



MS First Capital Insurance Limited Co.Reg. No. 195000106C GST Reg. No. M2-0001676-9
6 Raffles Quay #21-00 Singapore 048580
Tel: (65) 6222 2311 Fax: (65) 6222 3547

Claims & Motor Underwriting Dept: 36 Robinson Road #16-01 City House Singapore

DISCHARGE RECEIPT

CLAIM REFERENCE : D20002034MFSH
ACCIDENT DATE : 29/04/2020
ACCIDENT LOCATION : ANG MO KIO AVENUE 6 TOWARDS ANG MO KIO AVENUE 8
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : WONG KAM KIAT
INSURED VEHICLE : SHB 4327B
INVOLVED PARTY : SHC 5607G
SETTLEMENT SUM : 3,100.00

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 : Amanda Tay

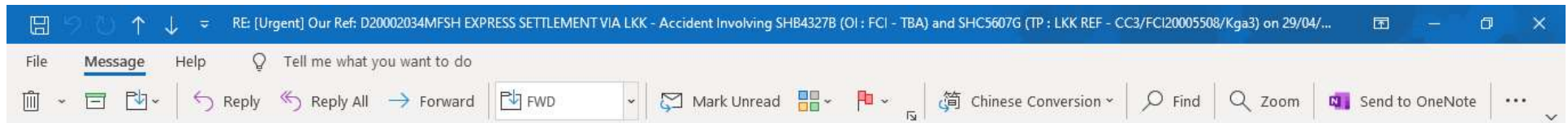
Signature and Date : *lay* 21/07/20

WITNESS : *Rene Tan*

Signature and Date : *[Signature]*



21 JUL 2020



RE: [Urgent] Our Ref: D20002034MFSH EXPRESS SETTLEMENT VIA LKK - Accident Involving SHB4327B (OI : FCI - TBA) and SHC5607G (TP : LKK REF - CC3/FCI2...



Heng Ding Chao <HengDingChao@msfirstcapital.com.sg>
To: Cecilia Chong (LKK Auto); Mei Kwan (LKKAuto)
Cc: Admin A

Reply Reply All Forward

Mon 20/7/2020 11:37 AM

Sir/Mdm,

Please carry on for Express Settlement with the amended figures below.

Cost of repairs (Incl 7% gst): \$2,728.50

Loss of Rental: \$227.46 - \$379.10 (3-5 days x \$75.82) w/o gst

Total: \$2,956.50 - \$3,184.00

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**

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.



Aini Binte

From: Heng Ding Chao
Sent: Friday, June 5, 2020 5:39 PM
To: Joanne Yong
Cc: Jim Soon; Aini Binte; Priscilla Zhuo Shu Xian
Subject: FW: TCS REF: AAD2004-099 -- Accident involving SHB4327B & SHC5607G on 29/04/2020
Attachments: image001.wmz; AAD2004-099 LOD.pdf

Hi Joanne,

Need your assistance to revise reserve TPD 1 Reserve. I have acknowledged.

Intimation: \$3215.28

Revised: \$3220

Hi Support,

For scanning and Letter to Insured Driver.

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

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.

From: Jim Soon <JimSoon@msfirstcapital.com.sg>
Sent: Thursday, 4 June 2020 2:45 pm
To: Heng Ding Chao <HengDingChao@msfirstcapital.com.sg>
Cc: Joanne Yong <JoanneYong@msfirstcapital.com.sg>
Subject: FW: TCS REF: AAD2004-099 -- Accident involving SHB4327B & SHC5607G on 29/04/2020

Dear DC,

D20002034MFSH, TPD LOD for your perusal.

Thank You

Jim Soon
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848
| DID : 6507 3852 | Fax No. : 6507 3849 | Email: JimSoon@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 COVID 19 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 business partners. We have access to emails and will work to respond in a timely manner.

We appreciate your kind understanding. Stay safe.

From: Zhe Wei <zhewei.kek@transcab.com.sg>

Sent: Thursday, 4 June 2020 2:22 pm

To: Motor Claims <MotorClaims@msfirstcapital.com.sg>

Cc: claims <claims@transcab.com.sg>

Subject: TCS REF: AAD2004-099 -- Accident involving SHB4327B & SHC5607G on 29/04/2020

Without Prejudice

Dear Sir

We are making a claim against your client SHB4327B.

Enclosed is our LOD for your perusal and action.

Original hard copy will mailed to you by post.

Hope to receive your offer soon.

Thank you.

Best Regards,
Kek Zhewei
Claims Officer

**TRANS-CAB SERVICES PTE LTD**

No. 2 Ang Mo Kio Street 63, Singapore 569111

Main Line : (65) 6287 6666 Fax Line: (65) 6257 1330

Website: www.transcab.com.sg

41

This message is confidential. It may also be privileged or otherwise protected by work product immunity or other legal rules. If you have received it by mistake, please let us know by e-mail reply and delete it from your system; you may not copy this message or disclose its contents to anyone. Please send us by fax any message containing deadlines as incoming e-mails are not screened for response deadlines. The integrity and security of this message cannot be guaranteed on the Internet

**AVG**

This email has been checked for viruses by AVG antivirus software.

www.avg.com

Trans-Cab Services Pte Ltd

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

Our Ref : AAD2004-099

Your Ref : SHB4327B COMFORT

Date : 22.May 2020

FIRST CAPITAL INSURANCE LIMITED

Dear Sir/Madam,

**ACCIDENT INVOLVING SHC5607G AND SHB4327B COMFORT ON 29/04/20 02:40 PM
ALONG ANG MO KIO AVENUE 6 TOWARDS ANG MO KIO AVENUE 8**

It appears that the above accident was caused by your insured's negligence. We, therefore seeking compensation from you for our financial loss as itemized below :-

1.	Cost of Repair (inclusive of 7% GST)	\$	2,728.50
2.	Loss of Rental for <u>6</u> days @ \$ <u>81.13</u> per day	\$	486.78
3.	Loss of Income for _____ days @ \$ _____ per day	\$	0.00
4.	LTA Search Fee	\$	0.00
5.	Survey Fee	\$	0.00
	Total	\$	3,215.28

We enclose a copy of the following documents for your consideration :-

GIA report lodged by our driver

Rental rate and mileage records

Certificate of Insurance

Authorization To Act

Original final repair bill

LTA Search Fee

Kindly let us have the discharge voucher within the next 14 days, failing which we shall proceed to hand over the conduct of this matter to our solicitors without further reference to you.

Yours Faithfully

Trans-Cab Services Pte Ltd



Jasmine Tan

General Manager

Tel No. : 6603 1250 (DID)

Note : Please email any further correspondence to claims@transcab.com.sg (6603 1259)

Trans-Cab Auto Services Pte Ltd

No. 2 Ang Mo Kio Street 63 Singapore 569111

Tel: 6287 6666

Fax: 6287 7764

Co. Reg. No.: 201019626G

GST Reg. No.: 201019626G

Tax Invoice / Debit Note

TO: MS FIRST CAPITAL INSURANCE LIMITED 36 Robinson Road #16-01 City House 068877 Singapore ATTENTION:	INVOICE NO. : INV2005-027 DATE : 4. May 2020 REFERENCE NO : AAD2004-099 TERMS : DUE DATE : 4. May 2020 PAGE : 1
--	--

NO.	CODE	DESCRIPTION	QTY	UNIT PRICE	AMOUNT
1.	6050101	REPAIR-SHC5607G; DOA 29.04.20(LUMP SUM-20)	1	2,728.50	2,728.50

Total SGD Excl. GST : 2,550.00

7% GST : 178.50

**** TWO THOUSAND SEVEN HUNDRED TWENTY EIGHT AND FIFTY SGD ONLY

Total SGD Incl. GST : 2,728.50

1) All cheques should be crossed and made payable to "Trans-Cab Auto Services Pte Ltd"

2) Please quote our Invoice Number during payment.

3) We reserve the right to charge interest @ 1.5% per month on overdue invoice.

4) Any dispute as to the accuracy, charges etc of this invoice must be communicated within 10 days from the date hereof failing which it shall be deemed to have been unconditionally accepted.

E. & O. E.

THIS IS A COMPUTER GENERATED INVOICE WHICH REQUIRES NO SIGNATURE

Trans-Cab Services Pte Ltd

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

22 May, 2020

To Whom It May Concern

Dear Sir / Madam,

Accident on 29/04/20 02:40 PM at ANG MO KIO AVENUE 6 TOWARDS ANG MO KIO AVENUE 8

1. We refer to the above-mentioned accident and wish to inform that Trans-Cab Services Pte Ltd is the registered owner of the taxi bearing vehicle registration no. SHC5607G. The taxi was hired to YEOW KAI LEONG a registered hirer-operator of Trans-Cab Services Pte Ltd at the time of occurrence of the aforementioned accident at a rental rate \$81.13 per day (inclusive of GST).
2. Please be advised that the Taxi is insured with AXA INSURANCE PTE LTD on a third party basis at the material time of the accident.
3. Please liaise with us directly for any settlement of claims in respect of the said accident.

Yours faithfully,

Jasmine Tan
General Manager

Trans-Cab Services Pte Ltd

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

Authorization To Act

We, Trans-cab Services Pte Ltd of Company Registration No. 200303878K hereby authorize Trans-cab Auto Services Pte Ltd to act on behalf to claim for all losses incurred for the accident involving SHC5607G and SHB4327B COMFORT along ANG MO KIO AVENUE 6 TOWARDS ANG MO KIO AVENUE 8 on 29/04/20 02:40 PM.

In addition, we also hereby authorize the above payment to be made in favour of Trans-cab Auto Services Pte Ltd upon settlement.

Dated this 22 (day) of May 2020

Yours Faithfully

Trans-Cab Services Pte Ltd



Jasmine Tan

General Manager

Trans-Cab Services Pte Ltd

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

29-04-2020

Dear Sir/Madam,

Please be informed that the taxi was undergo accident repair in the workshop as follow.

Date In	Date Out	Vehicle No.
Accident No.	AAD2004-099	Accident Date 29-04-2020
4/29/2020 15:10	5/4/2020 15:00	SHC5607G

Yours Faithfully,

Trans-Cab Services Pte Ltd



Jasmine Tan

General Manager