



CHENG HOE MOTOR PTE LTD

Blk 1019, Yishun Industrial Park A, #01-374/382, Singapore 768761

Tel : 67556142 Fax : 67557719

Email: chmotor@singnet.com.sg

01 APR 2020

Your Ref :

THE MOTOR CLAIMS DEPT
MS FIRST CAPITAL INSURANCE LTD
Singapore

WITHOUT PREJUDICE

Dear Sir / Madam

**T/ACCIDENT INVOLVING M/V SKZ2124X & SHC7022E ON 14/12/2019
ALONG NO. 333 CHOA CHU KANG LIFT LOBBY (THE RAINFOREST).**

We are authorized by the owner of SKZ2124X for his/her/their above claims.

As you are the insurer of SHC7022E, we therefore wish to seek your compensation.
Quantum of the claims as follow:-

COST OF REPAIR	: S\$	1986.26	(As recommended by your appointed surveyor)
LOSS OF USE	: S\$	0.00	
HIRE OF VEHICLE	: S\$	192.60	
SURVEY FEE	: S\$	0.00	
LTA SEARCH	: S\$	0.00	
GIA SEARCH	: S\$	0.00	
OTHERS	: S\$	0.00	
	S\$	2178.86	

Copies of all the relevant documents are enclosed.

Please advise settlement within ten (10) days.

Thank you.

Yours Faithfully,

LETTER OF AUTHORISATION
(FOR PROPERTY DAMAGE CLAIM ONLY)

Re: Motor Insurance Claim SKZ2124X
in respect of the traffic accident on 14/12/2019
at/along No. 333 Choa Chu Kang Lift Lobby (The Rai Forest)

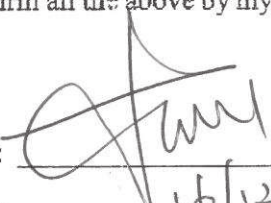
I/We, Tan Kia How
NRIC S7634353E of Blk 341 Choa Chu Kang Ave 3 #21-24
Singapore 689874
owner of motor vehicle SKZ2124X, insured by NTUC Income Insurance
Co-operative Ltd under policy no. 5105683784-01

hereby authorise **M/s CHENG HOE MOTOR PTE LTD** on Blk 1019 Yishun Industrial Park A #01-374 Singapore 768761, to act as my/our representative in my/our claim against the owner /driver of motor vehicle SHC7022E in respect of the above-mentioned accident.

I/We further authorise that any payment due to me/us from the aforesaid claim is to be directed to my/our abovenamed representative.

And I/We hereby indemnify my/our abovenamed representative against any claim and/or damage which may arise from any action taken on my/our behalf.


I/We affirm all the above by my/our signature below.

Signed : 
Date : 16/12/19



DISCHARGE RECEIPT

CLAIM REFERENCE : D19007964MFSH /
ACCIDENT DATE : 14/12/2019
ACCIDENT LOCATION : NO. 333 CHOA CHU KANG LIFT LOBBY (THE RAI FOREST)
INSURED : CITYCAB PTE LTD
INSURED DRIVER : LEE MENG KWONG
INSURED VEHICLE : SHC7022E
INVOLVED PARTY : SK32124 X
SETTLEMENT SUM : \$ 2,178.86

Approved For Payment	
By 	Date - 3 NOV 2020

-TPDCI;
-DN
-M/P

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.

***Payment to be made payable to "CHENG HOE MOTOR PTE LTD"**

CLAIMANT : TAN KIA HOW

Signature and Date :

WITNESS : Sharon Chiong

Signature and Date :

23/10/2020

Cheng Hoe Motor Pte Ltd

Blk 1019, Yishun Industrial Park A #01-374/382, Singapore 768761
TEL: 67556142 (YIS) FAX: 67557719 (YIS) Email: chmotor@singnet.com.sg
GST:201001158E RCB NO:201001158E

Final Repair Bill

M/S : MS FIRST CAPITAL INSURANCE LTD
36 ROBINSON ROAD
#16-01 CITY HOUSE
SINGAPORE 068877
TEL: 65073848 FAX: 65073849
ATTN: Motor Claim Department

Claim No: ES2090010
NO: PS2000236
Date: 19 Mar 2020
Policy No: 5105683784-01
Veh Reg No: SKZ2124X
Make/Model: HONDA VEZEL 1.5X
CVT

WS Ref: TP-FC
Claim Type: Third Party
Accident Date: 14/12/2019
TP Veh Reg No: SHC7022E

PAGE:1			
Description	Quantity	List Price	Amount
		<u>S\$</u>	<u>S\$</u>
To Supply all replaced parts, all necessary and agreed labour & miscellaneous charges. (As recommended by your appointed surveyor)	1 PC	S\$ 1,856.32	S\$ 1,856.32

Total	S\$ 1,856.32
Add GST @ 7%	129.94
Total Amount payable	<u>S\$ 1,986.26</u>

For Cheng Hoe Motor Pte Ltd



AUTHORISED SIGNATURE

38 WOODLANDS IND PARK E1
#05-05, SINGAPORE 757700
TEL : 64595278

Bill to : TAN KIA HOW

S/NO.	DESCRIPTIONS	UNIT	RATE	AMOUNTS
1)	SKR3968M	2	\$90.00	180.00
	(8/1/2020 to 9/1/2020)			
			NETT	180.00
			GST (7%)	12.60
E & O.E.			TOTAL	192.60

PERFECT DRIVING & SERVICE



38 WOODLANDS IND PARK E1
#05-05 SINGAPORE 757700
(ROC/GST NO. 53068927L)

TEL : 64595278
OPERATING HOURS :
MONDAY TO SATURDAY
(9AM TO 6PM)

RENTAL AGREEMENT				Date of Birth		Passport/ Nric No.		Nationality	
Hirer's Name				31/10/1976		S76343538			
Address				Occupation		Driving License No.		Date Obtained/Expiry	
341, Choa Chu Kang Bz 3								31/7/97	
Postal Code				Contact No.		Mobile Phone No.			
889874				97978241					
Joint Hirer's/Guarantor's Name				Date of Birth		Passport/ Nric No.		Nationality	
Address				Occupation		Driving License No.		Date Obtained/Expiry	
Postal Code				Contact No.		Mobile Phone No.			
VEHICLE NO.				MODEL		*Estimated Date For actual return see CHECK IN			
SKR3968M				70/07A AL71S					
FROM				RETURN					
CHECK OUT		Date	Time	Mileage		KM		E ¼ ½ ¾ F	
CHECK IN		Date	Time	Mileage		KM		Remarks	
		8/1/2020	10:45AM						
		9/1/2020	4:50PM						

- 1) This vehicle is **restricted** to SINGAPORE use only.
- 2) Only Persons above 26 years of age with more than 2 years driving experience, authorised, licensed and signing this agreement may drive the vehicle.
- 3) The hirer shall be liable to pay the first S\$2000 Insurance policy excess for damage to vehicle plus loss of earnings while damaged vehicle is under repairs.
- 4) Third party Liability is the first \$2000.00 in any accident involving Third Party Claims
- 5) Hirer is responsible for all parking fines & traffic summon.
- 6) Vehicle should be returned at the same time as collection except on Saturday where return time is before 12pm
- 7) Hourly extension is charged at 1/5 of the daily rate.
- 8) As preventive maintenance, please check water & engine oil daily.
- 9) For the comfort of other users, please refrain from smoking, eating or carrying of pets in the car. A cleaning charge S\$100 will be imposed for smoky or dirty vehicle.
- 10) 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
- 11) The vehicle is **NOT** covered by a motor insurance policy covering personal accident Insurance for the hirer, his passengers or authorised driver.
- 12) No replacement of vehicle in any accident

[illegible]

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

_____'s Signature

Joint Hirer's/ Guarantor's Signature

RE: [MANDATE REQUEST] Re: [PROPOSE LIABILITY] RE: SURVEY ASSESSMENT - D19007964MFSH/1 // EXPRESS SETTLEMENT // ACCIDENT INVOLVING SHC 7022E (OI) AND SKZ 2124X (TP) ON 14/12/2019

Merina Chia <MerinaChia@msfirstcapital.com.sg>

Wed 8/5/2020 10:42 AM

To: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>

Dear Asher,

Your approval to settle up to **\$2,178.86**.

Thank you.

Best Regards,
Merina Chia (Ms)
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856 | Fax No. : 6507 3849 | Email: merinachia@msfirstcapital.com.sg | Company Regn. No. 195000106C

A Member of **MS&AD** Insurance Group

As a response to the COVID19 outbreak, we are observing staggered working hours and some of us are on Work From Home arrangement. However, we are actively working to support our clients and partners. We have access to e-mails and will work to respond in a timely manner. We appreciate your kind understanding. Stay safe.

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.

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From: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>

Sent: Tuesday, 28 July 2020 10:15 AM

To: Merina Chia <MerinaChia@msfirstcapital.com.sg>

Subject: [MANDATE REQUEST] Re: [PROPOSE LIABILITY] RE: SURVEY ASSESSMENT - D19007964MFSH/1 // EXPRESS SETTLEMENT // ACCIDENT INVOLVING SHC 7022E (OI) AND SKZ 2124X (TP) ON 14/12/2019

Your ref : **D19007964MFSH**

Our ref : CC4/FCI19022374/Kea3q2

Dear Sirs,

ACCIDENT INVOLVING SHC 7022E (OI) AND SKZ 2124X (TP) ON 14/12/2019

We refer to the above matter.

The accident occurred when our insured passenger open door and hit third party vehicle.

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

We seek your approval to offer repairer " **CHENG HOE MOTOR PTE LTD** " at **\$ 2,178.86(all-in)**.

-

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 2,221.66	\$ 1,986.26
2. Loss of Rental (2days x \$90)(w/GST)	\$ 192.60	\$ 192.60 (2days x \$90)
Total	\$ 2,414.26	<u>\$ 2,178.86</u>

Surveyor recommended 2days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval / instruction.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108

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

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

From: Merina Chia <MerinaChia@msfirstcapital.com.sg>

Sent: Monday, February 24, 2020 10:37 AM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>


Subject: RE: [PROPOSE LIABILITY] RE: SURVEY ASSESSMENT - D19007964MFSH/1 // EXPRESS SETTLEMENT

Dear Asher,

We are agreeable with your proposal on liability.

Thank you.

Best Regards,
Merina Chia (Ms)
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856 | Fax No. : 6507 3849 | Email: merinachia@msfirstcapital.com.sg | Company Regn. No. 195000106C
A Member of  Insurance Group

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From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Sent: Thursday, 20 February 2020 12:39 PM
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Subject: [PROPOSE LIABILITY] RE: SURVEY ASSESSMENT - D19007964MFSH/1 // EXPRESS SETTLEMENT

Claim No: D19007964MFSH/1
LKK Ref: CC4/FCI19022374/Kea3

Dear Sir/Madam,

ACCIDENT INVOLVING SHC 7022E AND SKZ 2124X ON 14/12/2019

We refer to the above matter.

Liability: 100%

Remark: B:26 OID PASSENGER OPEN DOOR HIT TP

Kindly let us have your approval on liability.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Friday, 24 January 2020 10:54 AM
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D19007964MFSH/1 // EXPRESS SETTLEMENT

YOUR REF: D19007964MFSH
LKK REF: CC4/FCI19022374/Kea3

Dear Sir / Madam,

We refer to the above matter.

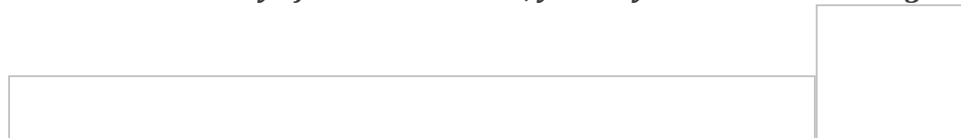
We had inspected TP vehicle SKZ 2124X on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Please take note that the case handler in-charge is Asher and she can be contacted at DID: 6841 6051.

To check availability of the case handler, you may contact the undersigned.



Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

From: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>

Sent: Wednesday, 18 December, 2019 5:30 PM

To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>; Merina Chia <MerinaChia@msfirstcapital.com.sg>

Subject: PRI: SURVEY ASSESSMENT - D19007964MFSH/1

Dear Sir/Mdm,

We refer to the above reference.

Please find attached the necessary documents for survey.

Kindly submit your report via CWS within the next 14 days.

Note: All the accident reports are uploaded into CWS for your perusal.

Best Regards,

Admin Team

Claim Workflow System

Motor Claims Department

MS First Capital Insurance Limited

Tel : 6507 3848

Fax : 6507 3849

PS: This is a system generated mail. Please do not reply to this mail.