

SG 98 MOTOR PTE LTD

4001, Ang Mo Kio Industrial Park 1 #01-21 SINGAPORE 569622

Tel: 6452 4898 Fax: 6452 4868

Email: sg_motor_enterprise@yahoo.com.sg

DATE: 5 May 2021

MS FIRST CAPITAL INSURANCE LTD
36 Robinson Road
#16-01 City House
SINGAPORE 068877

LETTER OF DEMAND

Claim No.:

Attn:

Your Insured: SHA 9151M

Date of Accident: 11-Dec-20

Location: Sengkang West Ave

FINAL REPAIR COSTS

VEHICLE NO. FBP 296E (Yamaha R15)

Cost of Repair for Vehicle No.:	FBP 296E (lump sum)	\$2,500.00
Loss of Use:	4 days x \$25	\$100.00
Towing Fee:		\$60.00
Total:		\$2,660.00

SINGAPORE DOLLARS: TWO THOUSAND SIX HUNDRED SIXTY ONLY

Notes:

1. All cheque payment should be "Crossed" and made payable to SG 98 MOTOR PTE LTD
2. All cheque should have our "Invoice No" written on the reverse side of the cheque
3. For further enquiries on this invoice, please feel free to contact us



SG 98 MOTOR PTE LTD

:LG

AUTHORIZATION TO ACT

I, Mr. Yew Kean Hooi ("the third party claimant")
of 440A Fernvale Link #10-175 Spore 791490 (address),
owner of FBP 296 E (vehicle no.) hereby authorize
SG98 Motor 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. FBP 296 E that was
damaged pursuant to the accident which occurred on 11/12/2020 (date) along Sengkang
West Ave after Traffic Junction of Fernvale Road (location) involving
vehicle no/s FBP 296 E
("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem
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.

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 14th day of Dec (month) 2020 (year)



Signed by "the third party Claimant"



Signed by "the workshop"

FBP 2968

DISCHARGE RECEIPT

CLAIM REFERENCE : D20005105MFSH
ACCIDENT DATE : 11/12/2020
ACCIDENT LOCATION : SENGKANG WEST AVE AFTER TRAFFIC JUNCTION OF FERNVALE ROAD
INSURED : CITYCAB PTE LTD
INSURED DRIVER : LIM TIAN SOO
INSURED VEHICLE : SHA 9151M
INVOLVED PARTY : FBP 296E
SETTLEMENT SUM : \$2,660.00

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 : YEW KEAN HOOI

X Signature and Date :

 -17/7/21WITNESS : 

Signature and Date :

 17/7/21

Provided 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.

SG 98 MOTOR PTE LTD

4001, Ang Mo Kio Industrial Park 1 #01-21 SINGAPORE 569622

Tel: 6452 4898 Fax: 6452 4868

Email: sg_motor_enterprise@yahoo.com.sg

DATE: 5 May 2021

Invoice No: SG98-21-046

MS FIRST CAPITAL INSURANCE LTD
36 Robinson Road
#16-01 City House
SINGAPORE 068877

PD - Direct Settlement

Claim No.:

Attn:

Your Insured: SHA 9151M

Date of Accident: 11-Dec-20

Location: Sengkang West Ave

FINAL REPAIR COSTS

VEHICLE NO. FBP 296E (Yamaha R15)

Cost of Repair for Vehicle No.:	FBP 296E (lump sum)	\$2,500.00
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Total:	\$2,500.00
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SINGAPORE DOLLARS: TWO THOUSAND FIVE HUNDRED ONLY

Notes:

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2. All cheque should have our "Invoice No" written on the reverse side of the cheque
3. For further enquiries on this invoice, please feel free to contact us



SG 98 MOTOR PTE LTD

:LG

CASH SALES / WORK ORDER

MIKE MOTOR RECOVERY

Business Reg No. 53152668B

Handphone No : 9011 9199

No :

Date : 04/01/20 (12/12/20)

Received from : FBP 296 E - claim

Vehicle No : _____ Model : Nouvo / R15

From : EUGENE PUNIS To : SA MOTOR

Remarks : _____

Amount : \$ _____

NOTE : Vehicle is transported at owner's risk. The company accepts no responsibility for damages or other misdemeanour to your vehicle whilst being transported.

Authorised by : _____

Received by : _____

25072



\$60/c

Asher Sng (LKKAUTO)

From: Eric Woo <EricWoo@msfirstcapital.com.sg>
Sent: Tuesday, 13 July 2021 7:50 PM
To: Asher Sng (LKKAUTO)
Cc: Admin A
Subject: RE: [MANDATE REQUEST] RE: [PROPOSED LIABILITY] Re: SURVEY ASSESSMENT - D20005105MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI20013868/es3

Follow Up Flag: Follow up
Flag Status: Flagged

Dear Asher,

You have our mandate to settle till \$2,660.00.

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
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.

Confidentiality Notice: This e-mail is confidential. It may also be legally privileged. If you are not the addressee or to whom it is intended, you may not copy, forward, disclose or use any part of it. If you have received this message in error, please delete the message and all copies from your system and notify the sender immediately by return e-mail

From: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Sent: Tuesday, 13 July 2021 12:09 pm
To: Eric Woo <EricWoo@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: [MANDATE REQUEST] RE: [PROPOSED LIABILITY] Re: SURVEY ASSESSMENT - D20005105MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI20013868/es3

Hi Eric,

We refer to the above matter.

Third party have provided a copy of the towing receipt for your approval to settle the matter up to \$2,660.00.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108 | did: 6841-6051

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: Wednesday, 7 July 2021 3:02 PM

To: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>

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

Subject: RE: [MANDATE REQUEST] RE: [PROPOSED LIABILITY] Re: SURVEY ASSESSMENT - D20005105MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI20013868/es3

Dear Asher,

You have our mandate to settle as follow:

Cost of Repair : \$2,500.00
Loss of Use : \$80 - \$100 (\$20-\$25 x 4 days)
Towing fee : NIL – Subject to prove
Total : \$2,580.00 - \$2,600.00

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
A Member of  Insurance Group

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From: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>

Sent: Monday, 31 May 2021 12:48 pm

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

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

Subject: [MANDATE REQUEST] RE: [PROPOSED LIABILITY] Re: SURVEY ASSESSMENT - D20005105MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI20013868/es3

Your ref : **D20005105MFSH**

Our ref : CC4/FCI20013868/Des3q2

Dear Sirs,

ACCIDENT INVOLVING SHA 9151M (OI) AND FBP 296E (TP) ON 11/12/2020

We refer to the above matter.

The accident occurred when our insured turn into the main road 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 " **S9 MOTOR TRADING PTE LTD** " at **\$ 2,660.00 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs	\$ 5,077.80	\$ 2,500.00
2. Loss of Use (4days x \$25)	\$ 100.00	\$ 100.00 (4days x \$25)
3. Towing Fee	\$ 60.00	\$ 60.00
Total	\$ 5,237.80	<u>\$ 2,660.00</u>

Surveyor recommended 4days 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: Wednesday, 28 April 2021 4:15 PM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

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

Subject: RE: [PROPOSED LIABILITY] Re: SURVEY ASSESSMENT - D20005105MFSH/1 // EXPRESS SETTLEMENT // LKK
REF : CC4/FCI20013868/es3

Dear Asher,

We are agreeable with Express Settlement.

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**

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From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Sent: Tuesday, April 27, 2021 5:24 PM
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>; Eric Woo <EricWoo@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: [PROPOSED LIABILITY] Re: SURVEY ASSESSMENT - D20005105MFSH/1 // EXPRESS SETTLEMENT // LKK
REF : CC4/FCI20013868/es3

Hi Sir,

We refer to the email below.

Enclosed a copy of the preliminary advise and estimate for your easy reference.

Kindly advise on the proposed liability.

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)

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From: Asher Sng (LKKAuto)
Sent: Thursday, 18 March 2021 11:52 AM
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: [PROPOSED LIABILITY] Re: SURVEY ASSESSMENT - D20005105MFSH/1 // EXPRESS SETTLEMENT // LKK
REF : CC4/FCI20013868/es3

Hi Merina,

We refer to the email below.

Enclosed a copy of the preliminary advise and estimate for your easy reference.

Kindly advise on the proposed liability.

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: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Sent: Monday, 8 February 2021 4:32 PM
To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: [PROPOSED LIABILITY] Re: SURVEY ASSESSMENT - D20005105MFSH/1 // EXPRESS SETTLEMENT // LKK
REF : CC4/FCI20013868/es3

Dear Asher,

Please request workshop estimate before we comment on liability.

Thank you.

Best Regards,
Merina Chia (Ms)
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856
| Fax No. : 6507 3849 | Email: merinachia@msfirstcapital.com.sg | Company Regn. No. 195000106C
A Member of  Insurance Group

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.

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From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Sent: Friday, 8 January 2021 4:51 PM
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: Re: [PROPOSED LIABILITY] Re: SURVEY ASSESSMENT - D20005105MFSH/1 // EXPRESS SETTLEMENT // LKK
REF : CC4/FCI20013868/es3

Hi Merina,

We refer to email below.

Third party repairer yet to prepare or submit any estimate.

They would like to have the liability clearance before survey and repair.

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: Merina Chia <MerinaChia@msfirstcapital.com.sg>

Sent: Friday, January 8, 2021 1:55 PM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

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

Subject: RE: [PROPOSED LIABILITY] Re: SURVEY ASSESSMENT - D20005105MFSH/1 // EXPRESS SETTLEMENT // LKK
REF : CC4/FCI20013868/es3

Dear Asher,

I understand what you mean. But can you at least share/request for repair estimate with me first for liability clearance?

Thank you.

Best Regards,
Merina Chia (Ms)
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856
| Fax No. : 6507 3849 | Email: merinachia@msfirstcapital.com.sg | Company Regn. No. 195000106C
A Member of **MS&AD** Insurance Group

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From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Sent: Wednesday, 6 January 2021 5:57 pm

To: Merina Chia <MerinaChia@msfirstcapital.com.sg>

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

Subject: Re: [PROPOSED LIABILITY] Re: SURVEY ASSESSMENT - D20005105MFSH/1 // EXPRESS SETTLEMENT // LKK
REF : CC4/FCI20013868/es3

Hi Merina,

We refer to the email below.

Third party yet to send in the vehicle for survey, repairer request for liability clearance before sending in the vehicle for survey and repair.

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: Merina Chia <MerinaChia@msfirstcapital.com.sg>

Sent: Tuesday, January 5, 2021 11:10 AM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

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

Subject: RE: [PROPOSED LIABILITY] Re: SURVEY ASSESSMENT - D20005105MFSH/1 // EXPRESS SETTLEMENT // LKK
REF : CC4/FCI20013868/es3

Dear Asher,

Please let us have repair estimate/prelim report (if any) before we comment on liability.

Thank you.

Best Regards,

Merina Chia (Ms)

Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856

| Fax No. : 6507 3849 | Email: merinachia@msfirstcapital.com.sg | Company Regn. No. 195000106C

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

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From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Sent: Monday, 28 December 2020 10:47 AM

To: Merina Chia <MerinaChia@msfirstcapital.com.sg>

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

Subject: [PROPOSED LIABILITY] Re: SURVEY ASSESSMENT - D20005105MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI20013868/es3

Hi Merina,

We refer to the above matter.

Liability: 100%

Remark: B31a OID TURN INTO THE MAIN ROAD HIT TP VEHICLE

Kindly let us have your approval on liability.

Please to inform that repairer have not arrange for survey.

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

Sent: Tuesday, December 22, 2020 2:57 PM

To: MERINACHIA@MSFIRSTCAPITAL.COM.SG <MERINACHIA@MSFIRSTCAPITAL.COM.SG>

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

Subject: RE: SURVEY ASSESSMENT - D20005105MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI20013868/es3

YOUR REF: D20005105MFSH

LKK REF: CC4/FCI20013868/es3

Dear Sir / Madam,

We refer to the above matter.

We have inspected third party vehicle FBP 296E at M/s S9 MOTOR TRADING PTE LTD on a WP basis and TP repairer proposed for a EXPRESS SETTLEMENT.

Enclosed for your perusal is:

- **TP GIA report**

Please be informed that the estimated cost of repair is not ready yet.

We will revert to you on preliminary advice in due course.

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 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: Tuesday, 15 December 2020 2:20 PM

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

Cc: MERINACHIA@MSFIRSTCAPITAL.COM.SG

Subject: RE: SURVEY ASSESSMENT - D20005105MFSH/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 | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park,
Ubi Avenue 1, #02-25 | S(408933)

From: Claim Workflow System <cwsmotorclaims@msfirstcapital.com.sg>

Sent: Tuesday, 15 December, 2020 2:13 PM

To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG;

MERINACHIA@MSFIRSTCAPITAL.COM.SG

Subject: PRI: SURVEY ASSESSMENT - D20005105MFSH/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.