

TwinCar AUTOMOTIVE PTE LTD

Company Registration and GST No. 200714616M

2 Kaki Bukit Avenue 2 #01-17 Kaki Bukit Autohub, Singapore 417921

Tel: 68420051 Fax: 67410510

Email: sales@n51.com.sg

01 July 2021

Our Ref : CLM15045 / SJG5236Z / OCT-06/2020

MS FIRST CAPITAL INSURANCE LIMITED

6 RAFFLES QUAY

#21-00

SINGAPORE 048580

ATTN: MOTOR CLAIMS DEPARTMENT

Dear Sir @ Madam,

Re: Accident involving SJG5236Z & SHA3260X on 04/10/2020
Along TPE twds CTE/SLE before Jalan Kayu Exit

We refer to the above accident which was caused due to the negligence of your insured driver of vehicle No: **SHA3260X** whose vehicle was insured with you at the material date of the accident.

We are proposing for a direct settlement on the claims as following EXCLUDE personal injury in respect of claim arising out of the above mentioned accident.

Cost of repairs	\$ 13,910.00	(Include 7% GST)
Loss of rental	\$ 2,160.00	(\$120 X 18 Days)
Additional 2 days loss of use for pre repair	\$ 200.00	(\$100 X 2 Days)
Towing fee	\$ 160.00	
LTA search fee	\$ 7.45	
	<u>S \$ 16,437.45</u>	

We enclosed herein the following documents for your necessary attention.

- 1) Our Final Bill No: CLM15045
- 2) Twincar Rental - Invoice No : 13-3135 , Vha No : 72411
- 3) Autobay Towing - SJG5236Z (receipt attached)
- 4) LTA search
- 5) Letter of Authorisation
- 6) GIA report of SJG5236Z

We look forward to your prompt reply.

Yours faithfully



Twincar Automotive Pte Ltd

S.Y.NEO

Director

P.I.C - Melody Chin

Reply to :huixin@n51.com.sg

LETTER OF AUTHORISATION

To: M/s Twincar Automotive Pte Ltd
Singapore

RE: ACCIDENT INVOLVING VEHICLE NOS:

ALONG

SJG 5236 Z & SHA 3260 X
TPE TWDS CIE/SLE B4 JUN KAYU EXIT ON 04/10/2020 - 13.30HRS

I/We

of

the owner of vehicle no.

LOH SNEE HUAT NRIC/Passport No: S 8135428F
BLK 686B CHOA CHU KANG CRESCENT #10-224 S(682686)
SJG 5236 Z hereby authorise you to commence repair to the said
vehicle forthwith. In consideration of you repairing my/our vehicle at my/our request.

- a) I/We hereby irrevocably authorise you to demand claim settle receive whatever amount settled/payable by the insurance and/or third party or to commence legal proceeding, if necessary, in my name, for the costs of repair and loss of use, etc and to you appointing any Solicitor to act for me in respect of the accident' claim and all an any amount claimed, received and/or settled shall belong absolutely to you. I/We agree to assign the whole proceeds of my/our third party claim to you and my/our Solicitors (to be appointed by you on my/our behalf) shall accept this as my/our irrevocable authorisation to pay the amount compensated direct to you after deduction of their costs on a Solicitor & Client basis. I/We undertake to co-operate fully with you and my/our Solicitors to see the claim to a successful conclusion.
- b) If the third party claim is unsuccessful or in your discretion inappropriate for any reason, I/we hereby instruct and authorise you to claim direct from my/our insurance company on my/our behalf for all monies due to you. I undertake to pay you for the Excess applicable under my policy and to reimburse you all costs, fees and expenses incurred by you in pursuing the claim on my behalf.
- c) If the own insurers' claim is not applicable and/or the third party claim fails and/or either of the aforesaid is inadequate, I/we underake to pay you for your expenses, costs and fees immediately.

I/We also irrevocably authorise you to sign all discharge vouchers/indemnity forms and all necessary papers in connection with the above claim in my/our absence. I/We irrevocable authorise you to appoint such a firm of Solicitors on my/our behalf as you shall deem fit for the purpose of the third party/own insurer's claim.

I/We undertake to inform you and/or the Solicitors appointed by you on my behalf in the event the third party's insurance company communicate with me/us directly, orally or in writing and I/we further undertake not to accept any monies or offer of settlement from the third party's insurers without first communicating with you and obtaining your consent.

Upon settlement of the third party claim and in case the settlement monies was sent to me/us by the third party's insurers, I/we undertake to pay you and my/our solicitor the cost of repairs settled and related expenses and disbursement incurred.

My/Our insurer is/are

Policy No.

Expiry Date:

Date:

Excess:

Owner's Signature/Co's stamp (if applicable)

Witness Signature/Name

Provide always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect or preclude me from making a further claim for general and special damages for my personal injuries sustained in the same accident.

DISCHARGE RECEIPT

CLAIM REFERENCE : D20004041MFSH
ACCIDENT DATE : 04/10/2020
ACCIDENT LOCATION : TPE TWDS CTE BEFORE JLN KAYU EXIT
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : ONG WEE TIONG (WANG WEIZHONG)
INSURED VEHICLE : SHA 3260X
INVOLVED PARTY : SJG 5236Z
SETTLEMENT SUM : \$15,877.45

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 : LOH SWEE HUAT

Signature and Date :

25/08/2021

WITNESS : **TWINCAR AUTOMOTIVE PTE LTD**

Signature and Date :



Provide always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect or preclude me from making a further claim for general and special damages for my personal injuries sustained in the same accident.

TwinCar AUTOMOTIVE PTE LTD

Kaki Bukit AutoHub

2 Kaki Bukit Ave 2

#01-17 / #01-18 / Heavy Vehicle #01-08 / Spray Painting #02-27

Singapore 417921

Tel No. : +65 6842 0051 Fax No. : +65 6741 0510

E-Mail : sales@n51.com.sg

Company Reg. No. : 200714616M

GST Registration No. : 200714616M

MS FIRST CAPITAL INSURANCE LIMITED

6 RAFFLES QUAY

#21-00

SINGAPORE 048580

TAX INVOICE

Date : 17/02/2021

Date in : 04/10/2020

Vehicle Num. : SJG5236Z

Make/Model : HONDA ACCORD 2.0 A-2008

Chassis/Eng# : CL73304409/K20A6055064

Accident Date : 04/10/2020

Claim No : CLM15045

Reference : OCT-06/2020

Policy No. : 5101603931-02 (02/07/2021)

LUMPSUM REPAIR BILL

REF : TWINCAR - CLM15045 DATED 06/10/2020

BY DIRECT

Amount S\$

13,000.00



E. & O.E.	Sub S\$:	13,000.00
	Add GST (7%) S\$:	910.00
	Total Amount S\$:	<u>13,910.00</u>

for TWINCAR AUTOMOTIVE PTE LTD

TWINCAR RENTAL

Business Registration Number : 53092815M

Blk 2 Kaki Bukit Avenue 2 #01-17 Kaki Bukit Autohub, Singapore 417921

Tel: 68420051 Fax : 67410510 email: sales@n51.com.sg

Invoice To :

LOH SWEE HUAT
BLK 686B CHOA CHU KANG CRESCENT
#10-224
SINGAPORE 682686

INVOICE

Invoice No. 13-3135

Date 22/10/2020

		Hirer's Car No.	VHA No.	Terms
		SJG5236Z	72411	CASH
No. of Day	Description	Per Day	Amount (S\$)	
18	Car Rental from the period of 04/10/2020 to 22/10/2020. Vehicle no. SKT6805U Singapore Dollars Two Thousand One Hundred and Sixty Only	120.00	2,160.00	
		Total	\$2,160.00	

TWINCAR RENTAL



Authorised Signature



TWINCAR RENTAL
Kaki Bukit Autohub @ 2 Kaki Bukit Ave. 2 #01-18
Singapore 417921 Tel: 6744 0510 / 6842 0051

VHA No: **72411 (7C)**
536 52362

ROC NO. 53092815M

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULAR

Name: (as in I/C) LOH SWEE HUAT
NRIC/PASSPORT No: S 8135428 F
Address (Res): BLK 686B CHIA CHU KANG CRESCENT
#10-224 S(682686)
Name & Address of Employer: _____
Occupation: _____ Driving Exp: _____
Driving Licence No: S 8135428 F D/L Type: Local / International
Pass Date: 12/08/2015 Date of Birth: 20/10/1981
Tel: (O) _____ (R) _____ HP 8777 1817

ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C) _____
NRIC/PASSPORT No: _____
Address (Res): _____
Driving Licence No: _____ D/L Type: Local / International
Pass Date: _____ Date of Birth: _____
Occupation: _____ Driving Exp: _____

VEHICLE CHECKLIST

INDICATE:
D - DENTS
S - SCRATCHES
A - ACCIDENTS

RIGHT	FRONT	TOP	LEFT

ACCESSORIES CHECK

☐ Ashtray ☐ Cig Lighter ☐ S/Tyre
☐ STD Tools ☐ Jack ☐ Hub Caps
☐ Radio / Cass ☐ CD ☐ Cartidges

Vehicle No: SKT 6805 U Replace Veh No: _____
Mileage Out: _____ Mileage Out: _____
Make & Model: Toyota Altis Auto / Manual Group:
OUT: Date 04/10/2020 Time: 16:00HRS
HIRE/PERIOD EXPIRY _____
NON-WAIVER EXCESS: \$ _____

CHARGES

	@ \$	per day	per week	per month	per hour	per day/month	per day/month
Daily	<u>120</u>	<u>18</u>	<u>2160</u>	<u>00</u>			
Weekly							
Monthly							
Hours							
Others							
CDW							
PAI							

Delivery Service _____

SUB-TOTAL \$

PETROL LEVEL

Out	E	1/4	1/2	3/4	F
In	E	1/4	1/2	3/4	F

EXTENSION

Collection Service _____
Misc. _____

TOTAL CHARGE \$ 2160 00

Rented out by: _____

Hirer's Signature _____

Addition Driver's Signature _____

I have read and agree to the terms & 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 given TWINCAR RENTAL in connection with this Agreement is true.

* IMPORTANT

- ONLY PERSONS ABOVE 23 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 REDIRECTED.
- 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 TWINCAR RENTAL.

RETURN OF VEHICLE - THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FILLING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO TWINCAR 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	REMARKS	SIGNATURE OF HIRER/DRIVER
<u>22/10/2020</u>	<u>13:30HRS</u>				

> [Back to OneMotoring](#)



Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 05 Oct 2020 / 09:59:32

Receipt Date/Time : 05 Oct 2020 / 09:59:32

Tax Invoice/Receipt

Receipt No. : ITNET-00000-201005-000580

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 - SHA3260X				
As at 04 Oct 2020/13:30:00				
Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SHA3260X Enquiry Fee 20201005095904097244	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				
rmazagkc		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.

AUTOBAY TOWING

1 Kaki Bukit Avenue 6
#01-55 AutoBay @ Kaki Bukit
Singapore 417883
Tel: 9616 8988 (Ah Boon)

CASH SALE

No. _____

Date: 4/10/20Sold to: SJG 5236 Z

Item	Quantity	Description	Unit Price	Amount
		TPE to Auto Hub		\$ 60
E. & O. E.			Sub Total :	
			GST Tax :	
			Total :	\$ 60

Issued by: _____

CROWN

AUTOBAY TOWING

1 Kaki Bukit Avenue 6
#01-55 AutoBay @ Kaki Bukit
Singapore 417863
Tel: 9616 8988 (Ah Boon)

CASH SALE

No. _____

Date: 5/10/20

Sold to: _____

(TWINCAR)

SJG 5236 Z

Item	Quantity	Description	Unit Price	Amount
		Auto Hub to Ubi JAC		\$100
		Reporting Two Trips		
E. & O. E.			Sub Total :	
			GST Tax :	
			Total :	\$100

Issued by: _____

CROWN

Asher Sng (LKKAUTO)

From: Vic Alpeh S. Sanghilaan <VicSanghilaan@msfirstcapital.com.sg>
Sent: Friday, 6 August 2021 10:20 AM
To: Asher Sng (LKKAUTO)
Cc: Admin A
Subject: [MANDATE GIVEN] EXPRESS SETTLEMENT VIA LKK // Your ref : D20004041MFSH // ACCIDENT INVOLVING SHA 3260X (OI) AND SJG 5236Z (TP) ON 06/10/2020

Follow Up Flag: Follow up
Flag Status: Flagged

Dear Asher,

We refer to your below email.


You have our mandate to settle the matter @ **\$15,877.45 (all in).**

Please offer LOR @ \$100 x 18 Days (rental car is below 1800cc).

Thank you.

Kind Regards,

Vic Sanghilaan
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877
| Tel: 65073848 | DID : 65073846 | Fax No. : 65073849 | Email: vicsanghilaan@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.

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.

From: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Sent: Friday, 23 July 2021 11:48 am
To: Vic Alpeh S. Sanghilaan <VicSanghilaan@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [MANDATE REQUEST] EXPRESS SETTLEMENT VIA LKK // Your ref : D20004041MFSH // ACCIDENT INVOLVING SHA 3260X (OI) AND SJG 5236Z (TP) ON 06/10/2020

Your ref : **D20004041MFSH**

Our ref : CC4/FCI20010726/Aes3q2

Dear Sirs,

ACCIDENT INVOLVING SHA 3260X (OI) AND SJG 5236Z (TP) ON 06/10/2020

We refer to the above matter.

The said chain collision involved 5 vehicles whereby our insured was the last vehicle.

In accordance to the MCF guideline for chain collision, we have to settle the front vehicle's claim at 100%.

We seek your approval to offer repairer " **TWINCAR AUTOMOTIVE PTE LTD** " at **\$ 16,237.45 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 37,780.93	\$ 13,910.00
2. Loss of Rental (18days x \$120)	\$ 2,160.00	\$ 2,160.00 (18days x \$120)
3. Loss of Use (2days x \$100)	\$ 200.00	\$ -
4. LTA Search Fee	\$ 7.45	\$ 7.45
5. Towing fee	\$ 160.00	\$ 160.00
Total	\$ 40,308.38	<u>\$ 16,237.45</u>

Surveyor recommended 18days 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 | 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.