

13 June 2020



VFIX AUTO PTE LTD

26 Chia Ping Road

Singapore 619977

E-mail: wskoh@vfixauto.com.sg

Tel: 64552957 Fax: 68628669

UEN/GST Reg. No.: 201830761R

Our Ref. No. : VFIX-TP20190703

**MOTOR CLAIMS DEPT  
MS FIRST CAPITAL INS LTD**

36 ROBINSON ROAD

#16-01 CITY HOUSE

SINGAPORE 068877

**WITHOUT PREJUDICE**

Dear Sir / Madam

**PROPERTY CLAIM ONLY**

**ACCIDENT INVOLVING GY9999U AND SHD3287D AND SDL8339K ON 27/03/2020  
ALONG AYE TOWARDS TUAS**

We refer to the above-mentioned accident.

We are writing on behalf of **BITUBULK PTE LTD** the registered owner of motor vehicle number **GY9999U** which was involved in the above accident.

We are instructed that the above accident was caused by the negligence and management of your insured's vehicle number **SHD3287**. As a result of the above accident, our client's vehicle was damaged and our client's has been put to loss and expense, particulars of which are as follows :-

1	Cost of Repair	:S\$	2,140.00
2	Rental Fees ( 39 days X \$ 80.00 )	:S\$	3,120.00
3	LTA Fees	:S\$	7.45
<b>TOTAL AMOUNTS</b>		<b>:S\$</b>	<b>5,267.45</b>

We enclosed a list of the supporting documents :-

- (a) Original Final Repair Bill
- (b) LTA Tax Invoice
- (c) GIA / Police Report lodged by Our Client
- (d) Letter of Authority

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

**Any settlement reached is strictly without prejudice to and shall not affect any other claims arising from this accident. Settlement is solely for the items claimed only.**

Yours Faithfully,

VFIX AUTO PTE LTD

*Ken Tan*

**Ken Tan**

Operation Director



To: MS FIRST CAPITAL INS LTD  
36 ROBINSON ROAD  
#16-01 CITY HOUSE  
SINGAPORE 068877

Dear Sir / Madam,

Claimant:

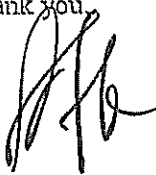
ACCIDENT INVOLVING GY9999U AND SHD3287D AND SLD8339K ON 27/03/2020 AT  
ALONG AYE TOWARDS TUAS.

I/We, BITUBULK PTE LTD, am/are the registered owner of  
motor car no. GY9999U.

Please be informed that I have assigned all compensation monies due to me/us in the above  
accident to VFIX AUTO PTE LTD.

I/We hereby authorized you to release all monies pertaining to the above mentioned accident to  
VFIX AUTO PTE LTD and forward the settlement cheque to VFIX AUTO PTE LTD whom I/we  
have authorized to collect the said compensation monies.

Thank you.



Signature of Claimant &

Company Stamp if applicable

IC No.: S1328369/E

Date: 18/JUNE 2020



Signature of Witness

IC No.: UEN 201830761R

Date: 13/06/2020



VFIX AUTO PTE LTD  
26 Chia Ping Road  
Singapore 619977  
E-mail: wskoh@vfixauto.com.sg  
Tel: 64552957 Fax: 68628669  
UEN/GST Reg. No.: 201830761R

MS FIRST CAPITAL INS LTD  
36 ROBINSON ROAD  
#16-01 CITY HOUSE  
SINGAPORE 068877

### FINAL REPAIR BILL

DATE : 13/06/2020  
VEHICLE NO : GY9999U  
MAKE/MODEL : OPEL COMBO VAN AZ  
ACC DATE : 27/3/2020  
CLAIM NO : VFIX-TP20200749  
POLICY NO :

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AMOUNT S\$

PARTS BY PARTS

Repair Amount	2,000.00
7% GST	140.00
Total	<u>2,140.00</u>

SINGAPORE DOLLARS : TWO THOUSAND ONE HUNDRED  
AND FOURTY ONLY

VFIX AUTO PTE LTD

*Ken Tan*

Ken Tan  
Operation Director



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 31 Mar 2020 / 09:40:05

Receipt Date/Time : 31 Mar 2020 / 09:40:00

**Tax Invoice/Receipt**

Receipt No. : ITNET-00000-200331-000538

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
	Result of Insurance Enquiry - SHD3287D As at 27 Mar 2020/17:45:00 Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED			
1	Insurance Enquiry - SHD3287D Enquiry Fee 20200331093817394259	7.00	0.49	7.49
	<b>Sub-Total</b>	7.00	0.49	7.49
	<b>Total Before Rounding</b>	7.00	0.49	7.49
	<b>Rounding Difference</b>			0.04
	<b>Total Amount Payable</b>			7.45
	<b>Paid By</b>			
	421808XXXXXX8257 eNETS Credit Card			7.45
	<b>Total</b>			7.45
	<b>Cash Change</b>			0.00
	<b>Tendered Amount</b>			7.45
	<b>Excess Refundable Amount</b>			0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

**VFIX LEASING PTE LTD**

26 CHIA PING RD  
SINGAPORE 619977  
CO. REGISTRATION NO.: 201602295R  
TEL: +65 6455 2957 FAX: +65 6862 8669  
E-MAIL: CONTACT@VFIXAUTO.COM.SG

**INVOICE**

Co. Name : VFIX AUTO PTE LTD  
Address : 26 CHIA PING ROAD  
SINGAPORE 619977

Account No. : 300-V002  
Invoice No. : **VL2004008**  
Date : 18/04/2020  
Due Date : 18/04/2020  
Terms : C.O.D.  
Page : 1 of 1

Attn :  
Tel : 64552957 FAX : 64452368

VEHICLE NO. : GBE9426X MODEL : CITROEN

Item	Description	Tax Code	Qty	U/ Price S\$	Total S\$
1.	RENTAL OF VEHICLE RENTAL OF VEHICLE NO. GBE9426X PERIOD FROM 27/03/2020 to 04/05/2020 (39 DAYS) HIRER : GOH ENG HO R/C OF GY9999U		39	80.00	3,120.00

**TOTAL** **3,120.00**

1. Payment can be made by Cash, Cheque, GIRO or bank Transfer.
2. Cheque should make crossed " A/C PAYEE" to **VFIX LEASING PTE LTD** Bank Tranfer or GIRO, please make your payment to:  
Account Name : VFIX LEASING PTE LTD  
Bank Name : DBS  
Bank Account No : 003-951968-0
3. Please quote the invoice No. when making payment.
4. Any errors or discrepancies on this invoice discovered should be made known to us within 7 days from the date of invoice.

**YEEBING**

Prepare By

Verified By

Approved By



# Vfix Leasing Pte Ltd

28 Sin Ming Lane  
#07-147 Midview City  
Singapore 573972  
vfixauto@gmail.com

## VEHICLE RENTAL AGREEMENT

No. 00367

<b>HIRER'S PARTICULAR</b>		Veh No : <u>GBE9426X</u>		Replace Veh No : <u>GY99999</u>	
Name : (as in I/C) <u>GOH ENG HO</u>		Mileage Out :		Mileage Out :	
NRIC / PASSPORT No : <u>S160 3367 G</u>		Make & Model <u>CITROEN</u>		Make & Model	
Address (Res) : <u>APT 6L24 TEBAN GARDENS</u>		Auto / Manual <u>BERINGO</u>		Auto / Manual	
<u>ROAD # 12-166 SINGAPORE 600024.</u>		OUT : Date <u>28/3/2020</u>		OUT : Date	
Name & Address of Employer :		OUT : Time <u>1200 PM</u>		OUT : Time	
Occupation : _____ Driving Exp. : _____		<b>RENTAL CHARGES</b>			
D/L No : _____ D/L Type : Local/International		Daily <u>39</u> @ \$ <u>80</u> <u>3120</u> <u>00</u>			
Pass Date : _____ Date of Birth : _____		Weekly @ \$ _____			
Tel : (0) _____ (R) _____ HP/PG : <u>9153 3311</u>		Monthly @ \$ _____			
<b>ADDITIONAL DRIVER'S PARTICULARS</b>		Hours @ \$ _____			
Name : (as in I/C) _____		Others @ \$ _____			
NRIC / PASSPORT No : _____		CDW @ \$ _____			
D/L NO : _____ D/L Type : Local/International		PAI @ \$ _____			
Address (Res) : _____		Delivery Service _____			
Tel/Hp : _____		<b>SUB-TOTAL \$</b> <u>3120</u> <u>00</u>			
Refundable Deposit :					
Cash/Nets/Cheque/VISA/MC Cards No :		<b>EXTENSION</b>			
(A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES		Collection Service _____			
		Misc. _____			
<b>ACCESSORIES CHECK</b>		<b>ESTIMATED TOTAL RENTAL \$</b>			
<input type="checkbox"/> Ashtray <input type="checkbox"/> Cig Lighter <input type="checkbox"/> S / Tyre <input type="checkbox"/> STD Tools <input type="checkbox"/> Jack <input type="checkbox"/> Hub Caps <input type="checkbox"/> Radio / Cass <input type="checkbox"/> CD/Cartridges <input type="checkbox"/> S / RIM		Sales Person Code : _____			
		Hirer is responsible for the first \$ <u>2,000</u> excess for collision / damage to first party. (i.e.) VFIX LEASING PTE LTD Vehicle (including windscreed) and also first \$ <u>2,000</u> excess for collision / damage to third party's vehicle for each and every accident / damage.			
		Hirer's Signature			
		Addition Driver's Signature _____			

I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving licence(s) is/are current and not disqualified from driving. You may charge all amount due on the rental to my/our credit card.

### \* IMPORTANT

- ONLY PERSONS ABOVE 25 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY VFIX LEASING PTE LTD
- IN THE EVENT OF AN ACCIDENT, THE HIRER OR AUTHORIZED DRIVER:
  - shall report all accidents involving the said vehicle to the Owner immediately;
  - shall take immediate steps to complete and sign Form MAR1 (Motor Accident Report Form) and do all other acts required in compliance with the "NON-INJURY MOTOR ACCIDENT REPORT SCHEME" (the form will be made available when the accident is report to the owner);
  - shall report to the police within 24 hours from the occurrence, the following types of accidents:
    - injury case;
    - non-injury case involving a Government vehicle, or damage to Government property;
    - non-injury case involving a foreign vehicle (to obtain their motor insurance policy. (Passport No./Name of the driver, Vehicle number, Log card and Vehicle road tax information);
    - non-injury case involving a pedestrian or cyclist.

RETURN OF VEHICLE - THE HIRER/DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER/DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL BE DEMMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO VFIX LEASING PTE LTD AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	DEPOSIT REFUND	SIGNATURE OF HIRER/DRIVER
4/5/2020	1735					



**DISCHARGE RECEIPT**

CLAIM REFERENCE : D20001713MFSH/1  
ACCIDENT DATE : 27/03/2020 17:50  
ACCIDENT LOCATION : AYE TWDS TUAS BEFORE CLEMENTI ROAD EXIT  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : TAN SUAN CHEW  
INSURED VEHICLE : SHD3287D  
INVOLVED PARTY : GY9999U  
SETTLEMENT SUM : \$2,867.45

\*\*\* This Discharge Voucher applies only to the claimant's claim for his property damage and will not affect his personal injuries claim and/or uninsured losses claim on a later date.

Further, the settlement terms herein shall not be used as evidence to prejudice the claimant's personal injuries claim and/or other uninsured losses claim arising out of the subject matter in this action.

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 :

BU TUBUK PTE LTD



Signature and Date :

 28/07/2020

WITNESS :



VFX AUTO PTE LTD



Signature and Date :

 23/7/2020

## Hsiao Tong (LKKAUTO)

---

**From:** Serene Ler <Serener@msfirstcapital.com.sg>  
**Sent:** Friday, 17 July 2020 10:29 AM  
**To:** Hsiao Tong (LKKAUTO); Heng Ding Chao  
**Cc:** Admin A  
**Subject:** RE: <SEEK MANDATE>: SURVEY ASSESSMENT - D20001713MFSH/1 // EXPRESS SETTLEMENT - LKK REF: CC4/FCI20004770/Gps3

Dear Hsiao Tang,

You have our mandate to proceed to settle at best \$2,867.45 (all in).

Thanks & Regards,

**Serene Ler**

Motor Claims

### MS First Capital Insurance Limited

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

36 Robinson Road, City House, #16-01 | Singapore 068877 | Tel: 6507 3580 | Fax: 6507 3849 | Reg. No. 195000106C

Motor Claims: [motor\\_claims@msfirstcapital.com.sg](mailto:motor_claims@msfirstcapital.com.sg) | Website: [www.msfirstcapital.com.sg](http://www.msfirstcapital.com.sg)

*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.*

\*With effect from 15 January 2018, we will be known as **MS First Capital Insurance Limited**. Our new website will be [www.msfirstcapital.com.sg](http://www.msfirstcapital.com.sg).

Personal Data Protection Act 2012 ("PDPA"):

Under the PDPA, there are various requirements that regulate the processing of your personal data.

Please refer to [www.first-insurance.com.sg](http://www.first-insurance.com.sg) for details of PDPA Personal Data Collection Statement.

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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:** Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

**Sent:** Thursday, 9 July 2020 9:51 am

**To:** Heng Ding Chao <HengDingChao@msfirstcapital.com.sg>

**Cc:** Admin A <admin-a@lkkauto.com>

**Subject:** RE: <SEEK MANDATE>: SURVEY ASSESSMENT - D20001713MFSH/1 // EXPRESS SETTLEMENT - LKK REF: CC4/FCI20004770/Gps3

Your ref : **D20001713MFSH/1**

Our ref : CC4/FCI20004770/Gps3q2

Dear Sirs,

### ACCIDENT INVOLVING SHD 3287D(MS FCI) AND GY 9999U(TP) ON 27/03/2020

We refer to the above matter.



This is a 3 vehicles chain collision whereby our insured was the last car. In accordance to the MCF guideline for chain collision, we have to settle the front vehicle's claim at 100%.

Third party claimant had decided to repair the car instead of claiming total loss.

We seek your approval to offer repairer "VFIX AUTO SERVICE PTE LTD" at **\$2,867.45(all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 28,602.49	\$ 2,140.00
2. Loss of Rental (39days x \$80.00)	\$ 3,120.00	\$ 720.00 (9days x \$80.00)
3. LTA Search Fee	\$ 7.45	\$ 7.45
Total	\$ 31,729.94	<b><u>\$ 2,867.45</u></b>

Surveyor recommended 7 days for repair + 1Sunday + 1PRS = 9days

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:** Heng Ding Chao <[HengDingChao@msfirstcapital.com.sg](mailto:HengDingChao@msfirstcapital.com.sg)>

**Sent:** Wednesday, 8 July 2020 11:26 AM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: <SEEK MANDATE>: SURVEY ASSESSMENT - D20001713MFSH/1 // EXPRESS SETTLEMENT - LKK REF: CC4/FCI20004770/Gps3

Sir/Mdm,

Attached is the LOD sent by the workshop for this case. Kindly send in the survey report and proposal for express settlement for my perusal. Thank You.

Good Day,

**Cathan Heng Ding Chao,**  
**Motor Claims Department**

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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*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:** Joanne Yong

**Sent:** Friday, 17 April 2020 2:54 PM

**To:** [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: <SEEK MANDATE>: SURVEY ASSESSMENT - D20001713MFSH/1 // EXPRESS SETTLEMENT - LKK REF: CC4/FCI20004770/Gps3

Dear Sir,

Pls proceed express settlement. You may prepare propose claim settlement for me to approval.

Thank you

Regards,

Joanne Yong

Motor Claim Department



**Change of email address**

**[joannejong@msfirstcapital.com.sg](mailto:joannejong@msfirstcapital.com.sg)**

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

A Member of **MS&AD** INSURANCE GROUP

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*We appreciate your kind understanding. Stay safe.*

---

**From:** [chewht@lkkauto.com](mailto:chewht@lkkauto.com) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Sent:** Friday, 17 April 2020 1:28 pm

**To:** Joanne Yong <[JoanneYong@msfirstcapital.com.sg](mailto:JoanneYong@msfirstcapital.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Re: <SEEK MANDATE>: SURVEY ASSESSMENT - D20001713MFSH/1 // EXPRESS SETTLEMENT - LKK REF: CC4/FCI20004770/Gps3

Hi Joane,

Yes. Third party is willing to do express settlement.

*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** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256 3561 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741 4108

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

---

**From:** Joanne Yong <[JoanneYong@msfirstcapital.com.sg](mailto:JoanneYong@msfirstcapital.com.sg)>

**Sent:** Friday, 17 April 2020 1:02 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: <SEEK MANDATE>: SURVEY ASSESSMENT - D20001713MFSH/1 // EXPRESS SETTLEMENT - LKK REF: CC4/FCI20004770/Gps3

Dear Sir,

Do the TP still want to do express settlement with you.

Thank you

Regards,

Joanne Yong

Motor Claim Department



**Change of email address**

**[joanneYong@msfirstcapital.com.sg](mailto:joanneYong@msfirstcapital.com.sg)**

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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*We appreciate your kind understanding. Stay safe.*

---

**From:** [chewht@lkkauto.com](mailto:chewht@lkkauto.com) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Sent:** Friday, 17 April 2020 11:49 am

**To:** Joanne Yong <[JoanneYong@msfirstcapital.com.sg](mailto:JoanneYong@msfirstcapital.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Re: <SEEK MANDATE>: SURVEY ASSESSMENT - D20001713MFSH/1 // EXPRESS SETTLEMENT - LKK REF: CC4/FCI20004770/Gps3

Hi Joanne,

We refer to your below email.

Please be informed that third party had decided not to repair the vehicle and proceed with total loss. (see attached)

We have informed third party to submit LOD with all the supporting docs once it is ready for our further action.

Please advise if we shall continue express settlement for this matter.

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** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256 3561 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741 4108

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

---

**From:** Joanne Yong <[JoanneYong@msfirstcapital.com.sg](mailto:JoanneYong@msfirstcapital.com.sg)>

**Sent:** Thursday, 16 April 2020 3:32 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: <SEEK MANDATE>: SURVEY ASSESSMENT - D20001713MFSH/1 // EXPRESS SETTLEMENT - LKK REF: CC4/FCI20004770/Gps3

Dear Hsiao,

The COR is recommend by our surveyor. TP workshop unable to agree we are also unable to accept their propose offer. In that case is unable to do express settlement as such please submit your surveyor report as per normal without any express settlement.

Thank you

Regards,

Joanne Yong

Motor Claim Department





## Change of email address

[joanneying@msfirstcapital.com.sg](mailto:joanneying@msfirstcapital.com.sg)

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*We appreciate your kind understanding. Stay safe.*

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**From:** [chewht@lkkauto.com](mailto:chewht@lkkauto.com) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Sent:** Thursday, 16 April 2020 3:14 pm

**To:** Joanne Yong <[joanneying@msfirstcapital.com.sg](mailto:joanneying@msfirstcapital.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Re: <SEEK MANDATE>: SURVEY ASSESSMENT - D20001713MFSH/1 // EXPRESS SETTLEMENT - LKK REF: CC4/FCI20004770/Gps3

Hi Joanne,

Please be informed that this is TP case and the nett value is \$2,000.00. However third party workshop does not agreed and propose \$5,000.00 for repair.

Kindly let us have your instruction for our further action.

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** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256 3561 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741 4108

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

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**From:** Joanne Yong <[joanneying@msfirstcapital.com.sg](mailto:joanneying@msfirstcapital.com.sg)>

**Sent:** Thursday, 16 April 2020 12:38 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: <SEEK MANDATE>: SURVEY ASSESSMENT - D20001713MFSH/1 // EXPRESS SETTLEMENT - LKK REF: CC4/FCI20004770/Gps3

Hi Sir,

Can you advise why you recommend the COR at \$2000 and the workshop keep insist to get that parts that is expensive.

Thank you

Regards,

Joanne Yong  
Motor Claim Department



**Change of email address**

**[joanneying@msfirstcapital.com.sg](mailto:joanneying@msfirstcapital.com.sg)**

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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*We appreciate your kind understanding. Stay safe.*

---

**From:** [chewht@lkkauto.com](mailto:chewht@lkkauto.com) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Sent:** Thursday, 16 April 2020 12:32 pm

**To:** Joanne Yong <[Joanneying@msfirstcapital.com.sg](mailto:Joanneying@msfirstcapital.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Re: <SEEK MANDATE>: SURVEY ASSESSMENT - D20001713MFSH/1 // EXPRESS SETTLEMENT - LKK REF: CC4/FCI20004770/Gps3

Hi Joanne,

Kindly refer to the attached email from third party repairer for your reference.

Third party rejected our offer of \$2,000.00 and proposed \$5,000.00 for repair cost.

Kindly advise further mandate/instruction.

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** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
Phone: 6256 3561 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741 4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Joanne Yong <[JoanneYong@msfirstcapital.com.sg](mailto:JoanneYong@msfirstcapital.com.sg)>  
**Sent:** Wednesday, 15 April 2020 2:37 PM  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: <SEEK MANDATE>: SURVEY ASSESSMENT - D20001713MFSH/1 // EXPRESS SETTLEMENT - LKK REF: CC4/FCI20004770/Gps3

Dear Sir,

Refer to your email below.

We will base surveyor recommendation on the repair. Please proceed for express settlement.

Thank you  
Regards,

Joanne Yong  
Motor Claim Department



**Change of email address**  
**[joanneYong@msfirstcapital.com.sg](mailto:joanneYong@msfirstcapital.com.sg)**

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*We appreciate your kind understanding. Stay safe.*

---

**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Sent:** Tuesday, 14 April 2020 10:34 am  
**To:** Joanne Yong <[JoanneYong@msfirstcapital.com.sg](mailto:JoanneYong@msfirstcapital.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** <SEEK MANDATE>: SURVEY ASSESSMENT - D20001713MFSH/1 // EXPRESS SETTLEMENT - LKK REF: CC4/FCI20004770/Gps3

**YOUR REF: D20001713MFSH/1**  
LKK REF: CC4/FCI20004770/Gps3

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle GY 9999U on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice
- PARF & COE Rebate
- TP GIA Report
- Photographs of TP vehicle in its damaged condition

Our surveyor is of the view that the repair limit for third party's van is **\$2,000.00**. However third party repairer proposed **\$5,000.00** for repair cost.

In view of this, we would like to seek your mandate/ instruction on the repair limit/repair cost in order for us to advise third party repairer.

Appreciate your early reply.

***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** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
Phone: 6256 3561 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741 4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Claim Workflow System <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>  
**Sent:** Wednesday, 1 April 2020 4:00 PM  
**To:** [ASSIGNMENTS@LKKAUTO.COM](mailto:ASSIGNMENTS@LKKAUTO.COM)  
**Cc:** [CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG](mailto:CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG); [JOANNEYONG@MSFIRSTCAPITAL.COM.SG](mailto:JOANNEYONG@MSFIRSTCAPITAL.COM.SG)  
**Subject:** PRI: SURVEY ASSESSMENT - D20001713MFSH/1

Dear Sir/Mdm,

We refer to the above reference.

Please find attached the necessary documents for survey.

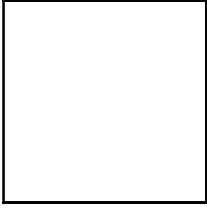
Kindly submit your report via CWS within the next 14 days.

**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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