

Erofia Motor Trading Pte Ltd

1 Kaki Bukit Avenue 6 #02-62
AutoBay @ Kaki Bukit
Singapore 417883
Tel: 67527740 Fax: 67528669
E-Mail: erofia@singnet.com.sg
Co Registration No: 201202259N

Our Ref: EMT1743/20/lt/JSL3207

WITHOUT PREJUDICE

Your reference: D20004753MFSH

BY HAND TO MS FIRST

15 December 2020

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

Attn: Officer-In-Charge (Motor Claims Department)

Dear Sirs

Re: **ACCIDENT INVOLVING SHC8158R AND JSL3207 ON 14 NOVEMBER 2020**

We are instructed by our client Delip Uthayakumar to claim damages against your insured SHC8158R in connection with a road traffic accident on 14 November 2020 at about 02.05hrs along Serangoon Road with our client's motorcycle registration number JSL3207

As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expenses, particulars of which are as follows:

1.	Cost of repair as per surveyor's recommendation	S\$ 3,500.00
2.	Loss of Use (06 days x S\$30.00/day) PRI & Repair days	<u>S\$ 180.00</u>
	Total to Claim	S\$ 3,680.00

Attached final repair bill for your early process of our claim

Thank you

Yours faithfully
Erofia Motor Trading Pte Ltd

Teo Hwa Heng



Erofia Motor Trading Pte Ltd

1 Kaki Bukit Avenue 6 #02-62
AutoBay @ Kaki Bukit
Singapore 417883
Tel: 67527740 Fax: 67528669
Co Registration No: 201202259N

AUTHORISATION TO ACT

I/We, Delip A/L Vthayakumar ("the third party claimant") of
18 Jalan 57/2 Taman Saujana Jaya 2 34600 Kamunting Perak Malaysia (address), owner of
JSL 3207 (vehicle no.) hereby authorize Erofia Motor Trading 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. JSL 3207. That was damaged pursuant to the
accident which occurred on 14 November 2020 (date)
along Serangson Road (location) involving vehicle no/s
SAC 8158 R ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they
deemed 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 - **EROFIA MOTOR
TRADING PTE LTD**

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 16 (day) of 11 (month) 20 20 (year)



Signed by "the third party claimant"

(With company stamp if applicable)





Signed by "the workshop"

(With company stamp)

Provide always that this discharge of my
claim for damages relating to the damage to
my vehicle shall not prejudice or affect or
preclude me from making a further claim for
general and special damages for my personal
injuries sustained in the same accident.

Justin Kok



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

DISCHARGE RECEIPT

CLAIM REFERENCE : D20004753MFSH
ACCIDENT DATE : 14/11/2020
ACCIDENT LOCATION : KITCHENER ROAD X SERANGOON ROAD
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : TAI HON WHYE
INSURED VEHICLE : SHC 8158R
INVOLVED PARTY : JSL 3207
SETTLEMENT SUM : \$ 3,600.00

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 : DELIP UTHAYAKUMAR

Signature and Date :

WITNESS Teo Hwa Heng

Signature and Date :

Provide always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect or preclude me from making a further claim for general and special damages for my personal injuries sustained in the same accident.

EROFIA MOTOR TRADING PTE LTD (201202259N)

1 Kaki Bukit Ave 6 #02-62
Singapore 417883
Tel: 67527740 Fax: 67528669
H/P: 90696165 (Mr Teo)

INVOICE

Number	Date	Page
JSL3207	15-Dec-20	1

VEHICLE NO: JSL3207
MAKE/MODEL: KAWASAKI EX250-L
NAME: MS FIRST CAPITAL INSURANCE LTD
ADDRESS: 36 ROBINSON ROAD #16-01
CITY HOUSE
SINGAPORE 068877

ACCIDENT INVOLVING SHC8158R AND JSL3207 ON 14 NOVEMBER 2020

FINAL REPAIR BILL AS PER SURVEYOR'S RECOMMENDATION	S\$	3,500.00
LOSS OF USE (6 DAYS X S\$30.00/DAY)REPAIR & PRI	S\$	180.00

SUB-TOTAL: S\$ 3,680.00

SINGAPORE DOLLARS: THREE THOUSAND SIX HUNDRED AND EIGHTY ONLY

TOTAL : S\$ 3,680.00

EROFIA MOTOR TRADING PTE LTD

.....

Jaslin Kok (LKK Auto)

From: Rachel Wu <RachelWu@msfirstcapital.com.sg>
Sent: Wednesday, 17 February 2021 4:37 PM
To: Jaslin Kok (LKK Auto)
Cc: Admin A
Subject: RE: SURVEY ASSESSMENT - D20004753MFSH/1 // EXPRESS SETTLEMENT

Dear Jaslin,

Please offer as per below.

COR : \$3,500.00
LOU : \$80 - \$150 (\$20-\$30 X 04-05 Days)
Total : \$3,580.00 - \$3,650.00

- Please request for letter of authorisation before issuing offer.

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 | Company Regn. No. 195000106C
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: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Sent: Friday, January 29, 2021 10:11 AM
To: Rachel Wu <RachelWu@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: Re: SURVEY ASSESSMENT - D20004753MFSH/1 // EXPRESS SETTLEMENT

Dear Sirs/Madam,

ACCIDENT INVOLVING SHC 8158R AND JSL 3207 ON 14/11/2020

We refer to the above matter.

We seek your approval to offer Third Party repairer "EROFIA MOTOR TRADING PTE LTD" at \$ 3,650.00 (all-in).

The summary is as follows:-

	Claimed Amount	Revised Amount
1. Cost of Repair	\$ 17,558.20	\$ 3,500.00
2. Loss of Use (6 days x \$30.00)	\$ 180.00	\$ 150.00 (5 days x \$30.00)
Total	\$ 17,738.20	\$ 3,650.00

Surveyor recommended 4 days for repair + 1 PRS = 5days

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: Rachel Wu <RachelWu@msfirstcapital.com.sg>

Sent: Wednesday, December 9, 2020 2:09 PM

To: Su Li (LKK Auto) <suli@lkkauto.com>

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

Subject: RE: SURVEY ASSESSMENT - D20004753MFSH/1 // EXPRESS SETTLEMENT

Dear Su Li,

Please proceed with express settlement.

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 | Company Regn. No. 195000106C
A Member of  Insurance Group

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From: Su Li (LKK Auto) <suli@lkkauto.com>
Sent: Wednesday, 2 December 2020 3:00 pm
To: Rachel Wu <RachelWu@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20004753MFSH/1 // EXPRESS SETTLEMENT

Dear Rachel,

As requested, we attached the survey photo for your 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,

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: Rachel Wu [<mailto:RachelWu@msfirstcapital.com.sg>]
Sent: Wednesday, 2 December 2020 2:48 PM
To: Su Li (LKK Auto)
Cc: Admin A; Jaslin Kok (LKK Auto)
Subject: RE: SURVEY ASSESSMENT - D20004753MFSH/1 // EXPRESS SETTLEMENT

Dear Su Li,

Please let us have the damage photos.

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 | Company Regn. No. 195000106C
A Member of **MS&AD** Insurance Group

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From: Su Li (LKK Auto) <suli@lkkauto.com>

Sent: Monday, November 30, 2020 9:57 AM

To: Rachel Wu <RachelWu@msfirstcapital.com.sg>

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

Subject: RE: SURVEY ASSESSMENT - D20004753MFSH/1 // EXPRESS SETTLEMENT

YOUR REF: D20004753MFSH

LKK REF: CC4/FCI20012838/Urs3

Dear Sirs / Madam,

We refer to the above matter.

We have inspected third party vehicle JSL 3207 at M/s EROFIA MOTOR TRADING PTE LTD 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 Jaslin.

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: Monday, 23 November 2020 8:47 AM
To: 'Claim Workflow System'; assignments
Cc: RACHELWU@MSFIRSTCAPITAL.COM.SG; Admin A
Subject: RE: SURVEY ASSESSMENT - D20004753MFSH/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: Friday, 20 November 2020 3:33 PM
To: ASSIGNMENTS@LKKAUTO.COM
Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG; RACHELWU@MSFIRSTCAPITAL.COM.SG
Subject: PRI: SURVEY ASSESSMENT - D20004753MFSH/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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