



創 CHARN'S CUSTOMCRAFT

*Accident Claim Repair, Corrosion Welding, Body Dent Repairs,
Spray-Painting, Mechanical Repair And Customizing of Cars*

BLOCK 1010, BUKIT MERAH LANE 3, #01-105, SINGAPORE 159724
BLOCK 1009, BUKIT MERAH LANE 3, #01-82, SINGAPORE 159723
TEL: 6271 7054, 6273 3304 FAX: 6273 6676 EMAIL: charns@singnet.com.sg
Bus. Reg. No. 251513/00M GST Reg. No. M90367863L

16 November 2020

REF: CC4/FCI20009930/da3 (c/o: Lkk)

MS First Capital Insurance Limited
36, Robinson Road, #16-01
City House
Singapore 068877
ATTN: MOTOR CLAIMS DEPT

Without Prejudices
Save as to Cost

Dear Sir

**ACCIDENT INVOLVING: SGX 9111 U & SHA 3209 X on 09.09.2020 at/along
JUNCTION OF MAXWELL ROAD / PECK SIAH STREET.**

The above refer.

We are helping the owner of vehicle no: **SGX 9111 U** to claim against your insured **SHA 3209 X**, that the above accident was caused solely by the negligence of the driver of motor vehicle no: **SHA 3209 X** which was insured by you at the material time. As a result of the said accident, we are claiming as follows:

1) Cost of repair:	\$ 856.00
2) Rental Bill:	\$ 256.80

	\$ 1112.80
	=====

We forward copies of GIA reports, repair bill, certificate of insurance, and driver's license and surveyor report for your attention. Please note that you should send us an acknowledgement of receipt of this letter within 14 days of your receipt of this letter.

Thank You.

Warmest Regards,


Sharon Lee

Encls:

MS First Capital Insurance Limited
The Motor Claims Dept
36 Robinson Road
#16-01, City House
Singapore 068877

Without Prejudices

LETTER OF AUTHORITY

I, **KOH LEE PIEW**, owner of **SGX 9111 U** hereby authorize **CHARN'S CUSTOMCRAFT** to act for me with respect to my claim for repair costs and/or rental and/or loss of use for my vehicle no.: **SGX 9111 U** that was damaged pursuant to the accident which occurred on **09/09/2020** at/along **JUNCTION OF MAXWELL ROAD / PECK SIAH STREET** involving vehicle no/s: **SHA 3209 X**.

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis in so far as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this 09 (day) of 09 (month) 2020 (year)



Signature
NAME: KOH LEE PIEW
NRIC: S1175272A



MS First Capital Insurance Limited Co.Reg. No. 195000106C GST Reg. No. M2-0001576-9
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 : D20003684MFSH
ACCIDENT DATE : 09/09/2020
ACCIDENT LOCATION : PECK SEAH ST X MAXWELL RD
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : SUAH TECK JUAN
INSURED VEHICLE : SHA 3209X
INVOLVED PARTY : SGX 9111U
SETTLEMENT SUM : \$1,070.00

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.

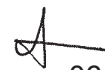
CLAIMANT : KOH LEE PIEW

Signature and Date :


06.01.2021

WITNESS
CHARN'S CUSTOMCRAFT
Block 1010 #01-105
Bukit Merah Lane 3
Singapore 159724
Tel: 62717054/62733304
Fax: 62736676
Email: charns@singnet.com.sg

Signature and Date :


06.01.2021



CHARN'S CUSTOMCRAFT

Accident Claim Repair, Corrosion Welding, Body Dent Repairs,
Spray-Painting, Mechanical Repair And Customizing of Cars
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BLOCK 1009, BUKIT MERAH LANE 3, #01-82, SINGAPORE 159723
TEL: 6271 7054, 6273 3304 FAX: 6273 6676 EMAIL: charns@singnet.com.sg
Bus. Reg. No. 251513/00M GST Reg. No. M90367863L

TAX INVOICE

m MS First Capital Insurance Limited.....
36, Robinson Road, #16-01
City House.....
Singapore 068877
ATTN: THE MOTOR CLAIMS DEPT

No.2020117392.....
TERM:
YOUR ORDER No.
OUR D/O No.
DATE: 16/11/2020.....

QUANTITY	DESCRIPTION	AMOUNT \$ CTS.
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Vehicle No.	Make/Model	DOA	Reg. No.
SGX9111U	HYUNDAI ELANTRA AD 1.6 GLS AT	09/09/2020@18:00	51860

Being Lump Sum repair for the above Vehicle

800.00

CHARN'S CUSTOMCRAFT

Subtotal

\$800.00

GST 7%

\$56.00

Total

\$856.00



TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO.
KOH LEE PIEW BLK 38 CHAY YAN STREET #15-05 SINGAPORE 169907

DATE	INVOICE NO.
26-Oct-2020	A 42086

	VHA NO.	DUE DATE	VEH NO.
	A 42086	26-Oct-2020	SLM 3646 G
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 21 OCTOBER 2020 TO 23 OCTOBER 2020 YOUR REF: SGX 9111 U	2	120.00	240.00
GST @ 7%			\$16.80
TOTAL			\$256.80

All cheques must be made payable to BKW Rent A Car Pte Ltd.
Please write the vehicle and invoice number on the reserve.

BKW Rent-A-Car Pte Ltd
120 Lower Delta Road #02-15 Cendex Centre (S) 169208 Tel: 6738 7777 Fax: 6738 6666

ACRA No: 200106276D GST Reg. No: 20-0106276-D Website: www.bkw.sg
A subsidiary of BKW Automobile Pte Ltd





BKW RENT A CAR PTE LTD

120 Lower Delta Road #02-15 Cendex Centre Singapore 169208 Tel: 6738 7777 Fax: 6738 6666

ACRA No: 20-0106276-D GST Reg. No: 20-0106276-D

24 HOURS HELPLINE : 6223 1122

VHA No: **A 42086**

VEHICLE HIRING AGREEMENT

Workshop: *Chen Chuan*

HIRER'S PARTICULARS

Name (as in I/C) *Donnie Poon*
 NRIC/Passport No: *[Redacted]* Date of Birth: *11/11/1975*
 Address: *111-111, 111, 05* Age: *30*
 S(*169907*)
 Name & Address of Employer
 Occupation
 Driving Licence No: *[Redacted]* Driving Exp: *1/8/2003*
 Passed Date:
 D/L Type: Local/Int'l/Others:

DRIVER'S PARTICULARS

Name (as in I/C)
 NRIC/Passport No: *[Redacted]* Date of Birth:
 Address: Age:
 S()
 Occupation Driving Exp: Yrs
 Driving Licence No: *[Redacted]* Passed / Expiry Date:
 D/L Type: Local/Int'l/Others: Contact No: *[Redacted]*

Hirer's Own Vehicle No: *88891111* Replace Veh No:
 Loan Vehicle No: *Sim 36466* VR No:
 Make & Model: *MAZDA FLANZA* Auto/Manual Group:
 CHARGES \$ cts
 Daily *2* day @\$ *120* Per day *\$240*
 Weekly/Monthly week @\$ Per week/Monthly
 Others
 CDW/PAI @\$ Per day/Monthly
 Delivery/Collection Svc
 GST *7%* *\$16.80*
 OR No: *1/4* (A) SUB-TOTAL *\$256.80*
 Petrol Level OUT E 1/4 1/2 3/4 F
 Surcharge IN
 First *100* km FREE per day GST
 Excess mileage is chargeable at *10* cents per km TOTAL CHARGES

NON WAIVER EXCESS (Subject to GST): \$ *256.80*

ACCESSORIES CHECK

- ☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre

Hirer's Signature : *[Signature]*

Additional Driver's Signature :

SINGAPORE Use Only

I have read and agree to the terms and condition on both sides of this 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 been made on the charge/credit card voucher. All information I have been given BKW Rent A Car Pte Ltd in connection with this agreement is true.

IMPORTANT

- The Hirer and the authorized driver must be over 23 years of age and under 65 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be borne by the Hirer/the Authorized Driver.
- All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$5 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.
- No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
- Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited.
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with its use or operation.
- The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including

- legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace a replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
- Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair between \$200 - \$400.
 - The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$50.00 per trip.
 - In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
 - The hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.
 - All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
 - Understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
<i>11/10/20</i>	<i>10:00</i>	<i>79651</i>	<i>[Signature]</i>	

Hirer's/Driver Signature

Return Of Vehicle: The Hirer Driver Is Required To Sign In The Column 'Signature Of Hirer Driver Failing Which The Day And Time Inserted Below Shall Be Deemed To Be The Day And Time The Vehicle Is Returned To BKW Rent A Car Pte Ltd And The Same Shall Be Accepted As Conclusive Evidence Of The Same And Shall Not Be Challenged Or Questioned On Any Account Whatsoever. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)

Date In	Time In	Mileage	Check By	Remarks
<i>31/10/20</i>	<i>11:00</i>	<i>79640</i>	<i>[Signature]</i>	

Hirer's/Driver Signature

Jaslin Kok (LKK Auto)

From: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>
Sent: Thursday, 10 December 2020 12:56 PM
To: Jaslin Kok (LKK Auto)
Cc: Jason Tea; Admin A
Subject: [MANDATE GIVEN] [Express Settlement via LKK] - D20003684MFSH/1 //Our ref: CC4/FCI20010606/Ada3 [ACCIDENT INVOLVING SHA3209X AND SGX9111U ON 09/09/2020]

Dear Jaslin,


We refer to your below email.

We agree to your recommendation to settle the matter @ **\$1,070.00 (all in).**

Thank you.

Kind Regards,

Vic Sanghilan
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877
| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 | Email: vicsanghilan@msfirstcapital.com.sg | Company
Regn. No. 195000106C
A Member of  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.

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: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Sent: Wednesday, 9 December 2020 2:25 pm
To: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>
Cc: Jason Tea <JasonTea@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>
Subject: RE: [EXPRESS SETTLEMENT via LKK] RE: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20003684MFSH/1 //Our ref: CC4/FCI20010606/Ada3 [ACCIDENT INVOLVING SHA3209X AND SGX9111U ON 09/09/2020]

Dear Sirs/Mdm,

ACCIDENT INVOLVING SHA 3209X (FCI) AND SGX 9111U (TP) ON 09/09/2020

We refer to the above matter.

We seek your approval to offer repairer “**CHARNS CUSTOMCRAFT**” at **\$1,070.00 (all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 1,209.10	\$ 856.00 (\$800.00 +7%GST)
2. Loss of Rental (2 days x \$120.00) (w/GST)	\$ 256.80	\$ 214.00 (2 days x \$100.00) (w/GST)
Total	\$ 1,465.90	<u>\$ 1,070.00</u>

Surveyor recommended 3 days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval / instruction.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Vic Alpeh S. Sanghilan <vicsanghilan@msfirstcapital.com.sg>

Sent: Monday, 12 October 2020 9:45 AM

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

Cc: Jason Tea <JasonTea@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: [EXPRESS SETTLEMENT via LKK] RE: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20003684MFSH/1 //Our ref: CC4/FCI20010606/Ada3 [ACCIDENT INVOLVING SHA3209X AND SGX9111U ON 09/09/2020]

Dear Jia Le,

We refer to your below email.

We agree to your recommendations on liability and please proceed with Express Settlement.

Thank you.

Kind Regards,

Vic Sanghilan

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877

| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 | Email: vicsanghilan@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: Thursday, 8 October 2020 11:49 am

To: Vic Alpeh S. Sanghila <vicsanghila@msfirstcapital.com.sg>

Cc: Jason Tea <JasonTea@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20003684MFSH/1 //Our ref: CC4/FCI20010606/Ada3 [ACCIDENT INVOLVING SHA3209X AND SGX9111U ON 09/09/2020]

Claim No: D20003684MFSH/1

LKK Ref: CC4/FCI20010606/Ada3

Dear Sirs/Madam,

ACCIDENT INVOLVING SHA 3209X AND SGX 9111U ON 09/09/2020

We refer to the above matter.

Liability: 100%

Remarks: BOLA 9(c) applicable.

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: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Mei Kwan (LKKAuto)

Sent: Tuesday, 22 September 2020 9:50 AM

To: VICSANGHILAN@MSFIRSTCAPITAL.COM.SG

Cc: 'Jason Tea'; Jia Le (LKK Auto); Admin A

Subject: RE: SURVEY ASSESSMENT - D20003684MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHA3209X AND SGX9111U ON 09.09.2020

YOUR REF: D20003684MFSH

LKK REF: CC4/FCI20009930/Eda3

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SGX 9111U on a WP basis and TP repairer proposed for express settlement.

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice

Please take note that the case handler in-charge Jia Le and she can be contacted at DID: 6841 2157.

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)

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: Admin-D (LKKAuto) <admin-d@lkkauto.com>

Sent: Wednesday, 16 September, 2020 2:15 PM

To: 'Claim Workflow System' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Cc: VICSANGHILAN@MSFIRSTCAPITAL.COM.SG

Subject: RE: SURVEY ASSESSMENT - D20003684MFSH/1

Dear Sir/Madam,

Thank you for the assignment.

Please be informed that vehicle currently not in the workshop, repairer will arrange.

Best Regards,

Summer Lee | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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

Sent: Wednesday, 16 September, 2020 2:10 PM

To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG;

VICSANGHILAN@MSFIRSTCAPITAL.COM.SG

Subject: PRI: SURVEY ASSESSMENT - D20003684MFSH/1

Dear Sir/Mdm,

We refer to the above reference.
Please find attached the necessary documents for survey.
Kindly submit your report via CWS within the next 14 days.

Note: All the accident reports are uploaded into CWS for your perusal.

Best Regards,
Admin Team
Claim Workflow System
Motor Claims Department
MS First Capital Insurance Limited
Tel : 6507 3848
Fax : 6507 3849

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