

Bethlehem Auto

Blk 5035 Ang Mo Kio Industrial Park 2 #01-371 Singapore 569538 UEN : 53347232J

Tel : +65 90306757 / 94279394

Email : claimsbethlehemauto@gmail.com

M/s : MS First Capital Insurance Limited
36 Robinson Road
#16-01 City House
Singapore 068877
Attn : Motor Claim Department

Your Ref No : CC4/FCI20010094/ka3

Veh No : SJA9195M

Date : 27 September 2020

LETTER OF DEMAND

Our client has suffered loss and damage as a result of your insured's negligence in the driving.

We quantify our client's claim as follows ;

1.	Cost Of Repair (Lump Sum)	\$	1,550.00
2.	Car Rental Fee (3 Days X \$ 80/- per day)	\$	240.00
		\$	1,790.00

We hereby append the following documents for your perusal :

- i. Letter of Authority & Indemnity
- ii. Bethlehem Auto Invoice No. BTH 000016

Please let us know within the next 7 days from the receipt of this letter , whether you are prepared to accept all the above amount .

Best Regards ,



Bethlehem Auto

BETHLEHEM AUTO

Blk 5035 Ang Mo Kio Industrial Park 2
#01-371, Singapore 569538 (UEN : 53347232J)
Tel : 9030 6757 / 9427 9394
Email : claimsbethlehemauto@gmail.com

LETTER OF AUTHORITY & INDEMNITY

ACCIDENT INVOLVING VEHICLE NO : STJ9195M & SHB4829U
AT : JURONG POINT TAXI STAND
ON : 18.09.2020 @ 1640 HRS

1. I/We SAH BENG SOON (NRIC No : S7467543C)
Of BLK 345 TAMPINES STREET 33 #07-354 SINGAPORE 520345

The owner of vehicle No : STJ9195M hereby instruct and authorize you to commence repairs to the said vehicle.

- You are further authorized to appoint on my / our behalf and give the solicitors full instructions as if the appointment is made and instructions are govern by me / us with respect to the conduct of my / our claim against the third party driver and / or his insurers including if necessary , to comments legal proceedings in Court in my / our name against the third party .
- You have my / our full authority to instruct my / our solicitors to negotiate a settlement with the third party and / or his insurers on such terms as you deem fit .
- Upon resolving my / our claim , you are authorized to agree with my / our solicitors on the amount of their processional costs and disbursement for acting for me / us and to receive payment of the balance of the settlement sum on my / our behalf directly into your account . In the event that my / our claim or legal suit is not successful or is dismissed for whatever reason. I / We understand and agree that I / We shall be personally liable to bear the legal costs of the third party as well as the professional costs and disbursements of my / our solicitors notwithstanding that my / our solicitors were appointed by you on my / our behalf .
- In the event that I / We a / are required to attend at my / our solicitors officer or to attend Court in connection with my / our claim , I / We shall render full co-operative .
- In the event that my / our claim against the third party and / or his insurers is not successful or cannot be proceeded with and / or if any Judgment or settlement is not honored or satisfied by the third party . I / We authorize you to make a claim against my / our own insurers for the cost of repairs and any other losses recoverable Under my / our policy insurance . In this respect , I / We understand and accept that the excess amount applicate under the policy of insurance shall be borne by me / us .
- If for whatever reason , my / our insurers reject my / our claim for indemnity for the costs of repair and / or any other losses recoverable under the policy of insurance or make an offer to pay less than the amount claimed by you .
I / We agree and undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred on my / our behalf or to pay you the difference in amount , as the case may be .
- That I hereby authorize **BETHLEHEM AUTO** to submit , resolve and make claims on behalf of the Company to matters arising from the said accident .
- I declare and fully agree that the full settlement of this claim shall be payable to **BETHLEHEM AUTO** for the repairs carried out on the Company's vehicle (inclusive of the Cost of repair , Adjuster fees , Compensation for Actual Repair Time) and all other work done services rendered including any incidental costs and expenses incurred in respect of such claim (s) .
- That I / We will not query the amount stipulated in the Discharge Voucher .
- That I / We will personally attend to the signing of the Discharge Voucher at your workshop within the stipulated time .
- That I / We will personally attend to exchange cheque at your workshop within the stipulated time .

My / Our insurers is / are NTUC INCOME INSURANCE CO-OPERATIVE LIMITED
Policy No : 5098727822-02 Excess \$600/- Expiry Date 25 JUN 2021

Dated this 23 day of 09 year 20 20



Owner's Signature / Company Stamp
Name : Sah Beng Soon
NRIC No : S7467543C



Witness's Signature
Name :



DISCHARGE RECEIPT

CLAIM REFERENCE : D20003804MFSH
ACCIDENT DATE : 18/09/2020 16:40
ACCIDENT LOCATION : ALONG JURONG POINT DROP OFF POINT
INSURED : CITYCAB PTE LTD
INSURED DRIVER : LEE BOON TEE
INSURED VEHICLE : SHB4829U
INVOLVED PARTY : SJA9195M
SETTLEMENT SUM : **\$1,790.00**

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 : **SAU BENG SOON**

Signature and Date :

Gan 18/12/2020

WITNESS :



Signature and Date :

15-12-2020

Bethlehem Auto

Blk 5035 Ang Mo Kio Industrial Park 2 #01-371 Singapore 569538 UEN : 53347232J

Tel : +65 9030 6757 / 9427 9394

Email : claimsbethlehemauto@gmail.com

M/s : **MS First Capital Insurance Limited**

36 Robinson Road

#16-01 City House

Singapore 068877

Attn : **Motor Claim Department**

Inv No : **BTH 000016**

Veh No : **SJA9195M**

Date : **27 September 2020**

INVOICE

S/No	Particulars	Amount
	<u>SJA9195M - Toyota Wish</u>	
	Cost Of Repair (Lump Sum)	\$ 1,550.00
	SGD : One Thousand Five Hundred Fifty Dollars Only .	
	Amount Due	\$ 1,550.00

e.&o.e

* As per surveyor's recommendation *

TP claim against SHB4829U

D.O.A : 18-09-2020 @ 1640 Hrs

Bethlehem Auto



Authorised Signature

Bethlehem Automotive Pte Ltd

38 Ang Mo Kio Industrial Park 2

#03-38 Singapore 569511 UEN : 201809311G

Tel : 6483 0189 Fax : 6481 7780

Email : claimsbethlehemauto@gmail.com

Invoice

Date :

26.09.2020

Invoice NO :

BTPLCR 00332/2020

DESCRIPTION	
Name	SAU BENG SOON
Address	BLK 345 TAMPINES STREET 33 #07-354 SINGAPORE 520345
Vehicle No	SJF8478C
Vehicle Model	TOYOTA VIOS J AUTO
Rental Period	3 DAYS
Cost Per Day	\$80.00

Date	Payment For	Amount
3 Days	RENTAL	\$ 240.00
SUBTOTAL		\$ 240.00
GST		~
TOTAL		\$ 240.00

OTHER COMMENTS

*** Once payment make there will be no refundable. It will be forfeited for any cancellation ***

*** Please bring along original ic and driving license ***

*** Refundable deposit must in cash upon collection of car ***

Bethlehem Automotive Pte Ltd



Authorised Signature

BETHLEHEM AUTOMOTIVE PTE LTD

(UEN: 201809311G)

38 ANG MO KIO INDUSTRIAL PARK 2
#03-38 SINGAPORE 569511
TEL: 6483 0189 FAX: 6481 7780
MOBILE: 9030 6757 / 9712 8377

No.:
Date:
Make & Model:
Vehicle No.:

23.09.2020
TOYOTA VIO'S
1.5 AUTO
SJF 8478C

RENTAL AGREEMENT

HIRER'S PARTICULARS	
NAME:	<u>S 7467543 C</u>
	<u>SAU BENG SOON</u>
ADDRESS:	<u>345 TAMPINES ST. 33</u>
	<u>#07-354 (S) 520345</u>
CONTACT:	(M) <u>9690 6450</u>
	(H) _____
	(O) _____
UEN:	_____
NRIC:	<u>S 7467543 C</u>
NATIONALITY:	<u>SINGAPOREAN</u>
D.O.B:	<u>12.01.1974</u>
DRIVING LICENSE:	<u>S 7467543 C</u>
ISSUE DATE:	<u>22.08.2008</u>
DRIVING EXPERIENCE:	<u>S 7467543 C</u>
PDVL ISSUE DATE:	_____
(If applicable)	_____
DRIVER/RELIEF'S PARTICULARS	
NAME:	_____
ADDRESS:	_____
CONTACT:	(H) _____
	(O) _____
	(M) _____
UEN:	_____
NRIC:	_____
NATIONALITY:	_____
D.O.B:	_____
DRIVING LICENSE:	_____
ISSUE DATE:	_____
DRIVING EXPERIENCE:	_____
PDVL ISSUE DATE:	_____
(If applicable)	_____

CHARGES	
DAY (S)	@S\$ <u>80/-</u>
WEEKS (S)	@S\$ _____
MONTHS (S)	@S\$ _____
CONTRACT PERIOD: _____	
DEPOSIT:	<u>/</u>
ADVANCE PAYMENT:	_____
ADDITIONAL CHARGES:	_____
(If applicable)	_____
INSURANCE EXCESS PAYABLE (SINGAPORE):	
\$3,500	
INSURANCE EXCESS PAYABLE (MALAYSIA):	
\$5,000	
VEHICLE LOGBOOK	
DATE OUT:	<u>23.09.2020</u>
TIME OUT:	<u>11.33 AM</u>
MILEAGE OUT:	_____
FUEL LEVEL OUT:	_____
DATE IN:	<u>26.09.2020</u>
TIME IN:	<u>1215 AM</u>
MILEAGE IN:	_____
FUEL LEVEL IN:	_____
REMARKS:	<u>SAU</u>

SAU 23/9/2020
SIGNATURE OF HIRER / DATE

Hsiao Tong (LKKAuto)

From: Eric Woo <EricWoo@msfirstcapital.com.sg>
Sent: Tuesday, 8 December 2020 3:17 PM
To: Khanchna (LKK Auto); Mei Kwan (LKKAuto)
Cc: Admin A
Subject: RE: MANDATE REQUEST ON QUANTUM- MSFCIL REF:D20003804MFSH - RE: EXPRESS SETTLEMENT - Accident Involving SHB4829U (OI : FCI - D20003804MFSH) and SJA9195M (TP : LKK REF -CC4/FCI20010094/ka3) on 18/09/2020

Dear Khanchna / Mei Kwan,

You have our mandate to settle as follow:

COR : \$1,550.00
LOR : \$240.00
To offer : \$1,790.00

Thank you.

Eric Woo
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email:
EricWoo@msfirstcapital.com.sg | Company Regn. No. 195000106C | TEL: 6507 3848
A Member of **MS&AD** Insurance Group

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From: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: Monday, November 9, 2020 4:51 PM
To: Eric Woo <EricWoo@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: MANDATE REQUEST ON QUANTUM- MSFCIL REF:D20003804MFSH - RE: EXPRESS SETTLEMENT - Accident Involving SHB4829U (OI : FCI - D20003804MFSH) and SJA9195M (TP : LKK REF - CC4/FCI20010094/ka3) on 18/09/2020

YOUR REF: D20003804MFSH
LKK REF: CC4/FCI20010094/ka3

Dear Eric,

We refer to the above matter.

We seek your approval to offer third party repairer "Bethlehem Auto" at \$1,790.00(all in).

The summary is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair	\$ 3,404.02	\$ 1,550.00
2. Loss of Rental (3 days x \$80)	\$ 240.00	\$ 240.00 (3 days x \$80)
Total	\$ 3,644.02	<u>\$ 1,790.00</u>

Surveyor recommended 3 days for repair

Enclosed herewith all the documents for your perusal.

Kindly let us have your approval/instruction.

Thank you.

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,

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

Sent: Tuesday, September 29, 2020 11:45 AM

To: Eric Woo <EricWoo@msfirstcapital.com.sg>

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

Subject: RE: PROPOSAL ON LIABILITY - MSFCIL REF:D20003804MFSH - RE: EXPRESS SETTLEMENT - Accident Involving SHB4829U (OI : FCI - D20003804MFSH) and SJA9195M (TP : LKK REF - CC4/FCI20010094/ka3) on 18/09/2020

YOUR REF: D20003804MFSH

LKK REF: CC4/FCI20010094/Gka3

Dear Eric,

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

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)

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: Eric Woo <EricWoo@msfirstcapital.com.sg>

Sent: Wednesday, 23 September, 2020 11:01 AM

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

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

Subject: RE: PROPOSAL ON LIABILITY - MSFCIL REF:D20003804MFSH - RE: EXPRESS SETTLEMENT - Accident Involving SHB4829U (OI : FCI - D20003804MFSH) and SJA9195M (TP : LKK REF - CC4/FCI20010094/ka3) on 18/09/2020

Without Prejudice

Dear Khanchna,

We are agreeable with Express Settlement.

Thank you.

Eric Woo

Motor Claim Department

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

A Member of  Insurance Group

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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, September 23, 2020 10:58 AM

To: Eric Woo <EricWoo@msfirstcapital.com.sg>

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

Subject: RE: PROPOSAL ON LIABILITY - MSFCIL REF:D20003804MFSH - RE: EXPRESS SETTLEMENT - Accident Involving SHB4829U (OI : FCI - D20003804MFSH) and SJA9195M (TP : LKK REF - CC4/FCI20010094/ka3) on 18/09/2020

Hi Eric,

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

Appreciate your reply as third party is chasing for liability.

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: Khanchna (LKK Auto)

Sent: 22 September 2020 6:17 PM

To: 'Eric Woo' <EricWoo@msfirstcapital.com.sg>

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

Subject: PROPOSAL ON LIABILITY – MSFCIL REF:D20003804MFSH – RE: EXPRESS SETTLEMENT – Accident Involving SHB4829U (OI : FCI – D20003804MFSH) and SJA9195M (TP : LKK REF –CC4/FCI20010094/ka3) on 18/09/2020

YOUR REF: D20003804MFSH

LKK REF: CC4/FCI20010094/ka3

Dear Eric,

We refer to the above matter.

Enclosed for your perusal is:

- TP estimated cost of repair

We will send the preliminary advice in due course.

Liability: – 100% (BOLA 26)

Remark: Insured driver passenger opened the car door

Your approval on liability please.

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)