

MS FIRST CAPITAL INSURANCE LIMITED

Attn: Motor Claims Department

Dear Sir / Madam,

**ACCIDENT INVOLVING VEHICLE NO SLT 7464 B & SHC 8828 R ALONG CTE
BEFORE JALAN BAHAGIA EXIT on 12/09/2020**

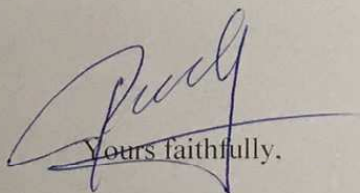
We understand that you are the insurer of SHC 8828 R vehicle.

I/We wish to inform you that my/our vehicle SLT 7464 B have been completed repairs to my/our satisfaction by M/s GUAN MOTOR WORKS. I/We therefore propose to claim from your as follow:

1.	Cost of Repairs	S\$	19,800.00
2.	Loss of Use (S\$ <u>120.00</u> x <u>20</u> days)	S\$	2,400.00
3.	LTA Search Fee	S\$	7.49
TOTAL		S\$	<u>22,207.49</u>

Please let us have your reply soonest possible.

Thank you.


Yours faithfully,

In the matter of an accident involving motor vehicles
SLT 7464B AND SHC 8828R ALONG CTE BEFORE JALAN BAHAGIA EXIT

ON 12/09/2020

1. WARRANT TO ACT

I / We, SHAK CHEE HUNG, (NRIC No.) S7383280B
of SLT 7464B
hereby authorise M/s GUAN MOTOR WORKS to act on my/our
behalf in respect of the above matter.

2. AUTHORITY

- a) I/We hereby authorise you to commence legal proceedings in my/our name(s) and to take instructions from my car-repairers who I/we have appointed as my/our agent(s) in respect of my/our claim.
- b) I/We hereby authorise you to pay to yourselves all Party and Party costs you may at any time receive in connection with the above matter and confirm that there will be no need to pay the same into the Client(s)'s Account with your Bankers.
- c) I/We hereby further authorise you to release all proceeds of settlement monies received by you (after deducting of your legal costs) to my repairers
M/s GUAN MOTOR WORKS in settlement of
my outstanding bill/account with them.
- d) I/We only wish to be informed of my/our case when it is necessary on your part. I/We hereby direct you to keep my car-repairers informed of all matters relating to my claim, as and when it is necessary to do so.
- e) I/We hereby authorise you to deposit in your Firms' client's account any cheques received by you and made in my/our firm's name.
- f) I/We have read and understood the above.



(Signature)

MS FirstCapital

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 : D20003733MFSH
 ACCIDENT DATE : 12/09/2020
 ACCIDENT LOCATION : CTE BEFORE JALAN BAHAGIA EXIT
 INSURED : COMFORT TRANSPORTATION PTE LTD
 INSURED DRIVER : NOORSAIDI BIN SAID
 INSURED VEHICLE : SHC 8828R
 INVOLVED PARTY : SLT 7464B
 SETTLEMENT SUM : \$21,800.00

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.

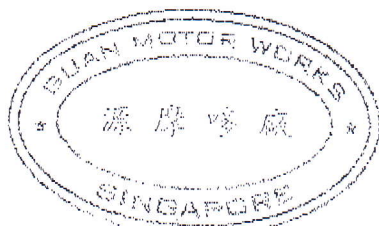
I/WE acknowledge that this DISCHARGE RECEIPT is not to be construed as an admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and /or its INSURED DRIVER and it shall not be used as evidence in any claims or actions which may be made against them or any of them.

CLAIMANT : SHAK CHEE HUNG

Signature and Date

Shak Chee Hung 5-3-2021

WITNESS :



Signature and Date

[Signature] 05/03/21

源摩哆廠

GUAN MOTOR WORKS

Business Regn. No: 081026-00E

176 Sin Ming Drive #02-03 Sin Ming Autocare Singapore 575721 Tel: 6453 6111 H/P: 9742 6003

MS FIRST CAPITAL INSURANCE LIMITED

Messrs: _____

Invoice No: **5156**
12-10-2020

Date : _____

NISSAN X-TRAIL 2.0 CVT – SLT 7464 B
=====

Lump sum repair cost inclusive of spare parts and
labour charges.

\$19,800.00

Dollars Nineteen thousand Eight hundred only.



E.&O.E.

Asher Sng (LKKAUTO)

From: Rachel Wu <RachelWu@msfirstcapital.com.sg>
Sent: Monday, 15 February 2021 10:18 AM
To: Asher Sng (LKKAUTO)
Cc: Admin A
Subject: RE: [MANDATE REQUEST] RE: SURVEY ASSESSMENT - D20003733MFSH/1 // EXPRESS SETTLEMENT
Attachments: LKK Adjustment.pdf; LKK Inspection.pdf; LKK Resurvey Photo.pdf; LKK Survey Photo.pdf; TP LOD.pdf; LTA REBATE.pdf

Follow Up Flag: Follow up
Flag Status: Completed

Dear Asher,

Please offer as per below:

COR : \$19,800.00
LOU : \$1,440.00 - \$2,000.00 (\$80-\$100 X 18-20 DAYS)
LTA : \$0.00 - \$7.49 ***Require receipt proof.**
Total : \$21,240.00 - \$21,807.49

- Please request letter of authorisation from third party before issuing offer.

Thank you

Best Regards

Rachel Wu
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862
| Fax No. : 6507 3849 | Email: rachelwu@msfirstcapital.com.sg | Company Regn. No. 195000106C
A Member of **MS&AD** Insurance Group

Personal Data Protection Act 2012 ("PDPA"):

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From: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Sent: Tuesday, January 26, 2021 5:28 PM
To: Rachel Wu <RachelWu@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [MANDATE REQUEST] RE: SURVEY ASSESSMENT - D20003733MFSH/1 // EXPRESS SETTLEMENT

Your ref : **D20003733MFSH**

Our ref : CC4/FCI20009987/Kes3q2

Dear Sirs,

ACCIDENT INVOLVING SHC 8828R (OI) AND SLT 7464B (TP) ON 12/09/2020

We refer to the above matter.

The said chain collision involved 3 vehicles whereby our insured was the last vehicle.

In accordance to the MCF guideline for chain collision, we have to settle the front vehicle's claim at 100%.

We seek your approval to offer repairer " **GUAN MOTOR WORKS**" at **\$ 21,807.49 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs	\$ 40,316.76	\$ 19,800.00
2. Loss of Use (4days x \$30)	\$ 2,400.00	\$ 2,000.00 (20days x \$100)
3. LTA Search Fee	\$ 7.49	\$ 7.49
Total	\$ 42,724.25	<u>\$ 21,807.49</u>

Surveyor recommended 18days for repair.

Market Value	\$67,000
LTA Rebate	\$46,964
Nett Value	\$20,036

Enclosed here with all the relevant documents for your perusal.

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, 17 November 2020 9:29 AM

To: Rachel Wu <RachelWu@msfirstcapital.com.sg>; Su Li (LKK Auto) <suli@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Eileen Lee <EileenLee@msfirstcapital.com.sg>
Subject: Re: SURVEY ASSESSMENT - D20003733MFSH/1 // EXPRESS SETTLEMENT

Hi Rachel,

We refer to the email below.

We are still pending third party LOD to process with the settlement.

Reminder have send to repairer for the LOD.

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)

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From: Rachel Wu <RachelWu@msfirstcapital.com.sg>

Sent: Thursday, October 22, 2020 9:16 AM

To: Su Li (LKK Auto) <suli@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Eileen Lee <EileenLee@msfirstcapital.com.sg>

Subject: RE: SURVEY ASSESSMENT - D20003733MFSH/1 // EXPRESS SETTLEMENT

Dear LKK,

We refer to our email dated 21/09/2020.

Any updates on this case?

Kindly expedite.

Thank you

Best Regards

Rachel Wu

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862
| Fax No. : 6507 3849 | Email: rachelwu@msfirstcapital.com.sg | Company Regn. No. 195000106C
A Member of MS&AD Insurance Group

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From: Rachel Wu
Sent: Monday, September 21, 2020 12:59 PM
To: Su Li (LKK Auto) <suli@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20003733MFSH/1 // EXPRESS SETTLEMENT

Dear Su Li,

Please proceed with express settlement.

Thank you

Best Regards

Rachel Wu
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862
| Fax No. : 6507 3849 | Email: rachelwu@msfirstcapital.com.sg | Company Regn. No. 195000106C
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From: Su Li (LKK Auto) <suli@lkkauto.com>
Sent: Friday, September 18, 2020 5:36 PM
To: Rachel Wu <RachelWu@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20003733MFSH/1 // EXPRESS SETTLEMENT

YOUR REF: D20003733MFSH
LKK REF: CC4/FCI20009987/Kes3

Dear Sirs / Madam,

We refer to the above matter.

We have inspected third party vehicle SLT 7464B at M/s GUAN MOTOR WORKS on a WP basis and TP repairer proposed for a EXPRESS SETTLEMENT.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Kindly take note that the case handler in-charge is Asher.

To check availability of the case handler, you may contact the undersigned.

** 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.*

Thank you.

Best Regards,

Su Li | Admin Support

LKK Auto Consultants Pte Ltd

Phone: 6841 1467 Email: SuLi@lkkauto.com | Fax : 6271 8802

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

Branch : Blk 1007, Bukit Merah Lane 3, #01-11 | S(159721)

From: Admin-D (LKKAuto)

Sent: Friday, 18 September 2020 10:14 AM

To: 'Claim Workflow System'; assignments; Admin A

Cc: RACHELWU@MSFIRSTCAPITAL.COM.SG

Subject: RE: SURVEY ASSESSMENT - D20003733MFSH/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: Friday, 18 September, 2020 10:10 AM

To: ASSIGNMENTS@LKKAUTO.COM

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

Subject: PRI: SURVEY ASSESSMENT - D20003733MFSH/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.