

18 JAN 2020

Our Ref: SLB2596G

MS FIRST CAPITAL INSURANCE LIMITED**By email****Attn: Motor Claims Department**

Dear Sir/ Ma'am,

RE: ACCIDENT INVOLVING SLB2596G & SHA1049D on 12/12/2020 @ 0315

We are writing on behalf of **SITI NUR HANIS BINTE YAHMAN**, the registered owner of motor vehicle number **SLB2596G** which was involved in the aforementioned accident.

Our customer's vehicle was damaged due to your insured/authorized driver's negligence in the driving, control and/or management of your insured vehicle. We are instructed to claim the following expenses incurred:

1	Cost of Repairs	\$	3,600.00
2	Loss of Use (15/12/20 to 17/12/20 -02 days x s\$120/day)	\$	360.00
3	LTA Search Fees	\$	7.45
	Total:	\$	3967.45

The following supporting documents are enclosed herewith:

1. Copy of Singapore Accident Statement of **SLB2596G**
2. Copy of Certificate of Insurance
3. Copy of Letter of Authorization to act on our customer's behalf
4. Copy of LTA search fee payment receipts
5. Copy of Final Repair Bill
6. Copy of Replacement Vehicle Rental Invoice

Please acknowledge receipt of this letter and the enclosed documents. We look forward to your favourable reply in the soonest.

Yours faithfully,


Ong Pin Qi
Polymath Garage Pte Ltd




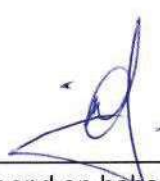
Letter of Authorization

ACCIDENT DETAILS		Accident Date:	12/12/2020
Vehicles Involved:	3.	Accident Time:	03:15
1. SLB2596 G	4.	Location:	KPE Entrance Before tunnel
2. Sha1049 D	5.		

I/We Siti Nur Hanis Binte Yahman, NRIC / UEN No. S9023864G,
of Blk 238 TAMPINES ST 21 #03-587 (S) 520238,
owner of vehicle number (1) as listed above (the "Owner"), hereby authorize Polymath Garage Pte Ltd ("PMG") to commence repairs to the said vehicle forthwith. In consideration of PMG repairing the said vehicle at my/our request and at no cost to me:

- (1) I/We hereby irrevocably authorize PMG to demand, claim, settle in any manner, receive any amount settled/payable by the insurer and/or third party or to commence legal proceedings in my name for the cost of repairs, loss of use and other incidentals, to appoint any solicitor to act on my/our behalf in respect to the claim(s) and any amount received shall belong solely to PMG and the solicitors appointed on my behalf shall accept this as my/our irrevocable authorization to pay the amount due directly to PMG after deduction of their costs.
- (2) I/We authorize PMG to proceed with claims directly from my/our insurer on my/our behalf and undertake to pay the excess applicable, or undertake to pay PMG directly if claiming from my/our insurer is not possible, the cost of repairs and all other costs, fees and expenses incurred in pursuing the claim on my/our behalf, in the event that the contents of my/our accident report is untrue, inaccurate or not believed by the court, or that new evidence is presented against my/our favour after the date of this agreement, or that any action on my part or the part of the driver involved in the accident, undeclared before the date of this agreement, directly or indirectly causes the unenforceability or loss of the claim.
- (3) I/We undertake to inform PMG if the third party's insurer communicates with me/us directly, orally or in writing and I/We shall not accept any monies or offer of settlement from the third party's insurer(s) without first obtaining written consent from PMG.
- (4) I/We undertake to accept and sign any discharge vouchers or authorization letters from the third party insurer and appointed solicitor in relation to the claim at PMG's request.
- (5) Upon settlement of the third party claim, should any monies be sent to me/us by the third party's insurer, I/We shall immediately pay Polymath Garage Pte Ltd and my/our solicitor the amount due for the cost of repairs, related expenses and disbursements incurred.


Owner's Signature


For and on behalf of PMG

Name: Ong Pin Qi

DISCHARGE RECEIPT

CLAIM REFERENCE : D20005129MFSH
ACCIDENT DATE : 12/12/2020
ACCIDENT LOCATION : KPE ENTRANCE BEFORE TUNNEL
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : LIM BENG KIAT
INSURED VEHICLE : SHA 1049D
INVOLVED PARTY : SLB 2596G
SETTLEMENT SUM : \$3,667.45

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 : **SITI NUR HANIS BINTE YAHMAN**

Signature and Date :

 16.3.21

WITNESS : 

Signature and Date :

 16.3.21



INVOICE

MS FIRST CAPITAL INSURANCE LTD

36 ROBINSON ROAD
#16-01 CITY HOUSE
SINGAPORE 068877

Invoice Date

18 Jan 2021

Invoice Number

INV-00734

Reference

SLB2596G

Polymath Garage Pte Ltd

10 Kaki Bukit Road 2

First East Centre #01-21

Singapore 417868

Description	Quantity	Unit Price	Amount SGD
Lump sum repair	1.00	3,600.00	3,600.00
Subtotal			3,600.00
TOTAL TAX			0.00
TOTAL SGD			3,600.00

Due Date: 18 Jan 2021

PayNow

201605123Z

DBS Current Bank Account

072-001632-7

Please make cheques payable to "POLYMATH GARAGE PTE LTD".

Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 15 Dec 2020 / 10:40:33

Receipt Date/Time : 15 Dec 2020 / 10:40:32

Tax Invoice/Receipt

Receipt No. : ITNET-00000-201215-001164

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 - SHA1049D				
As at 12 Dec 2020/15:15:00				
Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SHA1049D			
	Enquiry Fee	7.00	0.49	7.49
	20201215103809635578			
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				
	409636XXXXXX0244	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. Sanghilaan <VicSanghilaan@msfirstcapital.com.sg>
Sent: Monday, 15 March 2021 9:30 AM
To: Asher Sng (LKKAUTO)
Cc: Admin A
Subject: [MANDATE GIVEN] - EXPRESS SETTLEMENT VIA LKK - MSFCIL REF: D20005129MFSH - Accident Involving SHA 1049D (OI : FCI - TBA) and SLB 2596G (TP : LKK REF - CC6/FCI20014241/Aes3) on 12/12/2020

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 \$3,727.45 – \$3,757.45 (all in).

Cost of Repair	\$3,600.00	\$3,600.00
Loss of Use (\$40 - \$50 x 3 Days) – OPC	\$ 120.00	\$ 150.00
LTA Search Fee	\$ 7.45	\$ 7.45
TOTAL	\$3,727.45	\$3,757.45

Thank you.

Kind Regards,

Vic Sanghilaan
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: vicsanghilaan@msfirstcapital.com.sg | Company Regn. No. 195000106C
A Member of **MS&AD Insurance Group**

Personal Data Protection Act 2012 ("PDPA"):

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From: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Sent: Friday, 26 February 2021 5:44 pm
To: Vic Alpeh S. Sanghilaan <VicSanghilaan@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>
Subject: RE: [MANDATE RWQUEST] RE: [EXPRESS SETTLEMENT VIA LKK] MSFCIL REF: D20005129MFSH - Accident Involving SHA 1049D (OI : FCI - TBA) and SLB 2596G (TP : LKK REF - CC6/FCI20014241/Aes3) on 12/12/2020

Hi Vic,

We refer to the email below.

Third party mention that the video footage is not available.

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: Friday, 26 February 2021 12:00 PM

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

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

Subject: RE: [MANDATE RWQUEST] RE: [EXPRESS SETTLEMENT VIA LKK] MSFCIL REF: D20005129MFSH - Accident Involving SHA 1049D (OI : FCI - TBA) and SLB 2596G (TP : LKK REF - CC6/FCI20014241/Aes3) on 12/12/2020

Dear Asher,

We refer to your below email.

Please assist to check with TP if the video footage is already available.

If so, kindly request for our record and we will get back to you on the quantum mandate 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: 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

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From: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Sent: Thursday, 25 February 2021 6:02 pm
To: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>
Subject: [MANDATE RWQUEST] RE: [EXPRESS SETTLEMENT VIA LKK] MSFCIL REF: D20005129MFSH - Accident Involving SHA 1049D (OI : FCI - TBA) and SLB 2596G (TP : LKK REF - CC6/FCI20014241/Aes3) on 12/12/2020

Your ref : D20005129MFSH
Our ref : CC6/FCI20014241/Aes3q2

Dear Sirs,

ACCIDENT INVOLVING SHA 1049D (OI) AND SLB 2596G (TP) ON 12/12/2020

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 "POLYMATH GARAGE PTE LTD" at **\$ 3,787.45 (all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 7,243.80	\$ 3,600.00
2. Loss of Use (3days x \$120)	\$ 360.00	\$ 180.00 (3days x \$60)
3. LTA Search Fee	\$ 7.45	\$ 7.45
Total	\$ 7,611.25	<u>\$ 3,787.45</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



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, 26 January 2021 9:54 AM
To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>
Subject: [EXPRESS SETTLEMENT VIA LKK] MSFCIL REF: D20005129MFSH - Accident Involving SHA 1049D (OI : FCI - TBA) and SLB 2596G (TP : LKK REF - CC6/FCI20014241/Aes3) on 12/12/2020

Dear Asher,

We refer to your below email.

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

Please request for TP Video footage once available for record purposes.

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: Monday, 25 January 2021 6:43 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] RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHA 1049D (OI : FCI - TBA) and SLB 2596G (TP : LKK REF - CC6/FCI20014241/Aes3) on 12/12/2020

Hi Vic,

We refer to the above matter.

Liability: 100%

Remark: B:27 OID REAR ENDED TP

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)



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From: Teo Swee Keong <TeoSweeKeong@msfirstcapital.com.sg>

Sent: Tuesday, 22 December 2020 3:46 PM

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

Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>; Jason Tea <JasonTea@msfirstcapital.com.sg>

Subject: EXPRESS SETTLEMENT VIA LKK – Accident Involving SHA 1049D (OI : FCI – TBA) and SLB 2596G (TP : LKK REF – CC6/FCI20014241/Aes3) on 12/12/2020

Dear Su Li

Please refer to as per attached – SHA1049D (IV) GIA report & Mr Vic as the case handler of D20005129MFSH.

Thanks and Regards,

SK Teo
Motor Claims Dept

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3848 | Fax No. : 6507 3849 |

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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: Su Li (LKK Auto) <suli@lkkauto.com>
Sent: Tuesday, December 22, 2020 10:09 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 SHA 1049D (OI : FCI - TBA) and SLB 2596G (TP : LKK REF - CC6/FCI20014241/Aes3) on 12/12/2020

YOUR REF: TBA

LKK REF: CC6/FCI20014241/Aes3

Dear Sir / Madam,

We refer to the above matter.

We have inspected third party vehicle SLB 2596G at M/s POLYMATH GARAGE 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)

Branch : Blk 1007, Bukit Merah Lane 3, #01-11 | S(159721)