

CYCLE & CARRIAGE

Our Ref : SMM5904L
Your Ref : SHC1130R (D20005174MFSH)

February 4, 2021

AR. REGISTERED

LKK Auto Consultants Pte Ltd.
51 Ubi Avenue 1
#02-25 Paya Ubi
Industrial Park
Singapore 408933

Attention: Motor Claims

MS FIRST CAPITAL INSURANCE LIMITED
36 ROBINSON ROAD #16-01
CITY HOUSE
SINGAPORE 068877

Dear Sir/Madam,

**Repair Services Rendered to Vehicle Reg. No. SMM5904L – Accident on 17/12/2020
ALONG KAKI BUKIT ROAD 3 TURNING LEFT TO KAKI BUKIT AVENUE 2**

We are pleased to enclose our invoice number **77544818** dated **23/01/2021** amounting as follows:

Cost of Repair	S\$ 4320.01
Loss of Rental 04 Days X S\$107.00/Day	S\$ 428.00
LTA Search Fee	S\$ 7.45
Grand Total	S\$ 4755.46

In addition, attached are the supporting documents of repair services rendered to the abovementioned vehicle.

Please acknowledge receipt of the same.

Take Notice, the agreed settlement and acceptance for this case is subject to the understanding that we must receive your payment for the agreed sum within 30 days herein.

Thank you.

Yours sincerely



Cycle & Carriage –Fulco Motor Dealer Pte Ltd
Eunos Service Centre

Encs.

LETTER OF AUTHORITY

ACCIDENT ON SMM5904L AND SHC1130R ON 17/12/2020
Own Vehicle's Number Other Vehicle's Number Date Of Accident

Along KAKI BUKIT ROAD 3 TURNING LEFT TO KAKI BUKIT AVENUE 2
Accident Location

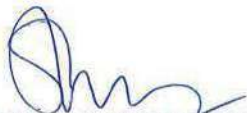
BY THE LETTER OF AUTHORITY, I/We SHARON SOH MEI WAN
Name of Policy Holder & NRIC/Passport/Fin #/Co Reg.

Of Blk 101 Tampines Street 11 #09-21 Singapore 521101
Address of Policy Holder

Owner of Vehicle Registration Number SMM5904L hereby authorize **Cycle & Carriage-Fulco Motor**
Own Vehicle Number
Dealer Pte Ltd. to act for me with respect to my claim for repair cost and Car Rental and/or Loss of Use ("claim")
for my vehicle SMM5904L that was damaged.

I/We further Authorized **Cycle & Carriage-Fulco Motor Dealer Pte Ltd.** To settle my above mentioned claim in a manner
that they deem fit and **Cycle & Carriage-Fulco Motor Dealer Pte Ltd.** Is further Authorize to Signed Discharge Voucher
pertaining to this claim on my behalf & receive payment further to settlement cheque/s of my claim with payment being
made in favour of **Cycle & Carriage-Fulco Motor Dealer Pte Ltd.** I/We further acknowledge that any settlement the
workshop may reach on my behalf is on a without prejudice and without admission of liability basis in so far as the
driver/owner/insurers of the vehicle/s is concerned.

Dated this 17 Day of DECEMBER (Month) 20 20 (Year)



SHARON SOH MEI WAN

Signed By Claimant/Policy Holder



Signed by "The Workshop"

DISCHARGE RECEIPT

CLAIM REFERENCE : D20005174MFSH
ACCIDENT DATE : 17/12/2020
ACCIDENT LOCATION : TURNING LEFT TO KAKI BUKIT AVENUE 2
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : TOH WHYE KWONG
INSURED VEHICLE : SHC 1130R
INVOLVED PARTY : SMM 5904L
SETTLEMENT SUM : \$4,755.46

I/We, the undersigned 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 : SHARON SOH MEI WAN

Signature and Date :

WITNESS : RENEMER BAGANG



Signature and Date :



CYCLE & CARRIAGE

CYCLE & CARRIAGE·FULCO MOTOR DEALER PTE LTD
EUNOS LINK SERVICE CENTRE

330 Ubi Road 3 Singapore 408650 Tel: 67461000 Fax: 64875857

**TAX INVOICE**

Co Reg No : 199707303Z

GST Reg No : 19-9707303-Z

Invoice Name & Address	Owner Name & Vehicle Info	
Ms SHARON SOH MEI WAN Blk 451 Tampines Street 42 #07-218 Singapore 520451 Contact No Mobile: 96877004	Cust No/Name	KCV11657/Ms Sharon Soh Mei Wan
	Reg No/Reg Date	SMM5904L / 05/07/2019
	Date In/Mileage	31/07/2019/ 1889
	Chassis/Package	MMBSTA13AKH001818
	Engine No	3A92UHS9392
	Make/Model	MIT/19MY ATTRAGE 1.2 CVT
	Colour/Trim	W05 / BK

Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No		
CSM00001	Cash	31/07/2019/ 13:45	MIC	304 / Michael Low	29570	77454940		
Description of Goods / Services					Qty	Unit Price	Disc%	Amount
E	MSMPATA							177.57
	Lubrication (Service A) - for Attrage 1.2 CVT							
X	JJMZ690115	OIL FILTER			1.00			
X	JJMD050317	GASKET,OIL DRAIN PLU			1.00			
X	WFULTRA5W-40D	SDT-HELIX ULTRA01L			3.00			
S	ZPA1740							234.39
	40% Off Total Paint Protection includes coating for Headlamp & Tail Lamp. Usual Price: \$418.00							
T	MCP17ATP							1054.21
	Diamond Care Service Plan for Attrage 1.2 (CVT) (with 4 Schedule Servicings:2 x Lubrication,1 x Maintenance,1 x Major) Usual Price: \$1311							
Z	NOTES							F.O.C.
	CHECK VEHICLE REAR MIDDLE SEAT NOT ALIGN -CHECK AND ASSIST TO REFIX SEAT (TOMO -CSE) -DONE							
Z	WARRANTYNOTE							F.O.C.
	NOTE: It is strongly advised that u always bring yr car to qualified specialist workshop such as C&C for servicing & repairs. It is impmt to note that yr warranty does not cover damages/mal-functions caused directly or indirectly by improper maintenance & repairs.							
Z	BOOKINGMIC							F.O.C.
	Complimentary Car Wash and Interior vacuum. You have just been served by Low Fook Yong Michael. Pls contact him at 87484018 if you require further action.							
Z	INFOA							F.O.C.
	Your next servicing scope will be Lubrication Service A (@10,000km interval or 6 months, whichever is earlier). Book your next service via www.aftersales.cyclecarriage.com.sg.							
Cycle & Carriage celebrates 120 years. Visit www.cyclecarriage.com/120 for more info!								

Parts	0.00	Nett	1,466.17
Labour	0.00	7% GST on	102.63
Standard Menu	411.96		
Specialist Job	0.00	Total Payable	1,568.80
Others(Lub,etc)	0.00	Paid	0.00
Sundry	1,054.21	Total Due	1,568.80
Total(w/o GST)	1,466.17	Balance B/FWD	0.00
		Total Payable or C/FWD	1,568.80

Any dispute to the invoice must be made within 3 days.
 Cheques should be crossed and made payable to CYCLE & CARRIAGE·FULCO MOTOR DEALER PTE LTD - (SERVICE)
 This is a computer generated document, no signature is required.



CYCLE & CARRIAGE

CYCLE & CARRIAGE-FULCO MOTOR DEALER PTE LTD
EUNOS LINK SERVICE CENTRE

330 Ubi Road 3 Singapore 408650 Tel: 67461000 Fax: 64875857

**TAX INVOICE**

Co Reg No : 199707303Z

GST Reg No : 19-9707303-Z

Invoice Name & Address	Owner Name & Vehicle Info	
MS First Capital Insurance Limited 36 Robinson Road #16-01 City House Singapore 068877 Contact No	Cust No/Name	/Ms Sharon Soh Mei Wan
	Reg No/Reg Date	SMM5904L / 05/07/2019
	Date In/Mileage	04/01/2021/ 39944
	Chassis/Package	MMBSTA13AKH001818 /DC17P(F)
	Engine No	3A92UHS9392
	Make/Model	MIT/19MY ATTRAGE 1.2 CVT
	Colour/Trim	W05 / BK

Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No
F0000034	Credit	23/01/2021/ 09:11	DS	303 / Renemer	58306	77544818

Description of Goods / Services	Qty	Unit Price	Disc%	Amount
S MIPNT88088 DIAGNOSTIC/SCANNING				250.00
S MIPNT88088 TO CHECK ALL LIGHTING/WIRING SYSTEM ON REAR ACCIDENT AFFECTED AREAS				80.00
S MIPNT88088 TO REPAIR REAR BUMPER TO REPLACE REAR BUMPER CLIPS STRAIGHTEN, REFORM, ALIGN ON REAR ACCIDENT AFFECTED AREAS				640.00
S MIPNT88088 SPRAY PAINTING ON REAR ACCIDENT AFFECTED AREAS (REAR BUMPER)				550.00
S MIPNT88088 TO REPLACE & RESPRAY NEW BODY KIT (INCLUDED SEALANT KIT)				600.00
S MIPNT88088 TO APPLY ZERTONA PAINT PROTECTION (DISCOUNTED RATE 40% OFF)				234.39
X JJMU001623 CLIP, BUMPER	10.00	4.00	0.00	40.00
X JJMZ330600-W54 ATTRAGE BODY KIT	1.00	1643.00	0.00	1643.00
Z NOTES ACCIDENT ON 17/12/2020 ALONG JUNC OF KAKI BUKIT RD 3 & KAKI BUKT AVE 2 OWNER CLAIMING THIRD PARTY LOSS OF RENTAL (HA202101-0012) TP#: SHC1130R TP INS: MS FIRST CAPITAL				F.O.C.

Parts	1,683.00	Nett	4,037.39
Labour	0.00	7% GST on	282.62
Standard Menu	0.00		
Specialist Job	2,354.39	Total Payable	4,320.01
Others (Lub, etc)	0.00	Paid	0.00
Sundry	0.00	Total Due	4,320.01
Total (w/o GST)	4,037.39	Balance B/FWD	6,538.77
		Total Payable or C/FWD	10,858.78

Any dispute to the invoice must be made within 3 days.

Cheques should be crossed and made payable to CYCLE & CARRIAGE-FULCO MOTOR DEALER PTE LTD - (SERVICE)

This is a computer generated document, no signature is required.

CHAN'S & SONS ENTERPRISE

363 Sembawang Road
Singapore 758379
Tel 67532536 Fax:67567565
GST Reg No: 51-936900-M

chan's
www.chans.com.sg

TAX INVOICE

CYCLE & CARRIAGE FULCO MOTOR DEALER PTE LTD
NO. 330
UBI ROAD 3 EUNOS SERVICE CENTRE
SINGAPORE 408650

INVOICE : AR2101-0087
DATE : 08/01/2021
TERMS : C.O.D
STAFF ID : ELAINE
AGREEMENT NO. : HA202101-0012

ATTN: ACCOUNTS PAYABLE

DESCRIPTION	AMOUNT (SGD)
-------------	--------------

Vehicle Reg No : SMP2454Y 400.00
Make / Model : KIA STONIC
Rental Dates : Rental Billing From 04/01/2021 To 08/01/2021
Period : 4 days
Rental Rate : S\$ 107.00 Per Day (Including GST)
Reference No : SMM5904L
Remarks : Sharon Soh Mei Wan - S7715107I

AMOUNT : S\$
FOUR HUNDRED TWENTY-EIGHT DOLLARS ONLY

NON-TAXABLE VALUE : 0.00
TAXABLE VALUE : 400.00
GST 7% : 28.00

TOTAL S\$: 428.00

Please make your cheques payable to : **CHAN'S & SONS ENTERPRISE**



For Official Use Only

Payment Date :	F / Amt
CS / CC / CH :	
CS / CC / CH :	

RENTAL AGREEMENT

202101-0012

Hirer's Name Sharon Soh Mei Wan		Date of Birth 6/6/77	Passport/ Nric No. S7715107/I	Nationality
Address Blk 451 Tampines Street		Occupation	Driving Licence No. As Above.	Date of Expiry
42, #07-218	Postal Code 520451	Contact No	Mobile Phone No. 96877004	
Joint Hirer's / Guarantor's Name		Date of Birth	Passport/ Nric No.	Nationality
Address		Occupation	Driving Licence No	Date of Expiry
Postal Code		Contact No	Mobile Phone No.	

CHECK OUT

CHECK IN

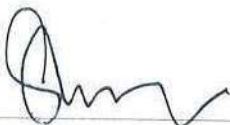
Date 4.1.2021	Time 11.10am	Mileage KM	E 1/4 1/2 3/4 F
Date 0.1.21	Time 9.33am	Mileage KM	Remarks 1st. Cap.

IMPORTANT NOTES:-

- Car is restricted to SINGAPORE use. See clause 1(f) for non-compliance.
- No refund will be given for vehicle that returns early.
- Own Damage Liability - First \$1500 for damage to vehicle plus loss of earnings while damaged vehicle is under repair.
- Third Party Liability - First \$2000 for any Third Party Accident Claim.
- Additional Excess of \$3000 for drivers under 24yrs old or above 70yrs and/or less than 2yrs driving experience.
- Hirer is responsible for all parking fines & traffic summons.
- Extension:- One day's advance notice is required otherwise no extension will be allowed.
- Vehicle should be returned at the same time as collection except on Saturday where return time is before 10am.
- Vehicle returned after office hour will be charged to the next working day.
- Hourly extension is charged at 1/5 of the daily rate.
- As preventive maintenance, please check water & engine oil daily.
- Please check that you have not left any of your personal belongings in the vehicle. Our company and staff will not be responsible for any loss of belongings after the vehicle is returned.
- For the comfort of other users, please refrain from smoking, eating or carrying of pets in the car. A cleaning charge of \$200 will be imposed for smoky, smelly or dirty vehicle.
- Carrying of PASSENGERS in commercial vehicle is strictly prohibited. Only WORKERS covered under hirer's workmen compensation are allowed.

	UNIT		RATE (\$)	TOTAL (\$)
RATE	4	@	100 + GST	400
DISCOUNT				
GST @ 7%				28
TOTAL				428
EXTENSION			AR2101 - 0087	
Cycle Ubi/R SMM5904L				
DEPOSIT (refundable) S\$				
CHANGED OVER FROM VEH.			DATE	

I/We have read and agree to the terms and conditions of the rental agreement above and as set overleaf.
 I/We declare that all information given on this form is true and accurate.



Hirer's Signature

Joint Hirer's/ Guarantor's Signature

for CHAN'S & SONS ENTERPRISE

VEHICLE NO. **SMP2454Y**

MODEL

FROM

RETURN

*Estimate Date. For actual return see CHECK IN



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 17 Dec 2020 / 09:51:29

Receipt Date/Time : 17 Dec 2020 / 09:51:29

Tax Invoice/Receipt

Receipt No. : ITNET-00000-201217-000746

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 - SHC1130R

As at 17 Dec 2020/07:45:00

Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED

1	Insurance Enquiry - SHC1130R Enquiry Fee 20201217094954664945	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

462845XXXXXX3120	eNETS Credit Card	7.45
------------------	-------------------	------

Total		7.45
--------------	--	------

Cash Change		0.00
-------------	--	------

Tendered Amount		7.45
-----------------	--	------

Excess Refundable Amount		0.00
--------------------------	--	------

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

Asher Sng (LKKAUTO)

From: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>
Sent: Tuesday, 18 May 2021 1:57 PM
To: Asher Sng (LKKAUTO)
Cc: Admin A
Subject: [MANDATE GIVEN - EXPRESS SETTLEMENT via LKK] MSFCIL REF : D20005174MFSH ; LKK REF: CC4/FCI20014104/Ues3q2

Follow Up Flag: Follow up
Flag Status: Flagged

Dear Asher,

We refer to your below email.

We agree to your recommendation to settle the matter @ **\$4,755.46 (all in).**

Thank you.

Kind Regards,

Vic Sanghilan
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877
| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 | Email: vicsanghilan@msfirstcapital.com.sg | Company Regn. No. 195000106C

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.

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: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Sent: Tuesday, 18 May 2021 10:42 am
To: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: [EXPRESS SETTLEMENT via LKK and VERIFY TP DAMAGE CONSISTENCY] FW: SURVEYOR APPOINTED; OUR REF : D20005174MFSH ; YOUR REF: SMM5904L

Hi Vic,

We refer to the email below.

The damaged to third party vehicle is consistency with the accident.

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, 18 May 2021 10:03 AM

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

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

Subject: [EXPRESS SETTLEMENT via LKK and VERIFY TP DAMAGE CONSISTENCY] FW: SURVEYOR APPOINTED; OUR REF : D20005174MFSH ; YOUR REF: SMM5904L

Dear Asher,

We refer further to our below email.

Please confirm on TP vehicle damage consistency.

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.

From: Vic Alpeh S. Sanghilan

Sent: Tuesday, 11 May 2021 10:20 am

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

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

Subject: RE: [MANDATE REQUEST] RE: [EXPRESS SETTLEMENT via LKK and VERIFY TP DAMAGE CONSISTENCY] FW: SURVEYOR APPOINTED; OUR REF : D20005174MFSH ; YOUR REF: SMM5904L

Dear Asher,

We refer to your below email.

We will get back to you for an update in due course.

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

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

Sent: Tuesday, 11 May 2021 10:10 am

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

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

Subject: RE: [MANDATE REQUEST] RE: [EXPRESS SETTLEMENT via LKK and VERIFY TP DAMAGE CONSISTENCY] FW: SURVEYOR APPOINTED; OUR REF : D20005174MFSH ; YOUR REF: SMM5904L

Hi Vic,

We refer to the above matter.

Third party is chasing for settlement / offer.

Kindly let us have your approval / instruction if any.

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: Asher Sng (LKKAuto)

Sent: Friday, 26 March 2021 10:54 AM

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

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

Subject: [MANDATE REQUEST] RE: [EXPRESS SETTLEMENT via LKK and VERIFY TP DAMAGE CONSISTENCY] FW: SURVEYOR APPOINTED; OUR REF : D20005174MFSH ; YOUR REF: SMM5904L

****Resent with attachement**

Your ref : **D20005174MFSH**

Our ref : CC4/FCI20014104/Ues3q2

Dear Sirs,

ACCIDENT INVOLVING SHC 1130R (OI) AND SMM 5904L (TP) ON 17/12/2020

We refer to the above matter.

The accident occurred when our insured rear ended 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 " **CYCLE & CARRIAGE.FULCO MOTOR DEALER PL** " at **\$ 4,755.46 (all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 10,894.09	\$ 4,320.01
2. Loss of Rental (4days x \$100)(w/GST)	\$ 428.00	\$ 428.00 (4days x \$100)
3. LTA Search Fee	\$ 7.45	\$ 7.45
Total	\$ 11,329.54	<u>\$ 4,755.46</u>

Surveyor recommended 3days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval / instruction.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108 | 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, 21 December 2020 12:41 PM

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

Cc: CS A Team <cs-a@lkkauto.com>

Subject: [EXPRESS SETTLEMENT via LKK and VERIFY TP DAMAGE CONSISTENCY] FW: SURVEYOR APPOINTED; OUR REF : D20005174MFSH ; YOUR REF: SMM5904L

Dear LKK,

Please refer to the below email.

We noted that TP vehicle was already inspected.

Kindly verify and drop us an email on the TP vehicle damage consistency as our ID reported that TP vehicle only sustained slight scratches on the rear portion.

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

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.

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: Vic Alpeh S. Sanghilan

Sent: Monday, 21 December 2020 12:36 pm

To: Chris Bulaclac <chris.bulaclac@ccfulco.com.sg>

Cc: Renemer Bagang <renemer.bagang@ccfulco.com.sg>; Mars Ler <mars.ler@ccfulco.com.sg>; Jason Tea <JasonTea@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: SURVEYOR APPOINTED; OUR REF : D20005174MFSH ; YOUR REF: SMM5904L

WITHOUT PREJUDICE

Dear Chris,

We agree on direct settlement subject to damage consistency, quantum and number of repair days to be based on our Surveyor recommendations.

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

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.

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: Chris Bulaclac <chris.bulaclac@ccfulco.com.sg>
Sent: Monday, 21 December 2020 11:13 am
To: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>
Cc: Renemer Bagang <renemer.bagang@ccfulco.com.sg>; Mars Ler <mars.ler@ccfulco.com.sg>; Jason Tea <JasonTea@msfirstcapital.com.sg>
Subject: RE: [REQUEST VIDEO] RE: SURVEYOR APPOINTED; OUR REF : D20005174MFSH ; YOUR REF: SMM5904L

Dear Vic,

Please see attach video recording for your reference.

Thank you,

Best Regards,

Christopher L. Bulaclac
Assistant Manager- Customer Service
H/P 96552177 D/D 65949160
email : chris.bulaclac@ccfulco.com.sg
Cycle & Carriage Fulco Motor Dealer Pte Ltd
330 UBI Road 3 Singapore 408650
Tel : 67461000 Fax : 64875857

From: Vic Alpeh S. Sanghilan [<mailto:VicSanghilan@msfirstcapital.com.sg>]
Sent: Monday, 21 December 2020 11:11
To: Chris Bulaclac <chris.bulaclac@ccfulco.com.sg>
Cc: Renemer Bagang <renemer.bagang@ccfulco.com.sg>; Mars Ler <mars.ler@ccfulco.com.sg>; Jason Tea <JasonTea@msfirstcapital.com.sg>
Subject: [REQUEST VIDEO] RE: SURVEYOR APPOINTED; OUR REF : D20005174MFSH ; YOUR REF: SMM5904L

Without Prejudice

Dear Chris,

We refer to your below email.

Kindly forward a copy of your client's video footage for our necessary 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: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 | 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.

From: Chris Bulaclac <chris.bulaclac@ccfulco.com.sg>
Sent: Monday, 21 December 2020 11:06 am
To: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>
Cc: Renemer Bagang <renemer.bagang@ccfulco.com.sg>; Mars Ler <mars.ler@ccfulco.com.sg>
Subject: FW: SURVEYOR APPOINTED; OUR REF : D20005174MFSH ; YOUR REF: SMM5904L

Dear Vic,

Car has been survey , please assist to advice if we can do Direct Settlement.

Thank you,

Best Regards,

Christopher L. Bulaclac
Assistant Manager- Customer Service
H/P 96552177 D/D 65949160
email : chris.bulaclac@ccfulco.com.sg
Cycle & Carriage Fulco Motor Dealer Pte Ltd
330 UBI Road 3 Singapore 408650
Tel : 67461000 Fax : 64875857

From: Claim Workflow System [<mailto:cwsmotorclaims@msfirstcapital.com.sg>]
Sent: Thursday, 17 December 2020 9:11 PM
To: Renemer Bagang
Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG; VICSANGHILAN@MSFIRSTCAPITAL.COM.SG
Subject: SURVEYOR APPOINTED; OUR REF : D20005174MFSH ; YOUR REF: SMM5904L

Dear Sir/Madam

PRI Request For **SMM5904L** Accident Involving **SHC1130R** On 17-12-2020 AT 07:45:00HRS.

Please find below details for your reference

- **Claim number** : D20005174MFSH
- **Insured vehicle number** : SHC1130R
- **Accident date** : 17-12-2020
- **Third-party vehicle number** : SMM5904L
- **Assignment type** : WITHOUT PREJUDICE
- **Surveyor** : LKK AUTO CONSULTANTS PTE LTD
- **Officer-in-Charge** : SANGHILAN VIC ALPEH SUMAGANG

PS: This is a system generated mail. Please do not reply to this mail.

Regards,
Admin Team

Claim Workflow System
Motor Claims Department
MS First Capital Insurance Limited
Tel : 6507 3848
Fax : 6507 3849