

**From:** chan pick yuen <[chris\\_chanbebe@hotmail.com](mailto:chris_chanbebe@hotmail.com)>  
**Sent:** Wednesday, November 11, 2020 8:18 PM  
**To:** Claim Workflow System <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>  
**Cc:** [VICSANGHILAN@MSFIRSTCAPITAL.COM.SG](mailto:VICSANGHILAN@MSFIRSTCAPITAL.COM.SG) <[VICSANGHILAN@MSFIRSTCAPITAL.COM.SG](mailto:VICSANGHILAN@MSFIRSTCAPITAL.COM.SG)>  
**Subject:** Re: SURVEYOR APPOINTED; OUR REF : D20004143MFSH ; YOUR REF: SKX7999R

Dear Sir / Mdm ,

Enclosed is our GIA ,invoice , LTA & LOA % rental

As request following :

1. RC \$4400( as agreed )
2. loss of RENATL \$720 (\$120 x 6 days ( 5 days recommend + 1 days waiting PRS + 1 day weekend ) - TOTAL 7 DAYS
3. Ita fee \$7.45

@ 100%

Total \$5127.45

Please let us have your offer & DV soon . Thanks

Regards,  
Chris Chan Pick Yuen  
LC Automotive  
Hp:92712214

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**From:** Claim Workflow System <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>  
**Sent:** Tuesday, October 13, 2020 3:17 PM  
**To:** [CHRIS\\_CHANBEBE@HOTMAIL.COM](mailto:CHRIS_CHANBEBE@HOTMAIL.COM) <[CHRIS\\_CHANBEBE@HOTMAIL.COM](mailto:CHRIS_CHANBEBE@HOTMAIL.COM)>  
**Cc:** [CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG](mailto:CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG) <[CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG](mailto:CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG)>;  
[VICSANGHILAN@MSFIRSTCAPITAL.COM.SG](mailto:VICSANGHILAN@MSFIRSTCAPITAL.COM.SG) <[VICSANGHILAN@MSFIRSTCAPITAL.COM.SG](mailto:VICSANGHILAN@MSFIRSTCAPITAL.COM.SG)>  
**Subject:** SURVEYOR APPOINTED; OUR REF : D20004143MFSH ; YOUR REF: SKX7999R

Dear Sir/Madam

PRI Request For **SKX7999R** Accident Involving **SHC1909L** On 12-10-2020 AT 08:30:00HRS.

Please find below details for your reference

# LETTER OF AUTHORISATION

LC AUTOMOTIVE  
Block 25 KAKI BUKIT ROAD 4  
#05-26 SYNERGY @ KB  
Singapore 417800

Dear Sir,

Accident on 12.10.20 & 0830HRS

Involving Vehicle Nos SKX7999R & SHC1909L

Along RACE COURSE RD

I /We the registered owner /driver of vehicle registration no: SKX7999R  
have involved in the above accident.

I/We hereby authorize M/S LC AUTOMOTIVE to commence repairs of the said vehicle forthwith.

I/We agree to assign the whole proceeds of my/our comprehensive/third party claim to you and our solicitors \_\_\_\_\_ to act on my/our behalf in respect of the above matter. And if applicable, my/our solicitors shall accept this as my/our irrevocable authority to pay the amount as deemed compensated direct to you after deduction of their costs on a Solicitor and client basis.

I/We undertake to co-operate fully with you and our solicitors to ensure that claim is successful.

I/We also authorize you to sign all discharge vouchers/indemnity forms and all necessary papers in relation with the above claim in my/our absence.

Your kind co-operation in this matter will be much appreciated.  
Thank you.

Yours truly,

x   
\_\_\_\_\_  
Owner's Signature  
(Company's stamp if applicable)

Name: KANG CHUN SIONG

NRIC No: SXXXX173H

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

**DISCHARGE RECEIPT**

CLAIM REFERENCE : D20004143MFSH  
ACCIDENT DATE : 12/10/2020  
ACCIDENT LOCATION : RACE COURSE ROAD X ROTAN ROAD  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : JONG KONG FATT  
INSURED VEHICLE : SHC1909L  
INVOLVED PARTY : SKX7999R  
SETTLEMENT SUM : \$5,000.00

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 : *Kang Chun Siong*  
*57820173H*

Signature and Date :

*[Signature]*

WITNESS : *Chan Piek Yuen*  
*8208426AC*

Signature and Date :

*11 JAN 2021*  
*[Signature]*

# LC AUTOMOTIVE

25 KAKI BUKIT ROAD 4 # 05-26 SYNERGY @KB Singapore 417800

## INVOICE

MS FIRST CAPITAL INSURANCE LTD  
6 Raffles Quay, Singapore 048580  
Singapore 048580

Date: 11<sup>th</sup> NOV 20

Accident date: 12<sup>th</sup> OCT 2020

Final Bill For Vehicle No: SKX7999R TOYOTA COROLLA ALTIS 1.6A

Descriptions	AMOUNT
Lump Sum repair cost as recommended by LKK AUTO CONSULTANTS PTE LTD Surveyor : Mr Adrian	\$4,400.00
Total	\$4,400.00

S/DLRS: FOUR THOUSAND FOUR HUNDRED ONLY





福泉興汽車出租及貿易私人有限公司

HOCK CHUAN HENG CAR RENTAL & TRADING PTE LTD.

No. 4 Petain Road, Petain Court Singapore 208086 Tel: 6298 1936, 6294 0246, 6294 9170 Fax: 6298 3864

I/We \_\_\_\_\_  
HIRER'S PARTICULARS } of \_\_\_\_\_  
If Different From \_\_\_\_\_  
Section ① \_\_\_\_\_ S \_\_\_\_\_ Tel: \_\_\_\_\_

hereinafter called "the Hirer" hereby confirm having agreed to hire this day from HOCK CHUAN HENG CAR RENTAL & TRADING PTE LTD hereinafter called "the Owner" the undermentioned Vehicle at the rental fees as shown below and I further agree that I shall be held responsible for:-

- a) **THIRD PARTY ONLY MOTOR VEHICLE COVERAGE**  
the Excess which is the maximum amount of \$1500 to cover for any third party damage or injury claims and also bear the full cost of any damage caused to the hired Vehicle resulting from any single accident including loss from inability to let the same Vehicle out on hire or loss resulting from theft and destruction of the Vehicle.
- b) **COMPREHENSIVE MOTOR VEHICLE COVERAGE**  
the Excess which is the maximum amount of \$2000 for any damage caused to the hired Vehicle from any single accident or any loss resulting from third party damage claim, injury claim, theft or destruction of the Vehicle.
- c) Only persons above 24 years of age with more than 2 years driving experience, authorised licensed and signing this agreement may drive the vehicle.

whether or not such damage or loss is by person/persons known or unknown to me or by negligence or any breach by me of the Terms and Conditions of Hire, hereinafter mentioned and printed at the back hereof:

Vehicle Regn No. 車輛註冊號碼		SLJ 767 B		Rental Agreement 合同號碼 No. H	
Section ① Hirer's And/Or Driver's Particulars 租車者/駕駛員個人記錄		租出日期及時間 Date & Time OUT 12.10.2020 @ 1230HRS			
姓名 Name: KANG MUN SIONG		交車日期及時間 Date & Time IN 17.10.20			
地址 Address: BCK 11 FARREN PARK ROAD		Chargeable			
#17-03 S 210011		Rates Amount			
居民證/護照號碼 I/C No./Passport No: S782017394		天 Days @ \$ 120 \$720			
居民證/護照種類 Type of I/C/Passport:		星期 Weeks @ \$			
出生日期 Date of Birth:		月 Months @ \$			
發出地 Place of Issue:					
三號保險底金 \$1500/- a) Third Party Only Policy Excess \$1500/-		一號保險底金 \$2000/- b) Comprehensive Policy Excess \$2000/-		保險 Insurance	
車輛必須歸還車主於 Vehicle Must Be Returned To Owner's Office By:		總計 Total Charge		\$720	
備註與付款記錄 Remarks & Payment Records		按金 Security Deposit			
		總金額 Total Payable			
		來銀 Amount Paid			
		送車/費 Delivery Fees			
		收車費用 Collection Fees/Misc.			
		超過/小時 Extra Hours @ \$			
出車油箱 Fuel Tank OUT		出車油箱 Fuel Tank IN		租費不包括汽油 Rates Do Not Include Fuel	
E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F		E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F		添油 Refuelling	
車牌號碼 Vehicle No:		1) 起 From:		至 To:	
車牌號碼 Vehicle No:		2) 起 From:		至 To:	
工具 Tools		輪胎 Spare Tyre		裝飾品 Accessories	
車輛發出人 Vehicle Issued By:		車輛接收人 Vehicle Collected By:		加額費用 Total Additional Charges	
NOTE: 註 租車者或司機必須付所有停車、違反交通及噴過量黑煙法例負起一切的責任。 HIRER AND/OR DRIVER IS LIABLE FOR ALL PARKING, TRAFFIC AND SMOKY EXHAUST VIOLATION.		總計 Grand Total			

租車者不准載沙或石灰  
HIRER MUST NOT CARRY SAND AND CEMENT ON THE VEHICLE  
PLS CHECK ENGINE OIL AND RADIATOR WATER EVERY MORNING.

我/我們同意以上及後頁租車公司所列的條規與條件。  
I/We have read and hereby agree to the terms and conditions on both sides of this rental agreement.

日期  
Date: 12 OCT 2020

租車者簽名  
Signature of Hirer:





福泉興汽車出租及貿易私人有限公司

**HOCK CHUAN HENG CAR RENTAL & TRADING PTE LTD.**

No. 4 Petain Road, Petain Court Singapore 208086 Tel: 6298 1936, 6294 0246, 6294 9170 Fax: 6298 3864

Official Receipt

No. **2296**

Date 17/10/2020

Received from KANG CHUN SIONG

the sum of Dollars Seven Hundred AND Twenty only.

being payment of rental of SLI 767 B from 12/10/2020 - 17/10/2020

HOCK CHUAN HENG CAR RENTAL & TRADING PTE LTD

S\$ 720

Cash/Chèque No.

Authorised Signature

Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 12 Oct 2020 / 12:09:15

Receipt Date/Time : 12 Oct 2020 / 12:09:14

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-201012-001370

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - SHC1909L As at 12 Oct 2020/09:11:00 Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SHC1909L Enquiry Fee 20201012120758394536	7.00	0.49	7.49
<b>Sub-Total</b>		7.00	0.49	7.49
<b>Total Before Rounding</b>		7.00	0.49	7.49
<b>Rounding Difference</b>				0.04
<b>Total Amount Payable</b>				7.45
Paid By				
	20201012120830132	Direct Debit: eNETS Debit (Internet Banking)		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.

## Cecilia Chong (LKK Auto)

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**From:** Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>  
**Sent:** Wednesday, 6 January 2021 3:03 PM  
**To:** Cecilia Chong (LKK Auto)  
**Cc:** Admin A; Admin-D (LKKAuto); Jason Tea  
**Subject:** [MANDATE GIVEN] OUR REF : D20004143MFSH ; YOUR REF: SKX7999R ; LKK Ref: CC4/FCI20011086/Aga3q2

Dear Cecilia,

We refer to your below email.

We agree to your recommendation to settle the matter @ **\$5,007.45 (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](mailto: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.*

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**From:** Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>  
**Sent:** Wednesday, 6 January 2021 12:40 pm  
**To:** Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>  
**Subject:** RE: PUT UP PROPOSAL BY TODAY OUR REF : D20004143MFSH ; YOUR REF: SKX7999R

FIRST CAPITAL Ref: **D20004143MFSH**

LKK Ref: CC4/FCI20011086/Aga3q2

Dear Sirs/Madam,



We refer to the above matter.

OI MAKE A RIGHT TURN FROM THE 2<sup>ND</sup> LANE. Liability is not in our driver's favour.

Summary to offer to third party repairer, "LC AUTOMOTIVE" is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 12,128.50	\$ 4,400.00
2. Loss of RENTAL (6days x \$120.00)	\$ 720.00	\$ 600.00 (6days x \$100.00)
3. LTA/ GIA Search Fee	\$ 7.45	\$ 7.45
<b>Total</b>	<b>\$ 12,855.95</b>	<b>\$ 5,007.45</b>

\*\*05days recommendation for repair + 1sunday = 6days.

Relevant supporting claim documents are attached herewith for your perusal and reference.

**The above is for your approval.**

*"Best Wishes for Merry Christmas & Happy New Year 2021"*

*Best Regards,*

*Cecilia Chong | Case Handler*

*LKK Auto Consultants Pte Ltd*

*Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108*

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

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**From:** Jason Tea [<mailto:JasonTea@msfirstcapital.com.sg>]

**Sent:** Wednesday, 6 January 2021 9:30 AM

**To:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>

**Cc:** Vic Alpeh S. Sanghilan <[VicSanghilan@msfirstcapital.com.sg](mailto:VicSanghilan@msfirstcapital.com.sg)>

**Subject:** PUT UP PROPOSAL BY TODAY OUR REF : D20004143MFSH ; YOUR REF: SKX7999R

Dear LKK,