



D20/244 / CTPL / JN

Our Ref : SMG9204D  
Your Ref : SHA1689G (D20000244MFSH)

March 20, 2020

MS FIRST CAPITAL INSURANCE LIMITED  
36 ROBINSON ROAD #16-01  
CITY HOUSE  
SINGAPORE 068877



AR. REGISTERED

Attention: Motor Claims

Dear Sir/Madam,

Repair Services Rendered to Vehicle Reg. No. SMG9204D – Accident on 06/01/2020  
ALONG JUNCTION OF BISHAN ROAD AND BISHAN STREET 14.

We are pleased to enclose our invoice number **77495820** dated **13/03/2020** amounting as follows:

Cost of Repair	S\$ 4534.66
Loss of Rental 04 Days X \$192.60/day	S\$ 770.40
<b>Grand Total</b>	<b>S\$ 5305.06</b>

In addition, attached are the supporting documents of repair services rendered to the abovementioned vehicle.

Please acknowledge receipt of the same.

**Take Notice, the agreed settlement and acceptance for this case is subject to the understanding that we must receive your payment for the agreed sum within 30 days herein.**

Thank you.

Yours sincerely

Cycle & Carriage –Fulco Motor Dealer Pte Ltd  
Eunos Service Centre



Encs.

**MS First Capital Insurance Limited**

Claim No.: D20/244 Date: 1 April 2020

O+C : Jason

TEL: 6507 3848

☒ We are looking into your claim and will revert soon.

☐ We wish to re-inspect your / your client's vehicle.

Please give us 1 week notice on date/time/place.

Kindly quote our Claim No. in future correspondence.

**LETTER OF AUTHORITY**

ACCIDENT INVOLVING SMG9204D AND SHA1689G ON 6/1/2020  
Own Vehicle's Number Other Vehicle's Number Date Of Accident

Along JUNCTION OF BISHAN AND BISHAN STREER 14  
Accident Location


BY THE LETTER OF AUTHORITY, I/We TAN GEE HOCK (CHEN RUFU) SXXXX496H  
Name of Policy Holder & NRIC/Passport/Fin #


Of BLK 347B YISHUN AVENUE 11 #13-529 SINGAPORE 762347  
Address of Policy Holder

Owner of Vehicle Registration Number SMG9204D hereby authorize **Cycle & Carriage-Fulco Motor**  
Own Vehicle Number  
**Dealer Pte Ltd.** to act for me with respect to my claim for repair cost and/or Loss of Use ("claim")  
for my vehicle SMG9204D that was damaged.  
Own Vehicle Number

I further Authorized **Cycle & Carriage-Fulco Motor Dealer Pte Ltd.** To settle my above mentioned claim in a manner  
that they deem fit and **Cycle & Carriage-Fulco Motor Dealer Pte Ltd.** Is further Authorize to Signed on my behalf &  
receive payment further to settlement cheque/s of my claim with payment being made in favour of  
**Cycle & Carriage-Fulco Motor Dealer Pte Ltd** I further acknowledge that any settlement the workshop may reach  
on my behalf is on a without prejudice and without admission of liability basis in so far as the driver/owner/insurers  
of the vehicle/s is concerned.

Dated this 7 1 (Month) 2020 (Year)

  
Signed By Claimant/Policy Holder

  
Signed by "The Workshop"





### DISCHARGE RECEIPT

CLAIM REFERENCE : D20000244MFSH  
ACCIDENT DATE : 06/01/2020  
ACCIDENT LOCATION : JUNCTION OF BISHAN ROAD AND BISHAN STREET 14  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : SEOW CHER LAK  
INSURED VEHICLE : SHA 1689G  
INVOLVED PARTY : SMG 9204D  
SETTLEMENT SUM : \$ 5,305.06

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,

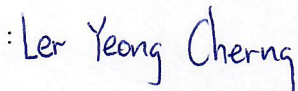
2. is accepted by me/us to the intent that the said MS First Capital Insurance Limited and /or its INSURED and/or its INSURED DRIVER be absolutely and finally discharged from all claims whatsoever which I/WE now or hereafter may have arising out of or connected with or traceable to the said accident.

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.

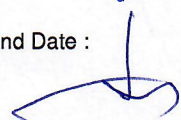
CLAIMANT : TAN GEE HOCK (CHEN RUFU)

Signature and Date :

 06/07/2020

WITNESS : 

Signature and Date :

 - 06/07/2020





CYCLE &amp; CARRIAGE

# CYCLE & CARRIAGE-FULCO MOTOR DEALER PTE LTD

## EUNOS LINK SERVICE CENTRE

330 Ubi Road 3 Singapore 408650 Tel: 67461000 Fax: 64875857



### TAX INVOICE

Co Reg No : 199707303Z

GST Reg No : 19-9707303-Z

Invoice Name & Address	Owner Name & Vehicle Info	
MS First Capital Insurance Limited 36 Robinson Road #16-01 City House Singapore 068877  Contact No	Cust No/Name	/Mr Tan Gee Hock (chen Rufu)
	Reg No/Reg Date	SMG9204D / 04/01/2019
	Date In/Mileage	10/02/2020/ 24371
	Chassis/Package	GF7W0600281 /CS3P
	Engine No	4J11AA4189
	Make/Model	MIT/19MY OUTLANDER 2.0 ELEG (995)
	Colour/Trim	W01 / BK

Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No			
F0000034	Credit	13/03/2020/ 11:21	DS	218 / MarsLer	39657	77495820			
Description of Goods / Services					Qty	Unit Price	Disc%	Amount	
S	MIPNT88088								250.00
	DIAGNOSTIC / SCANNING								80.00
S	MIPNT88088								1200.00
	TO CHECK LIGHTING AND WIRING SYSTEM ON FRONT ACCIDENT AFFECTED AREAS								
S	MIPNT88088								840.00
	TO REPLACE FR BUMPER EXTENSION & LH CHROME GARNISH,ETC -REPAIR FR BUMPER & REINFORCEMENT & UPR & LH SUPPORT PANEL STRAIGHTEN,REFORM,ALIGN ON FRONT ACCIDENT AFFECTED AREAS								
S	MIPNT98088								550.00
	SPRAY PAINTING ON FRONT ACCIDENT AFFECTED AREAS								
S	MIPNT88088								509.00
	ZERTONA PAINT PROTECTION								
X	JJ6405A269HA	EXTENSION,FR BUMPER	1.00	509.00	0.00	509.00			
X	JJMR200300	CLIP, BUMPER	20.00	2.00	0.00	40.00			
X	JJMR288150	CLIP,RR BUMPER	10.00	3.00	0.00	30.00			
X	WMCD112	RIVET	6.00	5.00	0.00	30.00			
X	JJ6400J294	COVER,FR BUMPER	1.00	355.00	0.00	355.00			
X	JJ6400H313	LH SIDE BRACKET,FR B	1.00	18.00	0.00	18.00			
X	JJ6407A145	GARNISH, FR BUMPER S	1.00	220.00	0.00	220.00			
X	JJ7407A315	LH MOULDING, FR BUMP	1.00	116.00	0.00	116.00			
Z	NOTES								F.O.C.
	ACCIDENT ON 06/01/2020 ALONG JUNCTION OF BISHAN ROAD & BISHAN ST 14								
	OWNER CLAIMING THIRD PARTY								
	REQUIRED REPLACEMENT CAR (CHAN'S)								
	TP # SHA1689G TP INS : MS FIRST CAPITAL								

Any dispute to the invoice must be made within 3 days.  
Cheques should be crossed and made payable to CYCLE & CARRIAGE-FULCO MOTOR DEALER PTE LTD - (SERVICE)  
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's**  
www.chans.com.sg

## TAX INVOICE

**CYCLE & CARRIAGE FULCO MOTOR DEALER PTE LTD**  
NO. 330  
UBI ROAD 3 EUNOS SERVICE CENTRE  
SINGAPORE 408650

INVOICE : AR2002-0350  
DATE : 24/02/2020  
TERMS : C.O.D  
STAFF ID : ELAINE  
AGREEMENT NO. : HA202002-0095

ATTN : ACCOUNTS PAYABLE

DESCRIPTION	AMOUNT (SGD)
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Vehicle Reg No : SKZ4027E  
Make / Model : TOYOTA WISH 7-SEATER 1.8 AUTO  
Rental Dates : Rental Billing From 10/02/2020 To 14/02/2020  
Period : 4 days  
Rental Rate : S\$ 192.60 Per Day (Including GST)  
Reference No : SMG9204D

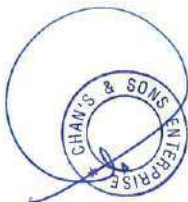
720.00

Remarks : Tan Gee Hock - S8210496H

AMOUNT : S\$  
SEVEN HUNDRED SEVENTY DOLLARS AND CENT  
FORTY ONLY

NON-TAXABLE VALUE : 0.00  
TAXABLE VALUE : 720.00  
GST 7% : 50.40  
TOTAL S\$ : 770.40

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



For Official Use Only

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





# chan's

CAR RENTALS www.chans.com.sg

TERMS & CONDITIONS OF RENTAL AGREEMENT

**CHAN'S & SONS ENTERPRISE**  
363 Sembawang Road, Goodlink Park,  
Singapore 758379  
Tel: 6753 2536 Fax: 6756 7565  
Breakdown Recovery: 9742 9446

## VEHICLE CHECKLIST

### RENTAL AGREEMENT

Hirer's Name <b>TAN GEE HOCK</b>	Date of Birth <b>14/4/1982</b>	Passport/ Nric No. <b>S8210496H</b>	Nationality <b>S'POREAN</b>
Address <b>BLK 347B, YISHUN AVE 1, #13-529</b>	Occupation	Driving Licence No.	Date of Expiry
Postal Code <b>762347</b>	Contact No.	Mobile Phone No. <b>96609826</b>	
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 <b>10-2-2020</b>	Time <b>08.20Am</b>	Mileage <b>1/4</b>	Remarks
Date <b>14-2-2020</b>	Time <b>9.21am</b>	Mileage <b>1/2</b>	Remarks

### 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.

UNIT	RATE (\$)	TOTAL (\$)
RATE	4 @ 180	720.00
DISCOUNT		
GST @ 7%		50.40
TOTAL		770.40
EXTENSION		AR2002-0350
Cycle Ubi / Muz		
SMG 9204D		
DEPOSIT (refundable) S\$		
CHANGED OVER FROM VEH.		
DATE		

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. <b>SKZ 4027E</b>	MODEL <b>TOYOTA WISH</b>
FROM	RETURN

OPERATING HOURS: MONDAY TO FRIDAY 8.30AM TO 5.30PM. SATURDAY 8.30AM TO 12.30PM. CLOSED ON SUNDAY & PUBLIC HOLIDAY



**MANDATE GIVEN Re: SURVEY ASSESSMENT - D20000244MFSH/1 //EXPRESS SETTLEMENT**

Jason Tea <JasonTea@msfirstcapital.com.sg>

Wed 7/1/2020 12:40 PM

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

Dear Asher,

We refer to your email dated 15 May 2020.

We agree to your proposal to settle at \$ 5,305.06.

Please proceed.

Regards  
Jason Tea  
Motor Claims

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.

With effect from 15 January 2018, we will be known as **MS First Capital Insurance Limited**. Our new website will be [www.msfirstcapital.com.sg](http://www.msfirstcapital.com.sg).

As a response to the COVID19 outbreak, we are observing staggered working hours and some of us are on **Work From Home arrangement**.

However, our office is open and 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 understanding on this matter.

Our Motor Claim email address is:  
[motorclaims@msfirstcapital.com.sg](mailto:motorclaims@msfirstcapital.com.sg)

Thank you and have a nice day.

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

**Sent:** Wednesday, 1 July 2020 10:37 am

**To:** Jason Tea <JasonTea@msfirstcapital.com.sg>

**Subject:** Fw: [MANDATE REQUEST] Re: SURVEY ASSESSMENT - D20000244MFSH/1 //EXPRESS SETTLEMENT

Hi Jason,

We refer to our tele-conversation.

Please refer to the email below.

Thank You.

*Best Regards,*

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto: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.*

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**From:** Asher Sng (LKKAUTO) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>  
**Sent:** Friday, May 15, 2020 11:04 AM  
**To:** Jason <[Jason@fastechauto.com.sg](mailto:Jason@fastechauto.com.sg)>  
**Subject:** [MANDATE REQUEST] Re: SURVEY ASSESSMENT - D20000244MFSH/1 //EXPRESS SETTLEMENT

Your ref : **D20000244MFSH/1**

Our ref : CC4/FCI20000673/Hea3q2

Dear Sirs,

**ACCIDENT INVOLVING SHA 1689G (OI) AND SMG 9204D (TP) ON 06/01/2020**

We refer to the above matter.

The accident occurred when our insured reversed 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 " **CYCLE & CARRIAGE.FULCO MOTOR DEALER PL** " at **\$ 5,305.06 (all-in).**

-

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 10,780.25	\$ 4,534.66
2. Loss of Rental (4days x \$180)(w/GST)	\$ 770.40	\$ 770.40 (4days x \$180)
<b>Total</b>		<b><u>\$ 5,305.06</u></b>

Surveyor recommended 4days 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**

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto: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.*

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**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Sent:** Friday, January 24, 2020 9:34 AM

**To:** Jason <[Jason@fastechauto.com.sg](mailto:Jason@fastechauto.com.sg)>

**Cc:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: SURVEY ASSESSMENT - D20000244MFSH/1 //EXPRESS SETTLEMENT

**YOUR REF: D20000244MFSH**

**LKK REF: CC4/FCI20000673/Hea3**

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle SMG 9204D 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.***

***"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](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

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**From:** CWS Motor Claims <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>

**Sent:** Thursday, 9 January, 2020 12:32 PM

**To:** [ASSIGNMENTS@LKKAUTO.COM](mailto:ASSIGNMENTS@LKKAUTO.COM)

**Cc:** CWS Motor Claims <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>; Jason Tea <[JasonTea@msfirstcapital.com.sg](mailto:JasonTea@msfirstcapital.com.sg)>

**Subject:** PRI: SURVEY ASSESSMENT - D20000244MFSH/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.**