RICO 60 AUTO SERVICES PTE. LTD.
Co. & GST Reg. No.: 201807623M
8 Kaki Bukit Avenue 4
Premier @ Kaki Bukit
#02-24, Singapore 415875
Tel: +65 6286 6060 | Fax: +65 6286 7060
Email: enquiry@rico60.com

Our Ref.: SKF 2008 D
Your Ref.: SHC 7136 K

Date: 22/9/2020

ATTN: Motor Claims Department
INS: MS First Capital Insurance Limited

Dear Sir/Madam,

Accident Involving:	SKF 2008 D, SHC 7136 K & SMJ 9129 Y
Date of Accident:	6/9/2020
Location:	YIO CHU KANG- UPP PAYA LEBAR BEFORE SENGKANG WEST

We refer to the above-mentioned accident.

We are claiming as follows:

Cost of Repair:	$	4,280.00
Loss of Use (12 Days x $80/Day) :	$	960.00
3rd Party Report:	$	43.00
LTA Search:	$	7.49
Grand Total:	$	5,290.49

The above-mentioned settlement is in respect for our client of damage pertaining to his/her motor vehicle and shall not prejudice our client's claim in respect of damages and consequential loss in relation to his/her personal injuries.

Kindly take note that our office is located at **8 Kaki Bukit Avenue 4, Premier @ Kaki Bukit, #02-24, Singapore 415875**.

For any further queries, please kindly contact Yvonne Teoh @ 6286 6060, or email to claims@rico60.com.

Thank You,

Yvonne Teoh

RICO 60 AUTO SERVICES PTE. LTD.
Co. & GST Reg. No.: 201807623M
8 Kaki Bukit Avenue 4, Premier @ Kaki Bukit, #02-24
Singapore 415875 | Email: enquiry@rico60.com
Tel: +65 6286 6060 | Fax: +65 6286 7060

LETTER OF AUTHORISATION

Accident on 06/09/2020 @ 13:00hrs along Yio Chu Kang upp Paya Lebar Before Sengkang west
involving vehicles nos. SKF2008D, SHC7135K & SMJ9129Y.

In consideration of **Rico 60 Auto Services Pte. Ltd., 8 Kaki Bukit Avenue 4, Premier @ Kaki Bukit, #02-24, Singapore 415875,** repairing my/our motor vehicle no. SKF2008D at my/our request, I/We, Vibin Joseph Kuriakose ("the claimant") of Blk 318C Anchorvale Link #01-223 Singapore 543318 (address) bearing NRIC no. SXXXX742G the owner of motor vehicle no. SKF2008D, hereby authorise them to demand claim, settle and receive whatever amount settle payable by the insurance company or third party or commence legal proceeding for cost of repairs, loss of use and etc, to any of their appointed advocates to act of me/us in respect of the said accident/claim and all the amount claimed or settled shall belong and make payable to them absolutely by the insurance company of the third party. I/We further authorised them to give an absolute discharge on my/our behalf and to sign discharge voucher(s) and any other documents necessary or incidentals to the conduct and disposal of my/our above claims.

I/We further agree to fully co-operate and attend all court hearings that are necessary to prosecute the claims maintained by **Rico 60 Auto Services Pte. Ltd.** I/We further agree and undertake to indemnify them against my/our claim for costs which arise therewith. In the event that my/our claim is unsuccessful, I/we undertake to pay to **Rico 60 Auto Services Pte. Ltd.** the cost of repairs of my/our vehicle. In the event that settlement cheque were to be drawn in my/our favour, I/we hereby give my/our instruction to clear the said cheque on my/our behalf by presenting the same for payment directly into **Rico 60 Auto Services Pte. Ltd.** account. Upon clearance of the said cheque, I/we further authorise **Rico 60 Auto Services Pte. Ltd.** and/or their appointed law firm to utilise the monies to pay their charges without further reference to me. I confirm that the payment to **Rico 60 Auto Services Pte. Ltd.** shall amount to a good discharge of **Rico 60 Auto Services Pte. Ltd.** and/or their appointed law firm's obligation to me in respect of the settlement monies.

Dated this 06 day of 09 (month) 2020 (year).

"The Claimant's" Signature

Name: Vibin Joseph Kuriakose

NRIC No.: SXXXX 742G

Rico 60 Auto Services Pte Ltd

Name: Yvonne Teoh

MS First Capital Insurance Limited Co.Reg. No. 195000106C GST Reg. No. M2-0001676-9
6 Raffles Quay #21-00 Singapore 048580
Tel: (65) 6222 2311 Fax: (65) 6222 3547

Claims & Motor Underwriting Dept: 36 Robinson Road #16-01 City House Singapore 068877
Tel: (65) 6507 3848 Fax: (65) 6507 3849
www.msfirstcapital.com.sg

DISCHARGE RECEIPT

CLAIM REFERENCE	:	D20003604MFSH/1
ACCIDENT DATE	:	06/09/2020
ACCIDENT LOCATION	:	ALONG YIO CHU KANG RD TOWARDS SERANGOON
INSURED	:	CITYCAB PTE LTD
INSURED DRIVER	:	GOH KHIOK BOON
INSURED VEHICLE	:	SHC 7136K
INVOLVED PARTY	:	SKF 2008D
SETTLEMENT SUM	:	$ 4,730.49

"My execution of this Discharge Voucher is only for my claim for property damage and not Prejudicial to any other claims"

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 : VIBIN JOSEPH KURIAKOSE Signature and Date :

WITNESS : Yvonne Teoh Peak Yik Signature and Date : 20/10/2020 20/10/2020

RICO 60 AUTO SERVICES PTE. LTD.
Co. & GST Reg. No.: 201807623M
8 Kaki Bukit Avenue 4
Premier @ Kaki Bukit
#02-24, Singapore 415875
Tel: +65 6286 6060 | Fax: +65 6286 7060
Email: enquiry@rico60.com

UOB Bank -Current : 371-310-641-9

TAX INVOICE

MS First Capital Insurance Ltd.

6507 3848

Invoice No. : I2020092297
Invoice Date : September 22, 2020
Vehicle No. : SKF2008D
Make & Model : VOLKSWAGEN JETTA
Chassis No. : WVWZZZ16ZCM108317
Mileage : -
Terms : Due within 90 days

NO.	DESCRIPTION	QUANTITY	PER UNIT (SGD)	AMOUNT (SGD)
1	To Carry Out Repair & Respray on Accident Corresponding to Supply on Spare Parts & Labour Charges	1	4,000.00	4,000.00

7% GST	*$280.00*
GRAND TOTAL (INCLUSIVE OF 7% GST)	**$4,280.00**
Amount Paid	$0.00
Balance Due	$4,280.00

Signature/Company Stamp

I agree to the price as listed above and affirm that the goods are received in good condition.

GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE
6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-20-107214
Date of Request: 08/09/2020 Your Ref No: PURCHASE BY EMAIL

RICO 60 AUTO SERVICES PTE LTD
8, KAKI BUKIT AVENUE 4, #02-24, PREMIER @ KAKI BUKIT
SINGAPORE 415875

Dear Sir/Madam,

Date of Accident: 06/09/2020
Vehicle No: SKF2008D
Place of Accident: YIO CHU KANG- UPP PAYA LEBAR BEFORE SENGKANG WEST
Involving Vehicle No: SMJ9129Y

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S$)	QTY	AMOUNT (S$)
SMJ9129Y	YIO CHU KANG- UPP PAYA LEBAR BEFORE SENGKANG WEST	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:
Date:
[ ] GIRO [X] Cash [ ] Cheque

GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE
6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-20-107213
Date of Request: 08/09/2020 Your Ref No: PURCHASE BY EMAIL

RICO 60 AUTO SERVICES PTE LTD
8, KAKI BUKIT AVENUE 4, #02-24, PREMIER @ KAKI BUKIT
SINGAPORE 415875

Dear Sir/Madam,

Date of Accident: 06/09/2020
Vehicle No: SKF2008D
Place of Accident: YIO CHU KANG- UPP PAYA LEBAR BEFORE SENGKANG WEST
Involving Vehicle No: SHC7136K

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S$)	QTY	AMOUNT (S$)
SHC7136K	YIO CHU KANG- UPP PAYA LEBAR BEFORE SENGKANG WEST	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

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Thank You.

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For GIARMC Official use:
Date:
[ ] GIRO [X] Cash [ ] Cheque

GENERAL INSURANCE ASSOCIATION
RECORDS MANAGEMENT CENTRE

GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE
6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-20-107212
Date of Request: 08/09/2020 Your Ref No: PURCHASE BY EMAIL

RICO 60 AUTO SERVICES PTE LTD
8, KAKI BUKIT AVENUE 4, #02-24, PREMIER @ KAKI BUKIT
SINGAPORE 415875

Dear Sir/Madam,

Your Vehicle No: SKF2008D
Date of Accident: 06/09/2020
Place of Accident: YIO CHU KANG RD
Involving Vehicle No: SHC7136K,SMJ9129Y

DESCRIPTION	AMOUNT (S$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:
Date:
[ ] GIRO [X] Cash [ ] Cheque

> Back to OneMotoring

Land Transport Authority

Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 07 Sep 2020 / 12:04:42
Receipt Date/Time : 07 Sep 2020 / 12:04:42

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200907-001216

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S$)	GST Amount (S$)	Amount After GST (S$)
	Result of Insurance Enquiry - SHC7136K			
	As at 06 Sep 2020/12:00:00			
	Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED			
1	Insurance Enquiry - SHC7136K			
	Enquiry Fee	7.00	0.49	7.49
	20200907120405519471			
	Sub-Total	7.00	0.49	7.49
	Result of Insurance Enquiry - FBF3379H			
	As at 06 Sep 2020/13:10:00			
	Insurance Co: NTUC INCOME INS CO-OP LTD			
2	Insurance Enquiry - FBF3379H			
	Enquiry Fee	7.00	0.49	7.49
	20200907120405579173			
	Sub-Total	7.00	0.49	7.49
	Total Before Rounding	14.00	0.98	14.98
	Rounding Difference			0.03
	Total Amount Payable			14.95

Paid By		
559221XXXXXX4989	eNETS Credit Card	14.95
Total		14.95
Cash Change		0.00
Tendered Amount		14.95
Excess Refundable Amount		0.00

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: Jia Le (LKK Auto)
Sent: Wednesday, 21 October 2020 3:43 PM
To: 'Eric Woo'
Cc: Admin A
Subject: RE: SEEK MANDATE QUANTUM [Express Settlement via LKK] - D20003604MFSH/1 // Our ref: CC4/FCI20009614/Eda3q2 [ACCIDENT INVOLVING SHC7136K AND SKF2008D ON 06/09/2020]

Dear Eric,

Kindly take note that we have settled with third party as below:

COR : $4,280.00
LOU : $400 ($50 x 8days)
GIA invoice : $50.49
Total : $4,730.49

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: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Eric Woo [mailto:EricWoo@msfirstcapital.com.sg]
Sent: Friday, 16 October 2020 4:34 PM
To: Jia Le (LKK Auto)
Cc: Admin A
Subject: RE: SEEK MANDATE QUANTUM [Express Settlement via LKK] - D20003604MFSH/1 // Our ref: CC4/FCI20009614/Eda3q2 [ACCIDENT INVOLVING SHC7136K AND SKF2008D ON 06/09/2020]

Without Prejudice

Dear Jia Le,

You have our mandate to settle as follow:

COR : $4,280.00
LOU : $300 - $480 ($50 - $60 x 6-8days)
GIA invoice : $50.49 (supported)
To offer : $4,630.49 - $4,810.49

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

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From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>
Sent: Thursday, October 15, 2020 8:56 AM
To: Eric Woo <EricWoo@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: SEEK MANDATE QUANTUM [Express Settlement via LKK] - D20003604MFSH/1 // Our ref: CC4/FCI20009614/Eda3q2 [ACCIDENT INVOLVING SHC7136K AND SKF2008D ON 06/09/2020]

Claim No: D20003604MFSH/1
LKK Ref: CC4/FCI20009614/Eda3q2

Dear Sirs/Madam,

ACCIDENT INVOLVING SHC 7136K AND SKF 2008D ON 06/09/2020

We refer to the above matter.

We seek your approval to offer Third Party repairer "RICO 60 AUTO SERVICES PTE LTD." at $4,810.49(all-in).

The summary is as follows:-

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	$ 20,275.43	$ 4,280.00
2. Loss of Use (12days x $80)	$ 960.00	$ 480.00 (8days x $60)
3. GIA/LTA Search Fee	$ 50.49	$ 50.49
Total	$ 21,285.92	$ 4,810.49

Surveyor recommended 6 days for repair + 1Sun + 1PRS = 8 days.

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: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Eric Woo [mailto:EricWoo@msfirstcapital.com.sg]
Sent: Wednesday, 23 September 2020 2:33 PM

To: Jia Le (LKK Auto)
Cc: Admin A; Mei Kwan (LKKAuto)
Subject: RE: SURVEY ASSESSMENT - D20003604MFSH/1 *** EXPRESS SETTLEMENT - ACC INV SHC7136K AND SKF2008D ON 06.09.2020

Without Prejudice

Dear Jia Le,

We are agreeable with Express Settlement.

Attached LOD for your action, please let us have your recommendation soonest possible.

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

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From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Friday, September 18, 2020 11:42 AM
To: Eric Woo <EricWoo@msfirstcapital.com.sg>
Cc: Jia Le (LKK Auto) <JiaLe@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20003604MFSH/1 *** EXPRESS SETTLEMENT - ACC INV SHC7136K AND SKF2008D ON 06.09.2020

YOUR REF: D20003604MFSH
LKK REF: CC4/FCI20009614/Eda3

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SKF 2008D at M/s Rico 60 Auto Services Pte Ltd - Kaki Bukit on a WP basis and TP repairer proposed for express settlement.

Enclosed for your perusal is:

- Estimated cost of repair (incomplete)

We will revert to you on preliminary advice in due course.

Please take note that the case handler in-charge Jia Le and she can be contacted at DID: 6841 2157.

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

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From: Admin-D (LKKAuto) <admin-d@lkkauto.com>
Sent: Tuesday, 8 September, 2020 2:59 PM
To: 'Claim Workflow System' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Cc: ERICWOO@MSFIRSTCAPITAL.COM.SG
Subject: RE: SURVEY ASSESSMENT - D20003604MFSH/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: Tuesday, 8 September, 2020 2:54 PM
To: ASSIGNMENTS@LKKAUTO.COM
Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG; ERICWOO@MSFIRSTCAPITAL.COM.SG
Subject: PRI: SURVEY ASSESSMENT - D20003604MFSH/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.