



MY CAR CONSULTANT PTE LTD

Address: 60 Jalan Lam Huat, Carros Centre #05-21 S(737869)

Email: Admin@mycar.sg

(Company Registration No: 201605878Z)

04th Jan 2021

Our reference: SMN9255U

Your reference: SHB2406U

MS First Capital Insurance Ltd

6 Raffles Quay

Singapore 048580

Attn: Motor Claims Department

BY HAND

Dear Sir/ Madam,

Claimant : LUMENS AUTO PTE LTD

Address : 22 SIN MING LANE #01-74/75 MIDVIEW CITY S573969

We are instructed by the above named to claim damages against your insured/your insured's driver in connection with a road accident on **27/11/2020** along involving our client's vehicle registration number **SMN9255U** and vehicle registrations number **SHB2406U** driven by you/your insured's driver at the material time.

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

Cost of Repair	:	\$1,765.50
Loss of Use (\$150	:	
x 03 DAYS)		\$450.00
GIA Search	:	\$29.00
LTA Search		\$7.49
Total	:	\$2,251.99



MY CAR CONSULTANT PTE LTD (Co Reg no: 201605878Z)
53 Ubi Ave 1 #01-33 Paya Ubi Industrial Park S408934
Tel: +65 9888 8885 / +65 8330 0060

LETTER OF AUTHORIZATION

In consideration of Repairer Workshop My Car Consultant Pte Ltd, 53 Ubi Avenue 1, Paya Ubi Ind Park #01-33 Singapore 408934

I/We, Lumens Auto Pte Ltd of NRIC/Passport number/ROC number: 2XXXXX961K, Owner of vehicle no. SMN 9255U hereby authorize you to commence claim, settle and receive whatever amount payable by the insurance company and/or third party or to commence legal proceedings, if necessary, in my/our name for the cost of repair and loss of use, etc. I/We agree to assign the whole proceeds of my/our third party claim to you and my/our solicitors (to be appointed by you on my/our behalf) shall accept this as my/our irrevocable authorisation to pay the amount compensate direct to you after deduction of their costs on a solicitor and client basis. I/We undertake to co-operate fully with you and my/our solicitors to see the claim to a successful conclusion.

I/We hereby instruct and authorize you to claim direct from my/our insurance company on my/our behalf for all monies due to you, I undertake to pay you for the excess applicable under my policy and to reimburse you all costs, fees and expenses incurred by you in pursuing the claim on my/our behalf in the event that my/our claim is unsuccessful.

I/We also irrevocably authorise you to sign all discharge vouchers/indemnity forms and all necessary papers in connection with the above claim in my/our absence.

I/We irrevocably authorise you to appoint such a firm of solicitors on my/our behalf as you shall deem fit for the purpose of the third party/own insurer's claim.

I/We undertake to inform you and/or the solicitors appointed by you on my behalf in the event the third party's insurance company communicate with me/us directly, orally or in writing and I/we further undertake not to accept any monies or offer of settlement from the third party's insurers without first communicating with you and obtaining your consent.

In the event the third party's insurers forward me/us the settlement monies, I undertake to pay you the sum claimed in relation to my property damage claim.

Dated this 28 (day) of 11 (month) 2020 (year)

Owner's signature/Company stamp (if applicable)

Name: **LUMENS AUTO PTE LTD**

NRIC/FIN/UEN No: **2XXXXX961K**

DISCHARGE RECEIPT

CLAIM REFERENCE : D20004919MFSH
ACCIDENT DATE : 27/11/2020
ACCIDENT LOCATION : HERITAGE VIEW
INSURED : CITYCAB PTE LTD
INSURED DRIVER : LIM KAH YIM
INSURED VEHICLE : SHB 2406U
INVOLVED PARTY : SMN 9255U
SETTLEMENT SUM : \$2,040.00

All Settlement Amount Are Without
Prejudice to our driver's Injury Claim

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 : LUMENS AUTO PTE LTD

Signature and Date :


14/05/21

WITNESS :

 Tay Kok How

Signature and Date :

 14/05/21



INVOICE

MS FIRST CAPITAL INSURANCE LIMITED

Invoice Date
8 Jan 2021

Invoice Number
MCC2021-1167

Reference
SMN9255U (TOYOTA
PRIUS)

My Car Consultant Pte.
Ltd.
60 Jalan Lam Huat 05-21
Carros Centre
737869
SINGAPORE

Description	Quantity	Unit Price	Tax	Amount SGD
COSTS OF REPAIRS	1.00	1,650.00	7%	1,650.00
Subtotal				1,650.00
TOTAL LOCAL SUPPLY OF GOODS AND SERVICES 7%				115.50
TOTAL SGD				1,765.50

Due Date: 8 Jan 2021

DBS CURRENT A/C - 018-904614-2

PAYNOW UEN - 201605878Z

CHEQUE PAYABLE TO - MY CAR CONSULTANT PTE LTD

INTEREST OF 1.5% PER MONTH WILL BE CHARGEABLE FOR OVERDUE PAYMENTS.

PAYMENT ADVICE

To: My Car Consultant Pte. Ltd.
60 Jalan Lam Huat 05-21
Carros Centre
737869
SINGAPORE

Customer MS FIRST CAPITAL
INSURANCE LIMITED

Invoice Number MCC2021-1167

Amount Due 1,765.50

Due Date 8 Jan 2021

Amount Enclosed

Enter the amount you are paying above



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

Print Date/Time : 02 Dec 2020 / 14:05:00

Receipt Date/Time : 02 Dec 2020 / 14:05:00

Tax Invoice/Receipt

Receipt No. : ITNET-00000-201202-002108

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 - FBJ5862U				
As at 27 Nov 2020/16:45:00				
Insurance Co: NTUC INCOME INS CO-OP LTD				
1	Insurance Enquiry - FBJ5862U Enquiry Fee 20201202140217163926	7.00	0.49	7.49
	Sub-Total	7.00	0.49	7.49
Result of Insurance Enquiry - SHB2406U				
As at 27 Nov 2020/23:40:00				
Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
2	Insurance Enquiry - SHB2406U Enquiry Fee 20201202140217249627	7.00	0.49	7.49
	Sub-Total	7.00	0.49	7.49
Result of Insurance Enquiry - SFR6985C				
As at 30 Nov 2020/14:20:00				
Insurance Co: NTUC INCOME INS CO-OP LTD				
3	Insurance Enquiry - SFR6985C Enquiry Fee 20201202140217334158	7.00	0.49	7.49
	Sub-Total	7.00	0.49	7.49
Result of Insurance Enquiry - SJN3540X				
As at 28 Nov 2020/20:30:00				
Insurance Co: NTUC INCOME INS CO-OP LTD				
4	Insurance Enquiry - SJN3540X Enquiry Fee 20201202140217384412	7.00	0.49	7.49
	Sub-Total	7.00	0.49	7.49
Result of Insurance Enquiry - SKZ8020Y				
As at 29 Nov 2020/21:30:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
5	Insurance Enquiry - SKZ8020Y Enquiry Fee 20201202140217435725	7.00	0.49	7.49
	Sub-Total	7.00	0.49	7.49
	Total Before Rounding	35.00	2.45	37.45
	Rounding Difference			0.00
	Total Amount Payable			37.45
	Paid By			
	409636XXXXXX7897	eNETS Credit Card		37.45
	Total			37.45
	Cash Change			0.00
	Tendered Amount			37.45
	Excess Refundable Amount			0.00

Asher Sng (LKKAUTO)

From: Eric Woo <EricWoo@msfirstcapital.com.sg>
Sent: Wednesday, 24 March 2021 2:28 PM
To: Asher Sng (LKKAUTO)
Cc: Admin A
Subject: RE: [MANDATE REQUEST] RE: SURVEY ASSESSMENT - D20004919MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHB2406U AND SMN9255U ON 27/11/2020 *** LKK REF: CC4/FCI20013364/Qea3

Follow Up Flag: Follow up
Flag Status: Completed

Dear Asher,

You have our mandate to settle as follow:

COR : \$1,765.50
LOU : \$240 - \$300
GIA : Nil – Subject to proof
LTA : \$7.49 – supported
To offer : \$2,012.99 - \$2,072.99

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  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: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Sent: Friday, February 26, 2021 10:44 AM
To: Eric Woo <EricWoo@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [MANDATE REQUEST] RE: SURVEY ASSESSMENT - D20004919MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHB2406U AND SMN9255U ON 27/11/2020 *** LKK REF: CC4/FCI20013364/Qea3

Your ref : **D20004919MFSH**
Our ref : CC4/FCI20013364/Qea3q2

Dear Sirs,

ACCIDENT INVOLVING SHB 2406U (OI) AND SMN 9255U (TP) ON 27/11/2020

We refer to the above matter.

The accident occurred when our insured reversed and hit 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 " **MY CAR CONSULTANT PTE LTD** " at **\$ 2,101.99 (all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 8,973.91	\$ 1,765.50
2. Loss of Use (3days x \$150)	\$ 450.00	\$ 300.00 (3days x \$100)
3. LTA Search Fee	\$ 36.49	\$ 36.49
Total	\$ 9,460.40	<u>\$ 2,101.99</u>

Surveyor recommended 3days 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: ashersng@lkkauto.com | fax: 6741-4108 | did: 6841-6051

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

Sent: Friday, 11 December 2020 12:49 PM

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

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

Subject: RE: SURVEY ASSESSMENT - D20004919MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHB2406U AND SMN9255U ON 27/11/2020 *** LKK REF: CC4/FCI20013364/Qea3

Dear Mei Kwan,

We are agreeable with Express Settlement.

Thank you.

Eric Woo
Motor Claim Department

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

Sent: Thursday, December 10, 2020 8:33 PM

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

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

Subject: RE: SURVEY ASSESSMENT - D20004919MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHB2406U AND SMN9255U ON 27/11/2020 *** LKK REF: CC4/FCI20013364/Qea3

Dear Eric,

We refer to the above matter.

We have inspected third party vehicle SMN 9255U and TP repairer proposed for express settlement.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice
- TP GIA report

Kindly assist to obtain copy of the OI video footage for our necessary action.

Please take note that the case handler in-charge is Asher and she can be contacted at DID: 6841 6051.

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

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

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

Sent: Friday, 4 December, 2020 10:00 AM

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

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

Subject: RE: SURVEY ASSESSMENT - D20004919MFSH/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, 4 December 2020 9:45 AM

To: ASSIGNMENTS@LKKAUTO.COM

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

Subject: PRI: SURVEY ASSESSMENT - D20004919MFSH/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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