

MY CAR CONSULTANT PIELID

Address: 53 Ubi Avenue 1, Paya Ubi Industrial Park #01-33 S(408934) Email: Admin@mycar.sg (Company Registration No: 2016058782)

BY HAND

4th June 2020

Our reference: SLC586T Your reference: SH9287M

First Capital Insurance Ltd

6 Raffles Quay Singapore048580

Attn: Motor Claims Department

Dear Sir/ Madam,

Claimant

NIU JING

Address

BLK 538 JELAPANG ROAD #24-30 S670538

We are instructed by the above named to claim damages against your insured/your insured's driver in connection with a road accident on 09/05/2020 along involving our client's vehicle registration number SLC586T and vehicle registrations number SH9287M driven by you/your insured's driver at the material time.

As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:-

 Cost of Repair
 \$5,500.00

 Loss of Rental
 \$750.00

 GIA Search
 \$0.00

 LTA Search
 \$7.49

 Total
 \$6,257.49

A copy of each of the following supporting documents are enclosed:-

- a) Our client's Accident Report/Police Report;
- b) COE/PARF Certificates;
- Owner / Driver's IC & Driving License;
- d) Letter Of Authorisation;
- e) Rental Agreement & Official Receipt;
- f) LTA Search Results & Official Receipt;

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

Yours faithfully,

My Car Consultant

MY CAR CONSULTANT PTE LTD (Co Reg No. 201605878Z)

53 Ubi Ave 1 #01-33 Paya Ubi Industrial Park S408934.

Tel: +65 9888 8885 / +65 8330 0060

LETTER OF AUTHORIZATION

In consideration of Repairer Worksl	hop My Car Consultant Pte	Ltd, 53 Ubi Ave 1 Paya	a Ubi Industrial Park #01-33
Singapore 408934			

Singapor	e 408934		
1/We, \$84660		of vehicle no. SLCS867	of NRIC/Passport number/ROC number: hereby authorize you to commence claim, settle
and recei proceedii whole pro behalf) sh deduction	ive whatever amount pangs, if necessary, in my/oceeds of my/our third panall accept this as my/ou	yable by the insurance con our name for the cost of re party claim to you and my, or irrevocable authorisation citor and client basis. I/We	empany and/or third party or to commence legal repair and loss of use, etc. I/We agree to assign the round of
monies du	ue to you, I undertake to and expenses incurred	pay you for the excess ap	n my/our insurance company on my/our behalf for all oplicable under my policy and to reimburse you all aim on my/our behalf in the event that my/our claim is
11.5	irrevocably authorize yo n with the above claim i		uchers/indemnity forms and all necessary papers in
	ocably authorize you to f the third party/own ins		icitors on my/our behalf as you shall deem fit for the
insurance of accept any	company communicate	with me/us directly, orally	ed by you on my behalf in the event the third party's y or in writing and I/we further undertake not to ty's insurers without first communicating with you and
	t the third party's insure relation to my property		ttlement monies, I undertake to pay you the sum
Dated this _	14 (day) of 05	5 (month) <u>20 20</u>	(year)
É	fort	ÿ.	

Owner's signature (Company stamp if applicable)

NRIC No: S8466066C

Name: NIU JING



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

D20002100MFSH/1

ACCIDENT DATE

09/05/2020

ACCIDENT LOCATION

T-JUNCTION OF BUKIT PANJANG ROAD AND GANGSA ROAD

INSURED

COMFORT TRANSPORTATION PTE LTD

INSURED DRIVER

MISBARI B MEDAN

INSURED VEHICLE

SH9287M

: SLC586T

All Settlement Amount Are Without Prejudice to our driver's Injury Claim

INVOLVED PARTY
SETTLEMENT SUM

\$6,007.00

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:

 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.

 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: NIU JING

Signature and Date:

WITNESS: YEO E San Jeremy

Signature and Date:

100.

MY CAR CONSULTANT PTE LTD

INVOICE

1-Stop Solution For All Automotive Needs

53 Ubi Avenue 1, Paya Ubi Industrial Park #01-33/02-33 S(408934)

Tel: 9888 8885 / 8866 8832 | Fax: 6925 5219

DATE: INVOICE # 04-Jun-20 MCC2020-697

FOR:

SLC586T

NISSAN QASHQAI

REMARKS:

Bill To:

MS FIRST CAPITAL INSURANCE LTD

DESCRIPTION	AMOUNT		
COSTS OF REPAIRS	\$	5,500.00	
	+		
	1	-	
	+-		
	+		
	+		
	+		
	+		
	-		
	-		
TOTAL	-	\$5,500.00	

Make all cheques payable to MY CAR CONSULTANT PTE LTD

PAYNOW UEN - 201605878Z , or DBS CURRENT 018-904614-2

Payment terms: Due upon receipt

4614-2

THANK YOU FOR YOUR BUSINESS!

Militar

1AA

Registration no: 53387138K

Address: 53 Ubi Avenue 1 #01-33

Paya Ubi Industrial Park Singapore 408934

Contact: 98888885 / 88668832

Bill to: Invoice No: 1AA-20200031

Date: 2-Jul-20

NIU JING

No.	Description	Qty	Unit Price	Amount
1	Description RENTAL VEHICLE: SLG5765P 11/05/2020 TO 16/05/2020	Qty 5	\$ 150.00	
		Tota	al Amount	\$ 750.00

All cheques must be crossed and made payable to: 1AA

Payment via bank transfer: DBS Current 018-904614-2 / OCBC Current 712-814250-001



OPERATING LEASE AGREEMENT

53 Ubi Avenue 1, Paya Ubi Industrial Park #01-33 S408934 Tel: (+6583300060/(+6598888885)

Email: Admin@mycar.sg (Company Registration No: 201605878Z)

HIRER'S PARTICULARS		ADDITIO	NAL HIRER'S	PARTICULARS
Name (As in NRIC):		Name (As in	NRIC):	(2.4.1.2.1.2.1.1.1.1.1.1.1.1.1.1.1.1.1.1.
NIU JINA				
NRIC/Passport No : \$8466066C		NRIC/Passpo	rt No :	
Date of birth : A	ge:	Date of birth	:	Age:
Address: BIK 538 JUAPANA	Rd #24-30	Address :		
Mobile No :	* ************************************	Mobile No :		
Type of driving license : Local / Inte	ernational	Type of driving license : Local / International		
VEHICLE DETAIL	5		The second of th	
Make & Model :		Vehicle No :		
Honda vetel			SIG576SP	
Vehicle Out Date :		Vehicle Retur	n Date:	D
Time Out :		Time Return :		
Daily - B Day/s	@ S\$ 150	Per Day	\$	
Weekly - Week/s	@ S\$	Per Week	\$	
Monthly - Month/s	@ \$\$	Per Month	\$	
Deposit :			\$ ~	
Delivery Service :			\$	
Others :			,	
	T	otal Nett Charge	s \$	
M		*		
- Port			8	
Hirer Signature				1AA

RENTAL AGREEMENT, TERMS AND CONDITIONS.

- 1. The Hirer / Authorized Driver ("Driver"), 1AA ("1AA").
- 1a. The Hirer/ authorized driver must be <u>over 22 years old</u> and <u>under 60 years old</u> and holding valid driving license of <u>at least 2 years</u>. Failure to observe stipulation may return all damage cost to be borne by The Hirer.
- 2. Rates
- 2a. All vehicle rates quoted include insurance, maintenance in wear and tear of vehicle and unlimited mileage. Each excess hour is charged at \$20.00 per hour. Vehicles returned with less petrol than what it was taken by The Hirer, The Hirer shall have to pay additional of \$20.00 per quarter of the petrol less. The Hirer have to bear all Parking and Traffic Fines / Fees and ERP charges during the rental period.
- 3. Accident and Breakdowns
- 3a. In the event of any accident, insurance excess for those aged 22 and above with at least 2 years of driving experience would be \$6000. Whereas for those aged 27 and above with at least 2 years of driving experience would be \$6000. The vehicle is not covered by a motor insurance policy covering personal accident for the hirer, his passenger or authorized driver. 1AA shall not be responsible for any liability claims, injuries or otherwise in connection with any accident death or the losses arising from the stated vehicle. 1AA 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.
- 3b. The Hirer/Authorized driver shall report all accidents involving the stated vehicle to the owner immediately and should there be bodily injuries also to the police not later than 24 hours after the accident. The Hirer/Authorized Driver shall not agree or compound any claim partially or in full. The Hirer is to secure the names, contact numbers and addresses of all witnesses as well as the registration number of all vehicles invovled in the accident. All communications/letters received from the police or third parties are to be referred to The Hirer/Authorized Driver is NOT ALLOWED to sublet/lend/borrow the rental vehicle to a third party driver. If The Hirer was caught sublet/lend/borrow the vehicle to a third party without authorized by 1AA immediately. The Hirer shall not abandon the stated vehicle without adequate provisions for safeguarding and security at the same time. Failure to comply will render The Hirer liable for all cost and third party claims.

 3c. 1AA shall not be liable to The Hirer or any person for any loss or damage whatsoever and howsoever caused or occasioned by reason of 1AA resuming possession of the said vehicle nor shall 1AA be liable to any person for any monies, goods, articles or things not belonging to 1AA which are in or alleged to be in the vehicle at the time the owner resumes possession of the vehicle.
- 3d. The Hirer shall agree that punctured tyre/s, empty petrol tank, loss of vehicle's key and locked keys inside of vehicle does not constitute a breakdown and that in the event of 1AA's 24 hours emergency breakdown service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$50 per trip.
- 4. Rental Extension
- 4a. The Hirer wishes to extend the rental period are to inform 1AA before the return date and is required to make full payment of the vehicle rental extension cost before the date/time of the extension starts. If no payment have been made on time, 1AA will have the rights to seize the vehicle back and The Hirer will still have to bear the outstanding extension of the rental vehicle without using the rental vehicle.
- 5. Payments and Refundable Deposits
- 5a. Full payment have to be made upon collecting of rental vehicle. A final adjustment will be made upon collection of the rental vehicle. No part of such hire period charge shall in any circumstances be refundable except at the discretion of 1AA.

> Back to OneMotoring



Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time:

11 May 2020 / 14:53:04

Receipt Date/Time: 11 May 2020 / 14:53:04

Tax Invoice/Receipt

Receipt No.: ITNET-00000-200511-002226

Previous Receipt No.:

S/N	Item Description/ Business Transaction Reference No.		Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Resu	ılt of Insurance Enquiry - GBD1316M				
	t 10 May 2020/22:05:00				
	rance Co: NTUC INCOME INS CO-OP	LTD			
1	Insurance Enquiry - GBD1316M Enquiry Fee		7.00	0.49	7.49
	20200511145108712811		7.00	0.49	7.45
		Sub-Total	7.00	0.49	7.49
Resu	lt of Insurance Enquiry - SH9287M				
	09 May 2020/11:15:00				
	ance Co: MS FIRST CAPITAL INSURA	NCE LIMITED			
2	Insurance Enquiry - SH9287M Enquiry Fee		7.00	0.49	7.49
	20200511145108752714		7.00	0.10	, , ,
		Sub-Total	7.00	0.49	7.49
		Total Before Rounding	14.00	0.98	14.98
		Rounding Difference			0.03
		Total Amount Payable			14.95
		Paid By			
		409636XXXXXX7897 eN	NETS Credit Ca	rd	14.95
		Total			14.95
		Cash Change			0.00
		Tendered Amount			14.95
		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.

From: Heng Ding Chao < Heng Ding Chao@msfirstcapital.com.sg>

Sent: 7 July 2020 3:29 PM

To: Khanchna (LKK Auto) < khanchna@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Serene Ler <Sereneler@msfirstcapital.com.sg>

Subject: RE: MANDATE REQUEST ON QUANTUM - SURVEY ASSESSMENT - D20002100MFSH/1 //

EXPRESS SETTLEMENT

Hi Khanchna,

The proposed amount is within our acceptable range, please proceed with the express settlement.

Good Day,

Cathan Heng Ding Chao, Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3848/EXT:104| Fax No. : 6507 3849 | Email: HengDingChao@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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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.

From: Khanchna (LKK Auto) < khanchna@lkkauto.com>

Sent: Wednesday, 1 July 2020 5:41 PM

To: Heng Ding Chao < Heng Ding Chao @msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Serene Ler <Sereneler@msfirstcapital.com.sg>

Subject: MANDATE REQUEST ON QUANTUM - SURVEY ASSESSMENT -

D20002100MFSH/1 // EXPRESS SETTLEMENT

YOUR REF: D20002100MFSH LKK REF: CC4/FCI20005703/Eka3

Dear Mr. Cathan,

We refer to the above matter.

Liability: 100% against Insured (BOLA 27- Head to rear collision)

We seek your approval to offer third party repairer "MY CAR CONSULTANT PTE LTD" at \$6,007.49 ~ \$6,107.49 (all in).

The summary is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair	\$ 13,110.51	\$ 5,500.00
2. Loss of Rental (5 days x \$150)	\$ 750.00	\$ 500.00 ~ 600.00 (5 days x \$ 100 ~\$120)
3. LTA Search	\$ 7.49	\$ 7.49
Total	\$ 13,868.00	\$ 6,007.49 ~ \$ 6,107.49

Surveyor recommended 5 days for repair

Enclosed herewith all the documents for your perusal.

Kindly let us have your approval/instruction.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360**| email: <u>Khanchna@lkkauto.com</u>|Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Heng Ding Chao < Heng Ding Chao@msfirstcapital.com.sg>

Sent: Tuesday, 30 June 2020 4:28 PM

To: Khanchna (LKK Auto) < khanchna@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Serene Ler <<u>Sereneler@msfirstcapital.com.sg</u>>
Subject: RE: SURVEY ASSESSMENT - D20002100MFSH/1 // EXPRESS SETTLEMENT

Sir/Mdm.

Sorry to bother you once again as this case is quite urgent. Is there any progress for this case?

Good Day,

Cathan Heng Ding Chao, Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3848/EXT:104| Fax No. : 6507 3849 | Email: HengDingChao@msfirstcapital.com.sg | Company Regn. No. 195000106C

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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.

From: Khanchna (LKK Auto) < khanchna@lkkauto.com>

Sent: Thursday, 25 June 2020 3:44 PM

To: Heng Ding Chao < Heng Ding Chao @msfirstcapital.com.sg>; Joanne Yong

<<u>Joanneyong@msfirstcapital.com.sg</u>>
Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D20002100MFSH/1 // EXPRESS SETTLEMENT

Dear Mr. Cathan,

We refer to your e-mail below and will expedite on this.

We will submit our report and seek mandate promptly.

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: <u>Khanchna@lkkauto.com</u>|Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Heng Ding Chao < Heng Ding Chao @msfirstcapital.com.sg>

Sent: Thursday, June 25, 2020 3:22 PM

To: Joanne Yong < <u>Joanneyong@msfirstcapital.com.sg</u>>; Mei Kwan (LKKAuto)

<Meikwan@lkkauto.com>

Cc: Khanchna (LKK Auto) < khanchna@lkkauto.com; Admin A < admin-a@lkkauto.com> Subject: RE: SURVEY ASSESSMENT - D20002100MFSH/1 // EXPRESS SETTLEMENT

Sir/Mdm.

Is the Proposal ready for this case? The due date which is on 7.7.20 is approaching soon

Good Day,

Cathan Heng Ding Chao, Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3848/EXT:104| Fax No. : 6507 3849 | Email: HengDingChao@msfirstcapital.com.sg | Company Regn. No. 195000106C

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We appreciate your kind understanding. Stay safe.

From: Joanne Yong

Sent: Monday, 8 June 2020 9:02 am

To: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com >

Cc: Khanchna (LKK Auto) < khanchna@lkkauto.com>; Admin A < admin-a@lkkauto.com>;

Heng Ding Chao < Heng Ding Chao @msfirstcapital.com.sg >

Subject: RE: SURVEY ASSESSMENT - D20002100MFSH/1 // EXPRESS SETTLEMENT

Dear All,

Pls find the attached LOD. Pls liaise with the workshop and inform them that they should contact you directly for express settlement.

Thank you Regards,

Joanne Yong Motor Claim Department



Change of email address joanneyong@msfirstcapital.com.sq

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

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We appreciate your kind understanding. Stay safe.

From: Joanne Yong

Sent: Tuesday, 19 May 2020 5:30 pm

To: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com >

Cc: Khanchna (LKK Auto) < khanchna@lkkauto.com>; Admin A < admin-a@lkkauto.com>;

Heng Ding Chao < Heng Ding Chao @msfirstcapital.com.sg >

Subject: RE: SURVEY ASSESSMENT - D20002100MFSH/1 // EXPRESS SETTLEMENT

Dear All,

Refer to the above matter.

Please proceed express settlement as per your email below

Thank you Regards,

Joanne Yong Motor Claim Department



Change of email address

joanneyong@msfirstcapital.com.sg

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

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We appreciate your kind understanding. Stay safe.

From: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com>

Sent: Sunday, 17 May 2020 5:49 pm

To: Joanne Yong < Joanneyong@msfirstcapital.com.sg>

Cc: Khanchna (LKK Auto) < khanchna@lkkauto.com; Admin A < admin-a@lkkauto.com> Subject: RE: SURVEY ASSESSMENT - D20002100MFSH/1 // EXPRESS SETTLEMENT

YOUR REF: D20002100MFSH LKK REF: CC4/FCI20005703/Eka3

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle SLC 586T 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 Khanchna and she can be contacted at DID: 6841 2360.

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 | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Admin-D (LKKAuto)

Sent: Wednesday, 13 May 2020 1:22 PM

To: 'Claim Workflow System'; assignments; Admin A **Cc:** JOANNEYONG@MSFIRSTCAPITAL.COM.SG

Subject: RE: SURVEY ASSESSMENT - D20002100MFSH/1

Dear Sir/Madam,

Thank you for the assignment.

Please be informed that vehicle currently not in the workshop, repairer will arrange.

Best Regards, Summer Lee | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi

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

From: Claim Workflow System < cwsmotorclaims@msfirstcapital.com.sg>

Sent: Wednesday, 13 May, 2020 1:11 PM **To:** ASSIGNMENTS@LKKAUTO.COM

Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG;

JOANNEYONG@MSFIRSTCAPITAL.COM.SG

Subject: PRI: SURVEY ASSESSMENT - D20002100MFSH/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.