

 **Hitachi Capital Asia Pacific Pte. Ltd.**  
**Jun Taiyo Service Centre**  
No. 8 Fourth Lok Yang Road  
Singapore 629705

Date : 15/06/2020

MS First Capital Insurance Limited  
36 Robinson Rd  
#16-01 City House  
Singapore 068877

Re : Accident involving vehicle no.: SLB7882Y and vehicle no(s): SHD3127H on 01/02/2020 at Claymore Road

Dear Sir,

Reference to the above accident, we are submitting the following claims on damages to our client's vehicle caused by your insured's vehicle.

<input checked="" type="checkbox"/> Workshop repair bill (Cost of repairs) <u>TP10101490</u>	\$8,454.07
<input type="checkbox"/> Loss of use vehicle for <u>0</u> days at (\$ <u>0.00</u> /day)	
<input type="checkbox"/> Medical expenses	
<input type="checkbox"/> Surveyor report fee	
<input checked="" type="checkbox"/> Rental invoice	\$636.65
<input type="checkbox"/> Pain & suffering	
<input type="checkbox"/> Traffic police investigation fee	
<input type="checkbox"/> Search fee	
<input type="checkbox"/> Others :	
<b>Grand Total :</b>	<b>\$9,090.72</b>

Please find the following documents enclosed,

- |  |  |
|--|--|
| <input type="checkbox"/> Accident Report                   | <input type="checkbox"/> Police Investigation Result |
| <input checked="" type="checkbox"/> Repair Bill            | <input type="checkbox"/> Medical Receipt             |
| <input checked="" type="checkbox"/> Vehicle Rental Receipt | <input type="checkbox"/> Surveyor Bill               |
| <input type="checkbox"/> Search Fee Receipt                | <input type="checkbox"/> Excess Bill                 |
| <input type="checkbox"/> My Insurance Company              |  |
| <input type="checkbox"/> Policy No                         |  |
| <input type="checkbox"/> Others                            |  |

We look forward to your settlement within 30 days failing which you have to bear all costs incurred for engaging a solicitor to enable us to recover full settlement from your company.

Thank you.

**HITACHI CAPITAL ASIA PACIFIC PTE. LTD.**

  
.....  
TAKASHI SEKIMOTO (MR)  
Senior Manager  
Hitachi Capital Asia Pacific Pte. Ltd.  
Total Vehicle Solutions Department

## AUTHORISATION TO ACT

I/We, Ng Tong Yoo of SX XX 017H  
\_\_\_\_\_, owner of SLB 7882Y hereby  
authorized **HITACHI CAPITAL ASIA PACIFIC PTE LTD**, ("The Workshop") to act for me/us with  
respect to my/our claim for the repair costs and/or rental and/or loss of use for my/our vehicle number  
\_\_\_\_\_ that was damaged pursuant to the accident occurred on 11/02/2020 at  
Claymore Road  
SND3127H involving vehicle number  
\_\_\_\_\_.


I/We further authorise the Workshop to settle my/our above mentioned claim in a manner that they deem  
fit and **The Workshop** is further authorised to receive payment further to settlement of my/our claim with  
payment cheque being made in favour of **HITACHI CAPITAL ASIA PACIFIC PTE LTD**.

The settlement **The Workshop** may reach on my/our behalf is on without prejudice and without admission  
of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.


Pursuant to Personal Data Protection Act 2012, I/We hereby agree that **The Workshop** may disclose or  
share my personal data to any authorized service providers whom **The Workshop** would necessarily need  
to cooperate, interact or work in one way or another in serving me or meeting my requests.

*If I/we are not able to recover full amount for the repair cost from the 3<sup>rd</sup> Party's Insurance Company  
in 6 (six) months time from Invoice Date, HITACHI CAPITAL ASIA PACIFIC PTE LTD (HCAP)  
shall bill to you/your Company for the balance/full amount of the repair cost. HCAP will close this  
case without prior notice If we are unable to recover within 2 years.*

☒ I/We understood the explanation done by HCAP.

  
(signature)

Dated this 01 day of 02 (month) 2020 (year)

  
Signed by Claimant  
(with Co's stamp for vehicle under Co's name)

  
Signed by Hitachi Capital Asia Pacific Pte Ltd

Claims & Motor Underwriting Dept: 36 Robinson Road #16-01 City House Singapore

WITHOUT PREJUDICE TO INJURY/MEDICAL CLAIM

**DISCHARGE RECEIPT**

CLAIM REFERENCE : D20000797MFSH  
ACCIDENT DATE : 01/02/2020  
ACCIDENT LOCATION : CLAYMOORE RD  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : CHEW CHIN HUA  
INSURED VEHICLE : SHD 3127H  
INVOLVED PARTY : SLB 7882Y  
SETTLEMENT SUM : \$9,090.72

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 : HITACHI CAPITAL ASIA PACIFIC PTE LTD

WITNESS :

Ng Jiong How / 

HITACHI CAPITAL ASIA PACIFIC PTE. LTD.  
Signature and Date :

  
TAKASHI SEKIMOTO (MR)  
Senior Manager  
Signature and Date :  
Total Vehicle Solutions Department

1/10/2020

**Hitachi Capital Asia Pacific Pte. Ltd.**  
**Jun Taiyo Service Centre**

No. 8 Fourth Lok Yang Road Singapore 629705  
Tel: 64663022 Fax: 68966591  
Co.Reg.No. 199400399N GST Reg. No. M2-0118999-3

**TAX INVOICE**

M/S : MS First Capital Insurance Limited  
36 Robinson Rd  
#16-01 City House  
Singapore 068877  
Attn : Motor Claim Dept

Invoice No : TP10101490  
Accident Date : 01/02/2020  
Veh Regn : SLB7882Y  
Model : Toyota Altis  
Date : 12/06/2020  
Terms : 0 days  
Due Date : 12/06/2020  
Your Insured : SHD3127H  
Total Pages : 1 / 1

	Qty	S\$Unit	S\$Amt	S\$Labor
<b>1. Body Repair</b>				
<b>Parts &amp; Labour Charges</b>				
1 Parts				5,921.00
2 Labour				1,980.00
			SubTotal :	0.00 7,901.00
			Grand Total :	7,901.00
			Add 7 % GST :	553.07
			Net Total After GST :	8,454.07

INTEREST OF 1% PER MONTH WILL BE CHARGED ON ANY AMOUNT OUTSTANDING FROM DUE DATE

All cheques should be crossed and made payable to :  
Hitachi Capital Asia Pacific Pte. Ltd.

**HITACHI CAPITAL ASIA PACIFIC PTE. LTD.**

  
TAKASHI SEKIMOTO (MR)  
Senior Manager  
Auto Servicing  
Total Vehicle Solutions Department

Service Manager  
Job done by :

**Hitachi Capital Asia Pacific Pte. Ltd.**  
**Jun Taiyo Service Centre**

No. 8 Fourth Lok Yang Road Singapore 629705  
Tel: 64663022 Fax: 68966591  
Co.Reg.No. 199400399N GST Reg. No. M2-0118999-3

**TAX INVOICE**

M/S : MS First Capital Insurance Limited  
36 Robinson Rd  
#16-01 City House  
Singapore 068877  
Attn : Motor Claim Dept

Invoice No : NR40101495  
Accident Date : 01/02/2020  
Veh Regn : SLB7882Y  
Model : Toyota Altis  
Date : 12/06/2020  
Terms : 0 days  
Due Date : 12/06/2020  
Your Insured : SHD3127H  
Total Pages : 1 / 1

**1. Rental Fee**

1 Rental of SKK2711E for 7 days

Qty	S\$Unit	S\$Amt	S\$Labor
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7.00	85.00	595.00	
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SubTotal :	595.00	0.00
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Grand Total : 595.00

Add 7 % GST : 41.65

**Net Total After GST : 636.65**

INTEREST OF 1% PER MONTH WILL BE CHARGED ON ANY AMOUNT OUTSTANDING FROM DUE DATE

All cheques should be crossed and made payable to :  
Hitachi Capital Asia Pacific Pte. Ltd.

**HITACHI CAPITAL ASIA PACIFIC PTE. LTD.**

  
TAKASHI SEKIMOTO (MR)  
Senior Manager  
Auto Servicing

Service Manager  
Total Vehicle Solutions Department

Job done by :

## Replacement Vehicle Report

### Particulars of Hirer

Name : Damian Chan (Mr)  
 Company's Name : Strides Transportation Pte Ltd  
 Address : 60 Woodlands Industrial Park E4 Singapore 757705  
 Vehicle No : SLB7882Y  
 Tel : 63690111  
 HP : 90615576 & 92252599

### Vehicle Particulars

Vehicle No : SKK2711E  
 Maker : Toyota  
 Model : Altis 1.6L

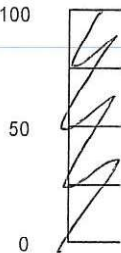
### Reason for Replacement :

☒ Accident  
☐ Repair  
☐ Others

### OUT

Petrol: 100

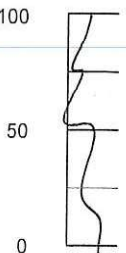
Date : 10/02/2020  
 Time : 1420  
 Mileage (km) : 182057  
 No of Keys (pcs) : 1



### IN

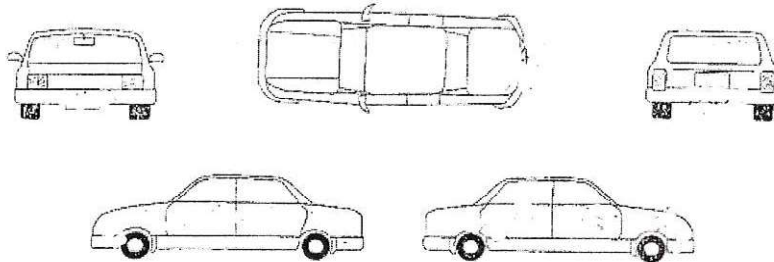
Petrol: 100

Date : 28/02/20  
 Time : 1155  
 Mileage (km) : 184838  
 No of Keys (pcs) : 1



Others:

Mark "X" on Damage Parts



I / We hereby confirm our acceptance:

Name:

HP:

*[Signature]*  
*Ng Tong Joo*



For/on behalf of Hitachi Capital Asia Pacific Pte. Ltd.

Name:

HP:

*[Signature]*  
*Ng Tong Joo*



For/on behalf of Hitachi Capital Asia Pacific Pte. Ltd.

1. In case of vehicle's Insurance is under Third Party only, Excess is to cover for any third party damage or injury claims.
2. The Lessee shall be responsible for same petrol level (\$25.00 / quarter) and all traffic offences.

Others:

## Jasper Chua (LKK Auto)

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**From:** Chris Lim Gan Koon <ChrisLim@msfirstcapital.com.sg>  
**Sent:** Friday, 25 September 2020 12:20 PM  
**To:** Jasper Chua (LKK Auto)  
**Cc:** Karen Tan  
**Subject:** FW: SURVEY ASSESSMENT - D20000797MFSH/1 // EXPRESS SETTLEMENT/ LKK ref : CC4/FCI20002268/R1ba3q2

Dear Jasper,

Pls proceed to offer as below :

COR - \$8,454.07

LOR - \$545.70 to \$636.65 (\$85 x 6 to 7 days)

Total - \$8,999.77 to \$9,090.72

Kindly request 3 docs from TP :

- 1) LOA
- 2) Certificate of Insurance
- 3) Driving Licence

Regards

Chris Lim  
Motor Claims Dept.

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.

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**From:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>  
**Sent:** Monday, 14 September 2020 11:31 am  
**To:** Chris Lim Gan Koon <[ChrisLim@msfirstcapital.com.sg](mailto:ChrisLim@msfirstcapital.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Motor Claims <[MotorClaims@msfirstcapital.com.sg](mailto:MotorClaims@msfirstcapital.com.sg)>  
**Subject:** RE: SURVEY ASSESSMENT - D20000797MFSH/1 // EXPRESS SETTLEMENT/ LKK ref : CC4/FCI20002268/R1ba3q2

Dear Sir/Mdm,

We refer to the subject matter.

It was reported that Insured driver turning and hit TP.

Summary to offer to repairer **HITACHI CAPITAL (S) PTE LTD** is as follows:

TP CLAIMED		REVISED -TO OFFER
Cost of Repair (w/gst)	\$ 15,078.98	\$ 8,454.07
Loss of Rental (\$85.00 x 7 days) (w/gst)	\$ 636.65	\$ 636.65
LTA Search Fee	NIL	NIL
<b>Proposed Total</b>	<b>\$ 15,715.63</b>	<b>\$ 9,090.72</b>

Breakdown of days is as follows:

Recommended days	7 Days
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For your approval and/or further instruction please.

Best Regards,

**Jasper Chua** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com) | fax: 6741-4108

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

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**From:** Joanne Yong [<mailto:JoanneYong@msfirstcapital.com.sg>]

**Sent:** Monday, 17 February, 2020 12:48 PM

**To:** Mei Kwan (LKKAuto)

**Cc:** Vic (LKKAuto); Admin A

**Subject:** RE: SURVEY ASSESSMENT - D20000797MFSH/1 // EXPRESS SETTLEMENT

Dear Sir,

Agreed to the express settlement.

Thank you

Regards,

Joanne Yong

Motor Claim Department



**Change of email address**

**[joanneYong@msfirstcapital.com.sg](mailto:joanneYong@msfirstcapital.com.sg)**

**MS First Capital Insurance Limited**

A Member of **MS&AD** Insurance Group

36 Robinson Road

#16-01 City House

Singapore 068877

Tel: 6507 3846

Fax: 6507 3849

REPUBLIC OF SINGAPORE  
IDENTITY CARD NO. S0186017H



Name

NG TONG YOO

黄 炯 友

Race

CHINESE

Date of birth

30-08-1950

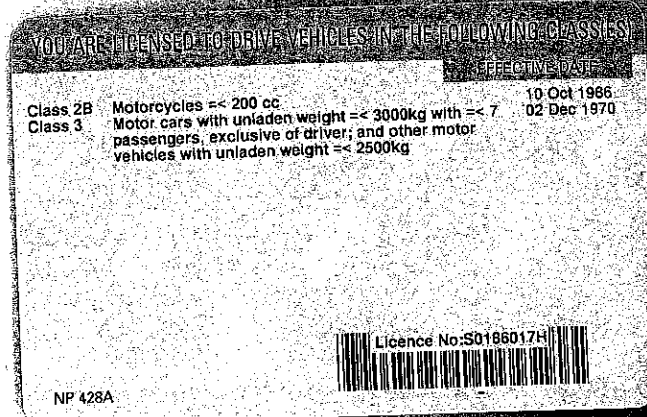
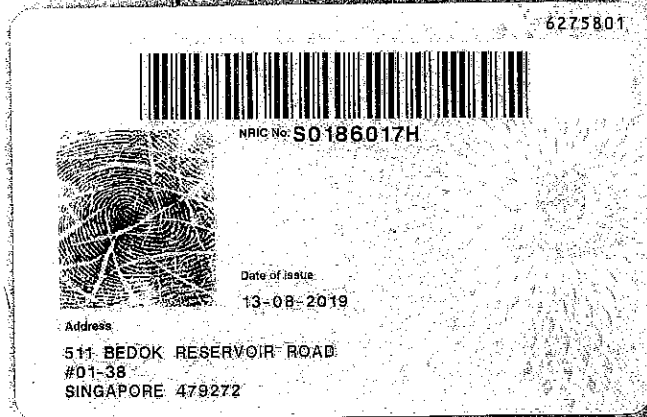
Sex

M

S0186017H

Country/Place of birth  
SINGAPORE

REPUBLIC OF SINGAPORE DRIVING LICENCE



**MSIG**

MSIG Insurance (Singapore) Pte. Ltd. (Co. Reg. No. 200412212G)  
4 Shenton Way, # 21-01, SGX Centre 2, Singapore 068807  
Tel +65 6827 7888, Fax +65 6827 7800  
msig.com.sg

## CERTIFICATE OF INSURANCE

**Motor Vehicles (Third Party Risks And Compensation) Act (Chapter 189)**  
**Motor Vehicles (Third Party Risks And Compensation) Rules, 1960**  
**Road Transport Act, 1987 (Malaysia)**  
**Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia)**

A0215-001

23/05/2019

Excess : Refer to policy  
Others Excess : Refer to policy

**CERTIFICATE No.****MSD/VPCP/19-000825-00**

1. Index Mark and Registration  
Number of Vehicle

SLB7882Y

2. Name of Policy Holder

HITACHI CAPITAL ASIA PACIFIC PTE. LTD.

3. Effective date of the Commencement of  
Insurance for the purposes of the  
Act

01/06/2019

4. Date of Expiry of Insurance

31/05/2020

5. Persons or Classes of Persons entitled to drive\*

Any other person who is driving on the Policyholder's order or with their permission.

Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

And provided further that the Motor Vehicle is registered and licensed under the Road Traffic Act and its registration and licensing under the Road Traffic Act has not been cancelled at the time of the accident loss or damage.

6. Limitations as to Use\*

1. Use for the carriage of passengers or goods in connection with the Policyholder's business.

2. Use for social, domestic & pleasure purposes and business purposes of any person to whom the vehicle is hired.

The Policy does not cover:-

1. Use for racing, pace-making, reliability trial or speed-testing.

2. Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.

- \* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

I/WE HEREBY CERTIFY that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third-Party Risks and Compensation Act (Chapter 189) and the Road Transport Act, 1987 (Malaysia).

AUTHORISED SIGNATURE

**IMPORTANT NOTICE**

This Certificate is not transferable to a new owner of the vehicle.

If for any reason the Insurance is terminated during its currency, the Certificate must be returned to the Insurer, or if the Certificate has been lost or destroyed a Statutory Declaration to the Effect must be made. Failure to comply with this obligation is an offence under the compulsory Insurance Legislation. This Certificate must be returned if the insurance is suspended during its currency. If you are involved in an accident, full details must be forwarded immediately to the Company.

FORM M.Z.406