

09.01.2025

OUR REF : TP 1124-8376

**MS FIRST CAPITAL INSURANCE LIMITED**

36 Robinson Road #16-01  
City House  
Singapore 068877

**Attn: Motor Claims Department**

Dear Sir,

**ACCIDENT INVOLVING VEHICLE: SMJ5532S & SHD7237Y ON 28.11.2024**

We are the authorized repair workshop for the owner of motor vehicle no: **SMJ5532S**, which was involved in the above captioned accident with your insured vehicle: **SHD7237Y**. The vehicle owner has requested and authorized us to assist him in presenting the claim against the party responsible for the damage to the vehicle.

As the accident was caused by the negligent act of your insured driving, we are submitting these claims for your consideration on behalf of the owner/claimant.

01)	Cost of Repair (incl gst)	\$	5,722.50
02)	Reimbursement - Loss of Rental (10 days x \$150/days)	\$	1,500.00
		\$	<u>7,222.50</u>

We enclosed herewith the following documents to support the claims:-

- a) Letter of Authorisation / GIA report(s) / Insurance Certificate, etc...
- b) Final Tax Invoice / Car rental No 8822

Kindly look into the matter and let us hear from you on the settlement of our customer's claims as soon as possible.

**Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/claimant.**

Thank you  
Yours faithfully



Annie

**Progressive Car Care Pte Ltd**  
**Email: claims@procarcare.com.sg**



**PROGRESSIVE**  
CAR CARE PTE LTD

Progressive Car Care Pte Ltd

(Co. Reg. No. 201006949C)

Blk 3022A Ubi Road 1 #01-45/ 46 S408716

T: +65 6741 5336 | F: +65 6741 7208

E: claims@procarcare.com.sg

W: www.procarcare.com.sg

Date : 29/11/2024

Our Ref : TP 1124

I / We Siddhartha Sanyal Nric No 578782425

Residing at #08-03, 2 Simei Rise owner of

Vehicle No SMTJ5532S hereby authorize **PROGRESSIVE CAR CARE PTE LTD** at

Blk 3022A Ubi Road 1 #01-45/46 Singapore 408716 to resolve the above matter.

In respect of this authorization, I / We confirmed to accept whatsoever settled or agreed by them

and also agreed that all Payments include Loss of Use to make in favour of

**PROGRESSIVE CAR CARE PTE LTD.**

I / We am/are fully aware that all settlement made in respect of the accident occurred on

slip road Along / at Exit 3B (PIE Changi) for will be full and  
Tampines Avenue 2

Final discharge of the claims inclusive of damages, loss of use etc.

Siddhartha

SIGNATURE OF OWNER

**DISCHARGE RECEIPT**

CLAIM REFERENCE : D24010501MFCT/CTPL  
ACCIDENT DATE : 28/11/2024  
ACCIDENT LOCATION : PIE TAMPINES ST 31  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : RAHMATBINSABTU  
INSURED VEHICLE : SHD7237Y  
INVOLVED PARTY : SMJ5532S  
SETTLEMENT SUM : **\$6,322.50**

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: **SIDDHARTHASANYAL**

Signature and Date :

*Siddhartha*

WITNESS :

Signature and Date :

*14/3/25*  
*[Signature]*  
**PROGRESSIVE CAR CARE PTE LTD**  
Blk 3022A Ubi Road 1 # 01-45/46  
Singapore 408716  
Tel: 6741 5336 Fax: 6741 7208  
Email: claims@procarcare.com.sg

# Progressive Car Care Pte Ltd

Blk 3022A Ubi Road 1 #01-45/46 Singapore 408716

TEL: 6741 5336 FAX: 6741 7208

Email: claims@procarcare.com.sg

GST REG NO: 201006949C Company Reg No: 201006949C

## MS FIRST CAPITAL INSURANCE LIMITED

6 Raffles Quay

#21-00

Singapore 048580

Tel: 62222311

Fax: 62223547

Attn: Motor Claim Department \ FIRST  
CAPITAL

Your Ref No: TP 1124-8376

Claim Type: Third Party

Accident Date: 28 November 2024

TP Veh Reg No: SHD7237Y

Claim No: EST1512095

No: PS1509111

Date: 09 Jan 2025

Policy No: P10708124R02

Veh Reg No: SMJ5532S

Make/Model: MITSUBISHI

OUTLANDER 2.0 CVT

Chassis No: GF7W0600635

Engine No: 4J11AC5069

Reg. Date: 12 Mar 2019

## Final Repair Bill: SMJ5532S

Description	Unit Price	Quantity	List Price SGD	Amount SGD
Others				
1 COST OF REPAIR-	5,250.00	1 UNIT	5,250.00	5,250.00

Total 5,250.00

Add GST @ 9% 472.50

Total Amount Payable SGD 5,722.50

**SINGAPORE DOLLAR FIVE THOUSAND SEVEN HUNDRED TWENTY TWO AND CENTS FIFTY ONLY**

For Progressive Car Care Pte Ltd  
Blk 3022A Ubi Road 1 # 01-45/46  
Singapore 408716  
Tel: 6741 5336 Fax: 6741 7208  
Email: claims@procarcare.com.sg

AUTHORISED SIGNATURE



**RENTAL AGREEMENT NO: 8822**

<b>HIRER'S PARTICULAR</b> Name : <u>SIDDHARTHA SANYAL</u> Address : <u>2 SIMEI RISE # 08-03</u> <u>(528800)</u>  NRIC No : <u>S7878242J</u> Tel (R) : <u>81889327</u> H/P : <u>81889327</u> Off : _____ Licence Pass Date : _____ Class : <u>3</u> Birth Date : _____ Age : _____ Co. Name/ Address : _____  Occupation : _____		<b>GUARANTOR / ADD. DRIVER</b> Name : _____ Address : _____  NRIC No : _____ Tel (R) : _____ H/P : _____ Off : _____ Licence Pass Date : _____ Class : _____ Birth Date : _____ Age : _____ Co. Name/ Address : _____  Occupation : _____																						
<b>RENTAL CHARGES</b> <table style="width:100%;"> <tr> <td>Hourly @\$</td> <td>per hour</td> <td></td> </tr> <tr> <td><u>10</u> Daily @\$ <u>150</u></td> <td>per day</td> <td><u>1500</u></td> </tr> <tr> <td>Weekly @\$</td> <td>per week</td> <td></td> </tr> <tr> <td>Monthly @\$</td> <td>per month</td> <td></td> </tr> <tr> <td colspan="2" style="text-align: right;"><b>SUB-TOTAL</b></td> <td></td> </tr> <tr> <td colspan="2">Deposit</td> <td></td> </tr> <tr> <td colspan="2" style="text-align: right;"><b>TOTAL CHARGE</b></td> <td><u>1500</u></td> </tr> </table>		Hourly @\$	per hour		<u>10</u> Daily @\$ <u>150</u>	per day	<u>1500</u>	Weekly @\$	per week		Monthly @\$	per month		<b>SUB-TOTAL</b>			Deposit			<b>TOTAL CHARGE</b>		<u>1500</u>	<b>METHODS OF PAYMENT</b> Cash : _____ Cheque No.: _____ Credit Card Type: _____ Bill to Company: _____ Date Payment Collected: _____ Payment Collected: By: _____	
Hourly @\$	per hour																							
<u>10</u> Daily @\$ <u>150</u>	per day	<u>1500</u>																						
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<b>TOTAL CHARGE</b>		<u>1500</u>																						
<b>INSURANCE EXCESS CLAUSE</b>																								
Hirer is responsible for the first S\$ <u>3000</u> excess for collision / damage / fire & theft for the first party (I.e. EXPRESS RENTAL'S) vehicle and also first S\$ excess for collision / damage / fire & theft to third party's vehicle for each and every accident / damage.																								
<b>CHECK OUT</b> Date Out <u>29/11/24</u> Time Out <u>1150</u>		<b>CHECK IN</b> Date In <u>09/12/24</u> Time In <u>1453</u>																						

**HIRER'S DECLARATION**

I have read the terms & conditions on overleaf of this rental agreement. I acknowledge receipt of vehicle in good condition plus accessories and if I opt to pay by credit/charge card, my signature here is to deemed to have been made on the application credit card charge slip. I am aware that Express Rental may have to take necessary steps to contact my employer in order to qualify me as a hirer.

1


**HIRER'S SIGNATURE**

**EXPRESS RENTAL**



## EXPRESS RENTAL

Blk 3022A Ubi Road 1 #01-45 Singapore 408716 Tel: 6741 5336 (2 Lines) Fax: 6741 7208

## OFFICIAL RECEIPT

No: **6791**

Date: 9/12/2024

Received from SIDDHARTHA SANYAL

the sum of Dollars ONE THOUSAND AND FIVE HUNDRED ONLY

being payment of RA8822 / SKD5891K

\$ 1500

Cash/Cheque No.

*All receipts subject to the clearance of cheque.*

EXPRESS RENTAL

Authorised Signature



**Progressive Car Care Pte Ltd**  
(Co. Reg. No. 201006949C)  
Blk 3022A Ubi Road 1 #01-45/ 46 S408716  
T: +65 6741 5336 | F: +65 6741 7208  
E: [claims@procarcare.com.sg](mailto:claims@procarcare.com.sg)  
W: [www.procarcare.com.sg](http://www.procarcare.com.sg)

To Accounting/Finance Department:

Please see below for the payment details of Progressive Car Care Pte Ltd.

**Company Details**

Company Name	Progressive Car Care Pte Ltd
Company Reg No.	201006949C
Address	Blk 3022A Ubi Road 1 #01-45/46 Singapore 408716
Contact No.	67415336

**Bank Transfer Details**

Beneficiary	Progressive Car Care Pte Ltd
Bank Name	OCBC
Bank Branch	North (695)
Bank Address	460 North Bridge Road #01-00, Singapore 188734
Bank Code	7339
Branch Code	695
SWIFT Code	OCBCSGSG
Bank Account No.	695235432001
Currency	SGD
Remittance Attention to Email	<a href="mailto:accounts@procarcare.com.sg">accounts@procarcare.com.sg</a>

**Paynow Corporate Details**

Company Name	Progressive Car Care Pte Ltd
UEN for Paynow	201006949C

Warm regards,

Dawn Wang

Manager





## Hsiao Tong (LKKAUTO)

**From:** Jason Tea Chee Kiat <JasonTea@msfirstcapital.com.sg>  
**Sent:** Friday, 7 March 2025 7:24 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Cc:** Admin A  
**Subject:** Mandate Given || OUR REF: D24010501MFCT/CTPL // LKK REF: CD/FCI24120019/Upa3(N)

Dear Hsiao Tong,

Mandate given as follows:

Description		Mandate Given		Remarks
		From	To	
Costs of Repairs		\$5,722.50	\$5,772.50	
Loss of Rental (10 days X \$ 150)		\$840.00	\$1,050.00	7 days to X \$120 to \$150
<b>TOTAL</b>		<b>\$6,562.50</b>	<b>\$6,822.50</b>	

4days for repair + 2PRS + 1SUNDAY = 7DAYS.

Please proceed

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>

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 <http://www.msfirstcapital.com.sg> for details of PDPA Personal Data Collection Statement.

**Confidentiality Notice:** This e-mail is confidential. It may also be legally privileged. 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:** Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Sent:** Friday, 31 January 2025 3:53 pm



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

Cc: Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

Subject: [SEEK MANDATE] // OUR REF: D24010501MFCT/CTPL // LKK REF: CD/FCI24120019/Upa3(N)

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.

Your ref: **D24010501MFCT/CTPL**

Our ref : CD/FCI24120019/Upa3(N)

Dear Sirs/Mdm,

**ACCIDENT INVOLVING SHD7237Y(MS FCIL) AND SMJ5532S(TP) ON 28/11/2024**

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 "**PROGRESSIVE CAR CARE PTE LTD**" at **\$6,772.50(all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (with GST)	\$ 13,949.28	\$ 5,722.50 (\$5,250.00+ 9%GST)
2. Loss of RENTAL (10days x \$150.00)	\$ 1,500.00	\$ 1,050.00 (7days x \$150.00)
<b>Total</b>	\$ 15,449.28	<b><u>\$ 6,772.50</u></b>

Surveyor recommended 4days for repair + 2PRS + 1SUNDAY = 7DAYS.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 31/01/2025 is only for mandate purpose.

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

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

**Best Regards,**

**Hsiao Tong, Chew** | Team Lead

Third Party Direct Settlement

**LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

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

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**From:** Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>

**Sent:** Friday, 31 January 2025 3:11 pm

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: [SEEK MANDATE] // OUR REF: D24010501MFCT/CTPL // LKK REF: CD/FCI24120019/Upa3(N)

Dear Hsiao Tong,

Please note that OIC for this matter is Jason Tea.

Dear Jason,

Fyna pls.

*Best Regards,*

*Karen Tan*

Motor Claims Dept.

Personal Data Protection Act 2012 ("PDPA"):

Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to <http://www.msfirstcapital.com.sg> for details of PDPA Personal Data Collection Statement.

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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Sent:** Friday, January 31, 2025 8:54 AM  
**To:** Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** [SEEK MANDATE] // OUR REF: D24010501MFCT/CTPL // LKK REF: CD/FCI24120019/Upa3(N)

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.

Your ref: **D24010501MFCT/CTPL**

Our ref : CD/FCI24120019/Upa3(N)

Dear Sirs/Mdm,

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We seek your approval to offer repairer "**PROGRESSIVE CAR CARE PTE LTD**" at **\$6,772.50(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (with GST)	\$ 13,949.28	\$ 5,722.50 (\$5,250.00+ 9%GST)

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<b>Total</b>	\$ 15,449.28	<b><u>\$ 6,772.50</u></b>

Surveyor recommended 4days for repair + 2PRS + 1SUNDAY = 7DAYS.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 31/01/2025 is only for mandate purpose.

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

Wishing You a Prosperous & Joyful Chinese New Year 2025!

**Best Regards,**

**Hsiao Tong, Chew** | Team Lead

Third Party Direct Settlement

**LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

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

---

**From:** Hsiao Tong (LKKAuto)

**Sent:** Friday, 24 January 2025 9:02 am

**To:** Karen Tan

**Cc:** Admin A

**Subject:** RE: NEW ASSIGNMENT // OUR REF: D24010501MFCT/CTPL // LKK REF: CD/FCI24120019/Upa3(N)

Dear Sirs/ Mdm,

We refer to the above matter.

Enclosed for your perusal is: -

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

Thank you.

Wishing You a Prosperous & Joyful Chinese New Year 2025!

Best Regards,



Hsiao Tong, Chew | Team Lead  
Third Party Direct Settlement  
LKK Auto Consultants Pte Ltd  
Phone: 6742 3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)  
-----Original Message-----  
From: Hueh Yin (LKK Auto)  
Sent: Tuesday, 3 December 2024 9:26 AM  
To: Swee Keong Teo ; Admin A ; assignments  
Cc: Jason Tea Chee Kiat ; Joanne Tan Jo Ann  
Subject: RE: NEW ASSIGNMENT OUR REF: D24010501MFCT/CTPL

Dear Swee Keong,

Thank you for the assignment.

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

Best Regards,  
Hueh Yin | Admin  
LKK Auto Consultants Pte Ltd  
Phone: 6741-8434 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

-----Original Message-----  
From: Swee Keong Teo  
Sent: Monday, December 2, 2024 5:51 PM  
To: assignments  
Cc: Jason Tea Chee Kiat ; Joanne Tan Jo Ann ; [claims@procarcare.com.sg](mailto:claims@procarcare.com.sg); [claims@procarcare.com.sg](mailto:claims@procarcare.com.sg)  
Subject: NEW ASSIGNMENT OUR REF: D24010501MFCT/CTPL

Dear Sir,

Please find attached documents for survey assignment.

Insured Vehicle No : SHD7237Y  
TP Vehicle No : SMJ5532S  
Claim No : D24010501MFCT/CTPL/TPD-2/TJ  
Workshop Name : PROGRESSIVE CAR CARE PTE LTD  
Our Surveyor : LKK AUTO CONSULTANTS PTE LTD  
Instructions : Direct Settlement (Subject to quantum to be agreed)

Created By : TEOSWEE  
Verified By : KARENT

Approved By : KARENT

This is a computer generated mail. Do not reply to this mail.