

Erofia Motor Trading Pte Ltd

1 Kaki Bukit Avenue 6 #02-62
AutoBay @ Kaki Bukit
Singapore 417883
Tel: 67527740 Fax: 67528669
E-Mail: erofia@singnet.com.sg
Co Registration No: 201202259N

Our Ref: EMT1638/20/lt/FW180X

WITHOUT PREJUDICE

Your reference:

BY HAND TO LKK

04 May 2020

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

Attn: Officer-In-Charge (Motor Claims Department)

Dear Sirs

Re: **ACCIDENT INVOLVING SHD8542J AND FBJ6076R ON 01 APRIL 2020**

We are instructed by our client Tan Teck Guan to claim damages against your insured SHD8542J in connection with a road traffic accident on 01 April 2020 at about 06.40hrs along Gul Road with our client's motorcycle registration number FBJ6076R

As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expenses, particulars of which are as follows:

1.	Cost of repair as per surveyor's recommendation	S\$ 1,900.00
2.	Loss of Use (06 days x S\$20.00/day) PRI & Repair days	<u>S\$ 120.00</u>
	Total to Claim	S\$ 2,020.00

Attached final repair bill for your early process of our claim

Thank you

Yours faithfully
Erofia Motor Trading Pte Ltd

Teo Hwa Heng



Erofia Motor Trading Pte Ltd

1 Kaki Bukit Avenue 6 #02-62
AutoBay @ Kaki Bukit
Singapore 417883
Tel: 67527740 Fax: 67528669
Co Registration No: 201202259N

AUTHORISATION TO ACT

I/We, Tan Teck Guan ("the third party claimant") of
Blk 442 Ang Mo Kio Avenue 10 #07-1187 S560442 address), owner of
FBJ 6076 R (vehicle no.) hereby authorize Erofia Motor Trading Pte Ltd ("the
workshop") to act for me with respect to my claim for repair costs and/or rental and/or loss of
use ("claim") for my vehicle no. FBJ 6076 R That was damaged pursuant to the
accident which occurred on 01/04/2020 (date)
Along Gul Road (location) involving vehicle no/s
SHD 8542J ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they
deemed 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 - EROFIA MOTOR
TRADING PTE LTD

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

Dated this 20 (day) of 04 (month) 20 20 (year)

ka x
Signed by "the third party claimant"
(With company stamp if applicable)

Tan Teck Guan
Signed by "the workshop"
(With company stamp)



Provide always that this discharge of my
claim for damages relating to the damage to
my vehicle shall not prejudice or affect or
preclude me from making a further claim for
general and special damages for my personal
injuries sustained in the same accident.

DISCHARGE RECEIPT

CLAIM REFERENCE : D20001761MFSH/1
ACCIDENT DATE : 01/04/2020
ACCIDENT LOCATION : ALONG GUL ROAD
INSURED : CITYCAB PTE LTD
INSURED DRIVER : SUHAIMI BIN HASHIM
INSURED VEHICLE : SHD8542J
INVOLVED PARTY : FBJ6076R
SETTLEMENT SUM : \$ 2,000.00

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.

I hereby authorise you to make the above payment to E-rofia motor Trading pte ltd

CLAIMANT : TAN TECK GUAN (CHEN DEYUAN)

Signature and Date :

Tan 22/12/20.

WITNESS :

Teo Hwa Heng

Signature and Date :

[Signature] 22/12/20

EROFIA MOTOR TRADING PTE LTD (201202259N)

1 Kaki Bukit Ave 6 #02-62
Singapore 417883
Tel: 67527740 Fax: 67528669
H/P: 90696165 (Mr Teo)

INVOICE

Number	Date	Page
FBJ6076R	04-May-20	1

VEHICLE NO: FBJ6076R
MAKE/MODEL: YAMAHA FZ16
NAME: MS FIRST CAPITAL INSURANCE LTD
ADDRESS: 36 ROBINSON ROAD #16-01
CITY HOUSE
SINGAPORE 068877

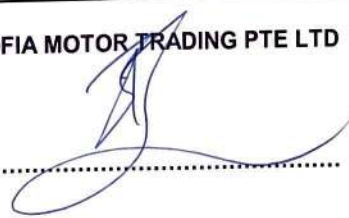
ACCIDENT INVOLVING SHD8542J AND FBJ6076R ON 01 APRIL 2020

FINAL REPAIR BILL AS PER SURVEYOR'S RECOMMENDATION

S\$ 1,900.00

TOTAL : S\$ 1,900.00

EROFIA MOTOR TRADING PTE LTD



Khanchna (LKK Auto)

From: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Sent: 25 August 2020 4:51 PM
To: Khanchna (LKK Auto)
Cc: Admin A
Subject: RE: MANDATE REQUEST FOR QUANTUM AND LIABILITY- D20001761MFSH/1 // EXPRESS SETTLEMENT VIA LKK

Dear Khanchna,

Your approval to negotiate from \$ 1,980.00 - 2,020.00.

- To get letter of authorisation

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.

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: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: Wednesday, 5 August 2020 3:38 PM
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: MANDATE REQUEST FOR QUANTUM AND LIABILITY- D20001761MFSH/1 // EXPRESS SETTLEMENT VIA LKK

YOUR REF: D20001761MFSH
LKK REF: CC4/FCI20005374/Uka3

Dear Ms. Merina,

We refer to the above matter.

Liability: 100%

Remarks: Collision occurred when Insured driver made a U-turn

We seek your approval to offer third party repairer "EROFIA MOTOR TRADING PTE LTD" at \$1,980.00 ~ 2,020.00(all in).

The summary is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair	\$ 5,798.30	\$ 1,900.00
2. Loss of Use (6 days x \$20)	\$ 120.00	\$ 80.00 ~ 120.00 (4 days ~ 6 days x \$20)
Total	\$ 5,918.30	<u>\$ 1,980.00 ~ 2,020.00</u>

Surveyor recommended 4 days for repair + 1 Sunday + 1 PRS = 6 days

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: Khanchna (LKK Auto)
Sent: Friday, 24 July 2020 6:17 PM
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: PRI: SURVEY ASSESSMENT - D20001761MFSH/1 // EXPRESS SETTLEMENT

Dear Sir/Madam,

We refer to the above matter.

We attach herewith a copy of the LOD.

We will follow up with our e-mail seeking mandate promptly.

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: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Sent: Tuesday, 28 April 2020 12:12 PM
To: Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>
Cc: Khanchna (LKK AUTO) <khanchna@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: PRI: SURVEY ASSESSMENT - D20001761MFSH/1 // EXPRESS SETTLEMENT

Dear Mei Kwan,

Attached our insured GIA report for your perusal.

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
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From: Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>
Sent: Tuesday, 28 April 2020 12:00 pm
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>; Motor Claims <MotorClaims@msfirstcapital.com.sg>
Cc: Khanchna (LKK AUTO) <khanchna@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: PRI: SURVEY ASSESSMENT - D20001761MFSH/1 // EXPRESS SETTLEMENT

YOUR REF: D20001761MFSH
LKK REF: CC4/FCI20005374/Uka3

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle FBJ 6076R on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- 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 Khanchna.

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: Admin-D (LKKAuto)

Sent: Friday, 24 April 2020 9:18 AM

To: Claim Workflow System; assignments; Admin A

Cc: MERINACHIA@MSFIRSTCAPITAL.COM.SG

Subject: Re: PRI: SURVEY ASSESSMENT - D20001761MFSH/1

Dear Sir/Madam,

Thank you for the assignment.

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,

Summer Lee | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | 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: Friday, 24 April 2020 9:13 AM

To: assignments <assignments@lkkauto.com>

Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG <CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG>;

MERINACHIA@MSFIRSTCAPITAL.COM.SG <MERINACHIA@MSFIRSTCAPITAL.COM.SG>

Subject: PRI: SURVEY ASSESSMENT - D20001761MFSH/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.