



09<sup>TH</sup> JULY 2020

Our ref : TTS/BU/1920/753

Your ref : D20002492MFSH – SHA9569S

**MS FIRST CAPITAL INSURANCE LTD**

36 Robinson Road

#16-01

Singapore 068877

**Attn : Motor Claims Department**

**WITHOUT PREJUDICE**

Dear Sir/Mdm,

**ACCIDENT INVOLVING SBS3333X AND SHA9569S ON 19/06/2020 AT ALONG JURONG WEST STREET 42 BLK 416 – B/S 28571.**

We understand that you are the insurer of vehicle no. SHA9569S which was involved in the above accident with our bus no. SBS3333X.

We are of the opinion that the accident was caused by the negligent driving of your insured driver. As a result of this accident, we have been put to loss and expense as follows:

Cost of Repair	: \$	4,899.23	(inclusive of 7% gst)
Loss of Use	: \$	2,000.00	(\$400 x 5 days)
<b>Total</b>	<b>: \$</b>	<b>6,899.23</b>	

We look forward to hearing from you early in order to resolve this matter amicably.

We are submitting this claim in demand for direct settlement.

We enclosed herewith the necessary documents to support the claims.

**Kindly review and revert within the next (7) seven days.**

**Failure of which the case shall be send to our solicitor without further advice.**

Thank You

Best Regards

*Lynn Ahmad (Ms)*

Senior Executive, Claims

Office +65 6248 0987

This is a computer-generated document. No signature is required.

**DISCHARGE RECEIPT**

CLAIM REFERENCE : D20002492MFSH  
ACCIDENT DATE : 19/06/2020  
ACCIDENT LOCATION : JURONG WEST STREET 42 BLK 416 - B/S 28571  
INSURED : CITYCAB PTE LTD  
INSURED DRIVER : CHIA TENG SAN  
INSURED VEHICLE : SHA 9569S  
INVOLVED PARTY : SBS 3333X  
SETTLEMENT SUM : \$ 6,649.23

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 : TOWER TRANSIT SINGAPORE PTE LTD Signature and Date :

 29th SEP 2020

WITNESS : **LYNN AHMAD**

Signature and Date :

 29th SEP 2020



**Tower Transit Singapore Pte Ltd**

21 Bulim Drive, Bulim Bus Depot, Singapore 648170

Co. Registration No. / GST Registration No. 201419417K

Website: www.towertransit.sg Email: AP@towertransit.sg

**TAX INVOICE****Bill To:****MS First Capital Insurance Limited**

36 Robinson Road, #16-01

City House, Singapore 068877

GST Reg. No : 201419417K

Invoice No. : FIR-202009-01

Invoice Date : 30-Sep-2020

Terms : 28 Days

Contract No. :-

Attention: Motor Claims Department

Item	DESCRIPTION	GROSS AMOUNT (S\$)	TAX RATE	TAX (S\$)	AMOUNT (S\$)
1	Being cost recovery regarding accident involving SBS3333X and SHA9569S on 19 June 2020:  Cost of Repair	4,578.72	7%	320.51	4,899.23
TOTAL		4,578.72		320.51	4,899.23

Interest shall be levied from the due date of the invoice to the date payment is received. The interest rate shall be at 7.5% p.a. except when there is an agreement in which case the applicable late interest rate as per the agreement shall take precedence.

**For Bank Transfer:**

Bank Name: The Hongkong and Shanghai Banking Corporation Limited

Account Name: Tower Transit Singapore Pte Ltd

Bank Code: 7232

Branch Code: 052 Collyer Quay Branch

Account No.: 052-394822-001

SWIFT Code: HSBCSGSG

**Authorised Signature**

Name: Subramanian Kasi

Title: Finance Director

**FW: [MANDATE REQUEST] Re: SURVEY ASSESSMENT - D20002492MFSH/1 // EXPRESS SETTLEMENT // ACCIDENT INVOLVING SHA 9569S (OI) AND SBS 3333X (TP) ON 19/06/2020**

Eric Woo <EricWoo@msfirstcapital.com.sg>

Thu 9/24/2020 12:36 AM

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

 5 attachments (831 KB)

LKK RESURVEY PHOTO.pdf; LKK SURVEY PHOTO.pdf; LKK ADJUSTMENT.pdf; LKK INSPECTION.pdf; TP LOD.pdf;

Without Prejudice

Dear Asher,

You have our mandate to settle as follow:

COR : \$4,899.23  
LOU : \$1400 - \$1750  
To offer : \$6,299.23 - \$6,649.23

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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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:** Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>

**Sent:** Sunday, 6 September 2020 1:47 pm

**To:** Eric Woo <EricWoo@msfirstcapital.com.sg>

**Subject:** [MANDATE REQUEST] Re: SURVEY ASSESSMENT - D20002492MFSH/1 // EXPRESS SETTLEMENT // ACCIDENT INVOLVING SHA 9569S (OI) AND SBS 3333X (TP) ON 19/06/2020

Your ref : **D20002492MFSH**

Our ref : CC4/FCI20006708/R1es3q2

Dear Sirs,

**ACCIDENT INVOLVING SHA 9569S (OI) AND SBS 3333X (TP) ON 19/06/2020**

We refer to the above matter.

The accident occurred when our insured hit third party parked 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 " **TOWER TRANSIT SINGAPORE PTE. LTD.** " at **\$ 6,649.23 (all-in)**.

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The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 6,370.48	\$ 4,899.23
2. Loss of Use (5days x \$400)	\$ 2,000.00	\$ 1,750.00 (5days x \$350)
<b>Total</b>	<b>\$ 8,370.48</b>	<b>\$ <u>6,649.23</u></b>

Surveyor recommended 4 days for repair.

Enclosed here with all the relevant documents for your perusal.

**Kindly let us have your approval / instruction.**

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108

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.**

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**From:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Sent:** Monday, July 20, 2020 9:12 AM

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

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Su Li (LKK Auto) <[suli@lkkauto.com](mailto:suli@lkkauto.com)>

**Subject:** Re: SURVEY ASSESSMENT - D20002492MFSH/1 // EXPRESS SETTLEMENT

Hi Eric,

We acknowledge your email below.

We will generate our report and seek for your approval soon.

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108

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.**

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**From:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>  
**Sent:** Friday, July 17, 2020 6:06 PM  
**To:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Su Li (LKK Auto) <[suli@lkkauto.com](mailto:suli@lkkauto.com)>  
**Subject:** RE: SURVEY ASSESSMENT - D20002492MFSH/1 // EXPRESS SETTLEMENT

Without Prejudice

Dear Asher,

We are agreeable with Express Settlement.

Attached TP LOD for your necessary action.

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:** Su Li (LKK Auto) <[suli@lkkauto.com](mailto:suli@lkkauto.com)>  
**Sent:** Monday, June 29, 2020 9:55 AM  
**To:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>  
**Subject:** RE: SURVEY ASSESSMENT - D20002492MFSH/1 // EXPRESS SETTLEMENT

**YOUR REF: D20002492MFSH**  
**REF: CC4/FCI20006708/es3**

Dear Sir / Madam,

We refer to the above matter.

We have inspected third party vehicle SBS 3333X at M/s TOWER TRANSIT SINGAPORE PTE. LTD. on a WP basis and TP repairer proposed for a direct settlement.

**Enclosed for your perusal is:**

- TP estimated cost of repair
- Preliminary advice

Please take note that the case handler in-charge is Asher.

**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**

Phone: 6261 5037 Email: [SuLi@lkkauto.com](mailto:SuLi@lkkauto.com) Fax : 6271 8802

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

Branch : Blk 1007, Bukit Merah Lane 3, #01-11 | S(159721)

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

**Sent:** Friday, 26 June 2020 6:10 PM

**To:** Su Li (LKK Auto)

**Cc:** Admin A; Cecilia Chong (LKK Auto)

**Subject:** RE: SURVEY ASSESSMENT - D20002492MFSH/1 // EXPRESS SETTLEMENT

Without Prejudice

Dear Su Li,

Attached SAS report as per request.

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:** Su Li (LKK Auto) <[suli@lkkauto.com](mailto:suli@lkkauto.com)>

**Sent:** Friday, 26 June 2020 3:51 pm

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

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>

**Subject:** RE: SURVEY ASSESSMENT - D20002492MFSH/1 // EXPRESS SETTLEMENT

**YOUR REF: D20002492MFSH**

**REF: CC4/FCI20006708/es3**

Dear Sir / Madam,

We refer to the above matter.

We have inspected third party vehicle SBS 3333X at M/s TOWER TRANSIT SINGAPORE PTE. LTD. on a WP basis and TP repairer proposed for a direct settlement.

Please be informed that the estimated cost of repair is not ready yet.

We will revert to you on preliminary advice in due course.

Kindly let us have a copy of your insured's GIA report for our necessary action.

Please take note that the case handler in-charge is Asher.

**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**

Phone: 6261 5037 Email: [SuLi@lkkauto.com](mailto:SuLi@lkkauto.com) Fax : 6271 8802

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

Branch : Blk 1007, Bukit Merah Lane 3, #01-11 | S(159721)

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**From:** Admin-D (LKKAuto)  
**Sent:** Friday, 26 June 2020 9:27 AM  
**To:** 'Claim Workflow System'; assignments; Admin A  
**Cc:** [ERICWOO@MSFIRSTCAPITAL.COM.SG](mailto:ERICWOO@MSFIRSTCAPITAL.COM.SG)  
**Subject:** RE: SURVEY ASSESSMENT - D20002492MFSH/1

Dear Sir/Madam,

Thank you for the assignment.

Best Regards,

Summer Lee | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

**From:** Claim Workflow System <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>  
**Sent:** Thursday, 25 June, 2020 10:06 PM  
**To:** [ASSIGNMENTS@LKKAUTO.COM](mailto:ASSIGNMENTS@LKKAUTO.COM)  
**Cc:** [CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG](mailto:CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG); [ERICWOO@MSFIRSTCAPITAL.COM.SG](mailto:ERICWOO@MSFIRSTCAPITAL.COM.SG)  
**Subject:** PRI: SURVEY ASSESSMENT - D20002492MFSH/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

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