

KARZ WORKS PTE LTD
53 UBI AVENUE 1 #01-23, PAYA UBI INDUSTRIAL PARK
SINGAPORE 408934
(TEL) 6 8 4 4 5 9 3 4 (FAX) 6 8 4 4 2 4 7 4
(E-MAIL) KARZWORKSSG@GMAIL.COM

09th Mar 2021

Our reference: KK2012-41
Your reference: SHC7157A

MS First Capital Insurance Limited
6 RAFFLES QUAY
#21-00
SINGAPORE(048580)
Attn: Motor Claims Department
Dear Sir/ Madam,

BY HAND

Claimant : NUR SABRINA ABDUL SHUKOR
Address : BLK 112 LENGKONG TIGA #02-219 S(410112)

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 DEC 2020 along 112 LENGKONG TIGA BLK 112 S(410112) involving our client's vehicle registration number FA4045T 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:-

Cost of Repair	:	\$1, 000.00
Loss of Use (9Days x \$30)	:	\$270.00
LTA Search x 2	:	\$14.98
Total	:	\$1,284.98

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

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

- a) Our client's Accident Report/Police Report;
- b) COE/PARF Certificates;
- c) Owner / Driver's IC & Driving License;
- d) Letter Of Authorisation;
- e) Tax Invoice;
- f) LTA Search;
- g) Satisfaction Form;

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,



Karz Works Pte Ltd

Encl.

LETTER OF AUTHORIZATION

To : FCI & KARZ WORKS PTE LTD (Third party insurance & Workshop)

Claimant : NUR SABRINA BTE ABDUL SHUKOR

Dear Sirs,

I/We, NUR SABRINA BTE ABDUL SHUKOR owner of vehicle no. FA4045T

hereby authorize my/our repairer, KARZ WORKS 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. FA4045T that was damage pursuant to the accident which occurred at/along 112 LENGKONG TIGA BLK 112 S(410112)

involving vehicle nos. FBQ9501Z / SHC 7157A / FBQ 9031M

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 KARZ WORKS 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 KARZ WORKS 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 29 day of 12 (month) 2020 (year)

Signature of owner vehicle (claimant):

Name of owner of vehicle (claimant) : NUR SABRINA BTE ABDUL SHUKOR

NRIC Number (claimant): S9503566C

DISCHARGE RECEIPT

CLAIM REFERENCE : D20005250MFSH
ACCIDENT DATE : 20/12/2020
ACCIDENT LOCATION : BLK 112 LENGKONG TIGA
INSURED : CITYCAB PTE LTD
INSURED DRIVER : QUAH SAY THONG
INSURED VEHICLE : SHC 7157A
INVOLVED PARTY : FA 4045T
SETTLEMENT SUM : \$1,157.49

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 : NUR SABRINA BTE ABDUL SHUKOR


Signature and Date :

 . 07/06/2021

WITNESS :



Signature and Date :

 . 07/06/2021

UEN No. 201802142M

CUSTOMER'S SIGNATURE _____



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 22 Dec 2020 / 15:00:41

Receipt Date/Time : 22 Dec 2020 / 15:00:41

Tax Invoice/Receipt

Receipt No. : ITNET-00000-201222-002829

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$)	GST Amount (\$)	Amount After GST (\$)
Result of Insurance Enquiry - FBQ9031M				
As at 20 Dec 2020/15:00:00				
Insurance Co: SOMPO INSURANCE SINGAPORE PTE. LTD.				
1	Insurance Enquiry - FBQ9031M Enquiry Fee 20201222145931196274	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - SHC7157A				
As at 20 Dec 2020/15:00:00				
Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
2	Insurance Enquiry - SHC7157A Enquiry Fee 20201222145931237031	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - XD9277D				
As at 22 Dec 2020/10:00:00				
Insurance Co: SOMPO INSURANCE SINGAPORE PTE. LTD.				
3	Insurance Enquiry - XD9277D Enquiry Fee 20201222145931279153	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - SLP1751H				
As at 22 Dec 2020/12:27:00				
Insurance Co: NTUC INCOME INS CO-OP LTD				
4	Insurance Enquiry - SLP1751H Enquiry Fee 20201222145931328743	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		28.00	1.96	29.96
Rounding Difference				0.01
Total Amount Payable				29.95
Paid By				
540191XXXXXX4799		eNETS Credit Card		29.95
Total				29.95
Cash Change				0.00
Tendered Amount				29.95
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

Asher Sng (LKKAUTO)

From: Eric Woo <EricWoo@msfirstcapital.com.sg>
Sent: Saturday, 22 May 2021 3:37 PM
To: Asher Sng (LKKAUTO)
Cc: Admin A
Subject: RE: [MANDATE REQUEST] RE: SURVEY ASSESSMENT - D20005250MFSH/3 // EXPRESS SETTLEMENT - ACC INV SHC7157A AND FA4045T ON 20.12.2020 *** LKK REF: CC4/FCI21000402/T1ea3

Follow Up Flag: Follow up
Flag Status: Flagged


Dear Asher,

You have our mandate to settle as follow:

COR : \$1,000.00
LOU : \$60 - \$150 (\$20-\$30 x 3-5days)
LTA : \$7.49
To offer : \$1,067.49 - \$1,157.49

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  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: Tuesday, 27 April 2021 10:20 am
To: Eric Woo <EricWoo@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: [MANDATE REQUEST] RE: SURVEY ASSESSMENT - D20005250MFSH/3 // EXPRESS SETTLEMENT - ACC INV SHC7157A AND FA4045T ON 20.12.2020 *** LKK REF: CC4/FCI21000402/T1ea3

Hi Eric,

We refer to the above matter.

Enclosed a copy of the third party amended LOD for your necessary action.

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, 27 April 2021 9:46 AM

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

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

Subject: RE: [MANDATE REQUEST] RE: SURVEY ASSESSMENT - D20005250MFSH/3 // EXPRESS SETTLEMENT - ACC INV SHC7157A AND FA4045T ON 20.12.2020 *** LKK REF: CC4/FCI21000402/T1ea3

Dear Asher,

Kindly get Third-party workshop to resend LOD.

Our vehicle number is SHC7157A.

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

Sent: Monday, April 26, 2021 7:17 PM

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

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

Subject: [MANDATE REQUEST] RE: SURVEY ASSESSMENT - D20005250MFSH/3 // EXPRESS SETTLEMENT - ACC INV SHC7157A AND FA4045T ON 20.12.2020 *** LKK REF: CC4/FCI21000402/T1ea3

Your ref : **D20005250MFSH**

Our ref : CC4/FCI21000402/T1ea3q2

Dear Sirs,

ACCIDENT INVOLVING SHC 7157A (OI) AND FA 4045T (TP) ON 20/12/2020

We refer to the above matter.

The accident occurred when our insured hit third party parked 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 "KARZ WORK SOLUTIONS" at \$ 1,157.49 (all-in).

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 3,184.00	\$ 1,000.00
2. Loss of Use (9days x \$30)	\$ 270.00	\$ 150.00 (5days x \$30)
3. LTA Search Fee	\$ 14.98	\$ 7.49
Total	\$ 3,468.98	<u>\$ 1,157.49</u>

Surveyor recommended 3days 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: Eric Woo <EricWoo@msfirstcapital.com.sg>

Sent: Tuesday, 12 January 2021 11:25 AM

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

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

Subject: RE: SURVEY ASSESSMENT - D20005250MFSH/3 // EXPRESS SETTLEMENT - ACC INV SHC7157A AND FA4045T ON 20.12.2020 *** LKK REF: CC4/FCI21000402/T1ea3

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: Sunday, January 10, 2021 1:03 PM
To: Eric Woo <EricWoo@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20005250MFSH/3 // EXPRESS SETTLEMENT - ACC INV SHC7157A AND FA4045T ON 20.12.2020 *** LKK REF: CC4/FCI21000402/T1ea3

Dear Eric,

We refer to the above matter.

We have inspected third party vehicle FA 4045T 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 Asher.

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

"Best Wishes for Merry Christmas & Happy New Year 2021"

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.

From: Admin-D (LKKAUTO)
Sent: Monday, 28 December 2020 7:30 PM
To: 'Claim Workflow System'; assignments
Cc: ERICWOO@MSFIRSTCAPITAL.COM.SG; Admin A
Subject: RE: SURVEY ASSESSMENT - D20005250MFSH/3

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 | 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: Monday, 28 December 2020 4:54 PM

To: ASSIGNMENTS@LKKAUTO.COM

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

Subject: PRI: SURVEY ASSESSMENT – D20005250MFSH/3

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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