

Our ref : SGB2385H
Your ref: CC4/III18019732/eb3

Date : 03rd July 2019

Mr. Poh Kin (Case Handler)
LKK Auto Consultants Pte. Ltd.
Blk. 51 Paya Ubi Industrial Park
Ubi Avenue 1 #02-25
Singapore 408933

Dear Sir,

RE: SUBMISSION OF DOCUMENTS FOR SGB2385H – DOA: 29.10.2018

Kindly be informed that our customer, Ng Mui Siang, owner of vehicle registration no. SGB2385H (insured with NTUC) holds vehicle registration no. SH6801Z which is insured with you at the time of an accident liable and hereby submitting a claim against your insured for the cost incurred.

On behalf of our customer, we provide the following claim for your settlement as below :

Repair cost	:	\$ 8,979.44
Loss of use	:	\$ 2,000.90 (\$181.90 x 11 days)

Total	:	\$ 10,980.34

We are pleased to enclose the documents as set out in the attached checklist.

Please contact Mr. Andre Chow at 91449137 or email him at andre.chow@cyclecarriage.com.sg **within 7 working days** from the date of this letter should there be any missing documents or any other additional documents required. If we do not hear from you during these 7 days, we would take it that all documents submitted to you are complete and in order.

Cheque should be make payable to Cycle & Carriage Automotive Pte. Ltd.

We look forward to receiving your early settlement of the invoice(s). Thank you.

Yours faithfully
CYCLE & CARRIAGE AUTOMOTIVE PTE LTD



MANAGER
SERVICE OPERATIONS - PG

EXPRESS SETTLEMENT

DISCHARGE VOUCHER III-Direct Settlement (PODS)

India Ref: TP / MCT18100909

Claimant Ref: SGB 2385H

We/I, Cycle & Carriage Automotive Pte Ltd ("the workshop") hereby confirm that we/I have reached an agreement with the appointed Surveyor of India International Insurance Pte Ltd LKK Auto Consultants Pte Ltd (name of Surveyor) with respect to the amount claimed for S\$ 8,979.44 (repair cost), S\$ 2,000.90 (loss of use/rental), S\$ (search fee), vehicle no. SGB 2385H that was damaged pursuant to the accident which occurred on 29/10/2018 (date) at CENTRAL EXCHANGE GREEN (location) involving vehicle no. SH 6801Z (insured vehicle). This is pursuant to the inspection conducted on 13/11/2018 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner NG MUI SIANG ("the third party claimant") of vehicle no. SGB 2385H to make the claim as set out in the above paragraph and we/I have full authority to settle the matter on his/her behalf in a manner that we/I deem fit. We/I enclose herein the letter of authority given by "the third party claimant".

We/I further confirm that we/I will indemnify India International Insurance Pte Ltd for all damages, loss and/or expense that they will or have already incurred in the event that "the third party claimant" after the above said agreement lodges a further claim against the former for any loss and expenses suffered pertaining to cost of repairs and/or rental and/or loss of use pursuant to the damage to SGB 2385H (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of all claims of "the third party claimant" pursuant to the accident and that further this settlement is reached on a without prejudice and without admission of liability basis.

This agreement is subject to the application of Singapore law and the Singapore Courts have exclusive jurisdiction over any dispute arising out of the same.

We/I authorize you to pay the total amount of S\$ 10,980.34 to Cycle & Carriage Automotive Pte Ltd.

Dated this 04 day of SEPT. 2019

CLAIMANT:

Signature:




Signed by "the workshop" (with chop)

Name:

LARRY SONG GUAN

NRIC:

S2735168I

Address:

209 PANDAN GARDENS
S'PORE 609339

Nationality:

FILIPINO

Occupation:

CUSTOMER SERVICE

WITNESS:

Signature:

Signed by appointed Surveyor

Name:

NRIC:

Address:

Nationality:

Occupation:



CYCLE & CARRIAGE

CYCLE & CARRIAGE AUTOMOTIVE PTE LIMITED
PANDAN GARDENS CUSTOMER SERVICE CENTRE

209 Pandan Gardens Singapore 609339 Tel: 65684555 Fax: 65691056

**TAX INVOICE**

Co Reg No : 1977014696

GST Reg No : MR-8500111-X

Invoice Name & Address	Owner Name & Vehicle Info
India International Insurance Pte Ltd Motor Claims Department 64 Cecil Street #04/05 IOB Building Singapore 049711	Cust No/Name /Ms NG MUI SIANG (HUANG MEICHAN) Reg No/Reg Date SGB2385H / 17/06/2015 Date In/Mileage 13/11/2018/ 61258 Chassis/Package JMYXTGF3WFZ00199E /FS514C Engine No 4B12PM3627 Make/Model MIT/OUTLANDER 2.4 CVT AWD (F27) Colour/Trim W01 / BK



Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No
CTP00040	Cash	07/03/2019/ 18:27	TLT	884 / Lauro Songcuan	32515	41430323

Description of Goods / Services	Qty	Unit Price	Disc%	Amount
E PNT88000 RENEW REAR BUMPER, TAILGATE, REPAIR END PANEL				1650.00
E PNT88000 REMOVE AND REFIT REAR WINDSCREEN				240.00
E PNT88000 TRANSFER REAR TAILGATE TRIM, MECHANISM TO NEW PART				200.00
E PNT88000 REMOVE AND REFIT REAR END PANEL TRIM AND FENDER REAR TRIM TO FACILITATE REPAIR				200.00
E PNT88000 TRANSFER REAR PARKING SENSOR TO NEW PART				60.00
E PNT98000 SPRAY PAINT REAR BUMPER, TAILGATE, END PANEL				1260.00
A 54900099 CHECK WIRING AND CHASSIS ELECTRICAL SYSTEM				30.00
A 10028901 TO CARRY OUT DIAGNOSTIC CHECK USING HI-SCAN PRO TEST USING HI-SCAN PRO TEST				200.00
M SUNDRY APPLY ANTI COROSSION ON AFFECTED AREAS				40.00
M SUNDRY APPLY BODY SEALANT ON AFFECTED PORTIONS				60.00
M SUNDRY APPLY REAR WINDSCREEN SEALANT				80.00
M SUNDRY SUPPLY C&C LOGO				50.00
M SUNDRY SUPPLY MIVEC LOGO				50.00
M SUNDRY SUNDRIES				30.00
S SPECIALISTJOB SUPPLY REVERSE SENSOR (MIT OUTLANDER / W13)				220.00
X REINFORCEMENT,RR BUMPER,RH	1.00	78.00	00.00	78.00

Payment should be made strictly by cash, NETS or credit cards. Thank you.

Any dispute to the invoice must be made within 3 days. This is a computer generated document, no signature is required.



CYCLE & CARRIAGE

CYCLE & CARRIAGE AUTOMOTIVE PTE LIMITED
PANDAN GARDENS CUSTOMER SERVICE CENTRE

209 Pandan Gardens Singapore 609339 Tel: 65684555 Fax: 65691056

**TAX INVOICE**

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CTP00040	Cash	07/03/2019/ 18:27	TLT	884 / Lauro Songcuan	32515	41430323		
Description of Goods / Services					Qty	Unit Price	Disc%	Amount
X	BRKT,R/BMPR	FACE SIDE,LH			1.00	12.00	00.00	12.00
X	BRKT,R/BMPR	FACE SIDE,RH			1.00	12.00	00.00	12.00
X	FACE,RR	BUMPER			1.00	1053.00	00.00	1053.00
X	EXTENSION,RR	BUMPER			1.00	511.00	00.00	511.00
X	GARNISH,RR	BUMPER SIDE,LH	REFLECTOR		1.00	73.00	00.00	73.00
X	GARNISH,RR	BUMPER SIDE,RH	REFLECTOR		1.00	73.00	00.00	73.00
X	PANEL,RR	END			1.00	243.00	00.00	243.00
X	PANEL ASSY,	TAILGATE			1.00	1060.00	00.00	1060.00
X	W/STRIP,	TAILGATE	OPENING		1.00	211.00	00.00	211.00
X	DAM,	TAILGATE,	UPR		1.00	12.00	00.00	12.00
X	DAM,	TAILGATE	SIDE		2.00	27.00	00.00	54.00
X	DAM,	TAILGATE,	LWR		1.00	41.00	00.00	41.00
X	STOPPER,	WINDSHIELD	GLASS		2.00	3.00	00.00	6.00
X	FASTENER,	WINDSHIELD			4.00	6.00	00.00	24.00
X	MARK,	OUTLANDER			1.00	94.00	00.00	94.00
X	CARRIER,	SPARE	TIRE		1.00	251.00	00.00	251.00
X	CLIP,	ENG	ROOM COVER		3.00	2.00	00.00	6.00
X	BUZZER,	KEYLESS	OPERATIO,RR		1.00	90.00	00.00	90.00
X	SILENCER,	FLOOR			1.00	14.00	00.00	14.00
X	CLIP,RR	BUMPER			3.00	3.00	00.00	9.00
X	ANT,	KEYLESS	OPERATION,RR		1.00	95.00	00.00	95.00
Z	TEXT							
	TP	INDIA						
	DOA:	29.10.2018						
	SURVEYOR:	RASUL 13.11.2018						
	07	DAYS						
Cycle & Carriage celebrates 120 years. Visit www.cyclecarriage.com/120 for more info!								
Parts	4,022.00					Nett		8,392.00
Labour	3,840.00				7% GST on	8392.00		587.44
Standard Menu	0.00							
Specialist Job	220.00					Total Payable		8,979.44
Diagnostics Job	0.00					Paid		0.00
Sundry/Others	310.00					Total Due		8,979.44
Total(w/o GST)	8,392.00							

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Any dispute to the invoice must be made within 3 days. This is a computer generated document, no signature is required.

CHAN'S & SONS ENTERPRISE

363 Sembawang Road
Singapore 758379
Tel 67532536 Fax:67567565
GST Reg No: 51-936900-M

chan'swww.chans.com.sg**TAX INVOICE****NG MUI SIANG**

SINGAPORE

ATTN: ACCOUNTS PAYABLE

INVOICE : AR1811-0280
DATE : 23/11/2018
TERMS : C.O.D
STAFF ID : ELAINE
AGREEMENT NO. : HA201811-0116

DESCRIPTION	AMOUNT (SGD)
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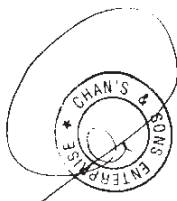
Vehicle Reg No : SKT379Y 1,870.00
Make / Model : MITSUBISHI OUTLANDER 2.4 (AUTO)
Rental Dates : Rental Billing From 12/11/2018 To 23/11/2018
Period : 11 days
Rental Rate : S\$ 181.90 Per Day (Including GST)
Reference No : SGB2385H

AMOUNT : S\$
TWO THOUSAND DOLLARS AND CENT NINETY
ONLY

NON-TAXABLE VALUE : 0.00
TAXABLE VALUE : 1,870.00
GST 7% : 130.90

TOTAL S\$: 2,000.90

Please make your cheques payable to : **CHAN'S & SONS ENTERPRISE**



For Official Use Only

Payment Date :	F / Amt
CS / CC / CH :	
CS / CC / CH :	

RENTAL AGREEMENT

HA 201811 - 0116

Hirer's Name NG MUN SIANG		Date of Birth 14.07.1976	Passport/ Nric No. S76204112	Nationality
Address 8 UPPER SERANGOON		Occupation	Driving Licence No	Date of Expiry
Crescent #16-22	Postal Code 534032	Contact No	Mobile Phone No. 96857897	
Joint Hirer's / Guarantor's Name		Date of Birth	Passport/ Nric No.	Nationality
Address		Occupation	Driving Licence No	Date of Expiry
	Postal Code	Contact No	Mobile Phone No.	

CHECK OUT

Date 12 Nov 18	Time 9.10 am	Mileage KM	
Date 23-11-18	Time 12 PM	Mileage KM	Remarks IN 120.0

CHECK IN

IMPORTANT NOTES:-

- ❑ Car is restricted to SINGAPORE use. See clause 1(f) for non-compliance.
- ❑ No refund will be given for vehicle that returns early.
- ❑ Own Damage Liability – First \$1500 for damage to vehicle plus loss of earnings while damaged vehicle is under repair.
- ❑ Third Party Liability – First \$2000 for any Third Party Accident Claim.
- ❑ Additional Excess of \$3000 for drivers under 24yrs old or above 70yrs and/or less than 2yrs driving experience.
- ❑ Hirer is responsible for all parking fines & traffic summons.
- ❑ Extension: - One day's advance notice is required otherwise no extension will be allowed.
- ❑ Vehicle should be returned at the same time as collection except on Saturday where return time is before 10am.
- ❑ Vehicle returned after office hour will be charged to the next working day.
- ❑ Hourly extension is charged at 1/5 of the daily rate.
- ❑ As preventive maintenance, please check water & engine oil daily.
- ❑ Please check that you have not left any of your personal belongings in the vehicle. Our company and staff will not be responsible for any loss of belongings after the vehicle is returned.
- ❑ For the comfort of other users, please refrain from smoking, eating or carrying of pets in the car. A cleaning charge of \$200 will be imposed for smoky, smelly or dirty vehicle.
- ❑ Carrying of PASSENGERS in commercial vehicle is strictly prohibited. Only WORKERS covered under hirer's workmen compensation are allowed.

[illegible]

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 information given on this form is true and accurate.

Hirer's Signature

Joint Hirer's/ Guarantor's Signature

for **CHAN'S & SONS ENTERPRISE**

VEHICLE NO.	SCT 3294	MODEL	
FROM		RETURN	*Estimate Date. For actual return see CHECK IN

*Estimate Date. For actual return see CHECK IN

OPERATING HOURS: MONDAY TO FRIDAY 8.30AM TO 5.00PM. SATURDAY 8.30AM TO 12.00PM. CLOSED ON SUNDAY & PUBLIC HOLIDAY



CYCLE & CARRIAGE

LKK
Rasul

VEHICLE NO : SCB 2385 H

MODEL : MIT/OUTLANDER 2.4 CVT

WIP : 32515

Material	:	\$	<u>4,022.00</u>
Labour	:	\$	<u>4,370.00</u>
Sub-Total	:	\$	<u>8,392.00</u>
Less 2% Disc	:	\$	<u>—</u>
Less Excess	:	\$	<u>—</u>
Total	:	\$	<u>8,392.00</u>
GST 7%	:	\$	<u>587.44</u>
Grand Total	:	\$	<u>8,979.44</u>
Finalise By/Date : <u>Latmy on 06/12/18</u>			

Latmy 06/12/18
@ 20:51

Latmy 14/02/19
@ 17:15

☒ REVERT BACK WITHIN 7 DAYS,
OTHERWISE WILL PROCEED WITH INVOICING

☐ SURVEYOR'S REPORT REQUIRED

REPAIR TIME 7 WORKING DAYS + 2 days (weekend)

TP vehicle no: CH68012

claim loss of RENTAL.

THE SCHEDULE

Private Car Insurance Policy

This Policy sets out the terms of a contract between NTUC Income Insurance Co-operative Limited (INCOME) and you (the Policyholder named in the schedule to this Policy).

The statements, information and declaration provided by you at the time of proposal shall form the basis of this contract. We (INCOME) will provide the insurance set out in this Policy in respect of events occurring during the Period of Insurance shown in the Schedule and any further period for which we may accept a renewal premium.

The provision of this insurance is subject to:

1. any Endorsement specified as operative in the Schedule
2. the Conditions and General Exclusions of this Policy, and
3. the payment of the premium specified in the Schedule.

This Policy, the Schedule and the Certificate of Insurance are to be read together as one document.

GST Reg No. M4-0003030-8

Policy Number	: 5072273463-03
The Policyholder	: NG MUI SIANG (HUANG MEICHAN) BLK 1 #10-51 LORONG 7 TOA PAYOH SINGAPORE 310001
Period of Insurance	: 17 Jun 2018 To 16 Jun 2019
Sum Insured	: Market Value of Insured Vehicle at Time of Loss
Premium (inclusive GST)	: S\$1,303.56
Interest Insured	
Cover Type	: drive PREMIUM
Primary Driver	: NG MUI SIANG (HUANG MEICHAN)
Named Driver (1)	: CHEUNG KOK KEONG
Named Driver (2)	: N/A
Make/Model	: MITSUBISHI/OUTLANDER
Registration Number	: SGB2385H
Chassis Number	: JMYXTGF3WFZ001998
Repair at Owner's Preferred Workshop	: Yes
Excess (Section 1)	: N/A
Excess (Section 2)	: N/A
Windscreen Excess	: S\$100
Additional Excess	: N/A
Unnamed Driver Excess	: Please refer to Terms and Conditions
Hire Purchase Company	: MAYBANK
Optional Cover	
Transport Allowance	: No
Excess Waiver	: Yes
Capacity	: 2400cc
Registration Year	: 2015
Off-peak Car	: No
Insure with COE	: Yes
NCD Entitlement	: 50%
NCD Protection	: Yes(Free)
Loyalty Discount	: 5%

Vehicle A : Vehicle Model: OUTLANDER 2.4 CVT ABS D/AIRBAG AWD S/R

Endorsement Operative : M4, M7, M8

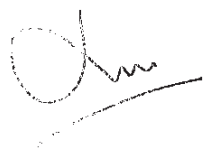
Agency : TELESales-DIRECT MARKETING (00000601661)

Date of Issue : 10 May 2018 23:22 hrs

DUTY OF DISCLOSURE

We would remind you that you must disclose to us, fully and faithfully, the facts you know or ought to know, otherwise you may not receive any benefit from your Policy.

Signed in Singapore by order of the Board of Directors



Chief Executive



Licence No: S7620411Z

NG MUI SIANG
(HUANG MEICHAN)

Birth Date: 14 Jul 1976
Issue Date: 23 Aug 2003



FOR C&C USE ONLY



NG MUI SIANG
(HUANG MEICHAN)

黄美祥

CHINESE

14-07-1976 F

SINGAPORE

VEHICLES TO DRIVE VEHICLES IN THE FOLLOWING CATEGORIES

Motor Cycle or Tractors the weight of which does not exceed 2500 kg

ISSUE DATE

16 Aug 1999



S7620411Z

FOR C&C USE ONLY



Licence No: S7620411Z

8 UPPER SERANGOON CRESCENT #18-22
SINGAPORE 634032

NRIC No: S7620411Z

Photo: 24/12/2016

20-07-2006

CYCLE & CARRIAGE AUTOMOTIVE PTE LTD

MOTOR VEHICLE CLAIM

OWNER'S SATISFACTION FORM / DISCHARGE VOUCHER

TO : INDIA INTERNATIONAL INSURANCE PTE LTD
64 CECIL STREET
#04-05 IOB BUILDING
SINGAPORE 049711

VEHICLE OWNER : NG MUI SIANG

MOTOR POLICY NO : 5072273463 REGISTRATION NO : SGB2385H

VEHICLE MODEL : MIT OUTLANDER 2.4 WIP NO : 32515

ACCIDENT DATE : 29.10.2018 THIRD PARTY : SH6801Z

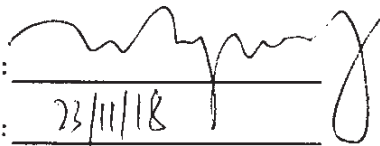
REPAIRER'S NAME : CYCLE & CARRIAGE AUTOMOTIVE PTE LTD
MITSUBISHI SERVICE CENTRE
209 PANDAN GARDENS
SINGAPORE 609339

I/We certify that the vehicle has been fully repaired to my entire satisfaction and that the payment of the repairer's charges that are claimable under the policy will be deemed in full and final settlement of my claim.

OWNER/INSURED SIGNATURE

DATE

TIME

: 
: 23/11/18
: 11:55am

AUTHORIZATION TO ACT

I, Ng Mui Siang ("the third party claimant")
of _____ (address), owner of

S6B 2385H (vehicle no.) hereby authorize

Cycle Exchange 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. S6B 2385H

that was damaged pursuant to the accident which occurred on 29/10/18

(date) along Central Exchange Green toward Sim Barracks Rise, turning left

(location) Involving vehicle no/s into one north link SH 68012

(*the accident*).

I further authorized the workshop 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 any 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 29 day of 10 (month) 20 18 (year)

[Signature]
Signed by "the third party claimant"

[Signature]
Signed by "the workshop"

[Signature]
CERTIFIED TRUE COPY