

MS First Capital Insurance Limited Co.Reg. No. 195000106C GST Reg. No. M2-0001676-9 6 Raffles Quay #21-00 Singapore 048580 Tel: (65) 6222 2311 Fax: (65) 6222 3547

Claims & Motor Underwriting Dept: 36 Robinson Road #16-01 City House Singapore 068877 Tel: (65) 6507 3848 Fax: (65) 6507 3849 www.msfirstcapital.com.sg

DISCHARGE RECEIPT

CLAIM REFERENCE

: D19007901MFSH

ACCIDENT DATE

13/12/2019

ACCIDENT LOCATION

VICTORIA STREET

INSURED

CITYCAB PTE LTD

INSURED DRIVER

OW CHOR CHAN

INSURED VEHICLE

SHB 4980P

INVOLVED PARTY

SJY 6361T

SETTLEMENT SUM

\$3,750.00

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: TAN SIEU LEE AMELIA

Signature and Date:

Jarsientee 30/4/20

WITNESS:

ROGRESSIME CAR CARE PTE LTD Bik 3022 April Road 1 # 01-45/46 Singapore 408716

Tel: 6741 5336 Fax: 6741 7208 Email: claims@procarcare.com.sq.



Progressive Car Care Pte Ltd (Co. Reg. No. 201006949C) Blk 3022A Ubi Road 1 #01-45/ 46 5408716 T: +65 6741 5336 | F: +65 6741 7208 E: claims@procarcare.com.sg W: www. procarcare.com.sg

16/01/2020

OUR REF: TP 1219-5787

FIRST CAPITAL INSURANCE LIMITED

36 Robinson Road #16-01 City House Singapore 068877

Attn: Motor Claims Department

Dear Sir,

ACCIDENT INVOLVING VEHICLE: SJY 6361 T & SHB 4980P ON 13.12.2019

We are the authorized repair workshop for the owner of motor vehicle no: SJY 6361 T, which was involved in the above captioned accident with your insured vehicle: SHB 4980 P. The vehicle owner has requested and authorized us to assist him in presenting the 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.

	300-000-00 (2000-000-000-000-000-000-000-000-000-00	\$	3,870.95
03)	LTA search fee (incl gst)	\$	7.45
	Reimbursement - Loss of Rental (04 days x \$150/days)	S	600.00
02)	Polinkum vi i co	Φ	3,203.30
01)	Cost of repair (incl gst)	2	3,263.50

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

- Letter of Authorisation / GIA report(s) / Insurance Certificate, etc...
- b) Final Tax Invoice / Rental Agreement No 7562 / LTA search fee

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.

Progressive Car Care Pte Ltd

Email: claims@procarcare.com.sg



Progressive Car Care Pte Ltd (Co. Reg. No. 201006949C) Blk 3022A Ubi Road 1 #01-45/46 S408716 T: +65 6741 5336 | F: +65 6741 7208 E: claims@procarcare.com.sg W: www. procarcare.com.sg

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16 Jan 2020.

Our Ref

TP. 1219-5787.

1/We Tan Sieu Lee Amelia Nric No 5 1357 1720

Residing at 484A East Coast Rd (4)9054) owner o

Vehicle No_SJY 6361T hereby authorize PROGRESSIVE CAR CARE PTE LTD at

Blk 3022A Ubi Road 1 #01-45/46 Singapore 408716 to resolve the above matter.

In respect of this authorization, I / We confirmed to accept whatsoever settled or agreed by them

and also agreed that all Payments include Loss of Use to make in favour of

PROGRESSIVE CAR CARE PTE LTD.

I / We am/are fully aware that all settlement made in respect of the accident occurred on

SOY63617 Along/at Victoria Stroct. will be full and

Final discharge of the claims inclusive of damages, loss of use etc.

Landrenhee

SIGNATURE OF OWNER

Progressive Car Care Pte Ltd

Blk 3022A Ubi Road 1 #01-45/46 Singapore 408716 TEL: 6741 5336 FAX: 6741 7208 Email: claims@procarcare.com.sg GST:201006949C RCB NO:201006949C

M/S: MS FIRST CAPITAL INSURANCE LIMITED Claim No: EST1505566 6 Raffles Quay Final No: PS1503937 #21-00 Date: 16 Jan 2020 Singapore 048580 Policy No: 2100228774 TEL: 62222311 FAX: 62223547 Veh Reg No: SJY6361T

ATTN: Motor Claim Department Make/Model: **TOYOTA WISH 2.0**

AUTO

Your Ref No: TP 1219-5787 Chassis No: JTDGJ20W305003246 Claim Type: Third Party Engine No: 3ZRA517990

Accident Date: 13/12/2019 Reg. Date: 20/09/2010 TP Veh Reg No: SHB 4980 P

Final Repair BillSJY6361T

	Description	Quantity	Price	Amount
	Spare Parts		<u>SS</u>	SS
1	LUMP SUM REPAIR	1 JOB	3,050.00	
		-	3,050.00	3,050.00
			Total	S\$ 3,050.00
		Add GST	@ 7%	213.50
		Total Amount P	ayable	S\$ 3,263.50

TOTAL: SINGAPORE DOLLAR THREE THOUSAND TWO HUNDRED SIXTY THREE AND CENTS FIFTY ONLY

For Progressive Car Care Pte Lito

PROGRESSIVE CAR CARE PTA LITD Blk 3022A Ubi Road 1 # 01-45 46

Singapore 408716 Tel: 6741 5336 Fax: 6741 Email: claims@procarcare.com.s

AUTHORISED SIGNATURE



EXPRESS RENTAL

OFFICIAL RECEIPT

Blk 3022A Ubi Road 1 #01-45 Singapore 408716 Tel: 6841 8055 (2 Lines) Fax: 6741 7208

No: 5690

Date: 10 1 2020

Received from Tan Sieu Lee Amelia.

the sum of Dollars _____ Six Hundred Only.

being payment of RH +562 SKD5891K

\$ Cash/Cheque No.

All receipts subject to the clearance of cheque.

EXPRESS RENTAL

Authorised Signature



EXPRESS RENTAL

TP1219-5787 SUY6361T

Blk 3022A Ubi Road 1 #01-45 Singapore 408716 Tel: 6841 8055 (2 Lines) Fax: 6741 7208

RENTAL AGREEMENT NO: 7562 HIRER'S PARTICULAR GUARANTOR / ADD. DRIVER Name Address Nric No Nric No Tel (R) Tel (R) H/P H/P Off Off Licence Licence Expiry Class :_ Expiry Driving Driving Experience: Experience: Co.Name/ Co.Name/ Address Address Occupation: Occupation: Make Vehicle No: **RENTAL CHARGES** SS METHODS OF PAYMENT Hours @\$ per hour 4 Days 600 @\$ Cash per day Cheque No. Weeks @\$ per week Monthly @\$ Bill Co: per month SUB-TOTAL Credit Card No: Deposit Exp. Date TOTAL CHARGE CO Type: INSURANCE EXCESS CLAUSE ShTan Hirer is responsible for the first S\$ 3000 = excess for collision / damage / fire & theft for the first party (I.e.EXPRESS RENTAL'S) vehicle and also first S\$ excess for collision / damage / fire & theft to third party's vehicle for each and every accident / damage. CHECK OUT CHECK IN Date In 10 1 (2021) Time In 1745

HIRER'S DECLARATION

I have read the terms & conditions on overleaf of this rental agreement. I acknowledge receipt of vehicle in good condition plus accessories and if I opt to pay by credit/charge card, my signature here is to deemed to have been made on the application credit card charge slip. I am aware that Express Rental may have to take necessary steps by contact my employer in order to qualify me as a hirer.

X

Lan Sieuhee

SLTan

Hire's Signature

EXPRESS RENTAL

> Back to OneMotoring



Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time:

14 Dec 2019 / 11:46:29

Receipt Date/Time: 14 Dec 2019 / 11:46:29

Tax Invoice/Receipt

Receipt No.: ITNET-00000-191214-000746

Previous Receipt No.:

Previo	ous Receipt No. :		82 72	227753615	49 80
S/N	Item Description/		Amount	GST	Amount
	Business Transaction Reference		Before	Amount	After GST
	No.		GST (S\$)	(S\$)	(S\$)
Resu	It of Insurance Enquiry - SHB4980P				
As at	13 Dec 2019/19:00:00				
Insur	ance Co: MS FIRST CAPITAL INSURA	ANCE LIMITED			
1	Insurance Enquiry - SHB4980P				
	Enquiry Fee		7.00	0.49	7.49
	20191214114536681453		7.00	0.49	7.49
		Sub-Total	7.00	0.500	PACKAGE O
		Total Before Rounding	7.00	0.49	7.49
		Rounding Difference			0.04
		Total Amount Payable			7.45
		Paid By			
		20191214114542128	Direct Debit: eN (Internet Banking		7.45
		Total			7.45
		Cash Change			0.00
		Tendered Amount			7.45
		Excess Refundable Amount			0.00

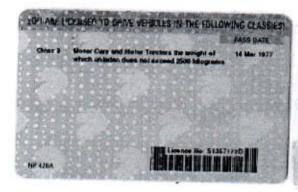
THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

Driving License & NRIC











CERTIFICATE OF INSURANCE

AUTOPLAN PRIVATE VEHICLE

Name of Policyholder : Tan Sieu Lee Amelia

Period of Insurance : 20 Sep 2019 To 19 Sep 2020

Engine No. : 3ZRA517990

Chassis No. : JTDGJ20W305003246 Vehicle No.

: SJY6361T

Policy No.

: 2100228774-09

Endorsement No.

Issued Date

: 29 Aug 2019

ABOUT THE COVER

Make/Model : TOYOTA Wish 2.0

Engine Capacity/Tonnage: 1,987.00 CC Driver Restriction

Sum Insured : Market Value

First Year of Registration : 2010

Off Peak Car : No

Insuring with COE/PARF : No

Person or Classes of Persons Entitled to Drive*:

a) The Policyholder

: NA

a) The Comprehense
b) Any other person who is driving on the Policyholder's order or with his/her permission.
This Policy will indemnify the Policyholder or any authorised driver only if he/she meets the specified age condition.

You have to pay an additional sum of \$3,000 as "Young and/or Inexperienced Driver Excess" ("YIDR") if You are or Your Authorised Oriver (named or unnamed) is under the age of 23 and/or has less than 2 years' driving experience.

Age Condition

: All Age Condition

Limitation as to use*

Use only for social, domestic and pleasure purposes and for the Policyholder's business. This Policy does not cover use for hire or reward, driving tuition, driving test, racing, pace-making, reliability trial or speed-testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with Motor Trade.

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189), Section 95 of the Road Transport Act, 1987 (Malaysia) and Road Transport (Amendment) Act 2019, are not to be included under these headings.

EXCESS

Section 1

Fire - \$0 Own Damage - \$600 Theft - \$0 Flood Cover - \$0

Section 2

Property Damage - \$0

Windscreen: \$100

Named Driver and Excess (where applicable)

Tan Sieu Lee Amelia - \$600 (Own Damage)

APPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

Approved Reporting Centres/ AIG Authorised Repairers (For claims related repairs)

Any accident repairs to the Vehicle can be carried out at the repairer of Your choice (unless specifically excluded by Us).

For Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6338 6200. Alternatively, you may refer to AIG website www.aig.com.sg or AIG SG Mobile App. Simply search and download "AIG SG" from ITunes or Google Play.

IMPORTANT NOTES

Hire Purchase Company/Employer's Loan: NA

I/We hereby certify that the policy to which this Certificate of insurance relates is issued in accordance with the provisions of the Motor Vehicles(Third Party Risks and Compensation) Act (Cap. 189), Part IV of the Road Transport Act, 1987 (Malaysia), Road Transport (Amendment) Act 2019 and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia).

0030210000

AIG ASIA PACIFIC INSURANCE PL 78 SHENTON WAY #07-16 AIG BUILDING

SINGAPORE 079120

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

prile

AIG Asia Pacific Insurance Pte. Ltd. AUTHORISED REPRESENTATIVE

Vic (LKKAuto)

From: Rachel Wu < Rachel Wu@msfirstcapital.com.sg>

Sent: Monday, 27 April, 2020 12:45 PM

To: Jasper Chua (LKK Auto)

Cc: Vic (LKKAuto)

Subject: FW: <SEEK MANDATE> RE: <EXPRESS SETTLEMENT> FW: Acc on 13.12.2019 invlg

SJY 6361 T & SHB 4980 P (Settlement). MSFCIL: D19007901MFSH - LKK REF

CC4/FCI19022484/Uha3

Attachments: 1 LKK INSPECTION REPORT.pdf; 2 LKK ADJUSTMENT REPORT.pdf; 3 LKK

INSPECTION PHOTOS.pdf; 4 LKK REINSPECTION PHOTOS.pdf; TP_LOD.pdf

Dear Jasper,

Please offer as per below:

COR: \$3,263.50

LOR: \$480-\$560 (\$120-\$140 x 04 days)

LTA: \$7,45

Total: \$3,750.95 - \$3,830.95

Thank you

Best Regards

Rachel Wu

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID: 6507 3862| Fax No.: 6507 3849 | Email: rachelwu@msfirstcapital.com.sg | 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. 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: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>

Sent: Thursday, 2 April 2020 11:28 am

To: Rachel Wu < Rachel Wu@msfirstcapital.com.sg>

Cc: Vic (LKKAuto) < vicalpeh@lkkauto.com>

Subject: <SEEK MANDATE> RE: <EXPRESS SETTLEMENT> FW: Acc on 13.12.2019 invlg SJY 6361

T & SHB 4980 P (Settlement). MSFCIL: D19007901MFSH - LKK REF CC4/FCI19022484/Uha3

Dear Mdm,

We refer to the subject matter

It was reported that Insured vehicle rear-ended the TP vehicle.

As such, in view of BOLA 27, liability is not to our Insured's favour and we have to settle the claim from the TP vehicle.

We propose to offer to TP repairer "PROGRESSIVE CAR CARE PTE LTD" as below:

TP CLAIMED	-		REVIS	SED -TO OFFER
Cost of Repair (w/gst)	\$	5,842.37	\$	3,263.50
Loss of Rental (\$150.00 x 4 days)	\$	600.00	\$	600.00
LTA Search Fee	\$	7.45	\$	7.45
Proposed Total	\$	6,449.82	\$	3,870.95

Breakdown of days is as follows:

Our surveyor's recommended days to repair	5 days
Claims Days	4 days

The above is for your approval and/or further instructions please.

Thank you.

Best Regards,

Jasper Chua | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: <u>jasperchua@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Vic (LKKAuto)

Sent: Tuesday, 3 March, 2020 10:52 AM

To: Rachel Wu

Cc: Admin A; Vic (LKKAuto)

Subject: RE: Acc on 13.12.2019 invlg SJY 6361 T & SHB 4980 P (Settlement). MSFCIL:

D19007901MFSH - LKK REF CC4/FCI19022484/Uha3

Dear Rachel.

We refer to your below email and the contents were noted.

Please be informed that we are currently preparing our report for mandate approval.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: <u>vicalpeh@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



Save the Earth Print only when necessary.

Jasper Chua (LKK Auto)

From: Lily <bhlim@procarcare.com.sg>

Sent:April 29, 2020 2:41 PMTo:Jasper Chua (LKK Auto)Cc:Vic (LKKAuto); Dawn; Peiwen

Subject: RE: Acc on 13.12.2019 invlg SJY 6361 T & SHB 4980 P (Settlement) *** LKK REF:

CC4/FCI19022484/Uha3

Attachments: [Untitled]29042020144756.jpg

Dear Jasper

Please find attached the Fibal Dv for you to process payment.

Thank you

Regards,

Lily LIM

Claims Advisory

Progressive Car Care Pte Ltd

Blk 3022A Ubi Road 1 #01-45/46 Singapore 408716

T: +65 6741 5336 | F: +65 6741 7208

E: <u>claims@procarcare.com.sg</u>
W: <u>www.procarcare.com.sg</u>



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From: Jasper Chua (LKK Auto) [mailto:jasperchua@lkkauto.com]

Sent: Tuesday, 28 April, 2020 1:48 PM

To: Claims

Cc: Vic (LKKAuto)

Subject: RE: Acc on 13.12.2019 invlg SJY 6361 T & SHB 4980 P (Settlement) *** LKK REF: CC4/FCI19022484/Uha3

WITHOUT PREJUDICE

Dear Pei Wen,

We accept the counter-offer of \$3,750.00(all-in).

Kindly sign the **DV** enclosed and forward back to us (LKK) for our necessary action.

Thank you.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

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.

Best Regards,

Jasper Chua | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jasperchua@lkkauto.com | fax: 6741-4108

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

From: Peiwen [mailto:peiwen@procarcare.com.sg] On Behalf Of Claims

Sent: April 27, 2020 2:35 PM

To: Jasper Chua (LKK Auto) < <u>jasperchua@lkkauto.com</u>>

Cc: Vic (LKKAuto) <vicalpeh@lkkauto.com>; Claims <claims@procarcare.com.sg>

Subject: RE: Acc on 13.12.2019 invlg SJY 6361 T & SHB 4980 P (Settlement) *** LKK REF:

CC4/FCI19022484/Uha3

Hi Jasper,

Thank you for your offer. We would like to counter propose for global sum \$3750.00

Please revert to confirm.

Thank You.

Regards,

Pei Wen NG

Claims Advisory
Progressive Car Care Pte Ltd
Blk 3022A Ubi Road 1 01-45/46 Singapore 408716

T: +65 6741 5336 | F: +65 6741 7208

E: <u>claims@procarcare.com.sg</u>
W: www.procarcare.com.sg



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From: Jasper Chua (LKK Auto) [mailto:jasperchua@lkkauto.com]

Sent: Monday, April 27, 2020 2:19 PM

To: Lily; Peiwen **Cc:** Vic (LKKAuto)

Subject: RE: Acc on 13.12.2019 invlg SJY 6361 T & SHB 4980 P (Settlement) *** LKK REF: CC4/FCI19022484/Uha3

Without Prejudice

Dear Sirs/Mdm,

Thank you for your email.

We propose a settlement at a global sum of \$3,700.00(all-in).

Please confirm acceptance.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

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.

Best Regards,

Jasper Chua | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: <u>jasperchua@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Vic (LKKAuto)

Sent: April 27, 2020 1:23 PM

To: Jasper Chua (LKK Auto) < jasperchua@lkkauto.com>

Subject: FW: Acc on 13.12.2019 invlg SJY 6361 T & SHB 4980 P (Settlement) *** LKK REF:

CC4/FCI19022484/Uha3

From: Mei Kwan (LKKAuto)

Sent: Thursday, 16 January, 2020 6:55 PM

To: Lily; Vic (LKKAuto)

Cc: Peiwen; Hsiao Tong (LKKAuto); Admin A

Subject: RE: Acc on 13.12.2019 invlg SJY 6361 T & SHB 4980 P (Settlement) *** LKK REF:

CC4/FCI19022484/Uha3

Dear Sir / Madam,