**PEOPLE'S VEHICLE RECOVERY SERVICE**
Blk 3023A Ubi Road 1 #01-60 Singapore 408717
Tel: 6743 3246 | Fax: 6743 0013
GST Registration No.: M90001895E
E-mail: peoplevehicle@gmail.com

## LETTER OF DEMAND

Date: 21/7/2020

**MS FIRST CAPITAL INSURANCE LIMITED**
**36 ROBINSON ROAD**
**#16-01 CITY HOUSE**
**SINGAPORE 068877**
**Attn: Motor Claims Department**

LKK Ref: CC4/FCI20006337/da3
Your Vehicle: SHC8138Z
Our Vehicle: SGU3161E

Re: Accident involving SHC8138Z & SGU3161E on 10/6/2020

We act on behalf of our Client, Vehicle No. SGU3161E on above claim.

| | | | | |
|---|---|---|---|---|
| COR (as per your appointed surveyor) | : | $ | 2,140.00 | (incl. GST) |
| Loss of use (S$90 x 3 days) | : | $ | 270.00 | |
| LTA Search | : | $ | 7.45 | |
| **Total** | **:** | **$** | **2,417.45** | |

Kindly revert back to us within 7 working days from date of above if you wish to settle with us under direct settlement.

Thank you.

Yours Sincerely,
People's Vehicle Recovery Service

# LETTER OF AUTHORITY

Date: 26/06/20

To:

MS first capital insurance Ltd

Attn: Motor Claims Department

Your Reference: SHC 81382

Our Reference: SGU 3161E

Re: Accident involving Vehicle no. SHC 81382 and SGU 3161E on 10/06/2020.

I/We Ng Lian Soon put in place **People's Vehicle Recovery Service** so act for me/us with respect to my/our above claim of repair costs, rental/loss of use for my/our vehicle no. SGU 3161E.

Kindly issue cheque directly to **People's Vehicle Recovery Service** for the above claim.

Yours Faithfully

Signed By

Name: Ng Lian Soon

UEN / Last 4 Digit NRIC No.: S 0656

MS FirstCapital

MS First Capital Insurance Limited Co.Reg. No. 195000106C GST Reg. No. M2-0001676-9
6 Raffles Quay #21-00 Singapore 048580
Tel: (65) 6222 2311 Fax: (65) 6222 3547

**Claims & Motor Underwriting Dept:** 36 Robinson Road #16-01 City House Singapore 068877
Tel: (65) 6507 3848 Fax: (65) 6507 3849
www.msfirstcapital.com.sg

# DISCHARGE RECEIPT

| | | |
|---|---|---|
| CLAIM REFERENCE | : | D20002407MFSH/1 |
| ACCIDENT DATE | : | 10/06/2020 |
| ACCIDENT LOCATION | : | TAMPINES AVE 10 TWDS TAMPINES AVE 1 |
| INSURED | : | COMFORT TRANSPOTATION PTE LTD |
| INSURED DRIVER | : | STEPHEN YONG CHOON SENG |
| INSURED VEHICLE | : | SHC 8138Z |
| INVOLVED PARTY | : | SGU 3161E |
| SETTLEMENT SUM | : | $ 2,417.45 |

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 : NG LIAN SOON

Signature and Date : 24-08-20

WITNESS : Apple Huang

Signature and Date : 24/8/2020

# PEOPLE'S VEHICLE RECOVERY SERVICE

BLK 3023-A UBI ROAD 1 #01-60 SINGAPORE 408717
Tel No. : 67433246 / 67438552 Fax No. : 67430013
E-Mail : peoplevehicle@gmail.com
Tax Reg. No. : M90001895E Buss. Reg. No. : 31800200X

MS FIRST CAPITAL INSURANCE LIMITED
36 ROBINSON ROAD
#16-01 CITY HOUSE (S) 068877

Attention : Motor Claim Department
Contact : 6507 3848 Fax No. : 6507 3849

## Tax Invoice : TT20010

Date : 17/07/2020
Vehicle Num. : SGU 3161 E
Make/Model : BMW 320i-2007
Chassis/Eng# : WBAVA76030NK72223/A153H841N46B20
Accident Date : 10/06/2020
Claim No. : TT 375-20
Reference : SHC 8138 Z
Policy No. : NTUC 5090793806-03

| | Amount S$ |
|---|---|
| LUMPSUM REPAIR | 2,000.00 |

SingDollars : Two Thousand One Hundred Forty Only

E. & O.E.

| | |
|---|---|
| Total S$ : | 2,000.00 |
| GST 7% S$ : | 140.00 |
| Amount Due S$ : | 2,140.00 |

for PEOPLE'S VEHICLE RECOVERY SERVICE
Computer Generated Invoice.No Signature Required.

Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 12 Jun 2020 / 13:09:20

Receipt Date/Time : 12 Jun 2020 / 13:09:14

**Tax Invoice/Receipt**

Receipt No. : ITNET-00000-200612-001644

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 - SHC8138Z<br>As at 10 Jun 2020/16:00:00<br>Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED | | | | |
| 1 | Insurance Enquiry - SHC8138Z<br>Enquiry Fee<br>20200612130747702742 | | 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 | | | |
| | | 421808XXXXXX5815 | 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:** Jia Le (LKK Auto)
**Sent:** Monday, 24 August 2020 4:48 PM
**To:** Rachel Wu
**Cc:** Admin A
**Subject:** RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20002407MFSH/1 // Our ref: CC4/FCI20006337/Ada3 [ACCIDENT INVOLVING SHC8138Z AND SGU3161E ON 10/06/2020]
**Attachments:** LETTER OF DEMAND.pdf

Dear Rachel,

Please be informed that third party claiming the LOU should be $90/day. The previous LOD is wrong due to typo error and they had revised the LOD. No change for final settlement amount.

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)

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**From:** Rachel Wu [mailto:RachelWu@msfirstcapital.com.sg]
**Sent:** Friday, 21 August 2020 10:53 AM
**To:** Jia Le (LKK Auto)
**Cc:** Admin A
**Subject:** RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20002407MFSH/1 // Our ref: CC4/FCI20006337/Ada3 [ACCIDENT INVOLVING SHC8138Z AND SGU3161E ON 10/06/2020]

Dear Jia Le,

Please proceed as per your recommendation at $2,417.45.

- Kindly request letter of authorization from third party.

Thank you

Best Regards

Rachel Wu
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862 | Fax No. : 6507 3849 |Email: rachelwu@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, August 21, 2020 10:38 AM
**To:** Rachel Wu <RachelWu@msfirstcapital.com.sg>
**Cc:** Admin A <admin-a@lkkauto.com>
**Subject:** RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20002407MFSH/1 // Our ref: CC4/FCI20006337/Ada3 [ACCIDENT INVOLVING SHC8138Z AND SGU3161E ON 10/06/2020]

Dear Rachel,

We refer to the below email dated on 06/08/2020.

Kindly let us have your mandate approval/instruction.

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)

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**From:** Jia Le (LKK Auto)
**Sent:** Thursday, 6 August 2020 2:04 PM
**To:** Rachel Wu
**Cc:** Admin A
**Subject:** RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20002407MFSH/1 // Our ref: CC4/FCI20006337/Ada3 [ACCIDENT INVOLVING SHC8138Z AND SGU3161E ON 10/06/2020]

Claim No: D20002407MFSH/1
LKK Ref: CC4/FCI20006337/Ada3

Dear Sirs/Madam,

**ACCIDENT INVOLVING SHC 8138Z AND SGU 3161E ON 10/06/2020**

We refer to the above matter.

We seek your approval to offer Third Party repairer "PEOPLE'S VEHICLE RECOVERY SERVICE" at $2,417.45(all-in).

The summary is as follows:-

| | Claimed Amount | Revised Amount |
|---|---|---|

| | | |
|---|---|---|
| 1. Cost of Repair (w/GST) | $ 4,654.45 | $ 2,140.00 |
| 2. Loss of Use (3days x $80) | $ 270.00 | $ 270.00 |
| 3. LTA Search Fee | $ 7.45 | $ 7.45 |
| Total | $ 4,931.90 | $ 2,417.45 |

Surveyor recommended 03 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: 6841 2157 | email: Jiale@lkkauto.com | fax: 6741-4108

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

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**From:** Rachel Wu [mailto:RachelWu@msfirstcapital.com.sg]
**Sent:** Friday, 17 July 2020 8:01 PM
**To:** Jia Le (LKK Auto)
**Cc:** Admin A
**Subject:** RE: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20002407MFSH/1 // Our ref: CC4/FCI20006337/Ada3 [ACCIDENT INVOLVING SHC8138Z AND SGU3161E ON 10/06/2020]

Dear Jia Le,

Please proceed with express settlement.

Thank you

Best Regards

Rachel Wu
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862 | Fax No. : 6507 3849 |Email: rachelwu@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, 17 July 2020 4:44 pm
**To:** Rachel Wu <RachelWu@msfirstcapital.com.sg>
**Cc:** Admin A <admin-a@lkkauto.com>

**Subject:** RE: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20002407MFSH/1 // Our ref: CC4/FCI20006337/Ada3 [ACCIDENT INVOLVING SHC8138Z AND SGU3161E ON 10/06/2020]

Dear Rachel,

Attached herewith the Prelim report and third party estimate.

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: 6256 3561 | email: Jiale@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Rachel Wu [mailto:RachelWu@msfirstcapital.com.sg]
**Sent:** Friday, 17 July 2020 11:23 AM
**To:** Jia Le (LKK Auto)
**Cc:** Admin A
**Subject:** RE: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20002407MFSH/1 // Our ref: CC4/FCI20006337/Ada3 [ACCIDENT INVOLVING SHC8138Z AND SGU3161E ON 10/06/2020]

Dear Jia Le,

Kindly let us have your Prelim report.

Thank you

Best Regards

Rachel Wu
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862 | Fax No. : 6507 3849 |Email: rachelwu@msfirstcapital.com.sg |Company Regn. No. 195000106C
**A Member of MS&AD Insurance Group**

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**From:** Rachel Wu
**Sent:** Friday, 26 June 2020 12:25 pm
**To:** Jia Le (LKK Auto) <JiaLe@lkkauto.com>
**Subject:** RE: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20002407MFSH/1 // Our ref: CC4/FCI20006337/Ada3 [ACCIDENT INVOLVING SHC8138Z AND SGU3161E ON 10/06/2020]

Dear Jia Le,

Kindly let us have your Prelim report.

Thank you

Best Regards

Rachel Wu
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862 | Fax No. : 6507 3849 |Email: rachelwu@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, 26 June 2020 11:20 am
**To:** Rachel Wu <RachelWu@msfirstcapital.com.sg>
**Subject:** PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20002407MFSH/1 // Our ref: CC4/FCI20006337/Ada3 [ACCIDENT INVOLVING SHC8138Z AND SGU3161E ON 10/06/2020]

Claim No: D20002407MFSH/1
LKK Ref: CC4/FCI20006337/Ada3

Dear Sirs/Madam,

**ACCIDENT INVOLVING SHC 8138Z AND SGU 3161E ON 10/06/2020**

We refer to the above matter.

Liability: 100%

Remarks: The said chain collision involved 3 vehicles whereby our insured was the 2nd vehicle. In accordance to the MCF guideline for chain collision, we have to settle the front vehicle's claim at 100%.

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)