



華明噴漆廠 HUA MENG SPRAY PAINTING WORKSHOP

AUTOBAY@KAKIBUKIT

1, Kaki Bukit Avenue 6 Blk C #01-34/#01-61, Singapore 417883

Tel: 6747 8064, 6746 5519 Fax: 6743 4896 H/P: 9666 9680

Reg. No.: 254678/00M



Your Ref : D20004587MFSH (SHC 179H)

Our Ref : SGA 5544 B

Date: 11/03/2021

MS FIRST CAPITAL INSURANCE LIMITED

Attn: Motor Claims Dept

ACCIDENT ON 09.11.2020 INVOLVING VEHICLE SGA 5544 B & SHC 179 H ALONG QUEEN ST CROSS JUNCTION (OPHIR RD)

With regards to the above, we are writing on behalf of the registered owner of vehicle SGA 5544 B which was involved in the above mentioned accident.

We are informed that the above accident was caused solely by the negligence of your insured vehicle SHC 179 H. As a result of the accident, our client's vehicle was damaged and our client had instructed us to submit his claims for loss and expenses, particulars of which are follows:

1) Repair cost	\$	7,000.00
2) Loss of rental-\$120 X 25 days	\$	3,000.00
3) LTA search	\$	7.45
Total	\$	10,007.45

We hereby enclosed herewith the following documents for your consideration of the above claim.

a) Final Repair Bill Of SGA 5544 B

c) LTA SEARCH

b) GIA report

d) Owner / Driver NRIC & Driving License

Yours faithfully,

HUA MENG SPRAY PAINTING WORKSHOP

華明噴漆廠
HUA MENG SPRAY PAINTING WORKSHOP
AUTOBAY@KAKI BUKIT
1 KAKI BUKIT AVE 6 #01-34 SINGAPORE 417883
TEL: 6747 8064, 6746 5519 FAX: 6743 4896

AUTHORISATION TO ACT

I/We, Low Yew Sim ("the third party claimant") of
Blk 235 Bukit Batok East Ave 5 #11-13 S(650235) (address),
owner of SGA5544B (vehicle no.) hereby authorise **HUA MENG SPRAY PAINTING**
WORKSHOP ("the workshop") to act for me with respect to my claim for repair costs and/or
rental and/or loss of use ("claim") for my vehicle no. SGA5544B that was damaged pursuant
to the accident which occurred on 09-11-2020 (date) along Queen St Cross Junction
(Ophir Rd) (location) involving vehicle no/s SHC 179H ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem
fit and the workshop is further authorized to receive payment further to settlement of my claim
with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without
prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other
vehicle/s is concerned.

Dated this 11 (day) of 11 (month) 20 20 (year)

X

Signed by "the third party claimant"
(with company stamp if applicable)

華明噴漆廠
HUA MENG SPRAY PAINTING WORKSHOP
AUTOBAY@KAKI BUKIT
1 KAKI BUKIT AVE 6 #01-34 SINGAPORE 417883
TEL: 6742 6864, 6746 5519 FAX: 6743 4896

Signed by "the workshop"
(with company stamp)

DISCHARGE RECEIPT

WITHOUT PREJUDICE
TO OUR CLIENT'S PERSONAL INJURY
CLAIM (PRESENT OR FUTURE) WHICH IS
EXPRESSLY RESERVED

CLAIM REFERENCE : D20004587MFSH
ACCIDENT DATE : 09/11/2020
ACCIDENT LOCATION : QUEEN ST CROSS JUNCTION (OPHIR RD)
INSURED : CITYCAB PTE LTD
INSURED DRIVER : ONG TECK KOON
INSURED VEHICLE : SHC 179H
INVOLVED PARTY : SGA 5544B
SETTLEMENT SUM : \$8,207.45

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 : **LOW YEW SIM**

Signature and Date :



20/04/2021

WITNESS : *Cheok Jing Yee*

Signature and Date :



20/04/2021



華 明 噴 漆 廠
HUA MENG SPRAY PAINTING WORKSHOP

AUTOBAY@KAKIBUKIT

1, Kaki Bukit Avenue 6 Blk C #01-34/#01-61, Singapore 417883

Tel: 6747 8064, 6746 5519 Fax: 6743 4896 H/P: 9666 9680

Reg. No.: 254678/00M



Your Ref :

Our Ref :

11/3/2021

Date:.....

VEHICLE NO :SGA 5544 B
MAKE / MODEL :HONDA CIVIC
NAME :LOW YEW SIM
ADDRESS :BLK 235 BUKIT BATOK AVE 5
#11-13
S 650235

FINAL REPAIR BILL FOR VEHICLE NO:SGA 5544 B

TO SUPPLY AND REPLACE PARTS, LABOUR CHARGES FOR
REPAIRING, KNOCKING, WELDING AND TO RESPRAY PAINTING
(LUMP SUM REPAIR)

\$ 7,000.00

SINGAPORE DOLLARS:SEVEN THOUSAND ONLY



DAWN ENTERPRISES

21 Seletar West Farmway 1
Singapore 798125
Tel: 63832661 Fax: 64842836
Reg No.430058/00D

SGA 5344J

Nº 37467

9/11/20

RENTAL AGREEMENT

DATE

HIRER'S PARTICULARS

Name Low Yew Sim
Address Blk 235 Bukit Batok East Ave 5
11-13 S (650235)
I/C or Passport No. S74254310 Country _____
Occupation _____
Date of Birth _____ Age _____
Driving Licence No. S74254310 Date Passed _____
Tel: (HP) 90234554 (Residence) _____

DRIVER'S PARTICULARS

Name _____
Address _____
I/C or Passport No. _____ Country _____
Occupation _____
Date of Birth _____ Age _____
Driving Licence No. _____ Date Passed _____
Tel: (Office) _____ (Residence) _____

IMPORTANT NOTES:

- 1 No Insurance Coverage if the driver is below 24yrs old or less than 2 years driving licence.
- 2 This vehicle is licenced to carry 04 passengers only.
- 3 Hirer is liable to pay first \$ 2000 as excess all claims any accident plus loss of earning while damaged vehicle is under repair.
- 4 For usage to Malaysia subject to higher excess all claims of S\$5,000.00 and different rental rate
- 5 Please notify our office should there be any accident involving this hired vehicle within 24 hrs
- 6 No refund will be given for vehicle returns early.
- 7 No refund will be given for petrol left in vehicle.
- 8 Hirer is liable to pay all parking fee and traffic summonses.
- 9 Vehicles to be return during office hour only.
- 10 No Service on Public Holiday and Sunday.

CHARGES

25 Day at \$ <u>120.00</u> per days	\$ <u>3000.00</u>
Day at \$ _____ per week	
Day at \$ _____ per month	
TOTAL AMOUNT	\$ <u>3000.00</u>
AMOUNT PAID	\$ <u>3000.00</u>
BALANCE DUE	
Days Extension From _____ To _____	
Amount Deposit (refundable) \$ _____	

SCHEDULE

MODEL

SKH4827H

T/Artis

Date	Time	Mileage
9/11/20		
4/12/20		

FROM

9/11/20

TO

4/12/20

I/we have read and understood the terms and conditions above and hereby agreed to abide

Hirer's Signature

Driver/Gurantor's Signature

DAWN ENTERPRISES



DAWN ENTERPRISES

21 SELETAR WEST FARMWAY 1

SINGAPORE 798125

TEL: 6383 2661 FAX: 6484 2836

REG. NO. 430058/00D

No. **20475**

Date, 4/12/20

OFFICIAL RECEIPT

Received from

Low Yen Sim
Three thousand only

the sum of Dollars

being Payment of

SIX 482714 (2/11/20 - 4/12/20)

DAWN ENTERPRISES

\$

2000/-

Cash/Cheque No.

[Signature]



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

Print Date/Time : 09 Nov 2020 / 13:46:25

Receipt Date/Time : 09 Nov 2020 / 13:46:25

Tax Invoice/Receipt

Receipt No. : ITNET-00000-201109-001897

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 - SHC179H				
As at 09 Nov 2020/10:25:00				
Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SHC179H Enquiry Fee 20201109134532709081	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				
	20201109134552271	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.

Asher Sng (LKKAUTO)

From: Eric Woo <EricWoo@msfirstcapital.com.sg>
Sent: Wednesday, 14 April 2021 3:24 PM
To: Asher Sng (LKKAUTO)
Cc: Admin A
Subject: RE: [MANDATE REQUEST] RE: [PROPOSED LIABILITY] Express Settlement Via LKK // Claim No: D20004587MFSH // ACCIDENT INVOLVING SHC 179H AND SGA 5544B ON 09/11/2020


Dear Asher,

You have our mandate to settle as follow:

COR : \$7,000.00
LOR : \$800 - \$1200 (\$100 x 8-12days)
LTA : \$7.45
To offer : \$7,807.45 - \$8,207.45

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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From: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Sent: Monday, April 12, 2021 11:31 AM
To: Eric Woo <EricWoo@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [MANDATE REQUEST] RE: [PROPOSED LIABILITY] Express Settlement Via LKK // Claim No: D20004587MFSH // ACCIDENT INVOLVING SHC 179H AND SGA 5544B ON 09/11/2020

Your ref : **D20004587MFSH**
Our ref : CC4/FCI20012359/Aes3q2

Dear Sirs,

ACCIDENT INVOLVING SHC 179H (OI) AND SGA 5544B (TP) ON 09/11/2020

We refer to the above matter.

The accident occurred when our insured beats the red light at control junction hit 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 MENG SPRAY PAINTING WORKSHOP** " at **\$ 8,207.45 (all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs	\$ 14,478.56	\$ 7,000.00
2. Loss of Rental (25days x \$120)	\$ 3,000.00	\$ 1,200.00 (12days x \$100)
3. LTA Search Fee	\$ 7.45	\$ 7.45
Total	\$ 17,486.01	<u>\$ 8,207.45</u>

Surveyor recommended 8days for repair + 1 sun + 1 PH + 1 PRI.

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.

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

Sent: Friday, 12 March 2021 12:53 PM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Subject: RE: [PROPOSED LIABILITY] Express Settlement Via LKK // Claim No: D20004587MFSH // ACCIDENT INVOLVING SHC 179H AND SGA 5544B ON 09/11/2020

Dear Asher,

New LOD FYNA.

Please let us have your recommendation soonest possible.

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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Please refer to <http://www.msfirstcapital.com.sg> for details of PDPA Personal Data Collection Statement.

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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

From: Eric Woo
Sent: Wednesday, March 3, 2021 11:04 AM
To: 'Asher Sng (LKKAUTO)' <AsherSng@lkkauto.com>
Subject: RE: [PROPOSED LIABILITY] Express Settlement Via LKK // Claim No: D20004587MFSH // ACCIDENT INVOLVING SHC 179H AND SGA 5544B ON 09/11/2020

Dear Asher,

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
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From: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Sent: Tuesday, March 2, 2021 12:05 PM
To: Eric Woo <EricWoo@msfirstcapital.com.sg>
Subject: [PROPOSED LIABILITY] Express Settlement Via LKK // Claim No: D20004587MFSH // ACCIDENT INVOLVING SHC 179H AND SGA 5544B ON 09/11/2020

Claim No: D20004587MFSH
LKK Ref: CC4/FCI20012359/Aes3

Dear Sir/Madam,

ACCIDENT INVOLVING SHC 179H AND SGA 5544B ON 09/11/2020

We refer to the above matter.

Liability: 100%

Remark: B:NIL OID BEATS RED LIGHT AT TRAFFIC JUNCTION

Kindly let us have your approval on liability.

Thank You.

Best Regards,
Asher Sng | Case Handler
LKK Auto Consultants Pte Ltd

email: ashersng@kkauto.com | fax: 6741-4108 | did: 6841-6051
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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