

Date: 27/04/2020

Thong Lee Leasing Pte Ltd
160 Sin Ming Drive
#05-11 Sin Ming Autocity
Singapore 575722

Attn : Motor Claim Department

Your Ref :

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

Dear Sirs/Madam,

DIRECT SETTLEMENT

Accident on 31/03/2020 involving Vehicle No. SKP 7326A & SHA 7817P
At T-Junction of Yishun Ring Road and Yishun Street 61

We refer to my/our letter date

Arising out of the above accident, as a assessment on the damaged to my/our Vehicle No. SKP 7326A was being conducted by your appointed panel surveyor.

Due to the negligence/fault of your insured/driver of Vehicle No. SHA 7817P. I/We am/are now claiming against you for the repair and other consequential suffered by me/us.

For the purpose of a amicable settlement. I/We quantified my/our claim as follows:-

a) Cost of repair at	S\$ 3,200.00
b) Loss of use for 5 days at rate of (\$70 per day)	S\$ 350.00
c) Police/ROV Fee	S\$
d) Others LTA Search Fee	S\$ 7.45

Total Cost

S\$ 3,557.45

I/We enclose herewith copies of all relevant documents for your perusal.

Kindly also direct all correspondence or liase with my Repairer's Messrs Hwa Seng
Spray Painting Company relating to the said accident without any further
reference to me/us.

Thanking you and awaiting your favourable response.

Yours Faithfully



SIGNED WITHOUT PREJUDICE FOR
ONLY PROPERTY CLAIM

LETTER OF AUTHORIZATION

To Whom It May Concern

Accident on 31/03/2020 involving SKP 7326A and SHA 7817P
along T-Junction of Yishun Ring
Road and Yishun Street 61

I/We Thong Lee Leasing Pte Ltd ^{Co Reg} NRIC No. 201509578W
of 160 Sin Ming Drive #05-06 Sin Ming Autocity, Singapore 575722

Owner of Motor Vehicle Registration No. SKP 7326A insured by _____

of NTUC Income Insurance Co-operative Ltd under Policy No. 5091283578-03

do hereby authorize M/s Hwa Seng spray Painting Company
as my/our representative with full authority to write, negotiate and settle claim

for damages on my/our behalf against the owner and/or driver of

Motor Vehicle No. SHA 7817P in regard to the abovementioned accident.

I/We also consent to the agreed settlement sum be made in favour of my/our

representative, M/s Hwa Seng spray Painting Company and
the said payment be forwarded to them to be construed as full and final discharge of
my/our claim.



Owner Signature & Company Stamp

SIGNED WITHOUT PREJUDICE FOR
ONLY PROPERTY CLAIM

Date : 27/04/2020

DISCHARGE RECEIPT

CLAIM REFERENCE : D20001750MFSH/1
ACCIDENT DATE : 31/03/2020
ACCIDENT LOCATION : ALONG YISHUN RING ROAD
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : ABDUL MAJEED
INSURED VEHICLE : SHA7817P
INVOLVED PARTY : SKP7326A
SETTLEMENT SUM : \$3,457.00

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 : THONG LEE LEASING PTE LTD

Signature and Date :



18/11/2020

WITNESS : LUI HWEE BOON

Signature and Date :

18/11/2020

HWA SENG SPRAY PAINTING CO.

Page 1

160 Sin Ming Drive, #05-11, Sin Ming Autocity
Singapore 575722
Tel No. : 64533100 Fax No. : 62669932
Buss. Reg. No. : 095744/00B

D20/1750/CTPU/PC.

THONG LEE LEASING PTE LTD
160 SIN MING DRIVE, #05-06 SIN MING AUTOCITY
575722

Final Repair Bill : H00128

Attention : Motor Claim Department
Contact : 64533635 96919911 Fax No. : 64539179

Date : 27/04/2020
Vehicle Num. : SKP 7326 A
Make/Model : HONDA INSIGHT
Chassis/Eng# :
Accident Date : 31/03/2020
Claim No. :
Reference :
Policy No. :

S/N	Quantity	Particular	Unit Price	Amount S\$
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LABOUR :				
On lump sum basis repair inclusive of spare parts, panel knocking, spray paint and misc charges				3,200.00

Labour Total S\$:				3,200.00
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E. & O.E.

Total S\$: 3,200.00
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for HWA SENG SPRAY PAINTING CO.

> Back to OneMotoring



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 01 Apr 2020 / 12:55:24

Receipt Date/Time : 01 Apr 2020 / 12:55:24

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200401-001547

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 - SHA7817P				
As at 31 Mar 2020/06:35:00				
Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SHA7817P Enquiry Fee 20200401125329399406	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
	400682XXXXXX8782 eNETS Credit Card			7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
Excess Refundable Amount				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.

Khanchna (LKK Auto)

From: Heng Ding Chao <HengDingChao@msfirstcapital.com.sg>
Sent: 6 August 2020 10:03 AM
To: Khanchna (LKK Auto)
Cc: Admin A; Serene Ler; Novin Siah; Mary Nelson
Subject: RE: MANDATE REQUEST ON QUANTUM - D20001750MFSH/1 // EXPRESS SETTLEMENT VIA LKK


Sir/Mdm,

Please Proceed with Express Settlement at **\$3,457.45 ~ \$ 3,507.45 (all in).**

Based on benchmark, LOU should be (5days x \$50-\$60)

Good Day,

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

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3848/EXT:104| Fax No. : 6507 3849 |Email: HengDingChao@msfirstcapital.com.sg |Company Regn. No. 195000106C
A Member of  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.

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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: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: Tuesday, 4 August 2020 5:12 PM
To: Heng Ding Chao <HengDingChao@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: MANDATE REQUEST ON QUANTUM - D20001750MFSH/1 // EXPRESS SETTLEMENT VIA LKK

**YOUR REF: D20001750MFSH
LKK REF: CC4/FCI20004848/Kka3**

Dear Mr. Cathan,

We refer to the above matter.

Liability: 100% (BOLA 27)

We seek your approval to offer third party repairer "HWA SENG SPRAY PAINTING CO." at **\$3,507.45 ~ \$ 3,557.45 (all in)**.

The summary is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair	\$ 8,649.72	\$ 3,200.00
2. Loss of Use(5 days x \$70)	\$ 350.00	\$ 300.00 ~ 350.00 (5 days x \$60 ~ \$70)
3. LTA Search	\$ 7.45	\$ 7.45
Total	\$ 9,007.17	<u>\$ 3,507.45 ~ \$ 3,557.45</u>

Surveyor recommended 5 days for repair

Enclosed herewith all the documents for your perusal.

Kindly let us have your approval/instruction.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

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

Sent: Tuesday, 4 August 2020 4:01 PM

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

Cc: Admin A <admin-a@lkkauto.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>

Subject: RE: [Urgent] SURVEY ASSESSMENT - D20001750MFSH/1 // EXPRESS SETTLEMENT

Sir/Mdm,

Kindly forward the proposal as this case is urgent and need to be settled soon.

Good Day,

Cathan Heng Ding Chao,
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3848/EXT:104| Fax No. : 6507 3849 |Email: HengDingChao@msfirstcapital.com.sg |Company Regn. No. 195000106C

A Member of  Insurance Group

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We appreciate your kind understanding. Stay safe.


From: Heng Ding Chao
Sent: Wednesday, 29 July 2020 9:57 AM
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>
Subject: RE: [Urgent] SURVEY ASSESSMENT - D20001750MFSH/1 // EXPRESS SETTLEMENT

Sir/Mdm,

Is the survey report and proposal ready yet?

Good Day,

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

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3848/EXT:104| Fax No. : 6507 3849 |Email: HengDingChao@msfirstcapital.com.sg |Company Regn. No. 195000106C
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We appreciate your kind understanding. Stay safe.

From: Heng Ding Chao
Sent: Monday, 20 July 2020 4:03 PM
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>; Serene Ler <SereneLer@msfirstcapital.com.sg>
Subject: [Urgent] SURVEY ASSESSMENT - D20001750MFSH/1 // EXPRESS SETTLEMENT

Sir/Mdm,

Is the Survey Report and proposal for Express Settlement Ready? Deadline is approaching.

Good Day,

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

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3848/EXT:104| Fax No. : 6507 3849 |Email: HengDingChao@msfirstcapital.com.sg |Company Regn. No. 195000106C
A Member of MS&AD Insurance Group

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We appreciate your kind understanding. Stay safe.

From: Heng Ding Chao

Sent: Wednesday, 8 July 2020 10:47 AM

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

Cc: 'Admin A' <admin-a@lkkauto.com>; 'Khanchna (LKK Auto)' <khanchna@lkkauto.com>

Subject: SURVEY ASSESSMENT - D20001750MFSH/1 // EXPRESS SETTLEMENT

Resend.

Sir/Mdm,

Kindly assist to check if the survey report and proposal for express settlement for this case is ready. Thank You.

Good Day,

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

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3848/EXT:104| Fax No. : 6507 3849 |Email: HengDingChao@msfirstcapital.com.sg |Company Regn. No. 195000106C
A Member of MS&AD Insurance Group

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We appreciate your kind understanding. Stay safe.

From: Joanne Yong
Sent: Tuesday, 7 April 2020 12:56 PM
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20001750MFSH/1 // EXPRESS SETTLEMENT

Dear Sir,

Refer to the above matter.

We agreed Express settlement. Please proceed. Liability is clear.

Thank you

Regards,

Joanne Yong
Motor Claim Department



Change of email address
joannejong@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: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Friday, April 3, 2020 11:14 AM
To: Joanne Yong <Joannejong@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20001750MFSH/1 // EXPRESS SETTLEMENT

YOUR REF: D20001750MFSH
LKK REF: CC4/FCI20004848/Kka3

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle SKP 7326A on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Kindly provide us a copy of your insured's GIA report for our necessary action.

Please take note that the case handler in-charge is Khanchna and she can be contacted at DID: 6841 2360.

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: Thursday, 2 April, 2020 4:32 PM

To: 'Claim Workflow System' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>

Cc: JOANNEYONG@MSFIRSTCAPITAL.COM.SG; Admin A <admin-a@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D20001750MFSH/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: Claim Workflow System <cwsmotorclaims@msfirstcapital.com.sg>

Sent: Thursday, 2 April 2020 4:27 PM

To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG;

JOANNEYONG@MSFIRSTCAPITAL.COM.SG

Subject: PRI: SURVEY ASSESSMENT - D20001750MFSH/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.

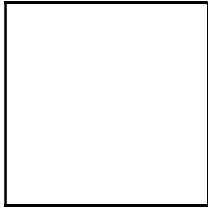
Note: All the accident reports are uploaded into CWS for your perusal.

Best Regards,

Admin Team

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

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



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