

Our ref: SJJ6262A

Your ref: _____

Date: 20 AUG 2020

Direct Settlement

To: _____

MS First Capital

Singapore _____

Attn: Motor Claims Department

Re: Accident Involving Motor Vehicle Nos. SJJ6262A & SH49526R
At/Along in front of NHH Traffic Light On 6/1/20 @ 1345

I am the owner of vehicle no. SJJ6262A that was involved in an accident with your insured vehicle no. SH49526R of the above accident.

As the accident was caused by your insured negligent/inconsiderate driving, thus I am claiming from you for the following: -

1. Cost of Repairs	\$ <u>25,575.57</u>
2. Loss of Use / Rental (<u>13</u> days @ \$ <u>170</u> per day)	\$ <u>2210.00</u>
3. LTA/GIA Search Fee	\$ _____
4. GIA Report Fee	\$ _____
5. Others	\$ _____
Total:	\$ <u>27,785.57</u>

I hereby give you fourteen (14) days to comply with the above, failing which, I shall instruct my solicitor to commence legal action against you. If you have any queries, please contact the representative of **CYCLE & CARRIAGE INDUSTRIES PTE LTD** at Telephone No: 67714353 (Mr Yik Chan Hoe) / 67714304 (Ms Amanda Ang).

I hereby give full authority to **CYCLE & CARRIAGE INDUSTRIES PTE LTD** and their representative to negotiate/comprise settlement of the above claim on my behalf.

Your co-operation and immediate attention to the above is greatly appreciated. I hereby look forward to hearing from you soon.

Yours faithfully

Name & Signature

Address: C/o. 188 Pandan Loop Singapore 128378

Cc: Mr Yik Chan Hoe/ Ms Amanda Ang

E-mail: chanhoe.yik@cyclecarriage.com.sg / amanda.ang@cyclecarriage.com.sg


Fax No. 67795383



Mercedes-Benz

Cycle & Carriage
Industries Pte Limited
Authorised Dealer
Company No. 196400367W
GST Reg No. MR-8500111-X

TAX INVOICE

Invoice Name & Address	Owner Name & Vehicle Info
MS FIRST CAPITAL INSURANCE LIMITED	Cust No/Name WCV35835/Lim Seo Hong
MOTOR CLAIM DEPARTMENT	Reg No/Reg Date SJJ6262A / 25/06/2018
36 ROBINSON ROAD #16-01	Date In/Mileage 16/07/2020/ 41364
CITY HOUSE	Chassis No WDD2130422A402422
SINGAPORE 068877	Engine No 27492031352453
Contact No 65073848	Make/Model MB/MB E 200 2.0 SEDAN (W213) "AVANTGARDE
	Colour/Trim 029 997 Kallaitte Gr/ 042 214 LeatherHaze

Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No
WF001862	Credit	18/08/2020/ 09:39	YK	395 / Yik Chan Hoe	43648	28165833
Description of Goods / Services				Qty	Unit Price S\$	Amount S\$
Z REQUEST						
Customer Request						F.O.C.
M BPNSUN						
POLICY NO/ACC DATE : MT/00656669 // 06/07/2020						
DRIVE IN/EXCESS : 09/07/2020 // TP VEH NO SHA9526R FIRST CAP. INS.						
DATE IN/DATE SURVEY: 16-7-2020 1145 // Rasul - LKK						
BY/AUTHORIZED ON : DIRECT SETTLEMENT // ERIC WOO FIRST CAPITAL						300.00
S BPNSUB						
SUPPLY AND INSTALL 1 PC HUPER OPTIK WINDOW						
FILM ON: REAR WINDSCREEN						4800.00
A BPILAB						
PANEL BEATING TO REPAIR AFFECTED AREAS, REMOVE AND REPLACE WITH NEW						
BODY PANELS WITH REFINISH						2100.00
A BPIRES						
RESPRAY RIGHT REAR FENDER, RIGHT REAR DOOR, REAR BUMPER AND REAR						
END PANEL					0.10	380.00
A BPILAB						
USING XENTRY SYSTEM TO CHECK CONTROL UNITS, RESET SYSTEM TO						
STANDARD SETTINGS. NETT						120.00
A BPILAB						
CHECK REAR LIGHTING SYSTEM AND CONDUCT WATER TEST FOR ANY LEAKAGE. NET						
					0.07	560.00
A BPILAB						
RENEW REAR W/SCREEN						960.00
A BPILAB						
REMOVE AND REFIT REAR UPHOLSTERY, TRIMS GARNISHS, TRIMS BOARDS AND						
SEATS CUSHIONS FOR NEC. REPAIRS						420.00
A BPILAB						
REMOVE & REFIT FUEL TANK FILLING HOSE, DRAIN AND REFILL FUEL						
FOR NEC. REPAIRS. NETT						1920.00
A BPILAB						
REMOVE UNDERCARRIAGE FROM VEHICLE FOR THE REPLACEMENT OF COMPONENTS						

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.

Pandan Loop Service Center
188 Pandan Loop
Singapore 128378
Tel: 6777 8388
Fax: 6779 5383
www.mercedes-benz.com.sg



Mercedes-Benz - are registered trademarks of Daimler, Stuttgart, Germany



Mercedes-Benz

Cycle & Carriage
Industries Pte Limited
Authorised Dealer
Company No. 196400367W
GST Reg No. MR-8500111-X

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WF001862	Credit	18/08/2020/ 09:39	YK	395 / Yik Chan Hoe	43648	28165833	
Description of Goods / Services					Qty	Unit Price S\$	Amount S\$
A BPILAB							540.00
INSPECT & CONDUCT OPTICAL WHEEL ALIGNMENT. NETT							60.00
S BPNSUB							
LABOUR TO REMOVE AND INSTALL 1PC TYRE FROM RIM,(RUN FLAT)							
WHEEL BALANCE AND INSTALL NEW VALVE HEAD							540.00
A BPILAB							
INSPECT & CONDUCT OPTICAL WHEEL ALIGNMENT (2ND INSPECTION)							
X	RIGHT REAR DISK WHEEL		1.00	759.71		759.71	
X	RIGHT REAR WHEEL CARRIER		1.00	1651.86		1651.86	
X	RIGHT REAR WHEEL FLANGE		1.00	470.99		470.99	
X	RIGHT REAR SPRING LINK ARM		1.00	249.19		249.19	
X	REAR W/SCREEN		1.00	1477.30		1477.30	
X	ONE-COMPONENT ADHESIVE		2.00	156.83		313.66	
X	RIGHT REAR FENDER		1.00	2296.77		2296.77	
X	REAR BUMPER		1.00	2021.87		2021.87	
X	TS TWO-COMPONENT ADHESIVE		1.00	776.81		776.81	
X	RIGHT REAR PUSHING STRUT ARM		1.00	107.87		107.87	
X	RIGHT REAR CAMBER ARM		1.00	237.62		237.62	
X	RIGHT REAR STRUT ARM		1.00	185.70		185.70	
X	RIGHT REAR TIE ROD		1.00	216.01		216.01	
X	COLLAR NUT		1.00	23.72		23.72	
X	SEAM SEAL		1.00	104.99		104.99	
X	[STR] TWO-COMPONENT ADHESIVE		1.00	102.00		102.00	
X	RIGHT REAR BUMPER SIDE STABILITY		1.00	83.62		83.62	
X	CLIP		1.00	1.26		1.26	
X	BLIND RIVET		6.00	1.35		8.10	
X	BLIND RIVET W CSK. HEAD		2.00	1.95		3.90	
X	SEAM SEAL		1.00	104.99		104.99	
X	MOUNTING CLIP		1.00	4.46		4.46	
Guarantee Your Warranty, Maintain with Cycle & Carriage!							

Parts	11,202.40	Nett	23,902.40
Labour	12,340.00	7% GST on	1673.17
Standard Menu	0.00		
Specialist Job	360.00	Total Payable	25,575.57
Diagnostics Job	0.00	Paid	0.00
Sundry/Others	0.00	Total Due	25,575.57
Total(w/o GST)	23,902.40		

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FLEXI-DRIVE ENTERPRISE

355662A

Blk 8 Kaki Bukit Avenue 4 Premier@kaki bukit gate 2 #06-33 lobby C Singapore 415875

Tel: (65) 6292 5455 Fax: (65) 6292 2866 e-mail: sales@wellscope.com.sg

H/Phone : 9667 5455 (24 Hrs)

INVOICE

RA : 09226

V. A. No.	Vehicle Regn. No.	Model Type	Renting Location
	8KZ1839J	Toyota Camry	C&C Pandan Loop
Reference	Agreed Return Date	5 Hours = 1 Day Rental (1 Day Rental ÷ 5 = 1 Hour Extension)	
\$ 170/day X 13	KM In	Time / Date In 29/7/2020 200pm	
\$ per Day	KM Out	Time / Date Out 16/7/2020 11/150AM	
\$ per Week	KM Drvn	Total / Time Chargeable	
\$ per Month			
Hirer's Name	Rental Charges	Dollars	Cents
Lim Seo Hong	Total 13 Days Rental	\$ 170/day X 13 Day	
Address			
Blk 75 Pasir Panjang			
Hill #05-01 9118885			
I/C No.			
817235181			
Reference Contact			
90723833			
Driver's Name	Passport / IC No. / Country		
AR ABOVE			
Address			
Driving Licence No.	Expiry	Issued by	
Additional Driver	Tel. No. (Home)		
Address	Passport / IC No. / Country		
Driving Licence No.	Expiry	Issued by	
Method of Payment			
Bill TO: CYCLE & CARRIAGE.			
IN PERIOD.			
188 PANDAN LOOP.			
- RATES QUOTED ARE FOR USE IN SINGAPORE ONLY. - THE HIRER IS SOLELY RESPONSIBLE FOR BREACH OF TRAFFIC LAWS AND ANY PARKING FINES OR SURCHARGES DURING PERIOD OF HIRE. Hirer's signature signifies acceptance of agreement			
Hirer's Signature / Company Stamp			
Remarks			

NB: Please notify our office should there be any accident involving this hired vehicle as soon as possible.

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. **Any false reporting may be referred to the Police for investigation.**
6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

ACCIDENT STATEMENT

Date Of Report	07/07/2020 09:34
Date Of Accident	06/07/2020 13:45
Exact Location Of Accident	INFRONT NUH TRAFFIC LIGHT
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SJJ6262A
Insured/Policyholder	
Name Of Registered Owner	LIM SEO HONG
NRIC No	SXXXX518D
Email Address	EZENINT@OUTLOOK.COM
Mobile Phone No	(LOCAL) +65-92723833
Alternative Phone No	OTHERS-92723833

Vehicle Particulars

Manufacturer	MERCEDES-BENZ
Model	E200 AVG-2.0 (R18 LED) (A)
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	THIRD PARTY
Vehicle Category	PRIVATE CAR

Insurance Company

Name of Insurance Company	DIRECT ASIA INSURANCE (SINGAPORE) PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	MT/00656669
Cover Note Number	

Driver

Name of Driver	LIM SEO HONG
NRIC No	SXXXX518D
Date Of Birth	29/05/1965
Occupation	INDOOR
Date Of Driving Pass	29/12/1983
Driving Experience	36 YEARS AND 6 MONTHS
Gender	FEMALE
Mobile Number	(LOCAL) +65-92723833
Fax Number	
Contact Number	OTHERS-92723833
Email Address	EZENINT@OUTLOOK.COM

Address	BLK 75 PASIR PANJANG HILL #05-01
Postcode	118885
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OWNER
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

General Information of the Accident

Type Of Accident	COLLISION - HEAD TO REAR
Weather Conditions	CLEAR
Road Surface	DRY

Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles (including own vehicle) involved in the accident	2
Was any body injured in the Accident?	NO
Was any injured conveyed to hospital by ambulance?	NO
Was any other material or property damaged?	YES
I have been approached by unknown person(s) soliciting/offering accident claims assistance.	NO
Number of Passengers (Including Driver)	1

Details of Police Action

Was the accident reported to the police?	NO
If Yes, Please state which Police Station	
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

Circumstances of Accident

PLEASE REFER TO THE ACCIDENT SKETCH PLAN AND ADDITIONAL ADDENDUM STATEMENT.

Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	YES
Remarks/ Reasons:	SD CARD DROP INTO CENTRE CONSOLE
Was there any audio recorded?	NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SHA9526R
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	TAXI
Name of Driver	WONG KEE HUEN
NRIC/Passport Number	SXXXX304D
Contact Number	
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

SKETCH PLAN**IMPORTANT NOTICE**

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
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5. Any false reporting may be referred to the Police for investigation.
6. The report will be forwarded by the Insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
7. By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
8. **Consent under the Personal Data Protection Act (PDPA)**

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
 - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.

Policyholder's Signature
Date & Time: 6/2/2020

Driver's Signature
(If driver is not the policyholder)
Date & Time:

Reporting Centre Personnel's Signature
Name: NG BOON SWEE
NRIC/FIN No.:

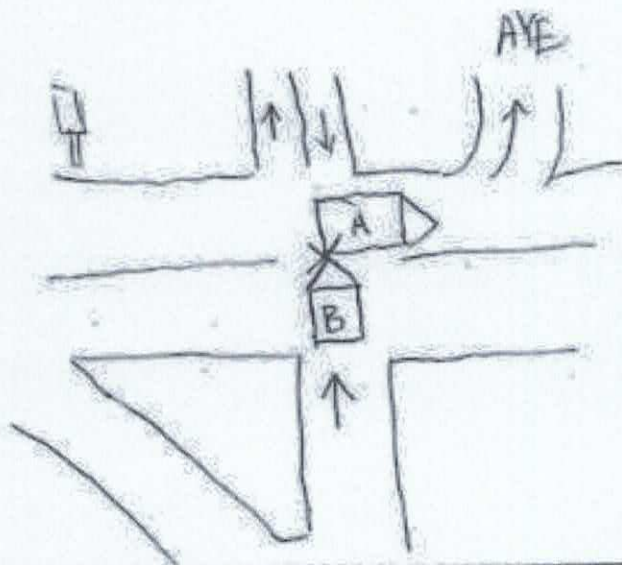
Accident Toolkit

Sketch plan

Sketch of accident scene:

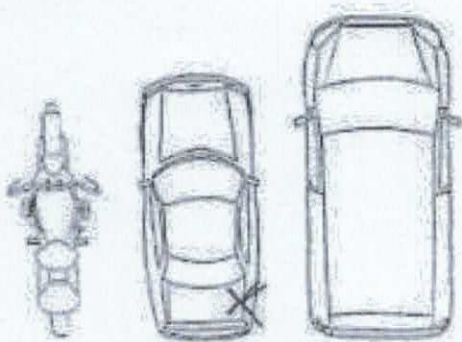
Please illustrate the layout of roads with arrows showing the direction and position of vehicles at the time of impact. Also please note the road names, road signs and vehicle registration numbers.

If safe, please take photos or videos from all angles.

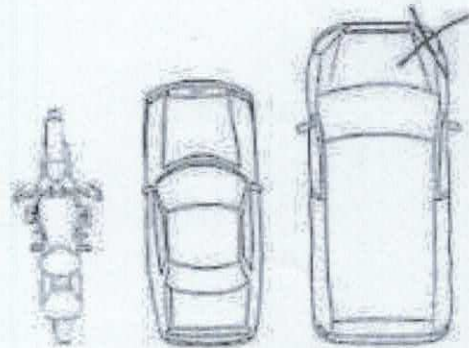


when
On today 6/7/2020 @ 1:45pm
when bend bona vista road traffic
light turn green I go straight
toward AYE suddenly the taxi
yellow cap hit on my right
back wheel side.

Please indicate on vehicle A (your vehicle) and, vehicle B (third party vehicle), the point of impact and area(s) of visible damage with an arrow.



Vehicle A
SJJ 6262A



Vehicle B
SHA 9526R

direct
asia
insurance

6/7/2020

Call us direct

Customer Care
6665 5555

Claims Support 24/7 Hotline
6532 1818

not 24/7 24/7 (from overseas)

Certificate Of Insurance



Contact us at
 Hotline: (65) 6532 2888
 E-mail: CustomerService@DirectAsia.com

CERTIFICATE OF INSURANCE

Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) (Singapore) (the "Act")
Motor Vehicles (Third-Party Risks and Compensation) Rules, 1960 (Singapore)
Road Transport Act, 1987 (Malaysia)
Motor Vehicles (Third-Party Risks) Rules, 1959 (Malaysia)

This document forms part of your contract with us and should be read together with your Policy Schedule and your Policy Details. Do let us know if any of the details shown here need to be amended or updated.

Certificate No.	: MT/00656669
Type of Coverage / Driver Plan	: Car Comprehensive (Value Plus Plan)
1) Vehicle Registration No.	: S1J6262A
Chassis No.	: WDD2130422A402422
2) Name of Policy Holder	: Lim, Seo Hong
3) Effective Date / Time of Commencement of Insurance for the Purpose of the Act	: 25/06/2019 00:00
4) Date/Time of Expiry of Insurance	: 24/06/2020 23:59
5) Persons or Classes of Persons Entitled to Drive	
(a) Any named person under the policy who is driving on the Policyholder's permission.	
(b) Any authorised person, provided such person is aged 30 and above and holds a valid driving licence of 2 years or more, who is driving on the Policyholder's permission	
The person driving must have a valid driving licence to drive in Singapore and must not be under suspension or disqualification from driving.	
6) Limitations as to use*	
Use only for private purposes, in accordance with the declared car usage stated on your Policy Schedule. The policy does not cover use for hire or reward, tuition, driving test, racing, pace-making, reliability trials, speed tests, the carriage of goods for payment or for any purpose in connection with the motor trade business. Private car-pooling arrangements where you commute with passengers and split the fuel expense is covered under the standard policy. Grab Hitch will only be covered if this is the declared usage stated on your Policy Schedule. Only two rides are permitted a day. Other forms of commercial car-pooling or any ride hailing services (e.g. Grab, Go-Jek etc.) are not allowed.	
*Limitations rendered inoperative by Section 8 of the Act and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under this heading.	
Sum Insured	: Market Value
Own Damage Excess	: S\$ 1,000.00 (before any applicable GST)
Windscreen Excess	: S\$ 100.00 (before any applicable GST)
Choice of workshop	: DirectAsia approved workshops
Finance company / Hire Purchase	:
Main driver	: Lim, Seo Hong
Named driver	: None
Important Note: This policy does not cover the Policyholder/drivers below the age of 30 and Policyholder/drivers who hold a valid driving licence of less than 2 years with the exception of the main/named drivers above.	

I/We hereby certify that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and the Road Transport Act, 1987 (Malaysia).

Issued on: 20/06/2019

Direct Asia Insurance (Singapore) Pte. Ltd.

Edip Okur (Chief Underwriting Officer)

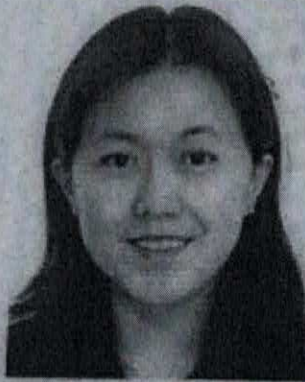
Direct Asia Insurance (Singapore) Pte Ltd
 20 Anson Road #08-01 Twenty Anson Singapore 079912
 www.DirectAsia.com

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S1723518D



Name

LIM SEO HONG



林 小 鳳

Race

CHINESE

Date of Birth

29-05-1965

Sex

F

Country of Birth

SINGAPORE

FOR C&C USE ONLY





YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASSES:

	EFFECTIVE DATE
Class 1 Motor cars with unladen weight $\leq 3500\text{kg}$ with ≤ 7 passengers, exclusive of driver, and other motor vehicles with unladen weight $\leq 2500\text{kg}$	29 Dec 1993

NP 438A

FOR C&C USE ONLY

License No. 123456789