Erofia Motor Trading Pte Ltd

1 Kaki Bukit Avenue 6 #02-62
AutoBay @ Kaki Bukit
Singapore 417883
Tel: 67527740 Fax: 67528669
E-Mail: erofia@singnet.com.sg
Co Registration No: 201202259N

Our Ref: EMT1685/20/lt/JTX716

WITHOUT PREJUDICE

Your reference:

BY HAND TO LKK

14 August 2020

MS First Capital Insurance Ltd 36 Robinson Road #16-01 City House Singapore 068877

Attn: Officer-In-Charge (Motor Claims Department)

Dear Sirs

Re: ACCIDENT INVOLVING SH7177K AND JTX716 ON 12 JUNE 2020

We are instructed by our client Lim Yong Tat to claim damages against your insured SH7177K in connection with a road traffic accident on 12 June 2020 at about 08.15hrs along Bishan Street 22 with our client's motorcycle registration number JTX716

As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expenses, particulars of which are as follows:

1.	Cost of repair as per surveyor's recommendation	S\$ 3,000.00
2.	Loss of Use (06 days x S\$30.00/day) PRI & Repair days	S\$ 180.00
	Total to Claim	S\$ 3,180.00

Attached final repair bill for your early process of our claim

Thank you

Yours faithfully Erofia Motor Trading Pte Ltd

Teo Hwa Heng

Erofia Motor Trading Pte Ltd

6. 1.

1 Kaki Bukit Avenue 6 #02-62 AutoBay @ Kaki Bukit Singapore 417883 Tel: 67527740 Fax: 67528669

Co Registration No: 201202259N

AUTHORISATION TO ACT

Live, Lim Yorg Tat	("the third party claimant") of		
BIK 215 Bishan Street 23 402-207	S5702L (address), owner of		
Jik 716 (vehicle no.) hereby authorize	Erofia Motor Trading Pte 1td (%)		
workshop") to act for me with respect to my claim for	repair costs and/or reptal and/or loss of		
use ("claim") for my vehicle no. JW 716	That was damaged purguant to the		
accident which occurred on 12			
plant Dichan Strant IV	(location) involving vehicle no/s		
SY 717) K ("the accident").			
I further authorize the workshop to settle my above r	nentioned claim in a manner that they		
deemed fit and the workshop is further authorized to receive payment further to settlement of my			
claim with payment cheque/s being made in favour of the workshop - EROFIA MOTOR			
TRADING PTE LTD	1 -1101 211 1/10 1016		
I further acknowledge that any settlement the workshop may reach on my behalf is on a without			
prejudice and without admission of liability basis insofar as the driver/owner/insurers of the			
other vehicle/s is concerned.			
Dated this			
/ //	KIN MOTOR		
Sall	(I)		
7	* OLT BLA		
Signed by "the third party claimant"	Signed by "the workshop"		
(With company stamp if applicable)	(With company stamp)		
	5 (8) # 3		

Provide always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect or preclude me from making a further claim for general and special damages for my personal injuries sustained in the same accident.



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

: D20002417MFSH

ACCIDENT DATE

12/06/2020

ACCIDENT LOCATION

JUNCTION OF BISHAN STREET 22 AND STREET 23

INSURED

COMFORT TRANSPORTATION PTE LTD

INSURED DRIVER

SIM BENG HUAT

INSURED VEHICLE

SH 7177K

INVOLVED PARTY

JTX 716

SETTLEMENT SUM

\$3,080.00

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: LIM YONG TAT

Signature and Date:

14.02.22

WITNESS: Teo Hwa Heng

Signature and Date:

14.02.22

EROFIA MOTOR TRADING PTE LTD (201202259N)

1 Kaki Bukit Ave 6 #02-62 Singapore 417883 Tel: 67527740 Fax: 67528669 H/P: 90696165 (Mr Teo)

INVOICE

Number Date Page JTX716 14-Aug-20 1

VEHICLE NO:

JTX716

MAKE/MODEL:

YAMAHA XMAX

NAME:

MS FIRST CAPITAL INSURANCE LTD

ADDRESS:

36 ROBINSON ROAD #16-01

CITY HOUSE

SINGAPORE 068877

ACCIDENT INVOLVING SH7177K AND JTX716 ON 12 JUNE 2020

FINAL REPAIR BILL AS PER SURVEYOR'S RECOMMENDATION S\$ 3,000.00

SUB-TOTAL:

\$\$ 3,000.00

SINGAPORE DOLLARS: THREE THOUSAND ONLY

TOTAL:

s\$ 3,000.00

EROFIA MOTOR, TRADING PTE LTD

(4)>

Asher Sng (LKKAuto)

From: Lim Gan Koon (Chris) < ChrisLim@msfirstcapital.com.sq>

Sent: Thursday, 2 December 2021 10:29 AM

To: Asher Sng (LKKAuto)

Cc: Admin A

Subject: RE: [MANDATE REQUEST] RE: [EXPRESS SETTLEMENT VIA LKK] RE: Our Ref:

D20002417MFSH // Accident involving SH7177K & JTX716 on 12/06/20. LKK REF:

CC4/FCI20006484/Ugs3q2

Follow Up Flag: Follow up Flag Status: Flagged

Dear Asher,

Pls offer as per below:

COR - \$3,000.00

LOU - \$60.00 to \$90.00 (\$20 to \$30 x 3 days)

Total - \$3,060.00 to \$3,090.00

Regards.

Chris Lim

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877

| Tel: 6507 3848 | DID : 6507 3853 | Fax No. : 6507 3849 | Email: <u>ChrisLim@msfirstcapital.com.sg</u> | Company Regn.

No. 195000106C

A Member of MS&AD Insurance Group

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From: Asher Sng (LKKAuto) < Asher Sng@lkkauto.com>

Sent: Friday, 19 November 2021 12:39 pm

To: Lim Gan Koon (Chris) < ChrisLim@msfirstcapital.com.sg>

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

Subject: [MANDATE REQUEST] RE: [EXPRESS SETTLEMENT VIA LKK] RE: Our Ref: D20002417MFSH // Accident

involving SH7177K & JTX716 on 12/06/20. LKK REF: CC4/FCI20006484/Ugs3q2

Your ref: **D20002417MFSH**

Dear Sirs,

ACCIDENT INVOLVING SH 7177K (OI) AND JTX 716 (TP) ON 12/06/2020

We refer to the above matter.

The accident occurred when our insured hit third party stationary vehicle.

Basing on the reports of the circumstance of the accident, we propose to settle third-party claim at 100% liability.

We seek your approval to offer repairer " EROFIA MOTOR TRADING PTE LTD " at \$ 3,180.00 (all-in).

The summary is as follows: -

Amount Claimed Amount Revised

1. Cost of Repairs (w/GST) \$ 6,432.40 \$ 3,000.00

2. Loss of Use (6days x \$30) \$ 180.00 \$ 180.00 (6days x \$30)

Total \$ 6,612.40 **\$ 3,180.00**

Surveyor recommended 4days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval / instruction.

Please be informed that we are currently deployed to work from home in view of the current COVID-19 situation may reach me at 8839 9816 for any urgent matters.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: <u>ashersng@lkkauto.com</u> | fax: 6741-4108 | did: 6841-6051 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(408933)

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.

From: Lim Gan Koon (Chris) < ChrisLim@msfirstcapital.com.sg>

Sent: Tuesday, 16 November 2021 12:03 PM

To: Asher Sng (LKKAuto) < AsherSng@lkkauto.com>

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

Subject: RE: [EXPRESS SETTLEMENT VIA LKK] RE: Our Ref: D20002417MFSH // Accident involving SH7177K & JTX716

on 12/06/20. LKK REF: CC4/FCI20006484/Ugs3q2

Dear Asher,

Liability is clear. Pls proceed with ES.

Thank you.

Chris Lim

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877

| Tel: 6507 3848 | DID : 6507 3853 | Fax No. : 6507 3849 | Email: <u>ChrisLim@msfirstcapital.com.sg</u> | Company Regn.

No. 195000106C

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From: Asher Sng (LKKAuto) < AsherSng@lkkauto.com>

Sent: Tuesday, 16 November 2021 11:37 am

To: Lim Gan Koon (Chris) < ChrisLim@msfirstcapital.com.sg>

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

Subject: [EXPRESS SETTLEMENT VIA LKK] RE: Our Ref: D20002417MFSH // Accident involving SH7177K & JTX716 on

12/06/20. LKK REF: CC4/FCI20006484/Ugs3q2

Hi Chirs,

We refer to the above matter.

Liability: 100%

Remark: B: NIL OID COLLIDED INTO STATIONARY TP VEHICLE

Kindly let us have your approval on liability.

Please be informed that we are currently deployed to work from home in view of the current COVID-19 situation may reach me at 8839 9816 for any urgent matters.

Thank You.

Best Regards,

Asher Sng | Case Handler LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108 | did: 6841-6051

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

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.

From: Su Li (LKK Auto) < suli@lkkauto.com>
Sent: Tuesday, 16 November 2021 10:25 AM

To: Lim Gan Koon (Chris) < ChrisLim@msfirstcapital.com.sg; Asher Sng (LKKAuto) < AsherSng@lkkauto.com

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

Subject: Re: Our Ref: D20002417MFSH // Accident involving SH7177K & JTX716 on 12/06/20. LKK REF:

CC4/FCI20006484/Ugs3q2

Dear Sir / Madam,

Thank you for your email.

Our respective case handler will look into the matter and get back to you in due course.

Hi Asher,		
FYNA, CC4/FCI20006484/Ues3q2		
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.		
Thank you.		
Best Regards,		
Su Li Admin Support		
LKK Auto Consultants Pte Ltd		
From: Lim Gan Koon (Chris) < ChrisLim@msfirstcapital.com.sg > Sent: Tuesday, November 16, 2021 9:10 AM To: Cecilia Chong (LKK Auto) < CeciliaChong@lkkauto.com > Cc: Admin A < admin-a@lkkauto.com > Subject: RE: Our Ref: D20002417MFSH // Accident involving SH7177K & JTX716 on 12/06/20. LKK REF: CC4/FCI20006484/Ugs3q2		
Dear Cecilia,		
Any update for this matter?		
Thank you.		
Chris Lim Motor Claims Dept		

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877

| Tel: 6507 3848 | DID : 6507 3853 | Fax No. : 6507 3849 | Email: <u>ChrisLim@msfirstcapital.com.sg</u> | Company Regn.

No. 195000106C

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From: Lim Gan Koon (Chris)

Sent: Wednesday, 7 July 2021 1:04 pm

To: 'Cecilia Chong (LKK Auto)' < CeciliaChong@lkkauto.com>; Su Li (LKK Auto) < suli@lkkauto.com>

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

Subject: RE: Our Ref: D20002417MFSH // Accident involving SH7177K & JTX716 on 12/06/20. LKK REF:

CC4/FCI20006484/Ugs3q2

Dear Cecilia,

Noted with thanks.

Kindly follow-up for this matter as there is no prelim report in our records.

Thank you.

Chris Lim

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877

| Tel: 6507 3848 | DID : 6507 3853 | Fax No. : 6507 3849 | Email: ChrisLim@msfirstcapital.com.sg | Company Regn. No. 195000106C

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From: Cecilia Chong (LKK Auto) < ceciliaChong@lkkauto.com

Sent: Wednesday, 7 July 2021 12:59 pm

To: Su Li (LKK Auto) <suli@lkkauto.com>; Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>

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

Subject: RE: Our Ref: D20002417MFSH // Accident involving SH7177K & JTX716 on 12/06/20. LKK REF:

CC4/FCI20006484/Ugs3q2

Dear Chris,

PRI was done by us.

We are currently pending for TP video of PIR.

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,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com| fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)





Save the Earth Print only when necessary

From: Su Li (LKK Auto) <suli@lkkauto.com> Sent: Wednesday, 7 July 2021 12:07 PM

To: Lim Gan Koon (Chris) < ChrisLim@msfirstcapital.com.sg; Cecilia Chong (LKK Auto) < CeciliaChong@lkkauto.com

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

Subject: Re: Our Ref: D20002417MFSH // Accident involving SH7177K & JTX716 on 12/06/20. LKK REF:

CC4/FCI20006484/Ugs3q2

Dear Sir / Madam,

Thank you for your email.

Our respective case handler will look into the matter and get back to you in due course.

Hi Cecilia,

FYNA, CC4/FCI20006484/Ugs3q2

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.

Thank you.

Best Regards,

Su Li | Admin Support

LKK Auto Consultants Pte Ltd

From: Lim Gan Koon (Chris) < ChrisLim@msfirstcapital.com.sg>

Sent: Wednesday, July 7, 2021 11:55 AM

To: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com >

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

Subject: Our Ref: D20002417MFSH // Accident involving SH7177K & JTX716 on 12/06/20.

Dear Mei Kwan,

We refer to the above captioned matter.

Kindly advise if any PRI was done by your side.

Thank you.

Chris Lim

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877

| Tel: 6507 3848 | DID : 6507 3853 | Fax No. : 6507 3849 | Email: ChrisLim@msfirstcapital.com.sg | Company Regn. No. 195000106C

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