Address: 1 Defu Lane 6 Singapore 539365 Tel: 6858 5151 Fax: 6858 0877

Our Ref : TP023022020

Date: 14/05/2020

Your Ref: D20001087MFSH

M/s MS First Capital Insurance Ltd

Without Prejudice Save As To Costs

Attn: Motor Claim Department - Karen Tan

Dear Sir/Madam,

ACCIDENT INVOLVING SGS545L & SHB4086X ON 17.02.2020

We refer to the above accident.

It appears that your insured is the proximate cause of the accident.

We herewith enclose the relevant supporting documents to substantiate our client's property damage claim as our client has authorized us to quantify, to act and to reach settlement on behalf.

O Original survey report/ copies of photographs	
Original Tax-invoice number- TP0420/062	Ø Original rental invoice number- INV20/142/T
O SAS / AS & IS / police report	O Police result
© Certificate of Insurance	O Vehicle search result
Authorisation To Act	0

The quantification of our client's property damage claim is as follows:-

a) Cost of repair (inclusive GST)

\$ 1,016.50

b) Rental Fees

Total

\$ 1,230.50

214.00

Please acknowledge receipt of this Letter of Demand within fourteen (14) days.

If you are agreeable to the above, please forward discharge voucher for our client's signature and payment issued directly to "Tan Lim Motor Pte Ltd" within 28 days.

Yours faithfully,

Tan Lim Motor Pte Ltd

Email: pt@tlmotor.com.sg / caymen@tlmotor.com.sg

AUTHORIZATION TO ACT

(Company's stamp if applicable)

TO : TAN LIM MOTOR PTE LTD	
FROM : OWNER OF VEHICLE NUMBER	949545L
ACCIDENT INVOLVING	
ALONG/AT Prison Link Contre Pickupl Propost Point on.	O606-C1-F1
I/We hereby authorize you to act on my/our behalf in pursuance of my arising out of the above accident.	our claim for losses/
This letter serves as the 'AUTHORITY TO ACT'	
I/We also hereby authorize all agreed settlement payment be made in \ensuremath{MOTOR} PTE LTD.	favour to TAN LIM
Name Wong Woon Str	
NRIC (Last 4 character)	
Date	
Signature	
Owner's / Hirer's signature / RTP	



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

DISCHARGE RECEIPT

CLAIM REFERENCE

D20001087MFSH/1

ACCIDENT DATE

17/02/2020

ACCIDENT LOCATION

PRISON LINK CENTRE DROP OFF POINT

INSURED

COMFORT TRANSPORTATION PTE LTD

INSURED DRIVER

ABDUL MAJID B ABDUL HAMID

INSURED VEHICLE

SHB 4086X

INVOLVED PARTY

SGS 545L

SETTLEMENT SUM

\$1,230.50

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: WONG WOON SIN

Signature and Date:

WITNESS : TAN AT UN

July 04/02/2020 Signature and Date:

TAX-INVOICE NUMBER: TP0420/062

MS First Capital Insurance Ltd

(Please quote our reference number TP023022020 for payment)



Date: 24/04/2020

Vehicle No: SGS 545L

Model:

TOYOTA ALTIS 1.6 A

Description

Amount

To lump sum repair as recommended by surveyor.

\$950.00

Sub Total	\$950.00
Add 7% GST	\$66.50
Total	\$1,016.50

Tan Lim Motor Pte Ltd

Co. Reg. No.: 199503965M GST Reg. No.: M2-8922054-2

Citi-Lux Pte Ltd

1 Defu Lane 6 Singapore 539365

Tel: 6100 0328

finance@citilux.com.sg www.citilux.com.sg

GST Registration No.: 201026049G Company Registration No.: 201026049G



Invoice To

Mr Wong Woon Sin c/o M/s Tan Lim Motor Pte Ltd Block 18 Paya Lebar Crescent Singapore 536041

Tax Invoice

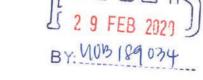
Invoice No:

INV20/142/TL

Invoice Date:

22/02/2020

Description		Am	ount
Rented Vehicle: SKC1322T - Toyota Altis 1.6(A)			
Rental from 21/02/2020 to 22/02/2020 2 days @ \$100.00 per day		\$	200.00
	Sub-total	\$	200.00
	7% GST	\$	14.00
MESS M	Total	\$	214.00



No official receipt will be issued. This is a computer generated document. No signature is required.



(Hiner's Signature & Co Stamp)

Citi-Lux Pte Ltd c/o 1 Defu Lane 6 Singapore 539365

GST /UEN No: 201026049G

(Representative of Citi-Lux)

RENTAL AGREEMENT REFERENCE: CTL00 56 /20 Date: 20-03-3030		
Vehicle Details		
Registration No.: SKC1322T Make / Model / Capacity: Toyota Attis 1-6(A)		
Make / Model / Capacity.		
Hirer Details		
Name: Wong Woon Sin		
0074-11015		
NRIC/Fin/UEN No.: Contact Name:		
Tel (H/O): H/P 9633 2996		
1st Driver Details		
Name: Wong Voon Frong NRIC/Fin No.: 325491016		
Name: Wong Voon Frang NRIC/Fin No.: S25491016 Address: Block 457 Hauging Avenue 10 #05-427 Stugapore 530457		
Driving License No: Class: 3A(3) 4/5		
Tel (H/O):(H/P):48[2		
Additional Driver Details		
Name:NRIC/Fin No.:		
Address:		
Driving License No: Class: 3A/ 3 / 4 / 5		
Tel (H/O): (H/P):		
Mal		
Important Notes X		
The hirer/drivers acknowledge of a \$2000.00 collision damage excess per accident applies.		
Rental Vehicle is strictly for Singapore use only and may driven out of Singapore with prior consent of towner with an additional excess of \$3000.00 collision damage excess per accident applies.	he	
In the event of breakdown / accident, the hirer/driver has to immediately call 98303886 to notify us.		
***************************************	***	
Rental period from to to to to to		
Rental charges S\$ 100.00 p/day for day/s		
Deposit collect S\$		
Total rental charges S\$include GST		
I/ WE HAVE READ & AGREED TO THE ABOVE SCHEDULE AND THE TERMS & GONDITIONS OF TH	116	
AGREEMENT & CERTIFY THE ABOVE INFORMATION PROVIDED TO BE TRUE AND CORRECT.		
CITYLIN PTF I	TI	
Made all	- 1 1	

(Driver's Signature)

Khanchna (LKK Auto)

From: Karen Tan <karentan@msfirstcapital.com.sg>

Sent: Monday, June 29, 2020 2:36 PM

To: Khanchna (LKK Auto)

Cc: Admin A

Subject: MANDATE REQUEST - D20001087MFSH/1 // EXPRESS SETTLEMENT *** LKK REF:

CC4/FCI20002945/Gka3

Attachments: LKK Survey Photos.pdf; LKK Adjustment Report.pdf; LKK Inspection Report.pdf; LOD.pdf

Dear Khanchna,

You may proceed to settle at \$1,230.50.

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID: 6507 3582 | 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 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.

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.

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

Sent: Monday, 29 June 2020 1:38 pm

To: Karen Tan <karentan@msfirstcapital.com.sg>

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

Subject: MANDATE REQUEST - D20001087MFSH/1 // EXPRESS SETTLEMENT *** LKK REF: CC4/FCI20002945/Gka3

YOUR REF: D20001087MFSH LKK REF: CC4/FCI20002945/Gka3

Dear Ms. Karen,

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 "TAN LIM MOTOR PTE LTD" at \$1,230.50(all in).

The summary is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 3,387.00	\$ 1,016.50
2. Loss of Rental (2 days x \$100) (w/GST)	\$ 214.00	\$ 214.00
Total	\$ 3,601.00	\$ 1,230.50

Surveyor recommended 2 days for repair

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: <u>Khanchna@lkkauto.com</u> Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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

Sent: Monday, 15 June 2020 12:21 PM

To: Karen Tan < karentan@msfirstcapital.com.sg>; Khanchna (LKK Auto) < khanchna@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Khanchna (LKK Auto) khanchna@lkkauto.com; Admin-D (LKKAuto) admin-a@lkkauto.com; Admin-D (LKKAuto) admin-a@lkkauto.com; Admin-am (Admin-am) admin-a

d@lkkauto.com>

Subject: RE: LOD - D20001087MFSH/1 // EXPRESS SETTLEMENT *** LKK REF: CC4/FCI20002945/Gka3

Dear Karen,

Thank you for your email.

We will prepare report and seek mandate soonest.

Hi Khanchna,

Please expedite.

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.

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: Karen Tan <karentan@msfirstcapital.com.sg>

Sent: Monday, 15 June, 2020 9:21 AM

To: Admin-D (LKKAuto) < admin-d@lkkauto.com >

Cc: Admin A <admin-a@lkkauto.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>

Subject: LOD - D20001087MFSH/1 // EXPRESS SETTLEMENT

Dear Sirs/Madam,

We have received the attached LOD in respect of the captioned matter.

FYNA pls.

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID: 6507 3582 | 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 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

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.

From: Karen Tan

Sent: Friday, 28 February 2020 9:56 am

To: admin-d@lkkauto.com

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

Subject: SURVEY ASSESSMENT - D20001087MFSH/1 // EXPRESS SETTLEMENT

Dear Sirs/Madam,

We refer to your email dated 27.02.2020.

Liability is clear. You may proceed with Express Settlement.

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID: 6507 3582 | 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 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: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com >

Sent: Thursday, February 27, 2020 8:41 PM **To:** Karen Tan < karentan@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com> Subject: RE: SURVEY ASSESSMENT - D20001087MFSH/1 // EXPRESS SETTLEMENT

YOUR REF: D20001087MFSH LKK REF: CC4/FCI20002945/Gka3

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle SGS 545L 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) <admin-d@lkkauto.com>

Sent: Thursday, 20 February, 2020 9:51 AM

To: 'CWS Motor Claims' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>

Cc: 'Karen Tan' <karentan@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D20001087MFSH/1

Dear Sir/Mdm,

Thank you for the assignment.

Please be informed that vehicle is not in the workshop, repairer will arrange.

Best Regards

G.NIVITHA

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: CWS Motor Claims [mailto:cwsmotorclaims@msfirstcapital.com.sg]

Sent: Wednesday, 19 February 2020 5:40 PM

To: <u>ASSIGNMENTS@LKKAUTO.COM</u>
Cc: CWS Motor Claims; Karen Tan

Subject: PRI: SURVEY ASSESSMENT - D20001087MFSH/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.

