

Our Ref : SME5820L / TP#1116  
Your Ref : SHA7870J / D20002770MFSH

**WITHOUT PREJUDICE**

Date : 05 August 2020

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

Attention: Motor Claims Department

**ACCIDENT INVOLVING SME5820L & SHA7870J ON 11/07/2020  
ALONG JUNCTION OF LOWER DELTA ROAD**

We refer to the above captioned.

We are claiming the below followings:

|                                 |                                  |
|---------------------------------|----------------------------------|
| - Cost of Repair (incl. of GST) | S\$ 3,509.94                     |
| - Loss of Use (Private Hire)    | S\$ 480.00 (\$120.00 X 04 Days)  |
| <b>Grand Total</b>              | <b><u><u>S\$3,989.94</u></u></b> |

If you have any enquiries, please contact our representative, Ms. Sharon Ten & Ms. Lily at 6481-1522 or email [sharon@ow.sg](mailto:sharon@ow.sg) / [lily.loi@ow.sg](mailto:lily.loi@ow.sg)

All payment is to be issued direct to **Optima Werkz Pte Ltd.**

Your prompt attention is most grateful and look forward to your speedy settlement.

Yours faithfully

OPTIMA WERKZ PTE LTD

Encl.

*This is a computer generated printout and no signature is required.*

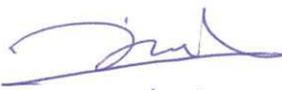
TO WHOM IT MAY CONCERN

**AUTHORIZATION TO ACT**

I/We(owner) TAY KOK BENG ('the third-party claimant') of  
(Address) Blk 49 STRATHMORE AVE #19-217 S(140049) registered owner of  
(Vehicle Number) SME5820L hereby authorize ('the vehicle repairer workshop')  
**OPTIMA WERKZ PTE LTD** to act for me/us with respect of my/our claim for repair costs and /or  
rental and/or loss of use for my/our vehicle number SME5820L that was  
damaged pursuant to the accident which occurred on 11/07/2020 along JUNCTION OF  
LOWER DELTA ROAD involving vehicle number SHA7870J.

I/We further authorize the workshop to settle my/our above-mentioned claim in a manner that they  
deem fit and the workshop is further authorized to receive full payment in the settlement of my/our  
claim with full cheque(s) payment being made in the favor of the workshop.

Dated this 13 day of 07 year 2020.



Signature of Vehicle Registered Owner  
Company's stamp (if applicable)

**DISCHARGE RECEIPT**

CLAIM REFERENCE : D20002770MFSH  
ACCIDENT DATE : 11/07/2020  
ACCIDENT LOCATION : JUNCTION OF LOWER DELTA ROAD  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : LIM BOON CHAI RAMON  
INSURED VEHICLE : SHA 7870J  
INVOLVED PARTY : SME 5820L  
SETTLEMENT SUM : \$ 3,749.94

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 : TAY KOK BENG

Signature and Date :

 28/12/20

WITNESS : PATRYN CHIO

Signature and Date :

 28/12/2020

**Without Prejudice**

"The contents of this document apply to property damages claim only. All personal injuries and damages arising therefore are not included from the ambit and application of this document."

# Optima Werkz Pte Ltd

9A Serangoon North Avenue 5, Singapore 554500

Tel (+65) 6484 9919 Fax: (+65) 6481 1101

Co Reg & GST No: 201212455W

## TAX INVOICE

To: MS FIRST CAPITAL INSURANCE LTD

36 ROBINSON ROAD  
#16-01 CITY HOUSE  
SINGAPORE 068877

Tel 65073848  
Fax: 65073849

INV NO. : 122004468  
INVOICE DATE : 05/08/2020  
REF : TP#1116  
VEH NO. : SME5820L  
CAR MODEL : SHUTTLE HYBRID 1.5G  
CURRENT MILEAGE:  
ADVISOR : ONG HOCK KONG  
TERMS : COD

| DESCRIPTION  | QTY | UOM | U.PRICE<br>SGD | AMOUNT<br>SGD |
|--|-----|-----|----------------|---------------|
| REAR TAILGATE  | 1   | PCS | 789.52         | 789.52        |
| REAR TAILGATE "SHUTTLE" EMBLEM   | 1   | PCS | 37.28          | 37.28         |
| REAR TAILGATE "HYBRID" EMBLEM  | 1   | PCS | 44.96          | 44.96         |
| REAR TAILGATE LOGO EMBLEM  | 1   | PCS | 38.80          | 38.80         |
| REAR WINDSCREEN RUBBER   | 1   | PCS | 54.96          | 54.96         |
| REAR BUMPER  | 1   | PCS | 626.96         | 626.96        |
| REAR BUMPER CLIPS  | 1   | PCS | 37.12          | 37.12         |
| REAR BUMPER FIXING COVER   | 1   | PCS | 30.72          | 30.72         |
| REAR WINDSCREEN SEALANT  | 1   | PCS | 40.00          | 40.00         |
| REAR WINDSCREEN STOPPER  | 1   | PCS | 30.00          | 30.00         |
| REAR BUMPER REVERSE SENSOR   | 1   | PCS | 200.00         | 200.00        |
| LABOUR CHARGES TO REMOVE, REPLACE, REFIX, REPAIR &<br>READJUST REAR ACCIDENT AREAS & ETC.  | 1   | JOB | 500.00         | 500.00        |
| LABOUR CHARGES FOR PAINTING & TO SUPPLY PAINT &<br>FURNISHING MATERIALS AT REAR TAILGATE, REAR BUMPER,<br>REAR END PANEL & ETC.                                      | 1   | JOB | 600.00         | 600.00        |
| LABOUR CHARGES TO REPLACE, REMOVE, REFIX REAR<br>WINDSCREEN GLASS, REAR WINDSCREEN SEALANT,<br>REAR WINDSCREEN MOULDING & ETC. TO EFFECT REPLACE OF<br>REAR TAILGATE | 1   | JOB | 120.00         | 120.00        |
| LABOUR CHARGES TO REMOVE & REINSTALLED REAR TAILGAT<br>INNER MECHANISM & ETC.<br>BACK TO ORIGINAL OPERATIONS.  | 1   | JOB | 60.00          | 60.00         |
| LABOUR CHARGES TO REMOVE & REFIX REAR BUMPER<br>REVERSE SENSOR & ETC. TO EFFECT REPLACE OF REAR<br>BUMPER.   | 1   | JOB | 50.00          | 50.00         |
| LABOUR CHARGES TO CHECK WIRING & CENTRAL LOCKING<br>SYSTEM & ETC.  | 1   | JOB | 20.00          | 20.00         |

# Optima Werkz Pte Ltd

9A Serangoon North Avenue 5, Singapore 554500

Tel (+65) 6484 9919 Fax: (+65) 6481 1101

Co Reg & GST No: 201212455W

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To: MS FIRST CAPITAL INSURANCE LTD

36 ROBINSON ROAD  
#16-01 CITY HOUSE  
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Tel 65073848  
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INV NO. : 122004468  
INVOICE DATE : 05/08/2020  
REF : TP#1116  
VEH NO. : SME5820L  
CAR MODEL : SHUTTLE HYBRID 1.5G  
CURRENT MILEAGE:  
ADVISOR : ONG HOCK KONG  
TERMS : COD

| DESCRIPTION | QTY | UOM | U.PRICE<br>SGD | AMOUNT<br>SGD |
|-------------|-----|-----|----------------|---------------|
|-------------|-----|-----|----------------|---------------|

Remarks: DOA: 11/07/2020 @ 1410 HRS  
CLAIMANT: TAY KOK BENG  
TP VEHICLE: SHA7870J

Singapore Dollars: Three Thousand Five Hundred Nine And Cent Ninety-Four Only

Name: \_\_\_\_\_

NRIC No.: \_\_\_\_\_

Signature: \_\_\_\_\_

|                    |            |                 |
|--------------------|------------|-----------------|
| SUB TOTAL          | SGD        | 3,280.32        |
| GST 7.00%          | SGD        | 229.62          |
| <b>GRAND TOTAL</b> | <b>SGD</b> | <b>3,509.94</b> |

I/We confirm that I/We incurred the repair costs herein and will observe my/our agreement with the repairs.  
I/We declare the repairs for above vehicle have been completed to my/our satisfaction.

- 1) New parts purchased and installed by Optima Werkz Pte Ltd, will be entitled to warranty period of one (1) year or mileage up to 30,000km, whichever comes first, from the date of invoice, with the exception to wear & tear items.
- 2) Recon Parts purchased and installed by Optima Werkz Pte Ltd, will be entitled to warranty period of six (6) months or mileage up to 10,000km, whichever comes first, from the date of invoice, with the exception to wear & tear items.
- 3) Goods sold are not refundable/returnable.

Original Invoice is only valid when the payment is acknowledge receipt by Optima Werkz Pte Ltd. Interest of 2% per month will be charged on any outstanding amount

for Optima Werkz Pte Ltd

  
\_\_\_\_\_  
AUTHORISED SIGNATURE(S)

[MANDATE GIVEN] Re: SURVEY ASSESSMENT - D20002770MFSH/1 // EXPRESS SETTLEMENT // ACCIDENT INVOLVING SHA 7870J (OI) AND SME 5820L (TP) ON 11/07/2020

Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>

Thu 12/3/2020 10:48 AM

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

Cc: Jason Tea <JasonTea@msfirstcapital.com.sg>

Dear Asher,

We refer to your below email.

You have our mandate to settle the matter from **\$3,709.94 to \$3,749.94 (all in).**

**For the LOU please start to offer from \$50 - \$60 x 4 days (1496cc) first.**

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](mailto:vicsanghilan@msfirstcapital.com.sg) | Company Regn. No. 195000106C

A Member of **MS&AD 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.*

*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.*

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

**Sent:** Monday, 9 November 2020 11:39 am

**To:** Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>

**Cc:** Jason Tea <JasonTea@msfirstcapital.com.sg>

**Subject:** Re: [MANDATE REQUEST] Re: SURVEY ASSESSMENT - D20002770MFSH/1 // EXPRESS SETTLEMENT // ACCIDENT INVOLVING SHA 7870J (OI) AND SME 5820L (TP) ON 11/07/2020

Hi Vic,

We refer to the email dated 05/09/2020.

Third party chasing for settlement.

Please kindly let us have your approval / instruction if any.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: [ashersng@lkkauto.com](mailto: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.*

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**From:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>  
**Sent:** Saturday, September 5, 2020 9:14 PM  
**To:** Vic Alpeh S. Sanghilan <[vicsanghilan@msfirstcapital.com.sg](mailto:vicsanghilan@msfirstcapital.com.sg)>  
**Cc:** Jason Tea <[JasonTea@msfirstcapital.com.sg](mailto:JasonTea@msfirstcapital.com.sg)>  
**Subject:** [MANDATE REQUEST] Re: SURVEY ASSESSMENT - D20002770MFSH/1 // EXPRESS SETTLEMENT // ACCIDENT INVOLVING SHA 7870J (OI) AND SME 5820L (TP) ON 11/07/2020

Your ref : **D20002770MFSH**

Our ref : CC4/FCI20007318/Kes3q2

Dear Sirs,

**ACCIDENT INVOLVING SHA 7870J (OI) AND SME 5820L (TP) ON 11/07/2020**

We refer to the above matter.

The accident occurred when our insured rear ended third party 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 " **OPTIMA WERKZ PTE LTD** " at **\$ 3,829.94(all-in).**

-

The summary is as follows: -

Amount Claimed **Amount Revised**

|                            |             |             |
|----------------------------|-------------|-------------|
| 1. Cost of Repairs (w/GST) | \$ 4,157.51 | \$ 3,509.94 |
|----------------------------|-------------|-------------|

2. Loss of Use (4days x \$120)                      \$    480.00            \$    320.00 (4days x \$80)

**Total**    \$    4,637.51            **\$ 3,829.94**

Surveyor recommended 4days 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:** Su Li (LKK Auto) <[suli@lkkauto.com](mailto:suli@lkkauto.com)>

**Sent:** Tuesday, July 28, 2020 3:12 PM

**To:** [MAYCHUA@MSFIRSTCAPITAL.COM.SG](mailto:MAYCHUA@MSFIRSTCAPITAL.COM.SG) <[MAYCHUA@MSFIRSTCAPITAL.COM.SG](mailto:MAYCHUA@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 - D20002770MFSH/1 // EXPRESS SETTLEMENT

**YOUR REF: D20002770MFSH**

**LKK REF: CC4/FCI20007318/Kes3**

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle SME 5820L on a WP basis and TP repairer proposed for a EXPRESS 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:** Admin-D (LKKAuto)  
**Sent:** Wednesday, 15 July 2020 1:40 PM  
**To:** 'Claim Workflow System'; assignments; Admin A  
**Cc:** [MAYCHUA@MSFIRSTCAPITAL.COM.SG](mailto:MAYCHUA@MSFIRSTCAPITAL.COM.SG)  
**Subject:** RE: SURVEY ASSESSMENT - D20002770MFSH/1

Dear Sir/Madam,

Thank you for the assignment.

Please be informed that vehicle currently not in the workshop, repairer will arrange.

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:** Wednesday, 15 July, 2020 1:36 PM  
**To:** [ASSIGNMENTS@LKKAUTO.COM](mailto:ASSIGNMENTS@LKKAUTO.COM)  
**Cc:** [CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG](mailto:CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG); [MAYCHUA@MSFIRSTCAPITAL.COM.SG](mailto:MAYCHUA@MSFIRSTCAPITAL.COM.SG)  
**Subject:** PRI: SURVEY ASSESSMENT - D20002770MFSH/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.**