

## KUM CHEW MOTOR WORKSHOP

160, Sin Ming Drive  
Sin Ming Autocity #05-08, Singapore 575722.  
TEL: 6453 6256, 6456 3715 FAX: 6455 7754  
Email:kumchew1@singnet.com.sg

Your ref : D20005213MFSH

Date : 22/6/2021

M/s First Capital Insurance Ltd  
36, Robinson Road #16-01  
City House, Singapore 06887.

Dear Sir/Madam,

ACCIDENT INVOLVING SLE 5430 R & SH 9218 M ON 17/12/2020.

We act for M/s Comfortdelgro Rent-a-Car Pte Ltd, the owner of motor vehicle SLE 5430 R in the abovementioned matter.

We are instructed that you are the insurer of motor vehicle SH 9218 M at the material time. We are further instructed that the accident caused by your insured driver's negligence in the driving, control and/or management of your insured vehicle. As a result of the accident, our client's vehicle was damaged and our clients have been put to loss and expense, particulars of which are as follow:-

We quantify our client's claim as follows:-

Cost of Repair (inclusive of GST) : \$6045.50  
Rental Charges (30days x \$168 days) : \$5040.00 (include new year from 09/02/21 to 15/2/21  
arrange PRI ON 8/1/21, surveyor came on  
11/01/21.

\$11085.50  
=====

Note : Our insured vehicle front headlamp nozzle cover and front bumper tow cover parts no stock need to order, duration estimate in 2 to 3 weeks from supplier. (Attached invoice and letter from Unico Motor).

The following supporting documents are enclosed herewith:-

1. Invoice from Kum Chew Motor Workshop;
2. Vehicle Replacement Voucher from Comfortdelgro Rent-A-Car Pte Ltd
3. Copy of Part Invoice from Unico Motor. (Pte) Ltd
4. Letter from Unico stated they need 2 to 3 weeks to order.

Thank you.

Yours faithfully

.....  
Mdm Lim

## LETTER OF AUTHORITY & INDEMNITY

To: Kum Chew Motor Workshop  
160, Sin Ming Drive #05-08  
Sin Ming Autocity  
Singapore 575722.

ACCIDENT INVOLVING VEHICLE NO. SLE 5430R AND SM 9218M  
AT HAVELOCK Road ON 17-12-2020

I/We, the owner of vehicle no. SLE 5430R hereby instruct and authorize you to commence repairs to the said vehicle.

You are further authorized to appoint solicitors on my/our behalf and give the solicitors full instructions as if the appointment is made and instructions are given by me/us with respect to the conduct of my/our claim against the third party driver and/or his insurers including if necessary, to commence legal proceedings in court in my/our name against the third party.

You have my/our full authority to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem fit.

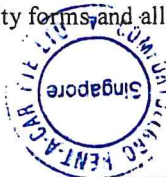
Upon resolving my/our claim, you are authorized to agree with my/our solicitors on amount of their professional costs and disbursements for action for me/us and to receive payment of the balance of the settlement sum on my/our behalf directly into your account. In the event that my/our claim or legal suit is not successful or is dismissed for whatever reason, I/We understand and agree that I/We shall be personally liable to bear the legal costs of the third party as well as the professional costs and disbursements of my/our solicitors notwithstanding that my/our solicitors were appointed by you on my/our behalf.

**In the event that I/We am/are required to attend at my/our solicitor's office or to attend Court in connection with my/our claim, I/We shall render full co-operation.**

**In the event that my/our claim against the third party and/or his insurers is not successful or can not be proceeded with and/or if any Judgment or settlement is not honored or satisfied by the third party, I/We agree and undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred on my/our behalf or to pay you the difference in amount, as the case may be.**

I/We undertake to inform you in the event the third party's insurance company communicates with me/us directly by telephone or in writing and I/We further undertake not to accept any monies or offer of settlement from the third party's insurers without first communication with you.

I/We irrevocably authorize Ms Kum Chew Motor of the Repairers to sign all discharge voucher/Indemnity forms and all necessary documents in connection with and arising out of the claim.



Dated this 18 day of DEC 20 20

(Company stamp if applicable)

Name

I/C No

Address

**COMFORTDELGRO RENT-A-CAR PTE LTD**  
205 Braddell Road  
Singapore 579701  
Tel: 6882 0888 Fax: 6283 5218

### DISCHARGE RECEIPT

CLAIM REFERENCE : D20005213MFSH  
ACCIDENT DATE : 17/12/2020  
ACCIDENT LOCATION : HAVELOCK RD TWDS GANGES AVE  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : LIM SWEE HEONG  
INSURED VEHICLE : SH 9218M  
INVOLVED PARTY : SLE 5430R  
SETTLEMENT SUM : \$8,500.00

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 : COMFORTDELGRO RENT-A-CAR PTE LTD

Signature and Date:   16/12/22

WITNESS : SEETOW CHIN MEONG

Signature and Date:  16/12/22

# KUM CHEW MOTOR WORKSHOP

160, SIN MING DRIVE #05-08  
SIN MING AUTOCITY, SINGAPORE 575722.  
Tel No. : 64536256/64563715 Fax No. : 64557754  
E-Mail : kumchew1@singnet.com.sg  
GST Reg.No. : M90367665T

M/S MS FIRST CAPITAL INSURANCE LTD  
6, RAFFLES QUAY #21-00  
SINGAPORE 048580.

Attention : Motor Claim Department  
Contact : 62222311

## Tax Invoice : TP002109

Date : 18/02/2022  
Vehicle Num. : SLE 5430 R  
Make/Model : VOLVO XC60  
Chassis/Eng# :  
Accident Date : 17/12/2020  
Claim No. :  
Reference : KC/TP5430/2101-01  
Policy No. :

LUMP SUM REPAIR

Amount S\$  
5,650.00

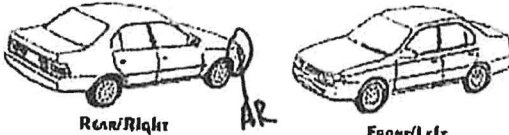

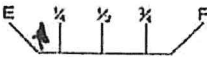
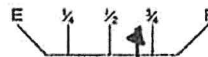
SingDollars : Six Thousand Forty-Five & Cents Fifty Only

Total S\$ : 5,650.00  
GST@7% S\$ : 395.50  
Amount Due S\$ : 6,045.50  
=====

KUM CHEW MOTOR WORKSHOP

**Vehicle Replacement Voucher**

**RV97182**

Customer's Name <b>Bollere Logistics Asia-Pacific Corporate Pte Ltd</b>			
Hirer's Name <b>Mr Cyril, Didier, Marie, Dumon</b>		Station	
Ref. Contact <b>Ms Pauline Lim(REF)</b>		Tel <b>9836 7323</b>	
Exchange Location <b>59A Belmont Road S269892</b>		Tel	
Org. Veh. Nr. <b>SLE5430R</b>	IU Nr. <b>1126479533</b>	Repl. Veh.Nr. <b>SDJ9977Y</b>	IU Nr. <b>1126921683</b>
Org. Veh. Make <b>VOLVO XC60 2.0 A</b>	K / R / RK <b>01</b>	Repl. Veh. Make <b>BMW X3 2.0 A</b>	K / R / RK <b>01</b>
Mark 'X' on damaged parts before using car		Mark 'X' on damaged parts before using car	
			
Km In	<b>23719</b>	Date / Time In	<b>22/21/20 16:00</b>
Km Out	<b>23667</b>	Date / Time Out	<b>30/12/20 14:30</b>
KM Drvn		KM Drvn	
Petrol Level		Petrol Level	
			
Indicates petrol level when vehicle was replaced.		Indicates petrol level when vehicle was returned.	
Remarks / Miscellaneous - Cashcard ( Yes \$ <b>(No)</b> ) - Decals ( Yes <b>NO</b> / Expired ) <b>Radio - off</b> <b>Air con - 1 bar / 21.5</b> <b>Come in bottle compartment.</b>		Remarks <b>AR - Rear portion - comfort cab</b>  Hirer's acknowledgement for the remarks :-	
Hirer's Signature <i>Pauline Lim</i>		Date: <b>30/12/20</b>	
By your signature, Hirer accepts the new vehicle in replacement of original vehicle according to the terms & conditions of the original rental agreement		Checked Out By <b>Fathin</b>	Checked in By
		Signature <i>[Signature]</i>	Signature

Printed Date : 30-Dec-2020 11:58



A member of

**COMFORTDELGRO**



**RE: [EXPRESS SETTLEMENT via LKK] RE: PRI: SURVEY ASSESSMENT - D20005213MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI21000426/Krs3**

Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>

Thu 2/10/2022 10:19 AM

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

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

 1 attachments (52 KB)

Brochure Rates.pdf;

Dear Jaslin,

We refer to your below email.

Please wrap up the matter at **maximum of global sum \$8,500.00 (all in).**

Thank you.

Kind Regards,

Vic Sanghilan  
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877

| Tel: 65073848 | DID : 65073846 | Fax No. : 65073849 | Email: [vicsanghilan@msfirstcapital.com.sg](mailto:vicsanghilan@msfirstcapital.com.sg) | Company Regn. No. 195000106C

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**From:** Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

**Sent:** Thursday, 10 February 2022 9:43 am

**To:** Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>

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

**Subject:** RE: [EXPRESS SETTLEMENT via LKK] RE: PRI: SURVEY ASSESSMENT - D20005213MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI21000426/Krs3

Dear Vic

TP repairer would like to maintain global sum \$8500.00.

Attached is the Vehicle Replacement Voucher & Brochure rate.

For Brochure rates, please see Group B (\$148 per day).

***"Wishing You Happiness & Prosperity Chinese New Year 2022"***

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:** Vic Alpeh S. Sanghilan <[VicSanghilan@msfirstcapital.com.sg](mailto:VicSanghilan@msfirstcapital.com.sg)>

**Sent:** Thursday, 3 February 2022 8:48 AM

**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: [EXPRESS SETTLEMENT via LKK] RE: PRI: SURVEY ASSESSMENT - D20005213MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI21000426/Krs3

Dear Jaslin,

We refer to your below email.

Please be informed that we are prepared to improve our offer @ global sum of **\$8,000.00 (all in)** solely for an amicable settlement.

Thank you.

Kind Regards,

Vic Sanghilan

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877

| Tel: 65073848 | DID : 65073846 | Fax No. : 65073849 | Email: [vicsanghilan@msfirstcapital.com.sg](mailto:vicsanghilan@msfirstcapital.com.sg) | Company Regn. No. 195000106C

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

**Sent:** Friday, 28 January 2022 1:54 pm

**To:** Vic Alpeh S. Sanghilan <[VicSanghilan@msfirstcapital.com.sg](mailto:VicSanghilan@msfirstcapital.com.sg)>

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

**Subject:** RE: [EXPRESS SETTLEMENT via LKK] RE: PRI: SURVEY ASSESSMENT - D20005213MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI21000426/Krs3

Dear Vic

TP repairer rejected our proposed offer.

They counter proposed \$8,500.00 (all in)

Kindly let us have your approval / instruction.

***"Wishing You Happiness & Prosperity Chinese New Year 2022"***



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:** Vic Alpeh S. Sanghilan <[VicSanghilan@msfirstcapital.com.sg](mailto:VicSanghilan@msfirstcapital.com.sg)>

**Sent:** Tuesday, 25 January 2022 10:23 AM

**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: [EXPRESS SETTLEMENT via LKK] RE: PRI: SURVEY ASSESSMENT - D20005213MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI21000426/Krs3

Dear Jaslin,

We refer to your below email.

Please find attached our email mandate sent on 11/11/2021 for your reference.

Thank you.

Kind Regards,

Vic Sanghilan

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877

| Tel: 65073848 | DID : 65073846 | Fax No. : 65073849 | Email: [vicsanghilan@msfirstcapital.com.sg](mailto:vicsanghilan@msfirstcapital.com.sg) | Company Regn. No. 195000106C

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

**Sent:** Tuesday, 25 January 2022 10:07 am

**To:** Vic Alpeh S. Sanghilan <[VicSanghilan@msfirstcapital.com.sg](mailto:VicSanghilan@msfirstcapital.com.sg)>

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

**Subject:** RE: [EXPRESS SETTLEMENT via LKK] RE: PRI: SURVEY ASSESSMENT - D20005213MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI21000426/Krs3

Dear Sirs/Mdm,

**ACCIDENT INVOLVING SH 9218M (FCI) AND SLE 5430R (TP) ON 17/12/2020**

We refer to the above matter.

We seek your approval to offer repairer "KUM CHEW MOTOR WORKSHOP" at **\$ 10,245.50 (all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 7,493.26	\$ 6,045.50 (\$5,650.00+7%GST)
2. Loss of Rental (30 days x \$168.00)	\$ 5,040.00	\$ 2,856.00 (17 days x \$168.00)
<b>Total</b>	<b>\$ <u>12,533.26</u></b>	<b>\$ <u>8,901.50</u></b>

*"Wishing You Happiness & Prosperity Chinese New Year 2022"*

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

**Sent:** Wednesday, 22 September 2021 3:30 PM

**To:** Vic Alpeh S. Sanghilan <[VicSanghilan@msfirstcapital.com.sg](mailto:VicSanghilan@msfirstcapital.com.sg)>

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

**Subject:** Re: [EXPRESS SETTLEMENT via LKK] RE: PRI: SURVEY ASSESSMENT - D20005213MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI21000426/Krs3

Dear Vic

Please find attached brochure for the rental proof on how they arrive at \$168 for the daily rental.

Workshop mentioned that they have been looking for second hand parts for the past 2 weeks before they proceed to order.

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)

---

**From:** Vic Alpeh S. Sanghilan <[VicSanghilan@msfirstcapital.com.sg](mailto:VicSanghilan@msfirstcapital.com.sg)>  
**Sent:** Thursday, August 5, 2021 3:22 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: [EXPRESS SETTLEMENT via LKK] RE: PRI: SURVEY ASSESSMENT - D20005213MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI21000426/Krs3

Dear Jaslin,

Further to the below email.

Kindly also request for the Rental Invoice or proof on how they arrive at \$168 for the daily rental.

Thank you.

Kind Regards,

Vic Sanghilan  
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877  
| Tel: 65073848 | DID : 65073846 | Fax No. : 65073849 | Email: [vicsanghilan@msfirstcapital.com.sg](mailto:vicsanghilan@msfirstcapital.com.sg) | Company Regn. No. 195000106C

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*As a response to the COVID19 outbreak, we are observing staggered working hours and some of us are on Work From Home arrangement. However, we are actively working to support our clients and partners. We have access to e-mails and will work to respond in a timely manner.*

*We appreciate your kind understanding. Stay safe.*

---

**From:** Vic Alpeh S. Sanghilan  
**Sent:** Thursday, 5 August 2021 3:12 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: [EXPRESS SETTLEMENT via LKK] RE: PRI: SURVEY ASSESSMENT - D20005213MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI21000426/Krs3

Dear Jaslin,

We refer to your below email and the contents were noted.

Kindly assist to check with the TP repairer on why it took for more than 2 weeks before they proceed to order the parts.

8/1/2021	FRI	PRS	1
9/1/2021	SAT	PRS	1
10/1/2021	SUN	NON-WORKING DAY	1
11/1/2021	MON	R1	1
12/1/2021	TUE	R2	1
13/1/2021	WED	R3	1
14/1/2021	THU	R4	1
4/2/2021	THU	ORDER PARTS	1
5/2/2021 - 22/2/2021		WAITING FOR PARTS	17
			<b>25</b>

As per your breakdown of days, there is a gap between 15/01/2021 – 03/02/2021.

Thank you.

Kind Regards,

Vic Sanghilan  
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877  
| Tel: 65073848 | DID : 65073846 | Fax No. : 65073849 | Email: [vicsanghilan@msfirstcapital.com.sg](mailto:vicsanghilan@msfirstcapital.com.sg) | Company Regn. No. 195000106C

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*We appreciate your kind understanding. Stay safe.*

---

**From:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>  
**Sent:** Thursday, 5 August 2021 2:17 pm  
**To:** Vic Alpeh S. Sanghilan <[VicSanghilan@msfirstcapital.com.sg](mailto:VicSanghilan@msfirstcapital.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** Re: [EXPRESS SETTLEMENT via LKK] RE: PRI: SURVEY ASSESSMENT - D20005213MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI21000426/Krs3

Dear Sirs/Mdm,

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	Amount Claimed	Amount Revised
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2. Loss of Rental (30 days x \$168.00)	\$ 5,040.00	\$ 4,200.00 (25 days x \$168.00)
<b>Total</b>	<b>\$ <u>12,533.26</u></b>	<b>\$ <u>10,245.50</u></b>

Surveyor recommended 4 days for repair + 1 Sun + 2 PRS + 18Days (Waiting for parts )= 25 days

8/1/2021	FRI	PRS	1
9/1/2021	SAT	PRS	1
10/1/2021	SUN	NON-WORKING DAY	1
11/1/2021	MON	R1	1
12/1/2021	TUE	R2	1
13/1/2021	WED	R3	1
14/1/2021	THU	R4	1
4/2/2021	THU	ORDER PARTS	1
5/2/2021 - 22/2/2021		WAITING FOR PARTS	17
			<b>25</b>

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:** Jaslin Kok (LKK Auto)  
**Sent:** Friday, April 16, 2021 5:15 PM  
**To:** Vic Alpeh S. Sanghilan <[VicSanghilan@msfirstcapital.com.sg](mailto:VicSanghilan@msfirstcapital.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: [EXPRESS SETTLEMENT via LKK] RE: PRI: SURVEY ASSESSMENT - D20005213MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI21000426/Krs3

Dear Vic

Please be advise that prelim report is not ready.

We will submit once it's ready.

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:** Vic Alpeh S. Sanghilan <[VicSanghilan@msfirstcapital.com.sg](mailto:VicSanghilan@msfirstcapital.com.sg)>  
**Sent:** Friday, 16 April 2021 5:09 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:** [EXPRESS SETTLEMENT via LKK] RE: PRI: SURVEY ASSESSMENT - D20005213MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI21000426/Krs3

Dear Jaslin,

We refer to the below email.

Based on IV Video footage, liability is not to our favour.

Please advise if Prelim Advise if already forwarded to us for this matter.

You may proceed to do Express Settlement for this matter.

Thank you.

Kind Regards,



Vic Sanghilan  
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877  
| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 | Email: [vicsanghilan@msfirstcapital.com.sg](mailto:vicsanghilan@msfirstcapital.com.sg)  
| Company Regn. No. 195000106C  
**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](mailto:jaslinkok@lkkauto.com)>  
**Sent:** Friday, 16 April 2021 9:29 am  
**To:** Vic Alpeh S. Sanghilan <[VicSanghilan@msfirstcapital.com.sg](mailto:VicSanghilan@msfirstcapital.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: [IV VIDEO NOT YET AVAILABLE] RE: PRI: SURVEY ASSESSMENT - D20005213MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI21000426/Krs3

Dear Vic

Kindly refer to attached email from TP repairer. Liability was clear by Rachel previously.

Kindly advise if we could proceed with express settlement based on 100% B15.

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:** Vic Alpeh S. Sanghilan <[VicSanghilan@msfirstcapital.com.sg](mailto:VicSanghilan@msfirstcapital.com.sg)>  
**Sent:** Monday, 29 March 2021 11:21 AM  
**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:** [IV VIDEO NOT YET AVAILABLE] RE: PRI: SURVEY ASSESSMENT - D20005213MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI21000426/Krs3

Dear Jaslin,

We refer to your below email.

Please be informed that we are still pending for the IV Video footage.

We will continue to follow up and will get back to you for an update.

Thank you.

Kind Regards,

Vic Sanghilan

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877  
| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 | Email: [vicsanghilan@msfirstcapital.com.sg](mailto:vicsanghilan@msfirstcapital.com.sg)  
| Company Regn. No. 195000106C  
**A Member of MS&AD Insurance Group**

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**From:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>  
**Sent:** Thursday, 25 March 2021 1:36 pm  
**To:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>; Vic Alpeh S. Sanghilan <[VicSanghilan@msfirstcapital.com.sg](mailto:VicSanghilan@msfirstcapital.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: PRI: SURVEY ASSESSMENT - D20005213MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI21000426/Krs3

Dear Jaslin,

Please be advised that OIC for this matter is Vic.

Dear Vic,

Below email fyn.

Thank you

Best Regards

Rachel Wu  
Motor Claim Dept

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862  
| Fax No. : 6507 3849 | Email: [rachelwu@msfirstcapital.com.sg](mailto:rachelwu@msfirstcapital.com.sg) | Company Regn. No. 195000106C  
**A Member of MS&AD Insurance Group**

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**From:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>  
**Sent:** Thursday, March 25, 2021 12:15 PM  
**To:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: PRI: SURVEY ASSESSMENT - D20005213MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI21000426/Krs3

Dear Rachel

Kindly advise if insured's video is available.

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:** Su Li (LKK Auto) <[suli@lkkauto.com](mailto:suli@lkkauto.com)>

**Sent:** Tuesday, 12 January 2021 11:16 AM

**To:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@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: PRI: SURVEY ASSESSMENT - D20005213MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI21000426/Krs3

**YOUR REF: D20005213MFSH**

**LKK REF: CC4/FCI21000426/Krs3**

Dear Sir / Madam,

We refer to the above matter.

We have inspected third party vehicle SLE 5430R at M/s KUM CHEW MOTOR WORKSHOP on a WP basis and TP repairer proposed for a EXPRESS SETTLEMENT.

**Enclosed for your perusal is:**

- **TP GIA report**

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

We will revert to you on preliminary advice in due course.

Kindly take note that the case handler in-charge is Jaslin.

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

***\*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.***

Thank you.

Best Regards,

**Su Li** | Admin Support

**LKK Auto Consultants Pte Ltd**

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**From:** Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>  
**Sent:** Monday, January 11, 2021 11:28 AM  
**To:** Claim Workflow System <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Cc:** [RACHELWU@MSFIRSTCAPITAL.COM.SG](mailto:RACHELWU@MSFIRSTCAPITAL.COM.SG) <[RACHELWU@MSFIRSTCAPITAL.COM.SG](mailto:RACHELWU@MSFIRSTCAPITAL.COM.SG)>  
**Subject:** Re: PRI: SURVEY ASSESSMENT - D20005213MFSH/1

Dear Sir/Madam,

Thank you for your assignment.

**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.

Best Regards,

**Summer Lee** | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** Claim Workflow System <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>  
**Sent:** Monday, 11 January 2021 11:20 AM  
**To:** assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>  
**Cc:** [CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG](mailto:CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG) <[CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG](mailto:CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG)>; [RACHELWU@MSFIRSTCAPITAL.COM.SG](mailto:RACHELWU@MSFIRSTCAPITAL.COM.SG) <[RACHELWU@MSFIRSTCAPITAL.COM.SG](mailto:RACHELWU@MSFIRSTCAPITAL.COM.SG)>  
**Subject:** PRI: SURVEY ASSESSMENT - D20005213MFSH/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

**PS: This is a system generated mail. Please do not reply to this mail.**