\$9 MOTOR TRADING PTE LTD

4001, Ang Mo Kio Industrial Park 1 #01-21 SINGAPORE 569622
Tel: 6452 4898 Fax: 6452 4868
Email: sg_motor_enterprise@yahoo.com.sg

DATE: 01 April 2020

Invoice No: S9-20-031

First Capital Insurance

LETTER OF DEMAND

36 Robinson Road #16-01 City House SINGAPORE 068877

Attn:

Joanney Ong

Claim No:

D20000679/MFSH

Your Insured:

SHB 4317E

Date of Accident:

27-Jan-20

Location: 🧃

Along Rd 1 Airline Rd twds CAFHI

FINAL REPAIR COSTS

VEHICLE NO. FBG 9782G (Yamaha FZ16)

Cost of Repair for Vehicle No.:

FBG 9782G (lump sum)

\$2,400.00

Loss of Use:

3 days x \$30

\$90.00

Towing Fee:

\$80.00

LTA Insurance Search:

\$7.45

Total:

\$2,577.45

SINGAPORE DOLLARS:

TWO THOUSAND FIVE HUNDRED SEVENTY-SEVEN

AND CENTS FORTY-FIVE ONLY

Notes

- 1. All cheque payment should be "Crossed" and made payable to S9 MOTOR TRADING PTE LTD
- 2. All cheque should have our "Invoice No" written on the reverse side of the cheque
- 3. For further enquiries on this invoice, please feel free to contact us

U

S9 Motor Trading Pte Ltd



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 www.msfirstcapital.com.sg

DISCHARGE RECEIPT

CLAIM REFERENCE

D20000679MFSH

ACCIDENT DATE

27/01/2020

ACCIDENT LOCATION

AIRLINE ROAD

INSURED

COMFORT TRANSPORTATION PTE LTD

INSURED DRIVER

CHEW MING YEW

INSURED VEHICLE

SHB4317E

INVOLVED PARTY

FBG 9782G

SETTLEMENT SUM

\$2,500.00

Provided 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.

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: TAUFIQ BIN ABDUL RAHMAN

(Jany Gram

Signature and Date:

AUTHORIZATION TO ACT

1, Taufig Bin Abdul Rahman	("the third party claimant")
of Blc 810 Tampines Ave 4 #12-185	Spore Solladdress).
owner of FB 9 97829 (vehicle no.)	hereby authorize
S9 Motor Trading Ptc L	td
("the workshop") to act for me with respect to my claim for repair	
loss of use ("claim") for my vehicle no. FBG 97826	that was
damaged pursuant to the accident which occurred on 27/1	
involving vehicle no/s_ SHB 4317 E	(location)
involving vehicle no/sSHB 4319E	
("the accident").	
I further authorize the workshop to settle my above mentioned cla	aim in a manner that
they deem fit and the workshop is further authorized to receive pa	ayment further to
settlement of my claim with payment cheque/s being made in favour of t	the workshop.
I further acknowledge that any settlement the workshop may reac	
without prejudice and without admission of liability basis insofar as	s the driver/owner/
Insurers of the other vehicle/s is concerned.	.3
Dated this 6 day of February month) 20	≥O (year)
Jan	RADING
Signed by "the third party Claimant" Signed by "the	workshop"

\$9 MOTOR TRADING PTE LTD

4001, Ang Mo Kio Industrial Park 1 #01-21 SINGAPORE 569622 Tel: 6452 4898 Fax: 6452 4868

Email: sg_motor_enterprise@yahoo.com.sg

DATE: 01 April 2020

Invoice No: S9-20-031

First Capital Insurance

PD - Direct Settlement

36 Robinson Road #16-01 City House SINGAPORE 068877

Attn:

Joanney Ong

Claim No:

D20000679/MFSH

Your Insured:

SHB 4317E

Date of Accident:

27-Jan-20

Location:

Along Rd 1 Airline Rd twds CAFHI

FINAL REPAIR COSTS

FBG 9782G (Yamaha FZ16) VEHICLE NO.

Cost of Repair for Vehicle No.:

FBG 9782G (lump sum)

\$2,400.00

Total:

\$2,400.00

SINGAPORE DOLLARS:

TWO THOUSAND FOUR HUNDRED ONLY

Notes:

- 1. All cheque payment should be "Crossed" and made payable to S9 MOTOR TRADING PTE LTD
- 2. All cheque should have our "Invoice No" written on the reverse side of the cheque
- 3. For further enquiries on this invoice, please feel free to contact us

S9 Motor Trading Pte Ltd

CASH S ES / WORK ORDER MIKE MOTOR RECOVERY Business Reg No. 53152668B Handphone No: 9011 9199	22997
No: Date: 03 02 2020	Ross
Received from: SG	torcycle RecOver
Vehicle No: FBG 9782 G Model: From: Changi > KAK Buk. To:	
From: Changi => KAK Buk. + To:	92
Remarks:	
Amount: \$ 80 }	(an 13, 10
NOTE: Vehicle is transported at owner's risk. The company according to damages or other misdemaenour to your vehicle when the company according to	cepts no responsibility ilst being transported.

Received by:_

Authorised by:

REPUBLIC OF SINGAPORE IDENTITY CARD NO. \$7924339F





Name

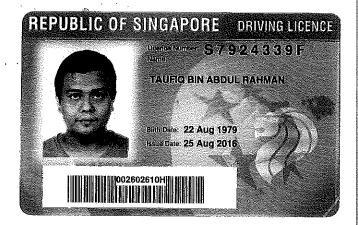
TAUFIG BIN ABDUL RAHMAN

توفیق بن عبدالرحمن Race MALAY

Date of birth Sex
22-08-1979 M
Country of birth
SINGAPORE

, \$7**0243**39F

FBG 9782 G.





YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)

EFFECTIVE DATE

Class 2B Motorcycles =< 200 co
Class 2A Motorcycles between 201 cc and 400 cc
Motorcycles > 400 cc

19 Jun 2008 22 Nov 2011 23 Jan 2015



Certificate of Insurance

MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189)

MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) RULES, 1960

ROAD TRANSPORT ACT, 1987 (MALAYSIA)

ROAD TRANSPORT (AMENDMENT) ACT, 2019 (MALAYSIA)

MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA)

Certificate Number 5085422372 03

Cover : Third Party, Fire & Theft

1. Index mark and Registration Number of Vehicle

Chassis Number

ME121C0DCC2020347

2. Name of Policyholder

3. Effective Date of Insurance

TAUFIQ BIN ABDUL RAHMAN

. 29 Jul 2019

FAG97R2G

4. Expiry Date of Insurance

: 28 Jul 2020

5. Persons or Classes of Persons entitled to drive#

(a) Named Driver(s) Only.

Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

6. Limitations as to Use#

(a) Use for social domestic and pleasure purposes and in connection with the Policyholder's business or profession.

This Policy does not cover

(a) Use for hire or reward.

(b) Use for racing, pace-making, reliability trial or speed-testing.

(c) Use for the carriage of goods (other than samples) in connection with any trade or business.

(d) Use for any purpose in connection with the Motor Trade.

Limitations rendered inoperative by Section 8 of the Motor Vehicle (Third Party Risks and Compensation) Act (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

EXCESS (SECTION 1)

: N/A

EXCESS (SECTION 2)

: N/A

EXCESS (THEFT OUTSIDE SINGAPORE)

PLEASE REFER OVERLEAF

INSURE WITH COE

· YES

NAMED DRIVER (1)

TAUFIQ BIN ABDUL RAHMAN

NAMED DRIVER (2)

. N/A

HIRE PURCHASE COMPANY

N/A

SUM INSURED

MARKET VALUE OF INSURED VEHICLE AT TIME OF LOSS

I/We hereby Certify that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia)

Agency

TELESALES-DIRECT MARKETING (00000501661)

Date of Issue

: 26 Jul 2019 14:23 hrs

For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED

Chief Executive

Vic (LKKAuto)

From: Joanne Yong <Joanneyong@msfirstcapital.com.sq>

Sent: Wednesday, 15 April, 2020 3:04 PM

To: Jasper Chua (LKK Auto)

Cc: Vic (LKKAuto)

Subject: RE: <SEEK MANDATE > RE: Express Settlement SURVEY ASSESSMENT -

D20000679MFSH/1 - LKK REF CC4/FCI20002819/Dha3

Dear Jasper,

Refer to your email below.

Agreed to your propose. Please proceed.

Thank you Regards,

Joanne Yong

Motor Claim Department



Change of email address

joanneyong@msfirstcapital.com.sg

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

A Member of MS&AD INSURANCE GROUP

Personal Data Protection Act 2012 ("PDPA"):

Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to www.msfirstcapital.com.sg for details of PDPA Personal Data Collection Statement.

Confidentiality Notice: This e-mail is confidential. It may also be legally privileged.

If you are not the addressee or to whom it is intended, you may not copy, forward, disclose or use any part of it.

If you have received this message in error, please delete the message and all copies from your system and notify the sender immediately by return e-mail.

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: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>

Sent: Monday, 13 April 2020 2:58 pm

To: Joanne Yong <Joanneyong@msfirstcapital.com.sg>

Cc: Vic (LKKAuto) < vicalpeh@lkkauto.com>

Subject: <SEEK MANDATE> RE: Express Settlement SURVEY ASSESSMENT - D20000679MFSH/1 -

LKK REF CC4/FCI20002819/Dha3

Dear Joanne,

We refer to the above matter

It was reported that Insured driver changed lane and hit third party.

As such, in view of BOLA 15, liability is not to our Insured's favour and we have to settle the claim from the TP vehicle.

We propose to offer to TP repairer "S9 MOTOR TRADING PTE LTD" as below:

TP CLAIMED		REVISED - TO OFFER		
Cost of Repair	\$	3,940.00	\$	2,400.00
Loss of Use (\$30 x 3 days)	\$	90.00	\$	90.00
Towing Fee	\$	80.00	\$	80.00
LTA Search Fee	\$	7.45	\$	7.45
TOTAL	\$	4,117.45	\$	2,577.45

Breakdown of days is as follows:

Our surveyor's recommended days to repair	3 days
TOTAL DAYS	3 days

The above is for your approval and/or further instructions please.

Thank you.

Best Regards,

Jasper Chua | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jasperchua@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Joanne Yong [mailto:Joanneyong@msfirstcapital.com.sg]

Sent: Friday, 28 February, 2020 12:39 PM

To: Mei Kwan (LKKAuto) **Cc:** Vic (LKKAuto); Admin A

Subject: Express Settlement SURVEY ASSESSMENT - D20000679MFSH/1

Dear Sir,

Refer to your email below.

The Liability is clear. Please proceed direct settlement for this matter.

Thank you

Regards,

Joanne Yong

Motor Claim Department

joanneyong@msfirstcapital.com.sg

MS First Capital Insurance Limited

A Member of MS&AD Insurance Group 36 Robinson Road #16-01 City House

Singapore 068877 Tel: 6507 3846 Fax: 6507 3849

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

Sent: Thursday, February 27, 2020 7:41 PM

To: Joanne Yong <Joanneyong@msfirstcapital.com.sg>

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

Subject: RE: SURVEY ASSESSMENT - D20000679MFSH/1

YOUR REF: D20000679MFSH LKK REF: CC4/FCI20002819/Dha3

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle FBG 9782G on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice

Please take note that the case handler in-charge is Vic and he can be contacted at DID: 6841 2096.

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)

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

Sent: Friday, 14 February, 2020 3:23 PM

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

<assignments@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Cc: 'Joanne Yong' < <u>Joanneyong@msfirstcapital.com.sg</u>>

Subject: RE: SURVEY ASSESSMENT - D20000679MFSH/1

Dear Sir/Madam,

Thank you for the assignment.

Best Regards,

Summer Lee | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park,

Ubi Avenue 1, #02-25 | S(408933)

From: CWS Motor Claims cwsmotorclaims@msfirstcapital.com.sg

Sent: Friday, 14 February, 2020 3:12 PM **To:** ASSIGNMENTS@LKKAUTO.COM

Cc: CWS Motor Claims cwsmotorclaims@msfirstcapital.com.sg; Joanne Yong

<Joanneyong@msfirstcapital.com.sg>

Subject: PRI: SURVEY ASSESSMENT - D20000679MFSH/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.