Focus Auto Pte Ltd
Business Reg. No. 201004495R
GST Reg. No. 201004495R
Tel: 6886 9097 Fax: 6481 9095
Email : claims@focusauto.com.sg

Date : 25/04/2020

BY E-MAIL / MAIL

Your ref: SHA3426K
Our ref: SMK2299E

WITHOUT PREJUDICE

M/S First Capital Insurance Limited
36 Robinson Road, #16-01 City House
Singapore 068877

Dear Sir/Madam,

ACCIDENT INVOLVING : (SMK2299E & SHA3426K) ALONG SENGKANG EAST NEAR BLK 205
DOA: 07/04/2020 TIME: 0730 HOURS

We refer to the above matter and write on behalf of **HO HUAT KEONG**, the registered owner of **SMK2299E** in respect of the above accident.

We are instructed that the above accident was caused by your insured's negligent driving / or management of your insured vehicle. Your insured's vehicle SHA3426K collided onto the side portion of our client vehicle SMK2299E. As a result of the accident, our client has been put to loss and expenses, particulars of which are as follows:-

1. Cost of Repair	($2800 + 7% GST)	$	2,996.00
2. Loss of Rental	(10 days × $180)	$	1,800.00
Total Amount:		**$**	**4,796.00**

Enclosed are the following documents for your perusal.
1) Driver's driving license / Identity card
2) Certificate of Insurance
3) GIA report
4) GIA Search (SHA3426K)
5) Original repair claim
6) Car Rental Agreement / Receipt

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

Kindly acknowledge receipt of the above said documents within 7 days and your favourable reply is deeply appreciated.

Yours faithfully,

Jenny Koh

LETTER OF AUTHORIZATION

DATE : 07/04/2020

To : _____

RE: ACCIDENT INVOLVING VEHICLE NO. SMK 2299 E & SHA 3426 K

ALONG SENGKANG EAST NEAR BLK 205 **ON** 07/04/2020

I / WE HO HUAT KEONG **of (NRIC / ROC NO.)** S0828104A

OF BLK 533 WOODLANDS DRIVE 14 #03-575 SINGAPORE 730533.

Owner of vehicle no. SMK 2299 E in consideration of M/S **FOCUS AUTO PTE LTD** repairing my / our vehicle SMK 2299 E at my / our instruction and hereby authorize **FOCUS AUTO PTE LTD** to demand claim settle receive whatever amount settled / payable by the Insurance Company and / or third party or to commence legal proceeding. If necessary, under my name, for the cost of repairs, car rental and / or loss of use, etc and to their appointing Solicitor to act for me / us in respect of the said accident / claim and all claimed and / or settled shall belong to them absolutely.

I further agree and undertake to indemnify them against the above mentioned claim cost which may arisen therewith.

Signature of Owner : _____
(Company's chop – if any)

Name of Owner : HO HUAT KEONG

NRIC No : S0828104A

MS FirstCapital

Provide always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect or preclude me from making a further claim for general and special damages for my personal injuries sustained in the same accident.

MS First Capital Insurance Limited Co.Reg. No. 195000106C GST Reg. No. M2-0001676-9
6 Raffles Quay #21-00 Singapore 048580
Tel: (65) 6222 2311 Fax: (65) 6222 3547

Claims & Motor Underwriting Dept: 36 Robinson Road #16-01 City House Singapore

DISCHARGE RECEIPT

CLAIM REFERENCE	:	D20001834MFSH
ACCIDENT DATE	:	07/04/2020
ACCIDENT LOCATION	:	SENGKANG EAST AVE X COMPASSVALE RD
INSURED	:	COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER	:	LIAU HER YAM
INSURED VEHICLE	:	SHA 3426K
INVOLVED PARTY	:	SMK 2299E
SETTLEMENT SUM	:	$4,436.00

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 : HO HUAT KEONG

Signature and Date :

WITNESS : Jenny Koh
Claims Executive
HP: 8139 9800

Signature and Date : 19/08/2020

Focus Auto Pte Ltd

Business Reg. No: 201004495R
GST Reg. No: 201004495R
No 1 Kaki Bukit Ave 6 Autobay
#02-50 Singapore 417883

Date: 25/04/2020

HO HUAT KEONG

C/O NO 1 KAKI BUKIT AVENUE 6
AUTOBAY #02-48/50
SINGAPORE 417883

MOTOR VEHICLE NO : SMK2299E HONDA ACCORD 2.0A

REPAIR CLAIM	$ 2,800.00

LUMP SUM

Sub- total :	**$**	**2,800.00**
7% GST :	**$**	**196.00**
Total :	**$**	**2,996.00**

SINGAPORE DOLLARS : TWO THOUSAND NINE HUNDRED AND NINETY-SIX ONLY.

Ultimate Car Rental

ULTIMATE CAR RENTAL

Blk 264 Tampines St 21 #01-106 Singapore 520264
Tel: 6844 4620 Fax: 6844 4625
Co. Reg. No. 53100391D

top-up Sign
2 Side Rocker panel 25$

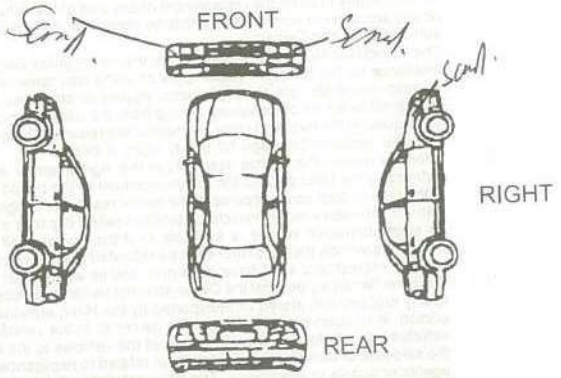
VEHICLE RENTAL AGREEMENT No. RA 3690

HIRER'S PARTICULARS	Vehicle No: SKF 7119J Replace Veh No: SMK 2299E
Name: HO HUAT KONG	Mileage Out: Mileage Out:
Address: BLK 533 WOODLANDS DRIVE 14 #03-575 SINGAPORE 730533	Make & Model: Auto / Manual Make & Model: Auto / Manual
Contact Person: Tel: 9753 6082	OUT: Date 07/04/20 OUT: Time 1040 hrs
DRIVER'S PARTICULARS	HIRE EXPIRY 16/04/20 TIME EXPIRY 11.35 a.m
Name: HO HUAT KONG	
Address: BLK 533 WOODLANDS DRIVE 14 #03-575 SINGAPORE 730533	
Tel No: H/P No: 9753 6082	
P.P. / I.C. No.: D/L. NO:	
Date of Birth: Date of Issue / Expiry:	
Nationality: PI. Of Issue:	
Occupation: Driving Exp:	
Refundable Deposits:	
Cash/Nets/Cheque/VISA/MC Cards No.:	

RENTAL CHARGES			
Daily	10 @$180.00	1800	00
Weekly	@$		
Monthly	@$		
Hours	@$		
Others	@$		
CDW	@$		
PAI	@$		
Delivery Service			
	SUB-TOTAL $		
EXTENSION			
Collection Service			
Misc.			
ESTIMATED TOTAL RENTAL $		1800	00
Sales Person Code:			

OUT: E ½ F IN: E ½ F

(A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES



ACCESSORIES CHECK

☐ Ashtray	☐ Cig Lighter	☐ S / Tyre
☐ STD Tools	☐ Jack	☐ Hub Caps
☐ Radio / Cass	☐ CD / Cartridges	☐ S / RIM

Hirer is responsible for the first $3500.00 excess for collision / damage to first party. (i.e) ULTIMATE CAR RENTAL Vehicles (including windscreen) and also first $2500.00 excess for collision/damage to third party's vehicles for each and every accident / damage

* Additional Excess Loading _____

HIRER's Signature _____

Additional Driver's Signature _____

I/We agree to the terms and conditions above, overleaf and that all information given is true and correct in all respect. My/Our Driving licence(s) is/are current and not disqualified from driving. You may charge all amount due on the rental to my/our credit card.

IMPORTANT

1. ONLY PERSONS ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
2. VEHICLES IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY ULTIMATE CAR RENTAL.
3. IN THE EVENT OF AN ACCIDENT, THE HIRER OR AUTHORISED DRIVER :
   (I) shall report all accidents involving the said vehicle to the Owner immediately
   (ii) shall take immediate steps to complete and sign Form Mar 1 (Motor Accident Report from) and do all other acts required in compliance with the "NON-INJURY MOTOR ACCIDENT REPORT SCHEME" (the form will be made available when the accident is reported to the owner)
   (iii) shall report to the police within 24 hours from the occurrence, the following types of accidents:-
   (a) injury case;
   (b) non-injury case involving a Government vehicles or damage to Government property;
   (c) non-injury case involving a foreign vehicle (to obtain their motor insurance, policy, Passport No./Name of the driver, Vehicle number, Log card and Vehicle road tax informational);
   (d) non-injury case involving a pedestrian or cyclist.

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 ULTIMATE CAR RENTAL AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	DEPOSIT REFUND	SIGNATURE OF HIRER/DRIVER
16/04	1135hrs					

ULTIMATE CAR RENTAL

NO. 1 KAKI BUKIT AVE 6, #02-50 AUTOBAY@KAKI BUKIT
SINGAPORE 417883
Business Reg. No. 53100391D
Tel No. : 6844 4620 Fax No. : 6844 4625

BILL TO #

FOCUS AUTO PTE LTD
1 KAKI BUKIT AVE 6
#02-48/50 AUTOBAY @ KAKI BUKIT
SINGAPORE 417883

Tel : 6844 4620 Fax : 6844 4625

INVOICE

NO. : INV004185
DATE : 24/08/2020
P/O REF. : SKZ7119D
TERMS : 30 days
PAGE : 1

RA3690 RENTAL 07/04/20-16/04/20

TP : SMK2299E

NO.	CODE	DESCRIPTION	QTY	PRICE	DISC	TAX	AMOUNT
1	SKZ711 9D	HONDA ACCORD 2.0 A	10	180.00			1,800.00

SINGAPORE ONE THOUSAND EIGHT HUNDRED ONLY

SUBTOTAL		1,800.00
DISCOUNT		0.00
NETT		1,800.00
TAX		0.00
GRAND	S$	1,800.00

FOR ULTIMATE CAR RENTAL

CUSTOMER SIGNATURE & STAMP

Jasper Chua (LKK Auto)

From: Chris Lim Gan Koon <ChrisLim@msfirstcapital.com.sg>
Sent: Monday, 17 August 2020 1:55 PM
To: Jasper Chua (LKK Auto)
Cc: Karen Tan
Subject: FW: MANDATE: EXPRESS SETTLEMENT: SURVEY ASSESSMENT - D20001834MFSH/1 / EXPRESS SETTLEMENT / LKK REF : CC4/FCI20005139/Uba3q2
Attachments: 2 LKK ADJUSTMENT REPORT.pdf; 3 LKK INSPECTION PHOTOS.pdf; 4 LKK REINSPECTION PHOTOS 1.pdf; 4 LKK REINSPECTION PHOTOS.pdf; TP_LOD.pdf

Dear Jasper,

Pls offer as per below :

Cost of repair : $2,996.00
Loss of Rental : $120 to $180 x 5 to 8 days
Loss of Use (PRI) : $50 to $60 x 2 days
Proposed total : $3,696.00 to $4,556.00

Kindly request for repair tax invoice to be billed to MSFC.

Regards

Chris Lim
Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Rd #16-01 City House Singapore 068877 | TEL : 6507 3848 | Fax No. : 6507 3849 | Company Regn. No. 195000106C

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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: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>
Sent: Wednesday, August 12, 2020 10:36 AM
To: Karen Tan <karentan@msfirstcapital.com.sg>
Subject: RE: EXPRESS SETTLEMENT: SURVEY ASSESSMENT - D20001834MFSH/1 / EXPRESS SETTLEMENT / LKK REF : CC4/FCI20005139/Uba3q2

Dear Sir/Mdm,

We refer to the subject matter.

It was reported that Insured driver rear-ended TP.

Summary to offer to repairer **FOCUS AUTO PTE LTD** is as follows:

TP CLAIMED		REVISED -TO OFFER	
Cost of Repair (w/gst)	$ 6,412.21	$	2,996.00
Loss of Rental ($180.00 x 10 days)	$ 1,800.00	$	1,800.00
LTA Search Fee	-	-	
Proposed Total	$ 8,212.21	$	4,796.00

Breakdown of days is as follows:

Recommended days	5
Weekends / Downtime	5
CLAIM DAYS	10

For your approval and/or further instruction please.

Thank you.

Best Regards,
Jasper Chua| Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6841-2928 | email: jasperchua@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Karen Tan [mailto:karentan@msfirstcapital.com.sg]
Sent: Tuesday, 14 April, 2020 3:57 PM
To: Mei Kwan (LKKAuto); Vic (LKKAuto)
Cc: Admin A
Subject: EXPRESS SETTLEMENT: SURVEY ASSESSMENT - D20001834MFSH/1 / EXPRESS SETTLEMENT

Dear Sirs/Madam,

Please find enclosed our OI SAS for your perusal.

As liability is clear, you may proceed with Express Settlement.

Best Regards,

Karen Tan
Motor Claims Dept.
MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3582 | Fax No. : 6507 3849 | Company Regn. No. 195000106C
A Member of MS&AD INSURANCE GROUP

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