辉陽汽車有限公司 HUI YANG MOTOR PTE. LTD.

Contact Add: SIN MING AUTOCARE Blk 176 Sin Ming Drive #04-02 Singapore 575721
Tel: 64515752 (2 Lines) . Fax: 64514658
GST Reg No. 201629438M

Date: 02/01/2020

MS First Capital Insurance Ltd

Motor Claims Department 36 Robinson Road #16-01 City House Singapore 068877

RE: ACCIDENT INVOLVING SLN2749U & SHC405E ON 16/12/2019 ALONG LENTON AVENUE TOWARDS YISHUN

SETTLEMENT OF OUR CLAIM FOR SLN2749U

 Lump Sum repair cost as recommended by surveyor (TP0814)
 \$ 3,263.50

 04 Days Loss of Use @ \$73.00 per day
 \$ 292.00

 Total
 \$ 3,555.50

*The above claim applies only to vehicle damage and expressly exclude all personal injuries and other consequential loss.

Please let us have your reply soonest possible, thank you.

Best Regards, Marco Neo HUI YANG MOTOR PTE LTD DID: 64515752

Fax: 64514658

email: hui_yang_motor@hotmail.com

AUTHORIZATION LETTER

TO WHOM IT MAY CONCERN

I/We, <u>U & G Car Leasing</u> hereby declare and agree to use the address of **Hui Yang Motor Pte**Ltd, that is at Blk 176 Sin Ming Drive, #04-02 Sin Ming Autocare Singapore 575721 in all my correspondences with any party in connection with my claim.

Arising from an accident involving my motor vehicle registration number <u>SLN2749U</u> and other vehicles registration number <u>SHC405E</u> along <u>Lentor Avenue Towards Yishun</u> on <u>16/12/2019</u>.

I/We, further grant authority to Messrs Hui Yang Motor Pte Ltd or any of their representatives to negotiate my/our claim on my/our behalf and to execute, sign discharge voucher / indemnity forms and all necessary documents in connection with and arising of the above accident claim.

I/We wish to inform you that you could issue the cheque payment in favour of my/our repairer Messrs Hui Yang Motor Pte Ltd.



Signature of registered owner and Company's stamp



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

DISCHARGE RECEIPT

CLAIM REFERENCE

D19008085MFSH

ACCIDENT DATE

16/12/2019

ACCIDENT LOCATION

LENTOR AVENUE TOWARDS YISHUN

INSURED

CITYCAB PTE LTD

INSURED DRIVER

NG BUAY LYE

INSURED VEHICLE

SHC 405E

INVOLVED PARTY

SLN 2749U

SETTLEMENT SUM

\$3,555.50

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:

Signature and Date: 05 03 1020

WITNESS :

Signature and Date: 2 05 03 2020

THIS SETTLEMENT RELATES TO CLAIM FOR THE COSTS OF REPAIR AND LOSS OF USE/ COSTS OF MINING HEPLACEMENT VEHICLE CINEY IT EXPRESSLY EXCLUDES ANY CLAIM FOR PERSONAL MUUNIES.



· · · HUI YANG MOTOR PTE LTD

Bill To:

TAX INVOICE

MS First Capital Insurance Ltd

Motor Claims Department

36 Robinson Road

#16-01 City House

Singapore 068877

TP Claim Invoice No: TP0814

Bill Date: 02/01/2020

Description	-Ai	mount
Date of Accident: 16/12/2019 Owner: U & G CAR LEASING Vehicle No: SLN2749U Make & Model: TOYOTA PRIUS HYBRID		
Lump Sum repair cost as recommended by surveyor	s	3,050.00
Sub-To		3,050.00 213.50
Total Amount S		3,263.50

Reg No.:201629438M GST No:201629438M

HUI YANG MOTOR PTE LTD



Authorised Signature

Hui Yang Motor Pte Ltd

Sin Ming Autocare Blk 176 Sin Ming Drive

#04-02 Singapore 575721

Email: hui yang motor@hotmail.com

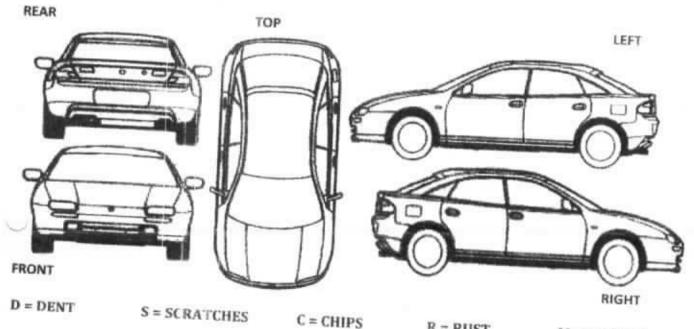
H/P: 98625891 Office: 64515752 Fax: 64514658

U & G CAR LEASING

BLK 899A WOODLANDS DRIVE 50 #05-262 SINGAPORE 730899 HP: 83336725 FAX: 64514658

RENTAL AGREEMENT

NRIC NO: 9/324313 1	
21044313 [CONTACT NO: 9145 9354
ADDRESS: BIK 212 Warsiley Crescent &	3 -41 (5) 7****
VEHICLE DEC. NO.	450213
VEHICLE REG. NO: SLV Jaga U	MAKE & MODEL: To I D
COMMENCING START DATE: 4/3/19	MAKE & MODEL: Togota Print tylind 185
	COMMENCING END DATE
RENTAL PER DAY: \$ 73 + \$3 ch = \$76	
	DEPOSIT: 8 1,000 /-
UEL:	I'm afstage
OEL:	VEHICLE MILEGE :



R = RUST

M = MISSING

REMARKS

- If vehicle return within ___inonths from the commencing start date, deposit of \$ 1,000 will not be refund.

- After f mths from the commencing start date, hirer can terminate by giving 1 mth advance notice . If fail to do so,

- 1st party excess per claim

3rd party excess per claim

Malaysia excess double



Asher Sng (LKKAuto)

From:

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

Sent:

Wednesday, 4 March 2020 10:32 AM

To:

Asher Sng (LKKAuto)

Subject:

RE: [MANDATE REQUEST] RE: [PROPOSAL ON LIABILITY] RE: EXPRESS SETTLEMENT VIA

LKK - Accident Involving SHC405E (MS FCI-OI) AND SLN2749U (3rd party) on

16.12.2019 (LKK REF - CC6/FCI19022491/Keb3)

Follow Up Flag:

Follow up

Flag Status:

Flagged

Dear Asher,

Your approval to settle up to \$3,555.50.

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 MSSAD Insurance Group

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

Sent: Monday, 17 February 2020 12:21 PM To: Sithara <Sithara@msfirstcapital.com.sg>

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

Subject: [MANDATE REQUEST] RE: [PROPOSAL ON LIABILITY] RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving

SHC405E (MS FCI-OI) AND SLN2749U (3rd party) on 16.12.2019 (LKK REF - CC6/FCI19022491/Keb3)

Your ref: D19008085MFSH

Our ref: CC6/FCI19022491/Keb3

Dear Sirs,

ACCIDENT INVOLVING SHC 405E (OI) AND SLN 2749U (TP) ON 16/12/2019

We refer to the above matter.

The accident occurred when our insured rear ended third party vehicle.

Basing on the reports of the circumstance of the accident, we propose to settle third-party claim at 100% liability.

We seek your approval to offer repairer "HUI YANG MOTOR PTE LTD" at \$ 3,555.50 (all-in).

The summary is as follows: -

Amount Claimed Amount Revised

1. Cost of Repairs \$ 9,649.66 \$ 3,263.50

2. Loss of Use (4days x \$73) \$ 292.00 \$ 292.00 (4days x \$73)

Total \$ 9,941.66 **\$ 3,555.50**

Surveyor recommended 4days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval / instruction.

Thank You.

Best Regards.

Asher Sng | Case Handler LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: <u>ashersng@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | 5(408933)

From: Sithara < Sithara@msfirstcapital.com.sg> Sent: Monday, 30 December 2019 2:56 PM

To: Asher Sng (LKKAuto) < AsherSng@lkkauto.com >; Shu Pei (LKKAuto) < shupei@lkkauto.com > Cc: Merina Chia < Merina Chia@msfirstcapital.com.sg >; Admin A < admin-a@lkkauto.com >

Subject: RE: [PROPOSAL ON LIABILITY] RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC405E (MS FCI-OI) AND

SLN2749U (3rd party) on 16.12.2019 (LKK REF - CC6/FCI19022491/Keb3)

Dear Asher.

We are agreeable to your proposal on liability.

Thanks and regards,

Sithara G S Motor Claims



MS First Capital Insurance Ltd | 36 Robinson Rd #16-01 City House Singapore 068877 | TEL : 6507 3848 | Fax No. : 6507 3849 | Company Regn. No. 195000106C

A Member of MS&AD INSURANCE GROUP

Personal Data Protection Act 2012 ("PDPA"):

Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to 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: Aini Binte < Aini@msfirstcapital.com.sg>
Sent: Monday, December 30, 2019 2:17 PM
To: Sithara < Sithara@msfirstcapital.com.sg>

Cc: Merina Chia <MerinaChia@msfirstcapital.com.sg>

Subject: FW: [PROPOSAL ON LIABILITY] RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC405E (MS FCI-OI) AND

SLN2749U (3rd party) on 16.12.2019 (LKK REF - CC6/FCI19022491/Keb3)

Dear Sithara

D19008085MFSH

Kindly assist. LKK need approval for liability.

Thanks & Regards

Aini

Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House, #16-01 Singapore 068877 | TEL: 6507 3848 Fax: 6507 3849 | Company Reg. No. 195000106C

A Member of MS&AD INSURANCE GROUP

Personal Data Protection Act 2012 ("PDPA"):

Under the PDPA, there are various requirements that regulate the processing of your personal data.

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

Sent: Monday, December 30, 2019 2:07 PM

To: Aini Binte < Aini@msfirstcapital.com.sg>; Shu Pei (LKKAuto) < shupei@lkkauto.com>
Cc: Admin A < admin-a@lkkauto.com>; Merina Chia < MerinaChia@msfirstcapital.com.sg>

Subject: [PROPOSAL ON LIABILITY] RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC405E (MS FCI-OI) AND

SLN2749U (3rd party) on 16.12.2019 (LKK REF - CC6/FCI19022491/Keb3)

.Claim No: D19008085MFSH LKK Ref: CC6/FCI19022491/Keb3

Dear Sir/Madam,

ACCIDENT INVOLVING SHC 405E AND SLN 2749U ON 16/12/2019

We refer to the above matter.

Liability: 100%

Remark: B:27 Insured rear ended third party.

Kindly let us have your approval on liability.

Thank You.

Best Regards.

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: <u>ashersna@kkauto.com</u> | fax: 6741-4108





From: Aini Binte < Aini@msfirstcapital.com.sg> Sent: Monday, 30 December 2019 10:44 AM To: Shu Pei (LKKAuto) < shupei@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <Asher Sng@lkkauto.com>; Merina Chia

<MerinaChia@msfirstcapital.com.sg>

Subject: FW: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC405E (MS FCI-OI) AND SLN2749U (3rd party) on

16.12.2019 (LKK REF - CC6/FCI19022491/Keb3)

Dear Shu Pei

O/REF: D19008085MFSH

Attached is our Insured's SAS report for your attention.

Thanks & Regards

Aini

Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House, #16-01 Singapore 068877 | TEL: 6507 3848 Fax: 6507 3849 | Company Reg. No. 195000106C

A Member of MS&AD INSURANCE GROUP

Personal Data Protection Act 2012 ("PDPA"):

Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to 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: Caroline Cabrera < Caroline@msfirstcapital.com.sg>

Sent: Monday, December 30, 2019 9:54 AM To: Aini Binte <Aini@msfirstcapital.com.sg>

Subject: FW: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC405E (MS FCI-OI) AND SLN2749U (3rd party) on

16.12.2019 (LKK REF - CC6/FCI19022491/Keb3)

Dear Aini,

FYNA - D19008085MFSH

Thank you & Regards, Caroline Cabrera Motor Claims

MS First Capital Insurance Ltd

36 Robinson Road #16-01 City House | Singapore 068877 | D: 6507 3848 | F: 6507 3849 | Reg. No. 195000106C

Amember of MS&AD INSURANCE GROUP

Comment From Committee des 2012 (*PFOCE*)

take the PEC Libers are common repairment that regular the processing of your personal date.

Plante right to their first demonstrat, can up for density of PSF I Personal From Ealler tree Statement

Continuously Notice. This could be contributed those also be triggely printinged

Process and the mildreness or to a free disc attended, not four and ones. Forested, this has on any part of the

How have received the message in error, place delete the message and all eights from over consist

and made the world resemble to by printed a made

From: Shu Pei (LKKAuto) < shupei@lkkauto.com>
Sent: Monday, December 30, 2019 9:43 AM

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

Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC405E (MS FCI-OI) AND SLN2749U (3rd party) on

16.12.2019 (LKK REF - CC6/FCI19022491/Keb3)

WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

Kindly provide us the claim reference number and a copy of your insured's GIA report for our necessary action.

Thank you.

"Best Wishes for Merry Christmas & Happy New Year 2020"

Best Regards,

Shu Pel | Admin

LKK Auto Consultants Pte Ltd

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

From: Shu Pei (LKKAuto) < shupei@lkkauto.com>
Sent: Tuesday, 24 December 2019 12:13 PM

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

Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <Asher Sng@lkkauto.com>

Subject: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC405E (MS FCI-OI) AND SLN2749U (3rd party) on

16.12.2019 (LKK REF - CC6/FCI19022491/Keb3)

WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

We have received new assignment from 3rd party workshop, M/s Hui Yang Motor Pte Ltd and 3rd party repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP GIA report
- TP estimated cost of repair
- Preliminary advice

Meanwhile, kindly provide us the claim reference number and a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge is Asher and she can be contacted at DID: 6841 6051.

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)