

Our ref : SME3003S
Your ref: CC4/FCI20002148/ea3

Date : 19th June 2020

Asher Sng (Case Handler)
LKK Auto Consultants Pte. Ltd.
Blk. 51 Paya Ubi Industrial Park
Ubi Avenue 1, #02-25
Singapore 408933

Dear Sir/Madam,

RE: SUBMISSION OF DOCUMENTS FOR SME3003S – DOA: 04.02.2020

Kindly be informed that our customer, Wee Tat Luay, owner of vehicle registration no. SME3003S (insured with AIG) holds vehicle registration no. SHB2239K 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	:	\$ 2,265.19	
Loss of rental	:	\$ 1,027.20	(\$128.40 x 8 days)
Total	:	\$ 3,292.39	

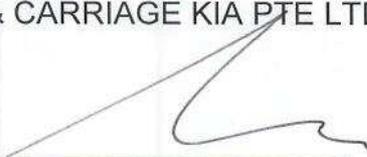
We are pleased to enclose the documents as set out in the attached checklist.

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: [05.02.2020]

LETTER OF AUTHORIZATION TO ACT

Dear Sirs,

1. I/We, the undersigned, am the registered owner of vehicle no. SME3003S (*vehicle no.*) (the "**Vehicle**").
2. As a result of a motor incident occurring on 04.02.2020 (*date and time of accident*) on/along OPEN CARPARK LOT 10 INFRONT BLK 203 TOA PAYOH NORTH (*location*) between the Vehicle and SHB2239K (*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,

A handwritten signature in black ink, appearing to read "WEE TAT LUAY", written over a horizontal line.

Name: WEE TAT LUAY

NRIC / Passport No. / Company Registration No.: 073Z

DISCHARGE RECEIPT

CLAIM REFERENCE : D20000840MFSH
ACCIDENT DATE : 04/02/2020
ACCIDENT LOCATION : CARPARK LOT NO 10, IN FRONT OF BLK 203 TOA PAYOH
INSURED : CITYCAB PTE LTD
INSURED DRIVER : NG YANG TECK
INSURED VEHICLE : SHB 2239K
INVOLVED PARTY : SME 3003S
SETTLEMENT SUM : \$ 2,586.19

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 : WEE TAT LUAY

Signature and Date :

 15/09/2020

WITNESS : LARRY SONGUAN

Signature and Date :

 21/09/20


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



CYCLE & CARRIAGE

CYCLE & CARRIAGE KIA PTE LTD
PANDAN GARDENS CUSTOMER SERVICE CENTRE

209 Pandan Gardens Singapore 609339 Tel: 65684555 Fax: 65651240

**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 03/03/2020	Cust No/Name LCV07526/WEE TAT LUAY
	Reg No/Reg Date SME3003S*KC17/ 30/11/2018
	Date In/Mileage 03/03/2020/ 40683
	Chassis/Package KNAF3416MK501896E /ECB
	Engine No G4FGJH709913
	Make/Model KIA/CERATO 1.6 A EX G333
	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	12/06/2020/ 18:17	TLD	884 / Lauro Songcuan	11174	81435076

Description of Goods / Services	Qty	Unit Price	Disc%	Amount
E PNT88000 RENEW RADIATOR GRILLE, REPAIR FRONT BUMPER FACE				825.00
E PNT98000 SPRAY PAINT FRONT BUMPER AND AFFECTED PORTIONS				420.00
A 54900099 CHECK WIRING AND CHASSIS ELECTRICAL SYSTEM				30.00
A 10028901 TO CARRY OUT DIAGNOSTIC CHECK USING HI-SCAN PRO TEST USING HI-SCAN PRO TEST				200.00
M SUNDRY RE-APPLY PAINT PROTECTION ON AFFECTED PORTIONS				200.00
M SUNDRY SUNDRIES				20.00
S SPECIALISTJOB SUPPLY FRONT LICENSE PLATE WITH FRAME ((Acrylic car plate)				80.00
X BRACKET-FR BUMPER UPR SIDE MTG	1.00	22.00	00.00	22.00
X BRACKET-FR BUMPER UPR SIDE MTG	1.00	22.00	00.00	22.00
X GARNISH-RADIATOR GRILLE	1.00	38.00	00.00	38.00
X GRILLE-FRONT BUMPER	1.00	228.00	00.00	228.00
X ORNAMENT-KIA NO.115	1.00	32.00	00.00	32.00
Z TEXT TP CLAIM FIRST CAPITAL - SHB2239K DOA: 04.02.2020 SURVEY: STEVE (LKK) 11.02.2020 03 DAYS				

Guarantee Your Warranty, Maintain with Cycle & Carriage!

Parts	342.00	Nett	2,117.00
Labour	1,475.00	7% GST on	148.19
Standard Menu	0.00		
Specialist Job	80.00	Total Payable	2,265.19
Diagnostics Job	0.00	Paid	0.00
Sundry/Others	220.00	Total Due	2,265.19
Total(w/o GST)	2,117.00		

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.

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

WEE TAT LUAY

INVOICE : AR2003-0159
DATE : 12/03/2020
TERMS : C.O.D
STAFF ID : ELAINE
AGREEMENT NO. : HA202003-0034

ATTN : ACCOUNTS PAYABLE

DESCRIPTION	AMOUNT (SGD)
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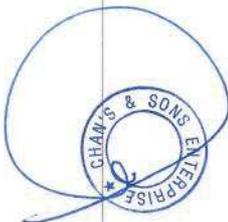
Vehicle Reg No	: SLG3648H	960.00
Make / Model	: KIA FORTE K3 1.6A EX	
Rental Dates	: Rental Billing From 03/03/2020 To 10/03/2020 (incl)	
Period	: 8 days	
Rental Rate	: S\$ 128.40 Per Day (Including GST)	
Reference No	: SME3003S	

AMOUNT : S\$
ONE THOUSAND TWENTY-SEVEN DOLLARS AND
CENT TWENTY ONLY

NON-TAXABLE VALUE : 0.00
TAXABLE VALUE : 960.00
GST 7% : 67.20

TOTAL S\$: 1,027.20

Please 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

202003-0034

Hirer's Name WEE TAT LUAY	Date of Birth 30.03.1973	Passport/ Nric No. S7312 073Z	Nationality CHN
Address 59 Commonwealth DR.	Occupation	Driving Licence No.	Date of Expiry
# 05-125	Postal Code 140059	Contact No.	Mobile Phone No. 94743003
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 03.03.2020	Time 1100	Mileage KM	E	1/4	1/2	3/4	F
Date 10.3.20	Time 6pm	Mileage KM	Remarks W	(Ind)			

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	8 @	120	960.00
DISCOUNT			67.20
GST @ 7%			1027.20
TOTAL			
EXTENSION			APR 2003-0159
Don / Teban - FIRE CAPITAL			
SME 3003 S			
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. SLG 3648 H	MODEL
FROM 03.03.2020	RETURN *

*Estimate Date. For actual return see CHECK IN.

FW: [MANDATE REQUEST] Re: SURVEY ASSESSMENT - D20000840MFSH/1/SHB2239K DOA 04-02-2020. Express settlement.

Eric Woo <EricWoo@msfirstcapital.com.sg>

Tue 8/18/2020 9:08 AM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>**Cc:** Serene Ler <Serener@msfirstcapital.com.sg> 4 attachments (2 MB)

LETTER OF DEMAND.pdf; LKK SURVEY PHOTO.pdf; LKK ADJUSTMENT.pdf; LKK INSPECTION.pdf;

Without Prejudice

Dear Asher,

You have our mandate to settle as follow:

COR : \$2,265.19

LOU : \$321 to \$428

To offer : \$2,586.19 to \$2,693.19

Thank you.

Eric Woo

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email: EricWoo@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: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>**Sent:** Tuesday, 28 July 2020 10:23 am**To:** Rachel Wu <RachelWu@msfirstcapital.com.sg>**Subject:** [MANDATE REQUEST] Re: SURVEY ASSESSMENT - D20000840MFSH/1/SHB2239K DOA 04-02-2020. Express settlement.**** Amended Mandate ****Your ref : **D20000840MFSH**

Our ref : CC4/FCI20002148/Eea3s2

Dear Sirs,

ACCIDENT INVOLVING SHB 2239K (OI) AND SME 3003S (TP) ON 04/02/2020

We refer to the above matter.

The accident occurred when our insured hit third party parked vehicle (Refer to TP video)

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 KIA PTE LTD** " at **\$ 2,693.19 (all-in)**.-
The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 9,710.25	\$ 2,265.19
2. Loss of Rental (8days x \$120)(w/GST)	\$ 1,027.20	\$ 428.00 (4days x \$100)
Total	\$ 10,737.45	<u>\$ 2,693.19</u>

Surveyor recommended 3days 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

email: 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.

From: Asher Sng (LKKAuto)

Sent: Thursday, February 27, 2020 11:59 AM

To: Rachel Wu <RachelWu@msfirstcapital.com.sg>

Subject: RE: SURVEY ASSESSMENT - D20000840MFSH/1/SHB2239K DOA 04-02-2020. Express settlement.

Hi Rachel,

We refer to the above matter.

Enclosed a copy of the third party video evidence for your easy reference.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

From: Rachel Wu <RachelWu@msfirstcapital.com.sg>

Sent: Tuesday, 25 February 2020 11:12 AM

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

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

Subject: RE: SURVEY ASSESSMENT - D20000840MFSH/1/SHB2239K DOA 04-02-2020. Express settlement.

Dear Mei Kwan,

Attached as per request.

Best Regards

Rachel Wu

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862| Fax No. : 6507 3849 |Email: rachelwu@msfirstcapital.com.sg |Company Regn. No. 195000106C

A Member of  [cid:image001.png@01D3863C.A00EA370](https://www.msfirstcapital.com.sg) Insurance Group

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From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Tuesday, February 25, 2020 11:10 AM
To: Rachel Wu <RachelWu@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20000840MFSH/1/SHB2239K DOA 04-02-2020. Express settlement.

Dear Rachel,

Kindly let us have a copy of insured's accident report for our necessary action.

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: Rachel Wu <RachelWu@msfirstcapital.com.sg>
Sent: Friday, 21 February, 2020 11:53 AM
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20000840MFSH/1/SHB2239K DOA 04-02-2020. Express settlement.

Dear Mei Kwan,

Please proceed with express settlement.

Best Regards

Rachel Wu
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862| Fax No. : 6507 3849 |Email: rachelwu@msfirstcapital.com.sg |Company Regn. No. 195000106C

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message in error, please delete the message and all copies from your system and notify the sender immediately by return e-mail.

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Saturday, February 15, 2020 6:48 PM
To: Rachel Wu <RachelWu@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20000840MFSH/1

YOUR REF: D20000840MFSH
LKK REF: CC4/FCI20002148/Eea3

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle SME 3003S on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Kindly advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

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.

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)
Sent: Thursday, 6 February 2020 5:04 PM
To: 'CWS Motor Claims'; assignments; Admin A
Cc: 'Rachel Wu'
Subject: RE: SURVEY ASSESSMENT - D20000840MFSH/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: Thursday, 6 February, 2020 4:48 PM
To: ASSIGNMENTS@LKKAUTO.COM
Cc: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>; Rachel Wu <RachelWu@msfirstcapital.com.sg>
Subject: PRI: SURVEY ASSESSMENT - D20000840MFSH/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.