



創 CHARN'S CUSTOMCRAFT

Accident Claim Repair, Corrosion Welding, Body Dent Repairs,
Spray-Painting, Mechanical Repair And Customizing of Cars
BLOCK 1010, BUKIT MERAH LANE 3, #01-105, SINGAPORE 159724
BLOCK 1009, BUKIT MERAH LANE 3, #01-82, SINGAPORE 159723
TEL: 6271 7054, 6273 3304 FAX: 6273 6676 EMAIL: charns@singnet.com.sg
Bus. Reg. No. 251513/00M GST Reg. No. M90367863L

29 May 2020

ATTN: MOTOR CLAIMS DEPT

MS FIRST CAPITAL INSURANCE LTD

By Email

Without Prejudices
Save as to Cost

Dear Sir

**ACCIDENT INVOLVING: SLP 1930 H & SHB 2138 T on 17 MAR 2020 at/along
JURONG COMMUNITY HOSPITAL TOWER 3 PICK-UP POINT.**

The above refer.

We are helping the owner of vehicle no: **SLP 1930 H** to claim against your insured **SHB 2138 T**, that the above accident was caused solely by the negligence of the driver of motor vehicle no: **SHB 2138 T** which was insured by you at the material time. As a result of the said accident, we are claiming as follows:

1) Cost of repair:	\$ 251.45
2) Rental Bill	\$ 192.60

	\$ 444.05
	=====

We forward copies of GIA reports, repair bill, certificate of insurance, and driver's license and surveyor report for your attention. Please note that you should send us an acknowledgement of receipt of this letter within 14 days of your receipt of this letter.

Thank You.

Warmest Regards,


.....
Sharon Lee

Encls:

MS FIRST CAPITAL INSURANCE LTD
The Motor Claims Dept
36 Robinson Road
#16-01, City House
Singapore 068877

Without Prejudices

LETTER OF AUTHORITY

I, 35 TRANSPORT, owner of SLP 1930 H hereby authorize CHARN'S CUSTOMCRAFT to act for me with respect to my claim for repair costs and/or rental and/or loss of use for my vehicle no.: SLP 1930 H that was damaged pursuant to the accident which occurred on 17 MARCH 2020 at/along JURONG COMMUNITY HOSPITAL TOWER 3 PICK-UP HOSPITAL involving vehicle no/s: SHB 2138 T.

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis in so far as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this 26 (day) of 03 (month) 2020 (year)

Signature
NAME:
NRIC:



DISCHARGE RECEIPT

CLAIM REFERENCE : D20001594MFSH
ACCIDENT DATE : 17/03/2020
ACCIDENT LOCATION : JURONG COMMUNITY HOSPITAL TOWER 3 PICK-UP POINT
INSURED : CITYCAB PTE LTD
INSURED DRIVER : TAN EAU PENG
INSURED VEHICLE : SHB 2138T
INVOLVED PARTY : SLP 1930H
SETTLEMENT SUM : \$ 379.85

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 : 35 TRANSPORT



Signature and Date :

 18/8/20

WITNESS : CHARN'S CUSTOMCRAFT

Block 1010 #01-105

Bukit Merah Lane 3

Singapore 159724

Tel: 62717054/62733304

Fax: 62736676

Email: charns@singnet.com.sg

Signature and Date :

 18/8/2020



CHARN'S CUSTOMCRAFT

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Bus. Reg. No. 251513/00M GST Reg. No. M90367863L

TAX INVOICE

M1 "MS First Capital Insurance Limited
36, Robinson Road, #16-01
City House
Singapore 068877
Attn: The Motor Claims Dept

No. 2020057043
TERM:
YOUR ORDER No.
OUR D/O No.
DATE: 29-05-2020

QUANTITY	DESCRIPTION	AMOUNT \$ CTS.
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Vehicle No.	Make/Model	DOA	Reg. No.
SLP1930H	TOYOTA WISH 1.8 CVT	18/3/2020@16:43	51617

1.00 pc	Front Side Mirror Assy	140.00
	Discount 25%	-35.00
	Remove and replace the above.	80.00
	Respray front side mirror cover LH	50.00

CHARN'S CUSTOMCRAFT

Subtotal	\$235.00
GST 7%	\$16.45
Total	\$251.45

TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO.
ONG GEE OU BLK 510 JURONG WEST STREET 52 #11-90 SINGAPORE 640510

DATE	INVOICE NO.
28-Apr-2020	A 41766

DESCRIPTION	VHA NO.	DUE DATE	VEH NO.
	A 41766	28-Apr-2020	SLM 9417 L
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 23 APRIL 2020 TO 24 APRIL 2020 YOUR REF: SLP 1930 H	1	180.00	180.00
GST @ 7%			\$12.60
TOTAL			\$192.60

All cheques must be made payable to BKW Rent A Car Pte Ltd.
Please write the vehicle and invoice number on the reserve.

BKW Rent-A-Car Pte Ltd

120 Lower Delta Road #02-15 Cendex Centre (S) 169208 Tel: 6738 7777 Fax: 6738 6666

ACRA No: 200106276D GST Reg. No: 20-0106276-D Website: www.bkw.sg
A subsidiary of **BKW Automobile Pte Ltd****bizSAFE**

VEHICLE HIRING AGREEMENT
HIRER'S PARTICULARS

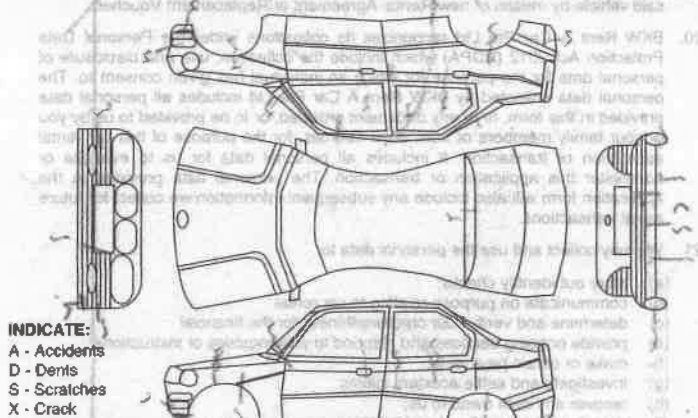
Name (as in I/C) *ONG GEE OUI*
 NRIC/Passport No: *[REDACTED]* Date of Birth: *01/3/67*
 Address: *[REDACTED]* Age: *[REDACTED]*
 S()
 Name & Address of Employer
 Occupation
 Driving Exp: *20 years 3 months*
 Driving Licence No: *[REDACTED]* Passed Date: *26/11/1992*
 D/L Type: Local/Int'l/Others: *100/1*

Hirer's Own Vehicle No: *81819304* Replace Veh No:
 Loan Vehicle No: *52M 9417L* VR No:
 Make & Model: *T. Wish* Auto/Manual Group:
CHARGES

	day	@ \$	Per day		cts
Daily					
Weekly/Monthly	week	@ \$	Per week/Monthly		
Others					
CDW/PAI	@ \$	Per day/Monthly			
Delivery/Collection Svc					
GST					
OR No:	(A) SUB-TOTAL				
Petrol Level & Surcharge	OUT	E	1/4	1/2	3/4
	IN				
First	km FREE per day		GST		
Excess mileage is chargeable at	cents per km		TOTAL CHARGES		

DRIVER'S PARTICULARS

Name (as in I/C)
 NRIC/Passport No: *[REDACTED]* Date of Birth:
 Address: *[REDACTED]* Age:
 S()
 Occupation
 Driving Exp: *Yrs*
 Driving Licence No: *[REDACTED]* Passed / Expiry Date:
 D/L Type: Local/Int'l/Others: *[REDACTED]* Contact No:


NON WAIVER EXCESS (Subject to GST): \$ *3000*
ACCESSORIES CHECK

☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre

Hirer's Signature: *[Signature]* Additional Driver's Signature:

SINGAPORE Use Only

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have been given BKW Rent A Car Pte Ltd in connection with this agreement is true.

IMPORTANT

- The Hirer and the authorized driver must be over 23 years of age and under 65 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be borne by the Hirer/the Authorized Driver.
- All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$5 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.
- No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
- Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited.
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with its use or operation.
- The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense including

- legal costs on a full indemnity basis, whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace an replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
- Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair between \$200 - \$400.
- The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$50.00 per trip.
- In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
- The hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/Driver.
- All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
- I understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
<i>03/11/2010</i>	<i>1000</i>	<i>59183</i>	<i>[Signature]</i>	

Hirer's/Driver Signature

Return Of Vehicle: The Hirer Driver Is Required To Sign In The Column "Signature Of Hirer Driver Failing Which The Day And Time Inserted Below Shall Be Deemed To Be The Day And Time The Vehicle Is Returned To BKW Rent A Car Pte Ltd And The Same Shall Be Accepted As Conclusive Evidence Of The Same And Shall Not Be Challenged Or Questioned On Any Account Whatsoever. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)"

Date In	Time In	Mileage	Check By	Remarks
<i>01/11/20</i>	<i>1105</i>	<i>5924</i>	<i>[Signature]</i>	

Hirer's/Driver Signature

FW: [MANDATE REQUEST] Re: [PROPOSED LIABILITY] RE: SURVEY ASSESSMENT - D20001594MFSH/1 // EXPRESS SETTLEMENT

Eric Woo <EricWoo@msfirstcapital.com.sg>

Thu 8/6/2020 11:32 AM

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

Cc: Serene Ler <Sereneler@msfirstcapital.com.sg>

 5 attachments (831 KB)

LETTER OF DEMAND.pdf; LKK RESURVEY PHOTO.pdf; LKK SURVEY PHOTO.pdf; LKK ADJUSTMENT.pdf; LKK INSPECTION.pdf;

Without Prejudice

Dear Asher,

You have our mandate to settle as follow:

COR : \$251.45
LOR: : \$107 - \$128.40
To offer : \$358.45 - \$379.85

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.

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

Sent: Tuesday, July 21, 2020 3:32 PM

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

Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>

Subject: [MANDATE REQUEST] Re: [PROPOSED LIABILITY] RE: SURVEY ASSESSMENT - D20001594MFSH/1 // EXPRESS SETTLEMENT

Your ref : **D20001594MFSH**

Our ref : CC4/FCI20004439/Eea3q2

Dear Sirs,

ACCIDENT INVOLVING SHB 2138T (OI) AND SLP 1930H (TP) ON 17/03/2020

We refer to the above matter.

The accident occurred when our insured hit third party stationary 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 " **CHARN'S CUSTOMCRAFT** " at **\$ 379.85 (all-in)**.

-

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 824.83	\$ 251.45
2. Loss of Rental (1day x \$180)(w/GST)	\$ 192.60	\$ 128.40 (1day x \$120)
Total		<u>\$ 379.85</u>

Surveyor recommended 2days 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

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

Sent: Monday, April 20, 2020 10:58 AM

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

Cc: Henry Kao <HenryKao@msfirstcapital.com.sg>

Subject: RE: [PROPOSED LIABILITY] RE: SURVEY ASSESSMENT - D20001594MFSH/1 // EXPRESS SETTLEMENT

Dear Asher,

Kindly proceed with Direct Settlement.

Please let us have your breakdown of this claim.

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

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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: Tuesday, 31 March 2020 5:33 pm
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Subject: [PROPOSED LIABILITY] RE: SURVEY ASSESSMENT - D20001594MFSH/1 // EXPRESS SETTLEMENT

Claim No: D20001594MFSH/1

Dear Sir/Madam,

ACCIDENT INVOLVING SHB 2138T AND SLP 1930H ON 17/03/2020

We refer to the above matter.

Liability: 100%

Remark: B:NIL OID HIT TP STATIONARY VEHICLE

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: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Friday, 27 March 2020 7:01 PM
To: 'Merina Chia' <MerinaChia@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20001594MFSH/1 // EXPRESS SETTLEMENT

YOUR REF: D20001594MFSH

LKK REF: CC4/FCI20004439/Eea3

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle SLP 1930H 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: Tuesday, 24 March, 2020 2:38 PM

To: 'CWS Motor Claims' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>

Cc: 'Merina Chia' <MerinaChia@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D20001594MFSH/1

Dear Sir/Mdm,

Thank you for the assignment.

Please be informed that vehicle is not in the workshop, repairer arrange on 25/03/2020.

G.NIVITHA

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | 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: Monday, 23 March 2020 5:20 PM

To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>; Merina Chia <MerinaChia@msfirstcapital.com.sg>

Subject: PRI: SURVEY ASSESSMENT - D20001594MFSH/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

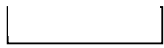
Claim Workflow System

Motor Claims Department

MS First Capital Insurance Limited

Tel : 6507 3848
Fax : 6507 3849

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