



**Teamwork Garage Pte Ltd**  
53 Ubi Avenue 1 #01-23/24 Singapore 408934  
Paya Ubi Industrial Park  
Tel: 6844 2475 Fax: 6844 2474  
Email: [claims@teamworkgarage.com](mailto:claims@teamworkgarage.com)  
GST Register No: 201015366H

10<sup>th</sup> Mar 2021

Our reference: 2012-45

Your reference: SHC7157A

**MS First Capital Insurance Limited**

**BY HAND**

6 RAFFLES QUAY

#21-00

SINGAPORE (048580)

Dear Sir/ Madam,

Claimant : MUHAMMAD HILMI BIN ABDUL RAHMAN

Address : BLK 112 LENGKONG TIGA #02-213 S410112

We are instructed by the above named to claim damages against your insured/your insured's driver in connection with a road accident on **20/12/2020** along **Blk 112 Lengkong Tiga** involving our client's vehicle registration number **FBQ9501Z** and vehicle registrations number **SHC7157A** driven by you/your insured's driver at the material time.

The accident was caused by your insured negligent driving and/or management of the vehicle. 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:-our

Cost of Repair	:	\$ 1123.50
Loss of Use (\$50 x 9)	:	\$ 450.00
Total	:	\$ 1573.50

A copy of each of the following supporting documents is enclosed:-

- a) Our Client's Accident Report/Police Report;
- b) COE/PARF Certificates;
- c) Owner IC & Driving License;
- d) Certificate of Insurance;
- e) Letter Of Authorisation;
- f) Tax Invoice;
- g) Satisfaction of Repaired Vehicle;

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

Please send to us an acknowledgement of receipt of this letter with 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice to you or your insurer. Our client's claim is quantified based on the supporting documents in our file. Until a settlement is reached, all negotiations are conducted on the basis that the damages quantified herein are subject to revision if so instructed by our client.

Yours faithfully,



A handwritten signature in blue ink, appearing to be "Ji.", written over a horizontal line.

Teamwork Garage Pte Ltd

Encl.

## LETTER OF AUTHORIZATION

To MS First Capital Insurance Ltd & Teamwork Garage Pte Ltd (Third party insurance & Workshop)  
Claimant MUHAMMAD HILMI BIN ABDUL RAHMAN

Dear Sirs,

I/We, MUHAMMAD HILMI BIN ABDUL RAHMAN owner of vehicle no. FBQ9501Z  
hereby authorize my/our repairer, Teamwork Garage Pte Ltd  
act as my/our agent and proceed on behalf for me/us with respect to my/our claim for repair costs and/or rental and/or  
loss of use ("claim") for my/our vehicle no. FBQ9501Z that was damage pursuant to the  
accident BLK 112 LENGKONG TIGA which occurred at/along

involving vehicle nos. SHC7157A

I/We hereby irrevocably assign absolutely to you that I/we have authorized and assigned all compensation monies  
pertaining the above mentioned accident due to me/us to my/our repairer/solicitors  
Teamwork Garage Pte Ltd. I/We hereby authorize you to forward and release all  
compensation settlement cheques(s) due to the settlement to my/our repairer/solicitors  
Teamwork Garage Pte Ltd pertaining to above said accident whom I/we  
authorized and assigned to collect the said compensation monies.

I/We further acknowledge that any settlement the workshop may reach on my/our behalf is on a without prejudice  
and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s concerned.

I/We acknowledge that the Discharge Voucher applies only to my/our property damage and will not affect any of the  
personal injuries claim(s) involved and/or uninsured losses claim in a later date. Further the settlement terms herein  
should not be used as an evidence to prejudice to any personal injuries claim(s) involved and/or other uninsured  
losses claim arising of the subject matter in the action.

Thank you.

Dated this 21 day of DECEMBER (month) 20 20 (year)

Signature of owner vehicle (claimant):  

Name of owner of vehicle (claimant): MUHAMMAD HILMI BIN ABDUL RAHMAN

NRIC Number (claimant): S8740147B

## SATISFACTION OF REPAIRED VEHICLE

I/We, Muhammad Hilmi Bin Abdul Rahman, owner/driver of vehicle No. FBQ 95012 declare that the repairs of my/our vehicle has been completed and to my/our satisfaction.

I/We agree that I/we hereby irrevocable absolutely accept the settlement amount and the liability from the third party on the repair costs and/or rental and/or loss of use which are final and that the sum of amount are to be released and payment to the workshop for such repairs in respect of the damages caused in the accident.

I/We further acknowledge that any settlement the workshop may reach on my/our behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s concerned.

I/We acknowledge that the Discharge Voucher applies only to my/our property damage and will not affect any of the personal injuries claim(s) involved and/or uninsured losses claim in a later date. Further the settlement terms herein should not be used as an evidence to prejudice to any personal injuries claim(s) involved and/or other uninsured losses claim arising of the subject matter in the action.

Dated this 05 day of 01 (month) 20 21 (year)  
@ 13 hrs 00 mins

M. Hilmi

Name and Signature

### 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 9501Z  
SETTLEMENT SUM : \$1,203.50

*This Discharge Voucher applies only to the claimant's claim for his property damage and will not affect his personal injuries claim and/or uninsured losses claim in a later date. Further the settlement terms herein should not be used as evidence to prejudice to the claimant's personal injuries claim and/or other uninsured losses claim arising of the subject matter in the action.*

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 : MUHAMMAD HILMI BIN ADUL RAHMAN

Signature and Date :  07/04/2021

WITNESS : **TEAMWORK GARAGE PTE LTD**  
No. 53 Ubi Avenue 1, #01-24  
Paya Ubi Industrial Park  
Singapore 408934  
Tel: 6844 2475 Fax: 6844 2474

Signature and Date :



07/04/2021 



## Jaslin Kok (LKK Auto)

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**From:** Eric Woo <EricWoo@msfirstcapital.com.sg>  
**Sent:** Thursday, 1 April 2021 6:49 PM  
**To:** Jaslin Kok (LKK Auto)  
**Cc:** Admin A  
**Subject:** RE: SURVEY ASSESSMENT - D20005250MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHC7157A AND FBQ9501Z ON 20/12/2020 \*\*\* LKK REF: CC4/FCI20014611/T1ra3

Dear Jaslin,

You have our mandate to settle as follow:

COR : \$1,123.50  
LOU : \$60 - \$150  
To offer : \$1,183.50 - \$1,273.50

We only offer motorcycle LOU \$20 - \$30 per day.

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](mailto:EricWoo@msfirstcapital.com.sg) | Company Regn. No. 195000106C | TEL: 6507 3848  
**A Member of MS&AD Insurance Group**

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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 1, 2021 3:21 PM  
**To:** Eric Woo <EricWoo@msfirstcapital.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: SURVEY ASSESSMENT - D20005250MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHC7157A AND FBQ9501Z ON 20/12/2020 \*\*\* LKK REF: CC4/FCI20014611/T1ra3

Dear Sirs/Madam,

### **ACCIDENT INVOLVING SHC 7157A AND FBQ 9501Z ON 20/12/2020**

We refer to the above matter.

We seek your approval to offer Third Party repairer **"TEAMWORK GARAGE PTE LTD"** at **\$ 1,323.50 (all-in)**.

The summary is as follows:-

	Claimed Amount	Revised Amount
1. Cost of Repair	\$ 4,957.00	\$ 1,123.50 (\$1,050.00 + 7% GST)
2. Loss of Use (9days x \$50.00)	\$ 450.00	\$ 200.00 (5 days x \$40.00)
Total	<b>\$ 5,407.00</b>	<b>\$ 1,323.50</b>

Surveyor recommended 3 days for repair + 1 PH + 1 PRS = 7days

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](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>

**Sent:** Tuesday, 30 March 2021 7:42 PM

**To:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: SURVEY ASSESSMENT - D20005250MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHC7157A AND FBQ9501Z ON 20/12/2020 \*\*\* LKK REF: CC4/FCI20014611/T1ra3

Dear Jaslin,

Please let us have your recommendation soonest.

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](mailto: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](mailto:jaslinkok@lkkauto.com)>

**Sent:** Friday, March 12, 2021 5:56 PM

**To:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>



**Subject:** RE: SURVEY ASSESSMENT - D20005250MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHC7157A AND FBQ9501Z ON 20/12/2020 \*\*\* LKK REF: CC4/FCI20014611/T1ra3

Dear Eric

We are currently preparing our report to seek mandate.

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>

**Sent:** Friday, 12 March 2021 5:54 PM

**To:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Subject:** RE: SURVEY ASSESSMENT - D20005250MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHC7157A AND FBQ9501Z ON 20/12/2020 \*\*\* LKK REF: CC4/FCI20014611/T1ra3

Dear Jaslin,

Attached LOD for your action.

Please let us have a copy of your recommendation soonest.

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](mailto:EricWoo@msfirstcapital.com.sg) | Company Regn. No. 195000106C | TEL: 6507 3848

**A Member of**  **Insurance Group**

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**From:** Eric Woo

**Sent:** Tuesday, January 12, 2021 11:26 AM

**To:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

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

**Subject:** RE: SURVEY ASSESSMENT - D20005250MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHC7157A AND FBQ9501Z ON 20/12/2020 \*\*\* LKK REF: CC4/FCI20014611/T1ra3

Dear Mei Kwan,

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](mailto:EricWoo@msfirstcapital.com.sg) | Company Regn. No. 195000106C | TEL: 6507 3848  
**A Member of MS&AD Insurance Group**

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**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Sent:** Sunday, January 10, 2021 1:17 PM  
**To:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>  
**Subject:** RE: SURVEY ASSESSMENT - D20005250MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHC7157A AND FBQ9501Z ON 20/12/2020 \*\*\* LKK REF: CC4/FCI20014611/T1ra3

Dear Eric,

We refer to the above matter.

We have inspected third party vehicle FBQ 9501Z and TP repairer proposed for express settlement.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Liability: 100%

Remarks: Insured driver reversed & hit on parked / stationary vehicle.

Kindly let us have your approval on liability.

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](mailto: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.*

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**From:** Admin-D (LKKAuto)  
**Sent:** Monday, 28 December 2020 7:29 PM  
**To:** 'Claim Workflow System'; assignments  
**Cc:** [ERICWOO@MSFIRSTCAPITAL.COM.SG](mailto:ERICWOO@MSFIRSTCAPITAL.COM.SG); Admin A  
**Subject:** RE: SURVEY ASSESSMENT - D20005250MFSH/1

Dear Sir/Mdm,

Thank you for the assignment.

Please be informed that repairer agreed to survey on 29/12/2020.

**BEST REGARDS**

**G.NIVITHA**

**LKK Auto Consultants Pte Ltd**

Phone: 6841-1972 | email: [assignments@lkkauto.com](mailto: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*

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**From:** Claim Workflow System <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>  
**Sent:** Monday, 28 December 2020 4:49 PM  
**To:** [ASSIGNMENTS@LKKAUTO.COM](mailto:ASSIGNMENTS@LKKAUTO.COM)  
**Cc:** [CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG](mailto:CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG); [ERICWOO@MSFIRSTCAPITAL.COM.SG](mailto:ERICWOO@MSFIRSTCAPITAL.COM.SG)  
**Subject:** PRI: SURVEY ASSESSMENT - D20005250MFSH/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

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