Address: 1 Defu Lane 6 Singapore 539365 Tel: 6858 5151 Fax: 6858 0877

Our Ref: TP012092020-GBD6161J Date: 11/11/2020 Your Ref: SH9179S Without Prejudice M/s MS First Capital Insurance Ltd Save As To Costs Attn: Motor Claim Department - LKK Jia Le Dear Sir/Madam. ACCIDENT INVOLVING GBD6161J & SH9179S ON 10.09.2020 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. √Original Tax-invoice number √Original rental invoice number O police result O SAS / AS & IS / police report O Vehicle search result √Certificate Of Insurance √Authorisation To Act The quantification of our client's property damage claim is as follows:-Cost of repair (inclusive GST) \$ 6.045.50 a) b) Rental fees (14.09.2020 to 21.09.2020) \$ 749.00 Loss of use (11.09.2020 to 13.09.2020) (\$80.00 x 3 days) 240.00 C) Total \$ 7,034.50 * Owner / Driver's injury and other losses exclude in this claim. 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. Yours faithfully,

Patricia Tan

Email: pt@tlmotor.com.sg

AUTHORIZATION TO ACT

Owner's / Hirer's signature / RTP (Company's stamp if applicable)

TO : TAN LIM MOTOR PTE LTD
FROM: OWNER OF VEHICLE NUMBER 430 6/6/J
accident involving 54 91795
ALONG/AT (TE CCity) ON 10/09/2020
I/We hereby authorize you to act on my/our behalf in pursuance of my/our claim for losses 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 LIM MOTOR PTE LTD.
Name Asia Pacz He Ltd
NRIC (Last 4 character) 199103705 M
Date 11/09/2020
Signature CZ Pingle Signature



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

D20003683MFSH/1

ACCIDENT DATE

10/09/2020

ACCIDENT LOCATION

CTE (AYE) BEFORE PIE (TUAS)

INSURED

COMFORT TRANSPORTATION PTE LTD

INSURED DRIVER

LIM LAN TEE

INSURED VEHICLE

SH 9179S

INVOLVED PARTY

GBD 6161J

SETTLEMENT SUM

\$ 6,914.50

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: ASIA PACZ PTE LTD

Signature and Date:

Signature and Date:

2/12/2020

WITNESS

TAN AT LAW

"The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document."

TAX-INVOICE NUMBER: TP0920/020



(Please quote our reference number TP012092020 for payment)

MS First Capital Insurance Ltd

Date: 28/09/2020

Vehicle No: GBD6161J

Model: NISSAN NV200 1.5

Description Amount

To lump sum repair as recommended by surveyor. \$5,650.00

 Sub Total
 \$5,650.00

 Add 7% GST
 \$395.50

 Total
 \$6,045.50

Tan Lim Motor Pie Ltd

Citi-Lux Pte Ltd

1 Defu Lane 6 Singapore 539365

Tel: 6100 0328

finance@citilux.com.sg www.citilux.com.sg

GST Registration No.: 201026049G

Company Registration No.: 201026049G



Invoice To

Tax Invoice

M/s Asia Pacz Pte Ltd c/o M/s Tan Lim Motor Pte Ltd 7030 Ang Mo Kio Avenue 5 #01-07 Northstar AMK Singapore 569880 Invoice No:

INV20/214/TL

Invoice Date:

21/09/2020

Description		Amount			
Rented Vehicle: SKM7199R - Toyota Vios 1.5E Auto Rental from 14/09/2020 to 21/09/2020					
7 days @ \$100.00 per day		\$	700.00		
	Sub-total	\$	700.00		
	7% GST	\$	49.00		
[SEP 2020]	Total	\$	749.00		
BY: 4013189485					

No official receipt will be issued. This is a computer generated document. No signature is required.



(Hirer's Signature & Co Stamp)

Citi-Lux Pte Ltd c/o 1 Defu Lane 6 Singapore 539365

GST /UEN No: 201026049G

(Representative of Citi-Lux)

Date: 14-19-3000 RENTAL AGREEMENT REFERENCE: CTL00 64-/20 Vehicle Details Registration No.: SKM 7199 Make / Model / Capacity: Toyota Vios I-5E Auto Hirer Details Name: ASTA POCE Ple 146 NRIC/Fin/UEN No.: 19910370500 Contact Name: Tel (H/O):______ H/P 6361 6161 1st Driver Details Name: Makthum Oli Asan Bathusa NRIC/Fin No.: 63330089T Address: 7630 And Mo Kio Arenve 5 #01-07 Northstar AMK Strylapore 569880 Driving License No: G333 0089T Class: 3A(3) 4/5 Tel (H/O): (H/P): 9028 7383 **Additional Driver Details** Name: ______ NRIC/Fin No.: _____ Address: Driving License No: _____ Class: 3A/3/4/5 Tel (H/O):_____(H/P):_____ Important Notes The hirer/drivers acknowledge of a \$2000.00 collision damage excess per accident applies. Rental Vehicle is strictly for Singapore use only and may driven out of Singapore with prior consent of the owner with an additional excess of \$3000.00 collision damage excess per accident applies. In the event of breakdown / accident, the hirer/driver has to immediately call 98303886 to notify us. Rental period from 1409/2020 01630 hrs to 21/09/2020 01730 hrs Rental charges S\$ 100-00 p/day for ______ day/s Deposit collect \$\$ Total rental charges \$\$ 749-66 include GST I/ WE_HAVE READ & AGREED TO THE ABOVE SCHEDULE AND THE TERMS &-CONDITIONS OF THIS AGREEMENT & CERTIFY THE ABOVE INFORMATION PROVIDED TO BE TRUE AND CORRECT.

Citi-Lux Pte Ltd (hereinafter called the Owner) will let and the hirer named in the schedule hereto (hereinafter called the Hirer) will take on hire upon the following terms and conditions the motor vehicle described in the schedule hereto (hereinafter called the Vehicle).

WHEREBY IT IS AGREED as follows:-

- 1. The Hirer shall be a mere bailee of the vehicle and no interest in it shall pass to the hirer. The Vehicle shall at all times remain the property of the Owner and the Hirer shall not do or permit or cause to be done any matter or thing whereby the rights of the Owner in respect of the Vehicle may be prejudicially affected.
- The Hiring shall commence on the date and at the time specified in the schedule and shall continue for the period and end on the date and at the same time therein stated unless extended as expressly requested by the Hirer.
- 3. The Hirer having paid in cash prior to the commencement of this Agreement the hire charge specified in the schedule no part of such charge shall under any circumstances be refundable. If the Hirer fail to return the vehicle at the expiration of the period of hire then without prejudice to the other rights of the Owner the Hirer shall pay to the Owner for every hour elapsing between the time of such expiration and the time the Vehicle is returned to the owner such further hire charge in accordance with the Owner's current rate of hire charges or at such other rate as the Owner may in its absolute discretion think fit.
- 4. The Hirer shall also pay in cash prior to the commencement of the period of hire the deposit specified in the schedule. The Owner shall (without prejudice to his other rights against the Hirer) be at liberty to retain out of such deposit:-
 - (i) the first portion of any damage or loss for which the Hirer undertakes to be responsible regardless of negligence as set out in the schedule;
 - (ii) the amount of any loss or damage for which the Hirer is responsible under the provisions of Clause 7 hereof;
 - (iii) any additional charge payable under Clauses 3 and 13 hereof.
- 5. The Vehicle may only be driven by the Hirer or by the person or persons who have been expressly designated and authorised in the schedule hereof. The driver or drivers must be in possession of a valid driving licence and shall at all times drive the Vehicle in a careful and skillful manner, observing the traffic regulations and laws in the event of any breach thereof, the hirer shall pay all fines and penalties which may be incurred and shall also answer all Police and Traffic Court Summonses, Notices and Inquiries in connection therewith. Particular attention is to be accorded to the following:-
 - (i) the Hirer shall ensure that the Vehicle do not carry load or passengers in excess of the Motor Vehicle's Licensed carrying capacity (i.e. one driver and four passengers);
 - (ii) the Hirer shall not drive the vehicle whilst under the influence of intoxicating liquor or drugs;
 - (iii) it is expressly forbidden to hire the Vehicle out to third persons or to let unauthorised persons or learners to use the Vehicle or permit the Vehicle to be used for purposes which conflict with the law (for instance: in connection with theft, drug trafficking, smuggling or any other criminal action) or for the purposes of test or racing. Failure to comply may entail serious consequences as the Hirer assumes full responsibility and in the event of the Vehicle being seized, confiscated or forfeited under this Clause the Hirer shall indemnify the Owner to the value of the vehicle or replace the same at his own expense with a similar vehicle of equal value and shall bear all costs and expenses to which the owner may incur or be put or exposed.
- 6. The Hirer shall not take the Vehicle outside Singapore, including without limitation, Malaysia without prior written consent of the owner and payment of additional charges to the Owner.

- 7. The Hirer acknowledges that he is familiar with the general conditions of the Owner's standard policy of insurance which is available for inspection at the Owner's office (during the normal office hours). The Hirer agrees to fulfill all the obligations of the insured and not to do anything which could endanger or minimized the protection afforded by the insurance. The Vehicle is under motor insurance policy containing an optional Excess Clause of any amount prescribed by the policy in force. The optional Excess Clause may be waived upon payment of a prescribed charge by the Hirer on the current premium rate.
- 8. The Vehicle is NOT covered by a motor insurance policy covering personal accident or death liability by the Hirer, his passengers or such additional driver of the Hirer and the Owner shall not be responsible for any liability, claims, injuries or otherwise for any accident, death or other losses arising from the use of the vehicle. However, agreements may be made at the request of the Hirer for such coverage during the period of the hire up to a maximum coverage of \$\$50,000/- upon the Hirer paying to the owner the current rate of premium as evidenced by his initial in the P.A.I. space provided in the Schedule hereto. A copy of such a policy is available for inspection at the owner's place of business for the time being.
- 9. The Hirer or driver shall report all accidents involving the Vehicle to the Owner or the insurance company immediately or no later than 24 hours after the accident. The Hirer or driver shall not acknowledge or compound any claim either partially or in full, it is important that they secure the names and address of all witnesses as well as the Registration number of all vehicles involved in the accident. All communications or letters received from the police or third parties are to be unanswered and referred to the Owner or insurance company immediately.
- 10. The Owner shall not under any circumstances be liable to make any payment to the Hirer in respect of or to indemnify the Hirer against any loss injury or damage sustained by the Hirer or by any third party as a result of the presence or use of the Vehicle or as a result of any defect therein and in taking delivery of the Vehicle the Hirer shall be deemed to have satisfied himself that it is in all respects roadworthy and in a proper and safe condition.
- 11. The Hirer shall be solely responsible for and hold the Owner fully indemnified against all costs and expenses (including costs on a Solicitor and Client basis) which may be brought against or incurred by the Owner as a result of any accident involving the Vehicle or suffered or incurred by the Owner a result of any breach or default on the part of the Hirer in the discharge of its obligations under this Agreement.
- 12. If for any reason the Vehicle described in the schedule or any other vehicle ordered by the Hirer prior to the commencement of the period of hire is not available at the time of such commencement, the Owner shall have the right to replace the vehicle with an alternative vehicle of similar seating capacity and performance and if no such alternative vehicle is available or if the Owner shall decline to provide an alternative vehicle then the hirer shall be repaid any hire charge and deposit (if any) paid by him but shall have no other claim of any kind whatsoever against the Owner.
- 13. The Hirer shall pay for the cost of petrol during the period of hiring PROVIDED ALWAYS that the hirer having taken delivery of the vehicle with a full tank of petrol shall return it likewise failing which the Owner shall be entitled to refill the tank and the cost thereof shall be recoverable from the Hirer.
- 14. On or prior to the expiration of the period of hire, the Hirer shall return the Vehicle to the Owner in as good order and condition as the Vehicle was when collected by the Hirer from the Owner.
- 15. No relaxation forbearance or indulgence by the Owner in enforcing any of the terms and conditions of the Agreement shall prejudice or affect the rights and powers of the Owner hereunder nor shall any waiver of any breach operate as a waiver of any subsequent or continuing breach.
- 16. Any additions or alterations to the terms of this Agreement shall be in writing and mutually agreed to by the parties concerned.
- 17. This Agreement shall be governed by and is construed in accordance with the laws of the Republic of Singapore.

Jaslin Kok (LKK Auto)

From: Vic Alpeh S. Sanghilan < Vic Sanghilan@msfirstcapital.com.sq >

Sent: Wednesday, 18 November 2020 11:20 AM

To: Jia Le (LKK Auto)
Cc: Jason Tea; Admin A

Subject: [MANDATE GIVEN] [EXPRESS Settlement via LKK] - D20003683MFSH/1 // Our ref:

CC4/FCI20009788/Uda3 [ACCIDENT INVOLVING SH9179S AND GBD6161J ON

10/09/2020]

Dear Jia Le.

We refer to your below email.

You have our mandate to settle the matter from \$6,794.50 - \$6,934.50 (all in).

You may offer LOU due to weekends @ \$60 - \$70 x 2 Days = \$120 - \$140

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: <u>vicsanghilan@msfirstcapital.com.sg</u> | Company

Regn. No. 195000106C

A Member of MS&AD Insurance Group

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From: Jia Le (LKK Auto) < JiaLe@lkkauto.com>

Sent: Friday, 13 November 2020 1:25 pm

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

Cc: Jason Tea < JasonTea@msfirstcapital.com.sg>; Admin A < admin-a@lkkauto.com>

Subject: RE: [REQUEST TP NETT VALUE] [EXPRESS Settlement via LKK] - D20003683MFSH/1 // Our ref: CC4/FCI20009788/Uda3 [ACCIDENT INVOLVING SH9179S AND GBD6161J ON 10/09/2020]

Dear Vic,

Vehicle nett value as follow:-

Market Value	\$ 24,000
LTA Rebate	\$ 6,782
Nett Value	\$ 17,218

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: <u>Jiale@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Vic Alpeh S. Sanghilan [mailto: VicSanghilan@msfirstcapital.com.sg]

Sent: Friday, 13 November 2020 12:13 PM

To: Jia Le (LKK Auto) **Cc:** Jason Tea; Admin A

Subject: [REQUEST TP NETT VALUE] [EXPRESS Settlement via LKK] - D20003683MFSH/1 // Our ref:

CC4/FCI20009788/Uda3 [ACCIDENT INVOLVING SH9179S AND GBD6161J ON 10/09/2020]

Dear Jia Le,

Please advise TP vehicle nett value for our record.

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: Jia Le (LKK Auto) < <u>JiaLe@lkkauto.com</u>> Sent: Thursday, 12 November 2020 8:55 am

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

Cc: Jason Tea <JasonTea@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: SEEK MANDATE QUANTUM [EXPRESS Settlement via LKK] - D20003683MFSH/1 // Our ref: CC4/FCI20009788/Uda3 [ACCIDENT INVOLVING SH9179S AND GBD6161J ON 10/09/2020]

Claim No: D20003683MFSH/1 LKK Ref: CC4/FCI20009788/Uda3

Dear Sirs/Madam,

ACCIDENT INVOLVING SH 9179S AND GBD 6161J ON 10/09/2020

We refer to the above matter.

We seek your approval to offer Third Party repairer "TAN LIM MOTOR PTE LTD" at \$6,794.50(all-in).

The summary is as follows:-

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 12,016.09	\$ 6,045.50
2. Loss of Rental (7days x \$100)(w/GST)	\$ 749.00	\$ 749.00 (7days x \$100)(w/GST)
3. Loss of Use (3days x \$80)	\$ 240.00	-
Total	\$ 13,005.09	\$ 6,794.50

Surveyor recommended 6 days for repair + 1Sun = 7days

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval/instruction.

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: <u>Jiale@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Vic Alpeh S. Sanghilan [mailto:vicsanghilan@msfirstcapital.com.sg]

Sent: Thursday, 1 October 2020 11:08 AM

To: Jia Le (LKK Auto)
Cc: Jason Tea: Admin A

Subject: [EXPRESS SETTLEMENT via LKK] RE: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20003683MFSH/1 // Our ref: CC4/FCI20009788/Uda3 [ACCIDENT INVOLVING SH9179S AND

GBD6161J ON 10/09/2020]

Dear Jia Le,

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: <u>vicsanghilan@msfirstcapital.com.sg</u> | Company Regn. No. 195000106C

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From: Jia Le (LKK Auto) < <u>JiaLe@lkkauto.com</u>>

Sent: Tuesday, 29 September 2020 12:10 pm

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

Cc: Jason Tea < <u>JasonTea@msfirstcapital.com.sg</u>>; Admin A < <u>admin-a@lkkauto.com</u>>

Subject: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20003683MFSH/1 // Our ref: CC4/FCI20009788/Uda3 [ACCIDENT INVOLVING SH9179S AND GBD6161J ON 10/09/2020]

Dear Vic,

We refer to the above matter.

Liability: 100%

Remarks: Insured driver rear ended third party vehicle. TP did not have video footage, damage of TP vehicle is consistent to the accident.

Kindly let us have your approval on liability.

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: <u>Jiale@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Jaslin Kok (LKK Auto)

Sent: Wednesday, 16 September 2020 10:57 AM

To: Vic Alpeh S. Sanghilan

Cc: 'Jason Tea'; Admin A; Jia Le (LKK Auto)

Subject: RE: SURVEY ASSESSMENT - D20003683MFSH/1 // EXPRESS SETTLEMENT - ACC INV SH9179S AND GBD6161J ON 10/09/2020

YOUR REF: D20003683MFSH LKK REF: CC4/FCI20009788/Uda3

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle GBD 6161J on a WP basis and TP repairer proposed for express settlement.

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice

Please take note that the case handler in-charge is Jia Le and she can be contacted at DID: 6749 5792

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

Thank you.
Best Regards,

Jaslin Kok | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: <u>JaslinKok@lkkauto.com</u> | fax: 6741 4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Admin-D (LKKAuto) admin-d@lkkauto.com>

Sent: Tuesday, 15 September 2020 9:37 AM

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

<assignments@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Cc: VICSANGHILAN@MSFIRSTCAPITAL.COM.SG

Subject: RE: SURVEY ASSESSMENT - D20003683MFSH/1

Dear Sir/Madam,

Thank you for the assignment.

Best Regards,

Summer Lee | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | 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: Tuesday, 15 September, 2020 9:29 AM **To:** ASSIGNMENTS@LKKAUTO.COM

Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG;

VICSANGHILAN@MSFIRSTCAPITAL.COM.SG

Subject: PRI: SURVEY ASSESSMENT - D20003683MFSH/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.