



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

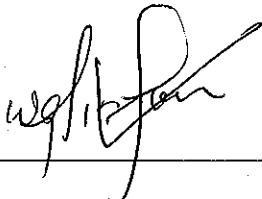
Our Reference: SHU 3161E

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

I/We Ng Uan 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. SHU 3161E.

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

Yours Faithfully



Signed By

Name: Ng Uan Soon

UEN / Last 4 Digit NRIC No.: S 0656

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 :

Wang Jia 24-08-20

WITNESS : Apple Huang

Signature and Date :

Apple Huang 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

LUMPSUM REPAIR

Amount S\$

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 As at 10 Jun 2020/16:00:00 Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SHC8138Z Enquiry Fee 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)

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

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: 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)

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)

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

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: 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)

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

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: 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

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: 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)