23/2/2017

No. 6 TRD 2851M 21.06.16 Vehicle No Purchase Date Purchase Price Balance LS left 9,200.00 19yrs 2mth

Estimate Value Avg SV Est Nett Value 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

5 201.44

Per Unit SV

23/2/2017

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

Jul 6.

Date of Accident

23/2/2017

	No.
TRC 1879X 01.04.08	Vehicle No
01.04.08	Vehicle No Purchase Date Purchase Price
\$	Purc
9,500.00	hase Price
9,500.00 10yrs 10mth	Balance LS left
\$ 5,145.	Estimate Value
.45.83 \$ 201.44	e Avg SV
\$ 4,944.39	Est Nett Value

Lifespan 20Years

Scrap Value \$100/MT

7Unit = 22.36 TON x \$100

\$ 2,236.00

Transport \$

825.95

1,410.05

Nett Salvage Value

Per Unit SV

201.44

FCI REF

D17003681ME 48/EL/TEC1879x

ason

PR/& YAO X BLS.

23/2/2017

Vehicle No Purchase Date Purchase Price Balance LS left

No.

TRD 2789K 31.05.16

9,200.00 19yrs 3mth

8,855.00 \$ 201.44 \$ 8,653.56 Estimate Value Avg SV Est Nett Value

Nett Salvage Value

Transport \$

825.95

7Unit = 22.36 TON x \$100

2,236.00

Scrap Value \$100/MT

Lifespan

20Years

1,410.05

Per Unit SV

201.44

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

Lifespan 20Years

Scrap Value \$100/MT

7Unit = 22.36 TON x \$100

Ş 2,236.00

Transport \$ 825.95

1,410.05

Nett Salvage Value

201.44

Per Unit SV

Jussy.

No.

ACTUCIO INO	_
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rui clidse riice	
paidne Ly iei	000000

Estimate Value Avg SV **Est Nett Value**

TRB 4306T 22.08.02

ω

\$

8,400.00 4yrs 6mth

S

1,890.00 \$ 201.44 \$

1,688.56

Lifespan 20Years

Scrap Value \$100/MT

7Unit = 22.36 TON x \$100

2,236.00

D17003683 MFNS/RW/TRB 4306T

FCI DEF

S

Transport \$

825.95

Nett Salvage Value

\$ 1,410.05

Per Unit SV

\$

201.44

	6	5	4	3	2	(-)	No.	Date of Accident
	TRD 2851M 21.06.16	TRD 2809L	TRD 2789K	TRB 4306T	TRD 3409B	TRC 1879X	Vehicle No	ident
	21.06.16	31.05.16	31.05.16	22.08.02	25.11.16	01.04.08	Purchase Date	23/2/2017
4	5-	\$	-61	3	\$ 1	\$	Purcha	1 -
Z ex	9,200.00	9,200.00	9,200.00	8,400.00	17,000.00	9,500.00	Purchase Price	
isso appropria	\$ 9,844.00 19yrs 2mth	\$ 9,844.00	\$ 9,844.00 19yrs 3mth	8,400.00 \$ 8,652.00 4yrs 6mth	17,000.00 \$ 18,190.00 19yrs 7mth	9,500.00 \$ 10,165.00 10yrs 10mth	w/GST	
158	19yrs 2mth	9,844.00 19yrs 3mth	19yrs 3mth	4yrs 6mth	19yrs 7mth	10yrs 10mth	Balance LS left	
	×	\$	s	\$	⋄	\$	Est Va	
	9,515.87	9,556.88	9,556.88	1,946.70	17,962.63	9,741.46 \$ 201.44	Est Value w/GST Avg SV	
	9,515.87 \$ 201.44	9,556.88 \$ 201.44	9,556.88 \$ 201.44	1,946.70 \$ 201.44	17,962.63 \$ 201.44	\$ 201.44	Avg SV	
	<>	<>	w/	\ \	\$	go	Est Nett Value	
	9,314.43	9,355.44	9,355.44	2,745.26	17,761.19	9,540.02	.t.Walue	
	\$	\$	\$	\$	\$	٠,	Estim	
	8,893.33	8,931.67	8,931.67	1,890.00	16,787.50 \$ 201.44 \$	5,145.88 \$ 201.44	Estimate Value Avg SV	
	8,893.33 \$ 201.44 \$	8,931.67 \$ 201.44 \$	8,931.67 \$ 201.44 \$	1,890.00 \$ 201.44 \$	\$ 201.44	\$ 201.44		7
	\$	₩.	45	\$		\$	Est N	\
	8,691.89	8,730.23	8,730.23	1,688.56	16,586.06	4,944.39	Est Nett Value	<u></u>

Lifespan 20Years

Scrap Value \$100/MT

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

Transport \$ 825.95

Per Unit SV

Nett Salvage Value

1,410.05

201.44

y (5) /

Admissable after depreciation	to ested Purchase	Unit Price (EXCL. GST)	Policy Coverage	CLAIM NO	D- D-	9/SV4M£269807£-0	Vehicle no.	N\2 AAM	
A.N	2002.70.20	00'006'4\$	TP NOT COVERED FOR FIRE DAMAGE	D17003680MFVS		– 9 Aziя	TRB4184C	× 1.2	τ
	8002.40.10	00'005'6\$,o¢ TP9T	D17003681MFVS	OD \$10,000.00 RISK 8-	8000	TRC1879X	4.2	7
	9102.11.22	00.000,71\$	ODEC: TA9T	D17003682MFVS	OD \$18'000'00 BISK 83 –	-	1RD3409B	8.7	3
	2002.80.22	00.004,8\$,⇔€ TPPT	D17003683MFVS	OD \$3000'00		T884306T	1.6	Þ
	31.05.2016	00.002,6\$	7.Os≤	D17003684MFVS	OD \$10'000'00 BISK 01		TRD2789K	9.21	S
	31.05.20.15	00.002,6\$	/o⊂ T49T	D17003685MFVS	OD \$10'000'00 BISK 63		1608SQAT	8.51	9
	21.06.2016	00'007'6\$	ТЭЧТ	D17003686MFVS	OD \$10'000'00 BISK 88		TRD2851M	14.3	L
									,

Offered by Sky Metal, \$100/- per metric ton x 22.36 Tons for the 7 units stinU 7 00.8£5,2\$ Scrap value: Only items 2-7 is payable. Policy not engaged for item 1.

Unable to match chassis number to identify each of the 7 units (except one- TRD2851M item 7)

52,360 \$2,236

4 148274 6,630 £99\$ 148278 \$258 148276 7 **719\$** 0+L'9 148275 Receipt Oty (unit) Nett weight (kg) Scrap value No. \$319.43 each unit

\$200.00 26.253\$ = T2D + 00.282\$

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

· 82/00

D: - BX = XX.

CIPIN HET SALVAGE VALUE 9 1 A10.05

(TMOUL & MOT 28.5C = 22.36 TON X + 100MT)

956,CA

3P. 268 # : TSICYEMAST

L / 50.014,1 \$ = 810,568\$ - 280,00

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Sent: Wednesday, October 7, 2020 3:01 PM From: Lim, JitChik < JitChik . Lim@marsh.com>

To: Eileen Lee < 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 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 \$\$1,410.05, 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 018960
DID: +65 6922 8104 I M +65 9199 6943 | F +65 6333 8380 | JitChik Lim@marsh.com

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

Sent: Wednesday, October 7, 2020 2:16 PM To: Lim, JitChik < JitChik.Linn@marsh.com>

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

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

I attached herein a copy of the same for your easy reference.

Cecilia Low

Sent: 10 July 2018 16:19 Cecilia Low

6 5

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

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

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.

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. To support the claim, we understand that insured have declared to the LTA that the 7 trailers in question had been

trailers and the scrap value were established to be 22,360 kg and \$2,236.00 (i.e., 22.36 tons x S\$100/MT). The highest offer received was \$\$100/MT (metric ton) from Sky Metal Pte Ltd. The total weight of the 7 destroyed

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

Hence, we agree that the salvage realization of the 7 trailers is \$\frac{551.410.05}{1.e., \$2,236.00 less \$625.95 less \$200.00].

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

Senior Executive Cecilia Low

Motor Claims

3849 | Company Regn. No. 195000106C MS First Capital Insurance Ltd | 36 Robinson Rd #16-01 City House Singapore 068877 | DID: 6507 3862 | Fax No.: 6507

Thank You.

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

Asher Sng (LKKAuto)

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

Dear Eileen,

Thank you for your email

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. We are unable to agree with your position that there is no market value for trailers. Given that the principle of

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

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 \$\$100/MT (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 \$\$100/MT).

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

Hence, we agree that the salvage realization of the 7 trailers is \$\frac{5}{1.410.05} (i.e., \frac{5}{2.236.00 less \frac{5}{625.95 less \frac{5}{200.0}}

Thank you.

Best regards

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

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Marsh (Singapore) Pte Ltd

Sent: Thursday, April 8, 2021 12:12 PM From: Eileen Lee <EileenLee@msfirstcapital.com.sg>

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.

trailers for our further verification Hence, we would require Insured's end to furnish us with the book value (with depreciation details) of the effected

Kindly assist to convey our requirement.

Thank You

Eileen Lee (Ms) Regards,

Motor Claims Dept.



eileenlee@msfirstcapital.com.sg

Motor Claims E-mail: motorclaims@msfirstcapital.com.sg

Website: http://www.msfirstcapital.com.sg

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Fax No. : 6507 3849 | Company Regn. No. 195000106C

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From: Lim, JitChik < JitChik.Lim@marsh.com>

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

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

Please let us know the next course of action.

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

Thank you.

Best regards,

Jit Chik LIM, Marsh Global Claims Practice
Marsh (Singapore) Ple Ltd I 8 Mañna View #09-02 Asia Square Tower 1, Singapore 018960
DID: +65 6922 8104 I M +65 9199 6943 | F +65 6333 8380 | JitChik Limi@marsh.com

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From: Eileen Lee < Eileen Lee @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.

I await your further updates. Also, noted on your email below

Thank You

Eileen Lee (Ms)

Motor Claims Dept.

X

Email address

eileenlee@msfirstcapital.com.sg

Motor Claims E-mail: motorclaims@msfirstcapital.com.sg

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Dear Eileen,

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

To: Eileen Lee < Eileen Lee @msfirstcapital.com.sg > Sent: Tuesday, September 29, 2020 3:02 PM From: Lim, JitChik < JitChik.Lim@nnarsh.com>

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

still awaiting their response. The issue is that we do not have full visibility of these cases as motor cases are handled With regards to the case at hand, we have reached out to our client to confirm if the cases have been settled. We are 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 8943 | F +65 6333 8380 | JilChik Lim@marsh.com

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From: Eileen Lee < Eileen Lee @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.

Thank You.

Motor Claims Dept. Eileen Lee (Ms)



Email address

eileenlee@msfirstcapital.com.sg

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

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Sent: Wednesday, September 23, 2020 4:22 PM From: Lim, JitChik < JitChik.Lim@marsh.com>

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

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 I M +65 9199 6943 | F +65 6333 8380 | JitChik,Lim@marsh.com

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Sent: Wednesday, September 23, 2020 3:29 PM From: Eileen Lee < Eileen Lee @msfirstcapital.com.sg>

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

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

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

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

TRD2851M	D17003686MFVS
TRD2809L	D17003685MFVS
TRD2789K	D17003684MFVS
TRC1879X	D17003681MFVS

Thank You.

Motor Claims Dept. Eileen Lee (Ms)



Email address eileenlee@msfirstcapital.com.sg

Motor Claims E-mail: motorclaims@msfirstcapital.com.sg

Website: http://www.msfirstcapital.com.sg

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lately by return e-mail

Sent: Wednesday, September 23, 2020 3:27 PM From: Marathe, Ghanshyam < Ghanshyam.Marathe@marsh.com> To: Eileen Lee < Eileen Lee @msfirstcapital.com.sg >

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

Hi Eileeen,

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

Thanks.

Best Regards

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 Ghanshyam Marathe, Marsh Global Claims Practice

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Sent: Wednesday, September 23, 2020 3:18 PM From: Eileen Lee < Eileen Lee @msfirstcapital.com.sg>

To: Marathe, Ghanshyam < Ghanshyam. Marathe@marsh.com>

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

Dear Ghanshyam,

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

Thank You.

Eileen Lee (Ms)

Motor Claims Dept.

Email address

eileenlee@msfirstcapital.com.sg

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

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immediately by return e-mail

To: wendy.lim@marsh.com Sent: Wednesday, September 23, 2020 3:10 PM From: Eileen Lee

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.

D17003685MFVS TRD2809L	D17003684MFVS TRD2789K	D17003681MFVS TRC1879X
09L	89K	79X

Thank You.

Motor Claims Dept. Eileen Lee (Ms)



Email address

eileenlee@msfirstcapital.com.sg

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

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

A Member of MS&AD INSURANCE GROUP

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Asher Sng (LKKAuto)

From: Sent:

Thursday, 12 November 2020 16:45 Summer Lee (LKK Auto) <admin-d@lkkauto.com>

Eileen Lee; assignments@lkkauto.com; sur@lkkauto.com

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

Dear Sir/Madam,

Thank you for the assignment.

Summer Lee | Admin Best Regards,

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: Eileen Lee <EileenLee@msfirstcapital.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 FCIL'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.

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Thank You.

Eileen Lee (Ms) Regards,

Motor Claims Dept.



Email address eileenlee@msfirstcapital.com.sg

Motor Claims E-mail: motorclaims@msfirstcapital.com.sg

Website: http://www.msfirstcapital.com.sg

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

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Sent: Wednesday, June 7, 2017 3:20 PM

To: 'Michael Kwang' < michaelkwang@insightadjusters.com >

Cc: Novin Siah < NovinSiah@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 FCIL'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.

(Ms) Cecilia Low

Motor Claims Department

First Capital Insurance Ltd

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

Website: www.first-insurance.com.sg Tel: 6507 3862 | Fax: 6507 3849

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under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to <u>www.first-insurance.com.sg</u> for details of PDPA Personal Data Collection Statement.

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From: Michael Kwang [mailto:michaelkwang@insightadjusters.com]

Sent: 07 June 2017 09:04

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

Cc: Cecilia Low < Cecilialow@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 FCIL's Fleet - Heavy Vehicle Policies)

Noted, Jacqueline.

Best regards,

Michael Kwang

Tel: +65 -6223 2008

E-Mail: michaelkwang@insightadjusters.com

Sent: Wednesday, 7 June 2017 9:02 AM From: Jacqueline Leong [mailto:Jacquelineleong@first-insurance.com.sg]

To: Michael Kwang < michaelkwang@insightadjusters.com >

Cc: Cecilia Low < Cecilialow@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 FCIL's Fleet - Heavy Vehicle Policies)

Dear Michael

Please also include Ms Cecilia for your future emails (cecilialow@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

Website: www.first-insurance.com.sg Tel: 6507 3860 | Fax: 6507 3849

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From: Michael Kwang [mailto:michaelkwang@insightadjusters.com] Sent: Wednesday, 7 June, 2017 8:15 AM

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

Cc: Stephen Kwang; Alex Salikin; 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 FCIL's Fleet - Heavy Vehicle Policies)

Dear Novin and Jacqueline

Good morning to you

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

Best regards,

Michael Kwang Tel: +65 -6223 2008

E-Mail: michaelkwang@insightadjusters.com

From: Michael Kwang

Sent: Tuesday, 6 June 2017 7:30 PM

To: 'novinseah@first-insurance.com.sg' <<u>novinseah@first-insurance.com.sg</u>>; 'jacquelineleong@first-insurance.com.sg'

< jacquelineleong@first-insurance.com.sg>

Cc: Stephen Kwang <stephenkwang@insightadjusters.com>; 'Alex Salikin (AlexSalikin@first-insurance.com.sg) <a href="mailto: <a href="mailto:AlexSalikin@fi

<stephenkwang@insightadjusters.com>

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

UPDATE - 6 June 2017

Dear Novin and Jacqueline

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

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

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

TRAILER NO. INTEREST INSURED	
SUM INSURED	
SUM Date INSURED inspected (\$)	
9	

Market Value
Market Value
Market Value
Market Value
Market Value
Market Value

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:-

OKV Metal Pte Ltd			
2	Ltd Kiat Lee Machinery Pte Ltd	Chuan Machinery Pte Ltd	Vendors
	N Seminary States Bestimate to the	tons)	
10ft - app	s (6x20ft - approximately 3 tons) & (1x 40ft - approxi	Quotation on Scrap Trailers (6x20ft - approxim	

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

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 <u>Thursday</u>, <u>8 June 2017</u>. 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@insightadjusters.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.insightadjusters.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 Cover Note/Ref. No	B0029	Policy No : D-17086952MFVS/6 Replacing CI No : D-15079261MFVS
Type of Policy	FLEET - HEAVY COMMERCIAL VEHICLE	HICLE
Insured	ECO SPECIAL WASTE MANAGEMENT PTE LTD	ENT PTE LTD
Address	21 TUAS VIEW CIRCUIT SINGAPORE 637358	
Period of Insurance	01 FEBRUARY 2017 until midnight on 31 JANUARY 2018	n 31 JANUARY 2018
Registration No	AS PER LIST	Tonnage/CC :
Make/Body Type	ATTACHED	Year of Registration :
Chassis No.		
Cover Type		
Named Drivers	ANY AUTHORISED DRIVERS	

BELOW 23 YEARS OLD AND/OR WHO HAVE LESS THAN 3 YEARS OF DRIVING EXPERIENCE ADDITIONAL SGD3,500.00 ON SECTION I IS IMPOSED ON THOSE DRIVERS WHO ARE The policy is subject to endorsemental clauses: 18, 3(Q), 31, 33, 76A, E28, E29, E33, E42, E45, E6, PDP And SLEC Excess:

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

Cover Type : Third Party Fire and Theft

Registration No : TRD3409B Year of Manufacture : 2016 Make/Body Type : Chassis Number : HNS961008 Insured Est. Value : MARKET VALUE AT THE TIME OF LOSS Year of Manufacture : 2008 Registration No : TRC1879X HOCK NAM SENG 20' SKL TR TRAILER Tonnage/CC : 63.04 Seaters : 0 Tonnage/CC : 31.99 Seaters : 0

11 Registration No : TRB4306T Make/Body Type : SuTPL40282002 Insured Est. Value : MARKET VALUE AT THE TIME OF LOSS Year of Manufacture: 2002 SOON WING T PTE LTD SKELETAL-CONTAINER TRAILER Tonnage/CC : 25.52 Seaters : 0

Insured Est. Value: MARKET VALUE AT THE TIME OF LOSS

Make/Body Type

YEO TR INTERNATIONAL 12300MM LONG SKELETAL CONTAINER TRAILER

Chassis Number : YTE37002016

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

> 63 Registration No : TRD2809L Year of Manufacture: 2016

Make/Body Type

TETPL 20' DUAL AXLES SKELETAL CONTAINER TR TRAILER Tonnage/CC : 39.99 Seaters : 0

Chassis Number : TETPL00816 Insured Est. Value : MARKET VALUE AT THE TIME OF LOSS

68 Registration No : TRD2851M Year of Manufacture : 2016

Make/Body Type SIN TRANS ENGRG P L 2
Chassis Number STEPL424416
Insured Est. Value : MARKET VALUE AT THE TIME OF LOSS SIN TRANS ENGRG P L 20' DUAL AXLES SKELETAL CONTAINER TR TRAILER Tonnage/CC : 39.99 Seaters : 0

PING SIONG INTERNATIONAL PTE LTD

1 Tuas South Street 13 Singapore 628457
Tel: (65) 62657826 Fax: (65) 62665874
POH SENG Co Reg No: 200909894M GST Reg No: 200909894M

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	DATE November 25, 2016 PAGE	ECO SPECIAL WASTE MANAGEMENT PTE LTD 23 TUAS VIEW CIRCUIT SINGAPORE 637768	ECO SPECIAL WASTE MA 23 TUAS VIEW CIRCUIT SINGAPORE 637768	ECO SPECIAL WAS 23 TUAS VIEW CIR SINGAPORE 637768	
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BUSINESS ADDRESS 22 BEALURU ROAD SINGAPORE 800+80-TEL: (65) 2682444, POSTAL ADDRESS . INCAPORE 9 FO. BOX 0551
SINGAPORE 9 F0.02 . SINGAPORE 9 F0.0

D/O No.: 1480 & 1485 P/O No.: P3648/02 22th August 2002 FAX: (65) 2657674
MANUFACTURER OF TRAILERS AND LOADING RAMPS. (AUI. P)

NOICE NO.: 2002/2116

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

INVOICE

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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.: SWTPL/3999/2002 (TRB 4303 B) SWTPL/4000/2002 (TRB 4304 Z) SWTPL/4028/2002 (TRB 4306 T)

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

ADD GST @ 3%.....\$ 756-00. Total for Three (3) units......\$25,200-00.

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TAX INVOICE

GST Reg No. M2-0052591-4

BUYER'S SIGNATURE AND DATE

PUBLIC TRAILER EQUIPMENT SUPPLIES PIE LID Chos Chu Kang Central Branch Post Office PO Box 75, Singpore 91833, Tig. 56852381 / 3685077 Fax: 2665017 GST Reg No: M2-0106311-6

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福南海城 机碱 上程 HOCK NAM SING ENGINEERING WORKS Block 134 Jurong East Street 13 #03-309N Singapore 600134 1et: 66678111 Fax: 65692602 GST Reg. No: MX-0261002-N Co. Reg. No: 26834500K

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TAX INVOICE NO. 14931

Singapore 637768 23 Tuas View Circuit

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AUTHORISED SIGNATURE

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Jours Marie