

Our Ref : SLV1533P / TP#1081  
Your Ref : SHA1689G / D20002076MFSH

**WITHOUT PREJUDICE**

Date : 11 June 2020

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

Attention: Motor Claims Department

**ACCIDENT INVOLVING SLV1533P & SHA1689G ON 25/04/2020  
ALONG TAMPINES AVENUE 10 NEAR IKEA**

We refer to the above captioned.

We are claiming the below followings:

- Cost of Repair (incl. of GST)	S\$1,001.79
- Loss of Use (Private Hire)	S\$600.00 (\$120 X 05 days)

<b>Grand Total</b>	<b>S\$1,601.79</b> =====
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If you have any enquiries, please contact our representative, Ms. Sharon Ten & Ms. Lily at 6481-1522 or email [sharon@ow.sg](mailto:sharon@ow.sg) / [lily.loi@ow.sg](mailto:lily.loi@ow.sg)

All payment is to be issued direct to **Optima Werkz Pte Ltd.**

Your prompt attention is most grateful and look forward to your speedy settlement.

Yours faithfully

OPTIMA WERKZ PTE LTD

Encl.

*This is a computer generated printout and no signature is required.*

TO WHOM IT MAY CONCERN

**AUTHORIZATION TO ACT**

I/We(owner) Chiu Ai Lan ('the third-party claimant') of  
(Address) 7A Pagar Road Grove #11-30, Singapore 07007 registered owner of  
(Vehicle Number) SLV1533P hereby authorize ('the vehicle repairer workshop')  
**OPTIMA WERKZ PTE LTD** to act for me/us with respect of my/our claim for repair costs and /or  
rental and/or loss of use for my/our vehicle number SLV1533P that was  
damaged pursuant to the accident which occurred on 25/04/2020 along Tampines  
Ave 10 Near Ikea involving vehicle number SHAT689G.

I/We further authorize the workshop to settle my/our above-mentioned claim in a manner that they  
deem fit and the workshop is further authorized to receive full payment in the settlement of my/our  
claim with full cheque(s) payment being made in the favor of the workshop.

Dated this 27 day of April year 2020.



Signature of Vehicle Registered Owner  
Company's stamp (if applicable)

### DISCHARGE RECEIPT

CLAIM REFERENCE : D20002076MFSH  
ACCIDENT DATE : 25/04/2020  
ACCIDENT LOCATION : TAMPINES AVENUE 10 NEAR IKEA  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : SEOW CHER LAK  
INSURED VEHICLE : SHA 1689G  
INVOLVED PARTY : SLV 1533P  
SETTLEMENT SUM : \$ 1,240.00

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.

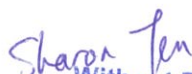
I/WE acknowledge that this DISCHARGE RECEIPT is not to be construed as an admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and /or its INSURED DRIVER and it shall not be used as evidence in any claims or actions which may be made against them or any of them.

CLAIMANT : CHIU AI LIAN

Signature and Date :



WITNESS :



Without Prejudice

"The contents of this document apply to property damages claim only. All personal injuries and damages arising therefore are not included from the ambit and application of this document."

Signature and Date :



25/4/2022

# Optima Werkz Pte Ltd

9A Serangoon North Avenue 5, Singapore 554500

Tel (+65) 6484 9919 Fax: (+65) 6481 1011

Co Reg & GST No: 201212455W

## TAX INVOICE

To: MS FIRST CAPITAL INSURANCE LTD

36 ROBINSON ROAD  
#16-01 CITY HOUSE  
SINGAPORE 068877

Tel 65073848  
Fax: 65073849

INV NO. : 122003106  
INVOICE DATE : 09/06/2020  
REF : TP#1081  
VEH NO. : SLV1533P  
MAKE : TOYOTA  
MODEL : C-HR HYBRID 1.8G  
CURRENT MILEAGE:  
ADVISOR : ONG HOCK KONG  
TERMS : COD

#	DESCRIPTION	QTY	UOM	U/P SGD	AMT SGD
1	FRONT BUMPER CLIPS	1	PCS	34.80	34.80
2	FRONT FENDER EXTENTION COVER LH	1	PCS	111.45	111.45
3	LABOUR CHARGES TO REMOVE, REPAIR, REPLACE, REFIX & READJUST FRONT ACCIDENT AREAS & ETC.	1	JOB	300.00	300.00
4	LABOUR CHARGES TO REMOVE & REFIX FRONT BUMPER PARKING SENSOR & ETC.	1	JOB	50.00	50.00
5	LABOUR CHARGES FOR PAINTING & TO SUPPLY PAINT & FURNISHING MATERIALS AT FRONT BUMPER, FRONT FENDER LH & ETC. (PEARL WHITE)	1	JOB	440.00	440.00

Remarks: DOA: 25/04/2020 @ 2130HRS  
CLAIMANT: CHIU AI LIAN  
TP VEHICLE: SHA1689G

Singapore Dollars: One Thousand One And Cent Seventy-Nine Only

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

SUB TOTAL	SGD	936.25
GST 7.00%	SGD	65.54
<b>TOTAL</b>	<b>SGD</b>	<b>1,001.79</b>
Outstanding	SGD	1,001.79

I/We confirm that I/We incurred the repair costs herein and will observe my/our agreement with the repairs.  
I/We declare the repairs for above vehicle have been completed to my/our satisfaction.

1) New parts purchased and installed by Optima Werkz Pte Ltd, will be entitled to warranty period of one (1) year or mileage up to 30,000km, whichever comes first, from the date of invoice, with the exception to wear & tear items.

2) Recon Parts purchased and installed by Optima Werkz Pte Ltd, will be entitled to warranty period of six (6) months or mileage up to 10,000km, whichever comes first, from the date of invoice, with the exception to wear & tear items.

3) Goods sold are not refundable/returnable.

Original Invoice is only valid when the payment is acknowledge receipt by Optima Werkz Pte Ltd. Interest of 2% per month will be charged on any outstanding amount

For Optima Werkz Pte Ltd



AUTHORISED SIGNATURE(S)



**[MANDATE GIVEN] Re: Liability unclear PRI: SURVEY ASSESSMENT - D20002076MFSH/1 // EXPRESS SETTLEMENT // ACCIDENT INVOLVING SHA 1689G (OI) AND SLV 1533P (TP) ON 25/04/2020**

Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>

Fri 10/23/2020 2:22 PM

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

Cc: Jason Tea <JasonTea@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>

Dear Asher,

We refer to your below email.

You have our mandate to settle the matter from \$1,241.79 - \$1,401.79 (all in).

-

**Please start to offer LOU @ \$60 x 4 days first.**

Thank you.

Kind Regards,

Vic Sanghilan  
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877  
| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 | Email: [vicsanghilan@msfirstcapital.com.sg](mailto:vicsanghilan@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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**From:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Sent:** Tuesday, 20 October 2020 2:12 PM

**To:** Merina Chia <[MerinaChia@msfirstcapital.com.sg](mailto:MerinaChia@msfirstcapital.com.sg)>

**Subject:** [MANDATE REQUEST] Re: Liability unclear PRI: SURVEY ASSESSMENT - D20002076MFSH/1 // EXPRESS SETTLEMENT // ACCIDENT INVOLVING SHA 1689G (OI) AND SLV 1533P (TP) ON 25/04/2020

Your ref : **D20002076MFSH**

Our ref : CC4/FCI20005652/Kea3q2

Dear Sirs,

**ACCIDENT INVOLVING SHA 1689G (OI) AND SLV 1533P (TP) ON 25/04/2020**

We refer to the above matter.

The accident occurred when our insured reversed and hit 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 "OPTIMA WERKZ PTE LTD" at **\$ 1,401.79(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 1,431.90	\$ 1,001.79
2. Loss of Use (5days x \$120)	\$ 600.00	\$ 400.00 (4days x \$100)(Private Hirer)
<b>Total</b>	<b>\$ 2,031.90</b>	<b><u>\$ 1,401.79</u></b>

Surveyor recommended 3days 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: [ashersng@lkkauto.com](mailto: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.**

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**From:** Jason Tea <[JasonTea@msfirstcapital.com.sg](mailto:JasonTea@msfirstcapital.com.sg)>

**Sent:** Wednesday, May 20, 2020 12:15 PM

**To:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

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

**Subject:** RE: Liability unclear PRI: SURVEY ASSESSMENT - D20002076MFSH/1 // EXPRESS SETTLEMENT

Dear Asher,

In view of the reports and whatsapp message between INSD and TP and both parties without video, hence we have to rely on the SAS reports.

As insured reported reverse and hit passing by vehicle.

We agree to your recommendations on liability in your email dated 20 May 2020.

Please proceed.

Regards  
Jason Tea  
Motor Claims

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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by return e-mail.

With effect from 15 January 2018, we will be known as **MS First Capital Insurance Limited**. Our new website will be [www.msfirstcapital.com.sg](http://www.msfirstcapital.com.sg).

As a response to the COVID19 outbreak, we are observing staggered working hours and some of us are on **Work From Home arrangement**.

However, our office is open and 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 understanding on this matter.

Our Motor Claim email address is:  
[motorclaims@msfirstcapital.com.sg](mailto:motorclaims@msfirstcapital.com.sg)

Thank you and have a nice day.

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**From:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>  
**Sent:** Wednesday, 20 May 2020 9:43 am  
**To:** Jason Tea <[JasonTea@msfirstcapital.com.sg](mailto:JasonTea@msfirstcapital.com.sg)>  
**Cc:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** Re: Liability unclear PRI: SURVEY ASSESSMENT - D20002076MFSH/1 // EXPRESS SETTLEMENT

Hi Jason,

We refer to the email below.

Third party have no video footage as reported, however claimant have the conversation with our insured driver as per attach to private settle the matter.

Based on our insured report driver have confirmed that he have make a reversed and hit third party vehicle.

In view on the above we are of the opinion that the liability is not in our insured favour.

Kindly advise if we may process with express settlement.

Thank You.

*Best Regards,*

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto: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.*

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**From:** Jason Tea <[JasonTea@msfirstcapital.com.sg](mailto:JasonTea@msfirstcapital.com.sg)>  
**Sent:** Wednesday, May 20, 2020 9:17 AM  
**To:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>  
**Cc:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** Liability unclear PRI: SURVEY ASSESSMENT - D20002076MFSH/1 // EXPRESS SETTLEMENT

Dear Asher,

My Insured no video available due to late reporting, please get in TP video.

Liability not clear.

Regards  
Jason Tea  
Motor Claims

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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, our office is open and 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 understanding on this matter.

Our Motor Claim email address is:  
[motorclaims@msfirstcapital.com.sg](mailto:motorclaims@msfirstcapital.com.sg)

Thank you and have a nice day.

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**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Sent:** Tuesday, 19 May 2020 12:47 pm  
**To:** Jason Tea <[JasonTea@msfirstcapital.com.sg](mailto:JasonTea@msfirstcapital.com.sg)>  
**Cc:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: PRI: SURVEY ASSESSMENT - D20002076MFSH/1 // EXPRESS SETTLEMENT

**YOUR REF: D20002076MFSH**  
**LKK REF: CC4/FCI20005652/Kea3**

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle SLV 1533P on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

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](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

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**From:** Celine Fong (LKKAuto)

**Sent:** Monday, 11 May 2020 2:59 PM

**To:** Claim Workflow System; assignments; Admin A

**Cc:** [JASONTEA@MSFIRSTCAPITAL.COM.SG](mailto:JASONTEA@MSFIRSTCAPITAL.COM.SG)

**Subject:** RE: PRI: SURVEY ASSESSMENT - D20002076MFSH/1

Dear Sir/Mdm,

Thank you for the assignment.

Please be informed that vehicle not in the workshop, repairer will arrange.

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,

Celine Fong

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: [celinefong@lkkauto.com](mailto:celinefong@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](mailto:cwsmotorclaims@msfirstcapital.com.sg)>

**Sent:** Monday, 11 May 2020 1:19 PM

**To:** assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>

**Cc:** [CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG](mailto:CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG); [JASONTEA@MSFIRSTCAPITAL.COM.SG](mailto:JASONTEA@MSFIRSTCAPITAL.COM.SG)

**Subject:** PRI: SURVEY ASSESSMENT - D20002076MFSH/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

11/2/2020

Mail - Asher Sng (LKKAuto) - Outlook

Tel : 6507 3848

Fax : 6507 3849

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