

**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.

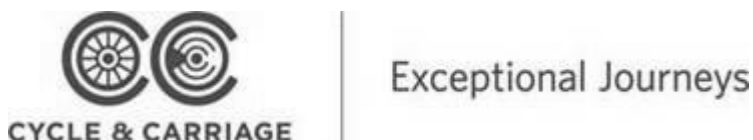
Cost of repair	\$ 5,834.71
Loss of rental	\$ 898.80 (\$128.40 x 7 days)
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<b>Total</b>	<b>\$ 6,733.51</b>

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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**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				

*Guarantee Your Warranty, Maintain with Cycle & Carriage!*

Parts	2,643.00		Nett	5,453.00
Labour	2,750.00	7% GST on	5453.00	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	CHAN LAY CHENG			Date of Birth	09.05.1969	Passport/ Nric No.	S6919394C	Nationality	S/POK
Address	50 LORONG M TELOK KARAU			Occupation		Driving Licence No		Date of Expiry	
# 05-07	Postal Code	425342	Contact No		Mobile Phone No.	96695270			
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	15.06.20	Time	11:00	Mileage	
				KM	E 1/4 1/2 3/4 F

## CHECK IN

Date	22.6.20	Time	2.08 pm	Mileage	
				KM	Remarks

### 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/Tekan - 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



TP CLAIM  
FIRST CAPITAL  
LKK - Taufik

VEHICLE NO : SLU5223M

MODEL : CIT/GC4P 1.6 BLUEHDI

WIP : 15296

Material	:	\$	<u>2,643.00</u>
Labour	:	\$	<u>2,810.00</u>
Sub-Total	:	\$	<u>5,453.00</u>
Less 2% Disc	:	\$	<u>—</u>
Less Excess	:	\$	<u>—</u>
Total	:	\$	<u>5,453.00</u>
GST 7%	:	\$	<u>381.71</u>
Grand Total	:	\$	<u>5,834.71</u>
Finalise By/Date : <u>Wanny on 01/07/20</u>			

emf/ on 01/07/20  
@ 3:31 pm  
clm: 07/08/20

☒ REVERT BACK WITHIN 7 DAYS,  
OTHERWISE WILL PROCEED WITH INVOICING

☐ SURVEYOR'S REPORT REQUIRED

REPAIR TOOK 04 WORKING DAYS

\* TP VEHICLE No: SHA8747B

\* claim loss of RENTAL.





# CERTIFICATE OF INSURANCE

## CITROEN AUTO PROTECTOR PRIVATE VEHICLE

Name of Policyholder : CHAN LAY CHENG  
Period of Insurance : 05 Dec 2019 To 04 Dec 2020  
Engine No. : 10JBHD3087454  
Chassis No. : VF73ABHZTHJ776818

Vehicle No. : SLU5223M  
Policy No. : 1700085130-01  
Endorsement No. :  
Issued Date : 06 Nov 2019

### ABOUT THE COVER

Make/Model : CITROEN Grand C4 Picasso 1.6 BlueHDI  
Engine Capacity/Tonnage : 1,560.00 CC Sum Insured : Market Value First Year of Registration : 2017  
Driver Restriction : NA Off Peak Car : No Insuring with COE/PARF : Yes  
Person or Classes of Persons Entitled to Drive\* :

a) The Policyholder  
b) Any other person who is driving on the Policyholder's order or with his/her permission.  
This Policy will indemnify the Policyholder or any authorised driver only if he/she meets the specified age condition.

You have to pay an additional sum of \$3,000 as "Young and/or Inexperienced Driver Excess" ("YIDR") if You are or Your Authorised Driver (named or unnamed) is under the age of 23 and/or has less than 2 years' driving experience.

Age Condition : All Age Condition

Limitation as to use\* :

Use only for social, domestic and pleasure purposes and for the Policyholder's business.  
This Policy does not cover use for hire or reward, driving tuition, driving test, racing, pace-making, reliability trial or speed-testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with Motor Trade.

Loss of Use 1500cc - 1600cc

\* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189), Section 95 of the Road Transport Act, 1987 (Malaysia) and Road Transport (Amendment) Act 2019, are not to be included under these headings.

### EXCESS

#### Section 1

Fire - \$0 Own Damage - \$600 Theft - \$0 Flood Cover - \$600

#### Section 2

Property Damage - \$0

Windscreen : \$100

Named Driver and Excess (where applicable)

CHAN LAY CHENG

### APPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

- 1.Cycle & Carriage Body & Paint Centre Add: 209 Pandan Gardens Singapore 609339 65684501
- 2.Cycle & Carriage Authorised Service Centre (For accident reporting & windscreen claim only) Add: 20 Leng Kee Rd Singapore 159094 64708600

For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6338 6200. Alternatively, you may refer to AIG website [www.aig.com.sg](http://www.aig.com.sg) or AIG SG Mobile App. Simply search and download "AIG SG" from iTunes or Google Play.

### IMPORTANT NOTES

Hire Purchase Company/Employer's Loan: United Overseas Bank Limited

I/We hereby certify that the policy to which this Certificate of Insurance relates is issued in accordance with the provisions of the Motor Vehicles(Third Party Risks and Compensation) Act (Cap. 189), Part IV of the Road Transport Act, 1987 (Malaysia), Road Transport (Amendment) Act 2019 and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia).

0504621204

C&CCICP2 - DARREN  
239 ALEXANDRA ROAD  
SINGAPORE 159930

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

*Manile*

AIG Asia Pacific Insurance Pte. Ltd.  
AUTHORISED REPRESENTATIVE

SSPGMM

1002723563/ACT



REPUBLIC OF SINGAPORE  
IDENTITY CARD NO. S6919394C



Name  
CHAN LAY CHENG  
曾丽清  
Race  
CHINESE  
Date of Birth  
09-05-1969  
Sex  
F  
Country of Birth  
SINGAPORE



FOR C&C USE ONLY

REPUBLIC OF SINGAPORE DRIVING LICENCE

License Number S6919394C  
Name  
CHAN LAY CHENG  
Birth Date: 09 May 1969  
Issue Date: 12 Jul 2004



001256134B

1437661



NRIC No. S6919394C



Blood Group  
O+  
Date of Issue  
17-11-1993

50 LORONG M TELOK KURAU #05-07  
SINGAPORE 425342  
NRIC No: S6919394C  
Date: 07/09/2009  
No: 6176971

FOR C&C USE ONLY


YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)

Class 3 Motor Cars of unladen weight not exceeding 3000 kg with not more than 7 passengers, exclusive of the driver; and Motor Tractors and other Motor Vehicles of unladen weight not exceeding 2500 kg

PASS DATE  
21 Aug 1992

NP 428A

License No: S6919394C





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.: