## Asher Sng (LKKAuto)

**From:** Jojo Cheng <jojo.cheng@cyclecarriage.com.sg>

Sent: Tuesday, 20 October 2020 11:06 AM

**To:** Asher Sng (LKKAuto); SUR

Cc: Andre Chow En De; Songcuan JR Lauro Araos; Loi Ai Ting; Coco Lu Ting

Subject: LOD - Our ref: SMH4372D (KIA) / Your ref: D20003721MFSH - TP FIRST CAPITAL /

DOA: 13/09/2020

**Attachments:** scan.pdf

#### Dear Asher,

Our customer, SMH4372D holds your insured driver, SHC2868P, liable for the accident dated 13/09/2020, and would like to claim against your insured driver.

#### Our customer's claim is for:

**Repair Cost** : \$ 7,435.43

Loss of Rental : \$ 1,070.00 (\$ 100.00 x 10 days)

**Total Claim** : \$ 8,505.43

If you minded to reach an amicable settlement with our customer, please let us have your substantive reply by 24/11/2020. Otherwise our customer will proceed in a manner that he deems fit.

#### Best Regards,

#### JoJo Cheng



# **Exceptional Journeys**

Cycle & Carriage Singapore • 209 Pandan Gardens, Singapore 609339 T: +65 6568 4554 • F: +65 6565 1240 • www.cyclecarriage.com.sg





#### **Exceptional Journeys**

To:

Cycle & Carriage Kia Pte Ltd 209 Pandan Gardens, Singapore 609339 Attention: [Motor Claims Department]

Date: 14/09/2020

#### LETTER OF AUTHORIZATION TO ACT

Dear Sirs.

- 1. I/We, the undersigned, am the registered owner of vehicle no. \_SMH4372D\_ (vehicle no.) (the "Vehicle").
- As a result of a motor incident occurring on \_13/08/2019\_ (date and time of accident) on/along \_JURONG POINT PICK UP POINT\_ (location) between the Vehicle and \_\_SHC2868P\_ (3<sup>rd</sup> party vehicle(s) number, if any) (the "<u>Accident</u>"), the Vehicle was damaged and has been sent in for repairs to be conducted at Cycle & Carriage's workshop.
- 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.



#### Exceptional Journeys

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,

Name: TAN SWEE KIAT

NRIC / Passport No. / Company Registration No.:932Z



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** 

: D20003721MFSH

ACCIDENT DATE

: 13/09/2020

ACCIDENT LOCATION

JURONG POINT PASSENGER PICKUP & ALIGHTING PT

**INSURED** 

COMFORT TRANSPORTATION PTE LTD

INSURED DRIVER

: ONG TIEN SENG

**INSURED VEHICLE** 

SHC 2868P

INVOLVED PARTY

SMH 4372D

SETTLEMENT SUM

: \$8,505.43

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 SWEE KIAT

WITNESS : JOJO CHENG

Signature and Date: 2 37 05 3024

Signature and Date: 2 37 05 3024



# CYCLE & CARRIAGE KIA PTE LTD PANDAN GARDENS CUSTOMER SERVICE CENTRE



209 Pandan Gardens Singapore 609339 Tel: 65684555 Fax: 65651240

# **TAX INVOICE**

Co Reg No : 199405410K

GST Reg No : MR-8500111-X

Invoice Name & Address	Owner Name & Vehicle Info		
MS First Capital Insurance Limited	Cust No/Name	/TAN SWEE KIAT	
Motor Claims Department 36 Robinson Road #16-01 City House Singapore 068877	Reg No/Reg Date	SMH4372D*KC17/ 23/01/2019	
	Date In/Mileage	06/10/2020/ 34086	
	Chassis/Package	KNAF3416MK5027278 /#	
	Engine No	G4FGJH715956	
Contact No	Make/Model	KIA/CERATO 1.6 A SR SX G335	
06/10/2020	Colour/Trim	ABT PLATINUM GRAPHI/ WK SATURN BLACK	

Account No To	erms Date/Time Printed	CSE CSE	Operator		WIP No	Invoice/0	Credit Note No
CTP00080 Ca	ash 20/10/2020/ 10:	58 TLC	881 / Jojo Che	ng	21013	81447272	2
	Description of G	oods / Service	S	Qty	Unit Price	Disc%	Amount
E PNT88000			285 HIII-III - OZ MAN KIIII ON				1375.00
RENEW LH WI	NDMIRROR, LHF DOOR, LH	R DOOR, REPA	IR LHR FENDER				
E PNT88000	CTALL FRONT ROOF TRIVE						160.00
E PNT88000	STALL FRONT DOOR TRIMS	AND GLASS					aves uses
	STALL REAR DOOR TRIMS	AND CLASS					160.00
E PNT98000	STALL KLAK DOOK TKINS	AND GLASS					1470.00
	LH WINDMIRROR, LHF DO	OR LHR DOOR	I HR FENDER				14/0.00
A 90000001	en minoritation, em bo	or, Elik book	, CIRC I CHOLK				30.00
CHECK WIRIN	G & CHAS\$IS ELECTRICAL	SYSTEM					30.00
A 10028901							200.00
	T DIAGNOSTIC CHECK USI	NG HI-SCAN PI	RO TEST				10.700.500
USING HI-SC	AN PRO TEST						
M SUNDRY		a constituente de la constituent					80.00
	NT FOR LHF DOOR & LHR	DOOR					
M SUNDRY SUNDRY							20.00
	-OUTSIDE RR VIEW,LH			1 00	FF0 00	00 00	FF0 00
X PANEL ASSY-				1.00	559.00 1277.00		559.00
	REAR DOOR, LH			1.00	1377.00		1277.00
	-DOOR OUTSIDE, LH			1.00		00.00	1377.00
X BLACK TAPE-I				1.00		00.00	58.00
X BLACK TAPE-I				1.00		00.00	13.00
	RR DR FRAME RR OTR,			1.00		00.00	13.00
X FILM-ANTI CI				1.00			8.00
	SY-FRT DR FRAME, LH			1.00		00.00	27.00
	SY-RR DR FRAME, LH			1.00		00.00	72.00
Z TEXT	or-kk bk rkane, en			1.00	50.00	00.00	50.00
	AL TP CLAIM SHC2868P						
DOA: 13/09/2							
	ASUL LKK 06/10/2020						
	100/ 10/ 2020						
	Guarantee Your Wa	rranty, Maint	ain with Cycle &	Carriage!		- 1	
Parts					W-4		6 040 00
Labour		454.00		7% GST on	Net 6949.0		6,949.00
Standard Menu	3,	395.00		/% usi on	0949.0	U	486.43
Specialist Jo		0.00		To	tal Payabl		7,435.43
Diagnostics J		0.00		10	Pai		
Sundry/Others		0.00			Total Du		7 425 42
Total (w/o GST	v .	100.00			iotai bu	е	7,435.43
	6,	949.00					



# **LEASING**

CYCLE & CARRIAGE LEASING PTE. LTD. 209 Pandan Gardens, Singapore 609339 Tel +65 6251 8880 · Fax +65 6251 8998 www.cyclecarriage.com/sg/leasing Incorporated in Singapore Company Reg No. 201900307R GST Reg No. MR8500111X

## Mr Tan Swee Kiat C/O Cycle & Carriage Kia Pte Ltd

987A Jurong West Street 93 #16-553

Singapore 641987

Reference: SMH4372D

Agreement Period: 06/10/2020- 12/10/2020

# Tax Invoice

Inv No. : RIN20100062

Date

: 19 Oct 2020 : SMH4372D

Ref

Curr

: SGD

Terms RA No.

: COD : RRA20090052

Sales

: Justice Yu

_		Sales . Justice 14				
#	Description	Qty	Unit	Unit Price	Amt	
1	Rental (06/10/2020 to 15/10/2020) Vehicle Registration No. : SMP284J Vehicle Model : CERATO 1.6(A) LX	10.00	Day	100.00	1,000.00	

This is a computer generated document. No signature is required. For Bank Transfer: SCB 01-063-8115-6 DBS 072-009109-4

For PayNow: PayNow ID (SGD): 201900307RS01 Or scan QR code for payment.

Kindly send payment advice to cclfinance@cyclecarriage.com.sg



Subtotal Before GST: 7 % GST on S\$ 1,000.00:

S\$ 1,000.00 S\$ 70.00

Total Amt Incl. GST: S\$ 1,070.00



CYCLE & CARRIAGE LEASING PTE. LTD.
209 Pandan Gardens, Singapore 609339
Tel +65 6251 8880 · Fax +65 6251 8998
www.cyclecarriage.com/sg/leasing
Incorporated in Singapore
Company Reg No. 201900307R
GST Reg No. MR8500111X

#### RENTAL AGREEMENT

No. RRA20090052

Date: 25 Sep 2020

The Hirer (as identified below) wishes to lease from Cycle & Carriage Leasing Pte. Ltd. (UEN: 201900307R), a company incorporated in Singapore with its registered office at 239 Alexandra Road, Singapore 159930 ("Owner"), and the Owner has agreed to lease to the Hirer, the Vehicle (as identified below), subject to the terms and conditions set out below and in the attached Terms and Conditions of Rental.

Hirer Particulars		Vehicle Particulars	
Name  NRIC/FIN/PP/ROC No. Registered Address  Mobile No. Email address	: Tan Swee Kiat C/O Cycle & Carriage Kia Pte Ltd  : *****932Z  : 987A Jurong West Street 93 #16-553 Singapore 641987  : +6596236350  : sweekiat19@gmail.com	Vehicle No. Vehicle Type Vehicle Model Commencement Date End Date	: SMP284J : Kia Cerato L : CERATO 1.6(A) LX : 06/10/2020 09:00 : 16/10/2020 09:00
Driver Particulars		Rental Charge	
Name  Driving License No.  Issue Date  Mobile No.	: Tan Swee Kiat C/O Cycle & Carriage Kia Pte Ltd :*****9327 : 16/10/2001 : +6596236350	Daily: 10 days x 100.00 Weekly Monthly Total Inclusive GST 7.0% Amt Before GST Deposit Amount	\$ 1000.00 \$ 0.00 \$ 0.00 \$ 1070.00 \$ 70.00 \$ 00.00 \$ 0.00
REMARKS		Insurance Excess	
		Section I - \$1500/ Section II - \$500 For drivers below age 22, or below 2 years driving experience, additional excess of \$3500 applies	

✓ I wish to receive the latest news and promotions from Jardine Cycle & Carriage Limited. I consent to the collection, use and disclosure of my Personal Information by Jardine Cycle & Carriage Limited and its subsidiaries and affiliates ("JCCL"), in accordance with Clause 14.2 of the Terms and Conditions of Rental.

The Owner

No.

The Hirer

1

For and on behalf of

Cycle & Carriage Leasing Pte. Ltd.

Name: Tan Swee Kiat C/O Cycle & Carriage Kia Pte

Ltd

Designation Company Stamp (if applicable)

Date Date

## Asher Sng (LKKAuto)

From: Rachel Wu

Sent: Tuesday, 24 November 2020 2:16 PM

**To:** Asher Sng (LKKAuto)

Cc: Admin A

Subject: RE: [MANDATE REQUEST] Re: LOD - Our ref: SMH4372D (KIA) / Your ref:

D20003721MFSH - TP FIRST CAPITAL / DOA: 13/09/2020

Attachments: LKK ADJUSTMENT.pdf; TP LOD.pdf; LKK RESURVEY PHOTO.pdf; LKK SURVEY

PHOTO.pdf; LKK INSPECTION.pdf

Dear Asher,

Please offer as per below:

COR : \$7,435.43

LOR : \$700-\$1070 (\$100-\$107 X 07-10 Days)

**TOTAL**: \$8,135.43 - \$8,505.43

- Please request for rental agreement 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: <a href="mailto:rachelwu@msfirstcapital.com.sg">rachelwu@msfirstcapital.com.sg</a> | 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 <a href="http://www.msfirstcapital.com.sg">http://www.msfirstcapital.com.sg</a> for details of PDPA Personal Data Collection Statement.

Confidentiality Notice: This e-mail is confidential. It may also be legally privileged. If you are not the addressee or to whom it is intended, you may not copy, forward, disclose or use any part of it. If you have received this message in error, please delete the message and all copies from your system and notify the sender immediately by return e-mail.

From: Asher Sng (LKKAuto) < Asher Sng@lkkauto.com>

Sent: Monday, November 23, 2020 5:45 PM

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

Subject: [MANDATE REQUEST] Re: LOD - Our ref: SMH4372D (KIA) / Your ref: D20003721MFSH - TP FIRST CAPITAL /

DOA: 13/09/2020

Your ref: D20003721MFSH

Our ref: CC4/FCI20009870/R1ea3q2

Dear Sirs,

### ACCIDENT INVOLVING SHC 2868P (OI) AND SMH 4372D (TP) ON 13/09/2020

We refer to the above matter.

The accident occurred when our insured move out from stationary and hit third party vehicle.

Basing on the reports of the circumstance of the accident, we propose to settle third-party claim at 100% liability.

We seek your approval to offer repairer CYCLE & CARRIAGE KIA PTE LTD "at\$ 8,505.43 (all-in).

The summary is as follows: -

Amount Claimed Amount Revised

1. Cost of Repairs (w/GST) \$ 8,722.64 \$ 7,435.43

2. Loss of Rental (10days x \$100) (w/GST) \$ 1,070.00 \$ 1,070.00 (10days x \$100)

**Total** \$ 9,792.64 **\$ 8,505.43** 

Surveyor recommended 7days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval / instruction.

Thank You.

Best Regards,

Asher Sng | Case Handler LKK Auto Consultants Pte Ltd

email: <u>ashersng@lkkauto.com</u> | fax: 6741-4108 | did: 6841-6051 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(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: Rachel Wu < Rachel Wu@msfirstcapital.com.sg >

Sent: Monday, November 23, 2020 9:36 AM

To: Jojo Cheng < jojo.cheng@cyclecarriage.com.sg >; Asher Sng (LKKAuto) < Asher Sng@lkkauto.com >

Cc: Andre Chow En De <andre.chow@cyclecarriage.com.sg>; Songcuan JR Lauro Araos

<lauro.songcuan@cyclecarriage.com.sg>; Loi Ai Ting <aiting.loi@cyclecarriage.com.sg>; Coco Lu Ting

<coco.lu@cyclecarriage.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: FW: LOD - Our ref: SMH4372D (KIA) / Your ref: D20003721MFSH - TP FIRST CAPITAL / DOA: 13/09/2020

#### **WITHOUT PREJUDICE**

Dear Sir/Mdm,

LKK will revert to you.

Dear Asher,

Below email fyna.

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:** Jojo Cheng [mailto:jojo.cheng@cyclecarriage.com.sg]

Sent: 20 November 2020 11:54

To: 'CWS Motor Claims' <cwsmotorclaims@msfirstcapital.com.sg>

Cc: Andre Chow En De <andre.chow@cyclecarriage.com.sg>; Lauro Araos Songcuan JR

<lauro.songcuan@cyclecarriage.com.sg>; Loi Ai Ting <aiting.loi@cyclecarriage.com.sg>; Coco Lu Ting

<coco.lu@cyclecarriage.com.sg>

Subject: RE: LOD - Our ref: SMH4372D (KIA) / Your ref: D20003721MFSH - TP FIRST CAPITAL / DOA: 13/09/2020

# [External Email Warning: Do not click on any attachment or links/URL in this email unless sender is reliable]

Dear officer In Charge,

Any update of the offer?

Best Regards,

JoJo Cheng



# **Exceptional Journeys**

Cycle & Carriage Singapore • 209 Pandan Gardens, Singapore 609339 T: +65 6568 4554 • F: +65 6565 1240 • www.cyclecarriage.com.sg



A member of the Jardine Cycle & Carriage Group

From: Jojo Cheng

Sent: 10 November 2020 10:20 AM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; SUR <sur@lkkauto.com>; 'CWS Motor Claims'

<cwsmotorclaims@msfirstcapital.com.sg>

Cc: Andre Chow En De <andre.chow@cyclecarriage.com.sg>; Songcuan JR Lauro Araos

<lauro.songcuan@cyclecarriage.com.sg>; Loi Ai Ting <aiting.loi@cyclecarriage.com.sg>; Coco Lu Ting

<coco.lu@cvclecarriage.com.sg>

Subject: RE: LOD - Our ref: SMH4372D (KIA) / Your ref: D20003721MFSH - TP FIRST CAPITAL / DOA: 13/09/2020

Hi Asher.

Is there any update from First Capital?

#### Best Regards,

#### JoJo Cheng



# **Exceptional Journeys**

Cycle & Carriage Singapore • 209 Pandan Gardens, Singapore 609339 T: +65 6568 4554 • F: +65 6565 1240 • www.cyclecarriage.com.sg



From: Asher Sng (LKKAuto) < Asher Sng@lkkauto.com >

Sent: 30 October 2020 4:53 PM

To: Jojo Cheng < jojo.cheng@cyclecarriage.com.sg >; SUR < sur@lkkauto.com >; 'CWS Motor Claims'

<cwsmotorclaims@msfirstcapital.com.sg>

Cc: Andre Chow En De <andre.chow@cyclecarriage.com.sg>; Songcuan JR Lauro Araos

<lauro.songcuan@cyclecarriage.com.sg>; Loi Ai Ting <a href="mailto:aiting.loi@cyclecarriage.com.sg">aiting.loi@cyclecarriage.com.sg</a>; Coco Lu Ting

<coco.lu@cyclecarriage.com.sg>

Subject: Re: LOD - Our ref: SMH4372D (KIA) / Your ref: D20003721MFSH - TP FIRST CAPITAL / DOA: 13/09/2020

This email was sent from outside of your organisation

#### 'WITHOUT PREJUDICE'

#### SAVE AS TO COSTS

Hi Jo Jo,

We refer to the email below.

We are in the midst of preparing the report to seek approval from our principal.

Shall revert to you once our principal approved.

Please note that all Direct settlement cases with LKK, LOD should be forward to LKK instead of our principal.

#### Thank You.

Best Regards,

Asher Sng | Case Handler

#### LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108

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: Jojo Cheng <jojo.cheng@cyclecarriage.com.sg>

**Sent:** Friday, October 30, 2020 9:46 AM

To: Asher Sng (LKKAuto) < AsherSng@lkkauto.com >; SUR < sur@lkkauto.com >; 'CWS Motor Claims'

<cwsmotorclaims@msfirstcapital.com.sg>

Cc: Andre Chow En De <andre.chow@cyclecarriage.com.sg>; Songcuan JR Lauro Araos

<a href="mailto:songcuan@cyclecarriage.com.sg">squangcuan@cyclecarriage.com.sg</a>; Loi Ai Ting <a href="mailto:songcuan@cyclecarriage.com.sg">aiting.loi@cyclecarriage.com.sg</a>; Coco Lu Ting

<coco.lu@cyclecarriage.com.sg>

Subject: RE: LOD - Our ref: SMH4372D (KIA) / Your ref: D20003721MFSH - TP FIRST CAPITAL / DOA: 13/09/2020

Hi Asher,

I should send the LOD directly to First Capital right?

Best Regards,

#### JoJo Cheng



# **Exceptional Journeys**

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A member of the Jardine Cycle & Carriage Group

From: Jojo Cheng

Sent: 20 October 2020 11:06 AM

To: Asher Sng (LKKAuto) < Asher Sng@lkkauto.com >; SUR < sur@lkkauto.com >

Cc: Andre Chow En De <andre.chow@cyclecarriage.com.sg>; Songcuan JR Lauro Araos

<lauro.songcuan@cyclecarriage.com.sg>; Loi Ai Ting <aiting.loi@cyclecarriage.com.sg>; Coco Lu Ting

<coco.lu@cvclecarriage.com.sg>

Subject: LOD - Our ref: SMH4372D (KIA) / Your ref: D20003721MFSH - TP FIRST CAPITAL / DOA: 13/09/2020

Dear Asher.

Our customer, SMH4372D holds your insured driver, SHC2868P, liable for the accident dated 13/09/2020, and would like to claim against your insured driver.

Our customer's claim is for :

**Repair Cost** : \$ 7,435.43

(\$ 100.00 x 10 days) **Loss of Rental** \$ 1,070.00

**Total Claim** : \$ 8,505.43

If you minded to reach an amicable settlement with our customer, please let us have your substantive reply by 24/11/2020. Otherwise our customer will proceed in a manner that he deems fit.

Best Regards,

#### JoJo Cheng



# **Exceptional Journeys**

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