

2 Kaki Bukit Ave 2, #01-33 / #02-29 Kaki Bukit AutoHub Singapore 417921

Tel: 6746 1515 / 6747 1787 Fax: 6748 5015

www.successunited.com.sg Co. / GST Reg: 200402570G

Your Ref: D2000917MFSH

2nd March 2020

M/s.

MS First Capital Insurance Limited

36 Robinson Road #16-01 City House Singapore 068877

Attn: Motor Claims

Dear Sir

Re: Acc Invlg SKE 5151H & SHA 7758B on 07.02.20

We refer to the above accident which was caused due to the negligence of your insured driver of Veh No. SHA 7758B

We are claiming for the following costs and losses incurred:

			Total:	Ś	1.852.00
3)		Loss in Income (\$150 x 3 days)		\$	450.00
2)	10	Loss in Rental (\$75 x 3 days)		\$	225.00
1)		Cost of Repairs (Inc. 7% GST)		\$	1,177.00

Enclosed herein the following documents for your perusal.

Tax Invoice No: S2002029 1)

2) Rental Agreement

3) Income Statement

Letter of Authorisation

We appreciate your prompt attention and response.

Yours faithfully

Email: sirina@successunited.com.sg



LETTER OF AUTHORISATION

To: Success United Pte Ltd Singapore

RE: ACCIDENT INVOLVING VEHICLE NOS: SKE 5151H & SHA 7758B

ALONG 1 Pemimpin Industrial Building ON 07.02.2020

We , LE Motor Car Rental Pte Ltd Co Reg No: 201401553D

of 50 East Coast Road #01-89 Roxy Square Singapore 428769

the owner of vehicle no. SKE 5151H 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 and 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 indequate, I/we underake 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.

Our insurer are Liberty Insurance Pte Ltd Policy No. SD19V04327/VPZ/R01

Date:

Excess: N/A

Owner's Signature/Co's stamp LE Motor Car Rental Pte Ltd Witness Signature/Name

Expiry Date: 05.04.2020

Co Reg No : 201401553D



MS First Capital Insurance Limited Co.Reg. No. 195000106C GST Reg. No. M2-0001676-9 6 Raffles Quay #21-00 Singapore 048580

Tel: (65) 6222 2311 Fax: (65) 6222 3547

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

DISCHARGE RECEIPT

CLAIM REFERENCE

D20000917MFSH

ACCIDENT DATE

07/02/2020

ACCIDENT LOCATION

1 PEMIMPIN INDUSTRIAL BUILDING

INSURED

COMFORT TRANSPORTATION PTE LTD

INSURED DRIVER

YEO CHUAN FATT

INSURED VEHICLE

SHA 7758B

INVOLVED PARTY

SKE 5151H

SETTLEMENT SUM

\$1,400.00

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: LE MOTOR CAR RENTAL PTE LTD

Signature and Date:

WITNESS : SK SOON

Signature and Date :



聯成汽車維修

SUCCESS UNITED PTE LTD

2 Kaki Bukit Ave 2, #01-33 / #02-29 Kaki Bukit AutoHub Singapore 417921 Tel: 6746 1515 / 6747 1787 Fax: 6748 5015

www.successunited.com.sg

Co. / GST Reg: 200402570G

MS First Capital Insurance Limited

36 Robinson Road #16-01 City House Singapore 068877

Attention: Motor Claim Department

Contact: 65073848 Fax No.: 65073849

Tax Invoice: S2002029

Date : 21/02/2020

Vehicle Num. : SKE5151H Make/Model : M/Benz E250-2010

Chassis/Eng#: WDD2120472A168143/27186030034070

Accident Date: 07/02/2020

Claim No.: DZ0000917MFSH

Reference : Policy No. :

Amount S\$

To provide materials, labour and respray painting.

Lump Sum

1,100.00

Total S\$:

1,100.00

GST @ 7% S\$:

77.00

Amount Due S\$:

1,177.00

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8-

SUCCESS UNITED PTE LTD



50 East Coast Road #01-89 Roxy Square S428769 ROC_201401553/D Office_64405131 Fax_64403150 Enquiry_81888655

VEHICLE LEASE AGREEMENT

VLA: 18-7 199

Date: 08 6 > 018

Updated: 12-May'2018

VEHICLE-HIRER'S PARTICULARS	LEASE DETAILS
Name [as in NRIC]: FOON & SWEE HONG NRIC/Passport: \$1417226 / B DOB: 04-05-1960 License: 11 [] Date Passed: 18-10-1980	I have confirmed to hire the said-vehicle for a lease-term of "weeks/months commencing from 0k - 0b - 2018 with a security deposit of \$\frac{1}{2}\to \frac{1}{2}\to \frac
Company : [] Company Address : S[] Residential Address : BW 466 # 03-335	All *weekly/monthly payments have to be made by *every Thursday / the day of every month; 1500hrs. A penalty charge of \$10.00 daily will be imposed for any delay in payment. The vehicle must be returned to the company by the following Monday if payment is delayed more than 03-days.
Next-Of-Kin: Contact: [1] 81803824 [2] [NOK]	I shall fulfil this vehicle lease to its full term, failing which a compensation amount of \$_255/64 per *week/month and part-thereof balance in the lease shall be orne by me.
Contact: [1] 818()38 24 [2] [NOK] ADDITIONAL DRIVER'S PARTICULARS Name [as in NRIC]: [AN POH CHO]	The completion of this lease is 2 - 03 - 2020, 1000 hrs. After-which, the vehicle shall continue to be rented by me at the same rate with a *07/30-days advance-notice for vehicle-return.
Contact: [1] 93319367 [2] NAME SI PASSED NAME SI PASSED NAME NAME	I have read and agreed to the terms and conditions indicated on both sides of this agreement. I will ensure all necessary payments for this vehicle-lease shall be made promptly. All information provided by me to LE Motor Car Rental Pte Ltd in this agreement is true.
VEHICLE DETAILS Vehicle: Vehicle: MERC Model: E>50	Vehicle-Hirer[s] LE Motor Car Rental Pte Ltd
FRONT FRONT	IMPORTANT 1. The Hirer and the Additional Driver must be between 23 - 70 years of age and hold a valid Singapore or International driving license of at least 02-years. 2. Insurance Excess Amount(s) + applicable GST payable in case of accident: * Section-I: \$2,500.00 * Section-II: \$2,000.00 [Singapore & Malaysia] * Rates may be revised upon Annual Renewal of Fleet Insurance in April 3. In case of accident, the Hirer/Additional Driver shall inform LE Motor Car Rental Pte Ltd immediately. An accident report must be must made within 24 hours. Failure to comply, the Hirer/Additional Driver will have to bear all liability from all parties' claim. Full excess amount(s) has to be paid by Hirer immediately in the event of an accident.
	4. The Owner reserves the right not to provide a replacement vehicle in a case of accident. Any damage to the vehicle will be repaired only at workshops authorised by the Owner. 5. The Hirer shall be responsible for all damages or losses howsoever caused, all traffic violations, fines, penalties imposed on the vehicle for whatsoever reason in respect of or in connection with its use and operation.
REAR (EXE) REAR Remarks:	6. The Hirer also has the responsibility to ensure the radiator water-level in the vehicle is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damages to the engine will be bear by the Hirer. 7. The Hirer agrees that a punctured tyre, empty fuel tank, loss of vehicle key or key locked inside vehicle, does not constitute a breakdown and that in the event the Owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such services at minimum of \$100.00 per trip. The cost of
VEHICLE MOVEMENT	repair/replacement of the damaged tyre shall be paid by the Hirer. 8. Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive odour/stains (eg: cigarette, durian or pets) found upon return of vehicle, the Hirer shall bear the cost of \$350.00 to remove such offensive conditions.
Date-Out Time-Out Mileage Petrol Checked 02 6 008 1500 ms 168 254 1/4 Remarks:	9. All vehicles are supplied with petrol at the point of collection and should be returned with same petrol level likewise. A service charge of \$20.00 on top of a petrol surcharge is payable by the Hirer should the vehicle is not returned with the appropriate petrol level. 10. No refund of early return of vehicle. The Hirer shall be liable for additional charges for any late return at the rate indicated per-hour per-day, inclusive of surcharges where applicable. Any return of vehicle after the indicated timing will be charged as a full day rental.
Date-In Time-In Mileage Petrol Checked	 The Hirer is to ensure that the LTA's Private-Hire-Car Decals (if applicable) displayed on the windscreens are not to be removed/covered/defaced/tampered with at any time. The Hirer will be answerable to LTA for any account of the decals if deemed questionable by the Authority. A fee of \$220.00 / \$550.00 is chargeable to the Hirer if the vehicle is wheel-locked / re-possessed due to delay in rental payments, unauthorised driving and/or sub-renting.
Remarks : Verified by Hirer	13. A fee of \$2,140.00 is chargeable to the Hirer if debt-collection is deployed against the Hirer in a case of Defaulted-Payments / Pre-Mature Termination of Contract. 14. The Dates(in/out) and Times(in/out) indicated on the vehicle movement will be deemed to be the duration of your possession of the vehicle. The same Dates and Times shall be accepted as conclusive evidence and shall not be challenged on any account whatsoever.

Jasper Chua (LKK Auto)

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

Sent: Tuesday, 21 July 2020 3:44 PM **To:** Jasper Chua (LKK Auto)

Cc: Admin A

Subject: RE: <SEEK MANDATE> RE: SURVEY ASSESSMENT - D20000917MFSH/1 // EXPRESS

SETTLEMENT - LKK REF CC4/FCI20002568/Gba3q2

Dear Jasper,

Please offer as per below:

Cost of repair : \$1,177.00

Loss of rental : \$147.42-\$221.13 (\$73.71 x 02-03 days)

Loss of Income: \$100-\$150

Total : \$1,424.42-\$1,548.13

Thank you

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 MS&AD Insurance Group

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: Monday, 20 July 2020 11:20 am

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

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: <SEEK MANDATE> RE: SURVEY ASSESSMENT - D20000917MFSH/1 // EXPRESS

SETTLEMENT - LKK REF CC4/FCI20002568/Gba3q2

Dear Rachel,

Vehicle was on leased for 94 weeks at a weekly rate of \$516.00. Divided by 7 days, the daily rate was \$73.71, to be exact.

Kindly advise if we can proceed to offer and/or further instruction

Thanks

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

Sent: Wednesday, 6 May 2020 11:01 AM **To:** Vic (LKKAuto) < vicalpeh@lkkauto.com>

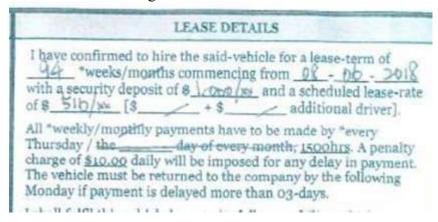
Cc: Admin A <admin-a@lkkauto.com>; Jasper Chua (LKK Auto) <<u>jasperchua@lkkauto.com</u>>

Subject: RE: <SEEK MANDATE> RE: SURVEY ASSESSMENT - D20000917MFSH/1 // EXPRESS

SETTLEMENT - LKK REF CC4/FCI20002568/Gha3

Dear Vic,

This vehicle was being leased for 94 weeks.



Please check with third party how they derive \$75/- per day.

Thank you

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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From: Vic (LKKAuto) < <u>vicalpeh@lkkauto.com</u>>
Sent: Wednesday, 29 April 2020 12:10 pm

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

Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>; Jasper Chua (LKK

Auto) < jasperchua@lkkauto.com>

Subject: RE: <SEEK MANDATE> RE: SURVEY ASSESSMENT - D20000917MFSH/1 // EXPRESS

SETTLEMENT - LKK REF CC4/FCI20002568/Gha3

Dear Rachel.

We refer further to our below email.

Please be informed that the Rental Agreement has been completely filled in.

However, TP repairer mentioned that they are unable to provide a copy of the Rental Invoice (see attached email).

Kindly advise if we can proceed to offer and/or further 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,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



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From: Rachel Wu [mailto:Rachel Wu@msfirstcapital.com.sg]

Sent: Tuesday, 14 April, 2020 6:00 PM

To: Vic (LKKAuto)

Cc: Admin A

Subject: FW: <SEEK MANDATE> RE: SURVEY ASSESSMENT - D20000917MFSH/1 // EXPRESS

SETTLEMENT - LKK REF CC4/FCI20002568/Gha3

Dear Vic.

Please offer as per below:

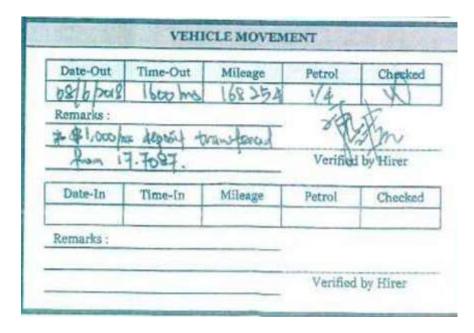
Cost of repair : \$1,177.00

Loss of rental: \$150-\$225 (\$75 x 02-03 days) – Need request for rental invoice

Loss of Income: \$100-\$150

Total : \$1,427.00-\$1,552.00 Please request the rental invoice from third party before offering LOR.

- Also to request third party to complete the rental agreement as is not done.
- Please see below rental agreement image for your attention.



Thank you

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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From: Vic (LKKAuto) < <u>vicalpeh@lkkauto.com</u>>

Sent: Monday, 9 March 2020 11:03 am

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

Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>

Subject: <SEEK MANDATE> RE: SURVEY ASSESSMENT - D20000917MFSH/1 // EXPRESS

SETTLEMENT - LKK REF CC4/FCI20002568/Gha3

Your Ref: D20000917MFSH/1
Our Ref: CC4/FCI20002568/Gha3

Dear Rachel,

ACCIDENT INVOLVING VEHICLES SHA 7758B AND SKE 5151H ON 07/02/2020

We refer further to your below email.

It was reported that Insured vehicle collided to a stationary TP vehicle.

As such, liability is not to our Insured's favour.

We propose to offer to TP repairer "SUCCESS UNITED PTE LTD" as below:

TP CLAIMED	REVISED - TO OFFER		
Cost of Repair (w/gst)	\$ 2,359.89	\$ 1,177.00	
Loss of Rental (\$75 x 3 days)	\$ 225.00	\$ 225.00	
Loss of Income (\$150 x 3 days)	\$ 450.00	\$ 150.00 (\$50 x 3 days)	
TOTAL	\$ 3,034.89	\$ 1,552.00	

Breakdown of days is as follows:

Our surveyor's recommended days to repair	2 days
Weekends / Downtime	1 day
TOTAL	3 days

The above is for your approval and/or further instructions please.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: <u>vicalpeh@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)





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From: Mei Kwan (LKKAuto)

Sent: Sunday, 23 February, 2020 2:48 PM

To: 'Rachel Wu'

Cc: Vic (LKKAuto); Admin A

Subject: RE: SURVEY ASSESSMENT - D20000917MFSH/1 // EXPRESS SETTLEMENT

YOUR REF: D20000917MFSH LKK REF: CC4/FCI20002568/Gha3

Dear Sir / Madam,