Spray-Painting, Mechanical Repair And Customizing of Cars
BLOCK 1010, BUKIT MERAH LANE 3, #01-105, SINGAPORE 159724
BLOCK 1009, BUKIT MERAH LANE 3, #01-82, SINGAPORE 159723
TEL: 6271 7054, 6273 3304 FAX: 6273 6676 EMAIL: charns@singnet.com.sg
Bus. Reg. No. 251513/00M GST Reg. No. M90367863L

15.3.2021

REF: D20004202MFSH (c/o: Lkk)

MS First Capital Insurance Limited 36, Robinson Road, #16-01 City House Singapore 068877 ATTN: MOTOR CLAIMS DEPT

> Without Prejudices Save as to Cost

Dear Sir

ACCIDENT INVOLVING: <u>SLH 5914 X & SHA 8448 P on 14.10.2020 at/along IUNCTION OF BLK 156 YUNG LOH ROAD SERVICE ROAD.</u>

The above refer.

We are helping the owner of vehicle no: <u>SLH 5914 X</u> to claim against your insured <u>SHA 8448 P</u>, that the above accident was caused solely by the negligence of the driver of motor vehicle no: <u>SHA 8448 P</u> which was insured by you at the material time. As a result of the said accident, we are claiming as follows:

1) Cost of repair	\$	3638.00
2) Loss of Use 5 days@ \$80	\$	400.00
3) GIA fee	\$	7.45
4) Loss of Income – refer to attached payslip	To be offered by Insurer	
	\$	4045.45
	==	======

We forward copies of GIA reports, repair bill, certificate of insurance, and driver's license and surveyor report for your attention. Please note that you should send us an acknowledgement of receipt of this letter within 14 days of your receipt of this letter.

Thank You.

Warmest Regards,

Sharon Lee

Encls:

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

Without Prejudices

LETTER OF AUTHORITY

I, <u>MUHAMED SHARAFAT BIN MOHAMED IBRAHIM</u>, owner of <u>SLH 5914 X</u> hereby authorize <u>CHARN'S CUSTOMCRAFT</u> to act for me with respect to my claim for repair costs and/or rental and/or loss of use for my vehicle no.: <u>SLH 5914 X</u> that was damaged pursuant to the accident which occurred on <u>14/10/2020</u> at/along <u>BLK 156 YUNG LOH ROAD SERVICE ROAD</u> involving vehicle no/s: <u>SHA 8448 P</u>.

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 in so far as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this	22	(day) of	10	(month)	20	(year)
------------	----	----------	----	---------	----	--------

Signature

NAME: MUHAMED SHARAFAT BIN MOHAMED IBRAHIM

NRIC: S8203427G



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

D20004202MFSH

ACCIDENT DATE

14/10/2020

ACCIDENT LOCATION

BLK 156 YUNG LOH ROAD SERVICE ROAD

INSURED

CITYCAB PTE LTD

INSURED DRIVER

PHUA HOCK LYE

INSURED VEHICLE

SHA 8448P

INVOLVED PARTY

SLH 5914X

SETTLEMENT SUM

\$3,945.45

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: MUHAMED SHARAFAT BIN MOHAMED IBRAHIM

CHARN'S CUSTOMCRAFT

Signature and Date::

07/06/21

WITNESS :

Block 1010 #01-105 Bukit Merah Lane 3

Singapore 159724

Tel: 62717054/62733304

Fax: 62736676

Email: charns@singnet.com.sg

Signature and Date

07/06/21



CHARM'S CUSTOMERAFT

Accident Claim Repair, Corrosion Welding, Body Dent Repairs,
Spray-Painting, Mechanical Repair And Customizing of Cars
BLOCK 1010, BUKIT MERAH LANE 3, #01-105, SINGAPORE 159724
BLOCK 1009, BUKIT MERAH LANE 3, #01-82, SINGAPORE 159723
TEL: 6271 7054, 6273 3304 FAX: 6273 6676 EMAIL: chams@singnet.com.sg
Bus. Reg. No. 251513/00M GST Reg. No. M90367863L

TAX INVOICE

MS First Capital Insurance Limited 36, Robinson Road, #16-01 City House Singapore 068877 ATTN: THE MOTOR CLAIMS DEPT		No		••••••••••	
QUANTITY		DESCRIPTION		AMOU \$	OTS.
	Vehicle No.	Make/Model	DOA	Reg. No.	
	SLH5914X	HONDA VEZEL-1.5 (A)	[4/10/2020@09:10	51964	

Being Lump Sum repair for the above Vehicle

3,400.00

CHARN'S CUSTOMCRAFT	Subtotal	\$3,400.00
4	GST 7%	\$238.00
	Total	\$3,638.00



Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time:

16 Oct 2020 / 11:02:30

Receipt Date/Time:

16 Oct 2020 / 11:01.51

Tax Invoice/Receipt

Receipt No.: ITNET-00000-201016-001093

Previous Receipt No. :

		Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SHA8448P As at 14 Oct 2020/09:10:00				
Insurance Co: MS FIRST CAPITAL INSURANC 1 Insurance Enquiry - SHA8448P	E LIMITED			
Enquiry Fee 20201016110000907674		7.00	0.49	7.49
	Sub-Total	7.00	0.49	7.49
	Total Before Rounding	7.00	0.49	7.49
	Rounding Difference			0.04
	Total Amount Payable			7.45
	Paid By			
	418238XXXXXX7272	eNETS Cred	lit 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: Eric Woo < Eric Woo@msfirstcapital.com.sg>

Sent: Thursday, 29 April 2021 5:55 PM

To: Asher Sng (LKKAuto)

Cc: Admin A; Mei Kwan (LKKAuto)

Subject: RE: [MANDATE REQUEST] RE: SURVEY ASSESSMENT - D20004202MFSH/1 //

EXPRESS SETTLEMENT

Dear Asher,

You have our mandate to settle as follow:

COR : \$3,638.00

LOU : \$250 - \$300 (\$50-\$60 x 5days)

LTA: \$7.45

To offer: \$3,895.45 - \$3,945.45

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 | 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: Eric Woo

Sent: Wednesday, April 21, 2021 2:39 PM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

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

Subject: RE: [MANDATE REQUEST] RE: SURVEY ASSESSMENT - D20004202MFSH/1 // EXPRESS SETTLEMENT

Dear Mei Kwan,

We are still in the midst of assessing the claim and will revert to you 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

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From: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com>

Sent: Wednesday, April 21, 2021 12:17 PM
To: Eric Woo <Eric Woo@msfirstcapital.com.sg>

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

Subject: RE: [MANDATE REQUEST] RE: SURVEY ASSESSMENT - D20004202MFSH/1 // EXPRESS SETTLEMENT

Your ref : **D20004202MFSH**

Our ref: CC4/FCI20011456/T1es3q2

Dear Sirs,

We refer to the above matter.

Kindly let us have your approval / instruction.

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)

From: Asher Sng (LKKAuto) < Asher Sng@lkkauto.com>

Sent: Monday, 5 April, 2021 4:52 PM

To: Eric Woo < EricWoo@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: [MANDATE REQUEST] RE: SURVEY ASSESSMENT - D20004202MFSH/1 // EXPRESS SETTLEMENT

Your ref: D20004202MFSH

Our ref: CC4/FCI20011456/T1es3q2

Dear Sirs,

ACCIDENT INVOLVING SHA 8448P (OI) AND SLH 5914X (TP) ON 14/10/2020

We refer to the above matter.

The accident occurred when our insured move off from stationary and 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 " CHARN'S CUSTOMCRAFT " at \$ 3,945.45 (all-in).

The summary is as follows: -

Amount Claimed Amount Revised

 Cost of Repairs (w/GST) 	\$ 5,237.39	\$ 3,638.00
2. Loss of Use (5days x \$80)	\$ 400.00	\$ 300.00 (5days x \$60)
3. LTA Search Fee	\$ 7.45	\$ 7.45
Total	\$ 5,644.84	<u>\$ 3,945.45</u>

Surveyor recommended 5days 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: <u>ashersng@lkkauto.com</u> | fax: 6741-4108 | did: 6841-6051 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(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: Eric Woo <EricWoo@msfirstcapital.com.sg>

Sent: Friday, 23 October 2020 5:56 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 - D20004202MFSH/1 // EXPRESS SETTLEMENT

Without Prejudice

Dear Su Li,

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 | Company Regn. No. 195000106C | TEL: 6507 3848

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From: Su Li (LKK Auto) < suli@lkkauto.com > Sent: Friday, October 23, 2020 5:04 PM

To: Eric Woo <EricWoo@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <<u>AsherSng@lkkauto.com</u>> Subject: RE: SURVEY ASSESSMENT - D20004202MFSH/1 // EXPRESS SETTLEMENT

YOUR REF: D20004202MFSH LKK REF: CC4/FCI20011456/T1es3

Dear Sirs / Madam,

We refer to the above matter.

We have inspected third party vehicle SLH 5914X at M/s CHARN'S CUSTOMCRAFT 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: Wednesday, 21 October 2020 3:35 PM

To: 'Claim Workflow System'; assignments; Admin A **Cc:** ERICWOO@MSFIRSTCAPITAL.COM.SG

Subject: RE: SURVEY ASSESSMENT - D20004202MFSH/1

Dear Sir/Madam,

Thank you for the assignment.

Please be informed that vehicle currently not in the workshop, repairer will arrange.

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 <<u>cwsmotorclaims@msfirstcapital.com.sg</u>>

Sent: Wednesday, 21 October, 2020 3:32 PM **To:** ASSIGNMENTS@LKKAUTO.COM

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

Subject: PRI: SURVEY ASSESSMENT - D20004202MFSH/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.