Kaki Bukit Autohub, 2 Kaki Bukit Ave 2 #01-17 / #01-18 / Heavy Vehicle #01-08 / Spray Painting #02-27 Singapore 417921

Tel No.: +65 6842 0051 / 6744 0510 Fax No.: +65 6741 0510

Company Reg. No.: 200616038C GST Registration No.: 200616038C

30 June 2020

Our Ref:

CLM15923 / S5030TE / JAN-21/2020

MS FIRST CAPITAL INSURANCE LIMITED

6 RAFFLES QUAY #21-00 SINGAPORE 048580

ATTN: MOTOR CLAIMS DEPARTMENT

Dear Sir @ Madam,

Re: Accident involving S5030TE & SHC7248X on 05/01/2020 Along Junc of Pasir Ris Dr 3 & Elias Rd opp Stratum Cond

We refer to the above accident which was caused due to the negligence of your insured driver of vehicle No: SHC7248X whose vehicle was insured with you at the material date of the accident.

We are prosposing for a direct settlement on the claims as following EXCLUDE personal injury in respect of claim arising out of the above mentioned accident.

3,210.00 (Include 7% GST) \$ Cost of repairs 1,080.00 (\$180 X 6 Days) Loss of use \$ 300.00 (\$150 X 2 Days) \$ Additional 2 days loss of use for pre repair 100.00 \$ Towing fee 7.45 LTA search fee S \$ 4,697.45

We enclosed herein the following documents for your necessary attention.

- 1) Our Final Bill No: CLM15923
- 2) Autobay Towing S5030TE (receipt attached)
- 3) LTA search fee
- 4) Letter of Authorisation
- 5) GIA report of S5030TE

We look forward to your prompt reply.

Yours faithfully,

N-51 AUTOMOTIVE PTE LTD

S.Y.NEO Director









P.I.C - Melody Chin Reply to :huixin@n51.com.sg

LETTER OF AUTHORISATION

To: M/s N-51 Automotive Pte Ltd Singapore

RE: ACCIDENT INVOLVING VEHICLE NOS: S 5030 TE & SHC 7248 X ALONG JUNC OF PASIR RIS DR 3 & ELIAS RD OPP STRATUM COND ON 05/01/2020 @ 14:10 MRS
I/We OZGUR KILIC NRIC/Passport No: G X X X X 651 L of DAP BEDOK SOUTH ANE 3 #08-33 S (465458) the owner of vehicle no. S 5030 TC hereby authorise you to commence repair to the said vehicle forthwith. In consideration of you repairing my/our vehicle at my/our request.
a) I/We hereby irrevocably authorise you to demand claim settle receive whatever amount settled/payable by the insurance and/or third party or to commence legal proceeding, if necessary, in my name, for the costs of repair and loss of use, etc and to you appointing any Solicitor to act for me in respect of the accident' claim and all an any amount claimed, received and/or settled shall belong absolutely to you. I/We agree to assign the whole proceeds of my/our third party claim to you and my/our Solicitors (to be appointed by you on my/our behalf) shall accept this as my/our irrevocable authorisation to pay the amount compensated direct to you after deduction of their costs on a Solicitor & Client basis. I/We undertake to co-operate fully with you and my/our Solicitors to see the claim to a successful conclusion.
b) If the third party claim is unsuccessful or in your discretion inappropriate for any reason, I/we hereby instruct and authorise you to claim direct from my/our insurance company on my/our behalf for all monies due to you. I undertake to pay you for the Excess applicable under my policy and to reimburse you all costs, fees and expenses incurred by you in pursuing the claim on my behalf.
c) If the own insurers' claim is not applicable and/or the third party claim fails and/or either of the aforesaid is indequate, I/we underake to pay you for your expenses, costs and fees immediately.
I/We also irrevocably authorise you to sign all discharge vouchers/indemnity forms and all necessary papers in connection with the above claim in my/our absence. I/We irrevocable authorise you to appoint such a firm of Solicitors on my/our behalf as you shall deem fit for the purpose of the third party/own insurer's claim.
I/We undertake to inform you and/or the Solicitors appointed by you on my behalf in the event the third party's insurance company communicate with me/us directly, orally or in writing and I/we further undertake not to accept any monies or offer of settlement from the third party's insurers without first communicating with you and obtaining your consent.
Upon settlement of the third party claim and in case the settlement monies was sent to me/us by the third party's insurers, I/we undertake to pay you and my/our solicitor the cost of repairs settled and related expenses and disbursement incurred.
My/Our insurer is/are Policy No. Expiry Date:
Date: 07/01/2020 Excess: Owner's Signature/Co's stamp (if applicable) Witness Signature/Name



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

: D20000201MFSH

ACCIDENT DATE

05/01/2020

ACCIDENT LOCATION

: JUNC OF PASIR RIS DR 3 & ELIAS RD OPP STRATUM COND

INSURED

CITYCAB PTE LTD

INSURED DRIVER

KHENG KIM TJOEAN @ KELVIN

INSURED VEHICLE

SHC 7248X

INVOLVED PARTY

S 5030TE

SETTLEMENT SUM

\$ 4,017.45

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: OZGUR KILLIC

Signature and Date:

WITNESS: NESS AMOMOTIVE AE LID

Signature and Date:

A Member of MS&AD INSURANCE GROUP

Provide always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect or preclude me from making a further claim for general and special damages for my personal injuries sustained in the same accident. Kaki Bukit AutoHub 2 Kaki Bukit Ave 2

#01-17 / #01-18 / Heavy Vehicle #01-08 / Spray Painting #02-27

Singapore 417921

Tel No.: +65 6842 0051 Fax No.: +65 6741 0510

E-Mail: sales@n51.com.sg

Company Reg. No.: 200616038C GST Registration No.: 200616038C

MS FIRST CAPITAL INSURANCE LIMITED 6 RAFFLES QUAY

#21-00

SINGAPORE 048580

MR.OZGUR KILIC

279 BEDOK SOUTH AVE 3 #08-33

SINGAPORE 465458

Contact: 84444872, 96430835

TAX INVOICE

Date : 06/05/2020 Date in : 06/01/2020

Vehicle Num.: S5030TE

Make/Model: MITSUBISHI GRANDIS 2.4A-2004 Chassis/Eng#: JMYLRNA4W4Z000677/4G69KK2855

Accident Date: 05/01/2020 Claim No: CLM15923 Reference: JAN-21/2020

Policy No.: 1800105260-01 (16/09/2020)

LUMPSUM REPAIR BILL

REF: CLM15923-N51 DATED 07/01/2020

BY DIRECT

Amount S\$ 3,000.00

E. & O.E. Sub S\$: 3,000.00

Add GST (7%) S\$: ____

210.00

Total Amount S\$: 3,210.00



for N-51 AUTOMOTIVE PTE LTD









AUTOBAY TOWING 1 Kaki Bukit Avenue 6 #01-55 AutoBay @ Kaki Bukit Singapore 417883 **CASH SALE** Tel: 9616 8988 (Ah Boon) No. 5 5030TE Date: Sold to: Description **Unit Price** Amount Quantity Item 100 E. & O. E. Sub Total: GST Tax : \$100 Total

Issued by: ___

> Back to OneMotoring



Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time : 06 Jan 2020 / 13:02:48
Receipt Date/Time : 06 Jan 2020 / 13:02:48

Tax Invoice/Receipt

Receipt No.: ITNET-00000-200106-001664

Previous Receipt No.:

revious receipt rac.				
S/N Item Description/ Business Transaction Reference No.		Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SHC7248X As at 05 Jan 2020/14:10:00 Insurance Co: MS FIRST CAPITAL INSURA	NCE LIMITED			
1 Insurance Enquiry - SHC7248X				
Enquiry Fee 20200106130118557929		7.00	0.49	7.49
	Sub-Total	7.00	0.49	7.49
	Total Before Rounding	7.00	0.49	7.49
	Rounding Difference			0.04
	Total Amount Payable			7.45
	Paid By			
	xxxxxxxxxxxx0379	Credit Card: Visa/MasterCard		7.45
	Total			7.45
	Cash Change			0.00
	Tendered Amount			7.45
	Excess Refundable Amount			0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

RE: [MANDATE REQUEST] Re: Our Ref: D20000201MFSH EXPRESS SETTLEMENT VIA LKK // ACCIDENT INVOLVING SHC 7248X AND S 5030TE ON 05/01/2020

Eric Woo < Eric Woo@msfirstcapital.com.sg >

Thu 9/10/2020 2:34 PM

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

Without Prejudice

Dear Asher,

You have our mandate to settle as follow:

COR : \$3,210.00 LOU : \$400 - \$700

Towing fee : \$100 LTA : \$7.45

To offer : \$3,717.45 - \$4,017.45

Thank you.

Eric Woo

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email: EricWoo@msfirstcapital.com.sg | Company Regn. No. 195000106C

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

Sent: Saturday, September 5, 2020 10:55 AM **To:** Eric Woo < Eric Woo@msfirstcapital.com.sg > **Cc:** Serene Ler < Sereneler@msfirstcapital.com.sg >

Subject: [MANDATE REQUEST] Re: Our Ref: D20000201MFSH EXPRESS SETTLEMENT VIA LKK // ACCIDENT INVOLVING SHC

7248X AND S 5030TE ON 05/01/2020

Your ref: D20000201MFSH

Our ref: CC4/FCI20000571/Aea3q2

Dear Sirs,

ACCIDENT INVOLVING SHC 7248X (OI) AND S 5030TE (TP) ON 05/01/2020

We refer to the above matter.

The accident occurred when our insured changed lane and hit 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 " N-51 AUTOMOTIVE PTE LTD " at \$4,017.45(all-in).

The summary is as follows: -

Amount Claimed Amount Revised

1. Cost of Repairs (w/GST) \$ 5,974.02 \$ 3,210.00

2. Loss of Use (8days) \$ 1,380.00 \$ 700.00 (7days x \$100)

3. LTA Search Fee \$ 7.45 \$ 7.45 4. Towing Fee \$ 100.00 \$ 100.00 Total \$ 7,461.47 \$ 4,017.45

Surveyor recommended 5days 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

email: ashersng@lkkauto.com | fax: 6741-4108

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

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: Eric Woo < EricWoo@msfirstcapital.com.sg>

Sent: Wednesday, July 15, 2020 12:01 AM

To: Asher Sng (LKKAuto) < <u>AsherSng@lkkauto.com</u>> **Cc:** Serene Ler < <u>Sereneler@msfirstcapital.com.sg</u>>

Subject: RE: Our Ref: D20000201MFSH EXPRESS SETTLEMENT VIA LKK // ACCIDENT INVOLVING SHC 7248X AND S 5030TE

ON 05/01/2020

Without Prejudice

Dear Asher,

Attached LOD for your necessary action.

Thank you.

Eric Woo

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email: EricWoo@msfirstcapital.com.sg | Company Regn. No. 195000106C

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From: Merina Chia

Sent: Monday, 23 March 2020 9:49 am

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

Subject: RE: [LIABILITY] EXPRESS SETTLEMENT VIA LKK // Claim No: TBA // ACCIDENT INVOLVING SHC 7248X AND S

5030TE ON 05/01/2020

Dear Asher,

We are agreeable with your proposal on liability.

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

Sent: Friday, 13 March 2020 3:54 PM

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

Subject: RE: [LIABILITY] EXPRESS SETTLEMENT VIA LKK // Claim No: TBA // ACCIDENT INVOLVING SHC 7248X AND S

5030TE ON 05/01/2020

Hi Merina,

We refer to the email below.

Enclosed for your perusal is:

- TP Marked estimate
- Preliminary advice

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

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

Sent: Tuesday, 3 March 2020 3:34 PM

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

Subject: RE: [LIABILITY] EXPRESS SETTLEMENT VIA LKK // Claim No: TBA // ACCIDENT INVOLVING SHC 7248X AND S

5030TE ON 05/01/2020

Dear Asher,

Please let us have a copy of prelim report before we confirm on liability.

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

Sent: Thursday, 27 February 2020 12:19 PM

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

Subject: [LIABILITY] EXPRESS SETTLEMENT VIA LKK // Claim No: TBA // ACCIDENT INVOLVING SHC 7248X AND S 5030TE

ON 05/01/2020

Claim No: TBA

LKK Ref: CC4/FCI20000571/Aea3

Dear Sir/Madam,

ACCIDENT INVOLVING SHC 7248X AND S 5030TE ON 05/01/2020

We refer to the above matter.

Liability: 100%

Remark: B:15 OID CHANGED LANE HIT TP

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