Blk C, Kaki Bukit Ave 6 #01-59, Kaki Bukit Autobay, Singapore 417883

**Tel: 6509 8258 **Email: alphacarservices@hotmail.com

ROC No. 201717633Z

Our Ref: 2009-0400 Cl/Ic(SMJ 9595J)

Your Ref: SHA 2558U

LETTER OF DEMAND

Date: 6th October, 2020

MS First Capital Insurance Ltd

6 Raffles Quay

#21-00

Singapore 048580.

Attn: Motor Claims Department

Dear Sir / Madam

ACCIDENT INVOLVING VEHICLES SMJ 9595J & SHA 2558U ON 04/09/2020 @ 16.05HRS ALONG SIN MING AVE TWDS MARYMOUNT ROAD.

We act for owner of motor vehicle no. **SMJ 9595J** who was involved in the above accident.

Our client has suffered loss and damage as a result of your insured's negligence in the driving of motor vehicle No. $SHA\ 2558U$

We quantify our client's claim as follow:-

- 1) Cost Of Repair
- 2) Loss Of Rental
- 3) LTA Search

Total Include GST

- \$ 1,700.00 (With CST)
- \$ 840.00 (W/O GST)
- \$ 7.45 (With GST)

\$ 2,547.45

=======

Yours Truly,

ALPHA CAR SERVICES PTE LTD

Alpha Car Services Pte Ltd

Blk C, #01-59 Kaki Bukit Ave 6 , Kaki Bukit Autobay Singapore 417883 Tel: 6509 8258 email: <u>Alphacarservices@hotmail.com</u>

AUTHORISATION, ASSIGNMENT AND INDEMNITY

Date: _ 09/09/2020
Re: Accident on 04 09 70 @ 16:05hrs involving my vehicle no. SMJ 9595 J & SHA 3558U. Sin Ming Aul towards Marymount Road.
I/We
The owner of vehicle noSM
In consideration of you agreeing not to collect from me/us the repair costs, rental fees for another vehicle(if applicable) and surveyor's fees now, I/we agree to assign the whole proceeds of my/our third party claim to you. My/Our solicitors shall accept this as my/our irrevocable authority to pay the compensation monies in my/our third-party claim directly to you after deducting their costs on a solicitor and client basis.
I/We undertake to co-operate fully with you and my/our solicitors to see my/our third party claim to a successful conclusion and hereby authorize you to instruct my/our solicitors to commence legal proceedings and take all necessary steps to recover the claim from the negligent party where necessary.
In the event that I/We decide to terminate the authority of Messrs appointed by me/us to make my/our above claim(s) or I/We do not co-operate with you or my /our solicitors, I/We shall forthwith be liable to pay to you the costs of repairs, rental fees for another vehicle,(if applicable), surveyor's fees and pay to Messrs Alpha Car Services Pte Ltd their fees and disbursements incurred in pursing my/our claim.
I/We irrevocably authorize you through your appointed representative to sign all necessary documents including discharge voucher(s) in connection with arising out of my/our third party claim. Your receipt of the agreed settlement sum will constitute a full final discharge of my claims.
4 10

Signature of Owner

(Company stamp if applicable)

Signature of Workshop

ALPHA Car Services Pte Ltd



MS First Capital Insurance Limited Co.Reg. No. 195000106C GST Reg. No. M2-0001676-9

6 Raffles Quay #21-00 Singapore 048580

Tel: (65) 6222 2311 Fax: (65) 6222 3547

Claims & Motor Underwriting Dept: 36 Robinson Road #16-01 City House Singapore

DISCHARGE RECEIPT

CLAIM REFERENCE

D20003584MFSH

ACCIDENT DATE

04/09/2020 15:45

ACCIDENT LOCATION

SIN MING AVE TOWARDS MARYMOUNT RD

INSURED

COMFORT TRANSPORTATION PTE LTD

INSURED DRIVER

JERRY LIM GUAN SENG

INSURED VEHICLE

SHA2558U

INVOLVED PARTY

SMJ9595J

SETTLEMENT SUM

\$2,307.45

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/ofcalledaims 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: TAN CHOON LAN

Signature and Date: 15 12 20 20 Signature and Date:

WITNESS ; X

A Member of MS&AD INSURANCE GROUP

Blk C, #01-59 Kaki Bukit Ave 6, Kaki Bukit Autobay Singapore 417883 Tel: 6509 8258 Email: alphacarservices@hotmail.com

Invoice M/S **MS First Capital Insurance Ltd** Attn Motorcar Claim Department Officer In Charge Inv No: SMJ 9595J Tel Our Vehicle SMJ 9595J Date: 6-Oct-2020 Your Vehicle SHA 2558U Re: Third Party Claim Surveyor LKK Auto Consultants - Mr Steve Chen

Unit	Description	Unit Price	Amount
	Cost Of Repair Recommended By Mr Steve (LKK)		\$1,700.00
	Loss of Rental From 04/09/2020 - 11/09/2020		\$840.00
	LTA Search		\$7.45
		Sub-Total	\$2,547.45

Alpha Car Services Pte Ltd

Director Mr. Ang Tong Huat

9619 3676

Fong Motors Car Rental

(53371081B)

1 Autobay@Kaki Bukit #01-45 Singapore 417883

Tel: 6748 5648

INVOICE

No.: FM-000830

C/O ALPHA CAR- TAN CHOON LAN

BLK 768 CHOA CHU KANG ST 54

Your Ref.

Our D/O No.:

Terms

: C.O.D.

Date

: 15/09/2020

Page

: 1 of 1

TEL: 96258000

SINGAPORE 680768

#05-39

Item

FAX:

Description

1

Qty UOM U/ Price Disc. Total S\$ S\$

SJT5665A (04/09/20- 11/09/20)

CAR

840.00

840.00

REPLACE VEHICLE NO. SMJ9595J

REF AGREEMENT NO. 10818

SINGAPORE DOLLAR EIGHT HUNDRED FORTY ONLY

Total

840.00

1. All cheques should be crossed and made payable to Fong Motors Car Rental

2. Goods sold are neither returnable nor refundable. Otherwise a cancellation fee of 20% on purchase price will be imposed.

Authorised Signature

FONG MOTORS CAR RENTAL

1 KAKI BUKIT AVENUE 6 #01-45 KAKI BUKIT, AUTOBAY SINGAPORE 417883 HP: 8182 0548 H/P: 9633 7504

UEN: 53371081B



NO: 10818

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULAR	Vehicle No: STT5665AReplace Veh No: SMJ 9595J.			
Name: (as in I/C) Tan Choon Lan	Mileage Out: 287635			
NRIC/PASSPORT NO: S8165839 J.	Make & Model + YVHOA AVAHTA (Auto) Manual			
Address (Res): MK 768 Choa Chu Kang Arat 54 # 05-39 (S) 680768.	Date Out: 04 09 >>> Time: 5:30 pm.			
Name & Address of employer:	HIRE / PERIOD EXPIRY Time:			
	NON-WAIVER EXCESS =\$			
Occupation: Driving Exp:	CHARGES:			
Driving License No: D/L Type: Local / Int'l	Daily 7 @\$ 120 Per day 840			
Issue Date: Date of Birth:	Weekly @\$ Per week			
ADDITIONAL DRIVER'S PARTICULAR				
Name: (as in I/C) Lee Eng Teck.	Monthly @\$ Per month			
NDIC/DASSDORT NO. STIKESSEC.	Hours @\$ Per hour			
Address (Res): Mk 768 Choa Chu kang Strut 54	Malaysia @\$			
Address (Res): MR 768 Choa Chu kang Start 54 # 05-39 (5) 680768.	CDW @\$ Per day/month			
Name & Address of employer:	PAI @\$ Per day/month			
Occupation: Driving Exp:	Delivery / Collection Services			
Occupation briving Exp	SUB - TOTAL \$ \$40			
VEHICLE CHECK LIST:	PETROLLEVEL 21/2 MARKS			
	Out E 1/4 1/2 3/4 F			
And the second of the second o	Out E 1/4 1/2 3/4 F			
	EXTENSION			
	Misc.			
	TOTAL CHARGES \$ 240			
	as the			
	Hirer's Signature:			
INDICATE: D - DENTS	Our Control of the Co			
A - ACCIDENTS S - SCRATCHES	Additional Driver's Signature:			
I have read and agree to the terms and conditions on both sides of the agreem	ent. If I have presented a charge/credit card for payment, I agree that all amounts			
payable under this agreement and for parking and traffic infringements may be on the charge/credit card. All information that I have given to FONG MOTORS (billed to that account and my signature above will be considered to have made CAR RENTAL in connection with this agreement is true.			
*INADORTANT NOTES				

Alpha Accident Case

- 1. ONLY PERSON ABOVE 22 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- 2. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS.
- 3. THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
- 4. IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES. A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
- 5. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY FONG MOTORS CAR RENTAL.

RETURN OF VEHICLE. THE HIRER / DRIVER IS TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO FONG MOTORS CAR RENTAL AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

TIME IN MILEAGE **CHECKED BY** FONG MOT DATE IN 11.30 bun SIGNATURE OF HIRER / DRIVER



Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time: 05 Sep 2020 / 09:24:18

Receipt Date/Time: 05 Sep 2020 / 09:24:18

Tax Invoice/Receipt

Receipt No.: ITNET-00000-200905-000302

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 - SHA2558U As at 04 Sep 2020/16:06:00 Insurance Co: MS FIRST CAPITAL INSURANC 1 Insurance Enquiry - SHA2558U	E LIMITED			
Enquiry Fee 20200905092317268047		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			
	418238XXXXXX0682	eNETS Cred	dit 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.

Hsiao Tong (LKKAuto)

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

Sent: Monday, 30 November 2020 11:20 AM

To: Khanchna (LKK Auto)

Cc: Admin A

Subject: RE: MANDATE REQUEST ON QUANTUM - First Capital REF : D20003584MFSH ; OUR

REF: SMJ9595J // EXPRESS SETTLEMENT - ACC INV SHA2558U AND SMJ9595J ON

04/09/2020

Attachments: LKK Inspection Report.pdf; LKK Adjustment Report.pdf; LKK Survey Photos.pdf; LKK

Reinspection Photos.pdf; LOD (004).pdf

Dear Khanchna,

Please proceed with your recommendation at \$ 2,107.45 - 2,407.45.

- Kindly request for <u>letter of authorisation</u> before issuing offer.

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

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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: Khanchna (LKK Auto) < khanchna@lkkauto.com>

Sent: Wednesday, November 18, 2020 11:08 AM **To:** Rachel Wu < Rachel Wu @msfirstcapital.com.sg>

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

Subject: MANDATE REQUEST ON QUANTUM - First Capital REF: D20003584MFSH; OUR REF: SMJ9595J // EXPRESS SETTLEMENT - ACC INV SHA2558U AND SMJ9595J ON 04/09/2020

YOUR REF: D20003584MFSH LKK REF: CC4/FCI20009631/Eka3

Dear Rachel,

We refer to the above matter.

Liability: 100% (BOLA 27)

Remarks: Insured vehicle rolled forward and hit TP vehicle

We seek your approval to offer third party repairer "Alpha Car Services Pte Ltd" at \$2,107.45 ~ 2,407.45 (all in).

The summary is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair	\$ 7,552.31	\$ 1,700.00
2. Loss of Rental (7 days x \$120)	\$ 740.00	\$ 400.00 ~ 700.00(4 ~ 7 days x \$100)
3. LTA Search	\$ 7.45	\$ 7.45
Total	\$ 8,299.76	<u>\$ 2,107.45 ~ 2,407.45</u>

Surveyor recommended 4 days for repair + 1 Sunday + 2 PRS = 7 days

Enclosed herewith all the documents for your perusal.

Kindly let us have your approval/instruction.

Thank you.

Best Regards,

Khanchna Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360**| email: <u>Khanchna@lkkauto.com</u>|Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Rachel Wu < Rachel Wu @msfirstcapital.com.sg >

Sent: 29 September 2020 5:37 PM

To: Khanchna (LKK Auto) < khanchna@lkkauto.com>

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

Subject: RE: First Capital REF: D20003584MFSH; OUR REF: SMJ9595J // EXPRESS SETTLEMENT -

ACC INV SHA2558U AND SMJ9595J ON 04/09/2020

Dear Khanchna,

Please proceed with express settlement as per below re-finalized repair amount at $\underline{L/S}$ \$1,700.00 (all in) (Before GST).

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: $\underline{rachelwu@msfirstcapital.com.sg}$ | Company Regn. No. 195000106C

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From: Khanchna (LKK Auto) < khanchna@lkkauto.com>

Sent: Tuesday, September 29, 2020 4:53 PM

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

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

Subject: FW: First Capital REF: D20003584MFSH; OUR REF: SMJ9595J // EXPRESS SETTLEMENT -

ACC INV SHA2558U AND SMJ9595J ON 04/09/2020

Dear Ms. Rachel,

We refer to the above matter and your e-mail below.

Kindly be informed that our surveyor has viewed the Insured's video and checked on the damage consistency.

Our surveyor has re-finalized the repair amount to <u>L/S \$1,700.00 (all in)</u> and we attach herewith the revised marked estimate.

He is not recommending the following items:

- Bootlid
- Bootlid Emblem LOGO (There is no emblem as per video footage)
- Bootlid Emblem VOIS (There is no emblem as per video footage)
- Bootlid Emblem E (There is no emblem as per video footage)
- Bootlid Lock

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360**| email: <u>Khanchna@lkkauto.com</u>|Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Rachel Wu < Rachel Wu@msfirstcapital.com.sg >

Sent: 29 September 2020 3:16 PM

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

Cc: Khanchna (LKK Auto) < khanchna@lkkauto.com >; Admin A < admin-a@lkkauto.com >

Subject: RE: First Capital REF: D20003584MFSH; OUR REF: SMJ9595J // EXPRESS SETTLEMENT -

ACC INV SHA2558U AND SMJ9595J ON 04/09/2020

Dear Mei Kwan,

As per our tele-conversation earlier on, attached video footage as per request. Based on ID video, ID had rolled forward and slight touch on third party rear portion.

Please assist to advice on the consistency for the damages/Items as per below.

Based on third party estimate:

- Bootlid
- Bootlid Emblem LOGO (There is no emblem as per video footage)
- Bootlid Emblem VOIS (There is no emblem as per video footage)

- Bootlid Emblem E (There is no emblem as per video footage)
- Bootlid Lock

***The video footage is confidential information. In possessing, using or viewing the CCTV footage, you do not acquire any rights, title or interest in the CCTV footage and undertake to preserve its confidentiality. By downloading, using or viewing the video, you agree that you will not disclose, provide, reproduce, store, transmit or otherwise make available the CCTV footage, in whole or in part, to your client, any third party, or any social media or media platform.

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: $\underline{\text{rachelwu@msfirstcapital.com.sg}}$ | Company Regn. No. 195000106C

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

Sent: Tuesday, September 29, 2020 11:15 AM

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

Cc: Khanchna (LKK Auto) < khanchna@lkkauto.com >; Admin A < admin-a@lkkauto.com >

Subject: RE: First Capital REF: D20003584MFSH; OUR REF: SMJ9595J // EXPRESS SETTLEMENT -

ACC INV SHA2558U AND SMJ9595J ON 04/09/2020

Hi all.

Resend with the correct ref.

YOUR REF: D20003584MFSH LKK REF: CC4/FCI20009631/Eka3

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108 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

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

Sent: Tuesday, 29 September, 2020 11:13 AM

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

Cc: Khanchna (LKK Auto) < khanchna@lkkauto.com >; Admin A < admin-a@lkkauto.com >

Subject: RE: First Capital REF: D20003584MFSH; OUR REF: SMJ9595J // EXPRESS SETTLEMENT -

ACC INV SHA2558U AND SMJ9595J ON 04/09/2020

YOUR REF: D20003647MFSH LKK REF: CC4/FCI20009704/Gka3

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SMJ 9595J on a WP basis and TP repairer proposed for express settlement.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Liability: - 100% (BOLA 27)

Remark: Insured rear-ended TP.

Your approval on liability please.

Please take note that the case handler in-charge is Khanchna and she can be contacted at DID: 6841 2360.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Claim Workflow System < cwsmotorclaims@msfirstcapital.com.sg>

Sent: Tuesday, September 8, 2020 5:26 PM

To: JIAMIN.MAK@ALP.COM.SG

Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG;

RACHELWU@MSFIRSTCAPITAL.COM.SG

Subject: SURVEYOR APPOINTED; OUR REF: D20003584MFSH; YOUR REF: SMJ9595J

Dear Sir/Madam

PRI Request For SMJ9595J Accident Involving SHA2558U On 04-09-2020 AT 15:45:00HRS.

Please find below details for your reference

Claim number: D20003584MFSHInsured vehicle number: SHA2558U

Accident date: 04-09-2020

Third-party vehicle number: SMJ9595J
 Assignment type: WITHOUT PREJUDICE

• Surveyor: LKK AUTO CONSULTANTS PTE LTD

• Officer-in-Charge : RACHELWU LIMEI

PS: This is a system generated mail. Please do not reply to this mail.

Regards, Admin Team Claim Workflow System Motor Claims Department MS First Capital Insurance Limited

Tel: 6507 3848 Fax: 6507 3849