

Dear Sir/Mdm.

Accident on 06/11/2020 along NORTH BRIDGE RD BEFORE NORTH CANAL RD involving vehicles SKD 8149 B and SHA 2318 X

We refer to the above-mentioned accident.

We are claiming as per below:-

1.	Repair Cost	\$ 4,066.00
2.	Loss of Rental for 09 Days x \$120/- per day	\$ 1,155.60
3.	LTA/GIA Search fee	\$ 7.45
	<b>TOTAL</b>	<b>\$ 5,229.05</b>

Enclosed herewith a copy each of relevant GIA report, LTA, Proforma Tax invoice, Rental Agreement/Tax invoice, and Letter of Authorization for your attention.  
Kindly let us have your reply with the next 14 days upon receipt of this letter.

If you have any enquiries, please contact us @ 9648-8228 or you may email to us at [claims@bifrotauto.com](mailto:claims@bifrotauto.com)

Yours faithfully,  
SUANNE TAN  
MOTOR CLAIMS DEPARTMENT  
BIFROST AUTO PTE. LTD.

# BIFROST AUTO PTE. LTD.

Co. Reg. No. : 201929175W

## LETTER OF AUTHORISATION

Accident on 06/11/2020 along NORTH BRIDGE RD BEFORE NORTH CANAL RD  
Involving vehicles SKD 8149 B AND SHA 2318 X;

In consideration of Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower  
Singapore 199589, repairing my/our motor vehicle no SKD 8149 B at my request,  
I/We, SUBHADRA TAN QING HUANG ("the claimant") of

(address) bearing NRIC No Sxxxx 9305 the owner of motor vehicle no SKD 8149 B, hereby  
authorize them to demand claim, settle and receive whatever amount settle payable by the  
insurance company or third party or commence legal proceeding for cost of repairs, loss of  
use and etc to any of their appointed solicitors to act for me/us in respect of the said  
accident/claim and all the amount claimed or settled shall belong and make payable to them  
absolutely by the insurance company of the third party. I/We further authorized them to give  
an absolute discharge on my/our behalf and to sign discharge voucher(s) and any other  
documents necessary or incidentals to the conduct and disposal of my/our above claims.

I/We further agree to fully co-operate and attend all court hearings that are necessary to  
prosecute the claims maintained by Bifrost Auto Pte Ltd.

I/We further agree and undertake to indemnify them against my/our claim for costs which  
arise therewith.

In the event that my/our claim is unsuccessful, I/we undertake to pay to Bifrost Auto Pte Ltd  
the cost of repairs to my/our vehicle.

In the event that settlement cheque were to be drawn in my/our favour, I/we hereby give  
my/our instructions to clear the said cheque on my/our behalf by presenting the same for  
payment directly into Bifrost Auto Pte Ltd account. Upon clearance of the said cheque, I/we  
further authorize Bifrost Auto Pte Ltd and/or their appointed law firm to utilize the monies to  
pay their charges without further reference to me. I confirm that the payment to Bifrost Auto  
Pte Ltd shall amount to a good discharge of Bifrost Auto Pte Ltd and/or their appointed law  
firm's obligation to me in respect of the settlement monies.

Dated this 13 day of 11 (month) 20 20 (year)

Signed by "the claimant"

Name: SUBHADRA TAN QING HUANG

NRIC No: SXXXX930J

Signed by Bifrost Auto Pte Ltd

Name: \_\_\_\_\_



**DISCHARGE RECEIPT**

CLAIM REFERENCE : D20004571MFSH  
ACCIDENT DATE : 06/11/2020  
ACCIDENT LOCATION : NORTH BRIDGE ROAD  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : TAN TECK SIEW  
INSURED VEHICLE : SHA 2318X  
INVOLVED PARTY : SKD 8149B  
SETTLEMENT SUM : \$ 4,715.45

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 : SUBHADRA TAN QING HUANG

Signature and Date :



16/9/2021

WITNESS : MOHAMED NUR ICHWAN

Signature and Date :



16/9/2021

my execution of this Discharge Voucher is only  
for my claim for property damage and not prejudicial  
to any other claims arising from the same accident.

# BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

## Tax Invoice

MS First Capital Insurance Limited  
36 ROBINSON ROAD, #16-01 CITY HOUSE,  
SINGAPORE 068877

Inv. No. : BA.RA.2109024  
Inv. Date : 16-09-2021  
Ref : 06/11/2020  
Terms : 30 Days  
Veh. No. : SKD8149B  
Make & Model : MERCEDES-  
BENZ C 180  
KOMPRESSOR

#	Description	Qty	Rate	Total	Tax
1	REPAIR COSTS	1.0	\$3,800.00	\$3,800.00	\$266.00

Subtotal for invoice : S\$3,800.00  
GST (7.0%) : S\$266.00  
Total : S\$4,066.00

On behalf of **BIFROST AUTO PTE. LTD.**

(Authorised Signature)



Please make cheque payable to "BIFROST AUTO PTE LTD" and mail to 6001 BEACH ROAD #22-01, GOLDEN MILE TOWER Singapore 199589 or direct bank transfer to DBS Bank Current Account 070-902-886-1.



友立旅遊服務私人有限公司

UNIQUE TOURIST SERVICE (PTE) LTD

1, Rochor Road, #02-57/4,  
Rochor Centre Singapore 180001  
Tel: 6292 7656 Fax: (65) 6293 9720  
E-mail: unigtour@singnet.com.sg  
STB LIC TA/00076

Co. Reg. No.: 197401067R  
GST Reg. No.: M2-0019671-6

**TAX INVOICE**

NO. WP/201817

Mr Subhadra Tan Qing Huang  
Blk 11 Mount Sophia  
#02-34  
Singapore 228461

20, Sin Ming Lane,  
#08-51, Midview City  
Singapore 573968  
Tel: 6292 7656

21.11.2020

Singapore, \_\_\_\_\_ 20

DATE	PARTICULARS	@	\$	cts
------	-------------	---	----	-----

Rental of one unit Toyota Vios 1.5 Auto  
Registration no. SLC 4902 M self driven  
as from 11.11.2020 to 20.11.2020.

9 days at \$120.00 per day

\$ 1080.00

Add GST at 7%

\$ 1080.00

Amount Due

\$ 75.60

\$ 1155.60

(SIN DOLLARS: ONE THOUSAND ONE HUNDRED FIFTY FIVE AND SIXTY CENTS ONLY)

Standard Rated Supplies:\$ 1080.00  
Total Amount of GST:\$ 75.60

AUTHORISED SIGNATURE

SKD 8149 B



# UNIQUE TOURIST SERVICE (PTE) LTD.

20, Sin Ming Lane, #08-51, Midview City, Singapore 573968

TEL: 6292 7656 EMAIL: unigtour@singnet.com.sg

COMPANY REG NO: 197401067R

GST REG NO: M2-0019671-6

CAR RENTAL AGREEMENT

RA No. 21919

VEHICLE NO.

SLC 4902 M

MAKE/MODEL

TOYOTA VIOS

NAME OF HIRER

SUBHADRA TAN QING HUANG

ADDRESS

BLK 11 MOUNT SOPHIA

# 02-34

SINGAPORE

228461

OFFICE TEL

RES TEL

HP

81513354

NAME OF DRIVER

SUBHADRA TAN QING HUANG

OCCUPATION

NATIONALITY

S'POREAN

PASSPORT / NRIC

S

930J

DATE OF BIRTH

21/11/91

DRIVING LIC NO.

S

930J

PLACE OF ISSUE

S'PORE

DATE PASS/EXPIRY

04/11/10

ADDITIONAL NAMED DRIVER

ADDRESS

SINGAPORE

OFFICE TEL

RES TEL

HP

OCCUPATION

NATIONALITY

PASSPORT / NRIC

DATE OF BIRTH

DRIVING LIC NO.

PLACE OF ISSUE

DATE PASS/EXPIRY

BY INITIATING MARK "X" HIRER AGREE TO PAY THE FOLLOWINGS

A. COLLISION DAMAGE WAIVER (CDW) AT \$ PER DAY / WEEK / MONTH "X"

B. SURCHARGE OF \$ FOR USE IN MALAYSIA FROM  
TO "X"

THE HIRER IS RESPONSIBLE FOR ANY DAMAGES UP TO THE EXTENT OF TOTAL LOSS OF CAR, LOSS OF INCOME AND COST OF RECOVERY OF VEHICLE IF THE CAR IS DRIVEN INTO MALAYSIA WITHOUT PRIOR CONSENT FROM THE COMPANY.

COMPULSORY EXCESS, DOLLAR

\$2000.00 SET I

\$2000.00 SET II

NOTE:

HIRER IS LIABLE FOR ALL PARKING &amp; TRAFFIC VIOLATIONS.

YOUR ATTENTION IS DRAWN TO TERMS &amp; CONDITIONS

PRINTED OVERLEAF.

DATE OUT

11/11/20

TIME OUT

1210 HRS

DATE IN

20/11/20

TIME IN

1030 HRS

PETROL

E

1/4

1/2

3/4

F

RENTAL RATES:

\$

¢

MONTHLY @ \$

WEEKLY @ \$

DAILY @ \$

C.D.W. FEE

PETROL CONSUMPTION

DELIVERY CHARGE

COLLECTION CHARGE

SUB-TOTAL

GST @ 7 %

RENTAL DEPOSIT

TOTAL:

DEPOSIT REFUND

PAYMENT BY: BILL CO / CREDIT CARD / CASH

ATTENDED BY:

OF UNIQUE TOURIST SERVICE (PTE) LTD

## DECLARATION

I HEREBY DECLARE THAT NO MOTOR ACCIDENT HAD OCCURED DURING MY HIRE OF YOUR MOTOR VEHICLE AS STATED IN THE ABOVE MENTIONED SCHEDULE \* OR TO ANY SUBSTITUTED VEHICLE AS STATED IN THE MEMORANDUM DATED.

**FOR SINGAPORE DRIVE ONLY**

REPLACEMENT VEHICLE NO:

1. ON TIME  
2. ON TIME  
3. ON TIME

DATE:

SIGNATURE OF HIRER

DATE:

SIGNATURE OF HIRER



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701  
GST Registration No. : M4-0006529-2

Print Date/Time : 07 Nov 2020 / 11:36:56

Receipt Date/Time : 07 Nov 2020 / 11:36:56

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-201107-000756

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SHA2318X				
As at 06 Nov 2020/00:40:00				
Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SHA2318X Enquiry Fee 20201107113555725981	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				
	554827XXXXXX7315	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.

**RE: [EXPRESS SETTLEMENT via LKK] MSFCIL Ref: D20004571MFSH/1 \*\*\* LKK REF: CC4/FCI20012350/Gra3 // ACC INV SHA2318X & SKD8149B ON 06.11.2020**

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

Thu 8/5/2021 9:21 AM

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

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

 2 attachments (3 MB)

TP LOD & DOCS.pdf; LKK SURVEY REPORT & PHOTOS.pdf;

Dear Jaslin,

We refer to your below email.

You have our mandate to settle the matter from **\$4,715.45 - \$4,822.45 (all in).**

Please start to offer LOR @ \$100 x 6-7 Days + GST (below 1800cc).

Thank you.

Kind Regards,

Vic Sanghilan  
Motor Claim Department

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

| Tel: 65073848 | DID : 65073846 | Fax No. : 65073849 | Email: [vicsanghilan@msfirstcapital.com.sg](mailto:vicsanghilan@msfirstcapital.com.sg) | Company Regn. No. 195000106C

**A Member of MS&AD Insurance Group**

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*As a response to the COVID19 outbreak, we are observing staggered working hours and some of us are on Work From Home arrangement. However, we are actively working to support our clients and partners. We have access to e-mails and will work to respond in a timely manner.*

*We appreciate your kind understanding. Stay safe.*

---

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

**Sent:** Thursday, 22 July 2021 5:20 pm

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

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

**Subject:** RE: [EXPRESS SETTLEMENT via LKK] MSFCIL Ref: D20004571MFSH/1 \*\*\* LKK REF: CC4/FCI20012350/Gra3 // ACC INV SHA2318X & SKD8149B ON 06.11.2020

Dear Sirs/Mdm,

**ACCIDENT INVOLVING SHA 2318X (FCI) AND SKD 8149B (TP) ON 06/11/2020**

We refer to the above matter.

We seek your approval to offer repairer **"BIFROST AUTO PTE LTD"** at **\$ 4,972.25 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair	\$ 16,034.91	\$ 4,066.00 (\$3,800.00 + 7% GST)
2. Loss of Rental (9 days x \$120.00) (w/GST)	\$ 1,155.60	\$ 898.80 (7 days x \$120.00) (w/GST)
3. LTA / GIA Search Fee	\$ 7.45	\$ 7.45
<b>Total</b>	\$ 4,559.95	<b><u>\$ 4,972.25</u></b>

Surveyor recommended 4 days for repair + 2 PRS + 1 SUN = 7 Days

Enclosed here with all the relevant documents for your perusal.

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

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108

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

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**From:** Vic Alpeh S. Sanghilaan <[VicSanghilaan@msfirstcapital.com.sg](mailto:VicSanghilaan@msfirstcapital.com.sg)>

**Sent:** Tuesday, 1 June 2021 9:00 AM

**To:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** [EXPRESS SETTLEMENT via LKK] MSFCIL Ref: D20004571MFSH/1 \*\*\* LKK REF: CC4/FCI20012350/Gra3  
// ACC INV SHA2318X & SKD8149B ON 06.11.2020

Dear Jaslin,

We refer to your below email.

Please proceed with Express Settlement on this matter.

Thank you.

Kind Regards,

Vic Sanghilaan  
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877  
| Tel: 65073848 | DID : 65073846 | Fax No. : 65073849 | Email: [vicsanghilan@msfirstcapital.com.sg](mailto:vicsanghilan@msfirstcapital.com.sg) | Company Regn. No. 195000106C

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*As a response to the COVID19 outbreak, we are observing staggered working hours and some of us are on Work From Home arrangement. However, we are actively working to support our clients and partners. We have access to e-mails and will work to respond in a timely manner.*

*We appreciate your kind understanding. Stay safe.*

---

**From:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>  
**Sent:** Monday, 31 May 2021 11:49 am  
**To:** Vic Alpeh S. Sanghilan <[VicSanghilan@msfirstcapital.com.sg](mailto:VicSanghilan@msfirstcapital.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** Re: [VERIFY TP DAMAGES CONSISTENCY] RE: SURVEY ASSESSMENT - D20004571MFSH/1 \*\*\* LKK REF: CC4/FCI20012350/Gra3 // ACC INV SHA2318X & SKD8149B ON 06.11.2020

Dear Vic

Kindly refer to our surveyor email.

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108

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

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**From:** Vic Alpeh S. Sanghilan <[VicSanghilan@msfirstcapital.com.sg](mailto:VicSanghilan@msfirstcapital.com.sg)>  
**Sent:** Monday, May 31, 2021 10:49 AM  
**To:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** [VERIFY TP DAMAGES CONSISTENCY] RE: SURVEY ASSESSMENT - D20004571MFSH/1 \*\*\* LKK REF: CC4/FCI20012350/Gra3 // ACC INV SHA2318X & SKD8149B ON 06.11.2020

Dear Jaslin,

We refer to your below email.

We noted that both parties do not have video footages available for this accident.

Before we proceed further, kindly assist to check and verify with surveyor if the damages sustained to TP vehicle were consistent to the accident.

We attached both SAS Reports for your perusal.

Thank you.

Kind Regards,

Vic Sanghilan  
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877  
| Tel: 65073848 | DID : 65073846 | Fax No. : 65073849 | Email: [vincsanghilan@msfirstcapital.com.sg](mailto:vincsanghilan@msfirstcapital.com.sg) | Company Regn. No. 195000106C  
**A Member of MS&AD Insurance Group**

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*As a response to the COVID19 outbreak, we are observing staggered working hours and some of us are on Work From Home arrangement. However, we are actively working to support our clients and partners. We have access to e-mails and will work to respond in a timely manner.*

*We appreciate your kind understanding. Stay safe.*

---

**From:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>  
**Sent:** Monday, 31 May 2021 10:04 am  
**To:** Vic Alpeh S. Sanghilan <[VicSanghilan@msfirstcapital.com.sg](mailto:VicSanghilan@msfirstcapital.com.sg)>  
**Subject:** FW: SURVEY ASSESSMENT - D20004571MFSH/1 \*\*\* LKK REF: CC4/FCI20012350/Gra3 // ACC INV SHA2318X & SKD8149B ON 06.11.2020

Dear Vic,

Below email fyna.

LKK is seeking for express settlement approval.  
LKK informed that Third party claim couldn't retrieve the video footage.

Thank you

Best Regards

Rachel Wu  
Motor Claims Dept

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](mailto:rachelwu@msfirstcapital.com.sg) | Company Regn. No. 195000106C

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**From:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

**Sent:** Saturday, 29 May 2021 12:37 pm

**To:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** Re: SURVEY ASSESSMENT - D20004571MFSH/1 \*\*\* LKK REF: CC4/FCI20012350/Gra3 // ACC INV SHA2318X & SKD8149B ON 06.11.2020

Dear Rachel

Kindly refer to TP's workshop reply:

Our client thought he had video because he had an in-car camera but in the end couldn't retrieve the video.

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto: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](mailto:jaslinkok@lkkauto.com)>

**Sent:** Thursday, February 4, 2021 11:04 AM

**To:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** Re: SURVEY ASSESSMENT - D20004571MFSH/1 \*\*\* LKK REF: CC4/FCI20012350/Gra3 // ACC INV SHA2318X & SKD8149B ON 06.11.2020

Dear Rachel

We haven't gotten an answer from TP workshop.

Will revert once they replied.

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108

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

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**From:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>  
**Sent:** Thursday, February 4, 2021 10:48 AM  
**To:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Subject:** RE: SURVEY ASSESSMENT - D20004571MFSH/1 \*\*\* LKK REF: CC4/FCI20012350/Gra3 // ACC INV SHA2318X & SKD8149B ON 06.11.2020

Dear Jaslin,

Any update on the below email that was sent to you on 11/12/2020?

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](mailto:rachelwu@msfirstcapital.com.sg) | Company Regn. No. 195000106C

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**From:** Rachel Wu  
**Sent:** Friday, December 11, 2020 2:47 PM  
**To:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Subject:** RE: SURVEY ASSESSMENT - D20004571MFSH/1 \*\*\* LKK REF: CC4/FCI20012350/Gra3 // ACC INV SHA2318X & SKD8149B ON 06.11.2020

Dear Jaslin,

Kindly check with third party for the reason why there is no video footage when GIA indicated Yes.

Please advise on the consistency of damages.

We will have to hold express settlement as our driver reported no damage.

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](mailto: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:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

**Sent:** Friday, December 11, 2020 10:43 AM

**To:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: SURVEY ASSESSMENT - D20004571MFSH/1 \*\*\* LKK REF: CC4/FCI20012350/Gra3 // ACC INV SHA2318X & SKD8149B ON 06.11.2020

Dear Rachel

Third Party Workshop mention that there isn't any video footage.

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

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108

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

---

**From:** Jaslin Kok (LKK Auto)

**Sent:** Wednesday, 9 December 2020 12:58 PM

**To:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: SURVEY ASSESSMENT - D20004571MFSH/1 \*\*\* LKK REF: CC4/FCI20012350/Gra3 // ACC INV SHA2318X & SKD8149B ON 06.11.2020

Dear Rachel

We have not yet receive Third party's video.

We will revert upon receipt.

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Sent:** Wednesday, 9 December 2020 12:53 PM

**To:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: SURVEY ASSESSMENT - D20004571MFSH/1 \*\*\* LKK REF: CC4/FCI20012350/Gra3 // ACC INV SHA2318X & SKD8149B ON 06.11.2020

Dear Jaslin,

Any update on third party video footage?  
Please advise.

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](mailto:rachelwu@msfirstcapital.com.sg) | Company Regn. No. 195000106C

A Member of **MS&AD Insurance Group**

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**From:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

**Sent:** Tuesday, 17 November 2020 3:47 pm

**To:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: SURVEY ASSESSMENT - D20004571MFSH/1 \*\*\* LKK REF: CC4/FCI20012350/Gra3 // ACC INV SHA2318X & SKD8149B ON 06.11.2020

Hi Rachel

We refer to the above matter.

We have requested for the video from TP but yet to receive a copy.

We will revert upon receipt.

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Sent:** Tuesday, 17 November 2020 3:44 PM

**To:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: SURVEY ASSESSMENT - D20004571MFSH/1 \*\*\* LKK REF: CC4/FCI20012350/Gra3 // ACC INV SHA2318X & SKD8149B ON 06.11.2020

Dear Jaslin,

We notice the third party GIA report indicated that there is video footage.

Please request the video footage from third party.

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](mailto:rachelwu@msfirstcapital.com.sg) | Company Regn. No. 195000106C

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**From:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

**Sent:** Tuesday, November 17, 2020 2:11 PM

**To:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: SURVEY ASSESSMENT - D20004571MFSH/1 \*\*\* LKK REF: CC4/FCI20012350/Gra3 // ACC INV SHA2318X & SKD8149B ON 06.11.2020

Hi Rachel

As spoken, please find attached damage photo.

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108

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

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**From:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

**Sent:** Tuesday, 17 November 2020 2:02 PM

**To:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: SURVEY ASSESSMENT - D20004571MFSH/1 \*\*\* LKK REF: CC4/FCI20012350/Gra3 // ACC INV SHA2318X & SKD8149B ON 06.11.2020

Hi Rachel

Enclosed for your perusal is:

- Estimated cost of repair

- Preliminary advice

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108

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

---

**From:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Sent:** Tuesday, 17 November 2020 1:58 PM

**To:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: SURVEY ASSESSMENT - D20004571MFSH/1 \*\*\* LKK REF: CC4/EQI20010448/Uga3q2 // ACC INV SHA2318X & SKD8149B ON 06.11.2020

Dear Jaslin,

Kindly let us have your prelim report and damage photos asap.

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](mailto:rachelwu@msfirstcapital.com.sg) | Company Regn. No. 195000106C

A Member of **MS&AD Insurance Group**

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**From:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

**Sent:** Tuesday, November 17, 2020 1:54 PM

**To:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: SURVEY ASSESSMENT - D20004571MFSH/1 \*\*\* LKK REF: CC4/EQI20010448/Uga3q2 // ACC INV SHA2318X & SKD8149B ON 06.11.2020

Dear Sir / Madam,

We refer to the above matter.

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice

Liability: 100%(B27)

Remarks: OI REAR ENDED TP

Kindly let us have your approval on liability.

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108

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

---

**From:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Sent:** Wednesday, 11 November 2020 10:43 AM

**To:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

**Subject:** RE: SURVEY ASSESSMENT - D20004571MFSH/1 \*\*\* LKK REF: CC4/EQI20010448/Uga3q2 // ACC INV SHA2318X & SKD8149B ON 06.11.2020

Dear Mei Kwan,

IV GIA report as per request.

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](mailto:rachelwu@msfirstcapital.com.sg) | Company Regn. No. 195000106C

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---

**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Sent:** Wednesday, November 11, 2020 10:36 AM

**To:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

**Subject:** RE: SURVEY ASSESSMENT - D20004571MFSH/1 \*\*\* LKK REF: CC4/EQI20010448/Uga3q2 // ACC INV SHA2318X & SKD8149B ON 06.11.2020

Dear Rachel,

We refer to the above matter.

Kindly provide us insured's GIA report for our necessary action.

Please take note that the case handler in-charge is Jaslin.

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

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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:** Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>

**Sent:** Wednesday, 11 November, 2020 9:29 AM

**To:** 'Claim Workflow System' <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>

**Cc:** [RACHELWU@MSFIRSTCAPITAL.COM.SG](mailto:RACHELWU@MSFIRSTCAPITAL.COM.SG); Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: SURVEY ASSESSMENT - D20004571MFSH/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](mailto: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](mailto:cwsmotorclaims@msfirstcapital.com.sg)>

**Sent:** Wednesday, 11 November 2020 9:23 AM

**To:** [ASSIGNMENTS@LKKAUTO.COM](mailto:ASSIGNMENTS@LKKAUTO.COM)

**Cc:** [CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG](mailto:CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG); [RACHELWU@MSFIRSTCAPITAL.COM.SG](mailto:RACHELWU@MSFIRSTCAPITAL.COM.SG)

**Subject:** PRI: SURVEY ASSESSMENT - D20004571MFSH/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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