

Our ref: SLT 6308B
Your ref: _____

Direct Settlement

Date: 14 April 2020

To: MS First Capital Insurance

Singapore 068877

Attn: Motor Claims Department

Re: Accident Involving Motor Vehicle Nos. SLT 6308B & SHA 5759L
At/Along Kishan Ave 1 On 22/01/20 @ 08:15

I am the owner of vehicle no. SLT 6308B that was involved in an accident with your insured vehicle no. SHA 5759L of the above accident.

As the accident was caused by your insured negligent/inconsiderate driving, thus I am claiming from you for the following: -

1. Cost of Repairs	\$ <u>5,682.81</u>
2. Loss of Use / Rental (<u>4</u> days @ \$ <u>170</u> per day)	\$ <u>727.60</u>
3. LTA/GIA Search Fee	\$ _____
4. GIA Report Fee	\$ _____
5. Others	\$ _____
Total:	\$ <u>6,410.41</u>

I hereby give you fourteen (14) days to comply with the above, failing which, I shall instruct my solicitor to commence legal action against you. If you have any queries, please contact the representative of **CYCLE & CARRIAGE INDUSTRIES PTE LTD** at Telephone No: **67714377 (Mr Alan Quek) / 67714304 (Ms Amanda Ang)**.

I hereby give full authority to CYCLE & CARRIAGE INDUSTRIES PTE LTD and their representative to negotiate/comprise settlement of the above claim on my behalf.

Your co-operation and immediate attention to the above is greatly appreciated. I hereby look forward to hearing from you soon.

Yours faithfully


Name & Signature

Address: C/o. 188 Pandan Loop Singapore 128378
Cc: Mr Alan Quek/ Ms Amanda Ang
E-mail: alan.quek@cyclecarriage.com.sg / amanda.ang@cyclecarriage.com.sg
Fax No. 67795383

LETTER OF AUTHORIZATION

To: MS First Capital Insurance

Singapore 068877

Attn.: Motor Claims Department

Dear Sir / Mdm,

MOTOR ACCIDENT INVOLVING SLT 6308B (OWNER'S
VEHICLE NO.) AND SHA5759L (3RD PARTY'S VEHICLE NO.)
ON 22/01/20 (DATE) AT 08:15 (TIME)
AT/ALONG Kishan Ave 1 (ROAD)

I am the registered owner of SLT 6308B (Vehicle No.).

I hereby authorise CYCLE & CARRIAGE INDUSTRIES PTE LIMITED and its agents or any person(s) authorised by Cycle & Carriage Industries Pte Limited to do all or any of the following:-

- Submit, resolve and make any claims which I may have against the 3rd party insurers; and/or
- Execute and sign discharge voucher, indemnity forms and all necessary documents in connection with and arising from the above claim.

All payment towards settlement of my claim should be made in favour of CYCLE & CARRIAGE INDUSTRIES PTE LIMITED.



Registered Owner's Signature

(Company stamp & authorized signature if it is a company-registered vehicle)

Name : Mr Lee Hon Chye

NRIC No. : S15584672

Date : 07/02/20

DISCHARGE RECEIPT

CLAIM REFERENCE : D20000587MFSH/1
ACCIDENT DATE : 22/01/2020
ACCIDENT LOCATION : SELETAR WEST LINK TWDS YISHUN AVE 1
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : LIM LYE CHOON
INSURED VEHICLE : SHA 5759L
INVOLVED PARTY : SLT 6308B
SETTLEMENT SUM : \$6,410.41

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 : LEE HOR CHYE

Signature and Date :



WITNESS :

AMANDA ANG
OFFICER - ADMIN
BODY CARE & REPAIR CENTER
DID: 6771 4304
FAX: 6779 5383
EMAIL: amanda.ang@cyclecarriage.com.sg

Signature and Date :





Mercedes-Benz

Cycle & Carriage
Industries Pte Limited
Authorised Dealer
Company No. 196400367W
GST Reg No. MR-8500111-X

TAX INVOICE

Invoice Name & Address	Owner Name & Vehicle Info
MS FIRST CAPITAL INSURANCE LIMITED	Cust No/Name WCV24387/Lee Hor Chye
MOTOR CLAIM DEPARTMENT	Reg No/Reg Date SLT6308B / 24/11/2017
36 ROBINSON ROAD #16-01	Date In/Mileage 03/02/2020/ 57736
CITY HOUSE	Chassis No WDD2130422A257093
SINGAPORE 068877	Engine No 27492031034525
Contact No 65073848	Make/Model MB/MB E 200 2.0 SEDAN (W213) "AVANTGARDE
	Colour/Trim 021 197 Obsidian Bl/ 042 201 Leather Bl a



Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No
WF001862	Credit	22/02/2020/ 23:11	AQ	305 / Alan Quek Ai Lun	40939	28162740

Description of Goods / Services	Qty	Unit Price S\$	Amount S\$
			F.O.C.
M BPNSUN POLICY NO/ACC DATE :A300201852QMY // 22-01-2020 DRIVE IN:22-01-2020 // TP CAR NO:SHA5759L (FIRST CAPITAL INS) DATE IN/DATE SURVEY:03-02-2020 // LKK RASUL BY/AUTHORIZED ON :JASON TEA // 03-02-2020			
A BPILAB USE XENTRY TO CHECK CONTROL UNITS & RESET MEMORY TO STANDARD SETTINGS.NETT			
A BPILAB REMOVE & REPLACE REAR BUMPER & REMOVE REAR SUPPORT ASSY COMPONENTS & REFINISH.			
A BPIRES RESPRAY REAR BUMPER & REAR BOOT LID			
X REAR BUMPER	1.00	2021.87	2021.87
X REAR BOTTOM PANEL	1.00	281.03	281.03
X REAR BOTTOM PANEL GARNISH	1.00	316.65	316.65
X E200 EMBLEM	1.00	91.70	91.70
X REAR STAR EMBLEM	1.00	51.96	51.96
X GROMMET	3.00	2.61	7.83

Guarantee Your Warranty, Maintain with Cycle & Carriage!

Parts	2,771.04		Nett	5,311.04
Labour	2,540.00	7% GST on	5311.04	371.77
Standard Menu	0.00			
Specialist Job	0.00		Total Payable	5,682.81
Diagnostics Job	0.00		Paid	0.00
Sundry/Others	0.00		Total Due	5,682.81
Total(w/o GST)	5,311.04			

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.

Pandan Loop Service Center
188 Pandan Loop
Singapore 128378
Tel: 6777 8388
Fax: 6779 5383
www.mercedes-benz.com.sg



Mercedes-Benz - are registered trademarks of Daimler, Stuttgart, Germany

CHAN'S & SONS ENTERPRISE

363 Sembawang Road
Singapore 758379
Tel 67532536 Fax:67567565
GST Reg No: 51-936900-M

chan'swww.chans.com.sg**TAX INVOICE****LEE HOR CHYE**

INVOICE : AR2002-0118
DATE : 11/02/2020
TERMS : C.O.D
STAFF ID : ELAINE
AGREEMENT NO. : HA202002-0015

ATTN : ACCOUNTS PAYABLE

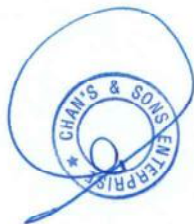
DESCRIPTION	AMOUNT (SGD)
-------------	--------------

Vehicle Reg No : SMM2405E
Make / Model : SUBARU XV 2.0 AUTO
Rental Dates : Rental Billing From 03/02/2020 To 07/02/2020
Period : 4 days
Rental Rate : S\$ 181.90 Per Day (Including GST)
Reference No : SLT6308B

680.00

AMOUNT : S\$
SEVEN HUNDRED TWENTY-SEVEN DOLLARS AND
CENT SIXTY ONLY

NON-TAXABLE VALUE : 0.00
TAXABLE VALUE : 680.00
GST 7% : 47.60

TOTAL S\$: 727.60Please make your cheques payable to : **CHAN'S & SONS ENTERPRISE**

For Official Use Only

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



RENTAL AGREEMENT

202002 - 0015

Hirer's Name Lee Hor Chye		Date of Birth 30/9/62	Passport/ Nric No. S1558467/2	Nationality
Address 26 Pasir Ris Link		Occupation	Driving Licence No. As Above.	Date of Expiry Life.
#07-21	Postal Code 518145	Contact No.	Mobile Phone No. 90284886	
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 3.7.2020	Time 10.45am	Mileage KM	E	1/4	1/2	3/4	F
Date 7.9.20	Time 4.30pm	Mileage KM	Remarks 1st. Csp.				

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	@ 170 + gst	680.00
DISCOUNT			
GST @ 7%			47.60
TOTAL			727.60
EXTENSION			
A/C			
SLT6308B			
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.	SMM 2405E	MODEL	
FROM		RETURN	<small>*Estimate Date. For actual return see CHECK IN</small>

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

Jia Le (LKK Auto)

From: Jason Tea <JasonTea@msfirstcapital.com.sg>
Sent: Tuesday, 5 May 2020 4:24 PM
To: Jia Le (LKK Auto)
Subject: RE: Revised mandate Ack LOD Accident involving SLT6308B & SHA5759L on 22/01/2020 - Your ref: D20000587MFSH *** LKK REF: CC4/FCI20001470/R1da3q2

Dear Jia Le,

Ok noted 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.

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: Jia Le (LKK Auto) <JiaLe@lkkauto.com>
Sent: Tuesday, 5 May 2020 3:52 pm
To: Jason Tea <JasonTea@msfirstcapital.com.sg>
Subject: RE: Revised mandate Ack LOD Accident involving SLT6308B & SHA5759L on 22/01/2020 - Your ref: D20000587MFSH *** LKK REF: CC4/FCI20001470/R1da3q2

Dear Jason,

Amount should be \$6,410.41 (COR \$5,682.81, LOR \$727.60 [4days x \$170 +GST])

Kindly let us have your approval.

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: Jason Tea [<mailto:JasonTea@msfirstcapital.com.sg>]

Sent: Tuesday, 5 May 2020 3:23 PM

To: Jia Le (LKK Auto)

Subject: Revised mandate Ack LOD Accident involving SLT6308B & SHA5759L on 22/01/2020 - Your ref: D20000587MFSH *** LKK REF: CC4/FCI20001470/R1da3q2

Dear Jia Le,

As the TP vehicle is 1911cc Mercedes we can agree to LOR \$170.00 per day.

Mandate given for settlement is \$6,362.81

Regards

Jason Tea

Motor Claims

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

Sent: Tuesday, 5 May 2020 2:40 pm

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

Subject: RE: Express Settlement Ack LOD Accident involving SLT6308B & SHA5759L on 22/01/2020 - Your ref: D20000587MFSH *** LKK REF: CC4/FCI20001470/R1da3q2

Dear Jason,

TP did not accept LOR at \$642 and they request \$170/day.

Kindly let us have your approval/instruction.

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: Jason Tea [<mailto:JasonTea@msfirstcapital.com.sg>]

Sent: Wednesday, 15 April 2020 5:34 PM

To: Chermaine Loo; Jia Le (LKK Auto)

Subject: FW: Express Settlement Ack LOD Accident involving SLT6308B & SHA5759L on 22/01/2020 -
Your ref: D20000587MFSH *** LKK REF: CC4/FCI20001470/R1da3q2

Dear Chermaine,

Please check whether LOD send to INSD and ID

Dear Jia Le,

LOR start from \$120.00 X 4 days.

Mandate given \$ 6,196.41 to \$ 6,324.81

Please pend case for 2 weeks for us to notify Insured and ID.

Regards

Jason Tea

Motor Claims

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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: Jia Le (LKK Auto) <JiaLe@lkkauto.com>
Sent: Wednesday, 15 April 2020 11:07 am
To: Jason Tea <JasonTea@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Express Settlement Ack LOD Accident involving SLT6308B & SHA5759L on 22/01/2020 - Your ref: D20000587MFSH *** LKK REF: CC4/FCI20001470/R1da3q2

Claim No: D20000587MFSH/1
LKK Ref: CC4/FCI20001470/R1da3q2

Dear Sirs/Madam,

ACCIDENT INVOLVING SHA 5759L AND SLT 6308B ON 22/01/2020

We refer to the above matter.

We have checked with our surveyor, the damage is consistent to the accident.

We seek your approval to offer Third Party repairer "CYCLE & CARRIAGE INDUSTRIES PTE LTD" at \$6,324.81(all-in).

The summary is as follows:-

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 9,124.50	\$ 5,682.81
2. Loss of Rental (4days x \$170)(w/GST)	\$ 727.60	\$ 642.00 (4days x \$150)(w/GST)
Total	\$ 9,852.10	\$ 6,324.81

Surveyor recommended 04 days for repair

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval/instruction.

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: Jason Tea [<mailto:JasonTea@msfirstcapital.com.sg>]
Sent: Tuesday, 14 April 2020 1:35 PM
To: Amanda Ang; Mei Kwan (LKKAuto)
Subject: Express Settlement Ack LOD Accident involving SLT6308B & SHA5759L on 22/01/2020 - Your ref: D20000587MFSH

Dear Amanda

We acknowledge you LOD dated 14/04/2020.

LKK will assist us on the express settlement.

Thanks.

Regards
Jason Tea
Motor Claims

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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: Amanda Ang <amanda.ang@cyclecarriage.com.sg>
Sent: Tuesday, 14 April 2020 1:09 pm
To: Jason Tea <JasonTea@msfirstcapital.com.sg>; CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>
Subject: Accident involving SLT6308B & SHA5759L on 22/01/2020 - Your ref: D20000587MFSH

Dear Jason,

Attach herewith our LOD for your kind attention.

Thank you.

Best regards,
Amanda Ang

Cycle & Carriage Singapore • 188 Pandan Loop Singapore 128378
T: +65 6206 1818 • DID: +65 6771 4304
www.cyclecarriage.com.sg

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