

Shiau Chan (LKKAuto)

From: Shiau Chan (LKKAuto)
Sent: Thursday, 22 June 2023 11:48 AM
To: Esther Lim; SUR
Cc: assignments
Subject: RE: YOUR REF: D22000550MFBP/TT/EL/TPD1; OUR REF: BMC.3754.22.WH(B)

Dear Esther,

The TMA rental fee charges per day is reasonable.

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: siewsc@lkkauto.com | fax: 6256-4315

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

From: Rajes (LKK Auto) <rajes@lkkauto.com>
Sent: Thursday, June 22, 2023 11:07 AM
To: Esther Lim <EstherLim@msfirstcapital.com.sg>; Shiau Chan (LKKAuto) <siewsc@lkkauto.com>; SUR <sur@lkkauto.com>
Cc: assignments <assignments@lkkauto.com>
Subject: RE: YOUR REF: D22000550MFBP/TT/EL/TPD1; OUR REF: BMC.3754.22.WH(B)

Dear Esther,
Thank you for the email.

Dear Shiau Chan,
Kindly assist CS3/FCI22001816/Tqp3-1.

Best Regards,

Rajes | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315

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

From: Esther Lim <EstherLim@msfirstcapital.com.sg>
Sent: Thursday, June 22, 2023 10:08 AM
To: Rajes (LKK Auto) <rajes@lkkauto.com>
Subject: RE: YOUR REF: D22000550MFBP/TT/EL/TPD1; OUR REF: BMC.3754.22.WH(B)

Dear Rajes

Can you please revert on the rental charges for TMA by today as we need to attend to the TP claim urgently.

Thank you.

Regards

Esther Lim

Motor Claims

MS First Capital Insurance Ltd

16 Raffles Quay

#42-01 Hong Leong Building

Singapore 048581

D: 6507 3803 | M: 6507 3848 | F: 6507 3849

Website <http://www.msfirstcapital.com.sg>

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From: Esther Lim

Sent: Tuesday, June 20, 2023 11:30 AM

To: Rajes (LKK Auto) <rajes@lkkauto.com>

Subject: RE: YOUR REF: D22000550MFBP/TT/EL/TPD1; OUR REF: BMC.3754.22.WH(B)

Dear Rajes

We wish to seek for your expertise advice on the daily rental fee for a TMA. TP is claiming for \$300.00 to \$330.00 (excluding GST) per day/night.

Please advise urgently if it is reasonable.

Thank you.

Regards

Esther Lim

Motor Claims

MS First Capital Insurance Ltd

16 Raffles Quay

#42-01 Hong Leong Building

Singapore 048581

D: 6507 3803 | M: 6507 3848 | F: 6507 3849

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From: Rajes (LKK Auto) <rajes@lkkauto.com>

Sent: Friday, May 26, 2023 3:45 PM

To: Esther Lim <EstherLim@msfirstcapital.com.sg>

Cc: Novin Siah <NovinSiah@msfirstcapital.com.sg>

Subject: RE: YOUR REF: D22000550MFBP/TT/EL/TPD1; OUR REF: BMC.3754.22.WH(B)

Dear Esther,

Noted with thanks.

Repairer arrange Reinspection on 30/05/2023.

Best Regards,

Rajes | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315

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

From: Esther Lim <EstherLim@msfirstcapital.com.sg>

Sent: Friday, May 26, 2023 2:56 PM

To: Rajes (LKK Auto) <rajes@lkkauto.com>

Cc: Novin Siah <NovinSiah@msfirstcapital.com.sg>

Subject: RE: YOUR REF: D22000550MFBP/TT/EL/TPD1; OUR REF: BMC.3754.22.WH(B)

Dear Rajes

We have already forwarded the Survey Reports in our email today, copy as attached.

Thank you.

Regards

Esther Lim

Motor Claims

MS First Capital Insurance Ltd

16 Raffles Quay

#42-01 Hong Leong Building

Singapore 048581

D: 6507 3803 | M: 6507 3848 | F: 6507 3849

Website <http://www.msfirstcapital.com.sg>

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From: Novin Siah <NovinSiah@msfirstcapital.com.sg>

Sent: Friday, May 26, 2023 2:53 PM

To: Esther Lim <EstherLim@msfirstcapital.com.sg>; Rajes (LKK Auto) <rajes@lkkauto.com>

Cc: Thazin Nan <nan.thazin@gimtian.com.sg>; Boo Moh Cheh <boo@kurupnboo.com.sg>

Subject: RE: YOUR REF: D22000550MFBP/TT/EL/TPD1; OUR REF: BMC.3754.22.WH(B)

Dear Rajes,

We will forward the survey report to you shortly.

For Esther, please do the necessary.

Best Regards,

Novin Siah
Manager

MS First Capital Insurance Ltd

16 Raffles Quay

#42-01 Hong Leong Building

Singapore 048581

D: 6854 3465 | O: 6507 3848 | F: 6507 3849

Website <http://www.msfirstcapital.com.sg>

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From: Rajes (LKK Auto) <rajes@lkkauto.com>

Sent: Friday, May 26, 2023 2:05 PM

To: Boo Moh Cheh <boo@kurupnboo.com.sg>; Esther Lim <EstherLim@msfirstcapital.com.sg>

Cc: Novin Siah <NovinSiah@msfirstcapital.com.sg>; Thazin Nan <nan.thazin@gimtian.com.sg>; Henry Kao <HenryKao@msfirstcapital.com.sg>; Harminder Kaur <Harminder@msfirstcapital.com.sg>

Subject: RE: YOUR REF: D22000550MFBP/TT/EL/TPD1; OUR REF: BMC.3754.22.WH(B)

Dear Sir/Mdm,

Please provide TP survey report and colour photograph.

We will arrange Reinspection accordingly.

Thank you.

Best Regards,

Rajes | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315

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

From: Boo Moh Cheh <boo@kurupnboo.com.sg>

Sent: Friday, May 26, 2023 12:57 PM

To: Esther Lim <EstherLim@msfirstcapital.com.sg>

Cc: Novin Siah <NovinSiah@msfirstcapital.com.sg>; Rajes (LKK Auto) <rajes@lkkauto.com>; Thazin Nan <nan.thazin@gimtian.com.sg>; Henry Kao <HenryKao@msfirstcapital.com.sg>; Harminder Kaur <Harminder@msfirstcapital.com.sg>

Subject: YOUR REF: D22000550MFBP/TT/EL/TPD1; OUR REF: BMC.3754.22.WH(B)

URGENT ATTENTION REQUIRED

26 May 2023

Madam Esther Lim

MS First Capital Insurance Ltd

Good Afternoon

ACCIDENT INVOLVING BUS NO. SMB 5063X AND LORRY NO. YP 5047C ALONG THE SELETAR EXPRESSWAY (TOWARDS THE BKE) ON 21 FEBRUARY 2022

DOWN TIME FEE FOR THE POST REPAIR INSPECTION OF OUR CLIENT'S LORRY NO. YP 5047C FIXED WITH A TRUCK MOUNTED ATTENUATOR ("the TMA"). DATE OF ACCIDENT: 21 FEBRUARY 2022

1. We acknowledge receipt of your cheque for \$302.40 issued in favour of our client. We received this cheque via the registered post today. We will make arrangements for our client to issue their Tax Invoice for this sum to you shortly.

2. Please instruct your surveyor/loss adjuster to do the post repair inspection of our client's lorry no. YP 5047C and the TMA. This inspection should be carried out at the premises of Tan Hup Seng Auto Repair Workshop, 160, Sin Ming Drive, #01-03, Sin Ming AutoCity, Singapore 575722. Please telephone our client's Operations Executive Mr. Liow Hang Loong at 9691-0909 to make all the necessary arrangements.

Thank You & Best Regards

Boo Moh Cheh (Mr.)

Messrs Kurup & Boo
Advocate & Solicitor
368, Lorong Chuan
Singapore 556786
Tel No: 6223 3343
Fax No: 6225 7248

From: Boo Moh Cheh

Sent: Monday, 22 May 2023 6:42 pm

To: Esther Lim <EstherLim@msfirstcapital.com.sg>

Cc: Novin Siah <NovinSiah@msfirstcapital.com.sg>; Rajes (LKK Auto) <rajes@lkkauto.com>; Thazin Nan <nan.thazin@gimtian.com.sg>; Henry Kao <HenryKao@msfirstcapital.com.sg>; Harminder Kaur <Harminder@msfirstcapital.com.sg>

Subject: RE: O/REF: D22000550MFBP/TT/EL/TPD1; Y/REF: BMC.3754.22.WH(B)

URGENT ATTENTION REQUIRED

22 May 2023

Madam Esther Lim

MS First Capital Insurance Ltd

Good Evening

ACCIDENT INVOLVING BUS NO. SMB 5063X AND LORRY NO. YP 5047C ALONG THE SELETAR EXPRESSWAY (TOWARDS THE BKE) ON 21 FEBRUARY 2022

DOWN TIME FEE FOR THE POST REPAIR INSPECTION OF OUR CLIENT'S LORRY NO. YP 5047C
DATE OF ACCIDENT: 21 FEBRUARY 2022

1. We refer to your today's email; sent to our law firm at 5.38 pm ("**your today's Email**").
2. In answer to paragraph 2 of your today's Email, the answer is a big "No!".
3. You can send the cheque to our "home office" in whatever means you deemed fit. After we received this cheque, we will make the arrangements for your proposed post repair survey to be carried out by your appointed surveyor/loss adjuster.

Yours faithfully

Boo Moh Cheh (Mr.)

Kurup & Boo
Advocate & Solicitor
368, Lorong Chuan
Singapore 556786
Tel No: 6223 3343

Fax No: 6225 7248

From: Esther Lim <EstherLim@msfirstcapital.com.sg>
Sent: Monday, 22 May 2023 5:38 pm
To: Boo Moh Cheh <boo@kurupnboo.com.sg>
Cc: Novin Siah <NovinSiah@msfirstcapital.com.sg>; Rajes (LKK Auto) <rajes@lkkauto.com>; Thazin Nan <nan.thazin@gimtian.com.sg>; Henry Kao <HenryKao@msfirstcapital.com.sg>; Harminder Kaur <Harminder@msfirstcapital.com.sg>
Subject: RE: O/REF: D22000550MFBP/TT/EL/TPD1; Y/REF: BMC.3754.22.WH(B)

Dear Mr Boo

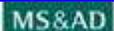
Further to our email below.

Kindly advise do you wish to collect the cheque from our office?

Thank you.

Regards
Esther Lim
Motor Claims
MS First Capital Insurance Ltd
16 Raffles Quay
#42-01 Hong Leong Building
Singapore 048581

D: 6507 3803 | M: 6507 3848 | F: 6507 3849
Website <http://www.msfirstcapital.com.sg>

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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: Esther Lim
Sent: Monday, May 22, 2023 5:33 PM
To: Boo Moh Cheh <boo@kurupnboo.com.sg>
Cc: Novin Siah <NovinSiah@msfirstcapital.com.sg>; Rajes (LKK Auto) <rajes@lkkauto.com>; Thazin Nan <nan.thazin@gimtian.com.sg>; Henry Kao <HenryKao@msfirstcapital.com.sg>
Subject: O/REF: D22000550MFBP/TT/EL/TPD1; Y/REF: BMC.3754.22.WH(B)

WITHOUT PREJUDICE
SAVE AS TO COSTS

Dear Mr Boo

Please be informed that the cheque will be mailed out today.

Kindly make the necessary arrangement with our surveyor, LKK Auto Consultants Pte Ltd for the re-inspection of your client's vehicle.

Thank you.

Regards

Esther Lim

Motor Claims

MS First Capital Insurance Ltd

16 Raffles Quay

#42-01 Hong Leong Building

Singapore 048581

D: 6507 3803 | M: 6507 3848 | F: 6507 3849

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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: Boo Moh Cheh <boo@kurupnboo.com.sg>

Sent: Wednesday, May 17, 2023 5:51 PM

To: Novin Siah <NovinSiah@msfirstcapital.com.sg>

Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>; Esther Lim <EstherLim@msfirstcapital.com.sg>; Rajes (LKK Auto) <rajes@lkkauto.com>; Thazin Nan <nan.thazin@gimtian.com.sg>; Rachel Wu <RachelWu@msfirstcapital.com.sg>

Subject: RE: YOUR REF: D22000550MFBP/TT/EL/TPD1; OUR REF: BMC.3754.22.WH(B)

URGENT ATTENTION REQUIRED

17 May 2023

Hello Madam Novin Siah

MS First Capital Insurance Ltd

Good Evening

ACCIDENT INVOLVING BUS NO. SMB 5063X AND LORRY NO. YP 5047C ALONG THE SELETAR EXPRESSWAY (TOWARDS THE BKE) ON 21 FEBRUARY 2022

DOWN TIME FEE FOR THE POST REPAIR INSPECTION OF OUR CLIENT'S LORRY NO. YP 5047C
DATE OF ACCIDENT: 21 FEBRUARY 2022

1. Thank you for your email dated 16 May 2023; sent to our law firm at 6.08 pm ("**your 16/5 Email**").
2. As requested, we attach copies of the following two (2) Survey & Loss Adjustment reports here for your attention:

- (1) Carlink Consultancy's Report No. CL 12168 YP 5047C dated 20 April 2023. This report is on the damage caused to the Lorry No. YP 5047;

There are 120 copies of coloured photographs annexed to this Report. Four (4) photographs are placed together on one (1) page. We have selected seven (7) pages of photographs which we view as more pertinent and marked them as Pages A1 to A7;

Should you or your post repair inspection surveyor wishes to see all the 120 photographs annexed to this Report, kindly let us know; and

- (2) Carlink Consultancy's Report No. CL 12169 YP 5047C dated 25 April 2023. This report is on the damage caused to the truck mounted attenuator that was fixed onto the rear side of the Lorry No. YP 5047 at the time of the accident;

There are 100 copies of coloured photographs annexed to this Report. Four (4) photographs are placed together on one (1) page. We have selected eight (8) pages of photographs which we view as more pertinent and marked them as Pages C1 to C8;

Should you or your post repair surveyor wishes to see all the 100 photographs annexed to this Report, kindly let us know.

3. With reference to the Reports listed in the sub-paragraphs 2(1) and 2(2) immediately above, kindly note that the covering Invoices served to state Carlink Consultancy's Survey/Loss Adjustment Report numbers and the dates of their respective Reports.

4. As for the sum of \$302.40 (\$280.00 + GST), please issued your cheque in payment in favour of our client, Gim Tian Logistics Pte Ltd. We will then make the necessary arrangements for the post repair inspection and for our client to issue a Tax Invoice for \$302.40. Please revert as soon as possible.

Best Regards

Boo Moh Cheh (Mr.)

Messrs. Kurup & Boo
Advocate & Solicitor
368, Lorong Chuan
Singapore 556786
Tel No: 6223 3343
Fax No: 6225 7248

From: Novin Siah <NovinSiah@msfirstcapital.com.sg>

Sent: Tuesday, 16 May 2023 6:08 pm

To: Boo Moh Cheh <boo@kurupnboo.com.sg>

Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>; Esther Lim <EstherLim@msfirstcapital.com.sg>; Rajes (LKK Auto) <rajes@lkkauto.com>; Thazin Nan <nan.thazin@gimtian.com.sg>; Rachel Wu <RachelWu@msfirstcapital.com.sg>

Subject: RE: YOUR REF: D22000550MFBP/TT/EL/TPD1; OUR REF: BMC.3754.22.WH(B)

Dear Mr Boo,

Without Prejudice

As per our telephone conversation just now.

We will proceed with the downtime payment of \$302.40 (280.00 plus GST of 8%) to your client, M/s Gim Tian Logistics Pte Ltd and shall inform you once the cheque is ready for collection.

Please let us have the 2 sets of survey reports to the TMA & YP5047C.

Thank you for your understanding.

Best Regards,

Novin Siah
Manager

MS First Capital Insurance Ltd

16 Raffles Quay
#42-01 Hong Leong Building
Singapore 048581

D: 6854 3465 | O: 6507 3848 | F: 6507 3849

Website <http://www.msfirstcapital.com.sg>

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From: Rachel Wu

Sent: Thursday, May 11, 2023 5:11 PM

To: Boo Moh Cheh <boo@kurupnboo.com.sg>

Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>; Esther Lim <EstherLim@msfirstcapital.com.sg>; Rajes (LKK Auto) <rajes@lkkauto.com>; Thazin Nan <nan.thazin@gimtian.com.sg>

Subject: RE: YOUR REF: D22000550MFBP/TT/EL/TPD1; OUR REF: BMC.3754.22.WH(B)

WITHOUT PREJUDICE

SAVE AS TO COSTS

Dear Mr Boo,

We refer to your email dated (08-05-2023).

We are of the view that the claim for loss of hire during the downtime for physical re-inspection forms part of your client's claim for damages. This claim is not a disbursement to be incurred by LKK for carrying out the said re-inspection.

As you are aware, the claim for loss incurred for such downtime is based on the loss of hire/use of the particular vehicle involved.

We are therefore of the view that our requirement that your client signs an interim payment is in proper order.

Thank you

Best Regards

Rachel Wu

Motor Claims Dept

MS First Capital Insurance Ltd

16 Raffles Quay #42-01 Hong Leong Building | Singapore 048581

Tel: 6507 3848 | F: 6507 3849 | Reg. No. 195000106C

Website <http://www.msfirstcapital.com.sg>

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From: Boo Moh Cheh <boo@kurupnboo.com.sg>

Sent: Monday, May 8, 2023 7:31 PM

To: Rachel Wu <RachelWu@msfirstcapital.com.sg>

Cc: Esther Lim <EstherLim@msfirstcapital.com.sg>; Rajes (LKK Auto) <rajes@lkkauto.com>; Thazin Nan

<nan.thazin@gimtian.com.sg>

Subject: YOUR REF: D22000550MFBP/TT/EL/TPD1; OUR REF: BMC.3754.22.WH(B)

URGENT ATTENTION REQUIRED

8 May 2023

Dear Madam Esther Lim & Ms Rachel Wu
MS FIRST CAPITAL INSURANCE LTD
Good Evening

DOWN TIME FEE FOR THE
POST REPAIR INSPECTION OUR CLIENT'S VEHICLE NO. YP 5047C
DATE OF ACCIDENT: 21 FEBRUARY 2022

1. We refer to Ms. Rachael Wu's today's email; sent to our law office at 4.18 pm ("**Ms. Wu's Email**").
2. Under the covering of Ms. Wu's Email, she attached a discharge voucher for our client's execution. With respect, we are of the opinion that Ms. Rachael Wu has to look up the literal meaning of the word "downtime". Perhaps, the Cambridge Dictionary can assist her with the literal meaning of the word "downtime".
3. Our client's requirement is that your insurance company or your surveyor LKK Auto pays for the loss of hire of our client's lorry no. YP5047C [fixed with a truck mounted attenuator ("**the TMA**") on its rear side] during the time our client arranges for the post repair inspection and the time incurred for the actual post repair inspection.
4. Our client has quantified their time for making the arrangements and for the actual duration of the post repair inspection at \$280.00 plus GST. This is an expenses your insurance company has to incur as a claims handling expenses in dealing with this claim. This is like your company paying LKK Auto for the work done or to be done in the post repair inspection.
5. The \$302.40 (\$280.00 plus GST at 8%) is not an interim payment. Further, our client does not agree that your company can deduct the said sum of \$302.40 from the final settlement sum due to our client.

Aside to LKK Auto

6. LKK Auto is at liberty to make payment of our client's claim for downtime (business disruption) for \$302.40 when our client makes the arrangement for LKK Auto to do the post repair inspection of the lorry no. YP 5047C and its TMA and for the actual time of the post repair inspection. You can then bill this sum of \$302.40 to MS First Capital Insurance Ltd as expenses incurred for the post repair inspection (for example; similar to your transport or colour photocopying charges).
7. We shall appreciate if Ms First Capital Insurance Ltd of LKK Auto can reply to this email urgently.

Thank You & Best Regards

Boo Moh Cheh (Mr.)

Kurup & Boo
Advocate & Solicitor
368, Lorong Chuan
Singapore 556786
Tel No: 6223 3343
Fax No: 6225 7248

From: Rachel Wu <RachelWu@msfirstcapital.com.sg>
Sent: Monday, 8 May 2023 4:18 pm
To: Boo Moh Cheh <boo@kurupnboo.com.sg>
Cc: Esther Lim <EstherLim@msfirstcapital.com.sg>
Subject: RE: YOUR REF: D22000550MFBP/TT/EL/TPD1; OUR REF: BMC.3754.22.WH(B)

WITHOUT PREJUDICE
SAVE AS TO COSTS

Dear Mr Boo,

We refer to your email below.

Please return us the enclosed interim discharge vouchers duly signed with company stamp by your clients. On receipt of the interim discharge voucher, we shall arrange payment.

Meanwhile, kindly liaise with our surveyor LKK Auto Consultants for the re-inspection.

Thank you

Best Regards

Rachel Wu

Motor Claims Dept

MS First Capital Insurance Ltd

16 Raffles Quay #42-01 Hong Leong Building | Singapore 048581

Tel: 6507 3848 | F: 6507 3849 | Reg. No. 195000106C

Website <http://www.msfirstcapital.com.sg>

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From: Boo Moh Cheh <boo@kurupnboo.com.sg>
Sent: Friday, May 5, 2023 7:00 PM
To: Esther Lim <EstherLim@msfirstcapital.com.sg>
Cc: Rachel Wu <RachelWu@msfirstcapital.com.sg>
Subject: YOUR REF: D22000550MFBP/TT/EL/TPD1; OUR REF: BMC.3754.22.WH(B)

URGENT ATTENTION REQUIRED

5 May 2023

Hello Madam Esther Lim
MS FIRST CAPITAL INSURANCE LTD
Good Evening

DOWN TIME FEE FOR THE
POST REPAIR INSPECTION OUR CLIENT'S VEHICLE NO. YP 5047C

1. Thank you for your email dated 4 May 2023; sent to our law office at 1545 hours.
2. We regret that our client is unable to agree for your company to delay payment of the \$280.00 downtime fee plus GST until settlement of our client's claim against your insured and insured driver. Remember, the issue on liability is not even settled as yet.
3. Further, there is the GST factor. Our client has to issue a Tax Invoice as soon as the downtime fee (for post repairs inspection) is due. Our client cannot wait for many many months (or even years) for the time of settlement once the TAX Invoice is issued.
4. If your company is not able to issue the cheque for \$302.40 in our client's favour in the immediate future, then perhaps you can ask your surveyor, LKK Auto, to make payment of this sum first. LKK Auto can then include the \$302.40 in their invoice when they bill your company for the fee incurred for the post repairs inspection.
5. Kindly revert as soon as possible.

Boo Moh Cheh (Mr.)
Kurup & Boo
Advocate & Solicitor
368, Lorong Chuan
Singapore 556786
Tel No: 6223 3343
Fax No: 6225 7248

From: Esther Lim <EstherLim@msfirstcapital.com.sg>
Sent: Thursday, 4 May 2023 3:45 pm
To: Boo Moh Cheh <boo@kurupnboo.com.sg>

Cc: Rachel Wu <RachelWu@msfirstcapital.com.sg>

Subject: RE: O/Ref: D22000550MFBP/TT/EL/TPD1 Y/Ref: BMC.3754.22.wh

WITHOUT PREJUDICE
SAVE AS TO COSTS

Dear Mr Boo

We refer to your email below.

We agree to pay the downtime (Loss of hire) of \$280.00 plus GST.

Please advise if we can include this amount in our offer settlement.

Thank you.

Regards

Esther Lim

Motor Claims

MS First Capital Insurance Ltd

16 Raffles Quay

#42-01 Hong Leong Building

Singapore 048581

D: 6507 3803 | M: 6507 3848 | F: 6507 3849

Website <http://www.msfirstcapital.com.sg>

A Member of  INSURANCE GROUP

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From: Boo Moh Cheh <boo@kurupnboo.com.sg>

Sent: Thursday, May 4, 2023 11:29 AM

To: Esther Lim <EstherLim@msfirstcapital.com.sg>

Subject: RE: O/Ref: D22000550MFBP/TT/EL/TPD1 Y/Ref: BMC.3754.22.wh

YOUR REF: D22000550MFBP/TT/EL/TPD1

OUR REF: BMC.3754.22.wh

MS First Capital Insurance Ltd

Dear Sirs

We refer to your email dated 3 May 2023 sent at 2.18 pm.

Our client has no objection for your representative to conduct a re-inspection of the vehicle no. YP 5047C.

As you are aware this vehicle is mounted with a Truck Mounted Attenuator (“**TMA**”). Amongst others, this TMA lorry no. YP 5047C is for rental or standby for rental to road works contractors.

Our client therefore requires you to pay a downtime (loss of hire) of \$280 plus GST for half day duration so that this TMA mounted lorry may be reserved for re-inspection.

Kindly issue a cheque for \$302.40 (\$280.00 plus 8% GST) in favour of our client, Gim Tian Logistics Pte Ltd. We will then reserve a date and time for the re-inspection.

We look forward to hear from you urgently.

Regards

Boo Moh Cheh
Kurup & Boo
368 Lorong Chuan
Singapore 556786
Tel : 6223 3343
Fax : 6225 7248

From: Esther Lim <EstherLim@msfirstcapital.com.sg>

Sent: Wednesday, 3 May 2023 2:18 PM

To: Boo Moh Cheh <boo@kurupnboo.com.sg>

Cc: Rachel Wu <RachelWu@msfirstcapital.com.sg>; 'SUR' <sur@lkkauto.com>; Elaine Kuan (LKK Auto) <elainekuan@lkkauto.com>

Subject: O/Ref: D22000550MFBP/TT/EL/TPD1 Y/Ref: BMC.3754.22.wh

WITHOUT PREJUDICE
SAVE AS TO COSTS

Dear Sirs

We refer to the above matter.

We wish to conduct re-inspection of your client's vehicle, YP5047C.

Kindly advise the date, time and location 7 days in advance to enable us to make the necessary arrangements.

Thank you.

Regards

Esther Lim
Motor Claims
MS First Capital Insurance Ltd
16 Raffles Quay
#42-01 Hong Leong Building
Singapore 048581

D: 6507 3803 | M: 6507 3848 | F: 6507 3849
Website <http://www.msfirstcapital.com.sg>

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From: Harminder Kaur <Harminder@msfirstcapital.com.sg>
Sent: Wednesday, May 3, 2023 11:04 AM
To: Boo Moh Cheh <boo@kurupnboo.com.sg>
Cc: Esther Lim <EstherLim@msfirstcapital.com.sg>
Subject: D22000550MFBP/TT/EL/TPD1 SMB5063X & YP6047C D.O.A 21/12/2022

WITHOUT PREJUDICE

OUR REF: D22000550MFBP/TT/EL/TPD1
YOUR REF: BMC.3754.22.wh

Dear Sirs,

We acknowledge receipt to your letter of claim dated 3/5/2023.

We are currently looking into the matter and will revert to you soonest possible.

You may reply to the Officer @ EstherLim@msfirstcapital.com.sg

Thank You.

Best Regards,
Harminder Kaur
Motor Claims
MS First Capital Insurance Ltd
16 Raffles Quay
#42-01 Hong Leong Building
Singapore 048581

T: 6507 3848 | F: 6507 3849
Website <http://www.msfirstcapital.com.sg>

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

From: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>

Sent: Wednesday, 3 May 2023 10:59 am

To: Harminder Kaur <Harminder@msfirstcapital.com.sg>

Subject: Scan Data from FF-1C7D224BE25C

Number of Images: 1

Attachment File Type: PDF

Device Name: Apeos C6580

Device Location: