

TwinCar 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 6744 0510 / 6842 0051 Fax No. : +65 6741 0510
Company Reg. No. : 200714616M
GST Registration No. : 200714616M

16 November 2020

Our Ref : CLM14876 / SJH1954E / FEB-17/2020

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

Dear Sir @ Madam,

Re: Accident involving SJH1954E & SH7089G on 27/01/2020
Along Bukit Batok Ave 8

We refer to the above accident which was caused due to the negligence of your insured driver of vehicle No: **SH7089G** 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	\$ 5,457.00	(Include 7% GST)
Loss of rental	\$ 1,444.50	(\$160.50 X 9 Days)
Additional 2 days loss of use for pre repair	\$ 300.00	(\$150 X 2 Days)
3rd party GIA report	\$ 29.00	
	<u>S \$ 7,230.50</u>	

We enclosed herein the following documents for your necessary attention.

- 1) Our Final Bill No: CLM14876
- 2) Darwin-51 Car Rental Pte Ltd - Invoice No: D01865
- 3) Tax Invoice of 3rd party GIA report
- 4) Letter of Authorisation
- 5) GIA report of SJH1954E

We look forward to your prompt reply.

Yours faithfully



TwinCar Automotive Pte Ltd
S.Y.NEO
Director
P.I.C - Melody Chin
Reply to :huixin@n51.com.sg

LETTER OF AUTHORISATION

To: **M/s Twincar Automotive Pte Ltd**
Singapore

RE: ACCIDENT INVOLVING VEHICLE NOS:

SH 1954 E

&

SH 7089 G

ALONG BUKIT BATOK AVE 8

ON

27/01/2020 @ 15:00HRS

I/We

LAM KHEE HUA

NRIC/Passport No:

S XXXX 946D

of

BLK 549 CHOA CHU KANG

ST 52

#02-11

S(680549)

the owner of vehicle no. SH 1954 E 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: _____

17/02/2020

Excess: _____

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

Witness Signature/Name

DISCHARGE RECEIPT

CLAIM REFERENCE : D20000683MFSH
ACCIDENT DATE : 27/01/2020
ACCIDENT LOCATION : BUKIT BATOK AVE 8
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : TAN AH TEE
INSURED VEHICLE : SH 7089G
INVOLVED PARTY : SJH 1954E
SETTLEMENT SUM : \$6,235.00

I/We, the undernoted CLAIMANT being the person/entity entitled to receive the compensation in relation to the accident, hereby agree to accept the SETTLEMENT SUM as full and final settlement of all claims for damages, costs & disbursements arising out of the ACCIDENT, and I/WE also agree that the said settlement sum:

1. is paid without admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and/or its INSURED DRIVER in respect of the said loss and for damage whether now or hereafter to become manifest.

2. is accepted by me/us to the intent that the said MS First Capital Insurance Limited and /or its INSURED and/or its INSURED DRIVER be absolutely and finally discharged from all claims whatsoever which I/WE now or hereafter may have arising out of or connected with or traceable to the said accident.

I/WE acknowledge that this DISCHARGE RECEIPT is not to be construed as an admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and /or its INSURED DRIVER and it shall not be used as evidence in any claims or actions which may be made against them or any of them.

CLAIMANT : LAU KHEE HUA

Signature and Date :

25.05.2021

WITNESS : TWINCAR AUTOMATIVE PTE LTD

Signature and Date :



25.05.2021

TwinCar 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. : 200714616M

GST Registration No. : 200714616M

MS FIRST CAPITAL INSURANCE LIMITED

6 RAFFLES QUAY

#21-00

SINGAPORE 048580

MR. LAU KHEE HUA

BLK 549 CHOA CHU KANG ST 52 #02-11

SINGAPORE 680549

TAX INVOICE

Date : 07/09/2020

Date in : 17/02/2020

Vehicle Num. : SJH1954E

Make/Model : TOYOTA WISH 1.8 AUTO-2008

Chassis/Eng# : JTDER12W603000411/1ZZ3120990

Accident Date : 27/01/2020

Claim No : CLM14876

Reference : FEB-17/2020

Policy No. : 5087628505-02 (14/02/2020)

LUMP SUM REPAIR BILL

REF : CLM14876-TWINCAR DATED 17/02/2020

BY DIRECT

Amount S\$

5,100.00



E. & O.E. Sub S\$: 5,100.00

Add GST (7%) S\$: 357.00

Total Amount S\$: 5,457.00

for TWINCAR AUTOMOTIVE PTE LTD

DARWIN-51 CAR RENTAL PTE. LTD.

Company & GST Registration Number : 201407909C
2 Kaki Bukit Avenue 2 #02-12 Kaki Bukit Autohub Singapore 417921
Tel: 6842 5151 Fax: 6749 2851 email: darwin51@n51.com.sg

Invoice To

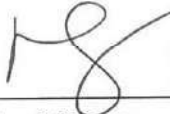
LAU KHEE HUA
BLK 549 CHOA CHU KANG STREET 52
#12-11
SINGAPORE 680549

TAX INVOICE

Invoice No. : D01865
Date : 26/02/2020
Terms : Cash

No. Days	Description	Rate	Amount
9	SLR9426J - Car rental fee for period from 17/02/2020 to 25/02/2020 (ref. Vehicle SJH1954E) Tax collected on sales	150.00 7.00%	1,350.00 94.50
		7% GST	\$94.50
		Total Amount	\$1,444.50

DARWIN-51 CAR RENTAL PTE. LTD.


Authorised Signature



Note : Kindly make payable to " DARWIN-51 CAR RENTAL PTE. LTD." or by Bank-in/transfer to Maybank A/c No. 04211099668 (Bank Code 7302)

Invoice was created on a computer and is valid without the signature and seal

DARWIN-51 CAR RENTAL PTE. LTD.

Company Registration Number : 201407909C
2 Kaki Bukit Avenue 2 #02-12 Kaki Bukit Autohub, Singapore 417921
Tel: 6842 5151 Fax: 6749 2851 email: darwin51@n51.com.sg



VEHICLE RENTAL AGREEMENT

VHA NO: 725

HIRER'S PARTICULAR

Name(as in I/C): LAU KHEE HUA
NRIC/PASSPORT No: S1423946D
Address(Res): BLK 549 CHOA CHU KANG STREET 52 #12-11 SINGAPORE 680549
Occupation: Driving Exp:
Driving License No: S1423946D D/L Type: Local
Issue Date: 1993-12-04 Date of Birth: 1960-09-17
Tel: (HP) 96719528
Email:

Vehicle No: SLR9426J

Make: TOYOTA

Model: PRIUS ALPHA

Year: 2017

Mileage Out:

OUT: Date 2020-02-17

NON-WAIVER EXCESS:

Section1: 2000

Auto/Manual Group: Auto

Colour: BLUE

Time: 11:05

Section2: 2000

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:

CHARGES

Daily rate	150.00
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PETROL-LEVEL

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

Extension (Accessories)	0.00
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Collection Service	0.00
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Misc.	0.00
-------	------

Security Deposit Collected	0.00
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Rental Term	Cash
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Start Date	2020-02-17
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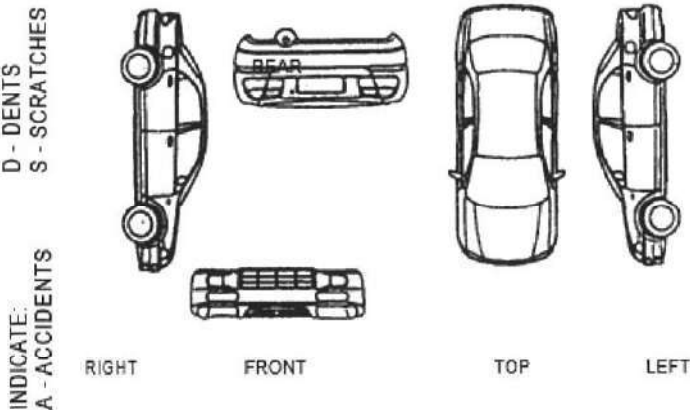
End Date	2020-02-29
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Rented out by:	Joseph Tan
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Hirer signature:

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 DARWIN-51 CAR RENTAL PTE. LTD. in connection with this agreement is true.

IMPORTANT

- YOU HEREBY EXPRESSLY CONSENT AND AUTHORIZE DARWIN-51 CAR RENTAL 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 DARWIN-51 CAR RENTAL 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
25/02/2020	18:18 HRS				



RECORDS MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-20-028393

Date of Request: 13/02/2020

Your Ref No: WALK IN TAN

TWINCAR AUTOMOTIVE PTE LTD - KAKI BUKIT
2 KAKI BUKIT AVENUE 2, #01-17 KAKI BUKIT AUTOHUB
SINGAPORE 417921

Dear Sir/Madam,

Your Vehicle No: SJH1954E

Date of Accident: 27/01/2020

Place of Accident: BT BATOK AVE 8

Involving Vehicle No: SH7089G

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque



RECORDS MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-20-026394

Date of Request: 13/02/2020

Your Ref No: WALK IN TAN

TWINCAR AUTOMOTIVE PTE LTD - KAKI BUKIT
2 KAKI BUKIT AVENUE 2, #01-17 KAKI BUKIT AUTOHUB
SINGAPORE 417921

Dear Sir/Madam,

Date of Accident: 27/01/2020

Vehicle No: SJH1954E

Place of Accident: BUKIT BATOK AVE 8

Involving Vehicle No: SH7089G

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SH7089G	BUKIT BATOK AVE 8	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque

Asher Sng (LKKAUTO)

From: Vic Alpeh S. Sanghilaan <VicSanghilaan@msfirstcapital.com.sg>
Sent: Thursday, 18 March 2021 10:56 AM
To: Asher Sng (LKKAUTO)
Cc: Admin A
Subject: RE: [MANDATE GIVEN] EXPRESS SETTLEMENT via LKK // Claim No: D20000683MFSH // ACCIDENT INVOLVING SH 7089G AND SJH 1954E ON 27/0/2020
Attachments: Re: LOD of SJH1954E (TWINCAR) - Accident Involving SJH1954E & SH7089G on 27/01/2020

Dear Asher,

We refer to your below email.

Please maintain offer at max of \$6,235.00 (all in).

Our offer of LOR @ \$100 + gst @ 7 days is already fair and reasonable since the TP vehicle is a 2008 and engine below 1.8cc.

Thank you.

Kind Regards,

Vic Sanghilaan
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877
| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 | Email: vicsanghilaan@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.

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From: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Sent: Thursday, 18 March 2021 10:35 am
To: Vic Alpeh S. Sanghilaan <VicSanghilaan@msfirstcapital.com.sg>
Cc: Jason Tea <JasonTea@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>
Subject: RE: [MANDATE GIVEN] EXPRESS SETTLEMENT via LKK // Claim No: D20000683MFSH // ACCIDENT INVOLVING SH 7089G AND SJH 1954E ON 27/0/2020

Hi Vic,

We refer to the above matter.

Third party disagreed with our offer and counter proposed G/s \$6,500 (all in).

Enclosed third party email for our easy reference.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

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

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: Wednesday, 27 January 2021 10:10 AM

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

Cc: Jason Tea <JasonTea@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: [MANDATE GIVEN] EXPRESS SETTLEMENT via LKK // Claim No: D20000683MFSH // ACCIDENT INVOLVING SH 7089G AND SJH 1954E ON 27/0/2020

Dear Asher,

We refer to your below email.

You have our mandate to settle the matter from **\$6,128.00 – 6,235.00 (all in).**

Please offer LOR @ \$107 x 6-7 days.

NOTE: For settled cases, please send to us the original signed DV for payment processing.

Thank you.

Kind Regards,

Vic Sanghilan

Motor Claim Department

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

| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 | Email: vicsanghilan@msfirstcapital.com.sg | Company Regn. No. 195000106C

A Member of  Insurance Group

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

Sent: Tuesday, 26 January 2021 3:28 pm

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

Cc: Jason Tea <JasonTea@msfirstcapital.com.sg>

Subject: RE: [MANDATE REQUEST] Re: [PROPOSED LIABILITY] EXPRESS SETTLEMENT // Claim No: D20000683MFSH // ACCIDENT INVOLVING SH 7089G AND SJH 1954E ON 27/0/2020

Hi Vic,

We refer to the email below.

Based on insured video there is an impact that cause the damage to third party vehicle.

The damaged to third party vehicle is consistant to the accident.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

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

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, 26 January 2021 3:13 PM

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

Cc: Jason Tea <JasonTea@msfirstcapital.com.sg>

Subject: RE: [MANDATE REQUEST] Re: [PROPOSED LIABILITY] EXPRESS SETTLEMENT // Claim No: D20000683MFSH // ACCIDENT INVOLVING SH 7089G AND SJH 1954E ON 27/0/2020

Dear Asher,

We refer to your below email and the contents were noted.

Kindly verify TP damage consistency as per our below email before we can give quantum mandate approval.

Thank you.

Kind Regards,

Vic Sanghilan

Motor Claim Department

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

| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 | Email: vicsanghilan@msfirstcapital.com.sg | Company Regn. No. 195000106C

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From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Sent: Monday, 25 January 2021 5:03 pm
To: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>
Cc: Jason Tea <JasonTea@msfirstcapital.com.sg>
Subject: RE: [MANDATE REQUEST] Re: [PROPOSED LIABILITY] EXPRESS SETTLEMENT // Claim No: D20000683MFSH // ACCIDENT INVOLVING SH 7089G AND SJH 1954E ON 27/0/2020

Hi Vic,

We refer to the email below.

Sorry for the typo error on the name of the workshop, Enclosed a amended copy of the inspection report for your easy reference.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

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

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: Wednesday, 13 January 2021 4:12 PM
To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Cc: Jason Tea <JasonTea@msfirstcapital.com.sg>
Subject: RE: [MANDATE REQUEST] Re: [PROPOSED LIABILITY] EXPRESS SETTLEMENT // Claim No: D20000683MFSH // ACCIDENT INVOLVING SH 7089G AND SJH 1954E ON 27/0/2020

Dear Asher,

We refer to your below email and the contents were noted.

We opine that the COR is on a high side for a side swipe. Kindly verify TP vehicle damage consistency for our further action. We attached our Insured video footage for your reference.

Kindly also confirmed that N-51 Automotive Pte Ltd and TwinCar Automotive Pte Ltd are the same workshop.

Thank you.

The video footage is confidential information. In possessing, using or viewing the CCTV footage, you do not acquire any rights, title or interest in the CCTV footage and undertake to preserve its confidentiality. By downloading, using or viewing the video, you agree that you will not disclose, provide, reproduce, store, transmit or otherwise make available the CCTV footage, in whole or in part, to your client or any third party. All our rights are hereby reserved.

Kind Regards,

Vic Sanghilan
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877
| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 | Email: vicsanghilan@msfirstcapital.com.sg | Company Regn. No. 195000106C

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

Sent: Tuesday, 12 January 2021 5:18 pm

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

Cc: Jason Tea <JasonTea@msfirstcapital.com.sg>

Subject: Re: [MADNATE REQUEST] Re: [PROPOSED LIABILITY] EXPRESS SETTLEMENT // Claim No: D20000683MFSH // ACCIDENT INVOLVING SH 7089G AND SJH 1954E ON 27/0/2020

Hi Vic,

We refer to the email below.

We previously have provided the PA and Estimate when we seek for approval on the liability.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

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

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

Sent: Tuesday, January 12, 2021 11:29 AM

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

Cc: Jason Tea <JasonTea@msfirstcapital.com.sg>

Subject: [MADNATE REQUEST] Re: [PROPOSED LIABILITY] EXPRESS SETTLEMENT // Claim No: D20000683MFSH // ACCIDENT INVOLVING SH 7089G AND SJH 1954E ON 27/0/2020

Your ref : **D20000683MFSH**

Our ref : CC4/FCI20002784/Aea3q2

Dear Sirs,

ACCIDENT INVOLVING SH 7089G (OI) AND SJH 1954E (TP) ON 27/01/2020

We refer to the above matter.

The accident occurred when our insured move out of drop off point 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 "**TWINCAR AUTOMOTIVE PTE LTD**" at **\$ 6,256.40 (all-in).**

-

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 11,913.02	\$ 5,457.00
2. Loss of Rental (9days x \$150)(w/GST)	\$ 1,444.50	\$ 770.40 (6days x \$120)
3. LTA Search Fee	\$ 29.00	\$ 29.00
Total	\$ 13,386.52	\$ <u>6,256.40</u>

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 | did: 6841-6051

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: Asher Sng (LKKAuto)

Sent: Monday, March 16, 2020 9:11 AM

To: Jason Tea <JasonTea@msfirstcapital.com.sg>

Subject: RE: [PROPOSED LIABILITY] EXPRESS SETTLEMENT // Claim No: D20000683MFSH // ACCIDENT INVOLVING SH 7089G AND SJH 1954E ON 27/0/2020

Hi Jason,

We refer to the email below.

Third party do not have any video footage.

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: Jason Tea <JasonTea@msfirstcapital.com.sg>

Sent: Saturday, 14 March 2020 1:31 PM

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

Subject: RE: [PROPOSED LIABILITY] EXPRESS SETTLEMENT // Claim No: D20000683MFSH // ACCIDENT INVOLVING SH 7089G AND SJH 1954E ON 27/0/2020

Dear Asher,

Please check whether TP vehicle have any video.

Jason Tea
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3860 | Fax No. : 6507 3849 | Email: JasonTea@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.

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

Sent: 13 March 2020 16:52

To: Jason Tea <JasonTea@msfirstcapital.com.sg>

Subject: [PROPOSED LIABILITY] EXPRESS SETTLEMENT // Claim No: D20000683MFSH // ACCIDENT INVOLVING SH 7089G AND SJH 1954E ON 27/0/2020

Claim No: D20000683MFSH

LKK Ref: CC4/FCI20002784/Aea3

Dear Sir/Madam,

ACCIDENT INVOLVING SH 7089G AND SJH 1954E ON 27/0/2020

We refer to the above matter.

Liability: 100%

Remark: B:NIL OID MOVE OUT OF THE DROP OFF POINT HIT THIRD PARTY VEHICLE

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

