



D20/1584/CPL/EN

Your Ref: SHB3040J  
Our Ref : TPDS20049 – SLH650P

19th May 2020

By Postage

**MS FIRST CAPITAL INSURANCE LTD**

36 Robinson Road #16-01  
City House  
Singapore 068877

Attention: Motor Claims Department

Dear OIC,



**ACCIDENT INVOLVING VEHICLE: SLH650P AND SHB3040J ALONG SLIP ROAD OF BRADDELL ROAD TOWARDS BISHAN ROAD ON 20.03.2020.**

We are the authorized repair workshop for the owner of motor vehicle no. **SLH650P** which is involved in the captioned accident with your insured vehicle **SHB3040J**. The vehicle owner has requested and authorized us to assist him in presenting his/her claim against the party responsible for the damage to the vehicle.

As the accident was caused by the negligent act of driving, we are submitting these claims for your consideration on behalf of the owner/claimant.

1	Cost of Repair as agreed with surveyor	S\$ 5,564.00 (inclusive GST)
2	4days of Loss of Rental@ \$200.00	S\$ 800.00
3	LTA Report fee	S\$ 7.45
Total		<u>S\$ 6,371.45</u>

We enclosed herewith the following documents to support the claims:-

- Proforma Invoice
- LTA/GIA Report fee
- Rental agreement

Kindly look into the matter and let us hear from you on the settlement of our customer's claims as soon as possible.

**Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/claimant.**

Thank you  
Yours Faithfully

**Chiu Siong Lim**  
For Complete VMS Pte Ltd

To: Complete VMS Pte Ltd  
176, Sin Ming Drive,  
#03-14, Sin Ming Autocare Complex  
Singapore 575721

### LETTER OF AUTHORIZATION


RE: ACCIDENT BETWEEN SLH 650P / SHB 3040J (Vehicle Numbers)  
ON 20/2/2020 (Date of Accident) AT Slip Road of Braddell Road  
towards Rishan Road

1. I/We, the owner of vehicle no. SLH650P hereby appoint you to act for me to repair and recover damages sustained to my vehicle in the above accident from the third party driver and / or his / her insurers.
2. In this respect, I/We have authorized you to repair, correspond, negotiate and settle on my behalf, all claims against the parties involved in the subject accident. All final financial awards in my favor pertaining to the subject accident claim are to be paid to Complete VMS Pte Ltd.
3. By way of this Letter of Authorization, I/We also further authorized you to sign all Discharge Vouchers and any other related documents in settlement of the subject accident claims. I/We hereby undertake to ratify and reaffirm such signing of Discharge Vouchers and/or documents from any third party insurers by us.
4. During the settlement process with the third party insurers / drivers, you may act fully on my behalf and all negotiations and correspondences given by you to the third party insurers / driver are as if given directly from me. With regards to the settlement of the above subject accident claim, I/We agree and undertake to ratify all correspondences and negotiations given by you to the third party insurers / driver and further agree and undertake to be bound by all acts performed or carded out by you.
5. I/We understand that should the subject accident claims fail or not able to reach an amicably settlement with the third party insurers or driver, I/We will have to appointed a solicitors by way of signing a warrant to act in present of the appointed solicitor to further pursue the matter and to commence legal proceedings in Court in my/our name against the third party driver and/or his employers (if applicable). I/We further agrees that should I/We fails or disagrees to appoint a solicitors at that stage, I/We shall be fully liable for all costs incurred to you until that point of time.
6. I/We further confirm my/our understanding that I/We shall render my/our full co-operation pertaining to the settlement of the subject accident and method of repair adopted shall be in accordance to the standard practices of the industry and will be at the full discretion of you.
7. I/We hereby agree that upon settlement of the above subject accident claim, I/We are required to sign Discharge Voucher/s issued by the third party insurers. After which all settlement monies shall be used to settle all costs and fee incurred to carry out the above subject accident repairs and claims. This settlement monies shall constitute a full discharge of your payment obligation to us.
8. Any indemnity / discharge voucher signed by the workshop is without prejudice to my rights to claim for compensation for my personal injury (if any). Complete VMS Pte Ltd is only authorized to negotiate and finalized with Third Party for my property damages

Signature : 

Name : Lam Chee Wei

Date : 20/2/20

Witness's Name & Signature : 

Company Stamp (if applicable) : \_\_\_\_\_

Email: \_\_\_\_\_



**DISCHARGE RECEIPT**

CLAIM REFERENCE : D20001584MFSH  
ACCIDENT DATE : 20/03/2020  
ACCIDENT LOCATION : SLIP ROAD FROM BRADDELL ROAD TO BISHAN ROAD  
INSURED : CITYCAB PTE LTD  
INSURED DRIVER : KHOO GEOK WAN CAROLINA  
INSURED VEHICLE : SHB3040J  
INVOLVED PARTY : SLH650P  
SETTLEMENT SUM : \$6,171.45

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 : LAM CHEE <sup>WEI</sup> ~~WAT~~

WITNESS :

*CHU SIONG LIM*  
*8XXXX 305-D*

Signature and Date :

Signature and Date :

23/10/2020

This indemnity is signed without prejudice  
to my rights to claim for compensation  
for my personal injury.

# COMPLETE VMS PTE LTD

176 Sin Ming Drive, #03-14 / 07, Sin Ming Autocare Complex, S575721  
Tel: 6455 0012 Fax: 6554 0012 Email: main@completevms.com.sg  
Business Reg. No. 200416180E GST Reg. No.: 200416180E



MS FIRST CAPITAL INSURANCE LIMITED  
36 ROBINSON ROAD #16-01  
CITY HOUSE SINGAPORE 068877

Attention : MOTOR CLAIMS DEPT

Tax Invoice : TP006972

Date : 19/05/2020  
Vehicle Num. : SLH650P  
Make/Model : BMW 730LI-2011  
Chassis/Eng# : WBAKB220X0C951295/15377918N52B30,  
Accident Date : 20/03/2020  
Claim No. :  
Reference :  
Policy No. :

	Amount S\$
COST OF REPAIR AS AGREED	5,200.00

SingDollars : Five Thousand Five Hundred Sixty-Four Only

  
\_\_\_\_\_  
COMPLETE VMS PTE LTD

Total S\$ :	5,200.00
GST S\$ :	364.00
Amount Due S\$ :	5,564.00
	=====



35 Eden Grove, Singapore 539085  
Co. Reg. No.: 200717924R

## INVOICE

No: **2560**

To: LAM CHEE WEI

c/o Complete VMS Pte Ltd

Date: 18. May. 2020

Vehicle No: SJV6086D

QTY	DESCRIPTION	UNIT PRICE	AMOUNT
1	Rental for 4 days	\$200.00	\$800.00
	23/3/2020 to 27/3/2020		
	Reference: SLH650P		

Cheques should be crossed and made payable to "COMPLETE LEASING PTE LTD"

TOTAL

\$800.00

I/ We hereby confirm the order

for **COMPLETE LEASING PTE LTD**

Authorized Signature & Company's Stamp

Order checked & accepted by



SLH 650P  
35 Eden Grove, Singapore 539085  
Co.Reg. No.: 200717924R

### VEHICLE RENTAL AGREEMENT

STA No: 002581

#### HIRER'S PARTICULAR

Name : (as in I/C) LAM Chee Wee  
NRIC / Passport No: S25930501  
Address: \_\_\_\_\_

#### ADDITIONAL DRIVER'S PARTICULARS

Name : (as in I/C) \_\_\_\_\_  
NRIC / Passport No: \_\_\_\_\_  
Address: \_\_\_\_\_

#### REMARKS

Replacement for SLH 650P

Veh. No: SV6086D Replace Veh. No: \_\_\_\_\_  
Mileage Out: \_\_\_\_\_ Mileage Out: \_\_\_\_\_  
Out : Date 23.3.2020 Out : Date \_\_\_\_\_  
Out : Time 12:05pm Out : Time \_\_\_\_\_

RENTAL CHARGES		
Daily	<u>4</u> @ \$ <u>200/-</u>	<u>+ 800.00</u>
Monthly	@ \$	
Delivery Charges	@ \$	<u>for</u>
Others	@ \$	
SUB TOTAL \$		<u>800.00</u>

PETROL: Empty, 1/8, 1/4, 3/8, 1/2, 5/8, 3/4, 7/8, Full

#### INSURANCE EXCESS PAYABLE ON CLAIM

Hirer is responsible for the first \$ \$2000 - excess  
for Collision / Damages to 1st party (i.e.) COMPLETE LEASING P/L  
vehicle (inc. windscreen) and also first \$ \$2000 - excess  
for Collision / Damages to 3rd party's vehicle for each and every  
accident / damages.

Hirer's Signature: \_\_\_\_\_

I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving license(s) is/are current and not disqualified from driving.

#### IMPORTANT

- ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORIZED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- VEHICLE IS STRICTLY FOR USE IN SINGAPORE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT FROM THE COMPANY COMPLETE LEASING PTE LTD
- IN THE EVENT OF AN ACCIDENT, THE HIRER OF AUTHORIZED DRIVER;
  - shall report all accidents involving the said vehicle to the owner immediately,
  - shall NOT admit liability or sign any settlement documents with any 3rd parties
- THIS AGREEMENT IS SUBJECT TO THE CONDITIONS PRINTED ON THE REVERSE SIDE

EXCESS :  
ADDITIONAL \$2500  
FOR 23 TO 27 &  
ABOVE 65 YEARS OLD

DATE IN	TIME IN	CHECKED BY	SIGNATURE OF HIRER / DRIVER
<u>24-3-2020</u>	<u>4.30pm</u>	<u>[Signature]</u>	<u>[Signature]</u>



# TERMS AND CONDITIONS FOR CAR RENTAL

Complete LEASING PTE LTD (hereinafter called "the Owner", which expression shall where the context so admits include the owner's successors-in-life) hereby agrees to let and the hirer named herein (hereinafter called "the Hirer") agrees to take on hire the motor vehicle described herein (hereinafter called "the said vehicle") subject to the following terms and conditions:-

- 1.1 The owner will let and the Hirer will take from the Owner the motor vehicle specified on the reverse side of this Agreement and its accessories described in the Schedule hereto (hereinafter the motor vehicle and its accessories shall be called "The Vehicle") upon the terms and conditions set out on both sides of this Agreement.
- 1.2 The Vehicle shall at all times remain the property of the Owner and the Hirer shall have no rights to the Vehicle other than as hirer and the Hirer shall not do or cause to be done any matter or thing whereby the rights of the Owner in respect of the Vehicle are or may be prejudicially affected.
- 1.3 The Hirer shall not be the Owner's servant and/or agent for any purpose whatsoever. The hiring of the Vehicle will commence on date specified and continue for the period specified on the reverse side of this Agreement or until terminated pursuant to the terms herein (hereinafter called the "period of hire").
- 2 The Hirer shall during the continuance of this Agreement :
  - a. ensure that the Vehicle is only used, operated or driven properly and safely by him and/or the person(s) specifically named and authorized by the Owner on the reverse side hereof ("The authorized driver") provided that he and/or such person(s) hold valid and current driving licences, are above 23 years of age but under 60 years of age and have not given false particulars to the Owner.
  - b. pay for all petrol and lubricants for the proper running of the Vehicle.
  - c. not take or allow the Vehicle to be taken out of Singapore without receiving the prior written consent from the Owner ;
  - d. not sell, assign, mortgage, let or hire or otherwise dispose or part with possession of the Vehicle or part thereof ;
  - e. not leave the Vehicle unattended while it is unlocked or while the key is inside the Vehicle ;
  - f. Notify the Owner immediately upon losing possession or control of the Vehicle and take all necessary steps at his own expense to retain and recover possession of the Vehicle ;
  - g. permit the Owner or its authorised representatives at all reasonable times to enter upon the premises where the Vehicle may from time to time be parked to inspect and test the condition of the Vehicle ;
  - h. notify the Owner of any change of this address and upon requested by the Owner promptly inform the Owner of the whereabouts of the Vehicle ;
  - i. at his own cost maintain the Vehicle in its condition as at the time of commencement of hire including but not limited to regularly checking and adjusting as necessary the radiator battery and engine fluid levels and regularly cleaning the exterior, interior and upholstery of the Vehicle ;
  - j. not use or permit the Vehicle to be used or operated in a manner contrary to any statutory provision or regulation or in any way contrary to law ;
  - k. not affect any mechanical or other modification to the Vehicle or make any alteration or additions to the Vehicle without the prior consent of the Owner;
  - l. not remove or interfere with any identification marks or plates affixed to the Vehicle nor attempt or purport to do so nor permit the same ;
  - m. not deface the paintwork or bodywork of the Vehicle nor add or erect any painting, sign writing, lettering advertising to or in the Vehicle ;
  - n. not use or permit the Vehicle to be used for hire or reward, driving tuition, towing, racing, or pace making, or for competing in any rally or other form of motor sport, or for off-road use (applicable also to 4 wheel driven vehicles), or for any illegal purpose whatsoever, or to propel, push or tow any vehicle or trailer ;
  - o. not use or permit the Vehicle to be used or operated in a dangerous or reckless manner ;
  - p. not use or permit the Vehicle to be used while he or the authorised driver is under the influence of alcohol, intoxicants, drugs, narcotics, prescription medication impairing his ability to operate the Vehicle or while either or any of them is in a physical or mental condition which impairs his ability to properly and safely drive the Vehicle or if the speedometer of the Vehicle has been tampered with or disconnect ;
  - q. not use or permit the Vehicle to be used for transportation of animals without the prior written consent of the Owner or transportation of any thing, creature, plant, or fruit which is, or which contain properties which are unfit for carriage or which are improperly packed, inflammable, harmful, illegal, verminous, infested, condemned or offensive smelling ;
  - r. not leave the Vehicle with any carpark valet or car jockey and in the event of an accident, the Hirer agrees that the carpark valet or car jockey was driving the Vehicle as his servant and/or agent ;  
and
  - s. pay such charges as may be imposed by any authority relating to or arising from the use of the Vehicle and pay such fines penalties and summons arising from any non compliance of contravention of any transport, traffic or other law or regulation during the period of hire
- 3.1 The Hirer shall pay the Owner the full hire charges specified on the reverse side here immediately upon the signing of this Agreement ; and no part of such charges shall be refundable to the Hirer for any reason whatsoever unless the Owner in its absolute discretion decides to do so.
- 3.2 In addition, the Hirer shall pay the Owner a deposit in the sum specified on the reverse side hereof which deposit may be used by the Owner without prejudice to its rights contained herein toward discharging or satisfying wholly or part any payment due from the Hirer to the Owner or any of the Hirer's obligations or liabilities contained herein
- 3.3 All charges and amounts due hereunder which are not paid when due shall bear interest at 2% per month until they are paid.
- 4 Without prejudice to clause 5, upon the termination of the period of hire, the Hirer shall return the Vehicle to the Owner in the same condition as the commencement of hire, ordinary wear and tear excepted, to the place specified by the Owner ; and in the event the Hirer fails to do so, he shall pay the Owner from the due expiration of the period of hire and until such time as the Vehicle shall have been returned by the way of recompense for the continued use of the Vehicle the prevailing rate of hire charges of the Owner provided always that if the Vehicle shall be returned after the Owner's normal business hours, the Vehicle shall be deemed to have been returned to the Owner at the start of the following business day of the Owner. This clause shall not confer upon the Hirer any right to the continued use or possession of the Vehicle.
- 5 On termination of the hire howsoever or whenever occasioned or on expiry of the period of hire the Hirer shall no longer be in possession of the Vehicle with the Owner's consent and shall return the Vehicle to the Owner in the same condition as at the commencement of the hire and at his expense. Without prejudice to the Owner's claim for any arrears in hire charges damages for breach by the Hirer of this Agreement or any other rights hereunder, the Owner or its authorised representatives shall have the right at any time during or after the termination or expiry of hire at its absolute discretion and without notice and without giving to the Hirer any reason for so doing repossess the Vehicle and for such purpose enter upon any premises or building where the Vehicle may for the time being be housed and to break open by force if necessary any such premises or building and the Hirer agrees to indemnify the owner or its agents against any loss charges or damage suffered by them or any of them whilst exercising or attempting to exercise the rights conferred by this clause and in preserving and restoring the Vehicle thereafter. The Hirer shall also no a full indemnity basis bear the costs charges and expenses incurred by the whereabouts of the Vehicle and/or the Hirer On the Owner repossessing the Vehicle, this Agreement shall be deemed to be terminated.
- 6.1 The Hirer shall be solely responsible for and hold the owner indemnified against all claims demands liabilities, losses, damages proceedings costs and expenses incurred by the Owner as a result of any failure to comply or breach of any provision in this Agreement.

- 6.2 Without prejudice to the generally of such clause 6.1 above, the Hirer shall indemnify the Owner against all fines penalties imposed on the Owner or arising in respect of any non compliance or contravention of any transport, traffic or other law or regulation together with the cost or expense including but without limitation costs on a full indemnity basis relating thereto incurred by the Owner.
- 6.3 The Hirer is responsible for obtaining the required Cash Card with sufficient balance for the IU unit prior entry into any roads within the ERP system.
- 6.4 The Hirer shall bear the cost of the repair or rectification of any damage howsoever caused to the Vehicle whilst it is in the possession of the Hirer or the authorised driver. If the Vehicle so damaged is deemed by the Owner to be a total loss, the Hirer shall pay the Owner the cost of obtaining a replacement for the Vehicle and shall also compensate the Owner for the loss of use such Vehicle for the period required to obtain a replacement. If the Vehicle so damaged is not deemed a total loss the Hirer shall also compensate the Owner for the loss of use to the Vehicle during the period of reinstatement or repair. In either situation the Hirer shall also compensate the Owner all towing, storage and administrative charges.
- 6.5 If the Vehicle is stolen or otherwise lost whilst it is in the possession of the Hirer or the authorised driver, the Hirer shall recompense the Owner the cost of obtaining a replacement vehicle and for loss of use for the period required to obtain replacement.
- 6.6 It is hereby agreed that the loss of use referred to in this clause 6 shall be computed based on the Owner's prevailing hire charges.
- 6.7 Notwithstanding anything to the contrary in this Agreement, the Hirer may by purchasing any of the Owner's Collision Damage Waiver ("CDW") packages limit his liability to the amount specified on the reverse side of this Agreement for any damage to the Vehicle arising from a collision in respect of each accident provided always the aforesaid limitation of liability shall not apply in respect of any damage to the Vehicle's undercarriage, or any loss or damage not caused by a collision, or any damage caused by sand-blasting or any loss or damage by any deliberate or reckless act or omission, and provided further always the aforesaid limitation of liability shall not apply if the Hirer and/or the person(s) specifically named and authorised by the Owner on the reverse side hereof fail to comply with or commit a breach of any provision of this Agreement.
- 7.1 The Hirer acknowledges that he is familiar with the general conditions of the Owner's standard policy or insurance which is available for inspection at the Owner's office (during normal office hour). The Hirer hereby undertakes to do everything necessary to maintain the said policies in full effect and not to do anything whereby the said policies may or will be vitiated. The Hirer shall indemnify and hold the owner indemnified from and against all losses, claims, actions, costs and expenses should such policies be vitiated as a result of the Hirer's act of omissions.
- 7.2 Where the Vehicle is involved in accident resulting in injury to persons or damage to property or the Vehicle, the Hirer shall immediately and in any event within twenty-four (24) hours notify the Owner and the police or other relevant authorities in writing of the accident and shall also notify the Owner in respect of any claim arising thereafter from the accident. No admission compromise offer payment or indemnity shall be made by the Hirer without the Owner's consent in writing. The Hirer shall render such information and assistance in connection with the accident as the Owner or its insurers may require.
- 7.3 The Hirer acknowledges that in the event of any claim being made against the insurers the Owner may at its absolute discretion conduct any negotiations or effect any settlement with the insurers and the Hirer agrees to be bound by any settlement or arrangement agreed between the insurers and the Owner. Any money payable by the insurers shall be paid to the Owner or as the Owner shall direct.
- 7.4 The Hirer shall not without the prior written consent of the Owner give any instructions for any repairs to or for the replacement of any part of the Vehicle rendered necessary by any accident nor permit the Vehicle to be repaired at workshops other than workshop authorised by the Owner.
- 8 The Vehicle is NOT covered by a motor insurance policy covering personal accident insurance for the Hirer, his passengers or authorised driver and the Owner shall not be responsible for any liability, claims, injuries or otherwise in connection with any accident death or other losses arising from the use of Vehicle. The Owner may at the request of the Hirer and upon payment of the requisite charges arrange for separate personal accident coverage for bodily injury or death.
- 9 It for any reason the Vehicle described in this Agreement or any other motor vehicle ordered by the Hirer prior to the commencement of the period of hire is not available at the time of such commencement, the Owner reserves the right to replace the vehicle with an alternative motor vehicle of similar seating capacity and performance and if no such alternative vehicle is available or if the Owner shall decline to provide an alternative vehicle then the Hirer shall be refunded the hire charge and deposit (if any) without interest and shall have no further claims whatsoever against the Owner.
- 10.1 The Hirer hereby agrees that the Owner shall not be liable howsoever for loss or damage to any property left, stored or transported by the Hirer, authorised driver or any other person, in or upon any premises of the Owner or in the Vehicle, or any of its rental vehicles, either before or after the return of the Vehicle to the Owner, whether or not the said loss or damage was caused by or related to negligence of the Owner, its servants agents or employees. The Hirer assumes all risk of such loss or damage and shall indemnify the Owner against any claim for such loss or damage.
- 10.2 The Hirer hereby agrees that the Owner does not hire the vehicle subject to any condition, warranty express or implied in connection with the fitness for any purpose or age of the Vehicle and any condition and warranties are hereby expressly excluded and the Owner shall not be responsible for any liability, claim, loss, damage or expense of any kind or nature caused directly or indirectly by the Vehicle or its use.
- 11 The Hirer shall pay the cost of petrol during the period of hire PROVIDED ALWAYS that if the Hirer takes delivery of the Vehicle with a full tank of petrol (or at a fuel level agreed by both parties) he shall return it likewise, failing which the Owner shall be entitled to refill the tank and the costs thereof (fuel, plus labour costs applicable) shall be recoverable from the Hirer.
- 12 Neither of the Parties hereto shall be liable for the suspension or termination of or the failure to perform its obligations under this Agreement in the event of wars, strikes, riots, lock out, Acts of God, civil commotion, labour unrest, fire explosion and other perils whatsoever, or matters beyond the control of the Owner.
- 13.1 If the Hirer shall fail pay any sum payable under this Agreement or shall commit a breach of or fail to comply with any of the terms of this Agreement or shall do or allow to be done any act or thing which in the opinion of the Owner may jeopardize the Owner's rights in the Vehicle, then in each and every case the Hirer shall be deemed to have repudiated this Agreement and the Owner may thereupon or at any time within the period of hire by notice in writing to the Hirer for all purposes forthwith terminate the hire constituted by this Agreement.
- 13.2 The Hirer shall upon any termination under clause 13.1 above pay to the Owner :
  - a. all arrears of rental then due and all other sums accrued due and unpaid at the date of termination together with interest at 2% per month
  - b. The cost of all repairs and rectification required as at the date of termination and loss of use for the period of repairs or rectification ;
  - c. compensation for the loss suffered by the Owner as a result of such termination ; and
  - d. any other sums which are or become due to the Owner or to which the Owner's is entitled by way of damages.
- 13.3 The termination of the hire shall not affect the rights of the Owner or liability of the Hirer subsisting at the date of termination.
- 14 This Agreement as set out on both sides hereof constituted the entire agreement between the Owner and the Hirer and there are no other representations, promises, conditions, warranties or guarantees other than those set out in this Agreement. No condition or provision of this Agreement may be charged or any rights of this Owner waived unless it is done in writing and signed by the Owner. If any provision of this Agreement is determined to be invalid, void or unenforceable, the remaining provisions shall nevertheless continue in full force and effect.
- 15 This Agreement shall be governed by and construed in accordance with the laws of the Republic of Singapore and the parties agree to submit to the jurisdiction of the Courts of the Republic of Singapore.

> Back to OneMotoring



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 20 Mar 2020 / 14:00:22

Receipt Date/Time : 20 Mar 2020 / 14:00:22

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-200320-001830

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 - SHB3040J				
As at 20 Mar 2020/00:00:01				
Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SHB3040J Enquiry Fee 20200320135934276893	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				
	xxxxxxxxxxxx2417	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.



## Khanchna (LKK Auto)

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**From:** Eric Woo <EricWoo@msfirstcapital.com.sg>  
**Sent:** 18 August 2020 12:33 AM  
**To:** Khanchna (LKK Auto)  
**Cc:** Serene Ler  
**Subject:** FW: MANDATE REQUEST ON QUANTUM -EXPRESS SETTLEMENT -YOUR REF:D20001584MFSH;ACCIDENT INVOLVING SHB3040J AND SLH650P ON 20-03-2020  
**Attachments:** LOD (COMPLETE VMS PTE LTD).PDF; LKK Reinspection Photos.pdf; LKK Survey Photos.pdf; LKK Adjustment Report.pdf; LKKInspection Report.pdf

Without Prejudice


Dear Khanchna,

You have our mandate to settle as follow:

COR: \$5,564.00  
LOU: \$480 - \$720  
LTA: \$7.45  
To offer: \$6,051.45 to \$6,291.45

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](mailto: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

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**From:** Khanchna (LKK Auto) <khanchna@lkkauto.com>  
**Sent:** Monday, 27 July 2020 9:11 am  
**To:** Eric Woo <EricWoo@msfirstcapital.com.sg>  
**Cc:** Serene Ler <Sereneler@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>  
**Subject:** MANDATE REQUEST ON QUANTUM -EXPRESS SETTLEMENT -YOUR REF:D20001584MFSH;ACCIDENT INVOLVING SHB3040J AND SLH650P ON 20-03-2020

**YOUR REF: CC4/FCI20004376/Kka3q2**  
**LKK REF: D20001584MFSH**

Dear Eric,

We refer to the above matter.

We seek your approval to offer third party repairer “**COMPLETE VMS PTE LTD**” at **\$6,051.45 ~ 6,371.45 (all in)**.

The summary is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (W/GST)	\$ 12,368.02	\$ 5,564.00
2. Loss of Rental ( 4 days x \$200)	\$ 800.00	\$ 480.00 ~ 800.00 ( 4 days x \$120 ~ \$200)
3. LTA Search Fee	\$ 7.45	\$ 7.45
<b>Total</b>	<b>\$ 13,175.47</b>	<b><u>\$6,051.45 ~ 6,371.45</u></b>

Surveyor recommended 4 days for repair

Enclosed herewith all the documents for your perusal.

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

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,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

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**From:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>

**Sent:** Wednesday, July 15, 2020 5:41 PM

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Serene Ler <[Sereneler@msfirstcapital.com.sg](mailto:Sereneler@msfirstcapital.com.sg)>

**Subject:** RE: PROPOSAL ON LIABILITY -EXPRESS SETTLEMENT -YOUR REF:D20001584MFSH;ACCIDENT INVOLVING SHB3040J AND SLH650P ON 20-03-2020

Without Prejudice

Dear Khanchna,

LOD for your necessary action.

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](mailto: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.

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**From:** Eric Woo  
**Sent:** Monday, June 22, 2020 9:41 PM  
**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Serene Ler <[Sereneler@msfirstcapital.com.sg](mailto:Sereneler@msfirstcapital.com.sg)>  
**Subject:** RE: PROPOSAL ON LIABILITY -EXPRESS SETTLEMENT -YOUR REF:D20001584MFSH;ACCIDENT INVOLVING SHB3040J AND SLH650P ON 20-03-2020

Without Prejudice

Dear Khanchna,

Please note that we are agreeable on Express Settlement.

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](mailto:EricWoo@msfirstcapital.com.sg) | Company Regn. No. 195000106C  
A Member of **MS&AD** Insurance Group

Personal Data Protection Act 2012 ("PDPA"):

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**From:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
**Sent:** Monday, 22 June 2020 12:01 pm  
**To:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>

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

**Subject:** PROPOSAL ON LIABILITY -EXPRESS SETTLEMENT -YOUR REF:D20001584MFSH;ACCIDENT INVOLVING SHB3040J AND SLH650P ON 20-03-2020

**YOUR REF: D20001584MFSH**  
**LKK REF: CC4/FCI20004376/Kka3**

Dear Mr. Eric,

Liability: 100% (BOLA 27)

Remarks: Head to rear collision

Kindly let us have your approval on liability.

We will expedite in preparing our report to seek mandate on quantum.

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,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

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**From:** Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>

**Sent:** Monday, June 22, 2020 10:43 AM

**To:** 'Claim Workflow System' <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>;

Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Cc:** [ERICWOO@MSFIRSTCAPITAL.COM.SG](mailto:ERICWOO@MSFIRSTCAPITAL.COM.SG)

**Subject:** RE: REQUEST OF SURVEY REPORT-OUR REF:D20001584MFSH;ACCIDENT INVOLVING SHB3040J AND SLH650P ON 20-03-2020

Dear Sir/Madam,

Thank you for the email.

Dear Khanchna,

Kindly assist.

FYNA Our Ref : CC4/FCI20004376/Kka3



Best Regards,

**Summer Lee** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6741-8434 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315

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

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**From:** Claim Workflow System <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>

**Sent:** Monday, 22 June, 2020 8:29 AM

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

**Cc:** [CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG](mailto:CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG); [ERICW00@MSFIRSTCAPITAL.COM.SG](mailto:ERICW00@MSFIRSTCAPITAL.COM.SG)

**Subject:** REQUEST OF SURVEY REPORT-OUR REF:D20001584MFSH;ACCIDENT INVOLVING SHB3040J AND SLH650P ON 20-03-2020

Dear Sir,

We received LOD from workshop/solicitor.

Please let us have the **Survey Report including Vehicle Inspection Photos & Survey Fees Invoice** asap.

Kindly upload the survey report through CWS from document management screen by selecting option Survey report.

Thanks & Regards,

Motor Claims Department

MS First Capital Insurance Ltd

[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)