

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

: D19007871MFSH

ACCIDENT DATE

: 11/12/2019

ACCIDENT LOCATION

WOODLANDS AVENUE 7 TOWARDS WOODLANDS DRIVE 72

INSURED

CITYCAB PTE LTD

INSURED DRIVER

HASBULLAH BIN HUSSIEN

INSURED VEHICLE

: SHC 7967D

INVOLVED PARTY

: SHC 5991X

SETTLEMENT SUM

: \$3,800.00

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

Signature and Date: Yo

2 L APR 2020

WITNESS: JUMINE TAN

Signature and Date:

Vic (LKKAuto)

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

Sent: Friday, 17 April, 2020 4:18 PM

To: Vic (LKKAuto)

Cc: Admin A; Jasper Chua (LKK Auto)

Subject: RE: <SEEK MANDATE> RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving

SHC7967D (MS FCI- D19007871MFSH) AND SHC5991X (3rd party) on 11.12.2019

(LKK REF - CC3/FCI19022197/Kb3)

Dear Vic,

Your approval to negotiate from **\$3,558.56-\$3,839.84**.

• Loss of rental - \$90.64 X 4-6 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.

Personal Data Protection Act 2012 ("PDPA"):

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.

Confidentiality Notice: This e-mail is confidential. It may also be legally privileged. If you are not the addressee or to whom it is intended, you may not copy, forward, disclose or use any part of it. 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: Vic (LKKAuto) < vicalpeh@lkkauto.com>

Sent: Monday, 30 March 2020 5:41 pm

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

Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>; Jasper Chua (LKK

Auto) <jasperchua@lkkauto.com>

Subject: <SEEK MANDATE> RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC7967D (MS FCI- D19007871MFSH) AND SHC5991X (3rd party) on 11.12.2019 (LKK REF - CC3/FCI19022197/Kb3)

Your Ref: D19007871MFSH
Our Ref: CC3/FCI19022197/Khb3

Dear Merina,

ACCIDENT INVOLVING VEHICLES SHC 7967D AND SHC 5991X ON 11/12/2019

We refer further to your below email.

It was reported that Insured vehicle rear-ended the TP vehicle.

As such, liability is not to our Insured's favour.

We propose to offer to TP repairer "TRANS-CAB AUTO SERVICES PTE LTD" as below:

TP CLAIMED		REVISED - TO OFFER	
Cost of Repair (w/gst)	\$ 35,092.42	\$ 2,996.00	
Loss of Rental (\$96.99 x 8 days)	\$ 775.92	\$ 581.94 (\$96.99 x 6 days)	
Loss of Income (\$50 x 8 days)	\$ 400.00	\$ 300.00 (\$50 x 6 days)	
TOTAL	\$ 36,268.34	\$ 3,877.94	

Breakdown of days is as follows:

Our surveyor's recommended days to repair	4 days
Weekends / Downtime	2 days
TOTAL	6 days

The above is for your approval and/or further instructions please.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: <u>vicalpeh@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Save the Earth Print only when necessary.

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From: Merina Chia [mailto:MerinaChia@msfirstcapital.com.sg]

Sent: Friday, 27 March, 2020 5:24 PM

To: Vic (LKKAuto)

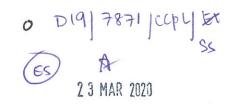
Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC7967D (MS FCI-

D19007871MFSH) AND SHC5991X (3rd party) on 11.12.2019 (LKK REF - CC3/FCI19022197/Kb3)

Dear Vic.

Please refer to attached for your perusal.

Thank you.



્રેલ્લ્પ ✓ Trans-Cab Services Pte Ltd

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

Our Ref

: AAD1912-095

Your Ref

: SHC7967D COMFORT

Date

: 02.January 2020



Dear Sir/Madam,

ACCIDENT INVOLVING SHC5991X AND SHC7967D COMFORT ON 11/12/19 06:15 PM ALONG WOODLANDS AVENUE 7 TOWARDS WOODLANDS DRIVE 72

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)	\$ 2,996.00
2.	Loss of Rental for $\frac{8}{}$ days @ $\frac{96.99}{}$ per day	\$ 775.92
3.	Loss of Income for days @ \$ per day	\$ 400.00
4.	LTA Search Fee	\$ 0.00
5.	Survey Fee	\$ 0.00
	Total	\$ 4,171.92

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

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)

Trans-Cab Auto Services Pte Ltd

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.

: INV1912-187

DATE : 31. December 2019 **REFERENCE NO** : AAD1912-095

TERMS

DUE DATE :

: 31. December 2019

PAGE:1

NO.	CODE	DESCRIPTION	QTY	UNIT PRICE	AMOUNT
1.	6050101	REPAIR-SHC5991X; DOA 11.12.19(LUMP SUM-19)	1	2,996.00	2,996.00

Total SGD Excl. GST:

2,800.00

7% **GST**:

196.00

Total SGD Incl. GST:

2,996.00

**** TWO THOUSAND NINE HUNDRED NINETY SIX SGD ONLY ****

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.

Trans-Cab Services Pte Ltd No. 2 Ang Mo Kio Street 63 Tel No.: 6287 6666 Fax No. 6281 1400 Co./GST Reg. No. 200303878K

02 January, 2020

To Whom It May Concern

Dear Sir / Madam,

Accident on 11/12/19 06:15 PM at WOODLANDS AVENUE 7 TOWARDS WOODLANDS DRIVE 72

- 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. SHC5991X. The taxi was hired to NG TIAN HWA a registered hirer-operator of Trans-Cab Services Pte Ltd at the time of occurrence of the aforementioned accident at a rental rate \$96.99 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

Trans-Cab Services Pte Ltd

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 SHC5991X and SHC7967D COMFORT along WOODLANDS AVENUE 7 TOWARDS WOODLANDS DRIVE 72 on 11/12/19 06:15 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 2 (day) of January 2020

Yours Faithfully

Trans Cab Services Pte Ltd

Jasmine Tan

General Manager

Trans-Cab Services Pte Ltd

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

11-12-2019

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.	AAD1912-095		Accident Date	11-12-2019	
12/12/2019 13:50	12/19/2019 13:00	SHC5991X			

Yours Faithfully,

Trans-Cab Services Pte Ltd

Jasmine Tan

General Manager

Jasper Chua (LKK Auto)

From: Jasmine Tan <jasminetan@transcab.com.sg>

Sent: April 23, 2020 6:34 PM

To: Jasper Chua (LKK Auto); 'Ng Wai Yin'

Cc: Vic (LKKAuto); 'claims'

Subject: RE: Your ref : AAD1912-095/ LKK ref: CC3/FCl19022197/Khb3q2 / ACCIDENT

INVOLVING SHC 7967D & SHC 5991X ON THE 11/12/2019

Without Prejudice

Dear Jasper

Please proceed to send us the DV.

Thank you Best Regards Jasmine Tan



TRANS-CAB SERVICES PTE LTD

No. 2 Ang Mo Kio Street 63, Singapore 569111 Main Line : (65) 6287 6666 Fax Line: (65) 6257 1330

Direct Line :(65) 6603 1250 Website: www.transcab.com.sg

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From: Jasper Chua (LKK Auto) [mailto:jasperchua@lkkauto.com]

Sent: Tuesday, 21 April 2020 4:02 PM

To: Ng Wai Yin <waiyin.ng@transcab.com.sg>

Cc: Vic (LKKAuto) < vicalpeh@lkkauto.com>; 'claims' < claims@transcab.com.sg>

Subject: RE: Your ref: AAD1912-095/ LKK ref: CC3/FCI19022197/Khb3q2 / ACCIDENT INVOLVING SHC 7967D & SHC

5991X ON THE 11/12/2019

Without Prejudice

Dear Wai Yin,

We are ready to improve our offer to \$3,800.00(all-in).

Please confirm acceptance.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/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.

Best Regards,

Jasper Chua | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: <u>jasperchua@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Ng Wai Yin [mailto:waiyin.ng@transcab.com.sg]

Sent: April 20, 2020 2:19 PM

To: Jasper Chua (LKK Auto) < jasperchua@lkkauto.com>

Cc: Vic (LKKAuto) <vicalpeh@lkkauto.com>; 'claims' <claims@transcab.com.sg>

Subject: RE: Your ref: AAD1912-095/ LKK ref: CC3/FCI19022197/Khb3q2 / ACCIDENT INVOLVING SHC 7967D & SHC

5991X ON THE 11/12/2019

Without Prejudice

Dear Jasper

For a quick amicable settlement, we are prepared to settle our claims as follow:-

Cost of Repair : \$ 2,996.00

Loss of Rental: \$ 775.92 (\$96.99 x 8 days cos the accident cross Sat & Sunday)

Loss of Income: \$ 400.00 (\$50 x 8 days)

Total \$4,171.92

Please proceed to send us the DV.

Thank You Best Regards, **Ng Wai Yin**

Finance Department TEL: 6603 1265 Ext.308

*** Please be reminded that all claims correspondence to be send to claims@transcab.com.sg

TRANS-CAB SERVICES PTE LTD No. 2 Ang Mo Kio Street 63

Singapore 569111

Tel: 6287 6666 Fax: 6287 7764

From: Jasper Chua (LKK Auto) [mailto:jasperchua@lkkauto.com]

Sent: Friday, 17 April, 2020 4:48 PM

To: Ng Wai Yin <waiyin.ng@transcab.com.sg>

Cc: Vic (LKKAuto) < vicalpeh@lkkauto.com >; 'claims' < claims@Subject: Your ref : SHC 5991X/ LKK ref: CC3/FCI19022197/KhlTHE 11/12/2019	
Without Prejudice	
Dear Sirs/Mdm,	
We refer to the matter above.	
We propose a settlement at a global sum of \$3,550.00(all in).	
"Kindly note that this negotiation between parties on this matter is purel matter amicably without parties resorting to legal proceedings. No admis negotiation of terms/settlement.	
In the event of new evidence being discovered or subsequently produced liability/damages, either party is not bound, thereafter, by the negotiation	
Note: We are on work from home arrangement. All corof claim related documents will be in softcopy. Any incomes are Regards, Best Regards, Jasper Chua Case Handler LKK Auto Consultants Pte Ltd Phone: 6841-2928 email: jasperchua@lkkauto.com fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 S(408933)	onvenience caused is much regretted.
This email has been checked for viru www.avg.com	ses by AVG antivirus software.