

MS FIRST Capital Insurance Limited
36 Robinson Road #16-01
CITY HOUSE
Singapore 068877

Your Insured Veh No. : **SHA1494B**
Your Ref :
Our Ref : **SLE8975R**
Date : **18/11/2024**

WITHOUT PREJUDICE

Dear Sir/Madam

Accident involving SHA1494B and SLE8975R
on 22/10/2024 at ORCHARD TURN.

Please refer only to the boxes marked (x).

- ☒ We refer to ☒ the above accident
☐ our/your letter dated
- ☒ We have been authorised by the owner of vehicle number **SLE8975R** which was damaged by your insured's motor vehicle number **SHA1494B** in the aforesaid accident.
- ☒ We are instructed that the accident was caused by your insured's negligent driving and/or management of the vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expenses, particulars of which are as follows:

Cost of Repair / Insurance Excess	3,978.50
Survey report fees	-
Loss of Use(4 days @ \$0.00 per day)	-
Car Rental Fees	360.00
GIA/LTA search fees	2.18
Total S\$	4,340.68

- ☒ We forward herewith the following relevant supporting documents:-

- | | |
|--|--|
| <input type="checkbox"/> Survey Reports & photographs (To be returned within 7 days on demand) | <input type="checkbox"/> Copy of NRIC/Driving licence |
| <input checked="" type="checkbox"/> Final repair bill(Tax Invoice) | <input checked="" type="checkbox"/> Copy of LTA/GIA vehicle search |
| <input type="checkbox"/> Bill/Receipt for the excess | <input type="checkbox"/> Non-injury motor report form |
| <input checked="" type="checkbox"/> Rental Agreement | <input checked="" type="checkbox"/> Letter of Authority |
| <input type="checkbox"/> Copy of the Insurance Certificate | |

- ☒ Cheque to be make payable to **Messrs SME MOTOR PTE LTD.**

- ☒ Please note that you should send to us an acknowledgment of receipt of this letter within 07 days of your receipt of this letter.

- ☒ Please let us have your offer of settlement within 30 days of your receipt of this letter.


Yours faithfully,

SME MOTOR PTE LTD

encl:

WE HEREBY ACKNOWLEDGE RECEIPT

PLEASE CHOP AND SIGN Date: _____

LETTER OF AUTHORITY

To: M/s MS First Capital Insurance Limited
Singapore

Accident involving my/our vehicle no. SLE8975R and SHA1494B on 22/10/2024

Along Orchard turn

I/We, EE Soon Boon James NRIC No. S8341440E

Of 669 Huxiang Ave 8 #06-729 Singapore 530 669

the registered owner of vehicle no. SLE8975R at the material time of accident, do

hereby authorise **Messrs SME MOTOR PTE LTD** as my/our agent and representative

to correspond in, negotiate and settle, on my/our behalf, my/our claim against you as

owner/operator/insurer of vehicle no. SHA1494B.

I/We also authorise them to accept settlement cheque on my/our behalf. Kindly issue your cheque in favour of "**M/s. SME MOTOR PTE LTD**".

Dated this 01 day of 11 2024

x



Signature of Owner of his/her/their
Duly Authorised Representative

Company's Stamp (For Firm).

DISCHARGE RECEIPT

CLAIM REFERENCE : D24009361MFCT/CTPL/TPD2/JY
ACCIDENT DATE : 22/10/2024
ACCIDENT LOCATION : ORCHARD TURN
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : TEO YEW BENG
INSURED VEHICLE : SHA1494B
INVOLVED PARTY : SLE8975R
SETTLEMENT SUM : \$4,280.68

*Without Prejudice
to any claim for
personal injury*

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:

EE SOW BOON JAMES

Signature and Date :

[Signature] . 09/Feb/2025

WITNESS :



Signature and Date :

[Signature]
10/02/2025

SME MOTOR PTE LTD

1 Kaki Bukit Ave 6, #02-15@ Kaki Bukit, Singapore 417883

TEL: 6747 6106 (6 lines) Fax: 6744 2368

Email: service@smemotor.com.sg Website: www.smemotor.com.sg

Co. & GST Reg. No: 201119451E

M/S : MS FIRST Capital Insurance Ltd
16 Raffles Quay #42-01
Hong Leong Building
Singapore 048581

TEL: FAX:
ATTN: Motor Claim Department

TAX INVOICE

No.: 24102302
Date : 18/11/2024
Policy No : DMPCSNA00116342307
Veh Reg No : SLE8975R
Make / Model : HONDA VEZEL
Your Ref No : 24/FC/TP-209(10)
Claim Type : Third Party
Accident Date : 22/10/2024
TP Veh Reg No : SHA1494B

Discription	Quantity	List Price	Amount
		S\$	S\$

LUMP SUM REPAIR

\$3,650.00

Amount Before GST	\$3,650.00
Add GST @9%	\$328.50
Total Amount Payable	<u>\$3,978.50</u>

For SME MOTOR PTE LTD



AUTHORISED SIGNATURE

CHIN HUI CAR RENTAL

BLK 7, SIN MING INDUSTRIAL ESTATE, SECTOR C, #01-76,

SINGAPORE 575642. TEL: 6453 4680

REGN. NO.: 53090791K

VEHICLE RENTAL AGREEMENT

NO: **09916**


HIRER'S PARTICULAR		Vehicle No: SBD8877P		Mileage Out: 328998	
Hirer: Cheng Shi Min, Sharon		Make & Model: TOYOTA ALTIS		Auto / Manual Group:	
NRIC / Passport No: S8834829Z Date of Birth: 10.09.1988		OUT : Date 29/10/24		OUT : Time 4.05	
Address: 50 Amber Road #19-01 S(439888)		Replace Veh No:		Mileage Out:	
Driving Licence No: S8834829Z Pass Date: 06.08.2007		OUT : Date		OUT : Time	
Contact Number:					
DRIVERS PARTICULARS (if different from Hirer)					
Appointed Driver:					
NRIC / Passport No:					
Date of Birth:					
Address:					
Driving Licence No:					
Pass Date:					
Contact Number:					
Terms & Conditions					
ADDITIONAL S\$3000.00 EXCESS					
For Hirer / Driver					
Age 23 years old & below.					
Age 70 years old & above.					
Less than Two (2) years Driving Experience.					
Malaysia Excess (Exclude Towing Fees and Any Charges in Malaysia) - \$3,500.00					
REMARKS					
PAYMENT METHOD:					
BANK TRANSFER : OCBC 531-709517-001					
PAYNOW : 53090791K					

CHARGES						
Daily	3	@ \$	120/-	per day	360.	00
Weekly		@ \$		per week		
Monthly		@ \$		per month		
Hours		@ \$		per hour		
Others		@ \$				
SUB-TOTAL \$					360.	00
PETROL LEVEL						
Out	E	1/4	1/2	3/4	E	
In	E	1/4	1/2	3/4	F	
TOTAL CHARGES \$					360.	00

IMPORTANT!
FOR SINGAPORE USE ONLY

Excess Liability : **S\$2500.00**

Malaysia Excess (With Prior Consent) : **NOT ALLOWED**

Hirer's Signature 

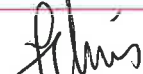

Addition Driver's Signature

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given CHIN HUI CAR RENTAL in connection with this agreement is true.

* IMPORTANT

- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER, AND ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY, AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY CHIN HUI CAR RENTAL.
- IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY, IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.

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 CHIN HUI 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	SIGNATURE OF HIRER / DRIVER
1/11/24	3.32	329044		

SLE8975R(SMR)

CHIN HUI CAR RENTAL

REGN. NO.: 53090791K

BLK 7, SIN MING INDUSTRIAL ESTATE, SECTOR C, #01-76, SINGAPORE 575642. TEL: 6453 4680

OFFICIAL RECEIPT

M/s CHENG SHI MIN, SHARON
50 AMBER ROAD
#19-01, SINGAPORE 439888.

No: 273656

Date: 06.11.2024

S/No.	Description	Amount
1	RENTAL FEES FOR SBD 8877P VRA NO: 9916	\$ 360.00

SINGAPORE DOLLARS THREE HUNDRED SIXTY ONLY

PAYMENT MODE:

CASH -

CHEQUE -


Chin Hui Car Rental


INSURER ENQUIRY

Find
insurer

Vehicle reg. no.

SHA1494B

Date of Accident

22/10/2024 

Reset

% **RESULT & RECEIPT**

TP Insurer Enquiry

Insurance **MS First Capital Insurance Ltd**

Period of Insurance **19/09/2024 - 31/12/2024**

Requested By **Wen Ying (SME MOTOR PTE LTD)**

Requested Date **23/10/2024 11:18**

Payment details

Request Amount: **S\$2**

GST Amount: **S\$0.18**

Total Amount Due (GST Inclusive): **S\$2.18**

General Insurance Association

Records Management Centre

GST Registration No: **M400017735**

Daphne Lee (LKK Auto)

From: Joanne Yong Lai Fong <JoanneYong@msfirstcapital.com.sg>
Sent: Friday, 20 December 2024 10:14 PM
To: Daphne Lee (LKK Auto)
Cc: Admin A
Subject: RE: OUR REF: D24009361MFCT/CTPL/TPD2/JY - SLE 8975R & SHA 1494B (DOA: 22/10/2024) *** LKK REF: CD/FCI24100409/Uma3

Dear Daphne,

Refer to your email below.

Agreed to your propose offer.

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 for details of PDPA Personal Data Collection Statement.

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If you are not the addressee or to whom it is intended, you may not copy, forward, disclose or use any part of it.

If you have received this message in error, please delete the message and all copies from your system and notify the sender immediately by return e-mail.

From: Daphne Lee (LKK Auto) <daphnelee@lkkauto.com>
Sent: Friday, December 6, 2024 4:25 PM
To: Joanne Yong Lai Fong <JoanneYong@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: OUR REF: D24009361MFCT/CTPL/TPD2/JY - SLE 8975R & SHA 1494B (DOA: 22/10/2024) *** LKK REF: CD/FCI24100409/Uma3

EXTERNAL EMAIL - This email was sent by a person from outside your organization. Exercise caution when clicking links, opening attachments or taking further action, before validating its authenticity.

Dear Joanne,

Your Ref: D24009361MFCT/CTPL/TPD2/JY

We refer to the above matter and your email below.

ACCIDENT INVOLVING SLE 8975R AND SHA 1494B ON 22/10/2024

We have highlighted to your good office on 23/10/2024 of Third-Party's request to do Direct Settlement with our Principal, MS First Capital Limited.

It is an accident under BOLA: 9. OID turning into main road hit onto TP going straight.

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 **SME MOTOR PTE LTD** is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair	\$ 5,820.32	\$ 3,978.50 (L/S) (w/GST)
2. Loss of Rental (3 days x \$120.00)	\$ 360.00	\$ 300.00 (3 days x \$100.00)
3. LTA/GIA Search Fee	\$ 2.18	\$ 2.18
Total	\$ 6,182.50	\$ 4,280.68

*4 days recommendation for repair.

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

Kindly note that this inspection report dated 04/12/2024 is only for mandate purpose.

The above is for your approval please.

Thank You.

Cheers to a Wonderful Christmas and a Happy New Year 2025 !

Best Regards,
Daphne Lee (Ms) | Case Handler
Third Party Direct Settlement
LKK Auto Consultants Pte Ltd
Phone: 6841 2157 | Email: DaphneLee@lkkauto.com
HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

-----Original Message-----

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Wednesday, 13 November 2024 11:34 PM
To: Joanne Yong Lai Fong <JoanneYong@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Daphne Lee (LKK Auto) <daphnelee@lkkauto.com>
Subject: RE: NEW SURVEY ASSIGNMENT - OUR REF: D24009361MFCT/CTPL/TPD2/JY *** LKK REF: CD/FCI24100409/Uma3

Hi Joanne,

We refer to the above matter.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice
- Photographs of TP vehicle in its damaged condition

Please note that our officer in charge is Daphne.

To check availability of the case handler, you may contact the undersigned.

Thank you.