BIFROST AUTO PTE. LTD.

Co. Reg. No.: 201929175W

WITHOUT PREJUDICE

Our Ref SHC 3757 U Your Ref SHB 4300 C

<<DATE>>

MS First Capital Insurance Limited 36 ROBINSON ROAD, #16-01 CITY HOUSE, SINGAPORE 068877

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 24.01.2020 @ 09:50 hours along Hougang Ave 7 TWDS Punggol involving vehicles SHC 3757 U and SHB 4300 C , SML 9062 U

We refer to the above-mentioned accident.

We are claiming as per below:-

1.	Repair Cost – Lump Sum		\$ 16,900.00
2.	Loss of Income for 36 Days x \$80/- per day		\$ 2,880.00
3.	Loss of Rental for 36 Days x \$118.20/- per day		\$ 4,255.07
4.	Towing Fee		\$ 40.00
		Sub Total	\$ 24,075.07
		Gst 7.0%	\$ 1,480.85
		TOTAL	\$ 25.555.92

Enclosed herewith a copy each of relevant GIA report, LTA, Proforma Tax invoice, Rental Agreement/Tax invoice, Mileage Record, Towing Fee and Letter of Authorization for your attention. Kindly let us have your reply with the next 14 days upon receipt of this letter.

If you have any enquiries, please contact us @ 9648-8228 or you may email to us at claims@bifrostauto.com

Yours faithfully, BIFROST AUTO PTE. LTD.

NOTE: # Please note that the Loss of Use will be paid based on negotiation and on the NIMA Protocol (Court Guideline).

This is a computer generated letter and does not need a signature.

The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document.

GST at 7% is chargeable if applicable

BIFROST AUTO PTE. LTD.

GST. Reg. No.: 201929175W

DrA: 24.01.7020 Dr: \$24,170 SHC 3757 U FCT

LETTER OF AUTHORISATION

Accident on 24.01.2020 @ 09:50 hours along Hougang Ave 7 TWDS Punggol involving vehicles SHC 3757 U and SHB 4300 C , SML 9062 U

In consideration of Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589, repairing my/our motor vehicle no SHC 3757 U at my request, I/We, COMFORT TRANSPORTATION PTE LTD ("the claimant") of 383 Sin Ming Drive Singapore 575717 (address) bearing UEN / NRIC No: 199303821R the owner of motor vehicle no SHC 3757 U, hereby authorize them to demand claim, settle and receive whatever amount settle payable by the insurance company or third party or commence legal proceeding for cost of repairs, loss of use and etc to any of their appointed solicitors to act for me/us in respect of the said accident/claim and all the amount claimed or settled shall belong and make payable to them absolutely by the insurance company of the third party. I/We further authorized them to give an absolute discharge on my/our behalf and to sign discharge voucher(s) and any other documents necessary or incidentals to the conduct and disposal of my/our above claims.

In the event that settlement cheque were to be drawn in my/our favour, I/we hereby give my/our instructions to clear the said cheque on my/our behalf by presenting the same for payment directly into Bifrost Auto Pte Ltd account. Upon clearance of the said cheque, I/we further authorize Bifrost Auto Pte Ltd to utilize the monies to pay their charges without further reference to us. I confirm that the payment to Bifrost Auto Pte Ltd shall amount to a good discharge of Bifrost Auto Pte Ltd obligation to us in respect of the settlement monies.

Name: JOSEPH KOH

Name: COMFORT TRANSPORTATION PTE LTD

UEN No: 199303821R

505570716 DOA: 24.01.2020 DV: \$24,170 SHC 3757 U

my execution of this Discharge Voucher is only my claim for property damage and not prejudicial to any other claims arising from the same accident



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

DISCHARGE RECEIPT

CLAIM REFERENCE

D20000643MFSH

: 24/01/2020

ACCIDENT LOCATION

ACCIDENT DATE

HOUGANG AVE 7 TOWARDS PUNGGOL

INSURED

COMFORT TRANSPORTATION PTE LTD

INSURED DRIVER

CHUA AH MAI

INSURED VEHICLE

SHB 4300C

INVOLVED PARTY

SHC 3757U

SETTLEMENT SUM

\$24,170.00

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,

 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 : COMFORT TRANSPORTATION PTE LTD

WITNESS : Bifrost Auto Pte Ltd / Yee Leong Ho

Signature and Date :

Signature and Date

Q Co. Reg. No. 201929175W

In n/e/ron

COMFORT TRANSPORTATION PTE LTD

BIFROST AUTO PTE. LTD.

GST. Reg. No.: 201929175W

Tax Invoice

MS First Capital Insurance Limited 36 ROBINSON ROAD, #16-01 CITY HOUSE, SINGAPORE 068877

Inv. No.: Inv. Date:

BA.LT.2208011 23-08-2022

Ref: Terms:

24.01.2020

Veh. No.:

30 Davs SHC 3757 U

Make & Model:

Prius

#	Description	Qty	Rate	Total	Tax
1	LUMP SUM REPAIR AS RECOMMEDED BY SURVEYOR	1.0	\$16,900.00	\$16,900.00	\$1,183.00

Subtotal for invoice

S\$16,900.00

GST (7.0%) :

S\$1,183.00

Total :

S\$18.083.00

I agree to the price as listed above and affirm that the goods are received in good condition.

BIFROST AUTO PTE. LTD. Co. Reg. No. 201929175W

(Authorised Signature)

email: claims@bifrostauto.com

(Customer's Signature and Company Stamp)

Please make cheque payable to "BIFROST AUTO PTE LTD" and mail to 6001 BEACH ROAD #22-01, GOLDEN MILE TOWER Singapore 199589 or direct bank transfer to DBS Bank Current Account 070-902-886-1.

Our Ref: CT20010579

Date: 31 January 2020



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON

24/01/2020 @ 09:50 hrs

ALONG

HOUGANG AVE 7 TOWARDS PUNGGOL

INVOLVING

SHB4300C, SML9062U

We refer to the above-mentioned accident and wish to inform that Comfort Transportation Pte Ltd is the registered owner of the taxi bearing vehicle registration number SHC3757U (the "Taxi"). The Taxi was hired to TEO SIONG PEH IC NO SXXXX763H a registered hirer-operator of Comfort Transportation Pte Ltd at the time of occurrence of the aforementioned accident at a rental rate \$126.47 per day (inclusive of GST).

Please be advised that the Taxi was insured with MS First Capital Insurance Ltd on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Mainline +65 6555 1188

Yours faithfully

Christine Tay Manager, Fleet Safety

This is a computer generated letter. No signature is required.

SHC 3767U 306376916

NAME OF DRIVER	MILEAGE READING	MILEAGE TRAVELLED	HOURS OPERATED (TIME)		
MILLAGE (ILADING		(KM)	FROM	то	
TOP	016241	217	otoo	1900	
Millo	0/6/463	222	2300	0620	
195	016656	18F	06:45	1830	
Mayo	016886	230	2305	0630	
top	01/189	303	Ofor	1930	
ho bo	017404	218	2320	0625	
TRO SIONA PRN	Adudant		10:25	gr.	
Teo Siony Pen	Repair		sk.	00:00	
	Tap Multo Laso Laso Malko TRO SIONG PRIN	Top. 016241 Multo 016463 Tep 016656 Molto 016886 Top 017189 Molto 017404 TRO SIONG PRN ACCIDENT	TGP 016241 217 Matto 016241 217 Matto 01663222 TGP 016656 187 Matto 016886 230 TGP 017189 303 Matto 017404 218 TEO SIDING PEN ACCIDENT	TEP 016241 24 OFCO MULTO 016241 24 OFCO MULTO 01686 3 222 2380 ESP 01689 303 0FOO MOLES 01740 4 218 2320 TEO SIONA PEN REPAIR TE	

Express Towing Services

You Call, We Tow - Fast . Secured . Reliable

W60811

Blk 27 Marine Crescent Ville #10-01 Singapore 440027 Co. Reg. No. 53152603L. HP: 900 900 92 Email: jim.koh@hotmail.com Website: http://www.___weapresstowing.sg

CASH SALE/WORK ORDER

No. 173819

CASH SALE/ WORN UNDER	Date: 79, 1-2020
海説 Messrs:	Jump Start/Changing of battery
連門 (ら)	Tyre Replacement
N	Accident/Breakdown
時間(日/夜) Time (day/pignt): Contact No:	Multi/Basement
由 Lower Arang	King Dolly
	Transport Charge
TO SUMINS	Low Body Kit
£.	Door Opening Service
Cash S:	Crane Up/Winch Out
盤手人 Authorised By: J. M Driver Name: GCR7 proper M	Collect Doc/Key
	Repo
注意本公司對所拖之車輛,在進行中如有任何損失或破壞,一概由車主自行負責。	Woodlands and Tuas ch eckpoint

Note: Vehicle is towed at owner's risk. The company accepts no responsibility for damages or other misdemeanour to your vehicle whilst being towed.

Edmund

From:

Friday, January 31, 2020 10:12 AM Edmund <edmund@ltm.sg> Sent:

Joanne Teo Pei Kian' To: Subject:

SHC3757U

Ξ̈́

Please check for me the stock availability and price

SHC3757U

TOYOTA PRIUS

REAR LAMP TOP LEFT REAR LAMP TOP RIGHT

REAR LAMP LOWER LEFT

REAR LAMP LOWER RIGHT

BOOT LID LAMP LEFT BOOT LID LAMP RIGHT

FRONT BUMPER REAR BUMPER

HEADLAMP RIGHT HEADLAMP LEFT

Rear bumper lower cover garnish

Thank you and regards,

Lim Tan Motor Pte Ltd

www. LTM.sg

+65 6452 0893 (Office)

Like us in Facebook!!

www.facebook.com/LTMsg

www.facebook.com/LTM.Performance.Singapore



LIM TAN MOTOR PTE LTD 林陈摩哆私人有限公司

COMPANY REGISTRATION NO. 199307277D GST REGISTRATION NO: M2-0119086-0

BRANCH

MAIN OFFICE / WORKSHOP

SIN MING AUTOCARE 403-09/10/06 BLK 176 SUR MAING DRIVE SINGAPORE S75721

BLK 9 SECTOR C #01-38/40/42 SIN MING INDUSTRIAL ESTATE SINGAPORE 575644 TEL: +65 6452 2135 FAX: +65 6452 2159

ENABLY SALES SELLT WAS CO

TEL: +65 6452 8893 FAX: +65 6458 9127

Operating Hoors: Men - Fri Sam - 6 pm

Sat Bam -- Span 55.347.1735.55









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24hrs Helpline: +65 64520893

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Edmund

From:

Edmund <edmund@ltm.sg> Monday, February 3, 2020 1:15 PM Sent:

To: Subject:

'Joanne Teo Pei Kian'

RE: SHC3757U

Yes the photo is correct

Thank you and regards,

Lim Tan Motor Pte Ltd

www. LTM.sg

+65 6452 0893 (Office)

+65 6458 9127 (Facsimile) +65 9752 2772 (Mobile)

Like us in Facebook!!

www.facebook.com/LTMsg

www.facebook.com/LTM.Performance.Singapore



LIM TAN MOTOR PTE LTD 林陈摩턍私人有限公司

COMPANY REGISTRATION NO: 199307277D GST REGISTRATION NO: M2:0119086-0

BRANCH

MAIN OFFICE / WORKSHOP

SIN MING AUTOCARE #03-09/10/06 BLK 176 SAN MANG DRIVE SINGAPORE \$75721

SIN MING INDUSTRIAL ESTATE RLK 9 SECTOR C #01-38/40/42 SINGAPORE 575644

TEL: +65 6452 2135 FAX: +65 6452 2159

EMARIE SPECIAL GRAND

TEL: +65 6452 0893 FAX: +65 6458 9127

Sat 9am - 5pm Operatory Hoors: Mon - Fri Sam - 6 pm.

C NINDAMINA C STORE DISSAFE,







24brs Helphne: +65 64520893

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From: Joanne Teo Pei Kian [mailto:joanneteo@cdge.com.sg] Sent: Monday, February 3, 2020 9:27 AM

Fo: Edmund <edmund@ltm.sg>

Subject: Re: SHC3757U

Dear Edmund,

For this vehicle headlamp & rear lamp as per below picture right?







Regards,

Joanne Teo|Volvo Bus & Parts Sales|

ComfortDelGro Engineering DID (65) 6383 7454 | Fax (65) 6280 9755 | www.cdge.com.sg| mailto:cs@cdge.com.sg



From: Edmund eom: Friday, 31 January 2020 10:12 AM

To: Joanne Teo Pei Kian <<u>joanneteo@cdge.com.sg</u>>

Subject: SHC3757U

WARNING: This email originated from an external party outside ComfortDelGro. Sender of this email could not be validated and name in the "From" field may be forged.

Ŧ

Please check for me the stock availability and price

TOYOTA PRIUS SHC3757U

REAR LAMP TOP LEFT

REAR LAMP TOP RIGHT

REAR LAMP LOWER LEFT

REAR LAMP LOWER RIGHT

BOOT LID LAMP LEFT

BOOT LID LAMP RIGHT

FRONT BUMPER

HEADLAMP LEFT REAR BUMPER

HEADLAMP RIGHT

Rear bumper lower cover garnish

Thank you and regards,

Lim Tan Motor Pte Ltd

www. LTM.sg

+65 6452 0893 (Office)

+65 6458 9127 (Facsimile)

+65 9752 2772 (Mobile)

www.facebook.com/LTM.Performance.Singapore Like us in Facebook!! www.facebook.com/LTMsg



LIM TAN MOTOR PTE LTD 林陈摩哆私人有限公司

COMPANY REGISTRATION NO: 199307277D GST REGISTRATION NO: MZ-0119986-0

BRANCH

MAIN OFFICE / WORKSHOP

S/N MING AUTOCARE #83:09/10/06 BUK 176 SIM MING DRIVE SINGAPORE \$75721

BLK 9 SECTOR C #01-38/40/42 SIR MING INDUSTRIAL ESTATE SINGAPORE 575644 7EL: +65 6452 2135 FAX: +65 6452 2159

ENAR: SALESTALE RATE:

TEL: +65 6452 8893 FAX: +65 6458 9127

Operating Hours: Mon – Fn Sam – 6 pm

24brs Helpline: +65 64520393

Sat Sem - Span











WWW.U186.56

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ComfortDelGro Enginopring Pte Ltd (Registration No. 199506048W)



Ship To: D/O NO. :890340214 LIM TAN MOTOR PTE LTD Date :25.02.2020

ATTN: STEVEN Sales Ref. :3994350

03-09 BLK 176 SIN MING DRIVE Cust. Ref. :P00048 SHC3757U DHL SIN MING AUTOCARE 575721

Tel : 64520893 Fax : 64589127

For Official Use Only.

Kindly acknowledge receipt of the following items in good order and

condition :

S/No	Part No. Customer Part No.	Description Component S/No	Type Qty	UOM
0010	04-01-0302-2715-G 52169-47070	PRIG4Q8 COVER RR BUMPER -TOW HOOK COVER	1 EA	С
0020	04-01-0302-2713-G 52453-47900	PRIG4Q8 GUARD REAR BUMPER CENTER	1 EA	С
0030	04-01-0302-2711-G 76801-47170-C0	PRIG4Q8 GARNISH SUBASSY BACK DR OUTSIDE	1 EA	С

Received By:	Delivered By COMFORTDELGRO ENGINEERING PTE LTD
Customer's Signature & Official Stamp (N.B.Goods sold are not returnable)	

GI No. :_____ Invoice Ref.:____ Cheque No.:____ _____ Page 1 / 1

Asher Sng (LKKAuto)

From: Karen Tan <karentan@msfirstcapital.com.sg>

Sent: Friday, 15 July 2022 17:41 **To:** Asher Sng (LKKAuto)

Cc: Admin A

Subject: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000643MFSH/1 //

Our ref: CC4/FCI20001681/Dea3s2 // [ACCIDENT INVOLVING SHB4300C AND

SHC3757U ON 24/01/2020]

Follow Up Flag: Follow up Flag Status: Flagged

Dear Asher,

You may proceed to settle up to **\$24,178.20 all-in**. Breakdown as follows:

	Claim amount	LKK Revised amount	Proposed
1. Cost of repairs (w/GST)	\$38,970.06	\$18,083.00	Agree
2. Loss of Rental (36days x \$126.47) \$118.20 excl GST)	\$ 4,552.92	\$ 4,552.92	\$ 4,255.20 (36 days x
3. Loss of Income (36days x \$50)	\$ 1,800.00	\$ 1,800.00	Agree
4. Towing fee	\$ 40.00	\$ 40.00	Agree
Total:	\$46,442.98 \$45,362.98	\$24,475.92	\$24,178.20

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID: 6507 3582 | Fax No.: 6507 3849 | Company Regn. No. 195000106C

A Member of MS&AD INSURANCE GROUP

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

Sent: Friday, July 15, 2022 3:14 PM

To: Karen Tan <karentan@msfirstcapital.com.sg>

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

Subject: RE: FSEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000643MFSH/1 // Our ref:

CC4/FCI20001681/Dea3s2 // [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Hi Karen,

We refer to the above matter.

Third party previous counter proposed GS \$23,000 without complete supporting document for the downtime.

Third party have disagreed with the previous offer and submitted supporting document for the extra downtime.

We seek your approval to offer repairer "BIFROST AUTO PTE LTD" at \$ 24,475.92 (all-in).

The summary is as follows: -

	Ar	mount Claimed	Ar	nount Revised
1. Cost of Repairs (with GST)	\$	38,970.06	\$ 2	18,083.00
2. Loss of Rental (36days x \$126.47)	\$	4,552.92	\$	4,552.92 (36days x \$126.47)
3. Loss of Income (36days x \$50)	\$	1,800.00	\$	1,800.00 (36days x \$50)
4. Towing Fee	\$	40.00	\$	40.00
Total	\$	46,442.98	\$ 2	24,475.92

Surveyor recommended 10days for repair.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: <u>ashersng@lkkauto.com</u> | did: 6841-6051 | Mobile: 8839 9816 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(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: Karen Tan < karentan@msfirstcapital.com.sg>

Sent: Friday, 15 July 2022 12:15

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

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

Subject: FSEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000643MFSH/1 // Our ref: CC4/FCI20001681/Dea3s2 // [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Dear Asher,

We note that the repairer has previously counter proposed \$23,000.00 (all-in) in their email dated 25.08.2020, see email attached.

Kindly confirm whether they have submitted a re-quantified claim?

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID: 6507 3582 | Fax No.: 6507 3849 | Company Regn. No. 195000106C

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

Sent: Thursday, July 14, 2022 5:27 PM

To: Karen Tan <karentan@msfirstcapital.com.sg>

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

Subject: RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000643MFSH/1 // Our ref:

CC4/FCI20001681/Dea3s2 // [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Hi Karen,

We refer to the above matter.

Third party have disagreed with the previous offer and submitted supporting document for the extra downtime.

Amount Claimed Amount Davised

We seek your approval to offer repairer "BIFROST AUTO PTE LTD" at \$ 24,475.92 (all-in).

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (with GST)	\$ 38,970.06	\$ 18,083.00
2. Loss of Rental (36days x \$126.47)	\$ 4,552.92	\$ 4,552.92 (36days x \$126.47)
3. Loss of Income (36days x \$50)	\$ 1,800.00	\$ 1,800.00 (36days x \$50)
4. LTA Search Fee	\$ 40.00	\$ 40.00
	Total\$ 46,442.98	\$ 24,475.92

Surveyor recommended 10days for repair.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: <u>ashersng@lkkauto.com</u> | did: 6841-6051 | Mobile: 8839 9816 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(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: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com >

Sent: Friday, 8 July 2022 10:51

To: Karen Tan < karentan@msfirstcapital.com.sg >; Asher Sng (LKKAuto) < AsherSng@lkkauto.com >

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

Subject: RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000643MFSH/1 // Our ref:

CC4/FCI20001681/Dea3s2 // [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Dear Karen,

Thank you for your email.

This case has been reassigned to Asher.

Our respective case handler will look into the matter and get back to you in due course.

Hi Asher,

Kindly assist.

To check availability of the case handler, you may contact the undersigned.

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)

From: Karen Tan [mailto:karentan@msfirstcapital.com.sg]

Sent: Friday, July 8, 2022 10:03 AM

To: Jaslin Kok (LKK Auto) < jaslinkok@lkkauto.com>

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

Subject: RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000643MFSH/1 // Our ref:

CC4/FCI20001681/Dra3s2 [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Dear Jaslin,

We refer to our email below.

Up till todate, we still have not heard from you. Kindly advise status soonest.

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID: 6507 3582 | Fax No.: 6507 3849 | Company Regn. No. 195000106C

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From: Vic Alpeh S. Sanghilan

Sent: Thursday, February 24, 2022 4:25 PM

To: Jaslin Kok (LKK Auto) < jaslinkok@lkkauto.com>

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

Subject: RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000643MFSH/1 // Our ref:

CC4/FCI20001681/Dra3s2 [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Dear Jaslin,

We refer further to the below email.

Please advise status / update on the matter.

Thank you.

Kind Regards,

Vic Sanghilan

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877

| Tel: 65073848 | DID: 65073846 | Fax No.: 65073849 | Email: vicsanghilan@msfirstcapital.com.sg | Company Regn. No. 195000106C A Member of MS&AD Insurance Group

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From: Jaslin Kok (LKK Auto) < jaslinkok@lkkauto.com>

Sent: Tuesday, 29 June 2021 10:34 pm

To: Vic Alpeh S. Sanghilan < VicSanghilan@msfirstcapital.com.sg >

Cc: Jaclyn Maniam Kesaval < <u>JaclynKesaval@msfirstcapital.com.sg</u>>; Admin A < <u>admin-a@lkkauto.com</u>> Subject: Re: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000643MFSH/1 // Our ref:

CC4/FCI20001681/Dra3s2 [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Dear Vic

Please be informed that we are still pending for workshop to provide (Purchase Order & Delivery Order) to calculate the breakdown.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: <u>JaslinKok@lkkauto.com</u> | fax: 6741 4108

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

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

Sent: Tuesday, June 29, 2021 3:47 PM

To: Vic Alpeh S. Sanghilan < VicSanghilan@msfirstcapital.com.sg>; Jaslin Kok (LKK Auto) < jaslinkok@lkkauto.com>

Cc: Jaclyn Maniam Kesaval < <u>JaclynKesaval@msfirstcapital.com.sg</u>>; Admin A < <u>admin-a@lkkauto.com</u>>
Subject: RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000643MFSH/1 // Our ref:

CC4/FCI20001681/Dra3s2 [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Dear Sir / Madam,

Thank you for your email.

Case re-assigned to Jaslin.

Our respective case handler will look into the matter and get back to you in due course.

Hi Jaslin,

Kindly assist.

To check availability of the case handler, you may contact the undersigned.

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)

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: Vic Alpeh S. Sanghilan < VicSanghilan@msfirstcapital.com.sg>

Sent: Tuesday, 29 June, 2021 3:41 PM **To:** Admin A admin-a@lkkauto.com

Cc: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com>; Jaclyn Maniam Kesaval < JaclynKesaval@msfirstcapital.com.sg>

Subject: RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000643MFSH/1 // Our ref:

CC4/FCI20001681/Dda3 [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Dear Mei Kwan,

We refer further to the below email.

Please advise status / update on the matter.

Thank you.

Kind Regards,

Vic Sanghilan Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 65073848 | DID: 65073846 | Fax No.: 65073849 | Email: vicsanghilan@msfirstcapital.com.sg | Company Regn. No. 195000106C A Member of MS&AD Insurance Group

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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.

From: Jia Le (LKK Auto) < <u>JiaLe@lkkauto.com</u>> Sent: Wednesday, 30 September 2020 2:37 pm

To: Jaclyn Maniam Kesaval < jaclynkesaval@msfirstcapital.com.sg>

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

Subject: RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000643MFSH/1 // Our ref: CC4/FCI20001681/Dda3 [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Dear Jaclyn,

We are pending repairer to provide the documents and will breakdown the number of days once we received it.

Thank you.

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: <u>Jiale@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Jaclyn Maniam Kesaval [mailto:jaclynkesaval@msfirstcapital.com.sg]

Sent: Wednesday, 30 September 2020 2:14 PM

To: Jia Le (LKK Auto)

Cc: Admin A

Subject: RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000643MFSH/1 // Our ref: CC4/FCI20001681/Dda3 [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Importance: High

Dear Jia Le,

We refer to our email below.

Kindly let us have the requested breakdown as well as PO and DO from repairer for our review.

Thank you.

Regards,

Jaclyn K.

Motor Claims

MS First Capital Insurance Limited

A Member of MS&AD Insurance Group

36 Robinson Road, City House, #16-01 | Singapore 068877 | Tel: 6507 3848 | DID: 6507 3859 | Fax: 6507 3849 | Reg. No. 195000106C Motor Claims: Motor Claims:

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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From: Jaclyn Maniam Kesaval

Sent: Wednesday, 9 September 2020 10:45 am **To:** 'JiaLe@lkkauto.com' < JiaLe@lkkauto.com'

Subject: RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000643MFSH/1 // Our

ref: CC4/FCI20001681/Dda3 [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Importance: High

Dear Jia Le,

Let us have your urgent reply to our email below.

Also please request for purchase invoice and delivery order from repairer for our review.

Thank you.

Regards, *Jaclyn K.*Motor Claims

MS First Capital Insurance Limited

A Member of MS&AD Insurance Group

36 Robinson Road, City House, #16-01 | Singapore 068877 | Tel: 6507 3848 | DID: 6507 3859 | Fax: 6507 3849 | Reg. No. 195000106C Motor Claims: Motor Claims@msfirstcapital.com.sq | Website: www.msfirstcapital.com.sq

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From: Jaclyn Maniam Kesaval

Sent: Thursday, 3 September 2020 11:47 am

To: JiaLe@lkkauto.com

Subject: RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000643MFSH/1 // Our ref: CC4/FCI20001681/Dda3 [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Dear Jia Le,

We refer to your email below.

Let us have the breakdown to deriving at \$23,000.00 for us to review.

Thank you.

Regards,

Jaclyn K.

Motor Claims

MS First Capital Insurance Limited

A Member of MS&AD Insurance Group

36 Robinson Road, City House, #16-01 | Singapore 068877 | Tel: 6507 3848 | DID: 6507 3859 | Fax: 6507 3849 | Reg. No. 195000106C Motor Claims: Motor Claims@msfirstcapital.com.sq | Website: www.msfirstcapital.com.sq

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From: Jia Le (LKK Auto) < <u>JiaLe@lkkauto.com</u>>
Sent: Thursday, September 3, 2020 10:55 AM
To: Eric Woo < <u>Eric Woo@msfirstcapital.com.sg</u>>

Subject: RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000643MFSH/1 // Our ref: CC4/FCI20001681/Dda3 [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Dear Eric,

We have offered global sum at \$20,400.00 to third party. However, they did not accept and counter propose global sum \$23,000.00 due to Public Holidays inclusive and indent parts.

Kindly let us have your instruction.

Thank you.

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: <u>Jiale@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Eric Woo [mailto:EricWoo@msfirstcapital.com.sg]

Sent: Monday, 24 August 2020 6:29 PM

To: Jia Le (LKK Auto)

Cc: SUR

Subject: FW: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000643MFSH/1 // Our ref: CC4/FCI20001681/Dda3 [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Without Prejudice

Dear Jia Le,

You have our mandate to settle as follow:

COR: \$18,083.00 LOI: \$500 - \$700

LOR: \$1,182 - \$1,654.80

Towing: \$40.00

To offer: \$19,805 - \$20,477.80

Thank you.

Eric Woo Motor Claim Department

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

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From: Jia Le (LKK Auto) < JiaLe@lkkauto.com>

Sent: Monday, 3 August 2020 11:32 am

To: May Chua <maychua@msfirstcapital.com.sg>

Subject: RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000643MFSH/1 // Our ref: CC4/FCI20001681/Dda3 [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Claim No: D20000643MFSH/1 LKK Ref: CC4/FCI20001681/Dda3

Dear Sirs/Madam,

ACCIDENT INVOLVING SHB 4300C AND SHC 3757U ON 24/01/2020

We refer to the above matter.

We seek your approval to offer Third Party repairer "BIFROST AUTO PTE LTD" at \$20,593.58(all-in).

The summary is as follows:-

	Claimed Amount	From	То
1. Cost of Repair (w/GST)	\$ 38,970.06	\$ 18,083.00	\$ 18,083.00
2. Loss of Rental (36days x \$126.47)	\$ 4,552.92	\$ 1,264.70 (10days x	\$ 1,770.58 (14days x
		\$126.47)	\$126.47)
3. Loss of Income (36days x \$80)	\$ 2,880.00	\$ 500.00 (10days x \$50)	\$ 700.00 (14days x \$50)
4. Towing Fee	\$ 40.00	\$ 40.00	\$ 40.00
Total	\$ 46,442.98	\$ 19,887.70	\$ 20,593.58

Surveyor recommended **10** days for repair + 2 Sunday + 2PRS(Insurance received PRI on 29/01, surveyed on 30/01) = 14days

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval/instruction.

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,

Chan Jia Le | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6256 3561 | email: <u>Jiale@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: May Chua [mailto:maychua@msfirstcapital.com.sg]

Sent: Monday, 20 July 2020 8:24 PM

To: Jia Le (LKK Auto)

Subject: RE: LOD [Express Settlement via LKK] - D20000643MFSH/1 // Our ref: CC4/FCI20001681/Dda3

[ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Dear Jia Le,

Please proceed with DS.

Kindly let us have your proposal soon

Thank you

Best Regards May Chua

MS First Capital Insurance Limited

A Member of MS&AD Insurance Group

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

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We appreciate your kind understanding. Stay safe.

From: Jia Le (LKK Auto) < <u>JiaLe@lkkauto.com</u>>

Sent: Monday, 20 July 2020 11:14 am

To: May Chua <maychua@msfirstcapital.com.sg>

Subject: RE: LOD [Express Settlement via LKK] - D20000643MFSH/1 // Our ref: CC4/FCI20001681/Dda3

[ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Dear May,

Since the Jobsheet stated that the liability quantum to be agreed. Therefore, we will proceed to seek mandate quantum once our report is ready.

Our surveyor had finalized the repair cost at L/S \$16,900.00 with 10 days of repair.

Thank you.

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256 3561 | email: <u>Jiale@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: May Chua [mailto:maychua@msfirstcapital.com.sg]

Sent: Monday, 20 July 2020 11:04 AM

To: Jia Le (LKK Auto)

Subject: LOD [Express Settlement via LKK] - D20000643MFSH/1 // Our ref: CC4/FCI20001681/Dda3

[ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Dear Jia le,

May I check with you, we have yet to agree with the liability?

Workshop so fast send their LOD in?

Have it being finalised?

Thank you

Best Regards May Chua

MS First Capital Insurance Limited

A Member of MS&AD Insurance Group

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

Motor Claims: motor claims@msfirstcapital.com.sg | Website: www.msfirstcapital.com.sg

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We appreciate your kind understanding. Stay safe.

From: Jia Le (LKK Auto) < <u>JiaLe@lkkauto.com</u>>

Sent: Monday, 20 July 2020 10:00 am

To: May Chua < maychua@msfirstcapital.com.sg >

Subject: LOD [Express Settlement via LKK] - D20000643MFSH/1 // Our ref: CC4/FCI20001681/Dda3 [ACCIDENT INVOLVING SHB4300C AND SHC3757U ON 24/01/2020]

Dear May,

Enclosed herewith the third party LOD for your reference.

Thank you.

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256 3561 | email: <u>Jiale@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)