

N-51 AUTOMOTIVE PTE LTD

Company & GST Registration No. 200616038C

2 Kaki Bukit Avenue 2 #01-17/#01-18 /Heavy Vehicle #01-08/Spray Painting #02-27

Kaki Bukit Autohub Singapore 417921

Tel: 68420051

Fax: 67410510

Email: sales@n51.com.sg

27 September 2021

Our Ref :

CLM16592 / SLU5066A / DEC-20/2020

MS FIRST CAPITAL INSURANCE LIMITED

6 RAFFLES QUAY

#21-00

SINGAPORE 048580

ATTN: MOTOR CLAIMS DEPARTMENT

Dear Sir @ Madam,

Re: Accident involving SLU5066A & SHA7798K on 11/12/2020

Along Napier Rd junc Middlesex Road

We refer to the above accident which was caused due to the negligence of your insured driver of vehicle No: **SHA7798K** whose vehicle was insured with you at the material date of the accident.

We are proposing 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	\$	8,346.00	(Include 7% GST)
Loss of rental	\$	1,765.50	(\$160.50 X 11 Days)
Additional 2 days loss of use for pre repair	\$	240.00	(\$120 X 2 Days)
LTA search fee	\$	7.45	
	S \$	<u>10,358.95</u>	

We enclosed herein the following documents for your necessary attention.

- 1) Our Final Bill No: CLM16592
- 2) Darwin-51 Car Rental Pte Ltd - Invoice No: D02682
- 3) LTA search fee
- 4) Letter of Authorisation
- 5) GIA report of SLU5066A

We look forward to your prompt reply.

Yours faithfully,



N-51 AUTOMOTIVE PTE LTD

S.Y.NEO

Director



bizSAFE₃

P.I.C - Melody Chin

Reply to :huixin@n51.com.sg

LETTER OF AUTHORISATION

To: M/s N-51 Automotive Pte Ltd
Singapore

RE: ACCIDENT INVOLVING VEHICLE NOS: SLU 5066 A & SHA 7798 K
ALONG NAPIER RD JUNC MIDDLESEX RD ON 11/12/2020 - 16:54HRS

I/We DARWIN-51 CAR RENTAL PTE LTD NRIC/Passport No: 201407909 C
of 2 KHEI BUKIT AUE 2 #01-17 KAKI BUKIT AUTOMOB SHA 7798 K
the owner of vehicle no. SLU 5066 A hereby authorise you to commence 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 inadequate, I/we undertake 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.


Owner's Signature/Co's stamp (if applicable)

DISCHARGE RECEIPT

CLAIM REFERENCE : D20005095MFSH
ACCIDENT DATE : 11/12/2020
ACCIDENT LOCATION : NAPIER ROAD JUNCTION MIDDLESEX ROAD
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : HAU THIAM HOCK
INSURED VEHICLE : SHA 7798K
INVOLVED PARTY : SLU 5066A
SETTLEMENT SUM : \$9,209.45

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 : DARWIN-51 CAR RENTAL PTE LTD

Signature and Date :

11/11/2021

WITNESS : N-51 AUTOMOTIVE PTE LTD

Signature and Date :

11/11/2021



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.

N-51 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. : 200616038C
GST Registration No. : 200616038C

MS FIRST CAPITAL INSURANCE LIMITED
6 RAFFLES QUAY
#21-00
SINGAPORE 048580

TAX INVOICE

Date : 18/08/2021
Date in : 11/12/2020
Vehicle Num. : SLU5066A
Make/Model : TOYOTA PRIUS ALPHA HYBRID 1.8S CVT-2017
Chassis/Eng# : ZVW400027234/2ZR0A26951
Accident Date : 11/12/2020
Claim No : CLM16592
Reference : DEC-20/2020
Policy No. : SD20V06922/VPZ/R03 (27/07/2021)

LUMPSUM REPAIR BILL
REF : CLM16592-N51 DATED 15/12/2020
BY DIRECT

Amount S\$
7,800.00

E. & O.E.	Sub S\$:	7,800.00
	Add GST (7%) S\$:	546.00
	Total Amount S\$:	8,346.00



for N-51 AUTOMOTIVE PTE LTD



DARWIN-51 CAR RENTAL PTE. LTD.

Company & GST Registration Number : 201407909C
2 Kaki Bukit Avenue 2 #02-12 Kaki Bukit Autohub Singapore 417921
Tel: 6842 5151 Fax: 6749 2851 email: darwin51@n51.com.sg

Invoice To

KANG TZE MING, SEAN
BLK 274A COMPASSVALE BOW
#02-527
SINGAPORE 541274

TAX INVOICE

Invoice No. : D02682
Date : 31-Dec-2020
Terms : Cash

No. Days	Description	Rate	Amount
11	SLR8846L- Car Rental Fee Period From 11/12/2020 To 22/12/2020 (ref. SLU5066A) Tax collected on sales	150.00 7.00%	1,650.00 115.50
		7% GST	\$115.50
		Total Amount	\$1,765.50

DARWIN-51 CAR RENTAL PTE. LTD.



Authorised Signature

Note : Kindly make payable to " DARWIN-51 CAR RENTAL PTE. LTD." or by Bank-in/transfer to Maybank A/c No. 04211099668 (Bank Code 7302)

Invoice was created on a computer and is valid without the signature and seal

DARWIN-51 CAR RENTAL PTE. LTD.

Company Registration Number : 201407909C
2 Kaki Bukit Avenue 2 #02-12 Kaki Bukit Autohub, Singapore 417921
Tel: 6842 5151 Fax: 6749 2851 email: darwin51@n51.com.sg



VHA NO: 930

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULAR

Name(as in I/C): KANG TZE MING, SEAN
NRIC/PASSPORT No: S8515558Z
Address(Res):BLK 274A COMPASSVALE BOW #02-527 SINGAPORE 541274
Occupation: Driving Exp:
Driving License No: S8515558Z D/L Type: Local
Issue Date: 2006-03-15 Date of Birth: 1985-05-23
Tel: (HP) 87920654
Email: SEANKK2323@GMAIL.COM

ADDITIONAL DRIVER'S PARTICULARS

Name(as in I/C):
NRIC/PASSPORT No:
Address(Res):
Occupation: Driving Exp:
Driving License No: D/L Type:
Issue Date: Date of Birth:

Vehicle No: SLR8846L

Make: TOYOTA

Model: PRIUS ALPHA

Year: 2017

Mileage Out:

OUT: Date 2020-12-11

NON-WAIVER EXCESS:

Section1: 2000

Auto/Manual Group: Auto

Colour: BLACK

Time: 19:18

Section2: 2000

CHARGES

Daily rate	150.00
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PETROL-LEVEL

Out	E	1/4	1/2	3/4	F	E
In	E	1/4	1/2	3/4	F	E

Extension (Accessories)	0.00
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Collection Service	0.00
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Misc.	0.00
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Security Deposit Collected	0.00
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Rental Term	Cash
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Start Date	2020-12-11
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End Date	2020-12-25
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Rented out by:	Joseph Tan
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Hirer signature:

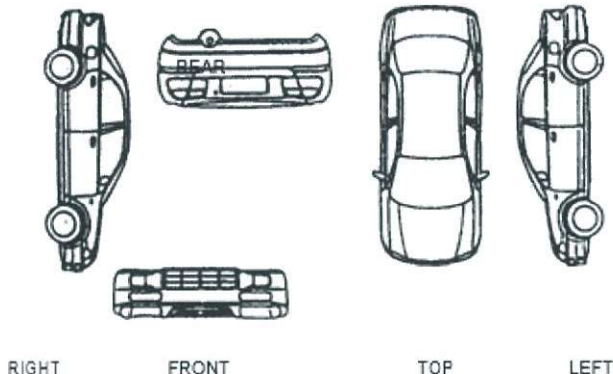
Kang Tze Ming Sean
S85155582

Addition Driver's Signature:

VEHICLE CHECKLIST

D - DENTS
S - SCRATCHES

INDICATE:
A - ACCIDENTS



ACCESSORIES CHECK

<input checked="" type="checkbox"/> Camera Recorder	<input checked="" type="checkbox"/> Reverse Camera	<input checked="" type="checkbox"/> CD/ Radio Player
<input checked="" type="checkbox"/> Remote Control	<input checked="" type="checkbox"/> Reverse Sensor	<input type="checkbox"/> S/Tyre

I have read and agreed to the terms & conditions on both sides of this agreement. All information I have given DARWIN-51 CAR RENTAL PTE. LTD. in connection with this agreement is true.

IMPORTANT

- YOU HEREBY EXPRESSLY CONSENT AND AUTHORIZE DARWIN-51 CAR RENTAL PTE LTD AND GRABCAR TO DEDUCT FROM THE FARES GENERATED BY YOU AND/OR GRATUITY GRANTED TO YOU BY GRABCAR (IF ANY) FOR THE CAR RENTAL FEE AND ANY CHARGES PROVIDED HEREIN AND IN THE EVENT THAT THE FARES ARE INSUFFICIENT, ANY BALANCE SHALL BE PAID TO US IMMEDIATELY. THESE CHARGES SHALL INCLUDE BUT ARE NOT LIMITED TO CHARGES FOR 1.CAR RENTAL 2. COST OF INSURANCE EXCESS, REPAIRS, REPLACEMENT OF PARTS TO THE CAR AND/OR DAMAGE TO THIRD PARTY PROPERTIES WHERE THE DAMAGES ARE DUE TO YOUR ACTIONS OR LACK OF CARE. 3. ANY UNSETTLED SUMMONS, FINES, PARKING CHARGES AND TOLL.
- THE VEHICLE SHALL BE RENTED OUT ON A DAILY BASIS, WITH A MINIMUM RENTAL PERIOD OF SIX MONTH.
- IN THE EVENT THAT THE HIRER RETURN THE VEHICLE PRIOR TO THE END OF THE MINIMUM RENTAL PERIOD, THE HIRER WILL BE REQUIRED TO PAY THE FULL RENTAL FEE APPLICABLE FOR THE REMAINING PERIOD UP TO THE END OF THE MINIMUM RENTAL PERIOD.
- ONLY PERSONS ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORIZED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN, AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE
- IN CASE OF ACCIDENT THE HIRER SHOULD REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
- THE VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY DARWIN-51 CAR RENTAL PTE. LTD..
- AN ADDITIONAL EXCESS OF \$2000 OF ALL CLAIM WILL APPLY FOR VEHICLE USE OUTSIDE SINGAPORE AND \$3000 FOR AGE ABOVE 65.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	SIGNATURE OF HIRER/DRIVER
22/12/2020	16:32mes				



Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 12 Dec 2020 / 11:54:43

Receipt Date/Time : 12 Dec 2020 / 11:54:43

Tax Invoice/Receipt

Receipt No. : ITNET-00000-201212-000997

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 - SHA7798K				
As at 11 Dec 2020/16:54:00				
Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SHA7798K Enquiry Fee 20201212115431993699	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				
h3zw1ey1		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: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>
Sent: Wednesday, 13 October 2021 9:48 AM
To: Asher Sng (LKKAUTO)
Cc: Admin A
Subject: [MANDATE GIVEN] [EXPRESS SETTLEMENT via LKK] MSFCIL REF D20005095MFSH/1 // LKK REF : CC4/FCI20013851/Aes3
Attachments: LKK Survey Report.pdf; TP LOD.pdf
Follow Up Flag: Follow up
Flag Status: Flagged

Dear Asher,

We refer to your below email.


You have our mandate to settle the matter from **\$8,995.45 - \$9,209.45 (all in).**

Kindly start to offer LOR @ \$100 x 6-8 days (TPV is below 1800cc).

Thank you.

Kind Regards,

Vic Sanghilan
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877
| Tel: 65073848 | DID : 65073846 | Fax No. : 65073849 | Email: vicsanghilan@msfirstcapital.com.sg | Company Regn. No. 195000106C
A Member of  Insurance Group

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.

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: Wednesday, 29 September 2021 4:36 pm
To: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [MANDATE REQUEST] RE: [EXPRESS SETTLEMENT via LKK] RE: SURVEY ASSESSMENT - D20005095MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI20013851/Aes3

Your ref : **D20005095MFSH**

Dear Sirs,

We refer to the above matter.

The accident occurred when our insured make a right turn into the main road 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 " N-51 AUTOMOTIVE PTE LTD " at **\$ 9,637.45 (all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 17,372.64	\$ 8,346.00
2. Loss of Rental (11days x \$150)(w/GST)	\$ 1,765.50	\$ 1,284.00 (8days x \$150)
3. LTA Search Fee	\$ 7.45	\$ 7.45
Total	\$ 19,145.59	<u>\$ 9,637.45</u>

Surveyor recommended 5days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval / instruction.

Please be informed that we are currently deployed to work from home in view of the current COVID-19 situation may reach me at 8839 9816 for any urgent matters.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | 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: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>

Sent: Monday, 20 September 2021 8:48 AM

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

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

Subject: RE: [EXPRESS SETTLEMENT via LKK] RE: SURVEY ASSESSMENT - D20005095MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI20013851/Aes3

Dear Asher,

Received with thanks.

Kind Regards,

Vic Sanghilan
Motor Claim Department

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

| Tel: 65073848 | DID : 65073846 | Fax No. : 65073849 |Email: vicsanghilan@msfirstcapital.com.sg | Company Regn. No. 195000106C

A Member of  Insurance Group

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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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: Sunday, 19 September 2021 2:33 pm
To: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: [EXPRESS SETTLEMENT via LKK] RE: SURVEY ASSESSMENT - D20005095MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI20013851/Aes3

Hi Vic,

We refer to the email below.

Enclosed a copy of the third party video for your easy reference.

Please be informed that we are currently deployed to work from home in view of the current COVID-19 situation may reach me at 8839 9816 for any urgent matters.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | 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: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>
Sent: Tuesday, 14 September 2021 9:06 AM
To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: [EXPRESS SETTLEMENT via LKK] RE: SURVEY ASSESSMENT - D20005095MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI20013851/Aes3

Dear Asher,

We noted your below email.

Kindly assist to inform TP repairer to request for the video footage for our further action.

Thank you.

Kind Regards,

Vic Sanghilan
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877
| Tel: 65073848 | DID : 65073846 | Fax No. : 65073849 | Email: vicsanghilan@msfirstcapital.com.sg | Company Regn. No. 195000106C

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

Sent: Tuesday, 14 September 2021 9:00 am

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

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

Subject: RE: [EXPRESS SETTLEMENT via LKK] RE: SURVEY ASSESSMENT - D20005095MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI20013851/Aes3

Hi Vic,

We refer to the email below.

Third party did not submit the video footage to the repairer.

Please be informed that we are currently deployed to work from home in view of the current COVID-19 situation may reach me at 8839 9816 for any urgent matters.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108 | did: 6841-6051

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

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

Sent: Tuesday, 14 September 2021 8:49 AM

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

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

Subject: RE: [EXPRESS SETTLEMENT via LKK] RE: SURVEY ASSESSMENT - D20005095MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI20013851/Aes3

Dear Asher,

We refer to our below email.

Please advise update and if there is video footage available from the TP.

Thank you.

Kind Regards,

Vic Sanghilan

Motor Claim Department

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

| Tel: 65073848 | DID : 65073846 | Fax No. : 65073849 | Email: vicsanghilan@msfirstcapital.com.sg | Company Regn. No. 195000106C

A Member of MS&AD Insurance Group

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From: Vic Alpeh S. Sanghilan
Sent: Friday, 16 April 2021 10:57 am
To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [EXPRESS SETTLEMENT via LKK] RE: SURVEY ASSESSMENT - D20005095MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI20013851/Aes3

Dear Asher,

We refer to your below email.

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

Kindly request TP Video Footage 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: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Sent: Thursday, 15 April 2021 5:54 pm
To: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20005095MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI20013851/Aes3

Dear Sir/Madam,

We refer to the above matter.

Liability: 100%

Remark: B:NIL OID TURN RIGHT INTO MINOR ROAD COLLIDED WITH ONCOMING VEHICLE

Kindly let us have your approval on liability.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | 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: Rachel Wu <RachelWu@msfirstcapital.com.sg>

Sent: Wednesday, 23 December 2020 9:35 AM

To: Su Li (LKK Auto) <suli@lkkauto.com>

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

Subject: RE: SURVEY ASSESSMENT - D20005095MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI20013851/Aes3

Dear Su Li,

Kindly let us have your prelim report.

Thank you

Best Regards

Rachel Wu

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862
| Fax No. : 6507 3849 | Email: rachelwu@msfirstcapital.com.sg | Company Regn. No. 195000106C

A Member of **MS&AD** Insurance Group

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, December 22, 2020 5:10 PM

To: Rachel Wu <RachelWu@msfirstcapital.com.sg>

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

Subject: RE: SURVEY ASSESSMENT - D20005095MFSH/1 // EXPRESS SETTLEMENT // LKK REF : CC4/FCI20013851/Aes3

YOUR REF: D20005095MFSH

LKK REF: CC4/FCI20013851/Aes3

Dear Sirs / Madam,

We refer to the above matter.

We have inspected third party vehicle SLU 5066A at M/s N-51 AUTOMOTIVE PL on a WP basis and TP repairer proposed for a EXPRESS SETTLEMENT.

Enclosed for your perusal is:

- TP GIA report

Please be informed that the estimated cost of repair is not ready yet.

We will revert to you on preliminary advice in due course.

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

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

"Best Wishes for Merry Christmas & Happy New Year 2021"

** 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)

From: Admin-D (LKKAuto)

Sent: Tuesday, 15 December 2020 10:28 AM

To: 'Claim Workflow System'; assignments; Admin A

Cc: RACHELWU@MSFIRSTCAPITAL.COM.SG

Subject: RE: SURVEY ASSESSMENT - D20005095MFSH/1

Dear Sir/Madam,

Thank you for the assignment.

"Best Wishes for Merry Christmas & Happy New Year 2021"

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 December, 2020 10:13 AM

To: ASSIGNMENTS@LKKAUTO.COM

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

Subject: PRI: SURVEY ASSESSMENT - D20005095MFSH/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.