To: MS First Capital Insurance Limited

36 Robinson Road #16-01 City House Singapore 068877

Attn: Motor Claims Department

Date: 21st April 2020

Dear Sir/Madam,

Claimant: Wel Transport Services LLP

"WITHOUT PREJUDICE"

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 16/01/2020 at along Eu Tong Sen Street, infront of People's Park involving our client's vehicle registration number PA 8493 M and vehicle registration number SHD 3238 X driven by your insured at the material time.

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

 1) Vehicle Repair Costs
 \$1,200.00

 2) Loss of Use (SGD\$150.00 x 4Days)
 \$600.00

 3) Purchase of GIA Report
 \$29.00

Total: \$1,829.00

A copy each of the following supporting documents is enclosed:

- GIA Report
- Rental Agreement & Invoice
- Purchase of GIA Report Receipts

Please send us an acknowledgement of receipt within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice.

Yours faithfully,

Elin Cai

Zoom Autowerks Pte Ltd

130 Bedok Reservoir Road, Eunos Spring #08-1339 Singapore 470130

Mobile: 9450 7920 | E-mail: zoomautowerks@gmail.com



NRIC No: 7xxxxx0736

ZOOM AUTOWERKS PTE LTD

LETTER OF AUTHORIZATION

Accident on 16 01 7070 @ 11 5long to Tong Sen Involving vehicles PA8495M & S#D 3738X.	St infront of People's Park
Involving vehicles PA8493M & S#D 3738X.	
In consideration of Zoom Autowerks Pte Ltd, 130 Bedok Reservo	ir Road, Eunos Spring, #08-1339 Singapore
470130, repairing my/our motor vehicle no	3493M at my request, I/We,
470130, repairing my/our motor vehicle no PAE Well Transport Services LLP ("the claims	ant") of
	XXX0136 the owner of motor vehicle
no <u>PASU93M</u> , hereby authorize them to demand cl settle payable by the insurance company or third party or comm	
loss of use and etc to any of their appointed solicitors to act for r	me/us in respect of the said accident/claim
and all the amount claimed or settled shall belong and make pa	yable to them absolutely by the insurance
company of the third party. I/We further authorized them to give	e an absolute discharge on my/our behalf
and to sign discharge voucher(s) and any other documents ne	cessary or incidentals to the conduct and
disposal of my/our above claims.	
I/We further agree to fully co-operate and attend all court hea	arings that are necessary to prosecute the
claims maintained by Zoom Autowerks Pte Ltd.	
I/We further agree and undertake to indemnify them against my	our claim for costs which arise therewith.
In the event that my/our claim is unsuccessful, I/we undertake to	o pay to Zoom Autowerks Pte Ltd the cost
of repairs to my/our vehicle.	
The mass winds of the same of	
In the event that settlement cheque were to be drawn in r	
instructions to clear the said cheque on my/our behalf by pres. Zoom Autowerks Pte Ltd account. Upon clearance of the sa	
Autowerks Pte Ltd and/or their appointed law firm to utilize the r	
reference to me. I confirm that the payment to Zoom Autowerk	s Pte Ltd shall amount to a good discharge
of Zoom Autowerks Pte Ltd and/or their appointed law firm's ob	
monies.	
Dated this /6 day of 0 / (month) 20	20 (year)
WELTRANSPORT	The state of the s
TRANSPORT	
	ALICIVI
Signed by "the claimant"	Signed by Zoom Autowerks Pte Ltd
Name: Wes Transport	Name: Elin Can



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

DISCHARGE RECEIPT

CLAIM REFERENCE

D20000463MFSH

ACCIDENT DATE

16/01/2020

ACCIDENT LOCATION

EU TONG SEN ST INFRONT PEOPLE'S PARK

INSURED

COMFORT TRANSPORTATION PTE LTD

INSURED DRIVER

WONG KONG SENG

INSURED VEHICLE

SHD 3238X

INVOLVED PARTY

PA 8493M

SETTLEMENT SUM

\$ 1,600.00

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:

 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: WEL TRANSPORT SERVICES LLP

Signature and Date :

WITNESS

Cai Diannen, Elin

Signature and Date:



ZOOM AUTOWERKS PTE LTD

130 Bedok Reservoir Road, Eunos Spring

#08-1339 Singapore 470130

email: zoomautowerks@gmail.com | Contact: 9450 7920

Co. Reg No.: 201725603G

INVOICE

To: MS First Capital Insurance Limited

36 Robinson Road #16-01 City House Singapore 068877 Invoice No. : ZI0000437

Date : 8/7/2020

VRN : PA 8493 M

Make & Model : Toyota Hiace

DOA : 16/1/2020

Terms : COD

S/N	. Description	Qty	U/P	Amt
1	Renair & Respray Accident Affected Portion	ns		1.200.00

1 Repair & Respray Accident Affected Portions 1,200.00

TOTAL: \$1,200.00

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

(Customer's Signature)

(by Zoom Au) Carls Dre VII)

RE: [MANDATE REQUEST] Re: [EXPRESS SETTLEMENT] Claim No: D20000463MFSH // ACCIDENT INVOLVING SHD 3238X AND PA 8493M ON 16/01/2020

Rachel Wu < Rachel Wu@msfirstcapital.com.sg >

Wed 6/24/2020 5:51 PM

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

Dear Asher,

Please offer as per below:

COR : \$1,200.00

LOU : \$180.00 - \$400.00 (\$60-\$100 x 3-4 days)

GIA fee: \$29.00

Total : \$1,409.00 - \$1,629.00

• Kindly request repair tax invoice 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 | Company Regn. No. 195000106C

A Member of MS&AD Insurance Group

Personal Data Protection Act 2012 ("PDPA"):

Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to http://www.msfirstcapital.com.sg for details of PDPA Personal Data Collection Statement.

Confidentiality Notice: This e-mail is confidential. It may also be legally privileged. If you are not the addressee or to whom it is intended, you may not copy, forward, disclose or use any part of it. If you have received this message in error, please delete the message and all copies from your system and notify the sender immediately by return e-mail.

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

Sent: Thursday, 14 May 2020 11:06 am

To: Rachel Wu < Rachel Wu@msfirstcapital.com.sg>

Subject: Re: [MANDATE REQUEST] Re: [EXPRESS SETTLEMENT] Claim No: D20000463MFSH // ACCIDENT INVOLVING SHD

3238X AND PA 8493M ON 16/01/2020

Hi Rachel,

We refer to the email below.

Enclosed the amended LOD for your perusal.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related

documents will be in softcopy. Any inconvenience caused is much regretted.

From: Rachel Wu < Rachel Wu@msfirstcapital.com.sg>

Sent: Wednesday, May 13, 2020 5:36 PM

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

Subject: RE: [MANDATE REQUEST] Re: [EXPRESS SETTLEMENT] Claim No: D20000463MFSH // ACCIDENT INVOLVING SHD

3238X AND PA 8493M ON 16/01/2020

Dear Asher,

Kindly assist to ask third party to amend the **letter of authorisation** under the subject > Involving vehicles.

To amend our insured vehicle to SHD3238X instead of SHD3235K.

The amend LOD that you had sent is still under SHD3235K.

• Kindly assist to ask TP to amend it to SHD3238X.

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 | Company Regn. No. 195000106C

A Member of MS&AD Insurance Group

Personal Data Protection Act 2012 ("PDPA"):

Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to http://www.msfirstcapital.com.sg for details of PDPA Personal Data Collection Statement.

Confidentiality Notice: This e-mail is confidential. It may also be legally privileged. If you are not the addressee or to whom it is intended, you may not copy, forward, disclose or use any part of it. If you have received this message in error, please delete the message and all copies from your system and notify the sender immediately by return e-mail.

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

Sent: Wednesday, 13 May 2020 5:30 pm

To: Rachel Wu < Rachel Wu@msfirstcapital.com.sg>

Subject: Re: [MANDATE REQUEST] Re: [EXPRESS SETTLEMENT] Claim No: D20000463MFSH // ACCIDENT INVOLVING SHD

3238X AND PA 8493M ON 16/01/2020

Hi Rachel,

We refer to the email below.

Enclosed the amended LOD and GIA search invoice for your easy reference.

Third party will issue the tax invoice upon final settlement.

Thank You.

Best Regards,

Asher Sna | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

From: Rachel Wu < Rachel Wu < a href="mailto:RachelWu@msfirstcapital.com.sg">Rachel Wu < a

Sent: Wednesday, May 13, 2020 5:01 PM

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

Subject: RE: [MANDATE REQUEST] Re: [EXPRESS SETTLEMENT] Claim No: D20000463MFSH // ACCIDENT INVOLVING SHD 3238X AND PA 8493M ON 16/01/2020

Dear Asher,

Kindly assist to ask third party to amend the letter of authorisation under Involving vehicles.

- To amend our insured vehicle to SHD3238X instead of SHD3235K.
- To get repair tax invoice (With signature and company stamp) from third party as the one attached in the LOD is Proforma.
- To get \$14 GIA receipt as it is not attached in the LOD.

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 | Company Regn. No. 195000106C A Member of MS&AD Insurance Group

Personal Data Protection Act 2012 ("PDPA"):

Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to http://www.msfirstcapital.com.sg for details of PDPA Personal Data Collection Statement.

Confidentiality Notice: This e-mail is confidential. It may also be legally privileged. If you are not the addressee or to whom it is intended, you may not copy, forward, disclose or use any part of it. If you have received this message in error, please delete the message and all copies from your system and notify the sender immediately by return e-mail.

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

Sent: Wednesday, 13 May 2020 3:09 pm

To: Rachel Wu < RachelWu@msfirstcapital.com.sg>

Subject: [MANDATE REQUEST] Re: [EXPRESS SETTLEMENT] Claim No: D20000463MFSH // ACCIDENT INVOLVING SHD

3238X AND PA 8493M ON 16/01/2020

Your ref: **D20000463MFSH**

Our ref: CC4/FCI20002006/Uea3q2

Dear Sirs.

ACCIDENT INVOLVING SHD 3238X (OI) AND PA 8493M (TP) ON 16/01/2020

We refer to the above matter.

The accident occurred when our insured change lane and hit third party vehicle.

Basing on the reports of the circumstance of the accident, we propose to settle third-party claim at 100% liability.

We seek your approval to offer repairer " **ZOOM AUTOWERKS PTE LTD**" at \$ 1,629.00 (all-in).

The summary is as follows: -

Amount Claimed Amount Revised

1. Cost of Repairs \$ 11,239.27 \$ 1,200.00

2. Loss of Rental (4days x \$150) 400.00 (4days x \$100) 600.00

3. LTA Search Fee 29.00 29.00

> **Total** \$ 1,629.00

Surveyor recommended 3days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval / instruction.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

From: Rachel Wu < Rachel Wu < a href="mailto:RachelWu@msfirstcapital.com.sg">Rachel Wu < a

Sent: Monday, April 6, 2020 3:00 PM

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

Subject: RE: [EXPRESS SETTLEMENT] Claim No: D20000463MFSH // ACCIDENT INVOLVING SHD 3238X AND PA 8493M ON

16/01/2020

Dear Asher,

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 | Company Regn. No. 195000106C

A Member of MS&AD Insurance Group

Personal Data Protection Act 2012 ("PDPA"):

Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to http://www.msfirstcapital.com.sg for details of PDPA Personal Data Collection Statement.

Confidentiality Notice: This e-mail is confidential. It may also be legally privileged. If you are not the addressee or to whom it is intended, you may not copy, forward, disclose or use any part of it. If you have received this message in error, please delete the message and all copies from your system and notify the sender immediately by return e-mail.

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

Sent: Wednesday, April 1, 2020 9:43 AM

To: Rachel Wu < Rachel Wu@msfirstcapital.com.sg >

Subject: [EXPRESS SETTLEMENT] Claim No: D20000463MFSH // ACCIDENT INVOLVING SHD 3238X AND PA 8493M ON

16/01/2020

Claim No: D20000463MFSH LKK Ref: CC4/FCI20002006/Uea3

Dear Sir/Madam,

ACCIDENT INVOLVING SHD 3238X AND PA 8493M ON 16/01/2020

We refer to the above matter.

Enclosed for your perusal is:

- Preliminary Advice
- Third party marked estimate

Kindly advise if we can process with express settlement.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: <u>ashersng@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)