

12th JAN 2021



Our ref : TTS/BU/1921/216
Your ref : D20005096MFSH

MS First Capital Insurance Ltd
36 Robinson Road
#16-01 City House
Singapore 068877
Attn : Motor Claims Department

WITHOUT PREJUDICE

Dear Sir/Mdm,

ACCIDENT INVOLVING SMB3054K AND SHD3578P ON 10/12/2020 AT ALONG GRANGE ROAD – BUS STOP 09131.

We understand that you are the insurer of vehicle no. SHD3578P which was involved in the above accident with our bus no. SMB3054K.

We are of the opinion that the accident was caused by the negligent driving of your insured driver. As a result of this accident, we have been put to loss and expense as follows:

Cost of Repair	: \$	690.15	(inclusive of 7% gst)
Loss of Use	: \$	600.00	(\$300 x 2days incl. survey day)
Total	: \$	1,290.15	

We look forward to hearing from you early in order to resolve this matter amicably.

We are submitting this claim in demand for direct settlement.

We enclosed herewith the necessary documents to support the claims.

Kindly review and revert within the next (7) seven days.
Failure of which the case shall be send to our solicitor without further advice.

Thank You

Best Regards
Lynn Ahmad (Ms)
Senior Executive Claims
DID : +65 6248 0987

This is a computer-generated document. No signature is required.

DISCHARGE RECEIPT

CLAIM REFERENCE : D20005096MFSH
ACCIDENT DATE : 10/12/2020
ACCIDENT LOCATION : GRANGE RESIDENCES - BUS STOP 09131
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : LIM JIT SENG
INSURED VEHICLE : SHD 3578P
INVOLVED PARTY : SMB 3054K
SETTLEMENT SUM : \$1,065.15

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 : **TOWER TRANSIT SINGAPORE PTE LTD**

Signature and Date :

WITNESS : **LYNN AHMAD**

Signature and Date :



**Tower Transit Singapore Pte Ltd**

21 Bulim Drive, Bulim Bus Depot, Singapore 648170

Co. Registration No. / GST Registration No. 201419417K

Website: www.towertransit.sg Email: AP@towertransit.sg

TAX INVOICE**Bill To:****MS First Capital Insurance Limited**

36 Robinson Road, #16-01

City House, Singapore 068877

Attention: Motor Claims Department

GST Reg. No : 201419417K

Invoice No. : FIR-202103-01

Invoice Date : 9-Mar-2021

Terms : 28 Days

Contract No. :-

Item	DESCRIPTION	GROSS AMOUNT (\$)	TAX RATE	TAX (\$)	AMOUNT (\$)
1	Being cost recovery regarding accident involving SMB3054K and SHD3578P on 10th December 2020: Cost of Repair	645.00	7%	45.15	690.15
TOTAL		645.00		45.15	690.15

Interest shall be levied from the due date of the invoice to the date payment is received. The interest rate shall be at 7.5% p.a. except when there is an agreement in which case the applicable late interest rate as per the agreement shall take precedence.

For Bank Transfer:

Bank Name: The Hongkong and Shanghai Banking Corporation Limited

Account Name: Tower Transit Singapore Pte Ltd

Bank Code: 7232

Branch Code: 052 Collyer Quay Branch

Account No.: 052-394822-001

SWIFT Code: HSBCSGSG

Authorised Signature

Name: Subramanian Kasi

Title: Finance Director

Asher Sng (LKKAUTO)

From: Rachel Wu <RachelWu@msfirstcapital.com.sg>
Sent: Friday, 26 February 2021 12:21 PM
To: Asher Sng (LKKAUTO)
Cc: Admin A
Subject: RE: [MANDATE REQUEST] RE: SURVEY ASSESSMENT - D20005096MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI20014086/es3
Attachments: LKK Survey Photo.pdf; TP LOD.pdf; LKK Adjustment.pdf; LKK Inspection.pdf; LKK Resurvey Photo.pdf

Follow Up Flag: Follow up
Flag Status: Completed

Dear Asher,

Please off as per below:

COR : \$690.15
LOU : \$250 - \$412.50 (\$250-\$275 x 1-1.5 days)
Total : \$940.15 – 1,102.65

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: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Sent: Friday, February 26, 2021 11:22 AM
To: Rachel Wu <RachelWu@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [MANDATE REQUEST] RE: SURVEY ASSESSMENT - D20005096MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI20014086/es3

Your ref : **D20005096MFSH**

Our ref : CC4/FCI20014086/R1es3q2

Dear Sirs,

ACCIDENT INVOLVING SHD 3578P (OI) AND SMB 3054K (TP) ON 10/12/2020

We refer to the above matter.

The accident occurred when our insured changed lane 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 " **TOWER TRANSIT SINGAPORE PTE. LTD.** " at **\$ 1,190.15 (all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 1,380.30	\$ 690.15
2. Loss of Use (2days x \$300)	\$ 600.00	\$ 500.00 (2days x \$250)
Total	\$ 1,980.30	<u>\$ 1,190.15</u>

Surveyor recommended 1days 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: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Sent: Tuesday, 12 January 2021 11:39 AM

To: Rachel Wu <RachelWu@msfirstcapital.com.sg>; Su Li (LKK Auto) <suli@lkkauto.com>

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

Subject: Re: SURVEY ASSESSMENT - D20005096MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI20014086/es3

Hi Rachel,

Content noted, we will prepare our report and seek approval in due course.

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

Sent: Tuesday, January 12, 2021 11:13 AM

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

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

Subject: RE: SURVEY ASSESSMENT - D20005096MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI20014086/es3

Dear Su Li,

Please refer to the attached email fyn.

Third party had sent LOD over.

Kindly prepare claimnote for approval.

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: Rachel Wu

Sent: Tuesday, December 22, 2020 9:51 AM

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

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

Subject: RE: SURVEY ASSESSMENT - D20005096MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI20014086/es3

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
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From: Su Li (LKK Auto) <suli@lkkauto.com>
Sent: Tuesday, December 22, 2020 9:24 AM
To: Rachel Wu <RachelWu@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20005096MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI20014086/es3

YOUR REF: D20005096MFSH
LKK REF: CC4/FCI20014086/R1es3

Dear Sirs / Madam,

We refer to the above matter.

We have inspected third party vehicle SMB 3054K at M/s TOWER TRANSIT SINGAPORE 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
- TP GIA report

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: Rachel Wu [<mailto:RachelWu@msfirstcapital.com.sg>]

Sent: Friday, 18 December 2020 2:37 PM

To: Su Li (LKK Auto)

Cc: Admin A; Asher Sng (LKKAuto)

Subject: RE: SURVEY ASSESSMENT - D20005096MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI20014086/es3

Dear Su Li,

Attached as per request.

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

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

Sent: Friday, December 18, 2020 2:31 PM

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

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

Subject: RE: SURVEY ASSESSMENT - D20005096MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI20014086/es3

Dear Rachel,

We refer to the above matter.

Kindly let us have a copy of insured's accident report for our necessary action.

Please 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: Thursday, 17 December 2020 2:05 PM

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

Cc: RACHELWU@MSFIRSTCAPITAL.COM.SG

Subject: RE: SURVEY ASSESSMENT - D20005096MFSH/1

Dear Sir/Madam,

Thank you for the assignment.

Please be informed that vehicle currently not in the workshop, repairer will arrange.

"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: Thursday, 17 December, 2020 1:57 PM

To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG;

RACHELWU@MSFIRSTCAPITAL.COM.SG

Subject: PRI: SURVEY ASSESSMENT - D20005096MFSH/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.