



MY CAR CONSULTANT PTE LTD

Address: 53 Ubi Avenue 1, Paya Ubi Industrial Park
#01-33 S(408934)

Email: Admin@mycar.sg

(Company Registration No: 201605878Z)

27th March 2020

Our reference: SLP1482J

Your reference: SHA2897R

First Capital Insurance Ltd

6 Raffles Quay

Singapore 048580

Attn: Motor Claims Department

BY HAND

Dear Sir/ Madam,

Claimant : JASON NG CONG RONG

Address : 212 PETIR ROAD #04-465 S670212

We are instructed by the above named to claim damages against your insured/your insured's driver in connection with a road accident on **08/03/2020** along involving our client's vehicle registration number **SLP1482J** and vehicle registrations number **SHA2897R** driven by you/your insured's driver at the material time.

As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:-

Cost of Repair	:	\$3,350.00
Loss of Rental	:	\$750.00
GIA Search	:	\$29.00
LTA Search		\$7.49
Total	:	\$4,136.49

A copy of each of the following supporting documents are enclosed:-

- a) Our client's Accident Report/Police Report;
- b) COE/PARF Certificates;
- c) Owner / Driver's IC & Driving License;
- d) Letter Of Authorisation;
- e) Rental Agreement & Official Receipt;
- f) LTA Search Results & Official Receipt;

The demand herein is in respect of our client's claim for damages pertaining to their motor vehicle and any settlement following or subsequent of this demand shall not prejudice our client's claim in respect of damages and consequential loss in relation to personal injuries.

Yours faithfully,



.....
My Car Consultant



MY CAR CONSULTANT PTE LTD (Co Reg No. 201605878Z)

53 Ubi Ave 1 #01-33 Paya Ubi Industrial Park S408934.

Tel: +65 9888 8885 / +65 8330 0060

LETTER OF AUTHORIZATION

In consideration of Repairer Workshop My Car Consultant Pte Ltd, 53 Ubi Ave 1 Paya Ubi Industrial Park #01-33 Singapore 408934

I/We, Ng Cong Rong, Jason of NRIC/Passport number/ROC number: SXXXX967C, Owner of vehicle no. SLP4827 hereby authorize you to commence claim, settle and receive whatever amount payable by the insurance company and/or third party or to commence legal proceedings, if necessary, in my/our name for the cost of repair and loss of use, etc. I/We agree to assign the whole proceeds of my/our third party claim to you and my/our solicitors (to be appointed by you on my/our behalf) shall accept this as my/our irrevocable authorisation to pay the amount compensate direct to you after deduction of their costs on a solicitor and client basis. I/We undertake to co-operate fully with you and my/our solicitors to see the claim to a successful conclusion.

I/We hereby instruct and authorize you to claim direct from my/our insurance company on my/our behalf for all monies due to you, I undertake to pay you for the excess applicable under my policy and to reimburse you all costs, fees and expenses incurred by you in pursuing the claim on my/our behalf in the event that my/our claim is unsuccessful.

I/We also irrevocably authorize you to sign all discharge vouchers/indemnity forms and all necessary papers in connection with the above claim in my/our absence.

I/We irrevocably authorize you to appoint such a firm of solicitors on my/our behalf as you shall deem fit for the purpose of the third party/own insurer/s claim.

I/We undertake to inform you and/or the solicitors appointed by you on my behalf in the event the third party's insurance company communicate with me/us directly, orally or in writing and I/we further undertake not to accept any monies or offer of settlement from the third party's insurers without first communicating with you and obtaining your consent.

In the event the third party's insurers forward me/us the settlement monies, I undertake to pay you the sum claimed in relation to my property damage claim.

Dated this 08 (day) of 03 (month) 20 20 (year)

Owner's Signature (Company stamp if applicable)

Name: JASON NG CONG RONG

NRIC No: SXXXX967C

DISCHARGE RECEIPT

CLAIM REFERENCE : D20001384MFSH
ACCIDENT DATE : 08/03/2020
ACCIDENT LOCATION : RAFFLES BLVD
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : NG FATT HONG
INSURED VEHICLE : SHA 2897R
INVOLVED PARTY : SLP 1482J
SETTLEMENT SUM : \$3,850.00

All Settlement Amount Are Without
Prejudice to our driver's Injury Claim

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 : JASON NG CONG RONG

Signature and Date :



WITNESS : Edna Choo Wei Ling

Signature and Date :



1-Stop Solution For All Automotive Needs

53 Ubi Avenue 1, Paya Ubi Industrial Park
#01-33/02-33 S(408934)
Tel: 9888 8885 / 8866 8832 | Fax: 6925 5219

REMARKS:

FIRST CAPITAL INSURANCE LIMITED

Make all cheques payable to MY CAR CONSULTANT PTE LTD

Payment terms: Due upon receipt

THANK YOU FOR YOUR BUSINESS!



OPERATING LEASE AGREEMENT

53 Ubi Avenue 1, Paya Ubi Industrial Park #01-33 S408934

Tel: (+6583300060)/(+6598888885)

Email: Admin@mycar.sg (Company Registration No: 201605878Z)

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULARS		ADDITIONAL HIRER'S PARTICULARS	
Name (As in NRIC): Jason Ng Cong Rong		Name (As in NRIC):	
NRIC/Passport No:		NRIC/Passport No:	
Date of birth:	Age:	Date of birth:	Age:
Address: 212 Petir Road #04-465		Address:	
Mobile No:		Mobile No:	
Type of driving license: Local / International		Type of driving license: Local / International	

VEHICLE DETAILS

Make & Model: BMW 328i	Vehicle No: SKK4739E
Vehicle Out Date: 8 mar 2020	Vehicle Return Date: 12 mar 2020
Time Out:	Time Return:

Daily -	5	Day/s	@ S\$	150	Per Day	\$	750
Weekly -		Week/s	@ S\$		Per Week	\$	
Monthly -		Month/s	@ S\$		Per Month	\$	
Deposit:						\$	
Delivery Service:						\$	
Others:							
Total Nett Charges						\$	

Hirer Signature

1AA



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 09 Mar 2020 / 14:22:12

Receipt Date/Time : 09 Mar 2020 / 14:22:12

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200309-002151

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$)	GST Amount (\$)	Amount After GST (\$)
Result of Insurance Enquiry - SJR7337U				
As at 06 Mar 2020/14:45:00				
Insurance Co: NTUC INCOME INS CO-OP LTD				
1	Insurance Enquiry - SJR7337U Enquiry Fee 20200309142051282814	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - SLM8336T				
As at 07 Mar 2020/01:05:00				
Insurance Co: TOKIO MARINE INSURANCE SINGAPORE LTD				
2	Insurance Enquiry - SLM8336T Enquiry Fee 20200309142051330992	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - SLK4259U				
As at 08 Mar 2020/13:30:00				
Insurance Co: FWD SINGAPORE PTE. LTD.				
3	Insurance Enquiry - SLK4259U Enquiry Fee 20200309142051371524	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - SHA2897R				
As at 08 Mar 2020/00:00:00				
Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
4	Insurance Enquiry - SHA2897R Enquiry Fee 20200309142051418815	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - FBE170S				
As at 02 Mar 2020/19:30:00				
Insurance Co: NTUC INCOME INS CO-OP LTD				
5	Insurance Enquiry - FBE170S Enquiry Fee 20200309142051454288	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		35.00	2.45	37.45



RECORDS MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-20-042912

Date of Request: 12/03/2020

Your Ref No: WALK IN IU

MY CAR CONSULTANT PTE LTD - UBI
53 UBI AVE 1, #01-33 PAYA UBI INDUSTRIAL PARK
SINGAPORE 408934

Dear Sir/Madam,

Your Vehicle No: SLP1482J

Date of Accident: 08/03/2020

Place of Accident: RAFFLES BLVD

Involving Vehicle No: SHA2897R

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque



RECORDS MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580

Phone: +65 6224 0010 Fax: +65 6224 0030

Operating Hours: Monday to Friday 9am to 5pm

GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-20-042913

Date of Request: 12/03/2020

Your Ref No: WALK IN IU

MY CAR CONSULTANT PTE LTD - UBI
53 UBI AVE 1, #01-33 PAYA UBI INDUSTRIAL PARK
SINGAPORE 408934

Dear Sir/Madam,

Date of Accident: 08/03/2020

Vehicle No: SLP1482J

Place of Accident: RAFFLES BLVD

Involving Vehicle No: SHA2897R

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SHA2897R	RAFFLES BLVD	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque

Jasper Chua (LKK Auto)

From: Heng Ding Chao <HengDingChao@msfirstcapital.com.sg>
Sent: June 5, 2020 12:59 PM
To: Jasper Chua (LKK Auto)
Cc: Joanne Yong
Subject: RE: SURVEY ASSESSMENT - D20001384MFSH/1 // EXPRESS SETTLEMENT - LKK REF : CC4/FCI20003888/T1ba3q2

Hi Jasper,

Quantum is within our range, please settle at best \$3886.49 (all in).

Good Day,

**Cathan Heng Ding Chao,
Motor Claims Department**

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3848/EXT:104| Fax No. : 6507 3849 |Email: HengDingChao@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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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 manner.

We appreciate your kind understanding. Stay safe.

From: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>
Sent: Wednesday, 27 May 2020 12:18 pm
To: Heng Ding Chao <HengDingChao@msfirstcapital.com.sg>
Cc: Joanne Yong <Joanneyong@msfirstcapital.com.sg>
Subject: RE: SURVEY ASSESSMENT - D20001384MFSH/1 // EXPRESS SETTLEMENT - LKK REF : CC4/FCI20003888/T1ba3q2

Dear Sir/Mdm,

It was reported that Insured driver reported that he was hit behind by third party vehicle. Third party reported that Insured's driver entering from slip road. There is no evidence from third party.

We propose to offer to TP repairer "**MY CAR CONSULTANT PTE LTD**" as below:

TP CLAIMED	REVISED - TO OFFER
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Cost of Repair	\$ 7,089.47	\$ 3,350.00
Loss of Rental (\$150.00 x 5 days)	\$ 750.00	\$ 500.00 (\$100.00 x 5 days)
LTA & GIA Search Fee	\$ 36.49	\$ 36.49
TOTAL	\$ 7,875.96	\$ 3,886.49

Breakdown of days is as follows:

Our surveyor's recommended days to repair	5 days
Weekend / Downtime	0 days
TOTAL	5 days

The above is for your approval and/or further instructions please.

Thank you.

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.

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: Heng Ding Chao [<mailto:HengDingChao@msfirstcapital.com.sg>]

Sent: Wednesday, 20 May 2020 5:13 PM

To: Vic (LKKAuto)

Cc: Admin A; Joanne Yong

Subject: RE: SURVEY ASSESSMENT - D20001384MFSH/1 // EXPRESS SETTLEMENT - LKK REF CC4/FCI20003888/T1ha3

Hi Vic,

May I check with you if there is any news regarding the Express Settlement for this claim? The deadline for us to settle the claim is approaching on 26.05.20.

Good Day,

Cathan Heng Ding Chao,
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3848/EXT:104 | Fax No. : 6507 3849 | Email: HengDingChao@msfirstcapital.com.sg | Company Regn. No. 195000106C

A Member of **MS&AD** Insurance Group

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Jasper Chua (LKK Auto)

From: Serene Ler <Serenerler@msfirstcapital.com.sg>
Sent: Thursday, 20 August 2020 4:33 PM
To: Jasper Chua (LKK Auto); Chris Lim Gan Koon
Cc: Admin A
Subject: RE: SEEK MANDATE / D20001384MFSH / LKK REF : CC4/FCI20003888/T1ba3q2
Attachments: D20-1384 08-03-2020 (online-video-cutter.com).mp4

Dear Jasper,

Kindly note, Joanne, Cathan and May are no longer with MSFCI.

Chris Lim is taking over Joanne/Cathan case, Vic will be taking over May's case.

As requested, we enclosed herewith the video footage for your perusal. Accident scenario are as per 3P report.

You may proceed to settle at best terms possible (\$3886.49 all in.) as per Cathan email dated 5/6/2020.

Thanks & Regards,

Serene Ler

Motor Claims

MS First Capital Insurance Limited

A Member of **MS&AD** Insurance Group

36 Robinson Road, City House, #16-01 | Singapore 068877 | Tel: 6507 3580 | Fax: 6507 3849 | Reg. No. 195000106C

Motor Claims: Motor_Claims@msfirstcapital.com.sg | Website: www.msfirstcapital.com.sg

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 manner.

We appreciate your kind understanding. Stay safe.

*With effect from 15 January 2018, we will be known as **MS First Capital Insurance Limited**. Our new website will be www.msfirstcapital.com.sg.

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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: Wednesday, 19 August 2020 11:13 am

To: Serene Ler <Serenerler@msfirstcapital.com.sg>

Cc: Motor Claims <MotorClaims@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: SEEK MANDATE / D20001384MFSH / LKK REF : CC4/FCI20003888/T1ba3q2

Dear Serene,

We refer to the matter above and email attached.

I acknowledge that Joanne and Cathan no longer with FCI.

The liability seems unclear for this case. As our Insured driver reported that he was hit behind by third party vehicle. Third party reported that Insured's driver entering from slip road and hit third party from the side. There is no evidence from third party. Can you send us the video footage from insured, for us to reassess the liability (50% or 100%)? Or we can proceed with the quantum mandate from Cathan on the 5th of June 2020?

Kindly have your approval/ instructions.

Thanks

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)