



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

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 @ 12:00 hrs along Yio Chu Kang UPP Paya Lebar Before
involving vehicles nos. SKF2008D, JHC7135K & SMJ9129Y Sengkang West

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 BK 312C 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.: SXXXX742G



Rico 60 Auto Services Pte Ltd

Name: yvonne Teo

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

20/10/2020
Signature and Date :

 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. : WVVZZZ16ZCM108317
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
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GRAND TOTAL (INCLUSIVE OF 7% GST)	\$4,280.00
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Amount Paid	\$0.00
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Balance Due	\$4,280.00
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Signature/Company Stamp

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



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-20-107214

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 ☒ Cash ☐ Cheque



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-20-107213

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.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☐ GIRO ☒ 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-20-107212

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
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 20200907120405519471	7.00	0.49	7.49
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 20200907120405579173	7.00	0.49	7.49
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

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.

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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**

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.

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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

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.