

Our ref: DS416/24/SJ
Your ref: _____

Date: 26 NOV 2025

Direct Settlement

To: MS First Capital

Singapore _____

Attn: Motor Claims Department

Re: **Accident Involving Motor Vehicle Nos.** SLL4728C & SHC3525Y
At/Along LOYANG WAY TOWARDS CHANGI (Loyang Tua Pek Kong) On 30.09.2024 @ 0830

I am the owner of vehicle no. SLL4728C that was involved in an accident with your insured vehicle no. SHC3525Y of the above accident.

As the accident was caused by your insured negligent/inconsiderate driving, thus I am claiming from you for the following: -

1. Cost of Repairs ✓	
2. Loss of Use / Rental (<u>3</u> days @ \$ <u>109</u> per day)	\$ <u>3,207.36</u>
3. LTA/GIA Search Fee	\$ <u>327.00</u>
4. GIA Report Fee	\$ _____
5. Others	\$ _____
Total: \$ <u>3,530.36</u>	

I hereby give you fourteen (14) days to comply with the above, failing which, I shall instruct my solicitor to commence legal action against you. If you have any queries, please contact the representative of **CYCLE & CARRIAGE INDUSTRIES PTE LTD** at Telephone No: **67714346 (Mr Foong Shiuh Jye) / 67714304 (Ms Amanda Ang)**.

I hereby give full authority to **CYCLE & CARRIAGE INDUSTRIES PTE LTD** and their representative to negotiate/comprise settlement of the above claim on my behalf.

Your co-operation and immediate attention to the above is greatly appreciated. I hereby look forward to hearing from you soon.

Yours faithfully


Name & Signature

Address: C/o. 188 Pandan Loop Singapore 128378
Cc: Mr Foong Shiuh Jye / Ms Amanda Ang
E-mail: shiuhjye.foong@cyclecarriage.com.sg / amanda.ang@cyclecarriage.com.sg
Fax No. 67795383

LETTER OF AUTHORIZATION

To: Ms First Capital

Singapore _____

Attn.: Motor Claims Department

Dear Sir / Mdm,


MOTOR ACCIDENT INVOLVING SLL4728C **(OWNER'S**
VEHICLE NO.) AND SHC3525Y **(3RD PARTY'S VEHICLE NO.)**
ON 30 SEP 2024 **(DATE)** **AT** 0820H **(TIME)**
AT/ALONG LOYANG WAY TOWARDS CHANGI (Loyang Tua Pek Kong) **(ROAD)**

I am the registered owner of SLL4728C (Vehicle No.).

I hereby authorize CYCLE & CARRIAGE INDUSTRIES PTE LIMITED and its agents or any person(s) authorized by Cycle & Carriage Industries Pte Limited to do all or any of the followings:

- Submit, resolve and make any claims which I may have against the 3rd party insurers; and/or
- Execute and sign discharge voucher, indemnity forms and all necessary documents in connection with and arising from the above claim.

All payment towards settlement of my claim should be made in favor of CYCLE & CARRIAGE INDUSTRIES PTE LIMITED.



Registered Owner's Signature
(Company stamp & authorized signature if it is a company-registered vehicle)
Name : GAN KIEN SIONG
NRIC No. : S184A
Date : _____

DISCHARGE RECEIPT

CLAIM REFERENCE : D24008633MFCT
ACCIDENT DATE : 30/09/2024
ACCIDENT LOCATION : LOYANG WAY, SINGAPORE
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : TAN BENG HWEE
INSURED VEHICLE : SHC3525Y
INVOLVED PARTY : SLL4728C
SETTLEMENT SUM : \$ 3,530.36

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: **GAN KIEN SIONG (YAN JIANSIONG)**

Signature and Date :



16/12/2025

 SIGN HERE PLEASE!

WITNESS: **AMANDA ANG**
BODY CARE & REPAIR
188 PANDAN LOOP
SINGAPORE 128378
DID: 67714304

Signature and Date :




16/12/2025



Mercedes-Benz

Cycle & Carriage
Industries Pte Limited
Authorised Dealer
Company No. 196400367W
GST Reg No. MR-8500111-X

TAX INVOICE

Invoice Name & Address				Owner Name & Vehicle Info			
MS FIRST CAPITAL INSURANCE LIMITED				Cust No/Name	WCV54049/Gan Kien Siong (Yan Jiansong)		
MOTOR CLAIM DEPARTMENT				Reg No/Reg Date	SLL4728C / 02/02/2024		
6 RAFFLES QUAY				Date In/Mileage	05/11/2024/ 19897		
#21-00				Chassis No	W1K1183842N4533367		
SINGAPORE 048580				Engine No	28281480092301		
Contact No 65073848				Make/Model	MB/CLA 180 COUPE		
				Colour/Trim	027 787 Mountain Gr/ 041 111 Black		
Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No	
WF001862	Credit	24/11/2025/ 18:14	SJ	1208/ Foong Shiuh Jye	21151	28212214	
Description of Goods / Services					Qty	Unit Price S\$	Amount S\$

Z REQUEST							
Customer Request							
M BPNSUN							F.O.C.
POLICY NO/ACC DATE : 7240012766 // 30 SEP 2024							
DRIVE IN/TP : 05 NOV 2024 // SHC3525Y							
DATE IN/DATE SURVEY: 05 NOV 2024 // LKK RASUL							
BY/AUTHORIZED ON :03 OCT 2024 // MSFC KARENT							
A BPILAB							
DISASSEMBLE AND REPLACE ATTACHED DAMAGED PARTS & REFINISH.							960.00
A BPIRES							
RESPRAY BUMPER REAR					0.05	800.00	
A BPILAB							
USING XENTRY DIAGNOSTIC TO CHECK ON CONTROL UNIT RESET MEMORY TO					0.10	380.00	
M BPNSUN							
SUNDRIES							15.00
X BUMPER REAR LOWER BLACK					1.00	517.32	517.32
X BUMPER REAR CHROME					1.00	119.84	119.84
X BUMPER REAR CHROME RIGHT					1.00	146.70	146.70

Guarantee Your Warranty, Maintain with Cycle & Carriage!

Parts	783.86				
Labour	2,140.00				
Standard Menu	0.00				
Specialist Job	0.00				
Diagnostics Job	0.00				
Sundry/Others	15.00				
Total(w/o GST)	2,938.86				
		9% GST on	2938.86	Nett	2,938.86
					264.50
				Total Payable	3,203.36
				Paid	0.00
				Total Due	3,203.36

Payment should be made strictly by NETS, credit cards or PayNow (via QR code or UEN) only. Thank you.
Any dispute to the invoice must be made within 3 days. This is a computer generated document, no signature is required.



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Pandan Loop Service Center
188 Pandan Loop
Singapore 128378
Tel: 6777 8388
Fax: 6779 5383
www.mercedes-benz.com.sg

Tax Invoice

chan's

www.chans.com.sg

CHAN'S & SONS ENTERPRISE

Company Reg No:51936900M

363 Sembawang Road, Goodlink Park,
Singapore - 758379

Email: admin@chans.com.sg

Tax Invoice No:
INV1100562024-11Dated:
November 7, 2024Rental Agreement No:
RA 017024 2024-11Terms of Payment:
Due upon receiptCustomer Reference:
SLL4728C (First Capital)Notes:
SLL4728C (First Capital)

Executive Name:C&C JYE

Customer Details**GAN KIEN SIONG**BLK 270A SENGKANG CENTRAL #07-251 Singapore
541270

S.No	Product	Description	From Date	To Date	No. of Periods	Price (SGD)	Amount (SGD)
1	SMG1455Z	Honda HRV 1.5 (A) - Gan Kien Siong	05-11-2024	07-11-2024 (Incl.)	3 Days	100.00	300.00
							300.00
						GST 9% (9%)	27.00
Amount in words : Three Hundred Twenty Seven Singapore Dollar (SGD)						Total (SGD)	327.00

Declaration:Please make your cheques payable to : **CHAN'S & SONS ENTERPRISE****For CHAN'S & SONS ENTERPRISE**This is a Computer generated document.
No signature is required.**Income Terms**
Terms

RENTAL AGREEMENT

RA 017024 2024-11

Hirer's Name GAN KIEN SIONG		Date of Birth 01. OCT 1975	Passport/ Nric No. S2930184 A	Nationality Chinese
Address 270 A SENG-KANG CENTRAL		Occupation	Driving Licence No. 97071674	Date of Expiry 15E
07-251	Postal Code 54170	Contact No.	Mobile Phone No.	
Joint Hirer's / Guarantor's Name		Date of Birth	Passport/ Nric No.	Nationality
Address		Occupation	Driving Licence No.	Date of Expiry
	Postal Code	Contact No.	Mobile Phone No.	

CHECK OUT

CHECK IN

Date 5.11.24	Time 10.15am	Mileage 10.15	E 1/4 1/2 3/4 F
Date 7.11.24	Time 4.35pm	Mileage 10.15	
		Remarks 1st car	

IMPORTANT NOTES:-

- Car is restricted to SINGAPORE use. See clause 1(f) for non-compliance.
- No refund will be given for vehicle that returns early.
- Own Damage Liability - First \$1500 for damage to vehicle plus loss of earnings while damaged vehicle is under repair.
- Third Party Liability - First \$2000 for any Third Party Accident Claim.
- Additional Excess of \$3000 for drivers under 24yrs old or above 70yrs and/or less than 2yrs driving experience.
- Hirer is responsible for all parking fines & traffic summons.
- Extension:- One day's advance notice is required otherwise no extension will be allowed.
- Vehicle should be returned at the same time as collection except on Saturday where return time is before 10am.
- Vehicle returned after office hour will be charged to the next working day.
- Hourly extension is charged at 1/5 of the daily rate.
- As preventive maintenance, please check water & engine oil daily.
- Please check that you have not left any of your personal belongings in the vehicle. Our company and staff will not be responsible for any loss of belongings after the vehicle is returned.
- For the comfort of other users, please refrain from smoking, eating or carrying of pets in the car. A cleaning charge of \$200 will be imposed for smoky, smelly or dirty vehicle.
- Carrying of PASSENGERS in commercial vehicle is strictly prohibited. Only WORKERS covered under hirer's workmen compensation are allowed.

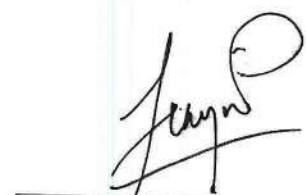
	UNIT		RATE (\$)	TOTAL (\$)
RATE	3	@	100 + GST	300
DISCOUNT				
GST @ 9%				27
TOTAL				327
EXTENSION			Invt 110036	2024-11
DEPOSIT (refundable) S\$ NIL				
CHANGED OVER FROM VEH. DATE				

I/We have read and agree to the terms and conditions of the rental agreement above and as set overleaf.
I/We declare that all information given on this form is true and accurate.



Hirer's Signature

Joint Hirer's/ Guarantor's Signature



for CHAN'S & SONS ENTERPRISE

VEHICLE NO. **Sub 14157**

MODEL **Honda #RV 1.5(A)**

FROM

RETURN

*Estimate Date. For actual return see CHECK IN

OPERATING HOURS: MONDAY TO FRIDAY 8.30AM TO 5.00PM. SATURDAY 8.30AM TO 12.00PM. CLOSED ON SUNDAY & PUBLIC HOLIDAY

Hsiao Tong (LKKAuto)

From: Amanda Ang <amanda.ang@cyclecarriage.com.sg>
Sent: Monday, December 15, 2025 5:57 PM
To: Hsiao Tong (LKKAuto)
Subject: RE: ACCIDENT INVOLVING SLL4728C & SHC3525Y ON 30/09/2024 | OUR REF: DS416/24/SJ | YOUR REF: D24008633MFCT
Attachments: SLL4728C LOA.pdf; DS SLL4728C - SIGNED DV - DOA 30.09.2024.pdf

Dear Hsiao Tong,

Thank you for your email.

We write to confirm settlement of \$3,530.36 being the cost of repair and loss of rental claim only. Herewith, we attach a copy of signed DV & LOA for your payment processing.

Bank details as follows,

Company Name	CYCLE & CARRIAGE INDUSTRIES PTE LTD
Company Reg No.	196400367W
Address	188 PANDAN LOOP SINGAPORE 128378
Contact No.	67714304

Bank Transfer Details

Beneficiary	CYCLE & CARRIAGE INDUSTRIES PTE LTD
Bank Name	STANDARD CHARTERED BANK (SINGAPORE) LIMITED
Bank Address	6 BATTERY ROAD SINGAPORE 049909
Bank Code	9496
Branch Code	001
SWIFT Code	SCBLSG22XXX
Bank Account No.	01-0-142015-3
Currency	SGD 3,530.36
Remittance Email	RECEIVABLES@CYCLECARRIAGE.COM.SG

Thank you.

Regards,
Amanda Ang
DID +65 67714304

Hsiao Tong (LKKAUTO)

From: Karen Tan <karentan@msfirstcapital.com.sg>
Sent: Friday, December 12, 2025 2:26 PM
To: Hsiao Tong (LKKAUTO)
Subject: [SEEK MANDATE] - ACCIDENT INVOLVING SLL4728C & SHC3525Y ON 30/09/2024 | OUR REF: DS416/24/SJ | YOUR REF: D24008633MFCT
Attachments: LKK SURVEY REPORT & PHOTOS_SLL4782C.pdf; SLL4728C LOD.pdf

Dear Hsiao Tong,

You may proceed to settle at **\$3,530.36(all-in).**

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 16 Raffles Quay #42-01 Hong Leong Building Singapore 048581 | DID : 6359 1805 | Fax No. : 6223 0541 | Company Regn. No. 195000106C

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

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

Sent: Friday, 12 December 2025 1:40 pm

To: Karen Tan <karentan@msfirstcapital.com.sg>

Subject: [SEEK MANDATE] - ACCIDENT INVOLVING SLL4728C & SHC3525Y ON 30/09/2024 | OUR REF: DS416/24/SJ | YOUR REF: D24008633MFCT

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Your ref: **D24008633MFCT**

Our ref : CC/FCI24100072/Rpa3(N)

Dear Sirs/Mdm,

ACCIDENT INVOLVING SHC3525Y(MS FCIL) AND SLL4728C(TP) ON 30/09/2024

We refer to the above matter.

It is a head-to-rear collision. We are of the view that liability is not in our driver's favour.

We seek your approval to offer repairer "CYCLE & CARRIAGE INDUSTRIES PTE LTD" at \$3,530.36(all-in).

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (with GST)	\$ 3,430.08	\$ 3,203.36 (\$2,938.86 + 9%GST)
2. Loss of Rental (3days x \$100.00) with GST	\$ 327.00	\$ 327.00 (3days x \$100.00) + 9%GST
Total	\$ 3,757.08	<u>\$ 3,530.36</u>

Surveyor recommended 3days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 12/12/2025 is only for mandate purpose.

Kindly let us have your approval / instruction. Thank you.



Merry Christmas & Happy New Year 2026!



Best Regards,

Hsiao Tong, Chew (Ms) | Team Lead

Third Party Direct Settlement

LKK Auto Consultants Pte Ltd

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

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

From: Karen Tan <karentan@msfirstcapital.com.sg>

Sent: Wednesday, November 26, 2025 5:07 PM

To: Veron Chen (LKKAuto) <veronchen@lkkauto.com>; CS A Team <cs-a@lkkauto.com>

Subject: ACCIDENT INVOLVING SLL4728C & SHC3525Y ON 30/09/2024 | OUR REF: DS416/24/SJ | YOUR REF: D24008633MFCT

Dear all,

Attached the LOD for your action.

Please let us have your mandate proposal soon.

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 16 Raffles Quay #42-01 Hong Leong Building Singapore 048581 | DID : 6359 1805 | Fax No. : 6223 0541 | Company Regn. No. 195000106C

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From: Amanda Ang <amanda.ang@cyclecarriage.com.sg>

Sent: Wednesday, 26 November 2025 4:40 pm

To: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>; Karen Tan <karentan@msfirstcapital.com.sg>

Subject: ACCIDENT INVOLVING SLL4728C & SHC3525Y ON 30/09/2024 | OUR REF: DS416/24/SJ | YOUR REF: D24008633MFCT

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Dear Sirs,

THIRD PARTY DIRECT SETTLEMENT CLAIM (By email only)

We refer to the above.

Please find LOD attached for your kind attention.

Thank you.

Best regards,

Amanda Ang

Mercedes-Benz Body Care & Repair

Cycle & Carriage Singapore

188 Pandan Loop Singapore 128378

T: +65 6206 1818 • DID: +65 6771 4304

www.cyclecarriage.com.sg

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