

國際汽車維修
KT MOTORWERK
Blk 3012 Bedok Ind. Park E #01-2020 Singapore 489978.
(Bedok North Ave. 4) Tel: 98287487 Fax: 6448 5177
Email: ktmotorwerk@hotmail.com
Reg. No.: 53373462B

Telephone: 98287487
Email: ktmotorwerk@hotmail.com

16th March 2021

Our Ref: SLE1358T Your Ref No.: CC6/FCI21000544/Ars3

MS FIRST CAPITAL INSURANCE LIMITED

Motor Claims Department

NO 36, ROBINSON ROAD, #16-01
CITY HOUSE, S(068877)

Dear Sir/Mdm

ACCIDENT INVOLVING GBK6440S & SHD3358H ALONG YISHUN ON 17.12.2020 AT 1730

Please refer to the above mentioned accident.

We are writing in on the behalf of MIND STRETCHER PUBLICATIONS PTE LTD
the registered owner of motor vehicle number GBK6440S which was involved in the above accident.

We are instructed that the above accident was caused solely and completely by the negligence of your insured's vehicle number **SHD3358H** As a result of which, our client have suffered loss and and expenses.

We are instructed by our client to claim for :

1.	Cost of Repair (Agree with Surveyor)	\$ 2,000.00
2.	Loss of use 4 days @\$120	\$ 480.00
3.	Third party report (GIA)	\$ 29.00
TOTAL AMOUNT		<u><u>\$ 2,509.00</u></u>

We enclosed hereby the following documents for your consideration :

- (A) Final Repair Bill
- (B) Third party report(Gia) Invoice
- (C) Discharge Voucher
- (D) Letter of Authority

Kindly acknowledge receipt of the above said documents and your favorable reply is greatly appreciated.



JOHN
Mobile: 98287487
Email: ktmotorwerk@hotmail.com

國際汽車維修
KT MOTORWERK

Blk 3012 Bedok Ind. Park E #01-2020 Singapore 489978.
(Bedok North Ave. 4) Tel: 98287487 Fax: 6448 5177
Email: ktmotorwerk@hotmail.com
Reg. No.: 53373462B

LETTER OF AUTHORITY AND INDEMNITY

ACCIDENT INVOLVING VEHICLE NO. GBK 6440S AND SHD 3358H
AT/ALONG Yishun
ON 17 DAY 12 MONTH 2020 YEAR

- a) I/We, the owner of vehicle no. GBK 6440S hereby instruct and authorize you to commence repair to the said vehicles.
- b) You are further authorized to appoint solicitors on my/our behalf and give the solicitors full instructions as if the appointment are given by me/us with respect to the conduct of my/our claims against third party driver and/or his insurers including if necessary, to commence legal proceedings in Court in my/our name against the third party.
- c) 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 settlement of my claim, you are authorized to sign any Discharge Voucher or any document to confirm my acceptance of the settlement as full and final discharge of my claim, on my behalf.
- d) Upon resolving my/our claim, you are authorized to agree with my/our solicitors on the amount of their professional cost and disbursements for acting for me/us and to relieve payment of the balance of the settlement sum on my/our behalf directly into your account.
- e) In the event that, I/we am/are required to attend at my/our solicitors' office or to attend court in connection to my/our claim, I/we shall render full co-operation.
- f) In the event that my/our claim against the third party and/or his insurers is Not successful or cannot be proceeded with, I/we authorized you to make a claim against my/our own insurers for the cost of repairs and any other losses recoverable under my/our policy of insurance. In this respects, I/we understand and accept that the excess amount applicable under the policy of insurance shall be borne by me/us. I/we shall also be personally liable to bear all legal cost incurred by you in claiming back for the repair cost by your Solicitors.
- g) If for whatever reasons, my/our insurers reject my/our claim for indemnity for the cost of repairs and/or any losses recoverable under the policy of insurance or make any offer to pay less than the amount claimed by you, I/we agree to 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.
- h) I/we have read and understand the above statement and agreed.

Dated this 14 day 01 month 2021 year

Signature : [Signature]
Name : Lim Sang Hock
NRIC/ROC No. : S1385033Z
Address : Blk 706, #08-171
Hougang Ave 2
(530706)

Company Stamp



國際汽車維修
KT MOTORWERK

Blk 3012 Bedok Ind. Park E #01-2020 Singapore 489978.
(Bedok North Ave. 4) Tel: 98287487 Fax: 6448 5177
Email: ktmotorwerk@hotmail.com
Reg. No.: 53373462B

SATISFACTION VOUCHER

ACCIDENT INVOLVING GB1C 6440S AND SHD 3358M ON 17.12.2020
ALONG Yishun

I, MIND STRETCHER PUBLICATIONS PTE LTD hereby acknowledge having received from KT MOTORWERK, my vehicle bearing registration number GB1C 6440S, which has been repaired to my satisfaction and acceptance. And I agree that the payment of the account for such repairs to KT MOTORWERK shall be in full discharge of all claims under policy number 5119282375 in respect of the damage caused in the accident.

Signature : 

NRIC/Co. Reg.: 21385033Z

Date : 14/01/2021

Company Stamp:
(if applicable)



(*Based on final settlement from insurance)

DISCHARGE RECEIPT

CLAIM REFERENCE : D21000202MFSH
ACCIDENT DATE : 17/12/2020
ACCIDENT LOCATION : YISHUN CENTRAL TWDS YISHUN ST 61
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : SOO TIAM HOCK
INSURED VEHICLE : SHD 3358H
INVOLVED PARTY : GBK 6440S
SETTLEMENT SUM : \$1,885.00

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:

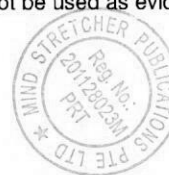
1. is paid without admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and/or its INSURED DRIVER in respect of the said loss and for damage whether now or hereafter to become manifest,

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 : MIND STRETCHER PUBLICATIONS PTE LTD

Signature and Date:



WITNESS : TEE SZE LONG

Signature and Date :

23/04/21

國際汽車維修
KT MOTORWERK
Blk 3012 Bedok Ind. Park E #01-2020 Singapore 489878.
(Bedok North Ave. 4) Tel: 98287487 Fax: 6448 5177
Email: ktmotorwerk@hotmail.com
Reg. No.: 53373462B

Telephone: 98287487
Fax: 64485177
Email: ktmotorwerk@hotmail.com

Tax Invoice No : T100004

FINAL REPAIR BILL

Date : 23.03.2021

MS FIRST CAPITAL INSURANCE LIMITED

Motor Claims Department
NO 36,ROBINSON ROAD ,#16-01
CITY HOUSE ,S(068877)

Vehicle Number : GBK6440S
Make/Model : TOYOTA HIACE
Date of Accident : 17.12.2020

Cost of Repair (Recommended By Adrian)	\$ 2,000.00
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GRAND TOTAL	<u>\$ 2,000.00</u>
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ISSUED BY



Mr John
Mobile:98287487
Email: ktmotorwerk@hotmail.com



RECORD MANAGEMENT CENTRE

GENERAL INSURANCE ASSOCIATION OF SINGAPORE

RECORDS MANAGEMENT CENTRE

6 Raffles Quay #18-00, Singapore 048580

Phone: +65 6224 0010 Fax: +65 6224 0030

Operating Hours: Monday to Friday 9am to 5pm

GST Registration No: M400017735

TAX INVOICE

Date of Request: 19/12/2020

Your Ref No:

Kt motorwerk

Dear Sir/Madam,

Date of Accident: 17/12/2020 00:00 (SGT)

Vehicle No: GBK6440S

Place of Accident: Yishun Central, Singapore

With reference to your application for the accident report, we have attached the following accident report as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SHD3358H	Yishun Central, Singapore	(29.00)	1	(27.10)
GST Amount				(1.90)
Total Amount Due (GST Inclusive)				(29.00)

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank you.

This is a computer generated document and requires no signature.

Jaslin Kok (LKK Auto)

From: Vic Alpeh S. Sanghilaan <VicSanghilaan@msfirstcapital.com.sg>
Sent: Thursday, 22 April 2021 12:34 PM
To: Jaslin Kok (LKK Auto)
Cc: Admin A
Subject: [MANDATE GIVEN] RE: [EXPRESS SETTLEMENT VIA LKK] - MSFCIL REF: D21000202MFSH - Accident Involving GBK6440S (OI : FCI - TBA) and SHD 3358H (TP : LKK REF - CC6/FCI21000544/rs3) on 17/12/2020

Dear Jaslin,

We refer to your below email.

You have our mandate to settle the matter from **\$1,885.00 - \$1,949.00 (all in).**

Please refer to the below breakdown.

Cost of Repair	\$2,000.00	\$2,000.00
LOU (\$80 - \$100 x 4 Days)	\$ 320.00	\$ 400.00
@ 80%	\$1,856.00	\$1,920.00
GIA Search Fee	\$ 29.00	\$ 29.00
TOTAL	\$1,885.00	\$1,949.00

Thank you.

Kind Regards,

Vic Sanghilaan
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: vicsanghilaan@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>
Sent: Friday, 9 April 2021 11:01 am
To: Vic Alpeh S. Sanghilaan <VicSanghilaan@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: [EXPRESS SETTLEMENT VIA LKK] - MSFCIL REF: D21000202MFSH - Accident Involving GBK6440S (OI : FCI - TBA) and SHD 3358H (TP : LKK REF - CC6/FCI21000544/rs3) on 17/12/2020

Dear Sirs/Mdm,

ACCIDENT INVOLVING SHD 3358H (FCI) AND GBK 6440S (TP) ON 17/12/2020

We refer to the above matter.

We seek your approval to offer repairer "KT MOTORWERK" at **\$ 2,013.00 (all-in).**

The summary is as follows: -

	Amount Proposed	Amount Revised
1. Cost of Repair	\$ 11,818.40	\$ 2,000.00
2. Loss of Use (4 days x \$120.00)	\$ 480.00	\$ 480.00 (4 days x \$120.00)
@ 80%	\$ 9,838.72	\$1,984.00
3. LTA Search Fee	\$ 29.00	\$ 29.00
Total	<u>\$9,867.72</u>	<u>\$2,013.00</u>

Surveyor recommended 4 days for repair.

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 | fax: 6741 4108

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

From: Vic Alpeh S. Sanghilaan <VicSanghilaan@msfirstcapital.com.sg>

Sent: Wednesday, 24 March 2021 4:00 PM

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

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

Subject: [EXPRESS SETTLEMENT VIA LKK] - MSFCIL REF: D21000202MFSH - Accident Involving GBK6440S (OI : FCI - TBA) and SHD 3358H (TP : LKK REF - CC6/FCI21000544/rs3) on 17/12/2020

Dear Jaslin,

We refer to your below email.

We agree to the proposed liability and please proceed with Express Settlement.

Thank you.

Kind Regards,

Vic Sanghilaan

Motor Claim Department

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

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

Sent: Wednesday, 17 March 2021 4:58 pm

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

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

Subject: RE: [PROPOSE 50/50 FIRST] [EXPRESS SETTLEMENT VIA LKK] - MSFCIL REF: D21000202MFSH - Accident Involving GBK6440S (OI : FCI - TBA) and SHD 3358H (TP : LKK REF - CC6/FCI21000544/rs3) on 17/12/2020

Dear Vic

TP reject to resolve at 50/50 but may consider to resolve at 80%, otherwise they shall hand over to lawyer.

They do not have any video footage and other scene photos to provide.

Kindly let us have your instructions.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

From: Jaslin Kok (LKK Auto)

Sent: Wednesday, 17 March 2021 3:48 PM

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

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

Subject: RE: [PROPOSE 50/50 FIRST] [EXPRESS SETTLEMENT VIA LKK] - MSFCIL REF: D21000202MFSH - Accident Involving GBK6440S (OI : FCI - TBA) and SHD 3358H (TP : LKK REF - CC6/FCI21000544/rs3) on 17/12/2020

Dear Vic

Contents noted.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: 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>

Sent: Wednesday, 17 March 2021 3:37 PM

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

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

Subject: [PROPOSE 50/50 FIRST] [EXPRESS SETTLEMENT VIA LKK] - MSFCIL REF: D21000202MFSH - Accident Involving GBK6440S (OI : FCI - TBA) and SHD 3358H (TP : LKK REF - CC6/FCI21000544/rs3) on 17/12/2020

Dear Jaslin,

We refer to your below email.

We noted that both SAS reports by both drivers were conflicting.

Please offer liability of 50/50 first as the scene photos may not be conclusive enough to determine the liability.

We are also requesting for our Insured's video footage if any.

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 | Company Regn. No. 195000106C

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

Sent: Wednesday, March 17, 2021 2:00 PM

To: Teo Swee Keong <TeoSweeKeong@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Rachel Wu <RachelWu@msfirstcapital.com.sg>

Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving GBK6440S (OI : FCI - TBA) and SHD 3358H (TP : LKK REF - CC6/FCI21000544/rs3) on 17/12/2020

Dear Sir / Madam,

We refer to the above matter.

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice
- Scene photos

Liability: 100%

We attached scene photos for your easy reference.

Photos shows that the accident happened before the junction instead of the traffic junction turning point. Therefore TP sketch is more credible as his vehicle was on the centre lane which is meant for heading straight.

We are of the view that before the accident, TP was stationary, while OI with intention of turning right and squeezed into the right turning lane. Due to narrow gap, OI left side grazed against right side of TP's vehicle.

Kindly let us have your approval on liability.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

From: Teo Swee Keong <TeoSweeKeong@msfirstcapital.com.sg>

Sent: Wednesday, 13 January 2021 6:40 PM

To: Su Li (LKK Auto) <suli@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>; Rachel Wu <RachelWu@msfirstcapital.com.sg>

Subject: EXPRESS SETTLEMENT VIA LKK - Accident Involving GBK6440S (OI : FCI - TBA) and SHD 3358H (TP : LKK REF - CC6/FCI21000544/rs3) on 17/12/2020

Dear Su Li

As requested attached herewith the ID SAS report.

Our Ref: NC-20010117/CTPL. The OIC is Rachel Wu.

Thanks and Regards,

SK Teo
Motor Claims Dept

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3848 | Fax No. : 6507 3849 |

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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: Su Li (LKK Auto) <suli@lkkauto.com>

Sent: Wednesday, January 13, 2021 10:22 AM

To: Motor Claims <MotorClaims@msfirstcapital.com.sg>

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

Subject: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHD 3358H (OI : FCI - TBA) and SHD 3358H (TP : LKK REF - CC6/FCI21000544/rs3) on 12/01/2021

YOUR REF: TBA

LKK REF: CC6/FCI21000544/rs3

Dear Sir / Madam,

We refer to the above matter.

We have inspected third party vehicle GBK 6440S at M/s KT MOTORWERK 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.

Meanwhile, kindly advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

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