

MS FIRST Capital Insurance Limited	Your Insured \	eh No. SHA1494B	1
36 Robinson Road #16-01	Your Ref		
CITY HOUSE	Our Ref	: SLE8975R	
Singapore 068877			
	Date	18/11/2024	
WITHOU	T PREJUDICE		
Dear Sir/Madam			
Accident involving SHA1494B and SLE897 on 22/10/2024 at ORCHARD TURN.	'5R		
Please refer only to the boxes marked (x) .			
X We refer to X the above accident our/your letter dated			
We have been authorised by the owner of vehicle nu insured's motor vehicle number SHA1494B	mber SLE8975R n the aforesaid accident.	which was damaged by	your
X We are instructed that the accident was caused by the vehicle. As a result of the accident, our client's ve and expenses, particulars of which are as follows:	your insured's negligent ⊵hicle was damaged and	driving and/or managemo our client has been put to	ent of closs
Cost of Repair / Insurance Excess Survey report fees Loss of Use(< days @	3,978.50 - - 360.00 2.18	_	
X We forward herewith the following relevant supporting	Total S\$ 4,340.68 g documents:-		
Survey Reports & photographs (To be returned w	vithin 7 days on demand)	1	
X Final repair bill(Tax Invoice)	Copy of NRIC/I	Triving licence	
Bill/Receipt for the excess	X Copy of LTA/G	•	
X Rental Agreement			
Copy of the Insurance Certificate	Non-injury mote	•	
Copy of the instrance Certificate	X Letter of Author	цу	
X Cheque to be make payable to Messrs SME MOTOF	R PTE LTD.		
Please note that you should send to us an acknowled receipt of this letter.	gment of receipt of this	letter within 07 days of yo	our
X Please let us have your offer of settlement within 30 c	lays of your receipt of thi	s letter.	
Yours faithfully,	WE HEREBY AC	KNOWLEDGE RECEIPT	
		Date:	
	PLEASE CHOP		
SME MOTOR PTE LTD end:			

LETTER OF AUTHORITY

M/s MS First Capital Insurance Limited Singapore

To:

Accident involving my/our vehicle no. SLE 8975R and	od SAA 1494B	on Islohooy
Along Orchard turn		
I/We, EE Soon Boon James	NRIC No.	S8341440E
of 669 Hugay and 8 #06-7	Singapore _	530 669
the registered owner of vehicle no. Strage		
hereby authorise <u>Messrs SME MOTOR PTE LTD</u> as	my/our agent and	representative
to correspond in, negotiate and settle, on my/our beha	ılf, my/our claim a	gainst you as
owner/operator/insurer of vehicle no. SHA 1494	B	
I/We also authorise them to accept settlement cheque your cheque in favour of "M/s. SME MOTOR PTE L	·	Kindly issue
Dated this 61 day of 1	_20 24	
* All		
Signature of Owner of his/her/their Duly Authorised Representative	Company's Stam	p (For Firm).



MS First Capital Insurance Limited

www.msfirstcapital.com.sg (UEN 195000106C GST Reg. No. M2-0001676-9)

DISCHARGE RECEIPT

CLAIM REFERENCE

D24009361MFCT/CTPL/TPD2/JY

ACCIDENT DATE

22/10/2024

ACCIDENT LOCATION

ORCHARD TURN

INSURED

COMFORT TRANSPORTATION PTE LTD
 ■
 COMFORT TRANSPORTATION PTE LTD
 COMFORT TRANSPORTATION PTE LTD

INSURED DRIVER

: TEO YEW BENG

INSURED VEHICLE

: SHA1494B

INVOLVED PARTY

SLE8975R

SETTLEMENT SUM

\$4,280.68

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:

- 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,
- 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
 IWE 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 YOU JAMES

WITNESS:

Signature and Date :

Signature and Date

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: ATTN:

FAX: Motor Claim Department

TAX INVOICE

No.: Date : 24102302 18/11/2024

Policy No :

DMPCSNA00116342307

Veh Reg No : Make / Model : SLE8975R

Your Ref No :

HONDA VEZEL 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 \$3,978.50

For SME MOTOR PTE LTD

AUTHORISED SIGNATURE

HUI CAR RENTAL

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

I SINGAPORE 575642. TEL: 6453 4680

VEHICLE RENTAL AGREEMENT

REGN. NO.: 53090791K	NO: 09	916
HIRER'S PARTICULAR	Vehicle No: \$808877P Mileage Out: 32	8998
Hirer: Cheng Shi Min, Sharon	Make & Model: TOYOTA ALTIS Auto	o / Manual
NRIC / Passport No:	OUT : Date 29 10 24 OUT : Time 4 - C	13-
Address: 50 Amber Road #19-01	Replace Veh No: Mileage Out:	
8(439888)	OUT : Date OUT : Time	
Driving Licence No: \$88348242 Pass Date: 04.08.2007		*
Contact Number:	CHARGES	
	Daily 3 @\$ 120 ~ perday 3	60. 00
DRIVERS PARTICULARS (if different from Hirer)	Weekly @\$ per week	
Appointed Driver:	Monthly @\$ per month	
NRIC / Passport No: Date of Birth:	Hours @\$ per hour	
Address:	Others @\$	
nouross.		
Driving Licence No: Pass Date:		20
Contact Number:	SUB-TOTAL \$	360.00
Terms & Conditions	PETROL LEVEL	
ADDITIONAL S\$3000.00 EXCESS	Out E 1/4 1/2 3/4 (F	/
For Hirer / Driver	In E 1/4 1/2 3/4 F	
Age 23 years old & below.		3/2
Age 70 years old & above.	TOTAL CHARGES \$	360.00
Less than Two (2) years Driving Experience.	IMPORTANT!	
Malaysia Excess (Exclude Towing Fees and Any Charges	FOR SINGAPORE USE ONLY	
in Malaysia) - \$3,500.00	Excess Liability: S\$2500.00	
REMARKS	Malaysia Excess (With Prior Consent) NOT ALLOWE	D
	Production (Trial From College)	
	The Ch	
	Hirer's Signature	
PAYMENT METHOD:	The Congression	
BANK TRANSFER : OCBC 531-709517-001		

Thave 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.

Addition Driver's Signature

* IMPORTANT

PAYNOW: 53090791K

- 1. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER, AND ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- 2. 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
- 4. 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 CHALLENCED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	And a	
1/11/24	3.32	329044	films	SIGNATURE OF HIRER / DRIVER	
SU	E8975R	(Sme)	70	· ·	

SICE 8475 K (SME)

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

Z N 1 7 1 7 1	ZTE A E	111111111111111111111111111111111111111	CEIPT

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 -

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: **\$\$2** GST Amount: **\$\$0.18**

331 Alliount. 330.14

General Insurance Association

Records Management Centre GST Registration No: **M400017735**

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

Daphne Lee (LKK Auto)

From: Joanne Yong Lai Fong <JoanneYong@msfirstcapital.com.sq>

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 | <u>TEL: 6359 1823</u> | 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 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 < Joanne Yong@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, Third Party Direct Settlement

Daphne Lee (Ms) | Case Handler

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 < Joanne Yong@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.