



CARZ AUTO SERVICES PTE LTD

UEN/ GST 201409457D

61 WOODLANDS INDUSTRIAL PARK E9 (E9 PREMIUM) #04-04 Singapore 757047

Email: alex@carzauto.com.sg Tel: 65 6493 1924 Fax: 65 6493 1928

Date: 20 November 2020

Our Ref: CT 2011-004

Your Ref: SGN2817R

First Capital Insurance Ltd
Motor Claims Department
30 Robinson Road
#10-01/02 Robinson Towers
Singapore 048546

BY POST

Dear Sir/Mdm

ACCIDENT INVOLVING SGN 2817 R / SHA 9112 B ALONG CTE TOWARD BUKIT TIMAH (LANE 3)
ON 6/11/2020

Please refer to the above mentioned accident.

We are writing in on the behalf of Tamizh Selvam Munusamy the registered owner of motor vehicle number SGN 2817 R which was involved in the above accident.

We are instructed that the above accident was caused solely and completely by the negligence of your insured's vehicle number **SHA 9112 B**. As a result of which, our client have suffered loss and expenses.

(Remark: The number of repair days approved by Surveyor is not inclusive of Saturday, Sunday and Public Holiday.)

We are instructed by our client to claim for :

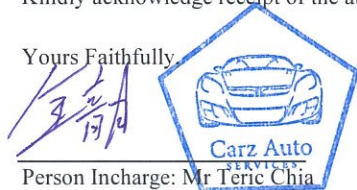
1.	Cost of Repair (6 Days) (Agree with Surveyor)	\$	2,675.00	(\$2500 with 7% gst)
2	Loss of Rental (4 & half days)	\$	675.00	(150 x 4 & half days)
3	LTA Search Fee	\$	7.45	
TOTAL AMOUNT		\$	3,357.45	

We hereby enclosed the following documents for your consideration :

- (A) Original Final Repair Bill
- (B) GIA Report Lodged by Our Client
- (C) Owner/ Driver Nric/ Driving Licence
- (D) Certificate of Insurance
- (E) LTA Search Invoice / Rental Agreement and Invoice
- (F) Letter of Authority

Kindly acknowledge receipt of the above said documents and your favorable reply is greatly appreciated.

Yours Faithfully



Person Incharge: Mr Teric Chia

Job Title: Motor Claim

Mobile: 65 8725 4540

Email: teric@carzauto.com.sg



CARZ AUTO SERVICES PTE LTD


ROC: 201409457D

LETTER OF AUTHORITY AND INDEMNITY

ACCIDENT INVOLVING VEHICLE NO. SGN 2817R AND SHA 9112 B
AT/ALONG CTE Toward Bukit Timah (Lane 3)
ON 6 DAY 11 MONTH 2020 YEAR

- I/We, the owner of vehicle no. SGN 2817R hereby instruct and authorize you to commence repair to the said vehicles.
- You are further authorized to appoint solicitors on my/our behalf and give the solicitors full instructions as if the appointment are given by me/us with respect to the conduct of my/our claims against third party driver and/or his insurers including if necessary, to commence legal proceedings in Court in my/our name against the third party.
- You have my/our full authority to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem fit. Upon settlement of my claim, you are authorized to sign any Discharge Voucher or any document to confirm my acceptance of the settlement as full and final discharge of my claim, on my behalf.
- Upon resolving my/our claim, you are authorized to agree with my/our solicitors on the amount of their professional cost and disbursements for acting for me/us and to relieve payment of the balance of the settlement sum on my/our behalf directly into your account.
- In the event that, I/we am/are required to attend at my/our solicitors' office or to attend court in connection to my/our claim, I/we shall render full co-operation.
- In the event that my/our claim against the third party and/or his insurers is Not successful or cannot be proceeded with, I/we authorized you to make a claim against my/our own insurers for the cost of repairs and any other losses recoverable under my/our policy of insurance. In this respects, I/we understand and accept that the excess amount applicable under the policy of insurance shall be borne by me/us. I/we shall also be personally liable to bear all legal cost incurred by you in claiming back for the repair cost by your Solicitors.
- If for whatever reasons, my/our insurers reject my/our claim for indemnity for the cost of repairs and/or any losses recoverable under the policy of insurance or make any offer to pay less than the amount claimed by you, I/we agree to undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred on my/our behalf or to pay you the difference in amount, as the case may be.
- I/we have read and understand the above statement and agreed.

Dated this 09 day 11 month 2020 year

Signature : 
Name : Tamizh Selvan Manusamy
NRIC/ROC No. : S7388931F
Address : Blk 782A Woodlands Crescent
#05-303 Singapore 731782

Company Stamp

DISCHARGE RECEIPT

CLAIM REFERENCE : D20004560MFSH
ACCIDENT DATE : 06/11/2020
ACCIDENT LOCATION : BALESTIER ROAD ENTER TO CTE
INSURED : CITYCAB PTE LTD
INSURED DRIVER : TEO KOK WAH
INSURED VEHICLE : SHA 9112B
INVOLVED PARTY : SGN 2817R
SETTLEMENT SUM : \$3,131.85

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 : TAMIZH SELVAM MUNUSAMY

Signature and Date :

 21/1/2021.

WITNESS :

CARZ AUTO SERVICES PTE LTD
Reg. No: 201409457D
61 Woodlands Industrial Park E9,
#04-04 Singapore 757047
Tel: 6493 1924 Fax: 6493 1928

Signature and Date :

 21/1/2021.



CARZ AUTO SERVICES PTE LTD

UEN/ GST 201409457D

61 WOODLANDS INDUSTRIAL PARK E9 (E9 PREMIUM) #04-04 Singapore 757047

Email: alex@carzauto.com.sg Tel: 65 6493 1924 Fax: 65 6493 1928

First Capital Insurance Ltd
Motor Claims Department
30 Robinson Road
#10-01/02 Robinson Towers
Singapore 048546

FINAL REPAIR BILL

Date : 9/11/2020

Vehicle Number : SGN2817R
Make/Model : TOYOTA WISH
Date of Accident : 6/11/2020

REPAIR COST

	\$ 2,500.00
7% GST	\$ 175.00
GRAND TOTAL	<u>\$ 2,675.00</u>

ISSUED BY



Person Incharge: Mr Teric Chia
Job Title: Motor Claim
Mobile: 65 8725 4540
Email: teric@carzauto.com.sg



wellcome motor agencies

68 Kaki Bukit Avenue 6 #02-02 ARK @ KB Singapore 417896
Tel: 6344-4012 Fax: 6345-3140 Email: admin@wellcome.com.sg
Website: www.wellcome.com.sg
CO. REG. NO: 39853800W / GST REG. NO: M9-0001228-R

TAX INVOICE

Mr Tamizh Selvam Munusamy (S7388931F)
c/o Carz Auto Services Pte Ltd
1 Kaki Bukit Avenue 6 #02-26
AutoBay @ Kaki Bukit
Singapore 417883

NO: 11-30555

DATE: 18/11/2020

REF	DESCRIPTION	UNIT PRICE	AMOUNT
RA NO: 31808	Being rental charges for One Unit Toyota Wish 1.8 (A) No: SLX 8163S for period 09/11/20 @1100Hrs to 13/11/20 @1745Hrs	4½ Days x \$150	S\$ 675.00
SUB TOTAL SGD			S\$ 675.00
ADD 7% GST			S\$ 47.25
GRAND TOTAL SGD			S\$ 722.25

E.&O.E.

WELLCOME MOTOR AGENCIES

Customer Copy

All cheque payment should be made
within 7 days to WELLCOME
MOTOR AGENCIES

Authorised Signature

Thank You
For Renting



wellcome motor agencies

68 Kaki Bukit Avenue 6 #02-02 ARK @ KB Singapore 417896
Tel: (65) 6344-4012 Fax: (65) 6345-3140
Email: admin@wellcome.com.sg Website: www.wellcome.com.sg

RA No: 31808

CO. REG. NO: 39853800W
GST REG. NO: M9-0001228-R

DATE: 9/11/20 - 11 Am

VEHICLE RENTAL AGREEMENT SGV 2817 R

HIRER'S PARTICULARS		
Name:	Tamizh Selvan Munusamy	
Address:	Blk 782A Woodland Crescent #05-303	
Name & Address of Employer:		
IC/PP No:	57398931F	
DL No:		
Date of Birth:	31/08/1973	
Date of Issue/Expiry:	4/Sep/2014	
Nationality:	Malaysian	
PL of Issue:	Singapore	
Occupation:	Manager	
Driving Exp:	4yr	
Tel No:(O)	(R)	(HP)

DRIVER'S PARTICULARS		
Name:		
Address:		
IC/PP No:	DL No:	
Date of Birth:	Date of Issue/Expiry:	
Nationality:	PL of Issue:	
Occupation:	Driving Exp:	
Tel No:(O)	(R)	(HP)

A-ACCIDENTS C-CRACKED D-DENTS S-SCRATCHES	

HIRER'S SIGNATURE & STAMP	DRIVER'S SIGNATURE

VEHICLE'S PARTICULARS	
VEHICLE NO:	SLX 8183 S
REPL. VEH. NO:	
MAKE/MODEL:	Toyota Wish 1.8 (A)
MILEAGE OUT:	
DATE OUT:	9/11/20
TIME OUT:	11 Am
HIRE/PERIOD EXPIRY:	

Rental Charges	
Daily	4 1/2 @ \$ 150 per day
Weekly	@ \$ per week
Monthly	@ \$ per month
Hours	@ \$ per hour
Others	@ \$
CDW	@ \$ per day/week/month
PAI	@ \$ per day/week/month

DELIVERY SERVICE	SUB-TOTAL S\$
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PETROL/DIESEL LEVEL	
OUT	E 1/4 1/2 3/4 F
IN	E 1/4 1/2 3/4 F

Extension of Rental	
Repairs/Damages	
Collection Service	
MISC	
GST @ 7%	47.25
TOTAL CHARGES S\$	722.25

SECURITY DEPOSIT	
ADVANCE RENTAL PAID	
BY: CASH NETS CHEQUE BILL CARD	
CHEQUE/CARD NO:	
EXPIRY DATE	
AMOUNT DUE	REFUND
REFUND RECEIVED S\$	BY RECEIVER

I/We have read and agree to the terms and conditions on both sides of this agreement. If I/We have presented a cheque/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/our signature above will be considered to have been made on the cheque/credit card voucher. All information I/We have given WELLCOME MOTOR AGENCIES in connection with this agreement are true and accurate.

IMPORTANT

- Only persons above 23 and below 70 years of age with 2 years driving experience, authorised, licensed and signing this agreement may drive the vehicle.
- Vehicle is strictly for Singapore use only and may not be driven out of Singapore without prior consent of the company WELLCOME MOTOR AGENCIES.
- Use of the vehicle for illegal purpose (for instance: In connection with theft, drug peddling or trafficking, smuggling is strictly prohibited).
- Additional drivers are required to register with us before they are allowed to drive the vehicle. Otherwise, he/she will not be protected by the insurance cover.
- The hirer shall be liable for excess charges for any late return of 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 owner immediately, if there is bodily injuries a police report must be made within 24 hours.
- No refund will be given for early return of vehicle.
- The hirer is responsible for the first S\$ 2000 excess to the THIRD PARTY DAMAGE OR INJURY claims and/or also the first S\$ excess to the FIRST PARTY DAMAGE (I.E) WELLCOME MOTOR AGENCIES, upon payment of CDW for each and every accident/damage.

RETURN OF VEHICLE - The Hirer / Driver is required to sign in the column "Signature of Hirer / Driver" Failing which the day and time inserted below shall deemed to be the day and time the vehicle is returned to WELLCOME MOTOR AGENCIES and the same shall be accepted as conclusive evidence of the same and shall not challenged or questioned on any account whatsoever.

Date In	Time In	Mileage In	Checked By	Remarks	Signature of HIRER / DRIVER
13/11/2020	17:45	21720			

Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 09 Nov 2020 / 18:48:58

Receipt Date/Time : 09 Nov 2020 / 18:48:58

Tax Invoice/Receipt

Receipt No. : ITNET-00000-201109-003475

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 - SHA9112B As at 06 Nov 2020/20:00:00 Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED			
1	Insurance Enquiry - SHA9112B Enquiry Fee 20201109184721176482	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			
	526471XXXXXX7266	eNETS 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.

RE: SURVEY ASSESSMENT - D20004560MFSH/1 // EXPRESS SETTLEMENT // ACCIDENT INVOLVING SHA9112B & SGN2817R ALONG/AT BALESTIER ROAD ENTER TO CTE ON 06/11/2020 *** LKK REF : CC4/FCI20012400/Qrs3

Merina Chia <MerinaChia@msfirstcapital.com.sg>

Thu 1/21/2021 2:37 PM

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

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

Dear Jaslin,

Please proceed to negotiate from **\$3,102.45-\$3,137.45**.

- Loss of rental - \$120-\$130 x 3.5 days (**Rental start on 09.11.2020 @ 11am, PRI received from workshop on 10.11.2020 @ 09.16am. Hence, only 3.5 days rental to be given as delay by workshop on survey request**)

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 | Company Regn. No. 195000106C

A Member of **MS&AD** 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.

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.

From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Sent: Thursday, 24 December 2020 10:20 AM

To: Merina Chia <MerinaChia@msfirstcapital.com.sg>

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

Subject: RE: SURVEY ASSESSMENT - D20004560MFSH/1 // EXPRESS SETTLEMENT // ACCIDENT INVOLVING SHA9112B & SGN2817R ALONG/AT BALESTIER ROAD ENTER TO CTE ON 06/11/2020 *** LKK REF : CC4/FCI20012400/Qrs3

Dear Sirs/Mdm,

ACCIDENT INVOLVING SGN 2817R (FCI) AND SHA 9112B (TP) ON 06/11/2020

We refer to the above matter.

We seek your approval to offer repairer "CARZ AUTO SERVICES PTE LTD" at **\$3,267.45 (all-in)**.

The summary is as follows: -

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	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 7,503.55	\$ 2,675.00 (\$2,500.00 +7%GST)
2. Loss of Rental (4.5 days x \$150.00)	\$ 675.00	\$ 585.00 (4.5 days x \$130.00)
3. LTA/GIA Search Fee	\$ 7.45	\$ 7.45
Total	\$ 8,186.00	<u>\$ 3,267.45</u>

Surveyor recommended 5 days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval / instruction.

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

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

From: Merina Chia <MerinaChia@msfirstcapital.com.sg>

Sent: Tuesday, 8 December 2020 3:43 PM

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D20004560MFSH/1 // EXPRESS SETTLEMENT // ACCIDENT INVOLVING SHA9112B & SGN2817R ALONG/AT BALESTIER ROAD ENTER TO CTE ON 06/11/2020 *** LKK REF : CC4/FCI20012400/Qrs3

Dear Jaslin,

We are agreeable with your proposal on liability.

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 | 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.

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From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Sent: Monday, 16 November 2020 5:26 pm

To: Merina Chia <MerinaChia@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D20004560MFSH/1 // EXPRESS SETTLEMENT // ACCIDENT INVOLVING SHA9112B & SGN2817R ALONG/AT BALESTIER ROAD ENTER TO CTE ON 06/11/2020 *** LKK REF : CC4/FCI20012400/Qrs3

YOUR REF: D20004560MFSH

LKK REF: CC4/FCI20012400/Qrs3

Dear Sir / Madam,

We refer to the above matter.

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice

Liability: 100%(B27)

Remarks: OI REAR-ENDED TP

Kindly let us have your approval on liability.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

From: Admin-D (LKKAuto) <admin-d@lkkauto.com>

Sent: Thursday, 12 November 2020 9:45 AM

To: 'Claim Workflow System' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>;

Admin A <admin-a@lkkauto.com>

Cc: MERINACHIA@MSFIRSTCAPITAL.COM.SG

Subject: RE: SURVEY ASSESSMENT - D20004560MFSH/1

Dear Sir/Madam,

Thank you for the assignment.

Best Regards,

Summer Lee | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Claim Workflow System <cwsmotorclaims@msfirstcapital.com.sg>

Sent: Thursday, 12 November, 2020 8:38 AM

To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG; MERINACHIA@MSFIRSTCAPITAL.COM.SG

Subject: PRI: SURVEY ASSESSMENT - D20004560MFSH/1

Dear Sir/Mdm,

We refer to the above reference.
Please find attached the necessary documents for survey.
Kindly submit your report via CWS within the next 14 days.

Note: All the accident reports are uploaded into CWS for your perusal.

Best Regards,
Admin Team
Claim Workflow System
Motor Claims Department
MS First Capital Insurance Limited
Tel : 6507 3848
Fax : 6507 3849

PS: This is a system generated mail. Please do not reply to this mail.