

Focus Auto Pte Ltd
UEN No. 201004495R
GST Reg. No. 201004495R
Tel : 6886 9097 Fax : 6481 9095
Email : claims@focusauto.com.sg

Date : 13/01/2021

BY E-MAIL / MAIL

Your ref : SHA8408E
Our ref : SMM 81174 G

WITHOUT PREJUDICE

M/S First Capital Insurance Limited
36 Robinson Road, #16-01 City House
Singapore 068877

Dear Sir/Madam,

ACCIDENT INVOLVING : (SMM8174G & SHA8408E) ALONG CTE TOWARDS ANG MO KIO
DOA: 23/12/2020 TIME: 2130 HOURS

We refer to the above matter and write on behalf of HIPPO LEASING PTE LTD, the registered owner of SMM8174G in respect of the above accident.

We are instructed that the above accident was caused by your insured's negligent driving / or management of your insured vehicle. Your insured's vehicle SHA8408E collided onto the rear portion of our client vehicle SMM8174G. As a result of the accident, our client has been put to loss and expenses, particulars of which are as follows :-

1. Cost of Repair	(\$6800 + 7% GST)	\$	7,276.00
2. Loss of Rental	(13 days x \$120)	\$	1,560.00
3. Buy 3rd Party's GIA Report		\$	29.00

Total Amount :	\$	<u>8,865.00</u>
-----------------------	-----------	------------------------

Enclosed are the following documents for your perusal.

- 1) Driver's driving license / Identity card
- 2) Certificate of Insurance
- 3) GIA report
- 4) GIA Search (SHA9408E)
- 5) Original repair claim
- 6) Car Rental Agreement / Receipt

The demand herein is in respect of our client's for damages pertaining to his motor vehicle and any settlement following or subsequent to this demand shall not prejudice any claim in respect of personal injuries.

Kindly acknowledge receipt of the above said documents within 7 days and your favourable reply is deeply appreciated.

Yours faithfully,

 **Jenny Koh**
Claims Executive
NR 8139 9800

Jenny Koh

LETTER OF AUTHORIZATION

DATE : 23/12/2020

To : _____

RE: ACCIDENT INVOLVING VEHICLE NO. SMM 8174 G & SHH 8408 E

ALONG LT2 TOWARDS ANG MO KIO ON 23/12/2020

I / WE HIPPO LEASING PTE LTD of (NRIC / ROC NO.) 209090756

OF 210 TURF CLUB ROAD #101 ABG THE GRANDSTAND URMALL SINGAPORE 287995.

Owner of vehicle no. SMM 8174 G in consideration of M/S **FOCUS AUTO PTE LTD** repairing my / our vehicle SMM 8174 G at my / our instruction and hereby authorize **FOCUS AUTO PTE LTD** to demand claim settle receive whatever amount settled / payable by the Insurance Company and / or third party or to commence legal proceeding. If necessary, under my name, for the cost of repairs, car rental and / or loss of use, etc and to their appointing Solicitor to act for me / us in respect of the said accident / claim and all claimed and / or settled shall belong to them absolutely.

I further agree and undertake to indemnify them against the above mentioned claim cost which may arisen therewith.

Signature of Owner : _____
(Company's chop – if any)



Name of Owner : HIPPO LEASING PTE LTD

NRIC No : 209090756

Provide 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.

DISCHARGE RECEIPT

CLAIM REFERENCE : D21000008MFSH
ACCIDENT DATE : 23/12/2020
ACCIDENT LOCATION : CTE TOWARDS ANG MO KIO
INSURED : CITYCAB PTE LTD
INSURED DRIVER : BOO HUANG SENG
INSURED VEHICLE : SHA 8408E
INVOLVED PARTY : SMM 8174G
SETTLEMENT SUM : \$8,000.00

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 : HIPPO LEASING PTE LTD

Signature and Date :



[Signature] 13/04/2021

WITNESS :

Focus Auto Pte Ltd
No.1 Kaki Bukit Ave 6 Auto Bay
#02-50 Singapore 417883
Tel: 66349695

Signature and Date :

Jenny Koh
Claims Executive
HP: 8139 9800

[Signature] 18/04/2021

FOCUS AUTO PTE LTD

NO. 1 KAKI BUKIT AVE 6, #02-50 AUTOBAY@KAKI BUKIT
SINGAPORE 417883

Co..Reg. No.: 201004495R GST Reg No.: 201004495R

Email : claims@focusauto.com.sg

Tel No. : 6886 9097 Fax No. : 6844 4625

BILL TO

MS FIRST CAPITAL INSURANCE LTD

36 ROBINSON ROAD

#16-01 CITY HOUSE

SINGAPORE 068877

Tel : 6507 3848 Fax : 6507 3849

(GST ID No. : 195000106C)

TAX INVOICE

NO. : FA-INV000623

DATE : 08/04/2021

P/O REF. : SMM8174G

TERMS : C.O.D.

PAGE : 1

SMM8174G TOYOTA SIETA DOA : 23/12/2020

NO.	CODE	DESCRIPTION	QTY	PRICE	DISC.	TAX CODE	AMOUNT SS
1	COR	COST OF REPAIR	1	6,800.00		SR	6,800.00

SINGAPORE

SEVEN THOUSAND TWO HUNDRED AND SEVENTY
SIX ONLY

SUBTOTAL 6,800.00

DISCOUNT 0.00

GST 7% 476.00

GRAND TOTAL 7,276.00



FOR FOCUS AUTO PTE LTD

CUSTOMER SIGNATURE & STAMP



RECORD MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580

Phone: +65 6224 0010 Fax: +65 6224 0030

Operating Hours: Monday to Friday 9am to 5pm

GST Registration No: M400017735

TAX INVOICE

Date of Request: 09/01/2021

Your Ref No: SMM8174G

Dear Sir/Madam,

Date of Accident: 23/12/2020 00:00 (SGT)

Vehicle No: SMM8174G

Place of Accident: CTE, Singapore

With reference to your application for the accident report, we have attached the following accident report as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SHA8408E	CTE, Singapore	(29.00)	1	(27.10)
GST Amount				(1.90)
Total Amount Due (GST Inclusive)				(29.00)

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank you.

This is a computer generated document and requires no signature.

Asher Sng (LKKAUTO)

From: Eric Woo <EricWoo@msfirstcapital.com.sg>
Sent: Thursday, 1 April 2021 12:18 AM
To: Asher Sng (LKKAUTO)
Cc: Admin A
Subject: RE: [MANDATE REQUEST] RE: [PROPOSED LIABILITY] RE: Our Ref: D21000008MFSH EXPRESS SETTLEMENT - ACC INV SHA8408E AND SMM8174G ON 23/12/2020 *** LKK REF: CC6/FCI20014456/Uea3

Follow Up Flag: Follow up
Flag Status: Flagged

Dear Asher,

You have our mandate to settle as follow:

COR : \$7,276.00
LOR : \$350 - \$720 (\$50-\$60 x 7-12days), base on LOU
GIA search fee : \$29.00 – supported
To offer : \$7,655.00 - \$8,025.00

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 **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.

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: Wednesday, 31 March 2021 12:53 pm
To: Eric Woo <EricWoo@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: [MANDATE REQUEST] RE: [PROPOSED LIABILITY] RE: Our Ref: D21000008MFSH EXPRESS SETTLEMENT - ACC INV SHA8408E AND SMM8174G ON 23/12/2020 *** LKK REF: CC6/FCI20014456/Uea3

Hi Eric,

We refer to the email below.

Our surveyor recommended 7days repair however due to sun and public holiday we proposed 12days breakdown as follow:

- 23 Dec 20 (Wed) – Date of Accident
1. 24 Dec 20 (Thu) – Date on Inspection
 2. 25 Dec 20 (Fri) – PH *Christmas
 3. 26 Dec 20 (Sat) – Day 1
 4. 27 Dec 20 (Sun) – Non Working day
 5. 28 Dec 20 (Mon) – Day 2
 6. 29 Dec 20 (Tue) – Day 3
 7. 30 Dec 20 (Wed) – Day 4
 8. 31 Dec 20 (Thu) - Day 5
 9. 01 Jan 21 (Fri) – PH *New Year
 10. 02 Jan 21 (Sat) – Day 6
 11. 03 Jan 21 (Sun) – Non Working day
 12. 04 Jan 21 (Mon) – Day 7

Kindly advise if we can the approval up to 12days.

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: Tuesday, 30 March 2021 7:36 PM

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

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

Subject: RE: [MANDATE REQUEST] RE: [PROPOSED LIABILITY] RE: Our Ref: D21000008MFSH EXPRESS SETTLEMENT - ACC INV SHA8408E AND SMM8174G ON 23/12/2020 *** LKK REF: CC6/FCI20014456/Uea3

Dear Asher,

You have our mandate to settle as follow:

COR : \$7276.00
LOR : \$350 - \$630 (7-9days), base on LOU
GIA search fee : \$29.00 – supported
To offer : \$7,655.00 - \$7,935.00

Please furnish us copy of the rental invoice for our consideration.

Also, kindly advise the reason for recommending LOR at 12 days when survey report recommended 7 repair days.

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.

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, March 9, 2021 7:59 PM

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

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

Subject: [MANDATE REQUEST] RE: [PROPOSED LIABILITY] RE: Our Ref: D21000008MFSH EXPRESS SETTLEMENT - ACC INV SHA8408E AND SMM8174G ON 23/12/2020 *** LKK REF: CC6/FCI20014456/Uea3

Your ref : **D21000008MFSH**

Our ref : CC4/FCI20014456/Uea3q2

Dear Sirs,

ACCIDENT INVOLVING SHA 8408E (OI) AND SMM 8174G (TP) ON 23/12/2020

We refer to the above matter.

The said chain collision involved 4 vehicles whereby our insured was the 2nd vehicle.

In accordance to the MCF guideline for chain collision, we have to settle the front vehicle's claim at 100%.

We did clarify with insured the nature of the accident and he's aware that NCD (if any) would be affected.

We seek your approval to offer repairer " **FOCUS AUTO PTE LTD** " at **\$ 8,505.00 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 12,746.40	\$ 7,276.00
2. Loss of Rental (13days x \$120)	\$ 1,560.00	\$ 1,200.00 (12days x \$100)
3. GIA Search Fee	\$ 29.00	\$ 29.00
Total	\$ 14,335.40	<u>\$ 8,505.00</u>

Surveyor recommended 7days for repair + 2Sun + 2 PH + 1PRI.

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

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: Monday, 1 February 2021 11:16 AM
To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: [PROPOSED LIABILITY] RE: Our Ref: D21000008MFSH EXPRESS SETTLEMENT - ACC INV SHA8408E AND SMM8174G ON 23/12/2020 *** LKK REF: CC6/FCI20014456/Uea3

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

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: Friday, January 29, 2021 10:56 AM
To: Eric Woo <EricWoo@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [PROPOSED LIABILITY] RE: Our Ref: D21000008MFSH EXPRESS SETTLEMENT - ACC INV SHA8408E AND SMM8174G ON 23/12/2020 *** LKK REF: CC6/FCI20014456/Uea3

Hi Eric,

We refer to the above matter.

Liability: 100%

Remark: B:28 4VEH CC OID 2ND

Kindly let us have your approval on liability.

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: Monday, 4 January 2021 11:09 AM
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: Our Ref: D21000008MFSH EXPRESS SETTLEMENT - ACC INV SHA8408E AND SMM8174G ON 23/12/2020 *** LKK REF: CC6/FCI20014456/Uea3

Dear Mei Kwan,

Our Ref: D21000008MFSH

Please note that we only comment liability when we have the estimate.

Attached copy of ID GIA report as per request.

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

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: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Sunday, January 3, 2021 7:46 PM
To: Eric Woo <EricWoo@msfirstcapital.com.sg>
Cc: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: EXPRESS SETTLEMENT - ACC INV SHA8408E AND SMM8174G ON 23/12/2020 *** LKK REF: CC6/FCI20014456/Uea3

Dear Sir / Madam,

We refer to the above matter.

We have inspected third party vehicle SMM 8174G at M/s Focus Auto Pte Ltd – Kaki Bukit on a WP basis and TP repairer proposed for express settlement.

Enclosed for your perusal is:

- TP GIA report
- Photographs of TP vehicle in its damaged condition

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

We will get back to you on preliminary advice in due course.

Meanwhile, kindly provide us the claim reference number and a copy of your insured's GIA report for our necessary action.

Please take note that the case handler in-charge Asher.

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)

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