

MS FIRST Capital Insurance Limited
36 Robinson Road #16-01
CITY HOUSE
Singapore 068877

Your Insured Veh No. : **SHD8588C**
Your Ref :
Our Ref : **SJD9785U**
Date : **02/04/2020**

WITHOUT PREJUDICE

Dear Sir/Madam

**Accident involving SHD8588C and SJD9785U
on 20/01/2020 at JALAN PARI BURONG.**

Please refer only to the boxes marked (x).

☒ We refer to ☒ the above accident
☐ our/your letter dated

☒ We have been authorised by the owner of vehicle number **SJD9785U** which was damaged by your insured's motor vehicle number **SHD8588C** in the aforesaid accident.

☒ We are instructed that the accident was caused by your insured's negligent driving and/or management of the vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expenses, particulars of which are as follows:

Cost of Repair / Insurance Excess	<u>3,156.50</u>
Survey report fees	<u>-</u>
Loss of Use(3 days @ \$80.00 per day)	<u>240.00</u>
Car Rental Fees	<u>-</u>
GIA/LTA search fees	<u>7.45</u>
Total S\$	<u>3,403.95</u>

☒ We forward herewith the following relevant supporting documents:-

☐ Survey Reports & photographs (To be returned within 7 days on demand)

☐ Final repair bill(Tax Invoice)

☒ Bill/Receipt for the excess

☐ Rental Agreement

☒ Copy of the Insurance Certificate

☒ Copy of NRIC/Driving licence

☒ Copy of LTA/GIA vehicle search

☒ Non-injury motor report form

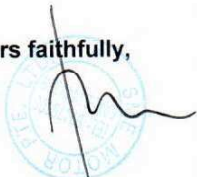
☒ Letter of Authority

☒ Cheque to be made payable to **Messrs SME MOTOR PTE LTD.**

☐ Any request for a re-survey of our client's vehicle must be arrange within the 14 days upon receipt of this letter. The re-survey must be conducted at our premises, in the presence of our client.

☒ Please note that you should send to us an acknowledgment of receipt of this letter within 07 days of your receipt of this letter.

Yours faithfully,



SME MOTOR PTE LTD

encl:

WE HEREBY ACKNOWLEDGE RECEIPT

PLEASE CHOP AND SIGN

Date: _____

LETTER OF AUTHORITY AND INDEMNITY

To: SME MOTOR PTE LTD

Accident involving my/our vehicle SJDFA85U and SHD 8588C on 20 / 01 / 2020

Along Jalan Pauh Burong

I/We, Mohamed Ismail Mohamed Salem NRIC No. S6835712 I

Of BLK 105 Bedok North Ave 4 #13-2162 Singapore 460105

I /We am/are the registered owner of the above mentioned vehicle at the material time of accident.

I/We hereby instruct and authorise you to proceed with repairs to the damages caused to my/our vehicle in the above said accident in accordance with the recommendations and advice of the licensed motor adjuster appointed by the insurers or by you on my/our behalf.

I/We further authorise you to make a claim against the owner/operator/insurer of the third party vehicle no. SHD 8588C. You have my/our full authority to appoint solicitors on my/our behalf and to give the solicitors full instructions as if the appointment is made and instructions are given by me/us with the respect of the conduct of my/our claim against the third party and/or his insurance including, if necessary, to commence legal proceedings in court in my/our name against the third party. You also have my/our full authority including instructing my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem fit. I/We will not instruct or authorise any other person(s) or solicitors to make the said claim on my/our behalf.

I/We shall render my full cooperation with SME MOTOR PTE LTD. I/We shall sign the Discharge Form/Voucher from the Third Party Insurer (for settlement of my claim for the repair bill and any other expenses incurred except injuries) within 10(ten) working days upon receipt notification from SME MOTOR PTE LTD, failing which; I/We shall bear my/our repair bill and any other expenses incurred.

Upon resolving my/our claim, you are authorised to agree with my/our solicitors on the amount of their professional costs and disbursement for action for me/us. I/We confirm and agree that all sums of money (including cross cheque "Payable to Payee") that may be recovered by you or my/our solicitors be paid to Messrs SME MOTOR PTE LTD.

In the event that my/our claim against the third party and/or his insurers is not successful or cannot be proceeded with and/or if any judgment or settlement is not honored or satisfied by third party, I/We agree and undertake to pay the full amount of your repair bill and any other expenses incurred on my/our behalf or to pay you the difference in amount as the case may be.

I/we irrevocably authorise Mr. Seah Seng Kee of Messrs SME MOTOR PTE LTD to sign all discharge voucher/indemnity forms and all necessary documents in connection with and arising out of the above claim.

Dated this 04 day of 02 20 20


Signature of Owner of his/her/their
Duly Authorised Representative

Company's Stamp (For Firm).

LETTER OF AUTHORITY

To: M/s Ms First Capital Insurance Limited
Singapore

Accident involving my/our vehicle no. SJD97854 and SHD8588 C on 20/01/2020

Along Jalan Pari Burung

I/We, Mohamed Ismail Mohamed Salem NRIC No. S6835717 I

Of B1K 105 Bedok nth Ave 4 # 13-2162 Singapore 460105

the registered owner of vehicle no. SJD97854 at the material time of accident, do

hereby authorise **Messrs SME MOTOR PTE LTD** as my/our agent and representative

to correspond in, negotiate and settle, on my/our behalf, my/our claim against you as

owner/operator/insurer of vehicle no. SHD8588C.

I/We also authorise them to accept settlement cheque on my/our behalf. Kindly issue

your cheque in favour of "**M/s. SME MOTOR PTE LTD**".

Dated this 04 day of 02 2020


Signature of Owner of his/her/their
Duly Authorised Representative

Company's Stamp (For Firm).

DISCHARGE RECEIPT

CLAIM REFERENCE : D20000559MFSH/1
ACCIDENT DATE : 20/01/2020
ACCIDENT LOCATION : JALAN PARI DEDAP
INSURED : CITYCAB PTE LTD
INSURED DRIVER : CHEONG BOON KWEE
INSURED VEHICLE : SHD8588C
INVOLVED PARTY : SJD9785U
SETTLEMENT SUM : \$3,403.95

*Without Prejudice
to any claim for
personal injury*

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 : MOHAMED ISMAIL MOHAMED SALEM

Signature and Date :



WITNESS :



Signature and Date :



SME Motor Pte Ltd

1 Kaki Bukit Ave 6, #02-15 Autobay@KakiBukit Singapore 417883
TEL: 67476106 (6 lines) FAX: 67442368 Email: service@smemotor.com.sg
GST:201119451E RCB NO:201119451E

M/S : MS FIRST CAPITAL INSURANCE LIMITED
36 ROBINSON ROAD #16-01
CITY HOUSE
Singapore 068877
TEL: 65073848 FAX: 65073849
ATTN: Motor Claim Department
Your Ref No: 20/FC/TP-028(01)
Claim Type: Third Party
Accident Date: 20/01/2020

Claim No: EST0005302
Final No: INV0004621
Date: 01 Apr 2020
Policy No: P10253261R00
Veh Reg No: SJD9785U
Make/Model: HONDA STREAM
Chasis No: RN61054753
Engine No: R18A1761195
Reg. Date: 11/04/2008

Tax Invoice to Vehicle No :SJD9785U

PAGE:1

Description	Quantity	List Price	Amount
		<u>S\$</u>	<u>S\$</u>
As agreed to proceed repair at Lump Sum Repair			S\$ 2,950.00
Less Excess			S\$ 0.00
Amount Before GST			S\$ 2,950.00
Add GST @ 7%			206.50
Total Amount payable			<u>S\$ 3,156.50</u>

TOTAL: SINGAPORE DOLLAR THREE THOUSAND ONE HUNDRED FIFTY SIX AND CENTS FIFTY ONLY

For SME Motor Pte Ltd



E. & O. E.

AUTHORISED SIGNATURE

> Back to OneMotoring



Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 23 Jan 2020 / 09:26:26

Receipt Date/Time : 23 Jan 2020 / 09:26:26

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200123-000505

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SHD8588C				
As at 20 Jan 2020/20:00:00				
Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SHD8588C			
	Enquiry Fee	7.00	0.49	7.49
	20200123092533967499			
	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				
	xxxxxxxxxxxx2266	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.

Khanchna (LKK Auto)

From: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Sent: Thursday, June 18, 2020 5:34 PM
To: Khanchna (LKK Auto)
Cc: Admin A
Subject: RE: MANDATE REQUEST ON QUANTUM - EXPRESS SETTLEMENT VIA LKK - D20000559MFSH/1

Dear Khanchna,

Your approval to settle up to **\$3,403.95**.

- To get letter of authorisation before release DV

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**

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.

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: Thursday, 4 June 2020 1:55 pm
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: MANDATE REQUEST ON QUANTUM - EXPRESS SETTLEMENT VIA LKK - D20000559MFSH/1

YOUR REF: D20000559MFSH
LKK REF: CC4/FCI20001702/Uka3

Dear Ms. Merina,

We refer to the above matter.

We seek your approval to offer third party repairer " **SME MOTOR PTE LTD**" at **\$ 3,343.95 ~ 3,403.95 (all in).**

The summary is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 4,829.33	\$ 3,156.50
2. Loss of Use (3 days x \$80)	\$ 240.00	\$ 180.00 ~ 240.00 (3 days x \$60 ~ \$80)
3. GIA Search fee/LTA Search Fee	\$ 7.45	\$ 7.45
Total	\$ 5,076.78	<u>\$ 3,343.95 ~ 3,403.95</u>

Surveyor recommended 3 days for repair

Enclosed herewith all the documents for your perusal.

Kindly let us have your approval/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,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

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

Sent: Thursday, May 21, 2020 7:24 PM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

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

Subject: RE: PROPOSAL ON LIABILITY - EXPRESS SETTLEMENT VIA LKK - D20000559MFSH/1

Dear Khanchna,

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

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From: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Sent: Friday, 8 May 2020 2:16 pm

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Merina Chia <MerinaChia@msfirstcapital.com.sg>

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

Subject: PROPOSAL ON LIABILITY - EXPRESS SETTLEMENT VIA LKK - D20000559MFSH/1

YOUR REF: D20000559MFSH

LKK REF: CC4/FCI20001702/Uka3

Dear Sir/Madam,

We refer to the above matter.

Liability: 100% (BOLA 23)

Remarks: Insured driver collided into parked Third party vehicle.

Kindly let us have your approval on liability.

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,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Sunday, February 9, 2020 10:22 AM
To: 'Merina Chia' <MerinaChia@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20000559MFSH/1

YOUR REF: D20000559MFSH
LKK REF: CC4/FCI20001702/Uka3

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle SJD 9785U 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 Khanchna and she can be contacted at DID: 6841 2360.

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 | fax: 67414108

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

From: Admin-D (LKKAuto)
Sent: Thursday, 30 January 2020 12:10 PM
To: 'CWS Motor Claims'; assignments
Cc: 'Merina Chia'; Admin A
Subject: RE: SURVEY ASSESSMENT - D20000559MFSH/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

From: CWS Motor Claims [<mailto:cwsmotorclaims@msfirstcapital.com.sg>]
Sent: Thursday, 30 January 2020 11:51 AM
To: ASSIGNMENTS@LKKAUTO.COM
Cc: CWS Motor Claims; Merina Chia
Subject: PRI: SURVEY ASSESSMENT - D20000559MFSH/1

Dear Sir/Mdm,

We refer to the above reference.

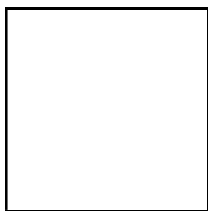
Please find attached the necessary documents for survey.

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.



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