

Focus Auto Pte Ltd  
UEN No. 201004495R  
GST Reg. No. 201004495R  
Tel : 6886 9097 Fax : 6481 9095  
Email : claims@focusauto.com.sg

Date 10.09.2024

BY E-MAIL

Your ref SND6053X

Our ref SLN2581K

**WITHOUT PREJUDICE**

**MS FIRST CAPITAL INSURANCE LIMITED  
16 RAFFLES QUAY #42-01 HONG LEONG BUILDING  
SINGAPORE 048581**

Dear Sir/Madam,

**ACCIDENT INVOLVING :** (SLN2581K & SHA4588U ALONG PIE EXIT TO CTE)

**DOA:** 01.09.2024

**TIME:** 20:50 HOURS

We refer to the above matter and write on behalf of SAMSAN ENGINEERING PTE LTD, the registered owner of SLN2581K in respect of the above accident.

We are instructed that the above accident was caused by your insured's negligent driving / or management of your insured vehicle. Your insured's vehicle SHA4588U collided onto the rear end of our client's vehicle SLN2581K. As a result of the accident, our client has been put to loss and expenses, particulars of which are as follows : -

1	Cost of Repair (\$7800 + 9%GST)	\$	8,502.00
2	Loss of Rental (9 days × \$180)	\$	1,620.00
3	Purchase of Third Party's Insurer	\$	2.18
4	Sundries	\$	30.00

**Total Amount :**

**\$ 10,154.18**

Enclosed are the following documents for your perusal.

- 1) GIA report
- 2) LTA / Insurer Search
- 3) Original repair claim
- 4) Car Rental Agreement / Receipt

**The demand herein is in respect of our client's for damages pertaining to his motor vehicle and any settlement following or subsequent to this demand shall not prejudice any claim in respect of personal injuries.**

Kindly acknowledge receipt of the above said documents within 7 days and your favourable reply is deeply appreciated.

Yours faithfully,

  
YVONNE LOW

## **LETTER OF AUTHORIZATION**

DATE : 01.09.2024

To : MS First Capital Insurance Ltd

RE: ACCIDENT INVOLVING VEHICLE NO. SLN2581K & SHA4588U

ALONG PIE EXIT CTE ON 01.09.2024

I / WE SAMSAN ENGINEERING PTE LTD of (NRIC / ROC NO.) 201719812E

OF 12 ARUMUGAM ROAD #02-02N LTC BUILDING B SINGAPORE 409958

Owner of vehicle no. SLN2581K in consideration of M/S **FOCUS AUTO PTE LTD** repairing my / our vehicle SLN2581K at my / our instruction and hereby authorize **FOCUS AUTO PTE LTD** to demand claim settle receive whatever amount settled / payable by the Insurance Company and / or third party or to commence legal proceeding. If necessary, under my name, for the cost of repairs, car rental and / or loss of use, etc and to their appointing Solicitor to act for me / us in respect of the said accident / claim and all claimed and / or settled shall belong to them absolutely.

I further agree and undertake to indemnify them against the above-mentioned claim cost which may arisen therewith.

Signature of Owner :  
(Company's chop – if any)



Name of Owner : SAMSAN ENGINEERING PTE LTD

NRIC No : 201719812E

**DISCHARGE RECEIPT**


CLAIM REFERENCE : D24007739MFCT/CTPL/JY  
ACCIDENT DATE : 01/09/2024  
ACCIDENT LOCATION : PIE TOWARDS TUAS BEFORE CTE / SLE  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : TEH BAN OUU  
INSURED VEHICLE : SHA4588U  
INVOLVED PARTY : SLN2581K  
SETTLEMENT SUM : \$9,300.00

I/We, the undernoted CLAIMANT being the person/entity entitled to receive the compensation in relation to the accident, hereby agree to accept the SETTLEMENT SUM as full and final settlement of all claims for damages, costs & disbursements arising out of the ACCIDENT, and I/WE also agree that the said settlement sum:

1. is paid without admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and/or its INSURED DRIVER in respect of the said loss and for damage whether now or hereafter to become manifest,
2. is accepted by me/us to the intent that the said MS First Capital Insurance Limited and /or its INSURED and/or its INSURED DRIVER be absolutely and finally discharged from all claims whatsoever which I/WE now or hereafter may have arising out of or connected with or traceable to the said accident.

I/WE acknowledge that this DISCHARGE RECEIPT is not to be construed as an admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and /or its INSURED DRIVER and it shall not be used as evidence in any claims or actions which may be made against them or any of them.

CLAIMANT: *SAMSAAN ENGINEERING PTE LTD*

Signature and Date: 

15/11/2024



WITNESS: *Hariz Al-Hasyir Bin Haronnarashid*

Signature and Date: *Le*

15/11/2024



**Focus Auto Pte Ltd**

Business Reg. No: 201004495R

GST Reg. No: 201004495R

No 1 Kaki Bukit Ave 6 Autobay

#02-50 Singapore 417883

Date 10.09.2024

**MS FIRST CAPITAL INSURANCE LIMITED**

**16 RAFFLES QUAY #42-01 HONG LEONG BUILDING**

**SINGAPORE 048581**

MOTOR VEHICLE NO : SLN2581K KIA CERATO

LUMP SUM REPAIR \$ 7,800.00

**LUMP SUM**

**Sub- total :** \$ 7,800.00

**9% GST :** \$ 702.00

**Total :** \$ 8,502.00

SINGAPORE DOLLARS : EIGHT THOUSAND FIVE HUNDRED AND TWO  
DOLLARS ONLY

# ULTIMATE CAR RENTAL

1 KAKI BUKIT AVE 6, #02-50 AUTOBAY@KAKI BUKIT

SINGAPORE 417883

Business Reg. No. 53100391D

Email : ultimate\_car\_rental@yahoo.com.sg

Tel No. : 6844 4620 Fax No. : 6844 4625

## BILL TO #

**FOCUS AUTO PTE LTD**

1 KAKI BUKIT AVE 6

#02-48/50 AUTOBAY @ KAKI BUKIT

SINGAPORE 417883

Tel : 6844 4620 Fax : 6844 4625

**RA4044 RENTAL 02/09/24-10/09/24**

**YOUR REF : SLN2581K**

## INVOICE

**NO. :** INV005157

**DATE :** 10/09/2024

**P/O REF. :** SLE91110M

**TERMS :** 30 days

**PAGE :** 1

NO.	CODE	DESCRIPTION	QTY	PRICE	DISC	TAX	AMOUNT
1	SLE911 0M	MAZDA 3 4-DOOR SEDAN 1.5L SP.6EAT	9 DAY	180.00			1,620.00

**SINGAPORE** ONE THOUSAND SIX HUNDRED TWENTY ONLY

<b>SUBTOTAL</b>	1,620.00
<b>DISCOUNT</b>	0.00
<b>NETT</b>	1,620.00
<b>TAX</b>	0.00
<b>GRAND</b>	S\$ 1,620.00



FOR ULTIMATE CAR RENTAL

CUSTOMER SIGNATURE & STAMP





Car Rental

## ULTIMATE CAR RENTAL

Blk 264 Tampines St 21 #01-106 Singapore 520264

Tel: 6844 4620 Fax: 6844 4625

Co. Reg. No. 53100391D

## VEHICLE RENTAL AGREEMENT

No. RA 4044

<b>HIRER'S PARTICULARS</b>		Vehicle No: <u>SLN2581K</u> Replace Veh No: <u>SLE 9113 m</u>	
Name: <u>HOSSAN DEWAN AMARAT</u>		Mileage Out: _____ Mileage Out: _____	
Address: <u>Blk 878 Woodlands Ave 9 #10-292</u> <u># 8730878</u> <u>Samsan Engineering PTE LTD</u>		Make & Model: <u>kia cerato</u> Make & Model: <u>MAZDA</u>	
Contact Person: <u>Hossan Dewan Amarat</u> Tel: <u>91250089</u>		Auto / Manual _____ Auto / Manual _____	
<b>DRIVER'S PARTICULARS</b>		OUT: Date <u>2/9/24</u> OUT: Time <u>396640 km</u>	
Name: <u>Hossan Dewan Amarat</u>		HIRE EXPIRY _____ TIME EXPIRY _____	
Address: <u>Blk 878 Woodlands Ave 9</u> <u># 10-292 (S) 8730878</u>		<b>RENTAL CHARGES</b>	
Tel No: <u>91250089</u> H/P No: _____		Daily <u>9</u> @ \$ <u>180</u> <u>1620.00</u>	
P.P. / I.C. No.: <u>G 82483680</u> D/L. NO: _____		Weekly @ \$ _____	
Date of Birth: <u>11.02.1987</u> Date of Issue / Expiry: _____		Monthly @ \$ _____	
Nationality: _____ Pl. Of Issue: _____		Hours @ \$ _____	
Occupation: _____ Driving Exp: _____		Others @ \$ _____	
Refundable Deposits: _____		CDW @ \$ _____	
Cash/Nets/Cheque/VISA/MC Cards No.: _____		PAI @ \$ _____	
(A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES		Delivery Service _____	
<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;"> <p>FRONT</p> </div> <div style="text-align: center;"> <p>LEFT</p> </div> <div style="text-align: center;"> <p>RIGHT</p> </div> </div> <div style="text-align: center; margin-top: 10px;"> <p>REAR</p> </div>		SUB-TOTAL \$ _____	
<b>ACCESSORIES CHECK</b>		<div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"> <p>OUT</p> </div> <div style="text-align: center;"> <p>IN</p> </div> </div>	
<input type="checkbox"/> Ashtray <input type="checkbox"/> Cig Lighter <input type="checkbox"/> S / Tyre <input type="checkbox"/> STD Tools <input type="checkbox"/> Jack <input type="checkbox"/> Hub Caps <input type="checkbox"/> Radio / Cass <input type="checkbox"/> CD / Cartridges <input type="checkbox"/> S / RIM		EXTENSION _____	
		Collection Service _____	
		Misc. _____	
		<b>ESTIMATED TOTAL RENTAL \$</b> <u>1620.00</u>	
		Sales Person Code: _____	
		Hirer is responsible for the first \$ <u>3000 + GST</u> excess for collision / damage to first party. (i.e) ULTIMATE CAR RENTAL Vehicles (including windscreen) and also first \$ <u>3000 + GST</u> excess for collision/damage to third party's vehicles for each and every accident / damage * Additional Excess Loading _____ HIRER's Signature _____ Additional Driver's Signature _____	

I/We agree to the terms and conditions above, overleaf and that all information given is true and correct in all respect. My/Our Driving licence(s) is/are current and not disqualified from driving. You may charge all amount due on the rental to my/our credit card.

**IMPORTANT**

- ONLY PERSONS ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- VEHICLES IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY ULTIMATE CAR RENTAL.
- IN THE EVENT OF AN ACCIDENT, THE HIRER OR AUTHORISED DRIVER:
  - shall report all accidents involving the said vehicle to the Owner immediately
  - shall take immediate steps to complete and sign Form Mar 1 (Motor Accident Report form) and do all other acts required in compliance with the "NON-INJURY MOTOR ACCIDENT REPORT SCHEME" (the form will be made available when the accident is reported to the owner)
  - shall report to the police within 24 hours from the occurrence, the following types of accidents:-
    - injury case;
    - non-injury case involving a Government vehicles or damage to Government property;
    - non-injury case involving a foreign vehicle (to obtain their motor insurance, policy, Passport No./Name of the driver, Vehicle number, Log card and Vehicle road tax informational);
    - non-injury case involving a pedestrian or cyclist.

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

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	DEPOSIT REFUND	SIGNATURE OF HIRER/DRIVER
<u>10/9/24</u>	<u>10.30am</u>	<u>397454km</u>				

Company Name	Focus Auto Pte Ltd
Address	1 Kaki Bukit Ave 6 #02-48 Autobay @ Kaki Bukit Singapore 417883
Remittance Attention To Email & Contact Number	Email: claims@focusauto.com.sg Tel: 6844 4620

#### Bank Transfer Details

Beneficiary	Focus Auto Pte Ltd
Bank Name	Maybank Singapore Ltd
Bank Address	Maybank@Tampines
Bank Code	7302
Branch Code	003
SWIFT Code	MBBESGS2XXX
Bank Account No.	04031006665
Currency	SGD

## Daphne Lee (LKK Auto)

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**From:** Joanne Yong Lai Fong <JoanneYong@msfirstcapital.com.sg>  
**Sent:** Friday, 25 October 2024 10:03 PM  
**To:** Daphne Lee (LKK Auto)  
**Subject:** RE: D24007739MFCT/CTPL/JY - SLN2581K ,SHA4588U AND SKW8922K ACCIDENT ON 01.09.2024 \*\*\*LKK Ref: CD/FCI24090118/Uma3

Dear Daphne,

Refer to your email below.

Pls proceed as your email below.

Thanks, and regards,

Joanne Yong  
Motor Claims

MS First Capital Insurance Ltd | 16 Raffles Quay #42-01 Hong Leong Building Singapore 048581 | [TEL: 6359 1823](tel:63591823) | Fax No. : 6223 0541 | 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 [www.msfirstcapital.com.sg](http://www.msfirstcapital.com.sg) for details of PDPA Personal Data Collection Statement.

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**From:** Daphne Lee (LKK Auto) <daphnelee@lkkauto.com>  
**Sent:** Friday, 25 October 2024 10:11 am  
**To:** Joanne Yong Lai Fong <JoanneYong@msfirstcapital.com.sg>  
**Subject:** FW: D24007739MFCT/CTPL/JY - SLN2581K ,SHA4588U AND SKW8922K ACCIDENT ON 01.09.2024 \*\*\*LKK Ref: CD/FCI24090118/Uma3

Dear Joanne,

Refer to the above matter

We are pending mandate for your approval. TP repairer asking for settlement.

Thank you

Best Regards,

**Daphne Lee (Ms)** | Case Handler

Third Party Direct Settlement

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | Email: [DaphneLee@lkkauto.com](mailto:DaphneLee@lkkauto.com)

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)



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**From:** Daphne Lee (LKK Auto)  
**Sent:** Thursday, 10 October 2024 12:37 PM  
**To:** Joanne Yong Lai Fong <[JoanneYong@msfirstcapital.com.sg](mailto:JoanneYong@msfirstcapital.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: D24007739MFCT/CTPL/JY - SLN2581K ,SHA4588U AND SKW8922K ACCIDENT ON 01.09.2024 \*\*\*LKK  
**Ref:** CD/FCI24090118/Uma3

Dear Joanne,

Your Ref: D24007739MFCT/CTPL/JY

We refer to the above matter and your email below.

**ACCIDENT INVOLVING SLN 2581K AND SHA 4588U ON 01/09/2024**

We have highlighted to your good office on 04/09/2024 of Third-Party's request to do Direct Settlement with our Principal, MS First Capital Limited.

It is an accident under BOLA:28. 3 vehicles chain collision (OID last).

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

Summary to offer to repairer **FOCUS AUTO PTE LTD** is as follows: -

	<b>Claimed Amount</b>	<b>Revised Amount</b>
1. Cost of Repair	\$ 18,435.95	\$ 8,502.00 (L/S) (w/GST)
2. Loss of Rental (9 days x \$180.00)	\$ 1,620.00	\$ 900.00 (9 days x \$100.00)
3. LTA/GIA Search Fee	\$ 2.18	\$ 2.18
4. Sundries	\$ 30.00	\$ 0.00
<b>Total</b>	<b>\$ 20,088.13</b>	<b>\$ 9,404.18</b>

\*7 days recommendation for repair.

Relevant supporting claim documents are attached herewith for your perusal and reference.

Kindly note that this inspection report dated 06/09/2024 is only for mandate purpose.

**The above is for your approval please.**

Thank You.

Best Regards,

**Daphne Lee (Ms)** | Case Handler

Third Party Direct Settlement

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | Email: [DaphneLee@lkkauto.com](mailto:DaphneLee@lkkauto.com)

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

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**From:** Joanne Yong Lai Fong <[JoanneYong@msfirstcapital.com.sg](mailto:JoanneYong@msfirstcapital.com.sg)>  
**Sent:** Friday, 6 September 2024 1:42 PM  
**To:** Huey Yon (LKKAuto) <[hueyyon@lkkauto.com](mailto:hueyyon@lkkauto.com)>