

N-51 AUTOMOTIVE PTE LTD

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

21 September 2020

Our Ref : CLM16026 / SKW2905A / FEB-14/2020

MS FIRST CAPITAL INSURANCE LIMITED
6 RAFFLES QUAY
#21-00
SINGAPORE 048580
ATTN: MOTOR CLAIMS DEPARTMENT

Dear Sir @ Madam,

Re: Accident involving SKW2905A & SHB2382D on 04/02/2020
Along Blk 23 Toa Payoh East OSCP

We refer to the above accident which was caused due to the negligence of your insured driver of vehicle No: **SHB2382D** whose vehicle was insured with you at the material date of the accident.

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

Cost of repairs	\$	4,494.00	(Include 7% GST)
Loss of rental	\$	385.20	(\$128.40 X 3 Days)
Additional 2 days loss of use for pre repair	\$	200.00	(\$100 X 2 Days)
LTA search fee	\$	7.45	
	S \$	<u>5,086.65</u>	

We enclosed herein the following documents for your necessary attention.

- 1) Our Final Bill No: CLM16026
- 2) Twincar Leasing Pte Ltd - Invoice No: TLCS19187
- 3) LTA search fee
- 4) Letter of Authorisation
- 5) GIA report of SKW2905A

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: SKW 2905A & SHB 2392D
ALONG BLK 23 TOA PAYOH EAST OSCD ON 04/03/2020 @ 17:25HRS

I/We TWINCAR LEASING PTE LTD NRIC/Passport No: 2XXXXX046C
of 2 KAKI BUKIT AVE 2 #01H7 KAKI BUKIT AUTOHUB S(479211)
the owner of vehicle no. SKW 2905A 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 inadequate, I/we undertake 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: _____

02/03/2020

Excess: _____

Owner's Signature/Co's stamp (if applicable)

Witness Signature/Name

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.

DISCHARGE RECEIPT

CLAIM REFERENCE : D20000835MFSH/1
ACCIDENT DATE : 04/02/2020 17:25
ACCIDENT LOCATION : BLK 21 TOA PAYOH LOR 7 C/PARK
INSURED : CITYCAB PTE LTD
INSURED DRIVER : LEE CHUN LIN
INSURED VEHICLE : SHB2382D
INVOLVED PARTY : SKW2905A
SETTLEMENT SUM : \$ 4,800.00

Type text here

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 : TWINCAR LEASING PTE LTD

Signature and Date :



18/3/2020

WITNESS : N-51 AUTOMOTIVE PTE LTD

Signature and Date :



18/3/2020

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.

N-51 AUTOMOTIVE PTE LTD

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

TWINCAR LEASING PTE LTD
2 KAKI BUKIT AVE 2 #01-17
KAKI BUKIT AUTOHUB
SINGAPORE 417921

Contact : 83802233 88938908

TAX INVOICE

Date : 06/05/2020
Date in : 02/03/2020
Vehicle Num. : SKW2905A
Make/Model : TOYOTA COROLLA ALTIS CLASSIC 1.6 CVT-2015
Chassis/Eng# : MR053REH104538598/1ZRX530250
Accident Date : 04/02/2020
Claim No : CLM16026
Reference : FEB-14/2020
Policy No. : 999994017 (18/10/2020)

LUMP SUM REPAIR BILL
REF : CLM16026-N51 DATED 02/03/2020
BY DIRECT

Amount S\$
4,200.00



E. & O.E.	Sub S\$:	4,200.00
	Add GST (7%) S\$:	294.00
	Total Amount S\$:	4,494.00

for N-51 AUTOMOTIVE PTE LTD



TwinCar LEASING PTE LTD

Company & GST Registration Number : 201533046C
2 Kaki Bukit Avenue 2 #01-17 Kaki Bukit Autohub, Singapore 417921
Tel: 6744 0510 Fax: 6741 0510 email: twincar.rental@n51.com.sg

Invoice To

NG TIANZHI, SAMUEL
Blk 60 Strathmore Avenue
#06-81
Singapore 141060

TAX INVOICE

Invoice No. TLCS 19187
Date 6/3/2020
Terms Cash

No. Days	Description	Rate	Amount
3	SKX4387B - Car rental for the period 02/03/2020 to 05/03/2020 (ref. Vehicle SKW2905A) Tax collected on sales	120.00 7.00%	360.00 25.20
		7% GST	\$25.20
		Total Amount	\$385.20

TWINCAR LEASING PTE. LTD



Authorised Signature

Note : Kindly make payable to " TWINCAR LEASING PTE LTD"
or by Bank-in/transfer to UOB Bank A/c No. 310-307-697-6 (Bank Code 7375)



TWINCAR LEASING PTE. LTD.

Company Registration Number : 201533046C
2 Kaki Bukit Avenue 2 #01-17 Kaki Bukit Autohub, Singapore 417921
Tel: 6744 0510 Fax: 6741 0510 email: twincar.rental@n51.com.sg



VEHICLE RENTAL AGREEMENT

VHA NO: 355

HIRER'S PARTICULAR

Name(as in I/C): NG TIANZHI, SAMUEL
NRIC/PASSPORT No: S8102623H
Address(Res):BLK 60 STRATHMORE AVENUE #06-81 SINGAPORE 141060
Occupation: DRIVER Driving Exp: 180
Driving License No: S8102623H D/L Type: Local
Issue Date: 2004-07-12 Date of Birth: 1981-01-28
Tel: (HP) 88938908
Email: SAMUELNTZ@GMAIL.COM

ADDITIONAL DRIVER'S PARTICULARS

Name(as in I/C):
NRIC/PASSPORT No:
Address(Res):
Occupation: Driving Exp:
Driving License No: D/L Type:
Issue Date: Date of Birth:

Vehicle No: SKX4387B
Make: TOYOTA
Model: COROLLA ALTIS
Year: 2015
Mileage Out:
OUT: Date 2020-03-02
NON-WAIVER EXCESS:
Section1: \$2000
Auto/Manual Group: Auto
Colour: GREY
Time: 12:03
Section2: \$2000

CHARGES

Daily rate	120.00
------------	--------

PETROL-LEVEL

Out	E	1/4	1/2	3/4	F	1/4
In	E	1/4	1/2	3/4	F	E

Extension (Accessories)	0.00
-------------------------	------

Collection Service	0.00
--------------------	------

Misc.	0.00
-------	------

Security Deposit Collected	0.00
----------------------------	------

Rental Term	Cash
-------------	------

Start Date	2020-03-02
------------	------------

End Date	2020-03-17
----------	------------

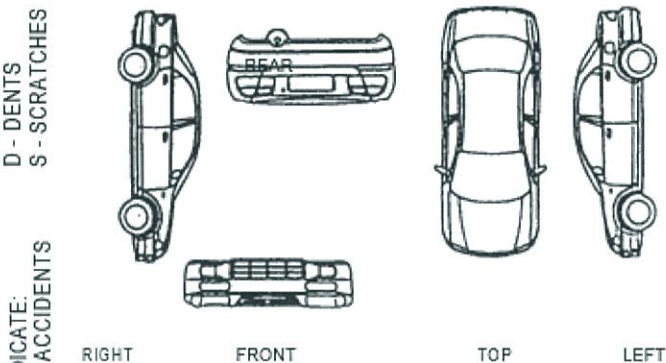
Rented out by:	Fong Toh Hng
----------------	--------------

Hirer signature:

Samuel Ng S8102623H

Addition Driver's Signature:

VEHICLE CHECKLIST



ACCESSORIES CHECK

☒ Camera Recorder ☒ Reverse Camera ☒ CD/ Radio Player
☒ Remote Control ☒ Reverse Sensor ☐ S/Tyre

I have read and agreed to the terms & conditions on both sides of this agreement. All information I have given TWINCAR LEASING PTE. LTD. in connection with this agreement is true.

IMPORTANT

- YOU HEREBY EXPRESSLY CONSENT AND AUTHORIZE TWINCAR LEASING PTE LTD AND GRABCAR TO DEDUCT FROM THE FARES GENERATED BY YOU AND/OR GRATUITY GRANTED TO YOU BY GRABCAR (IF ANY) FOR THE CAR RENTAL FEE AND ANY CHARGES PROVIDED HEREIN AND IN THE EVENT THAT THE FARES ARE INSUFFICIENT, ANY BALANCE SHALL BE PAID TO US IMMEDIATELY, THESE CHARGES SHALL INCLUDE BUT ARE NOT LIMITED TO CHARGES FOR 1.CAR RENTAL. 2. COST OF INSURANCE EXCESS. REPAIRS. REPLACEMENT OF PARTS TO THE CAR AND/OR DAMAGE TO THIRD PARTY PROPERTIES WHERE THE DAMAGES ARE DUE TO YOUR ACTIONS OR LACK OF CARE. 3. ANY UNSETTLED SUMMONS, FINES, PARKING CHARGES AND TOLL.
- THE VEHICLE SHALL BE RENTED OUT ON A DAILY BASIS, WITH A MINIMUM RENTAL PERIOD OF SIX MONTH.
- IN THE EVENT THAT THE HIRER RETURN THE VEHICLE PRIOR TO THE END OF THE MINIMUM RENTAL PERIOD, THE HIRER WILL BE REQUIRED TO PAY THE FULL RENTAL FEE APPLICABLE FOR THE REMAINING PERIOD UP TO THE END OF THE MINIMUM RENTAL PERIOD.
- ONLY PERSONS ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORIZED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN, AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE
- IN CASE OF ACCIDENT THE HIRER SHOULD REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
- THE VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY TWINCAR LEASING PTE. LTD..
- AN ADDITIONAL EXCESS OF \$2000 OF ALL CLAIM WILL APPLY FOR VEHICLE USE OUTSIDE SINGAPORE AND \$3000 FOR AGE ABOVE 65.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	SIGNATURE OF HIRER/DRIVER
05/03/2020	15:34 HRS				<i>Samuel Ng</i>



Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 05 Feb 2020 / 12:35:32

Receipt Date/Time : 05 Feb 2020 / 12:35:32

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200205-001371

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SHB2382D				
As at 04 Feb 2020/17:25:00				
Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SHB2382D Enquiry Fee 20200205123510014801	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.

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Thursday, 25 February 2021 3:12 PM
To: Merina Chia
Cc: Admin A
Subject: RE: MANDATE REQUEST ON QUANTUM - D20000835MFSH/1 // EXPRESS SETTLEMENT VIA LKK (Accident between SKW 2905A & SHB 2382D on 04/02/2020)

Dear Sirs/Mdm,

We refer to the above matter.

We have settled the matter at a global sum of \$4,800.00(all-in) with third party repairer.

We are currently pending for signed DV from third party and will proceed to close file once DV received. Thanks.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Tuesday, 5 January 2021 11:47 AM
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>; Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: MANDATE REQUEST ON QUANTUM - D20000835MFSH/1 // EXPRESS SETTLEMENT VIA LKK (Accident between SKW 2905A & SHB 2382D on 04/02/2020)

Dear Merina,

Thank you for your email.

Case reassign to Hsiao Tong.

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

Hi HT.

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

Sent: Tuesday, 5 January, 2021 9:47 AM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

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

Subject: RE: MANDATE REQUEST ON QUANTUM - D20000835MFSH/1 // EXPRESS SETTLEMENT VIA LKK (Accident between SKW 2905A & SHB 2382D on 04/02/2020)

Dear Mei Kwan,

Please proceed to negotiate from **\$4,801.45-\$4822.45**.

- Loss of rental - \$100-\$107 x 3 days
- Loss of use – Nil (already given rental since survey day)

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: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Sent: Monday, 9 November 2020 10:40 AM

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

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

Subject: MANDATE REQUEST ON QUANTUM - D20000835MFSH/1 // EXPRESS SETTLEMENT VIA LKK (Accident between SKW 2905A & SHB 2382D on 04/02/2020)

**YOUR REF: D20000835MFSH/1 /
LKK REF: CC4/FCI20002110/Aka3q2**

Dear Sir/Madam,

We refer to the above matter.

We seek your approval to offer third party repairer “N-51 AUTOMOTIVE PTE LTD” at **\$ 5,232.85(all in)**.

The summary is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (W/GST)	\$ 7,304.86	\$ 4,494.00
2. Loss of Use (2 days x \$100)	\$ 200.00	-
3. Loss of Rental (3 days x \$120) (W/GST)	\$ 385.20	\$ 731.40 (3 days x \$100) (W/GST)
3. LTA Search Fee	\$ 7.45	\$ 7.45
Total	<u>\$ 7,897.51</u>	<u>\$ 5,232.85</u>

Surveyor recommended 4 days for repair

Enclosed herewith all the documents for your perusal.

Kindly let us have your approval/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,
Khanchna | Case Handler
LKK Auto Consultants Pte Ltd
DID: **6841 2360** | email: khanchna@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Sent: Tuesday, October 20, 2020 9:49 AM
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>
Subject: RE: PROPOSAL ON LIABILITY - D20000835MFSH/1 // EXPRESS SETTLEMENT VIA LKK (Accident between SKW 2905A & SHB 2382D on 04/02/2020)

Dear Mei Kwan,

We are agreeable with your proposal on liability.

Thank you.

Best Regards,
Merina Chia (Ms)
Motor Claims Department

**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: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Monday, 5 October 2020 9:33 AM
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>
Subject: RE: PROPOSAL ON LIABILITY - D20000835MFSH/1 // EXPRESS SETTLEMENT VIA LKK (Accident between SKW 2905A & SHB 2382D on 04/02/2020)

Hi Merina,

TP video attached for your perusal please.

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)

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 <MerinaChia@msfirstcapital.com.sg>
Sent: Tuesday, 25 August, 2020 12:49 PM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: PROPOSAL ON LIABILITY - D20000835MFSH/1 // EXPRESS SETTLEMENT VIA LKK (Accident between SKW 2905A & SHB 2382D on 04/02/2020)

Dear Khanchna,

Understand from third party's GIA report that third party got video footage.

Please assist to get third party video footage for our review.

Thank you.

Best Regards,

Merina Chia (Ms)

Motor Claims Department

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: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Sent: Wednesday, 5 August 2020 3:47 PM

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

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

Subject: RE: PROPOSAL ON LIABILITY - D20000835MFSH/1 // EXPRESS SETTLEMENT VIA LKK (Accident between SKW 2905A & SHB 2382D on 04/02/2020)

Dear Ms. Merina,

We refer to the above matter.

Please be informed that we have already prepared our report and we are pending for Third party's LOD.

Liability: 100%

Remarks: Insured driver reversed and collided into TP vehicle

Kindly let us have your approval on liability.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: khanchna@lkkauto.com | Fax: 6741-4108

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

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

Sent: Tuesday, 28 July 2020 5:46 PM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>

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

Subject: FW: PROPOSAL ON LIABILITY - D20000835MFSH/1 // EXPRESS SETTLEMENT VIA LKK (Accident between SKW 2905A & SHB 2382D on 04/02/2020)

Dear Khanchna,

Any update?

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: Merina Chia
Sent: Tuesday, 30 June 2020 2:34 PM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: PROPOSAL ON LIABILITY - D20000835MFSH/1 // EXPRESS SETTLEMENT VIA LKK (Accident between SKW 2905A & SHB 2382D on 04/02/2020)

Dear Khanchna,

Please let us have the prelim report before we comment on liability as requested on 01.06.2020.

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: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Sent: Wednesday, 27 May 2020 4:13 pm

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

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

Subject: PROPOSAL ON LIABILITY - D20000835MFSH/1 // EXPRESS SETTLEMENT VIA LKK (Accident between SKW 2905A & SHB 2382D on 04/02/2020)

Dear Ms. Merina,

We refer to the above matter.

Liability: 100%

Remarks: Insured driver reversed and collided into TP vehicle

Kindly let us have your approval on liability.

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,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: khanchna@lkkauto.com | Fax: 6741-4108

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

From: Aini Binte <Aini@msfirstcapital.com.sg>

Sent: Friday, March 6, 2020 9:57 AM

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

Cc: Admin A <admin-a@lkkauto.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>; Merina Chia <MerinaChia@msfirstcapital.com.sg>

Subject: FW: SURVEY ASSESSMENT - D20000835MFSH/1 // EXPRESS SETTLEMENT

Dear Mei Kwan

As requested.

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: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Sent: Friday, March 6, 2020 9:08 AM
To: Aini Binte <Aini@msfirstcapital.com.sg>
Subject: FW: SURVEY ASSESSMENT - D20000835MFSH/1 // EXPRESS SETTLEMENT

Dear Aini,

Please assist.

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

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: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Thursday, 5 March 2020 7:43 PM
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20000835MFSH/1 // EXPRESS SETTLEMENT

YOUR REF: D20000835MFSH
LKK REF: CC4/FCI20002110/Aka3

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle SKW 2905A on a WP basis and TP repairer proposed for a direct settlement.

Kindly advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

Please take note that the case handler in-charge is Khanchna and she can be contacted at DID: 6841 2360.

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: Admin-D (LKKAuto) <admin-d@lkkauto.com>

Sent: Thursday, 6 February, 2020 12:10 PM

To: 'CWS Motor Claims' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>

Cc: 'Merina Chia' <MerinaChia@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D20000835MFSH/1

Dear Sir/Mdm,

Thank you for the assignment.

Please be informed that vehicle is not in the workshop, repairer will arrange.

"Wishing you a Happy and Prosperous Lunar New Year"



Best Regards

G.NIVITHA

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315

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

From: CWS Motor Claims [mailto:cwsmotorclaims@msfirstcapital.com.sg]

Sent: Thursday, 6 February 2020 12:07 PM

To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWS Motor Claims; Merina Chia

Subject: PRI: SURVEY ASSESSMENT - D20000835MFSH/1

Dear Sir/Mdm,

We refer to the above reference.

Please find attached the necessary documents for survey.

Kindly submit your report via CWS within the next 14 days.

Note: All the accident reports are uploaded into CWS for your perusal.

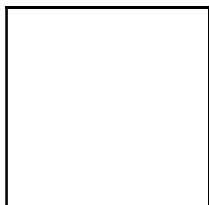
Best Regards,

Admin Team

Claim Workflow System

Motor Claims Department
MS First Capital Insurance Limited
Tel : 6507 3848
Fax : 6507 3849

PS: This is a system generated mail. Please do not reply to this mail.



This email has been checked for viruses by AVG antivirus software.
www.avg.com