



## MY CAR CONSULTANT PTE LTD

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

Email: Admin@mycar.sg

(Company Registration No: 201605878Z)

19<sup>th</sup> Jan 2021

Our reference: SMQ7666P

Your reference: SH7909R

**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 02/12/2020 along involving our client's vehicle registration number SMQ7666P and vehicle registrations number SH7909R 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     | : | \$3,905.50 |
| Loss of Use (\$150 | : |            |
| x 08 DAYS)         |   | \$1,200.00 |
| GIA Search         | : | \$29.00    |
| LTA Search         |   | \$7.49     |
| Total              | : | \$5,141.99 |



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: 201426961K, Owner of vehicle no. SMQ7666P 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 04 (day) of 12 (month) 20   (year)



Owner's signature/Company stamp (if applicable)

Name: Lumens Auto Pte Ltd

NRIC/FIN/UEN No: 201426961K

**DISCHARGE RECEIPT**

CLAIM REFERENCE : D20004961MFSH  
ACCIDENT DATE : 02/12/2020  
ACCIDENT LOCATION : HEADING TOWARDS CITY (CTE)  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : YAP KAH KWONG  
INSURED VEHICLE : SH 7909R  
INVOLVED PARTY : SMQ 7666P  
SETTLEMENT SUM : \$4,330.00

All Settlement Amounts 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 :



03/01/21

WITNESS : Tay Kok How

Signature and Date :



03/01/21





# INVOICE

MS FIRST CAPITAL INSURANCE LIMITED

Invoice Date  
21 Jan 2021

Invoice Number  
MCC2021-1224

Reference  
SMQ7666P

My Car Consultant Pte.  
Ltd.  
60 Jalan Lam Huat 05-21  
Carros Centre  
S'pore (737869)

| Description                                    | Quantity | Unit Price | Tax | Amount SGD |
|--|----------|------------|-----|------------|
| COSTS OF REPAIRS                               | 1.00     | 3,650.00   | 7%  | 3,650.00   |
| Subtotal                                       |          |            |     | 3,650.00   |
| TOTAL LOCAL SUPPLY OF GOODS<br>AND SERVICES 7% |          |            |     | 255.50     |
| TOTAL SGD                                      |          |            |     | 3,905.50   |

## Due Date: 21 Jan 2021

GST REG NO. - 201605878Z

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  
S'pore (737869)

Customer MS FIRST CAPITAL  
INSURANCE LIMITED  
Invoice Number MCC2021-1224  
Amount Due **3,905.50**  
Due Date 21 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 : 07 Dec 2020 / 15:38:27

Receipt Date/Time : 07 Dec 2020 / 15:36:07

**Tax Invoice/Receipt**

Receipt No. : ITNET-00000-201207-002717

Previous Receipt No. :

| S/N   | Item Description/<br>Business Transaction Reference<br>No.         | Amount<br>Before<br>GST (\$\$) | GST<br>Amount<br>(\$\$) | Amount<br>After GST<br>(\$\$) |
|---|--|--------------------------------|-------------------------|-------------------------------|
| Result of Insurance Enquiry - SH7909R<br>As at 02 Dec 2020/19:15:00<br>Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED |  |                                |                         |                               |
| 1   | Insurance Enquiry - SH7909R<br>Enquiry Fee<br>20201207153326285663 | 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   |  |                                |                         |                               |
|   | 409636XXXXXX7897   | eNETS Credit Card              |                         | 7.45                          |
| <b>Total</b>  |  |                                |                         | 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)

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**From:** Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>  
**Sent:** Monday, 2 August 2021 4:21 PM  
**To:** Asher Sng (LKKAUTO)  
**Cc:** Admin A  
**Subject:** RE: [MANDATE REQUEST] RE: [TP LOD] RE: [REQUEST TP VIDEO] RE: SURVEY ASSESSMENT - D20004961MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI20013546/Qes3

**Follow Up Flag:** Follow up  
**Flag Status:** Flagged


Dear Asher,

Pls offer as per below:

COR - \$3,905.50  
LOU - \$350.00 to \$420.00 (\$50 to \$60 x 7 days)  
LTA Fee - \$7.49  
Total - \$4,262.95 to \$4,332.95

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](mailto:ChrisLim@msfirstcapital.com.sg) | Company Regn. No. 195000106C  
**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:** Monday, 2 August 2021 1:17 pm  
**To:** Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** [MANDATE REQUEST] RE: [TP LOD] RE: [REQUEST TP VIDEO] RE: SURVEY ASSESSMENT - D20004961MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI20013546/Qes3

Your ref : **D20004961MFSH**  
Our ref : CC4/FCI20013546/Qes3q2

Dear Sirs,

**ACCIDENT INVOLVING SH 7909R (OI) AND SMO 7666P (TP) ON 02/12/2020**

We refer to the above matter.

The accident occurred when our insured change lane 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 **\$ 4,332.95 (all-in).**

The summary is as follows: -

|                                | Amount Claimed      | Amount Revised            |
|--------------------------------|---------------------|---------------------------|
| 1. Cost of Repairs (w/GST)     | \$ 19,995.30        | \$ 3,905.50               |
| 2. Loss of Use (8days x \$150) | \$ 1,200.00         | \$ 420.00 (7days x \$60)  |
| 3. LTA Search Fee              | \$ 36.49            | \$ 7.45                   |
| <b>Total</b>                   | <b>\$ 21,231.79</b> | <b><u>\$ 4,332.95</u></b> |

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: [ashersng@lkkauto.com](mailto: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.***

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

**Sent:** Friday, 22 January 2021 11:54 AM

**To:** Su Li (LKK Auto) <[suli@lkkauto.com](mailto:suli@lkkauto.com)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Jason Tea <[JasonTea@msfirstcapital.com.sg](mailto:JasonTea@msfirstcapital.com.sg)>

**Subject:** RE: [TP LOD] RE: [REQUEST TP VIDEO] RE: SURVEY ASSESSMENT - D20004961MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI20013546/Qes3

Dear Su Li /Asher,

Please refer to the attached TP email.

Kindly check if you can open the TP video footage. If so, please resend a copy to us in a different file format or link.

Thank you.

Kind Regards,

Vic Sanghilan

Motor Claim Department

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

| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 |Email: [vicsanghilan@msfirstcapital.com.sg](mailto:vicsanghilan@msfirstcapital.com.sg) |Company Regn. No. 195000106C

**A Member of  Insurance Group**

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**From:** Vic Alpeh S. Sanghilan  
**Sent:** Friday, 22 January 2021 9:19 am  
**To:** 'Su Li (LKK Auto)' <[suli@lkkauto.com](mailto:suli@lkkauto.com)>; 'Asher Sng (LKKAuto)' <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>  
**Cc:** 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Jason Tea <[JasonTea@msfirstcapital.com.sg](mailto:JasonTea@msfirstcapital.com.sg)>  
**Subject:** [TP LOD] RE: [REQUEST TP VIDEO] RE: SURVEY ASSESSMENT - D20004961MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI20013546/Qes3

Dear Su Li / Asher,

We refer further to the below email.

Please be informed that TP repairer had forwarded to us their LOD (see attached).


**Kindly obtain TP Video footage and seek mandate request.**

For your needful action please.

Thank you.

Kind Regards,

Vic Sanghilan  
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877  
| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 | Email: [vicsanghilan@msfirstcapital.com.sg](mailto:vicsanghilan@msfirstcapital.com.sg) | Company Regn. No. 195000106C  
**A Member of  Insurance Group**

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**From:** Vic Alpeh S. Sanghilan  
**Sent:** Thursday, 10 December 2020 12:29 pm  
**To:** Su Li (LKK Auto) <[suli@lkkauto.com](mailto:suli@lkkauto.com)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Jason Tea <[JasonTea@msfirstcapital.com.sg](mailto:JasonTea@msfirstcapital.com.sg)>  
**Subject:** [REQUEST TP VIDEO] RE: SURVEY ASSESSMENT - D20004961MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI20013546/Qes3

Dear Su Li,

We refer to your below email and the contents were noted.

Kindly also assist to obtain copy of the TP Video footage.

Thank you.

Kind Regards,

Vic Sanghilan  
Motor Claim Department



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**From:** Su Li (LKK Auto) <[suli@lkkauto.com](mailto:suli@lkkauto.com)>

**Sent:** Thursday, 10 December 2020 12:12 pm

**To:** Vic Alpeh S. Sanghilan <[VicSanghilan@msfirstcapital.com.sg](mailto:VicSanghilan@msfirstcapital.com.sg)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Jason Tea <[JasonTea@msfirstcapital.com.sg](mailto:JasonTea@msfirstcapital.com.sg)>

**Subject:** RE: SURVEY ASSESSMENT - D20004961MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI20013546/Qes3

**YOUR REF: D20004961MFSH**

**LKK REF: CC4/FCI20013546/Qes3**

Dear Sirs / Madam,

We refer to the above matter.

We have inspected third party vehicle SMQ 7666P at M/s MY CAR CONSULTANT 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 Asher.

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

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

***\* 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](mailto: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)

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**From:** Admin-D (LKKAuto)

**Sent:** Tuesday, 8 December 2020 2:39 PM

**To:** 'Claim Workflow System'; assignments; Admin A

**Cc:** [VICSANGHILAN@MSFIRSTCAPITAL.COM.SG](mailto:VICSANGHILAN@MSFIRSTCAPITAL.COM.SG)

**Subject:** RE: SURVEY ASSESSMENT - D20004961MFSH/1

Dear Sir/Madam,

Thank you for the assignment.

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

Best Regards,

Summer Lee | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

**From:** Claim Workflow System <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>

**Sent:** Tuesday, 8 December, 2020 2:32 PM

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

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

**Subject:** PRI: SURVEY ASSESSMENT - D20004961MFSH/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.**