
GOH LEE HWA AUTOMOBILE PTE LTD

Block 5033 Ang Mo Kio Industrial Park 2

#01-255 Singapore 569536

Tel No: (65) 6482 5168

Fax No. (65) 6482 4452

Email: glhauto66@gmail.com

Co.reg no. 200808259H

LETTER OF DEMAND**[WITHOUT PREJUDICE, SAVE AS TO COST]****ORIGINAL****Date:** 19.08.2020**Your Ref:** D20003054MF8H**MS First Capital Insurance Limited****6 Raffles Quay, #21-00****SINGAPORE 048580.****(Motor Claim Department)****Re: Property Damage Direct Settlement Claim****Accident involving SKT 2961 C & SHD 6859 J on 3rd August 2020 along CTE towards City.**

Cost of Repair (SKT 2961 C)	6,500.00
Car Rental	1,440.00
Kura & Co. Cost & Disbursement	357.50

Grand Total: 8,297.50 (SGD)

Please also note that you or your insurer should send us an acknowledgement of receipt of this letter within **7 days** of your receipt of this letter, failing which our client will have no alternative but to commence proceedings without further notice to you or your insurer.

We shall be glad if you can forward the payment at your early convenience.
Cheque should be crossed and make payable to '**GOH LEE HWA AUTOMOBILE PTE LTD**'

Alfred Quah

GOH LEE HWA AUTOMOBILE PTE LTD**Alfred Quah - Senior Claim Manager – HP: 9145-4773**

Date: 3.08.2020

ORIGINAL

To The Motor Claims Manager

M/s M8 First Capital Insurance Limited.
6 Raffles Quay #21-00

Singapore 048580

Dear Sirs,

ACCIDENT ON 03-08-2020 INVOLVING VEHICLES NOS:
8KT 2961 C AND SHD 6859 J
ALONG/AT CTE towards City

I/We, Aik Chin Hin (Kaki Bukit) Pte Ltd of NRIC NO: 201329632 E

Am/are registered owner of motorcar no: 8KT 2961 C. I/We, hereby authorise you to release all compensation monies pertaining to the above-mentioned accident, directly to my repairer, M/s GOH LEE HWA AUTOMOBILE PTE LTD.

I/We, hereby authorise the said repairer, M/s GOH LEE HWA AUTOMOBILE PTE LTD to collect all compensation monies due to me from you or any other party, regarding the said accident.

Thank you.

Signature

Owner: _____



Signature

Witness By: Quah Hock Wah

NRIC NO: 81748849/2

Date: 3/08/2020

DISCHARGE RECEIPT

CLAIM REFERENCE : D20003054MFSH/1
ACCIDENT DATE : 03/08/2020
ACCIDENT LOCATION : CTE TWDS CITY BEFORE BRADDELL EXIT
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : WONG MENG DONG
INSURED VEHICLE : SHD 6859J
INVOLVED PARTY : SKT 2961C
SETTLEMENT SUM : \$ 7,580.00

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 : AIK CHIN HIN (KAKI BUKIT) PTE LTD

Signature and Date :

WITNESS :

Quah Hock Wah

Signature and Date :

14/09/2020



**SIGNED WITHOUT PREJUDICE FOR
ONLY PROPERTY CLAIM**

GOH LEE HWA AUTOMOBILE PTE LTD

Block 5033 Ang Mo Kio Industrial Park 2

#01-255 Singapore 569536

Tel No: (65) 6482 5168

Fax No. (65) 6482 4452

Co.reg no. 200808259H

Tax Invoice: 40820**Date:** 19.08.2020**ORIGINAL****MS First Capital Insurance Ltd****6 Raffles Quay #21-00,****Singapore 048580****Tel: 6222-2311 Fax: 6222-3547****Motor Claim Department****Cc:****Aik Chin Hin (Kaki Bukit) Pte Ltd****13 Kaki Bukit Rd 4 #03-05 Bartley Biz Centre****Singapore 417807****Nissan Sylphy****Re: Property Damage Claim for Direct Settlement****Final Repair Cost for Vehicle Reg. No: SKT 2961 C**

Lum Sum Repair

6,500.00

Grand Total: 6,500.00 (SGD)

We shall be glad if you can forward the payment at your early convenience.

Cheque should be crossed and make payable to 'GOH LEE HWA AUTOMOBILE PTE LTD'

Alfred Quah

GOH LEE HWA AUTOMOBILE PTE LTD [WITHOUT PREJUDICE SAVE AS TO COSTS]

BAN HONG LEE MOTOR SERVICES

Unit 5033, Ang Mo Kio Industrial Park 2 #01-279 (off Ang Mo Kio Ave. 3)
Singapore 569536 Tel: 6482 5577 (3 Lines) Fax: 6482 5000
Reg. No: 263102/00M
Operating Service: 6858 4067 (After 10.30pm)

Truck Rental
Motor Repair
Motor Insurance Claims
Insurance Agent
Dealer In Used Car
Authorised Carpool Service Centre

必甲及罗里出租
汽车修理
保险赔偿
代理保险
买卖货车
维修服务中心



车辆出租合同 VEHICLE RENTAL AGREEMENT

ORIGINAL

Date: 4/8/2002
Owner: BAN HONG LEE MOTOR SERVICES ("the owner")
Hirer: AIX CHIN WIN (KAKI BUKIT) PTE LTD
Address: 81K S022, ANG MO KIO INDUSTRIAL PARK 2 #02-25
NRIC / Co. Reg. No: 201329632E
Tel: Fax: H/P:

Owner and Hirer have agreed to enter into this Vehicle Rental Agreement for the motor vehicle described below and upon the terms and conditions contained on both sides of this document. Hirer acknowledges having read and understood all the terms and conditions and signifies acceptance upon signing.

Vehicle Reg. No: SK D7298 K		Agreement No.: 141683	
Driver's Particulars		Odometer:	
Name: LAU CHONG LIANG		Date & Time Out: 4/8/2002 11:40am	
Address: 81K S14, HONGKONG AVE 10/11 #04-161 S30514		Date & Time In: 15/8/2002 3:00pm	
C No: S7833096A	Dr/Licence No: S7833096A	Hour @\$ 12	
Date of Issue: 11-01-2019	Occupation: EXECUTIVE	Days @\$ 120/	
Date of Birth: 01-11-1978	Tools: Obo Spare Tyre: Omeret	Wks @\$	
		Mths @\$	

Third Party Claim
In respect of each third party insurance claim arising from the date of hire to date of return of the vehicle (both dates inclusive). Hirer unconditionally agrees to pay Owner S\$ _____ comprising excess payable and compensation to Owner for impact of claim on future motor insurance premiums.

Own Vehicle Damage
Hirer is responsible for the first \$3000 excess for collision/damage to first party, (i.e.) BAN HONG LEE MOTOR SERVICES (including windscreen) plus loss of earning while damaged vehicle is under repair.

Authorised Driver
Hirer shall pay additional excess of S\$1500 if the Authorised Driver is below the age of 25 or above 65 years old or has less than 2 years driving experience.

Driver Not Cover By Insurance
General Exception: Insurance policy does not cover against any driver aged below 22 and/or above 70 years old and/or with driving experience of 1 year and below.

Deposit (Refundable):

Sub-Total:

Balance To Pay: 1440

PETROL/DIESEL AT YOUR OWN EXPENSE
FOR LOCAL USE ONLY

BAN HONG LEE MOTOR SERVICES

Authorised Signature

Hirer's Signature

Jia Le (LKK Auto)

From: Jason Tea <JasonTea@msfirstcapital.com.sg>
Sent: Saturday, 12 September 2020 7:49 PM
To: Jia Le (LKK Auto); Vic Alpeh S. Sanghilan
Subject: REVISED MANDATE GIVEN [Express Settlement via LKK] - D20003054MFSH/1 // Our ref: CC4/FCI20008158/Dda3 [ACCIDENT INVOLVING SHD6859J AND SKT2961C ON 03/08/2020]

Dear Jia Le,

Please proceed settlement at your proposed amount \$ 7,580.00.

Thanks

Regards
Jason Tea
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.

With effect from 15 January 2018, we will be known as **MS First Capital Insurance Limited**. Our new website will be www.msfirstcapital.com.sg.

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

However, our office is open and 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 understanding on this matter.

Our Motor Claim email address is:
motorclaims@msfirstcapital.com.sg

Thank you and have a nice day.

From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>
Sent: Thursday, 10 September 2020 11:08 am
To: Vic Alpeh S. Sanghilan <vicsanghilan@msfirstcapital.com.sg>
Cc: Jason Tea <JasonTea@msfirstcapital.com.sg>
Subject: RE: [MANDATE GIVEN] RE: SEEK MANDATE QUANTUM [Express Settlement via LKK] - D20003054MFSH/1 // Our ref: CC4/FCI20008158/Dda3 [ACCIDENT INVOLVING SHD6859J AND SKT2961C ON 03/08/2020]

Dear Vic,

Workshop did not accept the offer as the amount is lower. Therefore we revised the amount at \$7,580.00.

	Claimed Amount	Revised Amount
1. Cost of Repair	\$ 16,581.10	\$ 6,500.00
2. Loss of Rental (12days x \$120)	\$ 1,440.00	\$ 1,080.00 (9days x \$120)

3. Legal Cost	\$ 357.50	\$ -
Total	\$ 18,378.60	\$ 7,580.00

Surveyor recommended 5 days for repair + 1PH + 1Sunday + 2PRS (Insurance received PRI on 04/08/20 and assign on 05/08/20) = 9days.

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 | fax: 6741-4108

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

From: Vic Alpeh S. Sanghilan [<mailto:vicsanghilan@msfirstcapital.com.sg>]

Sent: Wednesday, 9 September 2020 1:39 PM

To: Jia Le (LKK Auto)

Cc: Jason Tea

Subject: [MANDATE GIVEN] RE: SEEK MANDATE QUANTUM [Express Settlement via LKK] - D20003054MFSH/1 // Our ref: CC4/FCI20008158/Dda3 [ACCIDENT INVOLVING SHD6859J AND SKT2961C ON 03/08/2020]

Dear Jia Le,

We refer to your below email.

We agree to your recommendation to settle the matter @ **\$7,460.00 (all in).**

Kindly inform TP repairer that we will not bear any legal cost as this is an Express Settlement.

For future cases, the repairers might want to consider liaising directly with us for survey as not to incur unnecessary cost at their end.

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

| Company Regn. No. 195000106C

A Member of MS&AD Insurance Group

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From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>

Sent: Thursday, 3 September 2020 2:46 pm

To: Vic Alpeh S. Sanghila <vicsanghila@msfirstcapital.com.sg>

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

Subject: RE: SEEK MANDATE QUANTUM [Express Settlement via LKK] - D20003054MFSH/1 // Our ref: CC4/FCI20008158/Dda3 [ACCIDENT INVOLVING SHD6859J AND SKT2961C ON 03/08/2020]

Claim No: D20003054MFSH/1

LKK Ref: CC4/FCI20008158/Dda3

Dear Sirs/Madam,

ACCIDENT INVOLVING SHD 6859UJ AND SKT 2961C ON 03/08/2020

We refer to the above matter.

We seek your approval to offer Third Party repairer "GOH LEE HWA AUTOMOBILE PTE LTD" at \$7,460.00(all-in).

The summary is as follows:-

	Claimed Amount	Revised Amount
1. Cost of Repair	\$ 16,581.10	\$ 6,500.00
2. Loss of Rental (12days x \$120)	\$ 1,440.00	\$ 960.00 (8days x \$120)
3. Legal Cost	\$ 357.50	\$ TBA
Total	\$ 18,378.60	\$ 7,460.00

Surveyor recommended 5 days for repair + 1PH + 1Sunday + 1PRS = 8days.

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: Vic Alpeh S. Sanghila <<mailto:vicsanghila@msfirstcapital.com.sg>>

Sent: Friday, 21 August 2020 4:13 PM

To: Jia Le (LKK Auto)

Cc: Jason Tea

Subject: RE: [Express Settlement via LKK] - D20003054MFSH/1 // Our ref: CC4/FCI20008158/Dda3 [ACCIDENT INVOLVING SHD6859J AND SKT2961C ON 03/08/2020]

Dear Jia Le,

We refer to your email dated 18-08-2020, we agree to your recommendations on liability and please proceed with Express Settlement.

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
| Company Regn. No. 195000106C
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From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>
Sent: Friday, 21 August 2020 10:07 am
To: Jason Tea <JasonTea@msfirstcapital.com.sg>; Vic Alpeh S. Sanghilan <vicsanghilan@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20003054MFSH/1 // Our ref: CC4/FCI20008158/Dda3 [ACCIDENT INVOLVING SHD6859J AND SKT2961C ON 03/08/2020]

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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: Jia Le (LKK Auto)
Sent: Friday, 21 August 2020 10:06 AM
To: Jason Tea; Vic Alpeh S. Sanghilan
Cc: Admin A
Subject: RE: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20003054MFSH/1 // Our ref: CC4/FCI20008158/Dda3 [ACCIDENT INVOLVING SHD6859J AND SKT2961C ON 03/08/2020]

Dear Vic,

Enclosed herewith the LOD form third party. Kindly let us have your approval on liability.

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: Jason Tea [<mailto:JasonTea@msfirstcapital.com.sg>]

Sent: Tuesday, 18 August 2020 3:17 PM

To: Jia Le (LKK Auto); Vic Alpeh S. Sanghilan

Cc: Admin A

Subject: RE: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20003054MFSH/1 // Our ref: CC4/FCI20008158/Dda3 [ACCIDENT INVOLVING SHD6859J AND SKT2961C ON 03/08/2020]

Dear Vic,

For your action

Regards

Jason Tea

Motor Claims

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However, our office is open and 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 understanding on this matter.

Our Motor Claim email address is:

motorclaims@msfirstcapital.com.sg

Thank you and have a nice day.

From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>

Sent: Tuesday, 18 August 2020 2:02 pm

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

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

Subject: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20003054MFSH/1 // Our ref: CC4/FCI20008158/Dda3 [ACCIDENT INVOLVING SHD6859J AND SKT2961C ON 03/08/2020]

Claim No: D20003054MFSH/1

LKK Ref: CC4/FCI20008158/Dda3

Dear Sirs/Madam,

ACCIDENT INVOLVING SHD 6859J AND SKT 2961C ON 03/08/2020

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: 6841 2157 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Mei Kwan (LKKAuto)

Sent: Tuesday, 11 August 2020 6:32 PM

To: JASONTEA@MSFIRSTCAPITAL.COM.SG

Cc: Jia Le (LKK Auto); Admin A

Subject: RE: SURVEY ASSESSMENT - D20003054MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHD6859J AND SKT2961C ON 03.08.2020

YOUR REF: D20003054MFSH

LKK REF: CC4/FCI20008158/Dda3

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SKT 2961C on a WP basis and TP repairer proposed for express settlement.

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice

Please take note that the case handler in-charge Jia Le and she can be contacted at DID: 6749 5792.

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 | 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: Admin-D (LKKAuto) <admin-d@lkkauto.com>
Sent: Wednesday, 5 August, 2020 2:52 PM
To: 'Claim Workflow System' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Cc: JASONTEA@MSFIRSTCAPITAL.COM.SG
Subject: RE: SURVEY ASSESSMENT - D20003054MFSH/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, 5 August, 2020 2:19 PM
To: ASSIGNMENTS@LKKAUTO.COM
Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG;
JASONTEA@MSFIRSTCAPITAL.COM.SG
Subject: PRI: SURVEY ASSESSMENT - D20003054MFSH/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.