MG SOLUTION PTE LTD



23 Kaki Bukit Ave 4, AAS Kaki Bukit Centre #04-01 Singapore 415933
Tel: 6243 1373 Fax: 6243 1376
(GST Reg. No. 201427944N)

Date

: 17/08/2022

Your Ref

: CC6/GRB22007412/Apa3 (SND8474B)

To

: INDIA INTERNATIONAL INSURANCE PTE LTD

Attn

: Motor Claims Department

Dear Sir/Mdm,

RE: ACCIDENT INVOLVING VEHICLE SLH3991K & SND8474B ON 02/08/2022 AT ALONG EUNOS FLYOVER AFTER EUNOS EXIT TOWARDS PIE (TUAS).

We refer to the above matter.

Attached copies of the following for your kind perusal:

- 1) Proforma Bill No.228089 @ \$\$1,926.00 (Inclusive Of 7% GST)
- 2) Loss of Rental @ \$\$400.00 (5 Days x \$\$80)
- 3) LTA Search @ \$\$7.45
- 4) Authorisation to Act
- 5) GIA Report

Hope the above is in order and kindly let us have your confirmation soon.

Tax invoice will be issue upon amount finalized.

The Minister for Finance announced that the **GST rate will be increased from 7% to 8%** with effect from 1st January 2023. Our Company's invoices issued will be with **GST 8% from 1st January 2023**.

Thank You.

Yours faithfully,

Sharon Chia

HP: 8121 1373

E-mail: mg3solution@gmail.com

LETTER OF AUTHORITY

Name : BASHEER BIN K M AMAMED
Address : BLK 212 SERANGOON AVE 4
#02-48 s(550212)
Contact No :
TO: UNDIA INTIL IMI PTE LTD
Dear Sirs,
ACCIDENT INVOLVING SLY 3991K AND SND 8474B ON DIDEFTOOD AT/ALONG EUMS FLYOVER AFTER FUNDS EXIT TOWARDS PIECTUAS)
AT/ALONG EUMS FLYOVER APTER FUNDS EXIT TOWARDS PIECTHAS)
I/We,BASHEER_BIN_K_M_AHAMED, am/are the registered owner of motor car noSUH 3991K
Please note that I have assigned all compensations monies due to me/us in the above said accident to M/S MG SOLUTION PTE LTD.
I/We, hereby authorize you to release all compensation monies pertaining to the above-mentioned accident to M/S MG SOLUTION PTE LTD and forward your settlement cheque to M/S MG SOLUTION PTE LTD whom I had authorized to collect the said compensation monies.
Thank you.
fruit of the state
Signature of Claimant Witness By



Occupation:

INDIA INTERNATIONAL INSURANCE PTE LTD

Co. Reg. No. 198703792k | GST. Reg. No. M2-0078806-X 64 | Cecil Street | #04 | #05 | #06-02 | IOB Building | Singapore 049711

Office (65) 63476100 Fax (65) 62244174

Email insure@iii.com.sg Website www.iii.com.sg

EXPRESS SETTLEMENT

DISCHARGE VOUCHER III-Direct Settlement (PODS)

India Ref: Claimant Ref : SLH 3991K		
We/I, MG SOLUTION PTE LTD ("the work with the appointed Surveyor of India International Insurance Pte of Surveyor) with respect to the amount claimed for S\$ 1 use/rental), S\$ 7.45 (search fee), vehicle no. SLH3991 k on 02/08/2022 (date) at Eunos Flyover after Eunos Evehicle). This is pursuant to the inspection conducted on	e Ltd LKK Auto C ,926.00 (repair co that was damaged pursua Exit Twds PIE (TUAS)	st), S\$320.00 (loss of not to the accident which occurred ring vehicle no SND8474B nsured
We/I confirm that we/I are/am authorized by the ownerclaimant") of vehicle no. SLH3991K to make the claim as set of the matter on his/her behalf in a manner that we/I deem fit. It party claimant".	ut in the above paragraph a	and we/I have full authority to settle
We/I further confirm that we/I will indemnify India International they will or have already incurred in the event that "the thir further claim against the former for any loss and expenses so of use pursuant to the damage to <u>SLH 3991</u> K vehicle no.) as	d party claimant" after the uffered pertaining to cost of	above said agreement lodges a
We/I confirm that the agreement reached above is in full and pursuant to the accident and that further this settlement is reached.		
This agreement is subject to the application of Singapore law a dispute arising out of the same.	and the Singapore Courts h	ave exclusive jurisdiction over any
We/lauthorize you to pay the total amount of S\$_2,253.45 Dated this	5_to MG SOLUTIO	N PTE LTD
CLAIMANT: Signature: Signature: Signature:	WITNESS: Signature:	Signed by appointed Surveyor
Name: Wh SOLUTION PTE LTD	Name:	LKK Auto Consultants Pte Ltd
NRIC: 20142744N	NRIC:	199607198R
Address: 23, EAFI BURIT AVEF. #04-01 S/415933)	Address:	51 Ubi Avenue 1 #01-25 Paya Ubi Ind. Park S(408933)
Nationality: WAUTYSIAN	Nationality:	
Occupation: ADMIN	Occupation:	,

Occupation:

ME

MG SOLUTION PTE LTD

23 Kaki Bukit Ave 4, AAS Kaki Bukit Centre #04-01 Singapore 415933
Tel: 6243 1373 Fax: 6243 1376
(GST Reg. No. 20-1427944-N)

TAX INVOICE

Bill To:

INDIA INTERNATIONAL INSURANCE PTE LTD

64 CECIL STREET #05-02 IOB BUILDING SINGAPORE 049711 INVOICE No: TI 229143

PB No: 228089

Date: 03-October-2022

ATTN: MOTOR CLAIMS DEPARTMENT

Vehicle Number: SLH 3991K

QTY	DESCRIPTION	AMOUNT
1	To carried out accident repair as per surveyor's recommendation (Lump Sum)	\$ 1,800.00
	BEFORE GST 7% GST	126.00
	7% GST	12 \$ 1,92

Cheque should be made payable to MG Solution Pte Ltd

Co's stamp & Authorised Signature



SUPREME LEASING & LIMOUSINE PTE LTD

61 Ubi Avenue 2 #02-08 Automobile Megamart Singapore 408898 +65 67479400

GST Registration No.: 201710190R Company Registration No. 201710190R

Tax Invoice

BILL TO

MG Solution Pte Ltd No.23 Kaki Bukit Avenue 4 #02-03B/#04-01 (South Wing) Vicom Building (Idac & Vicom Inspection Centre) 415933 DATE 10/08/2022

DUE DATE 09/09/2022

TERMS Net 30



Rental Income	5	80.00	7% SR	400.00
ACTIVITY	QTY	RATE	GST	AMOUNT

VEHICLE NUMBER; SME5542P CHECK OUT: 03/08/2022 02.15PM CHECK IN: 08/08/2022 04.30PM

DRIVER REF; BASHEER BINK M AHAMED SXXXX103G

VEHICLE REF : SLH3991K

INCLUDES GST TOTAL

TOTAL

BALANCE DUE

26.17

400.00

S\$400.00

GST SUMMARY

RATE	GST	NET
GST @ 7%	26.17	373.83

SUPREME LEASING & LIMOUSINE PTE LTD

Member of Prime Group of Companies Co. Registration No: 201710190R

61 Ubi Avenue 2 #01-03/04 Automobile Megamart,

Singapore 408898

PRIME GROUP Tel: 6747 9400 Fax: 6444 3900

14 20- 1128 746799 ORIGINAL

SLH 3991K

					SLA	3791K.
VEHICLE NO	11	СС		CHECK O	JT/ IN DATES	
SMESS42P	Honda Freed Hybrid 1-5					
	HIRER / DRIVER'S PARTICULARS	<u>3</u>	VEHICLE DATE O	UT	3/8/2-1	9 14.15
NAME :			VEHICLE ACTUAL	DATE IN	8812	e 16-30
ADDRESS :			AGREED DATE O	F RETURN		
ADDRESS:			NOTE: FURTHER	OLLISION D	AMAGE WAIVE	R
			NOTE: FURTHER ADDITION TO THE	: AMOUNT S	TATED IN THIS	ACDEEMENT
			SHOULD THE NAM THAN 25 OR MOR	ALD DRIVER	BE ANY PERS	ON WHO IS LESS
	(S)		THAN 3 YEARS OF	DRIVING EX	PERIENCE	WITHLESS
HOME NO.	D.O.B.		NON-WA	IVERABLE E	XCESS PER IN	CIDENT
MOBILE			SINGAPORE		\$	2,500.00
IC NO.	COUNTRY		MALAYSIA	(0)	BUE	3,500.00
CENSE NO.	COUNTRY		TOTAL LOSS	4	\$ 19	10,000.00
EXPIRY DATE		-	SIGNATURE	(2)	13/1/2	10,000.00
	ADDITIONAL DRIVER		CIONATORE		NISTON	
NAME:			PERSO		NT-INSURANC	E (PAI)
			ACCEPTS PAI	[]	DECLINES PA	
ADDRESS:			PREMIUM:	PREME	Vala	- (//
	(\$)		SIGNATURE (*	SING &	SIGNATURE	(4)
HOME NO.	D.O.B.		1	A DAMES OF A		
MOBILE			DAILY @ S\$	RENTAL		
IC NO.	COUNTRY		MONTHLY @ S\$	X NO	OF DAYS A MT	
LICENSE NO.	COUNTRY		PETROL	-		
EXPIRY DATE		The second secon	PARKING			
	REMARKS		GST @ 7%			
For Sin	gapore use Only.		TOTAL			
				DEPOSIT S	•	
- Not for	PHV usage.			PRE-PAYME		
- Min 95	Detrol.					\$
				MODE OF	PAYMENT	
			CREDIT CARD[]	CASH []	NETS []	OTHERS []
REPARED BY			NAME			
			CARD NUMBER			
HEREBY AGRE	E TO ABIDE BY THE TERMS AND C		EXPIRY DATE		140	cvv
TATED ON THIS	AGREEMENT AND THE ACCOMP	ONDITIONS ANYING VEHICLE	THE VEHICLE BE DE KNOWLEDGE.	DRIVEN TO M	IALAYSIA WITI	HOUT OUR
RENTAL CONTR	ACT \		VEHICLE MAREN	T BE USED F	OR ANY ILLE	GAL OR
V- 21 4			(*)	SING		
/n //:			100	8		

SHIDDEME LEAGING

> Back to OneMotoring



Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time:

03 Aug 2022 / 13:48:34

Receipt Date/Time: 03 Aug 2022 / 13:48:34

Tax Invoice/Receipt

Receipt No.: ITNET-00000-220803-001800

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 - SND8474B As at 02 Aug 2022/19:00:00 Insurance Co: INDIA INT'L INS PTE LTD Insurance Enquiry - SND8474B				
Enquiry Fee 20220803134739220272		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			
	462845XXXXXX7907	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.

RE: [EXTERNAL] - RE: ACCIDENT INVOLVING SND8474B AND SLH3991K ALONG PIE TOWARDS TUAS ON 02.08.2022 *** LKK REF: CC6/GRB22007412/ea3

Dhanya B.Purushothaman < Dhanya@iii.com.sg>

Thu 29/9/2022 10:08 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

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

Dear Hsiao Tong,

Please proceed.

Regards Dhanva

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Thursday, 29 September 2022 8:54 am
To: Dhanya B.Purushothaman <Dhanya@iii.com.sg>

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

Subject: RE: [EXTERNAL] - RE: ACCIDENT INVOLVING SND8474B AND SLH3991K ALONG PIE TOWARDS TUAS ON 02.08.2022 *** LKK REF: CC6/GRB22007412/ea3

Dear Dhanya,

Attached is a copy of third party LOD for your easy reference.

We would like to seek mandate as follows for mutual settlement: -

1. Cost of Repair (w/GST)	\$ 1,926.00
2. Loss of Rental (4days x \$80.00)	\$ 320.00
3. LTA/GIA Search Fee	\$ 7.45
Total	\$ 2,253.45

For your approval please.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: $\underline{\text{chewht@lkkauto.com}}$ |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Dhanya B.Purushothaman < Dhanya@iii.com.sg>

Sent: Friday, 5 August 2022 2:15 PM

To: Hsiao Tong (LKKAuto) <<u>chewht@lkkauto.com</u>>

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

Subject: RE: [EXTERNAL] - RE: ACCIDENT INVOLVING SND8474B AND SLH3991K ALONG PIE TOWARDS TUAS ON 02.08.2022 *** LKK REF: CC6/GRB22007412/ea3

Dear Hsiao Tong,

Approved.

Please forward the Signed DV, tax invoice and Rental invoice once its ready.

Regards

Dhanya

From: Hsiao Tong (LKKAuto) < chewht@lkkauto.com>

Sent: Friday, 5 August 2022 1:59 pm

To: Dhanya B.Purushothaman < Dhanya@iii.com.sg>

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

Subject: RE: [EXTERNAL] - RE: ACCIDENT INVOLVING SND8474B AND SLH3991K ALONG PIE TOWARDS TUAS ON 02.08.2022 *** LKK REF: CC6/GRB22007412/ea3

Dear Dhanya,

We refer to the above matter.

We would like to seek mandate as follows for mutual settlement: -

1. Cost of Repair (w/GST)	\$ 1,926.00

Total	\$ 2,254.45
3. LTA/GIA Search Fee	\$ 7.45 (subject to proof)
2. Loss of Rental (3days x \$100.00) (w/GST)	\$ 321.00 (subject to proof)

For your approval please.

Best Regards

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Dhanya B.Purushothaman < Dhanya@iii.com.sg>

Sent: Friday, 5 August 2022 11:58 AM

To: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com >

Subject: RE: [EXTERNAL] - RE: ACCIDENT INVOLVING SND8474B AND SLH3991K ALONG PIE TOWARDS TUAS ON 02.08.2022 *** LKK REF: CC6/GRB22007412/ea3

Dear Mei,

As usual, finalise the COR in DE report and the seek mandate in merimen along with LOU/LOR based on the repair days.

Regards Dhanya

From: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com >

Sent: Friday, 5 August 2022 11:54 am

To: Dhanya B.Purushothaman < Dhanya@iii.com.sg>

Cc: Hsiao Tong (LKKAuto) chewht@lkkauto.com; Admin A admin-a@lkkauto.com; Admin-a@lkkauto.com

Subject: RE: [EXTERNAL] - RE: ACCIDENT INVOLVING SND8474B AND SLH3991K ALONG PIE TOWARDS TUAS ON 02.08.2022 *** LKK REF: CC6/GRB22007412/ea3

Dear Dhanya,

TP supporting doc has been uploaded in DE platform.

FYI, TP has activated car rental.

Kindly let us have your approval/instruction.

Thank you. Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: <u>MeiKwan@lkkauto.com</u> | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Dhanya B.Purushothaman < Dhanya@iii.com.sg>

Sent: Thursday, 4 August 2022 4:39 PM

To: Mei Kwan (LKKAuto) < Meikwan@Ikkauto.com>

Cc: Hsiao Tong (LKKAuto) <<u>chewht@lkkauto.com</u>>; Admin A <<u>admin-a@lkkauto.com</u>>; Admin-D (LKKAuto) <<u>admin-d@lkkauto.com</u>>

Subject: RE: [EXTERNAL] - RE: ACCIDENT INVOLVING SND8474B AND SLH3991K ALONG PIE TOWARDS TUAS ON 02.08.2022

Dear Mei,

Go ahead with this case.

Regards Dhanya

From: Mei Kwan (LKKAuto) < Meikwan@Ikkauto.com>

Sent: Thursday, 4 August 2022 4:31 pm

To: Dhanya B.Purushothaman < Dhanya@iii.com.sg>

Subject: [EXTERNAL] - RE: ACCIDENT INVOLVING SND8474B AND SLH3991K ALONG PIE TOWARDS TUAS ON 02.08.2022

Dear Dhanya,

As spoken, please refer to the below email from Mr. Meka.

From: Mekavathanan Sarangapani < mekavathanan@iii.com.sq>

Sent: Monday, 20 June 2022 5:09:55 pm (UTC+08:00) Kuala Lumpur, Singapore

To: KKLau < kklau@lkkauto.com >; Olivia Lau (LKKAuto) < olivialau@lkkauto.com >

Subject: Helping out to explore an effect mutual and direct settlement for III's Insured vehicle

Dear Mr Lau.

Thanks for talking to me last week Saturday (18 June 22) to explore with us mutual settlements, Direct settlements with Third Party claimants (potential) who report re traffic accidents at your Accident reporting Centres at NAC and Bukit Merah.

As discussed, we will facilitate your Team to explore the same by providing you with the list of vehicles insured with us - updated periodically.

There will be a fee that we will pay you for successful settlements effected .

My colleague, Mr Derrick Tan will follow up with you and your Team soon Sir.

Best Regards,

Mekavathanan

HOD

Motor & Work Injury Claims Department India International Insurance Pte Ltd

64 Cecil Street, #04/#05 IOB Building, Singapore 049711

DID: 6347 6105 Fax: 6224 4174

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: Dhanya B.Purushothaman < Dhanya@iii.com.sg>

Sent: Thursday, 4 August 2022 3:42 PM

To: Hsiao Tong (LKKAuto) < chewht@lkkauto.com >; Admin A < admin-a@lkkauto.com >; Admin-D (LKKAuto) < admin-d@lkkauto.com >

Subject: ACCIDENT INVOLVING SND8474B AND SLH3991K ALONG PIE TOWARDS TUAS ON 02.08.2022

Dear Hsiao Tiong,

Referring to the conversation we had moments ago.

Kindly ask the workshop to liaise with Appraisal associates for mutual settlement please.

Best Regards

Dhanva

Motor & Work Injury Claims Department India International Insurance Pte Ltd

64 Cecil Street #04-02 IOB Building

Singapore 049711

Tel: 6347 6100 Fax: 6224 4174



This email is intended solely for the person to whom it has been addressed. It may contain confidential and/or legally privileged information. If you are not the person for whom this e-mail was intended, or if this e-mail has reached you by mistake, please delete it immediately and inform us of the error and also be hereby notified that any use, distribution, transmission, printing, copying or dissemination of this information in any way or in any manner is strictly prohibited and may be unlawful. Internet communications may not be entirely secure or accurate as information could be intercepted, corrupted, lost, delayed or contain viruses. Therefore, we do not accept liability for any errors or omissions in the content of this message or any delay in delivery which may arise as a result of Internet transmission or any modification. If you have sent or are sending personal data, you undertake that the personal data being sent is current, complete and accurate. You understand and consent that the personal data may be processed and retained by India International Insurance Pte Ltd ("III") in line with the purposes in III's Personal Data Policy (https://www.iii.com.sg/privacypolicy). For third party's personal data, you undertake that you have obtained the consent from the third party and made the party aware of all matters listed in this policy by referring them to III's website. This message may contain confidential information intended only for the individual named. If you are not the named addressee, do not disseminate, distribute or copy this email. Please notify the sender immediately and delete this email from your system. Any views expressed in the email are those of the individual sender, except where the sender specifically states them to be the view of III. The information and/or comments provided or expressed in this message are not to be construed as legal advice and are not intended to replace legal advice. You should not rely on any information and/or comments provided or expressed in this message/research memorandum as legal advice. III shall not be responsible for any loss or damage arising from your reliance on any information and/or comments provided or expressed in this message."

This email is intended solely for the person to whom it has been addressed. It may contain confidential and/or legally privileged information. If you are not the person for whom this e-mail was intended, or if this e-mail has reached you by mistake, please delete it immediately and inform us of the error and also be hereby notified that any use, distribution, transmission, printing, copying or dissemination of this information in any way or in any manner is strictly prohibited and may be unlawful. Internet communications may not be entirely secure or accurate as information could be intercepted, corrupted, lost, delayed or contain viruses. Therefore, we do not accept liability for any errors or omissions in the content of this message or any delay in delivery which may arise as a result of Internet transmission or any modification. If you have sent or are sending personal data, you undertake that the personal data being sent is current, complete and accurate. You understand and consent that the personal data may be processed and retained by India International Insurance Pte Ltd ("III") in line with the purposes in III's Personal Data Policy (https://www.iii.com.sg/privacypolicy). For third party's personal data, you undertake that you have obtained the consent from the third party and made the party aware of all matters listed in this policy by referring them to III's website. This message may contain confidential information intended only for the individual named. If you are not the named addressee, do not disseminate, distribute or copy this email. Please notify the sender immediately and delete this email from your system. Any views expressed in the email are those of the individual sender, except where the sender specifically states them to be the view of III. The information and/or comments provided or expressed in this message are not to be construed as legal advice and are not intended to replace legal advice. You should not rely on any information and/or comments provided or expressed in this message/research memorandum as legal advice. III shall not be responsible for any loss or damage arising from your reliance on any information and/or comments provided or expressed in this message."

This email is intended solely for the person to whom it has been addressed. It may contain confidential and/or legally privileged information. If you are not the person for whom this e-mail was intended, or if this e-mail has reached you by mistake, please delete it immediately and inform us of the error and also be hereby notified that any use, distribution, transmission, printing, copying or dissemination of this information in any way or in any manner is strictly prohibited and may be unlawful. Internet communications may not be entirely secure or accurate as information could be intercepted, corrupted, lost, delayed or contain viruses. Therefore, we do not accept liability for any errors or omissions in the content of this message or any delay in delivery which may arise as a result of Internet transmission or any modification. If you have sent or are sending personal data, you undertake that the personal data being sent is current, complete and accurate. You understand and consent that the personal data may be processed and retained by India International Insurance Pte Ltd ("III") in line with the purposes in III's Personal Data Policy (https://www.iii.com.sg/privacypolicy). For third party's personal data, you undertake that you have obtained the consent from the third party and made the party aware of all matters listed in this policy by referring them to III's website. This message may contain confidential information intended only for the individual named. If you are not the named addressee, do not disseminate, distribute or copy this email. Please notify the sender immediately and delete this email from your system. Any views expressed in the email are those of the individual sender, except where the sender specifically states them to be the view of III. The information and/or comments provided or expressed in this message are not to be construed as legal advice and are not intended to replace legal advice. You should not rely on any information and/or comments provided or expressed in this message/research memorandum as legal advice. III shall not be responsible for any loss or damage arising from your reliance on any information and/or comments provided or expressed in this message."

This email is intended solely for the person to whom it has been addressed. It may contain confidential and/or legally privileged information. If you are not the person for whom this e-mail was intended, or if this e-mail has reached you by mistake, please delete it immediately and inform us of the error and also be hereby notified that any use, distribution, transmission, printing, copying or dissemination of this information in any way or in any manner is strictly prohibited and may be unlawful. Internet communications may not be entirely secure or accurate as information could be intercepted, corrupted, lost, delayed or contain viruses. Therefore, we do not accept liability for any errors or omissions in the content of this message or any delay in delivery which may arise as a result of Internet transmission or any modification. If you have sent or are sending personal data, you undertake that the personal data being sent is current, complete and accurate. You understand and consent that the personal data may be processed and retained by India International Insurance Pte Ltd ("III") in line with the purposes in III's Personal Data Policy (https://www.iii.com.sg/privacypolicy). For third party's personal data, you undertake that you have obtained the consent from the third party and made the party aware of all matters listed in this policy by referring them to III's website. This message may contain confidential information intended only for the individual named. If you are not the named addressee, do not disseminate, distribute or copy this email. Please notify the sender immediately and delete this email from your system. Any views expressed in the email are those of the individual sender, except where the sender specifically states them to be the view of III. The information and/or comments provided or expressed in this message are not to be construed as legal advice and are not intended to replace legal advice. You should not rely on any information and/or comments provided or expressed in this message/research memorandum as legal advice. III shall not be responsible for any loss or damage arising from your reliance on any information and/or comments provided or expressed in this message."

This email is intended solely for the person to whom it has been addressed. It may contain confidential and/or legally privileged information. If you are not the person for whom this e-mail was intended, or if this e-mail has reached you by mistake, please delete it immediately and inform us of the error and also be hereby notified that any use, distribution, transmission, printing, copying or dissemination of this information in any way or in any manner is strictly prohibited and may be unlawful. Internet communications may not be entirely secure or accurate as information could be intercepted, corrupted, lost, delayed or contain viruses. Therefore, we do not accept liability for any errors or omissions in the content of this message or any delay in delivery which may arise as a result of Internet transmission or any modification. If you have sent or are sending personal data, you undertake that the personal data being sent is current, complete and accurate. You understand and consent that the personal data may be processed and retained by India International Insurance Pte Ltd ("III") in line with the purposes in III's Personal Data Policy (https://www.iii.com.sg/privacy-policy). For third party's personal data, you undertake that you have obtained the consent from the third party and made the party aware of all matters listed in this policy by referring them to III's website. This message may contain confidential information intended only for the individual named. If you are not the named addressee, do not disseminate, distribute or copy this email. Please notify the sender immediately and delete this email from your system. Any views expressed in the email are those of the individual sender, except where the sender specifically states them to be the view of III. The information and/or comments provided or expressed in this message are not to be construed as legal advice and are not intended to replace legal advice. You should not rely on any information and/or comments provided or expressed in this message/research memorandum as legal advice. III shall not be responsible for any loss or damage arising from your reliance on any information and/or comments provided or expressed in this message."