

MS FIRST Capital Insurance Limited
36 Robinson Road #16-01
CITY HOUSE
Singapore 068877

Your Insured Veh No. : **SHC185P**
Your Ref :
Our Ref : **GBC3368E**
Date : **01/06/2020**

WITHOUT PREJUDICE

Dear Sir/Madam

**Accident involving SHC185P and GBC3368E
on 12/02/2020 at BOON KENG ROAD.**

Please refer only to the boxes marked (x).

- ☒ We refer to ☒ the above accident
☐ our/your letter dated
- ☒ We have been authorised by the owner of vehicle number **GBC3368E** which was damaged by your insured's motor vehicle number **SHC185P** in the aforesaid accident.
- ☒ We are instructed that the accident was caused by your insured's negligent driving and/or management of the vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expenses, particulars of which are as follows:

Cost of Repair / Insurance Excess	4,868.50
Survey report fees	-
Loss of Use (- days @ \$ - 0 per day)	-
Car Rental Fees	640.00
GIA/LTA search fees	7.45
Total S\$	5,515.95

- ☒ We forward herewith the following relevant supporting documents:-
- ☐ Survey Reports & photographs (To be returned within 7 days on demand)

☒ Final repair bill (Tax Invoice)

☐ Bill/Receipt for the excess

☒ Rental Agreement

☒ Copy of the Insurance Certificate

☒ Copy of NRIC/Driving licence

☒ Copy of LTA/GIA vehicle search

☒ Non-injury motor report form

☒ Letter of Authority
- ☒ Cheque to be made payable to **Messrs SME MOTOR PTE LTD.**
- ☐ Any request for a re-survey of our client's vehicle must be arranged within the 14 days upon receipt of this letter. The re-survey must be conducted at our premises, in the presence of our client.
- ☒ Please note that you should send to us an acknowledgment of receipt of this letter within 07 days of your receipt of this letter.

Yours faithfully,



SME MOTOR PTE LTD

encl:

WE HEREBY ACKNOWLEDGE RECEIPT

PLEASE CHOP AND SIGN Date: _____

LETTER OF AUTHORITY

To: M/s ~~MS First~~ Capital Insurance Limited
Singapore

Accident involving my/our vehicle no. GBC3368E and SPC 185P on 12/02/2020

Along Boon Keng Rd

I/We, World of Wood pte Ltd NRIC No. 2010116160

Of - Singapore -

the registered owner of vehicle no. GBC3368E at the material time of accident, do

hereby authorise **Messrs SME MOTOR PTE LTD** as my/our agent and representative

to correspond in, negotiate and settle, on my/our behalf, my/our claim against you as

owner/operator/insurer of vehicle no. SPC 185P.

I/We also authorise them to accept settlement cheque on my/our behalf. Kindly issue your cheque in favour of "**M/s. SME MOTOR PTE LTD**".

Dated this 76 day of 02 20 20

S. Balakrishnan

Signature of Owner of his/her/their
Duly Authorised Representative



Company's Stamp (For Firm).

DISCHARGE RECEIPT

CLAIM REFERENCE : D20000991MFSH/1
ACCIDENT DATE : 12/02/2020
ACCIDENT LOCATION : ALONG BOON KENG RD TOWARDS KEMPAS RD
INSURED : CITYCAB PTE LTD
INSURED DRIVER : ONG HOR THONG ALOYSIUS
INSURED VEHICLE : SHC 185P
INVOLVED PARTY : GBC 3368E
SETTLEMENT SUM : \$ 5,515.95

Without Prejudice
to any claim for
personal injury

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 : WORLD OF WOOD PTE LTD

Signature and Date :

WITNESS *:



Signature and Date :



05 AUG 2020

06/08/2020

SME Motor Pte Ltd

1 Kaki Bukit Ave 6, #02-15 Autobay@KakiBukit Singapore 417883
TEL: 67476106 (6 lines) FAX: 67442368 Email: service@smemotor.com.sg
GST:201119451E RCB NO:201119451E

M/S : MS FIRST CAPITAL INSURANCE LIMITED
36 ROBINSON ROAD #16-01
CITY HOUSE
Singapore 068877

TEL: 65073848

FAX: 65073849

ATTN: Motor Claim Department

Your Ref No: 19/FC/TP-034(12)

Claim Type: Third Party

Accident Date: 12/02/2020

Claim No: EST0005335

Final No: INV0004604

Date: 31 Mar 2020

Policy No: MA006811

Veh Reg No: GBC3368E

Make/Model: NISSAN CABSTAR

Chasis No: 0

Engine No:

Reg. Date:

Tax Invoice to Vehicle No :GBC3368E

PAGE:1

Description	Quantity	List Price	Amount
		<u>S\$</u>	<u>S\$</u>

As agreed to proceed repair at Lump Sum Repair	S\$ 4,550.00
Less Excess	S\$ 0.00
Amount Before GST	S\$ 4,550.00
Add GST @ 7%	318.50
Total Amount payable	<u>S\$ 4,868.50</u>

TOTAL: SINGAPORE DOLLAR FOUR THOUSAND EIGHT HUNDRED SIXTY EIGHT AND CENTS FIFTY ONLY

For SME Motor Pte Ltd

E. & O. E.

AUTHORISED SIGNATURE

CHIN HUI CAR RENTAL


BLK 7, SIN MING INDUSTRIAL ESTATE, SECTOR C, #01-76,

SINGAPORE 575642. TEL: 6453 4680

REGN. NO.: 53090791K

VEHICLE RENTAL AGREEMENT

NO: 8729



HIRER'S PARTICULAR		Vehicle No: GBC 2102L Mileage Out: 381131						
Hirer: SRINIVASAN BALAMURUGAN / C/O World of Weddings	Make & Model: NISSAN CABSTAR	Auto / Manual Group:						
NRIC / Passport No: 67898066X	Date of Birth: 19-07-86	OUT : Date: 19/2/2020	OUT : Time: 0925hrs					
Address: 35 Tannery Rd #07-05 Tannery Block S(347740)		Replace Veh No:	Mileage Out:					
Driving Licence No: 67898066X	Pass Date: 09-07-19	OUT : Date:	OUT : Time:					
Contact Number: 8338 8460								
DRIVERS PARTICULARS (if different from Hirer)		CHARGES						
Appointed Driver:		Daily 8 @ \$ 80/- per day	640.00					
NRIC / Passport No:	Date of Birth:	Weekly @\$ per week						
Address:		Monthly @\$ per month						
Driving Licence No:	Pass Date:	Hours @\$ per hour						
Contact Number:		Others @\$						
		SUB-TOTAL \$ 640.00						
Terms & Conditions ADDITIONAL S\$3000.00 EXCESS For Hirer / Driver Age 23 years old & below. Age 70 years old & above. Less than Two (2) years Driving Experience. Malaysia Excess (Exclude Towing Fees and Any Charges In Malaysia) - S\$3,500.00		PETROL LEVEL						
		Out	E	1/4	1/2	3/4	F	
		In	E	1/4	1/2	3/4	F	
		TOTAL CHARGES \$ 640.00						
REMARKS		IMPORTANT! FOR SINGAPORE USE ONLY						
		Excess Liability: S\$2,500.00						
		Malaysia Excess (With Prior Consent):						
		Hirer's Signature:  S. Balamurugan / 19/02/2020						
		Addition Driver's Signature:						

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given CHIN HUI CAR RENTAL in connection with this agreement is true.

* IMPORTANT

- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER, AND ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY 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.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY, AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY CHIN HUI CAR RENTAL.
- IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY, IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.

RETURN OF VEHICLE. THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL BE DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO CHIN HUI CAR RENTAL AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	SIGNATURE OF HIRER / DRIVER
26/2/20	1235hrs.			 S. Balamurugan

GBC 3368E (SME)

CHIN HUI CAR RENTAL

REGN. NO.: 53090791K

BLK 7, SIN MING INDUSTRIAL ESTATE, SECTOR C, #01-76, SINGAPORE 575642. TEL: 6453 4680

SRINIVASAN BALAMURUGAN

OFFICIAL RECEIPT

M/s C/O WORLD OF WOOD PTE LTD

No: 273231

35 TANNERY RD, #07-05 TANNERY BLOCK,

SINGAPORE 347740

Date: 28.05.2020

S/No.	Description	Amount
1	RENTAL FEES FOR GBC 2102L VRA NO: 8729	\$ 640.00

SINGAPORE DOLLARS SIX HUNDRED FORTY ONLY

PAYMENT MODE:

CASH -

CHEQUE -


Chin Hui Car Rental

> Back to OneMotoring



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 13 Feb 2020 / 14:39:33

Receipt Date/Time : 13 Feb 2020 / 14:39:33

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200213-001922

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 - SHC185P				
As at 12 Feb 2020/11:20:00				
Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SHC185P			
	Enquiry Fee	7.00	0.49	7.49
	20200213143837003975			
	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				
	xxxxxxxxxxxx8065	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.

Jia Le (LKK Auto)

From: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Sent: Wednesday, 5 August 2020 2:37 PM
To: Jia Le (LKK Auto)
Cc: Admin A
Subject: RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000991MFSH/1 // Our ref: CC4/FCI20002678/Uda3q2 [ACCIDENT INVOLVING SHC185P AND GBC3368E ON 12/02/2020]

Dear Jia Le,

Your approval to negotiate from **\$5,355.95-\$5,515.95**.

- Loss of rental - \$80 x 6-8 days
- To get letter of authorisation

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.

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.

From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>
Sent: Monday, 20 July 2020 9:13 AM
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: SEEK MANDATE ON QUANTUM [Express Settlement via LKK] - D20000991MFSH/1 // Our ref: CC4/FCI20002678/Uda3q2 [ACCIDENT INVOLVING SHC185P AND GBC3368E ON 12/02/2020]

Claim No: D20000991MFSH/1
LKK Ref: CC4/FCI20002678/Uda3q2

Dear Sirs/Madam,

ACCIDENT INVOLVING SHC 185P AND GBC 3368E ON 12/02/2020

We refer to the above matter.

We seek your approval to offer Third Party repairer “ SME MOTOR PTE LTD” at \$5,515.95(all-in).

The summary is as follows:-

	Claimed Amount	Propose Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 13,202.91	\$ 4,868.50	\$ 4,868.50
2. Loss of Rental (8days x \$80)	\$ 640.00	\$ 480.00 (6days x \$80)	\$ 640.00 (8days x \$80)
3. LTA/GIA Search Fee	\$ 7.45	\$ 7.45	\$ 7.45
Total	\$ 13,850.36	\$ 5,355.95	\$ 5,515.95

Surveyor recommended 06 days for repair + 1Sunday + 1PRS = 8days.

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval/instruction.

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256 3561 | email: Jiale@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: Thursday, 4 June 2020 5:58 PM

To: Jia Le (LKK Auto)

Cc: Admin A

Subject: RE: SURVEY ASSESSMENT - D20000991MFSH/1 // EXPRESS SETTLEMENT

Dear Jia Le,

Approval instruction already given to both LKK & workshop on 18.02.2020.

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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We appreciate your kind understanding. Stay safe.**

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From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>
Sent: Thursday, 4 June 2020 9:19 am
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20000991MFSH/1 // EXPRESS SETTLEMENT

Dear Merina,

Based on video footage, we are of the view that the liability is down against us.

Kindly let us have your approval/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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@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: Monday, 1 June 2020 2:45 PM
To: Jia Le (LKK Auto)
Cc: Admin A
Subject: RE: SURVEY ASSESSMENT - D20000991MFSH/1 // EXPRESS SETTLEMENT

Dear Jia Le,

Please find attached the video footage as requested.

This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

The video footage is confidential information. In possessing, using or viewing the CCTV footage, you do not acquire any rights, title or interest in the CCTV footage and undertake to preserve its confidentiality. By downloading, using or viewing the video, you agree that you will not disclose, provide, reproduce, store, transmit or otherwise make available the CCTV footage, in whole or in part, to your client or any third party.

Thank you.

Best Regards,

Merina Chia (Ms)

Motor Claims Department

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From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>
Sent: Monday, 1 June 2020 11:05 am
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20000991MFSH/1 // EXPRESS SETTLEMENT

Dear Merina,

Kindly let us have a copy of video footage for our viewing.

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Mei Kwan (LKKAuto)
Sent: Sunday, 23 February 2020 12:13 PM
To: 'Merina Chia'
Cc: Jia Le (LKK Auto); Admin A
Subject: RE: SURVEY ASSESSMENT - D20000991MFSH/1 // EXPRESS SETTLEMENT

***YOUR REF: D20000991MFSH
LKK REF: CC4/FCI20002678/Uda3***

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle GBC 3368E on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Please take note that the case handler in-charge is Jia Le and she can be contacted at DID: 6749 5792.

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: CWS Motor Claims [<mailto:cwsmotorclaims@msfirstcapital.com.sg>]

Sent: Monday, 17 February 2020 2:10 PM

To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWS Motor Claims; Merina Chia

Subject: PRI: SURVEY ASSESSMENT - D20000991MFSH/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

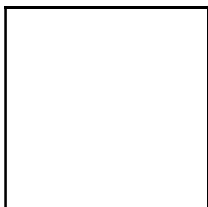
Motor Claims Department

MS First Capital Insurance Limited

Tel : 6507 3848

Fax : 6507 3849

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