [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Without Prejudice

Dear Jia Le,

You have our mandate to settle as follow:

COR : \$18,083.00

LOI : \$500 - \$700

LOR : \$1,182 - \$1,654.80

Towing : \$40.00

To offer : \$19,805 - \$20,477.80

Thank you.

Eric Woo

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email: [EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)  
|Company Regn. No. 195000106C

A Member of  Insurance Group

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---

**From:** Jia Le (LKK Auto) <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>

**Sent:** Monday, 3 August 2020 11:32 am

**To:** May Chua <[maychua@msfirstcapital.com.sg](mailto:maychua@msfirstcapital.com.sg)>

**Subject:** RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000643MFSH/1 // Our ref: CC4/FCI20001681/Dda3 [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Claim No: D20000643MFSH/1

LKK Ref: CC4/FCI20001681/Dda3

Dear Sirs/Madam,

**ACCIDENT INVOLVING SHB 4300C AND SHC 3757U ON 24/01/2020**

We refer to the above matter.

We seek your approval to offer Third Party repairer "BIFROST AUTO PTE LTD" at **\$20,593.58**(all-in).

The summary is as follows:-

	Claimed Amount	From	To
1. Cost of Repair (w/GST)	\$ 38,970.06	\$ 18,083.00	\$ 18,083.00
2. Loss of Rental (36days x \$126.47)	\$ 4,552.92	\$ 1,264.70 (10days x \$126.47)	\$ 1,770.58 (14days x \$126.47)
3. Loss of Income (36days x \$80)	\$ 2,880.00	\$ 500.00 (10days x \$50)	\$ 700.00 (14days x \$50)
4. Towing Fee	\$ 40.00	\$ 40.00	\$ 40.00
Total	\$ 46,442.98	\$ 19,887.70	\$ 20,593.58

Surveyor recommended **10** days for repair + 2 Sunday + 2PRS(Insurance received PRI on 29/01, surveyed on 30/01) = 14days

Enclosed here with all the relevant documents for your perusal.

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

***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.***

Best Regards,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256 3561 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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

---

**From:** May Chua [<mailto:maychua@msfirstcapital.com.sg>]

**Sent:** Monday, 20 July 2020 8:24 PM

**To:** Jia Le (LKK Auto)

**Subject:** RE: LOD [Express Settlement via LKK] - D20000643MFSH/1 // Our ref: CC4/FCI20001681/Dda3 [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Dear Jia Le,

Please proceed with DS.

Kindly let us have your proposal soon

Thank you

Best Regards

May Chua

**MS First Capital Insurance Limited**

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

36 Robinson Road, City House, #16-01 | Singapore 068877 | Tel: 6507 3848 | Fax: 6507 3849 | Reg. No. 195000106C

Motor Claims: [motor\\_claims@msfirstcapital.com.sg](mailto:motor_claims@msfirstcapital.com.sg) | Website: [www.msfirstcapital.com.sg](http://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.  
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*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:** Jia Le (LKK Auto) <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>  
**Sent:** Monday, 20 July 2020 11:14 am  
**To:** May Chua <[maychua@msfirstcapital.com.sg](mailto:maychua@msfirstcapital.com.sg)>  
**Subject:** RE: LOD [Express Settlement via LKK] - D20000643MFSH/1 // Our ref: CC4/FCI20001681/Dda3 [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Dear May,

Since the Jobsheet stated that the liability quantum to be agreed. Therefore, we will proceed to seek mandate quantum once our report is ready.

Our surveyor had finalized the repair cost at L/S \$16,900.00 with 10 days of repair.

Thank you.

***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.***

Best Regards,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256 3561 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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

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**From:** May Chua [<mailto:maychua@msfirstcapital.com.sg>]  
**Sent:** Monday, 20 July 2020 11:04 AM  
**To:** Jia Le (LKK Auto)  
**Subject:** LOD [Express Settlement via LKK] - D20000643MFSH/1 // Our ref: CC4/FCI20001681/Dda3 [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Dear Jia le,

May I check with you, we have yet to agree with the liability?

Workshop so fast send their LOD in?

Have it being finalised?

Thank you

Best Regards  
May Chua

**MS First Capital Insurance Limited**  
**A Member of MS&AD Insurance Group**

36 Robinson Road, City House, #16-01 | Singapore 068877 | Tel: 6507 3848 | Fax: 6507 3849 | Reg. No. 195000106C  
Motor Claims: [motor\\_claims@msfirstcapital.com.sg](mailto:motor_claims@msfirstcapital.com.sg) | Website: [www.msfirstcapital.com.sg](http://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](http://www.first-insurance.com.sg) for details of PDPA Personal Data Collection Statement.

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*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.*

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**From:** Jia Le (LKK Auto) <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>

**Sent:** Monday, 20 July 2020 10:00 am

**To:** May Chua <[maychua@msfirstcapital.com.sg](mailto:maychua@msfirstcapital.com.sg)>

**Subject:** LOD [Express Settlement via LKK] - D20000643MFSH/1 // Our ref: CC4/FCI20001681/Dda3  
[ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Dear May,

Enclosed herewith the third party LOD for your reference.

Thank you.

***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.***

Best Regards,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256 3561 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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