

## Aini Binte

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**From:** Rachel Wu  
**Sent:** Thursday, June 18, 2020 11:56 AM  
**To:** Aini Binte  
**Subject:** NEW LOD MSFCIL : D20000833MFSH/SHC2408J/CTPL ; TP REF: PC5765M  
**Attachments:** GIA.pdf; INVOICE.pdf; LOA.jpg

Dear Aini,

New LOD for CTPL fyn.  
Reserve updated.

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

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**From:** ilprocesscentre <[ilprocesscentre@icicilombard.com](mailto:ilprocesscentre@icicilombard.com)>  
**Sent:** Thursday, 18 June 2020 11:35 am  
**To:** Motor\_Claims <[Motor\\_Claims@msfirstcapital.com.sg](mailto:Motor_Claims@msfirstcapital.com.sg)>  
**Cc:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>  
**Subject:** FW: SURVEYOR APPOINTED; OUR REF : D20000833MFSH ; YOUR REF: PC5765M

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**From:** chan pick yuen [[mailto:chris\\_chanbebe@hotmail.com](mailto:chris_chanbebe@hotmail.com)]  
**Sent:** 17 June 2020 18:22  
**To:** CWS Motor Claims  
**Subject:** Re: SURVEYOR APPOINTED; OUR REF : D20000833MFSH ; YOUR REF: PC5765M

[External Email Warning: Do not click on any attachment or links/URL in this email unless sender is reliable]

Dear Ms LIMEI ,

Enclosed is our client's GIA report , LOA , invoice .

As request following :

1. RC           \$5,296.50 ( \$4950 =7% gst AS AGREED )
2. Loss of use \$1080 (\$120- 3000cc x 9days - 7 days recommend + 1 day waiting PRS + 1 day weekend ) total 9 days

100%

Total       \$ 6376.50

Please let us have your reply soon .

Regards,  
Chris Chan Pick Yuen  
NEW ZEN WERKZ PTE LTD  
HP; 92712214

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**From:** CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>  
**Sent:** Thursday, February 6, 2020 4:03 PM  
**To:** CHRIS\_CHANBEBE@HOTMAIL.COM <CHRIS\_CHANBEBE@HOTMAIL.COM>  
**Cc:** CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>; Rachel Wu <RachelWu@msfirstcapital.com.sg>  
**Subject:** SURVEYOR APPOINTED; OUR REF : D20000833MFSH ; YOUR REF: PC5765M

Dear Sir/Madam

PRI Request For **PC5765M** Accident Involving **SHC2408J** On 04-02-2020 AT 08:45:00HRS.

Please find below details for your reference

- **Claim number :** D20000833MFSH
- **Insured vehicle number :** SHC2408J
- **Accident date :** 04-02-2020
- **Third-party vehicle number :** PC5765M
- **Assignment type :** WITHOUT PREJUDICE: WE ADMIT LIABILITY QUANTUM TO BE AGREED
- **Surveyor :** LKK AUTO CONSULTANTS PTE LTD
- **Officer-in-Charge :** RACHELWU LIMEI

**PS: This is a system generated mail. Please do not reply to this mail.**

Regards,  
Admin Team  
Claim Workflow System  
Motor Claims Department  
MS First Capital Insurance Limited  
Tel : 6507 3848  
Fax : 6507 3849

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Opinions, conclusions and statements of intent expressed in this e-mail are of the sender and ICICI Lombard General Insurance Company Limited (Company) does not accept liability for the views expressed in this email unless confirmed by an authorized representative of the Company independently of this communication or for the consequences of any viruses that may be transmitted with this email."

# LETTER OF AUTHORISATION

NEW ZEN WERKZ PTE LTD  
BLOCK 3 KAKI BUKIT ROAD 1  
#03-04 EUNOS TECHNOLINK  
SINGAPORE 415935

Dear Sir,

Accident on **4.2.20 @ 0915HRS**

Involving Vehicle Nos **PC5765M**

Along **UPPER CHANGI RD EAST**

I/We, the registered owner /driver of vehicle registration no: **PC5765M**

have involved in the above accident.

I/We hereby authorize **M/S NEW ZEN WERKZ PTE LTD** to commence repairs of the said vehicle forthwith.

I/We agree to assign the whole proceeds of my/our comprehensive/third party claim to you and our solicitors \_\_\_\_\_ to act on my/our behalf in respect of the above matter. And if applicable, my/our solicitors shall accept this as my/our irrevocable authority to pay the amount as deemed compensated direct to you after deduction of their costs on a Solicitor and client basis.

I/We undertake to co-operate fully with you and our solicitors to ensure that claim is successful.

I/We also authorize you to sign all discharge vouchers/indemnity forms and all necessary papers in relation with the above claim in my/our absence.

I/We in  
Your kind co-operation in this matter will be much appreciated.  
Thank you.

Yours truly,



Owner's Signature  
(Company's stamp if applicable)

Name: **HOCK LIAN SENG INFRASTRUCTURE-SEMBCORP DESIGN & CO**

NRIC No: \_\_\_\_\_

Date: **06/02/2020**

### DISCHARGE RECEIPT

CLAIM REFERENCE : D20000833MFSH  
ACCIDENT DATE : 04/02/2020  
ACCIDENT LOCATION : UPPER CHANGI ROAD EAST TOWARDS EXPO  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : ENG PENG LIM  
INSURED VEHICLE : SHC2408J  
INVOLVED PARTY : PC5765M  
SETTLEMENT SUM : \$5,710.00

I/We, the undernoted CLAIMANT being the person/entity entitled to receive the compensation in relation to the accident, hereby agree to accept the SETTLEMENT SUM as full and final settlement of all claims for damages, costs & disbursements arising out of the ACCIDENT, and I/WE also agree that the said settlement sum:

1. is paid without admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and/or its INSURED DRIVER in respect of the said loss and for damage whether now or hereafter to become manifest,
2. is accepted by me/us to the intent that the said MS First Capital Insurance Limited and /or its INSURED and/or its INSURED DRIVER be absolutely and finally discharged from all claims whatsoever which I/WE now or hereafter may have arising out of or connected with or traceable to the said accident.

I/WE acknowledge that this DISCHARGE RECEIPT is not to be construed as an admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and /or its INSURED DRIVER and it shall not be used as evidence in any claims or actions which may be made against them or any of them.

CLAIMANT : HOCK LIAN SENG INFRASTRUCTURE- SEMBCORP DESIGN & CO

Signature and Date :

 22/9/20



WITNESS :



Signature and Date :



2017

# NEW ZEN WERKZ PTE LTD

BLOCK 3 KAKI BUKIT ROAD 1 #03-04 EUNOS TECHNOLINK  
SINGAPORE 415935

Tel : (65) 67428117 HP: 92712214 Fax: (65) 67428117

## INVOICE

MS FIRST CAPITAL INSURANCE LIMITED  
36 Robinson Road  
# 16-01 City House  
Singapore 068877

Date: 17<sup>th</sup> JUNE 20  
GST Reg.No: M90371849C

Accident date: 04<sup>th</sup> FEB 2020  
Final Bill For Vehicle No: PC5766M TOYOTA HIACE 3.0

Descriptions	AMOUNT
Lump Sum repair cost as recommended by LKK AUTO CONSULTANTS PTE LTD Surveyor : Mr Adrian	\$4,950.00
Total	\$4,950.00
GST 7%	\$346.50
Grand Total	\$5,296.50

S/DLRS: FIVE THOUSAND TWO HUNDRED NINETY SIX AND CENTS FIFTY ONLY

Type text here

## Khanchna (LKK Auto)

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**From:** Rachel Wu <RachelWu@msfirstcapital.com.sg>  
**Sent:** 8 July 2020 6:20 PM  
**To:** Khanchna (LKK Auto)  
**Cc:** Admin A  
**Subject:** RE: EXPRESS SETTLEMENT -MANDATE REQUEST ON QUANTUM AND LIABILITY - MSFCIL: D20000833MFSH/SHC2408J DOA 04-02-2020 TP: PC5765M \*\*\*\* LKK REF: CC4/FCI20002136/Aka3

Dear Khanchna,

Please offer as per below:

COR : \$5,296.50  
LOU : \$420 - \$900 (\$60-\$100 x 7-9 days)  
**Total : \$5,716.50 - \$6,196.50**

- Please request a clearer copy of letter of authorisation 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>  
**Sent:** Wednesday, 8 July 2020 4:28 pm  
**To:** Rachel Wu <RachelWu@msfirstcapital.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** EXPRESS SETTLEMENT -MANDATE REQUEST ON QUANTUM AND LIABILITY - MSFCIL: D20000833MFSH/SHC2408J DOA 04-02-2020 TP: PC5765M \*\*\*\* LKK REF: CC4/FCI20002136/Aka3

**YOUR REF: D20000833MFSH/SHC2408J**  
**LKK REF: CC4/FCI20002136/Aka3**

Dear Ms. Rachel,

We refer to the above matter.

Liability: 100% against Insured (BOLA 27- Head to rear collision)

We seek your approval to offer third party repairer “M/S NEW ZEN WERKZ PTE LTD” at \$5,836.50 ~ 6,376.50(all in).

The summary is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (W/GST)	\$ 14,840.04	\$ 5,296.50
2. Loss of Use ( 9 days x \$120)	\$ 1,080.00	\$ 540.00 ~ 1,080.00 ( 9 days x \$ 60 ~ \$120)
<b>Total</b>	<b>\$ 15,920.04</b>	<b><u>\$ 5,836.50 ~ 6,376.50</u></b>

Surveyor recommended 7 days for repair + 1 Sunday + 1 PRS = 9 days

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)

---

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

**Sent:** Tuesday, 7 July 2020 4:07 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: MSFCIL: D20000833MFSH/SHC2408J DOA 04-02-2020 TP: PC5765M \*\*\*\* LKK REF: CC4/FCI20002136/Aka3

**Importance:** High

Dear Khanchna,

Please let me have your survey report urgently.

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:** Friday, 26 June 2020 2:35 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: MSFCIL: D20000833MFSH/SHC2408J DOA 04-02-2020 TP: PC5765M \*\*\*\* LKK REF: CC4/FCI20002136/Aka3

Dear Ms. Rachel,

We will expedite on this.

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](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:** Friday, June 26, 2020 12:48 PM

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

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

**Subject:** RE: MSFCIL: D20000833MFSH/SHC2408J DOA 04-02-2020 TP: PC5765M \*\*\*\* LKK REF: CC4/FCI20002136/Aka3

Dear Khanchna,

Kindly let us have your survey report.

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**

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

**Sent:** Friday, 19 June 2020 12:00 pm

**To:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>; Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

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

**Subject:** RE: MSFCIL: D20000833MFSH/SHC2408J DOA 04-02-2020 TP: PC5765M \*\*\*\* LKK REF: CC4/FCI20002136/Aka3

Dear Sir / Madam,

Thank you for your email.

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

***Hi Khanchna,***

***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***

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

**Sent:** Friday, 19 June, 2020 11:48 AM

**To:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>

**Subject:** MSFCIL: D20000833MFSH/SHC2408J DOA 04-02-2020 TP: PC5765M

Dear LKK,

Kindly send us your survey report.

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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