

Our ref : SMK3324J  
Your ref: D20001826MFSH

Date : 03<sup>rd</sup> July 2020

Ms. Rachel Wu (Motor Claims Dept.)  
MS First Capital Insurance Limited  
36 Robinson Road  
#16-01 City House  
Singapore 068877

Dear Madam,

**RE: SUBMISSION OF DOCUMENTS FOR SMK3324J – DOA: 07.04.2020**

Kindly be informed that our customer, Chiam Stella (Zhan HuiQi), owner of vehicle registration no. SMK3324J (insured with AIG) holds vehicle registration no. SHB2280P which is insured with you at the time of an accident liable and hereby submitting a claim against your insured for the cost incurred.

On behalf of our customer, we provide the following claim for your settlement as below :

Repair cost	:	\$ 4,145.18	
Loss of rental	:	\$ 1,155.60	(\$128.40 x 9 days)
Total	:	\$ 5,300.78	

We are pleased to enclose the documents as set out in the attached checklist.

Please contact Mr. Andre Chow En De at 91449137 or email him at [andre.chow@cyclecarriage.com.sg](mailto:andre.chow@cyclecarriage.com.sg) **within 7 working days** from the date of this letter should there be any missing documents or any other additional documents required. If we do not hear from you during these 7 days, we would take it that all documents submitted to you are complete and in order.

Cheque should be made payable to Cycle & Carriage Kia Pte. Ltd.

We look forward to receiving your early settlement of the invoice(s). Thank you.

Yours faithfully  
CYCLE & CARRIAGE KIA PTE LTD



**MANAGER**  
**SERVICE OPERATIONS – PG**

To:

Cycle & Carriage Kia Pte Ltd  
209 Pandan Gardens,  
Singapore 609339  
Attention: [Motor Claims Department]

Date: 08/06/2020

**LETTER OF AUTHORIZATION TO ACT**

Dear Sirs,

1. I/We, the undersigned, am the registered owner of vehicle no. SMK3324J (*vehicle no.*) (the "**Vehicle**").
2. As a result of a motor incident occurring on 07.04.2020 (*date and time of accident*) on/along JUNCTION OF BUKIT BATOK EAST AVE 3 (*location*) between the Vehicle and SHB2280P (*3<sup>rd</sup> party vehicle(s) number, if any*) (the "**Accident**"), the Vehicle was damaged and has been sent in for repairs to be conducted at Cycle & Carriage's workshop.
3. I/We hereby authorize Cycle & Carriage to act for and on my/our behalf in respect of the following:
  - (a) to submit, make, settle and/or resolve any claims (the "**Claims**") which I/we may have against third party insurers and/or any other parties ("**Third Parties**") arising out of the Accident, in any manner as it deems fit;
  - (b) to receive payment from any Third Parties as settlement for the Claims (including accepting cheques made out in favour of Cycle & Carriage); and
  - (c) to generally do or cause to be done all acts or things (including signing any forms or documents or giving instructions to any Third Parties) which it deems necessary or expedient for the foregoing purposes.
4. In addition to the above, I/We hereby further authorize Cycle & Carriage, for and on our behalf, to **execute and sign any discharge vouchers, indemnity forms and/or any other forms or documents** in relation to or arising from the Claims.

For the avoidance of doubt, all payments towards settlement of the Claims should be made in favour of Cycle & Carriage.

5. I/We further acknowledge and recognize that any settlement which Cycle & Carriage may make for and on my/our behalf in respect of any Claims may be on a without prejudice basis and without any admission of liability in so far as any other Third Parties are concerned.

Thank you.

Yours faithfully,



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Name: CHIAM STELLA SXXXX258G  
NRIC / Passport No. / Company Registration No.:



**DISCHARGE RECEIPT**

CLAIM REFERENCE : D20001826MFSH  
ACCIDENT DATE : 07/04/2020  
ACCIDENT LOCATION : JUNCT BT BATOK EAST AVE 3 TURNING BT BATOK ST 25  
INSURED : CITYCAB PTE LTD  
INSURED DRIVER : TAN KIM TEO  
INSURED VEHICLE : SHB 2280P  
INVOLVED PARTY : SMK 3324J  
SETTLEMENT SUM : \$ 4,680.18


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 : CHIAM STELLA

Signature and Date :  21 Feb '21

WITNESS : LARRY SONGCHAN

Signature and Date :  26/02/21



CYCLE &amp; CARRIAGE

**CYCLE & CARRIAGE KIA PTE LTD**  
**PANDAN GARDENS CUSTOMER SERVICE CENTRE**

209 Pandan Gardens Singapore 609339 Tel: 65684555 Fax: 65651240

**TAX INVOICE**

Co Reg No : 199405410K

GST Reg No : MR-8500111-X

Invoice Name & Address	Owner Name & Vehicle Info
MS First Capital Insurance Limited	Cust No/Name /CHIAM STELLA (ZHAN HUIQI)
Motor Claims Department	Reg No/Reg Date SMK3324J / 05/04/2019
36 Robinson Road #16-01	Date In/Mileage 08/06/2020/ 16456
City House	Chassis/Package KNAF3416MK5031203 /KC17P
Singapore 068877	Engine No G4FGJH722209
Contact No	Make/Model KIA/CERATO 1.6 A EX G333
08/06/2020	Colour/Trim B4U GRAVITY BLUE / WK SATURN BLACK

Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No
CTP00080	Cash	25/06/2020/ 10:58	TLE	884 / Lauro Songcuan	14545	81436467

Description of Goods / Services	Qty	Unit Price	Disc%	Amount
E PNT88000 RENEW REAR BUMPER, REPAIR REAR END PANEL				1100.00
E PNT98000 SPRAY PAINT REAR BUMPER AND REAR END PANEL				840.00
E PNT88000 REMOVE & REFIT REAR FLOOR BOARD, TRIM & CARPET TO FACILITATE REPAIR				275.00
A 54900099 CHECK WIRING & CHASSIS ELECTRICAL SYSTEM				30.00
A 10028901 TO CARRY OUT DIAGNOSTIC CHECK USING HI-SCAN PRO TEST USING HI-SCAN PRO TEST				200.00
E PNT88000 REMOVE AND REFIT REVERSE SENSOR				80.00
M SUNDRY SUNDRIES				20.00
S SPECIALISTJOB TOWING FROM 5 BT BATOK ST 25 TO C&C PANDAN GARDENS (ACCIDENT/BASEMENT) W/O:1234250				110.00
X COVER-RR BUMPER	1.00	651.00	00.00	651.00
X COVER-RR BUMPER LWR	1.00	241.00	00.00	241.00
X BEAM-RR BUMPER	1.00	318.00	00.00	318.00
X BRACKET-RR BEAM UPR MTG, RH	1.00	9.00	00.00	9.00
Z TEXT TP CLAIM FIRST CAPITAL - SHB2280P SURVEY: RASUL 08.06.2020 DOA: 07.04.2020 04 DAYS				
<i>Guarantee Your Warranty, Maintain with Cycle &amp; Carriage!</i>				

Parts	1,219.00	Nett	3,874.00
Labour	2,525.00	7% GST on	271.18
Standard Menu	0.00		
Specialist Job	110.00	Total Payable	4,145.18
Diagnostics Job	0.00	Paid	0.00
Sundry/Other's	20.00	Total Due	4,145.18
Total(w/o GST)	3,874.00		

Payment should be made strictly by cash, NETS or credit cards. Thank you.

Any dispute to the invoice must be made within 3 days. This is a computer generated document, no signature is required.



**CHAN'S & SONS ENTERPRISE**

363 Sembawang Road  
Singapore 758379  
Tel: 67532536 Fax: 67567565  
GST Reg No: 51-936900-M

**chan's**  
www.chans.com.sg

**TAX INVOICE****CHIAM STELLA**

**INVOICE** : **AR2006-0123**  
**DATE** : **17/06/2020**  
**TERMS** : **C.O.D**  
**STAFF ID** : **AMIRA**  
**AGREEMENT NO.** : **HA202006-0027**

ATTN : ACCOUNTS PAYABLE

DESCRIPTION	AMOUNT (SGD)
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Vehicle Reg No : SMR5351E 1,080.00  
Make / Model :  
Rental Dates : Rental Billing From 08/06/2020 To 17/06/2020  
Period : 9 days  
Rental Rate : S\$ 128.40 Per Day (Including GST)  
Reference No : SMK3324J

**AMOUNT : S\$**  
**ONE THOUSAND ONE HUNDRED FIFTY-FIVE**  
**DOLLARS AND CENT SIXTY ONLY**

**NON-TAXABLE VALUE :** 0.00  
**TAXABLE VALUE :** 1,080.00  
**GST 7% :** 75.60

**TOTAL S\$ : 1,155.60**

Please make your cheques payable to : **CHAN'S & SONS ENTERPRISE**

For Official Use Only



Payment Date :	F / Amt
CS / CC / CH :	
CS / CC / CH :	

## RENTAL AGREEMENT

202006 - 0029

Hirer's Name <b>CHIAM STELLA</b>		Date of Birth <b>S82202586</b>	Passport/ Nric No. <b>S1510182</b>	Nationality <b>S'pore</b>
Address <b>5 BUKIT BATOK ST-25</b>		Occupation	Driving Licence No.	Date of Expiry
<b># 13-11</b>	Postal Code <b>658880</b>	Contact No.	Mobile Phone No. <b>91726076</b>	
Joint Hirer's / Guarantor's Name		Date of Birth	Passport/ Nric No.	Nationality
Address		Occupation	Driving Licence No.	Date of Expiry
Postal Code		Contact No.	Mobile Phone No.	

### CHECK OUT

Date <b>08.06.2020</b>	Time <b>0830</b>	Mileage	<div style="display: flex; align-items: center;"> <div style="flex-grow: 1; border-bottom: 1px solid black; position: relative;"> <div style="position: absolute; right: 0; top: -5px;">E</div> <div style="position: absolute; right: 10%; top: -5px;">1/4</div> <div style="position: absolute; right: 20%; top: -5px;">1/2</div> <div style="position: absolute; right: 30%; top: -5px;">3/4</div> <div style="position: absolute; right: 0; top: -5px;">F</div> </div> </div>
Date <b>17.6.20</b>	Time <b>9.11 am</b>	Mileage	

### CHECK IN

#### IMPORTANT NOTES:-

- Car is restricted to SINGAPORE use. See clause 1(f) for non-compliance.
- No refund will be given for vehicle that returns early.
- Own Damage Liability - First \$1500 for damage to vehicle plus loss of earnings while damaged vehicle is under repair.
- Third Party Liability - First \$2000 for any Third Party Accident Claim.
- Additional Excess of \$3000 for drivers under 24yrs old or above 70yrs and/or less than 2yrs driving experience.
- Hirer is responsible for all parking fines & traffic summons.
- Extension:- One day's advance notice is required otherwise no extension will be allowed.
- Vehicle should be returned at the same time as collection except on Saturday where return time is before 10am.
- Vehicle returned after office hour will be charged to the next working day.
- Hourly extension is charged at 1/5 of the daily rate.
- As preventive maintenance, please check water & engine oil daily.
- Please check that you have not left any of your personal belongings in the vehicle. Our company and staff will not be responsible for any loss of belongings after the vehicle is returned.
- For the comfort of other users, please refrain from smoking, eating or carrying of pets in the car. A cleaning charge of \$200 will be imposed for smoky, smelly or dirty vehicle.
- Carrying of PASSENGERS in commercial vehicle is strictly prohibited. Only WORKERS covered under hirer's workmen compensation are allowed.

	UNIT		RATE (\$)	TOTAL (\$)
RATE	9	@	120 + gst	1080
DISCOUNT				
GST @ 7%				75.60
TOTAL				1155.60
EXTENSION			AR 2006 - 0123	
Edwin / Teban - TP / FIRST CAPITAL				
SMK3324J				
DEPOSIT (refundable) S\$				
CHANGED OVER FROM VEH.			DATE	

I/We have read and agree to the terms and conditions of the rental agreement above and as set overleaf.  
I/We declare that all information given on this form is true and accurate.

Hirer's Signature

Joint Hirer's/ Guarantor's Signature

for CHAN'S & SONS ENTERPRISE

VEHICLE NO. **SMR 5351E**

MODEL

FROM **08.06.2020**

RETURN

\*Estimate Date. For actual return see CHECK IN

## Asher Sng (LKKAUTO)

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**From:** Eric Woo <EricWoo@msfirstcapital.com.sg>  
**Sent:** Monday, 24 August 2020 5:39 PM  
**To:** Asher Sng (LKKAUTO)  
**Cc:** SUR  
**Subject:** FW: [MANDATE REQUEST] Re: PRI: SURVEY ASSESSMENT - D20001826MFSH/1 // EXPRESS SETTLEMENT // ACCIDENT INVOLVING SHB 2280P (OI) AND SMK 3324J (TP) ON 07/04/2020  
**Attachments:** LETTER OF DEMAND.pdf; LKK RESURVEY PHOTO.pdf; LKK SURVEY PHOTO.pdf; LKK ADJUSTMENT.pdf; LKK INSPECTION.pdf  
**Follow Up Flag:** Flag for follow up  
**Flag Status:** Completed

Without Prejudice


Dear Asher,

You have our mandate to settle as follow:

COR : \$4,145.18  
LOR : \$400 - \$535  
To offer : \$4,545.18 - \$4,680.18

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:** Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>  
**Sent:** Friday, 7 August 2020 12:01 pm  
**To:** Eric Woo <EricWoo@msfirstcapital.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** [MANDATE REQUEST] Re: PRI: SURVEY ASSESSMENT - D20001826MFSH/1 // EXPRESS SETTLEMENT // ACCIDENT INVOLVING SHB 2280P (OI) AND SMK 3324J (TP) ON 07/04/2020

Your ref : **D20001826MFSH**  
Our ref : CC4/FCI20005116/R1ea3q2

Dear Sirs,



**ACCIDENT INVOLVING SHB 2280P (OI) AND SMK 3324J (TP) ON 07/04/2020**

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 " **CYCLE & CARRIAGE AUTOMOTIVE PTE LTD** " at **\$ 4,680.18 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 8,581.40	\$ 4,145.18
2. Loss of Rental (9days x \$120)	\$ 1,155.60	\$ 535.00 (5days x \$100)
<b>Total</b>	<b>\$ 9,737.00</b>	<b><u>\$ 4,680.18</u></b>

Surveyor recommended 4days 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.***

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

**Sent:** Thursday, July 16, 2020 10:41 PM

**To:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Subject:** RE: PRI: SURVEY ASSESSMENT - D20001826MFSH/1 // EXPRESS SETTLEMENT

Without Prejudice

Dear Asher,

Attached LOD for your necessary action.

Thank you.

Eric Woo  
Motor Claim Department

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:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Sent:** Monday, 8 June 2020 5:00 pm

**To:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Cc:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: PRI: SURVEY ASSESSMENT - D20001826MFSH/1 // EXPRESS SETTLEMENT

**YOUR REF: D20001826MFSH**

**LKK REF: CC4/FCI20005116/R1ea3**

Dear Sir / Madam,

We refer to the above matter.

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.*

*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.*

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)

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**From:** Jim Soon [<mailto:JimSoon@msfirstcapital.com.sg>]

**Sent:** Tuesday, 21 April 2020 2:04 PM

**To:** Mei Kwan (LKKAuto); Asher Sng (LKKAuto); Admin A

**Cc:** Henry Kao; Eric Woo; Aini Binte; Teo Swee Keong

**Subject:** FW: PRI: SURVEY ASSESSMENT - D20001826MFSH/1 // EXPRESS SETTLEMENT

Dear Mei Kwan,

The above is our insured GIA for your perusal.

Thank You

Jim Soon  
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848  
| DID : 6507 3852| Fax No. : 6507 3849 |Email: [JimSoon@msfirstcapital.com.sg](mailto:JimSoon@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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As a response to the COVID 19 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 business partners. We have access to emails and will work to respond in a timely manner.

We appreciate your kind understanding. Stay safe.

---

**From:** Mei Kwan (LKKAUTO) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Sent:** Tuesday, April 21, 2020 1:29 PM

**To:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>; Motor Claims <[MotorClaims@msfirstcapital.com.sg](mailto:MotorClaims@msfirstcapital.com.sg)>

**Cc:** Asher Sng (LKKAUTO) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: PRI: SURVEY ASSESSMENT - D20001826MFSH/1 // EXPRESS SETTLEMENT

**YOUR REF: D20001826MFSH**

**LKK REF: CC4/FCI20005116/ea3**

Dear Sir / Madam,

We refer to the above matter.

**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.*

**"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."**

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



**From:** Claim Workflow System <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>  
**Sent:** Thursday, 9 April 2020 11:12 AM  
**To:** assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>  
**Cc:** [CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG](mailto:CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG) <[CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG](mailto:CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG)>;  
[RACHELWU@MSFIRSTCAPITAL.COM.SG](mailto:RACHELWU@MSFIRSTCAPITAL.COM.SG) <[RACHELWU@MSFIRSTCAPITAL.COM.SG](mailto:RACHELWU@MSFIRSTCAPITAL.COM.SG)>  
**Subject:** PRI: SURVEY ASSESSMENT - D20001826MFSH/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.**