

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 6744 0510 / 6842 0051 Fax No. : +65 6741 0510
Company Reg. No. : 200714616M
GST Registration No. : 200714616M

15 March 2021

Our Ref : CLM15070 / SLR9P / OCT-31/2020

MS FIRST CAPITAL INSURANCE LIMITED
6 RAFFLES QUAY
#21-00
SINGAPORE 048580
ATTN: MOTOR CLAIMS DEPARTMENT

Dear Sir @ Madam,

Re: Accident involving SLR9P & SHA1640X on 24/10/2020
Along Blk 213 Jurong East St 21 open carpark

We refer to the above accident which was caused due to the negligence of your insured driver of vehicle No: **SHA1640X** 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	\$	2,878.19	(Include 7% GST)
Loss of rental	\$	642.00	(\$160.50 X 4 Days)
Additional 2 days loss of use for pre repair	\$	300.00	(\$150 X 2 Days)
Coating	\$	900.00	
LTA search fee	\$	7.45	
	S \$	<u>4,727.64</u>	

We enclosed herein the following documents for your necessary attention.

- 1) Our Final Bill No: CLM15070
- 2) Darwin-51 Car Rental Pte Ltd - Invoice No: D02575
- 3) Before Coating - Invoice No: 20202274
- 4) After Coating - Invoice No: 2020394
- 5) LTA search
- 6) Letter of Authorisation
- 7) GIA report of SLR9P

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: 'SLR 9 P & SHA 1640 X
ALONG BLK 213 JURONG EAST ST 21 OPEN CARPARK ON 24/10/2020 - 8:40 HRS

I/We WONG BAN KENG NRIC/Passport No: S 8214994 E
of BLK 78 DAWSON ROAD #24-57 S(141078)
the owner of vehicle no. SLR 9 P 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 undertake 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 ERGO Insurance Pte. Ltd. (HQ)
Policy No. _____ Expiry Date: _____

Date: 03/11/2020

Excess: _____


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


Witness Signature/Name

DISCHARGE RECEIPT

CLAIM REFERENCE : D20004384MFSH
ACCIDENT DATE : 24/10/2020
ACCIDENT LOCATION : JURONG EAST STREET 21 BLK 213 OPEN CARPARK
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : SIM WEE POH
INSURED VEHICLE : SHA 1640X
INVOLVED PARTY : SLR 9P
SETTLEMENT SUM : \$3,673.64

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 : **WONG BAN KENG**

Signature and Date :

18/06/2021

WITNESS : **TWINCAR AUTOMOTIVE PTE LTD**

Signature and Date :

18/06/2021



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

WONG BAN KENG
BLK 78 DAWSON RD #24-57
SINGAPORE 141078

TAX INVOICE

Date : 19/02/2021
Date in : 03/11/2020
Vehicle Num. : SLR9P
Make/Model : TOYOTA ALPHARD 2.5 CVT ELEGANCE S/R-2015
Chassis/Eng# : JTNGF3DHX08003340/2ARH660989
Accident Date : 24/10/2020
Claim No : CLM15070
Reference : OCT - 31/2020
Policy No. : SMPG20009784 (25/08/2021)

PARTS BY PARTS
REF : TWINCAR - CLM15070 DATED 03/11/2020
BY DIRECT

Amount S\$
2,689.90



E. & O.E.	Sub S\$:	2,689.90
	Add GST (7%) S\$:	188.29
	Total Amount S\$:	2,878.19

for TWINCAR AUTOMOTIVE PTE LTD

DARWIN-51 CAR RENTAL PTE. LTD.

Company & GST Registration Number : 201407909C
2 Kaki Bukit Avenue 2 #02-12 Kaki Bukit Autohub Singapore 417921
Tel: 6842 5151 Fax: 6749 2851 email: darwin51@n51.com.sg

Invoice To

WONG BAN KENG
Blk 78 Dawson Road
#24-57
Singapore 141078

TAX INVOICE

Invoice No. : D02575
Date : 24/11/2020
Terms : Cash

No. Days	Description	Rate	Amount
4	SLR4489K - Car rental fee for period 03/11/2020 to 07/11/2020 (ref. Vehicle SLR9P) Tax collected on sales	150.00 7.00%	600.00 42.00
		7% GST	\$42.00
		Total Amount	\$642.00

DARWIN-51 CAR RENTAL PTE. LTD.


Authorized Signature

Note : Kindly make payable to " DARWIN-51 CAR RENTAL PTE. LTD." or by Bank-in/transfer to
Maybank A/c No. 04211099668 (Bank Code 7302)

Invoice was created on a computer and is valid without the signature and seal

DARWIN-51 CAR RENTAL PTE. LTD.

SLR 9P (7C)

Company Registration Number : 201407909C

2 Kaki Bukit Avenue 2 #02-12 Kaki Bukit Autohub, Singapore 417921

Tel: 6842 5151 Fax: 6749 2851 email: darwin51@n51.com.sg

VEHICLE RENTAL AGREEMENT

VHA NO: 885

HIRER'S PARTICULAR

Name(as in I/C): WONG BAN KENG
 NRIC/PASSPORT No: S8214994E
 Address(Res): BLK 78 DAWSON ROAD #24-57 SINGAPORE 141078
 Occupation: Driving Exp:
 Driving License No: S8214994E D/L Type: Local
 Issue Date: 2005-03-17 Date of Birth: 1982-05-28
 Tel: (HP) 98576377
 Email:

ADDITIONAL DRIVER'S PARTICULARS

Name(as in I/C):
 NRIC/PASSPORT No:
 Address(Res):
 Occupation: Driving Exp:
 Driving License No: D/L Type:
 Issue Date: Date of Birth:

Vehicle No: SLR4489K

Make: TOYOTA

Model: PRIUS ALPHA

Auto/Manual Group: Auto

Year: 2017

Colour: GREY

Mileage Out:

OUT: Date 2020-11-03

Time: 12:00

NON-WAIVER EXCESS:

Section1: 2000

Section2: 2000

CHARGES

Daily rate	150.00
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PETROL-LEVEL

Out	E	1/4	1/2	3/4	F	E
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In	E	1/4	1/2	3/4	F	E
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Extension (Accessories)	0.00
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Collection Service	0.00
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Misc.	0.00
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Security Deposit Collected	0.00
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Rental Term	Cash
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Start Date	2020-11-03
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End Date	2020-11-17
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Rented out by:	Joseph Tan
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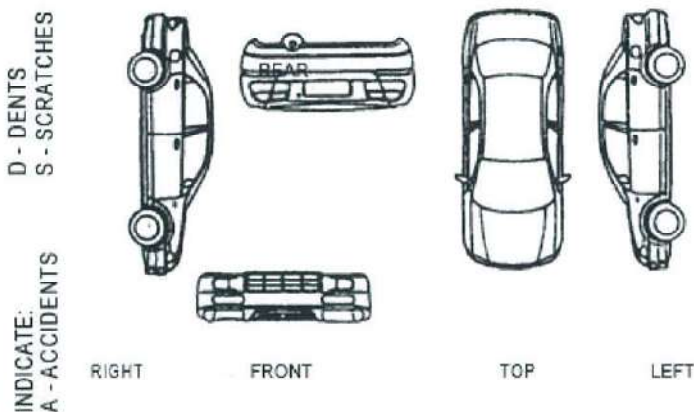
Hirer signature:



WONG BAN KENG
S8214994E

Addition Driver's Signature:

VEHICLE CHECKLIST




ACCESSORIES CHECK

☒ Camera Recorder ☒ Reverse Camera ☒ CD/ Radio Player
☒ Remote Control ☒ Reverse Sensor ☐ S/Tyre

I have read and agreed to the terms & conditions on both sides of this agreement. All information I have given DARWIN-51 CAR RENTAL PTE. LTD. in connection with this agreement is true.

IMPORTANT

- YOU HEREBY EXPRESSLY CONSENT AND AUTHORIZE DARWIN-51 CAR RENTAL PTE LTD AND GRABCAR TO DEDUCT FROM THE FARES GENERATED BY YOU AND/OR GRATUITY GRANTED TO YOU BY GRABCAR (IF ANY) FOR THE CAR RENTAL FEE AND ANY CHARGES PROVIDED HEREIN AND IN THE EVENT THAT THE FARES ARE INSUFFICIENT, ANY BALANCE SHALL BE PAID TO US IMMEDIATELY. THESE CHARGES SHALL INCLUDE BUT ARE NOT LIMITED TO CHARGES FOR 1.CAR RENTAL. 2. COST OF INSURANCE EXCESS, REPAIRS, REPLACEMENT OF PARTS TO THE CAR AND/OR DAMAGE TO THIRD PARTY PROPERTIES WHERE THE DAMAGES ARE DUE TO YOUR ACTIONS OR LACK OF CARE. 3. ANY UNSETTLED SUMMONS, FINES, PARKING CHARGES AND TOLL.
- THE VEHICLE SHALL BE RENTED OUT ON A DAILY BASIS, WITH A MINIMUM RENTAL PERIOD OF SIX MONTH.
- IN THE EVENT THAT THE HIRER RETURN THE VEHICLE PRIOR TO THE END OF THE MINIMUM RENTAL PERIOD, THE HIRER WILL BE REQUIRED TO PAY THE FULL RENTAL FEE APPLICABLE FOR THE REMAINING PERIOD UP TO THE END OF THE MINIMUM RENTAL PERIOD.
- ONLY PERSONS ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORIZED, 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 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 SHOULD REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
- THE VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY DARWIN-51 CAR RENTAL PTE. LTD..
- AN ADDITIONAL EXCESS OF \$2000 OF ALL CLAIM WILL APPLY FOR VEHICLE USE OUTSIDE SINGAPORE AND \$3000 FOR AGE ABOVE 65.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	SIGNATURE OF HIRER/DRIVER
07/11/2020	11:45HRS				



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

Print Date/Time : 28 Oct 2020 / 11:34:29

Receipt Date/Time : 28 Oct 2020 / 11:34:29

Tax Invoice/Receipt

Receipt No. : ITNET-00000-201028-001342

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - SHA1640X				
As at 24 Oct 2020/08:40:00				
Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SHA1640X Enquiry Fee 20201028113415643751	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				
	92jm3wfd	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.

BEFORE

J2 Professional Carcare.Pte Ltd

10 Ang Mo Kio Industrial Park 2A #03-01
Singapore 568047
Mobile: 9889 1100 (Derek)
Telephone: 6753 9906

Invoice Number: 20202274

Date: 8/10/20

Customer Number:

Time:

Customer Vehicle Number: SR 9 P

Payment Mode: Cash / Nets / Credit Card

S/No.	Item Description	Unit Price	Quantity	Total Price
1	Ceramic Coatings	—	—	\$1800/=
18MTH			Amount Payable	\$1800/=



J2 Authorised Signature

Thank you for choosing J2 as your car protection choice!
Have a nice day 😊

AFTER

J2 Professional Carcare.Pte Ltd

10 Ang Mo Kio Industrial Park 2A #03-01
Singapore 568047
Mobile: 9889 1100 (Derek)
Telephone: 6753 9906

Invoice Number: 2020394

Date: 7/11/20

Customer Number:

Time:

Customer Vehicle Number: SLR 97

Payment Mode: Cash Nets/ Credit Card

S/No.	Item Description	Unit Price	Quantity	Total Price
1	CERAMIC COATING	—	—	\$900/=
TOUCH UP			Amount Payable	\$900/=



J2 Authorised Signature

Thank you for choosing J2 as your car protection choice!
Have a nice day ☺

Cecilia Chong (LKK Auto)

From: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>
Sent: Thursday, 8 April 2021 9:48 AM
To: Cecilia Chong (LKK Auto); Mei Kwan (LKKAuto)
Cc: Admin A
Subject: [MANDATE GIVEN] [EXPRESS SETTLEMENT via LKK] - SURVEY ASSESSMENT - D20004384MFSH/1 // ACC INV SLR9P AND SHA1640X ON 24.10.2020 *** LKK REF : CC4/FCI20011794/ka3 - EXPRESS SETTLEMENT VIA LKK

Dear Cecilia,

We refer to your below email.

You have our mandate to settle the matter as per below: **\$3,493.64 - \$3,713.64 (all in)**

Cost of Repair (w/gst)	\$2,878.19	\$2,878.19
LOR (w/gst) \$100 x 4 Days – Rental Car is 1.8cc below	\$ 428.00	\$ 428.00
LOU (\$80 - \$100 x 1 -2 Days)	\$ 80.00	\$ 200.00
Ceramic Coating (\$100 - \$200 : 1 panel Only (door))	\$ 100.00	\$ 200.00
LTA Search Fee	\$ 7.45	\$ 7.45
TOTAL	\$3,493.64	\$3,713.64

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 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: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>
Sent: Wednesday, 7 April 2021 3:54 pm
To: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: [EXPRESS SETTLEMENT via LKK] - SURVEY ASSESSMENT - D20004384MFSH/1 // ACC INV SLR9P AND SHA1640X ON 24.10.2020 *** LKK REF : CC4/FCI20011794/ka3 - EXPRESS SETTLEMENT VIA LKK

Dear Vic,

We have check with our surveyor. Surveyor inform that there is no 2nd hand parts available and is only Door and door protectors that need to be replaced. The rest are stickers, clips etc that does not have 2nd hand. In view of above, our surveyor thus recommended P/P repair.

Kindly let us have your mandate approval soon.

Thanks

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108

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

From: Vic Alpeh S. Sanghilan [<mailto:VicSanghilan@msfirstcapital.com.sg>]

Sent: Tuesday, 23 March 2021 2:56 PM

To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

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

Subject: RE: [EXPRESS SETTLEMENT via LKK] - SURVEY ASSESSMENT - D20004384MFSH/1 // ACC INV SLR9P AND SHA1640X ON 24.10.2020 *** LKK REF : CC4/FCI20011794/ka3 - EXPRESS SETTLEMENT VIA LKK

Dear Cecilia,

We refer to your below mandate request.

We noted on the Survey Report that TP vehicle is a 2015 registered vehicle.

Please advise on why the COR is on a P/P basis.

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"):

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From: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>
Sent: Tuesday, 23 March 2021 2:29 pm
To: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: [EXPRESS SETTLEMENT via LKK] - SURVEY ASSESSMENT - D20004384MFSH/1 // ACC INV SLR9P AND SHA1640X ON 24.10.2020 *** LKK REF : CC4/FCI20011794/ka3 - EXPRESS SETTLEMENT VIA LKK

Your ref : **D20004384MFSH/1**

Our ref : CC4/FCI20011794/Aga3

Dear Sirs/Madam,

ACCIDENT INVOLVING SLR9P AND SHA1640X ON 24.10.2020

We refer to the above matter.

OI collided onto parked TPV. Liability is not in our driver's favour.

We seek your approval to offer Third Party repairer " **TWINCAR AUTOMOTIVE PTE LTD** " at **\$4,527.64.**

The summary is as follows: -

	Amount Claimed	Amount Revised
Cost of Repair (w/GST)	\$ 4,265.96	\$ 2,878.19
Loss of Rental (4days x \$160.50) (w/GST)	\$ 642.00	\$ 642.00 (4days x \$160.50) (w/GST)
Loss of Use (2days x \$150)	\$ 300.00	\$ 100.00 (1days x \$100.00)
COATING FEE	\$ 900.00	\$ 900.00
LTA/GIA Search Fee	\$ 7.45	\$ 7.45
Total	\$ 6,115.41	\$ 4,527.64

**03 days recommendation for repair + 1WEEKEND + 1PRS = 05 days

Enclosed here with all the relevant documents for your perusal.

For your approval/instruction please.

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd