

**Yan (LKK Auto)**

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**To:** Jenny Lim  
**Subject:** RE: Your Ref: D24009020MFCT/CTPL/TPD2 (SH 7318X) / Our Ref: SJR 3677P DOA: 11.1.2024 \*\*\* LKK REF: CD/FCI24100314/Kua3

Without Prejudice

Dear Sirs

We refer to the above matter and append below a breakdown of our client's claim for your consideration:

|                        |                                  |
|------------------------|----------------------------------|
| Repair Cost (incl GST) | \$1,308.00                       |
| Loss of Rental         | \$270.00 (3 days x \$90 per day) |
| GIA Search Fee         | \$2.18                           |
| Others                 | \$-                              |
|                        |                                  |
| <b>TOTAL</b>           | <b>\$1,580.18</b>                |

Supporting documents are enclosed for your reference and we look forward to receiving your offer to settle soon enough.

Thank you.

Kind regards.

Jenny Lim  
LAI HUAT (MENG KEE) MOTOR PTE LTD  
160 Sin Ming Drive  
#04-01, #04-02 & #07-03  
Sin Ming Autocity  
Singapore 575722  
Tel: 64538110  
Fax: 64596267

## LETTER OF AUTHORITY

To: Lai Huat (Meng Kee) Motor Pte Ltd  
160 Sin Ming Drive  
#04-01, #04-02 & #07-03  
Sin Ming Autocity  
Singapore 575722

Dear Sirs

**ACCIDENT INVOLVING VEHICLE NOS: SJR 3677P & SH 7318X ON 11/10/2024**  
**AT SLIP ROAD MOULMEIN TOWARDS CTE/ANG MO KIO**

This is to confirm that on 11/10/2024, I / We gave you instructions to repair my / our vehicle no. SJR 3677P which was damaged in the above accident.

In consideration of your agreement to repair my vehicle no. SJR 3677P, pay for my other expenses and to defer demanding for payment of the costs of repair which was damaged as a result of the above accident, I / We hereby authorise you and/or your solicitors as my / our representative to write, negotiate and settle the accident claim on my / our behalf against any part involved in the abovementioned accident.

I / We hereby undertake to co-operate with you and render you all the assistance (including having my / our vehicle re-inspected and being a witness at trial) that may be necessary for you to recover the cost of repairs and the loss of use to my / our vehicle. I / We further undertake to keep you informed at all times of any communication received from any party involved in the abovementioned accident.

I / We hereby confirm that by signing this Letter of Authority, I / We are not entitled in law to receive any payment. If a cheque is sent to me, I / We shall return the same to the sender as I am precluded in law from accepting any payment.

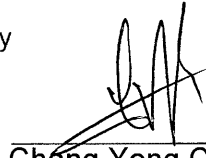
In the event of my / our claim against any party involved in the abovementioned accident being unsuccessful for any reason whatsoever, I / We shall bear the repair / excess cost payable to Lai Huat (Meng Kee) Motor Pte Ltd either by cash / cheque or claim against my / our insurance policy.

I / We hereby authorise the payment of my / our claim (including any or all medical related invoices / receipts) to be made directly to my / our representative, Lai Huat (Meng Kee) Motor Pte Ltd accordingly.

In relation to the personal and vehicle information collected or otherwise provided during the course of the claim process (including by way of recordings), I agree and consent that Lai Huat (Meng Kee) Motor Pte Ltd may use, disclose and process my personal data for the purpose of responding and administering all activities related to my insurance claim.

Yours faithfully

Signature:

  
Chang Yong Chin Lawrence  
(Zhang Yongqin)

Name:

NRIC No: S7707813D

**DISCHARGE RECEIPT**

CLAIM REFERENCE : D24009020MFCT/CTPL/TPD 2  
ACCIDENT DATE : 11/10/2024  
ACCIDENT LOCATION : MOULMEIN ROAD SINGAPORE  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : TAY LIN WEE  
INSURED VEHICLE : SH7318X  
INVOLVED PARTY : SJR3677P  
SETTLEMENT SUM : \$1,490.00

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: **CHANG YONG CHIN LAWRENCE**

Signature and Date :

  
25/05/2025 

WITNESS : **JOYCE WONG**

Signature and Date :

  
25/5/25

来發 (明記) 摩哆有限公司  
**LAI HUAT (MENG KEE) MOTOR PTE LTD**

160 Sin Ming Drive #04-01, #04-02 & #07-03 Singapore 575722 Tel: 6453 8110 Fax: 6459 6267  
GST No: M2-0128609-3  
UEN: 199407592C

**TAX INVOICE**

EST No. ....: EST0035960  
Chang Yong Chin Lawrence

GST Reg No .....: M2-0128609-3  
Page .....: 1 of 1  
Number .....: INV0036696  
Your ref. ....: TP-SH 7318X MS FC  
Job No. ....: 74765  
Our ref .....: 24.10.15  
Payment .....:  
Date .....: 8/11/2024

Attn .....

Vehicle No ....: SJR 3677P  
Vehicle Model : Toyota Altis  
Accident on ...: 11/10/2024

| Quantity | Unit | Description                                                                                       | Unit price | Disc. pct. | Amount   |
|----------|------|---------------------------------------------------------------------------------------------------|------------|------------|----------|
| 1.00     |      | To supply and replace parts; labour charges for repairing, knocking, welding and to respray paint | 1,200.00   |            | 1,200.00 |

Sub-Total 1,200.00  
GST 9.00% 108.00  
Total S\$ 1,308.00

本公司拥有最先进的 CAROLINER MARK IV 机械，可提供给多种款式的车身及给予快速与准确的测量方式和大铁修理。  
除外，还有先进的 SAICO Deluxe 喷漆烘炉。

"Our services include the latest and reliable CAROLINER MARK IV repair bench, draw-aligner and the support dolly system to provide accurate re-alignment and speedy repairs. We also provide the new and advanced SAICO Deluxe oven heater for re-spraying all motor vehicles."

# APEX Car Rental Pte Ltd

160 Sin Ming Drive #04-02 Sin Ming Autocity Singapore 575722  
UEN: 200102894H

## HIRING AGREEMENT CUM TAX INVOICE NUMBER:

**1005070**

(Please quote this number in all payments and correspondence)

Vehicle number : SJF 7484R  
Make & model : Toyota Vios Auto

### HIRER'S PARTICULARS

Hirer : CHANG YONG CHIN LAWRENCE  
Address : 315B PUNGGOL WAY #05-674 S(822315)  
NRIC No: S7707813D  
Contact Number : Off :  
H/p: 81574583  
Res:  
Nationality : SINGAPOREAN  
Date Of Birth : 23.03.1977  
Licence Number: AS NRIC NO  
Licence Expiry : NEW PHOTO LIC.

Driver : AS ABOVE  
Address : AS ABOVE  
NRIC No: AS ABOVE  
Contact Number : Off :  
H/p:  
Res:  
Nationality : SINGAPOREAN  
Date Of Birth : AS ABOVE  
Licence Number: AS NRIC NO  
Licence Expiry : NEW PHOTO LIC.

### RENTAL PRICING

Daily Rental Rate : \$ 90.00  
Days On Rental : 03 /Day  
Date Out : 04.11.2024  
Time Out : 11.40am  
TOTAL : \$ 270.00  
Date Return: 07.11.2024  
Time Return: 5.20pm

\*RENTER'S Liability for Vehicle Damage EXCESS is **\$2,000.00 Per Claim (ALL CLAIMS)**  
\*DRIVER below **23YRS** old and above **70YRS** old OR with less than **2YRS** driving experience  
EXCESS is **\$5,000.00 Per Claim (ALL CLAIMS)**

**REMARK -** Vehicle no: SJF 7484R  
Job No: 74765

### HIRER DECLARATION

I agree to the terms and conditions above and as set out overleaf. If I opt to pay by credit/charge card, my signature here is deemed to have been made on the application credit card charge slip.

Authorised Signatory and Company Stamp  
Date: 04 NOV 2024

APEX Car Rental Pte Ltd  
Date: 04 NOV 2024

|                        |                                                                                                 |
|------------------------|-------------------------------------------------------------------------------------------------|
| <b>Company Name</b>    | Lai Huat (Meng Kee) Motor Pte Ltd                                                               |
| <b>Company Reg No.</b> | 199407592C                                                                                      |
| <b>Address</b>         | 160 Sin Ming Drive, Sin Ming Autocity<br>#04-01, #04-02 & #07-03<br>Sin Ming Autocity S(575722) |
| <b>Contact No.</b>     | 64538110                                                                                        |

|                               |                                                                            |
|-------------------------------|----------------------------------------------------------------------------|
| <b>Bank Transfer Details</b>  |                                                                            |
| Beneficiary                   | Lai Huat (Meng Kee) Motor Pte Ltd                                          |
| Bank Name                     | United Overseas Bank Ltd                                                   |
| Bank Branch                   | Upper Thomson Road                                                         |
| Bank Address                  | 251/253 Upper Thomson Road S(574376)                                       |
| Bank Code                     | 7375                                                                       |
| Branch Code                   | 007                                                                        |
| SWIFT Code                    | UOVBSGSG                                                                   |
| Bank Account No.              | 107-307-934-4                                                              |
| Currency                      | Singapore Dollar                                                           |
| Remittance Attention To Email | <a href="mailto:deborah.lai@laihuat.com.sg">deborah.lai@laihuat.com.sg</a> |

## Yan (LKK Auto)

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**From:** Jason Tea Chee Kiat <JasonTea@msfirstcapital.com.sg>  
**Sent:** Friday, 7 March 2025 6:39 pm  
**To:** Yan (LKK Auto)  
**Cc:** Admin A; Hsiao Tong (LKKAuto)  
**Subject:** Mandate Given || Your Ref: SH 7318X / Our Ref: SJR 3677P / DOA: 11.10.2024 || D24009020MFCT/CTPL/TPD2

Dear Yan,

Mandate given **\$ 1,490.18**

Best Regards

Jason Tea

Motor Claims Dept

### MS First Capital Insurance Ltd

16 Raffles Quay #42-01 Hong Leong Building | Singapore 048581  
D: 6359 1822 | Tel: 6359 1800 | F: 6223 0541 | Reg. No. 195000106C

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

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**From:** Yan (LKK Auto) <yan@lkkauto.com>  
**Sent:** Thursday, 23 January 2025 1:28 pm  
**To:** Jason Tea Chee Kiat <JasonTea@msfirstcapital.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Subject:** [SEEK MANDATE] RE: Agree DS thru LKK || Your Ref: SH 7318X / Our Ref: SJR 3677P / DOA: 11.10.2024 || D24009020MFCT/CTPL/TPD2

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Your ref: **D24009020MFCT**  
Our ref : CD/FCI24100314/Kua3

Dear Sirs/Mdm,

**ACCIDENT INVOLVING SH7318X(MS FCIL) AND SJR3677P(TP) ON 11/10/2024**

We refer to the above matter.

We are of the view that liability is not in our driver's favour as insured rear ended TP's vehicle.

We seek your approval to offer repairer "**LAI HUAT (MENG KEE) MOTOR PTE LTD**" at **\$ 1,490.18(all-in)**.

The summary is as follows: -

|                                     | Amount Claimed     | Amount Revised                 |
|-------------------------------------|--------------------|--------------------------------|
| 1. Cost of Repair                   | \$ 4,819.97        | \$ 1,308.00 (\$1,200.00+9%GST) |
| 2. Loss of Rental (3days x \$90.00) | \$ 270.00          | \$ 180.00 (2DAYS X \$90.00)    |
| 3. GIA / LTA search fee             | \$ 2.18            | \$ 2.18                        |
| <b>Total</b>                        | <b>\$ 5,092.15</b> | <b>\$ 1,490.18</b>             |

Surveyor recommended 3 days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 08/01/2025 is only for mandate purpose.

**Kindly let us have your approval / instruction.**

**Wishing You a Prosperous & Joyful Chinese New Year 2025!**

Best Regards,

**Yan**

**LKK Auto Consultants Pte Ltd**

Email: [yan@lkkauto.com](mailto:yan@lkkauto.com) | DID: 6841-6051 | fax: 6256-4315  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Deborah Lai <[deborah.lai@laihuat.com.sg](mailto:deborah.lai@laihuat.com.sg)>

**Sent:** Thursday, October 17, 2024 9:26 AM

**To:** 'Jason Tea Chee Kiat' <[JasonTea@msfirstcapital.com.sg](mailto:JasonTea@msfirstcapital.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: Agree DS thru LKK || Your Ref: SH 7318X / Our Ref: SJR 3677P / DOA: 11.10.2024 ||  
D24009020MFCT/CTPL/TPD2

**Without Prejudice**

Dear Jason

Thank you for your email confirming Direct Settlement of our client's claim.

We will submit our LOD together with supporting documents after repairs.

Kind regards.

Deborah Lai  
LAI HUAT (MENG KEE) MOTOR PTE LTD  
160 Sin Ming Drive  
#04-01, #04-02 & #07-03  
Sin Ming Autocity  
Singapore 575722  
Tel: 64538110 Fax: 64596267

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**From:** Jason Tea Chee Kiat <[JasonTea@msfirstcapital.com.sg](mailto:JasonTea@msfirstcapital.com.sg)>  
**Sent:** Thursday, 17 October 2024 8:39 am  
**To:** [deborah.lai@laihuat.com.sg](mailto:deborah.lai@laihuat.com.sg); Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** Agree DS thru LKK || Your Ref: SH 7318X / Our Ref: SJR 3677P / DOA: 11.10.2024 || D24009020MFCT/CTPL/TPD2

**Without Prejudice**

Dear Deborah,

We have viewed our accident video footage, we can agree to a Direct Settlement thru LKK, subject to Quantum to be agreed and damage consistency.

Please send your LOD to LKK after repairs.

Dear LKK,

Please note the above

Best Regards

Jason Tea

Motor Claims Dept

**MS First Capital Insurance Ltd**  
16 Raffles Quay #42-01 Hong Leong Building| Singapore 048581  
D: 6359 1822| Tel: 6359 1800 | F: 6223 0541 | Reg. No. 195000106C  
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**From:** Deborah Lai <[deborah.lai@laihuat.com.sg](mailto:deborah.lai@laihuat.com.sg)>  
**Sent:** Wednesday, 16 October 2024 5:30 pm  
**To:** Jason Tea Chee Kiat <[JasonTea@msfirstcapital.com.sg](mailto:JasonTea@msfirstcapital.com.sg)>

**Subject:** RE: Request for Video || Your Ref: SH 7318X / Our Ref: SJR 3677P / DOA: 11.10.2024 ||  
D24009020MFCT/CTPL/TPD2

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**Without Prejudice**

Dear Jason

Thank you for your email.

There is no video footage available except for some scene photos enclosed for your reference.

Kind regards.

Deborah Lai  
LAI HUAT (MENG KEE) MOTOR PTE LTD  
160 Sin Ming Drive  
#04-01, #04-02 & #07-03  
Sin Ming Autocity  
Singapore 575722  
Tel: 64538110 Fax: 64596267

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**From:** Jason Tea Chee Kiat <[JasonTea@msfirstcapital.com.sg](mailto:JasonTea@msfirstcapital.com.sg)>

**Sent:** Wednesday, 16 October 2024 5:23 pm

**To:** [deborah.lai@laihuat.com.sg](mailto:deborah.lai@laihuat.com.sg)

**Subject:** Request for Video || Your Ref: SH 7318X / Our Ref: SJR 3677P / DOA: 11.10.2024 || D24009020MFCT/CTPL/TPD2

**Without Prejudice**

Dear Deborah,

Please let us have your client accident video footage for review on liability.

Best Regards

Jason Tea

Motor Claims Dept

**MS First Capital Insurance Ltd**

16 Raffles Quay #42-01 Hong Leong Building | Singapore 048581

D: 6359 1822 | Tel: 6359 1800 | F: 6223 0541 | Reg. No. 195000106C

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

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**From:** Deborah Lai <[deborah.lai@laihuat.com.sg](mailto:deborah.lai@laihuat.com.sg)>  
**Sent:** Wednesday, October 16, 2024 3:39 PM  
**To:** CWS Motor Claims <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>  
**Subject:** Your Ref: SH 7318X / Our Ref: SJR 3677P / DOA: 11.10.2024

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## **Without Prejudice**

Dear Sirs

We refer to the above matter.

Please can you:

- (1) arrange for survey of our client's vehicle no. SJR 3677P?
- (2) advice officer-in-charge to confirm whether liability is in our client's favour?

Copies of our repair estimate and supporting documents are enclosed for your kind reference.

Thank you.

Kind regards.

Deborah Lai  
LAI HUAT (MENG KEE) MOTOR PTE LTD  
160 Sin Ming Drive  
#04-01, #04-02 & #07-03  
Sin Ming Autocity  
Singapore 575722  
Tel: 64538110 Fax: 64596267