



N-51 AUTOMOTIVE PTE LTD

Kaki Bukit Autohub,
2 Kaki Bukit Ave 2
#01-17 / #01-18 / Heavy Vehicle #01-08 / Spray Painting #02-27
Singapore 417921
Tel No. : +65 6842 0051 / 6744 0510 Fax No. : +65 6741 0510
Company Reg. No. : 200616038C
GST Registration No. : 200616038C

21 September 2020

Our Ref : CLM15994 / SJW7831H / JAN-54/2020

MS FIRST CAPITAL INSURANCE LIMITED

6 RAFFLES QUAY

#21-00

SINGAPORE 048580

ATTN: MOTOR CLAIMS DEPARTMENT

Dear Sir @ Madam,

Re: Accident involving SJW7831H & SJA8155J on 20/01/2020
Along Anson Rd junc Bernam St

We refer to the above accident which was caused due to the negligence of your insured driver of vehicle No: **SJA8155J** whose vehicle was insured with you at the material date of the accident.

We are proposing for a direct settlement on the claims as following EXCLUDE personal injury in respect of claim arising out of the above mentioned accident.

Cost of repairs	\$	1,070.00	(Include 7% GST)
Loss of rental	\$	1,080.00	(\$120 X 9 Days)
Additional 2 days loss of use for pre repair	\$	200.00	(\$100 X 2 Days)
LTA search fee	\$	7.45	
	S \$	<u>2,357.45</u>	

We enclosed herein the following documents for your necessary attention.

- 1) Our Final Bill No: CLM15994
- 2) Journey Motors - Invoice No: 000101
- 3) LTA search fee
- 4) Letter of Authorisation
- 5) GIA report of SJW7831H

We look forward to your prompt reply.

Yours faithfully,



N-51 AUTOMOTIVE PTE LTD

S.Y.NEO

Director



*bizSAFE*₃

P.I.C - Melody Chin
Reply to :huixin@n51.com.sg

LETTER OF AUTHORISATION

To: **M/s N-51 Automotive Pte Ltd**
Singapore

RE: ACCIDENT INVOLVING VEHICLE NOS: SW 7831H & SJA 8155J
ALONG ANSON RD JUNC BERNAM ST ON 20/01/2020 @ 9:00HRS

I/We JOURNEY MOTORS NRIC/Passport No: 5XXXX528A
of BLK 603 HOUGANG AVE 4 #04-227 S(630603)
the owner of vehicle no. SW 7831H hereby authorise you to commence repair to the said vehicle forthwith. In consideration of you repairing my/our vehicle at my/our request.

- a) I/We hereby irrevocably authorise you to demand claim settle receive whatever amount settled/payable by the insurance and/or third party or to commence legal proceeding, if necessary, in my name, for the costs of repair and loss of use, etc and to you appointing any Solicitor to act for me in respect of the accident claim and all an any amount claimed, received and/or settled shall belong absolutely to you. I/We agree to assign the whole proceeds of my/our third party claim to you and my/our Solicitors (to be appointed by you on my/our behalf) shall accept this as my/our irrevocable authorisation to pay the amount compensated direct to you after deduction of their costs on a Solicitor & Client basis. I/We undertake to co-operate fully with you and my/our Solicitors to see the claim to a successful conclusion.
- b) If the third party claim is unsuccessful or in your discretion inappropriate for any reason, I/we hereby instruct and authorise you to claim direct from my/our insurance company on my/our behalf for all monies due to you. I undertake to pay you for the Excess applicable under my policy and to reimburse you all costs, fees and expenses incurred by you in pursuing the claim on my behalf.
- c) If the own insurers' claim is not applicable and/or the third party claim fails and/or either of the aforesaid is inadequate, I/we undertake to pay you for your expenses, costs and fees immediately.

I/We also irrevocably authorise you to sign all discharge vouchers/indemnity forms and all necessary papers in connection with the above claim in my/our absence. I/We irrevocable authorise you to appoint such a firm of Solicitors on my/our behalf as you shall deem fit for the purpose of the third party/own insurer's claim.

I/We undertake to inform you and/or the Solicitors appointed by you on my behalf in the event the third party's insurance company communicate with me/us directly, orally or in writing and I/we further undertake not to accept any monies or offer of settlement from the third party's insurers without first communicating with you and obtaining your consent.

Upon settlement of the third party claim and in case the settlement monies was sent to me/us by the third party's insurers, I/we undertake to pay you and my/our solicitor the cost of repairs settled and related expenses and disbursement incurred.

My/Our insurer is/are _____

Policy No. _____

Expiry Date: _____

Date: 12/02/2020

Excess: _____

Owner's Signature/Co's stamp (if applicable)

Witness Signature/Name



Provide always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect or preclude me from making a further claim for general and special damages for my personal injuries sustained in the same accident.

DISCHARGE RECEIPT

CLAIM REFERENCE : D20000529MFSH
ACCIDENT DATE : 20/01/2020
ACCIDENT LOCATION : ANSON RD JUNC BERNAM ST
INSURED : CITYCAB PTE LTD
INSURED DRIVER : KHONG WENG ONN
INSURED VEHICLE : SHA 8155J
INVOLVED PARTY : SJW 7831H
SETTLEMENT SUM : \$1,550.00

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:

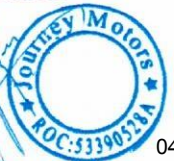
1. is paid without admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and/or its INSURED DRIVER in respect of the said loss and for damage whether now or hereafter to become manifest.

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 : JOURNEY MOTORS

Signature and Date :



04/11/2020

WITNESS : N-51 AUTOMOTIVE PTE LTD

Signature and Date :



04/11/2020

Provide always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect or preclude me from making a further claim for general and special damages for my personal injuries sustained in the same accident.

N-51 AUTOMOTIVE PTE LTD

Kaki Bukit AutoHub
2 Kaki Bukit Ave 2
#01-17 / #01-18 / Heavy Vehicle #01-08 / Spray Painting #02-27
Singapore 417921
Tel No. : +65 6842 0051 Fax No. : +65 6741 0510
E-Mail : sales@n51.com.sg
Company Reg. No. : 200616038C
GST Registration No. : 200616038C

MS FIRST CAPITAL INSURANCE LIMITED
6 RAFFLES QUAY
#21-00
SINGAPORE 048580

JOURNEY MOTORS
BLK 603 HOUGANG AVE 4 #04-227
SINGAPORE 530603

Contact : 98575910 , 93366733

TAX INVOICE

Date : 06/05/2020
Date in : 10/02/2020
Vehicle Num. : SJW7831H
Make/Model : KIA CERATO EX FORTE 1.6L A/T ABS AB 2WD 4DR-2010
Chassis/Eng# : KNAFU411MA5200352/G4FCAH362993
Accident Date : 20/01/2020
Claim No : CLM15994
Reference : JAN-54/2020
Policy No. : 5109123823-000020 (06/10/2020)

LUMPSUM REPAIR BILL
REF : CLM15994-N51 DATED 12/02/2020
BY DIRECT

Amount S\$
1,000.00



for N-51 AUTOMOTIVE PTE LTD



E. & O.E.	Sub S\$:	1,000.00
	Add GST (7%) S\$:	70.00
	Total Amount S\$:	1,070.00

JOURNEY MOTORS

Reg. No. 53390528A

Invoice No: 000101

Invoice Date: 20 Feb 2020

Bill To : Abill Fida Bin Karis

Re : VEHICLE – SJW7831H (Kia)

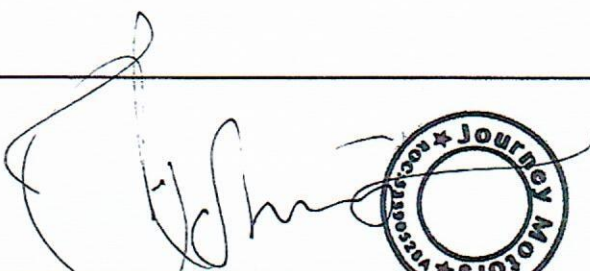
Being billed for rental charges of vehicle SJW7831H from 10 Feb 2020 to 18 Feb 2020.

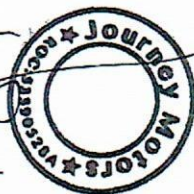
Number of days – 9 days

Rate per day – \$120.00

Total rental amount - \$1,080.00

Amount: Singapore Dollars One Thousand and Eighty Only. (S\$ 1,080.00)


Journey Motors



43 Springside Walk Singapore 786628 Telephone - 66739023 / Mobile 98575910

JOURNEY MOTORS – Leasing & Rental Agreement

TERMS & CONDITIONS FOR VEHICLE RENTAL

JOURNEY MOTORS Business Registration No. 53390528A (hereinafter called "the Owner") hereby agrees to let and the Hirer named herein (thereinafter called "the Hirer") agrees to take on hire the motor vehicle described herein (herein after called "the said vehicle") subject to the following terms and conditions.

1. The hiring shall commence on the date and at the time specified and shall continue for the period and end on the date and at the time stated unless extended or as expressly requested by the Hirer.

Hirer: Bill from Son Karu Nric No. 28515252-A

Relief Driver (if any) _____ Nric No. _____

Vehicle No: 5JW7831+1 Model: CERATO forte Make: KIA

Commencement: 15th JAN 2020 Time: 1:15 PM Contract Period: 2 (days/ months)

Daily / Weekly Rental: ₹ 120 Deposit amount: ₹ 500 Installment (if any) _____

2. Upon collection of the vehicle, the Hirer shall immediately examine the state and conditions of the vehicle, including the paint and body work of the vehicle, and shall forthwith notify the Owner of any damage and / or defects whatsoever to the said vehicle. If the Hirer fails to do so, the Hirer shall be deemed to have accepted and agreed that the vehicle is in all respects in a good physical condition, roadworthy, in a proper and safe working condition and fully equipped with audio equipment, fitting, accessories, tools and spare tyre.
3. The said vehicle may only be driven by the Hirer or by person who have been expressly designated and authorised in the contract. The driver or drivers must be in possession of a valid driving licence and shall at all times drive the aid vehicle in a careful and skilful manner, observing the traffic regulation and laws and in the event of any breach thereof, the Hirer shall pay all fines and penalties which may be incurred and shall also answered all Police and Traffic Court Summonses, Notices and Inquires in connection therewith. Particular attention is to be accorded to the following:-
- a) The car must not be overloaded. At all times the car must be provided with sufficient oil, water and the prescribed tyre pressure.
 - b) The Hirer shall not drive the said vehicle whilst under the influence of intoxicating liquor or drugs.
 - c) It is expressly forbidden to hire the said vehicle out to third persons or to let unauthorised persons or learners to use the said vehicle or to permit the said vehicle to be used for illegal purposes (for instance: in connection with theft, drug pedalling or trafficking, smuggling or any other criminal activities) or the purposed of test or racing. Failure to comply may entail serious consequences as the Hirer assumes full responsibility and in the event of the said vehicle being seized, confiscated or forfeited as a result thereof, the Hirer shall indemnify the Owner for all losses incurred including the value of the said vehicle.
 - d) The Hirer and the Driver must be over 23 years of age and be holding a valid licences and have a minimum of 2 years regular and qualified driving experience.
4. The Hirer or Driver shall report all accidents involving the said vehicles to the Owner immediately and also to the police not later than 24 hours after the accident. The Hirer or Driver shall not admit or compound any claims either partially or in full. Hirer is to secure the names and addresses of all witnesses as well as the registration number of all vehicle involved in the accident. All communications or letters received from the police or third parties are to be referred to the Owner immediately. The Hirer shall not abandon the said vehicles without adequate provisions for safe guarding and securing the same. Failure to comply with rule 4 will render Hirer liable for all cost and third party claims.



5. The Owner shall not under any circumstances be liable to make any payment to the Hirer in respect of or to indemnify the Hirer against any loss, injury or damage sustained by the Hirer or by any third party as a result of the use of the said vehicle or as a result of any defects therein and in taking delivery of the said vehicle the Hirer shall be deemed to have satisfied himself that it is in all respect roadworthy and in a proper and safe condition.
6. The Hirer or drivers acknowledge that the insurance effected by the Owner does not covered personal injuries or death to the driver of the vehicle.
7. The said vehicle shall be covered under a Motor Vehicle Insurance Policy which contains an excess clause of \$2,000 for 1st party (ie own) vehicle within Singapore and \$3,000 for West Malaysia and also \$2,000 excess for damage claim by 3rd party for each and every accident.
8. In the event of any damage or loss to the vehicle caused by the negligence, fault, default, act or omission of the Hirer or drivers which has resulted in the Owner's insurers repudiating liability for such damage or loss, the Hirer shall be liable for all damage to or loss of the vehicle and shall indemnify and keep the Owner indemnified against all costs (including legal costs on a full indemnity basis), claims and liabilities (whether civic or criminal) relating to or arising out of such negligence, fault, action or omission.
9. In the breach of the terms and conditions of the agreement the Owner reserves the right to resume possession of the hired vehicle at anytime from the Hirer in the Owner's interest without prejudice.
10. The Owner shall not be liable to the Hirer or any person for any loss or damage whatsoever and howsoever caused or occasioned by reason of the Owner resuming possession of the vehicle nor shall the Owner be liable to any person for monies, goods, articles or things not belonging to the Owner which are in or alleged to be in the vehicle at the time the Owner resumes possession of the vehicle.
11. A 24-hour breakdown / towing service is provided by the Owner, free of charge, for the vehicle which is situated anywhere within the Republic of Singapore Notwithstanding hereof (tyre puncture not included), filling up empty petrol tank or in procuring replacement keys for the Hirer or drivers had misplaced them.

Both the Company (Shin-Han Motors Pte Ltd) and the abovementioned (thereinafter called "the Hirer") hereby agreed with the above terms and conditions.

Owner : Journey Motors

Name : Vincent Ng

Business Registration Number: 53390528



Hirer Name :

Nric No. :

Relief Driver Name :

Nric No :

REMARKS:



> Back to OneMotoring



Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 21 Jan 2020 / 17:45:28

Receipt Date/Time : 21 Jan 2020 / 17:45:28

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200121-003213

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SHA8155J				
As at 20 Jan 2020/09:00:00				
Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SHA8155J Enquiry Fee 20200121174507479037	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
	xxxxxxxxxxxx0379	Credit Card: Visa/MasterCard		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.

Jasper Chua (LKK Auto)

From: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Sent: Tuesday, 20 October 2020 10:37 AM
To: Jasper Chua (LKK Auto)
Cc: Admin A
Subject: RE: SURVEY ASSESSMENT - D20000529MFSH // EXPRESS SETTLEMENT - LKK REF CC4/FCI20001664/Aba3q2

Dear Jasper,

Your approval to negotiate from **\$1,477.45-\$1,677.45**.

- Loss of rental - \$100 x 4-6 days (Surveyed on 12.02.2020 + Sat & Sun)
- Loss of use (PRI) – nil (already taken rental since survey date)

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

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

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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From: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>
Sent: Thursday, 24 September 2020 9:55 AM
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Cc: Motor Claims <MotorClaims@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20000529MFSH // EXPRESS SETTLEMENT - LKK REF CC4/FCI20001664/Aba3q2

Dear Sir/Mdm,

We refer to the subject matter.

It was reported that Insured driver coming out from minor road.

Summary to offer to repairer **N-51 AUTOMOTIVE PTE LTD** is as follows:

TP CLAIMED	REVISED -TO OFFER
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Cost of Repair (w/gst)	\$ 4,784.43	\$ 1,070.00
Loss of Rental (120.00 x 9 days)	\$ 1,080.00	\$ 700.00
Loss of Use (100.00 x 2 days)	\$ 200.00	TBA
LTA Search	\$ 7.45	\$ 7.45
Proposed Total	\$ 6,071.88	\$ 1,777.45

Breakdown of days is as follows:

Recommended repair days	4
Weekends / Downtime	3
CLAIM DAYS	7

For your approval and/or further instruction please.

Thank you.

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

Sent: Friday, 17 April, 2020 3:40 PM

To: Vic (LKKAuto)

Cc: Admin A

Subject: RE: SURVEY ASSESSMENT - D20000529MFSH // EXPRESS SETTLEMENT - LKK REF CC4/FCI20001664/Aha3

Dear Vic,

We are agreeable with your proposal on liability.

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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