Our Ref: YP5071C200120 Date: 19/03/2020

Your Ref:

MS First Capital Insurance Limited
36 Robinson Road #16-01
City House
Singapore 068877
Attn: Motor Claims Department

Dear Sir / Madam

Traffic Accident Along Braddell Road Towards CTE (Havelock)
Involving YP5071G **and** SHC8568R **On** 20/01/2020

We/I, Messers **Goldbell Leasing Pte Ltd** (ROC No: **199001196N**) , the registered owners of m/vehicle YP5071G at all material times of the above accident. Our/my vehicle was surveyed by " MS FCI " authorized appraiser and we/I based our/my claims on his recommendation for S$ 650-00 being the repair for 03 Days (Strictly on a Without Prejudice Basis).

We / I have ascertained that you were the insurers of the driver of m/vehicle SHC8568R when the same was involved in the aforesaid accident with our/my m/vehicle – YP5071G.

We/I whereby you are the insurers of m/vehicle SHC8568R and the driver/owner was caused solely by the negligence of your insured and as a result there of our / my m/vehicle – YP5071G has suffered loss and damage as follows:

Cost of repairs	S$	650-00
LOU for pre-repair notice 02 days @ S$ 80-00 [2998 cc]		120-00
LOU Fee for 03 days @S$ 80-00 [2998 cc]		240-00
Rental Fee Invoice No: _____		-
GIA / LTA search fee		7-45
Towing Fee (Cash Sale No: _____)		-
Total Amount	**S$**	1,057-45

We/I enclose herewith copies of the supporting documents for vehicle no. YP5071G as follows:-

(i) Motor Accident Report & Documents;
(ii) Repair Invoices;

Kindly look into the matter and let us/me hear from you on the settlement of our/my claims as soon as possible.

Please remit us/me your settlement sum in favor of M/s **Liu's Brother Auto Engineering Workshop**. Forward the cheque to No. 1 Kaki Bukit Avenue 6 #01-01 AutoBay @ Kaki Bukit Singapore 417883.

Thank you.

Yours faithfully,

f----------

The owner of m/vehicle YP5071G
Messers **Goldbell Leasing Pte Ltd**
cc. Liu's Bro Auto Engineering Workshop

Authorization To Act

Attn: Motor Claims Department
MS First Capital Insurance Limited
36 Robinson Road #16-01
City House
Singapore 068877

I / We, Messers **Goldbell Leasing Pte Ltd** ("the third party claimant") **No. 14 Benoi Road Singapore 629887** (address), owner of YP5071G (vehicle no.) hereby authorize Liu's Brother Auto Engineering Workshop ("the workshop") to act for me/us with respect to my / our claim for repair costs and / or rental and/or loss of use ("claim") for my / our vehicle no. YP5071G that was damaged pursuant to the accident which occurred on 20/01/2020 (date) along Braddell Road Towards CTE (Havelock) (location) involving SHC8568R ("the accident").

I / We further authorize the workshop to settle my / our above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my / our claim with payment cheque / s being made in favour of the workshop.

I / We further acknowledge that any settlement the workshop may reach on my / our behalf is on a without prejudice and without admission of liability basis insofar as the driver / owner / insurers of the other vehicle / s is concerned.

Dated this 24th day of June (month) 2020 (year)

3rd Party Claimant:

Signature: _____
Name: Goldbell Leasing Pte Ltd
Address: No.14 Benoi Road
Singapore 629887
Nric/ROC No: 199001196N

Workshop:

Signature: _____
Name: Liu's Brother Auto Engineering Workshop
Address: No. 1 Kaki Bukit Avenue 6 #01-01
AutoBay @ Kaki Bukit
Singapore 417883
ROB No: 53291793J

MS FirstCapital

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	:	D20000538MFSH
ACCIDENT DATE	:	20/01/2020
ACCIDENT LOCATION	:	ALONG BRADDELL ROAD TOWARDS CTE (HAVELOCK)
INSURED	:	COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER	:	MOHAMAD NIZAM BIN ABD RAHMAN
INSURED VEHICLE	:	SHC 8568R
INVOLVED PARTY	:	YP 5071G
SETTLEMENT SUM	:	$890.00

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 : GOLDBELL LEASING PTE LTD
199001196N
No. 14 Benoi Road
Singapore 629887

Signature and Date : 24/06/2020

GOLDBELL LEASING PTE LTD

WITNESS : Low Siew Yian
S1543134B
Block 5 Pine Close #05-135
Singapore 391005

Signature and Date : 24/06/2020

LIU'S BROTHER AUTO ENGINEERING WORKSHOP
No. 1 Kaki Bukit Avenue 6 #01-01 Auto Bay @ Kaki Bukit Singapore 417883
ROB No: 53291793J . Tel: 6741-1730 / 731 . Fax: 6744-5746. Email: liusbro@ymail.com

Invoice/Ref No: YP5071C200120

Final Bill

Customer

Name: MS First Capital Insurance Limited
Address Motor Claims Department
36 Robinson Road #16-01
City House Singapore 068877

Date: 19-03-20
Vehicle No: YP5071C
Model/Make: Mitsubishi
Canter FEB21ER3SDEB (CBU)

Item No.	Descriptions Of Parts	Original Quotation / Estimation		Revised Quotation / Cost Of Repair
1	Labor for Panel Beating Rear Cargo Box Panel	$ 500.00	SN	$ 250.00
2	To putty & spray painting & including touch up paint on accident affectecd are	$ 500.00	SN	$ 400.00
	Total Parts & Labour of estimate for damaged vehicle	$ 1,000.00		
	Total amount in Lump Sum Basis for repaired vehicle			$ 650.00

SDLS: Six Hundred Fifty Only

M/s Liu's Brother Auto Engrg Wks

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

Print Date/Time : 05 Mar 2020 / 14:55:15
Receipt Date/Time : 05 Mar 2020 / 14:55:15

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200305-002123
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 : SHC8568R As at 20 Jan 2020/13:25:00 Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED			
1	Insurance Enquiry - SHC8568R Enquiry Fee 20200305145357369006	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			
	xxxxxxxxxxxx8946 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.

A Singapore Government Agency Website

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type:	Company
Owner ID:	196N

Vehicle Details

Vehicle No.:	YP5071C
Vehicle to be Exported:	No
Intended Deregistration Date:	05 Mar 2020
Vehicle Make:	MITSUBISHI
Vehicle Model:	CANTER FEB21ER3SDEB (CBU)
Primary Colour:	White
Manufacturing Year:	2016
Engine No.:	4P10C24851
Chassis No.:	FEB21EA20831
Maximum Power Output:	
Open Market Value:	$33,300.00
Original Registration Date:	14 Dec 2016
First Registration Date:	14 Dec 2016
Transfer Count:	1
Actual ARF Paid:	$1,665.00

Intended PARF Rebate Details

PARF Eligibility:	No
PARF Eligibility Expiry Date:	
PARF Rebate Amount:	$0.00

Intended COE Rebate Details

COE Expiry Date:	13 Dec 2026
COE Category:	C - Goods Vehicle & Bus
COE Period(Years):	10
PQP Paid:	$44,731.00
COE Rebate Amount:	$30,289.00
Total Rebate Amount:	**$30,289.00**

The information contained herein is correct as at 05 Mar 2020

OK

Jasper Chua (LKK Auto)

From: Rachel Wu <RachelWu@msfirstcapital.com.sg>
Sent: April 28, 2020 3:22 PM
To: Jasper Chua (LKK Auto)
Cc: Vic (LKKAuto)
Subject: RE: <SEEK MANDATE> RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC8568R (OI : FCI - D20000538MFSH) and YP5071G (TP : LKK REF - CC6/FCI20003740/Uha3) on 20/01/2020

Dear Jasper,

Please offer as per below:

COR : $650.00
LOU : $240-$400 ($80 x 03-05 days)
LTA : $7.45
Total : $897.45 - $1,057.45

Thank you

Best Regards

Rachel Wu
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862| Fax No. : 6507 3849 |Email: rachelwu@msfirstcapital.com.sg |Company Regn. No. 195000106C
A Member of MS&AD Insurance Group

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From: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>
Sent: Monday, 27 April 2020 12:48 pm
To: Rachel Wu <RachelWu@msfirstcapital.com.sg>
Cc: Vic (LKKAuto) <vicalpeh@lkkauto.com>
Subject: RE: <SEEK MANDATE> RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC8568R (OI : FCI - D20000538MFSH) and YP5071G (TP : LKK REF - CC6/FCI20003740/Uha3) on 20/01/2020

Dear Rachel ,

Gentle reminder as below.

Thanks

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,
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: Jasper Chua (LKK Auto)
Sent: April 9, 2020 1:43 PM
To: RachelWu@msfirstcapital.com.sg
Cc: Vic (LKKAuto) <vicalpeh@lkkauto.com>
Subject: FW: <SEEK MANDATE> RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC8568R (OI : FCI - D20000538MFSH) and YP5071G (TP : LKK REF - CC6/FCI20003740/Uha3) on 20/01/2020

Dear Rachel,

Sorry Rachel this is the correct email with files.

We refer to the matter above.

It was reported that Insured vehicle change 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 "**LIU'S BROTHER AUTO ENGINEERING WORKSHOP**" as below:

TP CLAIMED		REVISED - TO OFFER
Cost of Repair	$ 1,000.00	$ 650.00
Loss of Use ($80 x 5 days)	$ 400.00	$ 400.00
LTA Search Fee	$ 7.45	$ 7.45
TOTAL	**$ 1,407.45**	**$ 1,057.45**

Breakdown of days is as follows:

Our surveyor's recommended days to repair	3 days
Weekend/ Downtime	2 days
TOTAL	**5 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: Rachel Wu [mailto:*RachelWu@msfirstcapital.com.sg*]
Sent: Thursday, 2 April, 2020 10:49 AM
To: Vic (LKKAuto)
Cc: Admin A
Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC8568R (OI : FCI - D20000538MFSH) and YP5071G (TP : LKK REF - CC6/FCI20003740/Uha3) on 20/01/2020

Dear Vic,

Please proceed with express settlement.

Best Regards

Rachel Wu
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862| Fax No. : 6507 3849 |Email: rachelwu@msfirstcapital.com.sg |Company Regn. No. 195000106C
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From: Vic (LKKAuto) <vicalpeh@lkkauto.com>
Sent: Monday, March 23, 2020 9:46 AM
To: Rachel Wu <RachelWu@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>
Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC8568R (OI : FCI - D20000538MFSH) and YP5071G (TP : LKK REF - CC6/FCI20003740/Uha3) on 20/01/2020

Dear Rachel,

We refer to the above matter.

Liability: 100% (BOLA 15 – OID CHANGED LANE)