Address: 1 Defu Lane 6 Singapore 539365

Tel: 6858 5151 Fax: 6858 0877

Our Ref: TP039032020

Date: 14/05/2020

Your Ref: D20001725MFSH

M/s MS First Capital Insurance Ltd Attn: Motor Claim Department - May Chua **Without Prejudice** Save As To Costs

2.005.50

Dear Sir/Madam,

ACCIDENT INVOLVING SMN9950X & SHA4610M ON 21.03.2020

We refer to the above accident.

It appears that your insured is the proximate cause of the accident.

We herewith enclose the relevant supporting documents to substantiate our client's property damage claim as our client has authorized us to quantify, to act and to reach settlement on behalf.

O Original survey report/____ copies of photographs Original Tax-invoice number - TP0420/071 O Original rental invoice number O SAS / AS & IS / police report O Police result Certificate of Insurance O Vehicle search result Authorisation To Act The quantification of our client's property damage claim is as follows:a) Cost of repair (inclusive GST) 1,765.50 b) Loss of use [\$80.00 x 3 days] 240.00

Please acknowledge receipt of this Letter of Demand within fourteen (14) days.

If you are agreeable to the above, please forward discharge voucher for our client's signature and payment issued directly to "Tan Lim Motor Pte Ltd" within 28 days.

Total

Yours faithfully,

Tan Lim Motor Pte Ltd

Email: pt@tlmotor.com.sg / caymen@tlmotor.com.sg

AUTHORIZATION TO ACT

(Company's stamp if applicable)

TO : TAN LIM MOTOR PTE LTD
FROM : OWNER OF VEHICLE NUMBER SM N 9930X
ACCIDENT INVOLVING 517/7 4610 M
ALONG/AT Westerhout Road on 21/03/2020
I/We hereby authorize you to act on my/our behalf in pursuance of my/our claim for loss arising out of the above accident.
This letter serves as the 'AUTHORITY TO ACT'
I/We also hereby authorize all agreed settlement payment be made in favour to TAN LI. MOTOR PTE LTD.
Name Lec Eng Huec
NRIC7/6A
Address
Contact 9276 7909
Date 28/01/2020
Signature
3-1-
Owner's / Hirer's signature / RTP



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

DISCHARGE RECEIPT

CLAIM REFERENCE

D20001725MFSH/1

ACCIDENT DATE

21/03/2020

ACCIDENT LOCATION

WESTERHOUT ROAD

INSURED

COMFORT TRANSPORTATION PTE LTD

INSURED DRIVER

LIM TZE SIONG

INSURED VEHICLE

SHA4610M

INVOLVED PARTY

SMN9950X

SETTLEMENT SUM

\$ 1,945.00

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: LEE ENG HWEE

Signature and Date:

Signature and Date:

WITNESS:

TAX-INVOICE NUMBER: TP0420/071



(Please quote our reference number TP039032020 for payment)

MS First Capital Insurance Ltd

Date: 24/04/2020

Vehicle No:

SMN9950X

Model:

MITSUBISHI ATTRAGE

Description	Amount
To lump sum repair as recommended by surveyor.	\$1,650.00

 Sub Total
 \$1,650.00

 Add 7% GST
 \$115.50

 Total
 \$1,765.50

Tan Lim Motor Pte Ltd



Certificate of Insurance

Cover: drivo PREMIUM

: MMBSTA13AKH002621

MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189) MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) RULES, 1960 ROAD TRANSPORT ACT, 1987 (MALAYSIA)

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

Certificate Number: 5112304912

1. Index mark and Registration Number of Vehicle

Chassis Number

2. Name of Policyholder

3. Effective Date of Insurance 4. Expiry Date of Insurance

5. Persons or Classes of Persons entitled to drive#

(a) The Policyholder.

(b) Any other person who is driving on the Policyholder's order or with his/her permission.

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.

: SMN9950X

: LEE ENG HWEE

: 05 Sep 2019

: 04 Sep 2020

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 WINDSCREEN EXCESS : S\$100

ADDITIONAL EXCESS : N/A

UNNAMED DRIVER EXCESS : PLEASE REFER OVERLEAF

REPAIR AT OWNER'S PREFERRED WORKSHOP : YES INSURE WITH COF : YES NCD PROTECTION : YES (FREE) TRANSPORT ALLOWANCE : YES

EXCESS WAIVER : YES PRIMARY DRIVER : LEE ENG HWEE NAMED DRIVER (1) : LEE EE SAN

NAMED DRIVER (2) : N/A HIRE PURCHASE COMPANY : HL BANK

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

: LEE GEOK KHIM JENNY (00000522041)

Date of Issue

: 03 Sep 2019 13:25 hrs

For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED

Countersigned By:

Authorised Officer

Chief Executive

Khanchna (LKK Auto)

From: Chris Lim Gan Koon < ChrisLim@msfirstcapital.com.sg>

Sent: 21 August 2020 10:35 AM **To:** Khanchna (LKK Auto)

Subject: MANDATE REQUEST QUANTUM AND LIABILITY - D20001725MFSH/1 // EXPRESS

SETTLEMENT *** LKK REF: CC4/FCI20004859/Uka3

Dear Khanchna,

Pls proceed to offer as per below:

	Claimed Amount	Revised Amount
1. Cost of Repair (W/GST)	\$ 3,558.82	\$ 1,765.50
2. Loss of Use (3 days x \$80)	\$ 240.00	\$ 180.00 ~ 240.00 (3 days x \$ 60 ~ \$80)
Total	\$ 3,798.82	<u>\$ 1,945.50 ~ 2,005.50</u>

Regards

Chris Lim

Motor Claims Dept.

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

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.

Khanchna (LKK Auto)

From: Khanchna (LKK Auto)

Sent: Sunday, July 19, 2020 6:17 PM

To: May Chua
Cc: Admin A

Subject: MANDATE REQUEST QUANTUM AND LIABILITY - D20001725MFSH/1 // EXPRESS

SETTLEMENT *** LKK REF: CC4/FCI20004859/Uka3

Attachments: LKK SURVEY PHOTOS.pdf; LKK Reinspection Photos.pdf; LKK Adjustment Report.pdf;

LKK Inspection Report.pdf; TP LOD.pdf

YOUR REF: CC4/FCI20004859/Uka3 LKK REF: D20001725MFSH/1

Dear May,

We refer to the above matter.

Liability: 100% against Insured (BOLA 27- Head to rear collision)

We seek your approval to offer third party repairer "TAN LIM MOTOR PTE LTD" at \$1,945.50 ~ 2,005.50 (all in).

The summary is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (W/GST)	\$ 3,558.82	\$ 1,765.50
2. Loss of Use (3 days x \$80)	\$ 240.00	\$ 180.00 ~ 240.00 (3 days x \$ 60 ~ \$80)
Total	\$ 3,798.82	\$ 1,945.50 ~ 2,005.50

Surveyor recommended 3 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

From: May Chua <maychua@msfirstcapital.com.sg>

Sent: Monday, June 29, 2020 3:59 PM

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

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

Subject: SURVEY ASSESSMENT - D20001725MFSH/1 // EXPRESS SETTLEMENT *** LKK REF:

CC4/FCI20004859/Uka3

Dear Mei Kwan,

Kindly refer to attachment

Thank you

Best Regards May Chua

MS First Capital Insurance Limited

A Member of MS&AD Insurance Group

36 Robinson Road, City House, #16-01 | Singapore 068877 | Tel: 6507 3848 | Fax: 6507 3849 | Reg. No. 195000106C

Motor Claims: motor claims@msfirstcapital.com.sg | Website: www.msfirstcapital.com.sg

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.first-insurance.com.sg for details of PDPA Personal Data Collection Statement.

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

Sent: Monday, 29 June 2020 3:21 pm

To: May Chua <maychua@msfirstcapital.com.sg>; Motor Claims <MotorClaims@msfirstcapital.com.sg>

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

Subject: RE: SURVEY ASSESSMENT - D20001725MFSH/1 // EXPRESS SETTLEMENT *** LKK REF:

CC4/FCI20004859/Uka3

YOUR REF: D20001725MFSH LKK REF: CC4/FCI20004859/Uka3

Dear Sir / Madam,

We refer to the above matter.

Kindly let us have a copy of your insured's GIA report for our necessary action.

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

Sent: Monday, 6 April, 2020 6:47 PM

To: MAYCHUA@MSFIRSTCAPITAL.COM.SG

Cc: Admin A <admin-a@lkkauto.com>; Khanchna (LKK Auto) khanchna@lkkauto.com> Subject: RE: SURVEY ASSESSMENT - D20001725MFSH/1 // EXPRESS SETTLEMENT

YOUR REF: D20001725MFSH LKK REF: CC4/FCI20004859/Uka3

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SMN 9950X on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice

Kindly let us have a copy of your insured's GIA 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: <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: Thursday, 2 April, 2020 4:21 PM

To: 'Claim Workflow System' < <u>cwsmotorclaims@msfirstcapital.com.sg</u>>; assignments

<assignments@lkkauto.com>

Cc: MAYCHUA@MSFIRSTCAPITAL.COM.SG; Admin A <admin-a@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D20001725MFSH/1

Dear Sir/Mdm.

Thank you for the assignment.

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

G.NIVITHA

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: <u>assignments@lkkauto.com</u> | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Claim Workflow System < cwsmotorclaims@msfirstcapital.com.sg>

Sent: Thursday, 2 April 2020 4:20 PM **To:** ASSIGNMENTS@LKKAUTO.COM

Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG; MAYCHUA@MSFIRSTCAPITAL.COM.SG

Subject: PRI: SURVEY ASSESSMENT - D20001725MFSH/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