



PEOPLE'S VEHICLE RECOVERY SERVICE

Blk 3023A Ubi Road 1 #01-60 Singapore 408717

Tel: 6743 3246 | Fax: 6743 0013

GST Registration No.: M90001895E

E-mail: peoplevehicle@gmail.com

LETTER OF DEMAND

Date: 25/2/2021

MS FIRST CAPITAL INSURANCE LIMITED
36 ROBINSON ROAD
#16-01 CITY HOUSE
SINGAPORE 068877
Attn: Motor Claims Department

Your Vehicle: YN3546C
Our Vehicle: SMR6006X

LKK Ref: CC4/FCI21000320/ea3

Re: Accident involving YN3546C & SMR6006X on 5/1/2021

We act on behalf of our Client, Vehicle No. SMR6006X on above claim.

P/P (as per your appointed surveyor)	: \$ 11,324.45 (incl. GST)
Loss of use (S\$100 x 4 days)	: \$ 400.00
LTA Search	: \$ 7.45
Total	: <u>\$ 11,731.90</u>

Kindly revert back to us within 3 working days from date of above if you wish to settle with us under direct settlement.
In which on the 4th working day, we will hand this case to our lawyer.

Thank you.

Yours Sincerely,
People's Vehicle Recovery Service

LETTER OF AUTHORITY

Date: 11/01/2021

To:

MS FIRST CAPITAL INSURANCE LIMITED

36 ROBINSON ROAD #16-01 CITY HOUSE

S (068877)

Attn: Motor Claims Department

Your Reference: YN3546C

Our Reference: SMR6006X

Re: Accident involving Vehicle no. YN3546C and SMR6006X on 11/01/2021.

I/We LIM SEE WEE put in place **People's Vehicle Recovery Service** so act for me/us with respect to my/our above claim of repair costs, rental/loss of use for my/our vehicle no. SMR6006X.

Kindly issue cheque directly to **People's Vehicle Recovery Service** for the above claim.

Yours Faithfully



Signed By

Name: LIM SEE WEE

UEN / Last 4 Digit NRIC No.: SXXXX023H

DISCHARGE RECEIPT

CLAIM REFERENCE : D21000128MFCV
ACCIDENT DATE : 05/01/2021
ACCIDENT LOCATION : ULU PANDAN BUS DEPOT LOADING/UNLOADING BAY
INSURED : SBS TRANSIT LTD
INSURED DRIVER : TAN CHENG KOK
INSURED VEHICLE : YN 3546C
INVOLVED PARTY : SMR 6006X
SETTLEMENT SUM : \$11,730.00

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 : LIM SEE WEE

Signature and Date :  30-03-21

WITNESS : Apple Huang

Signature and Date :  30/03/21

PEOPLE'S VEHICLE RECOVERY SERVICE

BLK 3023-A UBI ROAD 1 #01-60 SINGAPORE 408717

Tel No. : 67433246 / 67438552 Fax No. : 67430013

E-Mail : peoplevehicle@gmail.com

Tax Reg. No. : M90001895E Buss. Reg. No. : 31800200X

MS FIRST CAPITAL INSURANCE LIMITED

36 ROBINSON ROAD

#16-01 CITY HOUSE (S) 068877

Attention : Motor Claim Department

Contact : 6507 3848 Fax No. : 6507 3849

Tax Invoice : TT21001

Date : 02/02/2021

Vehicle Num. : SMR 6006 X

Make/Model : MAZDA CX-5

Chassis/Eng# :

Accident Date : 05/01/2021

Claim No. : TP 392-21

Reference : YN 3546 C

Policy No. : AIG 2070177305

S/N	Quantity	Particular	Unit Price	Amount S\$
LIST ITEMS :				
1.	1	BONNET		1,077.00
2.	1	NOSE PANEL		300.00
3.	2	HEAD LAMP	3,563.00	7,126.00
4.	1	GRILLE		1,567.00
5.	1	GRILLE LOGO		96.00
6.	1	BUMPER FRT		1,024.00
7.	1	GRILLE INNER GARNISH		580.00
8.	1	NOSE PANEL INNER GARNISH		109.00
9.	1	GRILLE LOGO		96.00
10.	1	GRILLE LOGO BASE		92.00
List TotalS\$:				12,067.00
20.00% Discount S\$:				2,413.40
				9,653.60
LABOUR :				
REMOVE & REPLACE ACCIDENT DAMAGED PARTS				400.00
SPRAY PAINTING ACCIDENT AFFECTED PARTS				500.00
CHECK ALL LIGHTING AFTER REPAIR				30.00
Labour Total S\$:				930.00

SingDollars : Eleven Thousand Three Hundred Twenty-Four & Cents Forty-Five Only

E. & O.E.

Total S\$: 10,583.60

GST 7% S\$: 740.85

Amount Due S\$: 11,324.45

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for PEOPLE'S VEHICLE RECOVERY SERVICE
Computer Generated Invoice.No Signature Required.

Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 05 Jan 2021 / 13:58:03

Receipt Date/Time : 05 Jan 2021 / 13:58:02

Tax Invoice/Receipt

Receipt No. : ITNET-00000-210105-002120

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - YN3546C				
As at 05 Jan 2021/10:10:00				
Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - YN3546C			
	Enquiry Fee	7.00	0.49	7.49
	20210105135702724455			
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
	452419XXXXXX0018	eNETS Credit Card		7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

Asher Sng (LKKAUTO)

From: Henry Kao <HenryKao@msfirstcapital.com.sg>
Sent: Friday, 26 March 2021 1:40 PM
To: Asher Sng (LKKAUTO)
Cc: Admin A
Subject: RE: [MANDATE REQUEST] RE: [PROPOSED LIABILITY] RE: NEW ASSIGNMENT // EXPRESS SETTLEMENT - ACC INV YN3546C AND SMR6006X ON 05.01.2021 *** LKK REF : CC4/FCI21000320/ea3

Hi Asher,

Your Ref: CC4/FCI21000320/ea3
Our Ref: D21000128/SBST/CJ - TPD1

ACCIDENT INVOLVING YN 3546C & SMR 6006X ON 05/01/2021.

We refer to the above matter and your preceding email on even date.

We noted that you did not reply our enquiry on why the Cost of Repairs stated under Amount Claimed is lesser than the Amount Revised.

Nonetheless, we went through the documents and notice that the Cost of Repairs of \$11,136.00 stated under Amount Claimed is before GST, and the amount of \$11,324.45 stated under Amount Revised is inclusive of GST.

In view of the above, please proceed as proposed to resolve the matter up to \$11,731.90.

Best Regards

Henry Kao
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3584 | Fax No. : 6507 3849 | Email: henrykao@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, March 26, 2021 12:57 PM
To: Henry Kao <HenryKao@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: [MANDATE REQUEST] RE: [PROPOSED LIABILITY] RE: NEW ASSIGNMENT // EXPRESS SETTLEMENT - ACC INV YN3546C AND SMR6006X ON 05.01.2021 *** LKK REF : CC4/FCI21000320/ea3

Hi Henry,

Sorry for the inconvenience.

Enclosed the attachment for your easy reference.

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: Henry Kao <HenryKao@msfirstcapital.com.sg>

Sent: Friday, 26 March 2021 12:06 PM

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

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

Subject: RE: [MANDATE REQUEST] RE: [PROPOSED LIABILITY] RE: NEW ASSIGNMENT // EXPRESS SETTLEMENT - ACC INV YN3546C AND SMR6006X ON 05.01.2021 *** LKK REF : CC4/FCI21000320/ea3

Hi Asher,

Your Ref: CC4/FCI21000320/ea3

Our Ref: D21000128/SBST/CJ - TPD1

ACCIDENT INVOLVING YN 3546C & SMR 6006X ON 05/01/2021.

We refer to the above matter and your preceding email on even date.

There are no attachment in your preceding email. Furthermore, please advise why the amount claimed is lesser than the amount revised.

Best Regards

Henry Kao

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3584 | Fax No. : 6507 3849 | Email: henrykao@msfirstcapital.com.sg | Company Regn. No. 195000106C

A Member of  Insurance Group

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

Sent: Friday, March 26, 2021 11:43 AM

To: Henry Kao <HenryKao@msfirstcapital.com.sg>

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

Subject: [MANDATE REQUEST] RE: [PROPOSED LIABILITY] RE: NEW ASSIGNMENT // EXPRESS SETTLEMENT - ACC INV YN3546C AND SMR6006X ON 05.01.2021 *** LKK REF : CC4/FCI21000320/ea3

Your ref : **D21000128MFCV**

Our ref : CC4/FCI21000320/Aea3q2

Dear Sirs,

ACCIDENT INVOLVING YN 3546C (OI) AND SMR 6006X (TP) ON 05/01/2021

We refer to the above matter.

The accident occurred when our insured reversed 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 " **PEOPLE'S VEHICLE RECOVERY SERVICE** " at **\$ 11,731.90 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 11,136.00	\$ 11,324.45
2. Loss of Use (4days x \$100)	\$ 400.00	\$ 400.00 (4days x \$100)
3. LTA Search Fee	\$ 7.45	\$ 7.45
Total	\$ 11,543.45	<u>\$ 11,731.90</u>

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: 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: Henry Kao <HenryKao@msfirstcapital.com.sg>

Sent: Thursday, 25 February 2021 10:53 AM

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

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

Subject: RE: [PROPOSED LIABILITY] RE: NEW ASSIGNMENT // EXPRESS SETTLEMENT - ACC INV YN3546C AND SMR6006X ON 05.01.2021 *** LKK REF : CC4/FCI21000320/ea3

Hi Asher,

Your Ref: CC4/FCI21000320/ea3

Our Ref: D21000128/SBST/CJ - TPD1

ACCIDENT INVOLVING YN 3546C & SMR 6006X ON 05/01/2021.

We refer to the above matter and your preceding email dated 24/02/2021.

Please proceed with the proposed liability @ 100%.

Best Regards

Henry Kao
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3584 | Fax No. : 6507 3849 | Email: henrykao@msfirstcapital.com.sg | Company Regn. No. 195000106C
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From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Sent: Wednesday, February 24, 2021 3:14 PM

To: Henry Kao <HenryKao@msfirstcapital.com.sg>

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

Subject: [PROPOSED LIABILITY] RE: NEW ASSIGNMENT // EXPRESS SETTLEMENT - ACC INV YN3546C AND SMR6006X ON 05.01.2021 *** LKK REF : CC4/FCI21000320/ea3

Hi Sir,

We refer to the above matter.

Liability: 100%

Remark: B:NIL OID REVERSED AND HIT TP

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

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: Henry Kao <HenryKao@msfirstcapital.com.sg>

Sent: Friday, 8 January 2021 9:30 AM

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

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

Subject: RE: NEW ASSIGNMENT // EXPRESS SETTLEMENT - ACC INV YN3546C AND SMR6006X ON 05.01.2021 ***
LKK REF : CC4/FCI21000320/ea3

Hi Mei Kwan,

Your Ref: CC4/FCI21000320/ea3

Our Ref: D21000128/SBST/CJ - TPD1

ACCIDENT INVOLVING YN 3546C & SMR 6006X ON 05/01/2021.

We refer to the above matter and your preceding email dated 07/01/2021.

As requested, we enclosed a copy of our insured's accident report for your perusal.

Best Regards

Henry Kao
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3584 | Fax No. : 6507 3849 | Email: henrykao@msfirstcapital.com.sg | Company Regn. No. 195000106C
A Member of **MS&AD** Insurance Group

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-----Original Message-----

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

Sent: Thursday, January 7, 2021 7:20 PM

To: Henry Kao <HenryKao@msfirstcapital.com.sg>

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

Subject: RE: NEW ASSIGNMENT // EXPRESS SETTLEMENT - ACC INV YN3546C AND SMR6006X ON 05.01.2021 ***
LKK REF : CC4/FCI21000320/ea3

Dear Henry,

We refer to the above matter.

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

Kindly take note that the case handler in-charge is 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)

-----Original Message-----

From: Admin-D (LKKAuto) <admin-d@lkkauto.com>

Sent: Thursday, 7 January, 2021 11:57 AM

To: 'Aini Binte' <Aini@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>

Cc: 'Henry Kao' <HenryKao@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: NEW ASSIGNMENT

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)

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Any inconvenience caused is much regretted

-----Original Message-----

From: Aini Binte <Aini@msfirstcapital.com.sg>

Sent: Wednesday, 6 January 2021 5:20 PM

To: 'assignments@lkkauto.com' <assignments@lkkauto.com>

Cc: peoplevehicle@gmail.com; Henry Kao <HenryKao@msfirstcapital.com.sg>

Subject: NEW ASSIGNMENT

Insured Vehicle No : YN3546C

TP Vehicle No : SMR6006X

Claim No : D21000128MFCV

Workshop Name : PEOPLE'S VEHICLE RECOVERY SERVICE

Our Surveyor : LKK AUTO CONSULTANTS PTE LTD

Instructions : Direct Settlement

Created By : AINI
Verified By : HENRY
Approved By : HENRY

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