

Auburn Auto Pte Ltd  
176 Sin Ming Drive  
#04-18 Sin Ming AutoCare  
Singapore 575721  
UEN200805305G  
Email: [AuburnAuto.Insurance@gmail.com](mailto:AuburnAuto.Insurance@gmail.com)

22 February 2021

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

Attn : Claims Department

Dear Sir / Mdm,

Claim Ref : D20003910MFSH ✓

Accident Involving SJZ9146Z / SHC7079S AT BEACH ROAD OPPOSITE ST JOHN HEADQUARTERS ON  
26/09/2020

We refer to the above matter.

Append below our claims in respect of our client's car SGG4997C :

Cost of Repair (Lump Sum)	-	\$4,500.00 ✓
Loss of use (10 Days x \$150-00)	-	\$1,500.00 ✓
Loss of Rental (10 Days x \$300-00)	-	\$3,000.00 ✓
Estimator's Cost	-	\$300.00
LTA Search Fee	-	\$7.45 ✓
Tow Fee	-	\$50.00 ✓
Transportation Fee	-	\$50.00 ✓
Admin Fee(Police/GIA and other supporting services)	-	\$400.00 ✓
Disbursement (photocopying, fax and other incidentals)	-	\$100-00 ✓

Total:

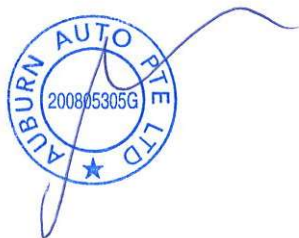
=====  
\$9,907.45  
=====

Kindly issue us your cheque payable to Auburn Auto Pte Ltd in Settlement.

Thank You

Yours Faithfully

Jennie  
Claims Department  
Auburn Auto Pte Ltd  
HP: 9093 8998



Auburn Auto Pte Ltd  
176 Sin Ming Drive  
#04-18 Sin Ming AutoCare  
Singapore 575721  
UEN200805305G  
Email: [AuburnAuto.Insurance@gmail.com](mailto:AuburnAuto.Insurance@gmail.com)

## **AUTHORIZATION FOR CAR REPAIR WORKSHOP**

We, **Paradigm Auto Pte Ltd**, hereby authorize the workshop to proceed on with the repairs of our damage vehicle **SJZ9146Z** pertaining to accident which occurred **AT BEACH ROAD OPPOSITE ST JOHN HEADQUARTERS** and in particular appointing a surveyor on our behalf to protect our interest. We further authorized our repairer to claim on all costs and expenses caused to our vehicle damages on this accident. With that, our repairer will settle the claim in a manner that they deem fit from the 3<sup>rd</sup> party involved in the above mentioned accident. Our repairer is then further authorized on our behalf to payment with regards of our claim with payment cheque(s) being made in favour to our repairer "**AUBURN AUTO PTE LTD**" from the 3<sup>rd</sup> party insurers. We further acknowledge that any settlement and liability our repairer may reach on our behalf is on a without prejudice and without admission of liability basis in so far as the driver/owner/insurers of the other vehicle/s concerned and we will accept any settlement on costs and liability our repairer reached on behalf for us with the 3<sup>rd</sup> party insurers which are final and agree to release all payment to our repairer without delay.

We hereby declare that we will always remain and be liable to our repairer for the cost of repair to our said vehicle and other incidental expenses.



-----  
Sign & company stamp by owner of vehicle

Name of owner of vehicle

NRIC No.

Date : 25/8/2021

### **DISCHARGE RECEIPT**

CLAIM REFERENCE : D20003910MFSH  
ACCIDENT DATE : 26/09/2020  
ACCIDENT LOCATION : BEACH ROAD OPPOSITE ST. JOHN HEAD QUARTERS  
INSURED : CITYCAB PTE LTD  
INSURED DRIVER : SEOW TECK CHYE  
INSURED VEHICLE : SHC 7079S  
INVOLVED PARTY : SJZ 9146Z  
SETTLEMENT SUM : \$5,557.45

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 : **PARADIGM AUTO PTE LTD**




WITNESS :

Signature and Date :



Signature and Date :



Auburn Auto Pte Ltd  
176 Sin Ming Drive  
#04-18 Sin Ming AutoCare  
Singapore 575721  
UEN200805305G  
Email: [AuburnAuto.Insurance@gmail.com](mailto:AuburnAuto.Insurance@gmail.com)

**INVOICE** (Final)

22/02/2021

To: MS First Capital Insurance Limited  
36 Robinson Road, #16-01  
City House  
Singapore 068877

Attn: Claims Department

S/N	DESCRIPTION	NO. OF DAYS	PER DAY	AMOUNT
	Vehicle registration number SJZ9146Z			
1	Cost of Repair (Lump Sum)			\$4,500.00
Total:				\$4,500.00

Auburn Auto Pte Ltd



# PARADIGM AUTO PTE LTD

UEN: 201943139H  
LINK@AMK, 3 ANG MO KIO STREET 62 #07-26 S569139

## INVOICE

To: Auburn Auto Pte Ltd  
176 Sin Ming Drive  
#04-18 Sin Ming AutoCare  
Singapore 575721

### Description

Being rental of Volkswagen Jetta SKA7305P (accident car SJZ9146Z DOA 26.09.2020)  
Period from 01/10/2020 to 12/10/2020 (10 days)

Amount: \$3,000.00



Paradigm Auto Pte Ltd





post

VEHICLE RENTAL AGREEMENT

THIS VEHICLE RENTAL AGREEMENT ("AGREEMENT") EFFECTIVE AS OF 26/09/2020 (DD/MM/YYYY), IS MADE AND ENTERED INTO BETWEEN PARADIGM AUTO PTE LTD (hereinafter "The Company") (SINGAPORE COMPANY REGISTRATION NO. 201943139H, A COMPANY ORGANISED AND EXISTING IN SINGAPORE, WITH OFFICES LOCATED AT LINK@AMK, 3 ANG MO KIO STREET 62 #07-26, SINGAPORE 569139

AND

Nick Pawash s/o Thangarajoo.  
(Name of main hirer / hereinafter "Hirer")

S9242567C.  
(Singapore NRIC No. / Driving Licence No.)

Blk 524 Junong West Street 52 #02-255 S(640524)  
(Residential/Mailing Address\*)

91735415 (Contact No.)

92724240 (Emergency contact No.) Mother (Relationship)

AND

\_\_\_\_\_  
(Name of Co-hirer / hereinafter "Hirer")

\_\_\_\_\_  
(Singapore NRIC No. / Driving Licence No.)

\_\_\_\_\_  
(Residential/Mailing Address\*)

\_\_\_\_\_  
(Contact No.)

90158541 (Emergency contact No.) Sister (Relationship)

Authorised Vehicle Details

Make&Model: Volkswagen Jetta. CPO deal  
Vehicle No: SKA 730SP.  
Exchanged from / to Volkswagen polo S729146Z.  
Rental Period: 22/09/2020 to 23/01/2021.  
(dd/mm/yyyy) (dd/mm/yyyy)



Whereas, The Company and Hirer desire to enter into a relationship in which the Company has agreed to provide car rental service to the Hirer on the terms and conditions set out in this Agreement from page 1-7 including the Damage Check Sheet, while Hirer is of the opinion that the Company has the proper and necessary qualification, experience and ability to provide car rental services to Hirer. The Hirer also received a copy of this Rental Agreement. The Company may change these terms and conditions at any time by revising them without prior notice. You agree to be bound by any such revisions.

# ISLAND TOWING SERVICES



**HOTLINE: 9182 8211 / 9002 8800**

59 Ubi Avenue 1 #07-08 Bizlink Centre Singapore 408938  
Tel: 6747 7400 Fax: 6844 7233

Company Registration No: 53269210A  
Email: admin@islandrecovery.com.sg

M/S: GEN CAPITAL PTE LTD  
ADD: 3 Ang Mo Kio Street 62  
#07-26, Link @ AMK  
Singapore 569139  
ATTN: ACCOUNTS DEPARTMENT - Jennie  
EMAIL: jen.gencapital@gmail.com

## INVOICE

Invoice No.: ITS10205

Date: 30-September-2020

Your PO: -

Billing Period: 16-Sep-2020 - 30-Sep-2020

Dispatch Time	Work Order Number	Model	Vehicle No.	From	To	Remarks	SUM of Total Fees	SUM of ERP/CP
16-Sep-2020	75164	Toyota Vios	SGX9796T	26 Jln Terang Bulan; Singapore 457303	04-18 176 Sin Ming Dr; Singapore 575721		40	0
18-Sep-2020	74307	Nissan Sylphy	SJY9038H	63 Yung Kuang Rd; Singapore 610063	04-18 176 Sin Ming Dr; Singapore 575721		40	0
19-Sep-2020	75556	Volkswagen Jetta	SMD4332R	106B Canberra Street; Singapore 752106	04-18 176 Sin Ming Dr; Singapore 575721		40	0
22-Sep-2020	75863	Toyota Rush	SJN2297E	LEVEL 1 307 Yishun Ring Rd; Singapore 760307	04-18 176 Sin Ming Dr; Singapore 575721		100	0
25-Sep-2020	75291	Toyota Corolla Axio	SGX4702Y	62 Geylang Bahru; Singapore 330062	04-18 176 Sin Ming Dr; Singapore 575721		40	0
26-Sep-2020	75392	Volkswagen Touran	SJZ9146Z	420 Beach Rd; Singapore 199582	04-18 176 Sin Ming Dr; Singapore 575721		50	0
28-Sep-2020	69778	Daihatsu Terios	SMU5625A	1 Mandai Link; Singapore 728650	04-18 176 Sin Ming Dr; Singapore 575721		80	0
28-Sep-2020	75523	Chevrolet Cruze	SMT7402T	199 Boon Lay Drive; Singapore 640199	04-18 176 Sin Ming Dr; Singapore 575721		40	0
29-Sep-2020	74333	Toyota Wish	SGM9776J	52 Telok Blangah Rd; Singapore 098829	04-18 176 Sin Ming Dr; Singapore 575721		40	0

Sub Total: \$470.00  
Carpark/ ERP: \$0.00  
Grand Total: \$470.00

- Note:**
- We prefer payment via Bank Transfer to DBS Bank 0039554877
  - Cheque should be crossed and made payable to "Island Towing Services"
  - A cancellation fee of \$30.00 will be charged if order is cancelled after tower have reached location.
  - Payment terms: Net 30 days. All payments must be made within 30 days of the date listed on the invoice unless otherwise stated.
  - For all outstanding sums past due, we will charge you an interest of 1% per month calculated on a daily basis on the sum which is due and owed from the time it is due and owed to the payment of that sum.
  - Failing to make the payment which stipulated time/agreement, we have the liberty to cancel this agreement, by notice in writing to you and to recover from you the value of work executed and the amount due to us and any other loss we may suffer.
  - Should you have any doubts or queries, please feel free to contact us.
  - We look forward to being of service to you.

Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 29 Sep 2020 / 18:00:01

Receipt Date/Time : 29 Sep 2020 / 17:58:58

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-200929-003617

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - SHC7079S As at 26 Sep 2020/07:30:00 Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SHC7079S Enquiry Fee 20200929175603813395	7.00	0.49	7.49
<b>Sub-Total</b>		7.00	0.49	7.49
<b>Total Before Rounding</b>		7.00	0.49	7.49
<b>Rounding Difference</b>				0.04
<b>Total Amount Payable</b>				7.45
Paid By				
	423179XXXXXX2699	eNETS Credit Card		7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
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.



## Asher Sng (LKKAUTO)

---

**From:** Cecilia Chong (LKK Auto)  
**Sent:** Wednesday, 25 August 2021 11:36 AM  
**To:** Asher Sng (LKKAUTO)  
**Subject:** FW: YOUR REF: D20003910MFSH - SJZ 9146Z / OI: SHC 7079S / DOA: 26/09/2020

Dear Cecilia,

You have our mandate to settle as follow:

COR : \$4,500.00  
LOR : \$1,000.00 (\$100 x 10days)  
Towing fee : \$50.00  
LTA : \$7.45  
To offer : \$5,557.45

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](mailto: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:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>  
**Sent:** Thursday, April 8, 2021 10:23 AM  
**To:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>  
**Subject:** RE: YOUR REF: D20003910MFSH - SJZ 9146Z / OI: SHC 7079S / DOA: 26/09/2020

Dear Eric,

Kindly refer to attached for the rental agreement.

Thanks

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@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:** Thursday, 8 April 2021 10:21 AM  
**To:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>  
**Subject:** RE: YOUR REF: D20003910MFSH - SJZ 9146Z / OI: SHC 7079S / DOA: 26/09/2020

Dear Cecilia,

Please let us have a copy of the rental agreement.

Else, please offer third-party workshop base on loss of use as per mandate given previously.

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](mailto: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:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>  
**Sent:** Wednesday, April 7, 2021 2:25 PM  
**To:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>  
**Subject:** RE: YOUR REF: D20003910MFSH - SJZ 9146Z / OI: SHC 7079S / DOA: 26/09/2020

WITHOUT PREJUDICE

Dear Eric,

Rental invoice has been submitted previously to you when seeking of mandate from your end (pg 3 – re-attached to you again).

Kindly let us have your mandate approval once again.

Thanks

Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108

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



*Save the Earth. Print only when necessary.*

---

**From:** Eric Woo [<mailto:EricWoo@msfirstcapital.com.sg>]  
**Sent:** Wednesday, 7 April 2021 12:05 PM  
**To:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>  
**Subject:** RE: YOUR REF: D20003910MFSH - SJZ 9146Z / OI: SHC 7079S / DOA: 26/09/2020

Dear Cecilia,

You have our mandate to settle as follow:

COR : \$4,500  
LOR : \$500 - \$600 (\$50-\$60 x 10days), base on Loss of use, subject to prove of Loss of rental invoice  
Towing fee : \$50  
LTA : \$7.45  
To offer : \$5,057.45 - \$5,157.45

Please note that we do not offer disbursement and admin fee.

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](mailto: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:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>  
**Sent:** Monday, April 5, 2021 12:30 PM  
**To:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>  
**Subject:** RE: YOUR REF: D20003910MFSH - SJZ 9146Z / OI: SHC 7079S / DOA: 26/09/2020

Your ref : **D20003910MFSH**

Our ref : CC4/FCI20010522/Egs3q2

Dear Sirs/Madam,

**ACCIDENT INVOLVING SHC 7079S & SJZ 9146Z ON 26/09/2020**

We refer to the above matter.

OI encroached into Third Party's lane. Liability is not in our driver's favour.

We seek your approval to offer Third Party repairer " **AUBURN AUTO PTE LTD**" at **\$6,007.45**.

The summary is as follows: -

	Amount Claimed	Amount Revised
Cost of Repair	\$52,957.33	\$ 4,500.00
Loss of Rental (10days x \$300.00)	\$ 3,000.00	\$ 1,000.00 (10days x \$100.00)
Loss of Use (10days x \$150)	\$ 1,500.00	\$ -
ESTIMATOR'S COST	\$ 300.00	\$ -
LTA/GIA Search Fee	\$ 7.45	\$ 7.45
Tow Fee	\$ 50.00	\$ -
Transportation Fee	\$ 50.00	\$ -
Admin Fee	\$ 400.00	\$ 400.00
Disbursement Fee	\$ 100.00	\$ 100.00
Total	\$ 9,907.45	\$ 6,007.45

\*\*10 days recommendation for repair

Enclosed here with all the relevant documents for your perusal.

**For your approval/instruction please.**

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) fax: 6741-4108

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

---

**From:** Cecilia Chong (LKK Auto)

**Sent:** Thursday, 11 March 2021 3:05 PM

**To:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>

**Subject:** RE: YOUR REF: D20003910MFSH - SJZ 9146Z / OI: SHC 7079S / DOA: 26/09/2020

Dear Eric,

We are in the process of generating report to seek quantum.

Will expedite in the soonest.

Thanks

**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,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108

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



*Save the Earth. Print only when necessary.*

---

**From:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>

**Sent:** Wednesday, 10 March 2021 12:11 PM

**To:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>

**Subject:** RE: YOUR REF: D20003910MFSH - SJZ 9146Z / OI: SHC 7079S / DOA: 26/09/2020

Dear Cecilia,

We refer to our email below.

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](mailto: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:** Eric Woo

**Sent:** Thursday, February 25, 2021 2:12 PM

**To:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>

**Subject:** RE: YOUR REF: D20003910MFSH - SJZ 9146Z / OI: SHC 7079S / DOA: 26/09/2020



Dear Cecilia,

We are agreeable with Express Settlement.

Please assist on the LOD and 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](mailto: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:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>  
**Sent:** Thursday, February 25, 2021 1:43 PM  
**To:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>  
**Subject:** RE: YOUR REF: D20003910MFSH - SJZ 9146Z / OI: SHC 7079S / DOA: 26/09/2020

Dear Eric,

PA as attached.

Awaiting for your further instruction. Thanks

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108

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

---

**From:** Cecilia Chong (LKK Auto)  
**Sent:** Thursday, 25 February 2021 10:25 AM  
**To:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>  
**Subject:** YOUR REF: D20003910MFSH - SJZ 9146Z / OI: SHC 7079S / DOA: 26/09/2020

Dear Eric,

This case is currently transfer to me for handling.

Kindly note that we have review the case and that liability is down against OI based on BOLA S15.

Understand that you have received LOD from TP.

We hereby seek your instruction to submit WP report to close the file or to further continue to DS at our end.

If so, would appreciate if you can email me the TP LOD.

Many thanks =)

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) fax: 6741-4108

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