

Alpha Car Services Pte Ltd

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:-

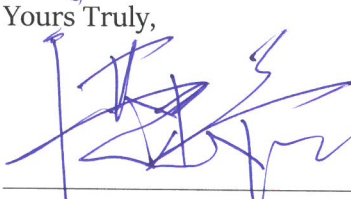
1) Cost Of Repair	\$ 1,700.00 (With GST)
2) Loss Of Rental	\$ 840.00 (W/O GST)
3) LTA Search	\$ 7.45 (With GST)

Total Include 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: Alphacarservices@hotmail.com

AUTHORISATION, ASSIGNMENT AND INDEMNITY

Date: 09/09/2020

Re: Accident on 04/09/20 @ 16:05hrs involving my vehicle no. SMJ 9595J x SHA 2558U along Sin Ming Ave towards Marymount Road.

I/We Tan Choon Lan (NRIC No. S8165839J)
of BK 768 Choa Chu Kang Street 54 # 05-39 (S) 680768.

The owner of vehicle no. SMJ 9595J refer to the above accident. I/We am/are of the view that I/We am/are not responsible for causing the accident at all. I/We hereby authorize you to appoint an independent surveyor on my/our behalf to inspect my/our vehicle and advise you on its reasonable repair costs. You are hereby authorized to commence to the said in accordance with the report of the independent surveyor.

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.

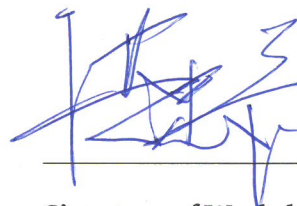
In the event that I/We decide to terminate the authority of Messrs _____ appointed by me/us to make my/our above claim(s) or I/We do not co-operate with you or my /our solicitors, I/We shall forthwith be liable to pay to you the costs of repairs, rental fees for another vehicle,(if applicable), surveyor's fees and pay to Messrs **Alpha Car Services Pte Ltd** their fees and disbursements incurred in pursuing 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.

x 

Signature of Owner

(Company stamp if applicable)

Signature of Workshop

ALPHA Car Services Pte Ltd

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 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 : TAN CHOON LAN

Signature and Date :

15/12/2020

WITNESS :

Signature and Date :

15/12/2020

Alpha Car Services Pte Ltd

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 _____
Tel _____
Our Vehicle SMJ 9595J
Your Vehicle SHA 2558U
Re : Third Party Claim
Surveyor LKK Auto Consultants - Mr Steve Chen

Inv No: SMJ 9595J

Date: 6-Oct-2020

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

#05-39

SINGAPORE 680768

TEL : 96258000

FAX :

Your Ref. :

Our D/O No. :

Terms : C.O.D.

Date : 15/09/2020

Page : 1 of 1

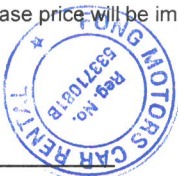
Item	Description	Qty	UOM	U/ Price S\$	Disc.	Total S\$
1.	SJT5665A (04/09/20- 11/09/20) REPLACE VEHICLE NO. SMJ9595J REF AGREEMENT NO. 10818	1	CAR	840.00		840.00

SINGAPORE DOLLAR EIGHT HUNDRED FORTY ONLY

Total **840.00**

Notes :

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

Name: (as in I/C) Tan Choon Lan

NRIC/PASSPORT NO: S8165839J

Address (Res): Blk 768 Choa Chu Kang Street 54 #05-39 (S) 680768

Name & Address of employer: _____

Occupation: _____ Driving Exp: _____

Driving License No: _____ D/L Type: Local / Int'l

Issue Date: _____ Date of Birth: _____

Tel: (O) _____ (R) _____ HP: 96258000

ADDITIONAL DRIVER'S PARTICULAR

Name: (as in I/C) Lee Eng Teck

NRIC/PASSPORT NO: S7168838C

Address (Res): Blk 768 Choa Chu Kang Street 54 #05-39 (S) 680768

Name & Address of employer: _____

Occupation: _____ Driving Exp: _____

Vehicle No: SJTS665A Replace Veh No: SMJ 9595J

Mileage Out: 287635

Make & Model: HYUNDA AVANTA (Auto) Manual

Date Out: 04/09/2020 Time: 5:30 pm

HIRE / PERIOD EXPIRY Time: _____

NON-WAIVER EXCESS = \$ _____

CHARGES:

Daily 7 @ \$ 120 Per day 840

Weekly @ \$ _____ Per week _____

Monthly @ \$ _____ Per month _____

Hours @ \$ _____ Per hour _____

Malaysia @ \$ _____

CDW @ \$ _____ Per day/month _____

PAI @ \$ _____ Per day/month _____

Delivery / Collection Services _____

SUB - TOTAL \$ 840

PETROL LEVEL 2 1/2 MARKS

Out	E	1/4	1/2	3/4	F
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Out	E	1/4	1/2	3/4	F
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EXTENSION _____

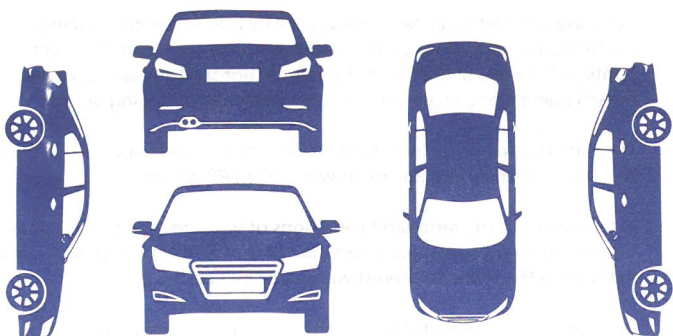
Misc. _____

TOTAL CHARGES \$ 840

Hirer's Signature: _____

Additional Driver's Signature: _____

VEHICLE CHECK LIST:



INDICATE:
A - ACCIDENTS

D - DENTS
S - SCRATCHES

I have read and agree to the terms and conditions on both sides of the agreement. 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 billed to that account and my signature above will be considered to have made on the charge/credit card. All information that I have given to **FONG MOTORS CAR RENTAL** in connection with this agreement is true.

*IMPORTANT NOTES

- ONLY PERSON ABOVE 22 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS.
- 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.
- 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.
- 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.

DATE IN	TIME IN	MILEAGE	CHECKED BY	FONG MOTORS CAR RENTAL	SIGNATURE OF HIRER / DRIVER
<u>11/9/2020</u>	<u>11.30am</u>				

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 INSURANCE LIMITED				
1	Insurance Enquiry - SHA2558U 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 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.

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 **letter of authorisation** 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
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: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: Wednesday, November 18, 2020 11:08 AM
To: Rachel Wu <RachelWu@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: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Rachel Wu <RachelWu@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 **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: rachelwu@msfirstcapital.com.sg | Company Regn. No. 195000106C

A Member of MS&AD Insurance Group

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From: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: Tuesday, September 29, 2020 4:53 PM
To: Rachel Wu <RachelWu@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 **L/S \$1,700.00 (all in)** 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: Khanchna@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Rachel Wu <RachelWu@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: 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 <RachelWu@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 <RachelWu@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 :** D20003584MFSH
- **Insured 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