



1 Kaki Bukit Ave 6, # 02-22/21/20 @ Autobay Blk D Singapore 417883
Company & GST Registration No : 201828067M

Proforma Inv : CAS/20/PI0127

FAX: 6509 9501
Email: contact@casgarage.sg

23.11.2020

Our Ref: SKC 3293E

Your Ref No: SHC 7711A

M/s MS First Capital Insurance Ltd
Motor Claims Department
36 Robinson Road
16-01 City House
Singapore 068877

BY POST

Dear Sir/Mdm

ACCIDENT INVOLVING SKC 3293E AND SHC 7711A ALONG CIRCULAR RD (SOUTH BRIDGE RD)
19.03.2020

Please refer to the above mentioned accident.

We are writing in on the behalf of **CARS 88 HIRE PTE LTD** the registered owner of motor vehicle number **SKC 3293E** which was involved in the above accident.

We are instructed that the above accident was caused solely and completely by the negligence of your insured's vehicle number **SHC 7711A** As a result of which, our client have suffered loss and and expenses.

We are instructed by our client to claim for :

| | |
|--|---------------------|
| 1. Lumpsum repair cost (Recommended By Mr Low) | \$ 4,280.00 (W/GST) |
| 2. Loss of Use (7 days x \$ 60) | \$ 420.00 |
| 3. GIA Search | \$ 29.00 |
| TOTAL AMOUNT | \$ 4,729.00 |

We enclsloed hereby the following documents for your consideration :

- (A) Proforma invoice
- (B) LTA Search Invoice
- (C) Letter of Authority

Kindly acknowledge receipt of the above said documents and your favorable reply is greatly appreciated.



Ms Nicole Chong
Admin and Finance Officer
Mobile: 65 97916119
Email: nicole@casgarage.sg



FAX: 6509 9501

Email: contact@casgarage.sg

LETTER OF AUTHORITY AND INDEMNITY

ACCIDENT INVOLVING VEHICLE NO. SKC3293E AND SHC7711A
AT/ALONG Circular Rd (South Bridge Rd)
ON 19 DAY MARCH MONTH 2020 YEAR

- I/We, the owner of vehicle no. SKC3293E hereby instruct and authorize you to commence repair to the said vehicles.
- You are further authorized to appoint solicitors on my/our behalf and give the solicitors full instructions as if the appointment are given by me/us with respect to the conduct of my/our claims against third party driver and/or his insurers including if necessary, to commence legal proceedings in Court in my/our name against the third party.
- You have my/our full authority to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem fit. Upon settlement of my claim, you are authorized to sign any Discharge Voucher or any document to confirm my acceptance of the settlement as full and final discharge of my claim, on my behalf.
- Upon resolving my/our claim, you are authorized to agree with my/our solicitors on the amount of their professional cost and disbursements for acting for me/us and to relieve payment of the balance of the settlement sum on my/our behalf directly into your account.
- In the event that, I/we am/are required to attend at my/our solicitors' office or to attend court in connection to my/our claim, I/we shall render full co-operation.
- If for whatever reasons, my/our insurers reject my/our claim for indemnity for the cost of repairs and/or any losses recoverable under the policy of insurance or make any offer to pay less than the amount claimed by you, I/we agree to undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred on my/our behalf or to pay you the difference in amount, as the case may be.
- I/we have read and understand the above statement and agreed.

Dated this 19 day MARCH month 2020 year

Signature : [Signature]
Name : CARS 88 Hire P/L
NRIC/ROC No. : _____
Address : _____

Company Stamp



DISCHARGE RECEIPT

**"My execution of this Discharge
Voucher is only for my claim
for property damage and not
prejudicial to any other claims"**

CLAIM REFERENCE : D20001590MFSH
ACCIDENT DATE : 19/03/2020
ACCIDENT LOCATION : CIRCULAR RD (SOUTH BRIDGE RD)
INSURED : CITYCAB PTE LTD
INSURED DRIVER : LEE TIAN TIEN
INSURED VEHICLE : SHC 7711A
INVOLVED PARTY : SKC 3293E
SETTLEMENT SUM : \$4,659.00

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.

CLAIMANT : CARS 88 HIRE PTE LTD

Signature and Date :

[Signature]
19/3/20



WITNESS : CHONG A1 X IN

Signature and Date :

[Signature]
19/3/20



TAX INVOICE

MS FIRST CAPITAL INSURANCE LTD

Invoice Date
16 Feb 2021

Invoice Number
TI-21-0009-1250TP

Reference
SKC 3293E VK JETTA

Tax Reference
Number
201828067M

CAS GARAGE PTE
LTD
1 KAKI BUKIT
AVENUE 6
#02-22 AUTOBAY
SINGAPORE 417883

| Description | Quantity | Unit Price | Tax | Amount SGD |
|--|----------|------------|-----|------------|
| LUMP SUM REPAIR COST | 1.00 | 4,000.00 | 7% | 4,000.00 |
| Subtotal | | | | 4,000.00 |
| TOTAL LOCAL SUPPLY OF GOODS AND SERVICES 7% | | | | 280.00 |
| TOTAL SGD | | | | 4,280.00 |

Due Date: 16 Feb 2021

PAYMENT ADVICE

To: CAS GARAGE PTE LTD
1 KAKI BUKIT AVENUE 6
#02-22 AUTOBAY
SINGAPORE 417883

Customer MS FIRST CAPITAL
INSURANCE LTD

Invoice
Number TI-21-0009-1250TP

Amount Due 4,280.00

Due Date 16 Feb 2021

Amount
Enclosed

Enter the amount you are paying above

TAX INVOICE

Our Ref No: GR-20-048846

Date of Request: 24/03/2020

Your Ref No: WALK IN GAN

CAS GARAGE PTE LTD
NO.1, KAKI BUKIT AVE 6, #02-22 AUTOBAY
SINGAPORE 417883

Dear Sir/Madam,

Date of Accident: 19/03/2020

Vehicle No: SKC3293E

Place of Accident: CIRCULAR RD (SOUTH BRIDGE RD)

Involving Vehicle No: SHC7711A

With reference to your application for the accident report, we have attached the following accident reports as requested:

| DOCUMENTS | ACCIDENT LOCATION | PER DOC (S\$) | QTY | AMOUNT (S\$) |
|----------------------------------|-------------------------------|---------------|-----|--------------|
| SHC7711A | CIRCULAR RD (SOUTH BRIDGE RD) | 14.00 | 1 | 13.08 |
| GST Amount | | | | 0.92 |
| Total Amount Due (GST Inclusive) | | | | 14.00 |

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque

*Man
Claim*

TAX INVOICE

Our Ref No: GR-20-048845

Date of Request: 24/03/2020

Your Ref No: WALK IN GAN

CAS GARAGE PTE LTD
NO.1, KAKI BUKIT AVE 6, #02-22 AUTOBAY
SINGAPORE 417883

Dear Sir/Madam,

Your Vehicle No: SKC3293E
Date of Accident: 19/03/2020
Place of Accident: CIRCULAR RD
Involving Vehicle No: SHC7711A

| DESCRIPTION | AMOUNT (S\$) |
|----------------------------------|--------------|
| E-File Search Fee (Public) | 14.02 |
| GST Amount | 0.98 |
| Total Amount Due (GST Inclusive) | 15.00 |

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque

Asher Sng (LKKAUTO)

From: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Sent: Tuesday, 16 February 2021 11:07 AM
To: Asher Sng (LKKAUTO)
Cc: Admin A
Subject: RE: [MANDATE REQUEST] Re: [PROPOSED LIABILITY] Re: SURVEY ASSESSMENT - D20001590MFSH/1// EXPRESS SETTLEMENT // ACCIDENT INVOLVING SHC 7711A (OI) AND SKC 3293E (TP) ON 19/03/2020

Follow Up Flag: Follow up
Flag Status: Completed

Dear Asher,

Please proceed to negotiate from **\$4,659.00-\$4,729.00.**

- Loss of use - \$50-\$60 x 7 days

Thank you.

Best Regards,
Merina Chia (Ms)
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856
| Fax No. : 6507 3849 | Email: merinachia@msfirstcapital.com.sg | Company Regn. No. 195000106C
A Member of **MS&AD** Insurance Group

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.

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) <AsherSng@lkkauto.com>
Sent: Monday, 11 January 2021 5:35 PM
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Subject: [MANDATE REQUEST] Re: [PROPOSED LIABILITY] Re: SURVEY ASSESSMENT - D20001590MFSH/1// EXPRESS SETTLEMENT // ACCIDENT INVOLVING SHC 7711A (OI) AND SKC 3293E (TP) ON 19/03/2020

Your ref : **D20001590MFSH**

Our ref : CC4/FCI20004482/Aea3q2

Dear Sirs,

ACCIDENT INVOLVING SHC 7711A (OI) AND SKC 3293E (TP) ON 19/03/2020

We refer to the above matter.

The accident occurred when our insured make a left turn to main road 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 "CAS GARAGE PTE LTD " at **\$ 4,729.00 (all-in)**.

The summary is as follows: -

| | Amount Claimed | Amount Revised |
|-------------------------------|---------------------|---------------------------|
| 1. Cost of Repairs (w/GST) | \$ 23,185.56 | \$ 4,280.00 |
| 2. Loss of Use (7days x \$60) | \$ 420.00 | \$ 420.00 (7days x \$60) |
| 3. LTA Search Fee | \$ 29.00 | \$ 29.00 |
| Total | \$ 23,634.56 | <u>\$ 4,729.00</u> |

Surveyor recommended 7days 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 | did: 6841-6051

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: Merina Chia <MerinaChia@msfirstcapital.com.sg>

Sent: Monday, September 7, 2020 10:07 AM

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

Subject: RE: [PROPOSED LIABILITY] Re: SURVEY ASSESSMENT - D20001590MFSH/1// EXPRESS SETTLEMENT

Dear Asher,

We are agreeable with your proposal on liability.

Thank you.

Best Regards,

Merina Chia (Ms)

Motor Claims Department

**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.**

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) <AsherSng@lkkauto.com>

Sent: Sunday, 6 September 2020 12:57 PM

To: Merina Chia <MerinaChia@msfirstcapital.com.sg>

Subject: [PROPOSED LIABILITY] Re: SURVEY ASSESSMENT - D20001590MFSH/1// EXPRESS SETTLEMENT

Claim No: D20001590MFSH

LKK Ref: CC4/FCI20004482/Aea3

Dear Sir/Madam,

ACCIDENT INVOLVING SHC 7711A (OI) AND SKC 3293E (TP) ON 19/03/2020

- We refer to the above matter.

Liability: 100%

Remark: B:9 OID MAKE A RIGHT TURN INTO THE MAIN ROAD HIT TP

Kindly let us have your approval on liability.

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: Aini Binte <Aini@msfirstcapital.com.sg>

Sent: Tuesday, April 7, 2020 10:33 AM

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

Cc: Merina Chia <MerinaChia@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAUTO)

<AsherSng@lkkauto.com>

Subject: FW: SURVEY ASSESSMENT - D20001590MFSH/1// EXPRESS SETTLEMENT

Dear Mei Kwan

As requested.

Thanks & Regards

Aini
Motor Claims Department

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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We appreciate your kind understanding. Stay safe.

From: Merina Chia <MerinaChia@msfirstcapital.com.sg>

Sent: Tuesday, April 7, 2020 9:05 AM

To: Aini Binte <Aini@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D20001590MFSH/1// EXPRESS SETTLEMENT

Dear Aini,

Please assist.

Thank you.

Best Regards,
Merina Chia (Ms)
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856
| Fax No. : 6507 3849 | Email: merinachia@msfirstcapital.com.sg | Company Regn. No. 195000106C
A Member of  Insurance Group

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We appreciate your kind understanding. Stay safe.

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From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Monday, 6 April 2020 1:40 PM
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20001590MFSH/1// EXPRESS SETTLEMENT

YOUR REF: D20001590MFSH
LKK REF: CC4/FCI20004482/Aea3

Dear Sir / Madam,

We refer to the above matter.

Please be informed that the estimated cost of repair is not ready yet.

We will revert to you on preliminary advice in due course.

Meanwhile, kindly let us have a copy of your insured's GIA report for our necessary action.

Kindly 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 | fax: 67414108

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

From: Admin-D (LKKAuto) <admin-d@lkkauto.com>
Sent: Wednesday, 25 March, 2020 11:33 AM
To: 'CWS Motor Claims' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>
Cc: 'Merina Chia' <MerinaChia@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20001590MFSH/1

Dear Sir/Mdm,

Thank you for the assignment.

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 <cwsmotorclaims@msfirstcapital.com.sg>
Sent: Wednesday, 25 March 2020 10:37 AM
To: ASSIGNMENTS@LKKAUTO.COM
Cc: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>; Merina Chia
<MerinaChia@msfirstcapital.com.sg>
Subject: PRI: SURVEY ASSESSMENT - D20001590MFSH/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

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