

**Your Ref: SHA8747B Our Ref: SLU5223M DOA: 08/04/2020**

Songcuan JR Lauro Araos <lauro.songcuan@cyclecarriage.com.sg>

Fri 9/18/2020 5:11 PM

To: Eric Woo <EricWoo@msfirstcapital.com.sg>

Cc: Andre Chow En De <andre.chow@cyclecarriage.com.sg>; Loi Ai Ting <aiting.loi@cyclecarriage.com.sg>; Jojo Cheng <jojo.cheng@cyclecarriage.com.sg>; Edwin Abcede Caina <edwin.caina@cyclecarriage.com.sg>

 1 attachments (1 MB)

scan.pdf;

Dear Eric,

Pls. refer to attached LOD.

Our customer, **Chan Lay Cheng** claims as follows.

Cost of repair	\$ 5,834.71
Loss of rental	\$ 898.80 (\$128.40 x 7 days)
	-----
<b>Total</b>	<b>\$ 6,733.51</b>

Appreciate if you could quantify your offer of settlement the soonest.

Thank you so much.

**Best regards,**

**Larry Songcuan**  
Customer Service



Cycle & Carriage Singapore • 209 Pandan Gardens, Singapore 609339  
T: +65 6568 4658 • F: +65 6565 1240 • [www.cyclecarriage.com.sg](http://www.cyclecarriage.com.sg)

 A member of the Jardine Cycle & Carriage Group

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Exceptional Journeys

To:

Cycle & Carriage France Pte. Limited  
209 Pandan Gardens,  
Singapore 609339

Attention: [Motor Claims Department]

Date:

**LETTER OF AUTHORIZATION TO ACT**

Dear Sirs,


1. I/We, the undersigned, am the registered owner of vehicle no. SLU5223M (*vehicle no.*) (the "**Vehicle**").
2. As a result of a motor incident occurring on 08.04.2020 (*date and time of accident*) on/along TOA PAYOH SLIP ROAD TOWARDS PIE (*location*) between the Vehicle and SHA8747B (*3<sup>rd</sup> party vehicle(s) number, if any*) (the "**Accident**"), the Vehicle was damaged and has been sent in for repairs to be conducted at Cycle & Carriage's workshop.
3. I/We hereby authorize Cycle & Carriage to act for and on my/our behalf in respect of the following:
  - (a) to submit, make, settle and/or resolve any claims (the "**Claims**") which I/we may have against third party insurers and/or any other parties ("**Third Parties**") arising out of the Accident, in any manner as it deems fit;
  - (b) to receive payment from any Third Parties as settlement for the Claims (including accepting cheques made out in favour of Cycle & Carriage); and
  - (c) to generally do or cause to be done all acts or things (including signing any forms or documents or giving instructions to any Third Parties) which it deems necessary or expedient for the foregoing purposes.
4. In addition to the above, I/We hereby further authorize Cycle & Carriage, for and on our behalf, to **execute and sign any discharge vouchers, indemnity forms and/or any other forms or documents** in relation to or arising from the Claims.

For the avoidance of doubt, all payments towards settlement of the Claims should be made in favour of Cycle & Carriage.

5. I/We further acknowledge and recognize that any settlement which Cycle & Carriage may make for and on my/our behalf in respect of any Claims may be on a without prejudice basis and without any admission of liability in so far as any other Third Parties are concerned.

Thank you.

Yours faithfully,



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Name: CHAN LAY CHENG SXXXX394C  
NRIC / Passport No. / Company Registration No.:

**DISCHARGE RECEIPT**

CLAIM REFERENCE : D20001854MFSH  
ACCIDENT DATE : 08/04/2020  
ACCIDENT LOCATION : TOA PAYOH SLIP ROAD TOWARDS PIE  
INSURED : CITYCAB PTE LTD  
INSURED DRIVER : PNG SHAO YONG (FANG SHAORONG)  
INSURED VEHICLE : SHA 8747B  
INVOLVED PARTY : SLU 5223M  
SETTLEMENT SUM : \$ 6,262.71

I/We, the undersigned 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 : CHAN LAY CHENG

Signature and Date :

  
10 Nov 2020

WITNESS : LARRY SONGCUAN

Signature and Date :

  
18/11/20  




**TAX INVOICE**

Company Reg No. 200609327M  
 GST Reg No. MR-8500111-X

Invoice Name & Address	Owner Name & Vehicle Info
MS FIRST CAPITAL INSURANCE LIMITED  MOTOR CLAIMS DEPARTMENT 36 ROBINSON ROAD #16-01 CITY HOUSE SINGAPORE 068877  Contact No	Cust No/Name / CHAN LAY CHENG Reg No/Reg Date SLU5223M / 05/12/2017 Date In/Mileage 15/06/2020/ 43712 Chassis/Package VF73ABHZTHJ776818 /CC17S5 Engine No 10JBHD3087454 Make/Model CIT/GC4P 1.6 BLUEHDI EAT6 INTENSIVE ML Colour/Trim WPP BLANC BANQUISE / IXF YATAGO GREY



Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No
CTP00073	Cash	04/09/2020/ 09:27	TLE	884 / Lauro Songcuan	15296	73006478

Description of Goods / Services	Qty	Unit Price	Disc%	Amount
E PNT88000 RENEW REAR BUMPER AND TAILGATE LOWER PANEL				1200.00
E PNT98000 SPRAY PAINT REAR BUMPER, TAILGATE & TAILGATE LOWER PANEL				840.00
E PNT88000 REMOVE & REFIT REAR FLOOR BOARD, TRIM & CARPET TO FACILITATE REPAIR				300.00
A 54900099 CHECK WIRING & CHASSIS ELECTRICAL SYSTEM				30.00
A 10028901 TO CARRY OUT DIAGNOSTIC CHECK USING HI-SCAN PRO TEST USING HI-SCAN PRO TEST				300.00
E PNT88000 REMOVE & REFIT REVERSE SENSOR				80.00
M SUNDRY SUPPLY C&C BADGE				40.00
M SUNDRY SUNDRIES				20.00
X REAR BUMPER	1.00	910.00	0.00	910.00
X BUMPER BRACKET	1.00	317.00	0.00	317.00
X BUMPER SKIRT	1.00	331.00	0.00	331.00
X BUMPER BRACKET	1.00	314.00	0.00	314.00
X TLGT EXT PANEL	1.00	581.00	0.00	581.00
X BADGE	1.00	42.00	0.00	42.00
X BADGE	1.00	60.00	0.00	60.00
X BADGE	1.00	88.00	0.00	88.00
Z TEXT TP CLAIM FIRST CAPITAL - SHA8747B SURVEY: TAUFIKH 15.06.2020 DOA: 08.04.2020 04 DAYS				
<i>Guarantee Your Warranty, Maintain with Cycle &amp; Carriage!</i>				

Parts	2,643.00	Nett	5,453.00
Labour	2,750.00	7% GST on	381.71
Standard Menu	0.00		
Specialist Job	0.00		
Diagnostics Job	0.00	Total Payable	5,834.71
Sundry/Others	60.00	Paid	0.00
Total(w/o GST)	5,453.00	Total Due	5,834.71

Payment should be made strictly by cash, NETS or credit cards. Thank you.

Any dispute to the invoice must be made within 3 days. 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

CHAN LAY CHENG

INVOICE : AR2006-0195  
DATE : 23/06/2020  
TERMS : C.O.D  
STAFF ID : AMIRA  
AGREEMENT NO. : HA202006-0078

ATTN : ACCOUNTS PAYABLE

DESCRIPTION	AMOUNT (SGD)
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Vehicle Reg No	: SLJ9976E	840.00
Make / Model	:	
Rental Dates	: Rental Billing From 15/06/2020 To 22/06/2020	
Period	: 7 days	
Rental Rate	: S\$ 128.40 Per Day (Including GST)	
Reference No	: SLU5223M	

AMOUNT : S\$  
EIGHT HUNDRED NINETY-EIGHT DOLLARS AND  
CENT EIGHTY ONLY

NON-TAXABLE VALUE : 0.00  
TAXABLE VALUE : 840.00  
GST 7% : 58.80

**TOTAL S\$ : 898.80**

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 - 0078

Hirer's Name <b>CHAN LAY CHENG</b>		Date of Birth <b>09.05.1969</b>	Passport/ Nric No. <b>S6919394C</b>	Nationality <b>S/POK</b>
Address <b>50 LORONG M TELOK KARAU</b>		Occupation	Driving Licence No.	Date of Expiry
# <b>05-07</b>	Postal Code <b>425342</b>	Contact No.	Mobile Phone No. <b>96695270</b>	
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 <b>15.06.20</b>	Time <b>11:00</b>	Mileage	E <b>1/4</b> 1/2 3/4 F
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## CHECK IN

Date <b>22.6.20</b>	Time <b>2.08 pm</b>	Mileage	Remarks
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### 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	7	@	120 + gst	840
DISCOUNT				
GST @ 7%				58.80
TOTAL				898.80
EXTENSION				
Edwin/Teban - FIRST CAPITAL				
AR 2006-0195				
SLU5223M				
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.

SLJ 9976E

MODEL

FROM

15.06.2020

RETURN

\*Estimate Date. For actual return see CHECK IN

**RE: [MANDATE REQUEST] Re: SURVEY ASSESSMENT - D20001854MFSH/1 // EXPRESS SETTLEMENT // ACCIDENT INVOLVING SHA 8747B (OI) AND SLU 5223M (TP) ON 08/04/2020**

Eric Woo <EricWoo@msfirstcapital.com.sg>

Fri 10/16/2020 4:16 PM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

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

Without Prejudice

Dear Asher,

You have our mandate to settle as follow:

COR : \$5,834.71

LOR : \$400 - \$480 ( \$100 - \$120 x 4days)

To offer: \$6,234.71 - \$6,314.71

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](mailto:EricWoo@msfirstcapital.com.sg)  
| Company Regn. No. 195000106C | TEL: 6507 3848

A Member of **MS&AD** Insurance Group

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**From:** Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

**Sent:** Friday, October 16, 2020 9:43 AM

**To:** Eric Woo <EricWoo@msfirstcapital.com.sg>

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

**Subject:** [MANDATE REQUEST] Re: SURVEY ASSESSMENT - D20001854MFSH/1 // EXPRESS SETTLEMENT // ACCIDENT INVOLVING SHA 8747B (OI) AND SLU 5223M (TP) ON 08/04/2020

Your ref :**D20001854MFSH**

Our ref : CC4/FCI20006412/T1es3q2

Dear Sirs,

**ACCIDENT INVOLVING SHA 8747B (OI) AND SLU 5223M (TP) ON 08/04/2020**



We refer to the above matter.

The accident occurred when our insured rear ended third party vehicle.

Basing on the reports of the circumstance of the accident, we propose to settle third-party claim at 100% liability.

We seek your approval to offer repairer "**CYCLE & CARRIAGE FRANCE PTE LTD**" at **\$ 6,369.71, (all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 15,733.28	\$ 5,834.71
2. Loss of Rental (7days x \$120)(w/GST)	\$ 898.80	\$ 535.00 (5days x \$100)
<b>Total</b>	<b>\$ 16,632.08</b>	<b><u>\$ 6,369.71</u></b>

Surveyor recommended 4days for repair.

Enclosed here with all the relevant documents for your perusal.

**Kindly let us have your approval / instruction.**

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108

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

*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.*

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**From:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>  
**Sent:** Wednesday, October 14, 2020 4:40 PM  
**To:** Su Li (LKK Auto) <[suli@lkkauto.com](mailto:suli@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>  
**Subject:** RE: SURVEY ASSESSMENT - D20001854MFSH/1 // EXPRESS SETTLEMENT

Without Prejudice


Dear Sirs,

Please note that we have not receive your recommendation till date as per email below.

Kindly expedite.

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](mailto:EricWoo@msfirstcapital.com.sg)  
| Company Regn. No. 195000106C | TEL: 6507 3848  
**A Member of**  **Insurance Group**

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**From:** Eric Woo  
**Sent:** Wednesday, September 23, 2020 5:52 PM  
**To:** Su Li (LKK Auto) <[suli@lkkauto.com](mailto:suli@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>  
**Subject:** RE: SURVEY ASSESSMENT - D20001854MFSH/1 // EXPRESS SETTLEMENT

Without Prejudice

Dear Sirs,


Attached LOD for your reference.

Please note that we are agreeable with Express Settlement.

Kindly let us have your recommendation soonest possible.

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](mailto:EricWoo@msfirstcapital.com.sg)  
| Company Regn. No. 195000106C | TEL: 6507 3848  
**A Member of**  **Insurance Group**

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**From:** Su Li (LKK Auto) <[suli@lkkauto.com](mailto:suli@lkkauto.com)>  
**Sent:** Thursday, June 18, 2020 3:55 PM  
**To:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>  
**Subject:** RE: SURVEY ASSESSMENT - D20001854MFSH/1 // EXPRESS SETTLEMENT

**YOUR REF: D20001854MFSH**  
**LKK REF: CC4/FCI20006412/T1es3**

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle SLU 5223M 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 a copy of your insured's GIA report for our necessary action.

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

***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](mailto: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)

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**From:** Admin-D (LKKAuto)  
**Sent:** Thursday, 18 June 2020 9:46 AM  
**To:** 'Claim Workflow System'; assignments; Admin A  
**Cc:** [ERICWOO@MSFIRSTCAPITAL.COM.SG](mailto:ERICWOO@MSFIRSTCAPITAL.COM.SG)  
**Subject:** RE: SURVEY ASSESSMENT - D20001854MFSH/1



Dear Sir/Madam,

Thank you for the assignment.

Best Regards,

Summer Lee | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: [assignments@lkkauto.com](mailto: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](mailto:cwsmotorclaims@msfirstcapital.com.sg)>

**Sent:** Wednesday, 17 June, 2020 6:02 PM

**To:** [ASSIGNMENTS@LKKAUTO.COM](mailto:ASSIGNMENTS@LKKAUTO.COM)

**Cc:** [CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG](mailto:CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG); [ERICWOO@MSFIRSTCAPITAL.COM.SG](mailto:ERICWOO@MSFIRSTCAPITAL.COM.SG)

**Subject:** PRI: SURVEY ASSESSMENT - D20001854MFSH/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.**