

PREMIER AUTOMOTIVE SERVICES PTE LTD

23 CHANGI SOUTH AVE 2 #01-02
SINGAPORE 486443
TEL:65446689 FAX:62141511
CO. REG:200707743D GST REG:200707743D

Our Ref: **SHB8971P/SR**

26 October 2020

WITHOUT PREJUDICE

(By Email Only)

Attn: The Motor Claims Department

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

Dear Sir/Madam

ACCIDENT INVOLVING SHB8971P AND SHD3039D ALONG WOODLANDS RING ROAD ON 06.10.2020

We have been authorized by Premier Taxis Pte Ltd, the owner of Taxi vehicle number: **SHB8971P**, to claim against the party/parties responsible for the damages arising from the above-mentioned accident.

Our records show that you are the insurers of vehicle number: **SHD3039D** at the material time of the accident with the driver of our client's vehicle, Mr. Ng Wee Pong.

As a result of the accident caused by your Insured Driver's negligent driving and/or management of your insured's Vehicle Number: **SHD3039D**, our client's vehicle was damaged and we have been put to loss and damage as follows:

1. Cost of Repair (Include GST)	\$ 1,559.12
2. Loss of Rental (6 days x \$70.62 per day)	\$ 423.72
3. Loss of Income (6 days x \$100.00 per day)	\$ 600.00
	<u>\$ 2,582.84</u>

A copy of each of the following supporting documents is enclosed:

- (1) GIA report & sketch plan of **SHB8971P**
- (2) Driver's I/C and Driving License
- (3) Final repair bill
- (4) Vehicle Registration card, Certificate of Insurance & Certification Letter
- (5) Check In/Out Voucher

PREMIER AUTOMOTIVE SERVICES PTE LTD

23 CHANGI SOUTH AVE 2 #01-02
SINGAPORE 486443
TEL:65446689 FAX:62141511
CO. REG:200707743D GST REG:200707743D

Our Ref: **SHB8971P/SR**

We would appreciate if you could look into the subject matter and let us have your favorable offer within 14 days. If you are agreeable to the settlement of the above said claims, please forward us your discharge voucher as for our client's signature and payment made to "Premier Automotive Services Pte Ltd".

Please note that if we do not hear from you within the stipulated 14 days, we will have no alternative but to appoint our solicitor to act on our behalf to commence proceedings against you without further notice to you.

Yours faithfully,

Claims Department – Shafawati Md Rabu

Email: shafawati.rabu@premierauto.com.sg

DID: 64100946

NB: We encourage all parties to liaise with us via email to expedite all matters

PS: Please quote our reference no when replying

c.c. Client – Premier Taxis Pte Ltd

AUTHORIZATION TO ACT

I, PREMIER TAXIS PTE LTD (the third party claimant") of 23 CHANGI SOUTH AVENUE 2 #03-02 SINGAPORE 486443 (address), owner of SHB 8971P (vehicle no.) hereby authorize PREMIER AUTOMOTIVE SERVICES PTE LTD ("the workshop") to act for me with respect to my claim for repair costs and/or rental and/or loss of use ("claim") for my vehicle no SHB 8971P that was damaged pursuant to the accident which occurred on 06/10/2020 (date) along WOODLANDS RING RD NEAR BLK 605 (location) involving vehicle no/s SHD 3039D ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this 24 (day) of DEC (month) 2020 (year)




Signed by "the third party claimant"
(with chop if applicable)




Signed by "the workshop"
(with chop)

DISCHARGE RECEIPT

This Settlement excludes any bodily injuries arising out of the above said accident and pertains to property damage only

CLAIM REFERENCE : D20004073MFSH
ACCIDENT DATE : 06/10/2020 06:45
ACCIDENT LOCATION : WOODLANDS RING RD NEAR BLK 605
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : TAN POH LEE
INSURED VEHICLE : SHD3039D
INVOLVED PARTY : SHB8971P
SETTLEMENT SUM : **\$2,100.00**

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 : PREMIER TAXIS PTE LTD

Signature and Date :



24/12/2020

WITNESS : SHAFAWATI MO KARI

Signature and Date :

24/12/2020



PREMIER AUTOMOTIVE SERVICES PTE LTD
OFFICE: 23 Changi South Avenue 2 #01-02 S(486443)
TEL: 65436676 / 65436689 FAX: 62141511
CO. REG NO.: 200707743D GST. REG. NO.: 200707743D

MS FIRST CAPITAL INSURANCE LIMITED
36 ROBINSON ROAD #16-01
CITY HOUSE
SINGAPORE 068877

TAX INVOICE

DATE 21-Oct-2020
PAGE 1 OF 1

ITEM	Description	QTY	U.PRICE	AMOUNT
	FINAL REPAIR BILL FOR HYUNDAI IONIQ REGN NO: SHB 8971 P			\$ 1,457.12
TOTAL REPAIR COSTS AS RECOMMENDED BY SURVEYOR				\$ 1,457.12
GST @ 7%				\$ 102.00
GRAND TOTAL				\$ 1,559.12



for Premier Automotive Services Pte Ltd

(ALL THE REPAIR COSTS ARE SUBJECTED TO GST)



21 October 2020

To Whom It May Concern

Dear Sir/Madam

CERTIFICATION LETTER

This letter serves to inform that Ng Wee Pong of NRIC Number S0998334A is a registered driver of SHB8971P. Ng Wee Pong is paying a discounted daily rental rate of \$70.62 (Inclusive of GST) on 06 Oct 2020.

Should you require further information, please contact us at 6214 8880.

Thank you.

Yours sincerely

A handwritten signature in black ink, appearing to read "Chin Bee Lian".



Chin Bee Lian (Ms)
Assistant Vice President
Taxis Administration

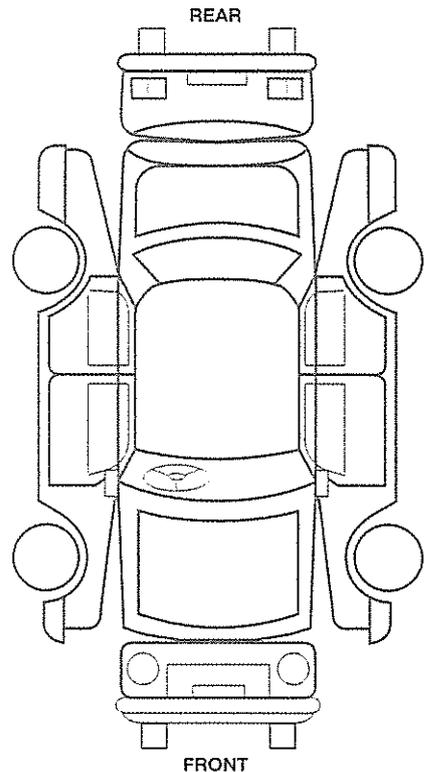
Prepared by: Hasnah

PREMIER TAXIS PTE LTD
23 Changi South Avenue 2
#03-02
Singapore 486443
Telephone: +65 6214 8880 Fax: +65 6214 0330
www.premiertaxi.com.sg
Co. Reg. No. 200304975H

CHECK IN / OUT VOUCHER


DRIVER'S NAME <u>Ng Wee Pong</u>		HANDPHONE <u>91001485</u>	
NRIC S		MAKE / MODEL <u>IONIQ</u>	
TAXI REGN NO. S H	<u>B 8971P</u>	DATE IN	TIME IN
		<u>06/020</u>	<u>0844</u>
		DATE OUT	TIME OUT
		<u>12/020</u>	<u>1310</u>
KILOMETRES IN	FUEL IN	KILOMETRES OUT	FUEL OUT
	<input type="checkbox"/> E <input type="checkbox"/> 1/4 <input type="checkbox"/> 1/2 <input type="checkbox"/> 3/4 <input type="checkbox"/> F		<input type="checkbox"/> E <input type="checkbox"/> 1/4 <input type="checkbox"/> 1/2 <input type="checkbox"/> 3/4 <input type="checkbox"/> F

INDICATE AREA OF DAMAGE HERE:



BODY MARKINGS

- | | |
|---------------------|-------------|
| 1 - Light Dent | 5 - Damaged |
| 2 - Serious Dent | 6 - Chip |
| 3 - Light Scratch | 7 - Crack |
| 4 - Serious Scratch | 8 - Peeling |

TAXI METER DOWNLOADED	DATE / TIME TOWED IN TO WORKSHOP
YES <input type="checkbox"/> NO <input type="checkbox"/>	DATE / TIME CALL TO DRIVER FOR VEHICLE COLLECTION

I ACKNOWLEDGE AND CONFIRM THAT I HAVE EXAMINED THE ABOVE SAID VEHICLE AND THAT THE SAME IS IN GOOD CONDITION AND TO MY SATISFACTION IN EVERY RESPECT TOGETHER WITH THE ACCESSORIES / ITEMS LIST ABOVE. THIS VOUCHER IS USED IN CONJUNCTION WITH THE TERM RENTAL AGREEMENT.

CHECK IN
CHECK OUT

NG WEE PONG

DRIVER'S NAME

[Signature]

DRIVER'S SIGNATURE / DATE / TIME

CHECKED IN BY
(PREMIER'S AUTHORISED WORKSHOP)

DRIVER'S NAME

[Signature]

DRIVER'S SIGNATURE / DATE / TIME

CHECKED OUT BY
(PREMIER'S AUTHORISED WORKSHOP)

SERVICE / REPAIRS DONE	DRIVER'S REMARKS
<input type="checkbox"/> SERVICING <input type="checkbox"/> OTHERS: <input type="checkbox"/> T / BELT <input type="checkbox"/> AIRCON SYSTEM <input checked="" type="checkbox"/> ACCIDENT: DATE / TIME of ACCIDENT: <input type="checkbox"/> TURBO <u>06/020 0650</u> <input type="checkbox"/> BRAKE SYSTEM <input type="checkbox"/> CLUTCH SYSTEM <input type="checkbox"/> BULB <input type="checkbox"/> UNDER CARRIAGE <u>TP/L</u> <input type="checkbox"/> CPF <input type="checkbox"/> BATTERY	

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Thursday, 24 December 2020 9:22 AM
To: Vic Alpeh S. Sanghilan
Cc: Admin A; Jason Tea
Subject: RE: [MANDATE GIVEN] :RE: SURVEY ASSESSMENT - D20004073MFSH/1 // ACCIDENT INVOLVING SHD3039D & SHB8971P ALONG/AT WOODLANDS RING ROAD ON 06/10/2020 *** LKK REF : CC4/FCI20010862/Epa3

Dear Sirs/Mdm,

We refer to the above matter.

We have settled the matter at a global sum of \$2,100.00(all-in) with third party repairer.

We are currently pending for signed DV from third party and will proceed to close file once DV received. Thanks.

"Best Wishes for Merry Christmas & Happy New Year 2021"

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

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

S(408933)

From: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>

Sent: Tuesday, 15 December 2020 10:20 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>

Subject: [MANDATE GIVEN] :RE: SURVEY ASSESSMENT - D20004073MFSH/1 // ACCIDENT INVOLVING SHD3039D & SHB8971P ALONG/AT WOODLANDS RING ROAD ON 06/10/2020 *** LKK REF : CC4/FCI20010862/Epa3

Dear Hsiao Tong,

We refer to your below email.

We agree to your recommendation to settle the matter @ **\$2,162.22 (all in)**.

Kindly request from TP Repairer to include the Rental Rate on the COR Tax Invoice since they claim with GST.

Thank you.

Kind Regards,

Vic Sanghilan
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877
| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 | Email: vicsanghilan@msfirstcapital.com.sg | Company Regn. No. 195000106C

A Member of  Insurance Group

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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Wednesday, 2 December 2020 9:04 am
To: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>
Subject: [SEEK MANDATE] : [INTERVIEW ID FIRST] RE: SURVEY ASSESSMENT - D20004073MFSH/1 // ACCIDENT INVOLVING SHD3039D & SHB8971P ALONG/AT WOODLANDS RING ROAD ON 06/10/2020 *** LKK REF : CC4/FCI20010862/Epa3

Your ref : **D20004073MFSH**
Our ref : CC4/FCI20010862/Epa3q2

Dear Sirs,

ACCIDENT INVOLVING SHD3039D(MS FCI) AND SHB8971P(TP) ON 06/10/2020

We refer to the above matter.

The accident occurred when our insured driver came out from minor road and collided with third party who was on main road. Liability is not is our driver's favour.

We seek your approval to offer repairer "**PREMIER AUTOMOTIVE SERVICES PTE LTD**" at **\$2,162.22(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair(w/GST)	\$ 8,737.79	\$ 1,559.12 (\$1,457.12 + 7%GST)
2. Loss of Rental (6days x \$70.62)	\$ 423.72	\$ 353.10 (5days x \$70.62)
3. Loss of Income (6days x \$100.00)	\$ 600.00	\$ 250.00 (5days x \$50.00)
Total	\$ 9,761.51	\$ 2,162.22

Surveyor recommended 3 days for repair + 1PRS + 1Sunday =5days.

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval / instruction.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

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

S(408933)

From: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>

Sent: Wednesday, 21 October 2020 4:06 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>; Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Subject: [KIV for 2 WEEKS] RE: [INTERVIEW ID FIRST] RE: SURVEY ASSESSMENT - D20004073MFSH/1 // ACCIDENT INVOLVING SHD3039D & SHB8971P ALONG/AT WOODLANDS RING ROAD ON 06/10/2020 *** LKK REF : CC4/FCI20010862/Epa3

Dear Hsiao Tong,

We refer to your below email and the contents were duly noted.

As he agreed to let us handle the matter, we will send a follow up a letter to our Insured Driver with regards to your meeting and discussion.

Please allow 2 weeks' time (around November 5th) before we can provide further instructions with regards to the Express Settlement.

Thank you.

Kind Regards,

Vic Sanghilan

Motor Claim Department

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

| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 | Email: vincsanghilan@msfirstcapital.com.sg | Company Regn. No. 195000106C

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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sent: Wednesday, 21 October 2020 2:32 pm

To: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>; Jaslin Kok (LKK Auto)

<jaslinkok@lkkauto.com>

Subject: RE: [INTERVIEW ID FIRST] RE: SURVEY ASSESSMENT - D20004073MFSH/1 // ACCIDENT INVOLVING SHD3039D & SHB8971P ALONG/AT WOODLANDS RING ROAD ON 06/10/2020 *** LKK REF : CC4/FCI20010862/Epa3

Hi Vic,

We refer to the above matter.

Please be informed that our driver Mr Tan had come down our office yesterday to view both parties video. The summary of our discussion is as follows: -

We advised our driver that we did not have a good case to defend as third party video clearly shows that third party was driving straight within his lane, our driver who was turning our from the minor road should give way to third party.

Our driver insisted that based on his taxi video, there was no oncoming car from the left while he turned out, suddenly third party appeared and collision happened. Our driver also mentioned that he had almost entered fully in the left lane, third party should be able to see his taxi but did not stop and resulted the accident. Furthermore, our driver highlighted that there was a road work along the road, both drivers' view may have been blocked by the barrier. Our driver is of the view that it is a 50/50 case. We have explained to him that it is difficult to negotiate at 50/50 as third party video footage clearly shows that his taxi turned out from the minor road, before crossing into third party lane, he should be able to see third party taxi and yet he did not stop to give way.

In the end, we have advised driver that we would try to negotiate and resolve the matter at best with third party. Our driver still felt that he is not 100% at fault, however he will let insurer to handle the matter.

Kindly let us have your mandate on liability after review the case.

Thanks.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

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

S(408933)

From: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>

Sent: Tuesday, 20 October 2020 2:17 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>; Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Subject: RE: [INTERVIEW ID FIRST] RE: SURVEY ASSESSMENT - D20004073MFSH/1 // ACCIDENT INVOLVING SHD3039D & SHB8971P ALONG/AT WOODLANDS RING ROAD ON 06/10/2020 *** LKK REF : CC4/FCI20010862/Epa3

Dear Hsiao Tong,

Please refer to below link for the video footage.

Download Link - Expires on 2020-11-03 00:00 GMT+0800

[CT20100087 SHD3039D 06-10-2020 FAF \(online-video-cutter.com\).mp4](#) (17.8 MB)

<https://secure.justattach.com/download.php?T=1n-.hOY6OTbNdozJWVQearXAPDxVEOXo23sUkoN2YoE8oDoka2BCjCugE9Agx2CFes9UaJVkoHDDH2amZmyJEg>

Please take note of the below:

The video footage is confidential information. In possessing, using or viewing the CCTV footage, you do not acquire any rights, title or interest in the CCTV footage and undertake to preserve its confidentiality. By downloading, using or viewing the video, you agree that you will not disclose, provide, reproduce, store, transmit or otherwise make available the CCTV footage, in whole or in part, to your client or any third party. All our rights are hereby reserved.

Thank you.

Kind Regards,

Vic Sanghilan
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877
| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 | Email: vicsanghilan@msfirstcapital.com.sg | Company Regn. No. 195000106C

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From: Vic Alpeh S. Sanghilan

Sent: Monday, 19 October 2020 3:24 pm

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>; Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Subject: RE: [INTERVIEW ID FIRST] RE: SURVEY ASSESSMENT - D20004073MFSH/1 // ACCIDENT INVOLVING SHD3039D & SHB8971P ALONG/AT WOODLANDS RING ROAD ON 06/10/2020 *** LKK REF : CC4/FCI20010862/Epa3

Dear Hsiao Tong,

We refer to your below email.

Please be informed that we are still pending for the release of Insured Video.

We will continue to follow up on the matter.

Thank you.

Kind Regards,

Vic Sanghilan
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877
| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 | Email: vicsanghilan@msfirstcapital.com.sg | Company Regn.
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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Sunday, 18 October 2020 10:53 am
To: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>; Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Subject: Re: [INTERVIEW ID FIRST] RE: SURVEY ASSESSMENT - D20004073MFSH/1 // ACCIDENT INVOLVING SHD3039D & SHB8971P ALONG/AT WOODLANDS RING ROAD ON 06/10/2020 *** LKK REF : CC4/FCI20010862/Epa3

Hi Vic,

Thank you for your email.

Kindly advise if insured video is available.

Thanks.

Best Regards,
Hsiao Tong, Chew | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6742 3197 | email: chewht@lkkauto.com | fax: 6741 4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>
Sent: Thursday, 15 October 2020 3:32 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>; Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Subject: RE: [INTERVIEW ID FIRST] RE: SURVEY ASSESSMENT - D20004073MFSH/1 // ACCIDENT INVOLVING SHD3039D & SHB8971P ALONG/AT WOODLANDS RING ROAD ON 06/10/2020 *** LKK REF : CC4/FCI20010862/Epa3

Dear Hsiao Tong,

We refer to your below update.

Please be informed that we are still pending for the release of our Insured's video footage. We will get back to you once copy will be released and available.

Meanwhile, attached TP video footage and scene photo for your reference.

Please take note of the below:

The video footage is confidential information. In possessing, using or viewing the CCTV footage, you do not acquire any rights, title or interest in the CCTV footage and undertake to preserve its confidentiality. By downloading, using or viewing the video, you agree that you will not disclose, provide, reproduce, store, transmit or otherwise make available the CCTV footage, in whole or in part, to your client or any third party. All our rights are hereby reserved.

Thank you.

Kind Regards,

Vic Sanghilan
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877
| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 | Email: vicsanghilan@msfirstcapital.com.sg | Company Regn. No. 195000106C
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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sent: Thursday, 15 October 2020 12:24 pm

To: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>; Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Subject: RE: [INTERVIEW ID FIRST] RE: SURVEY ASSESSMENT - D20004073MFSH/1 // ACCIDENT INVOLVING SHD3039D & SHB8971P ALONG/AT WOODLANDS RING ROAD ON 06/10/2020 *** LKK REF : CC4/FCI20010862/Epa3

Hi Vic,

We refer to your below email.

Kindly let us have a copy of insured video footage for our necessary action.

For an update, we have spoken to our driver Mr Tan. During our tele-conversation, we have advised him that third party had submitted a copy of video footage to show that third party was driving straight, while our driver was turning out from minor road. However our driver insisted that his taxi had come out from the minor road for few seconds and third party should have seen him but still moving ahead and caused the accident. He disagreed that he is 100% liable.

We have invited our driver, Mr Tan to come down to LKK office to view third party video for further explanation and he will let us know his schedule.

We will update you again after discussion with our driver. Thanks.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

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

S(408933)

From: Vic Alpeh S. Sanghilan <vicsanghilan@msfirstcapital.com.sg>

Sent: Tuesday, 13 October 2020 10:31 AM

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>

Subject: [INTERVIEW ID FIRST] RE: SURVEY ASSESSMENT - D20004073MFSH/1 // ACCIDENT INVOLVING SHD3039D & SHB8971P ALONG/AT WOODLANDS RING ROAD ON 06/10/2020 *** LKK REF : CC4/FCI20010862/Epa3

Dear Jaslin,

We refer to your below email. There is no Express Settlement at this point as our Insured Driver had insisted he is not at fault.

As such, kindly interview and talk to our Insured Driver MR TAN POH LEE / 91441829 giving the view of liability as per BOLA and based on TP video footage.

We can only proceed to do Express Settlement once Insured Driver is cleared.

Kindly let us know the outcome after the Interview to the ID.

Meanwhile, please also prepare the PRI/Survey Report and Survey Photos.

Thank you.

Kind Regards,

Vic Sanghilan
Motor Claim Department

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

| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 | Email: vicsanghilan@msfirstcapital.com.sg | Company Regn. No. 195000106C

A Member of  Insurance Group

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From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Sent: Friday, 9 October 2020 2:10 pm

To: Vic Alpeh S. Sanghilan <vicsanghilan@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Jason Tea

<JasonTea@msfirstcapital.com.sg>

Subject: RE: SURVEY ASSESSMENT - D20004073MFSH/1 // ACCIDENT INVOLVING SHD3039D & SHB8971P ALONG/AT WOODLANDS RING ROAD ON 06/10/2020 *** LKK REF : CC4/FCI20010862/Epa3

Type text here

Dear Vic

We refer to the above matter.

Liability: 100%

Remark: BOLA 9 applicable. OI TURNING INTO MAIN ROAD

Kindly let us have your approval on liability.

**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,

Jaslin Kok | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

From: Vic Alpeh S. Sanghilan <vicsanghilan@msfirstcapital.com.sg>

Sent: Friday, 9 October 2020 11:22 AM

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Jia Le (LKK Auto) <JiaLe@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>

Subject: RE: SURVEY ASSESSMENT - D20004073MFSH/1 // ACCIDENT INVOLVING SHD3039D & SHB8971P ALONG/AT WOODLANDS RING ROAD ON 06/10/2020 *** LKK REF : CC4/FCI20010862/Eda3

Dear Jaslin,

Please find attached IV GIA report as requested.

Thank you.

Kind Regards,

Vic Sanghilan

Motor Claim Department

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

| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 | Email: vicsanghilan@msfirstcapital.com.sg | Company Regn. No. 195000106C

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From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Sent: Thursday, 8 October 2020 6:00 pm

To: Vic Alpeh S. Sanghilan <vicsanghilan@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Jia Le (LKK Auto) <JiaLe@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>
Subject: RE: SURVEY ASSESSMENT - D20004073MFSH/1 // ACCIDENT INVOLVING SHD3039D & SHB8971P ALONG/AT WOODLANDS RING ROAD ON 06/10/2020 *** LKK REF : CC4/FCI20010862/Eda3

YOUR REF: D20004073MFSH
LKK REF: CC4/FCI20010862/Epa3

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SHB 8971P on a WP basis and TP repairer proposed for express settlement.

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice

Meanwhile, kindly provide a copy of your insured's GIA report for our necessary action

**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,

Jaslin Kok | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Sent: Thursday, 8 October 2020 3:15 PM

To: VICSANGHILAN@MSFIRSTCAPITAL.COM.SG

Cc: Admin A <admin-a@lkkauto.com>; Jia Le (LKK Auto) <JiaLe@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>

Subject: RE: SURVEY ASSESSMENT - D20004073MFSH/1 // ACCIDENT INVOLVING SHD3039D & SHB8971P ALONG/AT WOODLANDS RING ROAD ON 06/10/2020 *** LKK REF : CC4/FCI20010862/Eda3

Dear Sir / Madam,

We refer to the above matter.

Please be informed that estimated cost of repair and preliminary advice is not ready yet.

We will get back to you on preliminary advice in due course.

Kindly let us have a copy of your insured's GIA report for our necessary action.

Please take note that the case handler in-charge is Jia Le and she can be contacted at DID: 6749 5792.

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,

Jaslin Kok | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

From: Admin-D (LKKAuto) <admin-d@lkkauto.com>

Sent: Thursday, 8 October 2020 2:29 PM

To: 'Claim Workflow System' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>

Cc: VICSANGHILAN@MSFIRSTCAPITAL.COM.SG; Admin A <admin-a@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D20004073MFSH/1

Dear Sir/Mdm,

Thank you for the assignment.

BEST REGARDS

G.NIVITHA

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315

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: Claim Workflow System <cwsmotorclaims@msfirstcapital.com.sg>

Sent: Thursday, 8 October 2020 2:21 PM

To: ASSIGNMENTS@LKKAUTO.COM

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

Subject: PRI: SURVEY ASSESSMENT - D20004073MFSH/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

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