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 : CLM16618 / SBV1882A / DEC-44/2020

MS FIRST CAPITAL INSURANCE LIMITED
6 RAFFLES QUAY
#21-00
SINGAPORE 048580
ATTN: MOTOR CLAIMS DEPARTMENT

Dear Sir @ Madam,

Re: Accident involving SBV1882A & SHB6637T on 19/12/2020
Along Mountbatten Road

We refer to the above accident which was caused due to the negligence of your insured driver of vehicle No: **SHB6637T** whose vehicle was insured with you at the material date of the accident.

We are prosposing for a direct settlement on the claims as following EXCLUDE personal injury in respect of claim arising out of the above mentioned accident.

Cost of repairs	$	6,955.00	(Include 7% GST)
Loss of rental	$	960.00	($120 X 8 Days)
Additional 2 days loss of use for pre repair	$	200.00	($100 X 2 Days)
LTA search fee	$	7.45	
S	$	8,122.45	

We enclosed herein the following documents for your necessary attention.

1) Our Final Bill No: CLM16618
2) Twincar Rental - Invoice No: 13-3185 , Vha No: 72460
3) LTA search fee
4) Letter of Authorisation
5) GIA report of SBV1882A

We look forward to your prompt reply.

Yours faithfully,

N-51 Automotive Pte Ltd

.....
N-51 AUTOMOTIVE PTE LTD
S.Y.NEO
Director

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: SBV 1882 A **&** SHB 6637T
ALONG MOUNTBATTEN ROAD **ON** 19/12/2020 - 15:00HRS

I/We TAN KHENG LENG ANDERSON NRIC/Passport No: S1814802A
of 113A BRANKSOME ROAD S(439629)
the owner of vehicle no. SBV 1882 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 indequate, I/we underake to pay you for your expenses, costs and fees immediately.

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

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

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

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

96660181
andersontank1@gmail.com.

MS First Capital Insurance Limited Co.Reg. No. 195000106C GST Reg. No. M2-0001676-9
6 Raffles Quay #21-00 Singapore 048580
Tel: (65) 6222 2311 Fax: (65) 6222 3547

Claims & Motor Underwriting Dept: 36 Robinson Road #16-01 City House Singapore 068877
Tel: (65) 6507 3848 Fax: (65) 6507 3849
www.msfirstcapital.com.sg

DISCHARGE RECEIPT

CLAIM REFERENCE	:	D20005243MFSH
ACCIDENT DATE	:	19/12/2020
ACCIDENT LOCATION	:	MOUNTBATTEN ROAD
INSURED	:	COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER	:	WONG SIEW KWANG
INSURED VEHICLE	:	SHB 6637T
INVOLVED PARTY	:	SBV 1882A
SETTLEMENT SUM	:	$7,660.00

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 : **TAN KHENG LENG ANDERSON** Signature and Date : 3 NOV 21.

WITNESS : N-51 AUTOMOTIVE PTE LTD Signature and Date : 05/11/2021

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 : 22/12/2020
Vehicle Num. : SBV1882A
Make/Model : B.M.W. 520I ABS SR HID M SPORT NAV-2013
Chassis/Eng# : WBAXG12060D291705/A5180494N20B20B
Accident Date : 19/12/2020
Claim No : CLM16618
Reference : DEC-44/2020
Policy No. : 10587481 (12/06/2021)

	Amount S$
LUMPSUM REPAIR BILL REF : CLM16618-N51 DATED 23/12/2020 BY DIRECT	6,500.00

E. & O.E. Sub S$:	6,500.00
Add GST (7%) S$:	455.00
Total Amount S$:	6,955.00

for N-51 AUTOMOTIVE PTE LTD

TWINCAR RENTAL

Business Registration Number : 53092815M
Blk 2 Kaki Bukit Avenue 2 #01-17 Kaki Bukit Autohub, Singapore 417921
Tel: 68420051 Fax : 67410510 email: sales@n51.com.sg

Invoice To :

ANDERSON TAN KHENG LENG
113A BRANKSOME ROAD
SINGAPORE 439629

INVOICE

Invoice No. 13-3185

Date 29/12/2020

Hirer's Car No.	VHA No.	Terms
SBV1882A	72460	CASH

No. of Day	Description	Per Day	Amount (S$)
8	Car Rental from the period of 22/12/2020 to 29/12/2020. Vehicle no. SKT6805U Singapore Dollars Nine Hundred and Sixty Only	120.00	960.00
		Total	**$960.00**

TWINCAR RENTAL

TWINCAR RENTAL

Authorised Signature

TWINCAR RENTAL

Kaki Bukit Autohub @ 2 Kaki Bukit Ave. 2 #01-18
Singapore 417921 Tel: 6744 0510 / 6842 0051

SBV 1932A (NSJ)

VHA No: 72460

ROC NO. 53092815M

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULAR

Name: (as in I/C) TAN KHENG LENG ANDERSON
NRIC/PASSPORT No: S 1814802A
Address (Res): 113A BRANKSOME ROAD SINGAPORE 439629
Name & Address of Employer:
Occupation: Driving Exp:
Driving Licence No: S1814802A D/L Type: Local / International
Pass Date: 25/09/2002 Date of Birth: 06/03/1967
Tel: (O) (R) HP 96660181

ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C)
NRIC/PASSPORT No:
Address (Res):
Driving Licence No: D/L Type: Local / International
Pass Date: Date of Birth:
Occupation: Driving Exp:

Vehicle No: SKJ 6805U Replace Veh No:
Mileage Out: Mileage Out:
Make & Model: TOYOTA Auto / Manual Group:
OUT: Date 22/12/20 Time: 12.00pm
HIRE/PERIOD EXPIRY
NON-WAIVER EXCESS : $ 1000

CHARGES			
Daily	@ $ 120	per day (8)	$ 960
Weekly	@ $	per week	
Monthly	@ $	per month	
Hours	@ $	per hour	
Others	@ $		
CDW	@ $	per day/month	
PAI	@ $	per day/month	
Delivery Service			
		SUB-TOTAL $	

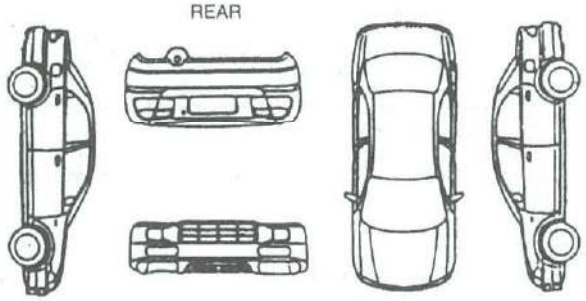
PETROL LEVEL						
Out	E	1/4	1/2	3/4	F	
In	E	1/4	1/2	3/4	F	

EXTENSION	
Collection Service	
Misc.	
TOTAL CHARGE $	960/-

Rented out by:

VEHICLE CHECKLIST

INDICATE: A - ACCIDENTS D - DENTS S - SCRATCHES



ACCESSORIES CHECK

☐ Ashtray	☐ Cig Lighter	☐ S/Tyre
☐ STD Tools	☐ Jack	☐ Hub Caps
☐ Radio / Cass	☐ CD	☐ Cartidges

Hirer's Signature

Addition Driver's Signature

I have read and agree to the terms & condition on both sides of this agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given TWINCAR RENTAL in connection with this Agreement is true.

*** IMPORTANT**

1. ONLY PERSONS ABOVE 23 YEARS OF AGE WITH MORE TAHN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
2. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER, AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
3. 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.
4. IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
5. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY. AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY TWINCAR RENTAL.

RETURN OF VEHICLE - THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO TWINCAR RENTAL AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	SIGNATURE OF HIRER/DRIVER
29/12/2020	17:08 HRS				

> Back to OneMotoring

Land Transport Authority

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

Print Date/Time : 22 Dec 2020 / 12:13:37
Receipt Date/Time : 22 Dec 2020 / 12:13:37

Tax Invoice/Receipt

Receipt No. : ITNET-00000-201222-001839

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 - SHB6637T					
As at 19 Dec 2020/15:00:00					
Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED					
1	Insurance Enquiry - SHB6637T Enquiry Fee 20201222121322885596		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			
		bqsxen4f	Credit Card		7.45
		Total			7.45
		Cash Change			0.00
		Tendered Amount			7.45
		Excess Refundable Amount			0.00

THANK YOU AND HAVE A NICE DAY!

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

Asher Sng (LKKAuto)

From: Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>
Sent: Monday, 11 October 2021 2:39 PM
To: Asher Sng (LKKAuto)
Cc: Admin A
Subject: RE: [MANDATE REQUEST] RE: [PROPOSED LIABILITY] RE: SURVEY ASSESSMENT - D20005243MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHB6637T AND SBV1882A ON 19/12/2020 *** LKK REF: CC4/FCI20014410/Aea3

Follow Up Flag: Follow up
Flag Status: Completed

Dear Asher,

Pls offer as per below:

COR - $6,955.00
LOR - $600.00 to $720.00 ($120.00 x 5 to 6 days)
LOU - $80.00 to $150.00 ($80.00 to $100.00 x 1 to 1.5 days)
LTA Fee - $7.45
Total - $7,642.45 to $7,832.45

Regards.

Chris Lim
Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3853 | Fax No. : 6507 3849 |Email: ChrisLim@msfirstcapital.com.sg |Company Regn. No. 195000106C
A Member of MS&AD Insurance Group

From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Sent: Wednesday, 29 September 2021 5:42 pm
To: Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [MANDATE REQUEST] RE: [PROPOSED LIABILITY] RE: SURVEY ASSESSMENT - D20005243MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHB6637T AND SBV1882A ON 19/12/2020 *** LKK REF: CC4/FCI20014410/Aea3

Your ref : D20005243MFSH

Dear Sirs,

We refer to the above matter.

The accident occurred when our insured exit from the slip road and hit third party vehicle.

Basing on the reports of the circumstance of the accident, we propose to settle third-party claim at 100% liability.

We seek your approval to offer repairer " TWINCAR AUTOMOTIVE PTE LTD " at $ 7,662.45 (all-in).

The summary is as follows: -

	Amount Claimed	**Amount Revised**
1. Cost of Repairs (w/GST)	$ 17,922.13	$ 6,955.00
2. Loss of Rental (8days x $120)	$ 960.00	$ 700.00 (7days x $100)
3. LTA Search Fee	$ 7.45	$ 7.45
Total	$ 18,889.58	**$ 7,662.45**

Surveyor recommended 4days for repair. + 1day PH + 1day Sun + 1day PRI

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: Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>
Sent: Thursday, 15 April 2021 5:45 PM
To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: [PROPOSED LIABILITY] RE: SURVEY ASSESSMENT - D20005243MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHB6637T AND SBV1882A ON 19/12/2020 *** LKK REF: CC4/FCI20014410/Aea3

Dear Asher,

Liability is clear. Pls proceed with ES.

Regards

Chris Lim
Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3853 | Fax No. : 6507 3849 |Email: ChrisLim@msfirstcapital.com.sg |Company Regn. No. 195000106C
A Member of MS&AD Insurance Group

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.

From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Sent: Thursday, 15 April 2021 4:23 pm
To: Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [PROPOSED LIABILITY] RE: SURVEY ASSESSMENT - D20005243MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHB6637T AND SBV1882A ON 19/12/2020 *** LKK REF: CC4/FCI20014410/Aea3

Hi Chris,

We refer to the above matter.

Liability: 100%

Remark: B:1 OID EXIT FROM THE SLIP ROAD HIT 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)

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: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Monday, 4 January 2021 4:16 PM
To: CHRISLIM@MSFIRSTCAPITAL.COM.SG
Cc: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20005243MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHB6637T AND SBV1882A ON 19/12/2020 *** LKK REF: CC4/FCI20014410/Aea3

Dear Chris,

We refer to the above matter.

We have inspected third party vehicle SMM 8174G at M/s Focus Auto Pte Ltd – Kaki Bukit on a WP basis and TP repairer proposed for express settlement.

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

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

Please take note that the case handler in-charge Asher.

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

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

From: Admin-D (LKKAuto) <admin-d@lkkauto.com>
Sent: Wednesday, 23 December, 2020 2:50 PM
To: 'Claim Workflow System' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Cc: CHRISLIM@MSFIRSTCAPITAL.COM.SG
Subject: RE: SURVEY ASSESSMENT - D20005243MFSH/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: Wednesday, 23 December, 2020 2:46 PM
To: ASSIGNMENTS@LKKAUTO.COM
Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG; CHRISLIM@MSFIRSTCAPITAL.COM.SG
Subject: PRI: SURVEY ASSESSMENT - D20005243MFSH/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.