

10.05.2021

OUR REF : TP 0520-5982

**MS FIRST CAPITAL INSURANCE LIMITED**

36 Robinson Road #16-01  
City House  
Singapore 068877

**Attn: Motor Claims Department**

Dear Sir,

**ACCIDENT INVOLVING VEHICLE: SGZ 1285 T & SHB 4466 H ON 29.05.2020**

We are the authorized repair workshop for the owner of motor vehicle no: **SGZ 1285 T**, which was involved in the above captioned accident with your insured vehicle: **SHB 4466 H**. The vehicle owner has requested and authorized us to assist him in presenting the 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.

01)	Cost of Repair (incl gst)	\$	856.00
02)	Reimbursement - Loss of Use (03 days x \$60/days)	\$	180.00
		\$	<b>1,036.00</b>
	@50%	\$	<b>518.00</b>

We enclosed herewith the following documents to support the claims:-

- a) Letter of Authorisation / GIA report(s) / Insurance Certificate, etc...
- b) Final Tax Invoice

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

**Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/claimant.**

Thank you  
Yours faithfully



Pei Wen  
**Progressive Car Care Pte Ltd**  
**Email: [claims@procarcare.com.sg](mailto:claims@procarcare.com.sg)**



**PROGRESSIVE**  
CAR CARE PTE LTD

Progressive Car Care Pte Ltd  
(Co. Reg. No. 201006949C)  
Blk 3022A Ubi Road 1 #01-45/ 46 S408716  
T: +65 6741 5336 | F: +65 6741 7208  
E: claims@procarcare.com.sg  
W: www.procarcare.com.sg

Date : 10 May 2021

Our Ref : TP 0520-5982

I / We Leong Daniel Nric No S1366170G

Residing at 19 Norma Terrance S456560 owner of

Vehicle No SGZ1285T hereby authorize PROGRESSIVE CAR CARE PTE LTD at

Blk 3022A Ubi Road 1 #01-45/46 Singapore 408716 to resolve the above matter.

In respect of this authorization, I / We confirmed to accept whatsoever settled or agreed by them

and also agreed that all Payments include Loss of Use to make in favour of

PROGRESSIVE CAR CARE PTE LTD.

I / We am/are fully aware that all settlement made in respect of the accident occurred on

29/5/2020 Along / at Bedok North Road will be full and

Final discharge of the claims inclusive of damages, loss of use etc.

SIGNATURE OF OWNER

**DISCHARGE RECEIPT**

CLAIM REFERENCE : D20002270MFSH/1  
ACCIDENT DATE : 29/05/2020  
ACCIDENT LOCATION : BEDOK NTH RD X BEDOK NTH AVE 1  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : TAN HEE CHER  
INSURED VEHICLE : SHB4466H  
INVOLVED PARTY : SGZ1285T  
SETTLEMENT SUM : \$503.00

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:

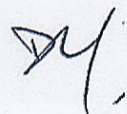
1. is paid without admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and/or its INSURED DRIVER in respect of the said loss and for damage whether now or hereafter to become manifest,

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 : LEONG DANIEL

Signature and Date :

 29/5/21

WITNESS :

Signature and Date

**PROGRESSIVE CAR CARE PTE LTD**  
Blk 302A Ubi Road 1 # 01-45/46  
Singapore 408716  
Tel: 6741 5336 Fax: 6741 7208  
Email: claims@proccarcare.com.sg

# Progressive Car Care Pte Ltd

Blk 3022A Ubi Road 1 #01-45/46 Singapore 408716  
TEL: 6741 5336 FAX: 6741 7208 Email: claims@procarcare.com.sg  
GST:201006949C RCB NO:201006949C

**M/S :** MS FIRST CAPITAL INSURANCE LIMITED

6 Raffles Quay

#21-00

Singapore 048580

TEL: 62222311

FAX: 62223547

ATTN: Motor Claim Department

Your Ref No: TP 0520-5982

Claim Type: Third Party

Accident Date: 29/05/2020

TP Veh Reg No: SHB 4466 H

**Claim No:** EST1506000

**Final No:** PS1504880

Date: 10 May 2021

Policy No: P10096601R01

Veh Reg No: **SGZ1285T**

Make/Model: NISSAN NOTE 1.2 DIG-S  
CVT 2WD LED

Chassis No: JN1TBAE12Z0982508

Engine No: HR12185885B

Reg. Date: 30/09/2016

## Final Repair BillSGZ1285T

Description	Quantity	Price	Amount
		<u>S\$</u>	<u>S\$</u>
<b>Labour</b>			
1 TO KNOCK OUT DENTS, RH REAR FENDER, RH REAR DOOR, REPAIR REAR BUMPER, REMOVE, REPLACE ACCIDENT PARTS	1 JOB	200.00	
2 TO RESPRAY PAINT ON ACCIDENT PORTIONS	1 JOB	600.00	
		800.00	800.00
Total			S\$ 800.00
Add GST @ 7%			56.00
Total Amount Payable			<u>S\$ 856.00</u>

TOTAL: SINGAPORE DOLLAR EIGHT HUNDRED FIFTY SIX ONLY

For Progressive Car Care Pte Ltd  
PROGRESSIVE CAR CARE PTE LTD  
Blk 3022A Ubi Road 1 # 01-45/46  
Singapore 408716  
Tel: 6741 5336 Fax: 6741 7208  
Email: claims@procarcare.com.sg  
AUTHORISED SIGNATURE

**Re: [MANDATE GIVEN] - D20002270MFSH/1 // EXPRESS SETTLEMENT - ACC ON 29.05.2020 INVLG SGZ1285T & SHB4466 H**

Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Fri 28/5/2021 4:35 PM

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

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

Dear Sirs/Mdm,

We refer to the above matter.

We have settled the matter at \$503.00(all-in) with third party repairer.

We are pending for signed DV from third party and will proceed to close file once DV received. Thanks.

*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,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741 4108

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

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

**Sent:** Thursday, 27 May 2021 10:16 AM

**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

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

**Subject:** [MANDATE GIVEN] - D20002270MFSH/1 // EXPRESS SETTLEMENT - ACC ON 29.05.2020 INVLG SGZ1285T & SHB4466 H

Dear Hsiao Tong,

We refer to your below email.

You have our mandate to settle the matter at 50% from \$503.00 - \$518.00 (all in).

**Kindly start to offer LOU @ \$50 x 3 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: 65073848 | DID : 65073846 | Fax No. : 65073849 | Email: [vicsanghilan@msfirstcapital.com.sg](mailto: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.*

*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.*

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**From:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Sent:** Wednesday, 12 May 2021 10:28 am  
**To:** Vic Alpeh S. Sanghilaan <VicSanghilaan@msfirstcapital.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** [SEEK MANDATE] - D20002270MFSH/1 // EXPRESS SETTLEMENT - ACC ON 29.05.2020 INVLG SGZ1285T & SHB4466 H

Your ref : **D20002270MFSH/1**

Our ref : CC4/FCI20006099/Gpa3q2

Dear Sirs/Mdm,

**ACCIDENT INVOLVING SHB4466H(MS FCI) AND SGZ1285T (TP) ON 29/05/2020**

We refer to the above matter.

Liability: 50%. Both parties changed into the same lane.

We seek your approval to offer repairer “**PROGRESSIVE CAR CARE PTE LTD**” at **\$518.00(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised	
1. Cost of Repair (w/GST)	\$ 1,316.10		\$ 856.00 (\$800.00 + 7%GST)
2. Loss of Use (3days x \$60.00)	\$ 180.00		\$ 180.00 (3days x \$60.00)
			\$ 1,036.00
		<b>@ 50%</b>	<b>\$ 518.00</b>
<b>Total</b>	<b>\$ 1,496.00</b>		<b>\$ 518.00</b>

Surveyor recommended 3 days for repair.

Enclosed here with all the relevant documents for your perusal.

**Kindly let us have your approval / instruction.**

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

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

S(408933)

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From: Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>  
Sent: Monday, 22 June, 2020 4:59 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: PROPOSAL ON LIABILITY - D20002270MFSH/1 // EXPRESS SETTLEMENT - ACC ON  
29.05.2020 INVLG SGZ1285T & SHB4466 H

Dear Khanchna,  
Based on both parties' report, we are prepared to consider 50/50 liability.

*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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*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.*

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From: Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
Sent: Wednesday, 17 June 2020 10:42 am  
To: Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>  
Cc: Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
Subject: RE: PROPOSAL ON LIABILITY - D20002270MFSH/1 // EXPRESS SETTLEMENT - ACC ON  
29.05.2020 INVLG SGZ1285T & SHB4466 H

Dear Ms. Karen,

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

Third party is chasing for liability clearance.

Your approval please.

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,  
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: Khanchna (LKK Auto)  
Sent: Friday, June 12, 2020 10:23 AM  
To: [KARENTAN@MSFIRSTCAPITAL.COM.SG](mailto:KARENTAN@MSFIRSTCAPITAL.COM.SG)  
Cc: Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
Subject: PROPOSAL ON LIABILITY - D20002270MFSH/1 // EXPRESS SETTLEMENT - ACC ON 29.05.2020  
INVLG SGZ1285T & SHB4466 H

**YOUR REF: 20002270MFSH**  
**LKK REF: CC4/FCI20006099/Gka3**

Dear Karen,

Liability: 50%

Remarks: Both third party and Insured driver changed lanes into the same lane.

Kindly let us have your approval on liability.

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,  
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: Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
Sent: Friday, June 12, 2020 10:02 AM  
To: [KARENTAN@MSFIRSTCAPITAL.COM.SG](mailto:KARENTAN@MSFIRSTCAPITAL.COM.SG)  
Cc: Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
Subject: RE: SURVEY ASSESSMENT - D20002270MFSH/1 // EXPRESS SETTLEMENT - ACC ON 29.05.2020  
INVLG SGZ1285T & SHB4466 H

**YOUR REF: 20002270MFSH**  
**LKK REF: CC4/FCI20006099/Gka3**

Dear Sir / Madam,

We refer to the above matter.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

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

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.

*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)

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From: Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>  
Sent: Tuesday, 2 June, 2020 4:32 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)>  
Cc: [KARENTAN@MSFIRSTCAPITAL.COM.SG](mailto:KARENTAN@MSFIRSTCAPITAL.COM.SG)  
Subject: RE: SURVEY ASSESSMENT - D20002270MFSH/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: Tuesday, 2 June, 2020 4:25 PM  
To: [ASSIGNMENTS@LKKAUTO.COM](mailto:ASSIGNMENTS@LKKAUTO.COM)  
Cc: [CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG](mailto:CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG); [KARENTAN@MSFIRSTCAPITAL.COM.SG](mailto:KARENTAN@MSFIRSTCAPITAL.COM.SG)  
Subject: PRI: SURVEY ASSESSMENT - D20002270MFSH/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.**