



Our Reference: SGW131B / 7024050
Your Reference: SHC8976X

By Email / Mail

15/10/2024

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

ACCIDENT INVOLVING SGW131B & SHC8976X ON 29 JUNE 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		8,225.06
Loss of Rental	\$ 163.50 x 04 days	654.00
TOTAL		8,879.06

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.

(PAYMENT BREAKDOWN)

Vehicle No	:	SGW 131B (Insd veh)	Model	:	Infiniti QX50
	:	SHC 8976X (TP veh)			
Date of Accident	:	29/06/2024			

Global Sum Settlement	:	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO
Liability	:	100 %	(Agreed/Assessed)

Repair Estimate	:	\$ 17,143.65	
Final Repair Cost	:	\$ 8,225.06	
Loss of Use	:	\$	days at \$ per day
Rental (if any)	:	\$ 654.00	4 days at \$ 163.50 (incl of GST) per day
Others	:	\$	
	:	\$	
	:	\$	
	:	\$	
Final Settlement Sum	:	\$ 8,879.06	

Remarks: _____

Payment Instruction: Payee's Breakdown

1)	WEARNESS AUTOMOTIVE PTE LTD	:	\$ 8,879.06
2)		:	\$
3)		:	\$
4)		:	\$

AUTHORIZATION TO ACT


I, Seow Kim Khyok Carolyn ^("the third party claimant")
of 139 Cavenagh Road #09-05 Singapore ²²⁹⁶²⁷ _(address),
owner of SGW131B (vehicle no.) hereby authorize
Wearnes 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. SGW131B that was
damaged pursuant to the accident which occurred on 29/6/2024 (date) along
Rangoon Road (location)
involving vehicle no. SHC8976X ("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.

Dated this 6 day of 8 (month) 20 24 (year)



Signed by "the third party claimant"
Policyholder's Signature only
& Company Chop - (if registered under a company)



Signed by "the workshop"

DISCHARGE RECEIPT

CLAIM REFERENCE : D24005815MFCT/2
ACCIDENT DATE : 29/06/2024 ✓
ACCIDENT LOCATION : OXFORD RD and RANGOON RD ✓
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : TAY BENG KIAT
INSURED VEHICLE : SHC8976X
INVOLVED PARTY : SGW131B ✓
SETTLEMENT SUM : SGD 8,879.06 ✓

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 : SEOW KIM KHYOK CAROLYN ✓

Signature and Date :

 14/NOV/24

WITNESS : JODIE LEE

Signature and Date :

 12/11/24


SERVICE TAX INVOICE

0 - F00003	SL: MS FIRST CAPITAL INSURANCE LTD	GST Reg.No:M28920628X
MS FIRST CAPITAL INSURANCE LTD	Inv.No. . : B&P 7024050	Page 1
16 RAFFLES QUAY	Inv.date. : 31/07/2024	
#42-01 HONG LEONG BUILDING	WIP No. . : 15990	
SINGAPORE	Veh.In/Out: 30/07/2024	
Singapore 048581	*Tel.No. . :	
	Reg.No. . : SGW131B	
Closed by : Kian Zhi Yeu Zoey	Reg.date . : 10/09/2019	
Svc Consultant : ACC	Mileage .. : 92,376	
Remarks : Mdm SEOW KIM KHYOK C	Chassis No: 3PCMANJ55Z0551235	

Parts/Op.No Description	Mech	Qty	Price	Disc%	Pkg	Amount	G
802 TO REMOVE & REPLACE BUMPER FRONT COVER & OTHERS RELATED SPARE PARTS.TO REPAIR FENDER LH.		0	1800.00	0		1,800.00	S
800 TO PUTTY, SAND, PRIME, SPRAY PAINT, WASH, POLISH BUMPER FRONT COVER & DOOR FRONT LH TO BLEND FENDER LH.		0	2550.00	0		2,550.00	S
280 TO CHECK WIRING INCLUDE RESET OF ALL ELECTRICAL MODULES.		0	435.00	0		435.00	S
085666205A BUMPER SCREW TAPPING	10.0	EA	1.70	10		15.30	S
620945NAGA SPACER - FRONT BUMPE	2.0	EA	17.10	10		30.78	S
622229CM0A BRACKET - FRONT BUMP	1.0	EA	31.90	10		28.71	S
620225NK1J BUMPER SET FR	1.0	EA	1633.50	10		1,470.15	S
089136065A NUT-U	1.0	EA	4.40	10		3.96	S
0146600261 SCREW	2.0	EA	1.70	10		3.06	S
620755NA0A MOULDING-FR,LH	1.0	EA	210.50	10		189.45	S
0124101011 NUT	10.0	EA	2.70	10		24.30	S

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 : Kian Zhi Yeu Zoey</p> <p>Svc Consultant : ACC</p> <p>Remarks : Mdm SEOW KIM KHYOK C</p>	<p align="right">GST Reg.No:M28920628X</p> <p>Inv.No. . : B&P 7024050 Page 2</p> <p>Inv.date. : 31/07/2024</p> <p>WIP No. . : 15990</p> <p>Veh.In/Out: 30/07/2024</p> <p>*Tel.No. . :</p> <p>Reg.No. . : SGW131B</p> <p>Reg.date . : 10/09/2019</p> <p>Mileage .. : 92,376</p> <p>Chassis No: 3PCMANJ55Z0551235</p>
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Parts/Op.No	Description	Mech	Qty	Price	Disc%	Pkg	Amount	G
01125N6011	BOLT	10.0	EA	3.30	10		29.70	S
01121N6031	BOLT	4.0	EA	3.30	10		11.88	S
0124101151	NUT-SPRING	4.0	EA	6.60	10		23.76	S
0155305933	CLIP-BOTTOM COVER QX	10.0	EA	3.20	10		28.80	S
638489Y000	WHEELARCH CLIP	2.0	EA	15.50	10		27.90	S
960105NA0A	AIR SPOILLER-FR	1.0	EA	864.00	10		777.60	S
76881JG00A	WHEELARCH GROMMET FX	4.0	EA	11.00	10		39.60	S
6384835F00	WHEELARCH CLIP FX50	2.0	EA	6.00	10		10.80	S
01454N5061	SCREW	6.0	EA	2.70	10		14.58	S
11296AG000	CLIP	10.0	EA	3.40	10		30.60	S

				Gross Total.	7,545.93
Labour Total	4,785.00	Net.....		7,545.93	
Parts Total	2,760.93	GST @ 9.0%		679.13	
Package Total	0.00	Total.....		8,225.06	
				Paid.....	0.00
				Please Pay..	8,225.06

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.

**Wearnes Automotive Services Pte. Ltd.**

Co Reg No. 193700005K / GST Reg No. 193700005K
45 Leng Kee Road, Singapore 159103
Telephone: +65 6876 5063
www.wearnesleasing.com

FIRST CAPITAL INSURANCE LTD

36 ROBINSON ROAD
#16-01, CITY HOUSE
Singapore 068877

Tax Invoice

Inv No. : R2400454
Inv Date : 20 Aug 2024
Ref :
Terms : 90 Days

Rental Information

Agreement No. : RA24/00352
Billing Period : 31/07/2024 10:00 - 04/08/2024 10:00
Driver Name : SEOW KIM KHYOK CAROLYN

Car Information

Registration No. : SLZ5676M
Make : VOLVO
Model : S90 T5 MOMENTUM

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

Remarks:

SGW131B_First Capital (I)_Zoey

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:

Account Name: WEARNES AUTOMOTIVE SERVICES PTE. LTD.
Bank Name: UOB Bank
Bank Branch: UOB Main Branch
Bank Address: 80 Raffles Place, UOB Plaza Singapore 048624
Bank Code: 7375
Branch Code: 001
Bank Account: 451-312-751-5
Bank Swift Code: UOVBSG5G
Currency Code: SGD
PayNow No.: 193700005K001

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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Wearnes Automotive Services Pte. Ltd.

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45 Leng Kee Road, Singapore 159103
Telephone: +65 6876 5063
www.wearnesleasing.com

RENTAL AGREEMENT

No. RA24/00352

Date: 31 Jul 2024

VEHICLE DETAILS

Vehicle No. : SLZ5676M
Make : VOLVO
Model : S90 T5 MOMENTUM
Out (Date & Time) : 31 Jul 2024 | 1000
In (Date & Time) :

HIRER PARTICULARS

Name : SEOW KIM KHYOK CAROLYN
C/O FIRST CAPITAL INSURANCE LTD
Address :
Contact No. : 96363655

MAIN DRIVER PARTICULARS

Name : SEOW KIM KHYOK CAROLYN
Address : 139 CAVENAGH ROAD
#09-05
Singapore 2259627
Contact No. : 96363655
Driving License No. :
NRIC/FIN/Passport : 96363655
No

PAYMENT

	AMOUNT
Day	\$ 0.00
Week	\$ 0.00
Month: 1 month x 150.00	\$ 150.00
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

SGW131B_First Capital (I)_Zoey
4 days

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 SERVICES 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

Daphne Lee (LKK Auto)

From: Garnet Low Siew Hong <GarnetLow@msfirstcapital.com.sg>
Sent: Monday, 11 November 2024 3:20 PM
To: Daphne Lee (LKK Auto)
Cc: Admin A; Novin Siah
Subject: RE: (OUR REF: D24005815MFCT / CTPL / TPD 2) SGW 131B & SHC 8976X (DOA: 29/06/2024)
Attachments: DV - D24005815MFCT.pdf

Dear Daphne,

Please proceed to settle as per your below email.

Attached is the discharge voucher.

Thanks and regards,

Garnet Low
Motor Claims

MS First Capital Insurance Ltd
16 Raffles Quay
#42-01 Hong Leong Building
Singapore 048581

DID: 6359 1826 | TEL: 6359 1800 extn 826 | FAX: 6223 0541
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 www.msfirstcapital.com.sg for details of PDPA Personal Data Collection Statement.

Confidentiality Notice:
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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: Daphne Lee (LKK Auto) <daphnelee@lkkauto.com>
Sent: Monday, 11 November 2024 2:36 pm
To: Garnet Low Siew Hong <GarnetLow@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: (OUR REF: D24005815MFCT / CTPL / TPD 2) SGW 131B & SHC 8976X (DOA: 29/06/2024) *** LKK REF: CD/FCI24070100/Rma3

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 Garnet,

Your Ref: D24005815MFCT/CTPL/TPD2

We refer to the above matter and your email below.

ACCIDENT INVOLVING SGW 131B AND SHC 8976X ON 29/06/2024

We have highlighted to your good office on 04/07/2024 of Third-Party's request to do Direct Settlement with our Principal, MS First Capital Limited.

It is an accident under BOLA: 9. OID turning into main road hit onto TP going straight.

Basing on the report of the circumstance of the accident, we propose to settle third-party claim at 100% liability.

Summary to offer to repairer **WEARNES AUTOMOTIVE PTE LTD** is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair	\$ 15,774.00	\$ 8,225.06 (P/P) (w/GST)
2. Loss of Rental (4 days x \$163.50)	\$ 654.00	\$ 654.00 (4 days x \$163.50)
Total	\$ 16,428.00	\$ 8,879.06

*5 days recommendation for repair.

Relevant supporting claim documents are attached herewith for your perusal and reference.

Kindly note that this inspection report dated 04/07/2024 is only for mandate purpose.

The above is for your approval please.

Thank You

Best Regards,

Daphne Lee (Ms) | Case Handler

Third Party Direct Settlement

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | Email: DaphneLee@lkkauto.com

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

From: Garnet Low Siew Hong <GarnetLow@msfirstcapital.com.sg>

Sent: Monday, 4 November 2024 9:18 AM

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

Cc: Daphne Lee (LKK Auto) <daphnelee@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: Pending surveyor report - (OUR REF: D24005815MFCT / CTPL / TPD 2) *** LKK REF: CD/FCI24070100/Rma3

Dear Mei Kwan,

Please submit your surveyor report for our reference.

Thanks and regards,

Garnet Low

Motor Claims

MS First Capital Insurance Ltd