



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

**"Without Prejudice"**

Your Ref :

Our Ref :

Date : 28 July 2020

Subject : **ACCIDENT INVOLVING VEHICLES SMA2335L & SHD3169L ON 25.05.2020**

Dear Sirs

We refer to the above matter.

The accident was caused solely by the negligence on the part of your insured. As a result of the said accident, our client has suffered losses which are set out hereunder as follows:-

Cost of repair	:	S\$	2472.56
Loss of use	:	S\$	180.00 (S\$60.00 x 3 days)
Total	:	S\$	2652.56

A copy of each of the following supporting documents is enclosed:

1. Copy of Final Repair bill
2. Copy of Certificate of Insurance
3. Copy of Letter of Authorisation

Performance Motors  
Limited  
1800-Call-BMW  
(1800-2255-269)

[www.pml.com.sg](http://www.pml.com.sg)

303 Alexandra Road  
Sime Darby  
Performance Centre  
Singapore 159941  
Tel Sales 6319 0100  
Tel Aftersales:  
6319 0111  
Fax 6474 7770

315 Alexandra Road  
#01-01  
Sime Darby  
Business Centre  
Singapore 159944  
Tel Sales 6319 0511  
Tel Aftersales  
6319 0527  
Fax 6479 6624

280  
Kampong Arang Rd  
East Coast Centre  
Singapore 438180  
Tel Aftersales  
6319 0888  
Fax 6344 1332

Registered office  
305 Alexandra Road  
#02-01  
Vantage  
Automotive Centre  
Singapore 159942

Co. Reg. No:  
197401559W

Please note that you or your insured should send us an acknowledgement of receipt of this letter within fourteen (14) days from the date of this letter, failing which our client will have no alternative but to commence legal proceedings against you without any further notice to you or your insured.

Should you have a counterclaim against our client arising out of the accident, you are also required to send a letter giving full particulars of the counterclaim together with all relevant supporting documents within eight (8) weeks of your receipt of this letter.

For any correspondence, please contact Ms Caroline Tan at 6319-0174 / Fax. 6479-4601 or email to [pml-pbsp@sime-darby.com.sg](mailto:pml-pbsp@sime-darby.com.sg).

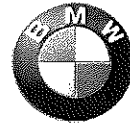
Yours sincerely

Cresendo Lagman  
Customer Service Manager, Body & Paint

Bernard Wan  
Service Manager – Body & Paint

# Performance Motors Limited

A member of the Sime Darby Group



## LETTER OF AUTHORISATION

ACCIDENT INVOLVING SMA 2335L & SHD3169L ON 25-05-20.

I, YOON TUCK YUEN owner of Vehicle Registration No. SMA 2335L hereby authorise **Performance Motors Limited** to submit, correspond, negotiate and settle my claim for cost of repair and/or uninsured losses arising from the above accident.

I further authorise **Performance Motors Limited** to execute, sign, seal and deliver all documents whatsoever in relation to this matter and to accept and receive any payment due to me in respect of my claim above.


I hereby declare that all acts and documents done by virtue of this Letter of Authorisation on my behalf shall be good valid and effectual to all intents and purposes whatsoever as if the same had been done or executed by me in person.

I further confirm that the acceptance by **Performance Motors Limited** of the settlement amount in respect of such claim shall constitute the full discharge of my claim in respect of such loss and damage.

Signed by:

Name: YOON TUCK YUEN (Date) 26/05/2020  
NRIC No.: S7804903J

In the presence of:

  
Name: \_\_\_\_\_ (Date) \_\_\_\_\_  
NRIC No.: \_\_\_\_\_  

Performance Motors Limited  
303 Alexandra Road  
Sime Darby Performance Centre  
Singapore 159941

**DISCHARGE RECEIPT**

CLAIM REFERENCE : D20002242MFSH/1  
ACCIDENT DATE : 25/05/2020  
ACCIDENT LOCATION : ALONG ORCHARD ROAD  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : LEE CHI KHIN  
INSURED VEHICLE : SHD3169L  
INVOLVED PARTY : SMA2335L  
SETTLEMENT SUM : \$ 2,652.56

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:

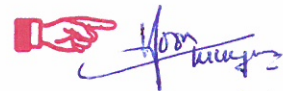
1. is paid without admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and/or its INSURED DRIVER in respect of the said loss and for damage whether now or hereafter to become manifest,

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.


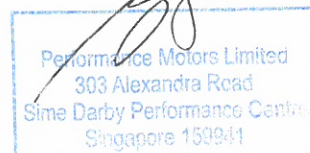
CLAIMANT : YOON TUCK YUEN

Signature and Date :

  
16/09/20

WITNESS :

Signature and Date :

  
  
Performance Motors Limited  
303 Alexandra Road  
Sime Darby Performance Centre  
Singapore 159941

## Performance Motors Limited

A Sime Darby Motors Company  
Co. Reg. No. 197401559W GST Reg. No M2-00200

303, Alexandra Road  
Sime Darby Performance  
Singapore 159941  
Tel. 63190100 (Sale)  
63190111 (After)  
Fax. 64747770

280, Kampong Arang  
East Coast Centre  
Singapore 438180  
Tel. 63190888 (After)  
Fax. 63449773

315, Alexandra Road  
Sime Darby Business  
Singapore 159944  
Tel. 63190528 ( )  
63190533/530 ( )  
Fax. 64796601 ( )  
64796674 ( )



## SERVICE TAX INVOICE

Repair Order No. : B1 1467631	Page No. : 1 of 1
Date IN : 07/07/2020	Invoice Number : 2259733 / WSB
Motor Claim Advisor: Joseph Yaguel	Invoice Date : 24/07/2020
	Payment Terms : 30 Days From Invoice
	Invoice By : Mahamod Bin Mohd Sanif

## - CUSTOMER INFORMATION -

Mr Yoon Tuck Yuen (RUAN DEYUAN)  
3 Jervois Close  
#07-08

Singapore 249099

## - INVOICE TO - 303

MS First Capital Insurance Limited  
6 Raffles Quay  
#21-00  
Singapore 048580

REGN. NO.	CHASSIS NO.	REGN. DATE	MODEL	MILEAGE
SMA2335L	WBAJG12080EG22187	31/05/2018	X1 SDRIVE18I	18499

## - - - - L A B O U R 1 - - - -

	NETT
Replacing rear bumper panel and attachment	850.00
To respray rear bumper	934.00
To check electrical wiring systems and lightings at the rear section for proper function.	150.00
Sundries.	40.00
INS CLAIMS : ACCIDENT REPAIR. DIRECT SETTLEMENT.	0.00
DATE OF ACCIDENT : 25.05.20. 3RD PARTY CAR : SHD3169L	
YOUR REF NO : D20002242MFSH.	
VEHICLE WAS SURVEYED BY MR RASUL FROM LKK AUTO ON 07/07/20 AT 11.50AM. AUTHORISED REPAIR BY MR JASON TEA FROM MS FIRST CAPITAL ON 08/06/2020 VIA EMAIL.	
PROPOSE LOSS OF USE = \$60X3. THE AMOUNT IS SUBJECTED TO INSURANCE COMPANY CONFIRMATION.	0.00

Total Labour 1: **1,974.00**

## - - - - P A R T S - - - -

	Qty	Retail Price	NETT
REAR BUMPER TRIM PANEL BOTTOM (M/PD)	1	297.80	297.80
EXPANDING RIVET WHITE	20	1.95	39.00
Total Parts :			<b>336.80</b>

Labour Charges : <b>1,934.00</b>	Total Labour & Parts Charges : <b>S\$ 2,310.80</b>
Parts Charges : <b>336.80</b>	Less Insurance Excess : <b>S\$ 0.00</b>
Lubricant/Misc : <b>40.00</b>	Invoice Total Amount Exclude GST : <b>S\$ 2,310.80</b>
	GST @ 7% : <b>S\$ 161.76</b>
	Invoice Total Amount Include GST : <b>S\$ 2,472.56</b>

Computer generated invoice. No signature is required. Amount Payable Include GST : **S\$ 2,472.56**

All amounts are in Singapore Dollars.

Work was carried out subject to the Company's Terms and Conditions of Service.

No complaints will be entertained unless reported within seven (7) days of the date of this invoice.

For credit purchases, interest @1% per month will be debited on overdue amounts.



## Khanchna (LKK Auto)

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**From:** Jason Tea <JasonTea@msfirstcapital.com.sg>  
**Sent:** 5 August 2020 11:57 AM  
**To:** Khanchna (LKK Auto)  
**Cc:** Admin A  
**Subject:** Mandate Given - D20002242MFSH/1 // - ACCIDENT INVOLVING SHD3169L AND SMA2335L ON 25.05.2020 - EXPRESS SETTLEMENT VIA LKK

Dear Khanchna,

We refer to your email dated 5 August 2020.

We agree to your proposal to offer \$ 2,652.56 for settlement.

Please hold for a week before making an offer as LOD just send to Insd on 30 July 2020.

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.

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.

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.

---

**From:** Khanchna (LKK Auto) <khanchna@lkkauto.com>  
**Sent:** Wednesday, 5 August 2020 9:55 am  
**To:** Jason Tea <JasonTea@msfirstcapital.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** MANDATE REQUEST ON QUANTUM AND LIABILITY - D20002242MFSH/1 // - ACCIDENT INVOLVING SHD3169L AND SMA2335L ON 25.05.2020 - EXPRESS SETTLEMENT VIA LKK

**YOUR REF:** D20002242MFSH/1  
**LKK REF:** CC4/FCI20005981/R1ka3q2

Dear Jason,

We refer to the above matter.

Liability: 100% (BOLA 27) – Head to rear collision

Our surveyor is of the opinion that the damages are consistent to third party vehicle.

We seek your approval to offer third party repairer “**PERFORMANCE MOTORS LIMITED**” at **\$2,652.56 (all in)**.

The summary is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 5,657.46	\$ 2,472.56
2. Loss of Use( 3 days x \$60)	\$ 180.00	\$ 180.00 ( 3 days x \$60)
<b>Total</b>	<b>\$ 5,837.46</b>	<b><u>\$ 2,652.56</u></b>

Surveyor recommended 3 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:** Jason Tea <[JasonTea@msfirstcapital.com.sg](mailto:JasonTea@msfirstcapital.com.sg)>

**Sent:** Thursday, 23 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)>

**Subject:** RE: Reply on liability SURVEY ASSESSMENT - D20002242MFSH/1 // - ACCIDENT INVOLVING SHD3169L AND SMA2335L ON 25.05.2020

Dear Khanchna,

As spoken we have noted that our insured have reported there were no visible damages,

You can proceed only if damages are consistent.

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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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.

---

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

**Sent:** Thursday, 23 July 2020 3:49 pm

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

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: Reply on liability SURVEY ASSESSMENT - D20002242MFSH/1 // - ACCIDENT INVOLVING SHD3169L AND SMA2335L ON 25.05.2020

Dear Mr. Jason,

We refer to the above matter and your e-mail below.

We attach herewith a copy of accident video from Third party.

We noted from the said video that it is a head to rear collision.

We will do the needful.

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

**Sent:** Wednesday, 8 July 2020 8:52 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:** Reply on liability SURVEY ASSESSMENT - D20002242MFSH/1 // - ACCIDENT INVOLVING SHD3169L AND SMA2335L ON 25.05.2020

Dear Mei Kwan,

There are 2 things that need you to check before agree to Express settlement

- 1) check whether TP any video if yes please get and forward to me, if no please get black and white confirmation
- 2) Insured reported no visible damages, please ask your surveyor to verify damage consistency

Please send me the above before agree to Express settlement. Liability is clear.

Regards  
Jason Tea  
Motor Claims

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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:** Wednesday, 8 July 2020 10:20 am

**To:** Jason Tea <[JasonTea@msfirstcapital.com.sg](mailto:JasonTea@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: SURVEY ASSESSMENT - D20002242MFSH/1 // - ACCIDENT INVOLVING SHD3169L AND SMA2335L ON 25.05.2020

**YOUR REF:** D20002242MFSH  
**LKK REF:** CC4/FCI20005981/R1ka3

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle SMA 2335L 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 advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.**

Please take note that the case handler in-charge is Khanchna and she can be contacted at DID: 6841 2360.

***To check availability of the case handler, you may contact the undersigned.***

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)

***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:** Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>

**Sent:** Wednesday, 27 May, 2020 5:00 PM

**To:** 'Claim Workflow System' <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>

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

**Subject:** RE: SURVEY ASSESSMENT - D20002242MFSH/1

Dear Sir/Madam,

Thank you for the assignment.

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

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)

**From:** Claim Workflow System <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>

**Sent:** Wednesday, 27 May, 2020 4:36 PM

**To:** [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 - D20002242MFSH/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.**