



AUTOMOTIVE REPAIR CENTRE PTE LTD
38 WOODLANDS INDUSTRIAL PARK E1
#05-18 SINGAPORE 757700
TEL: 64688834 / FAX: 64622278
E-MAIL: info@automotiverepaircentre.com.sg

MS First Capital Insurance Ltd

Attn: Motor Claims Dept

LETTER OF DEMAND

Dear Sir/ Madam,

Accident involving vehicles: SJN9944A & SHC1677E

Date & location: 03/12/24, Downtown East drop-off point exit

We understand that you are the insurer of vehicle **SHC1677E**.

I/We wish to inform you that my/our vehicle **SJN9944A** has completed repairs to my/our satisfaction by **M/s Automotive Repair Centre Pte Ltd.** I/We therefore propose to claim from you as follows:

- | | | |
|----|---|-------------------------|
| 1. | Cost of Repair | S\$ 2,834.00 (w/GST 9%) |
| 2. | Loss of Rental (S\$100.00 x total 8 days) | S\$ 800.00 |
- 5 approved days + 1 weekend + 1 non-working day
 - The survey was conducted in the late afternoon at 2.45pm on Tuesday, 10/12/24.
 - The number of repair days crossed over the weekend.
 - The non-working Sunday incurred charges as per the rental bill.
 - 1 more day
 - The rental car was collected in the early morning on Tuesday, 10/12/24.
 - The day of collection incurred charges as the first hiring day as per the rental bill.

TOTAL S\$ 3,634.00

Please let us have your reply as soon as possible.

Thank you.

Yours faithfully



03/03/25

LETTER OF AUTHORISATION

I/We, DOMINIC CHIA KIM SENG ("claimant"), 4071 (NRIC/Fin/ROC),
here-by authorizes **AUTOMOTIVE REPAIR CENTRE PTE LTD** ("the workshop") to act for me in respect to my claim for repair costs,
rental, loss of use of my vehicle SJN9944A that was damaged according to the accident which occurred
on 3/12/2024 (date) along DOWNTOWN EAST DROP OFF POINT EXIT
 (location), involving vehicle no/s SHC1677E
 ("in the accident").

Additionally, I/We further authorize the workshop to settle my claim mentioned above in a manner that they deem fit and authorized to receive payment further to the settlement of my claims with payment being made in Favor of the workshop.

I/We acknowledge that any settlement the workshop may reach on my behalf is without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s are concerned.

By signing, I understand that termination of this authorization has to be agreed upon by me/us and the workshop and that an administrative fee of **S\$200** (excluding GST) will be chargeable once the claim has been submitted.

Declaration

I/We declare the preceding particulars are true in every aspect.

If you wish to claim against your policy, please be advised that your insurer may have a fourteen (14) days clause whereby the claim must be made within the stipulated period from the day of occurrence. Kindly check with your insurer for more details

Dated this 5 (day) of DEC (month) of 2024 (year)



Signed by "The Claimant"

(With Stamp if applicable)



Signed by "The Workshop"

(With Stamp)

DISCHARGE RECEIPT

CLAIM REFERENCE : D24010639MFCT/CTPL/TPD-2/TJ
ACCIDENT DATE : 03/12/2024
ACCIDENT LOCATION : DOWNTOWN EAST CARPARK RAMP
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : TAN CHENG BOON
INSURED VEHICLE : SHC1677E
INVOLVED PARTY : SJN9944A
SETTLEMENT SUM : \$3,534.00

This Discharge Voucher applies strictly for claimant's claim for **property damages only** and does not constitute a full discharge for any other claims or further claims whatsoever present of future that may manifest arising directly or indirectly from this accident.
This Settlement terms herein is without an admission of liability on the part of the claimant and/or his driver and the settlement terms and should not be used as evidence in any related suits or claims arising from this accident.

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: **DOMINIC CHIA KIM SENG**

Signature and Date :



WITNESS:



Signature and Date :





Automotive Repair Centre Pte Ltd

48 Toh Guan Rd East, #02-143/144/145/146/147, Singapore 608586

Tel: 8918 3288 Fax: 6722 8585

38 Woodlands Industrial Park E1, #05-18, Singapore 757700

Tel: 6468 8834 Fax: 6462 2278

Email: info@automotiverepaircentre.com.sg

Co. & GST Reg. No.: 201312913C



PayNow UEN: 201312913C

TAX INVOICE

Bill Address

MS FIRST CAPITAL INSURANCE LTD

16 Raffles Quay, #42-01, Hong Leong Building

SINGAPORE 048581

Invoice No. : INV-2274

Date : 03 Mar 2025

Reference No. : SJN9944A

Due Date : 03 Mar 2025

Email:

Phone No.:

ITEM NO.	DESCRIPTION	UNIT PRICE	QUANTITY	AMOUNT SGD
	COST OF REPAIR (L/S)	2,600.00	1.00	2,600.00
Subtotal				2,600.00
GST 9%				234.00
Invoice Total SGD				2,834.00
Less: Payment Received SGD				0.00
Amount Due SGD				2,834.00

Chen Joo Trading
UEN: 53168792M

Tax Invoice

INVOICE TO:
Dominic Chia Kim Seng (Xie JinCheng)
45A Edgefield Plains #06-04
Singapore 828711

INVOICE NUMBER :	241206
DATE:	18/12/2024
OUR VEHICLE NUMBER:	SLD9438Z

DESCRIPTION	# DAYS	RATE	AMOUNT
Rental from 10/12/2024 to 17/12/2024 Your Reference: SJN9944A	8	\$100.00	\$800.00
Account Name: Chen Joo Trading Bank : UOB Account number: 3923025756 All cheques must be made payable to CHEN JOO TRADING *Please indicate invoice and vehicle number in the reference			
Total			\$800.00

Chen Joo Trading UEN: 53168792M
100 Jalan Sultan, #04-04, Sultan Plaza, Singapore (199001)

Tel: 6294 8656

Chen Joo Trading
100 Jalan Sultan, #04-04, S(199001)
VEHICLE HIRING AGREEMENT

VHA No.: 241206

Documents required:

- ☒ Driving License
☒ NRIC

Driver's Own Vehicle No: <u>SJN 9944A</u>	
Replacement Vehicle No: <u>SLD 44382</u>	
Charges	
Daily <u>8</u> day @ \$ <u>100</u> Per Day	<u>800</u>
Weekly/Mthly week @ \$ Per week/Mth	
Others	
CDW/PAI @ \$ Per day/Mth	
Delivery/Collection Svc	
Petrol Level & Surcharge	OUT
	IN
GST	
Total Charges <u>800</u> <u>00</u>	

James
Driver's Signature

Security Deposit: \$
(Cash/NETS/PayNow)

Non Waiver Excess (Subject to GST): \$ 3500

I have read and agree to the terms and condition on both sides of this Agreement. 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 been given Chen Joo Trading in connection with this agreement is true.

IMPORTANT

- The Driver must be above 21 years old and above 2 years driving experience. Failure to observe may result in Driver bearing all damages costs.
- All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$10 on top of a petrol surcharge is payable by the Driver should he fail to return the vehicle at the appropriate petrol level
- Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling/trafficking, smuggling) is strictly prohibited
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of Chen Joo Trading. The Driver is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage
- The Driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with it's use or operation
- The Driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. We reserve the right not to replace a replacement vehicle if an accident occurred. Any damage to the car will be repaired at Automotive Repair Centre.
- Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell, the driver shall bear the cost of removing the offensive smell or pet's hair, between \$300-\$500
- The Driver agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside vehicle, by itself, does not constitute a breakdown and that in the event the 24-Hours Emergency Service is called upon to respond to such occurrence, the Driver shall bear the cost of such response at \$70 per trip
- In case of accident, the Driver shall report to Automotive Repair Centre immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to bear all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident
- The Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle stall and does not have sufficient water. Any damage to the engine will be borne by the Driver
- All customer's data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters. I understand and agree to the personal data collection required.

Date Out	Time Out	Mileage	Check By	Remarks
10/12/24	10Am		JAMES	

James
Driver's Signature

Return of Vehicle

The Driver shall be deemed to be the Day and the Time the Vehicle is returned and the same shall be accepted as conclusive evidence of the same and shall not be challenged or questioned on any account whatsoever. And I had cleared my belongings from the rental vehicle (cashcard, decals, etc.)

Date In	Time In	Mileage	Check By	Remarks
17/12/24				

James
Driver's Signature

Hsiao Tong (LKKAuto)

From: shujuan@automotiverepaircentre.com.sg
Sent: Wednesday, June 4, 2025 2:10 PM
To: Hsiao Tong (LKKAuto)
Cc: 'ARC KenGuan'; 'razali'; 'James ARC'
Subject: RE: Agree DS thru LKK || MSFCIL REF: D24010639MFCT/CTPL/TPD-2/TJ || ARC Ref: SJN9944A
Attachments: DV.pdf

Dear Hsiao Tong,

We are grateful for the revised offer.

We accept settlement \$3,534.00 (all-in)

We enclosed herewith the signed DV, and our company's bank details for your kind attention.

Thank you.

Company Name	AUTOMOTIVE REPAIR CENTRE PTE LTD
Address	38 WOODLANDS INDUSTRIAL PARK E1 #05-18 SINGAPORE 757700
Remittance Attention To Email & Contact Number	INFO@AUTOMOTIVEREPAIRCENTRE.COM.SG 6468 8834

Bank Transfer Details

Beneficiary	AUTOMOTIVE REPAIR CENTRE PTE LTD
Bank Name	OVERSEA-CHINESE BANKING CORPORATION LIMITED
Bank Address	65 CHULIA STREET OCBC CENTRE SINGAPORE 049513
Bank Code	7339
Branch Code	647
SWIFT Code	OCBCSGSG
Bank Account No.	647603802001
Currency	SGD

Regards,

Shu Juan

Automotive Repair Centre Pte Ltd

38 Woodlands Industrial Park E1

#05-18 Singapore 757700

Tel: +65 6468 8834

Fax: +65 6462 2278

Hsiao Tong (LKKAuto)

From: Jason Tea Chee Kiat <JasonTea@msfirstcapital.com.sg>
Sent: Wednesday, March 19, 2025 10:42 AM
To: Hsiao Tong (LKKAuto)
Cc: Admin A
Subject: Mandate Given - Agree DS thru LKK || MSFCIL REF: D24010639MFCT/CTPL/TPD-2/TJ || ARC Ref: SJN9944A *** LKK REF: CD/FCI24120120/Tpa3

Dear Hsiao Tong,

Mandate given from \$3,334.00 to \$3,534.00

LOR to start from \$100 X 5 days to 7 days

Thanks.

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: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Tuesday, 4 March 2025 10:44 am
To: Jason Tea Chee Kiat <JasonTea@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [SEEK MANDATE] - Agree DS thru LKK || MSFCIL REF: D24010639MFCT/CTPL/TPD-2/TJ || ARC Ref: SJN9944A *** LKK REF: CD/FCI24120120/Tpa3

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Your ref: **D24010639MFCT/CTPL/TPD-2/TJ**

Our ref : CD/FCI24120120/Tpa3q2(N)

Dear Sirs/Mdm,

ACCIDENT INVOLVING SHC1677E(MS FCIL) AND SJN9944A(TP) ON 03/12/2024

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 **"AUTOMOTIVE REPAIR CENTRE PTE LTD"** at **\$3,534.00(all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (with GST)	\$ 8,901.94	\$ 2,834.00 (\$2,600.00 +9%GST)
2. Loss of Rental (8days x \$100.00)	\$ 800.00	\$ 700.00 (7days x \$100.00)
Total	\$ 9,701.94	<u>\$ 3,534.00</u>

Surveyor recommended 5days for repair + 1PRS + 1SUNDAY = 7DAYS.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 20/02/2025 is only for mandate purpose.

Kindly let us have your approval / instruction.

Best Regards,

Hsiao Tong, Chew | 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: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: Wednesday, 11 December 2024 5:04 PM

To: Jason Tea Chee Kiat <JasonTea@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: Agree DS thru LKK || MSFCIL REF: D24010639MFCT/CTPL/TPD-2/TJ || ARC Ref: SJN9944A *** LKK REF: CD/FCI24120120/Tpa3

Hi Jason,

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 Hsiao Tong.

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

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

Thank you.

Best Regards,

Mei Kwan | Admin

Third Party Direct Settlement

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com

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

From: Jason Tea Chee Kiat <JasonTea@msfirstcapital.com.sg>

Sent: Tuesday, 10 December 2024 2:14 PM

To: james@automotiverepaircentre.com.sg; Admin A <admin-a@lkkauto.com>; Daphne Lee (LKK Auto) <daphnelee@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: 'shujuan' <shujuan@automotiverepaircentre.com.sg>; 'ARC KenGuan' <kenguan@automotiverepaircentre.com.sg>; 'razali' <razali@automotiverepaircentre.com.sg>

Subject: Agree DS thru LKK || MSFCIL REF: D24010639MFCT/CTPL/TPD-2/TJ || ARC Ref: SJN9944A

Without Prejudice

Dear James,

We agree DS Thru LKK subject to Quantum to be agreed and damage consistency.

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: james@automotiverepaircentre.com.sg <james@automotiverepaircentre.com.sg>

Sent: Tuesday, 10 December 2024 11:49 am

To: Jason Tea Chee Kiat <JasonTea@msfirstcapital.com.sg>
Cc: Swee Keong Teo <SweeKeongTeo@msfirstcapital.com.sg>; 'shujuan' <shujuan@automotiverepaircentre.com.sg>; 'ARC KenGuan' <kenguan@automotiverepaircentre.com.sg>; 'razali' <razali@automotiverepaircentre.com.sg>
Subject: RE: MSFCIL REF: D24010639MFCT/CTPL/TPD-2/TJ || ARC Ref: SJN9944A

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Hi Jason,

I had send you the documents needed for liability.

Kindly let us know the liability ASAP.

Thanks.

Warmest Regards,



James Tan
Senior Claims Executive
O +65 8081 3288
E James@automotiverepaircentre.com.sg
Automotive Repair Centre Pte Ltd
48 Toh Guan Road East, #02-146
Enterprise Hub, S608586

From: james@automotiverepaircentre.com.sg <james@automotiverepaircentre.com.sg>
Sent: Monday, 9 December 2024 10:44 am
To: 'Jason Tea Chee Kiat' <JasonTea@msfirstcapital.com.sg>
Cc: 'Swee Keong Teo' <SweeKeongTeo@msfirstcapital.com.sg>; 'shujuan' <shujuan@automotiverepaircentre.com.sg>; 'ARC KenGuan' <kenguan@automotiverepaircentre.com.sg>; 'razali' <razali@automotiverepaircentre.com.sg>
Subject: RE: MSFCIL REF: D24010639MFCT/CTPL/TPD-2/TJ || ARC Ref: SJN9944A

Hi Jason,

Please find above attached for your reference.

Kindly advise liability ASAP.

Thanks.

Warmest Regards,



James Tan

Senior Claims Executive

☎ +65 8081 3288

E James@automotiverepaircentre.com.sg

Automotive Repair Centre Pte Ltd

48 Toh Guan Road East, #02-146

Enterprise Hub, S608586

From: Jason Tea Chee Kiat <JasonTea@msfirstcapital.com.sg>

Sent: Friday, 6 December 2024 8:34 am

To: james@automotiverepaircentre.com.sg

Cc: Swee Keong Teo <SweeKeongTeo@msfirstcapital.com.sg>; 'shujuan' <shujuan@automotiverepaircentre.com.sg>;

'ARC KenGuan' <kenguan@automotiverepaircentre.com.sg>; 'razali' <razali@automotiverepaircentre.com.sg>

Subject: MSFCIL REF: D24010639MFCT/CTPL/TPD-2/TJ || ARC Ref: SJN9944A

Without Prejudice

Dear James,

For this case, we request for the accident video footage, estimate, GIA report and Letter Of Authorisation in order for us to reply on liability

In future cases, if your need us to reply on liability, we will need the following:

- 1) Accident Video Footage
- 2) Repair Estimate
- 3) Letter Of Authorisation

With the above 3 items sent to us, it will be easier for us to do a quick Assessment and revert on liability. (unless our insured have not reported the accident to us)

Please let all your colleagues know.

Thanks.

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

From: james@automotiverepaircentre.com.sg <james@automotiverepaircentre.com.sg>
Sent: Thursday, 5 December 2024 5:10 pm
To: Swee Keong Teo <SweeKeongTeo@msfirstcapital.com.sg>; assignments@lkkauto.com
Cc: Jason Tea Chee Kiat <JasonTea@msfirstcapital.com.sg>; Joanne Tan Jo Ann <joannetan@msfirstcapital.com.sg>; shujuan@automotiverepaircentre.com.sg; kenguan@automotiverepaircentre.com.sg; razali@automotiverepaircentre.com.sg
Subject: RE: NEW ASSIGNMENT MSFCIL REF: D24010639MFCT/CTPL/TPD-2/TJ

Hi All,

Kindly advise liability.

Thanks.

Warmest Regards,

James Tan
Senior Claims Executive
O +65 8081 3288
E James@automotiverepaircentre.com.sg
Automotive Repair Centre Pte Ltd
48 Toh Guan Road East, #02-146
Enterprise Hub, S608586

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

From: Swee Keong Teo <SweeKeongTeo@msfirstcapital.com.sg>
Sent: Thursday, 5 December 2024 4:54 pm
To: assignments@lkkauto.com
Cc: Jason Tea Chee Kiat <JasonTea@msfirstcapital.com.sg>; Joanne Tan Jo Ann <joannetan@msfirstcapital.com.sg>; james@automotiverepaircentre.com.sg; shujuan@automotiverepaircentre.com.sg; kenguan@automotiverepaircentre.com.sg; razali@automotiverepaircentre.com.sg
Subject: NEW ASSIGNMENT MSFCIL REF: D24010639MFCT/CTPL/TPD-2/TJ

Dear Sir,

Please find attached documents for survey assignment.

Insured Vehicle No : SHC1677E
TP Vehicle No : SJN9944A
Claim No : D24010639MFCT

Workshop Name : AUTOMOTIVE REPAIR CENTRE PTE LTD
Our Surveyor : LKK AUTO CONSULTANTS PTE LTD
Instructions : Without Prejudice - NO VIDEO, NO ESTIMATE

Created By : TEOSWEE
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