

The repairs have been completed for **SKQ3661C**. We submit the following claims with supporting documents for your perusal:-

|   |                    |
|---|--------------------|
| 1) Invoice No. <b>30074661</b>  | <b>\$9,994.87</b>  |
| 2) Loss of Rental ( <b>Invoice #21836</b> )   | <b>\$770.40</b>    |
| 3) LTA/GIA Search Fees  |                    |
| 4) Letter of Authorization  |                    |
| 5) Discharge Voucher  |                    |
| Please pay <b>\$9,994.87</b> to <b>Trans Eurokars Pte Ltd</b> ,<br><b>\$770.40</b> to <b>Eurokars Leasing Pte Ltd</b> | <b>\$10,765.27</b> |

We look forward to receiving your offer/Discharge Voucher soon.  
Thank you.

Regards,  
**JEN LIM**  
Insurance Claims Admin  
TEL: 6331 0698  
27A, Tanjong Penjuru  
Singapore 609042

**LETTER OF AUTHORISATION**

In the matter of an accident involving motor vehicles SKQ3661C and SHD4220E  
on 01 JUN 2020 along Jongang Ave & St Hongang St 61 towards Hongang Ave

I/We, LOW Jack GAYE the owner of vehicle registration number SKQ3661C  
at the material time of accident hereby appoint Eurokars Services Pte Ltd to proceed with the  
repairs to the damages caused to my/our vehicle in the above accident in accordance with the  
recommendations and advice of the licensed motor surveyor appointed by the insurers or on  
my/our behalf.

I/We authorise Eurokars Services Pte Ltd and/or its representative to submit and make any claims  
which I/we may have against the other party/parties or alternatively under the insurance policy  
taken up by me/us in respect of the cost of repairs suffered by me/us arising from the accident,  
and to receive payment (such payment to be made by way of cheque in favour of Eurokars  
Services Pte Ltd) due to me/us in connection with and arising out of the above claim.

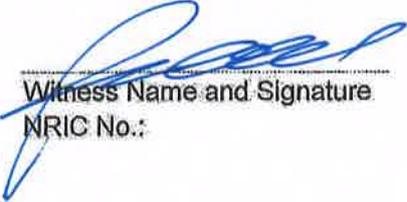
Eurokars Services Pte Ltd and/or its representative are hereby authorised as my attorney to  
execute and/or sign any documents/discharge vouchers regarding the above claim.

I/We further confirm that the acceptance by Eurokars Services Pte Ltd of the settlement amount in  
respect of such claim shall constitute the full discharge of my/our claim in respect of such loss and  
damage.

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

Dated the 2nd day of JUNE 2020.

  
\_\_\_\_\_  
Owner Name and Signature  
NRIC No.:

  
\_\_\_\_\_  
Witness Name and Signature  
NRIC No.:

**DISCHARGE RECEIPT**

CLAIM REFERENCE : D20002288MFSH  
ACCIDENT DATE : 01/06/2020  
ACCIDENT LOCATION : HOUGANG AVE 8  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : HO CHWEE HOCK  
INSURED VEHICLE : SHD 4330E  
INVOLVED PARTY : SKQ 3661C  
SETTLEMENT SUM : \$10,765.27

Without Prejudice  
to Injury Claim

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 : LOW HOCK CHYE

Signature and Date :

  
19/2/2021

WITNESS :

Tommy Wood

Signature and Date :

  
19/2/2021



ID: B05

**TAX INVOICE**

GST Reg No: M90364005A

**Trans Eurokars Mazda (UB)**

CODE: F0001 INS-FIRS

CUSTOMER: MS FIRST CAPITAL INSURANCE LTD

ADDRESS: 36 ROBINSON ROAD  
#16-01  
CITY HOUSE

TEL NO: 6507 3848

PAGE NO : 2

INVOICE NO: I 30074661

DEPT/POS ID: I / MU

DATE IN: 30/06/2020

DATE PRINTED: 22/10/2020

JOB NO : 26686

CSO/OP CODE: Jenny Lim

REGN NO : SK03661C

| CODE                          | DESCRIPTION           | REQUISITION NO | AMOUNT   |
|-------------------------------|-----------------------|----------------|----------|
| MODEL: MAZDA5 SKYACTIVE       |                       |                |          |
| CHASSIS NO: JM6CW1071F0120462 |                       |                |          |
| ENGINE NO: PE30719362         |                       |                |          |
| DESCRIPTION: Body repair      |                       |                |          |
| H260-50-841                   | GROMMET, SCREW        | 4.0 3.00       | 12.00    |
| C235-50-ES1                   | GROMMET               | 2.0 4.70       | 9.40     |
| GD7A-50-EA1                   | FASTENER              | 2.0 3.20       | 6.40     |
| BN8F-50-355                   | RIVET                 | 4.0 5.70       | 22.80    |
| 9991-00-501                   | GROMMET, SCREW        | 2.0 3.00       | 6.00     |
| L33X-13-209                   | RIVET                 | 2.0 3.00       | 6.00     |
| CGY3-62-02XF                  | BODY, LIFT GATE CW    | 1.0 1637.00    | 1637.00  |
| C513-62-310A                  | LOCK, LIFT GATE CW    | 1.0 256.20     | 256.20   |
| CGY0-51-711                   | ORNAMENT, CAR NAME-RR | 1.0 45.30      | 45.30    |
| CGY0-51-721                   | ORNAMENT, CAR NAME-RE | 1.0 36.30      | 36.30    |
| C597-51-771                   | ORNAMENT CW           | 1.0 80.00      | 80.00    |
| C513-50-611                   | MOULD, RR.WINDOW CW   | 1.0 60.50      | 60.50    |
| D204-50-896A                  | FASTENER              | 6.0 2.80       | 16.80    |
| C273-50-896                   | FASTENER              | 2.0 8.20       | 16.40    |
| GJ6A-50-897                   | SPACER                | 4.0 12.80      | 51.20    |
| G21E-51-938B                  | PIN, STUD             | 1.0 11.10      | 11.10    |
| C514-51-958A                  | CLIP, SPOILER CW      | 3.0 7.70       | 23.10    |
| C525-51-958A                  | CLIP, SPOILER         | 1.0 8.70       | 8.70     |
|                               | Parts                 | 3,501.00       |          |
|                               | Surcharge             | 0.00           |          |
|                               | Labour                | 5,840.00       |          |
|                               | Menus                 | 0.00           |          |
|                               | Net                   |                | 9,341.00 |
|                               | G.S.T. 7%             |                | 653.87   |
|                               | Total                 |                | 9,994.87 |
|                               | Paid                  |                | 0.00     |
|                               | Amount Due            |                | 9,994.87 |

ORIGINAL COPY

All major repaired parts stated above are covered under a 6 months or 10,000 km warranty, whichever comes first. The above excludes expendable maintenance items, natural wear & tear components and parts damaged due to negligence or improper handlings.

**TRANS EUROKARS PTE LTD**

Proof of Payment is only valid if this invoice is stamped "PAID" & signed by us. Any dispute to this invoice must be made within 5 calendar days.

CASH / NETS / AMEX / VISA / MASTER  
NO:

Customer Signature

Authorised Signature



Corporate Head Office : Trans Eurokars Pte Ltd, Eurokars Centre 12 Sungei Kadut Ave Singapore 729648  
Tel: 6363 3003 Fax: 6369 3003 BRN.199103859N

**Showrooms & Service Centres :**

5 Ubi Close Singapore 408605  
Sales Tel.: 6395 8888 Service Tel.: 6395 8899  
Sales Fax: 6846 1700 Service Fax: 6744 9402

23 Leng Kee Road Singapore 159095  
Sales Tel.: 6603 6118 Service Tel.: 6603 6128  
Sales Fax: 6476 7073 Service Fax: 6476 7417

**Eurokars Aftersales Centre :**

27A Tanjong Penjuru Singapore 6090  
Service Tel.: 6331 0606  
Service Fax: 6331 0620

ZOOM-ZOOM



**TAX INVOICE**

GST Reg No: M90364005A

**Trans Eurokars Mazda (UB)**

CODE: F0001 INS-FIRS  
 CUSTOMER: MS FIRST CAPITAL INSURANCE LTD  
 ADDRESS: 36 ROBINSON ROAD  
 #16-01  
 CITY HOUSE  
 TEL NO: 6507 3848

PAGE NO : 1  
 INVOICE NO: I 30074661  
 DEPT/POS ID: I / MU  
 DATE IN: 30/06/2020  
 DATE PRINTED: 22/10/2020  
 JOB NO : 26686  
 CSO/OP CODE: Jenny Lim  
 REGN NO : SK03661C

| CODE                          | DESCRIPTION  | REGN DATE              | AMOUNT   |
|-------------------------------|--|------------------------|----------|
| MODEL: MAZDA5 SKYACTIVE       |  |                        |          |
| CHASSIS NO: JM5CWL071F0120462 |  |                        |          |
| ENGINE NO: PE30719362         |  |                        |          |
| DESCRIPTION: Body repair      |  | REQUISITION NO: RONALD |          |
| NOTES                         | INSURANCE CLAIMS: THIRD PARTY  |                        | 0.00     |
|                               | DATE OF ACCIDENT: 01/06/2020   |                        |          |
| MZ-BR-RE                      | TO REPLACE REAR BUMPER, REINFORCEMENT & TAILGATE REPAIR AREAS AFFECTED BY THE ACCIDENT |                        | 1,980.00 |
| MZ-SP-SR                      | TO RESPRAY REAR BUMPER, REINFORCEMENT, END PANEL AND TAILGATE.                         |                        | 1,890.00 |
| MZ-BR-GL                      | TO REMOVE & REFIT THE WINDSCREEN GLASS.  |                        | 560.00   |
| MZ-BR-GL                      | TO SUPPLY SEALER ON THE WINDSCREEN GLASS.  |                        | 120.00   |
| MZ-BR-DO                      | TO TRANSFER THE DOOR MECHANISM.  |                        | 330.00   |
| MZ-BR-RE                      | TO TRANSFER REVERSE SENSORS.   |                        | 330.00   |
| MZ-BR-CA                      | TO TRANSFER REVERSE CAMERA.  |                        | 180.00   |
| MZ-BR-CA                      | TO CARRY-OUT BODY CAVITY PRESERVATION.   |                        | 150.00   |
| MZ-BR-EL                      | TO CHECK ELECTRICAL SYSTEM FOR PROPER FUNCTIONIN                                       |                        | 120.00   |
| MZ-BR-RE                      | TO REPROGRAMME AFTER THE ACCIDENT REPAIR WORKS.  |                        | 180.00   |
| C513-50-221EBB                | REAR BUMPER CW   | 1.0                    | 961.20   |
| C513-50-351A                  | SHIELD (L) SPLASH-R.B  | 1.0                    | 39.60    |
| C513-50-341A                  | SHIELD (R) SPLASH-R.B  | 1.0                    | 39.60    |
| C235-54-B9XC                  | ROD PERFORMANCE CW   | 1.0                    | 155.40   |

ORIGINAL COPY

All major repaired parts stated above are covered under a 6 months or 10,000 km warranty, whichever comes first. The above excludes expendable maintenance items, natural wear & tear components and parts damaged due to negligence or improper handlings.

**TRANS EUROKARS PTE LTD**

Proof of Payment is only valid if this invoice is stamped "PAID" & signed by us. Any dispute to this invoice must be made within 5 calendar days.

CASH / NETS / AMEX / VISA / MASTER  
 NO:

Customer Signature

Authorised Signature



Corporate Head Office : Trans Eurokars Pte Ltd, Eurokars Centre 12 Sungei Kadut Ave Singapore 729648  
 Tel: 6363 3003 Fax: 6369 3003 BRN.199103859N

Showrooms & Service Centres :  
 5 Ubi Close Singapore 408605  
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 Sales Fax: 6476 7073 Service Fax: 6476 7417

Eurokars Aftersales Centre :  
 27A Tanjong Penjuru Singapore 60904  
 Service Tel.: 6331 0606  
 Service Fax: 6331 0620

ZOOM-ZOOM

**TAX INVOICE**

Invoice to: **FIRST CAPITAL INSURANCE LTD**  
36 ROBINSON ROAD  
#16-01  
CITY HOUSE  
SINGAPORE 068877  
ATTN:MOTOR CLAIM DEPT

Invoice number: **21836**  
GST REGN NO: **M90364005A**  
Date: **21/07/2020**  
Account number: **F0004**  
Invoice Currency: **SIN**  
Term of Credit: **C.O.D.**  
Page: **1**

| Description   | GST | Amount |
|---|-----|--------|
| NAME OF CUSTOMER: LOW HOCK CHYE<br>CUSTOMER VEHICLE: SKQ3661C(MAZDA 5)      | S   | 720.00 |
| LOAN'S CAR MODEL: MAZDA 5<br>LOAN'S CAR REGN NO: SMM2587M                   |     |        |
| BEING CAR RENTAL CHARGE FOR 6 DAYS<br>FROM 30/06/2020-06/07/2020 @\$120/DAY |     |        |

| Code                      | Description   | % Rate | Goods Total   | GST Total    | SIN Total     |
|---------------------------|---------------|--------|---------------|--------------|---------------|
| S                         | Standard Rate | 7.000  | 720.00        | 50.40        | 770.40        |
| <b>Totals for invoice</b> |               |        | <b>720.00</b> | <b>50.40</b> | <b>770.40</b> |

For Eurokars Leasing Pte Ltd

  
\_\_\_\_\_  
Authorized Signature

[MANDATE GIVEN] RE: SEEK MANDATE QUANTUM [Express Settlement via LKK] - D20002288MFSH/1 // Our ref: CC4/FCI20006120/Ada3 [ACCIDENT INVOLVING SHD4330E AND SKQ3661C ON 01/06/2020]

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

Wed 12/2/2020 2:35 PM

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

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

Dear Jaslin,

We refer further to the below email.

We agree to your recommendation to settle the matter @ **\$10,765.27 (all in).**

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 MS&AD Insurance Group**

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**From:** Jia Le (LKK Auto) <JiaLe@lkkauto.com>

**Sent:** Friday, 27 November 2020 12:06 pm

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

**Cc:** Jason Tea <JasonTea@msfirstcapital.com.sg>; Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

**Subject:** RE: [TP NETT VALUE] RE: SEEK MANDATE QUANTUM [Express Settlement via LKK] - D20002288MFSH/1 // Our ref: CC4/FCI20006120/Ada3 [ACCIDENT INVOLVING SHD4330E AND SKQ3661C ON 01/06/2020]

Dear Vic,

TP Vehicle nett value as follow:-

|              |           |
|--------------|-----------|
| Market Value | \$ 50,000 |
| LTA Rebate   | \$ 41,300 |
| Nett Value   | \$ 8,700  |

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](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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

---

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

**Sent:** Friday, 27 November 2020 11:20 AM

**To:** Jia Le (LKK Auto)

**Cc:** Jason Tea

**Subject:** [TP NETT VALUE] RE: SEEK MANDATE QUANTUM [Express Settlement via LKK] - D20002288MFSH/1 // Our ref: CC4/FCI20006120/Ada3 [ACCIDENT INVOLVING SHD4330E AND SKQ3661C ON 01/06/2020]

Dear Jia Le,

We refer to your below email.

Kindly advise the Nett Value of TP vehicle.

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 **MS&AD Insurance Group**

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---

**From:** Jia Le (LKK Auto) <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>

**Sent:** Wednesday, 18 November 2020 8:47 am

**To:** Vic Alpeh S. Sanghilan <[VicSanghilan@msfirstcapital.com.sg](mailto:VicSanghilan@msfirstcapital.com.sg)>

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

**Subject:** RE: SEEK MANDATE QUANTUM [Express Settlement via LKK] - D20002288MFSH/1 // Our ref: CC4/FCI20006120/Ada3 [ACCIDENT INVOLVING SHD4330E AND SKQ3661C ON 01/06/2020]

Claim No: D20002288MFSH/1

LKK Ref: CC4/FCI20006120/Ada3

Dear Sirs/Madam,

**ACCIDENT INVOLVING SHD 4330E AND SKQ 3661C ON 01/06/2020**

We refer to the above matter.

We seek your approval to offer Third Party repairer “TRANS EUROKARS PTE LTD” at \$10,765.27(all-in).

The summary is as follows:-

|  | Claimed Amount | Revised Amount                       |
|--|----------------|--------------------------------------|
| 1. Cost of Repair (w/GST)                | \$ 28,256.13   | \$ 9,994.87                          |
| 2. Loss of Rental (6days x \$120)(w/GST) | \$ 770.40      | \$ 770.40 (6days x \$120)<br>(w/GST) |
| Total                                    | \$ 29,026.53   | \$ 10,765.27                         |

Surveyor recommended 5 days for repair + 1Sun = 6days

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: 6749 5792 | email: [Jiale@lkkauto.com](mailto: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:** Monday, 26 October 2020 2:41 PM

**To:** Vic Alpeh S. Sanghilan

**Cc:** Jason Tea

**Subject:** RE: [RERQUEST TP VIDEO FOOTAGE] RE: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20002288MFSH/1 // Our ref: CC4/FCI20006120/da3 [ACCIDENT INVOLVING SHD4330E AND SKQ3661C ON 01/06/2020]

Dear Vic,

Enclosed herewith a copy of TP video footage for your record.

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**

---

**From:** Vic Alpeh S. Sanghilan [<mailto:VicSanghilan@msfirstcapital.com.sg>]  
**Sent:** Monday, 26 October 2020 12:46 PM  
**To:** Jia Le (LKK Auto)  
**Cc:** Jason Tea  
**Subject:** [RERQUEST TP VIDEO FOOTAGE] RE: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20002288MFSH/1 // Our ref: CC4/FCI20006120/da3 [ACCIDENT INVOLVING SHD4330E AND SKQ3661C ON 01/06/2020]

Dear Jia Le,

We refer to your below email and the contents were noted.

Kindly request for TP Video footage for our record.

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 **MS&AD** Insurance Group

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---

**From:** Jia Le (LKK Auto) <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>  
**Sent:** Monday, 26 October 2020 10:59 am  
**To:** Vic Alpeh S. Sanghilan <[VicSanghilan@msfirstcapital.com.sg](mailto:VicSanghilan@msfirstcapital.com.sg)>  
**Cc:** Jason Tea <[JasonTea@msfirstcapital.com.sg](mailto:JasonTea@msfirstcapital.com.sg)>  
**Subject:** RE: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20002288MFSH/1 // Our ref: CC4/FCI20006120/da3 [ACCIDENT INVOLVING SHD4330E AND SKQ3661C ON 01/06/2020]

Dear Vic,

We attached herewith the TP LOD for your reference.

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](mailto: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:** Friday, 26 June 2020 11:40 AM

**To:** Jia Le (LKK Auto)

**Subject:** PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20002288MFSH/1 // Our ref: CC4/FCI20006120/da3 [ACCIDENT INVOLVING SHD4330E AND SKQ3661C ON 01/06/2020]

Dear Jia Le,

Please proceed

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](mailto:motor_claims@msfirstcapital.com.sg) | Website: [www.msfirstcapital.com.sg](http://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](http://www.first-insurance.com.sg) for details of PDPA Personal Data Collection Statement.

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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:** May Chua

**Sent:** Friday, 26 June 2020 11:06 am

**To:** Jia Le (LKK Auto) <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>

**Subject:** RE: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20002288MFSH/1 // Our ref: CC4/FCI20006120/da3 [ACCIDENT INVOLVING SHD4330E AND SKQ3661C ON 01/06/2020]

Dear Jia Le,

Third party is claiming OD.

Please advice them to change the GIA report and resubmit in.

3. Information provided must be as truthful and accurate as possible. Any willful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.  
 4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.  
 5. Any false reporting may be referred to the Police for investigation.  
 6. This report will be forwarded by the Insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.  
 7. By the judgement of this report to the Insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available elsewhere.

| ACCIDENT STATEMENT   |  |
|--|--|
| Date Of Report   | 02/06/2020 11:03                                   |
| Date Of Accident   | 01/06/2020 15:50                                   |
| Exact Location Of Accident   | HOUGANG AVE 8 B4 HOUGANG ST 61 TOWARD HOUGANG AVE2 |
| Country/State of Loss  | SINGAPORE  |
| DETAILS OF OWN VEHICLE   |  |
| Vehicle Registration Number  | SKQ3661C   |
| Insured/Policyholder   |  |
| Name Of Registered Owner   | LOW HOCK CHYE                                      |
| NRIC No  | S6833927H  |
| Email Address  | ALVIN_LOW@NIEGROUP.COM                             |
| Mobile Phone No  | (LOCAL) +65-97550313                               |
| Alternative Phone No   | HOME-66496816                                      |
| Vehicle Particulars  |  |
| Manufacturer   | MAZDA  |
| Model  | MAZDA 5  |
| Exact Purpose for which vehicle was being used at time of accident           |  |
| Are you claiming under your own insurance policy for repair to your vehicle? | YES  |
| If No, Please state action to be taken                                       |  |
| Vehicle Category   | PRIVATE CAR  |
| Insurance Company  |  |
| Name of Insurance Company  | MSIG INSURANCE (SINGAPORE) PTE. LTD.               |
| Type Of Coverage   | COMPREHENSIVE                                      |
| Fleet Policy   | NO   |
| Policy Number  |  |
| Cover Note Number  |  |
| Driver   |  |
| Name of Driver   | LOW HOCK CHYE                                      |
| NRIC No  | S6833927H  |
| Date Of Birth  | 11/09/1966   |
| Occupation   | INDOOR   |
| Date Of Driving Pass   | 29/09/1993   |
| Driving Experience   | 26 YEARS AND 8 MONTHS                              |
| Gender   | MALE   |
| Mobile Number  | (LOCAL) +65-97550313                               |
| Fax Number   |  |
| Contact Number   | HOME-66496816                                      |
| E-Mail Address   | ALVIN_LOW@NIEGROUP.COM                             |

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](mailto:motor_claims@msfirstcapital.com.sg) | Website: [www.msfirstcapital.com.sg](http://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](http://www.first-insurance.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:** Jia Le (LKK Auto) <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>  
**Sent:** Friday, 26 June 2020 10:53 am  
**To:** May Chua <[maychua@msfirstcapital.com.sg](mailto:maychua@msfirstcapital.com.sg)>  
**Subject:** RE: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20002288MFSH/1 //  
Our ref: CC4/FCI20006120/da3 [ACCIDENT INVOLVING SHD4330E AND SKQ3661C ON  
01/06/2020]

Dear May,

We have attached the documents in previous email.

Kindly let us have your approval/instruction on liability as third party is chasing again for 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,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto: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:** Wednesday, 10 June 2020 4:08 PM  
**To:** May Chua  
**Subject:** RE: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20002288MFSH/1 //  
Our ref: CC4/FCI20006120/da3 [ACCIDENT INVOLVING SHD4330E AND SKQ3661C ON  
01/06/2020]

Dear May,

Enclosed herewith the preliminary report and workshop estimate for your reference.

Kindly let us have your approval/instruction on liability 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](mailto: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:** Thursday, 4 June 2020 5:10 PM

**To:** Jia Le (LKK Auto)

**Subject:** PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20002288MFSH/1 // Our ref: CC4/FCI20006120/da3 [ACCIDENT INVOLVING SHD4330E AND SKQ3661C ON 01/06/2020]

Dear Jia Le,

Liability: "Without Prejudice".

Please let us have a copy of workshop estimate.

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

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*We appreciate your kind understanding. Stay safe.*

---

**From:** Jia Le (LKK Auto) <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>

**Sent:** Thursday, 4 June 2020 4:55 pm

**To:** May Chua <[maychua@msfirstcapital.com.sg](mailto:maychua@msfirstcapital.com.sg)>

**Subject:** RE: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20002288MFSH/1 // Our ref: CC4/FCI20006120/da3 [ACCIDENT INVOLVING SHD4330E AND SKQ3661C ON 01/06/2020]

Dear May,

We cannot provide the preliminary report due to workshop haven't arrange for survey the vehicle. They need to check the liability first.

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](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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

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

**Sent:** Thursday, 4 June 2020 4:48 PM

**To:** Jia Le (LKK Auto)

**Subject:** PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20002288MFSH/1 // Our ref: CC4/FCI20006120/da3 [ACCIDENT INVOLVING SHD4330E AND SKQ3661C ON 01/06/2020]

Dear Jia le,

We refer to your email on 04.06.2020

May I request a copy of the preliminary report for this matter, please?

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](mailto:motor_claims@msfirstcapital.com.sg) | Website: [www.msfirstcapital.com.sg](http://www.msfirstcapital.com.sg)

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*We appreciate your kind understanding. Stay safe.*

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**From:** Jia Le (LKK Auto) <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>

**Sent:** Thursday, 4 June 2020 2:16 pm

**To:** May Chua <[maychua@msfirstcapital.com.sg](mailto:maychua@msfirstcapital.com.sg)>

**Subject:** PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20002288MFSH/1 // Our ref: CC4/FCI20006120/da3 [ACCIDENT INVOLVING SHD4330E AND SKQ3661C ON 01/06/2020]

Claim No: D20002288MFSH/1

LKK Ref: CC4/FCI20006120/da3

Dear Sirs/Madam,

**ACCIDENT INVOLVING SHD 4330E AND SKQ 3661C ON 01/06/2020**

We refer to the above matter.

Liability: 100%

Remarks: Insured driver rear ended third party.

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](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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