1 KAKI BUKIT AVE 6 #02-06 AUTOBAY@KAKI BUKIT SINGAPORE 417883 TEL: 67477636, 67473005 FAX: 67485071 Email: kangcar@singnet.com.sg Co. Reg. No. 201300201N GST Reg. No. 201300201N

Our Ref: KCR0320202123MSFCI

Your Ref: D20001463MFSH

Date

1 2 JUN 2020

WITHOUT PREJUDICE

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

Attention: Motor Claim Department

Dear Sirs,

Accident involving SJZ2123K and SHA3797P on 12.03.2020 along 11A Boon Tiong rd MSCP.

We refer to the above accident. On our record showed that you are the insurer of motor vehicle SHA3797P.

We are instructed that the accident was caused by your insured's negligent driving and/or management of his vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense.

On behalf of and as authorized by Mr Tang QingLin, the owner of motor-vehicle no: SJZ2123K, we submit his claim to you:

Cost of repair	\$ 5,296.50	
Loss of use	(7 days x \$120.00)	\$ 840.00
		\$ 6,136.50

Our claim for loss of use is as follows :-

No of days	<u>Date</u>	<u>Remarks</u>
	12.03.20	Date of Accident / Reporting / PRI to MSFCI
1	13.03.20	surveyed by LKK Auto
2	14.03.20	Day 1 of repair
3	15.03.20	Sunday
4	16.03.20	Day 2
5	17.03.20	Day 3
6	18.03.20	Day 4
7	19.03.20	<u>Day 5</u>
7		5 recommended days

Enclosed herewith are copies of the following documents in support of our client's claim:

- 1) Tax invoice no: KCR-INV2000237
- 2) GIA report and certificate insurance of SJZ2123K

We hope to receive your early reply soon.

Thank you.

Yours faithfully, KANG CAR REPAIRERS PTE LTD

LETTER OF AUTHORITY

Your Ref: D20001463MFSH

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

Dear Sirs,

Accident involving SJZ2123K and SHA3797P on 12.03.20 at 11A Boon Tiong Rd MSCP.

I/We am/are the owner/s of vehicle number SJZ2123K.

I/We had instructed KANG CAR REPAIRERS PTE LTD to make a claim on my/our behalf against your company in respect of the abovementioned matter.

I/We hereby authorize you to issue the settlement cheque in favour of my/our workshop, KANG CAR REPAIRERS PTE LTD in full and final settlement of my/our claim for my/our repair cost and loss of use/rental charges, in respect of the above accident.

Yours faithfully,

Tang QingLin

KANG CAR REPAIRERS PTE. LTD.

Witnessed by: Kong Chin Watt



This Discharge Voucher applies strictly for Claimant's claim for personal injury / property damages only does not constitute a full discharge for any other claims or further claims whatsoever present or future that may manifest arising directly or indirectly from this accident.

This settlement terms herein is without an admission of liability on the part of the claimant and the settlement terms should not be used as evidence in any related suits or claims arising from this accident.

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 : D20001463MFSH

ACCIDENT DATE : 12/03/2020

ACCIDENT LOCATION : 11A BOON TIONG RD MSCP

INSURED : COMFORT TRANSPORTATION PTE LTD

INSURED DRIVER : RAMZANI BIN OMAR

INSURED VEHICLE : SHA 3797P

INVOLVED PARTY : SJZ 2123K

SETTLEMENT SUM : \$5,896.50

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.

23/10/2010

CLAIMANT : TANG QINGLIN Signature and Date :

WITNESS: KONG CHIN WATT Signature and Date



1 KAKI BUKIT AVE 6 #02-06 AUTOBAY@KAKI BUKIT SINGAPORE 417883 TEL: 67477636, 67473005 FAX: 67485071 Email: kangcar@singnet.com.sq Co. Reg. No. 201300201N GST Reg. No. 201300201N

FAX: 65073849

M/S: MS FIRST CAPITAL INSURANCE LTD

> **36 ROBINSON ROAD** #16-01 CITY HOUSE

SINGAPORE 068877

TEL: 65073848

ATTN: Motor Claim Department

Your Ref No: Claim Type:

D20001463MFSH Third Party

Accident Date:

12/03/2020

TP Veh Reg No: SHA3797P

Final No:

KCR-INV2000237

Claim No:

EST2000076

Date:

05 Jun 2020

Policy No:

5112769333

Veh Reg No: Make/Model: **SJZ2123K**

BMW 318 2.0AT D/AB WBAPF72050A793919

Chassis No: Engine No:

A3041743N46B20BZ

Reg. Date:

21/07/2010

Tax Invoice to Vehicle No :SJZ2123K

		PAGE:1
Description	Quantity List Price	Amount
	<u>S\$</u>	<u>\$</u> \$
	As recommended by surveyor to proceed repair at total cost/lumpsum cost	S\$ 4,950.00
	Add GST @ 7%	346.50
	Total Amount payable	S\$ 5,296.50

TOTAL: SINGAPORE DOLLAR FIVE THOUSAND TWO HUNDRED NINETY SIX AND CENTS FIFTY **ONLY**

For Kang Car Repairers Pte Ltd

E. & O. E.

AUTHORISED SIGNATURE

FW: [MANDATE REQUEST] Re: Express Settlement [PROPOSED LIABILITY] Claim No: D20001463MFSH // ACCIDENT INVOLVING SHA 3797P AND SJZ 2123K ON 12/03/2020

Chris Lim Gan Koon < ChrisLim@msfirstcapital.com.sg>

Mon 9/28/2020 11:24 AM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>Cc: Karen Tan <karentan@msfirstcapital.com.sg>

Dear Asher,

Pls request for LOA from TP.

Thank you.

Chris Lim

Motor Claims Dept.

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: Chris Lim Gan Koon

Sent: Monday, 28 September 2020 11:24 am **To:** Asher Sng (LKKAuto) <AsherSng@lkkauto.com> **Cc:** Karen Tan <karentan@msfirstcapital.com.sg>

Subject: FW: [MANDATE REQUEST] Re: Express Settlement [PROPOSED LIABILITY] Claim No: D20001463MFSH //

ACCIDENT INVOLVING SHA 3797P AND SJZ 2123K ON 12/03/2020

Dear Asher,

Pls offer as per below:

COR - \$5,296.50

LOU - \$80 to \$100 x 5 to 7 days Total - \$5,696.50 to \$5,996.50

Regards

Chris Lim

Motor Claims Dept.

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.

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

Sent: Monday, 14 September 2020 4:12 pm

To: Chris Lim Gan Koon < chrisLim@msfirstcapital.com.sg>

Subject: [MANDATE REQUEST] Re: Express Settlement [PROPOSED LIABILITY] Claim No: D20001463MFSH // ACCIDENT

INVOLVING SHA 3797P AND SJZ 2123K ON 12/03/2020

Your ref: D20001463MFSH

Our ref: CC4/FCI20004026/Aea3q2

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ACCIDENT INVOLVING SHA 3797P (OI) AND SJZ 2123K (TP) ON 12/03/2020

We refer to the above matter.

The accident occurred when our insured make a right turn into the main driveway and hit 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 "KANG CAR REPAIRERS PTE LTD "at \$ 5,996.50 (all-in).

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 11,876.35	\$ 5,296.50
2. Loss of Use (7days x \$120)	\$ 840.00	\$ 700.00 (7days x \$100)
Total	\$ 12716.35	<u>\$ 5,996.50</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: Joanne Yong < Joanneyong@msfirstcapital.com.sg>

Sent: Wednesday, April 1, 2020 9:18 AM

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

Subject: Express Settlement [PROPOSED LIABILITY] Claim No: D20001463MFSH // ACCIDENT INVOLVING SHA 3797P AND

SJZ 2123K ON 12/03/2020

Dear Asher,

Refer to your email below.

We agreed to the liability. Please proceed express settlement.

Thank you Regards,

Joanne Yong Motor Claim Department



Change of email address 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

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

Sent: Monday, March 30, 2020 3:35 PM

To: Joanne Yong < Joanneyong@msfirstcapital.com.sg>

Subject: [PROPOSED LIABILITY] Claim No: D20001463MFSH // ACCIDENT INVOLVING SHA 3797P AND SJZ 2123K ON

12/03/2020

Claim No: D20001463MFSH LKK Ref: CC4/FCI20004026/Aea3

Dear Sir/Madam,

ACCIDENT INVOLVING SHA 3797P AND SJZ 2123K ON 12/03/2020

We refer to the above matter.

Enclosed the Preliminary Advise and Third Party maked estimated for your easy reference.

Liability: 100%

Remark:B:NIL OID MAKE A RIGHT TURN INTO THE MAIN DRIVEWAY HIT 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: <u>ashersng@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)