



CYCLE & CARRIAGE

Our Ref : SKS4968B

Your Ref : SHC898R (CC4/FCI20005857/Gps3)

June 27, 2020

AR. REGISTERED

LKK Auto Consultants Pte Ltd.

51 Ubi Avenue 1

#02-25 Paya Ubi

Industrial Park

Singapore 408933

Attention: Motor Claims

MS FIRST CAPITAL INSURANCE LIMITED

36 ROBINSON ROAD #16-01

CITY HOUSE

SINGAPORE 068877

Dear Sir/Madam,

**Repair Services Rendered to Vehicle Reg. No. SKS4968B – Accident on 07/01/2020
ALONG ALJUNIED FLYOVER (PIE TOWARDS CHANGI) AFT KPE EXIT**

We are pleased to enclose our invoice number **77505689** dated **23/06/2020** amounting as follows:

Cost of Repair	S\$ 8870.30
Loss of Rental 05 Days X S\$192.60/Day	S\$ 963.00
LTA Search Fee	S\$ 7.45
Grand Total	S\$ 9840.75

In addition, attached are the supporting documents of repair services rendered to the abovementioned vehicle.

Please acknowledge receipt of the same.

Take Notice, the agreed settlement and acceptance for this case is subject to the understanding that we must receive your payment for the agreed sum within 30 days herein.

Thank you.

Yours sincerely



**Cycle & Carriage –Fulco Motor Dealer Pte Ltd
Eunos Service Centre**

Encs.

LETTER OF AUTHORITY

ACCIDENT INVOLVING SKS4968B AND SHC898R ON 7/1/2020
Own Vehicle's Number Other Vehicle's Number Date Of Accident

Along ALJUNIED FLYOVER (PIE TOWARDS CHANGI) AFT KPE EXIT
Accident Location

BY THE LETTER OF AUTHORITY, I/We MOHAMAD ZAINI BIN ISMAIL SXXXX504H
Name of Policy Holder & NRIC/Passport/Fin #

Of 90 FLORA ROAD #05-32 SINGAPORE 507004
Address of Policy Holder

Owner of Vehicle Registration Number SKS4968B hereby authorize **Cycle & Carriage-Fulco Motor**
Own Vehicle Number

Dealer Pte Ltd. to act for me with respect to my claim for repair cost and/or Loss of Use ("claim")

for my vehicle SKS4968B that was damaged.
Own Vehicle Number

I further Authorized **Cycle & Carriage-Fulco Motor Dealer Pte Ltd.** To settle my above mentioned claim in a manner that they deem fit and **Cycle & Carriage-Fulco Motor Dealer Pte Ltd.** Is further Authorize to Signed on my behalf & receive payment further to settlement cheque/s of my claim with payment being made in favour of **Cycle & Carriage-Fulco Motor Dealer Pte Ltd** I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis in so far as the driver/owner/insurers of the vehicle/s is concerned.

Dated this 9 1 (Month) 2020 (Year)

3
Signed By Claimant/Policy Holder

[Signature]
Signed by "The Workshop"



DISCHARGE RECEIPT

CLAIM REFERENCE : D20002185MFSH
ACCIDENT DATE : 07/01/2020 18:45
ACCIDENT LOCATION : ALONG PIE
INSURED : CITYCAB PTE LTD
INSURED DRIVER : YIO SEE KEAT
INSURED VEHICLE : SHC898R
INVOLVED PARTY : SKS4968B
SETTLEMENT SUM : \$9,626.75

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 : *Mohamad Zairi bin Ismail*

Signature and Date :

3/ 4/8/2020

WITNESS :

Lee Yeong Cherng

Signature and Date :

[Signature] 4/8/2020





CYCLE & CARRIAGE

CYCLE & CARRIAGE-FULCO MOTOR DEALER PTE LTD

EUNOS LINK SERVICE CENTRE

330 Ubi Road 3 Singapore 408650 Tel: 67461000 Fax: 64875857



TAX INVOICE

Co Reg No : 199707303Z

GST Reg No : 19-9707303-Z

Invoice Name & Address	Owner Name & Vehicle Info	
MS First Capital Insurance Limited 36 Robinson Road #16-01 City House Singapore 068877 Contact No	Cust No/Name	/Mr Mohamad Zaini Bin Ismail
	Reg No/Reg Date	SKS4968B*KC17P(/ 19/07/2018
	Date In/Mileage	08/06/2020/ 49775
	Chassis/Package	KNAPH81BMJ5465336 /#
	Engine No	D4HBJH374072
	Make/Model	KIA/SOR2.2ADDGS7
	Colour/Trim	ABP / WK

Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No		
F0000034	Credit	23/06/2020/ 14:42	DS	303 / Renemer	45437	77505689		
Description of Goods / Services					Qty	Unit Price	Disc%	Amount
S	MIPNT88088							250.00
	DIAGNOSTIC / SCANNING							
S	MIPNT88088							80.00
	TO CHECK LIGHTING AND WIRING SYSTEM ON FRONT ACCIDENT AFFECTED AREAS							
S	MIPNT88088							300.00
	TO REMOVE AND RE-INSTALL TRIMMING AND CAPERTING TO GIVE WAY ACCESS REPAIR LHR OTR QTR PNL							
S	MIPNT88088							1800.00
	TO REPLACE LHF FENDER,FRONT LOWER BUMPER COVER,ETC -TO REPAIR LHF&LHR DOOR PANLE AND LHR OTR QTR PNL STRAIGHTEN,REFORM,ALIGN ON LHS ACCIDENT AFFECTED AREAS							
S	MIPNT98088							2100.00
	SPRAY PAINTING ON LHS ACCIDENT AFFECTED AREAS							
X	KS 92101 C5 610	LH HEADLAMP ASSY	1.00	2743.00	0.00	2743.00		
X	KS 66311 C5 000	LH FENDER PANEL	1.00	502.00	0.00	502.00		
X	KS 06032 50 037A	CLIP - BUMPER	10.00	2.00	0.00	20.00		
X	KS 86513 C5 000	LH SIDE BRACKET-FR B	1.00	17.00	0.00	17.00		
X	KS 87711 C5 000	GARNISH ASSY - FENDE	1.00	88.00	0.00	88.00		
X	KS 87741 C5 000	GARNISH ASSY-QTR SID	1.00	49.00	0.00	49.00		
X	KS 87731 C5 200	GARNISH ASSY-RR DR S	1.00	242.00	0.00	242.00		
X	KS 87539 C5 000	FILM-RR DR ANTI CHIP	1.00	10.00	0.00	10.00		
X	KS 86585 C5 500	LH LWR FRONT BUMPER	1.00	89.00	0.00	89.00		
Z	NOTES							F.O.C.
	ACCIDENT ON 07/01/2020 ALONG PIE TOWARDS CHANGI OWNER CLAIMING THIRD PARTY REQUIRED REPLACEMENT CAR (CHAN'S) TP # SHC898R TP INS : MS FIRST CAPITAL							
Parts					3,760.00	Nett	8,290.00	
Labour					0.00	7% GST on	580.30	
Standard Menu					0.00			
Specialist Job					4,530.00	Total Payable	8,870.30	
Others(Lub,etc)					0.00	Paid	0.00	
Sundry					0.00	Total Due	8,870.30	
Total(w/o GST)					8,290.00	Balance B/FWD	30,657.64	
						Total Payable or C/FWD	39,527.94	

Any dispute to the invoice must be made within 3 days.
Cheques should be crossed and made payable to CYCLE & CARRIAGE-FULCO MOTOR DEALER PTE LTD - (SERVICE)
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

CYCLE & CARRIAGE FULCO MOTOR DEALER PTE LTD
NO. 330
UBI ROAD 3 EUNOS SERVICE CENTRE
SINGAPORE 408650

INVOICE : AR2006-0120
DATE : 17/06/2020
TERMS : C.O.D
STAFF ID : ELAINE
AGREEMENT NO. : HA202006-0029

ATTN : ACCOUNTS PAYABLE

DESCRIPTION	AMOUNT (SGD)
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Vehicle Reg No : SMP3257T 900.00
Make / Model : MITSUBISHI OUTLANDER 2.0
Rental Dates : Rental Billing From 08/06/2020 To 12/06/2020
Period : 5 days
Rental Rate : S\$ 192.60 Per Day (Including GST)
Reference No : SKS4968B
Remarks : Mohamad Zaini Bin Ismail - S7104504H

AMOUNT : S\$
NINE HUNDRED SIXTY-THREE DOLLARS ONLY

NON-TAXABLE VALUE : 0.00
TAXABLE VALUE : 900.00
GST 7% : 63.00

TOTAL S\$: 963.00

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 MUHAMMAD ZAINI BIN ISMAIL		Date of Birth 24.2.1971	Passport/ Nric No. S7104504H	Nationality S'POREAN
Address 90 FLORA ROAD, # 05-32		Occupation	Driving Licence No. AS ABOVE	Date of Expiry
Postal Code 507604		Contact No	Mobile Phone No. 90034221	
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 8.6.2020	Time 0935	Mileage 0 KM	E 1/4 1/2 3/4 F
Date 12.6.20	Time 4.16 pm	Mileage 0 KM	Remarks

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	5	@	180 + gst	900
DISCOUNT				
GST @ 7%				63
TOTAL				963
EXTENSION				AR2006-0120
				CNAR2006-0121
CYCLE UBI@				
REN				
SKS4968B				
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. SMP 3257 T	MODEL M.T. OUTLANDER
FROM	RETURN *Estimate Date. For actual return see CHECK IN



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 19 May 2020 / 11:04:07

Receipt Date/Time : 19 May 2020 / 11:04:07

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200519-000891

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 - SHC898R				
As at 07 Jan 2020/18:45:00				
Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SHC898R			
	Enquiry Fee	7.00	0.49	7.49
	20200519110238977340			
	Sub-Total	7.00	0.49	7.49
	Total Before Rounding	7.00	0.49	7.49
	Rounding Difference			0.04
	Total Amount Payable			7.45
Paid By				
	526471XXXXXX5905	eNETS Credit Card		7.45
	Total			7.45
	Cash Change			0.00
	Tendered Amount			7.45
	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.

Hsiao Tong (LKKAUTO)

From: Eric Woo <EricWoo@msfirstcapital.com.sg>
Sent: Monday, 27 July 2020 11:28 PM
To: Hsiao Tong (LKKAUTO)
Cc: Admin A; Serene Ler
Subject: FW: [EXPRESS SETTLEMENT]: SURVEY ASSESSMENT - D20002185MFSH/1 //LKK
REF: CC4/FCI20005857/Gps3
Attachments: LKK Survey Report & Photos.pdf; TP LOD & Docs.pdf

Without Prejudice

Dear Hsiao Tong,

You have our mandate to settle as follow:

COR : \$8,870.30
LOR : \$642 - \$856
LTA : \$7.45
To offer : \$9,519.75 - \$9,733.75

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 | 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.

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: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Wednesday, 8 July 2020 4:52 pm
To: Eric Woo <EricWoo@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: [EXPRESS SETTLEMENT]: SURVEY ASSESSMENT - D20002185MFSH/1 //LKK REF: CC4/FCI20005857/Gps3

Your ref : **D20002185MFSH/1**

Our ref : CC4/FCI20005857/Gps3q2

Dear Sirs,

ACCIDENT INVOLVING SHC 898R(MS FCI) AND SKS 4968B(TP) ON 07/01/2020

We refer to the above matter.

The accident occurred when our insured driver changed lane and collided with third party. Liability is not in our driver's favour.

We seek your approval to offer repairer **"CYCLE & CARRIAGE-FULCO MOTOR DEALER PL"** at **\$9,733.75(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 17,284.78	\$ 8,870.30
2. Loss of Rental (5days x \$180.00)(w/GST)	\$ 963.00	\$ 856.00 (5days x \$160.00)(w/GST)
3. LTA Search Fee	\$ 7.45	\$ 7.45
Total	\$ 18,255.23	<u>\$ 9,733.75</u>

Surveyor recommended 5 days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval / instruction.

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,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sent: Tuesday, 2 June 2020 1:39 PM

To: ERICWOO@MSFIRSTCAPITAL.COM.SG

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

Subject: [EXPRESS SETTLEMENT]: SURVEY ASSESSMENT - D20002185MFSH/1 //LKK REF: CC4/FCI20005857/Gps3

Hi Eric,

We refer to the above matter.

We understand that MS FCI is agreeable to do Direct Settlement with third party repairer.

We will proceed with our necessary and seek mandate from your good office once it is ready. Thanks.

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,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256 3561 | email: chewht@lkkauto.com | fax: 6741 4108

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

From: Su Li (LKK Auto) <suli@lkkauto.com>

Sent: Tuesday, 26 May 2020 4:31 PM

To: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG <CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG>;

ERICWOO@MSFIRSTCAPITAL.COM.SG <ERICWOO@MSFIRSTCAPITAL.COM.SG>

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D20002185MFSH/1

YOUR REF: D20002185MFSH

REF: CC4/FCI20005857/Gps3

We refer to the above matter.

We had inspected TP vehicle SKS 4968B 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 your instruction.

Please take note that the case handler in-charge is Hsiao Tong.

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,

Su Li | Admin Support

LKK Auto Consultants Pte Ltd

Phone: 6261 5037 Email: SuLi@lkkauto.com Fax : 6271 8802

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

Branch : Blk 1007, Bukit Merah Lane 3, #01-11 | S(159721)

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

Sent: Wednesday, 20 May, 2020 9:12 PM

To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG; ERICWOO@MSFIRSTCAPITAL.COM.SG

Subject: PRI: SURVEY ASSESSMENT - D20002185MFSH/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.