



RACING STRIPES PTE LTD
9 YISHUN INDUSTRIAL STREET 1
#01-67, NORTH SPRING BIZ HUB SINGAPORE 768163
REG NO: 201924229K

31st December 2020

WITHOUT PREJUDICE

**MS FIRST CAPITAL
INSURANCE LIMITED**
36 Robinson Road
#16-01 City House
Singapore 068877

BY AIR REGISTERED POST
(with enclosures)

Attn: Claims Department (Motor)

**RAMLI BIN AHMAD
(SXXXX978D)**
BLK 128B Canberra Street
#10-542
Singapore 752128

BY POST
(for your information only)

Dear Sirs,

PROPERTY DAMAGE CLAIM

CLAIMANT: KAVICHITHRAN S/O LOSHY

**ACCIDENT INVOLVING FBB3773Z AND SHA638K ALONG YISHUN AVENUE 9
ON 13 JULY 2020**

1. We act for **Mr Kavichithran S/O Loshy** and refer to the above matter.
2. We are instructed by the above claimant to claim for damage to his motorcycle bearing registration number FBB3773Z against your insured in connection with the traffic accident that took place **along Yishun Avenue 9 before the carpark entrance of Blk 317A, travelling towards Yishun Central** on 13th July 2020, involving your insured's vehicle registration no. **SHA638K**, driven by your authorised driver, hirer, servant and or agent.
3. We have been informed that the said accident was caused by the negligence of your insured's driver, in the management of his vehicle. As a result of the accident our client suffered damage to his motorcycle, personal injuries and was put to loss and expense. The damages to his motorcycle are set out in the Official Receipt enclosed herewith.

4. Particulars of the damages are as follows:

Property Damages

Motor Cycle Repair Cost	\$ 4,000.00
Loss of use (5 days)	\$ 120.00 per day
Towing	\$ 110.00
Total:	\$ 4,710.00

5. Copies of the following supporting documents are enclosed:

- i) LTA Search of YM8821E;
- ii) Traffic Police Investigation Report;
- iii) Police Report of Kavichithran S/O Lochy;
- iv) Police Report of Ramli Bin Ahmad; and
- v) Official Receipt for repairs.
- vi)

6. This claim is **for vehicle damage only and is without prejudice to any other rights or personal injury claim** arising from the same accident.
7. Please note that you should send us an acknowledgement of receipt within 14 days of your receipt of this letter. Please also inform us, within 14 days of your acknowledgement of receipt of this letter, whether you have any objections the above.
8. Should you fail to acknowledge receipt of this letter within 14 days, the above claimant may commence Court proceedings against you without further notice to you or your insurer.

Yours faithfully,


RACING STRIPES
Encl.

AUTHORISATION TO ACT

I, KAVICHITHRAN S/O LOSHY ("the third party claimant") of
Blk 306 YISHUN CENTRAL #03-199, S(760306) (address),
owner of FBB37732 (vehicle no.) hereby authorise
RACING STRIPES PTE LTD ("the workshop") to act
for me with respect to my claim for repair costs and/or rental and/or loss of use ("claim") for
my vehicle no. FBB37732 that was damaged pursuant to the accident which occurred
on 13/07/2020 (date) along YISHUN AVENUE 9

(location)
involving vehicle no/s SHA638K

("the accident").

I further authorise the workshop to settle my above- mentioned claim in a manner that they deem fit and the workshop is further authorised 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.

Date this 16 day of 07 (month) 20 20 (year)

Signed by the "third party claimant"

Signed by "the workshop"

DISCHARGE RECEIPT

CLAIM REFERENCE : D20002787MFSH
ACCIDENT DATE : 13/07/2020
ACCIDENT LOCATION : YISHUN AVE 9 EXIT INFRONT OF 317A
INSURED : CITYCAB PTE LTD
INSURED DRIVER : RAMLI BIN AHMAD
INSURED VEHICLE : SHA 638K
INVOLVED PARTY : FBB 3773Z
SETTLEMENT SUM : \$ 4,260.00

VEHICLE DAMAGE DISCHARGE ONLY
My execution of this Discharge Voucher is in relation to my vehicle damage claim only and is without prejudice to any other rights or personal injury claims that I have arising from the same accident.

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 : KAVICHITHRAN S/O LOSHY

Signature and Date :  21/05/2021

WITNESS :

 Viknes varr

Signature and Date : 21/05/2021





RACING STRIPES PTE LTD
9 YISHUN INDUSTRIAL STREET 1 NORTH SPRING BIZHUB
#01-67 SINGAPORE 768163 Regn : 201924229K

INVOICE

MS FIRST CAPITAL INSURANCE LIMITED
36 Robinson Road
#16-01 City House
Singapore 068877
Repair of FBB3773Z

INVOICE NO: 0168
Date: 31/12/2020

Attn : Accounts Dept

Terms : C.O.D

DESCRIPTION	UNIT	QTY	AMOUNT
1 Repleacment of Fork Tube	2	\$200.00	\$400.00
2 Fork Seal	2	\$45.00	\$90.00
3 Head Fairing	1	\$420.00	\$420.00
4 Front Fender	1	\$126.00	\$126.00
5 Tank cover	1	\$490.00	\$490.00
6 Side Fairing	2	\$217.00	\$434.00
7 Bottom Fairing	1	\$315.00	\$315.00
8 Headlight	1	\$385.00	\$385.00
9 Head Lamp Holder	1	\$125.00	\$125.00
10 Full Fairing spray and repair of Tail Fairing	1	\$300.00	\$300.00
11 Front rim straighten and respray	1	\$100.00	\$100.00
12 Replace Radiator	1	\$455.00	\$455.00
13 Signal lights	2	\$30.00	\$60.00
14 Labour	1	\$300.00	\$300.00
DEPOSIT			\$0.00
TOTAL			\$4,000.00

ALL CHEQUES PAYMENT TO BE MADE TO **RACING STRIPES PTE LTD**

ALL BANK TRANSFER DONE TO **UOB 3583156044**

Enquire Vehicle's Insurance Particulars (As At 13 Jul 2020 / 19:45:00)

Vehicle No.:

SHA638K

Make Description/Model:

HYUNDAI / AEIONIQ HEV 1.6 DCT

Insurance Company Name:

MS FIRST CAPITAL INSURANCE LIMITED

Business Transaction Reference No.:

20200720111557970066

Please retain the business transaction reference number for Enquire Vehicle Owner Details (if required).



OFFICIAL RECEIPT

No. : 0005

Date :

15/07/20

Business Reg No. : 53413703B

Hp : 91352000


Received From : RACING STRIPES

Vehicle No. : FBD 3773C

From : 2way

Contact No. : _____

Amount : \$60


Issued by

No. ☐ Vehicle is transported at owner's risk. The company hold no responsibility for damages or other misdemeanor to your vehicle while being transported

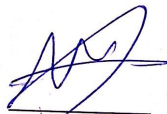


OFFICIAL RECEIPT

No. : 0003
Date : 13/07/20

Business Reg No. : 53413703B
Hp : 91352000

Received From : RACING STRIPES
Vehicle No. : FBB 3773 Z
From : _____
Contact No. : _____
Amount : \$50.



Issued by

Note : Vehicle is transported at owner's risk. The company hold no responsibility for damages or other misdemeanor to your vehicle while being transported



**SINGAPORE
POLICE FORCE**

Traffic Police
10 Ubi Ave 3
Singapore 408865
Tel: 65476243/6244
Fax: 65474749

Date: 26/8/2020

Your Ref: PA.8556.20.LA

202008261257▲
82e2db51d990f31b

Our Ref: TP000134329/SU
TP/IP/29575/2020

**M/s YEO PERUMAL MOHIDEEN LAW
CORPORATION
1 COLEMAN STREET
06-08
THE ADELPHI
SINGAPORE 179803**

Dear Sir / Madam
Attn: Ms Lavanaia Athitham

ACCIDENT INVOLVING VEHICLES NO. FBB3773Z & SHA638K ON 13/7/2020

I refer to your e-application on 22/7/2020. I wish to draw to your attention to the item(s) marked "X" hereunder:-

☐ Please be informed that Traffic Police will not be investigating into the accident as it is a non-injury case which did not fall within the various categories of exceptions. You may wish to know that this is pursuant to the Non-Injury Accident Reporting Scheme which was implemented on 1 May 1999.

☐ This case is still under investigation. The investigation officer is _____ Tel: _____

☐ No action is being taken against anyone in this case. This does not preclude further prosecution should new evidence emerge later. Our findings do not affect insurance and civil claims.

☐ Action is being taken against the driver of _____ for careless driving causing hurt.

☒ The driver of SHA638K has accepted the offer of composition on 6/8/2020 for careless driving causing hurt.

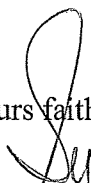
☐ The driver of _____ has pleaded guilty on _____ in court _____ for inconsiderate driving.

☒ A copy of report No. T/20200713/2118 and T/20200714/2081 are attached.

☐ There is no vehicle damage report in this case.

☐ Please be informed that Traffic Police would not be investigating into the accident as it occurred outside Singapore, which was not under our jurisdiction.

Yours faithfully

 **SURIATI BTE BUANG**

for HEAD INVESTIGATION
TRAFFIC POLICE
*delete where inapplicable

Asher Sng (LKKAUTO)

From: Eric Woo <EricWoo@msfirstcapital.com.sg>
Sent: Monday, 8 February 2021 5:35 PM
To: Asher Sng (LKKAUTO)
Cc: Admin A
Subject: RE: Our Ref: D20002787MFSH [MANDATE REQUEST] RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHA 638K (OI : FCI - TBA) and FBB 3773Z (TP : LKK REF - CC4/FCI20007747/Qes3e2-1) on 13/07/2020

Follow Up Flag: Follow up
Flag Status: Completed

Dear Asher,

As spoken, TP offer of \$4310 is of wrong calculation.


In view of acceptable reason that TPV was towed from accident location to reporting centre then to third-party workshop on 2 different days.

Solely for amicable settlement, you have our mandate to settle as follow:

COR : \$4,000.00
LOU : \$100 - \$150 (\$20 - \$30 x 5days)
Towing : \$110
To offer : \$4,210.00 - \$4,260.00

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 | Company Regn. No. 195000106C | TEL: 6507 3848
A Member of  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

From: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Sent: Monday, February 8, 2021 2:10 PM
To: Eric Woo <EricWoo@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Our Ref: D20002787MFSH [MANDATE REQUEST] RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHA 638K (OI : FCI - TBA) and FBB 3773Z (TP : LKK REF - CC4/FCI20007747/Qes3e2-1) on 13/07/2020

Hi Eric,

We refer to the email below.

Third party repairer indicate that the 2 trip towing is from accident location to reporting centre and to workshop.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: 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.

From: Asher Sng (LKKAuto)

Sent: Monday, 8 February 2021 2:04 PM

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

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

Subject: RE: Our Ref: D20002787MFSH [MANDATE REQUEST] RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHA 638K (OI : FCI - TBA) and FBB 3773Z (TP : LKK REF - CC4/FCI20007747/Qes3e2-1) on 13/07/2020

Hi Eric,

We refer to the above matter.

Third party disagreed with our offer and counter proposed \$4,310 for 2 trip towing.

Kindly assist to review the matter and 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 | 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.

From: Eric Woo <EricWoo@msfirstcapital.com.sg>

Sent: Monday, 1 February 2021 12:36 PM

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

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

Subject: RE: Our Ref: D20002787MFSH [MANDATE REQUEST] RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHA 638K (OI : FCI - TBA) and FBB 3773Z (TP : LKK REF - CC4/FCI20007747/Qes3e2-1) on 13/07/2020

Dear Asher,

You have our mandate to settle as follow:

COR : \$4,000.00

LOU : \$100 - \$150 (\$20 - \$30 x 5days)

Towing : \$50 (We only pay towing from accident scene to workshop)

To offer : \$4,150.00 - \$4,200.00

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 | Company Regn. No. 195000106C | TEL: 6507 3848

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

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

Sent: Friday, January 29, 2021 4:45 PM

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

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

Subject: [MANDATE REQUEST] RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHA 638K (OI : FCI - TBA) and FBB 3773Z (TP : LKK REF - CC4/FCI20007747/Qes3e2-1) on 13/07/2020

Your ref : **D20002787MFSH**

Our ref : CC4/FCI20007747/Qes3q2-1

Dear Sirs,

ACCIDENT INVOLVING SHA 638K (OI) AND FBB 3773Z (TP) ON 13/07/2020

We refer to the above matter.

The accident occurred when our insured turn right from opp direction and hit 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 " **RACING STRIPES PTE LTD**" at **\$ 4,260.00 (all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs	\$ 6,380.00	\$ 4,000.00
2. Loss of Use (5days x \$120)	\$ 600.00	\$ 150.00 (5days x \$30)

3. Towing Fee	\$ 110.00	\$ 110.00
Total	\$ 7,090.00	\$ <u>4,260.00</u>

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 | 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.

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

Sent: Tuesday, 29 December 2020 7:15 PM

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

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

Subject: Re: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHA 638K (OI : FCI - TBA) and FBB 3773Z (TP : LKK REF - CC4/FCI20007747/Qes3e2-1) on 13/07/2020

Hi Eric,

We refer to the email below.

We have contact the repair to amend the document and also let us have the necessary in order for us to seek for your approval on the settlement.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108 | did: 6841-6051

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

Merry Christmas

&
HAPPY NEW YEAR!

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>

Sent: Tuesday, December 29, 2020 5:51 PM

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

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

Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHA 638K (OI : FCI - TBA) and FBB 3773Z (TP : LKK REF - CC4/FCI20007747/Qes3e2-1) on 13/07/2020

Dear Asher,

Attached ID GIA report for your reference.

We are agreeable with express settlement.

We attached copy of third-party LOD for your reference.

Please note that the repair cost in LOD (\$7000) is much higher than what you indicated in prelim report(\$4000).

Kindly check and confirm.

Also, please assist to get repair tax invoice and letter of authorization from third-party workshop.

Kindly expedite on this case.

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 | Company Regn. No. 195000106C | TEL: 6507 3848

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

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

Sent: Monday, December 28, 2020 3:29 PM

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

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

Subject: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHA 638K (OI : FCI - TBA) and FBB 3773Z (TP : LKK REF - CC4/FCI20007747/Qes3e2-1) on 13/07/2020

Dear Sir / Madam,

We refer to the above matter.

We have inspected third party vehicle FBB 3773Z at M/s RACING STRIPES PTE LTD on a WP basis and TP repairer proposed for express settlement.

Enclosed for your perusal is:

- TP estimated cost of repair
- TP GIA report
- Preliminary advice

Meanwhile, kindly provide us the claim reference number and a copy of your insured's GIA report for our necessary action.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108 | did: 6841-6051

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

Merry Christmas

&
HAPPY NEW YEAR!

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.