

# Jin Auto Services Pte Ltd

Blk 14 Defu Lane 10 #01-412

Singapore 539195

Tel:62898126 Fax :62870590

Business Registration No:200704370C GST Registration No:200704370C

Date : 11/03/2020

MS First Capital Insurance  
Limited.

WITHOUT PREJUDICE

Dear Sir/Madam

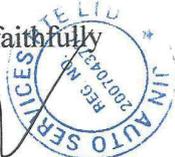
Accident Involving Vehicle SLL4404L & SHC8427P ON 07/2/2020

We are instructed by the owner of SLL4404L to write, negotiate and settle claim on his behalf for the above mentioned accident. Our client's vehicle SLL4404L was inspected and surveyed by your appointed surveyor. As the accident was caused solely due to the negligence of your insured SHC8427P we are now seeking the total amount of claim as follow:

1) Repair cost	\$	2514.50
2) Loss Of Used 4DAYS		240.00
		-----
	S\$	2754.50
		=====

Thank you.

Yours faithfully



Jouis Seow

Email: jouis@jinauto.com.sg

# LETTER OF AUTHORITY

To: Jin Auto Services Pte Ltd  
Block 14 Defu Lane 10  
#01-410/412  
Singapore 539195

Dear Sir

ACCIDENT INVOLVING SLL4404L & SHC8427P ON 7/2/2020

I/We, the owner of vehicle no: SLL4404L hereby instruct and authorise you to commence repairs to the said vehicle.

I/We, hereby appoint you recover my damages sustained in the above accident.

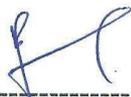
Please recover the following:

1. Cost of repairs/~~Excess~~
2. Loss Of Use/~~Rental~~ fees
3. ~~Survey report~~ fees

You may proceed to apply to the relevant authorities for all necessary reports/documents to enable you to process my claim. Thereafter, you may negotiate with the third party and or his insurers for a settlement. If a settlement cannot be reached, you may without referring to me, commence legal proceedings against third party on my behalf to recover my damages. The entire amount claimed shall belong and make payable to Jin Auto Services Pte Ltd absolutely.

I further authorize you to give an absolute discharge on my behalf and to sign discharge voucher(s), any other documents necessary or incidentals to the conduct and disposal of my/our above claims.

Yours faithfully



Name: HO LI FUNG  
NRIC NO: SXXXX869A  
Address: \_\_\_\_\_  
Dated: 17/2/2020

**DISCHARGE RECEIPT**

CLAIM REFERENCE : D20000968MFSH  
ACCIDENT DATE : 07/02/2020  
ACCIDENT LOCATION : CAIRNHILL CIRCLE  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : HO SIANG MENG  
INSURED VEHICLE : SHC 8427P  
INVOLVED PARTY : SLL 4404L  
SETTLEMENT SUM : \$2,714.50

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 : ELIANA SYLVIA HO LI FOONG

Signature and Date :



WITNESS :

*Jowin*



Signature and Date :

*Jowin* 15/4/20



**RE: [MANDATE REQUEST] Re: [PROPOSED LIABILITY] RE: SURVEY ASSESSMENT - D20000968MFSH/1 // EXPRESS SETTLEMENT // ACCIDENT INVOLVING SHC 8427P AND SLL 4404L ON 07/02/2020**

Joanne Yong <Joaneyong@msfirstcapital.com.sg>

Mon 4/13/2020 4:26 PM

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

Cc: Heng Ding Chao <HengDingChao@msfirstcapital.com.sg>

Dear Asher,

Agreed to your propose offer. Please proceed.

Thank you  
Regards,

Joanne Yong  
Motor Claim Department



**Change of email address**

[joaneyong@msfirstcapital.com.sg](mailto:joaneyong@msfirstcapital.com.sg)

MS First Capital Insurance Ltd | 36 Robinson Rd #16-01 City House Singapore 068877 | TEL : 6507 3848 | Fax No. : 6507 3849 |  
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 [www.msfirstcapital.com.sg](http://www.msfirstcapital.com.sg) for details of PDPA Personal Data Collection Statement.

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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.

*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.*

**MS First Capital Insurance Limited**

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

36 Robinson Road

#16-01 City House

Singapore 068877

Tel: 6507 3846

Fax: 6507 3849

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

**Sent:** Monday, 13 April 2020 3:40 pm

**To:** Joanne Yong <Joaneyong@msfirstcapital.com.sg>

**Subject:** [MANDATE REQUEST] Re: [PROPOSED LIABILITY] RE: SURVEY ASSESSMENT - D20000968MFSH/1 // EXPRESS SETTLEMENT // ACCIDENT INVOLVING SHC 8427P AND SLL 4404L ON 07/02/2020

Your ref : **D20000968MFSH/1**

Our ref : CC4/FCI20002569/Uea3q2

Dear Sirs,

**ACCIDENT INVOLVING SHC 8427P AND SLL 4404L ON 07/02/2020**

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 " **JIN AUTO SERVICES PTE LTD** " at **\$ 2,714.50 (all-in).**

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The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 5,498.20	\$ 2,514.50
2. Loss of Use (4days x \$60)	\$ 240.00	\$ 200.00
<b>Total</b>		<b><u>\$ 2,714.50</u></b>

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](mailto: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.**

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**From:** Joanne Yong <[JoanneYong@msfirstcapital.com.sg](mailto:JoanneYong@msfirstcapital.com.sg)>  
**Sent:** Wednesday, March 25, 2020 9:49 AM  
**To:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: [PROPOSED LIABILITY] RE: SURVEY ASSESSMENT - D20000968MFSH/1 // EXPRESS SETTLEMENT

Dear Sir,

Liability is clear. Please do express settlement.

Thank you

Regards,

Joanne Yong  
Motor Claim Department



**Change of email address**  
[joanneyong@msfirstcapital.com.sg](mailto:joanneyong@msfirstcapital.com.sg)

**MS First Capital Insurance Limited**  
A Member of **MS&AD** Insurance Group  
36 Robinson Road  
#16-01 City House  
Singapore 068877  
Tel: 6507 3846  
Fax: 6507 3849

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**From:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>  
**Sent:** Tuesday, March 24, 2020 4:50 PM  
**To:** Joanne Yong <[JoanneYong@msfirstcapital.com.sg](mailto:JoanneYong@msfirstcapital.com.sg)>; Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** [PROPOSED LIABILITY] RE: SURVEY ASSESSMENT - D20000968MFSH/1 // EXPRESS SETTLEMENT

Dear Joanne,

**ACCIDENT INVOLVING SHC 8427P AND SLL 4404L ON 07/02/2020**

We refer to the above matter.

Liability: 100%

Remark: B:27 OID REAR ENDED TP (BASED ON THIRD PARTY VIDEO)

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](mailto:ashersng@lkkauto.com) | fax: 6741-4108

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

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**From:** Joanne Yong <[JoanneYong@msfirstcapital.com.sg](mailto:JoanneYong@msfirstcapital.com.sg)>

**Sent:** Tuesday, 24 March 2020 4:27 PM

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

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

**Subject:** RE: SURVEY ASSESSMENT - D20000968MFSH/1 // EXPRESS SETTLEMENT

Dear Asher,

Please find the attached GIA report.

Thank you

Regards,

Joanne Yong  
Motor Claim Department



**Change of email address**

[joanneYong@msfirstcapital.com.sg](mailto:joanneYong@msfirstcapital.com.sg)

**MS First Capital Insurance Limited**

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

36 Robinson Road

#16-01 City House

Singapore 068877

Tel: 6507 3846

Fax: 6507 3849

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

**Sent:** Friday, March 13, 2020 1:46 PM

**To:** Joanne Yong <[JoanneYong@msfirstcapital.com.sg](mailto:JoanneYong@msfirstcapital.com.sg)>; Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

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

**Subject:** RE: SURVEY ASSESSMENT - D20000968MFSH/1 // EXPRESS SETTLEMENT

Hi Sir,

We refer to the above matter.

Enclosed a copy of third party video footage for your easy reference.

Kindly advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108

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

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**From:** Joanne Yong <[Joaneyong@msfirstcapital.com.sg](mailto:Joaneyong@msfirstcapital.com.sg)>  
**Sent:** Thursday, 27 February 2020 5:23 PM  
**To:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Cc:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: SURVEY ASSESSMENT - D20000968MFSH/1 // EXPRESS SETTLEMENT

Dear Asher,

Our insured driver still not yet report the accident.

Liability still unclear.

Thank you

Regards,

Joanne Yong  
Motor Claim Department



**Change of email address**

[joaneyong@msfirstcapital.com.sg](mailto:joaneyong@msfirstcapital.com.sg)

**MS First Capital Insurance Limited**  
A Member of **MS&AD** Insurance Group  
36 Robinson Road  
#16-01 City House  
Singapore 068877  
Tel: 6507 3846  
Fax: 6507 3849

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**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Sent:** Sunday, February 23, 2020 12:20 PM  
**To:** Joanne Yong <[Joaneyong@msfirstcapital.com.sg](mailto:Joaneyong@msfirstcapital.com.sg)>  
**Cc:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: SURVEY ASSESSMENT - D20000968MFSH/1 // EXPRESS SETTLEMENT

**YOUR REF: D20000968MFSH**  
**LKK REF: CC4/FCI20002569/Uea3**

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle SLL 4404L on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Kindly advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

Please take note that the case handler in-charge is 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](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

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**From:** Admin-D (LKKAuto)  
**Sent:** Thursday, 13 February 2020 2:08 PM  
**To:** 'CWS Motor Claims'; assignments  
**Cc:** 'Joanne Yong'; Admin A  
**Subject:** RE: SURVEY ASSESSMENT - D20000968MFSH/1

Dear Sir/Mdm,

Thank you for the assignment.

Please be informed that vehicle is not in the workshop, repairer arrange on 17/02/2020.

Best Regards

**G.NIVITHA**

**LKK Auto Consultants Pte Ltd**

Phone: 6841-1972 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315

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

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**From:** CWS Motor Claims [<mailto:cwsmotorclaims@msfirstcapital.com.sg>]  
**Sent:** Thursday, 13 February 2020 12:54 PM  
**To:** [ASSIGNMENTS@LKKAUTO.COM](mailto:ASSIGNMENTS@LKKAUTO.COM)  
**Cc:** CWS Motor Claims; Joanne Yong  
**Subject:** PRI: SURVEY ASSESSMENT - D20000968MFSH/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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