

## RALLY PITSTOP

176 Sin Ming Drive,  
#04-17 Sin Ming Autocare  
Singapore 575721  
Tel: 6451 6985  
Email: [tar6985@hotmail.com](mailto:tar6985@hotmail.com)

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Your insured: SHA5736C  
Our ref: SLE4044D

Date: 08 June 2020  
MS First Capital Insurance LTD  
Motor Claims Division

Dear Sir/Madam,

**Accident involving SHA5736C & SLE4044D on 27-05-2020**

We are the authorized repair workshop for the owner of motor vehicle: **SLE4044D** which was involved in the captioned accident with your insured vehicle: **SHA5736C**. The vehicle owner has requested and authorized us to assist him in presenting his claim against the party responsible for the damage to the vehicle.

As the accident was caused by the negligent act of your insured driving, we are submitting these claims for your consideration on behalf of the owner/claimant.

Cost of Repair	\$ 3,650.00
LOU 5 days @\$80 per day	\$ 400.00
<b>TOTAL</b>	<b>\$ 4,050.00</b>

We enclosed herewith the following documents to support the claims: -  
Repair Invoice  
LOD

Kindly look into the matter and let us hear from you on the settlement of our client's claims as soon as possible.

Thank you.  
Yours Sincerely,  
Terrence Lim

## Authorization Letter

To: Rally Pitstop

RE: ACCIDENT INVOLVING VEHICLE SHAST36C & SLE4044D  
ALONG/AT Admiralty Rd  
ON 27/05/2020

I, SHAR BIN HJ ALI, NRIC Number S14990162, owner of vehicle SLE4044D, hereby authorize you to commence repair of my vehicle forthwith. In consideration of you repairing my vehicle, I hereby authorize you to claim, settle, receive whatever amount payable by the insurance company and/or third party and to commence legal proceedings, in my name, for the costs of repairs, loss of use, etc and to you appoint a Solicitor to act for me in respect of the accident. All and any amount claimed, received and/or settled shall belong absolutely to you. I agree to absolutely assign the whole proceeds (including damages, interest, costs and disbursements) of my third party claim ('debt') to you and the Solicitor appointed and any third party shall accept this as my irrevocable authorization to pay the 'debt' direct to you. I authorize you to give notice of this assignment to all parties concerned. I authorize you to sign all discharge vouchers/indemnity forms and all necessary papers in connection with the above claim for and on my behalf. I irrevocably authorize you to appoint such a firm of Solicitors on my behalf as you shall deem fit for the purpose of the third party insurer's claim.

I undertake to inform you and/or the Solicitor appointed by you on my behalf in the event the third party's insurance company communicate with me orally or in writing and I further undertake not to accept any monies or offer of settlement from the third party's insurers without first communicating with you and obtaining your consent.

I undertake to co-operate fully with you and the Solicitor appointed to see the claim to a successful conclusion.

Dated this 27 day of 05 2020.

Ali  
Owner's Signature / Name  
Company Stamp

**DISCHARGE RECEIPT**

CLAIM REFERENCE : D20002256MFSH  
ACCIDENT DATE : 27/05/2020  
ACCIDENT LOCATION : ADMIRALTY ROAD  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : ONG BOON LENG  
INSURED VEHICLE : SHA 5736C  
INVOLVED PARTY : SLE 4044D  
SETTLEMENT SUM : \$ 3,950.00


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.

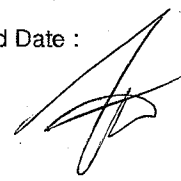
CLAIMANT : SHAIK BIN HJ ALI

Signature and Date :

 17/7/20

WITNESS : LIM SEOW WOO

Signature and Date :

 17/8/20

SHU9964/F

Email: tar6985@hotmail.com

1717

*Terrence Lim*  
Authorised Signature

**MANDATE-: [MANDATE REQUEST] Re: SURVEYOR APPOINTED; OUR REF : D20002256MFSH ; YOUR REF: SLE4044D // ACCIDENT INVOLVING SHA 5736C (OI) AND SLE 4044D (TP) ON 27/05/2020**

Karen Tan <karentan@msfirstcapital.com.sg>

Mon 7/13/2020 5:33 PM

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

6 attachments (3 MB)

TP LOD.pdf; LKK RESURVEY PHOTO 1.pdf; LKK RESURVEY PHOTO.pdf; LKK SURVEY PHOTO.pdf; LKK ADJUSTMENT.pdf; LKK INSPECTION.pdf;

Dear Asher,  
Please refer to our remarks in RED below. You may proceed to settle up to \$3,950.00.

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3582 | Fax No. : 6507 3849 | 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.

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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.*

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

Sent: Monday, 13 July 2020 4:49 pm

To: Karen Tan <karentan@msfirstcapital.com.sg>

Subject: [MANDATE REQUEST] Re: SURVEYOR APPOINTED; OUR REF : D20002256MFSH ; YOUR REF: SLE4044D // ACCIDENT INVOLVING SHA 5736C (OI) AND SLE 4044D (TP) ON 27/05/2020

Your ref : **D20002256MFSH**

Our ref : CC4/FCI20006019/Dev3q2

Dear Sirs,

**ACCIDENT INVOLVING SHA 5736C (OI) AND SLE 4044D (TP) ON 27/05/2020**

We refer to the above matter.

The accident occurred when our insured beats the red light 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 " **RALLY PITSTOP** " at **\$ 3,950.00 (all-in)**.

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The summary is as follows: -

	Amount Claimed	Amount Revised	MSFC Remarks
1. Cost of Repairs	\$ 8,004.96	\$ 3,650.00	\$ 3,650.00
2. Loss of Use (5days x \$80)	\$ 400.00	\$ 300.00 (5days x \$60)	\$250 to \$300 (5 days x \$50-\$60)
<b>Total</b>	<b>\$ 8,404.96</b>	<b>\$ 3,950.00</b>	<b>\$ 3,900.00 to 3,950.00</b>

Surveyor recommended 5days 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**

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:** Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>

**Sent:** Tuesday, July 7, 2020 10:27 AM

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

**Subject:** FW: SURVEYOR APPOINTED; OUR REF : D20002256MFSH ; YOUR REF: SLE4044D

Dear Asher,

We had already agreed on liability and third party have already forwarded the documents to you.

And now they have passed the matter to their lawyer.

Please explain what happened to this case.

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3582 | Fax No. : 6507 3849 | Company Regn. No. 195000106C

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**We appreciate your kind understanding. Stay safe.**

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**From:** Terrence Lim <[tar6985@hotmail.com](mailto:tar6985@hotmail.com)>

**Sent:** Monday, 6 July 2020 7:24 pm

**To:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>

**Subject:** RE: SURVEYOR APPOINTED; OUR REF : D20002256MFSH ; YOUR REF: SLE4044D

Hi

This is to inform you that we had already pass this case to my lawyer.

Regard

Terrence

----- Original message -----

From: "Bryan Ang (LKKAuto)" <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>

Date: 01/07/2020 13:49 (GMT+08:00)

To: Terrence Lim <[tar6985@hotmail.com](mailto:tar6985@hotmail.com)>, "Asher Sng (LKKAuto)" <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>, Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>, SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>, assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>

Subject: RE: SURVEYOR APPOINTED; OUR REF : D20002256MFSH ; YOUR REF: SLE4044D

Hi Asher

This is any issue with this case? Please review and revert on the below email.

Our ref: CC4/FCI20006019/Dev3

Thanks.

Best Regards,  
Bryan Ang  
LKK Auto Consultants Pte Ltd  
phone: 6256-3561 | email: [bryanang@lkkauto.com](mailto:bryanang@lkkauto.com) | fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Terrence Lim <[tar6985@hotmail.com](mailto:tar6985@hotmail.com)>  
**Sent:** Wednesday, 1 July 2020 1:11 PM  
**To:** Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>  
**Subject:** RE: SURVEYOR APPOINTED; OUR REF : D20002256MFSH ; YOUR REF: SLE4044D

Hello

I pass the documents to LKK for direct settlement, still now no reply from them.

By today no reply from your side or LKK I shall pass this case to my lawyer for settlement.

Regards  
Terrence

----- Original message -----

From: Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>  
Date: 29/05/2020 11:09 (GMT+08:00)  
To: Terrence Lim <[tar6985@hotmail.com](mailto:tar6985@hotmail.com)>, "LKK Auto Consultants Pte Ltd ([sur@lkkauto.com](mailto:sur@lkkauto.com))" <[sur@lkkauto.com](mailto:sur@lkkauto.com)>, ""[assignments@lkkauto.com](mailto:assignments@lkkauto.com)""  
<[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>  
Subject: RE: SURVEYOR APPOINTED; OUR REF : D20002256MFSH ; YOUR REF: SLE4044D

**WITHOUT PREJUDICE**  
**SAVE AS TO COSTS**

Dear Terrence,  
Thank you for your email.

We can admit liability at this junction subject to quantum to be agreed. Kindly liaise with our surveyor and provide them with the estimates.

Dear LKK,

Fya pls.

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3582 | Fax No. : 6507 3849 | Company Regn. No. 195000106C

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*We appreciate your kind understanding. Stay safe.*

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**From:** Terrence Lim <[tar6985@hotmail.com](mailto:tar6985@hotmail.com)>  
**Sent:** Friday, 29 May 2020 10:43 am  
**To:** Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>  
**Subject:** Re: SURVEYOR APPOINTED; OUR REF : D20002256MFSH ; YOUR REF: SLE4044D

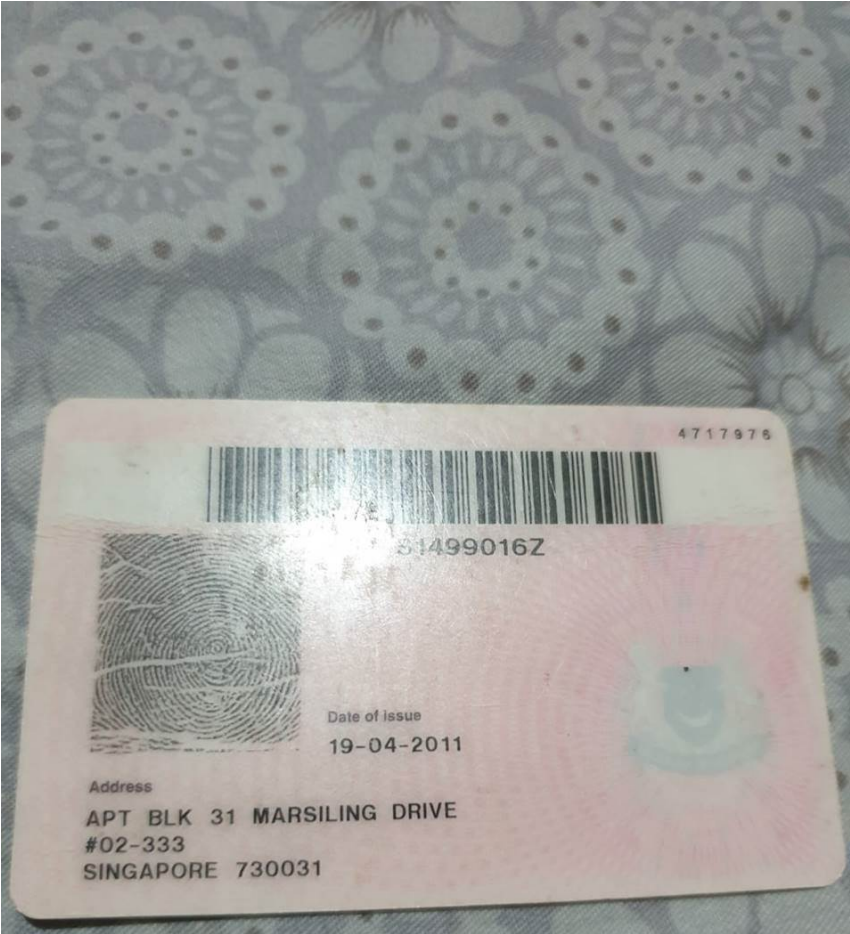
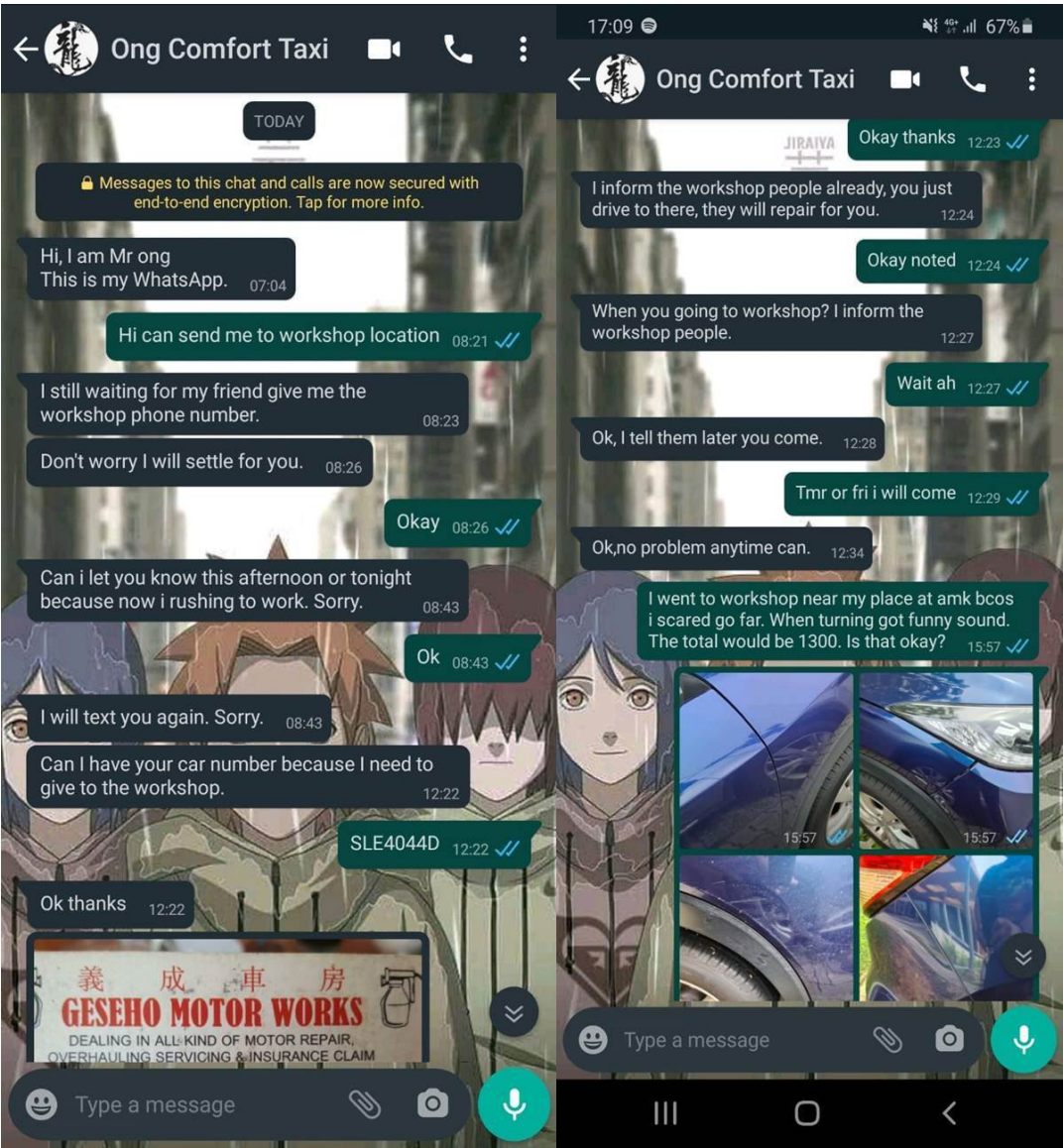
Dear Karen,

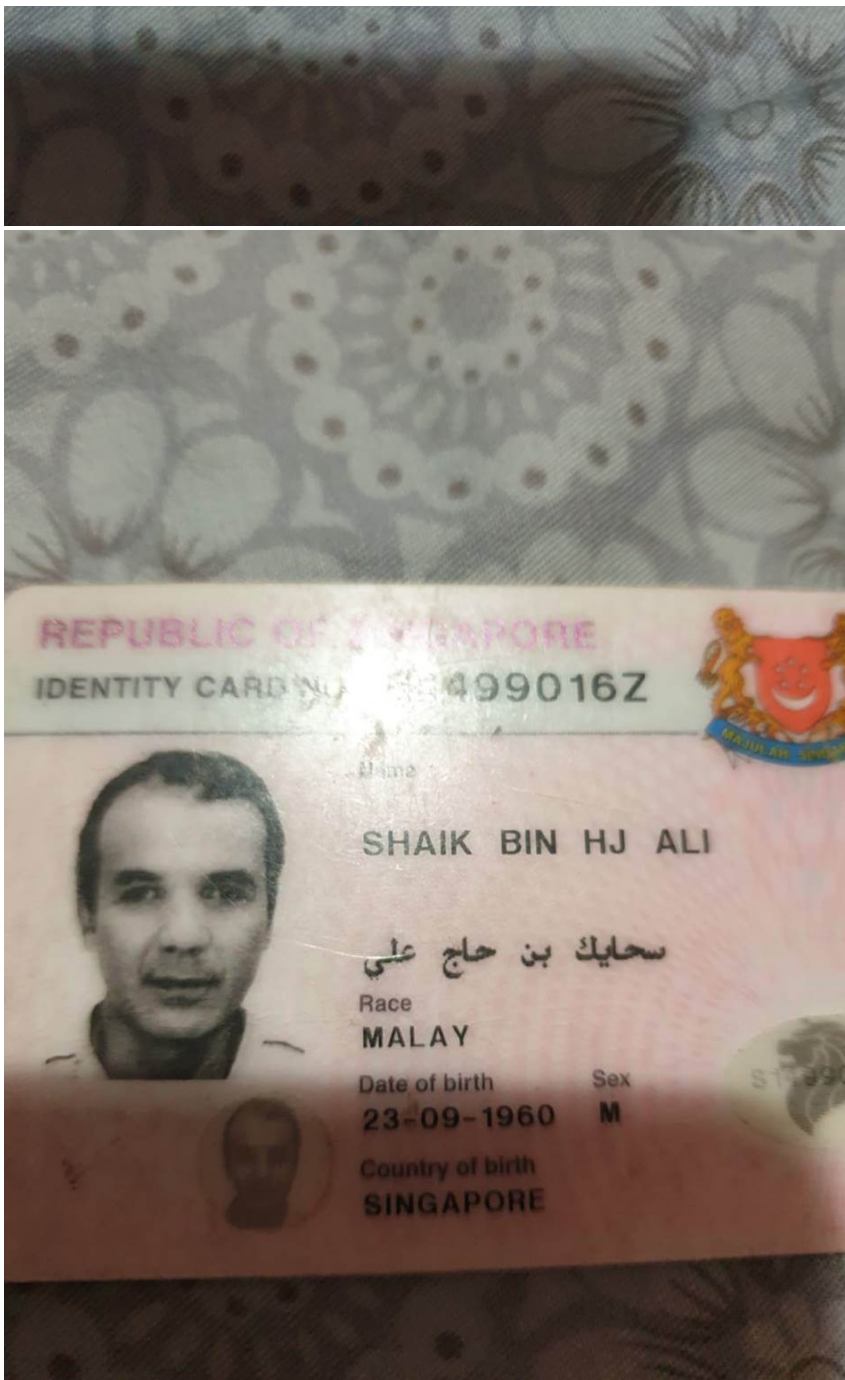
Attached herewith the text exchange between the drivers, your insured was at fault & agreed to pay for the damage.

May I have your insured GIA report?  
Thank you.









Thank you.

Regards,  
Angela Tang  
90494578

On 29 May 2020, at 10:26 AM, Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)> wrote:

Dear Terrence,  
Please let us have your client's evidence for review.