

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

12 October 2020

Our Ref : CLM16124 / SLM4464H / MAR-23/2020

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

Dear Sir @ Madam,

Re: Accident involving SLM4464H & SHC7021H on 11/03/2020
Along Junction of Orchid Club Rd / Yishun Ave 1

We refer to the above accident which was caused due to the negligence of your insured driver of vehicle No: **SHC7021H** 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	\$ 3,638.00	(Include 7% GST)
Loss of rental	\$ 405.65	(\$57.95 X 7 Days)
Additional 2 days loss of use for pre repair	\$ 115.90	(\$57.95 X 2 Days)
LTA Search	\$ 7.45	
Loss of income	\$ 497.60	(\$124.40 X 4 Days)
	S \$ 4,664.60	

We enclosed herein the following documents for your necessary attention.

- 1) Our Final Bill No: CLM16124
- 2) Grab Rentals Pte Ltd - Letter of Understanding
- 3) LTA search
- 4) Letter of Authorisation to Act
- 5) GIA report of SLM4464H
- 6) 12 Week Grab Weekly Partner Statement

We look forward to your prompt reply.

Yours faithfully,



N-51 AUTOMOTIVE PTE LTD
S.Y.NEO
Director



bizSAFE₃

P.I.C - Melody Chin
Reply to :huixin@n51.com.sg

AUTHORISATION TO ACT

I, Grab Rentals Pte Ltd of 18 Sin Ming Lane #01-08 Midview City Singapore 573960, owner of SLM4464H hereby authorize N-51 Automotive Pte Ltd to act for me with respect to my claim for repair costs and / or rental and / or loss of use ('claim') for my vehicle no. SLM4464H that was damaged pursuant to the accident which occurred on 11/03/2020 along Junction of Orchid Club Rd / Yishun Ave 1 involving vehicle no/s SHC7021H.

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

I further acknowledge that any settlement the workshop may reach on my 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 11 of MAR 2020



Signed by 'the third party claimant'
(with chop if applicable)



Signed by 'the workshop'
(with chop)

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 : D20001447MFSH
ACCIDENT DATE : 11/03/2020
ACCIDENT LOCATION : JUNCTION OF ORCHID CLUB RD / YISHUN AVE 1
INSURED : CITYCAB PTE LTD
INSURED DRIVER : TAN PAU SENG
INSURED VEHICLE : SHC 7021H
INVOLVED PARTY : SLM 4464H
SETTLEMENT SUM : \$4,051.10

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 : GRAB RENTALS PTE LTD

Signature and Date :

WITNESS : N-SI AUTOMOTIVE PTE LTD

Signature and Date :



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

GRAB RENTALS PTE LTD
18 SIN MING LANE #01-08 MIDVIEW CITY
SINGAPORE 573960

TAX INVOICE

Date : 05/05/2020
Date in : 11/03/2020
Vehicle Num. : SLM4464H
Make/Model : NISSAN QASHQAI 1.2 DIG-T CVT ABS 2WD 5DR-2016
Chassis/Eng# : SJNFEAJ11U1773827/HRA2335094A
Accident Date : 11/03/2020
Claim No : CLM16124
Reference : MAR-23/2020
Policy No. : A29141713MKF (31/12/2020)

LUMP SUM REPAIR BILL
REF : CLM16124-N51 DATED 13/03/2020
BY DIRECT

Amount S\$
3,400.00



E. & O.E.	Sub S\$:	3,400.00
	Add GST (7%) S\$:	238.00
	Total Amount S\$:	<u>3,638.00</u>

for N-51 AUTOMOTIVE PTE LTD



CONFIDENTIAL



Grab Rentals Pte Ltd
201617200G
18 Sin Ming Lane
#01-08 Midview City
Singapore 573960

Date of Accident:	11/03/2020	Time:	17:15 HRS
Accident Location:	JUNCTION OF ORCHID CLUB RD / YISHUN AVE 1		

Rental information of the accident vehicle

Registered Owner:	Grab Rentals Pte Ltd
Vehicle Number:	SLM 4464 H
Hirer Name:	YEW LENG WHATT
Hirer NRIC last 4 Digit: (XXXXB)	4611
Rental Rate: (inclusive GST)	\$57.95

Details of repair

Date in:	11/03/2020
Date out:	17/03/2020

We hereby authorize our appoint workshop, N51 Automotive Ptd Ltd to handle any settlement of claims and receiving settlement payments in respect of the said accident.

A handwritten signature in black ink, appearing to be a stylized 'L' or 'E' followed by a horizontal line.

Grab Rentals – Accident Team

> Back to OneMotoring



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

Print Date/Time : 12 Mar 2020 / 10:10:54

Receipt Date/Time : 12 Mar 2020 / 10:10:54

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200312-000703

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 - SHC7021H				
As at 11 Mar 2020/17:15:00				
Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SHC7021H Enquiry Fee 20200312101025395139	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.

Asher Sng (LKKAUTO)

From: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Sent: Tuesday, 5 January 2021 10:22 AM
To: Asher Sng (LKKAUTO)
Cc: Admin A; Mei Kwan (LKKAUTO)
Subject: RE: [MANDATE REQUEST] Re: [PROPOSED LIABILITY] Re: SURVEY ASSESSMENT - D20001447MFSH/1 // EXPRESS SETTLEMENT (LKK REF: CC4/FCI20003960/Aea3)

Follow Up Flag: Flag for follow up
Flag Status: Completed

Dear Asher,

Please proceed to negotiate from **\$3,935.20-\$4,051.10.**

- Loss of rental - \$57.95 x 5-7 days
- Loss of income – Nil (already given in injury claim)

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.

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From: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Sent: Monday, 16 November 2020 11:25 AM
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Subject: [MANDATE REQUEST] Re: [PROPOSED LIABILITY] Re: SURVEY ASSESSMENT - D20001447MFSH/1 // EXPRESS SETTLEMENT (LKK REF: CC4/FCI20003960/Aea3)

Your ref : **D20001447MFSH**

Our ref : CC4/FCI20003960/Aea3q2

Dear Sirs,

ACCIDENT INVOLVING SHC 7021H (OI) AND SLM 4464H (TP) ON 11/03/2020

We refer to the above matter.

The accident occurred when our insured rear ended 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 "N-51 AUTOMOTIVE PTE LTD" at **\$ 4,548.70 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 5,840.54	\$ 3,638.00
2. Loss of Rental (9days x \$57.95)	\$ 521.55	\$ 405.65 (7days x \$57.95)
3. Loss of Income (4days x \$124.40)	\$ 497.60	\$ 497.60 (4days x \$124.40)
4. LTA Search Fee	\$ 7.45	\$ 7.45
Total	\$ 6,867.14	<u>\$ 4,548.70</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) <AsherSng@lkkauto.com>

Sent: Monday, October 19, 2020 9:40 PM

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

Subject: [PROPOSED LIABILITY] Re: SURVEY ASSESSMENT - D20001447MFSH/1 // EXPRESS SETTLEMENT (LKK REF: CC4/FCI20003960/Aea3)

Claim No: D20001447MFSH

LKK Ref: CC4/FCI20003960/Aea3

Dear Sir/Madam,

ACCIDENT INVOLVING SHC 7021H AND SLM 4464H ON 11/03/2020

We refer to the above matter, enclosed a copy of the Preliminary Advise, Third party estimate and LOD for your easy reference.

Liability: 100%

Remark: B: 27 OID REAR ENDED TP

Kindly let us have your approval on liability.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

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

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

Sent: Wednesday, March 18, 2020 10:10 AM

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

Cc: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Merina Chia <MerinaChia@msfirstcapital.com.sg>

Subject: RE: SURVEY ASSESSMENT - D20001447MFSH/1 // EXPRESS SETTLEMENT (LKK REF: CC4/FCI20003960/Aea3)

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

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

Sent: Wednesday, March 18, 2020 9:33 AM

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

Cc: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: FW: SURVEY ASSESSMENT - D20001447MFSH/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

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From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Tuesday, 17 March 2020 3:31 PM
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Cc: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20001447MFSH/1 // EXPRESS SETTLEMENT

YOUR REF: D20001447MFSH
LKK REF: CC4/FCI20003960/Aea3

Dear Sir / Madam,

We refer to the above matter.

Please be informed that the estimated cost of repair is not ready yet.

We will get back to you on preliminary advice in due course.

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 Asher and she can be contacted at DID: 6841 6051.

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: Friday, 13 March, 2020 10:27 AM
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 - D20001447MFSH/1

Dear Sir/Mdm,

Thank you for the assignment.

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 <cwsmotorclaims@msfirstcapital.com.sg>

Sent: Thursday, 12 March 2020 5:32 PM

To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>; Merina Chia <MerinaChia@msfirstcapital.com.sg>

Subject: PRI: SURVEY ASSESSMENT - D20001447MFSH/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

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