

Your Ref : SHC733H  
Our Ref : 020156/03

**CDS CAR RENTAL PTE LTD**

Correspondence Address : (claims@kkinhin.com.sg)  
c/o M/s K. Kim Hin Auto Pte Ltd  
160 Sin Ming Drive #02-20  
Sin Ming AutoCity  
Singapore 575722

Date : 24 AUG 2020

**MS First Capital Insurance Ltd**

36 Robinson Rd  
#16-01 City House  
Singapore 068877  
Motor Claims Dept

Dear Sir/Mdm

**ACCIDENT INVOLVING GBB7364U AND SHC733H ALONG RIVERVALE CRESCENT ON  
23 MARCH 2020**

I am the owner of the m/vehicle GBB7364U which was involved in the above accident.

My vehicle sustained damages as a result of the said accident and I am now claiming against you for the followings:-

1. Costs of repairs	.. .. .	\$ 3,905.50
2. Loss of use of vehicle at \$ (CDS CAR RENTAL )	.. .. .	\$ 600.00
per day for 4 day(s)	.. .. .	\$ 7.45
3. Police documents/Search fees	.. .. .	\$
4. Surveyor report fee	.. .. .	\$
Total:		\$ 4,512.95
		=====

Please advise whether you are prepared to settle my claim as outlined above. As I have yet to settle my repair bill with my repairers, I hereby authorise my repairers and/or their representatives to negotiate/compromise settlement of above claim on my behalf.

Looking forward to hear from you soon.

Yours faithfully,



enc1.

## Letter of Authorization

To Whom It May Concern

Accident on 23/03/2020 involving GBB7364U / SHC733H

Along Rivervale Crescent twds Rivervale Drive

I/We CDS Car Rental Pte Ltd NRIC NO. 201612109H of  
160 Sin Ming Drive #02-19 Sin Ming Autocity Singapore 575722

owner of Motor Vehicle Registration No. GBB7364U insured by  
Tokio Marine Insurance Singapore Ltd under Policy No. 20-MJ001874-R01

do hereby authorize M/s K. Kim Hin Auto Pte Ltd as my/our  
representative with full authority to write, negotiate and settle claim for damages on my/our  
behalf against the owner and /or driver of Motor Vehicle Regn No. SHC733H  
in regard to the above mentioned accident

I /We also consent to the agreed settlement sum be made in favour of my/our representative,  
M/s K. Kim Hin Auto Pte Ltd and the said  
payment be forwarded to them to be construed as full and final discharge of my/our claim.



[Signature]  
Owner Signature & Company Stamp

25/03/2020

Date

### DISCHARGE RECEIPT

CLAIM REFERENCE : D20001634MFSH  
ACCIDENT DATE : 23/03/2020  
ACCIDENT LOCATION : RIVERVALE CRESCENT TOWARDS RIVERVALE DRIVE  
INSURED : CITYCAB PTE LTD  
INSURED DRIVER : CHOY WENG KWONG  
INSURED VEHICLE : SHC 733H  
INVOLVED PARTY : GBB 7364U  
SETTLEMENT SUM : \$ 4,312.95

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 : CDS CAR RENTAL PTE LTD

Signature and Date :


  
5/4/2020

WITNESS :

**金興(興)汽車私人有限公司**

**K. KIM HIN AUTO PTE LTD**  
160 Sin Ming Drive #02-18/19/20/21  
Sin Ming AutoCity Singapore 575722  
Tel: 6452 7018 Fax: 6454 9575

Signature and Date :

  
5/4/2020



**金興(龔)汽車私人有限公司**

160 Sin Ming Drive, #02-20,  
Sin Ming AutoCity, Singapore 575722  
Tel: 6452 7018 Fax: 6458 3895  
Email: service@kkimhin.com.sg

Vehicle Insured : SHC 733 H  
Accident Date : 23-Mar-2020

No. : 24673

Date : 31-Mar-2020

Our Ref : 020156 (FIRST) / DIANA

PAGE : 1

CDS CAR RENTAL PTE LTD  
Singapore

COST OF REPAIR FOR TOYOTA HIACE MANUAL (2982cc)(2010) GBB7364U  
=====

To supply spare parts

To remove, cut out damaged parts,  
panel beating, welding, align,  
refix and to renew affected parts.

To remove and renew rear windscreen  
glass and conduct water leak test.

To transfer tailgate's fittings

To remove and refit reverse sensor  
assy.

To putty and respray on affected  
portions.

To focus taillamps. To check rear  
wiring and lighting operation.

	-----
	3,650.00
Add 7% GST :	255.50
	-----
Total :	S\$ 3,905.50
	=====

Singapore Dollars Three Thousand Nine Hundred  
and Five and Cents Fifty Only

**金興(龔)汽車私人有限公司**

**K. KIM HIN AUTO PTE LTD**



# CDS CAR RENTAL PTE LTD

Co. Reg. No.: 201612109H

160 Sin Ming Drive #02-19 Sin Ming AutoCity Singapore 575722

Tel: 6452 7127 Fax: 6454 9575

## RENTAL AGREEMENT

No: CDS 80667

Vehicle No.	Make / Model
GBC 1088B	NISSAN URVAN

Date: \_\_\_\_\_

HIRER'S PARTICULARS	
Name	: ORIGIN HEALTHCARE PTE LTD
Address	: 55 Ubi Ave 1 #08-07 S(408935)
Telephone (Home)	:
(Office)	: 67452402
H/Phone	:
NRIC or Passport No	: 199300910W
Nationality	:
Date of Birth	: Age :
Driving Licence No	: Expires :
Type	: Local / Int'l Issued :
Driving Experience	:

DRIVER'S PARTICULARS (If different from Hirer)	
Name	: CHEW CHIN LEE
Address	: 81K 357 TAMPINES ST 33 #09-604 S(520357)
Telephone (Home)	:
(Office)	:
H/Phone	: 9101117
NRIC or Passport No	: S1486390G
Nationality	:
Date of Birth	: Age :
Driving Licence No	: Expires :
Type	: Local / Int'l Issued :
Driving Experience	:

CHARGES		
	\$	cts
04 Day(s) @ S\$ 150	600.00	
Week(s) @ S\$		
Month(s) @ S\$		
Insurance		
Additional Rental Payable		
Surcharge of Fuel		
Total	600.00	
Less Deposit (Cash / Cheque No. )		
Balance Payable / Refundable		
Refund Received (Cash / Cheque No. )		

Note: 1) Hirer is liable for all parking fines and traffic violations.

2) Excess - In the event of any accident, the Hirer is liable to pay first (S\$ 2000/-) plus loss of earnings before the damaged vehicle is being repaired.

3) Young ( $\leq 27$  years old), Inexperienced ( $\leq 2$  years) or Aged driver ( $\geq 65$  years old), additional excess of (S\$ 2000/-) will apply.

4) Windscreen claim of \$100 will apply if hit by stone, otherwise full price will apply.

I/We declare that the above particulars are true and correct in every respect and I/We have read and understood the terms and conditions of the Hire Agreement printed overleaf.

Stamp & Signature of Hirer  
Date: 26/3/2020

Signature of Driver  
(If different from Hirer)

Date: \_\_\_\_\_

Date Out	23.3.2020	Date In	27.3.2020
Time Out	3.30 AM / PM	Time In	3:10 AM / PM
Mileage at Delivery / Pick-up		Mileage on Returning	
Fuel Level at Delivery / Pick-up	E 1/4 1/2 3/4 F	Fuel on Returning	E 1/4 1/2 3/4 F
Surcharge of Fuel will be at S\$	per 1/4 tank		

Remarks: Kindly note the following:

No work permit holders are allowed to drive;

No drivers below 23 years old are allowed to drive;

Driving to Malaysia is strictly not allowed.

GBB 7364 4



G8873644

&gt; Back to OneMotoring



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701  
GST Registration No. : M4-0006529-2

Print Date/Time : 23 Mar 2020 / 15:44:43

Receipt Date/Time : 23 Mar 2020 / 15:44:43

**Tax Invoice/Receipt**

Receipt No. : ITNET-00000-200323-002398

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 - SHC733H As at 23 Mar 2020/12:15:00 Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED			
1	Insurance Enquiry - SHC733H Enquiry Fee 20200323154332629143	7.00	0.49	7.49
	<b>Sub-Total</b>	7.00	0.49	7.49
	<b>Total Before Rounding</b>	7.00	0.49	7.49
	<b>Rounding Difference</b>			0.04
	<b>Total Amount Payable</b>			7.45
	Paid By			
	20200323154344269	Direct Debit: eNETS Debit (Internet Banking)		7.45
	<b>Total</b>			7.45
	<b>Cash Change</b>			0.00
	<b>Tendered Amount</b>			7.45
	<b>Excess Refundable Amount</b>			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.

[> Back to OneMotoring](#)

## Enquire Vehicle's Insurance Particulars

### Thank You!

The insurance details of the vehicle you enquired can be found below. If you have entered a valid email address, a copy would have been sent to you.

Vehicle No.	Incident Date/Time	Insurance Company Name
SHC733H	23 Mar 2020 / 12:15:00	MS FIRST CAPITAL INSURANCE LIMITED

Save as PDF

OK →

Print

**RE: [MANDATE REQUEST] Re: SURVEY ASSESSMENT - D20001634MFSH/1 // EXPRESS SETTLEMENT**

Merina Chia <MerinaChia@msfirstcapital.com.sg>

Mon 10/26/2020 9:57 AM

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

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

Dear Asher,

Please proceed to negotiate from ~~\$4,152.95~~ **\$4,312.95**.

- Loss of rental - \$60-\$100 x 4 days
- Cost of repair – to get final invoice bill to MS FCIL
- To get letter of authorisation

Thank you.

Best Regards,  
Merina Chia (Ms)  
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856 | Fax No. : 6507 3849 | Email: [merinachia@msfirstcapital.com.sg](mailto:merinachia@msfirstcapital.com.sg) | Company Regn. No. 195000106C

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

**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.**

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

**Sent:** Tuesday, 20 October 2020 2:25 PM

**To:** Merina Chia <MerinaChia@msfirstcapital.com.sg>

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

**Subject:** [MANDATE REQUEST] Re: SURVEY ASSESSMENT - D20001634MFSH/1 // EXPRESS SETTLEMENT

Your ref : **D20001634MFSH**

Our ref : CC4/FCI20004486/Kea3q2

Dear Sirs,

**ACCIDENT INVOLVING SHC 733H (OI) AND GBB 7364U (TP) ON 23/03/2020**

We refer to the above matter.

The accident occurred when our insured rear ended third party 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 "K KIM HIN AUTOMOTIVE PTE LTD " at **\$ 4,392.95 (all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 6,099.40	\$ 3,905.50
2. Loss of Rental (4days x \$150)	\$ 600.00	\$ 480.00 (4days x \$120)
3. LTA Search Fee	\$ 7.45	\$ 7.45
<b>Total</b>	<b>\$ 6,706.85</b>	<b><u>\$ 4,392.95</u></b>

Surveyor recommended 7days 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](mailto: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:** Mei Kwan (LKKAUTO) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Sent:** Friday, September 18, 2020 4:51 PM

**To:** Merina Chia <[MerinaChia@msfirstcapital.com.sg](mailto:MerinaChia@msfirstcapital.com.sg)>; Asher Sng (LKKAUTO) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

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

**Subject:** RE: SURVEY ASSESSMENT - D20001634MFSH/1 // EXPRESS SETTLEMENT

Dear Merina,

Thank you for your email.

Our respective case handler will look into the matter and get back to you in due course.

**Hi Asher,**

**Please check and reply.**

**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](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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:** Merina Chia <[MerinaChia@msfirstcapital.com.sg](mailto:MerinaChia@msfirstcapital.com.sg)>  
**Sent:** Friday, 18 September, 2020 4:13 PM  
**To:** Mei Kwan (LKKAUTO) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Asher Sng (LKKAUTO) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>  
**Subject:** RE: SURVEY ASSESSMENT - D20001634MFSH/1 // EXPRESS SETTLEMENT  
**Importance:** High

Dear Mei Kwan,

Anyone from your office acknowledge to workshop for this express settlement case?

Workshop just send email to us.

Thank you.

Best Regards,  
Merina Chia (Ms)  
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856 | Fax No. : 6507 3849 | Email: [merinachia@msfirstcapital.com.sg](mailto:merinachia@msfirstcapital.com.sg) | Company Regn. No. 195000106C  
A Member of **MS&AD** Insurance Group

**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.**

*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:** Merina Chia  
**Sent:** Monday, 24 August 2020 3:32 PM  
**To:** Mei Kwan (LKKAUTO) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Asher Sng (LKKAUTO) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>  
**Subject:** RE: SURVEY ASSESSMENT - D20001634MFSH/1 // EXPRESS SETTLEMENT

Dear all,

Please take note that we had received LOD from workshop.

Please let us have your proposal/survey report for our review.

Thank you.

Best Regards,  
Merina Chia (Ms)  
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856 | Fax No. : 6507 3849 | Email: [merinachia@msfirstcapital.com.sg](mailto:merinachia@msfirstcapital.com.sg) | Company Regn. No. 195000106C  
A Member of **MS&AD** Insurance Group

**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.**

**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:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Sent:** Friday, 27 March 2020 8:07 pm  
**To:** Merina Chia <[MerinaChia@msfirstcapital.com.sg](mailto:MerinaChia@msfirstcapital.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>  
**Subject:** RE: SURVEY ASSESSMENT - D20001634MFSH/1 // EXPRESS SETTLEMENT

**YOUR REF: D20001634MFSH**  
**LKK REF: CC4/FCI20004486/Kea3**

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle GBB 7364U on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Kindly let us have a copy of insured's accident report for our necessary action.

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](mailto: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](mailto:admin-d@lkkauto.com)>  
**Sent:** Wednesday, 25 March, 2020 11:01 AM



**To:** 'CWS Motor Claims' <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>  
**Cc:** 'Merina Chia' <[MerinaChia@msfirstcapital.com.sg](mailto:MerinaChia@msfirstcapital.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: SURVEY ASSESSMENT - D20001634MFSH/1

Dear Sir/Mdm,

Thank you for the assignment.

**G.NIVITHA**

**LKK Auto Consultants Pte Ltd**

Phone: 6841-1972 | email: [assignments@lkkauto.com](mailto: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](mailto:cwsmotorclaims@msfirstcapital.com.sg)>  
**Sent:** Wednesday, 25 March 2020 10:41 AM  
**To:** [ASSIGNMENTS@LKKAUTO.COM](mailto:ASSIGNMENTS@LKKAUTO.COM)  
**Cc:** CWS Motor Claims <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>; Merina Chia <[MerinaChia@msfirstcapital.com.sg](mailto:MerinaChia@msfirstcapital.com.sg)>  
**Subject:** PRI: SURVEY ASSESSMENT - D20001634MFSH/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

**PS: This is a system generated mail. Please do not reply to this mail.**



This email has been checked for viruses by AVG antivirus software.  
[www.avg.com](http://www.avg.com)