



**Kah Motor Co. Sdn. Bhd.**

(A Member of Oriental Holdings Berhad)

15 Ubi Road 4

Singapore 408610

Tel : +65 6841 3838

Fax : +65 6748 0770

www.honda.com.sg

M/s MS First Capital Insurance Ltd  
36 Robinson Road  
#16-01 City House  
Singapore 068877

Date: 06/04/2020

Your ref: Pls Provide

Attn: Motor Claims Department / Asher Sng

Our ref: SMH644X

Dear Sir / Madam,

**THIRD PARTY DIRECT SETTLEMENT**

**ACCIDENT INVOLVING SMH644X AND SHD3606S ON 12.02.20**

We refer to the items(s) marked ( ✓ ) below:

- ( ✓ ) We refer to Your Email dated 20.02.20
- ( ✓ ) We enclose herewith the repair invoice / Third Party Direct Settlement Agreement.
- ( ✓ ) Kindly forward the discharge voucher for our client's signature within 2 weeks via email to cslim@honda.com.sg or faeaz@honda.com.sg
- ( ) We return your discharge voucher duly completed.
- ( ✓ ) Kindly expedite settlement the following:-

Repair Cost	<b>S\$3,677.21</b> Payable To <b>Kah Motor Co Sdn Bhd</b>
Loss of Use	NIL
Rental	<b>S\$428.00</b> Payable To <b>Elijah-James Ke Rushan</b>
LTA Search	NIL
GIA Search	NIL
Other	NIL
- ( ✓ ) Kindly let us have your cheque made in favour of the above mentioned names(s) for our transmission as soon as possible.
- ( ✓ ) Letter of Authority & Rental Invoice

Thank you.

Yours faithfully,

You Po Soon

# LETTER OF AUTHORITY

TO WHOM IT MAY CONCERN

ACCIDENT INVOLVING (OWNER'S VEHICLE NO.) SMH644X

& (THIRD PARTY'S VEHICLE NO.) SHD 36065

ON 12 FEB 2020 ALONG Upper Thomson Rd x Bus Stop 53079

- I hereby authorize Kah Motor Co Sdn Bhd and its agents or any person authorized by Kah Motor to do all or any of the following.
- To submit, resolve and make any claims(s) which I may have against the 3<sup>rd</sup> party insurers.
- To execute, sign discharge voucher / indemnity forms and all necessary documents in connection with and arising out of the above claim

Any payment should be made in favour of my name / Kah Motor Co Sdn Bhd

*Elijah James*

Owner Signature

(Co stamp & authorized signature if it's Co. registered vehicle)

Name : Elijah-James Te Ruckon

NRIC No : S8213302E

Vehicle No : SMH644X

Date : 29 FEB 2020

**DISCHARGE RECEIPT**

WITHOUT PREJUDICE to:

CLAIM REFERENCE : D20001012MFSH  
ACCIDENT DATE : 12/02/2020 Any Personal Injury Claims  
ACCIDENT LOCATION : UPPER THOMSON ROAD NEAR BUS STOP 53079  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : CHONG KUM SENG  
INSURED VEHICLE : SHD 3606S  
INVOLVED PARTY : SMH 644X  
SETTLEMENT SUM : \$ 4,105.21

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 : ELIJAH-JAMES KE RUSHAN

Signature and Date :

*Elijah James*  
19/6/2020

WITNESS : *Lim Chou Siang*

Signature and Date :

19/06/2020



# Service Tax Invoice

## Kah Motor Co. Sdn. Bhd.

(A Member of Oriental Holdings Berhad)

15 Ubi Road 4, SINGAPORE 408610

Ubi Parts Centre

Phone No. : +65 6841 3838 Fax No. :

GST Reg No. M200050223  
Company Ref. No. S60FC1380G

MS FIRST CAPITAL INSURANCE LIMITED  
MOTOR CLAIMS DEPT  
36 ROBINSON ROAD  
#16-01 CITY HOUSE  
SINGAPORE, 068877

Customer Code : CU0129743

Payment Term : 30 Days

Invoice No.	:	SINV-BS20000658
Invoice Date	:	01/04/20
Order No.	:	SVO20012894
Reference	:	
Job Card No.	:	74390
Date/Time Received	:	13/02/20 / 10:51:02 AM
Licence No.	:	SMH644X
Model	:	JAZZ 1.3LXR CVT 19YM
Car Chassis No.	:	JHMGK3850KS200156
Car Engine No.	:	L13B14100040
Mileage	:	16681
Service Advisor	:	YOU PO SOON 1884
Served By	:	PSYOU
Page	:	1

No.	Description	Qty.	UoM	U. Price	Disc %	Amount	7% GST Amount	Incld GST
	TP DIRECT SETTLEMENT (J/NO: 74390 ) OWNER: ELIJAH-JAMES KE RUSHAN OWNER INSURER: TOKIO MARINE INSURANCE ACC DATE: 12-2-2020 SURVEYED BY: MARCUS CHUA DATE: 26/2/2020 REF NO: TP INSURER: MS FIRST CAPITAL INSURANCE LIMITED TP VEH: SHD3606S							
BOSUN	0760 SUNDRIES	1	Hours	20.00		20.00	1.40	21.40
BML01I	EXT- YJ INSPECT FR LIGHTING MECHANISMS & FOCUS HEADLIGHTS.(N)	1	Hours	120.00		120.00	8.40	128.40
BKBH11S	EXT- YJ STRAIGHTEN ALIGN BULKHEAD & WHEELHOUSE EXTENSION INCLUDING FITTINGS ON ATTACHMENT ITEMS.	1	Hours	840.00		840.00	58.80	898.80
BP04R	EXT- YBH SPRAY PAINTING ON REPAIRED OR REPLACED AREAS.(3P)	1	Hours	1,400.00		1,400.00	98.00	1,498.00
76208-T5A-J32	MIRROR ASSY,R.	1	Each	519.70	25	389.77	27.28	417.05
04711-T5A-J50ZZ	FACE,FR.BUMPER	1	Each	517.70	25	388.27	27.18	415.45
91505-TM8-003	CLIP,BUMPER	19	Each	2.30	25	32.77	2.29	35.06
67324-T5A-003	TAPE SETR.FR.DOOR	1	Each	34.50	25	25.87	1.81	27.68
76201-T5A-J31ZB	SKULLCAP,R.	1	Each	53.30	25	39.97	2.80	42.77
BO-WHEEL ALIGN X4	WHEEL ALIGNMENT X4	1	Labor	180.00		180.00	12.60	192.60
<b>Sum Labor</b>						<b>2,380.00</b>	<b>166.60</b>	<b>2,546.60</b>
<b>Sum Item</b>						<b>876.65</b>	<b>61.36</b>	<b>938.01</b>
<b>Sum External Services</b>						<b>180.00</b>	<b>12.60</b>	<b>192.60</b>
<b>Total SGD</b>						<b>3,436.65</b>	<b>240.56</b>	<b>3,677.21</b>
<b>Total Payable (SGD)</b>								<b>3,677.21</b>

Printed by PSYOU on 01 Apr 2020 at 9:37:03 AM

This is a computer generated invoice. No signature is required. Please review your bill and advise us of any errors or omissions.  
Kah Motor reserves the right to deliver a subsequent bill for any charge omitted. GST Amount is calculated from individual line(s).

Payment due upon Payment Terms as stated above. Please make payment strictly in accordance with payment terms.  
Interest will be charged at 2% per month on overdue amounts.

Please give us your feedback by scanning the QR Code using mobile device.



**ELIJAH-JAMES KE RUSHAN**  
35 PUNGGOL FIELD #07-21 SINGAPORE 828818

**Tax Invoice**

Invoice No. : CRINV/20/00411  
Invoice Date : 04 Mar 2020  
Customer No. : \*\*\*\*\*302Z  
Ref :  
Currency : SGD  
Terms : COD  
RA No. : 07846

**Customer Information**

Customer Name : ELIJAH-JAMES KE RUSHAN  
Customer Ref No. : SMH644X

**Car Information**

Registration No. : SLZ8478Z  
Car Model : CITY 1.5 V CVT  
Car Color : LUNAR SILVER  
METALLIC

**Rental Information**

Date/Time Out : 26/02/2020 10:37  
Date/Time Return : 29/02/2020 15:08

Starting Mileage : 17691  
Ending Mileage : 17900  
Mileage Travelled : 209

**Billing Detail**

#	Description	Amt
1	4 Days @ 100.00	400.00

**Remarks:**

UBI/BS - SA: YOU PO SOON

Payment due upon Payment Terms as stated above. Please make payment strictly in accordance with payment terms. Interest will be charged at 2% per month on overdue amounts.

Printed by Chou Siong Lim at 03/04/2020 16:34

Subtotal : S\$ 400.00  
GST 7.0% : S\$ 28.00  
**Total : S\$ 428.00**  
Paid : S\$ 428.00  
Outstanding : S\$ 0.00



**Kah Motor Co. Sdn. Bhd.**  
(A Member of Oriental Holdings Berhad)

Rental & Leasing Department  
370 Ubi Road 3 Singapore 408651  
Tel: +65 6513 0645 | Fax: +65 6841 2611 | www.honda.com.sg  
GST Reg. No. M200050223 Company Reg. No. S60FC1350G

## RENTAL AGREEMENT

**No. 07846**  
Date: 26 Feb 2020

VEHICLE PARTICULAR		PAYMENT	AMOUNT
Vehicle No.	: SLZ8478Z	Day: 4 days x 100.00	400.00
Make	: HONDA	Week	0.00
Model	: CITY 1.5 V CVT	Month	0.00
Out (Date & Time)	: 26 Feb 2020   1037	Add HRS	0.00
In (Date & Time)	: 29 Feb 2020   1508	SUB TOTAL	400.00
<b>HIRER PARTICULAR</b>		GST	28.00
Name	: ELIJAH-JAMES KE RUSHAN	<b>NETT AMOUNT</b>	<b>428.00</b>
Address (Res)	: 35 PUNGGOL FIELD #07-21 SINGAPORE 828818	SECURITY DEPOSIT	0.00
Tel	:	<b>REMARKS</b>	
Name on Credit Card	: ELIJAH JAMES	SA:SOON TPDS MS FIRST CAP.	
Credit Card No.	: XXXX-XXXX-XXXX-6070		
Payment Mode	: Visa		
<b>MAIN DRIVER PARTICULAR</b>		<b>TERMS &amp; CONDITIONS</b>	
Name	: ELIJAH-JAMES KE RUSHAN	<ul style="list-style-type: none"> <li>● Malaysia Drive Surcharge BY: _____           <ul style="list-style-type: none"> <li>○ Normal days \$20/day + 7% GST</li> <li>○ Blackout dates, Eve of PH &amp; PH \$40/day + 7% GST</li> </ul> </li> <li>● Insurance Excess           <ul style="list-style-type: none"> <li>○ S'pore Drive Excess - \$1500 + 7% GST</li> <li>○ Malaysia Drive Excess - \$2500 + 7% GST (Excluding towing &amp; custome fees)</li> </ul> </li> <li>● Vehicle is rented to hirer upon terms and conditions on the front and back of this agreement.</li> <li>● Vehicle is to be driven only by hirer and any additional hirer listed above.</li> <li>● Hirer is responsible for all parking, fines and ERP charges.</li> <li>● Hirer must report all accidents to Kah Motor within 24 hours of occurrence.</li> <li>● Violation of the terms of this agreement makes the hirer responsible for the full loss or damage to the vehicle whether insurance is accepted or not.</li> <li>● Vehicle is strictly for Singapore use, unless covered by insurance for Malaysia use.</li> <li>● Return of rental car beyond the stated duration will incur the following charges:           <ol style="list-style-type: none"> <li>1. Less than or equal to 5 hours, a <b>0.5 day</b> charge will apply</li> <li>2. More than 5 hours, a <b>FULL DAY</b> charge will apply</li> </ol> </li> <li>● Unpaid rental bookings will not be confirmed, and will subsequently be released after 10 mins.</li> <li>● <b>Rental Deposit</b> <ul style="list-style-type: none"> <li>○ A rental deposit will be collected upon confirmation of rental booking.</li> <li>○ Rental deposit &amp; rental fees will be forfeited if cancellation of rental booking is made less than 7 working days from intended start date of rental.</li> <li>○ Rental deposit will be refunded after the end of the rental period.</li> <li>○ Refund process will take approx 2-3 weeks via respective payment mode used at point of initial payment.</li> </ul> </li> </ul>	
Address (Res)	: 35 PUNGGOL FIELD #07-21 SINGAPORE 828818	<b>**Kindly top up the petrol before you return us the rental car. Otherwise, there will be charges added to your final bill. **</b>	
Driving License No.	: S8213302Z		
Passing Date	: 21/04/2003		
Date of Birth	: 26/04/1982		
NRIC/FIN/Passport No	: S8213302Z		
<b>ADDITIONAL DRIVER PARTICULAR</b>			
Name	: TAY KIM BEE		
Address (Res)	: 35 PUNGGOL FIELD #07-21 SINGAPORE 828818		
Driving License No.	: S8222795D		
Passing Date	: 07/02/2004		
Date of Birth	: 17/07/1982		
NRIC/FIN/Passport No	: S8222795D		

I have read and agree to the terms and conditions on both sides of this agreement.  
I authorize Kah Motor Co. Sdn. Bhd. to process a credit card voucher if any for charges under this agreement including any miscellaneous charges.  
All information I have given Kah Motor Co. Sdn. Bhd. in connection with this agreement is true.

Hirer's Signature

Main Driver's Signature  
(if not hirer)

Credit Card Holder's  
Signature (if not hirer)

Rented out by



**[MANDATE REQUEST] Re: EXPRESS SETTLEMENT VIA LKK // Claim No: D20001012MFSH // ACCIDENT INVOLVING SHD 3606S AND SMH 644X ON 12/02/2020**

Karen Tan &lt;karentan@msfirstcapital.com.sg&gt;

Wed 6/3/2020 11:21 AM

To: Asher Sng (LKKAuto) &lt;AsherSng@lkkauto.com&gt;

 6 attachments (1 MB)

LETTER OF DEMAND.pdf; LKK RESURVEY PHOTO 1.pdf; LKK RESURVEY PHOTO.pdf; LKK SURVEY PHOTO.pdf; LKK ADJUSTMENT.pdf; LKK INSPECTION.pdf;

Dear Asher,  
We refer to your email dated 27.05.2020.

You may proceed to settle at \$4,105.21 all-in.

*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

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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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*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 mannaser.*

*We appreciate your kind understanding. Stay safe.*

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**From:** Asher Sng (LKKAuto) <AsherSng@lkkauto.com>**Sent:** Wednesday, 27 May 2020 3:23 pm**To:** Karen Tan <karentan@msfirstcapital.com.sg>**Subject:** [MANDATE REQUEST] Re: EXPRESS SETTLEMENT VIA LKK // Claim No: D20001012MFSH // ACCIDENT INVOLVING SHD 3606S AND SMH 644X ON 12/02/2020

Your ref :D20001012MFSH

Dear Sirs,

**ACCIDENT INVOLVING SHD 3606S (OI) AND SMH 644X (TP) ON 12/02/2020**

We refer to the above matter.

The accident occurred when our insured overtake third party from behind and collided third party vehicle.

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 " **KAH MOTOR CO SDN BERHAD** " at **\$ 4,105.21 (all-in)**.

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The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 5,421.10	\$ 3,677.21
2. Loss of Rental (4days x \$100)(w/GST)	\$ 428.00	\$ 428.00 (4days x \$100)
<b>Total</b>		<b><u>\$ 4,105.21</u></b>

Surveyor recommended 4days 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**

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto: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.**

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**From:** Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>

**Sent:** Wednesday, February 19, 2020 3:44 PM

**To:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Subject:** RE: EXPRESS SETTLEMENT VIA LKK // Claim No: D20001012MFSH // ACCIDENT INVOLVING SHD 3606S AND SMH 644X ON 12/02/2020

Dear Asher,



Thank you for the video footage.  
We can admit liability subject to quantum to be agreed.

*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

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**From:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Sent:** Wednesday, February 19, 2020 3:05 PM

**To:** Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>

**Subject:** EXPRESS SETTLEMENT VIA LKK // Claim No: D20001012MFSH // ACCIDENT INVOLVING SHD 3606S AND SMH 644X ON 12/02/2020

Claim No: D20001012MFSH

LKK Ref: CC4/FCI20002768/ea3

Dear Sir/Madam,

**ACCIDENT INVOLVING SHD 3606S AND SMH 644X ON 12/02/2020**

We refer to the above matter.

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

Liability: 100%

Remark: B:NIL OID OVERTAKE FROM BEHIDE TP AND COLLIDED WITH TP

Kindly let us have your approval on liability.

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108

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