

Our Reference: SJA7370L / 7024537
Your Reference: SHD3689C

By Email / Mail

14/04/2025

MS FIRST CAPITAL INSURANCE LTD
Attn: Third Party Claim Department –

ACCIDENT INVOLVING SJA7370L & SHD3689C ON 09 DEC 2024

Dear Officer,

We wish to inform you that the repairs to our client vehicle have been completed.

We hereby submit the claims as follows:

Details	Remarks	Amount (SGD)
Cost of Repairs		8,031.05
Loss of Rental	\$ 163.50 x 04 days	654.00
TOTAL		8,685.05

Kindly let us have your offer to Jodie.lee@wearnes.com

Your soonest reply is much appreciated. Thank you.



Yours faithfully
Wearnes Automotive Pte Ltd
Bodyshop and Paint Division
45 Leng Kee Road
Singapore 159103

This is a computer generated printout, no signature is required.

AUTHORIZATION TO ACT

I, SUMIT BHANDARI ("the third party Claimant")
of 327 RIVER VALLEY ROAD #24-02 (address),
owner of SSA 7370L (vehicle no.)
hereby authorize WEARLESS AUTOMOTIVE PTE LTD ("The workshop")
to act for me with respect to my claim for repair costs and / or rental and / or loss of use
("claim") for my Vehicle No. SSA 7370L that was damaged
pursuant to the accident which occurred on 09/12/2024 (date) along
LEONIE HILL ROAD (location)
involving Vehicle No/s SHD 3689C ("The accident").

I further authorize the workshop to sign the discharge voucher on my behalf to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop.

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

Date this 10 day of 12 (month) 20 24 (year)

Sumit Bhandari

Signed by "the third party claimant"



Signed by "the workshop"

DISCHARGE RECEIPT

CLAIM REFERENCE : D24010797MFCT/CTPL/TPD 2
ACCIDENT DATE : 09/12/2024 /
ACCIDENT LOCATION : LEONIE HILL ROAD /
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : RAVINDRAN S/O SENATAMBY
INSURED VEHICLE : SHD3689C
INVOLVED PARTY : SJA7370L /
SETTLEMENT SUM : \$8,685.05 /

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: SUMIT BHANDARI /

Signature and Date : *Sumit Bhandari*

14/05/2025

WITNESS: JODIE LEE

Signature and Date : 

14/05/2025

SERVICE TAX INVOICE

<p>0 - F00003 SL: MS FIRST CAPITAL INSURANCE LTD</p> <p>MS FIRST CAPITAL INSURANCE LTD</p> <p>16 RAFFLES QUAY</p> <p>#42-01 HONG LEONG BUILDING</p> <p>SINGAPORE</p> <p>Singapore 048581</p> <p>Closed by : Juan Paulo Bongon Ba</p> <p>Svc Consultant : ACC</p> <p>Remarks : Mr Sumit Bhandari</p>	<p>GST Reg.No:M28920628X</p> <p>Inv.No. . : B&P 7024537 Page 1</p> <p>Inv.date. : 21/02/2025</p> <p>WIP No. . : 33452</p> <p>Veh.In/Out: 17/02/2025 21/02/2025</p> <p>*Tel.No. . :</p> <p>Reg.No. . : SJA7370L</p> <p>Reg.date . : 23/09/2020</p> <p>Mileage ... : 53,523</p> <p>Chassis No: 3PCMANJ55Z0552464</p>
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Parts/Op.No	Description	Mech	Qty	Price	Disc%	Pkg	Amount
802	TO REPLACE FASCIA RR BUMPER LO	0		900.00	0		900.00
	RR QTR ARC MLDG, RR DOOR ARC						
	MLDG, & RELATED PARTS						
	TO REPAIR RR BUMPER UPPER						
800	TO PRIME & SPRAY PAINT	0		850.00	0		850.00
	RR BUMPER						
280	TO CHECK WIRING INCLUDE	0		498.00	0		498.00
	RESETTING OF ALL ELECTRICAL						
	MODULES						
0031	TO REPLACE RHR ALLOY RIM	0		100.00	0		100.00
419	WHEEL ALIGNMENT	0		280.00	0		280.00
850B25NB0J	FASCIA-REAR BUMPER,L	1.0	EA	1270.50	10		1,143.45
852205NA0A	BRACKET-BUMPER RH	1.0	EA	123.00	10		110.70
788605NA0A	MLDG-FILLET RHR QTR	1.0	EA	328.00	10		295.20
788605NA1A	MLDG-FILLET RHR DOOR	1.0	EA	328.00	10		295.20
403005NA4A	WHEEL-ROAD AL	1.0	EA	2991.30	10		2,692.17
0155310501	CLIP	10.0	EA	3.20	10		28.80

SERVICE TAX INVOICE

0 - F00003	SL: MS FIRST CAPITAL INSURANCE LTD	GST Reg.No:M28920628X
MS FIRST CAPITAL INSURANCE LTD		Inv.No. . : B&P 7024537 Page 2
16 RAFFLES QUAY		Inv.date. : 21/02/2025
#42-01 HONG LEONG BUILDING		WIP No. . : 33452
SINGAPORE		Veh.In/Out: 17/02/2025 21/02/2025
Singapore 048581		*Tel.No. . :
		Reg.No. . : SJA7370L
Closed by : Juan Paulo Bongon Ba		Reg.date . : 23/09/2020
Svc Consultant : ACC		Mileage .. : 53,523
Remarks : Mr Sumit Bhandari		Chassis No: 3PCMANJ55Z0552464

Parts/Op.No Description	Mech Qty	Price	Disc%	Pkg	Amount
407004CB0B SEN UNIT-TIRE P	1.0 EA	193.80	10		174.42

		Gross Total.	7,367.94
Labour Total	2,628.00	Net.....	7,367.94
Parts Total	4,739.94	GST @ 9.0%	663.11
Package Total	0.00	Total.....	8,031.05
		Paid.....	0.00
		Please Pay..	8,031.05

GST: S=StdRated; O=OutOfScope; Z=ZeroRated; P=PreviousRate
 Enquiries must be lodged within 14 days from the invoice date
 This is a computer generated invoice. No signature is required.



Petrol Full

Wearnes Automotive Pte. Ltd.

Co Reg No. I99501400R / GST Reg No. M28920628X
45 Leng Kee Road, Singapore 159103
Telephone: +65 6876 5063
www.wearnesleasing.com

RENTAL AGREEMENT

No. RA25/00026

Date: 14 Feb 2025

VEHICLE DETAILS

Vehicle No. : SMU4411G
Make : LAND ROVER
Model : DISCOVERY SPORT 2.0P R-DYNAMIC SE 7S
Out (Date & Time) : 17 Feb 2025 | 0900
In (Date & Time) :

HIRER PARTICULARS

Name : Sumit Bhandari C/O MS First Capital Insurance Ltd
Address :
Contact No. : 92725250

MAIN DRIVER PARTICULARS

Name : Sumit Bhandari
Address : 331 RIVER VALLEY ROAD
#14-04
Singapore 238363
Contact No. : 92725250
Driving License No. :
NRIC/FIN/Passport : SXXXX295G
No

PAYMENT

Day: 1 days x 150.00 \$ 150.00
Week \$ 0.00
Month \$ 0.00
Add HRS \$ 0.00
Subtotal \$ 150.00
GST (subjected to the prevailing GST rate) \$ 13.50

Nett Amount \$ 163.50

Security Deposit \$ 0.00

PAYMENT MODE

- Bank Transfer
- GIRO

REMARKS

SJA7370L_MSFC (I)_Paulo

I have read and agree to the terms and conditions on both sides of this agreement.

I wish to be contacted via mailing for future promotions.

I wish to be contacted via SMS for future promotions.

I wish to be contacted via email for future promotions.

All information i have given Wearnes Automotive Pte Ltd in connection with this agreement is true.

Hirer's Signature
(Affix Company Stamp)

Main Driver's Signature
(if not hirer)

Credit Card Holder's
Signature (if not hirer)

Leasing Consultant
Wearnes Representative



Wearnes Automotive Pte. Ltd.
Co Reg No 199501400R / GST Reg No M28920628X
45 Leng Kee Road, Singapore 159103
Telephone +65 6876 5063
www.wearnesleasing.com

Tax Invoice

FIRST CAPITAL INSURANCE LTD
36 ROBINSON ROAD
#16-01, CITY HOUSE
Singapore 068877

Inv No. : R2500043
Inv Date : 24 Feb 2025
Ref :
Terms : 90 Days

Rental Information

Agreement No. : RA25/00026
Billing Period : 17/02/2025 09:00 - 21/02/2025 09:00
Driver Name : Sumit Bhandari

Car Information

Registration No. : SMU4411G
Make : LAND ROVER
Model : DISCOVERY SPORT
2.0P R-DYNAMIC SE 7S

#	Description	Qty	UOM	Unit Price	Amt
1	Being Rental Payment for the Period Stated Above	4.00	Day	150.00	600.00

Remarks:

SJA7370L_MSFC (I)_Paulo

Interbank GIRO deduction will take place from 5th to 9th of the month.
Please ensure there is sufficient funds in your account as late payment charges applies.

Subtotal : S\$ 600.00
GST 9.0% : S\$ 54.00
Total : S\$ 654.00

Bank Transfers:

Oversea-Chinese Banking Corporation Limited
Bank Code: 7339
Branch Code: 501
Bank Account Name: Wearnes Automotive Pte Ltd
Bank Account: 501-296727-001
SWIFT CODE: OCBCSGSG

Please note that late payment interest will be imposed at a rate of 2% per month commencing from the date that the payment is due, compounded daily, plus an administrative fee of S\$50.00 (excluding GST) each time.

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Hsiao Tong (LKKAUTO)

From: Jodie Lee Khar Nee <jodie.lee@wearnes.com>
Sent: Wednesday, May 14, 2025 3:23 PM
To: Hsiao Tong (LKKAUTO)
Cc: Juan Paulo Bongon Baldoz
Subject: RE: [OFFER] - D24010797MFCT/CTPL/TPD 2 - Direct Settlement involving vehicle SJA7370L (Ours) & SHD3689C (Your Insured) DOA: 09/12/2024
Attachments: SJA7370L DV.pdf
Importance: High

Dear Hsiao Tong,

Signed DV enclosed.

Our bank details for payment are as follows:

Company Name	WEARNES AUTOMOTIVE PTE. LTD.
Company Reg No.	199501400R
Address	45 Leng Kee Road, Singapore 159103
Contact No.	6430 4747

Bank Transfer Details	
Beneficiary	WEARNES AUTOMOTIVE PTE. LTD.
Bank Name	MALAYAN BANKING BERHAD SINGAPORE BRANCH
Bank Branch	040
Bank Address	2 BATTERY ROAD, MAYBANK TOWER SINGAPORE 049907
Bank Code	9636
Branch Code	040
SWIFT Code	MBBESGSGXXX
Bank Account No.	040-11545015
Currency	SGD
Remittance Attention To Email	wae.accounts@wearnes.com

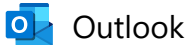
Thank you
Best Regards,

Jodie Lee
Administrator
Bodyshop & Paint



Wearnes Automotive Pte Ltd
45 Leng Kee Road Singapore 159103
D (65) 6430 4899
www.wearnesauto.com jodie.lee@wearnes.com

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Outlook


RE: [MANDATE] - D24010797MFCT/CTPL/TPD 2 - Direct Settlement involving vehicle SJA7370L (Ours) & SHD3689C (Your Insured) DOA: 09/12/2024 * LKK REF: CD/FCI24120162/Tpa3**

From Serene Ler <Sereneler@msfirstcapital.com.sg>

Date Thu 24/4/2025 7:06 PM

To Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Aini Binte <Aini@msfirstcapital.com.sg>

Cc Admin A <admin-a@lkkauto.com>

 2 attachments (2 MB)

LKK SURVEY REPORT & PHOTOS.pdf; SJA7370L LOD.pdf;

Dear Hsiao Tong,

You have our mandate to offer settlement : \$8,554.25 to \$8,685.05 all-in.

Best Regards,

Serene Ler

Motor Claims

MS First Capital Insurance Limited

A Member of **MS&AD** Insurance Group

16 Raffles Quay, #42-01 Hong Leong Building | Singapore 048581 | Reg. No. 195000106C

☎: 6359 1814 | Tel: 6359 1800 | Fax: 6223 0541

Motor Claims: motor_claims@msfirstcapital.com.sg | Website: www.msfirstcapital.com.sg

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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sent: Thursday, April 24, 2025 3:54 PM

To: Serene Ler <Sereneler@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: [SEEK MANDATE] - D24010797MFCT/CTPL/TPD 2 - Direct Settlement involving vehicle SJA7370L (Ours) & SHD3689C (Your Insured) DOA: 09/12/2024 *** LKK REF: CD/FCI24120162/Tpa3

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Your ref: **D24010797MFCT/CTPL/TPD 2**

Our ref : CD/FCI24120162/Tpa3q2(N)

Dear Sirs/Mdm,

ACCIDENT INVOLVING SHD3689C(MS FCIL) AND SJA7370L(TP) ON 09/12/2024

We refer to the above matter.

We are of the view that liability is not in our driver's favour as he was making a 3 point turn and hit onto third party who was driving straight within his lane.

We seek your approval to offer repairer "**WEARNES AUTOMOTIVE PTE LTD**" at **\$8,685.05(all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (with GST)	\$ 14,497.22	\$ 8,031.05 (\$7,367.94 + 9%GST)
2. Loss of Rental (4days x \$150.00)with GST	\$ 654.00	\$ 654.00 (4days x \$150.00)+9%GST
Total	\$ 15,151.22	\$ 8,685.05

Surveyor recommended 4days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 23/04/2025 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: Monday, 3 February 2025 2:29 pm

To: Serene Ler <Sereneler@msfirstcapital.com.sg>

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

Subject: RE: D24010797MFCT/CTPL/TPD 2 - Direct Settlement involving vehicle SJA7370L (Ours) & SHD3689C (Your Insured) DOA: 09/12/2024 *** LKK REF: CD/FCI24120162/Tpa3

Dear Sir/ Madam,

We refer to the above matter.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Kindly take note that the case handler in-charge is HT.

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

Wishing You a Prosperous & Joyful Chinese 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: Serene Ler <Serener@msfirstcapital.com.sg>

Sent: Wednesday, December 11, 2024 3:56 PM

To: Juan Paulo Bongon Baldoz <juan.paulo@wearnes.com>; Aini Binte <Aini@msfirstcapital.com.sg>; Hueh Yin (LKK Auto) <huehyin@lkkauto.com>

Cc: Zoey Kian Zhi Yeu <zoey.kian@wearnes.com>; SUR <sur@lkkauto.com>

Subject: RE: D24010797MFCT/CTPL/TPD 2 - Direct Settlement involving vehicle SJA7370L (Ours) & SHD3689C (Your Insured) DOA: 09/12/2024

Without Prejudice

Dear Juan,

Thanks for the attached and copied in SJE/LKK.

We are agreeable to Direct Settlement subject to quantum to be agreed.

Kindly note and quote our case reference when corresponding with us.

Thanks and Regards,

Serene Ler

Motor Claims

MS First Capital Insurance Limited

A Member of **MS&AD** Insurance Group

16 Raffles Quay, #42-01 Hong Leong Building | Singapore 048581 | Reg. No. 195000106C

☎: 6359 1814 | Tel: 6359 1800 | Fax: 6223 0541

Motor Claims: motor_claims@msfirstcapital.com.sg | Website: www.msfirstcapital.com.sg

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return e-mail.

From: Juan Paulo Bongon Baldoz <juan.paulo@wearnes.com>

Sent: Wednesday, December 11, 2024 3:35 PM

To: Motor Claims <MotorClaims@msfirstcapital.com.sg>; Aini Binte <Aini@msfirstcapital.com.sg>

Cc: Zoey Kian Zhi Yeu <zoey.kian@wearnes.com>; Serene Ler <SereneLer@msfirstcapital.com.sg>

Subject: RE: Direct Settlement involving vehicle SJA7370L (Ours) & SHD3689C (Your Insured) DOA: 09/12/2024

Importance: High

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Hi Motor Claims,

Please advise liability status.

Refer to attached repair estimate & video.

Thank you

Paulo
Service Consultant
Bodyshop & Paint



Wearnes Automotive Pte Ltd

45 Leng Kee Road Singapore 159103

M (65) 98270463

www.wearnesauto.com

juan.paulo@wearnes.com

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From: Aini Binte <Aini@msfirstcapital.com.sg>

Sent: Wednesday, December 11, 2024 9:11 AM

To: Juan Paulo Bongon Baldoz <juan.paulo@wearnes.com>

Cc: Zoey Kian Zhi Yeu <zoey.kian@wearnes.com>; Serene Ler <SereneLer@msfirstcapital.com.sg>

Subject: FW: Direct Settlement involving vehicle SJA7370L (Ours) & SHD3689C (Your Insured) DOA: 09/12/2024

Importance: High

WITHOUT PREJUDICE

OUR REF: D24010797MFCT/CTPL/TPD 2

YOUR REF: SJA7370L

Dear Sirs

We refer to your survey request dated 10.12.2024.

Please find below our list of surveyors for your reference. Kindly select from our list below and inform us of your choice within the next 2 days.

1. AutoProbe Consultants
2. LKK Auto Consultants Pte Ltd

3. Priority Services
4. Vicom Ltd

Once you inform us of your choice, the surveyor will be appointed within 2 working days of your email.

If you do not agree to any of the surveyors above, you may proceed to appoint your own surveyor. In this instance, we will also appoint a surveyor from our list above to conduct the PRI. Upon completion of repairs, please contact our appointed surveyor to conduct a physical re-inspection of the vehicle.

Thanks & Regards

Aini
Motor Claims Department

MS First Capital Insurance Ltd

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

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

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

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From: Juan Paulo Bongon Baldoz <juan.paulo@wearnes.com>

Sent: Tuesday, December 10, 2024 4:12 PM

To: Motor Claims <MotorClaims@msfirstcapital.com.sg>

Cc: Zoey Kian Zhi Yeu <zoey.kian@wearnes.com>

Subject: Direct Settlement involving vehicle SJA7370L (Ours) & SHD3689C (Your Insured) DOA: 09/12/2024

Importance: High

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Dear Motor Claims,

For claim registration.

Besides, kindly check if your insured lodge their accident report & advise liability.

Revert to us as soon as possible.

Thank you

Paulo
Service Consultant
Bodyshop & Paint

4/25/25, 8:28 AM

RE: [MANDATE] - D24010797MFCT/CTPL/TPD 2 - Direct Settlement involving vehicle SJA7370L (Ours) & SHD3689C (Your Insure...



Wearnes Automotive Pte Ltd

45 Leng Kee Road Singapore 159103

M (65) 98270463

www.wearnesauto.com

juan.paulo@wearnes.com

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