



**CHARN'S CUSTOMCRAFT**

*Accident Claim Repair, Corrosion Welding, Body Dent Repairs,  
Spray-Painting, Mechanical Repair And Customizing of Cars*  
BLOCK 1010, BUKIT MERAH LANE 3, #01-105, SINGAPORE 159724  
BLOCK 1009, BUKIT MERAH LANE 3, #01-82, SINGAPORE 159723  
TEL: 6271 7054, 6273 3304 FAX: 6273 6676 EMAIL: charns@singnet.com.sg  
Bus. Reg. No. 251513/00M GST Reg. No. M90367863L

23 June 2020

ATTN: MOTOR CLAIMS DEPT

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

Without Prejudices  
Save as to Cost

Dear Sir

**ACCIDENT INVOLVING: SLW 7119 H & SHC 8188 D on 20 MAR 2020 at/along  
JUNCTION OF RIVER VALLEY ROAD/ZION ROAD.**

The above refer.

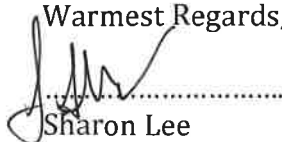
We are helping the owner of vehicle no: **SLW 7119 H** to claim against your insured **SHC 8188 D**, that the above accident was caused solely by the negligence of the driver of motor vehicle no: **SHC 8188 D** which was insured by you at the material time. As a result of the said accident, we are claiming as follows:

1) Cost of repair:	\$ 4492.40
2) Loss of Use 7 DAYS x \$120	\$ 480.00
	-----
	\$ 4972.40
	=====

We forward copies of GIA reports, repair bill, certificate of insurance, and driver's license and surveyor report for your attention. Please note that you should send us an acknowledgement of receipt of this letter within 14 days of your receipt of this letter.

Thank You.

Warmest Regards,

  
Sharon Lee

Encls:



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## TAX INVOICE

*M/* MS First Capital Insurance Limited  
36, Robinson Road, #16-01  
City House  
Singapore 068877  
ATTN: THE MOTOR CLAIMS DEPT

No. 2020067084  
TERM:.....  
YOUR ORDER No. ....  
OUR D/O No. ....  
DATE: 23-06-2020

QUANTITY	DESCRIPTION	AMOUNT \$ CTS.
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Vehicle No.	Make/Model	DOA	Reg. No.
SLW7119H	TOYOTA HARRIER-2.0 G GRADE (A)	20/03/2020@12:55	51618

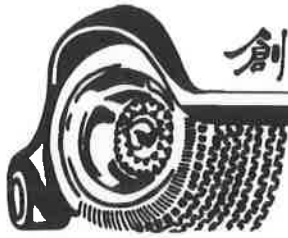
1.00 pc	Rear Windscreen Moulding	125.00
1.00 pc	Rear Boot	1,689.00
1.00 pc	Rear Boot LOGO	65.00
1.00 pc	Rear Boot 'HARRIER' Emblem	55.00
1.00 pc	Rear Boot 'TURBO' Emblem	55.00
1.00 pc	Rear Bumper	625.00
1.00 pc	Rear Bumper lower	375.00
1.00 pc	Rear Bumper Retainer RH	55.00
1.00 pc	Rear Bumper Sponge	140.00
2.00 pc	Reverse Sensor (S/NETT)	724.00
1.00 pc	Exhaust Chrome tip RH	150.00
	Subtotal	4,058.00
	Discount 25%	-1,014.50
1.00 pc	Rear Windscreen sealant (S/NETT)	35.00
	Labour to remove and reinstall front windscreen	120.00
	Remove necessary parts. Jacking, panel beating, repair and straighten rear inner panel, rear end panel, rear boot and rear bumper.	500.00

CHARN'S CUSTOMCRAFT

Subtotal

GST 7%

Total



# CHARN'S CUSTOMCRAFT

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**M/** MS First Capital Insurance Limited  
36, Robinson Road, #16-01  
City House  
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ATTN: THE MOTOR CLAIMS DEPT

No. 2020067084  
TERM:  
YOUR ORDER No.  
OUR D/O No.  
DATE: 23-06-2020

QUANTITY	DESCRIPTION	AMOUNT \$ CTS.
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Vehicle No.	Make/Model	DOA	Reg. No.
SLW7119H	TOYOTA HARRIER-2.0 G GRADE (A)	20/03/2020@12:55	51618

Putty and respray rear inner panel, rear end panel, rear boot and rear bumper.

500.00

CHARN'S CUSTOMCRAFT

Subtotal	\$4,198.50
GST 7%	\$293.90
Total	\$4,492.40

**First Capital Insurance Limited**  
**The Motor Claims Dept**  
**36 Robinson Road**  
**#16-01, City House**  
**Singapore 068877**

**Without Prejudices**

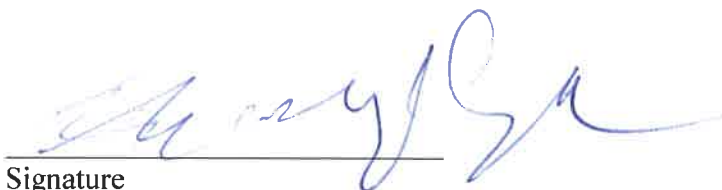
**LETTER OF AUTHORITY**

I, **CYRIAC GEORGE**, owner of **SLW 7119 H** hereby authorize **CHARN'S CUSTOMCRAFT** to act for me with respect to my claim for repair costs and/or rental and/or loss of use for my vehicle no.: **SLW 7119 H** that was damaged pursuant to the accident which occurred on **20 MARCH 2020** at/along **JUNCTION OF RIVER VALLEY ROAD/ZION ROAD** involving vehicle no/s: **SHC 8188 D.**

I further authorize the workshop to settle my above mentioned claim in a manner that they deem 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.

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

Dated this 20 (day) of 03 (month) 2020 (year)



Signature

NAME: CYRIAC GEORGE

NRIC: G6249481L

**DISCHARGE RECEIPT**

CLAIM REFERENCE : D20001605MFSH  
ACCIDENT DATE : 20/03/2020 13:00  
ACCIDENT LOCATION : ALONG RIVER VALLEY RD TOWARDS ZION RD  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : CHUA HONG BOON  
INSURED VEHICLE : SHC8188D  
INVOLVED PARTY : SLW7119H  
SETTLEMENT SUM : \$4,850.00

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 : **GEORGE CYRIAC**

Signature and Date :

30 July 2020

WITNESS :

Signature and Date :

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Thursday, 30 July 2020 12:11 PM  
**To:** 'Rachel Wu'  
**Cc:** Admin A  
**Subject:** RE: <SEEK MANDATE> EXPRESS SETTLEMENT // SURVEYOR APPOINTED; OUR REF : D20001605MFSH/SHC8188D ; YOUR REF: SLW7119H //LKK REF: CC4/FCI20004660/T1ps3q2

Hi Rachel,

For an update, we have settled the matter at a global sum of \$4,850.00(all-in) with third party repairer.

We are pending for signed DV from them and will proceed to close file once DV received.

Thanks.

*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,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

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**From:** Rachel Wu <RachelWu@msfirstcapital.com.sg>  
**Sent:** Friday, 24 July 2020 5:27 PM  
**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: <SEEK MANDATE> EXPRESS SETTLEMENT // SURVEYOR APPOINTED; OUR REF : D20001605MFSH/SHC8188D ; YOUR REF: SLW7119H //LKK REF: CC4/FCI20004660/T1ps3q2

Dear Hsiao Tong,

Please offer as per below:

COR : \$4,492.40  
LOU : \$320-\$400 (\$80-\$100 x 04 days)  
**Total : \$4,812.40 - \$4,892.40**

Thank you

Best Regards

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862  
| Fax No. : 6507 3849 | Email: [rachelwu@msfirstcapital.com.sg](mailto:rachelwu@msfirstcapital.com.sg) | 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.

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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Sent:** Tuesday, 14 July 2020 4:00 pm  
**To:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** <SEEK MANDATE> EXPRESS SETTLEMENT // SURVEYOR APPOINTED; OUR REF : D20001605MFSH/SHC8188D ; YOUR REF: SLW7119H //LKK REF: CC4/FCI20004660/T1ps3q2  
**Importance:** High

Your ref : **D20001605MFSH**  
Our ref : CC4/FCI20004660/T1ps3q2

Dear Sirs,

**ACCIDENT INVOLVING SHC 8188D(MS FCI) AND SLW 7119H(TP) ON 20/03/2020**

We refer to the above matter.

It is a head-to-rear collision. Liability is not in our driver's favour.

We seek your approval to offer repairer "CHARN'S CUSTOMCRAFT" at **\$4,892.40(all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 5,400.56	\$ 4,492.40
2. Loss of Use (4days x \$120.00)	\$ 480.00	\$ 400.00 (4days x \$100.00)
Total	\$ 5,880.56	<b><u>\$ 4,892.40</u></b>

Surveyor recommended 4 days for repair.

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,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

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**From:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Sent:** Tuesday, 23 June 2020 5:38 PM

**To:** Su Li (LKK Auto) <[suli@lkkauto.com](mailto:suli@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** FW: SURVEYOR APPOINTED; OUR REF : D20001605MFSH/SHC8188D ; YOUR REF: SLW7119H EXPRESS SETTLEMENT

**Importance:** High

Dear LKK,

Third party had sent us LOD.

Please assist to acknowledge and for your next action.

Thank you

Best Regards

Rachel Wu

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862

| Fax No. : 6507 3849 | Email: [rachelwu@msfirstcapital.com.sg](mailto:rachelwu@msfirstcapital.com.sg) | Company Regn. No. 195000106C

A Member of **MS&AD** Insurance Group

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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.

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**From:** Charn's Customcraft <[charns@singnet.com.sg](mailto:charns@singnet.com.sg)>

**Sent:** Tuesday, 23 June 2020 5:30 pm

**To:** CWS Motor Claims <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>; Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Subject:** RE: SURVEYOR APPOINTED; OUR REF : D20001605MFSH ; YOUR REF: SLW7119H

**Importance:** High

Dear Officer-in-charge (MS First Capital)

We attached the LOD for vehicle no: SLW7119H.

Thanks & Regards,



Sharon Lee  
Charn's Customcraft  
Tel: 6272 5429 Fax: 6273 6676  
Email: [charns@singnet.com.sg](mailto:charns@singnet.com.sg)  
GST Reg. No: M90367863L  
Company Reg No: 25151300M

**From:** Claim Workflow System [<mailto:cwsmotorclaims@msfirstcapital.com.sg>]  
**Sent:** 26 March, 2020 4:04 PM  
**To:** [CHARNS@SINGNET.COM.SG](mailto:CHARNS@SINGNET.COM.SG)  
**Cc:** [CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG](mailto:CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG); [RACHELWU@MSFIRSTCAPITAL.COM.SG](mailto:RACHELWU@MSFIRSTCAPITAL.COM.SG)  
**Subject:** SURVEYOR APPOINTED; OUR REF : D20001605MFSH ; YOUR REF: SLW7119H

Dear Sir/Madam

PRI Request For **SLW7119H** Accident Involving **SHC8188D** On 20-03-2020 AT 13:00:00HRS.

Please find below details for your reference

- **Claim number :** D20001605MFSH
- **Insured vehicle number :** SHC8188D
- **Accident date :** 20-03-2020
- **Third-party vehicle number :** SLW7119H
- **Assignment type :** DIRECT SETTLEMENT
- **Surveyor :** LKK AUTO CONSULTANTS PTE LTD
- **Officer-in-Charge :** RACHELWU LIMEI

**PS: This is a system generated mail. Please do not reply to this mail.**

Regards,  
Admin Team  
Claim Workflow System  
Motor Claims Department  
MS First Capital Insurance Limited  
Tel : 6507 3848  
Fax : 6507 3849