

25.02.2025

MS First Capital Insurance Ltd

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

Attn: Motor Claims Department

Dear Sirs,

ACCIDENT INVOLVING VEHICLE: SLE524L & SH9955T on 25.12.2024

We are the authorized repair workshop for the owner of motor vehicle no: SLE524L which was involved in the captioned accident with your insured vehicle: SH9955T. The vehicle owner has requested and authorized us to assist him in presenting his/her 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)	LumpSum repair	\$	6,250.00
	GST 9%	\$	562.50
		\$	6,812.50
02)	LOSS OF RENTAL 5 DAYS @ \$120	\$	654.00
03)	GIA TP Search	\$	2.18
	Grand Total	\$	7,468.68

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

- a) Letter of authorisation
- b) GIA report
- c) Invoice
- d) GIA TP Search

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

Shaun Toh - 97432262

LETTER OF AUTHORITY

To whom it may concern,

ACCIDENT INVOLVING: SLE524L and SH9955T on 25.12.2024 ALONG RACE COURSE ROAD.

I/We, ONG ENG HENG MIKE NRIC/Reg.: No.: S1321371B Owner of vehicle no: SLE524L do hereby appoint repairer M/S YEW TEE AUTOMOBILE TECH PTE LTD as my/our authorized representative to write, negotiate and settle my/our property claims against the other party involved in the above-mentioned accident. M/S YEW TEE AUTOMOBILE TECH PTE LTD shall have absolute discretion to settle the matter at the best terms.

I/We, ONG ENG HENG MIKE NRIC/Reg No.: S1321371B also understand that by submitting claim to the insurance company, all the loss of use & loss of income claim is based on the offer by the insurance company. In any event that I/we, not able to reach an agreement of settlement with the insurance company, I/We shall undertake to pay the repair cost to my repairer and undertake the claim case.

I/WE also confirm and instruct that any agreed settlement sum in respect of my/our claims be paid to M/S YEW TEE AUTOMOBILE TECH PTE LTD and such payment will constitute a full and final discharge of my/our claims.

I/WE further authorize M/S YEW TEE AUTOMOBILE TECH PTE LTD to execute the discharge voucher on my/our behalf with or without my company stamp and original signature.



Signature of Owner,

DISCHARGE RECEIPT

CLAIM REFERENCE : D25000047MFCT/CTPL/TPD 2
ACCIDENT DATE : 25/12/2024
ACCIDENT LOCATION : RACE COURSE ROAD TOWARDS BALESTIER ROAD
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : VINCINE GOH CHAY HOCK
INSURED VEHICLE : SH9955T
INVOLVED PARTY : SLE524L
SETTLEMENT SUM : \$7,359.50


I/We, the undersigned 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: **ONG ENG HENG MIKE**

Signature and Date :

 5/4/2025

WITNESS : **TUNG MING MING**

Signature and Date :

 05/04/2025

**YEW TEE AUTOMOBILE TECH PTE LTD**

HQ: 39 WOODLANDS CLOSE #01-12 S(737856) BR: 60 JALAN LAM HUAT C

ARROS CENTRE #01-31/32 S(737869)

25 KAKI BUKIT ROAD 4 #01-61 S(417800)

Singapore SINGAPORE SGP

+6562562081

INFO@YEWTEEGROUP.COM

WWW.YEWTEEGROUP.COM

Company Registration No. 200311009C

ADDRESSMS FIRST CAPITAL
INSURANCE LTD**TP Tax Invoice MC25020009****DATE 21/02/2025**

ACTIVITY	QTY	RATE	TAX	AMOUNT
LUMP SUM REPAIR	1	6,250.00	SR 9%	6,250.00

REG NO: SLE524L

CONTACT:

MILEAGE:

CLAIM NO: D25000047MFCT/CTPL/TPD 2

SUBTOTAL

6,250.00

GST TOTAL

562.50

Cheque should be crossed & made payable to "YEW TEE
AUTOMOBILE TECH PTE LTD" and strictly send to our HQ
address.

Paynow UEN: 200311009C

Standard Chartered Bank Account: 0710058365

TOTAL**SGD 6,812.50****GST SUMMARY**

RATE	GST	NET
GST @ 9%	562.50	6,250.00

Accepted By

Accepted Date

ISSUED BY STAFF**E. & O.E.**



鴻威租車私人有限公司

ROC NO. 201721318E

HWV RENTAL PTE LTD

210 TURF CLUB ROAD LOT A21

INVOICE 800245

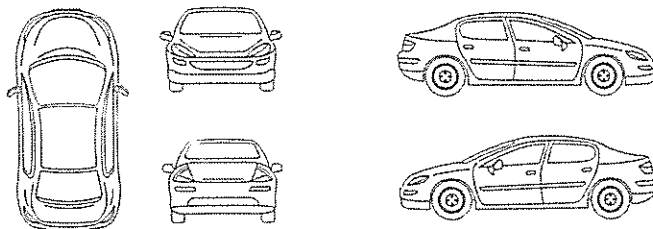
THE GRANDSTAND CARMALL (S) 287995

TEL: 6464 7339 FAX: 6464 6755

RENTAL AGREEMENT & RECEIPT

HIRER NAME: Ong Eng Heng Mike NRIC/ROC NO: S1321371 BADDRESS: Blk 135, Cashew Road #08-117 HP: 90032307VEHICLE REG NO: SMK3622Z VEHICLE MAKE & MODEL: Hyundai AvanteDATE OF COLLECTION: 7/1/2025 DATE OF RETURN: 11/1/2025RENTAL AMOUNT: _____ DEPOSIT: -

REMARKS: _____

CHECK OUT TIME: 11:45am MILEAGE OUT: 283407 FUEL OUT: F $\frac{1}{2}$ I $\frac{1}{2}$ ECHECK IN TIME: 7:06pm MILEAGE IN: 284002 FUEL IN: F $\frac{1}{2}$ I $\frac{1}{2}$ E

* PAYMENT TO BE MADE ON TIME OTHERWISE WILL BE TOW WITHIN 3 DAYS.

* SHOULD THE HIRED VEHICLE BE INVOLVED IN ANY TRAFFIC OFFENCE DURING THE PERIOD, THE HIRER AGREED TO BE LIABLE FOR ANY ISSUE WITH THE VEHICLE THAT ARISE UNDER YOUR CARE AND AGREE TO PAY ALL THE FINES.

* UPON CLAIMING THE INSURANCE OF THE VEHICLE HIRED BY THE STATED HIRER, THE HIRER HAS TO PAY EXCESS OF SGD\$3000 TO HWV RENTAL PTE LTD. THE EXCESS WILL BE REFUNDED IF THERE HAS BEEN A SUCCESSFUL CLAIM AGAINST THE THIRD PARTY.

* THE HIRER IS REQUIRED TO RETURN THE VEHICLE WITH THE SAME FUEL LEVEL UPON COLLECTING. IF THE HIRER FAIL TO REFUEL THE VEHICLE, A CHARGE OF SGD\$10 WILL BE IMPOSED FOR EVERY 10% OF FUEL USED.

* AT ANY POINT OF TIME IF THE VEHICLE BREAKDOWN DUE TO HIRER NEGLIGENCE, FLAT BATTERY, TIRE PUNCTURE, EMPTY FUEL TANK, LOSS OF KEY, KEY LOCKED IN CAR OR ANY BREAKDOWN NOT DUE TO MAINTENANCE OR WEAR AND TEAR. ANY ACTIVATION OF STAFFS FROM HWV RENTAL PTE LTD DUE TO ATTEND THE ABOVE MENTION SITUATION, A FEE OF \$100 IS CHARGABLE.

* NO REFUND WILL BE GIVEN FOR EARLY RETURN OF VEHICLE AND PETROL LEFT IN VEHICLE.

SIGN OUT BY HIRER

SIGN OUT BY HWV RENTAL PTE LTD _____

SIGN IN BY HIRER

SIGN IN BY HWV RENTAL PTE LTD _____



COMMERCIAL VEHICLE SPECIALIST

HWV RENTAL PTE LTD

39 Woodlands Close

#03-62 Mega@Woodlands Singapore 737856

Co. Reg No. 201721318E

Tel: 64647339 Fax: 64646755 GST Reg No.201721318E

RENTAL TAX INVOICE

Customer
YEW TEE AUTOMOBILE TECH PTE LTD
39 WOODLANDS CLOSE
#01-12 MEGA@WOODLANDS
SINGAPORE 737856

No.: **HWV2025-09063**

Date: **11 Jan 2025**

PARTICULARS	AMOUNT
BEING RENTAL FEE FROM Period of : 7/1/25 - 11/1/25 (\$120 per day ,a total of 05 days) VEHICLE NO.: SMK3622Z VEHICLE MODEL: HYUNDAI AVANTE 1.6A ENGINE NO.: P520361892 CHASSIS NO.: MM6DL2SAAGW208972 9% GST	\$600.00 \$54.00
AMOUNT DUE	\$ 654.00

Payment details as follow, And please kindly send a screenshot or email to us a copy when the transfer is completed.

Bank Account Details as follow:

HWV RENTAL PTE LTD
OCBC current account number-712-338391-001
UEN number -201721318E

*This is a system generated invoice, no signature required.

INSURER ENQUIRY

Find insurer

Vehicle reg. no.

SH9955T

Date of Accident

25/12/2024



Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **MS First Capital Insurance Ltd**

Period of Insurance **01/01/2024 - 31/12/2024**

Requested By **TOH TZE CHANG (YEW TEE AUT...**

Requested Date **26/12/2024 13:26**

Payment details

Request Amount: **S\$2**

GST Amount: **S\$0.18**

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

General Insurance Association

Records Management Centre

GST Registration No: **M400017735**

Company Name	YEW TEE AUTOMOBILE TECH PTE LTD
Address	39 Woodlands Close #01-12, MEGA@Woodlands, S737856
Remittance Attention To Email & Contact Number	CLAIMS@YEWTEEGROUP.COM 97432262

Bank Transfer Details

Beneficiary	YEW TEE AUTOMOBILE TECH PTE LTD
Bank Name	Standard Chartered Bank (Singapore) Limited
Bank Address	
Bank Code	9496
Branch Code	007
SWIFT Code	SCBLSG22XXX
Bank Account No.	07-1005836-5
Currency	SGD

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Wednesday, April 2, 2025 3:17 PM
To: 'Karen Tan'
Cc: Admin A
Subject: RE: [SEEK MANDATE] - (D25000047MFCT/CTPL/TPD 2) *** LKK REF: CD/FCI24120408/Kpa3

Dear Karen,

Thank you for your email.

For an update, we have settled the matter at \$7,359.50(all-in) with third party repairer.

We will proceed to close file and submit invoice once DV received.

Thank you.

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: Karen Tan <karentan@msfirstcapital.com.sg>
Sent: Wednesday, April 2, 2025 2:38 PM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: [SEEK MANDATE] - (D25000047MFCT/CTPL/TPD 2) *** LKK REF: CD/FCI24120408/Kpa3

Dear Hsiao Tong,

We are not even the applicant hence, we are also unable to claim the GST.

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

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.

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

Sent: Wednesday, April 2, 2025 2:27 PM

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

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

Subject: RE: [SEEK MANDATE] - (D25000047MFCT/CTPL/TPD 2) *** LKK REF: CD/FCI24120408/Kpa3

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 Karen,

As per third party repairer email, please assist to confirm that MS First Capital Insurance Ltd is not claiming for the GST of search fee \$0.18. Thanks.

RE: LOD || RE: REQUEST FOR LOD - SLE524L // DOA: 25/12/2024 // (D25000047MFCT



info@yewteegroup.com <utauto@singnet.com.sg>

To: Hsiao Tong (LKKAuto)

Cc: Admin A; Claims@yewteegroup.com

Hi

kindly do confirm that first capital is not claiming for the GST of the search fee \$0.18

Best Regards
Shaun Toh L M



Best Regards,

Hsiao Tong, Chew | Team Lead
Third Party Direct Settlement

LKK Auto Consultants Pte LtdPhone: 6742 3197 | Email: chewht@lkkauto.com

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

From: Karen Tan <karentan@msfirstcapital.com.sg>**Sent:** Friday, February 28, 2025 11:03 AM**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>**Cc:** Admin A <admin-a@lkkauto.com>**Subject:** [SEEK MANDATE] - (D25000047MFCT/CTPL/TPD 2) *** LKK REF: CD/FCI24120408/Kpa3

Dear Hsiao Tong,

You may settle as follows:

	Amount Claimed	Amount Revised	MSFC mandate
1. Cost of Repair (with GST)	\$ 13,995.34	\$ 6,812.50 (\$6,250.00+9%GST) ✓	\$ 6,812.50 (\$6,250.00+9%GST)
2. Loss of Rental (5days x \$120.00) with GST	\$ 654.00	\$ 545.00 (5days x \$100.00)+9%GST ✓	\$ 545.00 (5days x \$100.00)+9%GST
4. LTA/GIA Search Fee	\$ 2.18	\$ 2.18	\$ 2.00 (excl. GST as workshop can claim back from IRAS)
Total	\$ 14,651.52	\$ 7,359.68	\$ 7,359.50

*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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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>**Sent:** Thursday, February 27, 2025 7:53 AM**To:** Karen Tan <karentan@msfirstcapital.com.sg>**Cc:** Admin A <admin-a@lkkauto.com>**Subject:** [SEEK MANDATE] - (D25000047MFCT/CTPL/TPD 2) *** LKK REF: CD/FCI24120408/Kpa3

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: **D25000047MFCT/CTPL/TPD 2**

Our ref : CD/FCI24120408/Kpa3q2

Dear Sirs/Mdm,

ACCIDENT INVOLVING SH9955T(MS FCIL) AND SLE524L(TP) ON 25/12/2024

We refer to the above matter.

We are of the view that liability is not in our driver's favour as he opened door and hit third party vehicle.

We seek your approval to offer repairer **"YEW TEE AUTOMOBILE TECH PTE LTD"** at **\$7,359.68(all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (with GST)	\$ 13,995.34	\$ 6,812.50 (\$6,250.00+9%GST)
2. Loss of Rental (5days x \$120.00) with GST	\$ 654.00	\$ 545.00 (5days x \$100.00)+9%GST
4. LTA/GIA Search Fee	\$ 2.18	\$ 2.18
Total	\$ 14,651.52	<u>\$ 7,359.68</u>

Surveyor recommended 5days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 21/02/2025 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)

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

From: Mei Kwan (LKKAuto)

Sent: Friday, 3 January 2025 10:25 AM

To: Karen Tan

Cc: Admin A ; Hsiao Tong (LKKAuto)

Subject: RE: New Assignment (D25000047MFCT/CTPL/TPD 2) *** LKK REF: CD/FCI24120408/Kpa3

Hi Karen,

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.

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

Sent: Friday, 27 December 2024 2:17 PM

To: Eileen Wang Chai Ling <EileenWang@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Cc: Karen Tan <karentan@msfirstcapital.com.sg>; Caroline Cabrera <Caroline@msfirstcapital.com.sg>
Subject: RE: New Assignment (D25000047MFCT/CTPL/TPD 2)

Dear Eileen,

Thank you for the assignment.

Please be informed that vehicle not in the workshop, repairer will arrange.

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: Eileen Wang Chai Ling <EileenWang@msfirstcapital.com.sg>

Sent: Friday, December 27, 2024 2:09 PM

To: assignments <assignments@lkkauto.com>

Cc: claims@yewteegroup.com; claims@yewteegroup.com; info@yewteegroup.com; Karen Tan <karentan@msfirstcapital.com.sg>; Caroline Cabrera <Caroline@msfirstcapital.com.sg>

Subject: New Assignment (D25000047MFCT/CTPL/TPD 2)

Dear Sir/Madam,

Attached documents for survey assignment.

Insured Vehicle No : SH9955T

TP Vehicle No : SLE524L

Claim No : D25000047MFCT/CTPL/TPD 2

Workshop Name : YEW TEE AUTOMOBILE TECH PTE LTD

Our Surveyor : LKK AUTO CONSULTANTS PTE LTD

Instructions : Direct Settlement (Subject to quantum to be agreed)

Created By : EILEENW

Verified By : KARENT

Approved By : KARENT

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