TwinCar AUTOMOTIVE PTE LTD

Company Registration and GST No. 200714616M

2 Kaki Bukit Avenue 2 #01-17 Kaki Bukit Autohub, Singapore 417921

Tel: 68420051

Fax: 67410510

Email: sales@n51.com.sg

01 July 2021

Our Ref:

CLM15056 / SJF3682L / OCT-17/2020

MS FIRST CAPITAL INSURANCE LIMITED

6 RAFFLES QUAY

#21-00

SINGAPORE 048580

ATTN: MOTOR CLAIMS DEPARTMENT

Dear Sir @ Madam,

Re: Accident involving SJF3682L & SHB4239Y on 17/10/2020 Along Changi Rd after Everitt Rd N

We refer to the above accident which was caused due to the negligence of your insured driver of vehicle No: **SHB4239Y** whose vehicle was insured with you at the material date of the accident.

We are prosposing 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
 \$ 7,383.00 (Include 7% GST)

 Loss of rental
 \$ 1,200.00 (\$120 X 10 Days)

 Additional 2 days loss of use for pre repair
 \$ 200.00 (\$100 X 2 Days)

 LTA search fee
 \$ 7.45

 \$ 8,790.45

We enclosed herein the following documents for your necessary attention.

1) Our Final Bill No: CLM15056

2) Absolute Express Pte Ltd - Invoice No: 001236A

3) LTA search

4) Letter of Authorisation

5) GIA report of SJF3682L

We look forward to your prompt reply.

Yours faithfully

Twincar Automotive Pte Ltd

S.Y.NEO

Director

P.I.C - Melody Chin

Reply to :huixin@n51.com.sg

LETTER OF AUTHORISATION

To: M/s Twincar Automotive Pte Ltd Singapore

RE: ACCIDENT INVOLVING VEHICLE NOS:				SJF 3682 L		_&_	SHB4239 Y	
ALONG	CHANGI R	D AFTER	EVERITT	RD	N		ON	17/10/2000 - 12:20MRS
I/We	CHIN	XUN K	Al		NRI	C/Passport N	0:	S 95)4353 C
of	BUK 455A	ANG	MO KID	57	44	#18-03	, 5/	561455)
the owner	r of vehicle no	SUF	3682 L	hereb	y author	ise you to cor	nmenc	e repair to the said
vehicle forthwith. In consideration of you repairing my/our vehicle at my/our request.								

- a) I/We hereby irrevocably authorise you to demand claim settle receive whatever amount settled/payable by the insurance and/or third party or to commence legal proceeding, if necessary, in my name, for the costs of repair and loss of use, etc and to you appointing any Solicitor to act for me in respect of the accident' claim and all an any amount claimed, received and/or settled shall belong absolutely to you. I/We agree to assign the whole proceeds of my/our third party claim to you and my/our Solicitors (to be appointed by you on my/our behalf) shall accept this as my/our irrevocable authorisation to pay the amount compensated direct to you after deduction of their costs on a Solicitor & Client basis. I/We undertake to co-operate fully with you and my/our Solicitors to see the claim to a successful conclusion.
- b) If the third party claim is unsuccessful or in your discretion inappropriate for any reason, I/we hereby instruct and authorise you to claim direct from my/our insurance company on my/our behalf for all monies due to you. I undertake to pay you for the Excess applicable under my policy and to reimburse you all costs, fees and expenses incurred by you in pursuing the claim on my behalf.
- c) If the own insurers' claim is not applicable and/or the third party claim fails and/or either of the aforesaid is indequate, I/we underake to pay you for your expenses, costs and fees immediately.

I/We also irrevocably authorise you to sign all discharge vouchers/indemnity forms and all necessary papers in connection with the above claim in my/our absence. I/We irrevocable authorise you to appoint such a firm of Solicitors on my/our behalf as you shall deem fit for the purpose of the third party/own insurer's claim.

I/We undertake to inform you and/or the Solicitors appointed by you on my behalf in the event the third party's insurance company communicate with me/us directly, orally or in writing and I/we further undertake not to accept any monies or offer of settlement from the third party's insurers without first communicating with you and obtaining your consent.

Upon settlement of the third party claim and in case the settlement monies was sent to me/us by the third party's insurers, I/we undertake to pay you and my/our solicitor the cost of repairs settled and related expenses and disbursement incurred.

My/Our insurer is/are NTUC INCOME II	NSURANCE CO-OPERATIVE LTD	
Policy No. 5115737182	Expiry Date:	
Date: 20/10/2020	Excess:	
	July	
Owner's Signature/Co's stamp (if applicable)	Witness Signature/Name	

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.



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

D20004238MFSH

ACCIDENT DATE

17/10/2020

ACCIDENT LOCATION

ALONG CHANGI RD AFTER EVERITT RD N

INSURED

COMFORT TRANSPORTATION PTE LTD

INSURED DRIVER

ONG KENG GUAN

INSURED VEHICLE

SHB 4239Y

INVOLVED PARTY

SJF 3682L

SETTLEMENT SUM

\$8,290.00

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: CHIN XUN KAI

Signature and Date:

02/08/2021

WITNESS: TWINGAR AUTOMOTIVE PIE LAD

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.

TwinCar 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.: 200714616M GST Registration No.: 200714616M

MS FIRST CAPITAL INSURANCE LIMITED

6 RAFFLES QUAY

#21-00

SINGAPORE 048580

CHIN XUN KAI

BLK 455A ANG MO KIO ST 44 #18-03

SINGAPORE 561455

TAX INVOICE

Date: 17/02/2021

Date in: 19/10/2020

Vehicle Num.: SJF3682L

Make/Model: TOYOTA VIOS G AUTO-2008

Chassis/Eng#: MR053HY9305064262/1NZX753838

Accident Date: 17/10/2020

Claim No: CLM15056

Reference: OCT-17/2020

Policy No.: 5115737182 (28/01/2021)

Amount S\$

6,900.00

LUMPSUM REPAIR BILL

REF: TWINCAR - CLM15056 DATED 20/10/2020

BY DIRECT

E. & O.E. Sub S\$: 6,900.00

Add GST (7%) S\$: 483.00

Total Amount S\$: 7,383.00



ABSOLUTE EXPRESS PTE LTD

100 Jalan Sultan Plaza #01-26B (S)199001 Company ROC:201424556C HP:98220611

Date: 30/10/20

INVOICE NO:001236A

CHIN XUN KAI

INVOICE

DESCRIPTION	QTY (DAYS)	AMOUNT (\$)
Rental of SMS5081D 17 th October to 27 th October	10	\$1200
	Amount Due:	\$1200
	Total:	\$1200



This is a computer-generated invoice. No signature is required.

Absolute Express Pte Ltd 201424556C

100 Jalan Sultan #01-26, Sultan Plaza, Singapore 199001 Tel: 62930611 Hp: 98220611 Rentingo.com.sg

VEHICLE RENTAL AGREEMENT

	Valy Mo CMC FOOD Distantion Was the				
Name (as in I/C) CHIN XUN KAI	Veh No: SMS 50911) Replace Veh No: Mileage Out: 29367 Mileage Out:				
NRIC / PASSPORT No 59524353C		-			
Address (Ros) Block 455A Any Mo kis Street 44					
\$118-03, Singapore 561455	Aut / Manual Fit				
Name & Address of Employer	OUT Date 17/10/2020 Time: 1400HRS				
	HIRE / PERIOD EXPIRY	- contragation			
Occupation : Driving Exp :	CHARGES				
D/L No D/L Type Local / International	Daily @\$ 120)			
Pass Date of Birth 11/07/1995	Weekly @\$				
el (0) HP 92320286	Monthly @\$				
ADDITIONAL DRIVER'S PARTICULARS	Hours @\$				
lame (as in 110) Dylan Tong 14e You	Others @\$				
NRIC / PASSPORT No. 596362342	CDW @S				
DA Type Local / International	PAI . (½\$				
Pass Date 29 /06/2017 Date of Birth 12/10/1996	Delivery Service	1			
Decupation : Driving Exp :	SUB-TOTAL \$				
tefundable Deposit	PETROL				
ash/Nets/Cheque/VISA/MC Cards No	Hand Over				
EHICLE DETAILS		/8 F			
CHICLE DE IMILO	Return	/8 F			
	E 1/8 (2/9 3/8 Half 5/8 6/8 7	/8 F			
	Remarks: C = Chips				
	D = Dent R = Rust				
(one sho)	S = Scratches M = Missing				
Top	Mileage out :				
	Rented out by				
Front					
	Hear is responsible for the first \$ for collision / damage to first party (i.e.) REN	T & CC			
Let	CAR RENTAL PTE LTD Vehicle (including windson	one Inse			
9/11/0	also first \$ excess for contision / to third party's vehicle for each and every accident /	damage			
	NO SMOKING, NO ILLEGAL ACTIVITIES	4			
- ()-1-(2)					
Right	Addition Driver's Signature SQ	6363			

Xunkai 595243536 Hirer's Name & NRIC

Hirer's Signature

> Back to OneMotoring



Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time :

19 Oct 2020 / 12:15:29

Receipt Date/Time: 19 Oct 2020 / 12:15:29

Tax Invoice/Receipt

Receipt No.: ITNET-00000-201019-001566

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 - SHB4239Y				
As at 17 Oct 2020/12:20:00				
Insurance Co: MS FIRST CAPITAL INSURA	NCE LIMITED			
1 Insurance Enquiry - SHB4239Y				- 1a
Enquiry Fee		7.00	0.49	7.49
20201019121516831366	Out Take	7.00	0.40	7.40
	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			
	Ortqq807	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.

Asher Sng (LKKAuto)

From: Lim Gan Koon (Chris) < ChrisLim@msfirstcapital.com.sq>

Sent: Thursday, 15 July 2021 11:14 AM

To: Asher Sng (LKKAuto)

Cc: Admin A

Subject: FW: [MANDATE REQUEST] RE: [PROPOSED LIABILITY] EXPRESS SETTLEMENT // RE:

SURVEY ASSESSMENT - D20004238MFSH/1 ACCIDENT INVOLVING SHB4239Y &

SJF3682L ALONG/AT CHANGI RD ON 17/10/2020 *** LKK REF:

CC4/FCI20011372/Aea3

Follow Up Flag: Follow up Flag Status: Flagged

Dear Asher,

Pls offer as per below:

COR - \$7,383.00

LOR - \$700.00 to \$900.00 (\$100.00 x 7 to 9 days)

LTA Fee - \$7.45

Total - \$8,090.45 to \$8,290.45

The PRI email request came in only on 19^{th} Oct 2020 at 12.29pm. Surveyor went down for inspection on 20^{th} Oct 2020. Repair start on 21^{st} Oct 2020.

PRI + Repair duration + 1 sunday = 2 + 6 + 1

Regards.

Chris Lim

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877

| Tel: 6507 3848 | DID : 6507 3853 | Fax No. : 6507 3849 | Email: ChrisLim@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, 9 July 2021 12:03 pm

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

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

Subject: [MANDATE REQUEST] RE: [PROPOSED LIABILITY] EXPRESS SETTLEMENT // RE: SURVEY ASSESSMENT -

D20004238MFSH/1 ACCIDENT INVOLVING SHB4239Y & SJF3682L ALONG/AT CHANGI RD ON 17/10/2020 *** LKK

REF: CC4/FCI20011372/Aea3

Your ref: D20004238MFSH

Our ref: CC4/FCI20011372/Aea3q2

Dear Sirs,

ACCIDENT INVOLVING SHB 4239Y (OI) AND SJF 3682L (TP) ON 17/10/2020

We refer to the above matter.

The accident occurred when our insured changed lane 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 "TWINCAR AUTOMOTIVE PTE LTD" at \$8,390.45 (all-in).

The summary is as follows: -

		Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)		\$ 15,624.64	\$ 7,383.00
2. Loss of Rental (10days x \$120)		\$ 1,200.00	\$ 1,000.00 (10days x \$100)
3. Loss of Use (2days x \$100)		\$ 200.00	\$ -
4. LTA Search Fee		\$ 7.45	\$ 7.45
	Total	\$ 17,032.09	\$ <u>8,390.45</u>

Surveyor recommended 6days 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: <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: Vic Alpeh S. Sanghilan < <u>VicSanghilan@msfirstcapital.com.sg</u>>

Sent: Friday, 19 February 2021 9:33 AM

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

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

Subject: RE: [PROPOSED LIABILITY] EXPRESS SETTLEMENT // RE: SURVEY ASSESSMENT - D20004238MFSH/1

ACCIDENT INVOLVING SHB4239Y & SJF3682L ALONG/AT CHANGI RD ON 17/10/2020 *** LKK REF:

CC4/FCI20011372/Aea3

^{**}TP video is not available.

Dear Asher,

We refer to the below email.

Please advise if TP video footage is available.

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: Vic Alpeh S. Sanghilan

Sent: Thursday, 28 January 2021 4:06 pm

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

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

Subject: RE: [PROPOSED LIABILITY] EXPRESS SETTLEMENT // RE: SURVEY ASSESSMENT - D20004238MFSH/1

ACCIDENT INVOLVING SHB4239Y & SJF3682L ALONG/AT CHANGI RD ON 17/10/2020 *** LKK REF:

CC4/FCI20011372/Aea3

Dear Asher,

We refer to your below email and the contents were noted.

As per my email yesterday (as attached), please assist to obtain TP video footage first.

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

Sent: Thursday, 28 January 2021 3:37 pm

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

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

Subject: [PROPOSED LIABILITY] EXPRESS SETTLEMENT // RE: SURVEY ASSESSMENT - D20004238MFSH/1 ACCIDENT INVOLVING SHB4239Y & SJF3682L ALONG/AT CHANGI RD ON 17/10/2020 *** LKK REF: CC4/FCI20011372/Aea3

Hi Vic,

We refer to the above matter.

Liability: 100%

Remark: B:15 OID CHANGED LANE 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: Vic Alpeh S. Sanghilan < VicSanghilan@msfirstcapital.com.sg>

Sent: Tuesday, 20 October 2020 2:59 PM

To: Jaslin Kok (LKK Auto) < <u>jaslinkok@lkkauto.com</u>>

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

<JasonTea@msfirstcapital.com.sg>

Subject: RE: SURVEY ASSESSMENT - D20004238MFSH/1 ACCIDENT INVOLVING SHB4239Y & SJF3682L ALONG/AT

CHANGI RD ON 17/10/2020 *** LKK REF: CC4/FCI20011372/Aea3

Dear Jaslin,

We refer to your below email.

Please be informed that we are still pending for the release of our IV video footage.

Meanwhile, kindly also request TP video footage.

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: Jaslin Kok (LKK Auto) < jaslinkok@lkkauto.com>

Sent: Tuesday, 20 October 2020 2:48 pm

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

Cc: Admin A admin-a@lkkauto.com; Jason Tea

<JasonTea@msfirstcapital.com.sg>

Subject: RE: SURVEY ASSESSMENT - D20004238MFSH/1 ACCIDENT INVOLVING SHB4239Y & SJF3682L ALONG/AT

CHANGI RD ON 17/10/2020 *** LKK REF: CC4/FCI20011372/Aea3

Dear Sir / Madam,

We refer to the above matter.

Please be informed that estimated cost of repair and preliminary advice is not ready yet.

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

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

Please 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,

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, 20 October 2020 1:25 PM

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 - D20004238MFSH/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, 20 October, 2020 12:28 PM

To: ASSIGNMENTS@LKKAUTO.COM

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

Subject: PRI: SURVEY ASSESSMENT - D20004238MFSH/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.