



1 Kaki Bukit Ave 6, # 02-22/21/20 @ Autobay Blk D Singapore 417883  
Company & GST Registration No : 201828067M

Proforma Inv : CAS/21/PI0008

Email: contact@casgarage.sg

01.02.2021

Our Ref: SKZ 7434C

Your Ref:

SHA 8329A

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

Dear Sir/Mdm

**ACCIDENT INVOLVING SKJ 7434C AND SHA 8329A ALONG NUH MEDICAL CENTER DROP OFF POINT  
ON 30.09.2020**

Please refer to the above mentioned accident.

We are writing in on the behalf of **RED LION EMERGENCY AND MEDICA** the registered owner of motor vehicle number **SKZ 7434C** which was involved in the above accident.

We are instructed that the above accident was caused solely and completely by the negligence of your insured's vehicle number **SHA 8329A** As a result of which, our client have suffered loss and and expenses.

We are instructed by our client to claim for :

|                     |                                                  |           |                 |         |
|---------------------|--------------------------------------------------|-----------|-----------------|---------|
| 1.                  | Lump Sum Repair Cost (Recommended by LKK Adrian) | \$        | 1,926.00        | (w/gst) |
| 2.                  | Loss of Use ( 4 days x \$ 200) Ambulance         | \$        | 800.00          |         |
| 3.                  | GIA Search                                       | \$        | 29.00           |         |
| 4.                  | LTA Search                                       | \$        | 7.45            |         |
| <b>TOTAL AMOUNT</b> |                                                  | <b>\$</b> | <b>2,762.45</b> |         |

We enclsloed hereby the following documents for your consideration :

- ( A ) Proforma Invoice
- ( B ) Letter of Authority
- ( C ) GIA Search Fees
- ( D ) LTA Search Fees

Kindly acknowledge receipt of the above said documents and your favorable reply is greatly appreciated.

Ms Nicole Chong  
Admin and Finance Officer  
Mobile: 65 97916119  
Email: nicole@casgarage.sg



FAX: 6509 9501

Email: contact@casgarage.sg

## LETTER OF AUTHORITY AND INDEMNITY

ACCIDENT INVOLVING VEHICLE NO. SKJ7434C AND SH8329A  
AT/ALONG NUH Medical Centre Prop Off Point  
ON 20 DAY Sept MONTH 2020 YEAR

- I/We, the owner of vehicle no. SKJ7434C hereby instruct and authorize you to commence repair to the said vehicles.
- You are further authorized to appoint solicitors on my/our behalf and give the solicitors full instructions as if the appointment are given by me/us with respect to the conduct of my/our claims against third party driver and/or his insurers including if necessary, to commence legal proceedings in Court in my/our name against the third party.
- You have my/our full authority to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem fit. Upon settlement of my claim, you are authorized to sign any Discharge Voucher or any document to confirm my acceptance of the settlement as full and final discharge of my claim, on my behalf.
- Upon resolving my/our claim, you are authorized to agree with my/our solicitors on the amount of their professional cost and disbursements for acting for me/us and to relieve payment of the balance of the settlement sum on my/our behalf directly into your account.
- In the event that, I/we am/are required to attend at my/our solicitors' office or to attend court in connection to my/our claim, I/we shall render full co-operation.
- If for whatever reasons, my/our insurers reject my/our claim for indemnity for the cost of repairs and/or any losses recoverable under the policy of insurance or make any offer to pay less than the amount claimed by you, I/we agree to undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred on my/our behalf or to pay you the difference in amount, as the case may be.
- I/we have read and understand the above statement and agreed.

Dated this 20 day Sept month 2020 year

Signature : Uli  
Name : Red Lion Emergency & Medical  
NRIC/ROC No. : \_\_\_\_\_  
Address : \_\_\_\_\_  
\_\_\_\_\_



**DISCHARGE RECEIPT**

CLAIM REFERENCE : D20003985MFSH  
ACCIDENT DATE : 30/09/2020  
ACCIDENT LOCATION : NUH MEDICAL CENTRE DROP OFF POINT  
INSURED : CITYCAB PTE LTD  
INSURED DRIVER : SEAH ENG KIM  
INSURED VEHICLE : SHA 8329A  
INVOLVED PARTY : SKJ 7434C  
SETTLEMENT SUM : \$2,550.00

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 : RED LION EMERGENCY AND MEDICAL

Signature and Date :

19/04/2021

WITNESS :

*Gerine Cheng*

Signature and Date :

**CAS GARAGE PTE LTD**  
UEN 201828067M  
1 KAKI BUKIT AVENUE 6, #02-22 AUTOBAY,  
SINGAPORE 417883





# TAX INVOICE

MS FIRST CAPITAL INSURANCE LTD

Invoice Date 9 Mar 2021  
Invoice Number TI-21-0030-1325TP  
Reference SKZ 7434C TOYOTA HIACE  
Tax Reference Number 201828067M  
CAS GARAGE PTE LTD  
1 KAKI BUKIT AVENUE 6  
#02-22 AUTOBAY SINGAPORE 417883

| Description                                 | Quantity | Unit Price | Tax | Amount SGD |
|---------------------------------------------|----------|------------|-----|------------|
| LUMP SUM REPAIR COST                        | 1.00     | 1,800.00   | 7%  | 1,800.00   |
| Subtotal                                    |          |            |     | 1,800.00   |
| TOTAL LOCAL SUPPLY OF GOODS AND SERVICES 7% |          |            |     | 126.00     |
| TOTAL SGD                                   |          |            |     | 1,926.00   |

Due Date: 9 Mar 2021

## PAYMENT ADVICE

To: CAS GARAGE PTE LTD  
1 KAKI BUKIT AVENUE 6  
#02-22 AUTOBAY  
SINGAPORE 417883

Customer MS FIRST CAPITAL INSURANCE LTD  
Invoice Number TI-21-0030-1325TP  
Amount Due 1,926.00  
Due Date 9 Mar 2021  
Amount Enclosed

Enter the amount you are paying above



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-20-119147

Date of Request: 02/10/2020

Your Ref No: PURCHASE BY EMAIL

CAS GARAGE PTE LTD  
NO.1, KAKI BUKIT AVE 6, #02-22 AUTOBAY  
SINGAPORE 417883

Dear Sir/Madam,

Your Vehicle No: SKJ7434C  
Date of Accident: 30/09/2020  
Place of Accident: NUH MEDICAL CENTRE  
Involving Vehicle No: SHA8329A

| 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.

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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-20-119149

Date of Request: 02/10/2020

Your Ref No: PURCHASE BY EMAIL

CAS GARAGE PTE LTD  
NO.1, KAKI BUKIT AVE 6, #02-22 AUTOBAY  
SINGAPORE 417883

Dear Sir/Madam,

Date of Accident: 30/09/2020

Vehicle No: SKJ7434C

Place of Accident: NUH MEDICAL CENTRE DROP OFF POINT

Involving Vehicle No: SHA8329A

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

| DOCUMENTS                        | ACCIDENT LOCATION                 | PER DOC (\$) | QTY | AMOUNT (\$) |
|----------------------------------|-----------------------------------|--------------|-----|-------------|
| SHA8329A                         | NUH MEDICAL CENTRE DROP OFF POINT | 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.

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For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque

## Asher Sng (LKKAUTO)

---

**From:** Eric Woo <EricWoo@msfirstcapital.com.sg>  
**Sent:** Friday, 26 February 2021 9:56 AM  
**To:** Asher Sng (LKKAUTO)  
**Subject:** RE: [MANDATE REQUEST] RE: [PROPOSED LIABILITY] EXPRESS SETTLEMENT VIA LKK  
// Claim No: D20003985MFSH // ACCIDENT INVOLVING SHA 8329A AND SKJ  
7434C ON 30/09/2020

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

Dear Asher,

You have our mandate to settle as follow:

COR : \$1,926.00  
LOU : \$360 - \$600 (\$90 - \$150 x 4days)  
GIA : \$29.00  
LTA: : \$0.00 – subject to proof  
To offer : \$2,315 - \$2,555

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.

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**From:** Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>  
**Sent:** Wednesday, February 24, 2021 11:17 AM  
**To:** Eric Woo <EricWoo@msfirstcapital.com.sg>  
**Subject:** [MANDATE REQUEST] RE: [PROPOSED LIABILITY] EXPRESS SETTLEMENT VIA LKK // Claim No:  
D20003985MFSH // ACCIDENT INVOLVING SHA 8329A AND SKJ 7434C ON 30/09/2020

Your ref : **D20003985MFSH**  
Our ref : CC4/FCI20010711/Aes3q2

Dear Sirs,

**ACCIDENT INVOLVING SHA 8329A (OI) AND SKJ 7434C (TP) ON 30/09/2020**

We refer to the above matter.

The accident occurred when our insured changed lane hit third party vehicle.

Basing on the reports of the circumstance of the accident, we propose to settle third-party claim at 100% liability.

We seek your approval to offer repairer " **CAS GARAGE PTE LTD** " at **\$ 2,682.45 (all-in).**

The summary is as follows: -

|                                | Amount Claimed      | Amount Revised                       |
|--------------------------------|---------------------|--------------------------------------|
| 1. Cost of Repairs (w/GST)     | \$ 15,481.16        | \$ 1,926.00                          |
| 2. Loss of Use (4days x \$200) | \$ 800.00           | \$ 720.00 (4days x \$180) *Ambulance |
| 3. LTA Search Fee              | \$ 36.45            | \$ 36.45                             |
| <b>Total</b>                   | <b>\$ 16,317.61</b> | <b><u>\$ 2,682.45</u></b>            |

Surveyor recommended 4days for repair.

Enclosed here with all the relevant documents for your perusal.

**Kindly let us have your approval / instruction.**

Thank You.

*Best Regards,*

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

email: [ashersng@lkkauto.com](mailto: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.**

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**From:** Asher Sng (LKKAuto)

**Sent:** Monday, 22 February 2021 10:36 AM

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

**Subject:** RE: [PROPOSED LIABILITY] EXPRESS SETTLEMENT VIA LKK // Claim No: D20003985MFSH // ACCIDENT INVOLVING SHA 8329A AND SKJ 7434C ON 30/09/2020

Hi Eric,

We acknowledge your email below.

We shall prepare our report and seek approval from you in due course.

Thank You.

*Best Regards,*

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**



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

**Sent:** Sunday, 21 February 2021 1:01 PM

**To:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Subject:** RE: [PROPOSED LIABILITY] EXPRESS SETTLEMENT VIA LKK // Claim No: D20003985MFSH // ACCIDENT INVOLVING SHA 8329A AND SKJ 7434C ON 30/09/2020

Dear Asher,

Attached copy of the amended LOD for your reference.

Please assist on the 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  
A Member of **MS&AD Insurance Group**

Personal Data Protection Act 2012 ("PDPA"):

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**From:** Eric Woo

**Sent:** Wednesday, 17 February 2021 9:50 am

**To:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Subject:** RE: [PROPOSED LIABILITY] EXPRESS SETTLEMENT VIA LKK // Claim No: D20003985MFSH // ACCIDENT INVOLVING SHA 8329A AND SKJ 7434C ON 30/09/2020

Dear Asher,

Further to my email below, the LOD was directed wrongly to NTUC.

I had informed workshop about this issue and they will redo the LOD.

I will forward the LOD to you once I receive the amended LOD.

In the mean time, kindly assist on the recommendation to us 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  
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**From:** Eric Woo

**Sent:** Wednesday, February 17, 2021 9:45 AM

**To:** Asher Sng (LKKAUTO) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Subject:** RE: [PROPOSED LIABILITY] EXPRESS SETTLEMENT VIA LKK // Claim No: D20003985MFSH // ACCIDENT INVOLVING SHA 8329A AND SKJ 7434C ON 30/09/2020

Dear Asher,

Attached LOD for your necessary action.

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

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**From:** Eric Woo

**Sent:** Thursday, November 26, 2020 2:49 PM

**To:** Asher Sng (LKKAUTO) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Subject:** RE: [PROPOSED LIABILITY] EXPRESS SETTLEMENT VIA LKK // Claim No: D20003985MFSH // ACCIDENT INVOLVING SHA 8329A AND SKJ 7434C ON 30/09/2020

Dear Asher,

We are agreeable with Express Settlement.

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  
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**From:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Sent:** Wednesday, November 25, 2020 5:48 PM

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

**Subject:** [PROPOSED LIABILITY] EXPRESS SETTLEMENT VIA LKK // Claim No: D20003985MFSH // ACCIDENT INVOLVING SHA 8329A AND SKJ 7434C ON 30/09/2020

Claim No: D20003985MFSH

LKK Ref: CC4/FCI20010711/Aes3

Dear Sir/Madam,

**ACCIDENT INVOLVING SHA 8329A AND SKJ 7434C ON 30/09/2020**

- We refer to the above matter.

Liability: 100%

Remark: B:NIL OID CHANGE LANE HIT TP REAR

Kindly let us have your approval on liability.

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

email: [ashersng@lkkauto.com](mailto: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.***

## Asher Sng (LKKAuto)

---

**From:** gerine@casgarage.sg cheng <gerine@casgarage.sg>  
**Sent:** Thursday, 22 April 2021 2:35 PM  
**To:** Asher Sng (LKKAuto)  
**Cc:** Aldrin Ang  
**Subject:** Re: ACCIDENT INVOLVING SKJ 7434C AND SHA 8329A ON 30/09/2020

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

### WITHOUT PREJUDICE

Dear Asher,

We refer to our earlier tele-conversation.

Please be informed that Red Lion Emergency and Medical and Red Lion Emergency Ambulance and Medical Services Pte Ltd are the same claimant.

Due to the limitations on the number of characters that could input into the GIA Report for the previous system - Merimen, we trust that the ARC is trying to "squeeze" in as many words as possible into the GIA report during then that causes the confusion.

Hope this clarifies.

Please do not hesitate to contact me should you require any further clarification.

Thank you and regards,

**Gerine Cheng**

Mobile: 9234 6445

Address: 1 Kaki Bukit Avenue 6

#02-22/21/20

AutoBay Block D

Singapore 417883



On Mon, 19 Apr 2021 at 10:03, [gerine@casgarage.sg](mailto:gerine@casgarage.sg) cheng <[gerine@casgarage.sg](mailto:gerine@casgarage.sg)> wrote:

### WITHOUT PREJUDICE

Dear Asher,

We refer to your email dated 10.03.2021.

In case of lost mail, please find the attached copy of the signed DV FYNA. The original copy will be mailed to you by today.

Kindly arrange the payment of \$2,550.00 to be made to CAS Garage Pte Ltd within 10 working days.

Thank you and regards,

**Gerine Cheng**

Mobile: 9234 6445

Address: 1 Kaki Bukit Avenue 6

#02-22/21/20  
AutoBay Block D  
Singapore 417883



----- Forwarded message -----

From: **Asher Sng (LKKAuto)** <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

Date: Wed, 10 Mar 2021 at 11:41

Subject: RE: ACCIDENT INVOLVING SKJ 7434C AND SHA 8329A ON 30/09/2020

To: CAS Garage Garage <[contact@casgarage.sg](mailto:contact@casgarage.sg)>

**'WITHOUT PREJUDICE'**

**SAVE AS TO COSTS**

Hi Sir,

Thank you for the acceptance.

Please let your client chop & sign the enclosed DV and return **THE ORIGINAL COPY** to us (**LKK**) for our necessary action.

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

email: [ashersng@lkkauto.com](mailto: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:** CAS Garage Garage <[contact@casgarage.sg](mailto:contact@casgarage.sg)>

**Sent:** Monday, 8 March 2021 6:11 PM

To: Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

Subject: Re: ACCIDENT INVOLVING SKJ 7434C AND SHA 8329A ON 30/09/2020

Kindly arrange DV to us.

On Mon, 8 Mar 2021 at 18:10, CAS Garage Garage <[contact@casgarage.sg](mailto:contact@casgarage.sg)> wrote:

Dear Asher,

Please email or CC offer to me if i send the LOD to you

Yes, please proceed.

On Thu, 4 Mar 2021 at 16:19, Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)> wrote:

**'WITHOUT PREJUDICE'**

***SAVE AS TO COSTS***

Hi Sir,

We refer to the above matter.

**ACCIDENT INVOLVING SKJ 7434C AND SHA 8329A ON 30/09/2020**

On a without prejudice, for a quick and amicable settlement, our principal propose the settlement at Global Sum S\$2,550.00 (all-in).

Please kindly let us have your acceptance.

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

email: [ashersng@lkkauto.com](mailto: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.***