



MY CAR CONSULTANT PTE LTD

Address: 53 Ubi Avenue 1, Paya Ubi Industrial Park #01-33 S(408934)
Email: Admin@mycar.sg
(Company Registration No: 201605878Z)

4th June 2020

Our reference: SLC586T

Your reference: SH9287M

First Capital Insurance Ltd
6 Raffles Quay
Singapore 048580
Attn: Motor Claims Department

BY HAND

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;
- c) 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 Workshop My Car Consultant Pte Ltd, 53 Ubi Ave 1 Paya Ubi Industrial Park #01-33 Singapore 408934

I/We, NIU JING of NRIC/Passport number/ROC number: S8466066C, Owner of vehicle no. SLC5867 hereby authorize you to commence claim, settle and receive whatever amount payable by the insurance company and/or third party or to commence legal proceedings, if necessary, in my/our name for the cost of repair and loss of use, etc. I/We agree to assign the whole proceeds of my/our third party claim to you and my/our solicitors (to be appointed by you on my/our behalf) shall accept this as my/our irrevocable authorisation to pay the amount compensate direct to you after deduction of their costs on a solicitor and client basis. I/We undertake to co-operate fully with you and my/our solicitors to see the claim to a successful conclusion.

I/We hereby instruct and authorize you to claim direct from my/our insurance company on my/our behalf for all monies due to you, I undertake to pay you for the excess applicable under my policy and to reimburse you all costs, fees and expenses incurred by you in pursuing the claim on my/our behalf in the event that my/our claim is unsuccessful.

I/We also irrevocably authorize you to sign all discharge vouchers/indemnity forms and all necessary papers in connection with the above claim in my/our absence.

I/We irrevocably authorize you to appoint such a firm of solicitors on my/our behalf as you shall deem fit for the purpose of the third party/own insurer/s claim.

I/We undertake to inform you and/or the solicitors appointed by you on my behalf in the event the third party's insurance company communicate with me/us directly, orally or in writing and I/we further undertake not to accept any monies or offer of settlement from the third party's insurers without first communicating with you and obtaining your consent.

In the event the third party's insurers forward me/us the settlement monies, I undertake to pay you the sum claimed in relation to my property damage claim.

Dated this 14 (day) of 05 (month) 20 20 (year)

Owner's signature (Company stamp if applicable)

Name: **NIU JING**

NRIC No: **S8466066C**

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
INVOLVED PARTY : SLC586T
SETTLEMENT SUM : \$6,007.00

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

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 : NIU JING

Signature and Date :



WITNESS : Yeo E San Jeremy

Signature and Date :



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: 04-Jun-20
INVOICE # MCC2020-697
FOR: SLC586T
NISSAN QASHQAI

Bill To:
MS FIRST CAPITAL INSURANCE LTD

REMARKS:

Make all cheques payable to MY CAR CONSULTANT PTE LTD
PAYNOW UEN - 201605878Z , or DBS CURRENT 018-904614-2
Payment terms: Due upon receipt

THANK YOU FOR YOUR BUSINESS!



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 :

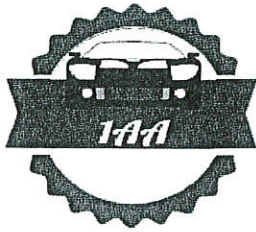
2-Jul-20

NIU JING

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

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULARS		ADDITIONAL HIRER'S PARTICULARS	
Name (As in NRIC) : Niu Jing		Name (As in NRIC) :	
NRIC/Passport No : S8466066C		NRIC/Passport No :	
Date of birth : 02-04-1984	Age :	Date of birth :	Age :
Address : Blk 538 Jelapang Rd #24-30		Address :	
Mobile No :		Mobile No :	
Type of driving license : Local / International		Type of driving license : Local / International	

VEHICLE DETAILS

Make & Model : Honda Vezel	Vehicle No : SLG576SP
Vehicle Out Date : 11 May 2020	Vehicle Return Date : 16 May 2020
Time Out :	Time Return :

Daily - 5	Day/s	@ S\$ 150	Per Day	\$
Weekly -	Week/s	@ S\$	Per Week	\$
Monthly -	Month/s	@ S\$	Per Month	\$
Deposit :				\$
Delivery Service :				\$
Others :				
Total Nett Charges				\$

Hirer Signature

1AA

RENTAL AGREEMENT, TERMS AND CONDITIONS.

1. The Hirer / Authorized Driver ("Driver") , 1AA ("1AA").

1a. The Hirer/ authorized driver must be over 22 years old and under 60 years old and holding valid driving license of at least 2 years. 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 involved 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.



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\$)
Result of Insurance Enquiry - GBD1316M As at 10 May 2020/22:05:00 Insurance Co: NTUC INCOME INS CO-OP LTD				
1	Insurance Enquiry - GBD1316M Enquiry Fee 20200511145108712811	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - SH9287M As at 09 May 2020/11:15:00 Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
2	Insurance Enquiry - SH9287M Enquiry Fee 20200511145108752714	7.00	0.49	7.49
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 eNETS Credit Card				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 <HengDingChao@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  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 <HengDingChao@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	<u>\$ 6,007.49 ~ \$ 6,107.49</u>

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: Khanchna@lkkauto.com | Fax: 6741-4108

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

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

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 <HengDingChao@msfirstcapital.com.sg>; Joanne Yong <Joanneyong@msfirstcapital.com.sg>
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: Khanchna@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Heng Ding Chao <HengDingChao@msfirstcapital.com.sg>
Sent: Thursday, June 25, 2020 3:22 PM
To: Joanne Yong <Joanneyong@msfirstcapital.com.sg>; 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 <HengDingChao@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

joanneying@msfirstcapital.com.sg

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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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 <HengDingChao@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 | 36 Robinson Rd #16-01 City House Singapore 068877 | TEL : 6507 3848 | Fax No. : 6507 3849 | Company Regn. No. 195000106C

A Member of **MS&AD** INSURANCE GROUP

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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.