



Your Ref: SHC8477U
Our Ref : TPDS20093 – XD8401T

25th November 2020

By Postage

MS FIRST CAPITAL INSURANCE LTD

36 Robinson Road #16-01
City House
Singapore 068877

Attention: Motor Claims Department

Dear OIC,

**ACCIDENT INVOLVING VEHICLE: XD8401T AND SHC8477U ALONG TPE TOWARDS SLE
ON 07.11.2020.**

We are the authorized repair workshop for the owner of motor vehicle no. **XD8401T** which is involved in the captioned accident with your insured vehicle **SHC8477U**. The vehicle owner has requested and authorized us to assist him in presenting his/her claim against the party responsible for the damage to the vehicle.

As the accident was caused by the negligent act of driving, we are submitting these claims for your consideration on behalf of the owner/claimant.

1	Cost of Repair as agreed with surveyor	S\$ 46,010.00 (inclusive GST)
2	4days of Loss of Use@ \$450.00	S\$ 1,800.00
3	LTA Report fee	S\$ 7.45
	Total	<u>S\$ 47,817.45</u>

We enclosed herewith the following documents to support the claims:-

- a. Proforma Invoice
- b. LTA/GIA Report fee

Kindly look into the matter and let us hear from you on the settlement of our customer's claims as soon as possible.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/claimant.

Thank you
Yours Faithfully

Chiu Siong Lim
For Complete VMS Pte Ltd

To: Complete VMS Pte Ltd
176, Sin Ming Drive,
#03-14, Sin Ming Autocare Complex
Singapore 575721

LETTER OF AUTHORIZATION

RE: ACCIDENT BETWEEN XD 8401 T / SHC 8477u (Vehicle Numbers)
ON 7/11/2020 (Date of Accident) AT TPE towards SLE

1. I/We, the owner of vehicle no. XD 8401 T hereby appoint you to act for me to repair and recover damages sustained to my vehicle in the above accident from the third party driver and / or his / her insurers.
2. In this respect, I/We have authorized you to repair, correspond, negotiate and settle on my behalf, all claims against the parties involved in the subject accident. All final financial awards in my favor pertaining to the subject accident claim are to be paid to Complete VMS Pte Ltd.
3. By way of this Letter of Authorization, I/We also further authorized you to sign all Discharge Vouchers and any other related documents in settlement of the subject accident claims. I/We hereby undertake to ratify and reaffirm such signing of Discharge Vouchers and/or documents from any third party insurers by us.
4. During the settlement process with the third party insurers / drivers, you may act fully on my behalf and all negotiations and correspondences given by you to the third party insurers / driver are as if given directly from me. With regards to the settlement of the above subject accident claim, I/We agree and undertake to ratify all correspondences and negotiations given by you to the third party insurers / driver and further agree and undertake to be bound by all acts performed or carded out by you.
5. I/We understand that should the subject accident claims fail or not able to reach an amicably settlement with the third party insurers or driver, I/We will have to appointed a solicitors by way of signing a warrant to act in present of the appointed solicitor to further pursue the matter and to commence legal proceedings in Court in my/our name against the third party driver and/or his employers (if applicable). I/We further agrees that should I/We fails or disagrees to appoint a solicitors at that stage, I/We shall be fully liable for all costs incurred to you until that point of time.
6. I/We further confirm my/our understanding that I/We shall render my/our full co-operation pertaining to the settlement of the subject accident and method of repair adopted shall be in accordance to the standard practices of the industry and will be at the full discretion of you.
7. I/We hereby agree that upon settlement of the above subject accident claim, I/We are required to sign Discharge Voucher/s issued by the third party insurers. After which all settlement monies shall be used to settle all costs and fee incurred to carry out the above subject accident repairs and claims. This settlement monies shall constitute a full discharge of your payment obligation to us.
8. Any indemnity / discharge voucher signed by the workshop is without prejudice to my rights to claim for compensation for my personal injury (if any). Complete VMS Pte Ltd is only authorized to negotiate and finalized with Third Party for my property damages

Signature :



Witness's Name & Signature

Name :

Cleaning Technology Management Pte Ltd

Date :

9/11/2020

Company Stamp (if applicable) : _____

Email: _____

DISCHARGE RECEIPT

CLAIM REFERENCE : D20004562MFSH
ACCIDENT DATE : 07/11/2020
ACCIDENT LOCATION : ALONG TPE BEFORE TAMPINES LINK EXIT
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : MOHD NASIR B MD AZAM
INSURED VEHICLE : SHC 8477U
INVOLVED PARTY : XD 8401T
SETTLEMENT SUM : \$46,600.00

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 : CLEANING TECHNOLOGY MANAGEMENT PTE LTD

Signature and Date :

4.2.2021



WITNESS : *Dawen chin*

Signature and Date :

Helen

[Signature] 4.2.2021

COMPLETE VMS PTE LTD

176 Sin Ming Drive, #03-14 / 07, Sin Ming Autocare Complex, S575721
Tel: 6455 0012 Fax: 6554 0012 Email: main@completevms.com.sg
Business Reg. No. 200416180E GST Reg. No.: 200416180E



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

Contact : 62222311

Tax Invoice : VM016061

Invoice Date : 05/02/2021
Vehicle Num. : XD8401T
Make/Model : MAN TGM 18.280 4X2 BB
Mileage(Km) :
POWO/RO# :
Ref./Remark : TP007076

S/N	Quantity	Particular	Unit Price	Amount S\$
COST OF REPAIR AS AGREED AT				43,000.00

SingDollars : Forty-Six Thousand Ten Only

Total S\$:	43,000.00
GST S\$:	3,010.00
Amount Due S\$:	46,010.00

Terms : Cash

COMPLETE VMS PTE LTD

Land Transport Authority

Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 09 Nov 2020 / 10:49:14

Receipt Date/Time : 09 Nov 2020 / 10:49:13

Tax Invoice/Receipt

Receipt No. : ITNET-00000-201109-000899

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 - SHC8477U				
As at 07 Nov 2020/00:00:01				
Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SHC8477U			
	Enquiry Fee	7.00	0.49	7.49
	20201109104839693023			
	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			
	eqc44en2—			
	6RD781107W2712901	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.

Jaslin Kok (LKK Auto)

From: Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>
Sent: Tuesday, 19 January 2021 11:41 AM
To: Jaslin Kok (LKK Auto)
Cc: Admin A; Hsiao Tong (LKKAuto)
Subject: FW: SURVEY ASSESSMENT - D20004562MFSH/1 // ACCIDENT INVOLVING SHC8477U & XD8401T ALONG/AT TPE BEFORE TAMPINES LINK EXIT ON 07/11/2020 *** LKK REF : CC4/FCI20012362/Gra3

Dear Jaslin,

Pls offer as per below :

COR - \$46,010
LOU - \$450 to \$600 (\$150 x 3 to 4 days)
LTA Fee - \$7.45
TOTAL - \$46,467.45 to \$46,617.45

Regards

Chris Lim
Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877
| Tel: 6507 3848 | DID : 6507 3853 | Fax No. : 6507 3849 | Email: ChrisLim@msfirstcapital.com.sg | Company Regn. No. 195000106C
A Member of  Insurance Group

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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: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Sent: Tuesday, 5 January 2021 5:22 pm
To: Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Karen Tan <karentan@msfirstcapital.com.sg>
Subject: RE: SURVEY ASSESSMENT - D20004562MFSH/1 // ACCIDENT INVOLVING SHC8477U & XD8401T ALONG/AT TPE BEFORE TAMPINES LINK EXIT ON 07/11/2020 *** LKK REF : CC4/FCI20012362/Gra3

Dear Chris

We refer to the above matter.

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 | fax: 6741 4108

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

From: Jaslin Kok (LKK Auto)

Sent: Monday, 21 December 2020 12:57 PM

To: Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Karen Tan <karentan@msfirstcapital.com.sg>

Subject: RE: SURVEY ASSESSMENT - D20004562MFSH/1 // ACCIDENT INVOLVING SHC8477U & XD8401T ALONG/AT TPE BEFORE TAMPINES LINK EXIT ON 07/11/2020 *** LKK REF : CC4/FCI20012362/Gra3

Dear Chris

We refer to the above matter.

Kindly let us have your approval / instruction.

"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 | 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, 26 November 2020 6:16 PM

To: Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Karen Tan <karentan@msfirstcapital.com.sg>

Subject: RE: SURVEY ASSESSMENT - D20004562MFSH/1 // ACCIDENT INVOLVING SHC8477U & XD8401T ALONG/AT TPE BEFORE TAMPINES LINK EXIT ON 07/11/2020 *** LKK REF : CC4/FCI20012362/Gra3

Your ref : **D20004562MFSH**

Our ref : CC4/FCI20012362/Gra3

Dear Sirs/Mdm,

ACCIDENT INVOLVING SHC8477U (FCI) AND XD8401T (TP) ON 07/11/2020

We refer to the above matter.

This is a head-to-rear collision. Liability is not in our insured driver's favour.

We seek your approval to offer repairer "**COMPLETE VMS PTE LTD**" at **\$46,557.45**

The summary is as follows: -

	Amount Claimed	Amount Revised
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1. Cost of Repair (w/GST)	\$ 67,196.00	\$ 46,010.00 (\$43,000.00 +7%GST)
2. Loss of Use (04days x \$450.00)	\$ 1800.00	\$ 540.00 (03days x \$180.00)
3. LTA Report fee	\$ 7.45	\$ 7.45
Total	\$ 69,003.45	\$ 46,557.45

Market Value	: \$88,176.00 (est)
LTA Rebate	: \$16 846.00 (est)
Nett Value	: \$71,330.00 (est)

Surveyor recommended 3 days for repair.

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 | fax: 6741 4108

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

From: Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>

Sent: Thursday, 26 November 2020 9:00 AM

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

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Karen Tan <karentan@msfirstcapital.com.sg>

Subject: FW: SURVEY ASSESSMENT - D20004562MFSH/1 // ACCIDENT INVOLVING SHC8477U & XD8401T ALONG/AT TPE BEFORE TAMPINES LINK EXIT ON 07/11/2020 *** LKK REF : CC4/FCI20012362/Gra3

Dear Jaslin,

Attached herewith the LOD from TP.

Regards

Chris Lim
Motor Claims Dept.

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

| Tel: 6507 3848 | DID : 6507 3853 | Fax No. : 6507 3849 | Email: ChrisLim@msfirstcapital.com.sg | Company Regn. No. 195000106C

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From: Lim Gan Koon (Chris)
Sent: Thursday, 26 November 2020 8:52 am
To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Karen Tan <karentan@msfirstcapital.com.sg>
Subject: RE: SURVEY ASSESSMENT - D20004562MFSH/1 // ACCIDENT INVOLVING SHC8477U & XD8401T ALONG/AT TPE BEFORE TAMPINES LINK EXIT ON 07/11/2020 *** LKK REF : CC4/FCI20012362/Gra3

Dear Jaslin,

Liability is clear. Pls proceed with ES.

Regards

Chris Lim
Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877
| Tel: 6507 3848 | DID : 6507 3853 | Fax No. : 6507 3849 | Email: ChrisLim@msfirstcapital.com.sg | Company Regn. No. 195000106C
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From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Sent: Tuesday, 24 November 2020 5:54 pm
To: Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Karen Tan <karentan@msfirstcapital.com.sg>
Subject: RE: SURVEY ASSESSMENT - D20004562MFSH/1 // ACCIDENT INVOLVING SHC8477U & XD8401T ALONG/AT TPE BEFORE TAMPINES LINK EXIT ON 07/11/2020 *** LKK REF : CC4/FCI20012362/Gra3

Hi Chris

We refer to the above matter.

Can we 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 | 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: Tuesday, 17 November 2020 10:47 AM
To: Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Karen Tan <karentan@msfirstcapital.com.sg>

Subject: RE: SURVEY ASSESSMENT - D20004562MFSH/1 // ACCIDENT INVOLVING SHC8477U & XD8401T ALONG/AT TPE BEFORE TAMPINES LINK EXIT ON 07/11/2020 *** LKK REF : CC4/FCI20012362/Gra3

Hi Chris

We refer to the above matter.

Can we 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 | 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: Friday, 13 November 2020 9:31 AM

To: Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Karen Tan <karentan@msfirstcapital.com.sg>

Subject: RE: SURVEY ASSESSMENT - D20004562MFSH/1 // ACCIDENT INVOLVING SHC8477U & XD8401T ALONG/AT TPE BEFORE TAMPINES LINK EXIT ON 07/11/2020 *** LKK REF : CC4/FCI20012362/Gra3

Hi Chris

We have clarify with our surveyor.

According to our surveyor, TP vehicle is a Truck Mounted Attenuator (TMA), once TMA is damaged, it's not repairable, but to change the whole assembly.

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: Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>

Sent: Thursday, 12 November 2020 3:24 PM

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

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Karen Tan <karentan@msfirstcapital.com.sg>

Subject: RE: SURVEY ASSESSMENT - D20004562MFSH/1 // ACCIDENT INVOLVING SHC8477U & XD8401T ALONG/AT TPE BEFORE TAMPINES LINK EXIT ON 07/11/2020 *** LKK REF : CC4/FCI20012362/Gra3

Dear Jaslin,

Base on the photos, the damages for TP seem quite minor.

The prelim COR seem abit high for that.

Can clarify on that?

Regards

Chris Lim
Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877
| Tel: 6507 3848 | DID : 6507 3853 | Fax No. : 6507 3849 | Email: ChrisLim@msfirstcapital.com.sg | Company Regn. No. 195000106C

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

Sent: Thursday, 12 November 2020 12:49 pm

To: Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Karen Tan <karentan@msfirstcapital.com.sg>

Subject: SURVEY ASSESSMENT - D20004562MFSH/1 // // ACCIDENT INVOLVING SHC8477U & XD8401T ALONG/AT TPE BEFORE TAMPINES LINK EXIT ON 07/11/2020 *** LKK REF : CC4/FCI20012362/Gra3

YOUR REF: D20004562MFSH

LKK REF: CC4/FCI20012362/Gra3

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle XD 8401T on a WP basis and TP repairer proposed for express settlement.

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice
- Survery Photos

Liability: 100%

Remarks: Insured driver rear-ended TP vehicle.

Kindly let us have your approval on liability.

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: Wednesday, 11 November 2020 11:39 AM
To: 'Claim Workflow System' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>
Cc: CHRISLIM@MSFIRSTCAPITAL.COM.SG; Admin A <admin-a@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20004562MFSH/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: Wednesday, 11 November 2020 10:38 AM
To: ASSIGNMENTS@LKKAUTO.COM
Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG; CHRISLIM@MSFIRSTCAPITAL.COM.SG
Subject: PRI: SURVEY ASSESSMENT - D20004562MFSH/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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