

Date of Accident 23/2/2017

No.	Vehicle No	Purchase Date	Purchase Price	Balance LS left	Estimate Value	Avg SV	Est Nett Value
6	TRD 2851M	21.06.16	\$ 9,200.00	19yrs 2mth	\$ 8,816.67	\$ 201.44	\$ 8,615.23

Lifespan 20Years

Scrap Value \$100/MT

7Unit = 22.36 TON x \$100 \$ 2,236.00

Transport \$ 825.95

Nett Salvage Value \$ 1,410.05

Per Unit SV \$ 201.44

2409

Date of Accident 23/2/2017

No.	Vehicle No	Purchase Date	Purchase Price	Balance LS left	Estimate Value	Avg SV	Est Nett Value
	TRD 3409B	25.11.16	\$ 17,000.00	19yrs 7mth	\$ 16,645.83	\$ 201.44	\$ 16,444.39

Lifespan 20Years

Scrap Value \$100/MT

7Unit = 22.36 TON x \$100 \$ 2,236.00

Transport \$ 825.95

Nett Salvage Value \$ 1,410.05

Per Unit SV \$ 201.44

24086.

Date of Accident 23/2/2017

No.	Vehicle No	Purchase Date	Purchase Price	Balance LS left	Estimate Value	Avg SV	Est Nett Value
	TRC 1879X	01.04.08	\$ 9,500.00	10yrs 10mth	\$ 5,145.83	\$ 201.44	\$ 4,944.39

Lifespan 20Years

Scrap Value \$100/MT

7Unit = 22.36 TON x \$100 \$ 2,236.00

Transport \$ 825.95

Nett Salvage Value \$ 1,410.05

Per Unit SV \$ 201.44

FCI Ref

D1700368\MEVS/EL/TPC1879X

2450

FCI / 240 X BLS.

Date of Accident 23/2/2017

No.	Vehicle No	Purchase Date	Purchase Price	Balance LS left	Estimate Value	Avg SV	Est Nett Value
4	TRD 2789K	31.05.16	\$ 9,200.00	19yrs 3mth	\$ 8,855.00	\$ 201.44	\$ 8,653.56

Lifespan 20Years

Scrap Value \$100/MT

7Unit = 22.36 TON x \$100 \$ 2,236.00

Transport \$ 825.95

2053

Nett Salvage Value \$ 1,410.05

Per Unit SV \$ 201.44

Date of Accident 23/2/2017

No.	Vehicle No	Purchase Date	Purchase Price	Balance LS left	Estimate Value	Avg SV	Est Nett Value
5	TRD 2809L	31.05.16	\$ 9,200.00	19yrs 3mth	\$ 8,855.00	\$ 201.44	\$ 8,653.56

Lifespan 20Years

Scrap Value \$100/MT

7Unit = 22.36 TON x \$100 \$ 2,236.00

Transport \$ 825.95

Nett Salvage Value \$ 1,410.05

Per Unit SV \$ 201.44

yes

Date of Accident 23/2/2017

No.	Vehicle No	Purchase Date	Purchase Price	Balance LS left	Estimate Value	Avg SV	Est Nett Value
3	TRB 4306T	22.08.02	\$ 8,400.00	4yrs 6mth	\$ 1,890.00	\$ 201.44	\$ 1,688.56

Lifespan 20Years

Scrap Value \$100/MT

7Unit = 22.36 TON x \$100 \$ 2,236.00

Transport \$ 825.95

Nett Salvage Value \$ 1,410.05

Per Unit SV \$ 201.44

FCI REF

D17003683 MINS/RND/TRB 4306T

YES

Date of Accident 23/2/2017

No.	Vehicle No	Purchase Date	Purchase Price	w/GST	Balance L5 left	Est Value w/GST	Avg SV	Est Nett Value	Estimate Value	Avg SV	Est Nett Value
1	TRC 1879X	01.04.08	\$ 9,500.00	\$ 10,165.00	10yrs 10mth	\$ 9,741.46	\$ 201.44	\$ 9,540.02	\$ 5,145.88	\$ 201.44	\$ 4,944.39
2	TRD 3409B	25.11.16	\$ 17,000.00	\$ 18,190.00	19yrs 7mth	\$ 17,962.63	\$ 201.44	\$ 17,761.19	\$ 16,787.50	\$ 201.44	\$ 16,586.06
3	TRB 4306T	22.08.02	\$ 8,400.00	\$ 8,652.00	4yrs 6mth	\$ 1,946.70	\$ 201.44	\$ 1,745.26	\$ 1,890.00	\$ 201.44	\$ 1,688.56
4	TRD 2789K	31.05.16	\$ 9,200.00	\$ 9,844.00	19yrs 3mth	\$ 9,556.88	\$ 201.44	\$ 9,355.44	\$ 8,931.67	\$ 201.44	\$ 8,730.23
5	TRD 2809L	31.05.16	\$ 9,200.00	\$ 9,844.00	19yrs 3mth	\$ 9,556.88	\$ 201.44	\$ 9,355.44	\$ 8,931.67	\$ 201.44	\$ 8,730.23
6	TRD 2851M	21.06.16	\$ 9,200.00	\$ 9,844.00	19yrs 2mth	\$ 9,515.87	\$ 201.44	\$ 9,314.43	\$ 8,893.33	\$ 201.44	\$ 8,691.89

48 exclude GST

Lifespan 20Years
Scrap Value \$100/MT
7Unit = 22.36 TON x \$100 \$ 2,236.00
Transport \$ 825.95

Nett Salvage Value \$ 1,410.05
Per Unit SV \$ 201.44

9500
240 X 130

6 for loss

MAR S/N	Vehicle no.	D-17086951MFVS/6	D-17086952MFVS/6	CLAIM NO	Policy Coverage	Unit Price (EXCL. GST)	Date of Purchase	Admissible after depreciation
1	2.1 X	Risk 6 -		D17003680MFVS	TP NOT COVERED FOR FIRE DAMAGE	\$7,900.00	02.07.2002	N.A.
2	2.4	RISK 8- J008		D17003681MFVS	TPFT 20'	\$9,500.00	01.04.2008	
3	7.8	TRD3409B		D17003682MFVS	TPFT 13300	\$17,000.00	25.11.2016	
4	9.1	TRB4306T		D17003683MFVS	TPFT 20'	\$8,400.00	22.08.2002	
5	12.6	TRD2789K		D17003684MFVS	TPFT 20'	\$9,200.00	31.05.2016	
6	12.8	TRD2809L		D17003685MFVS	TPFT 20'	\$9,200.00	31.05.2016	
7	14.3	TRD2851M		D17003686MFVS	TPFT	\$9,200.00	21.06.2016	

Only items 2-7 is payable. Policy not engaged for item 1.

Scrap value: \$2,236.00 7 Units

Offered by Sky Metal, \$100/- per metric ton x 22.36 Tons for the 7 units

No.	Receipt	Qty (unit)	Nett weight (kg)	Scrap value
1	148275	1	5,740	\$574
2	148276	2	5,280	\$528
3	148278	2	5,630	\$563
4	148274	2	5,710	\$571
			22,360	\$2,236

Crane to hoist the trailers onto transporter to deliver for scrap
Costs to transport trailers to Sky Metal:

\$585.00 + GST = \$625.95
\$200.00

CLAIM NET SALVAGE VALUE \$1,410.05

total scrap: 22,360kg = 22.36 TON x \$100MT)

\$2,236

TRANSPORT: \$825.95

\$2,236 - \$825.95 = \$1,410.05 / 7

20478.

D: - 8V = NV.

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

Confidentiality Notice: This email 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: Lim, JitChik <jitchik.lim@marsh.com>
Sent: Wednesday, October 7, 2020 3:01 PM
To: Eileen Lee <Eileen.Lee@msfirstcapital.com.sg>
Subject: RE: ECO WASTE - DAMAGE BY FIRE >23 Tuas View Circuit on 23.02.2017

Dear Eileen,

Thank you for your email.

We note that the contents of Cecilia's email to Wendy is with regards to salvage value.

In the event that our client agrees with the salvage realization of \$51,410.05, what will be the reimbursable amount?

In the meantime, we will get our client's concurrence to the salvage value.

Thank you.

Best regards,

Jit Chik LIM, Marsh Global Claims Practice
Marsh (Singapore) Pte Ltd | 8 Marina View #09-02 Asia Square Tower 1, Singapore 018980
D/O: +65 6922 8104 | M: +65 9199 8943 | F: +65 6333 6390 | jitchik.lim@marsh.com
www.marsh.com | Follow Marsh on Twitter | LinkedIn | Facebook | YouTube

From: Eileen Lee <Eileen.Lee@msfirstcapital.com.sg>
Sent: Wednesday, October 7, 2020 2:16 PM
To: Lim, JitChik <jitchik.lim@marsh.com>
Subject: RE: ECO WASTE - DAMAGE BY FIRE >23 Tuas View Circuit on 23.02.2017

Dear Jit Chik,

Thank you for taking my call.

As clarified, we have obtained the relevant documents & provided our tabulation to settle this matter.

You may wish to refer to the email dated back in July 2018 from my ex-colleague Ms Cecilia Low to your end, Ms Wendy Lim. I attached herein a copy of the same for your easy reference.

3

Cecilia Low

From: Cecilia Low
Sent: 10 July 2018 16:19
To: Lim, Wendy
Cc: Jacqueline Leong
Subject: RE: Eco Special Waste Management Pte Ltd - Commercial Vehicle Insurance - Vehicles damaged by fire at 23 Tuas View Circuit on 23 February 2017

Dear Wendy

We note that insured have encountered difficulties to demonstrate that 6 out of the 7 trailers that were destroyed by the fire matched the description of the trailers insured under the Policy.

In the course of the inspection performed by our appointed adjusters, they were able to identify one trailer TRD2851M only, which contained the registration plate number on its chassis.

To support the claim, we understand that insured have declared to the LTA that the 7 trailers in question had been destroyed. The LTA has issued an approval letter to the appointed scrapyard operator listing a total of 10 trailers including the 7 insured units to be scrapped.

The highest offer received was \$5100/MRT (metric ton) from Sky Metal Pte Ltd. The total weight of the 7 destroyed trailers and the scrap value were established to be 22,360 kg and \$2,236.00 (i.e., 22.36 tons x \$5100/MRT).

In addition, we have been informed that insured also incurred a cost of \$625.95 for engaging a local transporter to hoist the 7 trailers onto their own vehicles for delivery to Sky Metal's scrap yard, plus a sum of \$200.00 for providing their own vehicles for transporting the 7 trailers to the scrapyard.

Hence, we agree that the salvage realization of the 7 trailers is \$51,410.05 (i.e., \$2,236.00 less \$625.95 less \$200.00).

Please let us have your confirmation of acceptance of our computation.
Thank you.

Regards
Cecilia Low
Senior Executive
Motor Claims
MS First Capital Insurance Ltd | 36 Robinson Rd #16-01 City House Singapore 068877 | D/O: 6507 3862 | Fax No.: 6507 3849 | Company Regn. No. 19500106C

Thank You.

Regards,
Eileen Lee (Ms)
Motor Claims Dept.



Email address
eileenlee@msfirstcapital.com.sg

Motor Claims E-mail: motorclaims@msfirstcapital.com.sg
Website: <http://www.msfirstcapital.com.sg>

4

Asher Sing (LKKAUTO)

From: Lim, JitChik <JitChik.Lim@marsh.com>
Sent: Thursday, 8 April 2021 15:35
To: Eileen Lee
Subject: RE: ECO WASTE - DAMAGE BY FIRE > 23 Tuas View Circuit on 23.02.2017

Dear Eileen,

Thank you for your email.

We are unable to agree with your position that there is no market value for trailers. Given that the principle of insurance settlement is on indemnity basis, we trust that an assessment can be made based on cost of new unit less usage/ depreciation (percentage by years), at the very least.

Our main concern is that book value may be Nil or token amount if it has been fully depreciated. Basically, it is not uncommon for businesses to depreciate such equipment over a period of 5-10 years. In this instance, what would be the basis of settlement if the book value is Nil or token amount? It certainly shouldn't be based on book value.

In any event, as we do not have the full documents for this motor claim which is on direct reporting, it would be appreciated if you could let us have the year of purchase for the said trailers in the table below:-

Policy	Trailer No/ Reg	Purchase Date
D17003681MFVS	TRC1879X	
D17003684MFVS	TRD2789K	
D17003685MFVS	TRD2809L	
D17003686MFVS	TRD2851M	

Notwithstanding, we will reach out to our client for the requested information. Please advise if there is still dispute on the salvage value of the trailers. We trust the net salvage value of \$1,410.05 should be deducted from the from the total loss amount for the 7 trailers.

The highest offer received was \$5100/MT (metric ton) from Sky Metal Pre Ltd. The total weight of the 7 destroyed trailers and the scrap value were established to be 22,360 kg and \$2,236.00 (i.e., 22.36 tons x \$5100/MT).

In addition, we have been informed that insured also incurred a cost of \$625.95 for engaging a local transporter to the 7 trailers onto their own vehicles for delivery to Sky Metal's scrap yard, plus a sum of \$200.00 for providing the own vehicles for transporting the 7 trailers to the scrapyard.

Hence, we agree that the salvage realization of the 7 trailers is \$51,410.05 (i.e., \$2,236.00 less \$625.95 less \$200.00

Thank you.

Best regards,

1

Jit Chik LIM

Vice President | Claims Practice
DID: +65 6922 8104 | Mobile: +65 9199 6943 | Fax: +65 63338380

Marsh McLennan
8 Marina View, #09-02 Asia Square Tower 1, Singapore 018960
www.marsh.com



Learn more about our purpose and search our career opportunities at
[Facebook](#) [Twitter](#) [YouTube](#) [LinkedIn](#) [Glassdoor](#)

A business of Marsh McLennan

Marsh (Singapore) Pte Ltd

From: Eileen Lee <EileenLee@mfirstcapital.com.sg>
Sent: Thursday, April 8, 2021 12:12 PM
To: Lim, JitChik <JitChik.Lim@marsh.com>
Subject: RE: ECO WASTE - DAMAGE BY FIRE > 23 Tuas View Circuit on 23.02.2017

Hi Jit Chik,

Our apologies on the delayed response.

We have rectified that there is no market value for trailers. Hence, we would require insured's end to furnish us with the book value (with depreciation details) of the effected trailers for our further verification.

Kindly assist to convey our requirement.

Thank You.

Regards,

Eileen Lee (Ms)

Motor Claims Dept.



Email address

eileenlee@mfirstcapital.com.sg

Motor Claims E-mail : motorclaims@mfirstcapital.com.sg
Website: <http://www.mfirstcapital.com.sg>

MS First Capital Insurance Ltd | 36 Robinson Rd #16-01 City House Singapore 068877 | TEL: 6507 3848 |
Fax No.: 6507 3849 | Company Regn. No. 195000106C

A Member of **MS&AD INSURANCE GROUP**

2

MS First Capital Insurance Ltd | 36 Robinson Rd #16-01 City House Singapore 068877 | TEL: 6507 3848 |
Fax No. : 6507 3849 | 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: Lim, JitChik <jitChik.Lim@marsh.com>

Sent: Tuesday, October 6, 2020 7:04 PM

To: Eileen Lee <EileenLee@msfirstcapital.com.sg>

Subject: RE: ECO WASTE - DAMAGE BY FIRE >23 Tuas View Circuit on 23.02.2017

Dear Eileen,

We have just received confirmation from our client that the claim for the damaged trailers have not been settled.

Please let us know the next course of action.

Thank you.

Best regards,

Jit Chik LIM, Marsh Global Claims Practice

Marsh (Singapore) Pte Ltd | 8 Marina View #09-02 Asia Square Tower 1, Singapore 018960
DID: +65 6922 8104 | M: +65 9199 6943 | F: +65 6333 8380 | JitChik.Lim@marsh.com

www.marsh.com | Follow Marsh on Twitter | LinkedIn | Facebook | YouTube

From: Eileen Lee <EileenLee@msfirstcapital.com.sg>

Sent: Tuesday, September 29, 2020 3:06 PM

To: Lim, JitChik <jitChik.Lim@marsh.com>

Subject: RE: ECO WASTE - DAMAGE BY FIRE >23 Tuas View Circuit on 23.02.2017

Hi Jit Chik,

It's ok, no issue at all.

Also, noted on your email below.

I await your further updates.

Thank You.

Regards,
Eileen Lee (Ms)
Motor Claims Dept.

5



Email address
eileenlee@msfirstcapital.com.sg

Motor Claims E-mail : motorclaims@msfirstcapital.com.sg
Website: <http://www.msfirstcapital.com.sg>

MS First Capital Insurance Ltd | 36 Robinson Rd #16-01 City House Singapore 068877 | TEL: 6507 3848 |
Fax No. : 6507 3849 | 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: Lim, JitChik <jitChik.Lim@marsh.com>

Sent: Tuesday, September 29, 2020 3:02 PM

To: Eileen Lee <EileenLee@msfirstcapital.com.sg>

Subject: RE: ECO WASTE - DAMAGE BY FIRE >23 Tuas View Circuit on 23.02.2017

Dear Eileen,

Did you try to reach me? My apologies, I am currently on a zoom call.

With regards to the case at hand, we have reached out to our client to confirm if the cases have been settled. We are still awaiting their response. The issue is that we do not have full visibility of these cases as motor cases are handled directly between MSFCI and ECO.

We will keep you posted once we hear from our client. Thank you.

Best regards,

Jit Chik LIM, Marsh Global Claims Practice

Marsh (Singapore) Pte Ltd | 8 Marina View #09-02 Asia Square Tower 1, Singapore 018960
DID: +65 6922 8104 | M: +65 9199 6943 | F: +65 6333 8380 | JitChik.Lim@marsh.com

www.marsh.com | Follow Marsh on Twitter | LinkedIn | Facebook | YouTube

From: Eileen Lee <EileenLee@msfirstcapital.com.sg>

Sent: Tuesday, September 29, 2020 2:39 PM

To: Lim, JitChik <jitChik.Lim@marsh.com>

Subject: FW: ECO WASTE - DAMAGE BY FIRE >23 Tuas View Circuit on 23.02.2017

Hi Jit Chik,

I wanted to follow up with you on these matters.
When you are available, do drop me a note & I shall call you.

6

Thank You.

Regards,
Eileen Lee (Ms)
Motor Claims Dept.



Email address
eileenlee@msfirstcapital.com.sg

Motor Claims E-mail : motorclaims@msfirstcapital.com.sg
Website: <http://www.msfirstcapital.com.sg>

MS First Capital Insurance Ltd | 36 Robinson Rd #16-01 City House Singapore 068877 | TEL : 6507 3848 |
Fax No. : 6507 3849 | 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: Lim, JitChik <jitchik.lim@marsh.com>
Sent: Wednesday, September 23, 2020 4:22 PM
To: Eileen Lee <EileenLee@msfirstcapital.com.sg>
Subject: RE: ECO WASTE - DAMAGE BY FIRE >23 Tuas View Circuit on 23.02.2017

Hi Eileen,

Can we have a chat on this matter? Would like to understand what is the issue that requires my attention/ assistance.

Thank you.

Best regards,

Jit Chik LIM, Marsh Global Claims Practice
Marsh (Singapore) Pte Ltd | 8 Marina View #09-02 Asia Square Tower 1, Singapore 018960
DID: +65 6922 8104 | M: +65 9199 6943 | F: +65 6333 8380 | jitchik.lim@marsh.com
www.marsh.com | Follow Marsh on Twitter | LinkedIn | Facebook | YouTube

From: Eileen Lee <EileenLee@msfirstcapital.com.sg>
Sent: Wednesday, September 23, 2020 3:29 PM
To: Lim, JitChik <jitchik.lim@marsh.com>
Subject: FW: ECO WASTE - DAMAGE BY FIRE >23 Tuas View Circuit on 23.02.2017

Hi Jit Chik,

We write with reference to my colleague's email as attached.

I was redirected to you with regards to these matters.
Kindly assist & advise us.

D17003681MFVS	TRC1879X
D17003684MFVS	TRD2789K
D17003685MFVS	TRD2809L
D17003686MFVS	TRD2851M

Thank You.

Regards,
Eileen Lee (Ms)
Motor Claims Dept.



Email address
eileenlee@msfirstcapital.com.sg

Motor Claims E-mail : motorclaims@msfirstcapital.com.sg
Website: <http://www.msfirstcapital.com.sg>

MS First Capital Insurance Ltd | 36 Robinson Rd #16-01 City House Singapore 068877 | TEL : 6507 3848 |
Fax No. : 6507 3849 | 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: Marathe, Ghanshyam <Ghanshyam.Marathe@marsh.com>
Sent: Wednesday, September 23, 2020 3:27 PM
To: Eileen Lee <EileenLee@msfirstcapital.com.sg>
Subject: FW: ECO WASTE - DAMAGE BY FIRE >23 Tuas View Circuit on 23.02.2017

Hi Eileen,

You may call Mr. Lim JitChik at DID: +65 6922 8104 | M: +65 9199 6943 for this matter.

Thanks.

Best Regards

Ghanshyam Marathe, Marsh Global Claims Practice
Marsh (Singapore) Pte Ltd | 8 Marina View #09-02 Asia Square Tower 1, Singapore 018960
DID: +65 6411 9243 | F +65 6333 8380 | ghanshyam.marathe@marsh.com

www.marsh.com | Follow Marsh on Twitter | LinkedIn | Facebook | YouTube

From: Eileen Lee <Eileenlee@mfirstcapital.com.sg>
Sent: Wednesday, September 23, 2020 3:18 PM
To: Marathe, Ghanshyam <Ghanshyam.Marathe@marsh.com>
Subject: FW: ECO WASTE - DAMAGE BY FIRE >23 Tuas View Circuit on 23.02.2017

Dear Ghanshyam,

I could not reach Wendy for this matter.
Please assist to re-direct to the person in charge.

Thank You.

Regards,
Eileen Lee (Ms)
Motor Claims Dept.



Email address
eileenlee@mfirstcapital.com.sg

Motor Claims E-mail : motorclaims@mfirstcapital.com.sg
Website: <http://www.mfirstcapital.com.sg>

MS First Capital Insurance Ltd | 36 Robinson Rd #16-01 City House Singapore 068877 | TEL: 6507 3848 |
Fax No. : 6507 3849 | 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.mfirstcapital.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: Eileen Lee
Sent: Wednesday, September 23, 2020 3:10 PM
To: wendy.lim@marsh.com
Subject: FW: ECO WASTE - DAMAGE BY FIRE >23 Tuas View Circuit on 23.02.2017

Dear Wendy,

We write with reference to my colleague's email as attached.
Kindly let us have your reply.

D17003681MFVS	TRC1879X
D17003684MFVS	TRD2789K
D17003685MFVS	TRD2809L
D17003686MFVS	TRD2851M

Thank You.

Regards,
Eileen Lee (Ms)
Motor Claims Dept.



Email address
eileenlee@mfirstcapital.com.sg

Motor Claims E-mail : motorclaims@mfirstcapital.com.sg
Website: <http://www.mfirstcapital.com.sg>

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

<http://www.marsh-asia.com>
<http://www.marsh.com>

<http://www.marsh-asia.com>
<http://www.marsh.com>

<http://www.marsh-asia.com>
<http://www.marsh.com>

<http://www.marsh-asia.com>
<http://www.marsh.com>

<http://www.narsh-asia.com>
<http://www.narsh.com>

<http://www.narsh-asia.com>
<http://www.narsh.com>

Asher Sng (LKKauto)

From: Summer Lee (LKK Auto) <admin-d@lkkauto.com>
Sent: Thursday, 12 November 2020 16:45
To: Eileen Lee, assignments@lkkauto.com, sur@lkkauto.com
Subject: RE: Eco Special Waste Management Pte Ltd - Fire damage to 7 trailers at 23 Tuas View Circuit on 23 February 2017 (Claim involving FCL's Fleet - Heavy Vehicle Policies)

Dear Sir/Madam,

Thank you for the assignment.

Best Regards,
Summer Lee | Admin
LKK Auto Consultants Pte Ltd
Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315 Bk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Eileen Lee <EileenLee@mfirstcapital.com.sg>
Sent: Thursday, 12 November, 2020 4:26 PM
To: 'assignments@lkkauto.com' <assignments@lkkauto.com>
Subject: FW: Eco Special Waste Management Pte Ltd - Fire damage to 7 trailers at 23 Tuas View Circuit on 23 February 2017 (Claim involving FCL's Fleet - Heavy Vehicle Policies)

Dear LKK,

We wish to appoint your end to settle these OD (FIRE) claims.
Kindly let us know should you need further documents (there are no accident/incident reports available).

Is your end able to communicate/ negotiate settlement through our brokers- Mr Lim, JitChik <JitChik.Lim@marsh.com>?
Please acknowledge & let us know.

There is a total of 7 trailers involved, however, policy is only engaged for 6 vehicles.
Please refer to the policy schedule & wordings attached for your reference.

	MAR S/N	Vehicle no.	D-17086951MFVS/6	D-17086952MFVS/6	CLAIM NO	Policy C
1	2.1	TRB4184C	Risk 6 -		D17003680MFVS	TP NOT CC DAMA
2	2.4	TRC1879X		RISK 8- OD	D17003681MFVS	TPFT
3	7.8	TRD3409B		RISK 83 - OD	D17003682MFVS	TPFT
4	9.1	TRB4306T		RISK 11 OD	D17003683MFVS	TPFT

5	12.6	TRD2789K		RISK 61 OD	D17003684MFVS	TPFT
6	12.8	TRD2809L		RISK 63 OD	D17003685MFVS	TPFT
7	14.3	TRD2851M		RISK 68 OD	D17003686MFVS	TPFT

Thank You.

Regards,
Eileen Lee (Ms)
Motor Claims Dept.



Email address
EileenLee@mfirstcapital.com.sg

Motor Claims E-mail: motorclaims@mfirstcapital.com.sg
Website: <http://www.mfirstcapital.com.sg>

MS First Capital Insurance Ltd | 36 Robinson Rd #16-01 City House Singapore 068877 | TEL: 6507 3848 |
Fax No.: 6507 3849 | Company Regn No. 195000106C

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.mfirstcapital.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: Cecilia Low

Sent: Wednesday, June 7, 2017 3:20 PM
To: 'Michael Kwang' <michaelkwang@insightadjusters.com.sg>
Cc: Novin Shah <NovinShah@mfirstcapital.com.sg>
Subject: RE: Eco Special Waste Management Pte Ltd - Fire damage to 7 trailers at 23 Tuas View Circuit on 23 February 2017 (Claim involving FCL's Fleet - Heavy Vehicle Policies)

Dear Mr. Kwang

We choose M/s Sky Metal Pte Ltd to provide the necessary services.

Meanwhile, please continue to render your assistance on the management of the matter.
Thank you.

Regards

(Ms) Cecilia Low

Motor Claims Department

First Capital Insurance Ltd

36 Robinson Road, #16-01 City House, Singapore 068877

Tel: 6507 3862 | Fax: 6507 3849

Website: www.first-insurance.com.sg

Personal Data Protection Act 2012 ("PDPA"):

Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to www.firstinsurance.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: Michael Kwang [mailto:michaelkwang@insightadusters.com]

Sent: 07 June 2017 09:04

To: Jacqueline Leong <jacquelineleong@first-insurance.com.sg>

Cc: Cecilia Low <cecilielow@first-insurance.com.sg>

Subject: RE: Eco Special Waste Management Pte Ltd - Fire damage to 7 trailers at 23 Tuas View Circuit on 23 February 2017 (Claim involving FCL's Fleet - Heavy Vehicle Policies)

Noted, Jacqueline.

Best regards,

Michael Kwang

Tel: +65 -6223 2008

E-Mail : michaelkwang@insightadusters.com

From: Jacqueline Leong [mailto:jacquelineleong@first-insurance.com.sg]

Sent: Wednesday, 7 June 2017 9:02 AM

To: Michael Kwang <michaelkwang@insightadusters.com>

Cc: Cecilia Low <cecilielow@first-insurance.com.sg>

Subject: RE: Eco Special Waste Management Pte Ltd - Fire damage to 7 trailers at 23 Tuas View Circuit on 23 February 2017 (Claim involving FCL's Fleet - Heavy Vehicle Policies)

Dear Michael

Please also include Ms Cecilia for your future emails (cecilielow@first-insurance.com.sg).

Thank you.

Best regards,

Jacq

Jacqueline Leong

Motor Claims Department

First Capital Insurance Ltd

36 Robinson Road, #16-01 City House, Singapore 068877

Tel: 6507 3860 | Fax: 6507 3849

Website: www.first-insurance.com.sg

Personal Data Protection Act 2012 ("PDPA"):

Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to www.firstinsurance.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: Michael Kwang [mailto:michaelkwang@insightadusters.com]

Sent: Wednesday, 7 June, 2017 8:15 AM

To: novinseah@first-insurance.com.sg; Jacqueline Leong

Cc: Stephen Kwang; Alex Salkin; Joycelyn Tan

Subject: Eco Special Waste Management Pte Ltd - Fire damage to 7 trailers at 23 Tuas View Circuit on 23 February 2017 (Claim involving FCL's Fleet - Heavy Vehicle Policies)

Dear Novin and Jacqueline

Good morning to you.

We refer to our e-mail of yesterday evening and now attach a set of photographs depicting the extent of fire damage to the 7 trailers reported to be insured under your two Policies in force.

Best regards,

Michael Kwang

Tel: +65 -6223 2008

E-Mail : michaelkwang@insightadusters.com

From: Michael Kwang

Sent: Tuesday, 6 June 2017 7:30 PM

To: novinseah@first-insurance.com.sg; 'jacquelineleong@first-insurance.com.sg'; 'jacquelineleong@first-insurance.com.sg'

Cc: Stephen Kwang <stephenkwang@insightadusters.com>; 'Alex Salkin (AlexSalkin@first-insurance.com.sg)'

Subject: Eco Special Waste Management Pte Ltd - Fire damage to 7 trailers at 23 Tuas View Circuit on 23 February 2017 (Claim involving FCL's Fleet - Heavy Vehicle Policies)

UPDATE – 6 June 2017

Dear Novin and Jacqueline

We refer to our e-mail of 6 April 2017.

This is to update you on the current development of the fire damage to the 7 units of trailers at the insured's 23 TVC premises.

During our site inspection of the trailers on 25 May 2017, we were able to identify 1 out of the 7 trailers – Regn. No. TRD2851M - that is insured under item 68 of your Policy No. D-17086952MFVS, whose name plate was still intact. The other 6 trailers were entirely burnt; the registration plate numbers and ID tags on these 6 trailer chassis were destroyed by the fire, making identification literally impossible.

Item	TRAILER NO.	INTEREST INSURED	SUM INSURED (\$)	Date inspected	Status of ID/nameplate on the machinery	Remarks

6	Police No.: D- L786951MVS	PTES Skeletal Container Trailer Chassis No.: PTES057002 Year of Manufacture: 2002	Market Value	No	
8	Police No.: D- L786952MVS	Hock Nam Seng 20' SKL TR Trailer Chassis No.: HNS961008 Year of Manufacture: 2008	Market Value	No	
11	TRB 4306T	Soon Wong T Pe Ltd Skeletal Container Trailer Chassis No.: SWTPL40282002 Year of Manufacture: 2002	Market Value	No	
61	TRD 2789K	TETPL 20' Dual Axles Skeletal Container Trailer Chassis No.: TETPL00616 Year of Manufacture: 2016	Market Value	No	
63	TRD 2809L	TETPL 20' Dual Axles Skeletal Container Trailer Chassis No.: TETPL00816 Year of Manufacture: 2016	Market Value	No	
68	TRD 2851M	Sin Trans Energy Pte Ltd Dual Axles Skeletal Container TR Trailer Chassis No.: STEPL424416 Year of Manufacture: 2016	Market Value	Yes	
83	TRD 3409B	Yeo Ti International 12100mm Long Skeletal Container Trailer Chassis No.: YTE37002016 Year of Manufacture: 2016	Market Value	No	Double-mount trailer

The Insured and Marsh are reviewing the trailer/container log books to determine the identity of the remaining 6 trailers with the mounted ISO container tankers with a view to match the trailers insured in your two Vehicle Policies in force.

I will be sending you a set of photographs of the 7 burnt trailers purportedly insured under your policies in a separate e-mail tomorrow.

To free up space in their premises, the Insured would like to scrap off the 7 burnt trailers. They have now obtained 3 competitive quotations from the LTA-approved scrap merchants (as attached), which are summarized as follows:-

Vendors	Quotation on Scrap Trailers (6x20ft – approximately 3 tons) & (1x 40ft – approximately 6 tons)	Chuan Machinery Pte Ltd	Kiat Lee Machinery Pte Ltd	Sky Metal Pte Ltd
---------	--	-------------------------	----------------------------	-------------------

Price (offered by vendors)	\$200/UNIT	\$800/- 7UNITS	\$100/MT
Crane available	YES	YES	YES
Value	S\$1,400	S\$800	Approximately S\$2,400

The Insured informed that the 3 quotations submitted exclude the cost of delivering/transporting the burnt trailers to the vendor's scrap yard. The transport cost will be borne by the Insured and this will be deducted from the salvage proceeds. The Insured will let us know the transport cost and we will keep you informed.

In this instance, Marsh has requested for Insurers to confirm your selection of the preferred scrap vendor by Thursday, 8 June 2017. The quotations from the 3 scrap vendors were sent to us by Marsh at 4.48pm today only.

Please let us know how you would like us to proceed with this matter. Alternatively, you may wish to deal directly with Marsh.

Best regards,
Michael Kwang
E-Mail: michaelkwang@insightheadjusters.com

Insight Adjusters and Surveyors Pte Ltd
133 Cecil Street, #14-02
Keck Seng Tower
Singapore 069535
(65) 6223 2008 • Fax : (65) 6226 2356

<http://www.insightheadjusters.com>

- ASIA Regional Office for vrs adjusters
- Loss Adjuster of the Year, Asia Insurance Industry Award
- A Singapore Top 500 SME
- CESAM Average Agents, AIMU Correspondents

RENEWAL CERTIFICATE

Agency	: B0029	Policy No	: D-1706862MPS6
Cover No/Ref. No	:	Repeating Cl No	: D-1507926 MPRS
Type of Policy	: FLEET - HEAVY COMMERCIAL VEHICLE		
Insured	: ECO SPECIAL WASTE MANAGEMENT PTE LTD		
Address	: 21 TUAS VIEW CIRCUIT SINGAPORE 637358		
Period of Insurance	: 01 FEBRUARY 2017 until midnight on 31 JANUARY 2018		
Registration No	:	AS PER LIST ATTACHED	Tonnage/CC : Year of Registration :
Make/Body Type	:		
Chassis No	:		
Cover Type	:		
Named Drivers	: ANY AUTHORISED DRIVERS		

The policy is subject to endorsement/conditions : 18, 30Q, 31, 33, 76A, E28, E29, E33, E42, E45, E6, PDP And SLEC

Excess:

NIL EXCESS

ADDITIONAL SGD3,500.00 ON SECTION I IS IMPOSED ON THOSE DRIVERS WHO ARE BELOW 23 YEARS OLD AND/OR WHO HAVE LESS THAN 3 YEARS OF DRIVING EXPERIENCE

Business : Industrial environmental/Recovery centre/waste material
recovery centre/waste management

Cover Type : Third Party Fire and Theft

8	Registration No : TRC1879X	Tonnage/CC : 31.99
	Year of Manufacture : 2008	Seaters : 0
	Make/Body Type : HOCK NAM SENG 20' SKL TR TRAILER	
	Chassis Number : HNS961008	
	Insured Est. Value : MARKET VALUE AT THE TIME OF LOSS	

83	Registration No : TRD34098	Tonnage/CC : 63.04
	Year of Manufacture : 2016	Seaters : 0
	Make/Body Type : YEO TR INTERNATIONAL 12300MM LONG SKELETAL CONTAINER TRAILER	
	Chassis Number : YTE3702016	
	Insured Est. Value : MARKET VALUE AT THE TIME OF LOSS	

11	Registration No : TRB4306T	Tonnage/CC : 25.52
	Year of Manufacture : 2002	Seaters : 0
	Make/Body Type : SOON WING T PTE LTD SKELETAL CONTAINER TRAILER	
	Chassis Number : SWTPL40282002	
	Insured Est. Value : MARKET VALUE AT THE TIME OF LOSS	

61	Registration No : TRD2789K	Tonnage/CC : 39.99
	Year of Manufacture : 2016	Seaters : 0
	Make/Body Type : TETPL 20' DUAL AXLES SKELETAL CONTAINER TR TRAILER	
	Chassis Number : TETPL00616	
	Insured Est. Value : MARKET VALUE AT THE TIME OF LOSS	

63	Registration No : TRD2809L	Tonnage/CC : 39.99
	Year of Manufacture : 2016	Seaters : 0
	Make/Body Type : TETPL 20' DUAL AXLES SKELETAL CONTAINER TR TRAILER	
	Chassis Number : TETPL00816	
	Insured Est. Value : MARKET VALUE AT THE TIME OF LOSS	

68	Registration No : TRD2851M	Tonnage/CC : 39.99
	Year of Manufacture : 2016	Seaters : 0
	Make/Body Type : SIN TRANS ENGRG P L 20' DUAL AXLES SKELETAL CONTAINER TR TRAILER	
	Chassis Number : STEPL424416	
	Insured Est. Value : MARKET VALUE AT THE TIME OF LOSS	

PING SIONG INTERNATIONAL PTE LTD
 1 Tuas South Street 13 Singapore 628457
 Tel: (65) 62657826 Fax: (65) 62655874
 E-mail: kpsmtdot@shingnet.com.sg
 Co Reg No: 200909894M GST Reg No: 200909894M

Rec'd 15/12

TAX INVOICE

TO: ECO SPECIAL WASTE MANAGEMENT PTE LTD
 23 TUAS VIEW CIRCUIT
 SINGAPORE 637768

INVOICE NO: 92635
 DATE: November 25, 2016
 PAGE: 1

ATTN: JASON ONG / ADELINE QUEK

TERMS OF PAYMENT: COD

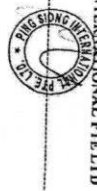
VESSEL NAME: SINGAPORE
 PORT OF LOADING: SINGAPORE
 SAILING DATE: SINGAPORE
 PORT OF DISCHARGE: SINGAPORE
 FINAL DESTINATION: SINGAPORE

AP MARKS & NOS	DESCRIPTION OF GOODS	QTY	AMOUNT (S\$)
NEW 1200MM LONG SKELETAL CONTAINER TRAILER	2 UNITS	34,000.00	
VEHICLE NO: TRD3409B			
CHASSIS NO: YTE37002016			
VEHICLE NO: TRD3406I			
CHASSIS NO: YTE37012016			
P.O. NO: SVM/PO-046476			
ADD GST (7%) Bk			2,380.00
GRAND TOTAL (S\$)			36,380.00

REMARKS:
 1) PLEASE TELEGRAPHIC TRANSFER THE PAYMENT INTO OUR COMPANY BANK
 ACCOUNT AS FOLLOWS:
 ACCOUNT NAME: PING SIONG INTERNATIONAL PTE LTD
 BANK NAME: STANDARD CHARTERED BANK (SINGAPORE) LTD
 SWIFT CODE: SCBLSG22
 BANK ACCOUNT NO: 18-0-130234-0

TOTAL SCD: THIRTY SIX THOUSAND THREE HUNDRED AND EIGHTY ONLY EX-YARD SINGAPORE

BUYER'S SIGNATURE AND DATE



SOC WING TRAILERS PTE LTD
 順榮拖架私人有限公司
 24 HUALU ROAD SINGAPORE 699188 TEL: (65) 2662344 2662377 FAX: (65) 2657674
 SINGAPORE 616002
 No. 3 Pagar Road, Singapore 628377

Business Address:
 POSTAL ADDRESS:
 D/O No.: 1480 & 1485 (2 INV)
 P/O No.: P3648/02
 22th August 2002

Invoice to:
 ECO Special Waste Management Pte Ltd
 23 Tuas View Circuit,
 Singapore 637768.

INVOICE

Invoice No.: 2002/2116

GST Reg No. M2-0052591-4

TAX INVOICE

Three (3) units new 20' skeletal container semi-trailer fitted with tandem axle & suspension c/w 8 nos. 1000 x 20 - 16 ply new China tyres on new rims, Year 2002.

Chassis/Regn No.: SWTP/L/3999/2002 (TRB 4303 B)
 SWTP/L/4000/2002 (TRB 4304 Z)
 SWTP/L/4028/2002 (TRB 4306 T)

Unit price @.....S\$8,400-00.

Total for Three (3) units.....S\$25,200-00.

ADD GST @ 3%.....S\$ 756-00.

TOTAL AMOUNT : - S\$25,956-00.

SOON WING TRAILERS PTE LTD

Sub-Item	Amount
1612 TRB	25,200.00
2625 TRB	3,037.50
3712 TRB	719.50
Grand Total	29,000.00
ADD GST (3%)	870.00
Total	29,870.00

AP Invoice Coding: MA 10016

Signature: [Signature]

Approved for payment: [Signature]

