

Date: 12/02/2020

To The Motor Claims Manager

M/s First Capital Insurance Ltd.

Singapore \_\_\_\_\_

Dear Sirs,

ACCIDENT ON 11/02/2020 INVOLVING VEHICLES NOS:

SV8838G AND SH 7736Y

ALONG / AT Road 1 upper Thomson Rd. towards Vishnu before  
Sin Ming Ave.

I/We, Wong Loke Tsai of NRIC NO: S1643259H

Am/are registered owner of motorcar no: SV8838G. I/We, hereby authorise you  
to release all compensation monies pertaining to the above-mentioned accident, directly to my  
repairer, M/s GOH LEE HWA AUTOMOBILE PTE LTD.

I/We, hereby authorise the said repairer, M/s GOH LEE HWA AUTOMOBILE PTE LTD to collect  
all compensation monies due to me from you or any other party, regarding the said accident.

Thank you.

  
Signature

Owner: Wong Loke Tsai

  
Signature

Witness By: Quah Hock Wah

NRIC NO: S1748849/Z

Date : 12/02/2020

**DISCHARGE RECEIPT**

CLAIM REFERENCE : D20001001MFSH/1  
ACCIDENT DATE : 11/02/2020  
ACCIDENT LOCATION : ALONG UPPER THOMSON ROAD TOWARDS YISHUN  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : CHAN FOOK CHOY  
INSURED VEHICLE : SH 7736Y  
INVOLVED PARTY : SV 8838G  
SETTLEMENT SUM : \$ 8,500.00

SIGNED WITHOUT PREJUDICE FOR  
ONLY PROPERTY CLAIM

I/We, the undenoted 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: Wong Toke Tsai

Signature and Date: 11/03/2020

SIGNED WITHOUT PREJUDICE FOR  
ONLY PROPERTY CLAIM

WITNESS :

Quah Hock Wah

Signature and Date: 11/03/2020

REF

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**GOH LEE HWA AUTOMOBILE PTE LTD**

Block 5033 Ang Mo Kio Industrial Park 2

#01-255 Singapore 569536

Tel No: (65) 6482 5168

Fax No. (65) 6482 4452

Co.reg no. 200808259H

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**Tax Invoice: 130220**

**Date: 24.02.2020**

**Wong Loke Tsai**

**245 Balestier Road #05-01**

**Singapore 329929**

**Toyota Wish 1.8 Auto**

**Final Repair Cost for Vehicle Reg. No: SV 8838 G**

Lum Sum Repair

6,800.00

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**Grand Total: 6,800.00 (SGD)**

We shall be glad if you can forward the payment at your early convenience.

Cheque should be crossed and make payable to 'GOH LEE HWA AUTOMOBILE PTE LTD'

*Alfred Quah*

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**GOH LEE HWA AUTOMOBILE PTE LTD**

**TAX INVOICE**

GST REG. NO.: 200106276D

| INVOICE TO.   |
|---|
| WONG LOKE TSAI<br>245<br>BALESTIER ROAD<br>#05-01<br>SINGAPORE 329929 |

| DATE        | INVOICE NO. |
|-------------|-------------|
| 29-Feb-2020 | A 41517     |

| VHA NO. | DUE DATE    | VEH NO.    |
|---------|-------------|------------|
| A 41517 | 29-Feb-2020 | SLR 1935 J |

| DESCRIPTION   | NO. OF DAYS | RATE   | AMOUNT            |
|---|-------------|--------|-------------------|
| RENTAL FROM 13 FEBRUARY 2020 TO 26 FEBRUARY 2020<br>YOUR REF: SV 8838 G | 13          | 120.00 | 1,560.00          |
| GST @ 7%  |             |        | \$109.20          |
| <b>TOTAL</b>  |             |        | <b>\$1,669.20</b> |

All cheques must be made payable to BKW Rent A Car Pte Ltd.  
Please write the vehicle and invoice number on the reserve.

**BKW Rent-A-Car Pte Ltd**

120 Lower Delta Road #02-15 Cendex Centre (S) 169208 Tel: 6738 7777 Fax: 6738 6666

ACRA No: 200106276D GST Reg. No: 20-0106276-D Website: www.bkw.sg

A subsidiary of BKW Automobile Pte Ltd

**bizSAFE**

### VEHICLE HIRING AGREEMENT

#### HIRER'S PARTICULARS

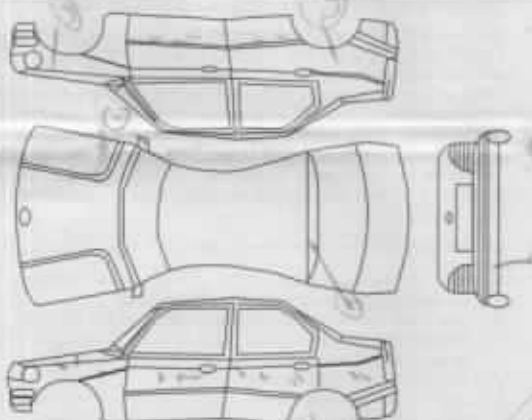
Name (as in IC): *Wong Lake Tsoi*  
 NRIC/Passport No: *[REDACTED]* Date of Birth: *15/2/1964*  
 Address: *245 BAUFESTER ROAD* Age: *42*  
*#05-01* S: *329929*

Name & Address of Employer:

Occupation: *[REDACTED]* Driving Exp: *30/10/1987*  
 Driving Licence No: *[REDACTED]* Passed Date: *30/10/1987*  
 D/L Type: Local/Int'l/Others: *[REDACTED]*

#### DRIVER'S PARTICULARS

Name (as in IC): *[REDACTED]*  
 NRIC/Passport No: *[REDACTED]* Date of Birth: *[REDACTED]*  
 Address: *[REDACTED]* Age: *[REDACTED]*  
 Occupation: *[REDACTED]* Driving Exp: *[REDACTED]* Yrs  
 Driving Licence No: *[REDACTED]* Passed / Expiry Date: *[REDACTED]*  
 D/L Type: Local/Int'l/Others: *[REDACTED]* Contact No: *[REDACTED]*



#### INDICATE:

A - Accidents  
 D - Dents  
 S - Scratches  
 X - Crack

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 been given BKW Rent A Car Pte Ltd in connection with this agreement is true.

#### IMPORTANT

- The Hirer and the authorized driver must be over 23 years of age and under 65 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be borne by the Hirer/the Authorized Driver.
- All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$5 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.
- No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
- Use of the vehicle for illegal purposes (For instance, in connection with theft, drug peddling or trafficking, smuggling) is strictly prohibited.
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with its use or operation.
- The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including

|   |                               |                               |             |
|---|-------------------------------|-------------------------------|-------------|
| Hirer's Own Vehicle No: <i>SV83386</i>                  |                               | Replace Veh No:               |             |
| Loan Vehicle No: <i>SLR1935 J</i>                       |                               | VR No:                        |             |
| Make & Model: <i>H. VEZEL</i>                           |                               | Auto/Manual Group:            |             |
| CHARGES   |                               | \$ cts                        |             |
| Daily   | <i>13</i> day @ \$ <i>120</i> | Per day                       | <i>1560</i> |
| Weekly/Monthly  | week @ \$                     | Per week/Monthly              |             |
| Others  |                               |                               |             |
| CDW/PAI   | @ \$                          | Per day/Monthly               |             |
| Delivery/Collection Svc                                 |                               |                               |             |
| GST <i>7%</i>   |                               | <i>9109 20</i>                |             |
| OR No:  |                               | (A) SUB-TOTAL <i>21669 20</i> |             |
| Petrol Level & Surcharge                                | OUT IN                        | E 1/4 1/2 3/4 F               |             |
| First <i>13</i> km FREE per day                         |                               | GST                           |             |
| Excess mileage is chargeable at <i>120</i> cents per km |                               | TOTAL CHARGES                 |             |

NON WAIVER EXCESS (Subject to GST) \$ *2000*

#### ACCESSORIES CHECK

- ☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge  
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre

Hirer's Signature: *[Signature]*

Additional Driver's Signature: *[Signature]*

SINGAPORE Use Only

| Date Out       | Time Out    | Mileage     | Check By           | Remarks |
|----------------|-------------|-------------|--------------------|---------|
| <i>13/2/20</i> | <i>1700</i> | <i>4193</i> | <i>[Signature]</i> |         |

Hirer's/Driver Signature

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 BKW Rent A Car Pte Ltd And The Same Shall Be Accepted As Conclusive Evidence Of The Same And Shall Not Be Challenged Or Questioned On Any Account Whatsoever. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)"

| Date In        | Time In     | Mileage     | Check By           | Remarks                 |
|----------------|-------------|-------------|--------------------|-------------------------|
| <i>13/2/20</i> | <i>1032</i> | <i>4154</i> | <i>[Signature]</i> | <i>Bill 71w 26/2/20</i> |

Hirer's/Driver Signature

## Jia Le (LKK Auto)

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**From:** Karen Tan <karentan@msfirstcapital.com.sg>  
**Sent:** Tuesday, 10 March 2020 4:53 PM  
**To:** Jia Le (LKK Auto)  
**Subject:** <URGENT> SEEK APPROVAL ON QUANTUM [Express Settlement via LKK] - D20001001MFSH/1 // Our ref: CC4/FCI20002782/Eda3 [ACCIDENT INVOLVING SH7736Y AND SV8838G ON 11/02/2020]  
**Attachments:** LKKInspection.pdf; LKKAdjustment1.pdf; SURVEY PHOTO.pdf; RESURVEY PHOTO.pdf; RESURVEY PHOTO..pdf; LOD.pdf

Dear Jia Le,

Pls see our mandate below.

Please also request for third party's Certificate of Insurance and driving license.

*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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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:** Jia Le (LKK Auto) <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>

**Sent:** Tuesday, March 3, 2020 4:16 PM

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

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE:<URGENT> SEEK APPROVAL ON QUANTUM [Express Settlement via LKK] - D20001001MFSH/1 // Our ref: CC4/FCI20002782/Eda3 [ACCIDENT INVOLVING SH7736Y AND SV8838G ON 11/02/2020]

Claim No: D20001001MFSH/1

LKK Ref: CC4/FCI20002782/Eda3

Dear Sirs/Madam,

**ACCIDENT INVOLVING SH 7736Y AND SV 8838G ON 11/02/2020**

We refer to the above matter.

Insured driver changed lane and resulted accident. Liability not in driver's favour.

We seek your approval to offer Third Party repairer "RICO 60 AUTO SERVICES PTE LTD" at **\$8,476.70(all-in)**.

The summary is as follows:-

|   | Claimed Amount | Proposed Amount                        | Revised Amount                         | MSFCI Mandate  |
|---|----------------|--|--|--|
| 1. Cost of Repair (w/GST)                 | \$ 6,800.00    | \$ 6,800.00                            | \$ 6,800.00                            | \$ 6,800.00  |
| 2. Loss of Rental (13days x \$120)(w/GST) | \$ 1,669.20    | \$ 1,412.40<br>(11days x \$120)(w/GST) | \$ 1,669.20<br>(13days x \$120)(w/GST) | \$1,177 to \$ 1,669.20 (11 – 13 days x \$100 - \$120)(w/GST) |
| 3. Loss of Use (3days x \$60)             | \$ 180.00      | \$ -                                   | \$ -                                   | \$50.00 to \$60.00 (\$50-60 x 1 day)                         |
| 4. LTA/GIA Search Fee                     | \$ 7.50        | \$ 7.50                                | \$ 7.50                                | Subject to proof with receipt up to \$7.49                   |
| Total                                     | \$ 8,656.70    | \$ 8,219.90                            | \$ 8,476.70                            | \$ 8,027.00 to 8,536.69                                      |

Surveyor recommended 11 days for repair + 1Sunday + 1PRS = 13days.

Enclosed here with all the relevant documents for your perusal.

**Kindly let us have your approval/instruction.**

Best Regards,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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

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

**Sent:** Tuesday, 25 February 2020 10:22 AM

**To:** Jia Le (LKK Auto)

**Cc:** Admin A

**Subject:** PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20001001MFSH/1 // Our ref: CC4/FCI20002782/Eda3 [ACCIDENT INVOLVING SH7736Y AND SV8838G ON 11/02/2020]

Dear Jia Le,

Liability is 100%. 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

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**From:** Jia Le (LKK Auto) <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>  
**Sent:** Monday, February 24, 2020 10:08 AM  
**To:** Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20001001MFSH/1 // Our ref: CC4/FCI20002782/Eda3 [ACCIDENT INVOLVING SH7736Y AND SV8838G ON 11/02/2020]

Claim No: D20001001MFSH/1  
LKK Ref: CC4/FCI20002782/Eda3

Dear Sirs/Madam,

**ACCIDENT INVOLVING SH 7736Y AND SV 8838G ON 11/02/2020**

We refer to the above matter.

Liability: 100%

Remarks: Insured driver changed lane and resulted accident. Third Party did not have the video footage but they provide the scene photo to us.

Kindly let us have your approval on liability.

Best Regards,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | 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 2:03 PM  
**To:** 'Karen Tan'  
**Cc:** Jia Le (LKK Auto); Admin A  
**Subject:** RE: SURVEY ASSESSMENT - D20001001MFSH/1 // EXPRESS SETTLEMENT

**YOUR REF: D20001001MFSH**  
**LKK REF: CC4/FCI20002782/Eda3**

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle SV 8838G 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](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

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**From:** CWS Motor Claims <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>

**Sent:** Friday, 14 February, 2020 2:58 PM

**To:** [ASSIGNMENTS@LKKAUTO.COM](mailto:ASSIGNMENTS@LKKAUTO.COM)

**Cc:** CWS Motor Claims <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>; Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>

**Subject:** PRI: SURVEY ASSESSMENT - D20001001MFSH/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

**PS: This is a system generated mail. Please do not reply to this mail.**