

Our Ref : SGY6507B
Your Ref : SHD6910T / D20002275MFSH

03 July 2020

MS First Capital Insurance Limited
Motor Claims Department
36 Robinson Road, #16-01
City House (S)068877

Accident involving SGY6507B/SHD6910T (MS First Cap Insured) on 31/05/2020

We act for **KUAY JOO MENG**, the owner of vehicle no. **SGY6507B**, which was involved in the above accident.

Our client suffered loss and damage as a result of your Insured's negligence in the driving of motor vehicle no. **SHD6910T**.

We quantify our client claim's as follows:

- | | |
|---|---------------|
| • Cost of Repair | : \$ 4,761.50 |
| • TP Insurance Enquiry Inclusive of GST | : \$ 7.45 |
| • Loss of Use @\$60/day X 5 days | : \$ 300.00 |

Total Claim Amount \$5,068.95

Pre-repair inspection of our client's vehicle was carried out by Surveyor Adrian and we have finalized \$4,450.00 before GST on 26/06/2020

We enclose herewith the necessary invoices for your immediate action

Please let us know whether you are accepting liability and will be doing settlement within 7 days upon receiving this letter. If there are no discrepancies, please assist to forward the DV to us within 7 days.

Best Regards,


Joo Hak Kee Auto Pte Ltd
T: 6743 1913 F: 6743 5234
E: shimin@jhk.com.sg

AUTHORIZATION TO ACT

授权采取行动

To: Joo Hak Kee Auto Pte Ltd
Blk 3007 Ubi Road 1
#01-406 Singapore 408701

I, Kway Joo Meng ('the third party claimant') of

(address), owner of SGY16507B (vehicle no) hereby authorize
Joo Hak Kee Auto Pte Ltd (the workshop) to act for me with respect of my claim for repair
costs and/or rental and/or loss of use (claim) for my vehicle no
SGY16507B that was damaged pursuant to the accident which
occurred on 31/5/2020 (date) at
Punggol Central (location) involving vehicle no/s.
SHD 89107 in this (the accident).

I further authorize the workshop to settle my above mentioned claim in a manner that they
deem fit and the workshop is further authorized to received payment further to settlement of
my claim with payment cheque/s being made in favor of **Joo Hak Kee Auto Pte Ltd** (the
workshop).

I further acknowledge that any settlement the workshop may reach on my behalf is on a
without prejudice and without admission of liability basis insofar as the driver/owner/insurers of
the vehicle is concerned.

Dated this day of 28 month of 6 year 2020



[Handwritten signature]

Signed by the third party claimant
(with chop if applicable)
NRIC/Coy Reg No: _____



Signed by **Joo Hak Kee Auto Pte Ltd**
(with chop)

DISCHARGE RECEIPT

CLAIM REFERENCE : D20002275MFSH
ACCIDENT DATE : 31/05/2020
ACCIDENT LOCATION : PUNGGOL CENTRAL
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : ALAN CAINE
INSURED VEHICLE : SHD 6910T
INVOLVED PARTY : SGY 6507B
SETTLEMENT SUM : \$ 2,538.20

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 : KUAY JOO MENG

Signature and Date :



WITNESS : *Bridget Poh*

Signature and Date :






Joo Hak Kee Auto Pte Ltd
Blk 3007 Ubi Road 1 #01-406 Singapore 408701
Tel: +65 67431913 Email: admin@jhk.com.sg
Website: www.jhk.com.sg UEN No.: 201300082W

INVOICE

Bill To: Kuay Joo Meng
C/O BLK 3007, UBI ROAD 1,
#01-406, SINGAPORE 408701

Invoice No.: INV20070012
Invoice Date: 03 Jul 2020
Due Date: 10 Jul 2020

Attn:
Tel: 6582220030
Email:

Reference: SGY6507B

Description	Quantity	Discount	Unit Price	Tax	Amount SGD
TOTAL LUMP SUM REPAIR COST	1.00	%	4,450.00	7%	4,450.00
Subtotal (Includes discount of \$)					4,450.00
Total GST 7%					311.50
Total Amount Due SGD					4,761.50

Terms & Conditions

Notes:

1. Crossed cheque is to be made payable to 'Joo Hak Kee Auto Pte Ltd'
2. Please Post to: Block 3007 Ubi Road 1 #01-406 Singapore 408701
3. Please indicate the invoice number behind the cheque.
4. If payment is made via Paynow,
Payment may be made as follows:-
Send via: Unique Entity Number (UEN)
UEN: 201300082W
Entity name: Joo Hak Kee Auto Pte Ltd

Customer's Name & Signature

This is an auto-generated document. No Signature is required.

> Back to OneMotoring



Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 01 Jun 2020 / 10:50:59

Receipt Date/Time : 01 Jun 2020 / 10:50:59

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200601-000812

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 - SHD6910T As at 31 May 2020/12:15:00 Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SHD6910T Enquiry Fee 20200601104745443730	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
	542550XXXXXX2982	eNETS Credit Card		7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
Excess Refundable Amount				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.

Jia Le (LKK Auto)

From: Vic Alpeh S. Sanghilan <vicsanghilan@msfirstcapital.com.sg>
Sent: Tuesday, 11 August 2020 9:41 AM
To: Jia Le (LKK Auto)
Cc: Jason Tea
Subject: MSFCIL REF: D20002275MFSH - RE: <URGENT>SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20002275MFSH/1 // Our ref: CC4/FCI20006089/Ads3 [ACCIDENT INVOLVING SHD6910T AND SGY6507B ON 31/05/2020]
Attachments: LKKInspection.pdf; LKKAdjustment1.pdf; SURVEY PHOTO.pdf; RESURVEY PHOTO.pdf; LOD.pdf

Dear Jia Le,

We refer to your below email dated 21 July,2020 and we agree to your proposal to settle the matter @\$2,538.20.

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
|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.

From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>
Sent: Thursday, August 6, 2020 4:59 PM
To: Motor Claims <MotorClaims@msfirstcapital.com.sg>
Subject: <URGENT>SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20002275MFSH/1 // Our ref: CC4/FCI20006089/Ads3 [ACCIDENT INVOLVING SHD6910T AND SGY6507B ON 31/05/2020]

Dear Sirs/Madam,

We have seek mandate quantum on 21/07/2020 and third party is chasing for settlement.

Kindly assist to assign the new officer to handle the claim as May is no longer with your company.

Thank you.

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Jia Le (LKK Auto)

Sent: Tuesday, 21 July 2020 2:52 PM

To: May Chua

Cc: Admin A

Subject: RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20002275MFSH/1 // Our ref: CC4/FCI20006089/Ads3 [ACCIDENT INVOLVING SHD6910T AND SGY6507B ON 31/05/2020]

Claim No: D20002275MFSH/1

LKK Ref: CC4/FCI20006089/Ads3

Dear Sirs/Madam,

ACCIDENT INVOLVING SHD 6910T AND SGY 6507B ON 31/05/2020

We refer to the above matter.

We seek your approval to offer Third Party repairer "JOO HAK KEE AUTO PTE LTD" at **\$2,538.20**(all-in).

The summary is as follows:-

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 12,473.80	\$ 4,761.50
2. Loss of Use (5days x \$60)	\$ 300.00	\$ 300.00 (5days x \$60)
		\$ 5,061.50
@ 50%		\$ 2,530.75
3. LTA/GIA Search Fee	\$ 7.45	\$ 7.45
Total	\$ 12,781.25	\$ 2,538.20

Surveyor recommended **05** days for repair

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval/instruction.

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256 3561 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: May Chua [<mailto:maychua@msfirstcapital.com.sg>]

Sent: Monday, 20 July 2020 8:17 PM

To: Jia Le (LKK Auto)

Cc: Admin A

Subject: RE: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20002275MFSH/1 // Our ref: CC4/FCI20006089/Ads3 [ACCIDENT INVOLVING SHD6910T AND SGY6507B ON 31/05/2020]

Dear Jia Le,

May I have a copy of the SR

Thank you

Best Regards

May Chua

MS First Capital Insurance Limited

A Member of  Insurance Group

36 Robinson Road, City House, #16-01 | Singapore 068877 | Tel: 6507 3848 | Fax: 6507 3849 | Reg. No. 195000106C

Motor Claims: motor_claims@msfirstcapital.com.sg | Website: www.msfirstcapital.com.sg

Personal Data Protection Act 2012 ("PDPA"):

Under the PDPA, there are various requirements that regulate the processing of your personal data.

Please refer to www.first-insurance.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: Jia Le (LKK Auto) <JiaLe@lkkauto.com>

Sent: Monday, 20 July 2020 4:54 pm

To: May Chua <maychua@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20002275MFSH/1 // Our ref: CC4/FCI20006089/Ads3 [ACCIDENT INVOLVING SHD6910T AND SGY6507B ON 31/05/2020]

Dear May,

Enclosed herewith the third party LOD for your reference. We will seek mandate on quantum once the report is ready.

Thank you.

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256 3561 | email: Jiale@lkkauto.com | fax: 6741-4108

From: May Chua [<mailto:maychua@msfirstcapital.com.sg>]

Sent: Friday, 26 June 2020 11:18 AM

To: Jia Le (LKK Auto)

Cc: Admin A

Subject: RE: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20002275MFSH/1 // Our ref: CC4/FCI20006089/Ads3 [ACCIDENT INVOLVING SHD6910T AND SGY6507B ON 31/05/2020]

Dear Jia Le,

Please proceed.
Thank you

Best Regards
May Chua

MS First Capital Insurance Limited

A Member of **MS&AD Insurance Group**

36 Robinson Road, City House, #16-01 | Singapore 068877 | Tel: 6507 3848 | Fax: 6507 3849 | Reg. No. 195000106C

Motor Claims: motor_claims@msfirstcapital.com.sg | Website: www.msfirstcapital.com.sg

Personal Data Protection Act 2012 ("PDPA"):

Under the PDPA, there are various requirements that regulate the processing of your personal data.

Please refer to www.first-insurance.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: Jia Le (LKK Auto) <JiaLe@lkkauto.com>

Sent: Monday, 15 June 2020 3:35 pm

To: May Chua <maychua@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20002275MFSH/1 // Our ref: CC4/FCI20006089/Ads3 [ACCIDENT INVOLVING SHD6910T AND SGY6507B ON 31/05/2020]

Dear May,

We have seek your liability approval on 04/06/2020.

Kindly let us have your instruction as third party is chasing.

Thank you.

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Jia Le (LKK Auto)

Sent: Thursday, 4 June 2020 10:09 AM

To: May Chua

Cc: Admin A

Subject: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20002275MFSH/1 // Our ref: CC4/FCI20006089/Ads3 [ACCIDENT INVOLVING SHD6910T AND SGY6507B ON 31/05/2020]

Claim No: D20002275MFSH/1

LKK Ref: CC4/FCI20006089/Ads3

Dear Sirs/Madam,

ACCIDENT INVOLVING SHD 6910T AND SGY 6507B ON 31/05/2020

We refer to the above matter.

Liability: 50%

Remarks: Based on third party video, insured was reversing and third party slowly inching out from junction, as resulted the collision.

Kindly let us have your approval on liability.

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Su Li (LKK Auto)

Sent: Tuesday, 2 June 2020 3:35 PM

To: 'Claim Workflow System'; Jia Le (LKK Auto)

Cc: MAYCHUA@MSFIRSTCAPITAL.COM.SG; Admin A

Subject: RE: SURVEY ASSESSMENT - D20002275MFSH/1

YOUR REF: D20002275MFSH

REF: CC4/FCI20006089/Ads3

Dear Sir / Madam,

We refer to the above matter.

We have inspected third party vehicle SGY 6507B at M/s JOO HAK KEE AUTO PTE LTD on a WP basis and TP repairer proposed for a direct settlement.

Please be informed that the estimated cost of repair is not ready yet.

We will revert to you on preliminary advice in due course.

Kindly let us have your instruction.

Please take note that the case handler in-charge is Jia Le.

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,

Su Li | Admin Support

LKK Auto Consultants Pte Ltd

Phone: 6261 5037 Email: SuLi@lkkauto.com | Fax : 6271 8802

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

Branch : Blk 1007, Bukit Merah Lane 3, #01-11 | S(159721)

From: Admin-D (LKKAuto)

Sent: Tuesday, 2 June 2020 1:52 PM

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

Cc: MAYCHUA@MSFIRSTCAPITAL.COM.SG

Subject: RE: SURVEY ASSESSMENT - D20002275MFSH/1

Dear Sir/Madam,

Thank you for the assignment.

Best Regards,

Summer Lee | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: 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>

Sent: Tuesday, 2 June, 2020 1:39 PM

To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG;

MAYCHUA@MSFIRSTCAPITAL.COM.SG

Subject: PRI: SURVEY ASSESSMENT - D20002275MFSH/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.