

MS First Capital Insurance Ltd

36 Robinson Road
#16-01 City House
Singapore 068877

Attn: Motor Claims Dept

Dear Sir/ Madam

ACCIDENT INVOLVING VEHICLE NO FBQ9031M AND SHC 7157A ALONG BLK 112 LENGKOK TIGA ON 20/12/2020

We understand that you are the insurer of SHC 7157A vehicle.

We are instructed by the owner of motor vehicle FBQ 9031M to write, negotiate and settle the claim on their behalf for the abovementioned accident. We therefore propose to claim from you as follows: -

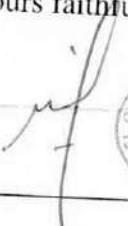
- | | | |
|----|--|--------------|
| 1. | Cost of repair (W/GST) | S\$ 2,193.50 |
| 2. | Loss of Use/ Rental (3days x \$35.00) | S\$ 105.00 |

TOTAL	<u>S\$ 2,298.50</u>
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Please let us have your reply soonest possible.

Thank you.

Yours faithfully






EXCEL

cycle centre pte ltd

48 TOH GUAN ROAD EAST # 01-112 S'PORE 608586 / TEL:68422360 / FAX:68468644

www.excelcycle.com.sg

LETTER OF AUTHORITY & INDEMNITY

ACCIDENT INVOLVING VEHICLE NO. FBQ9031M (Claimant) & SHC7157A (Third Party)
ALONG BK 12 LEXKONG TGA CP ON 20/12/2020 TIME 1715.

I/We, JEROME GAN LI JIE NRIC/PP No. S9226060G

owner of vehicle no. FBQ9031M, hereby authorise **EXCEL CYCLE CENTRE PTE LTD** as my/our repairer to commence repairs to my motor vehicle and to forward the claim for damages sustained, cost of repairs, loss of use and/or rental expenses (where applicable) in the above accident to the third party driver and/or his employer and/or the vehicle owner and/or the insurer concerned. I/We agree that in consideration of you giving up your repairer's lien I/we agree to assign the whole proceeds of my/our third party claim to you and if applicable, my/our solicitors (to be appointed by you on my/our behalf) shall accept this as my/our irrevocable authority to pay the amount compensated direct to you after deduction of their cost on a Solicitor & Client basis. In the event the proceeds of claims for damages, interest, cost and expenses including legal costs are paid to me/us directly by the third party insurer, I/we undertake to indemnify and/or reimburse the said proceeds of claim to you.

I/We understand and agree to make full disclosure of all relevant facts and evidence to conduct my claim. I/We shall render full assistance and cooperation with you and our solicitors to see the claim to a successful conclusion.

If the third party driver and/or his employer and/or the vehicle owner and/or the insurer reject liability (full or partial), I will hold full responsible and liable for the cost of repair, incidental costs and expenses, such as survey fees, search fees, filing fees, etc., payable to my repairer and relevant parties.

I/We 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 insurers' claim. I/We also 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 undertake to inform you and/or the solicitors appointed by you on my/our behalf in the event the third party's insurance company communicates with me/us directly by telephone or in writing and I/we further undertake not to enter into any compromise Settlement Agreement with the third party insurance without your consent as I/we understand that this may jeopardise a fair recovery of the third party claim.

I/we understand and accept that in the event my repairer is compelled to enforce this agreement due to a default on my part, I/We are liable to pay the legal cost incurred by my/our repairer on a full indemnity Solicitor & Client basis to the fullest extent permitted by law.

I/we confirm to enter this agreement voluntarily to assign my/our vehicle to be repaired by the repairer on my/our own free will without any inducement, threat and/or promise.

Owner Signature(s), Date
& Company Stamp (if applicable)



EXCEL

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48 TOH GUAN ROAD EAST # 01-112 S'PORE 608586 / TEL:68422360 / FAX:68468644

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Third Party Claim

Date: 23/12/2020

Details of Claimant:

MR/ MRS/ MISS: JEROME GAN LI JIE

Name of Third Party Insurer: MS FIRST CAPITAL INSURANCE LIMITED

Dear Sirs,

Accident on dated 20/12/2020 time 1715 hrs involving
FBQ9031M (claimant) and SAC7157A (Third Party) along
BLK 112 LENGKONG TIGA CAR PARK

I am the owner of vehicle number FBQ9031M (Claimant) was involved in the above accident with the vehicle number SAC7157A (Third Party) which I understand is insured with your company.

The accident is clearly caused by your insured's negligence. I am, therefore, seeking compensation from you for my financial losses.

My Vehicle is garaged at **EXCEL CYCLE CENTRE PTE LTD**, located at:

48 Toh Guan Road East, Enterprise hub, #01-112 Singapore 608586.

Kindly arrange for your surveyor to inspect my vehicle.

Your kind attention is greatly appreciated.

Yours Faithfully

(Signature of Claimant)

PRE REPAIR

DATE/TIME : 23/12/2020 PM110

SURVEYOR : RASUL CLKRY

CONTACT : 9001w68

DISMANTLE

DATE/TIME :

CONTACT :

AFTER REPAIR

DATE/TIME :

CONTACT :

DISCHARGE RECEIPT

CLAIM REFERENCE : D20005250MFSH
ACCIDENT DATE : 20/12/2020
ACCIDENT LOCATION : BLK 112 LENGKOK TIGA
INSURED : CITYCAB PTE LTD
INSURED DRIVER : QUAH SAY THONG
INSURED VEHICLE : SHC 7157A
INVOLVED PARTY : FBQ 9031M
SETTLEMENT SUM : \$2,253.50

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 : JEROME GAN LI JIE

Signature and Date: [Signature] 23/04/2021

WITNESS : LAURENCE HW

Signature and Date: [Signature] 23/04/21



TEL: 6842 2360 FAX: 6846 8644

WWW.EXCELCYCLES.COM/35

Business Registration No. 199601824/G

TAX INVOICE

GST Reg. No. 19-9601824-G

CASH BILL 現沽單

No. 1745

Date: 21/2/21

Ref:

M/s. MS FIRST CAPITAL INSURANCE LIMITED

FBQ9031M

YAMAHA QL5

[illegible]

貨物出門，不得退換。

Goods once sold cannot be returned or exchanged.

GST 7%

143 50

TOTAL \$

2,193 50

Excel Cycle Centre Pte Ltd

Customers Signature

Jaslin Kok (LKK Auto)

From: Eric Woo <EricWoo@msfirstcapital.com.sg>
Sent: Thursday, 22 April 2021 4:17 PM
To: Jaslin Kok (LKK Auto)
Cc: Admin A
Subject: RE: SURVEY ASSESSMENT - D20005250MFSH/2 // EXPRESS SETTLEMENT - ACC INV SHC7157A AND FBQ9031M ON 20.12.2020 *** LKK REF: CC4/FCI20014408/R1ra3

Dear Jaslin,

You have our mandate to settle as follow:

Cost of Repair : \$2,193.50
Loss of Use : \$60 - \$90 (\$20-\$30 x 3days)
To offer : \$2,253.50 - \$2,283.50

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: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Sent: Thursday, April 22, 2021 12:54 PM
To: Eric Woo <EricWoo@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20005250MFSH/2 // EXPRESS SETTLEMENT - ACC INV SHC7157A AND FBQ9031M ON 20.12.2020 *** LKK REF: CC4/FCI20014408/R1ra3

Dear Sirs/Madam,

ACCIDENT INVOLVING SHC7157A AND FBQ9031M ON 20.12.2020

We refer to the above matter.

We seek your approval to offer Third Party repairer "EXCEL CYCLE CENTRE PL" at \$ 2,283.00 (all-in).

The summary is as follows:-

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 3,165.50	\$ 2,193.50 (2,050.00 + 7% GST)
2. Loss of Use (3days x \$35)	\$ 105.00	\$ 90.00 (3days x \$30)
Total	\$ 3,270.50	\$ 2,283.00

Surveyor recommended 3 days for repair.

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

Sent: Wednesday, 21 April 2021 3:50 PM

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

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

Subject: RE: SURVEY ASSESSMENT - D20005250MFSH/2 // EXPRESS SETTLEMENT - ACC INV SHC7157A AND FBQ9031M ON 20.12.2020 *** LKK REF: CC4/FCI20014408/R1ra3

Dear Jaslin,

You have our mandate to settle as follow:

Cost of Repair : \$2,050.00
 Loss of Use : \$60 - \$90 (\$20-\$30 x 3days)
 To offer : \$2,110.00 - \$2,140.00

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 | TEL: 6507 3848

A Member of MS&AD Insurance Group

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From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Sent: Thursday, April 1, 2021 10:27 AM

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

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

Subject: RE: SURVEY ASSESSMENT - D20005250MFSH/2 // EXPRESS SETTLEMENT - ACC INV SHC7157A AND FBQ9031M ON 20.12.2020 *** LKK REF: CC4/FCI20014408/R1ra3

Dear Sirs/Madam,

ACCIDENT INVOLVING SHC7157A AND FBQ9031M ON 20.12.2020

We refer to the above matter.

We seek your approval to offer Third Party repairer "EXCEL CYCLE CENTRE PL" at \$ 2,140.00 (all-in).

The summary is as follows:-

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 3,165.50	\$ 2,050.00
2. Loss of Use (3days x \$35)	\$ 105.00	\$ 90.00 (3days x \$30)
Total	\$ 3,270.50	\$ 2,140.00

Surveyor recommended 3 days for repair.

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

Sent: Tuesday, 5 January 2021 12:00 PM

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

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

Subject: RE: SURVEY ASSESSMENT - D20005250MFSH/2 // EXPRESS SETTLEMENT - ACC INV SHC7157A AND FBQ9031M ON 20.12.2020 *** LKK REF: CC4/FCI20014408/R1ra3

Dear Jaslin,

Please refer to attached email.

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: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Sent: Monday, January 4, 2021 3:53 PM

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

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

Subject: RE: SURVEY ASSESSMENT - D20005250MFSH/2 // EXPRESS SETTLEMENT - ACC INV SHC7157A AND FBQ9031M ON 20.12.2020 *** LKK REF: CC4/FCI20014408/R1ra3

Dear Eric

We refer to the above matter.

Liability: 100%

Remarks: Insured driver reversed & hit on vehicle A and caused A to hit on TP's vehicle

Kindly let us have your approval on liability.

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

Sent: Monday, 4 January 2021 3:37 PM

To: ERICWOO@MSFIRSTCAPITAL.COM.SG

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

Subject: RE: SURVEY ASSESSMENT - D20005250MFSH/2 // EXPRESS SETTLEMENT - ACC INV SHC7157A AND FBQ9031M ON 20.12.2020 *** LKK REF: CC4/FCI20014408/R1ra3

Dear Eric,

We refer to the above matter.

We have inspected third party vehicle FBQ 9031M and TP repairer proposed for express settlement.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice
- Photographs of TP vehicle in its damaged condition

Please take note that the case handler in-charge is Jaslin.

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

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: Wednesday, 23 December, 2020 2:43 PM

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 - D20005250MFSH/2

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)

"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*

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

Sent: Wednesday, 23 December 2020 2:14 PM

To: ASSIGNMENTS@LKKAUTO.COM

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

Subject: PRI: SURVEY ASSESSMENT - D20005250MFSH/2

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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