

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

Attn: **Motor Claims Department**

Date: 30th August 2020

Dear Sir/Madam,

Claimant: **Loke Wei Zhong Daniel**

“WITHOUT PREJUDICE”

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 30/07/2020 at along Junction of Serangoon Road & Boundary Road involving our client’s vehicle registration number SLM 8127 E and vehicle registration number SHA 1458 G 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	\$10,000.00
2) Loss of Rental (SGD\$150.00 x 18Days)	\$2,700.00
3) LTA Search Fee	\$7.45

Total : **\$12,707.45**

A copy each of the following supporting documents is enclosed:

- GIA Report
- Rental Agreement & Invoice
- LTA Search Fee Receipt

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,

Elin Cai

Zoom Autowerks Pte Ltd

130 Bedok Reservoir Road, Eunos Spring

#08-1339 Singapore 470130

Mobile: 9450 7920 | E-mail: zoomautowerks@gmail.com



ZOOM AUTOWERKS PTE LTD

130 Bedok Reservoir Road, Eunos Spring
#08-1339 Singapore 470130
Tel: 9450 7920
✉ zoomautowerks@gmail.com

LETTER OF AUTHORIZATION

Accident on 30/07/2020 @ 14:30 along Junction of Serangoon Rd x Bandy Rd.
Involving vehicles SLM8127E and SHA14586.

In consideration of **Zoom Autowerks Pte Ltd, 130 Bedok Reservoir Road, Eunos Spring, #08-1339 Singapore 470130**, repairing my/our motor vehicle no SLM8127E at my request, I/We, Loke Wei Zhong Daniel ("the claimant") of _____ (address) bearing NRIC No SXXXX467A the owner of motor vehicle no SLM8127E, 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 **Zoom 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 **Zoom 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 **Zoom Autowerks Pte Ltd** account. Upon clearance of the said cheque, I/we further authorize **Zoom 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 **Zoom Autowerks Pte Ltd** shall amount to a good discharge of **Zoom Autowerks Pte Ltd** and/or their appointed law firm's obligation to me in respect of the settlement monies.

Dated this 30 day of 07 (month) 20 20 (year)

[Signature]
Signed by "the claimant"

Name: Loke Wei Zhong Daniel

NRIC No: SXXXX467A



Signed by **Zoom Autowerks Pte Ltd**

Name: Elin Chin

DISCHARGE RECEIPT

CLAIM REFERENCE : D20003036MFSH
ACCIDENT DATE : 30/07/2020
ACCIDENT LOCATION : BOUNDARY ROAD X UPP SERANGOON ROAD
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : TOH CHAI ANN
INSURED VEHICLE : SHA 1458G
INVOLVED PARTY : SLM 8127E
SETTLEMENT SUM : \$ 11,707.45

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 : LOKE WEI ZHONG DANIEL

Signature and Date : 

WITNESS :

 Cai Jianwen, FIM

Signature and Date :

23/09/2020

**ZOOM AUTOWERKS PTE LTD**

130 Bedok Reservoir Road, Eunos Spring

#08-1339 Singapore 470130

email: zoomautowerks@gmail.com | Contact: 9450 7920

Co. Reg No.: 201725603G

INVOICE

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

Invoice No. : ZP0000476
Date : 23/9/2020
VRN : SLM 8127 E
Make & Model : Nissan Sylphy
DOA : 30/7/2020
Terms : COD

S/N.	Description	Qty	U/P	Amt
1	Repair & Respray Accident Affected Portions			10,000.00
2	Loss of Rental			1,700.00
3	LTA Search			7.45

TOTAL : **\$11,707.45**

I agree to the price as listed above and confirm that goods are received in good condition.



(Customer's Signature)

(by Zoom Autowerks Pte Ltd)

ZOOM CAR LEASING

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

Zoom Autowerks Pte Ltd
Tel: 9450 7920

RENTAL INVOICE

Invoice No. : **INV0000566**
Date : **23/8/2020**
Ref : **SKM 1467 G**
Your Ref : **SLM 8127 E**
Terms : **30Days**

#	Rental Period	Rate	Quantity	Amount
1	Rental Charges for SKM 1467 G (30/07/2020 to 17/08/2020)	\$150.00	18 Days	\$2,700.00

C/O Loke Weiyi Issac
Contact: 9002 2187

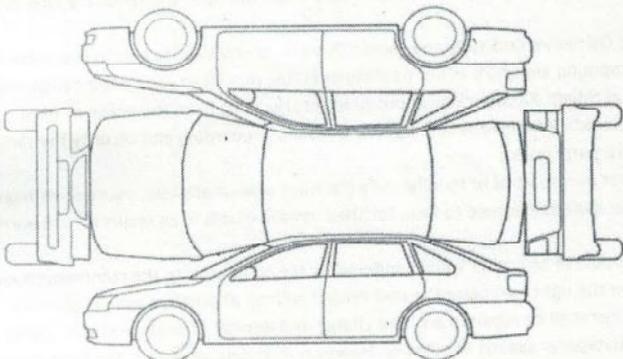
Total : \$2,700.00

(Customer's Signature/Stamp)

ZOOM CAR LEASING

(For Zoom Car Leasing)

RENTAL AGREEMENT

HIRER'S PARTICULAR		VEHICLE DETAIL																					
Name: <u>Loke Weiyi Issac</u>		Vehicle No.: <u>SKM1467G</u>																					
NRIC/Passport No.: <u>8XXXX 885J</u>		Vehicle Make/Model: <u>Audi A8</u>																					
Address:		Date/Time Out: <u>30/07/2020</u>																					
Tel: <u>90022187</u>		Date/Time In: <u>17/08/2020</u>																					
Driving License No./Exp.:		<table border="1" style="width: 100%; text-align: center;"> <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">OUT</td> <td colspan="5">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		Mileage:																					
Name:		Mileage:																					
NRIC/Passport No.:		RENTAL CHARGES																					
Address:		Hours @ _____ per hour																					
Tel:		<u>18</u> Days @ <u>\$150</u> per day	<u>\$2700</u>																				
Driving License No./Exp.:		Weeks @ _____ per week																					
(A) - Accident (D) - Dent (S) - Scratch		Months @ _____ per month																					
		Other Charges																					
		Petrol Top-Up																					
		Sub-total		<u>\$2700</u>																			
		TOTAL CHARGES		<u>\$2700</u>																			
PHYSICAL DAMAGE EXCESS		ACKNOWLEDGEMENT																					
Singapore - Own Damage	S\$2,000.00																						
Singapore - 3rd Party	S\$2,000.00																						
Malaysia*	S\$8,000.00																						
For Drivers aged < 27 or > 65 and/or less than 2 years driving experience regardless of age	S\$3,000.00 (Additional)																						
IMPORT NOTE:		<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>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>		 _____ Hirer's Signature / Date																					
		 _____ Owner's Signature / Date																					

Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 03 Aug 2020 / 09:56:34

Receipt Date/Time : 03 Aug 2020 / 09:56:33

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200803-000489

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 - SHA1458G As at 30 Jul 2020/14:30:00 Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SHA1458G Enquiry Fee 20200803095525374468	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				
	526471XXXXXX0962	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.

Jia Le (LKK Auto)

From: Rachel Wu <RachelWu@msfirstcapital.com.sg>
Sent: Monday, 21 September 2020 10:23 AM
To: Jia Le (LKK Auto)
Cc: Admin A
Subject: RE: SEEK MANDATE QUANTUM [Express Settlement via LKK] - D20003036MFSH/TPD2 // Our ref: CC4/FCI20007974/Uds3 [ACCIDENT INVOLVING SHA1458G AND SLM8127E ON 30/07/2020]

Dear Jia Le,

Please offer as per below:

COR : \$10,000.00
LOR : \$1300 - \$1700 (\$100 X 13-17 DAYS)
LTA fee : \$7.45
Total : \$11,307.45 - \$11,707.45

- Please request repair invoice from third party.

Thank you

Best Regards

Rachel Wu
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862
| Fax No. : 6507 3849 | Email: rachelwu@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.

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From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>
Sent: Thursday, September 3, 2020 11:34 AM
To: Rachel Wu <RachelWu@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: SEEK MANDATE QUANTUM [Express Settlement via LKK] - D20003036MFSH // Our ref: CC4/FCI20007974/Uds3 [ACCIDENT INVOLVING SHA1458G AND SLM8127E ON 30/07/2020]

Claim No: D20003036MFSH
LKK Ref: CC4/FCI20007974/Uds3

Dear Sirs/Madam,

ACCIDENT INVOLVING SHA 1458G AND SLM 8127E ON 30/07/2020

We refer to the above matter.

We seek your approval to offer Third Party repairer "ZOOM AUTOWERKS PTE LTD" at \$11,707.45(all-in).

The summary is as follows:-

	Claimed Amount	Revised Amount
1. Cost of Repair	\$ 28,095.10	\$ 10,000.00
2. Loss of Rental (18days x \$150)	\$ 2,700.00	\$ 1,700.00 (17days x \$100)
3. LTA Search Fee	\$ 7.45	\$ 7.45
Total	\$ 30,802.55	\$ 11,707.45

Surveyor recommended 13 days for repair + 1PH + 2Sunday + 1PRS = 17days.

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Rachel Wu [<mailto:RachelWu@msfirstcapital.com.sg>]

Sent: Friday, 21 August 2020 4:30 PM

To: Jia Le (LKK Auto)

Cc: Admin A

Subject: RE: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20003036MFSH // Our ref: CC4/FCI20007974/Uds3 [ACCIDENT INVOLVING SHA1458G AND SLM8127E ON 30/07/2020]

Dear Jia Le,

Please proceed with express settlement.

Thank you

Best Regards

Rachel Wu

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862
| Fax No. : 6507 3849 |Email: rachelwu@msfirstcapital.com.sg |Company Regn. No. 195000106C

A Member of  Insurance Group

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From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>

Sent: Tuesday, August 18, 2020 4:07 PM

To: Rachel Wu <RachelWu@msfirstcapital.com.sg>

Subject: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20003036MFSH // Our ref: CC4/FCI20007974/Uds3 [ACCIDENT INVOLVING SHA1458G AND SLM8127E ON 30/07/2020]

Claim No: D20003036MFSH

LKK Ref: CC4/FCI20007974/Uds3

Dear Sirs/Madam,

ACCIDENT INVOLVING SHA 1458G AND SLM 8127E ON 30/07/2020

We refer to the above matter.

Liability: 100%

Remarks: Based on video footage, the lorry collided onto the insured vehicle thus causing insured vehicle skid and collided onto third party vehicle.

Kindly let us have your approval on liability.

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,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: Jiale@lkkauto.com | fax: 6741-4108

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