

To: **First Capital Insurance Limited**
36 Robinson Road
#16-01 City House
Singapore 068877

Attn: **Motor Claims Department**

Date: 21ST July 2020

Dear Sir/Madam,

Claimant: **CHUA KAR WEE**
21 Tampines Street 34
#05-01 Singapore 529232

“WITHOUT PREJUDICE”

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 26/05/2020 at along Simei Ave Towards Tampines Avenue 5 involving our client’s vehicle registration number SMD 362 E and vehicle registration number SHC 3710 D driven by your insured at the material time.

We are instructed that the accident was caused by your insured’s negligent driving and/or management of your vehicle. 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:

1) Vehicle Repair Costs	\$5,500.00
2) Rental Vehicle (SGD\$200.00 x 5Days)	\$1,000.00
3) LTA Search Fee	\$7.45
4) Purchase of GIA Report	\$29.00

Total : **\$6,536.45**

A copy each of the following supporting documents is enclosed:

- GIA Report
- Rental Invoice
- LTA Search Fee Receipt
- Purchase of GIA Report Receipts

Please send us an acknowledgement of receipt within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice.

Yours faithfully,

Jeremy Tan

Nineteen Autowerks Pte Ltd

13 Kaki Bukit Road 4, Bartley Biz Centre
#01-05 Singapore 417807

Mobile: 9270 5882 | E-mail: nineteenautowerks@gmail.com



NINETEEN
AUTOWERKS

NINETEEN AUTOWERKS PTE LTD

Blk 13 Kaki Bukit Road 4 #01-05
Bartley Biz Centre, Singapore 417807
Tel: (65) 9270 5882
✉ nineteenautowerks@gmail.com

LETTER OF AUTHORIZATION

Accident on 26/05/2020 @ 17:55 along Simei Ave Tuds Tampines Ave 5
Involving vehicles SMD 362 E & SHC 3710 D

In consideration of **Nineteen Autowerks Pte Ltd, Blk 13 Kaki Bukit Road 4 #01-05, Bartley Biz Centre, Singapore 417807**, repairing my/our motor vehicle no SMD 362 E at my request, I/We, Chua Kar Wee ("the claimant") of 21 Tampines St 34 #05-01, Singapore 529232 (address) bearing NRIC No S7200640B the owner of motor vehicle no SMD 362 E, hereby authorize them to demand claim, settle and receive whatever amount settle payable by the insurance company or third party or commence legal proceeding for cost of repairs, loss of use and etc to any of their appointed solicitors to act for me/us in respect of the said accident/claim and all the amount claimed or settled shall belong and make payable to them absolutely by the insurance company of the third party. I/We further authorized them to give an absolute discharge on my/our behalf and to sign discharge voucher(s) and any other documents necessary or incidentals to the conduct and disposal of my/our above claims.

I/We further agree to fully co-operate and attend all court hearings that are necessary to prosecute the claims maintained by **Nineteen Autowerks Pte Ltd**.

I/We further agree and undertake to indemnify them against my/our claim for costs which arise therewith.

In the event that my/our claim is unsuccessful, I/we undertake to pay to **Nineteen Autowerks Pte Ltd** the cost of repairs to my/our vehicle.

In the event that settlement cheque were to be drawn in my/our favour, I/we hereby give my/our instructions to clear the said cheque on my/our behalf by presenting the same for payment directly into **Nineteen Autowerks Pte Ltd** account. Upon clearance of the said cheque, I/we further authorize **Nineteen Autowerks Pte Ltd** and/or their appointed law firm to utilize the monies to pay their charges without further reference to me. I confirm that the payment to **Nineteen Autowerks Pte Ltd** shall amount to a good discharge of **Nineteen Autowerks Pte Ltd** and/or their appointed law firm's obligation to me in respect of the settlement monies.

Dated this 27 day of 05 (month) 20 20 (year)



NINETEEN
AUTOWERKS

Signed by "the claimant"

Signed by Nineteen Autowerks Pte Ltd

Name: Chua Kar Wee

Name: Foo Shree Qien

NRIC No: S7200640B

DISCHARGE RECEIPT

CLAIM REFERENCE : D20002254MFSH
ACCIDENT DATE : 26/05/2020
ACCIDENT LOCATION : SIMEI AVE TWDS TAMPINES AVE 5
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : SALEHUDIN BIN SAYUTI
INSURED VEHICLE : SHC 3710D
INVOLVED PARTY : SMD 362E
SETTLEMENT SUM : \$6,100.00

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 : CHUA KAR WEE

Signature and Date :

 4/9/2020

WITNESS : Foo Shue Qien

Signature and Date :

 4/9/2020

my execution of this Discharge Voucher
is only for my claim for property damage
and not prejudicial to any other claims
arising from the same accident.

ZOOM CAR LEASING

Zoom Car Leasing
Registration No.: 5339410M
e-mail : zoomcarleasing@gmail.com

Nineteen Autowerks Pte Ltd

RENTAL INVOICE

Invoice No. : **INV0000556**
Date : **7/6/2020**
Ref : **SKM 1467 G**
Your Ref : **-**
Terms : **30Days**

#	Rental Period	Rate	Quantity	Amount
1	Rental Charges for SKM 1467 G (27/05/2020 to 01/06/2020)	\$200.00	5 Days	\$1,000.00

C/O Chua Kar Wee
21 Tampines Street 34
#05-01 Singapore 529232
Contact: 8161 2538

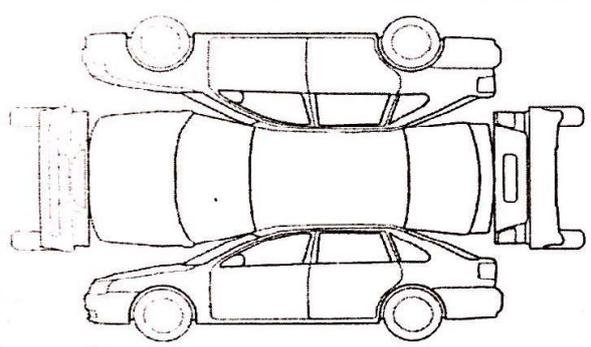
Total : \$1,000.00

(Customer's Signature/Stamp)

ZOOM CAR LEASING

(For Zoom Car Leasing)

RENTAL AGREEMENT

HIRER'S PARTICULAR		VEHICLE DETAIL																					
Name: <u>Chua Kar Wee</u>		Vehicle No.: <u>SFM1467G</u>																					
NRIC/Passport No.: <u>S7200640B</u>		Vehicle Make/Model: <u>Audi A5</u>																					
Address: <u>21 Tampines Street 34 #05-01, Singapore 529232</u>		Date/Time Out: <u>27/5/2020</u>																					
Tel: <u>81612538</u>		Date/Time In: <u>1/6/2020</u>																					
Driving License No./Exp.:		<table border="1" style="width: 100%;"> <tr> <td>E</td><td>¼</td><td>½</td><td>¾</td><td>F</td> <td>E</td><td>¼</td><td>½</td><td>¾</td><td>F</td> </tr> <tr> <td colspan="5" style="text-align: center;">OUT</td> <td colspan="5" style="text-align: center;">IN</td> </tr> </table>		E	¼	½	¾	F	E	¼	½	¾	F	OUT					IN				
E	¼	½	¾	F	E	¼	½	¾	F														
OUT					IN																		
ADDITIONAL DRIVER'S PARTICULAR		RENTAL CHARGES																					
Name:		Mileage: _____ Mileage: _____																					
NRIC/Passport No.:		<table border="1" style="width: 100%;"> <tr> <td>Hours @ _____ per hour</td> <td></td> </tr> <tr> <td><u>5</u> Days @ <u>\$200</u> per day</td> <td><u>\$1000</u></td> </tr> <tr> <td>Weeks @ _____ per week</td> <td></td> </tr> <tr> <td>Months @ _____ per month</td> <td></td> </tr> </table>		Hours @ _____ per hour		<u>5</u> Days @ <u>\$200</u> per day	<u>\$1000</u>	Weeks @ _____ per week		Months @ _____ per month													
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<u>5</u> Days @ <u>\$200</u> per day	<u>\$1000</u>																						
Weeks @ _____ per week																							
Months @ _____ per month																							
Address:		Other Charges																					
Tel:		Petrol Top-Up																					
Driving License No./Exp.:		Sub-total																					
(A) - Accident (D) - Dent (S) - Scratch		TOTAL CHARGES <u>\$1000</u>																					
		PRE-PAYMENT																					
		Downpayment and Deposit																					
		Amount Refunded Due																					
<p>I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving license(s) is/are current and not disqualified from driving.</p>		<p style="text-align: center;">  _____ Hirer's Signature / Date </p>																					
PHYSICAL DAMAGE EXCESS		ACKNOWLEDGEMENT																					
Singapore - Own Damage	\$S2,000.00																						
Singapore - 3rd Party	\$S2,000.00																						
Malaysia*	\$S8,000.00																						
For Drivers aged < 27 or > 65 and/or less than 2 years driving experience regardless of age	\$S3,000.00 (Additional)																						
*IMPORTANT NOTE:		<p style="text-align: center;">  _____ Owner's Signature / Date </p>																					
<p>1 ONLY PERSONS ABOVE 22 YEARS OF AGE, HOLDING A VALID SINGAPORE LICENCE FOR MORE THAN 2 YEARS, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE</p> <p>2 Vehicle is strictly for use in Singapore only and may not be driven out of Singapore without the prior written consent of Zoom Car Leasing</p> <p>3 Use of vehicle for illegal purposes (e.g. in connection with theft, drug peddling or trafficking, smuggling) is strictly prohibited.</p> <p>4 In case of accident, the hirer shall report to Zoom Car Leasing immediately.</p>																							



RECORDS MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-20-066892

Date of Request: 01/06/2020

Your Ref No: ONLINE PURCHASE BY EMAIL

NINETEEN AUTOWERKS PTE LTD
BLK 13 KAKI BUKIT ROAD 4 #01-05 BARTLEY BIZ CENTRE
SINGAPORE 417807

Dear Sir/Madam.

Your Vehicle No: SMD362E
Date of Accident: 26/05/2020
Place of Accident: SIMS AVE
Involving Vehicle No: SHC3710D

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

GIRO Cash Cheque

TAX INVOICE

Our Ref No: GR-20-066894 Your Ref No: ONLINE PURCHASE BY EMAIL
Date of Request: 01/06/2020

NINETEEN AUTOWERKS PTE LTD
BLK 13 KAKI BUKIT ROAD 4 #01-05 BARTLEY BIZ CENTRE
SINGAPORE 417807

Dear Sir/Madam,

Date of Accident: 26/05/2020
Vehicle No: SMD362E
Place of Accident: SIMEI AVE TWDS TAMPINES AVE 5
Involving Vehicle No: SHC3710D

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SHC3710D	SIMEI AVE TWDS TAMPINES AVE 5	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

GIRO Cash Cheque

Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 27 May 2020 / 15:49:32

Receipt Date/Time : 27 May 2020 / 15:49:31

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200527-002197

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 - SHC3710D As at 26 May 2020/17:55:00 Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SHC3710D Enquiry Fee 20200527154750702122	7.00	0.49	7.49
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				
	554827XXXXXX9194	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.

Jasper Chua (LKK Auto)

From: Vic Alpeh S. Sanghilan <vicsanghilan@msfirstcapital.com.sg>
Sent: Wednesday, 2 September 2020 11:57 AM
To: Jasper Chua (LKK Auto)
Cc: Admin A; Jason Tea
Subject: [MANDATE GIVEN - EXPRESS SETTLEMENT VIA LKK] RE: SURVEY ASSESSMENT - D20002254MFSH/1 // EXPRESS SETTLEMENT / LKK ref : CC4/FCI20006016/Eba3q2

Dear Jasper,

We refer to your below email and we agree to your proposal to settle at \$6,136.45 (all in).

Thank you.

Kind Regards,

Vic Sanghilan
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877
| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 |Email: vicsanghilan@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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From: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>
Sent: Friday, 28 August 2020 9:03 am
To: Vic Alpeh S. Sanghilan <vicsanghilan@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>
Subject: RE: [REQUEST FOR TP VIDEO FOOTAGE] RE: SURVEY ASSESSMENT - D20002254MFSH/1 // EXPRESS SETTLEMENT / LKK ref : CC4/FCI20006016/Eba3q2

Dear Vic ,

Attached TP video for your references.

Based on the video footage, insured driver is changing lane which caused the collision.

Liability is down on insured.

For your mandate approval and/or further instruction please.

Best Regards,

Jasper Chua | Case Handler
LKK Auto Consultants Pte Ltd

From: Vic Alpeh S. Sanghilan <vicsanghilan@msfirstcapital.com.sg>
Sent: Thursday, 27 August 2020 3:32 PM
To: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>
Subject: [REQUEST FOR TP VIDEO FOOTAGE] RE: SURVEY ASSESSMENT - D20002254MFSH/1 // EXPRESS SETTLEMENT / LKK ref : CC4/FCI20006016/Eba3q2

Dear Jasper,

We refer to the below email and to our telephone conversation earlier.

As spoken earlier today, please request for TP Video footage for our further review on liability.

Thank you.

Kind Regards,

Vic Sanghilan
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877
| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 |Email: vicsanghilan@msfirstcapital.com.sg
|Company Regn. No. 195000106C
A Member of **MS&AD Insurance Group**

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From: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>
Sent: Friday, 21 August 2020 9:42 am
To: May Chua <maychua@msfirstcapital.com.sg>
Cc: Vic Alpeh S. Sanghilan <vicsanghilan@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>; Motor Claims <MotorClaims@msfirstcapital.com.sg>
Subject: RE: SURVEY ASSESSMENT - D20002254MFSH/1 // EXPRESS SETTLEMENT / LKK ref : CC4/FCI20006016/Eba3q2

Dear Sir/Mdm,

We refer to the subject matter.

It was reported that Insured driver change lane and hit third party.

Summary to offer to repairer **NINETEEN AUTOWERKS PTE LTD** is as follows:

TP CLAIMED		REVISED -TO OFFER
Cost of Repair	\$ 14,667.00	\$ 5,500.00

Loss of Rental (\$200.00 x 5 days)	\$ 1,000.00	\$ 600.00	(\$120.00 x 5 days)
GIA + LTA Search Fee	\$ 36.45	\$ 36.45	
Proposed Total	\$ 15,703.45	\$ 6,136.45	

Breakdown of days is as follows:

Recommended days	5
Weekends / Downtime	0
CLAIM DAYS	5

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: Jim Soon <JimSoon@msfirstcapital.com.sg>

Sent: Monday, 1 June 2020 12:07 PM

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

Cc: May Chua <maychua@msfirstcapital.com.sg>; Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: FW: SURVEY ASSESSMENT - D20002254MFSH/1 // EXPRESS SETTLEMENT

Dear Mei Kwan,

The above attached is a copy of insured's accident report for your necessary action.

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 |Company Regn. No. 195000106C

A Member of  Insurance Group

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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.