

Our Ref : SLD2704B

Your Ref : SHA4748A

01-Jul-2024

MS First Capital Insurance Limited
Motor Claims Department
36 Robinson Road, #16-01
City House (S)068877

Accident involving SLD2704B/SHA4748A (MSFC Insured) on 06-Jun-2024

We act for NAM SEA YONG, the owner of vehicle no. SLD2704B, which was involved in the above accident.

Our client suffered loss and damage because of your Insured's negligence in the driving of motor vehicle no. SHA4748A

We quantify our client claim's as follows:

1	Cost of Repair inclusive of GST	S\$ 327.00
2	Loss of Rental S\$ 120.00/day X 2 days	S\$ 240.00
	Total Claim Amount	S\$ 567.00

Pre-repair inspection of our client's vehicle was carried out by Surveyor Macus from LKK Auto Consultants Pte Ltd and we have finalized \$\$ 300.00 before GST on 26-Jun-2024

We enclose herewith the necessary invoices for your immediate action

Please let us know whether you are accepting liability and will be doing settlement within 7 days upon receiving this letter. If there are no discrepancies, please assist to forward the DV to us within 7 days.

Best Regards,



Joo Hak Kee Auto Pte Ltd
T: 6743 1913 F: 6743 5234
E: yvonneang@jhk.com.sg

LETTER OF AUTHORITY & INDEMNITY

函件的授权及赔偿

To: Joo Hak Kee Auto Pte Ltd
Blk 3007 Ubi Road 1
#01-406 Singapore 408701

Accident involving vehicle no. SLO 2704B and SHA 4748 A
at along Upper Boon Keng Road
On 06/06/24

1. I/We, the owner of vehicle no. SLO 2704B hereby instruct and authorize Joo Hak Kee Auto Pte Ltd to commence repairs to the said vehicle.
2. You are further authorized to appoint solicitors on my/our behalf and give the solicitors full instruction as if the appointment is made and instructions are given by me/us with respect to the conduct of my/our claim against the third party driver/ or his insurers including if necessary, to commence legal proceedings in court in my/our name against the third party.
3. You have my/full authority to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such term as you deem fit.
4. Upon resolving my/our claim, you are authorized to agree with my/our solicitors on the amount of their professional cost and disbursements for acting for me/us and to receive payment of the balance of the settlement sum on my/our behalf directly into your account. In the event that my/our claim or legal suit is not successful or is dismissed for whatever reason, I/We understand and agree that I/We shall be personally liable to bear the legal cost of the third party as well as the professional cost and disbursement of my/our solicitors notwithstanding that my/solicitors were appointed by you on my/our behalf.
5. In the event that I/We am/are required to attend at my/our solicitors' office or to attend Court in connection with my/our claim, I/We shall render full co-operation.
6. In the event that my/our claim against the third party and/or his insurers is not successful or cannot be proceeded with and/or if any judgment or settlement is not honored or satisfied by the third party, I/We authorize you to make a claim against my/our own insurer for the cost of repairs and any other losses recoverable under my/our policy of insurance. In the respect, I/We understand and accept that the excess amount applicable under the policy of insurance shall be borne by me/us.
7. If for whatever reason, my/our insurers reject my/our claim for indemnity for the cost of repairs and/or any other losses recoverable under the policy of insurance or make an offer to pay less than the amount claimed by you, I/we agree and undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred on my/our behalf or to pay you the difference in amount, as the case may be.
8. I/We shall keep you informed of any correspondences and/or summons that I may receive due to this action before agreeing to pay or receive any monies due to this claim.

Dated this day of 07 month of 06 year 2024



Sign/Name/Company Chop
NRIC: SXXXX848E
Address:
BLK 518B #10-68 TAMPINES CENTRAL 7 SINGAPORE 522518

Name of Insurers Income Insurance Limited
Policy No: 5135989100
Contact No: +65-83234742

DISCHARGE RECEIPT

***This Settlement is Without Prejudice
to Our Client's Personal Injury Claims***

CLAIM REFERENCE : D24005161MFCT/CTPL/TPD 2
ACCIDENT DATE : 06/06/2024
ACCIDENT LOCATION : 15 UPPER BOON KENG ROAD OPEN SPACE CARPARK
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : HO WAI MENG (HE WEIMING)
INSURED VEHICLE : SHA4748A
INVOLVED PARTY : SLD2704B
SETTLEMENT SUM : **\$527.00**

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: **NAM SEA YONG**

Signature and Date :


29/10/24

WITNESS : *Yvonne Ang*

Signature and Date :




29/10/24

INVOICE

Bill To: Ms First Capital Insurance Limited

Singapore

Attn: Accounts Department
Tel:
Email:

Invoice No.: INV2406072 (C)
Invoice Date: 29 Jun 2024
Due Date: 06 Jul 2024

Reference: SLD2704B

Description	Quantity	Discount	Unit Price	Tax	Amount SGD
TOTAL LUMP SUM REPAIR COST	1.00	%	300.00	9%	300.00
Subtotal (Includes discount of \$)					300.00
Total Local supply of goods and services 9%					27.00
Total Amount Due SGD					327.00

** A late payment interest of 2% per month will be imposed on overdue accounts

For PAYNOW payment:

UEN: 201300082W (Joo Hak Kee Auto Pte Ltd)

For Bank Transfer, our bank details as follows:

Bank Name :Overseas-Chinese Banking Corporation Ltd
Account Name :Joo Hak Kee Auto Pte Ltd
Account No :647-245505-001
Bank Code :7339
Branch Code :647
Swift Code :OCBCSGSGXXX



This is an auto-generated document. No Signature is required.



Blk 3007, Ubi Rd 1 #01-406 Singapore 408701
Office 67431913 Mobile 97478989

Vehicle Rental Agreement

Date:

Hire's Name: NAM SEA YONG	Date of Birth: 14/06/1962	Nationality: SINGAPOREAN
Address: BLK 518B #10-68 TAMPINES CENTRAL 7 SINGAPORE 52251	NRIC No/ROC No.: S1550848E	Diving License No.: 19/01/1984
	Contact No.: 90495811	Next of Kin Contact No.: Soh Mui Geng
Additional Driver's Name:	Date of Birth:	Nationality:
Address:	NRIC No.:	Driving License No.:
	Contact No.:	Next of Kin Contact No:

Vehicle's Details

Car Make: Hyundai	Model: Elantra 1.6	Daily / Weekly / Monthly Rate: S\$
Colour: WHITE	Date Out: 24/06/24	Additional Charges (if any): S\$
Car plate No.: SKW1192X	Time Out: 10:00am	Total Charges: S\$
Remarks: Replacement of vehicle is subjected to availability in case of breakdown	Date In: 25/06/2024	Deposit (if any): S\$
	Time In: 17:30	Grand Total Charges: S\$
Fuel Tank Level		

Important Notes:-

- THIS VEHICLE CANNOT BE USED FOR ACTIVITIES THAT IS AGAINST ANY LAW OR REGULATION RULES OF SINGAPORE.
- This vehicle is restricted to SINGAPORE use ONLY.
- No Refund will be given for early return of Vehicle.
- Hirer shall be liable to pay the full cost of repair for damage to Vehicle plus loss of earnings while Vehicle is under repair.
- Third Party Liability Excess at S\$3500/- for any accident.
- Vehicle is installed with GPS tracking. Hirer shall not attempt, or allow others, to remove or tampered with the device.
- Vehicle returned after 11.00am on date of return will be charged to the next working day, arising to additional chargeable of 1 day of rental fee.
- Hirer shall pay interest for late payment of any amount unpaid after due at a rate of 20% p.a. as well as administration charge of S\$20/- per month.

I/We have read and agree to the terms and conditions of the rental agreement above and as set overleaf.
I/We declare that all the information given on this form is true and accurate.


[The Owner's Initial & Stamp]


[The Hirer and/or Additional Hirer Initial & Stamp]



INVOICE

INV-000226

Balance Due
SGD240.00

JHK Auto Lte Ltd

UEN202400139N

Blk 3007 UBI ROAD 1 #01-406

Singapore 408701

Bill To
NAM SEA YONG

Invoice Date : 01 Jul 2024

Terms : Due on Receipt

Due Date : 01 Jul 2024

Subject :

SKW1192X - Hyundai Elantra

#	Item & Description	Qty	Rate	Amount
1	Daily Rental SKW1192X - Hyundai Elantra	2.00	120.00	240.00
Your ref: SLD2704B 24/06/2024 - 25/06/2024				

Sub Total 240.00

No tax (0%) 0.00

Total SGD240.00

Balance Due SGD240.00

Notes

Thanks for your business.

Kindly make payment via

(1) Paynow to 202400139N (Preferred) OR

(2) Bank Account Transfer to OCBC Account: 596-148114-001



Company Name	JOO HAK KEE AUTO PTE LTD
Address	Blk 3007 Ubi Road 1 #01-406 Singapore 408701
Remittance Attention To Email & Contact Number	ADMIN@JHK.COM.SG & 67431913 / 97968989

Bank Transfer Details

Beneficiary	JOO HAK KEE AUTO PTE LTD
Bank Name	OVERSEAS-CHINESE BANKING CORPORATION LTD
Bank Address	
Bank Code	647
Branch Code	
SWIFT Code	OCBCSGSGXXX
Bank Account No.	647-245505-001
Currency	SGD

Hsiao Tong (LKKAuto)

From: Jason Tea Chee Kiat <JasonTea@msfirstcapital.com.sg>
Sent: Wednesday, 9 October 2024 3:06 PM
To: Hsiao Tong (LKKAuto)
Subject: Mandate Given || (OUR REF: D24005161MFCT/CTPL/TPD 2) *** LKK REF: CASE-24060064

Dear Hsiao Tong,

Please settle the matter at \$567.00

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>

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.

Confidentiality Notice: This e-mail is confidential. It may also be legally privileged. 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: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Wednesday, 9 October 2024 9:46 am
To: Jason Tea Chee Kiat <JasonTea@msfirstcapital.com.sg>; Motor_Claims <Motor_Claims@msfirstcapital.com.sg>
Subject: RE: [SEEK MANDATE] (OUR REF: D24005161MFCT/CTPL/TPD 2) *** LKK REF: CASE-24060064

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 Sirs/Mdm,

Please advise mandate, Thanks.

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: Hsiao Tong (LKKAuto)
Sent: Friday, 13 September 2024 8:53 AM
To: Jason Tea Chee Kiat <JasonTea@msfirstcapital.com.sg>; motor_claims@msfirstcapital.com.sg
Cc: Admin A <admin-a@lkkauto.com>
Subject: [SEEK MANDATE] (OUR REF: D24005161MFCT/CTPL/TPD 2) *** LKK REF: CASE-24060064

Your ref: **D24005161MFCT/CTPL/TPD 2**
Our ref : CD/FCI24060064/Upa3

Dear Sirs/Mdm,

ACCIDENT INVOLVING SHA4748A(MS FCIL) AND SLD2704B(TP) ON 06/06/2024

We refer to the above matter.

We are of the view that liability is not in our driver's favour as he reverse and hit third party parked vehicle(in parking lot). BOLA S23 is applicable.

We seek your approval to offer repairer **"JOO HAK KEE AUTO PTE LTD"** at **\$567.00 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (with GST)	\$ 1,915.68	\$ 327.00 (\$300.00 + 9%GST)
2. Loss of Rental (2days x \$120.00)	\$ 240.00	\$ 240.00 (2days x \$120.00)
Total	\$ 2,155.68	<u>\$ 567.00</u>

Surveyor recommended 1days for repair + 1PRS = 2days.

Enclosed here with all the relevant documents for your perusal.
Kindly note that this inspection report dated 24/07/2024 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) <Meikwan@lkkauto.com>
Sent: Friday, 14 June 2024 9:38 AM
To: Jason Tea Chee Kiat <JasonTea@msfirstcapital.com.sg>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: NEW ASSIGNMENT (OUR REF: D24005161MFCT/CTPL/TPD 2) *** LKK REF: CASE-24060064

Dear Sir / Madam,
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: Wednesday, June 12, 2024 11:37 AM

To: Aini Binte <Aini@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>; Admin A <admin-a@lkkauto.com>

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

Subject: RE: NEW ASSIGNMENT (OUR REF: D24005161MFCT/CTPL/TPD 2)

Dear Aini,

Thank you for the assignment.

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

Best Regards,

Rajes | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

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

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

Sent: Wednesday, June 12, 2024 10:08 AM

To: assignments <assignments@lkkauto.com>

Cc: yvonneang@jhk.com.sg; Jason Tea Chee Kiat <JasonTea@msfirstcapital.com.sg>

Subject: NEW ASSIGNMENT (OUR REF: D24005161MFCT/CTPL/TPD 2)

Insured Vehicle No : SHA4748A

TP Vehicle No : SLD2704B

Claim No : D24005161MFCT

Workshop Name : JOO HAK KEE AUTO PTE LTD

Our Surveyor : LKK AUTO CONSULTANTS PTE LTD

Instructions : Direct Settlement - Quantum to be agreed

Created By : AINI

Verified By : JASONTEA

Approved By : CHRISLIM

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