辉陽汽車有限公司 HUI YANG MOTOR PTE. LTD.

Contact Add: SIN MING AUTOCARE Blk 176 Sin Ming Drive #04-02 Singapore 575721 Tel: 64515752 (2 Lines) . Fax: 64514658 GST Reg No. 201629438M

Date: 21/04/2020

MS First Capital Insurance Ltd

Motor Claims Department 36 Robinson Road #16-01 City House Singapore 068877

RE: ACCIDENT INVOLVING SMJ8363T, SHA410A & SKN1326A ON 07-03-2020 ALONG BUKIT PANJANG RD IN FRONT OF BLK 232

SETTLEMENT OF OUR CLAIM FOR SMJ8363T

 Lump Sum repair cost as recommended by surveyor (TP0873)
 \$ 11,556.00

 14 Days Loss of Rental @ \$107.00 per day
 \$ 1,498.00

 Total
 \$ 13,054.00

*The above claim applies only to vehicle damage and expressly exclude all personal injuries and other consequential loss.

Please let us have your reply soonest possible, thank you.

Best Regards, Marco Neo HUI YANG MOTOR PTE LTD

DID: 64515752 Fax: 64514658

email: hui yang motor@hotmail.com

AUTHORIZATION LETTER

TO WHOM IT MAY CONCERN
hereby declare and agree to use the address of Hui Yang Motor Pte Ltd , that is at Blk 176 Sin Ming Drive, #04-02/09 Sin Ming Autocare Singapore 575721 in all my correspondences with any party in connection with my claim.
Arising from an accident involving my motor vehicle registration number SMJ83637 and other vehicles registration number SHA410A and 8KN 1326A along Bukit Panjang Eard inhort of Block 232 on ot 03/2020.
I/We, further grant authority to Messrs Hui Yang Motor Pte Ltd or any of their representatives to negotiate my/our claim on my/our behalf and to execute, sign discharge voucher / indemnity forms and all necessary documents in connection with and arising of the above accident claim.
I/We wish to inform you that you could issue the cheque payment in favour of my/our repairer Messrs Hui Yang Motor Pte Ltd.

Signature of registered owner and/or Company's stamp



MS First Capital Insurance Limited Co.Reg. No. 195000106C GST Reg. No. M2-0001676-9 6 Raffles Quay #21-00 Singapore 048580

Tel: (65) 6222 2311 Fax: (65) 6222 3547

Claims & Motor Underwriting Dept: 36 Robinson Road #16-01 City House Singapore

DISCHARGE RECEIPT

CLAIM REFERENCE

D20001398MFSH

ACCIDENT DATE

07/03/2020

ACCIDENT LOCATION

BUKIT PANJANG ROAD IN FRONT OF BLK 232

INSURED

CITYCAB PTE LTD

INSURED DRIVER

PANG NGIT KONG JOSEPH

INSURED VEHICLE

SHA 410A

INVOLVED PARTY

SMJ 8363T

SETTLEMENT SUM

\$ 13,054.00

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:

- 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: DENG JIA

Signature and Date:

WITNESS : Marco

Signature and Date:

THIS SETTLEMENT RELATES TO CLAIM FOR THE COSTS OF REPAIR AND LOSS OF USE/COSTS OF HIRING REPLACEMENT VEHICLE ONLY. IT EXPRESSLY EXCLUDES ANY CLAIM FOR PERSONAL INJURIES.

HUI YANG MOTOR PTE LTD

Bill To:

TAX INVOICE

TP Claim Invoice No:

TP0873

Bill Date: 21/04/2020

MS First Capital Insurance Ltd

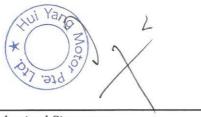
Motor Claims Department 36 Robinson Road #16-01 City House

Singapore 068877

Description	Amount
Date of Accident: 07/03/2020 Owner: DENG JIA Vehicle No: SMJ8363T Make & Model: HONDA FIT Lump Sum repair cost as recommended by surveyor	\$ 10,800.00
Sub-Total : Add 7% GST : Total Amount SGD :	\$ 10,800.00 \$ 756.00 \$ 11,556.00

Reg No.:201629438M GST No:201629438M

HUI YANG MOTOR PTE LTD



Authorised Signature

Hui Yang Motor Pte Ltd

Sin Ming Autocare Blk 176 Sin Ming Drive

#04-02 Singapore 575721

Email: hui_yang_motor@hotmail.com

H/P: 98625891 Office: 64515752 Fax: 64514658

HYMS CAR LEASING PTE LTD

BLK 176 SIN MING DRIVE #04-02 AUTOCARE SINGAPORE 575721

REG NO: 201320561K GST REGISTER NO: 201320561K

TAX INVOICE

BILL TO: HUI YANG MOTOR PTE LTD

BLK 176 SIN MING DRIVE

#04-02/09 SIN MING AUTOCARE

SINGAPORE 575721

TAX INVOICE NO : LT032020-010

: 23/03/2020

REFERENCE NO : SMJ8363T

NO.		DESCRIPTION		AMOUNT
	AGREEMENT NO	: 13650		\$1,400.00
	HIRER'S NAME	: DENG JIA		
	REGISTRATION NO	: SLS7259H		
	MAKE	: HONDA VEZEL HYBRID		
	DURATION	: 9/3/20 @ 1600 - 23/3/20 @ 1630		
		(14 DAYS X \$100)		
			SUB TOTAL	\$1,400.00
			7% GST	
			TOTAL AMOUNT	\$98.00 \$1,498.00

Payment:

Α. For cheque payment, please crossed and issue to "HYMS CAR LEASING PTE LTD". Please indicate vehicle number on the back of the cheque and mail the cheque to:

HYMS CAR LEASING PTE LTD

Blk 176 Sin Ming Drive #04-02 Sin Ming AutoCare Singapore 575721

For internet banking transfer, please indicate vehicle number and transfer to: В.

Bank OCBC Current Account 531-756864-001

HYMS CAR LEASING PTE LTD

Blk 176 Sin Ming Drive #04-02 Sin Ming AutoCare Singapore 575721 Hp: 8333 6725 Fax 6451 4658

SMM 8363T

ORIGINAL COPY

RENTAL AGREEMENT

No.: 13650 RENTAL TERMS AND CONDITIONS CAR MAKE REG. NO. NAME Hur Young Motor Ple that Honda Vetel SIS72594 **ADDRESS** Sin Mina Drive #04-02 DATE & TIME OUT 9 3 2020 OUT 168080 KM Sin Ming Antocave (5) 57571 4:00 pm DATE & TIME IN KM 4:30 gm 68 700 km IN KM TIME USED TEL HP 97359897 DRIVEN NAMED DRIVER Deposit JICA PMG PLACE OF ISSUE DRIVING LICENCE NO DATE OF EXPIRY HOURS @5\$ S\$384220B PLACE OF ISSUE @5\$ (00.00 DATE OF ISSUE PASSPORT NO. DAYS ADD NAMED DRIVER @5\$ WEEKS PLACE OF ISSUE DRIVING LICENCE NO. DATE OF EXPIRY MONTHS @\$\$ BY INITIALING, RENTER DATE OF ISSUE PLACE OF ISSUE PASSPORT NO. SUB-TOTAL 41400.00 AGREES TO PAY ADD FEE FOR COLLISION DAMAGES WAIVER REMARKS TOTAL RENTAL Front (C.D.W.) **DELIVERY FEE** COLLECTION FEE \$ 98.00 7% GST PER DAY PER WEEK PER MONTH BY INITIALING, RENTER AGREES TO PYAY ADD FEE THIS VEHICLE IS USE WITHIN SINGAPORE ONLY FOR PERSONNAL ACCI OUR INSURANCE DOES NOT COVER IN MALAYSIA Rear **DENT INSURANCE** (P.A.I.) Date Date Vehicle Remarks To Number From PER MONTH Replacement PER DAY PER WEEK Replacement \$ 1498.00 PREPAYMENT TOTAL CHARGE CHECK DEPOSIT CASH 1st Party 2500 1 Excess RECEIPT NO. **NETT CHARGE** 3rd Party Excess AMOUNT DUE/ REFUND FORM OF PAYMENT CHARGE CHEQUE CASH BILL IN ADVANCE CLUB NO I HAVE READ THE TERMS AND CONDITIONS ON BOTH SIDES OF THIS RENTAL AGREEMENT AND AGREE THEREOF. I UNDERTAKE NOT TO USE OR LET OTHERS USE THE VEHICLE TO CARRYOUT ANY ILLEGAL OR CRIMINAL ACTS INCLUDING CARRYING OF DUTY UNPAID GOODS ESPECIALLY CIGARETTES. DAY OF SIGNED BY THE PARTIES HERETO ON THE RENTER'S/DRIVER'S SIGNATURE OWNER

Co., Rcg. No. 201320561K / GST Reg. No. 201320561K

RE: [MANDATE REQUEST] Re: [PROPOSED LIABILITY] RE: EXPRESS SETTLEMENT VIA LKK -Accident Involving SHA410A (OI: FCI-TBA) and SMJ8363T (TP: LKK REF-CC6/FCI20003874/Kea3) on 07.03.2020 ,MSFCIL:D20001398MFSH (EXPRESS SETTLEMENT)

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

Thu 6/11/2020 11:10 PM

To: Asher Sng (LKKAuto) < Asher Sng@lkkauto.com > Cc: Serene Ler <Sereneler@msfirstcapital.com.sg>

Without Prejudice

Dear Asher.

ACCIDENT INVOLVING SHA410A ,SMJ8363T & SKN1326A ON 7/3/2020

We refer to the above matter and your below email.

On without prejudice and without admission of liability, you have our mandate as follow:

Cost of repairs \$11.556.00 \$ 1,498.00 Loss of use / rental

Total: \$13,054.00

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

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

Sent: Wednesday, 27 May 2020 4:28 pm To: Eric Woo < Eric Woo@msfirstcapital.com.sg> Cc: Henry Kao <Henry Kao@msfirstcapital.com.sg>

Subject: [MANDATE REQUEST] Re: [PROPOSED LIABILITY] RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHA410A (OI: FCI-TBA) and SMJ8363T (TP: LKK REF-CC6/FCI20003874/Kea3) on 07.03.2020 ,MSFCIL:D20001398MFSH (EXPRESS

SETTLEMENT)

Your ref: **D20001398MFSH**

Dear Sirs,

ACCIDENT INVOLVING SHA 410A (OI) AND SMJ 8363T (TP) ON 07/03/2020

We refer to the above matter.

The said chain collision involved 3 vehicles whereby our insured was the last vehicle.

In accordance to the MCF guideline for chain collision, we have to settle the front vehicle's claim at 100%.

We seek your approval to offer repairer " HUI YANG MOTOR PTE LTD " at \$13,054 (all-in).

The summary is as follows: -

		An	nount Claimed	Ar	mount Revised
1. Cost of Repairs (w/GST)		\$	23,192.55	\$ ^	11,556.00
2. Loss of Rental (14days x \$100) (w/GST)		\$	1,498.00	\$	1,498.00 (14days x \$100)
	Total			\$ '	<u>13,054.00</u>

Surveyor recommended 16days 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: <u>ashersng@lkkauto.com</u> | 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: Eric Woo < EricWoo@msfirstcapital.com.sg>

Sent: Friday, March 20, 2020 9:37 AM

To: Asher Sng (LKKAuto) < AsherSng@lkkauto.com> Cc: Henry Kao < Henry Kao@msfirstcapital.com.sg >

Subject: RE: [PROPOSED LIABILITY] RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHA410A (OI: FCI-TBA) and SMJ8363T (TP: LKK REF - CC6/FCI20003874/Kea3) on 07.03.2020, MSFCIL:D20001398MFSH (EXPRESS SETTLEMENT)

Dear Asher,

With regards to BOLA, please note that liability is 100% against our OI.

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

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

Sent: Thursday, March 19, 2020 12:47 PM

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

Subject: [PROPOSED LIABILITY] RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHA410A

(OI: FCI - TBA) and SMJ8363T (TP: LKK REF - CC6/FCI20003874/Kea3) on 07.03.2020

,MSFCIL:D20001398MFSH (EXPRESS SETTLEMENT)

Claim No: D20001398MFSH LKK Ref: CC6/FCI20003874/Kea3

Dear Sir/Madam,

ACCIDENT INVOLVING SHA 410A AND SMJ 8363T ON 07/03/2020

We refer to the above matter.

Liability: 100%

Remark: B:28 3VEH CC OID LAST

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 | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Jim Soon < <u>JimSoon@msfirstcapital.com.sg</u>>

Sent: Thursday, 12 March 2020 12:43 PM

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

Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <<u>AsherSng@lkkauto.com</u>>; Eric Woo < <u>EricWoo@msfirstcapital.com.sg</u>>; Henry Kao < <u>HenryKao@msfirstcapital.com.sg</u>>; Aini Binte

< <u>Aini@msfirstcapital.com.sg</u>>; Teo Swee Keong < <u>TeoSweeKeong@msfirstcapital.com.sg</u>>

Subject: FW: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHA410A (OI: FCI - TBA) and SMJ8363T (TP: LKK REF - CC6/FCI20003874/Kea3) on 07.03.2020 ,MSFCIL:D20001398MFSH (EXPRESS SETTLEMENT)

Dear Mei Kwan,

For your perusal.

D20001398MFSH (EXPRESS SETTLEMENT)

Thank You

Jim Soon

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID: 6507 3852| Fax No.: 6507 3849 | Email: JimSoon@msfirstcapital.com.sg | Company Regn. No. 195000106C

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From: Jim Soon

Sent: Thursday, March 12, 2020 12:39 PM

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

Cc: Henry Kao < Henry Kao @msfirstcapital.com.sg >; Aini Binte < Aini@msfirstcapital.com.sg >; Teo Swee

Keong < TeoSweeKeong@msfirstcapital.com.sg>

Subject: FW: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHA410A (OI: FCI - TBA) and

SMJ8363T (TP: LKK REF - CC6/FCI20003874/Kea3) on 07.03.2020

Dear Eric,

For your action.

Thank You

Jim Soon

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID: 6507 3852| Fax No.: 6507 3849 | Email: JimSoon@msfirstcapital.com.sg | Company Regn. No. 195000106C

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From: Aini Binte < Aini@msfirstcapital.com.sg> Sent: Thursday, March 12, 2020 11:59 AM

To: Jim Soon < <u>JimSoon@msfirstcapital.com.sg</u>>

Cc: Eric Woo < <u>Eric Woo@msfirstcapital.com.sg</u>>; Henry Kao < <u>Henry Kao@msfirstcapital.com.sg</u>>; Teo Swee

Keong < TeoSweeKeong@msfirstcapital.com.sg>

Subject: FW: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHA410A (OI: FCI - TBA) and

SMJ8363T (TP: LKK REF - CC6/FCI20003874/Kea3) on 07.03.2020

Dear Jim

PRI - D20001398MFSH (EXPRESS SETTLEMENT)

Thanks & Regards

Aini

Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House, #16-01 Singapore 068877 | TEL: 6507 3848

Fax: 6507 3849| Company Reg. No. 195000106C

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From: Karen Chin < KarenChin@msfirstcapital.com.sg>

Sent: Thursday, March 12, 2020 11:51 AM To: Aini Binte < Aini@msfirstcapital.com.sg>

Cc: Eric Woo < Eric Woo@msfirstcapital.com.sg>; Henry Kao < Henry Kao@msfirstcapital.com.sg>

Subject: FW: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHA410A (OI: FCI - TBA) and

SMJ8363T (TP: LKK REF - CC6/FCI20003874/Kea3) on 07.03.2020

Dear Aini,

FYA -Express settlement (NR)

Thank you.

Warmest regards, Karen Chin Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House, #16-01 Singapore 068877 | TEL: 6507 3848

Fax: 6507 3849| Company Reg. No. 195000106C

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From: Mei Kwan (LKKAuto) < <u>Meikwan@lkkauto.com</u>>

Sent: Thursday, March 12, 2020 11:18 AM

To: Motor Claims < <u>MotorClaims@msfirstcapital.com.sg</u>>

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

Subject: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHA410A (OI: FCI - TBA) and

SMJ8363T (TP: LKK REF - CC6/FCI20003874/Kea3) on 07.03.2020

Dear Sirs / Madam,

We refer to the above matter.

We have inspected third party vehicle SMJ 8363T at M/s Hui Yang Motor Pte Ltd - Sin Ming on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP GIA report
- TP estimated cost of repair
- Preliminary advice

Meanwhile, kindly provide us the claim reference number and a copy of your insured's GIA report for our necessary action.

Please take note that the case handler in-charge 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)