



23 JUNE 2020

Your Ref :  
Our Ref : TP/11547/FBK2469L/SH8487J

**BY EMAIL**

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

**ATTN: Motor Claims Dept**

Dear Sir / Madam,

**Accident Involving FBK2469L & SH8487J on 15/03/2020**

We refer to the above-mentioned matter.

As instructed by our client, we proceed to quantify our claim as itemized below:

1. Cost of Repair (Inc 7% GST)	\$1,979.50
2. Loss of Use (5 days x \$20)	\$ 100.00
3. LTA Vehicle Insurance Search Fee	\$ 7.45
<b>TOTAL</b>	<b><u>\$2,086.95</u></b>

We attached our Tax Invoice and LTA Search Invoice for your perusal.

Please acknowledge receipt.

If you require any further clarification, please do not hesitate to contact Mr Raymond at 6281 6520 ext. 220.

Thank you.

**BAN HOCK HIN CO PTE LTD**

.....  
Raymond Tan  
Manager/Insurance Dept  
Tel : 6281 6520 ext. 220  
Fax : 6284 2969  
Email : [raymond@bhh.com.sg](mailto:raymond@bhh.com.sg)



**DISCHARGE RECEIPT**

CLAIM REFERENCE : D20001523MFSH/1  
ACCIDENT DATE : 15/03/2020  
ACCIDENT LOCATION : LICHI AVE AND WILLOW AVE  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : ENG YEOW LIM  
INSURED VEHICLE : FBK2469L  
INVOLVED PARTY : SH8487J  
SETTLEMENT SUM : \$2,086.95

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 : BAN HOCK HIN CO.PTE LTD

Signature and Date :

WITNESS : *Tan Choe Lou*

Signature and Date :



*[Signature]* 07/08/2020

*[Signature]* 2/8/20



## TAX INVOICE

**BILL TO**

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

<b>GST Reg No :</b>	M2-0010542-7
<b>Invoice No :</b>	LEJB20203697
<b>Invoice Date :</b>	11/05/2020

Vehicle Reg. No FBK2469L  
Brand Yamaha  
Model YBR125

Page 1

S/NO.	DESCRIPTION	QTY	UNIT PRICE	TOTAL AMOUNT
1	Lump Sum Repair			\$ 1,850.00

Cheques Should Be Cross And Made Payable To  
**BAN HOCK HIN CO PTE LTD**  
\*LOU exclusive GST

<b>Net Total</b>	\$ 1,850.00
GST 7%	\$ 129.50
<b>Grand Total</b>	<b>\$ 1,979.50</b>

For & on Behalf of   
**BAN HOCK HIN CO PTE LTD**



# Land Transport Authority

Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 24 Apr 2020 / 09:08:55

Receipt Date/Time : 24 Apr 2020 / 09:08:54

## Tax Invoice/Receipt

Receipt No. : ITNET-00000-200424-000350

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 - SH8487J				
As at 15 Mar 2020/23:00:00				
Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SH8487J Enquiry Fee 20200424090656604825	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
Paid By				
	20200424090740291	Direct Debit: eNETS Debit (Internet Banking)		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.

## Khanchna (LKK Auto)

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**From:** Heng Ding Chao <HengDingChao@msfirstcapital.com.sg>  
**Sent:** 22 July 2020 10:37 AM  
**To:** Khanchna (LKK Auto)  
**Cc:** Admin A  
**Subject:** RE: D20001523MFSH/1 // EXPRESS SETTLEMENT - MANDATE REQUEST ON QUANTUM [MVA BETWEEN FBK 2469L & SH 8487J (FCI) ON 15/03/2020]

Sir/Mdm,

Please proceed with the proposed quantum at \$ 2,086.95 (all in). 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](mailto:HengDingChao@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

*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.*

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**From:** Khanchna (LKK Auto) <khanchna@lkkauto.com>  
**Sent:** Tuesday, 21 July 2020 2:06 PM  
**To:** Heng Ding Chao <HengDingChao@msfirstcapital.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** D20001523MFSH/1 // EXPRESS SETTLEMENT - MANDATE REQUEST ON QUANTUM [MVA BETWEEN FBK 2469L & SH 8487J (FCI) ON 15/03/2020]

**YOUR REF: D20001523MFSH**  
**LKK REF: CC4/FCI20005376/Uka3q2**

Dear Sir/Madam,

We refer to the above matter.

Liability : 100%(BOLA 9(a)).

Remarks: Insured driver making a turn and third party moving straight

We seek your approval to offer third party repairer "**BAN HOCK HIN CO. PTE LTD**" at **\$ 2,086.95 (all in)**.

The summary is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 6,114.19	\$ 1,979.50
2. Loss of Use (5 days x \$20)	\$ 100.00	\$ 100.00
3. LTA Search Fee	\$ 7.45	\$ 7.45
<b>Total</b>	<b>\$ 6,221.64</b>	<b>\$ 2,086.95</b>

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](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

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**From:** Khanchna (LKK Auto)

**Sent:** Tuesday, 21 July 2020 11:57 AM

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

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Serene Ler <[Serener@msfirstcapital.com.sg](mailto:Serener@msfirstcapital.com.sg)>

**Subject:** RE: PRI: SURVEY ASSESSMENT - D20001523MFSH/1 // EXPRESS SETTLEMENT

Dear Mr. Cathan,

We are preparing our report to seek mandate.

We will revert asap on this.

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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:** Tuesday, 21 July 2020 11:54 AM  
**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Serene Ler <[Sereneler@msfirstcapital.com.sg](mailto:Sereneler@msfirstcapital.com.sg)>  
**Subject:** RE: PRI: SURVEY ASSESSMENT - D20001523MFSH/1 // EXPRESS SETTLEMENT

Sir/Mdm,

Workshop is already chasing for settlement.

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](mailto:HengDingChao@msfirstcapital.com.sg) |Company Regn. No. 195000106C  
A Member of **MS&AD Insurance Group**

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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.*

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**From:** Heng Ding Chao  
**Sent:** Monday, 20 July 2020 4:05 PM  
**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Subject:** RE: PRI: SURVEY ASSESSMENT - D20001523MFSH/1 // EXPRESS SETTLEMENT

Sir/Mdm,

Is the survey report and proposal for the express settlement done for this case?

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](mailto:HengDingChao@msfirstcapital.com.sg) |Company Regn. No. 195000106C  
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**From:** Heng Ding Chao

**Sent:** Wednesday, 8 July 2020 11:15 AM

**To:** 'Khanchna (LKK Auto)' <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Cc:** 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; 'Mei Kwan (LKKAuto)' <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Subject:** RE: PRI: SURVEY ASSESSMENT - D20001523MFSH/1 // EXPRESS SETTLEMENT

Sir/Mdm,

Is there any progress for this case?

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](mailto:HengDingChao@msfirstcapital.com.sg) |Company Regn. No. 195000106C

A Member of  Insurance Group

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*We appreciate your kind understanding. Stay safe.*

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**From:** Heng Ding Chao

**Sent:** Wednesday, 24 June 2020 2:30 PM

**To:** 'Khanchna (LKK Auto)' <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Cc:** 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; 'Mei Kwan (LKKAuto)' <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Subject:** RE: PRI: SURVEY ASSESSMENT - D20001523MFSH/1 // EXPRESS SETTLEMENT

Hi Khanchna,

Attached is the IV GIA Report & LOD provided by Workshop.

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](mailto:HengDingChao@msfirstcapital.com.sg) |Company Regn. No. 195000106C

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*We appreciate your kind understanding. Stay safe.*

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**From:** Heng Ding Chao

**Sent:** Friday, 19 June 2020 12:47 AM

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Subject:** RE: PRI: SURVEY ASSESSMENT - D20001523MFSH/1 // EXPRESS SETTLEMENT

Hi Khanchna,

Traffic Police has returned the video footage to fleet safety. After viewing the footage, I have confirmed that liability is down on our side. I have also informed Raymond on the workshop side on our liability status. Please proceed with express settlement. 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](mailto:HengDingChao@msfirstcapital.com.sg) |Company Regn. No. 195000106C

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*We appreciate your kind understanding. Stay safe.*

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**From:** Joanne Yong  
**Sent:** Tuesday, 28 April 2020 3:09 pm  
**To:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Cc:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: PRI: SURVEY ASSESSMENT - D20001523MFSH/1 // EXPRESS SETTLEMENT

Dear Sir,

Refer to your email below.

Please proceed for express settlement.

Pls find the attached GIA report as per requested.

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:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Sent:** Tuesday, 28 April 2020 1:16 pm  
**To:** Joanne Yong <[Joannejong@msfirstcapital.com.sg](mailto:Joannejong@msfirstcapital.com.sg)>; Motor Claims <[MotorClaims@msfirstcapital.com.sg](mailto:MotorClaims@msfirstcapital.com.sg)>  
**Cc:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: PRI: SURVEY ASSESSMENT - D20001523MFSH/1 // EXPRESS SETTLEMENT

**YOUR REF: D20001523MFSH**  
**LKK REF: CC4/FCI20005376/Uka3**

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle FBK 2469L 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](mailto: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 2:29 PM  
**To:** Claim Workflow System; assignments; Admin A  
**Cc:** [JOANNEYONG@MSFIRSTCAPITAL.COM.SG](mailto:JOANNEYONG@MSFIRSTCAPITAL.COM.SG)  
**Subject:** Re: PRI: SURVEY ASSESSMENT - D20001523MFSH/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](mailto:assignments@lkkauto.com) | fax: 6256-4315 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:** Friday, 24 April 2020 2:06 PM  
**To:** assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>  
**Cc:** [CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG](mailto:CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG) <[CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG](mailto:CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG)>; [JOANNEYONG@MSFIRSTCAPITAL.COM.SG](mailto:JOANNEYONG@MSFIRSTCAPITAL.COM.SG) <[JOANNEYONG@MSFIRSTCAPITAL.COM.SG](mailto:JOANNEYONG@MSFIRSTCAPITAL.COM.SG)>  
**Subject:** PRI: SURVEY ASSESSMENT - D20001523MFSH/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.**