

FASTECH AUTO PTE LTD

1 Kaki Bukit Ave 6 #01-48 Autobay

Singapore 417883

Tel No: 67465405 / 67465376 Fax No: 67458520

Tax Reg No: 200006262D

Date : 20.02.2020

MS First Capital Insurance Limited

36 Robinson Road

#16-01 City House

Singapore 068877

Attn: Motor Claim Department

Dear Sir/Madam,

ACCIDENT INVOLVING VEHICLES : SJS 1530L / SH 8249E ON 08.02.2020

We are the authorized repair workshop for the owner of motor vehicle no: **SJS 1530L**, which was involved in the captioned accident with your insured vehicle no: **SH 8249E**. The vehicle owner has requested and authorized us to assist him in presenting his/her claim against the party responsible for the damage to the vehicle.

As the accident was caused by the negligent act of your insured driving, we are submitting these claims for your consideration on behalf of the owner/claimant.

1) Cost of Repair (inclusive of GST)	\$ 6,580.50
2) Loss of Rental	\$ 720.00
	<u>\$ 7,300.50</u>

We enclosed herewith the following documents to support the claims:

- | | |
|------------------------------------|-----------------------------------|
| a) Final Repair Invoice | b) Car Rental Invoice / Agreement |
| c) Letter of Authorisation, etc... | d) GIA Report |
| e) I/C & Driving Licence | f) Insurance Certificate |
| g) Vehicle Registration Log Card | |

Kindly look into the matter and let us hear from you on the settlement of our customer's claims as soon as possible.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/claimant.

Thank you.

Yours faithfully,

Jason Tang (jason@fastechauto.com.sg)
For Fastech Auto Pte Ltd

DATE : 12.02.2020

TO : MS First Capital Insurance Limited.

RE : ACCIDENT INVOLVING VEHICLE NO. SJS 1530L / SH8249E

ALONG Ship Road of Toa Payoh Ave 1 To PIE Changi Airport

ON 08.02.2020

I/We, Lim Jia Chen

of (NRIC No./ROC No.) S 8853027F

of Blk 130A Lorong 1 Toa Payoh # 33-506 Singapore 341130.

owner of vehicle no. SJS 1530L in consideration of M/s FASTECH AUTO PTE LTD repairing my/our vehicle SJS 1530L at my/our instruction and hereby authorise M/s FASTECH AUTO PTE LTD to demand claim settlement whatever amount settled/payable by the Insurance Company and/or third party or to commence legal proceedings, if necessary, under my name, for the cost of repairs, car rental and/or loss of use, etc. and to their appointing solicitor to act for me/us in respect of the said accident/claim and all claimed and/or settled shall belong to them absolutely.

I/We further agree and undertake to indemnify them against the above-mentioned claim cost which may arisen therewith.

Signature of Owner : 

Name of Owner : Lim Jia Chen.

*** This Discharge Voucher applies only to the claimant's claim for his property damage and will not affect his personal injuries claim and/or uninsured losses claim in a later date. Further, the settlement terms herein should not be used as an evidence to prejudice to the claimant's personal injuries claim and/or other uninsured losses claim arising of the subject matter in this action.

DISCHARGE RECEIPT

CLAIM REFERENCE : D200000943MFSH
ACCIDENT DATE : 08/02/2020
ACCIDENT LOCATION : SLIP RD OF TOA PAYOH AVE 1 TO PIE CHANGI AIRPORT
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : KWOK CHEE HONG
INSURED VEHICLE : SH 8249E
INVOLVED PARTY : SJS 1530L
SETTLEMENT SUM : \$ 6,980.50

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 : LIM JIACHEN

Signature and Date :



30.09.2020



WITNESS : Allan Tang

Signature and Date :



30.09.2020



TAX INVOICE

FASTECH AUTO PTE LTD

1 Kaki Bukit Ave 6 #01-48 Autobay

Singapore 417883

Tel No: 67452063 / 67467158 Fax No: 67458520

Tax Reg No: 200006262D

MS First Capital Insurance Limited

36 Robinson Road

#16-01 City House

Singapore 068877

Attn : Motor Claim Department

Tax Invoice : 21714

Date : 20.02.2020

Vehicle No : SJS 1530L

Make/Model : HONDA FREED 1.5G

Chassis/Eng# :

Accident Date : 08.02.2020

Claim No : 0220 -21714

Reference :

Policy No :

	Amount
To proceed on lump sum repair	S\$ 6150.00

E. & O. E.	Total : S\$	6150.00
	GST @ 7% : S\$	430.50
	Amount Due : S\$	6580.50


for FASTECH AUTO PTE LTD

DYNAMIC CAR RENTAL

1 Kaki Bukit Ave 6 #01-46 Autobay

Singapore 417883

Tel No: 6741 7244 / 6746 5405 Fax No: 6745 8520 / 6746 5786

Co. Reg No: 52928467K

To: LIM JIACHEN

Invoice : DCR-2020-02-11

Date : 12.02.2020

Agreement No : 21192

Payment Terms : LOD

DESCRIPTION	AMOUNT
Rental charges for vehicle : <u>SGZ 6121A</u> (0220-21714)	\$ 720.00
Rental Period from <u>08.02.2020</u> to <u>12.02.2020</u> .	

E. & O. E.

Total \$ 720.00

SHI YING

for Dynamic Car Rental

Dynamic Car Rental

1 KAKI BUKIT AVENUE 6, #01-46/48/50 AUTOBAY, SINGAPORE 417883.

TEL: (+65) 6741 7244, 6746 5405 FAX: (+65) 6745 8520, 6746 5786

Co. Reg. No. 52928467K

RENTAL TERMS AND CONDITIONS

No. 21192

Name Lim Jia Chen			REG. No. SGZ 6121A		MAKE MODEL:									
ADDRESS Blk 130A Lorong 1 Toa Payoh			KM IN		DATE & TIME IN 12.02.2020 @ 19:30 pm									
# 33-506			KM OUT		DATE & TIME OUT 08.02.2020 @ 12:30 pm									
Singapore 31130.			KM DRIVEN		TIME USED									
NAMED DRIVER														
DRIVING LICENCE NO S 8853027F			DATE OF EXPIRY			PLACE OF ISSUE			HOURS			@ \$		
PASSPORT NO			DATE OF ISSUE			PLACE OF ISSUE			4 DAYS			@ \$ 180.00		
ADD NAMED DRIVER														
DRIVING LICENCE NO			DATE OF EXPIRY			PLACE OF ISSUE			WEEKS			@ \$		
PASSPORT NO			DATE OF ISSUE			PLACE OF ISSUE			MONTHS			@ \$		
BY INITIALLING, RENTER AGREES TO PAY ADD FEE FOR COLLISION DAMAGES WAIVER (C.D.W.)														
SUB-TOTAL														
TOTAL RENTAL \$720.00														
DELIVERY FEE														
COLLECTION FEE														
IMPORTANT NOTES: This vehicle is licenced to carry 04 passengers only. No refund will be given for vehicle returns early. No refund will be given for period left in vehicle. Hirer is liable to pay first \$4000 under section I & II in any accident plus loss of earnings while damaged vehicle is under repair. Hirer is liable to pay all parking fee and traffic summonses. Vehicle return during office hour only. No Service on Public Holiday and Sunday. EXCESS: *Sec I - Used in S'pore Only :SGD2000 *Sec II - Used in S'pore Only :SGD2000 *Sec I - Used Outside S'pore Only :SGD4000 *Sec II - Used Outside S'pore Only :SGD4000 W/Screen Excess In S'pore :SGD100 W/Screen Excess Outside S'pore :SGD200 ADDITIONAL CONDITIONS: * Geographical areas: Singapore & West Malaysia. * Driver must be: a) 18 years old and above; b) holding a valid relevant class of driving license. * Additional Own Damage Excess of \$51,000 is applicable for any named/unnamed drivers who: a) age 22 to 23 years old; b) age 66 to 70 years old; c) with driving experience of 1 year to less than 2 years in Singapore on the relevant classes of driving license. * Additional All Claims excess of \$52,000 is applicable for any named/unnamed drivers who: a) is 18 years old to 21 years old and/or b) is 71 years old and above and/or c) with driving experience of less than 1 year on the relevant classes of driving license. * Upon returning the replacement vehicle, you must ensure that all expensive and important items to be removed away from this replacement vehicle. We'll not be responsible for any reporting of such losses. * Hirer is liable to pay first \$4000 under section I & II in any accident plus loss of earning while damage vehicle is under repair.														
Hirer is responsible for Additional \$4,000.00 Excess to the THIRD PARTY DAMAGE / INJURY claims.														

I HAVE READ THE TERMS AND CONDITIONS ON BOTH SIDES OF THIS RENTAL AGREEMENT AND AGREE THEREOF.

SIGNED BY THE PARTIES HERETO ON THE DAY OF

X

DYNAMIC CAR RENTAL

X

RENTER'S/DRIVER'S SIGNATURE

12 30pm

08 Feb 2020

[MANDATE GIVEN] Re: Agree on liability RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SH8249E (OI : FCI - TBA) and SJS1530L (TP : LKK REF - CC6/FCI20002245/Uea3) on 08/02/2020 OUR REF: D200000943MFSH

Vic Alpeh S. Sanghilaan <vicsanghilaan@msfirstcapital.com.sg>

Tue 9/29/2020 11:32 AM

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

Cc: Jason Tea <JasonTea@msfirstcapital.com.sg>

Dear Asher,

We refer to your below email.

We agree to your recommendation to settle the matter @ **\$6,980.50 (all in)**.

Thank you.

Kind Regards,

Vic Sanghilaan
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877
| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 | Email: vicsanghilaan@msfirstcapital.com.sg | Company Regn. No. 195000106C

A Member of MS&AD Insurance Group

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

Sent: Thursday, 17 September 2020 7:32 pm

To: Vic Alpeh S. Sanghilaan <vicsanghilaan@msfirstcapital.com.sg>

Cc: Jason Tea <JasonTea@msfirstcapital.com.sg>

Subject: [MANDATE REQUEST] Re: Agree on liability RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SH8249E (OI : FCI - TBA) and SJS1530L (TP : LKK REF - CC6/FCI20002245/Uea3) on 08/02/2020 OUR REF: D200000943MFSH

Your ref : **D200000943MFSH**

Our ref : CC6/FCI20002245/Uea3q2

Dear Sirs,

ACCIDENT INVOLVING SH 8249E (OI) AND SJS 1530L (TP) ON 08/02/2020

We refer to the above matter.

The accident occurred when our insured rear ended 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 "**FASTECH AUTO PTE LTD**" at **\$ 6,980.50 (all-in)**.

-

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 16,144.27	\$ 6,580.50
2. Loss of Rental (4days x \$180)	\$ 720.00	\$ 400.00 (4days x \$100)
Total	\$ 16,864.27	<u>\$ 6,980.50</u>

Surveyor recommended 5days 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

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: Jason Tea <JasonTea@msfirstcapital.com.sg>

Sent: Tuesday, March 17, 2020 12:47 PM

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

Subject: Agree on liability RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SH8249E (OI : FCI - TBA) and SJS1530L (TP : LKK REF - CC6/FCI20002245/Uea3) on 08/02/2020 OUR REF: D200000943MFSH

Dear Asher,

Please proceed with Express settlement.(meaning that we agree to express settlement)

Once the Preliminary report/Survey report in, please let us have a copy together with your email seeking for mandate. In your email please also indicate your view on liability in the email , if there is any thing out of the ordinary, please indicate also

After that we need to inform our Insured Driver about this claim(please wait for about 1 to 2 weeks after your send email asking for mandate for us to give mandate).

If I did not response to you after 2 weeks, please call me or send me another email.

Jason Tea
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3860 |
Fax No. : 6507 3849 | Email: JasonTea@msfirstcapital.com.sg | Company Regn. No. 195000106C
A Member of MS&AD Insurance Group

From: Teo Swee Keong <TeoSweeKeong@msfirstcapital.com.sg>
Sent: 03 March 2020 17:42
To: Jason Tea <JasonTea@msfirstcapital.com.sg>
Subject: FW: [LIABILITY] RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SH8249E (OI : FCI - TBA) and SJS1530L (TP : LKK REF - CC6/FCI20002245/Uea3) on 08/02/2020 OUR REF: D200000943MFSH

Dear Jason

FYA, please follow up.

Thank.

Thanks and Regards,

SK Teo
Motor Claims Dept

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3848 | Fax No. : 6507 3849 |

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

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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: Tuesday, March 3, 2020 5:23 PM
To: Jason Tea <JasonTea@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>
Cc: Teo Swee Keong <TeoSweeKeong@msfirstcapital.com.sg>; Serene Ler <SereneLer@msfirstcapital.com.sg>
Subject: RE: [LIABILITY] RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SH8249E (OI : FCI - TBA) and SJS1530L (TP : LKK REF - CC6/FCI20002245/Uea3) on 08/02/2020 OUR REF: D200000943MFSH

Claim No: D200000943MFSH

LKK Ref: CC6/FCI20002245/Uea3

Dear Sir/Madam,

ACCIDENT INVOLVING SH 8249E AND SJS 1530L ON 08/02/2020

We refer to the above matter.

Liability: 100%

Remark: B:27 OID REAR ENDED TP

Kindly let us have your approval on liability.

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)

From: Asher Sng (LKKAuto)

Sent: Thursday, 27 February 2020 12:56 PM

To: Jason Tea <JasonTea@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>

Cc: Teo Swee Keong <TeoSweeKeong@msfirstcapital.com.sg>; Serene Ler <Sereneler@msfirstcapital.com.sg>

Subject: RE: [LIABILITY] RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SH8249E (OI : FCI - TBA) and SJS1530L (TP : LKK REF - CC6/FCI20002245/Uea3) on 08/02/2020 OUR REF: D200000943MFSH

Hi Jason,

We refer to the email below.

We have yet to received the third party estimate from the repairer.

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)

From: Jason Tea <JasonTea@msfirstcapital.com.sg>

Sent: Thursday, 27 February 2020 12:54 PM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Cc: Teo Swee Keong <TeoSweeKeong@msfirstcapital.com.sg>; Serene Ler <Sereneler@msfirstcapital.com.sg>

Subject: RE: [LIABILITY] RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SH8249E (OI : FCI - TBA) and SJS1530L (TP : LKK REF - CC6/FCI20002245/Uea3) on 08/02/2020 OUR REF: D200000943MFSH

Dear Asher,

IS the estimate given by the workshop, we need to know the amount first as we need to input reserves.

Jason Tea
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3860
Fax No. : 6507 3849 | Email: JasonTea@msfirstcapital.com.sg | Company Regn. No. 195000106C
A Member of  Insurance Group

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From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Sent: 27 February 2020 12:34
To: Jason Tea <JasonTea@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>
Cc: May Chua <maychua@msfirstcapital.com.sg>; Teo Swee Keong <TeoSweeKeong@msfirstcapital.com.sg>; Serene Ler <Sereneler@msfirstcapital.com.sg>
Subject: [LIABILITY] RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SH8249E (OI : FCI - TBA) and SJS1530L (TP : LKK REF - CC6/FCI20002245/Uea3) on 08/02/2020 OUR REF: D200000943MFSH

Claim No: D200000943MFSH
LKK Ref: CC6/FCI20002245/Uea3

Dear Sir/Madam,

ACCIDENT INVOLVING SH 8249E AND SJS 1530L ON 08/02/2020

We refer to the above matter.

Liability: 100%

Remark: B:27 OID REAR ENDED TP

Kindly let us have your approval on liability.

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)

From: Jason Tea <JasonTea@msfirstcapital.com.sg>
Sent: Monday, 17 February 2020 11:56 AM
To: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Cc: May Chua <maychua@msfirstcapital.com.sg>; Teo Swee Keong <TeoSweeKeong@msfirstcapital.com.sg>; Serene Ler <Sereneler@msfirstcapital.com.sg>
Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SH8249E (OI : FCI - TBA) and SJS1530L (TP : LKK REF - CC6/FCI20002245/Uea3) on 08/02/2020 OUR REF: D200000943MFSH

Dear Asher,

Please refer to attached for our Insured SAS Report.

Please advise on the preliminary report and liability so that we can give you the instructions.

Jason Tea
Motor Claims Department
Working from another office
Temporary contact number : 68545087

*Dear All I will slow in responding to your email today as I am not in my office today. Sorry for the inconvenience

From: Teo Swee Keong <TeoSweeKeong@msfirstcapital.com.sg>
Sent: Monday, February 17, 2020 11:25 AM
To: Jason Tea <JasonTea@msfirstcapital.com.sg>
Cc: May Chua <maychua@msfirstcapital.com.sg>; 'Admin A' <admin-a@lkkauto.com>; 'Asher Sng (LKKAuto)' <AsherSng@lkkauto.com>
Subject: EXPRESS SETTLEMENT VIA LKK - Accident Involving SH8249E (OI : FCI - TBA) and SJS1530L (TP : LKK REF - CC6/FCI20002245/Uea3) on 08/02/2020 OUR REF: D20000943MFSH

Dear Jason

FYA, please follow up with LKK & refer to D20000943MFSH as per below email request.

To: Mai Kwan

Please refer to Mr. Jason Tea as the OIC of D20000943MFSH.

Thanks and Regards,

SK Teo
Motor Claims Dept

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3848 | Fax No. : 6507 3849 |

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From: Aini Binte <Aini@msfirstcapital.com.sg>
Sent: Monday, February 17, 2020 10:57 AM
To: Teo Swee Keong <TeoSweeKeong@msfirstcapital.com.sg>
Subject: FW: EXPRESS SETTLEMENT VIA LKK - Accident Involving SH8249E (OI : FCI - TBA) and SJS1530L (TP : LKK REF - CC6/FCI20002245/Uea3) on 08/02/2020

PRI - D20000943MFSH (EXPRESS SETTLEMENT)

Thanks & Regards

Aini
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House, #16-01 Singapore 068877 | TEL: 6507 3848
Fax: 6507 3849 | Company Reg. No. 195000106C

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From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: Saturday, February 15, 2020 7:40 PM

To: Motor Claims <MotorClaims@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Subject: EXPRESS SETTLEMENT VIA LKK - Accident Involving SH8249E (OI : FCI - TBA) and SJS1530L (TP : LKK REF - CC6/FCI20002245/Uea3) on 08/02/2020

Dear Sirs / Madam,

We refer to the above matter.

We have inspected third party vehicle SJS 1530L at M/s Fastech Auto Pte Ltd - Kaki Bukit on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP GIA report

Please be informed that the estimated cost of repair is not ready yet.

We will revert to you on preliminary advice in due course.

Meanwhile, kindly provide us the claim reference number and a copy of your insured's GIA report for our necessary action.

Please take note that the case handler in-charge Asher and she can be contacted at DID: 6841 6051.

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)