



Wah Hong Motors & Credit Pte Ltd

42 Toh Guan Road East #01-79 Enterprise Hub Singapore 608583

Email : motor@wahhong.sg

Co Reg No : 199806235M

GST Reg No : 199806235M

Our Ref: WH0244

Date: 10/03/2020

WITHOUT PREJUDICE

ATTENTION: MOTOR CLAIMS DEPT

MS First Capital Insurance Limited

36, Robinson Road, #16-01 City House Singapore 068877

CLAIMANT : CAR OWNER

ACCIDENT INVOLVING GBF8904J AND SH8118A ALONG JURONG EAST CENTRAL EXIT TO EXIT JURONG TOWN HALL ON 17/02/2020 @ 1300HRS.

We are instructed by SMP Transportation & Services to claim damages against your insured in connection with a road accident on involving our client's motor registration number GBF8904J and motor vehicle registration number SH8118A driven by you or your authorised driver at the material time.

We are instructed that your negligent driving and/ or management of your vehicle caused the accident. As a result of the accident, our client's vehicle was damaged and our client was put to loss and expense, particulars of which are as follows;

1) Cost of Repair after surveyor final estimate	\$ 1,400.00
2) Search Fee	\$ 7.45
3) Cost of Rental (Includes loss of PRS and loss of Sun & PHs) (8 days x \$120)	\$ 481.50
Total Amount (SGD\$)	\$1,888.95
S/N1 & S/N2 Add 7% GST (SGD\$)	\$98.52
Net Amount (SGD\$)	<u>\$1,987.47</u>

A copy of each of the following supporting documents is enclosed:

- 1) LOD
- 2) Repairer's Invoice
- 3) Search Fee
- 4) Rental Invoice
- 5) Letter of Authorization
- 6) Discharge Voucher
- 7) Rental Agreement

Please note that if you are insured and wish to claim under your insurance policy, you should immediately pass this letter to your insurer.

Please note that you or your insurer should send to us an acknowledgement of receipt of this letter within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence claims against you without further notice to you or your insurer.

Please note that if you have a counterclaim against our client arising out of accident, you are also required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents within **8 weeks** of your receipt of this letter.

For any further enquiry, kindly contact us via email to motor@wahhong.sg or call Melvin Wee at **8778 3338** directly.

Yours Faithfully,



Melvin Wee

Wah Hong Motors & Credit Pte Ltd

Manager

LETTER OF AUTHORITY & INDEMNITY

To : Wah Hong Motors & Credit Pte Ltd

ACCIDENT INVOLVING VEHICLE NO. GBF 8904J AND 8H 8118A AT
JURONG EAST CENTRAL EXIT TO EXIT JURONG WEST HALL ON 17/02/20

1. I/We, the owner of vehicle no. GBF 8904J hereby instruct and authorize you to commence repairs to the said vehicle. I/We clearly understand that the Manufacturer's Normal Warranty maybe void due to the accident repair done at your workshop.
2. You are further authorized to appoint solicitors on my/our behalf and give the solicitors full instructions as if the appointment is made and instructions are given by me/us with respect to the conduct of my/our claim against the third party driver and/or his insurers including if necessary, to commence legal proceedings in Court in my/our name against the third party.
3. You have my/our full authority to negotiate a settlement with the third party and/or his insurers on such terms as you deem fit or to instruct my/our solicitors as per paragraph 2 to do the same. Upon settlement of my claim, you are authorized to sign any Discharge Voucher or any document to confirm my acceptance of the settlement as full and final discharge of my claim, on my behalf.
4. Upon resolving my/our claim, you are authorized to agree with my/our solicitors on the amount of their professional costs and disbursements of acting for me/us and to receive payment of the balance of the settlement sum on my/our behalf directly into your account.
5. In the event that I/we am/are required to attend at my/our solicitors' office or to attend Court in connection with my/our claim, I/we shall render full co-operation.
6. In the event that my/our claim against the third party and/or his insurers is not successful or cannot be proceeded with, I/we authorize you to make a claim against my/our own insurers for the cost of repairs and any other losses recoverable under my/our policy of insurance. In this respect, I/we understand and accept that the excess amount applicable under the policy of insurance shall be borne by me/us. I/We shall also be personally liable to bear all Legal Costs incurred by you in claiming back for the repair costs by your Solicitors.
7. If for whatever reason, my/our insurer(s) or the third party insurer(s) reject my/our claim for indemnity for the cost of repairs and/or any losses recoverable under the policy of insurance or make an offer to pay less than the amount claimed by you, I/we agree and undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred on my/our behalf or to pay you the difference in amount, as the case may be.
8. ***I/We hereby confirm I/we have read and understand the contents of this document and the same. I/We acknowledge receipt of a copy of the same.***

Dated this 17th day of February 20 20



Policyholder's Signature

Name : SMP TRANSPORTATION &

NRIC No: 889123

Contact No: 5xxx2464

Driver's Signature (if driver is not the policyholder)

Name : LAM SUBI PEOW

NRIC No: 8xxxx6705

Contact No: 98763197

Witness's Signature

Name : Jenny Ng

NRIC No: 8xxxx2175

Contact No: 87783255

DISCHARGE RECEIPT

CLAIM REFERENCE : D20001075MFSH
ACCIDENT DATE : 17/02/2020
ACCIDENT LOCATION : JURONG EAST CENTRAL EXIT TO EXIT JURONG TOWN HALL
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : SO SENG POH (SU CHENG BAO)
INSURED VEHICLE : SH 8118A
INVOLVED PARTY : GBF 8904J
SETTLEMENT SUM : \$1,986.95

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 : SMP TRANSPORTATION & SERVICES

Signature and Date :



WITNESS :



Jimmy Ng

Signature and Date :

19/8/2020

**Wah Hong Motors & Credit Pte Ltd**

Enterprise Hub

42 Toh Guan Road East #01-79

Singapore (608583)

E: motor@wahhong.sg

T: 6773 7377

Co Reg No: 199806235M

GST Registration No: 199806235M

TAX INVOICE

Invoice No.: WH0244

Date: 26/02/2020

BILLING DETAILS	
BILL TO	MS First Capital Insurance Limited
NAME	SMP TRANSPORTATION & SERVICES
VEHICLE NUMBER	GBF8904J
MAKE & MODEL	TOYOTA DYNA 1.5T 3.0
NRIC/FIN	5XXXX246W
ADDRESS	BLK 154 ANG MO KIO AVENUE 5 #07-3100 SINGAPORE 560154
DRIVER	LAM SUET PEOW
TEL	98763197

S/N	DATE	DESCRIPTION	AMOUNT (\$)
1	1001	To supply and replace parts, labour charges for repair, panel beating, welding and respary painting.	\$1,400.00

PAYMENT :	Total Amount (SGD\$)	\$1,400.00
	Add 7% GST (SGD\$)	\$98.00
	Net Amount (SGD\$)	\$1,498.00

Please Note:

- Goods sold are not returnable.

Kindly make cheque payable to

"Wah Hong Motors & Credit Pte Ltd" OCBC AC No.: 687760983001



This is a computer generated document, no signature is required.

MK Vehicle Rental Pte Ltd

48 Toh Guan Road East #04-124 Enterprise Hub Singapore 608586

Tel: 6763 6363 | Fax: 6763 0919

Website: www.mkvehicle.com.sg | Email: rental@mkvehicle.com.sg

GST No. 200819177M | Reg No.: 200819177M

REVISED 09 MAR 2020

WAH HONG MOTORS & CREDIT PTE LTD

38 TOH GUAN ROAD EAST #01-57

ENTERPRISE HUB

SINGAPORE 608581

Tel: 6515 5988 Fax: 68966321

Rental Tax Invoice

Inv No. : INV20030297

Date : 05 Mar 2020

Ref :

Currency : SGD

Terms : COD

RA No. : RA20030076

Veh No. : GBB607R

#	Rental Period	Rate	Disc	Amt
1	Rental (02/03/2020 14:53 to 05/03/2020 18:00)	450.00	0.00	450.00

This is computer generated document.

Subtotal : S\$ 450.00

GST 7.0% : S\$ 31.50

Total : S\$ 481.50

For **MK Vehicle Rental Pte Ltd**



(Authorised Signature)

MK Vehicle Rental Pte Ltd

48 Toh Guan Road East #04-124 Enterprise Hub Singapore 608586
Tel: 6763 6363 | Fax: 6763 0919
Website: www.mkvehicle.com.sg | Email: rental@mkvehicle.com.sg
GST No. 200819177M | Reg No.: 200819177M

Rental Agreement No. RA20030076

Veh Reg No.: GBB607R

Date: 02/03/2020

PARTICULARS	HIRER	DRIVER	PARTICULARS	AMOUNT S\$
Name	SMP TRANSPORTATION & SERVICES	LAM SUET PEOW	HOURS @ 0.00	0.00
Address	154 ANG MO KIO AVE 5 #07-3100 SINGAPORE 560154		3 DAYS @ 150.00	450.00
Tel. No.	87783555	98763179	WEEKS @ 540.00	0.00
Nationality / Co. Reg. No.	52924246W	SINGAPOREAN	MONTH @ 1,500.00	0.00
Passport / NRIC No.		S16866701	OVERDATE CHARGE PER DAY @ 90.00	0.00
Date Of Birth		07/07/1965	250KM / DAYS OVERMILEAGE CHARGE @ 0.15	0.00
Driving License No.		S16866701	Collision Damage	
Passing Date			Petrol / Diesel	
Class Of Licensed		CLASS 4	Repair	
Purpose Of Use	TRANSPORT	Remarks (If Any)	GST 7.00 %	31.50
Vehicle Type (Internal)	10ft Lorry (Box) - E4/5		Total	481.50
Agreed Period	3 DAYS		Deposits	0.00
Date & Time Out	02/03/2020 14:53		Rental Payment	
Date & Time In			Balance Payable / Refundable	
			Refund / Received Cash / Cheque No.	

- MK Vehicle Rental Pte Ltd shall not be responsible for any loss or expenses its vehicle breaks down mechanically or accidentally.
- Vehicle must be returned in a clean condition or min \$30.00 will be charged for maintenance.
- Hirer shall be responsible for any losses and expenses if vehicle is towed back after expiration of the agreed period and a \$300.00 towing fee will be charge.
- Please check water & engine oil daily.
- At all time the vehicle found without sufficient oil and radiator water, the deposit will be forfeited and hirer had to pay the full amount for cost of repair and loss of used
- Vehicle shall be operated by the hirer and authorised driver named above.
- Hirer and his authorised driver jointly and severally declare that the vehicle will not be used for any unlawful purpose ie (smuggling cigarettes) which will result in its forfeiture by the relevant authorities. When this happens the hirer guarantor and his authorised driver will pay to MK Vehicle Rental Pte Ltd the full value of the vehicle at the time of the loss including all hire charges and expenses payable to MK Vehicle Rental Pte Ltd
- It is essential that the vehicle be returned to us not later than the date and time stated above. On the expiration of that period all third party or the insurance cover ceases to be effective. The rented vehicle shall be considered lost or stolen if it is not returned within twenty-four(24) hours after the expiry date and time.

Insurance Coverage : TPO

- Compulsory Insurance Claim Excess of Section 2: S\$ 3,000.00
- All driver's age must be 26 to 66 with driving experience 2 years and above.
- Additional Insurance Excess of S\$ 6,000.00 for Section 2 will be imposed for work permit & S Pass holder; Young & inexperience driver aged between 21 to 26 years old and/or with driving experience less than 2 years. Vehicle driven outside Singapore; drivers aged between 66 to 70 & with more than 2 year Driving Experience.
- Declined drivers: Driver with less than 1 year driving experience; aged 20 years old and below; aged 70 years old and above
- Excess Amount: Hirer to make full on the accident reporting date Hirer. Gurantor and Driver shall take full responsible for any third party claim and loss of used for any invalid driving experience or age.
- The insurance is not covered if the hirer/driver did not report any accident within 24 Hours or insurance excess is not made to MK Vehicle Rental Pte Ltd within 7 days.

Hirer's Signature
Name: SMP
NRIC: _____

Driver's Signature
Name: LAM SUET PEOW
NRIC: S168 66901

Guarantor's Signature
Name: WAH HONG MOTORS & CREDIT PTE LTD
NRIC: _____
Address: 48 TOH GUAN RD #01-79
Contact: _____

I/We declare that the above information are true, I/We have read the terms and conditions herein and those attached to the reverse page of this agreement and agree to them. We are not bankruptcy.

> Back to OneMotoring



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

WH0244

Print Date/Time : 19 Feb 2020 / 09:59:15

Receipt Date/Time : 19 Feb 2020 / 09:59:15

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200219-000710

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - SH8118A				
As at 17 Feb 2020/13:00:00				
Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SH8118A Enquiry Fee 20200219094957410668	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				
	xxxxxxxxxxxx7291	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.

Save as PDF

OK →

Print Receipt

RE: [MANDATE REQUEST] Re: SURVEY ASSESSMENT - D20001075MFSH/1 /SH8118A / EXPRESS SETTLEMENT. DOA 17-02-2020

Rachel Wu <RachelWu@msfirstcapital.com.sg>

Tue 4/14/2020 3:36 PM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Dear Asher,

Please proceed with your recommendation amount of **\$1,986.95**.

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: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Sent: Monday, 13 April 2020 4:37 pm

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

Subject: [MANDATE REQUEST] Re: SURVEY ASSESSMENT - D20001075MFSH/1 /SH8118A / EXPRESS SETTLEMENT. DOA 17-02-2020

Your ref : **D-20094922MFSH/1**

Our ref : CC4/FCI20003077/R1ea3q2

Dear Sirs,

ACCIDENT INVOLVING SH 8118A (OI) AND GBF 8904J (TP) ON 17/02/2020

We refer to the above matter.

The accident occurred when our insured rear ended 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 " **WAH HONG & CREDIT PTE LTD** " at **\$ 1,986.95 (all-in)**.

-

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 3,333.05	\$ 1,498.00
2. Loss of Rental (3days x \$150)(w/GST)	\$ 481.50	\$ 481.50 (3days x \$150)
3. LTA Search Fee	\$ 7.45	\$ 7.45
Total		\$ <u>1,986.95</u>

Surveyor recommended 3days 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 | 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.

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

Sent: Tuesday, March 10, 2020 4:59 PM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D20001075MFSH/1 /SH8118A / EXPRESS SETTLEMENT. DOA 17-02-2020

Dear Mei Kwan,

Please proceed for express settlement.

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: Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>
Sent: Tuesday, March 3, 2020 8:24 PM
To: Rachel Wu <RachelWu@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20001075MFSH/1 // EXPRESS SETTLEMENT

YOUR REF: D20001075MFSH
LKK REF: CC4/FCI20003077/R1ea3

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle GBF 8904J 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 Asher and she can be contacted at DID: 6841 6051.

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: Admin-D (LKKAUTO) <admin-d@lkkauto.com>
Sent: Friday, 21 February, 2020 4:39 PM
To: 'CWS Motor Claims' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Cc: 'Rachel Wu' <RachelWu@msfirstcapital.com.sg>
Subject: RE: SURVEY ASSESSMENT - D20001075MFSH/1

Dear Sir/Madam,

Thank you for the assignment.

Please be informed that vehicle currently not in the workshop, repairer will arrange.

Best Regards,
Summer Lee | Admin
LKK Auto Consultants Pte Ltd
Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>
Sent: Friday, 21 February, 2020 4:35 PM
To: ASSIGNMENTS@LKKAUTO.COM
Cc: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>; Rachel Wu <RachelWu@msfirstcapital.com.sg>
Subject: PRI: SURVEY ASSESSMENT - D20001075MFSH/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.