

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

**"Without Prejudice"**

Your Ref :

Our Ref :

Date : 23 July 2020

Subject : **ACCIDENT INVOLVING VEHICLES SMK573B & SH9616Y ON 12.03.2020**

Dear Sirs

We refer to the above matter.

The accident was caused solely by the negligence on the part of your insured. As a result of the said accident, our client has suffered losses which are set out hereunder as follows:-

Cost of repair	:	S\$	7346.35
Loss of use	:	S\$	400.00 (S\$80.00 x 5 days)
Total	:	S\$	7746.35

A copy of each of the following supporting documents is enclosed:

1. Copy of Final Repair bill
2. Copy of Certificate of Insurance
3. Copy of Letter of Authorisation

Performance Motors  
Limited  
1800-Call-BMW  
(1800-2255-269)

[www.pml.com.sg](http://www.pml.com.sg)

303 Alexandra Road  
Sime Darby  
Performance Centre  
Singapore 159941  
Tel Sales 6319 0100  
Tel Aftersales:  
6319 0111  
Fax 6474 7770

315 Alexandra Road  
#01-01  
Sime Darby  
Business Centre  
Singapore 159944  
Tel Sales 6319 0511  
Tel Aftersales  
6319 0527  
Fax 6479 6624

280  
Kampong Arang Rd  
East Coast Centre  
Singapore 438180  
Tel Aftersales  
6319 0888  
Fax 6344 1332

Registered office  
305 Alexandra Road  
#02-01  
Vantage  
Automotive Centre  
Singapore 159942


Co. Reg. No:  
197401559W

Please note that you or your insured should send us an acknowledgement of receipt of this letter within fourteen (14) days from the date of this letter, failing which our client will have no alternative but to commence legal proceedings against you without any further notice to you or your insured.

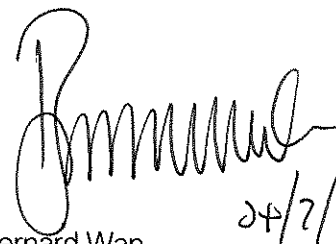
Should you have a counterclaim against our client arising out of the accident, you are also required to send a letter giving full particulars of the counterclaim together with all relevant supporting documents within eight (8) weeks of your receipt of this letter.

For any correspondence, please contact Ms Caroline Tan at 6319-0174 / Fax. 6479-4601 or email to [pml-pbsp@sime-darby.com.sg](mailto:pml-pbsp@sime-darby.com.sg).

Yours sincerely

 24/7/20

Cresendo Lagman  
Customer Service Manager, Body & Paint

 24/7/20

Bernard Wan  
Service Manager – Body & Paint

# Performance Motors Limited

A member of the Sime Darby Group



## LETTER OF AUTHORISATION

ACCIDENT INVOLVING SMK573B & SH9616Y ON 12.03.2020

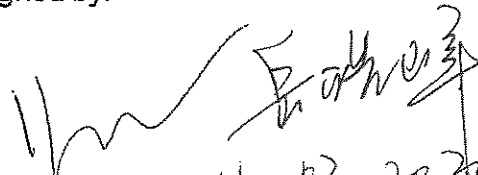
I, Yue Hao Feng owner of Vehicle Registration No. SMK573B hereby authorise **Performance Motors Limited** to submit, correspond, negotiate and settle my claim for cost of repair and/or uninsured losses arising from the above accident.

I further authorise **Performance Motors Limited** to execute, sign, seal and deliver all documents whatsoever in relation to this matter and to accept and receive any payment due to me in respect of my claim above.

I hereby declare that all acts and documents done by virtue of this Letter of Authorisation on my behalf shall be good valid and effectual to all intents and purposes whatsoever as if the same had been done or executed by me in person.

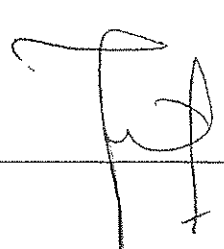
I further confirm that the acceptance by **Performance Motors Limited** of the settlement amount in respect of such claim shall constitute the full discharge of my claim in respect of such loss and damage.

Signed by:

  
Name: \_\_\_\_\_ (Date) 16.03.2020

NRIC No.:

In the presence of:

  
Name: \_\_\_\_\_ (Date) \_\_\_\_\_  
NRIC No.: \_\_\_\_\_

PERFORMANCE MOTORS LIMITED  
50/5 Alexandra Road  
The Darby Performance Centre  
Singapore 159941  
TEL: 63160100 (Ext. 40)  
63160111 (Afternoon)

**DISCHARGE RECEIPT**

CLAIM REFERENCE : D20001471MFSH  
ACCIDENT DATE : 12/03/2020  
ACCIDENT LOCATION : CTE /CITY BEFORE ANG MO KIO AVE 1 EXIT  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : LIM HOR TECK  
INSURED VEHICLE : SH 9616Y  
INVOLVED PARTY : SMK 573B  
SETTLEMENT SUM : \$ 7,646.35

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 : YUE HAOFENG

Signature and Date :

WITNESS :

Signature and Date :

PERFORMANCE MOTORS LIMITED  
303 Alexandra Road  
Sime Darby Performance Centre  
Singapore 159941  
Tel: 6319 0100 (Sales)  
6319 0111 (Aftersales)

303, Alexandra Road  
Sime Darby Performance  
Singapore 159941  
Tel. 63190100 (Sale)  
63190111 (After)  
Fax. 64747770280, Kampong Arang  
East Coast Centre  
Singapore 438180  
Tel. 63190888 (After)  
Fax. 63449773315, Alexandra Road  
Sime Darby Business  
Singapore 159944  
Tel. 63190528 ( )  
63190533/530 ( )  
Fax. 64796601 ( )  
64796604 ( )

## SERVICE TAX INVOICE

Repair Order No. : B1 1462806	Page No. : 1 of 2
Date IN : 22/06/2020	Invoice Number : 2258645 / WSB
Motor Claim Advisor: Inthiran A/L Thurasamy	Invoice Date : 22/07/2020
	Payment Terms : 30 Days From Invoice
	Invoice By : Mahamod Bin Mohd Sanif

## - CUSTOMER INFORMATION -

Mr YUE HAOFENG  
46 Choa Chu Kang Road  
3/24/2020 12:00:00AM  
  
Singapore 689106

## - INVOICE TO - 303

MS First Capital Insurance Limited  
6 Raffles Quay  
#21-00  
Singapore 048580

REGN. NO.	CHASSIS NO.	REGN. DATE	MODEL	MILEAGE
SMK573B	WBA6V12020ED05730	28/03/2019	216I GT	26975

## - - - - LABOUR 1 - - - -

To replace front bumper, front LH/RH grilles, rear bumper and attachments including remove attachment parts to facilitates repair.	NETT	1,700.00
To respray front bumper and rear bumper.		1,868.00
To check electrical wiring system at the front and rear sections for proper function.		250.00
To remove old PDC assembly and reconnect to new bumper including conduct checks for proper function.		150.00
Sundries.		80.00
INS CLAIMS : ACCIDENT REPAIR. DIRECT SETTLEMENT.		0.00
DATE OF ACCIDENT : 12/03/2020. 3RD PARTY CAR : SH9616Y		
YOUR REF NO : D20001471MFSH.		
VEHICLE WAS SURVEYED BY MR RASUL FROM LKK AUTO ON 22/06/2020 AT 10:50AM. AUTHORISED REPAIR BY MS KARENT FROM MS FIRST CAPITAL INSURANCE ON 19.03.2020 VIA EMAIL PROPOSE LOSS OF USE = \$80X5. THE AMOUNT IS SUBJECTED TO INSURANCE COMPANY CONFIRMATION.		0.00

Total Labour 1: **4,048.00**

## - - - - PARTS - - - -

	Qty	Retail Price	NETT
REAR BUMPER PANEL PRIMED (LINES PDC	1	1,045.45	1,045.45
PLAQUE 82MM	1	71.60	71.60
REAR BUMPER TRIM STRIP (BLACK)	1	72.20	72.20
FRT LH GRILLE (SPORT)	1	112.65	112.65
FRT RH GRILLE (SPORT)	1	112.65	112.65
REAR BUMPER CARRIER	1	460.40	460.40
FRT BUMPER PRIMED PANEL (PMA)	1	897.25	897.25
SUPPORT	1	45.55	45.55

Total Parts : **2,817.75**



303, Alexandra Road  
Sime Darby Performa  
Singapore 159941  
Tel. 63190100 (Sale)  
63190111 (After)  
Fax. 64747770

280, Kampong Arang  
East Coast Centre  
Singapore 438180  
Tel. 63190888 (After)  
Fax. 63449773

315, Alexandra Road  
Sime Darby Business  
Singapore 159944  
Tel. 63190528 ( )  
63190533/530 ( )  
Fax. 64796601 ( )  
64796674 ( )

**SERVICE TAX INVOICE**

Repair Order No. : <b>B1 1462806</b>	Page No. : <b>2 of 2</b>
Date IN : <b>22/06/2020</b>	Invoice Number : <b>2258645 / WSB</b>
Motor Claim Advisor: <b>Inthiran A/L Thurasamy</b>	Invoice Date : <b>22/07/2020</b>
	Payment Terms : <b>30 Days From Invoice</b>
	Invoice By : <b>Mahamod Bin Mohd Sanif</b>

Labour Charges : <b>3,968.00</b>	Total Labour & Parts Charges : <b>S\$ 6,865.75</b>
Parts Charges : <b>2,817.75</b>	Less Insurance Excess : <b>S\$ 0.00</b>
Lubricant/Misc : <b>80.00</b>	Invoice Total Amount Exclude GST : <b>S\$ 6,865.75</b>
	GST @ 7% : <b>S\$ 480.60</b>
	Invoice Total Amount Include GST : <b>S\$ 7,346.35</b>

Computer generated invoice. No signature is required.

Amount Payable Include GST : **S\$ 7,346.35**

All amounts are in Singapore Dollars.

Work was carried out subject to the Company's Terms and Conditions of Service.

No complaints will be entertained unless reported within seven (7) days of the date of this invoice.

For credit purchases, interest @1% per month will be debited on overdue amounts.



**FW: [MANDATE REQUEST] Re: EXPRESS SETTLEMENT : SURVEY ASSESSMENT - D20001471MFSH/1 // EXPRESS SETTLEMENT // ACC INV SMK573B AND SH9616Y ON 12.03.2020**

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

Thu 8/27/2020 11:25 AM

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

**Cc:** Karen Tan <karentan@msfirstcapital.com.sg>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

 6 attachments (1 MB)

LETTER OF DEMAND.pdf; LKK RESURVEY PHOTO.pdf; LKK SURVEY PHOTO.pdf; LKK ADJUSTMENT.pdf; LKK INSPECTION.pdf; D20-1471 (SH9616Y).xlsx;

Dear Asher,

Pls offer as per below:

COR : \$7,346.35

LOU : \$50 to \$60 x 4 to 5 days

Total : \$7,546.35 to \$7,646.35

Chris Lim

Motor Claims Dept.

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

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

**Sent:** Thursday, 27 August 2020 11:16 am

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

**Subject:** [MANDATE REQUEST] Re: EXPRESS SETTLEMENT : SURVEY ASSESSMENT - D20001471MFSH/1 // EXPRESS SETTLEMENT // ACC INV SMK573B AND SH9616Y ON 12.03.2020

Dear Chris,

You may proceed as per your claimnote, to settle up to \$7,646.35.

*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  INSURANCE GROUP

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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:** Chris Lim Gan Koon <[ChrisLim@msfirstcapital.com.sg](mailto:ChrisLim@msfirstcapital.com.sg)>  
**Sent:** Tuesday, 25 August 2020 2:21 pm  
**To:** Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>  
**Subject:** FW: [MANDATE REQUEST] Re: EXPRESS SETTLEMENT : SURVEY ASSESSMENT - D20001471MFSH/1 // EXPRESS SETTLEMENT // ACC INV SMK573B AND SH9616Y ON 12.03.2020

Dear Karen,

Attached herewith the claim note for your approval.

---

**From:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>  
**Sent:** Tuesday, 25 August 2020 1:44 pm  
**To:** Chris Lim Gan Koon <[ChrisLim@msfirstcapital.com.sg](mailto:ChrisLim@msfirstcapital.com.sg)>  
**Cc:** Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>; Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Subject:** [MANDATE REQUEST] Re: EXPRESS SETTLEMENT : SURVEY ASSESSMENT - D20001471MFSH/1 // EXPRESS SETTLEMENT // ACC INV SMK573B AND SH9616Y ON 12.03.2020

our ref : **D20001471MFSH**

Our ref : CC4/FCI20004275/R1ea3q2

Dear Sirs,

**ACCIDENT INVOLVING SH 9616Y (OI) AND SMK 573B (TP) ON 12/03/2020**

We refer to the above matter.

The said chain collision involved 3 vehicles whereby our insured was the last vehicle.

In accordance to the MCF guideline for chain collision, we have to settle the front vehicle's claim at 100%.

We seek your approval to offer repairer " **PERFORMANCE MOTORS LTD** " at **\$ 7,646.35 (all-in)**.

-  
The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 8,654.27	\$ 7,346.35
2. Loss of Use (5days x \$80)	\$ 400.00	\$ 300.00 (5days x \$60)
<b>Total</b>	<b>\$ 9,054.27</b>	<b><u>\$ 7,646.35</u></b>

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](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:** Chris Lim Gan Koon <[ChrisLim@msfirstcapital.com.sg](mailto:ChrisLim@msfirstcapital.com.sg)>

**Sent:** Tuesday, August 25, 2020 11:20 AM

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

**Cc:** Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>; Mei Kwan (LKKAUTO) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Subject:** RE: EXPRESS SETTLEMENT : SURVEY ASSESSMENT - D20001471MFSH/1 // EXPRESS SETTLEMENT // ACC INV SMK573B AND SH9616Y ON 12.03.2020

Dear Asher,

TP was chasing for offer settlement.

And since this is under express settlement, kindly expedite the survey report.

Regards

Chris Lim

Motor Claims Dept.

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

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

**Sent:** Wednesday, 19 August 2020 4:04 pm

**To:** Chris Lim Gan Koon <[ChrisLim@msfirstcapital.com.sg](mailto:ChrisLim@msfirstcapital.com.sg)>; Mei Kwan (LKKAUTO) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Cc:** Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>

**Subject:** Re: EXPRESS SETTLEMENT : SURVEY ASSESSMENT - D20001471MFSH/1 // EXPRESS SETTLEMENT // ACC INV SMK573B AND SH9616Y ON 12.03.2020

Hi Sir,

We refer to the email below.

We are still preparing our report shall revert to you in due course.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

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.**



**From:** Chris Lim Gan Koon <[ChrisLim@msfirstcapital.com.sg](mailto:ChrisLim@msfirstcapital.com.sg)>  
**Sent:** Wednesday, August 19, 2020 1:39 PM  
**To:** Mei Kwan (LKKAUTO) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Asher Sng (LKKAUTO) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>  
**Cc:** Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>  
**Subject:** EXPRESS SETTLEMENT : SURVEY ASSESSMENT - D20001471MFSH/1 // EXPRESS SETTLEMENT // ACC INV SMK573B AND SH9616Y ON 12.03.2020

Dear Mei Kwan,

Is the survey report ready?

Regards

Chris Lim  
Motor Claims Dept.

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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