

FASTECH AUTO PTE LTD

1 Kaki Bukit Ave 6 #01-48 Autobay

Singapore 417883

Tel No: 67465405 / 67465376 Fax No: 67458520

Tax Reg No: 200006262D

Date : 07.01.2021

MS First Capital Insurance Limited

36 Robinson Road

#16-01 City House

Singapore 068877

Attn: Motor Claim Department

Dear Sir/Madam,

ACCIDENT INVOLVING VEHICLES : SLX 3953L / SHB 2183L AND OTHER ON 18.12.2020

We are the authorized repair workshop for the owner of motor vehicle no: **SLX 3953L** , which was involved in the captioned accident with your insured vehicle no: **SHB 2183L** . The vehicle owner has requested and authorized us to assist him in presenting his/her claim against the party responsible for the damage to the vehicle.

As the accident was caused by the negligent act of your insured driving, we are submitting these claims for your consideration on behalf of the owner/claimant.

1) Cost of Repair (inclusive of GST)	\$ 17,655.00
2) Loss of Rental	\$ 2,600.00
	<u>\$ 20,255.00</u>

We enclosed herewith the following documents to support the claims:

- | | |
|------------------------------------|-----------------------------------|
| a) Final Repair Invoice | b) Car Rental Invoice / Agreement |
| c) Letter of Authorisation, etc... | d) GIA Report |
| e) Police Report | f) I/C & Driving Licence |
| g) Insurance Certificate | h) Vehicle Registration Log Card |

Kindly look into the matter and let us hear from you on the settlement of our customer's claims as soon as possible.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/claimant.

Thank you.

Yours faithfully,

Jason Tang (jason@fastechauto.com.sg)

For Fastech Auto Pte Ltd

DATE : 18.12.2020

TO : MS First Capital Insurance Limited.

RE : ACCIDENT INVOLVING VEHICLE NO. SLX 3953L / SHB 2183L
and other

ALONG _____

ON 18.12.2020

I/We, Poh Huat Car Services

of (NRIC No./ROC No.) 53318250J

of 365 Jalan Besar Singapore 208995.

owner of vehicle no. SLX 3953L in consideration of M/s FASTECH AUTO
PTE LTD repairing my/our vehicle SLX 3953L at my/our instruction and hereby
authorise M/s FASTECH AUTO PTE LTD to demand claim settlement whatever
amount settled/payable by the Insurance Company and/or third party or to commence legal
proceedings, if necessary, under my name, for the cost of repairs, car rental and/or loss of use,
etc. and to their appointing solicitor to act for me/us in respect of the said accident/claim and
all claimed and/or settled shall belong to them absolutely.

I/We further agree and undertake to indemnify them against the above-mentioned claim cost
which may arisen therewith.



Signature of Owner : Bl

Name of Owner : _____

DISCHARGE RECEIPT

*** This Discharge Voucher applies only to the claimant's claim for his property damage and will not affect his personal injuries claim and/or uninsured losses claim in a later date. Further, the settlement terms herein should not be used as an evidence to prejudice to the claimant's personal injuries claim and/or other uninsured losses claim arising of the subject matter in this action.

CLAIM REFERENCE : D20005223MFSH
ACCIDENT DATE : 18/12/2020
ACCIDENT LOCATION : CTE TOWARDS CITY (AFTER BRADDELL ROAD)
INSURED : CITYCAB PTE LTD
INSURED DRIVER : ONG KAH HWA
INSURED VEHICLE : SHB 2183L
INVOLVED PARTY : SLX 3953L
SETTLEMENT SUM : \$19,600.00

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 : POH HUAT CAR SERVICES

Signature and Date :



18/06/21
Bl

WITNESS :

TANG JUN ZHONG
S8704986H

Signature and Date :

18/06/21

TAX INVOICE

FASTECH AUTO PTE LTD

1 Kaki Bukit Ave 6 #01-48 Autobay

Singapore 417883

Tel No: 67452063 / 67467158 Fax No: 67458520

Tax Reg No: 200006262D

Tax Invoice : 22144

MS First Capital Insurance Limited

36 Robinson Road

#16-01 City House

Singapore 068877

Attn : Motor Claim Department

Date : 07.01.2021

Vehicle No : SLX 3953L

Make/Model : BMW 520I

Chassis/Eng# :

Accident Date : 18.12.2020

Claim No :

Reference : 1220 -22144

Policy No :

	Amount
To proceed on lump sum repair	S\$ 16500.00

E. & O. E.	Total : S\$	16500.00
	GST @ 7% : S\$	1155.00
	Amount Due : S\$	17655.00


for FASTECH AUTO PTE LTD



OFFICIAL RECEIPT

No.: _____

Date: 04 Jan 2021

Received from Goh Kai Loon (Wu JieRu)

the sum of Dollars Two Thousand Six Hundred Only -

in payment of \$ SLX 3953 L on 18.12.2020 (Car Rental)

\$ 2,600.00

Cash / Cheque No.:

BLU

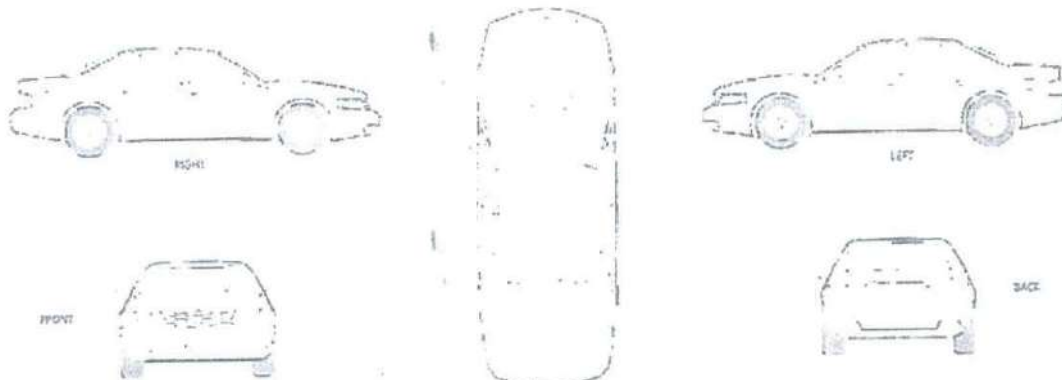
MAPLE DREAM AUTOMOTIVE

Registration : 53370482X

19 Roselane, Singapore 437379

VEHICLE HIRE AGREEMENT

CAR PLATE NO: <u>SLX 5475L</u>	COLLECTION TIME: <u>18.12.2020 @ 11:04</u> <input checked="" type="radio"/> AM <input type="radio"/> PM
MAKE AND MODEL: <u>Toyota Alhambra</u>	RETURN TIME: <u>30.12.2020 @ 16:10</u> <input type="radio"/> AM <input checked="" type="radio"/> PM
THIRD PARTY INSURANCE NON-WAIVER EXCESS: Own damage repair cost up to SGD3500	CHARGES: <u>\$300.00</u> DAYS: <u>(13)</u> Total Charges: <u>\$300.00</u>
	Malaysia/GPS: DAYS: ()
HIRER'S PARTICULARS	Deposit: <u>S</u>
NAME (IN NRIC / PASSPORT): <u>Goh Kqi Loon (Wu Jieru)</u>	Remarks
NRIC / PASSPORT NO.: <u>S 8739207D</u>	
DATE OF BIRTH: <u>19 Nov 1987</u>	
ADDRESS: <u>Blk 333D Yishun Street 31 #07-145</u> <u>Singapore 764333</u>	
CONTACT (I): <u>9820 0034</u>	
DRIVING LICENSE PASSED DATE: <u>06 Jan 2009</u>	
EMPLOYMENT DETAILS:	



LEGEND:	D: DENT I C: CRACK I S: SCRATCH I G: GAP I P: PAINT OFF
PETROL LEVEL:	BAR: MILEAGE:

IMPORTANT

- Only persons who are above 22 and below 65 years of age, with at least 2 years of driving experience, authorized, licensed and signing this agreement may drive the vehicle.
 - Vehicle is strictly for use in Singapore only and may not be driven out of Singapore without the prior written consent of
 - All vehicles are fitted with anti-theft device which will respond to the anti-theft unit at the Singapore Customs. Hirer will be fully liable for all costs and charges incurred in event that the immobilizer is being activated at the Singapore customs. There will be no refund of unused rental and the hirer shall bear the cost of the following charges: a) SGD\$300.00 for towing from Singapore Customs
b) SGD\$200.00 for resetting of immobilizer
c) Rental will be forfeited due to breach of hiring agreement
 - Use of vehicle for illegal purposes (e.g. in connection with theft, drug distribution, trafficking or smuggling) is strictly prohibited.
 - In case of accident, the hirer shall report to the rental office immediately. Police report must be made within 24 hours if there are injuries involved.
 - The Hirer agrees that a punctured tyre, empty petrol tank, flat battery due to negligence, activation of the spare key such as loss of vehicle's key or vehicle's key locked in the vehicle, by itself does not represent a breakdown and that in the event the Owner's Emergency Response is called upon to react to such occurrence, the Hirer shall bear the cost of such response at a fee from SGD\$50, during office hours, to SGD\$80, out of office hours, per trip, excluding replacement costs, if any. Punctured and damaged tyre that cannot be reused shall be charged accordingly from SGD\$100 to SGD\$200 per tyre
 - Emergency Breakdown and Towing Service is only available up to 400km from the Malaysia Custom, excluding Genting Highlands.
 - All vehicles are supplied with petrol and should be returned with petrol level likewise. There will be no refund for excess petrol.
 - No refund for early return of vehicle. The hirer shall be liable for late return charges at rate of SGD\$10 to SGD\$20 per hour per day, depending on the type of vehicle.
 - Rims, windscreen and window damages are not covered under insurance, which the applicable charges range from SGD\$300 to SGD\$1500.
 - No smoking and pets are allowed. In the event of stubborn stains and odor, Hirer is responsible at a penalty of SGD\$300.
- I have read and agree to the terms and conditions on both side of this agreement. All information I have provided in connection with this agreement is true.
- I further request for and consent to the collection, use and disclosure of my personal data by and its related corporations (collectively), its agents and sharing such personal data with business partners and marketing partners, as well as their authorized service providers, for the purposes of contacting me and sending me marketing and promotional material about your and/or their other products and services, benefits, promotions and rewards or to conduct consumer or market research or to identify other products and services which may be relevant to me, using my contact particulars which may have in its records from time to time (including where applicable my telephone number(s)).

18.12.2020 11:04 am
Collection/Date/Time

RL
SIGNATURE

30.12.2020 16:10 pm
Return/Date/Time



1. The said vehicle (and all tools and accessories therein) is the property of the Owner and the Hirer shall be a mere bailee thereof and no interest in it shall pass on to the Hirer.

2. The hiring shall commence on the date and at the time specified and shall continue for the period and end of the date and at the time stated unless extended or as requested by the Hirer, subject to the consent of the Owner.

3. The Hirer shall pay in full the hire charges specified before the commencement of hiring. No part of such hire charges shall be refunded in any circumstances.

4. If the Hirer shall fail to return the said 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 when the said vehicle is returned to the Owner, such further other charges in accordance with the Owner's current rate of hire charges or at such other rates as the Owner may in its absolute discretion think fit. All charges and amounts due which are not paid when due shall bear an interest of 10% per month until they are paid.

5. The said vehicle may only be driven by the Hirer or persons who are designated and authorized therein (hereinafter called "the authorized driver"). The Hirer and the

authorized driver must be in possession of a valid driving license and shall at all times drive the said vehicle in a careful and skillful manner, observing the traffic regulations and laws and in the event of any breach thereof, the Hirer shall pay all fines, cost of repairs 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:

- a. The Hirer shall not carry load or passengers in excess of the Motor Vehicle's licensed carrying capacity (i.e. one driver and four passengers).
- b. The Hirer shall not drive the said vehicle whilst under the influence of intoxicating liquor or drugs.
- c. It is expressly forbidden to hire the said vehicle out to third persons or to let unauthorized persons or learners to use the said vehicle or to permit the said vehicle to be used for illegal purposes (for instance: in connection with theft, drug pedaling or trafficking, smuggling or any other criminal activity) or 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 said vehicle being seized, confiscated or forfeited as a result thereof, the Hirer shall indemnify the Owner for all losses incurred including the value of the said vehicle.
- d. The Hirer and the authorized driver must be over 22 years of age and under 65 years and be holding valid driving license. Failure to observe stipulation may return all damage costs to be borne by the Hirer.

6. The Hirer agrees that a punctured tyre, empty petrol tank, flat battery due to negligence, activation of the spare key such as loss of vehicle's key or vehicle's key locked

in the vehicle, by itself does not represent a breakdown and that in the event the Owner's Emergency Response is called upon to react to such occurrence, the Hirer shall bear the cost of such response at a fee from SGDS\$50, during office hours, to SGDS\$80, out of office hours, per trip, excluding replacement costs, if any. Punctured and damaged tyre that cannot be reused shall be charged accordingly from SGDS 100 to SGDS\$200 per tyre.

7. The Hirer or authorized driver shall report all accidents involving the said vehicle to the Owner immediately and should there be bodily injuries, to the police within 24

hours after the accident. The Hirer or authorized driver shall not admit or compound any claim, either partially or in full. Hirer is to secure the names and addresses 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 referred to the Owner immediately. The Hirer shall not abandon the said vehicle without adequate provisions for safeguarding and security the same time. Failure to comply with rules 5 and 7 will render the Hirer liable for all costs and third party claims.

8. 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 use of the said vehicle, or as a result of any defect therein and in taking delivery of the said vehicle. The Hirer shall be deemed to have satisfied himself that in all respects roadworthy and in a proper and safe condition.

9. Preservation and rental fees are strictly non-refundable. If for any reason the vehicle described in the schedule of 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 reserves the right to replace the said vehicle with an alternative vehicle of similar seating capacity and if no such alternative vehicle is available then the Hirer shall be refunded of any hire charges and deposit (if any) paid by him/her after offsetting the rental charges and costs incurred but shall have no other claim of any kind whatsoever against the Owner. However, if no deposit is paid, the Hirer must pay for rental charges incurred on demand.

10. The Hirer shall pay for the cost of petrol during the period of hiring provided always that the Hirer having taken delivery of the said vehicle with petrol shall return it likewise, failure to do so which the Owner shall be entitled to refill the tank and the cost thereof shall be recoverable from the Hirer.
11. The vehicle is not covered by a motor insurance policy covering personal accident insurance for the Hirer, his passenger or authorized driver and the Owner shall not be responsible for any liability claims, injuries or otherwise in connection with any accident death or the losses arising from the use of the vehicle. The Owner may at the request of the Hirer and upon payment of the requisite charges, arrange for separate personal accident coverage for bodily injury or death.
12. The said vehicle shall be covered under a Vehicle Insurance Policy which contains an excess Clause as Stipulated/Stated in the current Owner's Car Rental Standard Brochure Tariff.
13. On or prior to the expiration of the period of hire, the Hirer shall return the said vehicle together with all tyres, tools, accessories and equipment to the owner at the Owner's designated stations in as good order and condition as the said vehicle was when collected by the Hirer from the Owner.
14. No relaxation, forbearance or indulgence by the Owner in enforcing any of the terms and conditions of this agreement shall prejudice or affect the rights and powers of the Owner hereunder nor shall any waiver or any breach operate as a waiver of any subsequent or continuing breach.
15. The Hirer is responsible for obtaining the required CashCard with sufficient balance prior entry, into any roads within the ERP system.
16. In the breach of the terms and conditions of the agreement, the Owner reserves the right to resume possession of the hired vehicle at any time from the Hirer in the Owners' interest without prejudice.
17. The Owner shall not be liable to the Hirer or any person for any loss or damage whatsoever and howsoever caused or occasioned by reason of the Owner resuming possession of the vehicle nor shall the Owner be liable to any person for monies, goods, articles or things not belonging to the Owner which are in or alleged to be in the vehicle at the time the Owner resumes possession of the vehicle.
18. The Hirer shall not take the said vehicle outside mainland Singapore, Malaysia or any other territory outside Singapore without the written consent of the Owner. Failure to comply with this term may entail serious consequences and the Hirer shall assume personal and full responsibility and in the event of the said vehicle being damaged, seized, confiscated or forfeited as a result thereof, the Hirer shall indemnify the Owner for all losses incurred including the value of the said vehicle.
19. That in addition, the Hirer shall be deemed to have extended the period of hire by reason of the Hirer's failure to return the said vehicle or continued possession and/or continued use of the said vehicle upon the same terms and conditions in respect of any replacement vehicle hired in lieu of the said vehicle by means of new Rental Agreement or Replacement Voucher.

I hereby agree to the following terms and conditions



BL

Hirer

MAPLE DREAM AUTOMOTIVE

Asher Sng (LKKAUTO)

From: Eric Woo <EricWoo@msfirstcapital.com.sg>
Sent: Wednesday, 21 April 2021 12:07 PM
To: Asher Sng (LKKAUTO)
Cc: Merina Chia
Subject: RE: [MANDATE REQUEST] RE: [PROPOSED LIABILITY] RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHB 2183L (OI : FCI - D20005223MFSH) and SLX 3953L (TP : LKK REF - CC6/FCI20014111/Ues3) on 18/12/2020

Follow Up Flag: Follow up
Flag Status: Completed


Dear Asher,

You have our mandate to settle as follow:

COR : \$17,655.00
LOR : \$1,560.00 - \$2,340.00
To offer : \$19,215.00 - \$19,995.00

Thank you.

Eric Woo
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email:
EricWoo@msfirstcapital.com.sg | Company Regn. No. 195000106C | TEL: 6507 3848
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: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Sent: Friday, March 26, 2021 9:45 AM
To: Eric Woo <EricWoo@msfirstcapital.com.sg>
Cc: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Subject: [MANDATE REQUEST] RE: [PROPOSED LIABILITY] RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHB 2183L (OI : FCI - D20005223MFSH) and SLX 3953L (TP : LKK REF - CC6/FCI20014111/Ues3) on 18/12/2020

Hi Eric,

We understand that Merina on leave.

Enclosed below for your necessary action please.

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: Tuesday, 9 March 2021 7:19 PM

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

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

Subject: [MANDATE REQUEST] RE: [PROPOSED LIABILITY] RE: EXPRESS SETTLEMENT VIA LKK – Accident Involving SHB 2183L (OI : FCI – D20005223MFSH) and SLX 3953L (TP : LKK REF – CC6/FCI20014111/Ues3) on 18/12/2020

Your ref : **D20005223MFSH**

Our ref : CC6/FCI20014111/Ues3q2

Dear Sirs,

ACCIDENT INVOLVING SHB 2183L (OI) AND SLX 3953L (TP) ON 18/12/2020

We refer to the above matter.

The said chain collision involved 3 vehicles whereby our insured was the last vehicle.

In accordance to the MCF guideline for chain collision, we have to settle the front vehicle's claim at 100%.

We did clarify with insured the nature of the accident and he's aware that NCD (if any) would be affected.

We seek your approval to offer repairer "FASTECH AUTO PTE LTD " at **\$ 19,735.00 (all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 58,561.31	\$ 17,655.00
2. Loss of Rental (7days x \$69.95)	\$ 2,600.00	\$ 2,080.00 (13days x \$160)
Total	\$ 61,161.31	<u>\$ 19,735.00</u>

Surveyor recommended 13days 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: Merina Chia <MerinaChia@msfirstcapital.com.sg>

Sent: Tuesday, 9 February 2021 11:46 AM

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

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

Subject: RE: [PROPOSED LIABILITY] RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHB 2183L (OI : FCI - D20005223MFSH) and SLX 3953L (TP : LKK REF - CC6/FCI20014111/Ues3) on 18/12/2020

Dear Asher,

We are agreeable with your proposal on liability.

Thank you.

Best Regards,

Merina Chia (Ms)

Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856 | Fax No. : 6507 3849 | Email: merinachia@msfirstcapital.com.sg | Company Regn. No. 195000106C

A Member of  Insurance Group

As a response to the COVID19 outbreak, we are observing staggered working hours and some of us are on Work From Home arrangement. However, we are actively working to support our clients and partners. We have access to e-mails and will work to respond in a timely manner. We appreciate your kind understanding. Stay safe.

Personal Data Protection Act 2012 ("PDPA"):

Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to <http://www.msfirstcapital.com.sg> for details of PDPA Personal Data Collection Statement.

Confidentiality Notice: This e-mail is confidential. It may also be legally privileged. If you are not the addressee or to whom it is intended, you may not copy, forward, disclose or use any part of it. If you have received this message in error, please delete the message and all copies from your system and notify the sender immediately by return e-mail.

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

Sent: Monday, 25 January 2021 5:48 PM

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

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

Subject: [PROPOSED LIABILITY] RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHB 2183L (OI : FCI - D20005223MFSH) and SLX 3953L (TP : LKK REF - CC6/FCI20014111/Ues3) on 18/12/2020

Dear Sir/Madam,

We refer to the above matter.

Liability: 100%

Remark: B:28 3VEH CC OID LAST

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

Sent: Tuesday, 5 January 2021 11:41 AM

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

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

Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHB 2183L (OI : FCI - D20005223MFSH) and SLX 3953L (TP : LKK REF - CC6/FCI20014111/Ues3) on 18/12/2020

Dear Su Li,

Attached our insured GIA report for your perusal.

Please let us have the preliminary report/repair estimate and proposal of liability the soonest.

Thank you.

Best Regards,

Merina Chia (Ms)

Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856 | Fax No. : 6507 3849 | Email: merinachia@msfirstcapital.com.sg | Company Regn. No. 195000106C

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

As a response to the COVID19 outbreak, we are observing staggered working hours and some of us are on Work From Home arrangement. However, we are actively working to support our clients and partners. We have access to e-mails and will work to respond in a timely manner. We appreciate your kind understanding. Stay safe.

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From: Su Li (LKK Auto) <suli@lkkauto.com>
Sent: Wednesday, December 23, 2020 11:49 AM
To: Motor Claims <MotorClaims@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Subject: EXPRESS SETTLEMENT VIA LKK – Accident Involving SHB 2183L (OI : FCI – TBA) and SLX 3953L (TP : LKK REF – CC6/FCI20014111/Ues3) on 18/12/2020

YOUR REF: TBA
LKK REF: CC6/FCI20014111/Ues3

Dear Sir / Madam,

We refer to the above matter.

We have inspected third party vehicle SLX 3953L at M/s FASTECH AUTO PTE LTD 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.

Meanwhile, kindly advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

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

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

"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)

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