

Erofia Motor Trading Pte Ltd

1 Kaki Bukit Avenue 6 #02-62
AutoBay @ Kaki Bukit
Singapore 417883
Tel: 67527740 Fax: 67528669
E-Mail: erofia@singnet.com.sg
Co Registration No: 201202259N

Our Ref: EMT1695/20/lt/FBN8395K

WITHOUT PREJUDICE

Your reference:

BY HAND TO LKK

04 September 2020

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

Attn: Officer-In-Charge (Motor Claims Department)

Dear Sirs

Re: **ACCIDENT INVOLVING SHC3650T AND FBN8395K ON 17 AUGUST 2020**

We are instructed by our client Koh Wing Hong to claim damages against your insured SHC3650T in connection with a road traffic accident on 17 August 2020 at about 13.00hrs along East Coast Road with our client's motorcycle registration number FBN8395K

As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expenses, particulars of which are as follows:

1.	Cost of repair as per surveyor's recommendation	S\$ 3,200.00
2.	Loss of Use (06 days x S\$20.00/day) PRI & Repair days	<u>S\$ 120.00</u>
	Total to Claim	S\$ 3,320.00

Attached final repair bill for your early process of our claim

Thank you

Yours faithfully
Erofia Motor Trading Pte Ltd

Teo Hwa Heng



Erofia Motor Trading Pte Ltd

1 Kaki Bukit Avenue 6 #02-62

AutoBay @ Kaki Bukit

Singapore 417883

Tel: 67527740 Fax: 67528669

Co Registration No: 201202259N

AUTHORISATION TO ACT

I/We, Koh Wing Hong ("the third party claimant") of
BK 19 Babam Road #02-218 5370019 (address), owner of
FBN8895K (vehicle no.) hereby authorize Erofia Motor Trading 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. FBN8895K That was damaged pursuant to the
accident which occurred on 17 08 2020 (date)
along East coast Road (location) involving vehicle no/s
SFC 3650T ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they
deemed fit and the workshop is further authorized to receive payment further to settlement of my
claim with payment cheque/s being made in favour of the workshop - EROFIA MOTOR
TRADING PTE LTD

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.

Dated this 18 (day) of 08 (month) 20 20 (year)

[Signature]
Signed by "the third party claimant"
(With company stamp if applicable)

[Signature]
Signed by "the workshop"
(With company stamp)



Provide always that this discharge of my
claim for damages relating to the damage to
my vehicle shall not prejudice or affect or
preclude me from making a further claim for
general and special damages for my personal
injuries sustained in the same accident.

DISCHARGE RECEIPT

CLAIM REFERENCE : D20003274MFSH/1
ACCIDENT DATE : 17/08/2020 12:45
ACCIDENT LOCATION : EAST COAST ROAD
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : LIM TEE KIANG
INSURED VEHICLE : SHC3650T
INVOLVED PARTY : FBN8395K
SETTLEMENT SUM : \$ 3,300.00

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.

we hereby authorise you to make the above payment to Erosia motor Trading pte ltd

CLAIMANT : KOH WING HONG

Signature and Date :

[Signature] 2-5-21

WITNESS :

Teo Hwa Heng

Signature and Date :

[Signature] 2-5-21

Provide always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect or preclude me from making a further claim for general and special damages for my personal injuries sustained in the same accident.

EROFIA MOTOR TRADING PTE LTD (201202259N)

1 Kaki Bukit Ave 6 #02-62
Singapore 417883
Tel: 67527740 Fax: 67528669
H/P: 90696165 (Mr Teo)

INVOICE

Number	Date	Page
FBN8395K	04-Sep-20	1

VEHICLE NO: FBN8395K
MAKE/MODEL: YAMAHA MT-03 ABS
NAME: MS FIRST CAPITAL INSURANCE LTD
ADDRESS: 36 ROBINSON ROAD #16-01
CITY HOUSE
SINGAPORE 068877

ACCIDENT INVOLVING SHC3650T AND FBN8395K ON 17 AUGUST 2020

FINAL REPAIR BILL AS PER SURVEYOR'S RECOMMENDATION
LOSS OF USE (6 DAYS X S\$20.00/DAY)PRI & REPAIR DAYS

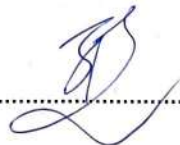
S\$	3,200.00
S\$	120.00

SUB-TOTAL: S\$ 3,320.00

SINGAPORE DOLLARS: THREE THOUSAND THREE HUNDRED AND TWENTY ONLY

TOTAL : S\$ 3,320.00

EROFIA MOTOR TRADING PTE LTD



Hsiao Tong (LKKAUTO)

From: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>
Sent: Tuesday, 27 April 2021 11:11 AM
To: Hsiao Tong (LKKAUTO)
Cc: Admin A
Subject: [MANDATE GIVEN] - D20003274MFSH/1 *** EXPRESS SETTLEMENT - ACC INV SHC3650T AND FBN8395K ON 17.08.2020
Attachments: LKK Survey Report & Photos.pdf; FBN 8395K LOD.pdf

Dear Hsiao Tong,


We refer to your below email.

We agree to your recommendation to settle the matter @ **\$3,300.00 (all in).**

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  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: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Tuesday, 13 April 2021 11:11 am
To: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [SEK MANDATE] - D20003274MFSH/1 *** EXPRESS SETTLEMENT - ACC INV SHC3650T AND FBN8395K ON 17.08.2020

Your ref : **D20003274MFSH/1**
Our ref : CC4/FCI20008763/Upa3q2

Dear Sirs/Mdm,

ACCIDENT INVOLVING SHC3650T(MS FCI) AND FBN8395K(TP) ON 17/08/2020

We refer to the above matter.

Our driver reported that he filtered to the left lane and collided with third party. We are of the view that liability is not in our driver's favour. We were informed by third party repairer that no PIR received yet but BI claim had been settled at 100% basis.

We seek your approval to offer repairer "EROFIA MOTOR TRADING PTE LTD" at **\$3,300.00(all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair	\$ 5,974.00	\$ 3,200.00
2. Loss of Use (6days x \$20.00)	\$ 120.00	\$ 100.00 (5days x \$20.00)
Total	\$ 6,094.00	\$ 3,300.00

Surveyor recommended 4 days for repair + 1 Sunday = 5days

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval / instruction.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

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

S(408933)

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: Tuesday, 25 August, 2020 7:22 PM

To: VICSANGHILAN@MSFIRSTCAPITAL.COM.SG

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

Subject: RE: SURVEY ASSESSMENT - D20003274MFSH/1 *** EXPRESS SETTLEMENT - ACC INV SHC3650T AND FBN8395K ON 17.08.2020

YOUR REF: D20003274MFSH

LKK REF: CC4/FCI20008763/Uka3

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle FBN 8395K on a WP basis and TP repairer proposed for express settlement.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Please take note that the case handler in-charge is Khanchna and she can be contacted at DID: 6841 2360.

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: Thursday, 20 August, 2020 3:18 PM

To: 'Claim Workflow System' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Cc: VICSANGHILAN@MSFIRSTCAPITAL.COM.SG

Subject: RE: SURVEY ASSESSMENT - D20003274MFSH/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: Thursday, 20 August, 2020 3:14 PM

To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG;
VICSANGHILAN@MSFIRSTCAPITAL.COM.SG

Subject: PRI: SURVEY ASSESSMENT - D20003274MFSH/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.