

# JAS Auto Services

60 Jalan Lam Huat #05-06/07 Carros Centre, Singapore 737869

Tel: 6453 1967. Fax: 6457 3091

53255447K

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

Date : 2-Jul-20

68543464

Re: **Accident on 21/02/2020. Between GBD9780C. AND SHB2329J. (Your Insured)**

The above captioned refer.

We are instructed by our client **GS Auto Empire** Owner of Vehicle No. **GBD9780C**.

(To claim on their behalf) that was involved in the above accident with your Insured vehicle No. **SHB2329J**.

Our client are claiming for the cost of repair for damages sustained, loss of use of vehicle, and expenses incurred as a result of the accident amounting to **SGD \$10,600.00**.

To substantiate the claims we enclose herewith the following documents.

- 1) Copy of GIA report.
- 2) Copy of Insurance cert.
- 3) Final Bill / Invoice.
- 4) Rental car invoice GMA2093.

The breakdown of the claim are as follow.

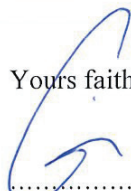
1) Cost of repairs to vehicle.	\$9,500.00
2) Rental car(11 days).	\$1,100.00
<b>Total:</b>	<b><u>\$10,600.00</u></b>

We hope the above documents are in order and we await your early reply.

Please be informed that if there is no response from your good office within a period of 14 days date here off. We would assume that you have no interest to settle the matter but we would refer for legal proceeding.

Thank You

Yours faithfully,



JAS Auto Services

### LETTER OF AUTHORITY

We/I, GS AUTO EMPIRE ("the third party claimant") of UEN/NRIC No. 53288986W, owner of vehicle Reg.No GBD9780C hereby authorize M/s JAS AUTO SERVICES ("the workshop") to act for me with respect to my claim for repair costs and/or rental and/or loss of use and/or survey fee ("claim") for my vehicle no. GBD9780C that was damaged pursuant to the accident which occurred on 21/2/2020 along HOLLAND RD involving vehicle no/s SHB 2329 J ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem 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.

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 21ST of FEB 2020

GS 

Signed by the third party claimant

## DISCHARGE RECEIPT

CLAIM REFERENCE : D20001149MFSH  
ACCIDENT DATE : 21/02/2020  
ACCIDENT LOCATION : ALONG HOLLAND ROAD TOWARDS ORCHARD  
INSURED : CITYCAB PTE LTD  
INSURED DRIVER : TING TAO ENG  
INSURED VEHICLE : SHB 2329J  
INVOLVED PARTY : GBD 9780C  
SETTLEMENT SUM : \$ 6,900.00

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 : GS AUTO EMPIRE

Signature and Date :



04/01/2021

WITNESS : ANDRE TOH

Signature and Date :



04/01/2021

# JAS Auto Services

60 Jalan Lam Huat #05-06/07 Carros Centre, Singapore 737869  
Tel: 6453 1967. Fax: 6457 3091  
53255447K

M/s GS Auto Empire

Make: Toyota Hiace

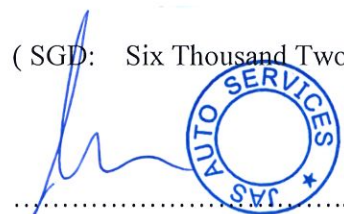
Date : **20-Nov-20**

Vehicle No : GBD9780C

Accident on 21/02/2020

Qty	Description(s)	Amount
	To repair the above accident vehicle damaged on a Lump-Sum amount of .....	\$6,200.00
Total:		<b>\$6,200.00</b>

( SGD: Six Thousand Two Hundred Only.)

  
.....  
JAS Auto Services



No. 83 Tagore Lane  
Singapore 787525  
Tel: 6453 1967 Fax: 6457 3091

**RENTAL AGREEMENT NO.:** 2093

TO BE PAID BY HIRER				DATE & TIME IN 2/3/2020 4.30PM				TOTAL DAYS 21			
				DATE & TIME OUT 21/2/2020 4pm							
				VEHICLE MAKE & MODEL TOYOTA HILUX							
				CLASS		VEHICLE UNIT NO.		VEHICLE REGISTRATION NO G B F 2 2 9 4 A			
HIRER GS AUTO EMPIRE				KM IN		1 0 3 5 1 4		MINIMUM @			
METHOD OF PAYMENT				CREDIT APPROVAL / DATE / AMOUNT		KM OUT		DAYS @		\$100 / DAY	
AUTHORISED OPERATOR MOHAMED AZLI BIN HAMZAH				KM DRIVEN				EXTRA HRS @			
HOME ADDRESS 329 JURONG EAST AVE 1 #03-1692				KM ALLOWED				WEEKS @			
S(600329)				KM CHARGED				KM @			
COMPANY											
COMPANY ADDRESS				MINIMUM RENTAL PERIOD				SUB TOTAL			
LOCAL CONTACT 8 9242 2202				RATES DO NOT INCLUDE PETROL BY TANK <input type="checkbox"/> BY KILOMETRES <input type="checkbox"/>				SUB TOTAL			
NRIC / PASSPORT NO S7670089C		COUNTRY OF ISSUE SINGAPORE		DATE OF ISSUE 8-9-2009		IN E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F		REFUELLING CHARGE			
DRIVING LICENCE NO S7670089C		ISSUED BY TP		EXPIRY DATE		OUT E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F		SERVICE CHARGE			
PLACE OF BIRTH M'SIA		DATE OF BIRTH 9-12-1976		DECLINES LDW		ACCEPTS LDW		LDW (PER DAY)			
DUE DATE				LOSS DAMAGE WAIVER (LDW) Hirer is responsible for the first \$3000.00 excess for the collision to first party (i.e. GMA Auto) vehicle (including windscreen). And also first \$3000.00 excess for collision / damage to third party's vehicle for each and every accident/damage.				\$			
INDICATE: D - DENTS A - ACCIDENT S - SCRATCHES		FRONT		DECLINES PAI		ACCEPTS PAI		PAI (PER DAY)			
LEFT		TOP		PERSONAL ACCIDENT INSURANCE (PAI) By INITIALS, Hirer declines or accepts PAI. If "Accepts" Hirer accepts coverage at rate shown and acknowledges to have read the SYNOPSIS of coverage limits furnished by owner at rental.				MISCELLANEOUS			
REAR		RIGHT						SUNDRIES			
								OIL REPAIRS			
								SUB TOTAL		\$1100/-	
				PREPARED BY							
				DEPOSIT COLLECTED BY				AMOUNT DUE			
				DEPOSIT				LESS DEPOSIT (IF ANY)			
				\$							
				COMPUTED BY				NET DUE			
				REFUND COLLECTED BY				AMOUNT REFUND			

## Jaslin Kok (LKK Auto)

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**From:** Jia Le (LKK Auto)  
**Sent:** Monday, 4 January 2021 9:19 AM  
**To:** Jaslin Kok (LKK Auto)  
**Subject:** FW: SEEK MANDATE ON QUANTUM - Our Ref: MSFCIL: D20001149MFSH/SHB2329J  
DOA 21-02-2020 Your Ref: CS3/FCI20003123/Qda3s2-1

**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:** Eric Woo [mailto:[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)]

**Sent:** Friday, 27 November 2020 12:52 PM

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

**Cc:** Admin A

**Subject:** RE: SEEK MANDATE ON QUANTUM - Our Ref: MSFCIL: D20001149MFSH/SHB2329J DOA 21-02-2020 Your Ref: CS3/FCI20003123/Qda3s2-1

Dear Jia Le,

You have our mandate to settle as follow:

COR	: \$6,200.00
LOR	: \$500 - \$700
To offer	: \$6,700 - \$6,900

Thank you.

Eric Woo  
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email: [EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)  
| Company Regn. No. 195000106C | TEL: 6507 3848

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Personal Data Protection Act 2012 ("PDPA"):

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**From:** Eric Woo

**Sent:** Friday, October 30, 2020 12:42 AM

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

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: SEEK MANDATE ON QUANTUM - Our Ref: MSFCIL: D20001149MFSH/SHB2329J DOA 21-02-2020 Your Ref: CS3/FCI20003123/Qda3s2-1

Dear Jia Le,

Please advise why LOD was given to you on July but we receive recommendation only on yesterday.

Thank you.

Eric Woo  
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email: [EricWoo@msfirstcapital.com.sg](mailto:EricWoo@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:** Thursday, 29 October 2020 1:07 pm

**To:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>

**Cc:** Serene Ler <[SereneLer@msfirstcapital.com.sg](mailto:SereneLer@msfirstcapital.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: SEEK MANDATE ON QUANTUM - Our Ref: MSFCIL: D20001149MFSH/SHB2329J DOA 21-02-2020 Your Ref: CS3/FCI20003123/Qda3s2-1

Claim No: D20001149MFSH

LKK Ref: CS3/FCI20003123/Qda3s2-1

Dear Sirs/Madam,

**ACCIDENT INVOLVING SHB 2329J AND GBD 9780C ON 21/02/2020**

We refer to the above matter.

We seek your approval to offer Third Party repairer "JAS AUTO SERVICES." at \$6,900.00(all-in).

The summary is as follows:-

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 9,500.00	\$ 6,200.00
2. Loss of Rental (11days x \$100)	\$ 1,100.00	\$ 700.00 (7days x \$100)
Total	\$ 10,600.00	\$ 6,900.00

Surveyor recommended 5 days for repair + 1Sun + 1PRS = 7 days.

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)

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**From:** Eric Woo [<mailto:EricWoo@msfirstcapital.com.sg>]

**Sent:** Thursday, 25 June 2020 6:08 PM

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

**Cc:** Serene Ler; Admin A

**Subject:** RE: PROPOSAL ON LIABILITY - Our Ref: MSFCIL: D20001149MFSH/SHB2329J DOA 21-02-2020 Your Ref: CS3/FCI20003123/Qda3s2-1

Without Prejudice

Dear Jia Le,

We are agreeable on Express Settlement and to negotiate settlement at best.

Thank you.

Eric Woo

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email: [EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)  
| Company Regn. No. 195000106C

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

**Sent:** Thursday, June 25, 2020 3:58 PM

**To:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>

**Cc:** Serene Ler <[Sereneler@msfirstcapital.com.sg](mailto:Sereneler@msfirstcapital.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** PROPOSAL ON LIABILITY - Our Ref: MSFCIL: D20001149MFSH/SHB2329J DOA 21-02-2020 Your Ref: CS3/FCI20003123/Qda3s2-1

Claim No: D20001149MFSH/1

LKK Ref: CS3/FCI20003123/Qda3s2-1

Dear Eric,



## ACCIDENT INVOLVING SHB 2329J AND GBD 9780C ON 21/02/2020

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)

---

**From:** Eric Woo [<mailto:EricWoo@msfirstcapital.com.sg>]

**Sent:** Thursday, 25 June 2020 9:55 AM

**To:** Mei Kwan (LKKAuto); Jia Le (LKK Auto)

**Cc:** Serene Ler; Admin A

**Subject:** RE: Our Ref: MSFCIL: D20001149MFSH/SHB2329J DOA 21-02-2020 Your Ref: CS3/FCI20003123/Qda3s2-1

Without Prejudice

Dear Mei Kwan / Jia Le,

Further to my email below.

Please note that previously survey was done on WP basis and estimate was not furnished to you.

Would appreciate if you can advise if you can still proceed with Express Settlement and bill us the difference later.

If you can proceed with Express Settlement, kindly advise workshop liability( Refer to attached email).

Thank you.

Eric Woo

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email: [EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)  
Company Regn. No. 195000106C

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**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Sent:** Tuesday, June 23, 2020 6:01 PM

**To:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>; Jia Le (LKK Auto) <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>

**Cc:** Serene Ler <[Sereneler@msfirstcapital.com.sg](mailto:Sereneler@msfirstcapital.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: Our Ref: MSFCIL: D20001149MFSH/SHB2329J DOA 21-02-2020 Your Ref: CS3/FCI20003123/Qda3s2-1

Dear Eric,

Thank you for your email.

Please provide us OI GIA report.

**Hi Jia Le,**

**Please seek mandate for liability and quantum.**

*To check availability of the case handler, you may contact the undersigned.*

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>

**Sent:** Tuesday, 23 June, 2020 2:38 PM

**To:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Cc:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Serene Ler <[Sereneler@msfirstcapital.com.sg](mailto:Sereneler@msfirstcapital.com.sg)>

**Subject:** Our Ref: MSFCIL: D20001149MFSH/SHB2329J DOA 21-02-2020 Your Ref: CS3/FCI20003123/Qtf3s2

Without Prejudice

Dear LKK,

Kindly refer to attached.

Please advise if you are able to do Express Settlement with TP workshop.

Thank you.

Eric Woo

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email: [EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)  
Company Regn. No. 195000106C

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