



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: **WH0249**
Date: 16/04/2020

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 SKA6972U AND SHC7320U ALONG MEDIACORP NEW CAMPUS ON 21/01/2020 @ 1550HRS.

We are instructed by Andrew Chen Zhiwen to claim damages against your insured in connection with a road accident on involving our client's motor registration number SKA6972U and motor vehicle registration number SHC7320U 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	\$ 350.00
2) Search Fee	\$ 7.45
3) Cost of Rental (Includes loss of PRS and loss of Sun & PHs) (8 days x \$120)	\$ 960.00
Total Amount (SGD\$)	\$1,317.45
S/N1 Add 7% GST (SGD\$)	\$24.50
Net Amount (SGD\$)	\$1,341.95

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.



Melvin Wee

Wah Hong Motors & Credit Pte Ltd
Manager

LETTER OF AUTHORITY & INDEMNITY

To : Wah Hong Motors & Credit Pte Ltd

ACCIDENT INVOLVING VEHICLE NO. SKA 6972U AND S4C 7320U AT
MEOWGAP NEW CAMPAW ON 21/01/2020.

1. I/We, the owner of vehicle no. SKA 6972U hereby instruct and authorize you to commence repairs to the said vehicle. I/We clearly understand that the Manufacturer's Normal Warranty may be 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 22nd day of January 20 20.



Policyholder's Signature

Name : ANDREW CHEE ZHI KEM

NRIC No: 8XXXX096A

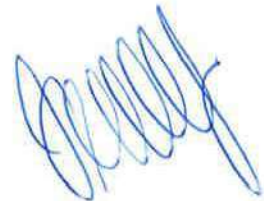
Contact No : 91816873

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

Name :

NRIC No:

Contact No :



Witness's Signature

Name : Jenny Ng

NRIC No: 8XXXX067B

Contact No : 87783555

DISCHARGE RECEIPT

CLAIM REFERENCE : D20001053MFSH
ACCIDENT DATE : 21/01/2020
ACCIDENT LOCATION : MEDIACORP NEW CAMPUS
INSURED : CITYCAB PTE LTD
INSURED DRIVER : CHEW TICK HOCK
INSURED VEHICLE : SHC 7320U
INVOLVED PARTY : SKA 6972U
SETTLEMENT SUM : \$600.00

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 : ANDREW CHEN ZHIWEN

Signature and Date :



18/9/2020

WITNESS :



Signature and Date :



18/9/2020

**Wah Hong Motors & Credit Pte Ltd**

Enterprise Hub

38 Toh Guan Road East #01-57

Singapore (608581)

E: motor@wahhong.sg

T: 6773 7377

Co Reg No: 199806235M

GST Registration No: 199806235M

TAX INVOICE

Invoice No.: WH0249

Date: 26/02/2020

BILLING DETAILS	
BILL TO	MS First Capital Insurance Limited
NAME	ANDREW CHEN ZHIWEN
VEHICLE NUMBER	SKA6972U
MAKE & MODEL	MITSUBISHI ASX-2.0
NRIC/FIN	SXXXX096A
ADDRESS	BLK 60 TOH TUCK ROAD #03-04 SINGAPORE 596723
DRIVER	CHENG LEE MEE
TEL	91816873

S/N	DATE	DESCRIPTION	AMOUNT (\$)
1	1001	To supply and replace parts, labour charges for repair, panel beating, welding and respary painting.	\$350.00

PAYMENT :

Total Amount (SGD\$)	\$350.00
Add 7% GST (SGD\$)	\$24.50
Net Amount (SGD\$)	\$374.50

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.

AMA RENTAL PTE LTD

36 Toh Guan Road East #01-36 Enterprise Hub Singapore 608580

Email : ama.carrental@gmail.com

(201708966M)

Invoice No.: AMA0555

Date: 24/02/2020

Terms: C.O.D

HIRER DETAILS	
NAME	ANDREW CHEN ZHIWEN
CAR PLATE NO.	SKA6972U
MAKE & MODEL	MITSUBISHI ASX 2.0 (A)
ADDRESS	BLK 60 TOH TUCK ROAD #03-04 596723
DRIVER	CHENG LEE MEE
TEL	81633820
ATTENTION:	WAH HONG MOTORS & CREDIT PTE LTD
EMAIL:	MOTOR@ WAHHONG.SG

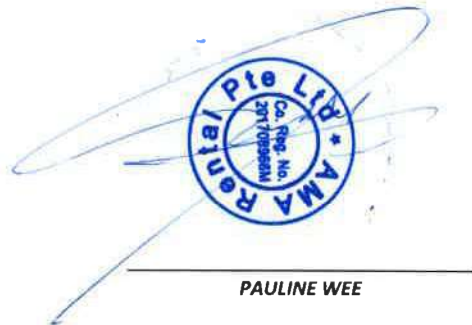
S/N	DESCRIPTION	NO. OF DAYS	PER DAY (\$)	AMOUNT \$ (SGD)
1	RENTAL OF TOYOTA VIOS 1.5 Car Plate No.: SMR2512C Period of 24/02/2020 - 02/03/2020	8	\$120.00	\$960.00
Subtotal				\$960.00
Amount Paid (\$)				\$960.00
Balance Due				\$0.00

Cheque Payment should be crossed and issued in favour of

AMA RENTAL PTE LTD

No Receipt will be issued.

Thank you for your patronage.



PAULINE WEE

This Vehicle Leasing Agreement is made between AMA RENTAL PTE LTD ("Owner") AND

Mr/Ms. ANDREW CHEN ZHIWEN ("HIRER") of NRIC/FIN SXXXX096A

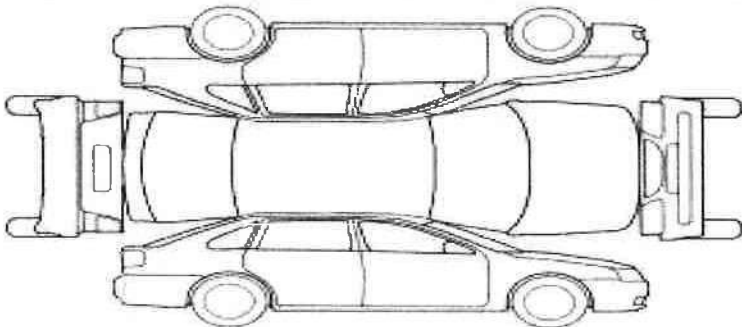


With Registered Address APT BLK 60 TOH TUCK ROAD #03-04 SINGAPORE 596723

Contact Number 91816873

The Agreed leasing date is from 24 / 2 / 2020 to 2 / 3 / 2020

Total leasing rates agreed at S\$ 120 per day Total Leasing 8 (Days) / Weeks / Months

Vehicle Inspection and Remarks

		Vehicle No.	<u>SMR2512C</u>
		Make & Model	<u>TOYOTA VIOS 1.5</u>
		Vehicle COLLECTION	
		Mileage	
		Date	<u>24 / 2 / 2020</u>
		Time	<u>9 / 30</u> (AM/PM)
		Fuel Level:	 <u>[Signature]</u> SIGNATURE / HIRER
REMINDER: The Hirer shall pay for the cost of petrol during the period of hiring PROVIDED ALWAYS that the Hirer having taken delivery of the said vehicle with petrol shall return it likewise, failing which the Owner shall be entitled to refill the tank and the cost thereof shall be recoverable from the Hirer. (Charges \$30 - \$300).		Vehicle RETURNED	
All vehicles are supplied with petrol and should be returned with petrol level likewise. There will be NO REFUND for excess petrol.		Date	<u>2 / 3 / 2020</u>
ADDITIONAL DRIVER/NAME		Time	<u>11 / 45</u> (AM/PM)
NRIC/FIN		Fuel Level:	 <u>[Signature]</u> SIGNATURE / HIRER
NATIONALITY			
CONTACT NUMBER			
TOTAL RENTAL COST S\$			
DEPOSIT S\$		DATE OF DEPOSIT PAID: / /	
TOTAL RECEIVED S\$		REFUND:	

HIRER TO PROVIDE ORIGINAL NRIC/FIN AND DRIVER LICENSE INCLUDING THAT OF ADDITIONAL DRIVER FOR PHOTOCOPYING AS PROOF.

IN THE EVENT OF HIT-AND-RUN /ILLEGAL SUB-LETTING/FAILURE TO RETURN OF HIRER VEHICLE PER THIS AGREEMENT.

A MANDATORY PENTALTY OF (MINIMUM) S\$5000 WILL BE IMPOSED ON THE HIRER.

A charge of \$200 is applicable if the DECAL is damaged or removed from the said vehicle mentioned above during the rental period.

You are responsible for all fines, penalties and tolls levied against the Vehicle during the Rental Period.

The Hirer and the authorized driver must be over 23 years of age and under 65 years and be holding valid driving licenses for at least 2 years.

Failure to observe stipulation may return all damage costs to be borne by the Hirer.

I hereby give my consent to AMA RENTAL PTE LTD:

- The collection, use and disclosure of my Personal Data by the Company for the purpose.
- The disclosure of my parties in order to comply with legal obligations or industry requirements.

This includes disclosures to legal, regulatory, governmental, tax and law enforcement authorities.

I acknowledge that in my use of the vehicle, the Company may need to disclose or share my Personal Data with third parties for the Purpose.

The Company's collection, use and disclosure of Personal Data in connection with the Project shall be governed by the Personal Data Protection Act.

[Signature]
SIGNATURE/HIRER

[Stamp]
SIGNED OF BEHALF OF AMA Rental Pte Ltd

By signing this agreement the hirer confirms had read the Terms and Conditions for leasing and of giving his/her unconditional approval to the Terms and Conditions for leasing stated on this and the back of this page.

**** REPLACEMENT FOR ACCIDENT / REPAIR CAR / PRIVATE SETTLEMENT SKA6972U MITSUBISHI ASX 2.0**

> Back to OneMotoring



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

UC 36

Print Date/Time : 17 Feb 2020 / 14:24:45

Receipt Date/Time : 17 Feb 2020 / 14:24:45

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200217-002036

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 - SHC7320U

As at 21 Jan 2020/15:50:00

Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED

1 Insurance Enquiry - SHC7320U

Enquiry Fee

20200217142347341432

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.

Jasper Chua (LKK Auto)

From: Eric Woo <EricWoo@msfirstcapital.com.sg>
Sent: Thursday, 27 August 2020 3:10 PM
To: Jasper Chua (LKK Auto)
Cc: Admin A
Subject: FW: SURVEY ASSESSMENT - D20001053MFSH/1 // EXPRESS SETTLEMENT / Preliminary Advice.pdf; TP ESTIMATE - MARKED.pdf / LKK REF : CC4/FCI20003235/R1ba3q2
Attachments: 1 LKK INSPECTION REPORT.pdf; 2 LKK ADJUSTMENT REPORT.pdf; 3 LKK INSPECTION PHOTOS.pdf; 4 LKK REINSPECTION PHOTOS.pdf; TP_LOD.pdf

Without Prejudice


Dear Jasper,

You have our mandate to settle as follow:

COR : \$374.50
LOR : \$240 - \$360
LTA : \$7.45
To offer : \$621.95 - \$741.95

Thank you.

Eric Woo
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email:
EricWoo@msfirstcapital.com.sg | Company Regn. No. 195000106C
A Member of  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.

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: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>
Sent: Monday, August 24, 2020 9:24 AM
To: Eric Woo <EricWoo@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Motor Claims <MotorClaims@msfirstcapital.com.sg>
Subject: RE: SURVEY ASSESSMENT - D20001053MFSH/1 // EXPRESS SETTLEMENT / Preliminary Advice.pdf; TP ESTIMATE - MARKED.pdf / LKK REF : CC4/FCI20003235/R1ba3q2

Dear Sir/Mdm,

We refer to the subject matter.

It was reported that passengers from insured's vehicle open door and hit third party vehicle.

Summary to offer to repairer **WAH HONG & CREDIT PTE LTD** is as follows:

TP CLAIMED		REVISED -TO OFFER
Cost of Repair (w/gst)	\$ 4,411.61	\$ 374.50
Loss of Rental (\$120.00 x 8 days)	\$ 960.00	\$ 600.00
LTA Search Fee	\$ 7.45	\$ 7.45
Proposed Total	\$ 5,379.06	\$ 981.95

(\$120.00 x 5 days)

Breakdown of days is as follows:

Recommended days	2
Weekends / Downtime	3
CLAIM DAYS	5

For your approval and/or further instruction please.

Thank you.

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: Eric Woo <EricWoo@msfirstcapital.com.sg>

Sent: Friday, 21 August 2020 2:49 PM

To: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>

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

Subject: RE: SURVEY ASSESSMENT - D20001053MFSH/1 // EXPRESS SETTLEMENT / Preliminary Advice.pdf; TP ESTIMATE - MARKED.pdf

Without Prejudice

Dear Jasper,

As spoken, there is no need to interview driver.

Please let us have your recommendation for this case soonest possible.

Thank you.

Eric Woo

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email:

EricWoo@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.

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