



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 : CLM16044 / SMM5611G / FEB-34/2020

MS FIRST CAPITAL INSURANCE LIMITED

6 RAFFLES QUAY

#21-00

SINGAPORE 048580

ATTN: MOTOR CLAIMS DEPARTMENT

Dear Sir @ Madam,

Re: Accident involving SMM5611G & SHC8416X on 10/02/2020
Along Bet Ophir Rd to North Bridge Rd

We refer to the above accident which was caused due to the negligence of your insured driver of vehicle No: **SHC8416X** 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	\$	4,815.00	(Include 7% GST)
Loss of rental	\$	1,284.00	(\$160.50 X 8 Days)
Additional 2 days loss of use for pre repair	\$	200.00	(\$100 X 2 Days)
LTA search fee	\$	7.45	
	S \$	<u>6,306.45</u>	

We enclosed herein the following documents for your necessary attention.

- 1) Our Final Bill No: CLM16044
- 2) Darwin-51 Car Rental Pte Ltd - Invoice No: D01863
- 3) LTA search fee
- 4) Letter of Authorisation
- 5) GIA report of SMM5611G

We look forward to your prompt reply.

Yours faithfully,



N-51 AUTOMOTIVE PTE LTD

S.Y.NEO

Director



bizSAFE₃

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: Smm 5611G & SHC 8416 X
ALONG BET OPAIR RD TO NORTH BRIDGE RD ON 10/02/2020 @ 9:45HRS

I/We YAM CON PENG BERNARD NRIC/Passport No: S XXXX 2901
of BLK 342C YISHUN RING ROAD #02-1946 S(763342)
the owner of vehicle no. Smm 5611 G 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: 10/02/2020 Excess: _____



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



Witness Signature/Name

DISCHARGE RECEIPT

CLAIM REFERENCE : D20000957MFSH
ACCIDENT DATE : 10/02/2020
ACCIDENT LOCATION : NORTH BRIDGE ROAD X OPHIR ROAD
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : LOH TOUR LEE
INSURED VEHICLE : SHC 8416X
INVOLVED PARTY : SMM 5611G
SETTLEMENT SUM : \$ 5,550.00

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 : YAM CON PENG BERNARD

Signature and Date :

13.01.2021

WITNESS : N-51 AUTOMOTIVE PTE LTD

Signature and Date :

13.01.2021



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

MR.YAM CON PENG BERNABD
BLK 342C YISHUN RING ROAD #02-1946
SINGAPORE 763342

Contact : 85117238

TAX INVOICE

Date : 12/06/2020
Date in : 13/02/2020
Vehicle Num. : SMM5611G
Make/Model : TOYOTA NOAH HYBRID 1.8X CVT-2019
Chassis/Eng# : ZWR800375019/2ZR2C98009
Accident Date : 10/02/2020
Claim No : CLM16044
Reference : FEB-34/2020
Policy No. : PNCV2019-00000716 (03/07/2020)

LUMPSUM REPAIR BILL
REF : CLM16044-N51 DATED 19/02/2020
BY DIRECT

Amount S\$
4,500.00

E. & O.E.	Sub S\$:	4,500.00
	Add GST (7%) S\$:	315.00
	Total Amount S\$:	4,815.00



for N-51 AUTOMOTIVE PTE LTD



DARWIN-51 CAR RENTAL PTE. LTD.

Company & GST Registration Number : 201407909C
2 Kaki Bukit Avenue 2 #02-12 Kaki Bukit Autohub Singapore 417921
Tel: 6842 5151 Fax: 6749 2851 email: darwin51@n51.com.sg

Invoice To

YAM CON PENG, BERNARD (REN KANGPING,
BERN
BLK 342C YISHUN RING ROAD
#02-1946
SINGAPORE 763342

TAX INVOICE

Invoice No. : D01863
Date : 24/02/2020
Terms : Cash

No. Days	Description	Rate	Amount
8	SLS6130B - Car rental fee for period from 13/02/2020 to 21/02/2020 (ref. Vehicle SMM5611G) Tax collected on sales	150.00 7.00%	1,200.00 84.00
		7% GST	\$84.00
		Total Amount	\$1,284.00

DARWIN-51 CAR RENTAL PTE. LTD.

Authorized Signature



Note : Kindly make payable to " DARWIN-51 CAR RENTAL PTE. LTD." or by Bank-in/transfer to Maybank A/c No. 04211099668 (Bank Code 7302)

Invoice was created on a computer and is valid without the signature and seal

DARWIN-51 CAR RENTAL PTE. LTD.

Company Registration Number : 201407909C
2 Kaki Bukit Avenue 2 #02-12 Kaki Bukit Autohub, Singapore 417921
Tel: 6842 5151 Fax: 6749 2851 email: darwin51@n51.com.sg



VEHICLE RENTAL AGREEMENT

VHA NO: 721

HIRER'S PARTICULAR

Name(as in I/C): YAM CON PENG, BERNARD (REN KANGPING, BERNARD)
NRIC/PASSPORT No: S7346290H
Address(Res): BLK 342C YISHUN RING ROAD #02-1946 SINGAPORE 763342
Occupation: DRIVER Driving Exp: 108
Driving License No: S7346290H D/L Type: Local
Issue Date: 2011-06-22 Date of Birth: 1973-12-31
Tel: (HP) 85117238
Email: YAMBERNARD@GMAIL.COM

ADDITIONAL DRIVER'S PARTICULARS

Name(as in I/C):
NRIC/PASSPORT No:
Address(Res):
Occupation: Driving Exp:
Driving License No: D/L Type:
Issue Date: Date of Birth:

Vehicle No: SLS6130B

Make: TOYOTA

Model: PRIUS ALPHA

Year: 2017

Mileage Out:

OUT: Date 2020-02-13

NON-WAIVER EXCESS:

Section1: \$2000

Auto/Manual Group: Auto

Colour: GREY

Time: 16:08

Section2: \$2000

CHARGES

Daily rate	150.00
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PETROL-LEVEL

Out	E	1/4	1/2	3/4	F	1/4
In	E	1/4	1/2	3/4	F	E

Extension (Accessories)	0.00
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Collection Service	0.00
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Misc.	0.00
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Security Deposit Collected	0.00
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Rental Term	Cash
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Start Date	2020-02-13
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End Date	2020-02-27
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Rented out by:	Jann Lim
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Hirer signature:

[Signature]

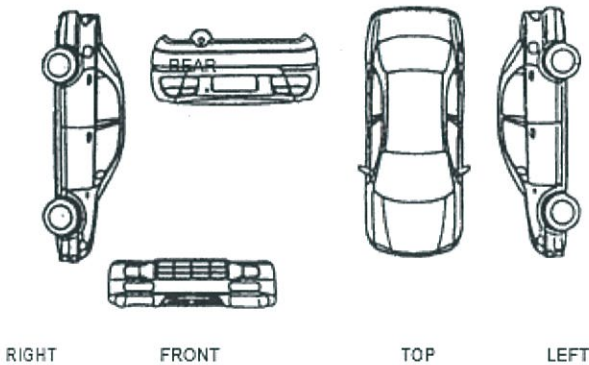
Addition Driver's Signature:

YAM CON PENG
S7346290H

VEHICLE CHECKLIST

D - DENTS
S - SCRATCHES

INDICATE:
A - ACCIDENTS



ACCESSORIES CHECK

<input checked="" type="checkbox"/> Camera Recorder	<input checked="" type="checkbox"/> Reverse Camera	<input checked="" type="checkbox"/> CD/ Radio Player
<input checked="" type="checkbox"/> Remote Control	<input checked="" type="checkbox"/> Reverse Sensor	<input type="checkbox"/> S/Tyre

I have read and agreed to the terms & conditions on both sides of this agreement. All information I have given DARWIN-51 CAR RENTAL PTE. LTD. in connection with this agreement is true.

IMPORTANT

- YOU HEREBY EXPRESSLY CONSENT AND AUTHORIZE DARWIN-51 CAR RENTAL PTE LTD AND GRABCAR TO DEDUCT FROM THE FARES GENERATED BY YOU AND/OR GRATUITY GRANTED TO YOU BY GRABCAR (IF ANY) FOR THE CAR RENTAL FEE AND ANY CHARGES PROVIDED HEREIN AND IN THE EVENT THAT THE FARES ARE INSUFFICIENT, ANY BALANCE SHALL BE PAID TO US IMMEDIATELY. THESE CHARGES SHALL INCLUDE BUT ARE NOT LIMITED TO CHARGES FOR 1. CAR RENTAL. 2. COST OF INSURANCE EXCESS, REPAIRS, REPLACEMENT OF PARTS TO THE CAR AND/OR DAMAGE TO THIRD PARTY PROPERTIES WHERE THE DAMAGES ARE DUE TO YOUR ACTIONS OR LACK OF CARE. 3. ANY UNSETTLED SUMMONS, FINES, PARKING CHARGES AND TOLL.
- THE VEHICLE SHALL BE RENTED OUT ON A DAILY BASIS, WITH A MINIMUM RENTAL PERIOD OF SIX MONTH.
- IN THE EVENT THAT THE HIRER RETURN THE VEHICLE PRIOR TO THE END OF THE MINIMUM RENTAL PERIOD, THE HIRER WILL BE REQUIRED TO PAY THE FULL RENTAL FEE APPLICABLE FOR THE REMAINING PERIOD UP TO THE END OF THE MINIMUM RENTAL PERIOD.
- ONLY PERSONS ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORIZED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON TRAFFIC VIOLATIONS REDIRECTED.
- 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
- IN CASE OF ACCIDENT THE HIRER SHOULD REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
- THE VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY DARWIN-51 CAR RENTAL PTE. LTD..
- AN ADDITIONAL EXCESS OF \$2000 OF ALL CLAIM WILL APPLY FOR VEHICLE USE OUTSIDE SINGAPORE AND \$3000 FOR AGE ABOVE 65.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	SIGNATURE OF HIRER/DRIVER
21/02/2020	15:05 HRS				<i>[Signature]</i>



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

Print Date/Time : 13 Feb 2020 / 17:08:10

Receipt Date/Time : 13 Feb 2020 / 17:08:10

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200213-002604

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - SHC8416X				
As at 10 Feb 2020/09:45:00				
Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SHC8416X Enquiry Fee 20200213170251944694	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: Chris Lim Gan Koon <ChrisLim@msfirstcapital.com.sg>
Sent: Wednesday, 30 September 2020 1:49 PM
To: Jasper Chua (LKK Auto)
Cc: Karen Tan
Subject: FW: EXPRESS SETTLEMENT - MSFC ref : D20000957MFSH / LKK ref : CC4/FCI20002559/Aba3 / Accident involving SMM 5611Ga and SHC 8416X on 10/02/2020

Dear Jasper,

Pls offer as per below :

COR - \$4,815.00
LOR - \$642 to \$1,048.60 (\$107 to \$149.80 x 6 to 7 days)
LOU - \$50 to \$60 x 2 days
LTA - \$7.45
TOTAL - \$5,564.45 to \$5,991.05

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.

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From: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>
Sent: Thursday, 24 September 2020 10:52 am
To: Chris Lim Gan Koon <ChrisLim@msfirstcapital.com.sg>
Cc: Motor Claims <MotorClaims@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>
Subject: RE: EXPRESS SETTLEMENT - MSFC ref : D20000957MFSH / LKK ref : CC4/FCI20002559/Aba3 / Accident involving SMM 5611Ga and SHC 8416X on 10/02/2020

Dear Sir/Mdm,

We refer to the subject matter.

It was reported that Insured driver rear-ended TP.

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

TP CLAIMED		REVISED -TO OFFER
Cost of Repair (w/gst)	\$ 8,779.39	\$ 4,815.00

Loss of Rental (160.50 x 8 days)	\$ 1,284.00	\$ 1,284.00
Loss of Use (100.00 x 2 days)	\$ 200.00	TBA
LTA Search	\$ 7.45	\$ 7.45
Proposed Total	\$ 10,270.84	\$ 6,106.45

Breakdown of days is as follows:

Recommended repair days	6
Weekends / Downtime	2
CLAIM DAYS	8

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 | fax: 6741-4108

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

From: Karen Tan <karentan@msfirstcapital.com.sg>

Sent: Tuesday, 2 June 2020 4:42 PM

To: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>

Subject: EXPRESS SETTLEMENT - MSFC ref : D20000957MFSH / LKK ref : CC4/FCI20002559/Aba3 / Accident involving SMM 5611Ga and SHC 8416X on 10/02/2020

Dear Jasper,

We agreed to liability at 100% under BOLA 27.

You may proceed with Express Settlement.

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3582 | Fax No. : 6507 3849 | Company Regn. No. 195000106C

A Member of **MS&AD** INSURANCE GROUP

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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.