

**DING AUTOMOTIVE PTE LTD**

Blk 10 #01-20 Sin Ming
Industrial Est Sec C
Singapore 575645

Without Prejudice to our
driver's Injury claims

OUR REF: 50112564/TP/SHC7534U/AD/02/04/2020/SHI
YOUR REF: SHB2020Z/D20001782MFSH

30 April 2020

To: MOTOR CLAIMS DEPARTMENT
MS FIRST CAPITAL INSURANCE
36 ROBINSON ROAD
#16-01 CITY HOUSE
SINGAPORE 068877

ACCIDENT INVOLVING : SHC7534U AGAINST SHB2020Z 02/04/2020
LOCATION ALONG : GEYLANG ROAD AFTER GEYLANG LORONG 3 EXIT

We refer to the above matter:

	Rate Per Day	Repair/ Claims Day	Amount Before GST	GST 7%	Amount After GST
Cost of Repair	\$ -	12	\$ 5,078.41	\$ 355.49	\$ 5,433.90
Loss Of Rental	\$ 118.20	12	\$ 1,418.40	\$ -	\$ 1,418.40
Loss Of Income	\$ 80.00	12	\$ 960.00	\$ -	\$ 960.00
LTA/GIA Search Fee	\$ -	0	\$ -	\$ -	\$ -
Towing Fee	\$ -	0	\$ -	\$ -	\$ -
Surveyor Fee	\$ -	0	\$ -	\$ -	\$ -
Total	\$ 198.20	12	\$ 7,456.81	\$ 355.49	\$ 7,812.30

The accident was caused solely by the negligence of your insured/driver and as a results , We had incurred the following costs of repair and losses of our client.

Enclosed are copies of the following documents for your perusal:

☺	Letter of Demand	☺	Mileage Record
☺	Repair Bill	☺	Rental Invoice
☺	Surveyed Estimate	☺	Letter of Authority
☺	GIA Report/Accident Police Report	☺	Discharge Voucher
☺	LTA 3 rd Party Search Fee	☺	Certificate of Insurance
☺		☺	

City Cab has authorized DING AUTOMOTIVE PTE LTD to claim, correspond and receive payment against third party as per losses stated above.

Please look into our client's claim and revert Liability/Offer within 14 days upon LOD recipients.

Your Sincerely,
SELOSHINAH
DING AUTOMOTIVE PTE LTD
TEL: +65 9239 4128
FAX: +65 6452 0614



LETTER OF AUTHORITY

Accident involving SHC75344 & SHB20207 on 2/4/2020 along Geylang Road

I/We, City Cab Pte Ltd NRIC/ Co.Reg Number 199502839G registered owner of vehicle No. SHC75344 which was rented to Hirer/Driver Mr/Ms. Sen Sunny NRIC / 753899615, hereby authorize Ding Automotive Pte Ltd on this date 3/4/2020 to submit, correspond, negotiate and settle my/our claim for cost of repair and uninsured losses arising from the above accident and without prejudice of our driver's injury claim.

I/We further authorize that agreed settlement sum for cost of repair, loss of income and rental, survey report fee or any legal fee, third party vehicle insurance particulars enquiry fee etc., be made in favour of Ding Automotive Pte Ltd and that the said payment be forwarded to them as full and final discharge of my/our claims.

Owner Signature/Co.Chop



[Signature]

Hirer/Driver Signature

[Signature]

DISCHARGE RECEIPT

Without Prejudice
to our driver's Injury claim

CLAIM REFERENCE : D20001782MFSH
ACCIDENT DATE : 02/04/2020
ACCIDENT LOCATION : ALONG GEYLANG ROAD AFTER GEYLANG LORONG 3 EXIT
INSURED : CITYCAB PTE LTD
INSURED DRIVER : ONG LEONG CHYE
INSURED VEHICLE : SHB 2020Z
INVOLVED PARTY : SHC 7534U
SETTLEMENT SUM : \$ 7,110.00

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 : CITYCAB PTE LTD

Signature and Date :



WITNESS : Kelly DM
CXXXX355E

Signature and Date : 20/11/20



DING AUTOMOTIVE PTE LTD

Business Reg. No : 201619222G
BLK 10, #01-20 SIN MING IND EST. SEC C, SINGAPORE 575645
Tel: 6452 1208 Fax: 6452 0614

TAX INVOICE

MS FIRST CAPITAL INSURANCE LIMITED

36 ROBINSON ROAD #16-01
CITY HOUSE (S068877)

ATTN : MOTOR CLAIMS DEPT
TEL : FAX :

INVOICE : I-001108
DATE : 17/08/2020
GST REG NO : 201619222G
TERMS : C.O.D.
PO NO : SHB2020Z
OUR REF : SHC7534U
PAGE : 1 of 1

ITEM NO.	DESCRIPTION	QUANTITY	UNIT PRICE	AMOUNT
1.	Cost of repair-SHC7534U	1	5,078.41	5,078.41
REMARKS : Job card:50112564 Your ref:SHB2020Z Oic:Ms Asher LKK Doa:2/4/2020		SUB TOTAL	:	5,078.41
		GST	:	355.49
		TOTAL SGD	:	5,433.90
		DEPOSIT	:	
		O/S BALANCE	:	

FOR DING AUTOMOTIVE PTE LTD

Authorised Signature



Customer Signature

I have inspected and hereby confirmed that
the job done and the amount due herein
are entire to my satisfaction

Our Ref: CC: 0040024



Date: 03 April 2020

TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 02/04/2020 @ 20:20 hrs
ALONG ALONG GEYLANG ROAD AFTER LORONG 3 EXIT
INVOLVING SHB2020Z

We refer to the above-mentioned accident and wish to inform that **CityCab Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHC7534U** (the "Taxi"). The Taxi was hired to **SOH SUNNY IC NO SXXXX996E** a registered hirer-operator of **City Cab Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate of **\$126.47** per day (inclusive of GST).

\$118.20 (w/o GST)

Please be advised that the Taxi was insured with **MS First Capital Insurance Ltd** on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Yours faithfully

Christine Tay
Manager, Fleet Safety

This is a computer generated letter. No signature is required.

RE: [MANDATE REQUEST] Re: [PROPOSED LIABILITY] Re: PRI: SURVEY ASSESSMENT - D20001782MFSH/1/SHB2020Z/ EXPRESS SETTLEMENT DOA 02-04-2020

Eric Woo <EricWoo@msfirstcapital.com.sg>

Wed 11/18/2020 3:00 PM

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

Without Prejudice


Dear Asher,

As spoken, you have our mandate to settle as follow:

COR : \$5,433.90
LOI : \$ 500.00 (10days x \$50)
LOR : \$ 1,182.00 (10days x \$118.20)
To offer : \$7,115.90

Thank you.

Eric Woo
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email: EricWoo@msfirstcapital.com.sg
| Company Regn. No. 195000106C | TEL: 6507 3848
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.

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

From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Sent: Thursday, November 12, 2020 4:54 PM
To: Eric Woo <EricWoo@msfirstcapital.com.sg>
Cc: Serene Ler <Serener@msfirstcapital.com.sg>
Subject: Re: [MANDATE REQUEST] Re: [PROPOSED LIABILITY] Re: PRI: SURVEY ASSESSMENT - D20001782MFSH/1/SHB2020Z/ EXPRESS SETTLEMENT DOA 02-04-2020

Hi Eric,

We refer to the above matter.

Third party disagreed with our offer and counter proposed G/S \$7,200.00.

Kindly let us have your approval / instruction if any.

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: Eric Woo <EricWoo@msfirstcapital.com.sg>

Sent: Wednesday, August 5, 2020 12:35 AM

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

Cc: Serene Ler <Sereneler@msfirstcapital.com.sg>

Subject: FW: [MANDATE REQUEST] Re: [PROPOSED LIABILITY] Re: PRI: SURVEY ASSESSMENT - D20001782MFSH/1/SHB2020Z/ EXPRESS SETTLEMENT DOA 02-04-2020

Without Prejudice

Dear Asher,

You have our mandate to settle as follow:

COR : \$5,433.90

LOI : \$300 - \$400

LOR : \$709.20 - \$945.60

To offer : \$6,443.10 - \$6,779.50

Thank you.

Eric Woo

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email: EricWoo@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

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

Sent: Tuesday, 21 July 2020 2:54 pm

To: Eric Woo <EricWoo@msfirstcapital.com.sg>

Subject: [MANDATE REQUEST] Re: [PROPOSED LIABILITY] Re: PRI: SURVEY ASSESSMENT - D20001782MFSH/1/SHB2020Z/ EXPRESS SETTLEMENT DOA 02-04-2020

Your ref : **D20001782MFSH**

Our ref : CC4/FCI20005053/Eea3q2

Dear Sirs,

ACCIDENT INVOLVING SHB 2020Z (OI) AND SHC 7534U (TP) ON 02/04/2020

We refer to the above matter.

The accident occurred when our insured rear ended 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 " **DING AUTOMOTIVE PTE LTD** " at **\$ 7,115.90 (all-in).**

-

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 8,599.04	\$ 5,433.90
2. Loss of Rental (12days x \$118.20)	\$ 1,418.40	\$ 1,182.00 (10days x \$118.20)
3. Loss of Income (12days x \$80)	\$ 960.00	\$ 500.00 (10days x \$50)
Total		<u>\$ 7,115.90</u>

Surveyor recommended 6days 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: gshersng@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: Eric Woo <EricWoo@msfirstcapital.com.sg>

Sent: Monday, May 4, 2020 5:58 PM

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

Subject: FW: [PROPOSED LIABILITY] Re: PRI: SURVEY ASSESSMENT - D20001782MFSH/1/SHB2020Z/ EXPRESS SETTLEMENT DOA 02-04-2020

Dear Asher,

We are agreeable with your proposal.

Kindly proceed with Express Settlement.

Thank you.

Eric Woo

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email: EricWoo@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.

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

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

Sent: Thursday, 30 April 2020 1:57 pm

To: Rachel Wu <RachelWu@msfirstcapital.com.sg>

Subject: [PROPOSED LIABILITY] Re: PRI: SURVEY ASSESSMENT - D20001782MFSH/1 // EXPRESS SETTLEMENT

Claim No:D20001782MFSH/1

LKK Ref:CC4/FCI20005053/Eea3

Dear Sir/Madam,

ACCIDENT INVOLVING SHB 2020Z AND SHC 7534U ON 02/04/2020

-

We refer to the above matter.

Liability: 100%

Remark:B: 27 OID REAR ENDED TP

Kindly let us have your approval on liability.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | 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: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: Thursday, April 16, 2020 3:52 PM

To: 'Rachel Wu' <RachelWu@msfirstcapital.com.sg>; Motor Claims <MotorClaims@msfirstcapital.com.sg>

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

Subject: RE: PRI: SURVEY ASSESSMENT - D20001782MFSH/1 // EXPRESS SETTLEMENT

Dear Sir / Madam,

We refer to the above matter.

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

"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.

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: Mei Kwan (LKKAuto)
Sent: Saturday, 11 April 2020 10:49 AM
To: 'Rachel Wu'
Cc: Asher Sng (LKKAuto); Admin A
Subject: RE: PRI: SURVEY ASSESSMENT - D20001782MFSH/1 // EXPRESS SETTLEMENT

YOUR REF: D20001782MFSH
LKK REF: CC4/FCI20005053/Eea3

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle SHC 7534U 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 let us have a copy of your insured's GIA report for our necessary action.

Please 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.

"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.

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: Claim Workflow System <cwsmotorclaims@msfirstcapital.com.sg>
Sent: Tuesday, 7 April 2020 5:02 PM
To: assignments <assignments@lkkauto.com>
Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG <CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG>;
RACHELWU@MSFIRSTCAPITAL.COM.SG <RACHELWU@MSFIRSTCAPITAL.COM.SG>
Subject: PRI: SURVEY ASSESSMENT - D20001782MFSH/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

11/18/2020

Mail - Asher Sng (LKKAuto) - Outlook

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.