

MS FIRST CAPITAL INSURANCE LIMITED

Attn: Motor Claims Department

Dear Sir / Madam,

**ACCIDENT INVOLVING VEHICLE NO SJT 4245 K & SHC 8429 J ALONG AYE
TOWARDS CITY BEFORE ALEXANDRA EXIT on 17/01/2020**

We understand that you are the insurer of SHC 8429J vehicle.

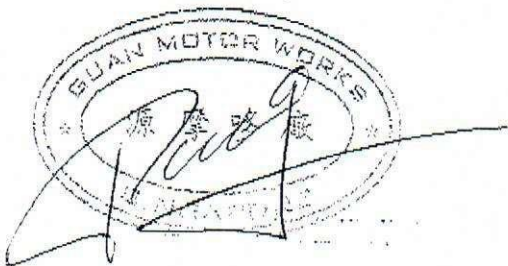
I/We wish to inform you that my/our vehicle SJT 4245 K have been completed repairs to my/our satisfaction by M/s GUAN MOTOR WORKS. I/We therefore propose to claim from your as follow:

1.	Cost of Repairs	S\$ 4,900.00
2.	Rental (S\$100.00 x 05days)	S\$ 500.00
3.	LTA Search Fee	S\$ 7.49
TOTAL		<u>S\$ 5,407.49</u>

Please let us have your reply soonest possible.

Thank you.

Yours faithfully,



In the matter of an accident involving motor vehicles

SJT 4245 K & SHC8429 J AYE TOWARDS CITY BEFORE ALEXANDOR A


EXT1 on 17/01/2020

1. WARRANT TO ACT

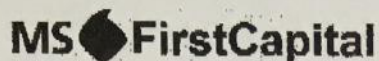
I / We, A JOSHUA, (NRIC No.) S +xxx477 A
of _____
hereby authorise M/s GUAN MOTOR WORKS to act on my/our
behalf in respect of the above matter.

2. AUTHORITY

- a) I/We hereby authorise you to commence legal proceedings in my/our name(s) and to take instructions from my car-repairers who I/we have appointed as my/our agent(s) in respect of my/our claim.
- b) I/We hereby authorise you to pay to yourselves all Party and Party costs you may at any time receive in connection with the above matter and confirm that there will be no need to pay the same into the Client(s)'s Account with your Bankers
- c) I/We hereby further authorise you to release all proceeds of settlement monies received by you (after deducting of your legal costs) to my repairers
M/s GUAN MOTOR WORKS in settlement of my outstanding bill/account with them.
- d) I/We only wish to be informed of my/our case when it is necessary on your part. I/We hereby direct you to keep my car-repairers informed of all matters relating to my claim, as and when it is necessary to do so.
- e) I/We hereby authorise you to deposit in your Firms' client's account any cheques received by you and made in my/our firm's name.
- f) I/We have read and understood the above.



(Signature)



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

DISCHARGE RECEIPT

CLAIM REFERENCE : D20000496MFSH
ACCIDENT DATE : 17/01/2020
ACCIDENT LOCATION : AYE TWDS MCE BEFORE ALEXANDRA EXIT
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : CHUA GUAN HUAT
INSURED VEHICLE : SHC8429J
INVOLVED PARTY : SJT4245K
SETTLEMENT SUM : \$5,407.49

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:

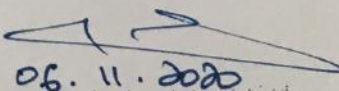
1. is paid without admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and/or its INSURED DRIVER in respect of the said loss and for damage whether now or hereafter to become manifest,

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 : A.JOSHUA

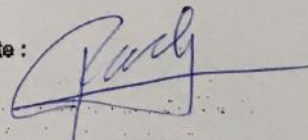
Signature and Date :


06.11.2020

WITNESS



Signature and Date :



源摩哆廠

GUAN MOTOR WORKS

Business Regn. No: 081026-00E

176 Sin Ming Drive #02-03 Sin Ming Autocare Singapore 575721 Tel: 6453 6111 H/P: 9742 6003

Messrs: MS FIRST CAPITAL INSURANCE LIMITED

Invoice No: **5153**

03-02-2020

Date : _____

TOYOTA VIOS -1.5 E (M) – SJT 4245 K
=====

Lump sum repair cost inclusive of spare parts and
labour charges.'

\$ 4,900.00

Dollars Four thousand Nine hundred
only.



E.&O.E.

Invoice

SJT4245K
A JOSHUA
BLK 443 BUKIT BATOK WEST AVE 8
#09-817
S(652443)

Invoice No : WPLIN0004096
Invoice Date : 28/1/2020
Due Date : 28/1/2020
VHA No : 4577
Referral ID : G031

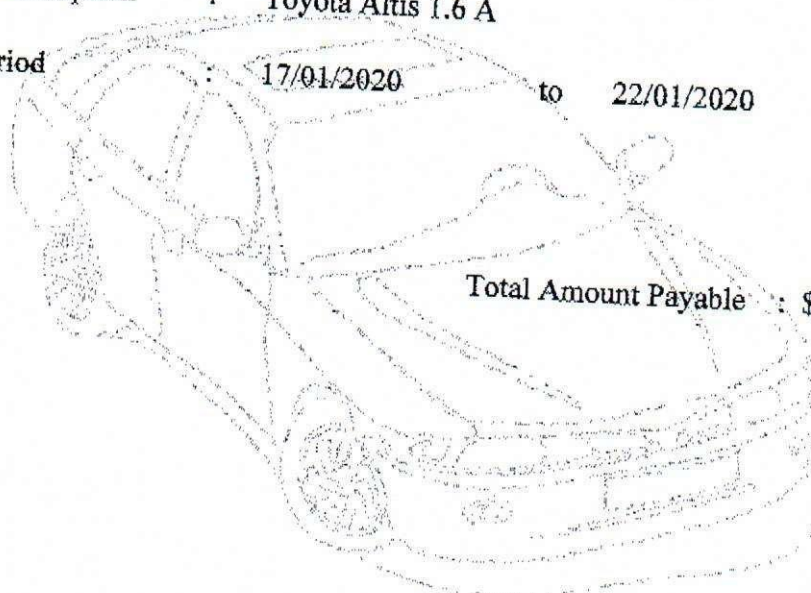
Description :

						Amount
Rental for	5	Day/s	@	\$100	per Day	\$ 500.00

Vehicle No : SKS 9704 M

Vehicle Description : Toyota Altis 1.6 A

Rental Period : 17/01/2020 to 22/01/2020



Total Amount Payable : \$ 500.00

WIN WIN RENT-A-CAR PTE LTD

8 Kaki Bukit Ave 4 #06-04 Premier@Kaki Bukit Singapore 415875
Tel: 6315 8479 H/P: 9833 0807

SST 4245K

VHA No: 4577

Invoice No: WPLIN 4096

Hirer's Vehicle No:

UEN: 201505115E

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULARS

Name: (as in I/C) A JOSHUA

NRIC / FIN No: SXXXX 477-A

Address (Res): BK443 BUKIT BATOK WEST
AVE 8 #09-817 S'652443

Name & Address of Employer:

Occupation:

Driving Exp:

Singapore Driving Licence No: SXXXX 477-A

Issue Date: 31-5-2012 Date of Birth: 28-10-1990

Tel: (O) (R) HP: 97870795

ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C)

NRIC / FIN No:

Address (Res):

Occupation:

Driving Exp:

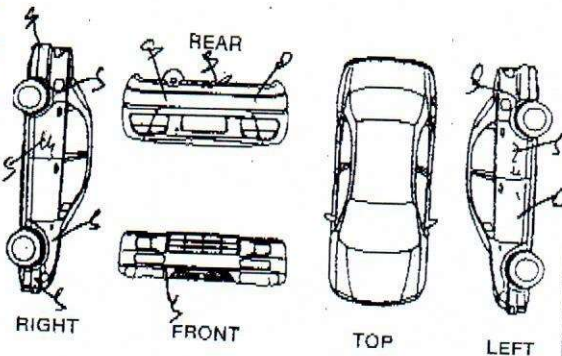
Singapore Driving Licence No:

Issue Date: Date of Birth:

Tel: (O) (R) H/P:

VEHICLE CHECK LIST

INDICATE:
D - DENTS
A - ACCIDENTS
S - SCRATCHES



MISSING / FAULTY ACCESSORIES / PARTS

REMARKS:

Vehicle No: SKS 9704M

Replace Veh No:

Mileage Out: 231282

Mileage In:

Make & Model:

20407A ALFA

(Auto / Manual)

Out: Date 17/01/2020

Time: 14.05

HIRE / PERIOD EXPIRY

Time:

NON-WAIVER EXCESS-\$ 2000

CHARGES

Daily 5 @\$ 100 per day

\$500

Weekly @\$ per week

Monthly @\$ per month

Hours @\$ per hour

Extension @\$

Delivery/Collection Service

SUB-TOTAL \$

PETROL LEVEL

Out	E	1/8	1/4	3/8	1/2	5/8	3/4	7/8	F
In	E	1/8	1/4	3/8	1/2	5/8	3/4	7/8	F

Fuel

Traffic / Parking Fines

TOTAL CHARGES \$

Hirer's Signature

Additional Driver's Signature

I have read and agree to the terms and condition on both sides of the agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given WIN WIN RENT-A-CAR PTE LTD in connection with this agreement is true.

*IMPORTANT

1. VEHICLE IS STRICTLY PROHIBITED FOR "HIRE FOR REWARDS" USAGE SUCH AS UBER / GRABCAR / GRABSHARE ETC.
 2. ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
 3. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
 4. THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
 5. IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
 6. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY, AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY WIN WIN RENT-A-CAR PTE LTD.
- RETURN OF VEHICLE. THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL BE DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO WIN WIN RENT-A-CAR PTE LTD AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	SIGNATURE OF HIRER/DRIVER
22-1-2020	2.40 pm	31513			

17-01-'20 14:34 FROM-

RECEIVED 01/02/2018 17:07

T-195 P0001/0001 F-263

Enquire Vehicle & Owner Information (Vehicle No. SHC8429J As At 17 Jan 2020 / 09:05:00)

Law Firm Search Details

Search Reason: Insurance claim in relation to traffic accident
Law Firm Case No.: TCKWITLTA2020 GM

Current Owner Details

Owner ID Type: Company
Owner ID: 199303821R
Owner Name: COMFORT TRANSPORTATION PTE LTD
Registered Address Type: Private Residential (Condo Apt or House) / Shopping / Office Complexes
Registered Block/House No.: 383
Registered Street Name: SIN MING DRIVE
Registered Unit No.: -
Registered Building Name: GAS BUILDING
Registered Postal Code: 575717

Current Vehicle Details

Vehicle No.: SHC8429J
Make Description/Model: HYUNDAI / I40 1.7 CRDI F/L AT ABS AIRBAG 4DR
Insurance Company Name: MS FIRST CAPITAL INSURANCE LIMITED

Khanchna (LKK Auto)

From: Jason Tea <JasonTea@msfirstcapital.com.sg>
Sent: Tuesday, July 7, 2020 1:53 PM
To: Khanchna (LKK Auto)
Cc: Admin A
Subject: Mandate given ES-LKK -MANDATE REQUEST ON QUANTUM AND LIABILITY - Accident Involving SHC8429J (OI : FCI - - D20000496MFSH) and SJT4245K (TP : LKK REF - CC6/FCI20001278/Kka3) on 17/01/2020

Dear Khanchna,

We refer to your email dated 3/07/2020.

We agree to your recommendations to settle the matter @ \$5,407.49(all-in).

Please hold for 2 weeks from today before making an offer as we need to inform our Insured and ID on LOD received.

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.

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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.

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

Thank you and have a nice day.

From: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: Friday, 3 July 2020 4:52 pm
To: Jason Tea <JasonTea@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: EXPRESS SETTLEMENT VIA LKK -MANDATE REQUEST ON QUANTUM AND LIABILITY - Accident Involving SHC8429J (OI : FCI - - D20000496MFSH) and SJT4245K (TP : LKK REF - CC6/FCI20001278/Kka3) on 17/01/2020

YOUR REF: D20000496MFSH
LKK REF: CC6/FCI20001278/Kka3

Dear Mr. Jason,

We refer to the above matter.

Liability: 100% against Insured (BOLA 27- Head to rear collision)

We seek your approval to offer third party repairer “**M/S GUAN MOTOR WORKS**” at **\$5,407.49(all in)**.

The summary is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair	\$ 10,135.72	\$ 4,900.00
2. Loss of Rental (5 days x \$100)	\$ 500.00	\$ 500.00 (5 days x \$ 100)
3. LTA Search	\$ 7.49	\$ 7.49
Total	\$ 10,643.21	<u>\$ 5,407.49</u>

Surveyor recommended 5 days for repair

Enclosed herewith all the documents for your perusal.

Kindly let us have your approval/instruction.

Thank you.

Best Regards,
Khanchna Case Handler
LKK Auto Consultants Pte Ltd
DID: 6841 2360 | email: Khanchna@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Khanchna (LKK Auto)
Sent: Tuesday, 10 March 2020 10:19 AM
To: Jason Tea <JasonTea@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: PROPOSAL ON LIABILITY - Accident Involving SHC8429J (OI : FCI - - D20000496MFSH) and SJT4245K (TP : LKK REF - CC6/FCI20001278/Kka3) on 17/01/2020

Dear Sir/Madam,

We refer to the above matter.

Liability: 100% (BOLA 27)

Remarks: Head to rear collision

Kindly let us have your approval on liability.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Jason Tea <JasonTea@msfirstcapital.com.sg>

Sent: Tuesday, 18 February 2020 4:47 PM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>

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

Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC8429J (OI : FCI - - D20000496MFSH) and SJT4245K (TP : LKK REF - CC6/FCI20001278/Kka3) on 17/01/2020

As spoken to Xiao Tong, refer to attached

Jason Tea

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3860 | Fax No. : 6507 3849 | Email: JasonTea@msfirstcapital.com.sg | Company Regn. No. 195000106C

A Member of  Insurance Group

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From: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Sent: 07 February 2020 14:14

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

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

Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC8429J (OI : FCI - - D20000496MFSH) and SJT4245K (TP : LKK REF - CC6/FCI20001278/Kka3) on 17/01/2020

Dear Mr. Jason,

We refer to the above matter and your e-mail below.

We attach herewith a copy of the accident video and photos from Third party.

Based on documents at hand, we noted that it is a head to rear collision.

Meanwhile, kindly provide us a copy of your insured's GIA report.

Thank you.

"Wishing you a Happy and Prosperous Lunar New Year"



Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841 2360 | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Khanchna (LKK Auto)

Sent: Friday, 31 January 2020 9:40 AM

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

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

Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC8429J (OI : FCI - - D20000496MFSH) and SJT4245K (TP : LKK REF - CC6/FCI20001278/Kka3) on 17/01/2020

Dear Mr. Jason,

We refer to the above matter and your e-mail below.

Please be informed that we are pending for supporting evidence from Third party.

Meanwhile, kindly provide us a copy of your insured's GIA report for our necessary action.

Thank you.

"Wishing you a Happy and Prosperous Lunar New Year"



Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841 2360 | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Jason Tea <JasonTea@msfirstcapital.com.sg>

Sent: Thursday, 30 January 2020 9:17 AM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>

Subject: RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC8429J (OI : FCI - TBA) and SJT4245K (TP : LKK REF - CC6/FCI20001278/Kka3) on 17/01/2020

Dear Mei Kwan, Khanchna

Please advise on liability, any evidence (i.e video footage submitted by TP)

Jason Tea
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3860| Fax No. : 6507 3849|Email: JasonTea@msfirstcapital.com.sg |Company Regn. No. 195000106C
A Member of MS&AD Insurance Group

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From: Aini Binte <Aini@msfirstcapital.com.sg>

Sent: 24 January 2020 09:13

To: Teo Swee Keong <TeoSweeKeong@msfirstcapital.com.sg>

Cc: Jason Tea <JasonTea@msfirstcapital.com.sg>

Subject: FW: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC8429J (OI : FCI - TBA) and SJT4245K (TP : LKK REF - CC6/FCI20001278/Kka3) on 17/01/2020

PRI - D20000496MFSH (EXPRESS SETTLEMENT)

Thanks & Regards

Aini
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House, #16-01 Singapore 068877 | TEL: 6507 3848
Fax: 6507 3849| Company Reg. No. 195000106C

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From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: Thursday, January 23, 2020 6:24 PM

To: Motor Claims <MotorClaims@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>

Subject: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC8429J (OI : FCI - TBA) and SJT4245K (TP : LKK REF - CC6/FCI20001278/Kka3) on 17/01/2020

Dear Sir / Madam,

We refer to the above matter.

We have inspected third party vehicle SJT 4245K at M/s Guan Motor Works - Sin Ming on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP GIA report
- TP estimated cost of repair
- Preliminary advice

Meanwhile, kindly provide us the claim reference number and a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge Khanchna and she can be contacted at DID: 6841 2360.

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)