

From: Asia Motorsports Solution Pte Ltd [<mailto:asiamotorsports@hotmail.com>]

Sent: Wednesday, 12 August 2020 10:47 AM

To: Khanchna (LKK Auto)

Cc: Admin A

Subject: ACCIDENT INVOLVING SML 4966 U & SHB 4466 H ON 13 JULY 2020 - CALL FOR DIRECT SETTLEMENT

Your Ref:

Our Ref : SML 4966 U

12 August 2020

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

**PROPERTY CLAIM
(WITHOUT PREJUDICE
TO: Any Personal Injury
Claims)**

LKK Auto Consultants Pte Ltd
Blk 51, Paya Ubi Industrial Park,
Ubi Avenue 1,
#02-25
Singapore 408933

Attn: Claims Department

Dear Sir/Mdm,

ACCIDENT INVOLVING SML 4966 U & SHB 4466 H ON 13 JULY 2020 - CALL FOR DIRECT SETTLEMENT

Kindly find attached the finalized report for SML 4966 U, as proposed by our Single Joint Expert. We are pleased to inform that we are agreeable to the amount proposed.

As such, we are writing to your kind office to call for a direct settlement, in relation to the accident involving SML 4966 U & SHB 4466 H on 13 July 2020. We will like to know if your company is prepared to settle for the amount as stated below:

Cost of Repair (amount as proposed by SJE)	: \$ 6,500.00
Cost of Rental	: \$ 840.00
LTA Search	: \$ 7.45

Total: : \$ 7,347.45

We seek your kindest assistance in letting us know whether your kind office is agreeable to the above within the next 7 days and we look forward to you forwarding us the DV (without prejudice to any personal injury claims), if required, so that we can expedite on its return for an amicable settlement to the matter.

We have also attached a copy of our company's invoice for SML 4966 U, the Singapore Accident Statement of SML 4966 U, rental invoice and LTA search for your easy reference.

In the meantime, please note that **with effect from 1st June 2019**, we have shifted to and are now operating from the following address:

**37A Everitt Road
Singapore 428586**

Please update your records accordingly and send all future correspondence to the new address above.

Thank you and we hope to hear from you soonest.

Regards,
Asia Motorsports Solution Pte Ltd
37A Everitt Road
Singapore 428586

asiamotorsports@hotmail.com

LETTER OF UNDERTAKING & AUTHORISATION

To: Asia Motorsports Solution Pte Ltd
37A Everitt Road
Singapore 428586

**WITHOUT PREJUDICE
TO: ANY PERSONAL INJURY
CLAIMS**

In the matter of an accident involving vehicles SML4966U & SHB4466H on 13 July 2020

I/We RICKY TEO CHER MOH the owner of vehicle registration no. SML4966U
hereby do authorize you to commence repairs to my abovementioned vehicle.

I/We confirm that you are hereby authorized to handle the repairs of my vehicle and/or to negotiate and settle any claims relating to the above accident which I/we may have against the third party/parties or insurers and/or to instruct lawyers on my/our behalf to facilitate the third party claim for me/us.

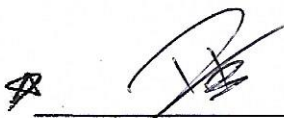
You are hereby authorized as my attorney to execute and/or sign any documents/discharge vouchers/discharge agreement regarding my/our claim for my convenience.

In the event that I/we am/are required to attend at my/our solicitors' office or to attend court in connection with my/our claim, I/we shall render full co-operation.

I confirm that in the event of an unsuccessful claim against the negligent party and/or my own insurer for the damages caused to my vehicle, I agree to pay all repair cost, survey fee and any incidental expenses incurred by you or to lodge an own damage claim (only for comprehensive cover) to cover the expenses incurred.

I undertake not to independently make negotiate or settle any claim in respect of the above accident without first giving you 7 days notice in writing and upon so doing, I further undertake to pay to you immediately your administrative charges for work done and time expended in managing my claim herein. For the purpose of clarification, the aforesaid administrative charges shall not include any work done or sum expended towards repairs to my said vehicle and in the event that repair work/s has commenced before the giving of the above notice, I hereby undertake to pay to you the full sum of the costs of repairs as shall be recommended by a licensed surveyor.

Dated the 14 day of July 2020



Owner (signature)

RICKY TEO CHER MOH

Owner (name)

S7927999D

NRIC No.



Witness (signature)

LOO CHENG CHUAN

Witness (name)

S1169633C

NRIC No.

DISCHARGE RECEIPT*THIS SETTLEMENT IS WITHOUT PREJUDICE
TO: ANY PERSONAL INJURY CLAIMS.*

CLAIM REFERENCE : D20002776MFSH/1
ACCIDENT DATE : 13/07/2020
ACCIDENT LOCATION : CTE TWDS SLE BEFORE JALAN BAHAGIA
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : TAN HEE CHER
INSURED VEHICLE : SHB 4466H
INVOLVED PARTY : SML 4966U
SETTLEMENT SUM : \$ 7,207.45

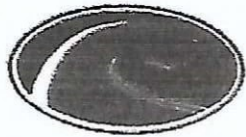
I/We, the undernoted CLAIMANT being the person/entity entitled to receive the compensation in relation to the accident, hereby agree to accept the SETTLEMENT SUM as full and final settlement of all claims for damages, costs & disbursements arising out of the ACCIDENT, and I/WE also agree that the said 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 : RICKY TEO CHER MOH

Signature and Date : WITNESS :  LOO CHENG CHUANSignature and Date : 



ASIA MOTORSPORTS SOLUTION PTE LTD

Specialise in sales of new & reconditioned bikes

Co. Reg. No: 200507766N

MS FIRST CAPITAL INSURANCE LIMITED
36 ROBINSON ROAD
#16-01 CITY HOUSE
SINGAPORE 068877

INVOICE NO: 2017/C257

DATE: 07/08/2020

VEHICLE NO: SML 4966 U

MAKE : HONDA ENGINE NO : L13B1457864
MODEL : FIT 1.3 GF CVT CHASSIS NO : GK31348564

DESCRIPTION

AMOUNT

Total lump sum repair including supply of parts and labour

Adjusted total lump sum repair costs S\$6,500.00

Total amount payable S\$6,500.00



Asia Motorsports Solution Pte Ltd

Tax Invoice							
 Dream Carz Leasing Pte Ltd 8 Kaki Bukit Avenue 4, #04-20 Premier Singapore - 415875 Mobile no: 97103383 Email: dreamcarzleasing@gmail.com			Tax Invoice No: 11042		Dated: July 21, 2020		
			Delivery Note:		Terms of Payment: Due upon receipt		
			Supplier's Ref:		Other Reference:		
			Buyer Order (PO) No: 2670		PO Dated:		
Customer Details: RICKY TEO CHER MOH APT BLK 307B ANCHORVALE ROAD, #04-52 SINGAPORE, Singapore - 542307							
S.No	Product	Description	Date Out	Date In	Qty	Price(SGD)	Amount (SGD)
1	SMR6215J	Hyundai Avante 1.6A 7 days @ \$120	14/7/2020	21/7/2020	1	840.00	840.00
						Sub Total (SGD)	840.00
						Total (SGD)	840.00
Amount in words : Eight Hundred Forty Singapore Dollar (SGD) Only							
Declaration: We declare that this Tax Invoice shows the actual price of the goods described and that all particulars are true and correct.			For Dream Carz Leasing Pte Ltd Authorized Signatory Billed by: Melvin Cheong (dreamcarzleasing@gmail.com)				
Notes : 1st Auto Pte Ltd							
Income Terms: Terms							

8 Kaki Bukit Ave 4 #04-20 Premier Singapore 415875

Email: dreamcarzleasing@gmail.com

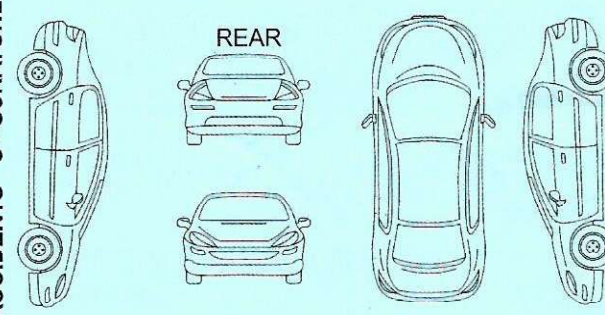
Tel: +65 6384 5206 Fax: +65 6384 5205

DCL
DREAM CARZ LEASING
PTE LTD

VHA No: 2670

ROC No: 201433037R

VEHICLE RENTAL AGREEMENT

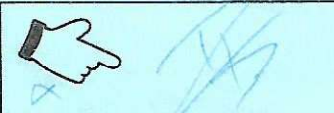
HIRER'S PARTICULAR Name: (as in I/C) <u>Picky Teo cher Moh</u> NRIC/PASSPORT No: <u>57937999D</u> Address (Res) <u>ALT BLK 307 B Anchorvale</u> <u>Road #04-52 (S) 542307</u> Name & Address of Employer _____ Occupation: _____ Driving Exp: <u>11 yrs</u> Driving Licence No: <u>57937999D</u> D/L Type: Local / International Issue Date: <u>18/11/2009</u> Date of Birth: <u>11/9/1979</u> Tel: (O) _____ (R) _____ HP / PG _____		Vehicle No: <u>SMR 215 J</u> Replace Veh No: _____ Mileage Out: _____ Mileage Out: _____ Make & Model: <u>Mercedes A-Class</u> Auto / Manual Group: _____ Out : Date <u>18/11/2009</u> Time: _____ HIRE / PERIOD EXPIRY Time: _____ NON-WAIVER EXCESS = \$ <u>3000/3000</u>																																																											
ADDITIONAL DRIVER'S PARTICULARS Name: (as in I/C) _____ NRIC/PASSPORT No: _____ Address (Res) _____ Driving Licence No: _____ D/L Type: Local / International Issue Date: _____ Date of Birth: _____ Occupation: _____ Driving Exp: _____		<table border="1"><thead><tr><th colspan="4">CHARGES</th></tr></thead><tbody><tr><td>Daily</td><td>7</td><td>@ \$ 120</td><td>per day</td><td>840</td><td>00</td></tr><tr><td>Weekly</td><td></td><td>@ \$</td><td>per week</td><td></td><td></td></tr><tr><td>Monthly</td><td></td><td>@ \$</td><td>per month</td><td></td><td></td></tr><tr><td>Hours</td><td></td><td>@ \$</td><td>per hour</td><td></td><td></td></tr><tr><td>Others</td><td></td><td>@ \$</td><td></td><td></td><td></td></tr><tr><td>CDW</td><td></td><td>@ \$</td><td>per day/month</td><td></td><td></td></tr><tr><td>PAI</td><td></td><td>@ \$</td><td>per day/month</td><td></td><td></td></tr><tr><td colspan="4">Delivery/ Collection Service</td><td></td><td></td></tr><tr><td colspan="4">SUB-TOTAL \$</td><td>840</td><td>00</td></tr></tbody></table>		CHARGES				Daily	7	@ \$ 120	per day	840	00	Weekly		@ \$	per week			Monthly		@ \$	per month			Hours		@ \$	per hour			Others		@ \$				CDW		@ \$	per day/month			PAI		@ \$	per day/month			Delivery/ Collection Service						SUB-TOTAL \$				840	00
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VEHICLE CHECK LIST INDICATE: D - DENTS S - SCRATCHES A - ACCIDENTS  RIGHT FRONT TOP LEFT ACCESSORIES CHECK ☐ Ashtray ☐ Cig Lighter ☐ S/Tyre ☐ STD Tools ☐ Jack ☐ Hub Caps ☐ Radio / Class ☐ CD ☐ Cartridges		<table border="1"><thead><tr><th colspan="6">PETROL LEVEL</th></tr></thead><tbody><tr><td>Out</td><td>E</td><td>1/4</td><td>1/2</td><td>3/4</td><td>F</td></tr><tr><td>In</td><td>E</td><td>1/4</td><td>1/2</td><td>3/4</td><td>F</td></tr><tr><td colspan="6">EXTENSION</td></tr><tr><td colspan="6">Misc.</td></tr><tr><td colspan="6">TOTAL CHARGES \$</td></tr></tbody></table>  Hirer's Signature Additional Driver's Signature Authorised Person Signature		PETROL LEVEL						Out	E	1/4	1/2	3/4	F	In	E	1/4	1/2	3/4	F	EXTENSION						Misc.						TOTAL CHARGES \$																											
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I have read and agree to the terms and condition on both sides of the agreement. If I have presented a charge/ credit card for payment. I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have made on the charge/ credit card voucher. All information I have given Dream Carz Leasing Pte Ltd in connection with this agreement is true.

*IMPORTANT

- ONLY PERSON ABOVE 22 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER, AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
- IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES. A POLICE REPORT MUST BE MADE WITHIN 24 HOURS. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY. AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY DREAM CARZ LEASING PTE LTD.

RETURN OF VEHICLE, THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN* SINGAPORE OF HIRER / DRIVER * FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO Dream Carz Leasing Pte Ltd AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	SIGNATURE OF HIRER/DRIVER
21/7/20	7pm				



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 14 Jul 2020 / 12:14:03

Receipt Date/Time : 14 Jul 2020 / 12:14:03

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200714-001527

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
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Result of Insurance Enquiry - SHB4466H

As at 13 Jul 2020/18:25:00

Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED

1	Insurance Enquiry - SHB4466H Enquiry Fee 20200714121312486363	7.00	0.49	7.49
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Sub-Total	7.00	0.49	7.49
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Total Before Rounding	7.00	0.49	7.49
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Rounding Difference			0.04
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Total Amount Payable			7.45
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Paid By

20200714121325120	Direct Debit: eNETS Debit (Internet Banking)	7.45
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Total	7.45
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Cash Change	0.00
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Tendered Amount	7.45
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Excess Refundable Amount	0.00
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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: Chris Lim Gan Koon <ChrisLim@msfirstcapital.com.sg>
Sent: Friday, 28 August 2020 8:59 AM
To: Jia Le (LKK Auto)
Cc: Karen Tan
Subject: FW: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20002776MFSH/1 // Our ref: CC4/FCI20007268/Uds3q2 [ACCIDENT INVOLVING SHB4466H AND SML4966U ON 13/07/2020]
Attachments: LKKInspection.pdf; LKKAdjustment1.pdf; SURVEY PHOTO.pdf; RESURVEY PHOTO.pdf; RESURVEY PHOTO..pdf; LOD.pdf

Dear Jia Le,

Pls proceed to offer at \$7,207.45 (all-in).

Chris Lim
Motor Claims

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: Wednesday, 26 August 2020 3:15 pm
To: Chris Lim Gan Koon <ChrisLim@msfirstcapital.com.sg>
Cc: Karen Tan <karentan@msfirstcapital.com.sg>
Subject: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20002776MFSH/1 // Our ref: CC4/FCI20007268/Uds3q2 [ACCIDENT INVOLVING SHB4466H AND SML4966U ON 13/07/2020]

Claim No: D20002776MFSH/1
LKK Ref: CC4/FCI20007268/Uds3q2

Dear Sirs/Madam,

ACCIDENT INVOLVING SHB 4466H AND SML 4966U ON 13/07/2020

We refer to the above matter.

Insured driver rear ended third party vehicle.

We seek your approval to offer Third Party repairer "ASIA MOTORSPORTS SOLUTION PTE LTD" at \$7,207.45(all-in).

The summary is as follows:-

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 18,296.16	\$ 6,500.00
2. Loss of Rental (7days x \$120)	\$ 840.00	\$ 700.00 (7days x \$100)

3. LTA Search Fee	\$ 7.45	\$ 7.45
Total	\$ 19,143.61	\$ 7,207.45

Surveyor recommended 07 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: Chris Lim Gan Koon [<mailto:ChrisLim@msfirstcapital.com.sg>]

Sent: Friday, 14 August 2020 11:57 AM

To: Khanchna (LKK Auto)

Cc: Jia Le (LKK Auto); Karen Tan

Subject: FW: SURVEY ASSESSMENT - D20002776MFSH/1 // EXPRESS SETTLEMENT

Hi Khanchna,

Is the survey report & preliminary report ready?

Chris Lim

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Rd #16-01 City House Singapore 068877 | TEL : 6507 3848 |
Fax No. : 6507 3849 | Company Regn. No. 195000106C

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: Wednesday, August 12, 2020 11:26 AM

To: Karen Tan <karentan@msfirstcapital.com.sg>

Subject: RE: SURVEY ASSESSMENT - D20002776MFSH/1 // EXPRESS SETTLEMENT

Dear Karen,

We enclosed herewith the third party LOD for your reference.

Shall seek your mandate on quantum once our report is ready.

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: Heng Ding Chao [<mailto:HengDingChao@msfirstcapital.com.sg>]

Sent: Tuesday, 21 July 2020 10:35 AM

To: Su Li (LKK Auto)

Cc: Admin A; Khanchna (LKK Auto)

Subject: RE: SURVEY ASSESSMENT - D20002776MFSH/1 // EXPRESS SETTLEMENT

Sir/Mdm,

Attached is the accident report for your reference.

Good Day,

Cathan Heng Ding Chao,
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3848/EXT:104| Fax No. : 6507 3849 |Email: HengDingChao@msfirstcapital.com.sg |Company Regn. No. 195000106C

A Member of MS&AD Insurance Group

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

From: Su Li (LKK Auto) <suli@lkkauto.com>

Sent: Monday, 20 July 2020 4:59 PM

To: Heng Ding Chao <HengDingChao@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D20002776MFSH/1 // EXPRESS SETTLEMENT

YOUR REF: D20002776MFSH

REF: CC4/FCI20007268/Uks3

Dear Sir / Madam,

We refer to the above matter.

We have inspected third party vehicle SML 4966U at M/s ASIA MOTORSPORTS SOLUTION PTE LTD on a WP basis and TP repairer proposed for a EXPRESS 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 Khanchna.

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 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)

From: Admin-D (LKKAuto)

Sent: Thursday, 16 July 2020 9:10 AM

To: 'Claim Workflow System'; assignments; Admin A

Cc: HENGdingchao@MSFIRSTCAPITAL.COM.SG

Subject: RE: SURVEY ASSESSMENT - D20002776MFSH/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 | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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

Sent: Wednesday, 15 July, 2020 7:42 PM

To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG;

HENGdingchao@MSFIRSTCAPITAL.COM.SG

Subject: PRI: SURVEY ASSESSMENT - D20002776MFSH/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.