

Zero Gravity
2 Kaki Bukit Ave 2
#01-25 Kaki Bukit Autohub Singapore 417921
Tel: 67412845 Fax: 67412170

21/07/2020

MS FIRST CAPITAL INSURANCE LIMITED

36 ROBINSON ROAD
#16-01 CITY HOUSE
SINGAPORE 068877
Attn: Motor Claim Department

Sirs / Madams

RE: ACCIDENT INVOLVING VEHICLE(S) SJM9712H & SHC3710D AT INFRONT OF A&E
(CHANGI HOSPITAL) ON 15/06/2020.

We understand that you are the insurer of vehicle SHC3710D.

I/We wish to inform you that my/our vehicle SJM9712H have been completed repairs to my/our satisfaction by ZERO GRAVITY. I/We therefore propose to claim from your as follows:

- | | |
|------------------------------------|------------|
| 1. Cost of Repair | S\$4100.00 |
| 2. LTA Search Fee | S\$7.45 |
| 3. Loss of Use (S\$80.00 x 5 days) | S\$400.00 |

Please let us have your reply soonest possible.

Thank you.

Yours faithfully

Mei Ni

LETTER OF AUTHORITY

ACCIDENT ON: 15/06/2020

INVOLVING VEHICLE(S) NO.: SJM9712H & SHC3710D

AT/ALONG: INFRONT OF A&E (CHANGI HOSPITAL)

I, ANN BINTE OTHMAN NRIC No/Co Reg. No.: S1307701/J of
BLK. 171, BEDOK SOUTH RD, #04-407 Singapore 460171

Owner/Driver of motor vehicle registration no: SJM 9712H insured by

MS AIG under policy no: 2070007717 do hereby
authorize m/s **Zero Gravity** ("my Repairer") of 2 Kaki Bukit Ave 2, # 01-25 Kaki Bukit
Autohub, Singapore 417921, to act as my representative in my claim against my insurance
and/or against the owner(s) / driver(s) of motor vehicle(s) registration no(s):
SHC 3710D in respect of the above-mentioned accident.


I also hereby authorize my repairer to proceed repair to my vehicle, give all further instructions
on my behalf concerning the said claim and as such, all future correspondences should be
addressed to my repairer.

My repairer is further authorized to receive on my behalf monies claims, correspondence and
to give a valid discharge and I also hereby appoint my repairer as my attorney and to sign any
discharge voucher or any other documents in connection with this matter on and for my behalf.

I confirm that in the event of unsuccessful claim against the negligent party and/or my own
insurer (if only under comprehensive cover) for the damages caused to my vehicle, I agree to
pay for all the costs and incidentals incurred by my repairer.

I the above-mentioned vehicle owner/driver hereby affirm the above-mentioned statement to be
true and correct.

Date this 16 day of 06 Year 2020

Signature : 
(Company Stamp if applicable)

Full Name : ANN BINTE OTHMAN

NRIC No : S1307701/J

Contact No : (HP) 91777710 (O) 96674035 (H) _____

DISCHARGE RECEIPT

CLAIM REFERENCE : D20002481MFSH
ACCIDENT DATE : 15/06/2020
ACCIDENT LOCATION : INFRONT OF A & E CHANGI HOSPITAL
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : ALEHUDIN BIN SAYUTI
INSURED VEHICLE : SHC 3710D
INVOLVED PARTY : SJM 9712H
SETTLEMENT SUM : \$ 4,407.45

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 : ANN BINTE OTHMAN

Signature and Date :  7/11/20

WITNESS : YEY YEE

Signature and Date :  7/11/2020



ZERO GRAVITY

2 Kaki Bukit Avenue 2, #01-25 Kaki Bukit Autohub, Singapore 417921

Tel: +65 67412845 Fax No: +65 67412170

Email: zero_gravity@singnet.com.sg

Reg.No.: 52888887X

FINAL REPAIR BILL

No : I-009169

MS FIRST CAPITAL INSURANCE LIMITED

36 ROBINSON ROAD

#16-01 CITY HOUSE

SINGAPORE 068877

Attention: Motor Claim Department

TEL : 65073848/68543466 FAX : 65073849

Your Ref. : SHC3710D
Vehicle No. : SJM9712H
Make & Model : TOYOTA AXIO
Chasis No. : NZE1416094469
Engine No. : 1N2D169854
Accident Date : 15/06/2020
Policy No. : 2070007717
Date : 21/07/2020
Page : 1 of 1

Thank you for your inquiry. We are pleased to submit our quote as follows:

Item	Description	Qty	U/ Price S\$	Amount S\$
1	Lumpsum	1.0 X		4,100.00

SINGAPORE DOLLAR FOUR THOUSAND ONE HUNDRED ONLY

E. & O.E

Customer's Signature/Co. Stamp

ZERO GRAVITY

Total	S\$	4,100.00
Discount	S\$	0.00
Net Total	S\$	4,100.00

Terms: C.O.D.

Any claim for faulty workmanship is limited solely to the rectification free of cost of such work, no claim for loss consequential or otherwise being admissible. Any objections to the validity of these charges must be made seven (7) days from the date of this invoice otherwise it is assumed that this bill is accepted as correct.



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 16 Jun 2020 / 13:00:29

Receipt Date/Time : 16 Jun 2020 / 13:00:29

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200616-001682

Previous Receipt No. :

S/N Item Description/

**Business Transaction Reference
No.**

Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
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Result of Insurance Enquiry - SHC3710D

As at 15 Jun 2020/12:00:00

Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED

1 Insurance Enquiry - SHC3710D

Enquiry Fee

20200616125850731112

7.00	0.49	7.49
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Sub-Total

7.00	0.49	7.49
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Total Before Rounding

7.00	0.49	7.49
------	------	------

Rounding Difference

0.04

Total Amount Payable

7.45

Paid By

518834XXXXXX7004

eNETS Credit Card

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.

RE-MANDATE GIVEN Re: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC3710D (OI : FCI - D20002481MFSH/1) and SJM9712H(TP : LKK REF - CC6/FCI20006427/Aea3) on 15/06/2020

Jason Tea <JasonTea@msfirstcapital.com.sg>

Fri 10/16/2020 5:16 PM

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

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

Dear Asher,

Please be careful when putting up seeking for mandate, otherwise there will be delay as too many emails to attend to.

Please proceed to settle up to **\$ 4,407.45 (all-in)**.

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

Sent: 16 October 2020 11:50

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

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

Subject: Re: [MANDATE GIVEN] Re: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC3710D (OI : FCI - D20002481MFSH/1) and SJM9712H(TP : LKK REF - CC6/FCI20006427/Aea3) on 15/06/2020

Hi Vic,

We refer to the email dated 29/09/20.

Kindly let us have the approval on the correct breakdown.

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

Sent: Tuesday, September 29, 2020 10:02 PM

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

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

Subject: Re: [MANDATE GIVEN] Re: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC3710D (OI : FCI - D20002481MFSH/1) and SJM9712H(TP : LKK REF - CC6/FCI20006427/Aea3) on 15/06/2020

Hi Vic,

We refer to the above matter.

The correct breakdown should be as follow:

We seek your approval to offer repairer **"ZERO GRAVITY "**at **\$ 4,407.45 (all-in).**

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The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 10,004.16	\$ 4,100.00
2. Loss of Use (5days x \$80)	\$ 400.00	\$ 300.00 (5days x \$60)
3. LTA Search Fee	\$ 7.45	\$ 7.45
Total	\$ 10,411.61	<u>\$ 4,407.45</u>

Kindly let us have your approval.

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

Sent: Tuesday, September 29, 2020 11:25 AM

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

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

Subject: [MANDATE GIVEN] Re: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC3710D (OI : FCI - D20002481MFSH/1) and SJM9712H(TP : LKK REF - CC6/FCI20006427/Aea3) on 15/06/2020

Dear Asher,

We refer to your below email.

We agree to your recommendation to settle the matter @ **\$4,107.45 (all in)**.

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: Thursday, 17 September 2020 8:07 pm

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

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

Subject: [MANDATE REQUEST] Re: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC3710D (OI : FCI - D20002481MFSH/1) and SJM9712H(TP : LKK REF - CC6/FCI20006427/Aea3) on 15/06/2020

Your ref : **D20002481MFSH**

Our ref : CC6/FCI20006427/Aea3q2

Dear Sirs,

ACCIDENT INVOLVING SHC 3710D (OI) AND SJM 9712H (TP) ON 15/06/2020

We refer to the above matter.

The accident occurred when our insured exit from the slip road and 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 "**ZERO GRAVITY**" at **\$ 4,107.45 (all-in)**.

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The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 10,004.16	\$ 4,100.00
2. Loss of Use (5days x \$80)	\$ 400.00	\$ 300.00 (5days x \$60)
3. LTA Search Fee	\$ 7.45	\$ 7.45
Total	\$ 10,411.61	<u>\$ 4,107.45</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

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, September 1, 2020 3:51 PM

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

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

Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC3710D (OI : FCI - D20002481MFSH/1) and SJM9712H(TP : LKK REF - CC6/FCI20006427/Aea3) on 15/06/2020

Dear Asher,

We refer to your below email.

We agree to your recommendations on liability and please proceed with Express Settlement.

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: Thursday, 27 August 2020 12:15 pm

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

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

Subject: Re: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC3710D (OI : FCI - TBA) and SJM9712H(TP : LKK REF - CC6/FCI20006427/Aea3) on 15/06/2020

Claim No: D20002481MFSH

LKK Ref: CC6/FCI20006427/Aea3

Dear Sir/Madam,

ACCIDENT INVOLVING SHC 3710D AND SJM 9712H ON 15/06/2020

-

We refer to the above matter.

Liability: 100%

Remark: B: 1 OID EXIT FROM SIDE ROAD HIT TP

Kindly let us have your approval on liability.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: gshersng@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: Jim Soon <JimSoon@msfirstcapital.com.sg>

Sent: Friday, June 19, 2020 2:06 PM

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

Cc: May Chua <maychua@msfirstcapital.com.sg>; Teo Swee Keong <TeoSweeKeong@msfirstcapital.com.sg>; Aini Binte <Aini@msfirstcapital.com.sg>

Subject: FW: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC3710D (OI : FCI - TBA) and SJM9712H(TP : LKK REF - CC6/FCI20006427/Aea3) on 15/06/2020

Dear Mei Kwan,

The claim reference number D20002481MFSH and a copy of our insured's GIA report for your necessary action.

Thank You

Jim Soon

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3852 | Fax No. : 6507 3849 | Email: JimSoon@msfirstcapital.com.sg | Company Regn. No. 195000106C

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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: Thursday, June 18, 2020 4:45 PM

To: Motor Claims <MotorClaims@msfirstcapital.com.sg>

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

Subject: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC3710D (OI : FCI - TBA) and SJM9712H(TP : LKK REF - CC6/FCI20006427/Aea3) on 15/06/2020

Dear Sir / Madam,

We refer to the above matter.

We have inspected third party vehicle SJM 9712H at M/s Zero Gravity on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP GIA report

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.

Meanwhile, kindly provide us the claim reference number and a copy of your insured's GIA report for our necessary action.

Please take note that the case handler in-charge 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)