

LOH HENG

Accident & Insurance Claims

12 July 2020

MS FIRST CAPITAL Insurance Ltd

Attn. : Motor Claim Department

Ref: D20002449MFSH

Type text here

Dear Sir/madam,

ACCIDENT INVOLVING SHC2380D AND SJX2948H ON 15 June 2020

We understand that you are the insurer of **SHC2380D** vehicle.

We are instructed by the owner of motor vehicle **SJX2948H** to write, negotiate and settle the claim on their behalf for the above mentioned accident. We therefore propose to claim from you as follows:

1.	Lump sum recommended by surveyor	\$	7150.00
2.	Loss of use as \$70 x 6 days	\$	420.00
3.	LTA search	\$	7.00
<hr/>			
			\$ 7577.00

Please advise if above claim is agreeable via direct settlement with us.

Yours faithfully,

LOH HENG

BLOCK 176 #03-08 SIN MING AUTOCARE,
SIN MING DRIVE, SINGAPORE 575721
PHONE: 64532237 / 64530797
FAX: 64556384
EMAIL : loh heng0308@yahoo.com.sg

26 June. 2020

The Claim Manager
MS First Capital Insurance Pte Ltd

Singapore

Accident involving SHC2380D and SJX2948H on 15 June 2020

I, KWEK KOK HUA, hereby authorize my repairers **M/S LOH HENG** of 176 Sin Ming Drive #03-08 Sin Ming Auto Care, Singapore 575721 whom I have appointed as my agent in respect of my claim.\

I further authorize to negotiate and release all proceeds of settlement monies to my repairers **M/S LOH HENG** in settlement of my claim



Signature / Date

DISCHARGE RECEIPT

CLAIM REFERENCE : D20002449MFSH/1
ACCIDENT DATE : 15/06/2020
ACCIDENT LOCATION : MANDALAY ROAD
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : CHIA CHOR SENG
INSURED VEHICLE : SHC 2380D
INVOLVED PARTY : SJX 2948H
SETTLEMENT SUM : \$ 7,577.00

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 : KWEK KOK HUA

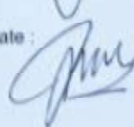
Signature and Date :

 28/08/2020

WITNESS :

Danny Loh

Signature and Date :

 28/8/2020

LOH HENG

Automotive Repair Services
Accident Insurance Claims

Invoice

To: **MS First Capital Insurance Ltd**

Date: 15/7/2020

Invoice No. 35699

Terms :

Vehicle No. : SJX2948H	Made : Audi A4
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S/No.	Description	Qty	Unit Price	Total
	To repair the above accident vehicle as per lump sum recommended by surveyor.			\$ 7,150.00
	TOTAL:			\$ 7,150.00

BLOCK 176 #03-08 SIN MING AUTOCARE,
SIN MING DRIVE, SINGAPORE 575721
PHONE: 64532237 / 64530797
FAX: 64556384
lohheng0308@yahoo.com.sg

> Back to OneMotoring



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 17 Jun 2020 / 14:55:58

Receipt Date/Time : 17 Jun 2020 / 14:55:58

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200617-002560

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - SHC2380D				
As at 15 Jun 2020/18:15:00				
Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SHC2380D			
	Enquiry Fee	7.00	0.49	7.49
	20200617145252820381			
	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				
	426569XXXXXX2076	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: Thursday, 27 August 2020 12:18 PM
To: Jia Le (LKK Auto)
Cc: Admin A; Jason Tea
Subject: [MANDATE APPROVAL] RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20002449MFSH/1 // Our ref: CC4/FCI20006445/Kda3 [ACCIDENT INVOLVING SHC2380D AND SJX2948H ON 15/06/2020]

MSFCI REF: D20002449MFSH/1

Dear Jia Le,


We refer to your below email dated 24/08/2020.

We agree to your proposal @ \$7,577.00 (all in) and proceed for express settlement.

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  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.

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From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>
Sent: Monday, 24 August 2020 10:32 am
To: Vic Alpeh S. Sanghilan <vicsanghilan@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>
Subject: RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20002449MFSH/1 // Our ref: CC4/FCI20006445/Kda3 [ACCIDENT INVOLVING SHC2380D AND SJX2948H ON 15/06/2020]

Claim No: D20002449MFSH/1
LKK Ref: CC4/FCI20006445/Kda3

Dear Sirs/Madam,

ACCIDENT INVOLVING SHC 2380D AND SJX 2948H ON 15/06/2020

We refer to the above matter.

Insured driver rear ended third party.

We seek your approval to offer Third Party repairer "LOH HENG" at \$7,577.00(all-in).

The summary is as follows:-

	Claimed Amount	Revised Amount
1. Cost of Repair	\$ 11,986.58	\$ 7,150.00
2. Loss of Use (6days x \$70)	\$ 420.00	\$ 420.00 (6days x \$70)
3. LTA Search Fee	\$ 7.00	\$ 7.00
Total	\$ 12,413.58	\$ 7,577.00

Surveyor recommended 06 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: Jason Tea [<mailto:JasonTea@msfirstcapital.com.sg>]

Sent: Monday, 3 August 2020 3:59 PM

To: Jia Le (LKK Auto)

Cc: Admin A

Subject: Liability clear [Express Settlement via LKK] - D20002449MFSH/1 // Our ref: CC4/FCI20006445/Kdv3 [ACCIDENT INVOLVING SHC2380D AND SJX2948H ON 15/06/2020]

Dear Jia Le,

May has left us, My senior manager email me to handle this email.

LOD received, We agree to your proposal on liability in your email dated 24th June 2020.

Regards

Jason Tea

Motor Claims

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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.

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With effect from 15 January 2018, we will be known as **MS First Capital Insurance Limited**. Our new website will be www.msfirstcapital.com.sg.

As a response to the COVID19 outbreak, we are observing staggered working hours and some of us are on **Work From Home arrangement**.

However, our office is open and 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 understanding on this matter.

Our Motor Claim email address is:
motorclaims@msfirstcapital.com.sg

Thank you and have a nice day.

From: Mary Nelson <marynelson@msfirstcapital.com.sg>
Sent: Friday, 24 July 2020 5:57 pm
To: Jason Tea <JasonTea@msfirstcapital.com.sg>
Cc: Novin Siah <NovinSiah@msfirstcapital.com.sg>
Subject: FW: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20002449MFSH/1 // Our ref: CC4/FCI20006445/Kdv3 [ACCIDENT INVOLVING SHC2380D AND SJX2948H ON 15/06/2020]

Best Regards,
Mary A Nelson
MS First Capital Insurance Ltd
36 Robinson Road #16-01 City House | Singapore 068877 | Reg. No. 195000106C
D: 6854 3461 | M: 6507 3848 | F: 6507 3849
Website <http://www.msfirstcapital.com.sg>
A Member of  **MS&AD INSURANCE GROUP**

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From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>
Sent: Thursday, 23 July 2020 10:01 am
To: May Chua <maychua@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20002449MFSH/1 // Our ref: CC4/FCI20006445/Kdv3 [ACCIDENT INVOLVING SHC2380D AND SJX2948H ON 15/06/2020]

Dear May,

Third party repairer had send in the LOD.

Kindly let us have your approval/instruction on liability if we may proceed with Express Settlement.

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

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

From: Jia Le (LKK Auto)

Sent: Thursday, 16 July 2020 10:33 AM

To: May Chua

Cc: Admin A

Subject: RE: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20002449MFSH/1 // Our ref: CC4/FCI20006445/Kdv3 [ACCIDENT INVOLVING SHC2380D AND SJX2948H ON 15/06/2020]

Dear May,

We refer to the below email dated on 24/06/2020.

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: 6256 3561 | 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: Wednesday, 24 June 2020 4:27 PM

To: May Chua

Cc: Admin A

Subject: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20002449MFSH/1 // Our ref: CC4/FCI20006445/Kdv3 [ACCIDENT INVOLVING SHC2380D AND SJX2948H ON 15/06/2020]

Claim No: D20002449MFSH/1

LKK Ref: CC4/FCI20006445/Kdv3

Dear Sirs/Madam,

ACCIDENT INVOLVING SHC 2380D AND SJX 2948H ON 15/06/2020

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 | fax: 6741-4108

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

From: Diana (LKK Auto)

Sent: Friday, 19 June 2020 5:40 PM

To: May Chua

Cc: Admin A; Jia Le (LKK Auto)

Subject: RE: SURVEY ASSESSMENT - D20002449MFSH/1 // EXPRESS SETTLEMENT LKK REF: CC4/FCI20006445/Kdv3

YOUR REF: D20002449MFSH

LKK REF: CC4/FCI20006445/Kdv3

Dear Sirs / Madam,

We refer to the above matter.

We have inspected third party vehicle **SJX 2948H** at M/s LOH HENG on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP GIA report
- TP estimated cost of repair
- Preliminary advice

Kindly 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.

Best Regards,

Diana | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841 1467 | email: Diana@lkkauto.com | fax: 6741-4108

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

From: Claim Workflow System <cwsmotorclaims@msfirstcapital.com.sg>

Sent: Friday, 19 June, 2020 8:42 AM

To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG;

MAYCHUA@MSFIRSTCAPITAL.COM.SG

Subject: PRI: SURVEY ASSESSMENT - D20002449MFSH/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.