No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6287 7764

Co./GST Reg. No. 200303878K

Our Ref

: AAD2008-082

Your Ref

: SHB3513L

Date

: 25.November 2020

MS FIRST CAPITAL INSURANCE LIMITED

Dear Sir/Madam,

ACCIDENT INVOLVING SHB7724T AND SHB3513L ON 20/08/20 02:50 AM ALONG CLEMENTI AVENUE 3 TOWARDS CLEMENTI AVENUE 4

It appears that the above accident was caused by your insured's negligence. We, therefore seeking compensation from you for our financial loss as itemized below:-

1.	Cost of Repair (inclusive of 7% GST)		7,256.10
2.	Loss of Rental for 16 days @ \$ 96-3 per day	\$	1,540.80
3.	Loss of Income for 16 days @ \$_50 per day	\$	800.00
4.	LTA Search Fee	\$	7.49
5.	Survey Fee	\$	0.00
	Total	\$	9,604.39

We enclose a copy of the following documents for your consideration :-

GIA report lodged by our driver

Rental rate and mileage records

Certificate of Insurance

Authorization To Act

Original final repair bill

LTA Search Fee

Kindly let us have the discharge voucher within the next 14 days, failing which we shall proceed to hand over the conduct of this matter to our solicitors without further reference to you.

Yours Faithfully

Trans-Cab Services Pte Ltd

Jacmine Tan

General Manager

Tel No.: 6603 1250 (DID)

Note: Please email any further correspondence to claims@transcab.com.sg (6603 1259)

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6287 7764

Co./GST Reg. No. 200303878K

Authorization To Act

We, Trans-cab Services Pte Ltd of Company Registration No. 200303878K hereby authorize Trans-cab Auto Services Pte Ltd to act on behalf to claim for all losses incurred for the accident involving SHB7724T and SHB3513L along CLEMENTI AVENUE 3 TOWARDS CLEMENTI AVENUE 4 on 20/08/20 02:50 AM.

In addition, we also hereby authorize the above payment to be made in favour of Trans-cab Auto Services Pte Ltd upon settlement.

Dated this 28 (day) of September 2020

Yours/Faithfully

Trans-Sab Services Pte Ltd

Jasmine Tan

General Manager



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.se

DISCHARGE RECEIPT

CLAIM REFERENCE

D20003333MFSH

ACCIDENT DATE

20/08/2020

ACCIDENT LOCATION

: CLEMENTI AVENUE 3 TOWARDS CLEMENTI AVENUE 4

INSURED

CITYCAB PTE LTD

INSURED DRIVER

LIM KOK NEE

INSURED VEHICLE

SHB 3513L

INVOLVED PARTY

SHB 7724T

SETTLEMENT SUM

\$7,963.59

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: TRANS-CAB SERVICES PTE LTD

Signature and Date:

2 5 FEB 2021

WITNESS :

Amanda Tay

Signature and Date:

lax

25102/21

No. 2 Ang Mo Kio Street 63 Singapore 569111

Tel: 6287 6666 Fax: 6287 7764

Co. Reg. No.: 201019626G **GST Reg. No.:** 201019626G

Tax Invoice / Debit Note

TO:

MS FIRST CAPITAL INSURANCE LIMITED

36 Robinson Road #16-01 City House 068877 Singapore

ATTENTION:

INVOICE NO. DATE : INV2011-146

DATE : 25. November 2020 **REFERENCE NO** : AAD2008-082

TERMS

DUE DATE

: 25. November 2020

PAGE

: 1

NO.	CODE	DESCRIPTION	QTY	UNIT PRICE	AMOUNT
		Invoice No. INV2009-085:			
1.	6050101	REPAIR-SHB7724T; DOA 20.08.20(PART-BY-PART-20)	1	7,256.10	7,256.10

Total SGD Excl. GST: 6,781.40

7% GST: 474.70

Total SGD Incl. GST: 7,256.10

^{****} SEVEN THOUSAND TWO HUNDRED FIFTY SIX AND TEN SGD ONLY ****

1) All cheques should be crossed and made payable to "Trans-Cab Auto Services Pte Ltd"

²⁾ Please quote our Invoice Number during payment.

³⁾ We reserve the right to charge interest @ 1.5% per month on overdue invoice.

⁴⁾ Any dispute as to the accuracy, charges etc of this invoice must be communicated within 10 days from the date hereof failing which it shall be deemed to have been unconditionally accepted.

No. 2 Ang Mo Kio Street 63 Tel No.: 6287 6666 Fax No. 6287 7764 Co./GST Reg. No. 200303878K

28 September, 2020

To Whom It May Concern

Dear Sir / Madam,

Accident on 20/08/20 02:50 AM at CLEMENTI AVENUE 3 TOWARDS CLEMENTI AVENUE 4

- We refer to the above-mentioned accident and wish to inform that Trans-Cab Services Pte Ltd is the
 registered owner of the taxi bearing vehicle registration no. SHB7724T. The taxi was hired to HO YEOW
 THIAM a registered hirer-operator of Trans-Cab Services Pte Ltd at the time of occurrence of the
 aforementioned accident at a rental rate \$96.30 per day (inclusive of GST).
- Please be advised that the Taxi is insured with AXA INSURANCE PTE LTD on a third party basis at the material time of the accident.
- 3. Please liaise with us directly for any settlement of claims in respect of the said accident.

Yours faithfully,

Jasmine Tan General Manager

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6287 7764

Co./GST Reg. No. 200303878K

20-08-2020

Dear Sir/Madam,

Please be informed that the taxi was undergo accident repair in the workshop as follow:

Date In Date Out		Vehicle No.			
Accident No.	AAD2008-082		Accident Date	20-08-2020	
8/20/2020 02:50	9/4/2020 17:00	SHB7724T			

Yours Faithfully,

Trans Cab Services Pte Ltd

Jasmine Tan

General Manager

> Back to OneMotoring

Land Transport Authority

Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time: 20 Aug 2020 / 09:59:46

Receipt Date/Time: 20 Aug 2020 / 09:59:46

Tax Invoice/Receipt

Receipt No.: ITNET-00000-200820-000623

Previous Receipt No.:

S/N	Item Description/ Business Transaction Reference No.		Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
As at	It of Insurance Enquiry - SHB3513L 20 Aug 2020/02:50:00 ance Co: MS FIRST CAPITAL INSURA	ANCE LIMITED			
1	Insurance Enquiry - SHB3513L Enquiry Fee 20200820095441489974		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			
		554827XXXXXX5467	eNETS Credit Car	d	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.



1

Asher Sng (LKKAuto)

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

Sent: Thursday, 18 February 2021 10:06 AM

To: Hsiao Tong (LKKAuto)

Cc: Admin A; Asher Sng (LKKAuto)

Subject: RE: [PROPOSED LIABILITY] Re: EXPRESS SETTLEMENT - Accident Involving SHB

3513L (OI: FCI - D20003333MFSH) and SHB 7724T (TP: LKK REF -

CC3/FCI20008897/Kes3) on 20/08/2020

Follow Up Flag: Follow up Flag Status: Completed

Dear Hsiao Tong,

Please proceed to negotiate from \$7,683.55-\$7,963.55.

- Loss of rental \$90 x 3-5 days
- Loss of income \$50 x 3-5 days

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.

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.

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sent: Wednesday, 17 February 2021 4:18 PM

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

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

Subject: RE: [PROPOSED LIABILITY] Re: EXPRESS SETTLEMENT - Accident Involving SHB 3513L (OI: FCI -

D20003333MFSH) and SHB 7724T (TP: LKK REF - CC3/FCI20008897/Kes3) on 20/08/2020

Importance: High

Dear Merina,

Apologised for late response as our handler Ms Asher is on urgent leave.

I have read thru the chronology of this case and the actual delay was due to third party repairer is unable to confirm the number of days as recommended by surveyor.

The accident occurred when our insured driver beat red light and hit third party vehicle. Liability is not in our driver's favour.

We seek your approval to offer repairer "Trans-cab Auto Services Pte Ltd" at \$7,995.05(all-in).

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 35,602.45	\$ 7,256.10
2. Loss of Rental (16 days x \$96.30)	\$ 1,540.80	\$ 481.50 (5days x \$96.30)
3. Loss of Income (16 days x \$50.00)	\$ 800.00	\$ 250.00 (5days x \$50.00)
4. LTA/GIA Search Fee	\$ 7.49	\$ 7.45
Total	\$ 37,950.74	\$ 7,995.05

Surveyor recommended 3 days for repair + 1Sunday + 1PRS = 5days.

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval / instruction.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108 HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

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

Sent: Tuesday, 16 February 2021 11:15 AM

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

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

Subject: FW: [PROPOSED LIABILITY] Re: EXPRESS SETTLEMENT - Accident Involving SHB 3513L (OI: FCI -

D20003333MFSH) and SHB 7724T (TP: LKK REF - CC3/FCI20008897/Kes3) on 20/08/2020

Importance: High

Dear Asher,

We refer to the above matter and our emails below.

Please let us have your update on urgent basis.

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

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.

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From: Merina Chia

Sent: Tuesday, 9 February 2021 10:16 AM

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

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

Subject: RE: [PROPOSED LIABILITY] Re: EXPRESS SETTLEMENT - Accident Involving SHB 3513L (OI: FCI -

D20003333MFSH) and SHB 7724T (TP: LKK REF - CC3/FCI20008897/Kes3) on 20/08/2020

Importance: High

Dear Asher,

Transcab had forwarded revised LOD on 25.11.2020 but the LOD is not forward to us (as attached).

We had send you chaser email on 04.01.2021 & 21.01.2021 but you mentioned you in the midst on pending confirmation with third party on repair cost.

Please let us know the reason why there is a delay on mandate proposal.

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

Sent: Friday, 22 January 2021 3:36 PM

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

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

Subject: RE: [PROPOSED LIABILITY] Re: EXPRESS SETTLEMENT - Accident Involving SHB 3513L (OI: FCI -

D20003333MFSH) and SHB 7724T (TP: LKK REF - CC3/FCI20008897/Kes3) on 20/08/2020

Hi Merina,

We refer to the email below.

We are in the midst of preparing our report as we are pending confirmation with third party on the recommended repair cost.

Thank You.

Best Regards,

Asher Sng | Case Handler LKK Auto Consultants Pte Ltd

email: <u>ashersng@lkkauto.com</u> | fax: 6741-4108 | did: 6841-6051 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(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: Merina Chia < MerinaChia@msfirstcapital.com.sg>

Sent: Thursday, 21 January 2021 2:45 PM

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

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

Subject: RE: [PROPOSED LIABILITY] Re: EXPRESS SETTLEMENT - Accident Involving SHB 3513L (OI: FCI -

D20003333MFSH) and SHB 7724T (TP: LKK REF - CC3/FCI20008897/Kes3) on 20/08/2020

Importance: High

Dear Asher,

Any update on mandate for this case?

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

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We appreciate your kind understanding. Stay safe.

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From: Merina Chia

Sent: Monday, 4 January 2021 11:24 AM

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

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: [PROPOSED LIABILITY] Re: EXPRESS SETTLEMENT - Accident Involving SHB 3513L (OI: FCI -

D20003333MFSH) and SHB 7724T (TP: LKK REF - CC3/FCI20008897/Kes3) on 20/08/2020

Dear Asher,

Any proposal on mandate for this case?

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

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

Sent: Thursday, 12 November 2020 12:18 PM

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

Cc: Admin A <admin-a@lkkauto.com>

Subject: Re: [PROPOSED LIABILITY] Re: EXPRESS SETTLEMENT - Accident Involving SHB 3513L (OI: FCI -

D20003333MFSH) and SHB 7724T (TP: LKK REF - CC3/FCI20008897/Kes3) on 20/08/2020

Hi Merina,

We refer to the email below.

The LOD was forward to us on the 28/10/20.

From: Wai Yin Ng [mailto:waiyin.ng@transcab.com.sg]

Sent: Wednesday, 28 October 2020 1:38 PM

To: Admin A Cc: Claims

Subject: TCS REF: AAD2008-082--Accident involving SHB3513L (FCIL) & SHB7724T on 20.08.20

Without prejudice

Dear Sir

We are making a claim against your client SHB 3513L

Enclosed is our LOD for your perusal and action.

Please advise your offering soon so that we can expedite and process the claims.

*Due to COVID-19 virus, all correspondence will be by way of email only. Please let me know if you need the origin

Thank You Best Regards, Ng Wai Yin Finance Department

TEL: 6603 1265 Ext.308

*** Please be reminded that all claims correspondence to be send to claims@transcab.com.sg

TRANS-CAB SERVICES PTE LTD No. 2 Ang Mo Kio Street 63 Singapore 569111

Tel: 6287 6666 Fax: 6287 7764

Thank You.

Best Regards,

Asher Sng | Case Handler LKK Auto Consultants Pte Ltd

email: <u>ashersng@lkkauto.com</u> | 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: Merina Chia < MerinaChia@msfirstcapital.com.sg>

Sent: Wednesday, November 11, 2020 11:49 AM **To:** Asher Sng (LKKAuto) < <u>AsherSng@lkkauto.com</u>>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: [PROPOSED LIABILITY] Re: EXPRESS SETTLEMENT - Accident Involving SHB 3513L (OI: FCI -

D20003333MFSH) and SHB 7724T (TP: LKK REF - CC3/FCI20008897/Kes3) on 20/08/2020

Dear Asher,

Also noted that the LOD dated 28.09.2020 but only forwarded to us for liability clearance on 04.11.2020.

When you received the LOD?

And also please let us have your proposal on mandate the soonest.

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

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From: Merina Chia

Sent: Wednesday, 11 November 2020 11:39 AM **To:** Asher Sng (LKKAuto) < Asher Sng@lkkauto.com >

Subject: RE: [PROPOSED LIABILITY] Re: EXPRESS SETTLEMENT - Accident Involving SHB 3513L (OI: FCI -

D20003333MFSH) and SHB 7724T (TP: LKK REF - CC3/FCI20008897/Kes3) on 20/08/2020

Importance: High

Dear Asher,

Please check with third party if they have any video footage for this case.

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

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From: Asher Sng (LKKAuto) < <u>AsherSng@lkkauto.com</u>> Sent: Wednesday, 4 November 2020 11:47 AM To: Merina Chia < <u>MerinaChia@msfirstcapital.com.sg</u>>

Subject: [PROPOSED LIABILITY] Re: EXPRESS SETTLEMENT - Accident Involving SHB 3513L (OI: FCI -

D20003333MFSH) and SHB 7724T (TP: LKK REF - CC3/FCI20008897/Kes3) on 20/08/2020

Dear Sir/Madam,

We refer to the above matter.

Liability: 100%

Remark: B:NIL OID BEATS THE RED LIGHT AND HIT TP

Kindly let us have your approval on liability.

Thank You.

Best Regards,

Asher Sng | Case Handler LKK Auto Consultants Pte Ltd

email: <u>ashersng@lkkauto.com</u> | fax: 6741-4108 | did: 6841-6051 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(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: Merina Chia < Merina Chia@msfirstcapital.com.sg >

Sent: Tuesday, August 25, 2020 2:08 PM
To: Su Li (LKK Auto) <suli@lkkauto.com>

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

 $\textbf{Subject:} \ \mathsf{FW:EXPRESS} \ \mathsf{SETTLEMENT-Accident} \ \mathsf{Involving} \ \mathsf{SHB} \ \mathsf{3513L} \ (\mathsf{OI:FCI-D20003333MFSH}) \ \mathsf{and} \ \mathsf{SHB} \ \mathsf{7724T} \ (\mathsf{TP:D20003333MFSH}) \ \mathsf{Accident} \ \mathsf{Involving} \ \mathsf{SHB} \ \mathsf{3513L} \ \mathsf{OI:FCI-D20003333MFSH}) \ \mathsf{Accident} \ \mathsf{Involving} \ \mathsf{SHB} \ \mathsf{3513L} \ \mathsf{OI:FCI-D20003333MFSH}) \ \mathsf{Accident} \ \mathsf{Involving} \ \mathsf{SHB} \ \mathsf{3513L} \ \mathsf{OI:FCI-D20003333MFSH}) \ \mathsf{Accident} \ \mathsf{Involving} \ \mathsf{SHB} \ \mathsf{3513L} \ \mathsf{OI:FCI-D20003333MFSH}) \ \mathsf{Accident} \ \mathsf{Involving} \ \mathsf{SHB} \ \mathsf{3513L} \ \mathsf{OI:FCI-D20003333MFSH}) \ \mathsf{Accident} \ \mathsf{Involving} \ \mathsf{SHB} \ \mathsf{3513L} \ \mathsf{OI:FCI-D20003333MFSH}) \ \mathsf{Accident} \ \mathsf{Involving} \ \mathsf{SHB} \ \mathsf{3513L} \ \mathsf{OI:FCI-D20003333MFSH}) \ \mathsf{Accident} \ \mathsf{Involving} \ \mathsf{SHB} \ \mathsf{Accident} \ \mathsf{Involving} \ \mathsf{SHB} \ \mathsf{Accident} \ \mathsf{Involving} \ \mathsf{Accident} \ \mathsf{Ac$

LKK REF - CC3/FCI20008897/Kes3) on 20/08/2020

Dear Su Li,

Attached GIA report for your perusal.

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: Su Li (LKK Auto) < suli@lkkauto.com > Sent: Tuesday, August 25, 2020 10:52 AM

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

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

Subject: EXPRESS SETTLEMENT - Accident Involving SHB 3513L (OI: FCI-TBA) and SHB 7724T (TP: LKK

REF - CC3/FCI20008897/Kes3) on 20/08/2020

YOUR REF: TBA

LKK REF: CC3/FCI20008897/Kes3

Dear Sirs / Madam,

We refer to the above matter.

We have inspected third party vehicle SHB 7724T at M/s Trans-cab Auto Services Pte Ltd - Ang Mo Kio on a WP basis and TP repairer proposed for a EXPRESS SETTLEMENT.

Enclosed for your perusal is:

- TP GIA report
- TP estimated cost of repair
- Preliminary advice

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

Kindly take note that the case handler in-charge is Asher.

To check availability of the case handler, you may contact the undersigned.

* 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.

Thank you.

Best Regards,

Su Li | Admin Support

LKK Auto Consultants Pte Ltd

Phone: 6841 1467 Email: SuLi@lkkauto.com | Fax: 6271 8802

HQ: Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Branch: Blk 1007, Bukit Merah Lane 3, #01-11 | S(159721)