



## HUA HONG PRIVATE LIMITED

25D SUNGEL KADUT STREET 1, SINGAPORE 729332  
Tel: (65) 6661 9688 Fax: (65) 6661 9699 Email: info@huahong.com.sg

### LETTER OF DEMAND

08 January 2021

MS FIRST CAPITAL INSURANCE LTD  
36 ROBINSON RD, #16-01  
CITY HOUSE  
SINGAPORE 068877

Attn: Motor Claims Department

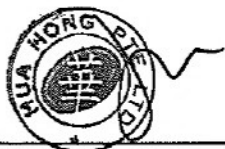
**ACCIDENT INVOLVING SLL654H & SHB4731S ON 20/09/2020 ALONG AYE (SLIP RD) TO  
LOWER DELTA ROAD AT ABOUT 1155 HOURS**

Insured	:	HUA HONG PTE LTD	
Vehicle Registration No.	:	SLL654H	
Vehicle Make	:	B.M.W.	
Vehicle Model	:	320I AT ABS D/AB 2WD 4DR GAS/D SR	
Vehicle Chassis No.	:	WBAPG56050NM25454	
Policy No.	:	5116291685-000003	
Date of Accident	:	20/09/2020	Type of Claim: Third Party

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Lump sum repair for the damaged portion	\$	2,050.00
7% GST	\$	143.50
	\$	<u>2,193.50</u>

Loss of rental @ 3 days (receipt attached)	\$	385.20
<b>Total</b>	<b>\$</b>	<b><u>2,578.70</u></b>



Authorised by Claims Dept

**DISCHARGE RECEIPT**

CLAIM REFERENCE : D20003826MFSH  
ACCIDENT DATE : 20/09/2020  
ACCIDENT LOCATION : ALONG AYE (SLIP RD) TO LOWER DELTA ROAD  
INSURED : CITYCAB PTE LTD  
INSURED DRIVER : LOW SUAN CHEOK  
INSURED VEHICLE : SHB 4731S  
INVOLVED PARTY : SLL 654H  
SETTLEMENT SUM : \$2,578.70

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 : HUA HONG PTE LTD

Signature and Date



31/3/21

WITNESS : Jerleen

Signature and Date :

31/3/21



## HUA HONG PRIVATE LIMITED

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### TAX INVOICE

08 January 2021

WO202009-0023  
HHTPCLAIMS20-113

MS FIRST CAPITAL INSURANCE LTD  
36 ROBINSON RD, #16-01  
CITY HOUSE  
SINGAPORE 068877

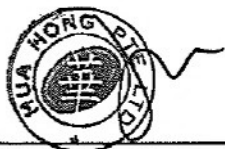
Attn: Motor Claims Department

**ACCIDENT INVOLVING SLL654H & SHB4731S ON 20/09/2020 ALONG AYE (SLIP RD) TO  
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Policy No.	:	5116291685-000003	
Date of Accident	:	20/09/2020	Type of Claim: Third Party

Lump sum repair for the damaged portion	\$	2,050.00
7% GST	\$	143.50
	\$	2,193.50

**Total \$ 2,193.50**



Authorised by Claims Dept



# HUA HONG PRIVATE LIMITED

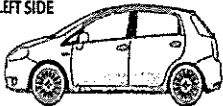

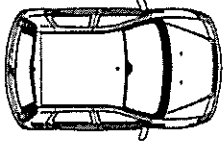

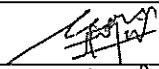
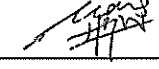
25D SUNGEI KADUT STREET 1, SINGAPORE 729332  
Tel: (65) 6661 9688 Fax: (65) 6661 9699 Email: claims@huahong.com.sg

## VEHICLE RENTAL AGREEMENT

Date: \_\_\_\_\_

V.R.A No.: SLL 6544

Vehicle Rental Agreement made between HUA HONG PRIVATE LIMITED (THE OWNER) and THE HIRER/DRIVER, under the terms and conditions as set forth.

HIRER'S DETAILS						
NAME OF HIRER	LEONG HO YUN		NRIC No.	S 8922660 J	DATE OF BIRTH	MALE
ADDRESS (AS STATED IN NRIC)	19A HILLVIEW AVENUE #10-04 SINGAPORE 669554					
EMAIL ADDRESS			CONTACT NUMBER	9392 9602		
DRIVING LICENCE No.	S 8922660 J		DATE OF BIRTH	03.07.1989		
DRIVING EXPERIENCE	10 YEARS		NATIONALITY	SINGAPOREAN	PLACE OF ISSUE	SINGAPORE
VEHICLE DETAILS						
MAKE / MODEL	AUDI A3		VEHICLE REG No.	SLE 8717 U		
LEFT SIDE 	RIGHT SIDE 		LEGEND: O - DENT X - SCRATCH C - CHIP R - RUST	PETROL 		
DATE OUT	1/10/2020	TIME OUT	1230 HRS	HIRER'S SIGNATURE		
DATE IN	3/10/2020	TIME IN	1300 HRS	HIRER'S SIGNATURE		
RENTAL DETAILS						
SECURITY DEPOSIT	S\$		INSURANCE EXCESS	Please View Terms & Conditions Clause 27.		
RENTAL CHARGES	S\$ 120 @ PER DAY / WEEK		NUMBER OF DAY(S) / WEEK(S)	3 days		
TOTAL	S\$ 360	GST	S\$ 25.20	GRAND TOTAL	S\$ 385.20	
REMARK(S)						



AUTHORISED SIGNATURE



HIRER'S NAME, NRIC & SIGN

## Asher Sng (LKKAuto)

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**From:** Eric Woo <EricWoo@msfirstcapital.com.sg>  
**Sent:** Wednesday, 31 March 2021 10:45 AM  
**To:** Asher Sng (LKKAuto); Merina Chia  
**Cc:** Admin A  
**Subject:** RE: [MANDATE REQUEST] RE: D20003826MFSH (SLL 654 H)

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

Dear Asher,

You have our mandate to settle as follow:

COR : \$2,193.50  
LOR : \$360.00 - \$385.20  
To offer : \$2,553.50 - \$2,578.70

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](mailto:EricWoo@msfirstcapital.com.sg) | Company Regn. No. 195000106C | TEL: 6507 3848  
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:** Asher Sng (LKKAuto) <AsherSng@lkkauto.com>  
**Sent:** Thursday, March 11, 2021 11:01 AM  
**To:** Merina Chia <MerinaChia@msfirstcapital.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** [MANDATE REQUEST] RE: D20003826MFSH (SLL 654 H)

Your ref : **D20003826MFSH**  
Our ref : CC4/FCI20010305/Qes3q2

Dear Sirs,

**ACCIDENT INVOLVING SHB 4731S (OI) AND SLL 654H (TP) ON 20/09/2020**

We refer to the above matter.

The accident occurred when our insured rear ended 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 " **HUA HONG PTE LTD** " at **\$ 2,578.70 (all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 4,616.40	\$ 2,193.50
2. Loss of Rental (3days x \$120)(w/GST)	\$ 385.20	\$ 385.20 (3days x \$120)
<b>Total</b>	<b>\$ 5,001.60</b>	<b><u>\$ 2,578.70</u></b>

Surveyor recommended 3days 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: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108 | did: 6841-6051

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.**

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**From:** Merina Chia <[MerinaChia@msfirstcapital.com.sg](mailto:MerinaChia@msfirstcapital.com.sg)>

**Sent:** Tuesday, 9 March 2021 2:56 PM

**To:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Subject:** RE: D20003826MFSH (SLL 654 H)

**Importance:** High

Dear Asher,

Any update?

Thank you.

Best Regards,

Merina Chia (Ms)

Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856

| Fax No. : 6507 3849 | Email: [merinachia@msfirstcapital.com.sg](mailto:merinachia@msfirstcapital.com.sg) | Company Regn. No. 195000106C

**A Member of  Insurance Group**

**As a response to the COVID19 outbreak, we are observing staggered working hours and some of us are on Work From Home arrangement. However, we are actively working to support our clients and partners. We have access to e-mails and will work to respond in a timely manner.**

**We appreciate your kind understanding. Stay safe.**

**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:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>  
**Sent:** Wednesday, 24 February 2021 4:34 PM  
**To:** Merina Chia <[MerinaChia@msfirstcapital.com.sg](mailto:MerinaChia@msfirstcapital.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: D20003826MFSH (SLL 654 H)

Hi Merina,

We refer to the email below.

We are in the midst of preparing our report to seek for your approval, shall revert to you in due course.

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108 | did: 6841-6051

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



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**From:** Merina Chia <[MerinaChia@msfirstcapital.com.sg](mailto:MerinaChia@msfirstcapital.com.sg)>  
**Sent:** Wednesday, 24 February 2021 3:00 PM  
**To:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: D20003826MFSH (SLL 654 H)  
**Importance:** High

Dear Asher,

Any proposal on mandate?

Thank you.

Best Regards,

Merina Chia (Ms)

Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856  
| Fax No. : 6507 3849 | Email: [merinachia@msfirstcapital.com.sg](mailto:merinachia@msfirstcapital.com.sg) | Company Regn. No. 195000106C  
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---

**From:** Merina Chia  
**Sent:** Monday, 18 January 2021 11:49 AM  
**To:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** FW: D20003826MFSH (SLL 654 H)

Dear Asher,

New LOD from workshop.

Please let us have your proposal on mandate soon.

Thank you.

Best Regards,  
Merina Chia (Ms)  
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856  
| Fax No. : 6507 3849 | Email: [merinachia@msfirstcapital.com.sg](mailto:merinachia@msfirstcapital.com.sg) | Company Regn. No. 195000106C  
A Member of **MS&AD** Insurance Group

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**From:** Jerleen Tang <[jerleen@huahong.com.sg](mailto:jerleen@huahong.com.sg)>  
**Sent:** Monday, 18 January 2021 10:10 AM  
**To:** Merina Chia <[MerinaChia@msfirstcapital.com.sg](mailto:MerinaChia@msfirstcapital.com.sg)>  
**Subject:** D20003826MFSH (SLL 654 H)

Dear Merina

Please find attached LOD for the mentioned claim

Thank you

Jerleen Tang  
Claims Department



**HUA HONG PRIVATE LIMITED**  
25D SUNGEI KADUT STREET 1 SINGAPORE 729332  
T. 6661 9688 | F. 6661 9699 |  
W. [huahong.com.sg](http://huahong.com.sg)



