

**ELITE AUTO RESTORATION PTE LTE**  
**Letter of Demand**

Our Ref: SMZ365G

23/4/2025

MS FIRST CAPITAL INSURANCE LIMITED  
16 Raffles Quay  
#42-01 Hong Leong Building  
Singapore (048581)

Dear Sir/Mdm:

**ACCIDENT INVOLVING SMZ365G & SHB2135B ALONG PIE TOWARDS CHANGI ON  
18/12/2024**

**We are acting on behalf of the owner/driver to recover his vehicle damages and losses  
sustainer in the above accident from the third party driver/ or insurers.**

<u>Description</u>					Amount
Repair Costs					\$ 5,668.00
Loss Of Rental	\$120.00	X	8	days	\$ 960.00
LTA Search Fee					
Amount					\$ 6,628.00

Please look into our client claims and let us hear from you shortly.

Thank you

NANCY  
XIN HUA WORKSHOP PTE LTD  
Tel : 8898 3739  
email : xinhuaworkshop@gmail.com



## LETTER OF AUTHORIZATION

Accident involving my vehicle SMZ 365G & SHB2135B on 18/12/2024 at  
along PIE towards Changi

I/We, Abdul Murzani Bin Ramdzan, owner of vehicle no. SMZ365G hereby  
authorize Elite Auto Restoration Pte Ltd to proceed with the repair for my vehicle  
SMZ365G which was damaged in the above accident.

I/We further authorize Elite Auto Restoration Pte Ltd to claim against the driver and/or the  
owner of the other vehicle(s) involved in the said accident for the repair cost and the loss of  
use/rental, and etc of my vehicle on my behalf and for the own benefit.

You are further authorized to appoint your solicitor and give instruction in my name for the  
purpose of seeking recovery of the said cost of repairs and the loss of use/rental, and etc.

I further authorize you and/or your representative(s) to sign all and any documents including but not  
limited to Release Forms and Discharge Vouchers, so as to effect settlement of the repair costs, loss  
of use/rental and etc, as well as legal fee and all disbursements related thereof.

I hereby undertake to co-operate with you and render you all the assistance (including the  
re-inspection of my vehicle and being a witness at trial) that may be necessary for you to recover  
the cost of repairs and the loss of use of my vehicle against any party.

Bv X  
Owner Signature / Company Stamp / Date

Name : Abdul Murzani Bin Ramdzan  
NRIC : SXXXX6585  
HP Tel : 91886204  
Address : BIK528C Pasir Ris St51  
#07-631  
5513528

**DISCHARGE RECEIPT**

CLAIM REFERENCE : D24011124MFCT/CTPL/TPD 2  
ACCIDENT DATE : 18/12/2024  
ACCIDENT LOCATION : PIE TOWARDS CHANGI BEFORE KIM KEAR LINK  
INSURED : CITYCAB PTE LTD  
INSURED DRIVER : MOHAMMAD IQRAM KHAN S/O SHERIN KHAN  
INSURED VEHICLE : SHB2135B  
INVOLVED PARTY : SMZ365G  
SETTLEMENT SUM : \$6,500.00

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: **ABDUL MURZANI BIN RAMDZAN**

Signature and Date :

*[Signature]* 20/6/25

WITNESS: *Elite Auto Restoration Pte Ltd*

Signature and Date :

*[Signature]* 20/6/25  


**"WITHOUT PREJUDICE FOR ANY OTHER CLAIMS"**



# Invoice

# EINV-0180

## Bill To:

MS FIRST CAPITAL INSURANCE LIMITED  
16 RAFFLES QUAY  
#42-01 HONG LEONG BUILDING  
SINGAPORE 048581

Invoice Date : 2025-06-18

Invoice Due Date : 2025-06-18

Reference : SMZ365G

#	Description	Qty	Amount
1	SMZ365G - HONDA CIVIC DATE OF ACCIDENT : 18/12/2024 LUMP SUM REPAIR FOR THIRD PARTY CLAIM	1.00	5,200.00

Sub Total	5,200.00
Total GST 9%	468.00
Total	SGD 5,668.00

**Auto Star Automotive Pte Ltd**

23 Kaki Bukit Ave 4

# 04-01

Singapore 415933

autostar.automotive@yahoo.com

Company Registration No. 202029008Z



## Estimate

**ADDRESS**

ABDUL MURZANI BIN

RAMDZAN

BLK 528C PASIR RIA ST 51

#07-631

S513528

**ESTIMATE NO. 1558**

**DATE 16/04/2025**

DESCRIPTION

AMOUNT

SMQ4155S - HYUNDAI AVANTE

960.00

RENTAL PERIOD FROM 19/12/24 TO 27/12/24

\$120 X 8 DAYS = \$960.00

REPLACEMENT VEHICLE SMZ365G

Cheque should be crossed and made to Auto Star Automotive Pte Ltd  
or E-transfer A/C: 601-304835-001 OCBC Bank.

**TOTAL**

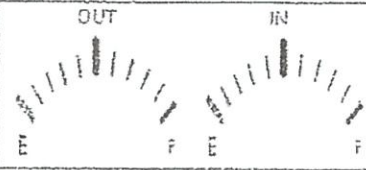
**S\$960.00**

Accepted By

Accepted Date

We appreciate your business and look forward to serve you again soon.

# VEHICLE RENTAL AGREEMENT

<b>HIRER'S PARTICULAR</b> Name: (as in I/C) <u>Abdul Myzani Bin Ramdhan</u> NRIC / Passport No.: <u>SXXXX 6385</u> Address (Res): <u>BLK 528C POH R'S ST ST</u> <u>#07-631 5513528</u> Name & Address of Employer: _____ Occupation: _____ Driving Exp: _____ D/L No: _____ D/L Type: Local / International Pass Date: _____ Date of Birth: _____ Tel / HP: _____ <b>ADDITIONAL DRIVER'S PARTICULARS</b> Name: (as in I/C) _____ NRIC / Passport No.: _____ D/L No: _____ D/L Type: Local / International Address (Res): _____ Tel / HP: _____		Veh No: <u>SM041555</u> Replace Veh No: <u>SMZ3656</u> Mileage Out: _____ Mileage In: _____ Make & Model: <u>Hyundai Avante</u> Make & Model: <u>Honda Civic</u> Auto / Manual: _____ Auto / Manual: _____ OUT: Date: <u>19/12/24</u> OUT: Date: <u>27/12/24</u> OUT: TIME: <u>5pm</u> OUT: TIME: <u>4pm</u> <b>RENTAL CHARGES</b> Daily: <u>8</u> @ \$ <u>120</u> <u>960</u> <u>00</u> Weekly: @ \$ _____ Monthly: @ \$ _____ Hours: @ \$ _____ Others: @ \$ _____ CDW: @ \$ _____ PAI: @ \$ _____ Delivery Service: _____ SUB-TOTAL \$ <u>960</u> <u>00</u>  EXTENSION: _____ Collection Service: _____ Misc.: _____ ESTIMATED TOTAL RENTAL \$ _____ Hirer is responsible for the first \$ _____ excess for collision/damage to first party. (i.e.) Auto Star Automotive Pte Ltd Vehicle (including windscreen) and also first \$ _____ excess for collision/damage to third party's vehicle for each and every accident/damage. Hirer's Signature: _____ Addition Driver's Signature: _____	
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I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving license(s) is/are current and not disqualified from driving. You may charge all amount due on the rental to my/our credit card.

## IMPORTANT

- ONLY PERSONS ABOVE 25 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY AUTO STAR AUTOMOTIVE PTE LTD.
- IN THE EVENT OF AN ACCIDENT, THE HIRER OF AUTHORIZED DRIVER:
  - shall report all accidents involving the said vehicle to the owner immediately;
  - shall take immediate steps to complete and sign Form MAR1 (Motor Accident Report Form) and do all others acts required in compliance with the "NON-INJURY MOTOR ACCIDENT REPORTSCHEME" (the form will be made available when the accident is report to the owner);
  - shall report to the police within 24 hours from the occurrence, the following types of accidents:
    - injury case
    - non-injury case involving a Government vehicle, or damage to Government property.
    - non-injury case involving a foreign vehicle (to obtain their motor insurance policy (Passport No./ Name of the driver, vehicle number, Log card and vehicle road tax information.
    - non-injury case involving a pedestrian or cyclist.

**RETURN OF VEHICLE.** The Hirer/Driver is required to sign in the column "Signature of Hirer/Driver" tailing which the day and time inserted below shall be deemed to be the day and time the vehicle is returned to AUTO STAR AUTOMOTIVE PTE LTD 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	REMARKS	DEPOSIT REFUND	
<u>27/12/24</u>	<u>4pm</u>					<u>[Signature]</u> <u>X</u>

HIRER:

TERMS & CONDITIONS

1. Hirer/ Named driver shall not use the vehicle for speeding, reckless driving, racing or any illegal activities. AUTO STAR AUTOMOTIVE PTE LTD reserves the rights to repossess the vehicle with additional SGD \$1,500/- compensation. Hirer shall be fully responsible for any damages and any other cost incurred as a result of such activities.
2. Hirer shall ensure the usage of vehicle is limited to Singapore only.
3. Should the vehicle be involved in any traffic offence during the rental period, the hirer agreed to be liable for and agree to pay all fines and any other amount government or semi government authority shall levy or impose.
4. Only the hirer or named driver is allowed to use the vehicle. In any circumstances that another driver apart from the hirer or named driver is found using the vehicle, the Owner reserves the rights to repossess the vehicle and Hirer is responsible for such cost incurred.
5. Should the Hirer meet with an accident or any loss or damage is caused to the Vehicle during the lease/ rental period, the Hirer must inform the Owner immediately. No repair is to be done without the Owner's approval. If ACCIDENT REPORT to the Insurance Company is required, the Hirer/ Named driver must assist us to lodge within 24 hours and assist us in the insurance claim pertaining to the accident.
6. The Hirer is responsible for the below Excess for loss or damage to vehicle or third party property for each and every accident during the period of rental.

Windscreen Excess: S\$ 100.00  
Own Damage Excess (Section 1): S\$ 2,000.00  
Third Party Excess (Section 2): S\$ 2,000.00  
Young and Inexperienced Driver: Additional S\$ 3,000.00  
(Below 26 yrs old and driving experience of 2 yrs and below)

7. Hirer is liable for any loss of, or any damage which include physical damage or any other general damages to the vehicle and its accessories during the rental period, the Hirer must make payment of such repair or replacement cost immediately.
8. The Hirer has to return the vehicle with the fuel at the same level as when collected the vehicle on \_\_\_\_\_ (Date Out).
9. The Owner will not be responsible for any loss of or damage to personal belongings in the vehicle during rental period and after returning the vehicle.
10. Smoking, or transportation of pets is NOT allowed in the hired vehicle. Hirer is responsible for a penalty of S\$ 500.
11. The maintenance of the vehicle will be borne by AUTO STARS AUTOMOTIVE PTE LTD. If there is any problem to the vehicle or vehicle breakdown, Hirer/ Named Driver must report to the Owner immediately to seek advice or assistance.
12. During vehicle breakdown due to wear and tear or maintenance issue, the Owner shall within twenty-four (24) hours substitute with a similar replacement of the same or closest specifications & capacity. Replacement vehicle will be provided for any repair /maintenance / inspection of vehicle, which requires more than 4 hours. In the event whereby the Owner is unable to furnish a replacement vehicle, a rental rebate (based on prorated contract rate) will be credited to the Hirer for loss of vehicle usage during that period.
13. At any point of time, if the vehicle breakdown due to Hirer/ driver's negligence, tire puncture, empty petrol tank, loss of keys, keys locked in car or any other breakdown not due to vehicle maintenance or wear and tear, a nominal fee of S\$ 50 (Weekdays 8am to 8pm) and S\$ 100 (PH, Sat, Sun & Weekdays before 8am or after 8pm).
14. Should there be any breach of any of the above clauses, the Owner reserves the right to repossess the vehicle without any refund and Hire shall be liable to pay for the cost for the repossession.

Dated:

Signature of the Hirer

Name:

Auto Star Automotive Pte Ltd (the Owner)



Name:

Designation:

Company Name	ELITE AUTO RESTORATION PTE LTD
Address	23 KAKI BUKIT AVE 4 #04-01 S 415933
Remittance Attention To Email & Contact Number	ELITEAUTORESTORE.SG@GMAIL.COM

**Bank Transfer Details**

Beneficiary	ELITE AUTO RESTORATION PTE LTD
Bank Name	OCBC
Bank Address	
Bank Code	7339
Branch Code	596
SWIFT Code	OCBCSGSG
Bank Account No.	5968-0697-6001
Currency	SGD \$6,500.00

## Yan (LKK Auto)

**From:** Karen Tan <karentan@msfirstcapital.com.sg>  
**Sent:** Wednesday, June 11, 2025 5:26 PM  
**To:** Yan (LKK Auto)  
**Cc:** CS A Team  
**Subject:** [SEEK MANDATE] RE: MSFCIL Ref: D24011124MFCT/CCPL/TPD-2/KT - ACC INVOLVING SHB2135B AND SMZ365G ON 18.12.2024 \*\*\* LKK REF: CD/FCI24120320/Aua3(N)  
**Attachments:** LKK SURVEY REPORT & PHOTOS\_365.pdf; LOD 365.pdf

Dear Yan,

Our mandate as follows:

	Amount Claimed	Amount Revised	MSFC mandate
1. Cost of Repair	\$ 12,818.16	\$ 5,668.00 (\$5,200.00 + 9%GST)	\$ 5,668.00 (\$5,200.00 + 9%GST)
2. Loss of Rental (8days x \$120.00)	\$ 960.00	\$ 960.00 (8DAYS X \$120.00)	\$ 840.00 to 960.00
<b>Total</b>	<b>\$ 13,778.16</b>	<b>\$ 6,628.00</b>	<b>\$ 6,508.00 to 6,628.00</b>

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 16 Raffles Quay #42-01 Hong Leong Building Singapore 048581 | DID : 6359 1805 | Fax No. : 6223 0541 | Company Regn. No. 195000106C

A Member of **MS&AD INSURANCE GROUP**

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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:** Yan (LKK Auto) <yan@lkkauto.com>

**Sent:** Monday, 9 June 2025 1:37 pm

**To:** Karen Tan <karentan@msfirstcapital.com.sg>

**Cc:** CS A Team <cs-a@lkkauto.com>

**Subject:** [SEEK MANDATE] RE: MSFCIL Ref: D24011124MFCT/CCPL/TPD-2/KT - ACC INVOLVING SHB2135B AND SMZ365G ON 18.12.2024 \*\*\* LKK REF: CD/FCI24120320/Aua3(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: **D24011124MFCT/CTPL/TPD 2**

Our ref : CD/FCI24120320/Aua3

Dear Sirs/Mdm,

**ACCIDENT INVOLVING SHB 2135B(MS FCIL) AND SMZ 365G(TP) ON 18/12/2024**

We refer to the above matter.

We are of the view that liability is not in our driver's favour as he rear ended third party vehicle.

We seek your approval to offer repairer **"ELITE AUTO RESTORATION PTE LTD"** at **\$6,628.00(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair	\$ 12,818.16	\$ 5,668.00 (\$5,200.00 + 9%GST)
2. Loss of Rental (8days x \$120.00)	\$ 960.00	\$ 960.00 (8DAYS X \$120.00)
<b>Total</b>	<b>\$ 13,778.16</b>	<b>\$ 6,628.00</b>

Surveyor recommended 6days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 06/06/2025 is only for mandate purpose.

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

For future correspondence, please remove [meikwan@lkkauto.com](mailto:meikwan@lkkauto.com) and [admin-a@lkkauto.com](mailto:admin-a@lkkauto.com) in your email. Thanks.

Best Regards,

Yan

LKK Auto Consultants Pte Ltd

Email: [yan@lkkauto.com](mailto:yan@lkkauto.com) | DID: 6841-6051 | fax: 6256-4315

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

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

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

Sent: Tuesday, January 28, 2025 10:01 AM

To: Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Yan (LKK Auto) <[yan@lkkauto.com](mailto:yan@lkkauto.com)>

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

Subject: RE: MSFCIL Ref: D24011124MFCT/CCPL/TPD-2/KT - ACC INVOLVING SHB2135B AND SMZ365G ON 18.12.2024 \*\*\*

LKK REF: CD/FCI24120320/Aua3(N)

Dear Mei Kwan,

My apologies. The workshop has quoted under the wrong claim reference number.

Please discard the email.

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 16 Raffles Quay #42-01 Hong Leong Building Singapore 048581 | DID : 6359 1805 | Fax

No. : 6223 0541 | Company Regn. No. 195000106C

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

From: Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

Sent: Monday, January 27, 2025 6:19 PM

To: Karen Tan <karentan@msfirstcapital.com.sg>; Yan (LKK Auto) <yan@lkkauto.com>  
Cc: Admin A <admin-a@lkkauto.com>  
Subject: RE: MSFCIL Ref: D24011124MFCT/CCPL/TPD-2/KT - ACC INVOLVING SHB2135B AND SMZ365G ON 18.12.2024 \*\*\*  
LKK REF: CD/FCI24120320/Aua3(N)

Hi Karen,

The LOD attached is not belong to SMZ365G.

Please confirm.

Hi Yan,

Please ignore my previous email.

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)

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

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: Monday, January 27, 2025 6:15 PM

To: Karen Tan <karentan@msfirstcapital.com.sg>; Yan (LKK Auto) <yan@lkkauto.com>

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

Subject: RE: MSFCIL Ref: D24011124MFCT/CCPL/TPD-2/KT - ACC INVOLVING SHB2135B AND SMZ365G ON 18.12.2024 \*\*\*

LKK REF: CD/FCI24120320/Aua3(N)

Dear Sir / Madam,

Thank you for your email.

Our respective case handler will look into the matter and get back to you in due course.

Hi Yan,

Kindly assist.

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)

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

From: Karen Tan <karentan@msfirstcapital.com.sg>

Sent: Monday, January 27, 2025 2:28 PM

To: Rajes (LKK Auto) <rajes@lkkauto.com>

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

Subject: MSFCIL Ref: D24011124MFCT/CCPL/TPD-2/KT - ACC INVOLVING SHB2135B AND SMZ365G ON 18.12.2024

Dear Sirs/Mdm,

We have received the attached LOD. Fyna pls.

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 16 Raffles Quay #42-01 Hong Leong Building Singapore 048581 | DID : 6359 1805 | Fax  
No. : 6223 0541 | Company Regn. No. 195000106C

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

From: Rajes (LKK Auto) <rajes@lkkauto.com>

Sent: Friday, December 20, 2024 10:01 AM

To: Swee Keong Teo <SweeKeongTeo@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Cc: Karen Tan <karentan@msfirstcapital.com.sg>

Subject: RE: NEW ASSIGNMENT MSFCIL Ref: D24011124MFCT/CCPL/TPD-2/KT

Dear Swee Keong,

Thank you for the assignment.

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

Best Regards,

Rajes | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: 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 <SweeKeongTeo@msfirstcapital.com.sg>

Sent: Thursday, December 19, 2024 5:36 PM

To: assignments <assignments@lkkauto.com>

Cc: Karen Tan <karentan@msfirstcapital.com.sg>; eliteautorestore.sg@gmail.com

Subject: NEW ASSIGNMENT MSFCIL Ref: D24011124MFCT/CCPL/TPD-2/KT

Dear Sir,

Please find attached documents for survey assignment.

Insured Vehicle No : SHB2135B

TP Vehicle No : SMZ365G

Claim No : D24011124MFCT

Workshop Name : ELITE AUTO RESTORATION 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.