

Erofia Motor Trading Pte Ltd

1 Kaki Bukit Avenue 6 #02-62
AutoBay @ Kaki Bukit
Singapore 417883
Tel: 67527740 Fax: 67528669
E-Mail: erofia@singnet.com.sg
Co Registration No: 201202259N

Our Ref: EMT1630/20/lt/FW180X

WITHOUT PREJUDICE

Your reference:

BY HAND TO LKK

20 March 2020

MS First Capital Insurance Ltd
36 Robinson Road #16-01
City House
Singapore 068877

Attn: Officer-In-Charge (Motor Claims Department)

Dear Sirs

Re: **ACCIDENT INVOLVING SHD4440X AND FW180X ON 24 FEBRUARY 2020**

We are instructed by our client Lim Hock Siong to claim damages against your insured SHD4440X in connection with a road traffic accident on 24 February 2020 at about 18.35hrs along Jalan Besar with our client's motorcycle registration number FW180X

As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expenses, particulars of which are as follows:

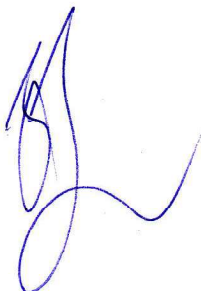
1.	Cost of repair as per surveyor's recommendation	S\$ 2,600.00
2.	Loss of Use (06 days x S\$20.00/day) PRI & Repair days	<u>S\$ 120.00</u>
	Total to Claim	S\$ 2,720.00

Attached final repair bill for your early process of our claim

Thank you

Yours faithfully
Erofia Motor Trading Pte Ltd

Teo Hwa Heng



Erofia Motor Trading Pte Ltd

1 Kaki Bukit Avenue 6 #02-62
AutoBay @ Kaki Bukit
Singapore 417883
Tel: 67527740 Fax: 67528669
Co Registration No: 201202259N

AUTHORISATION TO ACT

I/We, Lim Hock Siong ("the third party claimant") of
Blk 406 Ang Mo Kio Avenue 10 # 11-715 S560406 (address), owner of
FW 180X (vehicle no.) hereby authorize Erofia Motor Trading Pte Ltd ("the
workshop") to act for me with respect to my claim for repair costs and/or rental and/or loss of
use ("claim") for my vehicle no. FW 180X. That was damaged pursuant to the
accident which occurred on 24 02 2020 (date)
Along Jalan Besar (location) involving vehicle no/s
SHD 4440 X ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they
deemed fit and the workshop is further authorized to receive payment further to settlement of my
claim with payment cheque/s being made in favour of the workshop - EROFIA MOTOR
TRADING PTE LTD

I further acknowledge that any settlement the workshop may reach on my behalf is on a without
prejudice and without admission of liability basis insofar as the driver/owner/insurers of the
other vehicle/s is concerned.

Dated this 25 (day) of 02 (month) 20 20 (year)


Signed by "the third party claimant"
(With company stamp if applicable)


Signed by "the workshop"
(With company stamp)

Provide always that this discharge of my
claim for damages relating to the damage to
my vehicle shall not prejudice or affect or
preclude me from making a further claim for
general and special damages for my personal
injuries sustained in the same accident.

DISCHARGE RECEIPT

CLAIM REFERENCE : D20001220MFSH/1
ACCIDENT DATE : 24/02/2020
ACCIDENT LOCATION : T JUNCTION OF JALAN BESAR AND MAYO ST
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : HAIRULNARASHID BIN ABDUL RAHMAN
INSURED VEHICLE : SHD 4440X
INVOLVED PARTY : FW 180X
SETTLEMENT SUM : \$ 2,720.00

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.

I hereby authorise you to make the above payment to Erofia Motor Trading pte ltd.

CLAIMANT : LIM HOCK SIONG

Signature and Date :

[Signature]

30/9/2020

WITNESS :

Teo Hwa Heng

Signature and Date :

[Signature]

30-9-20

Provide always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect or preclude me from making a further claim for general and special damages for my personal injuries sustained in the same accident.

EROFIA MOTOR TRADING PTE LTD (201202259N)

1 Kaki Bukit Ave 6 #02-62
Singapore 417883
Tel: 67527740 Fax: 67528669
H/P: 90696165 (Mr Teo)

INVOICE

Number	Date	Page
FW180X	20-Mar-20	1

VEHICLE NO: FW180X
MAKE/MODEL: HONDA FJS400A
NAME: MS FIRST CAPITAL INSURANCE LTD
ADDRESS: 36 ROBINSON ROAD #16-01
CITY HOUSE
SINGAPORE 068877

ACCIDENT INVOLVING SHD4440X AND FW180X ON 24 FEBRUARY 2020

FINAL REPAIR BILL AS PER SURVEYOR'S RECOMMENDATION
LOSS OF USE (6 DAYS X S\$20.00/DAY) REPAIR & PRI

S\$	2,600.00
S\$	120.00

SUB-TOTAL: S\$ 2,720.00

SINGAPORE DOLLARS: TWO THOUSAND SEVEN HUNDRED AND TWENTY ONLY

TOTAL : S\$ 2,720.00

EROFIA MOTOR TRADING PTE LTD



.....

Jia Le (LKK Auto)

From: Vic Alpeh S. Sanghilan <vicsanghilan@msfirstcapital.com.sg>
Sent: Tuesday, 29 September 2020 11:37 AM
To: Jia Le (LKK Auto)
Cc: Admin A; Jason Tea
Subject: RE: SEEK MANDATE QUANTUM [EXPRESS SETTLEMENT VIA LKK] - Accident Involving SHD4440X (OI : FCI - D20001220MFSH/1) and FW180X (TP : LKK REF - CC6/FCI20003554/Uda3) on 24/02/2020

Dear Jia Le,

We refer to your below email.

We agree to your recommendation to settle the matter @ **\$2,720.00 (all in).**

Thank you.

Kind Regards,

Vic Sanghilan
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: vicsanghilan@msfirstcapital.com.sg
| Company Regn. No. 195000106C
A Member of  Insurance Group

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From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>
Sent: Thursday, 10 September 2020 4:53 pm
To: Vic Alpeh S. Sanghilan <vicsanghilan@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>
Subject: RE: SEEK MANDATE QUANTUM [EXPRESS SETTLEMENT VIA LKK] - Accident Involving SHD4440X (OI : FCI - D20001220MFSH/1) and FW180X (TP : LKK REF - CC6/FCI20003554/Uda3) on 24/02/2020

Claim No: D20001220MFSH/1
LKK Ref: CC6/FCI20003554/Uda3

Dear Sirs/Madam,

ACCIDENT INVOLVING SHD 4440X AND FW 180X ON 24/02/2020

We refer to the above matter.

We seek your approval to offer Third Party repairer "EROFIA MOTOR TRADING PTE LTD" at \$2,720.00(all-in).

The summary is as follows:-

	Claimed Amount	Revised Amount
1. Cost of Repair	\$ 6,181.00	\$ 2,600.00
2. Loss of Use (6days x \$20)	\$ 120.00	\$ 120.00 (6days x \$20)
Total	\$ 6,301.00	\$ 2,720.00

Surveyor recommended 4 days for repair + 1Sunday + 1PRS = 6days.

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval/instruction.

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Vic Alpeh S. Sanghilan [<mailto:vicsanghilan@msfirstcapital.com.sg>]

Sent: Friday, 28 August 2020 1:58 PM

To: Jia Le (LKK Auto)

Cc: Admin A; Jason Tea

Subject: RE: [EXPRESS SETTLEMENT VIA LKK] - Accident Involving SHD4440X (OI : FCI - D20001220MFSH/1) and FW180X (TP : LKK REF - CC6/FCI20003554/Uda3) on 24/02/2020 | OUR REFERENCE: D20/1220/CTPL/MC

Dear Jia Le,

We refer to your below email.

We are in view that our Insured Driver is liable of the accident. Our Insured vehicle was on the rightmost lane but it did swerve to the left (2nd lane from the right) then swerved back to the rightmost lane to make a right turn at the junction. This likely caused the TP motorcyclist not to have enough reaction time to avoid the collision as a result of our Insured's undecisiveness. Insured Vehicle should keep to the rightmost lane if he intends to make a right turn at the junction.

As such, please proceed to do Express Settlement and to settle at best subject to quantum mandate approval.

Thank you.

Kind Regards,

Vic Sanghilan

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877

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From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>

Sent: Thursday, 27 August 2020 4:35 pm

To: Vic Alpeh S. Sanghilan <vicsanghilan@msfirstcapital.com.sg>

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

Subject: RE: <REQUEST VIDEO>EXPRESS SETTLEMENT VIA LKK - Accident Involving SHD4440X (OI : FCI - D20001220MFSH/1) and FW180X (TP : LKK REF - CC6/FCI20003554/Uda3) on 24/02/2020 | OUR REFERENCE: D20/1220/CTPL/MC

Dear Vic,

Video footage shows that insured turning right from the right most lane instead of 2nd lane as third party alleged.

Under traffic rules, no motorist is allowed to overtake front vehicle on the right when there is a sub road on right side.

Kindly let us have your instruction.

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Vic Alpeh S. Sanghilan [<mailto:vicsanghilan@msfirstcapital.com.sg>]

Sent: Thursday, 27 August 2020 3:17 PM

To: Jia Le (LKK Auto)

Cc: Admin A; Jason Tea

Subject: RE: <REQUEST VIDEO>EXPRESS SETTLEMENT VIA LKK - Accident Involving SHD4440X (OI : FCI - D20001220MFSH/1) and FW180X (TP : LKK REF - CC6/FCI20003554/Uda3) on 24/02/2020 | OUR REFERENCE: D20/1220/CTPL/MC

MSFCIL REF: D20001220MFSH/1

Dear Jia Le,

We refer to your below email.

Please refer to below link for the video footage.

Download Link - Expires on 2020-09-10 00:00 GMT+0800
[CT20020503 SHD4440X 24-02-2020 FAF \(online-video-cutter.com\).mp4](https://secure.justattach.com/download.php?T=AquzLZFuYXOXc5N3j03hIV4TCtH034IfnhAgZq3rTfl3d9l7fnnqj9WGLv-1B0ImTFPb78vNRRaiddia4NgOnA) (12.8 MB)
<https://secure.justattach.com/download.php?T=AquzLZFuYXOXc5N3j03hIV4TCtH034IfnhAgZq3rTfl3d9l7fnnqj9WGLv-1B0ImTFPb78vNRRaiddia4NgOnA>

Please take note of the below:

The video footage is confidential information. In possessing, using or viewing the CCTV footage, you do not acquire any rights, title or interest in the CCTV footage and undertake to preserve its confidentiality. By downloading, using or viewing the video, you agree that you will not disclose, provide, reproduce, store, transmit or otherwise make available the CCTV footage, in whole or in part, to your client or any third party. All our rights are hereby reserved.

Thank you.

Kind Regards,

Vic Sanghilan
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: vicsanghilan@msfirstcapital.com.sg
| Company Regn. No. 195000106C
A Member of **MS&AD Insurance Group**

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From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>
Sent: Thursday, 27 August 2020 2:48 pm
To: Vic Alpeh S. Sanghilan <vicsanghilan@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>
Subject: RE: <REQUEST VIDEO>EXPRESS SETTLEMENT VIA LKK - Accident Involving SHD4440X (OI : FCI - TBA) and FW180X (TP : LKK REF - CC6/FCI20003554/Uda3) on 24/02/2020 | OUR REFERENCE: D20/1220/CTPL/MC

Dear Vic,

Kindly assist to forward a copy of insured video footage for our viewing.

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Yeo Yi Ting [<mailto:YeoYiTing@msfirstcapital.com.sg>]

Sent: Tuesday, 17 March 2020 5:36 PM

To: Mei Kwan (LKKAuto)

Cc: Admin A; Jia Le (LKK Auto); May Chua

Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHD4440X (OI : FCI - TBA) and FW180X (TP : LKK REF - CC6/FCI20003554/Uda3) on 24/02/2020 | OUR REFERENCE: D20/1220/CTPL/MC

Dear Mei Kwan,

As requested, attached herewith our insured's GIA report for your perusal.

Our reference number is: D20/1220/CTPL/MC | OIC: May Chua

Thank you.

Regards,

Yeo Yi Ting

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email:

yeoyiting@msfirstcapital.com.sg | Company Regn. No. 195000106C

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From: Teo Swee Keong <TeoSweeKeong@msfirstcapital.com.sg>

Sent: Tuesday, March 17, 2020 3:53 PM

To: Yeo Yi Ting <YeoYiTing@msfirstcapital.com.sg>

Subject: FW: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHD4440X (OI : FCI - TBA) and FW180X (TP : LKK REF - CC6/FCI20003554/Uda3) on 24/02/2020

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

Sent: Tuesday, March 17, 2020 3:23 PM

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

Cc: Admin A <admin-a@lkkauto.com>; Jia Le (LKK Auto) <JiaLe@lkkauto.com>

Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHD4440X (OI : FCI - TBA) and FW180X (TP : LKK REF - CC6/FCI20003554/Uda3) on 24/02/2020

Dear Sir / Madam,

We refer to the above matter.

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

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

Sent: Friday, 6 March, 2020 9:25 AM

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

Cc: Admin A <admin-a@lkkauto.com>; Jia Le (LKK Auto) <JiaLe@lkkauto.com>

Subject: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHD4440X (OI : FCI - TBA) and FW180X (TP : LKK REF - CC6/FCI20003554/Uda3) on 24/02/2020

Dear Sir / Madam,

We refer to the above matter.

We have inspected third party vehicle FW 180X at M/s Erofia Motor Trading Pte Ltd on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP GIA report
- TP estimated cost of repair
- Preliminary advice

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

Kindly take note that the case handler in-charge Jia Le and she can be contacted at DID: 6749 5792.

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)