No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

Our Ref : AAD1803-260 Your Ref : SHD8595G

Date : 17.March 2020

MS FIRST CAPITAL INSURANCE LIMITED

Dear Sir/Madam,

ACCIDENT INVOLVING SHF0614C AND SHD8595G ON 25/03/18 08:25 PM ALONG MARINA BOULEVARD

It appears that the above accident was caused by your insured's negligence. We, therefore seeking compensation from you for our financial loss as itemized below:-

1.	Cost of Repair (inclusive of 7% GST) \$		18,564.50
2.	Loss of Rental for 16 days @ \$101.46 per day	\$	1,623.36
3.	Loss of Income for days @ \$ per day	\$	0.00
4.	LTA Search Fee	\$	0.00
5.	Survey Fee	\$	0.00
	Total	\$	20,187.86

We enclose a copy of the following documents for your consideration :-

GIA report lodged by our driver Rental rate and mileage records

Certificate of Insurance Authorization To Act

Original final repair bill LTA Search Fee

Kindly let us have the discharge voucher within the next 14 days, failing which we shall proceed to hand over the conduct of this matter to our solicitors without further reference to you.

Yours Faithfully

Trans Gab Services Pte Ltd

Jasmine Tan

General Manager

Tel No.: 6603 1250 (DID)

Note: Please email any further correspondence to claims@transcab.com.sg (6603 1259)

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

Authorization To Act

We, Trans-cab Services Pte Ltd of Company Registration No. 200303878K hereby authorize Trans-cab Auto Services Pte Ltd to act on behalf to claim for all losses incurred for the accident involving SHF0614C and SHD8595G along MARINA BOULEVARD on 25/03/18 08:25 PM.

In addition, we also hereby authorize the above payment to be made in favour of Trans-cab Auto Services Pte Ltd upon settlement.

Dated this 17 (day) of March 2020

Yours Faithfully

Services Pte Ltd

Jasmine Tan General Manager



MS First Capital Insurance Limited Co.Reg. No. 195000106C GST Reg. No. M2-0001676-9 6 Raffles Quay #21-00 Singapore 048580 Tel: (65) 6222 2311 Fax: (65) 6222 3547

Claims & Motor Underwriting Dept: 36 Robinson Road #16-01 City House Singapore 068877 Tel: (65) 6507 3848 Fax: (65) 6507 3849 www.msfirstcapital.com.sg

DISCHARGE RECEIPT

CLAIM REFERENCE

: D18002484MFSH

ACCIDENT DATE

25/03/2018

ACCIDENT LOCATION

: MARINA BOULEVARD

INSURED

: CITYCAB PTE LTD

INSURED DRIVER

TAN CHUANG SIN (CHEN CONGXING)

INSURED VEHICLE

SHD 8595G

INVOLVED PARTY

SHF 614C

SETTLEMENT SUM

\$19,500.00

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: TRANS-CAB SERVICES PTE LTD

WITNESS:

Amanda Tay

Signature and Date:

02103/21

No. 2 Ang Mo Kio Street 63 Singapore 569111

Tel: 6287 6666 Fax: 6287 7764

Co. Reg. No.: 201019626G **GST Reg. No.:** 201019626G

Tax Invoice / Debit Note

TO:

MS FIRST CAPITAL INSURANCE LIMITED

36 Robinson Road #16-01 City House

068877 Singapore

ATTENTION:

INVOICE NO.

: INV2003-015

DATE

: 17. March 2020 REFERENCE NO : AAD1803-260

TERMS

DUE DATE

: 17. March 2020

PAGE

: 1

NO.	CODE	DESCRIPTION	QTY	UNIT PRICE	AMOUNT
1.	6050101	REPAIR-SHF0614C;DOA 25.03.18(LUMP SUM-18)	1	18,564.50	18,564.50

Total SGD Excl. GST:

17,350.00

7% GST:

1,214.50

**** EIGHTEEN THOUSAND FIVE HUNDRED SIXTY FOUR AND FIFTY SGD ONLY

Total SGD Incl. GST:

18,564.50

¹⁾ All cheques should be crossed and made payable to "Trans-Cab Auto Services Pte Ltd"

²⁾ Please quote our Invoice Number during payment.

³⁾ We reserve the right to charge interest @ 1.5% per month on overdue invoice.

⁴⁾ Any dispute as to the accuracy, charges etc of this invoice must be communicated within 10 days from the date hereof failing which it shall be deemed to have been unconditionally accepted.

No. 2 Ang Mo Kio Street 63 Tel No.: 6287 6666 Fax No. 6281 1400 Co./GST Reg. No. 200303878K 17 March, 2020 To Whom It May Concern Dear Sir / Madam, Accident on 25/03/18 08:25 PM at MARINA BOULEVARD 1. We refer to the above-mentioned accident and wish to inform that Trans-Cab Services Pte Ltd is the registered owner of the taxi bearing vehicle registration no. SHF0614C. The taxi was hired to SEE CHOON WEE a registered hirer-operator of Trans-Cab Services Pte Ltd at the time of occurrence of the aforementioned accident at a rental rate \$101.46 per day (inclusive of GST). 2. Please be advised that the Taxi is insured with AXA INSURANCE PTE LTD on a third party basis at the material time of the accident. 3. Please liaise with us directly for any settlement of claims in respect of the said accident. Yours faithfully, Jasmine Tan General Manager

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

25-03-2018

Dear Sir/Madam,

Please be informed that the taxi was undergo accident repair in the workshop as follow:

Date In	Date Out	Vehicle No.			
Accident No.	AAD1803-260		Accident Date	25-03-2018	
25/3/2018 20:25	9/4/2018 17:00	SHF0614C			

Yours Faithfully,

Trans-Cab Services Pte Ltd

Jasmine Tan

General Manager

Asher Sng (LKKAuto)

From: Merina Chia < MerinaChia@msfirstcapital.com.sq>

Sent: Wednesday, 5 August 2020 9:41 AM

To: Asher Sng (LKKAuto)

Subject: FW: [MANDATE REQUEST] Re: EXPRESS SETTLEMENT VIA LKK - Accident Involving

SHD8595G (OI: FCI - D18002484MFSH) and SHF614C (TP: LKK REF -

CC3/FCI18006191/Kha3) on 25/03/2018

Attachments: LETTER OF DEMAND.pdf; LKK RESURVEY PHOTO.pdf; LKK SURVEY PHOTO.pdf; LKK

ADJUSTMENT.pdf; LKK INSPECTION.pdf

Dear Asher,

Your approval to negotiate from **\$19,228.24-\$19,512.70**.

Loss of rental - \$94.82 x 7-10 days

Thank you.

Best Regards, Merina Chia (Ms) Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID: 6507 3856 | Fax No.: 6507 3849 | Email: merinachia@msfirstcapital.com.sg | Company Regn. No. 195000106C

A Member of MS&AD Insurance Group

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.

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

Sent: Friday, 3 July 2020 3:49 PM

To: Merina Chia < Merina Chia@msfirstcapital.com.sg>

Subject: [MANDATE REQUEST] Re: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHD8595G (OI: FCI -

D18002484MFSH) and SHF614C (TP: LKK REF - CC3/FCI18006191/Kha3) on 25/03/2018

Your ref: D18002484MFSH

Our ref: CC3/FCI18006191/Kea3s2

Dear Sirs,

ACCIDENT INVOLVING SHD 8595G (OI) AND SHF 614C (TP) ON 25/03/2018

We refer to the above matter.			
The accident occurred when our insured	changed lane hit third p	party vehicle.	
Basing on the reports of the circumstance	e of the accident, we pro	opose to settle third-party claim at 100% lia	ability
We seek your approval to offer repairer '	" TRANS-CAB AUTO SER	RVICES PTE LTD" at \$ 19,579.10 (all-in).	
The summary is as follows: -			
1. Cost of Repairs (w/GST) 2. Loss of Rental (16days x \$101.46) T	\$ 75,273.58 \$ 1,623.36		
Surveyor recommended 7days for repair.	:		
Enclosed here with all the relevant docur	ments for your perusal.		
Kindly let us have your approval / instru	uction.		
Thank You.			
Best Regards, Asher Sng Case Handler LKK Auto Consultants Pte Ltd phone: 6841-6051 email: ashersng@lkkauto.ca Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #6			

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

From: Merina Chia < Merina Chia@msfirstcapital.com.sg>

Sent: Thursday, April 30, 2020 9:09 AM

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

Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>; CS A Team <cs-a@lkkauto.com> Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHD8595G (OI: FCI - D18002484MFSH) and SHF614C

(TP: LKK REF - CC3/FCI18006191/Kha3) on 25/03/2018

Dear Mei Kwan,

Please refer to the attached for your perusal.

Thank you.

Best Regards, Merina Chia (Ms) **Motor Claims Department**

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID: 6507 3856 | Fax No.: 6507 3849 | Email: merinachia@msfirstcapital.com.sg | Company Regn. No. 195000106C A Member of MS&AD Insurance Group

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

Sent: Wednesday, 29 April 2020 7:38 pm

To: Merina Chia < Merina Chia@msfirstcapital.com.sg; Motor Claims < MotorClaims@msfirstcapital.com.sg; Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAuto) <<u>vicalpeh@lkkauto.com</u>>; CS A Team <<u>cs-a@lkkauto.com</u>> Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHD8595G (OI: FCI - D18002484MFSH) and SHF614C

(TP: LKK REF - CC3/FCI18006191/Kha3) on 25/03/2018

YOUR REF: D18002484MFS

LKK REF: CC3/FCI18006191/Kha3

Dear Sir / Madam,

We refer to the above matter.

Kindly let us have a copy of insured's accident report for our necessary action.

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,
Mei Kwan Admin
LKK Auto Consultants Pte Ltd
Phone: 6366 0055 email: <u>MeiKwan@lkkauto.com</u> fax: 67414108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 S(408933)
From: Merina Chia [mailto:MerinaChia@msfirstcapital.com.sg] Sent: Wednesday, 29 April 2020 9:47 AM To: Mei Kwan (LKKAuto) Cc: Admin A; Vic (LKKAuto) Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHD8595G (OI: FCI - D18002484MFSH) and SHF614C (TP: LKK REF - CC3/FCI18006191/Kha3) on 25/03/2018
Dear Mei Kwan,
We are agreeable with express settlement for this case.
Please take over and propose on mandate for our approval.
Thank you.

Best Regards,

Merina Chia (Ms)

Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID: 6507 3856 | Fax No.: 6507 3849 | Email: merinachia@msfirstcapital.com.sg | Company Regn. No. 195000106C

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

Sent: Saturday, 18 April 2020 8:23 pm

To: Sithara <Sithara@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAuto) <<u>vicalpeh@lkkauto.com</u>>

Subject: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHD8595G (OI: FCI - D18002484MFSH) and SHF614C (TP: LKK REF - CC3/FCI18006191/Kha3) on 25/03/2018

Dear Sirs / Madam,

We refer to the above matter.

This is an old case and previously Trans-cab submmitted the claim to III (wrong insurer).

We found out that SHD 8595G is insured with MS FCI.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice
- Email from T/cab dd 13.04.2020
- TP GIA report

Kindly advise if we can proceed with express settlement.

"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,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)