

Our Ref: SGZ1789G
Your Ref: D19008063MFSH

5th March 2020

Ms Merina Chia San San
MS First Capital Insurance Limited
Motor Claims Department
36 Robinson Road
#16-01 City House
Singapore 068877

Dear Sir/Madam,

RE: SUBMISSION OF DOCUMENTS FOR SGZ1789G (DOA: 20.12.2019)

Kindly be informed that our customer, Ms Chang Hock Yan, owner of vehicle registration no. SGZ1789G (insured with MSIG) holds vehicle registration no. SHC7545M 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	:	\$ 5,003.32
Loss of Rental	:	\$ 749.00 (\$107/day x 7 days)
Total	:	\$ 5,752.32

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

Please contact Mr. Andre Chow En De 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 made payable to Cycle & Carriage Kia Pte. Ltd.

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

Yours faithfully
CYCLE & CARRIAGE KIA PTE LTD



MANAGER
SERVICE OPERATIONS – PG



Exceptional Journeys

To:

Cycle & Carriage Kia Pte Ltd
209 Pandan Gardens,
Singapore 609339
Attention: [Motor Claims Department]

Date: [21.12.2019]

LETTER OF AUTHORIZATION TO ACT

Dear Sirs,

1. I/We, the undersigned, am the registered owner of vehicle no. SGZ1789G (*vehicle no.*) (the "**Vehicle**").
2. As a result of a motor incident occurring on 20.12.2019 (*date and time of accident*) on/along PIE TOWARDS AIRPORT BEFORE KPE EXIT (*location*) between the Vehicle and SHC7545M (*3rd party vehicle(s) number, if any*) (the "**Accident**"), the Vehicle was damaged and has been sent in for repairs to be conducted at Cycle & Carriage's workshop.
3. I/We hereby authorize Cycle & Carriage to act for and on my/our behalf in respect of the following:
 - (a) to submit, make, settle and/or resolve any claims (the "**Claims**") which I/we may have against third party insurers and/or any other parties ("**Third Parties**") arising out of the Accident, in any manner as it deems fit;
 - (b) to receive payment from any Third Parties as settlement for the Claims (including accepting cheques made out in favour of Cycle & Carriage); and
 - (c) to generally do or cause to be done all acts or things (including signing any forms or documents or giving instructions to any Third Parties) which it deems necessary or expedient for the foregoing purposes.
4. In addition to the above, I/We hereby further authorize Cycle & Carriage, for and on our behalf, to **execute and sign any discharge vouchers, indemnity forms and/or any other forms or documents** in relation to or arising from the Claims.

For the avoidance of doubt, all payments towards settlement of the Claims should be made in favour of Cycle & Carriage.



Exceptional Journeys

5. I/We further acknowledge and recognize that any settlement which Cycle & Carriage may make for and on my/our behalf in respect of any Claims may be on a without prejudice basis and without any admission of liability in so far as any other Third Parties are concerned.

Thank you.

Yours faithfully,

Name: CHANG HOCK YAN

NRIC / Passport No. / Company Registration No.: 335D

DISCHARGE RECEIPT

CLAIM REFERENCE : D19008063MFSH/1
ACCIDENT DATE : 20/12/2019
ACCIDENT LOCATION : ALONG PIE TOWARDS CHANGI AIRPORT
INSURED : CITYCAB PTE LTD
INSURED DRIVER : ANG ENG TAT
INSURED VEHICLE : SHC 7545M
INVOLVED PARTY : SGZ 1789G
SETTLEMENT SUM : \$ 5,645.32

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 : CHANG HOCK YAN

Signature and Date : *Chang Hock Yan* 15/6/20

WITNESS : *Loi Ai Ting*

Signature and Date : *[Signature]* 15/6/20

**SIGNED WITHOUT PREJUDICE FOR
ANY PERSONAL INJURY CLAIM**



TAX INVOICE

Co Reg No : 199405410K

GST Reg No : MR-8500111-X

Invoice Name & Address	Owner Name & Vehicle Info	
MS First Capital Insurance Limited Motor Claims Department 36 Robinson Road #16-01 City House Singapore 068877 Contact No 14/01/2020	Cust No/Name	/Chang Hock Yan (Zhang Fuyan)
	Reg No/Reg Date	SGZ1789G / 28/09/2017
	Date In/Mileage	14/01/2020/ 45000
	Chassis/Package	KNAFZ411MJ5745994 /KC17P
	Engine No	G4FGHH679729
	Make/Model	KIA/CERATO K3 1.6 A SX SR
	Colour/Trim	SWP SNOW WHITE PEAR/ WK SATURN BLACK

Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No
CTP00080	Cash	02/03/2020/ 12:54	TLK	260 / AiTing	64677	81430014

Description of Goods / Services	Qty	Unit Price	Disc%	Amount
E PNT88000 REPLACE DAMAGED PARTS, REPLACE REAR BUMPER, REAR BODY KIT, REPAIR ALL OTHER AFFECTED AREAS, ADJUST AND ALIGN BODY GAPS ALIGNMENT TO THE SAME				550.00
E PNT98000 RESPRAY ON REAR BUMPER, LH REAR FENDER, REAR BODY KIT, AND ALL OTHER AFFECTED AREAS TO THE SAME				1260.00
E PNT88000 REMOVE & INSTALL REAR PARKING ASSIST TO FACILITATE REPAIR				150.00
A 54900099 CHECK WIRING & ELECTRICAL SYSTEM				80.00
A 10028901 CONDUCT DIAGNOSTIC CHECK USING HI-SCAN PRO TEST AND CLEAR TROUBLE CODE				180.00
M SUNDRY SUNDRIES				20.00
X COVER-RR BUMPER,CTR	1.00	347.00	00.00	347.00
X COVER-RR BUMPER	1.00	688.00	00.00	688.00
X BRACKET-RR BEAM LWR MTG	2.00	5.00	00.00	10.00
X BRACKET-RR BEAM LWR,CTR	1.00	5.00	00.00	5.00
X BRACKET-RR BEAM UPR MTG	1.00	3.00	00.00	3.00
X BRACKET-RR BUMPER SIDE MTG,LH	1.00	29.00	00.00	29.00
X ULTRASONIC SENSOR ASSY-P.A.S	1.00	177.00	00.00	177.00
X BODY KITS	1.00	1177.00	00.00	1177.00
Z TEXT TP CLAIM MS FIRST CAPITAL SHC7545M DOA : 20.12.19 SURVEYOR TAUFIKH LKK 14.01.20 REPAIR 05 DAYS				
<i>Guarantee Your Warranty, Maintain with Cycle & Carriage!</i>				

Parts	2,436.00	Nett	4,676.00
Labour	2,220.00	7% GST on	327.32
Standard Menu	0.00		
Specialist Job	0.00	Total Payable	5,003.32
Diagnostics Job	0.00	Paid	0.00
Sundry/Others	20.00	Total Due	5,003.32
Total(w/o GST)	4,676.00		

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.



LEASING

CYCLE & CARRIAGE LEASING PTE. LTD.
209 Pandan Gardens, Singapore 609339
Tel +65 6251 8880 · Fax +65 6251 8998
www.cyclecarriage.com/sg/leasing
Incorporated in Singapore
Company Reg No. 201900307R
GST Reg No. MR8500111X

Chan Hock Yan C/o Cycle Carriage Kia Pte Ltd

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Singapore 000000

Attn: Chan Hock Yan C/o Cycle Carriage Kia Pte Ltd
(81267913)

Agreement Period: 14/01/2020- 21/01/2020

Tax Invoice

Inv No. : RIN20010020
Date : 11 Jan 2020
Ref : SGZ1789G, 335D
Curr : SGD
Terms : 7 Days
RA No. : RRA20010018
Sales : Wilson Ho

#	Description	Qty	Unit	Unit Price	Amt
1	Rental (14/01/2020 to 20/01/2020) Rental Period : 7 Days Vehicle Registration No. : SMQ3243C Vehicle Model : CERATO 1.6(A) EX Rate: \$100/day Reference No : SGZ1789G	7.00	Day	100.00	700.00

Remarks:

7 x \$100 Daily

This is a computer generated document.
No signature is required.
For Bank Transfer:
SCB 01-063-8115-6
DBS 072-009109-4

Subtotal Before GST : S\$ 700.00
7 % GST on S\$ 700.00 : S\$ 49.00
Total Amt Incl. GST : S\$ 749.00

For PayNow:
PayNow ID (SGD): 201900307RS01
Or scan QR code for payment.

Kindly send payment advice to
cclfinance@cyclecarriage.com.sg



Jia Le (LKK Auto)

From: Jia Le (LKK Auto)
Sent: Monday, 13 April 2020 4:25 PM
To: Merina Chia
Cc: Admin A
Subject: RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D19008063MFSH/1 // Our ref: CC4/FCI20000592/T1da3 [ACCIDENT INVOLVING SHC7545M AND SGZ1789G ON 20/12/2019]

Dear Merina,

Please be informed that we have settled with third party as below:-

1. Cost of Repair (w/GST)	\$ 5,003.32
2. Loss of Rental (6days x \$100) (w/GST)	\$ 642.00
TOTAL	<u>\$ 5,645.32</u>

Thank you.

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Merina Chia [mailto:MerinaChia@msfirstcapital.com.sg]
Sent: Thursday, 26 March 2020 3:44 PM
To: Jia Le (LKK Auto)
Cc: Admin A
Subject: RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D19008063MFSH/1 // Our ref: CC4/FCI20000592/T1da3 [ACCIDENT INVOLVING SHC7545M AND SGZ1789G ON 20/12/2019]

Dear Jia Le,

Your approval to negotiate from **\$5,538.32-\$5,752.32**.

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

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From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>

Sent: Thursday, 26 March 2020 9:07 AM

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

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D19008063MFSH/1 // Our ref: CC4/FCI20000592/T1da3 [ACCIDENT INVOLVING SHC7545M AND SGZ1789G ON 20/12/2019]

Claim No: D19008063MFSH/1

LKK Ref: CC4/FCI20000592/T1da3

Dear Sirs/Madam,

ACCIDENT INVOLVING SHC 7545M AND SGZ 1789G ON 20/12/2019

We refer to the above matter.

Insured driver rear ended third party.

We seek your approval to offer Third Party repairer " CYCLE & CARRIAGE KIA PTE LTD" at \$5,752.32(all-in).

The summary is as follows:-

	Claimed Amount	Propose Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 5,003.32	\$ 5,003.32	\$ 5,003.32
2. Loss of Rental (7days x \$100)(w/GST)	\$ 749.00	\$ 535.00 (5days x \$100)(w/GST)	\$ 749.00 (7days x \$100)(w/GST)
Total	\$ 5,752.32	\$ 5,538.32	\$ 5,752.32

Surveyor recommended 05 days for repair + 1Sunday + 1PRS = 7days.

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval/instruction.

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

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

Sent: Friday, 6 March 2020 3:11 PM

To: Jia Le (LKK Auto)

Cc: Admin A

Subject: RE: SURVEY ASSESSMENT - D19008063MFSH/1 // EXPRESS SETTLEMENT

Dear Jia Le,

We had received LOD from workshop.

Fyna please.

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

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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: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Friday, 24 January 2020 10:27 AM
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Cc: Jia Le (LKK Auto) <JiaLe@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D19008063MFSH/1 // EXPRESS SETTLEMENT

YOUR REF: D19008063MFSH
LKK REF: CC4/FCI20000592/T1da3

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle SGZ 1789G 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 Jia Le and she can be contacted at DID: 6749 5792.

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

"Wishing you a Happy and Prosperous Lunar New Year"



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: Admin-D (LKKAuto) <admin-d@lkkauto.com>

Sent: Wednesday, 8 January, 2020 4:10 PM

To: 'CWS Motor Claims' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Cc: 'Merina Chia' <MerinaChia@msfirstcapital.com.sg>

Subject: RE: SURVEY ASSESSMENT - D19008063MFSH/1

Dear Sir/Madam,

Thank you for the assignment.

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

Best Regards,

Summer Lee | 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, #02-25 | S(408933)

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

Sent: Wednesday, 8 January, 2020 3:17 PM

To: ASSIGNMENTS@LKKAUTO.COM

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

Subject: PRI: SURVEY ASSESSMENT - D19008063MFSH/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.