Hsiao Tong (LKKAuto)

From:

Charandeep Singh < charandeep.singh@directasia.com>

Sent:

Monday, 14 January 2019 10:49 AM

To:

Hsiao Tong (LKKAuto)

Cc:

Admin A

Subject:

RE: [EXT] RE: PRI Assignment 75349/CH /WP/Carplus Auto Pte Ltd /OD : SLR9628T/TP : SJU718J/ DOA : 22.02.2018 ***LKK REF:CC4/DAI18003576/pb3

Dear Hsiao Tong,

Please proceed to offer \$\$7,680.00 and settle the matter.

Regards

Charan Singh / Claims Specialist

Direct: +65 6603 3617

DirectAsia Insurance

Customer Service: +65 6665 5555 20 Anson Road, #08-01 Singapore 079912

www.directasia.com



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From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]

Sent: Monday, 14 January, 2019 8:25 AM

To: Charandeep Singh

Cc: Admin A

Subject: RE: [EXT] RE: PRI Assignment 75349/CH /WP/Carplus Auto Pte Ltd /OD : SLR9628T/TP : SJU718J/ DOA :

22.02.2018 ***LKK REF:CC4/DAI18003576/pb3

Dear Charan,

We refer to your below email.

The market value of third party vehicle was \$17,600.00(as at DOA). We are of the view that third party vehicle is economical to repair as the nett value is \$7,600.00.

Kindly let us have your instruction if we may proceed to settle the matter as follows or else advise further instruction.

T	OTAL \$ 7,680.00
2. Loss of Use (8days x \$60.00)	\$ 480.00
Cost of Repair	\$ 7,200.00

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Charandeep Singh <charandeep.singh@directasia.com>

Sent: Thursday, 10 January 2019 5:11 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

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

Subject: RE: [EXT] RE: PRI Assignment 75349/CH /WP/Carplus Auto Pte Ltd /OD : SLR9628T/TP : SJU718J/ DOA :

22.02.2018 ***LKK REF:CC4/DAI18003576/pb3

Dear Hsiao Tong,

Please advise if it is a CTL and what is the market value? You have yet to get back to me if the matter if its economical for repairs.

Regards

Charan Singh / Claims Specialist Direct: +65 6603 3617

DirectAsia Insurance

Customer Service: +65 6665 5555 20 Anson Road, #08-01 Singapore 079912

www.directasia.com



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From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]

Sent: Thursday, 10 January, 2019 3:04 PM

To: Charandeep Singh

Cc: Admin A

Subject: RE: [EXT] RE: PRI Assignment 75349/CH /WP/Carplus Auto Pte Ltd /OD : SLR9628T/TP : SJU718J/ DOA : 22.02.2018 ***LKK REF:CC4/DAI18003576/pb3

Dear Charan,

We refer to our below email.

Kindly let us have your mandate/instruction.

Best Regards,

Hsiao Tong, Chew | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <u>chewht@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Hsiao Tong (LKKAuto)

Sent: Thursday, 13 December 2018 5:46 PM

To: 'Charandeep Singh' < charandeep.singh@directasia.com >

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

Subject: RE: [EXT] RE: PRI Assignment 75349/CH /WP/Carplus Auto Pte Ltd /OD: SLR9628T/TP: SJU718J/ DOA:

22.02.2018 ***LKK REF:CC4/DAI18003576/pb3

Hi Charan,

Apologised for late response.

Kindly refer to the below: -

Market Value	: \$ 17,600.00 (est)
LTA Rebate	: \$ 10,000.00 (est)
Nett Value	: \$ 7,600.00 (est)

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Charandeep Singh < charandeep.singh@directasia.com >

Sent: Friday, 30 November 2018 5:21 PM

To: Hsiao Tong (LKKAuto) < chewht@lkkauto.com">chewht@lkkauto.com

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

Subject: RE: [EXT] RE: PRI Assignment 75349/CH /WP/Carplus Auto Pte Ltd /OD : SLR9628T/TP : SJU718J/ DOA :

22.02.2018 ***LKK REF:CC4/DAI18003576/pb3

Dear Hsiao Tong,

Please reply to mu enquiry dated 28 July 2018.

Regards

Charan Singh / Claims Specialist

Direct: +65 6603 3617

DirectAsia Insurance

Customer Service: +65 6665 5555 20 Anson Road, #08-01 Singapore 079912

www.directasia.com



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From: Charandeep Singh

Sent: Saturday, 28 July, 2018 12:52 PM

To: 'Hsiao Tong (LKKAuto)'

Cc: Admin A

Subject: RE: [EXT] RE: PRI Assignment 75349/CH /WP/Carplus Auto Pte Ltd /OD: SLR9628T/TP: SJU718J/ DOA:

22.02.2018 ***LKK REF:CC4/DAI18003576/pb3

Dear Hsiao Tong,

Third party vehicle is almost nearing the end of the COE.

What is the economical limit of the vehicle?

The damage photos doesn't justify your propose cost of repairs of less than 9 year old vehicle.

Please advise if it is a CTL and what is the market value?

Regards

Charan Singh / Claims Specialist Direct: +65 6603 3617

DirectAsia Insurance

Customer Service: +65 6665 5555 20 Anson Road, #08-01 Singapore 079912

www.directasia.com



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From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]

Sent: Saturday, 28 July, 2018 10:57 AM

To: Charandeep Singh

Cc: Admin A

Subject: RE: [EXT] RE: PRI Assignment 75349/CH /WP/Carplus Auto Pte Ltd /OD: SLR9628T/TP: SJU718J/ DOA:

22.02.2018 ***LKK REF:CC4/DAI18003576/pb3

Hi Sirs,

We refer to our mandate request dated 04/07/2018.

Kindly let us have your approval/instruction.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Hsiao Tong (LKKAuto)

Sent: Wednesday, 4 July 2018 5:14 PM

To: 'Charandeep Singh' < charandeep.singh@directasia.com>

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

Subject: RE: [EXT] RE: PRI Assignment 75349/CH /WP/Carplus Auto Pte Ltd /OD : SLR9628T/TP : SJU718J/ DOA :

22.02.2018 ***LKK REF:CC4/DAI18003576/pb3

Without Prejudice

Hi Charan,

We refer to the above matter.

We seek your approval to offer Third Party repairer, **CARPLUS AUTO PTE LTD** at \$7,680.00(all-in). The breakdown is as follows: -

1. Cost of Repair

\$7,200.00

2. Loss of Use (8days x \$60.00)

\$ 480.00

TOTAL \$ 7,680.00

Enclosed herewith the supporting document for your perusal

For your approval please.

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Charandeep Singh [mailto:charandeep.singh@directasia.com]

Sent: Tuesday, 8 May 2018 2:24 PM

To: Hsiao Tong (LKKAuto) < chewht@lkkauto.com >

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

Subject: RE: [EXT] RE: PRI Assignment 75349/CH /WP/Carplus Auto Pte Ltd /OD : SLR9628T/TP : SJU718J/ DOA :

22.02.2018 ***LKK REF:CC4/DAI18003576/pb3

Dear Hsiao Tong,

Please proceed to do a direct settlement with third party workshop.

Regards

Charan Singh / Claims Specialist

Direct: +65 6603 3617

DirectAsia Insurance

Customer Service: +65 6665 5555 Retail: 88 South Bridge Road, S(058716)

www.directasia.com



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From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]

Sent: Friday, 27 April, 2018 12:12 PM

To: Charandeep Singh

Cc: Admin A

Subject: RE: [EXT] RE: PRI Assignment 75349/CH /WP/Carplus Auto Pte Ltd /OD: SLR9628T/TP: SJU718J/ DOA:

22.02.2018 ***LKK REF:CC4/DAI18003576/pb3

Hi Charan,

Further to your below email.

Kindly advise if we may proceed direct settlement for this matter.

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Charandeep Singh [mailto:charandeep.singh@directasia.com]

Sent: Tuesday, 24 April 2018 11:28 AM

To: Shu Pei (LKKAuto) < shupei@lkkauto.com>

Subject: RE: [EXT] RE: PRI Assignment 75349/CH /WP/Carplus Auto Pte Ltd /OD: SLR9628T/TP: SJU718J/ DOA:

22.02.2018 ***LKK REF:CC4/DAI18003576/pb3

Dear Shupei,

This is a chain collision accident. Liability against our insured.

Regards

Charan Singh / Claims Specialist

Direct: +65 6603 3617

DirectAsia Insurance

Customer Service: +65 6665 5555 Retail: 88 South Bridge Road, S(058716)

www.directasia.com



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From: Shu Pei (LKKAuto) [mailto:shupei@lkkauto.com]

Sent: Tuesday, 24 April 2018 10:18 AM

To: Derrick Quok; David Picking; Claim; Motor Claims Cc: Charandeep Singh; Admin A; Hsiao Tong (LKKAuto)

Subject: RE: [EXT] RE: PRI Assignment 75349/CH /WP/Carplus Auto Pte Ltd /OD: SLR9628T/TP: SJU718J/ DOA:

22.02.2018 ***LKK REF:CC4/DAI18003576/pb3

WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

Please kindly advice liability soonest.

Thank you

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupei@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(408933)

From: Shu Pei (LKKAuto)

Sent: Monday, 19 March 2018 10:48 AM

To: Derrick Quok < derrick@directasia.com >; David Picking < david.picking@directasia.com >; Claim

<claim@directasia.com>

Cc: Charandeep Singh < charandeep.singh@directasia.com >; Admin A < admin-a@lkkauto.com >; Hsiao Tong

(LKKAuto) < chewht@lkkauto.com>

Subject: RE: [EXT] RE: PRI Assignment 75349/CH /WP/Carplus Auto Pte Ltd /OD : SLR9628T/TP : SJU718J/ DOA :

22.02.2018 ***LKK REF:CC4/DAI18003576/pb3

WITHOUT PREJUDICE

Dear Derrick,

We refer to your below email.

We just received estimate from third party repairer. Third party repairer would like to do direct settlement with Direct Asia Insurance.

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice

Please advise if we may proceed Direct Settlement with third party repairer.

Thank you

*** Please note that estimated cost of repair is above \$10,000.00. ***

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupei@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Derrick Quok [mailto:derrick@directasia.com]

Sent: Thursday, 15 March 2018 10:04 PM

To: Shu Pei (LKKAuto) < shupei@lkkauto.com; David Picking < david.picking@directasia.com; Claim claim@directasia.com; Claim

Cc: Charandeep Singh < charandeep.singh@directasia.com >; Celine Fong (LKKAuto) < celinefong@lkkauto.com >; Admin A < admin-a@lkkauto.com >; Hsiao Tong (LKKAuto) < chewht@lkkauto.com >

Subject: RE: [EXT] RE: PRI Assignment 75349/CH /WP/Carplus Auto Pte Ltd /OD : SLR9628T/TP : SJU718J/ DOA :

22.02.2018 ***LKK REF:CC4/DAI18003576/pb3

Hi Shu Pei,

Can we know what is the reason of this delay? Is there any issue with this case?

Thanks.

Best regards, Derrick Quok Direct Asia Insurance

From: Shu Pei (LKKAuto) [mailto:shupei@lkkauto.com]

Sent: Thursday, 15 March, 2018 9:12 AM

To: David Picking directasia.com; Claim <claim@directasia.com>

Cc: Derrick Quok <derrick@directasia.com>; Charandeep Singh <charandeep.singh@directasia.com>; Celine Fong

(LKKAuto) < celinefong@lkkauto.com >; Admin A < admin-a@lkkauto.com >; Hsiao Tong (LKKAuto)

<chewht@lkkauto.com>

Subject: [EXT] RE: PRI Assignment 75349/CH /WP/Carplus Auto Pte Ltd /OD: SLR9628T/TP: SJU718J/ DOA:

22.02.2018 ***LKK REF:CC4/DAI18003576/pb3

Dear David,

We refer to the above matter.

Please be informed that estimated cost of repair and preliminary advice is not ready yet.

We will look into the matter and revert to you in due course.

Thank you

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupei@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: David Picking [mailto:david.picking@directasia.com]

Sent: Wednesday, 14 March 2018 3:36 PM

To: Admin-D (LKKAuto) admin-d@lkkauto.com; Claim claim@directasia.com; assignments

<assignments@lkkauto.com>

Cc: Derrick Quok <derrick@directasia.com>; Charandeep Singh <charandeep.singh@directasia.com>

Subject: PRI Assignment 75349/CH /WP/Carplus Auto Pte Ltd /OD : SLR9628T/TP : SJU718J/ DOA : 22.02.2018

Can you please forward your preliminary report which is now overdue as per our instructions belows marked in red.

David Picking / Claims Manager Singapore Direct: +65 6603 3603 | Mobile: +65 8502 2011

DirectAsia Insurance

Customer Service: +65 6665 5555

Office: 20 Anson Road, #08-01, S (079912)

www.directasia.com



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From: Nivitha (LKK Auto) [mailto:admin-d@lkkauto.com]

Sent: Friday, 23 February 2018 5:02 PM To: Claim; assignments@lkkauto.com

Cc: Derrick Quok; Kenneth Lim; Aaron Wang; Charandeep Singh; admin-a@lkkauto.com

Subject: [EXT] RE: PRI Assignment 75349/CH /WP/Carplus Auto Pte Ltd /OD: SLR9628T/TP: SJU718J/ DOA:

22.02.2018

Dear Sir/Mdm,

Thank you for the assignment.

BEST REGARDS,

G.Nivitha | Admin

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)

From: Claim [mailto:claim@directasia.com]
Sent: Friday, 23 February 2018 2:21 PM

To: assignments@lkkauto.com

Cc: Derrick Quok <derrick@directasia.com>; Kenneth Lim <kenneth@directasia.com>; Aaron Wang

<aaron.wang@directasia.com>; Charandeep Singh <charandeep.singh@directasia.com>

Subject: PRI Assignment 75349/CH /WP/Carplus Auto Pte Ltd /OD: SLR9628T/TP: SJU718J/ DOA: 22.02.2018

Dear Sir,

Please arrange to survey SJU718J on a without prejudice basis.

Please conduct direct pre-repair inspection survey at the workshop below and update us immediately if the repair cost is above \$10K.

Carplus Auto Pte Ltd

160 Sin Ming Drive #04-06 Sin Ming AutoCity

Tel: 6 451 6602

Please ensure your surveyor follows the NIMA protocol with vehicle being dismantled in front of your surveyor.

If the vehicle is not dismantled in front of your surveyor, then your surveyor should not sign any confirmation as NIMA protocol is not being followed.

Please let us have a copy of your surveyor's preliminary report of the damages and repair cost within 3 days from the date of inspection.

Best regards, Claims Department

DirectAsia Insurance

Customer Service: +65 6665 5555 Retail: 88 South Bridge Road, S(058716)

www.directasia.com



From: Tracy [mailto:tracy@carplus.com.sg]
Sent: Friday, February 23, 2018 11:31 AM

To: Claim <claim@directasia.com>

Cc: christine@carplus.com.sg; Derrick Quok <derrick@directasia.com>; Kenneth Lim <kenneth@directasia.com>;

Aaron Wang <aaron.wang@directasia.com>; Charandeep Singh <charandeep.singh@directasia.com>

Subject: RE: [EXT] Accident Letter For SJU718J & SLR9628T ON 22.02.18

To the claim department,

Kindly arrange the surveyor, Ma Chin Fook from LKK Auto Consultants Pte Ltd. Appreciate your kind attention.

Thanks & Regards, Tracy

From: Claim [mailto:claim@directasia.com]
Sent: Friday, 23 February, 2018 11:13 AM

To: Tracy < tracy@carplus.com.sg>

Cc: christine@carplus.com.sg; Derrick Quok <derrick@directasia.com>; Kenneth Lim <kenneth@directasia.com>;

Aaron Wang <aaron.wang@directasia.com>; Charandeep Singh <charandeep.singh@directasia.com>

Subject: RE: [EXT] Accident Letter For SJU718J & SLR9628T ON 22.02.18

WITHOUT PREJUDICE

Your Ref: SJU718J Our Ref: 75349/CH

To: Carplus Auto Pte Ltd 160 Sin Ming Drive #04-06 Sin Ming AutoCity Tel: 6 451 6602

Dear Sir,

We refer to your Notice of Accident dated 22 February 2018.

We intend to conduct a pre-repair survey of the damage to your client's/your customer's vehicle jointly with your client/your motor workshop.

We propose to use one of the motor surveyors named in the attached list to conduct the joint pre-repair survey as a single joint expert:

- 1. LKK AUTO CONSULTANT Marcus Chua
- 2. LKK AUTO CONSULTANT Kenneth Kong
- 3. LKK AUTO CONSULTANT Ma Chin Fook
- STA Inspection Daniel Chan Yin Leong
- STA Inspection Low Sar Huei
- STA Inspection Hong Fook Choy

- 7. LBS Automotive Appraisal Derek Oh Siong Wee
- 8. LBS Automotive Appraisal Mohd Fadhilah Bin Osman
- 9. LBS Automotive Appraisal Stan See Chew Seng
- 10. VICOM Tommie Lim
- 11. VICOM Fock Ping Yan
- 12. VICOM Jason Lau
- 13. Direct Asia Insurance Derrick Quok
- 14. Direct Asia Insurance Kenneth Lim
- 15. Direct Asia Insurance Aaron Wang

Please let us know within two (2) working days whether you agree to the appointment of any of these motor surveyors as a single joint expert.

We will bear the cost of the pre-repair survey carried out by the single joint expert.

Yours faithfully,

Best regards, Claims Department

DirectAsia Insurance

Customer Service: +65 6665 5555 Retail: 88 South Bridge Road, S(058716) www.directasia.com



From: Tracy [mailto:tracy@carplus.com.sg]
Sent: Friday, February 23, 2018 9:51 AM

To: Claim < claim@directasia.com > Cc: christine@carplus.com.sg

Subject: [EXT] Accident Letter For SJU718J & SLR9628T ON 22.02.18

To the person in charge,

Kindly see the attached file. Appreciate your kind attention.

Thanks & Regards, Tracy Tan Carplus Auto Pte Ltd

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Our Ref: CP/220218/SJU718J/03

05th March 2018

DIRECT ASIA INSURANCE (SINGAPORE) PTE LTD 88 South Bridge Road Singapore 058716

ATTN: CLAIM DEPARTMENT

WITHOUT PREJUDICE

ACCIDENT INVOLVING SJU718J & SLR9628T & SJU1222R ON 22/02/2018 AT NICOLL HIGHWAY TOWARDS CITY

We refer to the abovementioned accident which was solely caused by the negligence of your insured.

We are assisting the owner of vehicle SJU718J in claiming from your company the damages sustained by her as a result of the said accident.

We would like to append our losses as follows:

 1. Lump Sum Repair Cost
 \$ 7,200.00

 2. Loss of Use (\$80 x 8 days)
 \$ 640.00

 Total amount claiming
 \$ 7,840.00

Enclosed herewith are copies of Singapore Accident Statement, Letter of Authorisation, Final Repair Bill, Insurance Certificate and Discharge Form for your attention.

Please do not hesitate to contact the undersigned should you have any queries and look forward to your prompt settlement.

Thank you

Yours faithfully

Tracy Tan

Encs

LETTER OF AUTHORISATION

RE: ACCIDENT INVOLVING VEHICLE NOS STU-718.T					&	& SLR9628T & STUIDDOR		
ALONG _	NICOLL	HIGHWAY	TOWARDS	CITY		19.		
<u>С</u> _ио	2/02/20	18						

- I/We, herby appoint <u>CARRLUS ANTO PTE LTD</u> to be my agent and I/We authorize my said agent to give you all instructions pertaining to the conduct of my claim including instructions to commence legal proceedings in court in my name against the third party driver/or his employers, if applicable.
- My said agent also has my authority to declare on my behalf whether to accept any offer of settlement from the third party and /or his insurers.
- I understand and accept that until I revoke my said agent's authority in writing to you, I
 am bound by all instructions given by my said agent to you
- 4. Upon settlement of the third party claim and in case the settlement monies was sent to me/us by the third party's insurer, I/We undertake to pay you and my/our Solicitor the cost of repair settled and related expenses and disbursement incurred.
- 5. My vehicle is repaired on my own will without any inducement, threat or promise.
- In the event you are unable to recover the costs of repair, whether in full or in part, I undertake to reimburse you the entire costs of repair or balance unclaimed sum, as the case may be.

Signature

(Company's stamp if applicable)

Name: SHARON GOH SHI HU!

NRIC No: S8519780J

Address: 7 ST. NICHOLAS VIGN

SINGABRE 567970.

RELEASE VOUCHER

(Direct Asia Express Third Party Claim)

"We/I, <u>CARPLUS AUTO PTE LTD</u> ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of Direct Asia Insurance (Singapore) Pte Ltd <u>LKK AUTO CONSULTANTS PTE LTD</u> (name of surveyor) with respect to the amount claimed for <u>SS7,200.00</u> (Repair Costs), <u>SS480.00</u> (Loss of <u>Rental/Use</u>), <u>SS - (Disbursement) for vehicle no. <u>SJU 718J</u> was damaged pursuant to the accident which occurred on <u>22/02/2018</u> (date) along <u>NICOLL HIGHWAY</u> (<u>TOWARDS CITY</u>) (location) involving vehicles no/s. <u>SLR 9628T</u>.</u>

This is pursuant to the inspection conducted on 26/02/2018 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner GOH SHI HUI SHARON (WU SHIHUI) ("the third party claimant") of vehicle no. SJU 718J to make the claim as set out in the above paragraph and we/I have full authority to settle the matter on his/her behalf in a manner that we/I deem fit. We/I enclose herein the letter of authority given by "the third party claimant".

We/I further confirm that we/I will indemnify Direct Asia Insurance (Singapore) Pte Ltd for all damages, loss and/or expense that they will or have already incurred in the event that "the third party claimant" after the above said agreement lodges a further claim against the former for any loss and expenses suffered pertaining to costs of repairs and/or rental and/or loss of use pursuant to the damage to SJU 718J (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of any claim of "the third party claimant" pursuant to the accident and that further this settlement is reached on a without prejudice and without admission of liability basis.

This agreement is subject to the application of Singapore law and the Singapore Courts have exclusive jurisdiction over any dispute arising out of the same.

Dated this 17 (day) of 200 (month) 2010 (year)

LKK

NCV

Signed by appointed surveyor

Signed by "the workshop" (with chop)



FINAL REPAIR BILL

DIRECT ASIA INSURANCE (SINGAPORE) PTE LTD 88 South Bridge Road Singapore 058716

Attn: Claim Department

05.03.2018

OUR REF VEHICLE NO

MODEL

CP/220218/SJU718J/03

SJU718J

HYUNDAI 130S

LUMP SUM REPAIR AT

\$7,200.00