/	51.70
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Letter Of Craim

Insurance Comp Address	pany: Ms. First G	pk1	D	Pate:
	*			ě
Attention	: Claims Departme	ent - Motor Cl	aims Manager	ŗ.
	- at		1	й Э - и
Dear Sir/Madam	•		* *	a
Subject: Accide	nt involving vehicle nu 178 Bukit BATOK ST	imber SIA	8246 &	22.12.2020
. * *	3.0			
I am the owner of accident as menti	f Vehicle Number SLAG oned above.	5824C	which was in	volved with the
- JIL 62 + G	as solely caused by you, I hereby submit ich are as follows:	r insured vehic my claim again	le, bearing reg st your compa	istration number ny for the
Car rental as per	for OD claim /day) ford da invoice attached	ys × \$800	\$	00 .
Search fee Others Cost of re	nairs		\$ 2105	7
Total claim amou			\$ 3125- \$ 3446	2.60
Enclosed please finecessary review.	nd copies of GIA report	, invoices and o	ertificate of in	surance for your
which I will have t	ithin 14 days from the out for all wrings from the out for all wrings from the claim cost.	which amounte	d to \$ 5445	60 failing
Yours sincerely			· e	E 30
4	X		٠	
(Owner of motor v	ehicle)	*		
	(AN NGEE MENG			
Address :	SOB FASER MEILHTS #04-10	0(124141		
Telephone :	96701661	S(/29/96))	



LETTER OF AUTHORITY AND INDEMNITY

- ☐ Tan Chong Motor Sales Pte Ltd, 913, Bukit Timah Road, Singapore 589623
- ☐ Tan Chong Motor Sales Pte Ltd, 17, Lorong 8, Toa Payoh, Singapore 319254
- □ Autolution Industrial Pte Ltd, 19, Ubi Road 4, Singapore 408623
- ☐ TC Autoclinic Pte Ltd, 25, Leng Kee Road, Singapore 159097
- ☐ TC Autoclinic Pte Ltd, 1, Sixth Lok Yang Road, Singapore 628099

Type of Claim:

Third Party (Direct Settlement)

□ Own Damage (Recovery Claim)

ACCIDENT	INVOLVING VEHICLE F	EGISTRATION	No.	SLA 61	824C	AND	SHC 6274	
ON	22/12/20	AT	10.3	AM				

- 1. I, the owner of vehicle no. SLA 68 Z 4C hereby instruct you and authorise you to act for me with respect to the following: -
 - (a) To submit my claims for all loses including uninsured loss, rental car charges, medical fees, excess payment and cost of repairs.
 - (b) To settling my claim as they deem fit, including settling the matter on basis of my contributory negligence if any.
 - (c) To receive payment for settlement of my claim where all payment is to be made payable to the repair workshop for cost of repairs and other uninsured losses.
 - (d) To sign discharge voucher on my behalf.
- I further acknowledge that any settlement that workshop may reach on my behalf is on a without prejudice basis and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle is concerned.
- 3. In the event that I am required to attend meetings, interviews, court and/or provide statements or any information in connection with my claim, I shall render full cooperation.
- 4. In the event that my claim against the third party or his insurers is not successful or cannot be proceeded with or if any settlement is not honoured or satisfied by the third party or his insurers, I authorise you to revert to my own insurers for the cost of repairs and any losses recoverable under my policy of insurance. In this respect, I understand and accept that the excess amount applicable under the policy of insurance shall be borne by me.
- 5. If for whatever reason, my insurers reject my claim for indemnity for the cost of repairs and/or any other losses recoverable under the policy of insurance or make an offer to pay less than the amount claimed by you, I agree and undertake to pay the difference between what was claimed and paid out by the insurers or the full amount of my repair bill and survey fees and any other expenses reasonably incurred on my behalf or to pay you the difference in amount, as the case may be.
- 6. I undertake to state truthfully and to make full and frank disclosure of all facts leading up to and of the accident and of any action and/or omissions in connection with my part in the accident. If any facts stated are inaccurate and my claim cannot be paid out or fails, I agree that I shall be liable to you for the repair and other costs incurred by you.
- 7. I further undertake to sign any document or discharge voucher that is required for the purposes of my claim and if as a result of my failure to do so, my claim cannot be paid out or is delayed, I agree that I shall be liable to you for the repair and other costs incurred by you.
- 8. I understand that the claim for loss of use of my vehicle will be based on the number on the days estimated by the surveyor in his report for the required repair. The actual number of days may be more due to unavailability of parts, weekend, holidays and other operational exigencies and I accept that it may not be possible to claim for these extra days. In addition, any contributory negligence part of my claim can also affect portion of my claim for loss of usage.
- 9. I shall keep you informed of any correspondence and/or summons that I may receive in connection with the accident before agreeing to pay or receive any monies due under this claim.
- 10. In the event, the insurers pay the claimed amount to me instead of you, I will inform you as soon as possible and reimburse you for the repair and other costs incurred by you.
- For successful recovery of upfront Excess payment by claimant, the workshop shall effect refund accordingly to the mode of upfront payment.
 - a) For upfront Excess payment by credit card, the refund shall be credited to the respective Credit Card Account via Credit Card Company handling the transaction.
 - b) For Excess payment by cash, the workshop shall refund the amount to the claimant via cheque payment.

Claimant's Particulars		Authorized Workshop		
Name KAN NGEE A	1ENG	Company Name		
Address So B FABER		Claim Office TAN ACHEONG MOTOR SALES PTE LTD		
51 2914	<u> </u>	SINGAPORE 589623		
Telephone No 9670/	661	Telephone NPEL: 6466 7711 FAX: 6469 7472		
Date 23/12/20	Email	Date		
Company Stamp [For Co Regn Vehicle]	Authorized Signature	Claim Officer Signature		



MS First Capital Insurance Limited Co.Reg. No. 195000106C GST Reg. No. M2-0001676-9 6 Raffles Quay #21-00 Singapore 048580 Tel: (65) 6222 2311 Fax: (65) 6222 3547

Claims & Motor Underwriting Dept: 36 Robinson Road #16-01 City House Singapore 068877 Tel: (65) 6507 3848 Fax: (65) 6507 3849 www.msfirstcapital.com.sg

DISCHARGE RECEIPT

CLAIM REFERENCE

D20005294MFSH

ACCIDENT DATE

22/12/2020

ACCIDENT LOCATION

377B BUKIT BATOK ST31

INSURED

CITYCAB PTE LTD

INSURED DRIVER

CHANG KIM SENG

INSURED VEHICLE

SHC 627G

INVOLVED PARTY

SLA 6824C

SETTLEMENT SUM

\$3,445.60

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: KAN NGEE MENG

Signature and Date:

16/3/2021

WITNESS

TAN CHONG MOTOR SALES PTE LTD 913 BUKIT TIMAH ROAD SINGAPORE 589623

TEL: 6466 7711 FAX: 6469 7472

Signature and Date:

18/3/302/



NAME

Tan Chong Motor Sales Pte Ltd

911 Bukit Timah Road Tan Chong Motor Centre Singapore 589622 SERVICE CENTRES

913, BUKIT TIMAH ROAD, SINGAPORE 589623. TEL: 64694091/92 17 LORONG 8 TOA PAYOH SINGAPORE 319254. TEL: 63570753/4/5

GST Regn No: 19-9106231-D Co. Regn No : 199106231D



TAX INVOICE

REG: 19-9106231-D

CREDIT

INVOICE NO

MS FIRST CAPITAL INSURANCE LIMITED W12142407 INVOICE DATE 29-JAN-2021 **TERMS**

DATE REC'D

ADDRESS 36 ROBINSON ROAD

12-JAN-2021 #16-01 CITY HOUSE S(068877) SA/SE **TELEPHONE**

65073848 ZHR JOB NO MODEL

. JDRNRRZT32EWA--BG1096320 **ENGINE NO** MILEAGE

CHASSIS NO : MR20830561B 064374 YOUR REFERENCE :

VEHICLE NO : JN1JANT32Z0001581

INS/IC/ZHR/0331/2

i/IS		JOB DESCRIPTION	AMOUNT
5		ER(LKK-AUTO) ON 12.01.2021@1714HR	S.
6	***OWNER CLAIM LO REPAIR FROM 16.0	0SS OF USE 1.2021 - 20.01.2021	
	Policy No: The Claim Type Do DoA 22 Our Ref: 11	IRECT SETTLEMENT / THIRD PARTY CL	

LABOUR PARTS SUBTOTAL	* 10 mm	1580.00 1341.12 2921.12
TOTAL GST(7%) AMOUNT DUE	: : : :	2921.12 204.48 3125.60

(NB : NC=No Charge; P=Included in Package; W=Warranty; G=Goodwill)

THREE THOUSAND ONE HUNDRED TWENTY DOLLARS:

FIVE AND CENTS SIXTY ONLY.

WORKSHOP MANAGER

The General Terms and Conditions of Service (the "Conditions") printed overleaf or attached to this Invoice shall apply to all Services set out above. Any claims relating the Services shall be subject to the Conditions. Any objections to the charges in this Invoice must be made within seven (7) days from the date of this Invoice, otherwise it shall be assumed that this Invoice has been accepted as correct and conclusive.



NAME

ADDRESS

Tan Chong Motor Sales Pte Ltd

911 Bukit Timah Road Tan Chong Motor Centre Singapore 589622 SERVICE CENTRES

913, BUKIT TIMAH ROAD, SINGAPORE 589623. TEL: 64694091/92 17 LORONG 8 TOA PAYOH SINGAPORE 319254. TEL: 63570753/4/5

GST Regn No: 19-9106231-D Co. Regn No: 199106231D



TAX INVOICE

GST REG: 19-9106231-D

INVOICE NO

MS FIRST CAPITAL INSURANCE LIMITED INVOICE DATE : W12142407 TERMS : 29-JAN-2021

36 ROBINSON ROAD DATE REC'D : CREDIT

TELEPHONE : #16-01 CITY HOUSE S(068877) SA/SE : 12-JAN-2021

MODEL : 65073848 JOB NO : ZHR

ENGINE NO : JDRNRRZT32EWA---- MILEAGE : BG1096320

CHASSIS NO : MR20830561B YOUR REFERENCE : 064374

VEHICLE NO : JN1JANT32Z0001581 INS/IC/ZHR/0331/2

NS	JOB DESCRIPTION CLOSE OF THE	AMOUNT
	LABOUR	
1	PERFORM RUST PROOFING & TREATMENT FOR 2X AFFECTED PANEL	120.00
2	APPLY SEALANT TO ALL AFFECTED PANEL JOINTS & RESEAL NECESSARY AREA	100.00
3	TRANSFER MECHANISM PART FOR FR LH DOOR	80.00
4	REPAIR FR LH FENDER, RR LH DOOR & LH SILY-OUTER RENEW FRT LH DOOR	780.00
5	S/PAINT FR/RR LH DOOR, FR LH FENDER & LH SILY-OUTER	500.00
	SUBTOTAL :	1580.00
	PARTS	
1	CLIP-TRIM(2.7X3)	6.48
2	Qty:3 @ \$2.70 each (Disc:20.00% After Disc:\$6.48each)	144 00
4	MOULDING ASSY-F Qty:1 @ \$180.00 each (Disc:20.00% After Disc:\$144.00each)	144.00
3	CLIP(2.7X2)	4.32
	Qty:2 @ \$2.70 each (Disc:20.00% After Disc:\$4.32each)	
4	GROM-PTN(2.7X4)	8.64
	Qty:4 @ \$2.70 each (Disc:20.00% After Disc:\$8.64each)	
5	GROMMET(4.9X6)	23.52
	Qty:6 @ \$4.90 each (Disc:20.00% After Disc:\$23.52each)	

DOLLARS:

WORKSHOP MANAGER



NAME

ADDRESS

Tan Chong Motor Sales Pte Ltd

911 Bukit Timah Road Tan Chong Motor Centre Singapore 589622 SERVICE CENTRES

913, BUKIT TIMAH ROAD, SINGAPORE 589623. TEL: 64694091/92 17 LORONG 8 TOA PAYOH SINGAPORE 319254. TEL: 63570753/4/5

GST Regn No: 19-9106231-D Co. Regn No: 199106231D



TAX INVOICE

GST REG: 19-9106231-D

: INVOICE NO

MS FIRST CAPITAL INSURANCE LIMITED INVOICE DATE : W12142407 TERMS : 29-JAN-2021

36 ROBINSON ROAD DATE REC'D : CREDIT

TELEPHONE : #16-01 CITY HOUSE S(068877) SA/SE : 12-JAN-2021

MODEL : 65073848 JOB NO : ZHR

ENGINE NO : JDRNRRZT32EWA---- MILEAGE : BG1096320

CHASSIS NO : MR20830561B YOUR REFERENCE : 064374
VEHICLE NO : JN1JANT32Z0001581 INS/IC/ZHR/0331/2

SLA6824C

ITEMS	JOB DESCRIPTION CLOCKED LOTTING	AMOUNT
6	CLIP(3.3X2)	5.28
	Qty:2 @ \$3.30 each (Disc:20.00% After Disc:\$5.28each)	
7	MOULDING SASH	85.28
8	Qty:1 @ \$106.60 each (Disc:20.00% After Disc:\$85.28each) TAPE-FR DOOR,LH	15.60
	Qty:1 @ \$19.50 each (Disc:20.00% After Disc:\$15.60each)	20.00
9	MOUL-FR DOOR PAD, LH	155.76
10	Qty:1 @ \$194.70 each (Disc:20.00% After Disc:\$155.76each) DOOR-FRONT LH	872.24
10	Qty:1 @ \$1090.30 each (Disc:20.00% After Disc:\$872.24each)	012.24
11	SUNDRIES	20.00
	Qty:1 @ \$20.00 each (Special Nett Item)	
	SUBTOTAL :	1341.12
	REMARKS	
1	AIG INS, CLAIM AGAINST FIRST CAPITAL INS.	
	DOA: 22.12.2020	
2	TOC:DIRECT SETTLEMENT OUR REF:INS/IC/ZHR/0331/2020	
3	T/P VEHICLE NO:SHC627G	
	SATISFACTION NOTE ATTACHED	
4	SURVEY BY: RASUL(LKK-AUTO) ON 11.01.2021@1125HRS	
	RECOMMEND REPAIR 4 DAYS	

DOLLARS:

WORKSHOP MANAGER

Asher Sng (LKKAuto)

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

Sent: Wednesday, 3 March 2021 3:26 PM

To: Asher Sng (LKKAuto)

Cc: Admin A

Subject: RE: [MANDATE REQUEST] RE: SURVEY ASSESSMENT - D20005294MFSH/1 //

EXPRESS SETTLEMENT - ACC INV SHC627G AND SLA6824C ON 22.12.2020

*** LKK REF: CC4/FCI21000222/R1ea3

Follow Up Flag: Follow up Flag Status: Completed

Dear Asher,

You have our mandate to settle as follow:

COR : \$3, 125. 60

LOU : \$320 (\$80 x 4days)

To offer : \$3,445.60

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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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, February 24, 2021 11:43 AM
To: Eric Woo <EricWoo@msfirstcapital.com.sg>

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

Subject: [MANDATE REQUEST] RE: SURVEY ASSESSMENT - D20005294MFSH/1 // EXPRESS SETTLEMENT - ACC INV

SHC627G AND SLA6824C ON 22.12.2020 *** LKK REF: CC4/FCI21000222/R1ea3

Your ref : D20005294MFSH

Our ref : CC4/FCI21000222/R1ea3q2

Dear Sirs,

ACCIDENT INVOLVING SHC 627G (OI) AND SLA 6824C (TP) ON 22/12/2020

We refer to the above matter.

The accident occurred when our insured inch out from the minor road 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 "TAN CHONG MOTOR SALES PTE LTD" at \$ 3,445.60 (all-in).

The summary is as follows: -

Amount Claimed Amount Revised

1. Cost of Repairs (w/GST) \$ 5,938.33 \$ 3,125.60

2. Loss of Use (4days x \$80) \$ 320.00 \$ 320.00 (4days x \$80)

Total \$ 6,258.33 **\$ 3,445.60**

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: <u>ashersng@lkkauto.com</u> | fax: 6741-4108 | did: 6841-6051

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

Sent: Monday, 22 February 2021 10:23 AM

To: 'Eric Woo' < Eric Woo@msfirstcapital.com.sg; Mei Kwan (LKKAuto) Meikwan@lkkauto.com>

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

Subject: RE: SURVEY ASSESSMENT - D20005294MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHC627G AND SLA6824C ON

22.12.2020 *** LKK REF: CC4/FCI21000222/R1ea3

Hi Eric,

We acknowledge your email below.

We shall process to prepare our report to seek approval from you in due course.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(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: Sunday, 21 February 2021 10:21 PM
To: Mei Kwan (LKKAuto) Meikwan@lkkauto.com

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

Subject: RE: SURVEY ASSESSMENT - D20005294MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHC627G AND SLA6824C ON

22.12.2020 *** LKK REF: CC4/FCI21000222/R1ea3

Dear Sirs,

Attached LOD for your necessary action.

Please assist to let us have your recommendation soonest possible.

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

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From: Eric Woo

Sent: Friday, 15 January 2021 1:57 pm

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

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

Subject: RE: SURVEY ASSESSMENT - D20005294MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHC627G AND SLA6824C ON

22.12.2020 *** LKK REF: CC4/FCI21000222/R1ea3

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 | Company Regn. No. 195000106C | TEL: 6507 3848

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

Sent: Thursday, January 14, 2021 7:00 PM To: Eric Woo <EricWoo@msfirstcapital.com.sg>

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

Subject: RE: SURVEY ASSESSMENT - D20005294MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHC627G AND SLA6824C ON

22. 12. 2020 *** LKK REF: CC4/FCI21000222/R1ea3

Dear Eric.

We refer to the above matter.

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 Asher and she can be contacted at DID: 6841 6051.

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

Sent: Thursday, 31 December 2020 8:56 AM

To: ASSIGNMENTS@LKKAUTO.COM

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

Subject: PRI: SURVEY ASSESSMENT - D20005294MFSH/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

Fax: 6507 3849			
DC. This is a system gamerated mail. Diagon do not youly to this mail.			
PS: This is a system generated mail. Please do not reply to this mail.			
	This email has been checked for viruses by AVG antivirus software. www.avg.com		