

To: **First Capital Insurance Limited**  
36 Robinson Road  
#16-01 City House  
Singapore 068877

Attn: **Motor Claims Department**

Date: 5<sup>th</sup> January 2021

Dear Sir/Madam,

Claimant: **Abdurrahman Alhamid Bin Syed Hassan**  
310C Punggol Walk  
#02-596 Singapore 823310

**"WITHOUT PREJUDICE"**

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 13/11/2020 at along Punggol Way towards TPE(PIE) involving our client's vehicle registration number SKC 1637 K and vehicle registration number SHC 657 U driven by your insured at the material time.

We are instructed that the accident was caused by your insured's negligent driving and/or management of your vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:

|   |            |
|---|------------|
| 1) Vehicle Repair Costs                 | \$2,500.00 |
| 2) Loss of Rental (SGD\$120.00 x 4Days) | \$480.00   |

**Total :** **\$2,980.00**

A copy each of the following supporting documents is enclosed:

- GIA Report
- Rental Agreement & Invoice

Please send us an acknowledgement of receipt within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice.

Yours faithfully,

***Elin Cai***

**Zoom Autowerks Pte Ltd**

130 Bedok Reservoir Road, Eunos Spring  
#08-1339 Singapore 470130

Mobile: 9450 7920 | E-mail: zoomautowerks@gmail.com



## ZOOM AUTOWERKS PTE LTD

130 Bedok Reservoir Road, Eunos Spring

#08-1339 Singapore 470130

Tel: 9450 7920

✉ zoomautowerks@gmail.com

### LETTER OF AUTHORIZATION

Accident on 13/11/2020 14.55 along PUNGGOL WAY TOWS TPE (P115)  
Involving vehicles SKE 1637 K, SHC 657 U

In consideration of **Zoom Autowerks Pte Ltd, 130 Bedok Reservoir Road, Eunos Spring, #08-1339 Singapore 470130**, repairing my/our motor vehicle no SKE 1637 K at my request, I/We, ABDURRAHMAN ALHAMD BIN SYED HASSAN ("the claimant") of BLK 710C PUNGGOL WALK #102-596 (S) 823310 (address) bearing NRIC No S XXXX 5364 the owner of motor vehicle no SKE 1637 K, hereby authorize them to demand claim, settle and receive whatever amount settle payable by the insurance company or third party or commence legal proceeding for cost of repairs, loss of use and etc to any of their appointed solicitors to act for me/us in respect of the said accident/claim and all the amount claimed or settled shall belong and make payable to them absolutely by the insurance company of the third party. I/We further authorized them to give an absolute discharge on my/our behalf and to sign discharge voucher(s) and any other documents necessary or incidentals to the conduct and disposal of my/our above claims.


I/We further agree to fully co-operate and attend all court hearings that are necessary to prosecute the claims maintained by **Zoom Autowerks Pte Ltd**.

I/We further agree and undertake to indemnify them against my/our claim for costs which arise therewith.

In the event that my/our claim is unsuccessful, I/we undertake to pay to **Zoom Autowerks Pte Ltd** the cost of repairs to my/our vehicle.

In the event that settlement cheque were to be drawn in my/our favour, I/we hereby give my/our instructions to clear the said cheque on my/our behalf by presenting the same for payment directly into **Zoom Autowerks Pte Ltd** account. Upon clearance of the said cheque, I/we further authorize **Zoom Autowerks Pte Ltd** and/or their appointed law firm to utilize the monies to pay their charges without further reference to me. I confirm that the payment to **Zoom Autowerks Pte Ltd** shall amount to a good discharge of **Zoom Autowerks Pte Ltd** and/or their appointed law firm's obligation to me in respect of the settlement monies.

Dated this 13 day of 11 (month) 20 20 (year)

  
Signed by "the claimant"

Name: ABDURRAHMAN ALHAMD BIN SYED HASSAN

NRIC No: S XXXX 5364

  
Signed by Zoom Autowerks Pte Ltd

Name: ROHANO TIONG

**DISCHARGE RECEIPT**

CLAIM REFERENCE : D20004662MFSH  
ACCIDENT DATE : 13/11/2020  
ACCIDENT LOCATION : ALONG PUNGGOL WAY TO TPE TWDS CHANGI  
INSURED : CITYCAB PTE LTD  
INSURED DRIVER : LEE SOON KIAN  
INSURED VEHICLE : SHC 657U  
INVOLVED PARTY : SKG 1637K  
SETTLEMENT SUM : \$2,900.00

I/We, the undersigned 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:

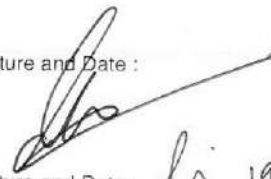
1. is paid without admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and/or its INSURED DRIVER in respect of the said loss and for damage whether now or hereafter to become manifest,

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.

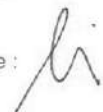
CLAIMANT : ABDURRAHMAH ALHAMID BIN SYED HASSAN

Signature and Date :

 19/2/2021

WITNESS : Elin cai Giauwen

Signature and Date :

 19/02/2021

**ZOOM AUTOWERKS PTE LTD**

130 Bedok Reservoir Road, Eunos Spring

#08-1339 Singapore 470130

email: zoomautowerks@gmail.com | Contact: 9450 7920

Co. Reg No.: 201725603G

**INVOICE**

To: **First Capital Insurance Limited**  
36 Robinson Road  
#16-01 City House  
Singapore 068877

Invoice No. : ZI0000539  
Date : 19/2/2021  
VRN : SKC 1637 K  
Make & Model : Hy. Elantra  
DOA : 13/11/2020  
Terms : COD

| S/N. | Description                                 | Qty | U/P | Amt      |
|------|---|-----|-----|----------|
| 1    | Repair & Respray Accident Affected Portions |     |     | 2,500.00 |
| 2    | Loss of Rental (SGD\$10.00 x 4Days)         |     |     | 400.00   |

**TOTAL :** **\$2,900.00**

I agree to the price as listed above and confirm that  
goods are received in good condition.

(Customer's Signature )

(by Zoom Autowerks Pte Ltd)



# ZOOM CAR LEASING

Zoom Car Leasing

Registration No.: 5339410M

e-mail : zoomcarleasing@gmail.com

Zoom Autowerks Pte Ltd

Tel: 9450 7920

## RENTAL INVOICE

Invoice No. : **INV0000580**

Date : 5/1/2021

Ref : SGT 8972 D

Your Ref : SKC 1637 K

Terms : 30Days

| # | Rental Period   | Rate     | Quantity | Amount   |
|---|---|----------|----------|----------|
| 1 | Rental Charges for SGT 8972 D<br>(19/11/2020 to 23/11/2020) | \$120.00 | 4 Days   | \$480.00 |

C/O Abdurrahman Alhamid Bin Syed

310C Punggol Walk

#02-596 Singapore 823310

Contact: 8303 2007

**Total : \$480.00**

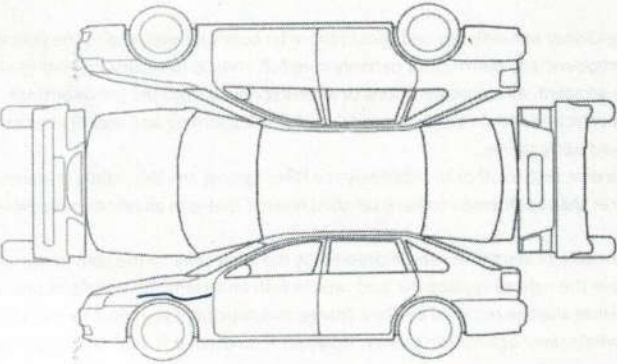


(Customer's Signature/Stamp)

**ZOOM CAR  
LEASING**

(For Zoom Car Leasing)



## RENTAL AGREEMENT

|  |                          |  |       |       |            |          |     |        |         |         |       |       |   |          |  |        |   |           |    |  |  |  |  |
|--|--------------------------|--|-------|-------|------------|----------|-----|--------|---------|---------|-------|-------|---|----------|--|--------|---|-----------|----|--|--|--|--|
| <b>HIRER'S PARTICULAR</b> <i>Halsan</i>  |                          | <b>VEHICLE DETAIL</b>  |       |       |            |          |     |        |         |         |       |       |   |          |  |        |   |           |    |  |  |  |  |
| Name: <i>Abdurrahman Alhamid Bin Syed A</i>  |                          | Vehicle No.: <i>S678972D</i>   |       |       |            |          |     |        |         |         |       |       |   |          |  |        |   |           |    |  |  |  |  |
| NRIC/Passport No.: <i>S8340536H</i>  |                          | Vehicle Make/Model: <i>Kia Cerato</i>  |       |       |            |          |     |        |         |         |       |       |   |          |  |        |   |           |    |  |  |  |  |
| Address: <i>310C Punggol Walk #02-596</i>  |                          | Date/Time Out: <i>19/11/2020</i>   |       |       |            |          |     |        |         |         |       |       |   |          |  |        |   |           |    |  |  |  |  |
| <i>S(6)3310)</i>   |                          | Date/Time In: <i>23/11/2020</i>  |       |       |            |          |     |        |         |         |       |       |   |          |  |        |   |           |    |  |  |  |  |
| Tel: <i>8303 2007</i>  |                          | <table border="1"> <tr> <td>E</td> <td><u>1/4</u></td> <td>1/2</td> <td>3/4</td> <td>F</td> <td>E</td> <td>1/4</td> <td>1/2</td> <td>3/4</td> <td>F</td> </tr> <tr> <td colspan="5">OUT</td> <td colspan="5">IN</td> </tr> </table>  |       | E     | <u>1/4</u> | 1/2      | 3/4 | F      | E       | 1/4     | 1/2   | 3/4   | F | OUT      |  |        |   |           | IN |  |  |  |  |
| E  | <u>1/4</u>               | 1/2  | 3/4   | F     | E          | 1/4      | 1/2 | 3/4    | F       |         |       |       |   |          |  |        |   |           |    |  |  |  |  |
| OUT  |                          |  |       |       | IN         |          |     |        |         |         |       |       |   |          |  |        |   |           |    |  |  |  |  |
| Driving License No./Exp.:  |                          | Mileage: Mileage:  |       |       |            |          |     |        |         |         |       |       |   |          |  |        |   |           |    |  |  |  |  |
| <b>ADDITIONAL DRIVER'S PARTICULAR</b>  |                          | <b>RENTAL CHARGES</b>  |       |       |            |          |     |        |         |         |       |       |   |          |  |        |   |           |    |  |  |  |  |
| Name:  |                          | <table border="1"> <tr> <td>Hours</td> <td>@</td> <td>per hour</td> <td></td> </tr> <tr> <td>4 Days</td> <td>@ \$120</td> <td>per day</td> <td>\$480</td> </tr> <tr> <td>Weeks</td> <td>@</td> <td>per week</td> <td></td> </tr> <tr> <td>Months</td> <td>@</td> <td>per month</td> <td></td> </tr> </table> |       | Hours | @          | per hour |     | 4 Days | @ \$120 | per day | \$480 | Weeks | @ | per week |  | Months | @ | per month |    |  |  |  |  |
| Hours  | @                        | per hour   |       |       |            |          |     |        |         |         |       |       |   |          |  |        |   |           |    |  |  |  |  |
| 4 Days   | @ \$120                  | per day  | \$480 |       |            |          |     |        |         |         |       |       |   |          |  |        |   |           |    |  |  |  |  |
| Weeks  | @                        | per week   |       |       |            |          |     |        |         |         |       |       |   |          |  |        |   |           |    |  |  |  |  |
| Months   | @                        | per month  |       |       |            |          |     |        |         |         |       |       |   |          |  |        |   |           |    |  |  |  |  |
| NRIC/Passport No.:   |                          | Other Charges  |       |       |            |          |     |        |         |         |       |       |   |          |  |        |   |           |    |  |  |  |  |
| Address:   |                          | Petrol Top-Up  |       |       |            |          |     |        |         |         |       |       |   |          |  |        |   |           |    |  |  |  |  |
| Tel:   |                          | Sub-total  |       |       |            |          |     |        |         |         |       |       |   |          |  |        |   |           |    |  |  |  |  |
| Driving License No./Exp.:  |                          | <b>TOTAL CHARGES</b> <i>\$480</i>  |       |       |            |          |     |        |         |         |       |       |   |          |  |        |   |           |    |  |  |  |  |
| (A) - Accident (D) - Dent (S) - Scratch  |                          | <b>PRE-PAYMENT</b>   |       |       |            |          |     |        |         |         |       |       |   |          |  |        |   |           |    |  |  |  |  |
|   |                          | Downpayment and Deposit  |       |       |            |          |     |        |         |         |       |       |   |          |  |        |   |           |    |  |  |  |  |
|  |                          | Amount Refunded Due  |       |       |            |          |     |        |         |         |       |       |   |          |  |        |   |           |    |  |  |  |  |
|  |                          | I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving license(s) is/are current and not disqualified from driving.  |       |       |            |          |     |        |         |         |       |       |   |          |  |        |   |           |    |  |  |  |  |
| <b>PHYSICAL DAMAGE EXCESS</b>  |                          | <b>ACKNOWLEDGEMENT</b>   |       |       |            |          |     |        |         |         |       |       |   |          |  |        |   |           |    |  |  |  |  |
| Singapore - Own Damage   | \$S2,000.00              |   |       |       |            |          |     |        |         |         |       |       |   |          |  |        |   |           |    |  |  |  |  |
| Singapore - 3rd Party  | \$S2,000.00              |  |       |       |            |          |     |        |         |         |       |       |   |          |  |        |   |           |    |  |  |  |  |
| Malaysia*  | \$S8,000.00              |  |       |       |            |          |     |        |         |         |       |       |   |          |  |        |   |           |    |  |  |  |  |
| For Drivers aged < 27 or > 65 and/or less than 2 years driving experience regardless of age  | \$S3,000.00 (Additional) |  |       |       |            |          |     |        |         |         |       |       |   |          |  |        |   |           |    |  |  |  |  |
| IMPORT NOTE:   |                          |   |       |       |            |          |     |        |         |         |       |       |   |          |  |        |   |           |    |  |  |  |  |
| 1. ONLY PERSONS ABOVE 22 YEARS OF AGE, HOLDING A VALID SINGAPORE LICENCE FOR MORE THAN 2 YEARS, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE<br>2. Vehicle is strictly for use in Singapore only and may not be driven out of Singapore without the prior written consent of Zoom Car Leasing<br>3. Use of vehicle for illegal purposes (e.g. in connection with theft, drug peddling or trafficking, smuggling) is strictly prohibited.<br>4. In case of accident, the hirer shall report to Zoom Car Leasing immediately. |                          | <b>Owner's Signature / Date</b>  |       |       |            |          |     |        |         |         |       |       |   |          |  |        |   |           |    |  |  |  |  |

## Jaslin Kok (LKK Auto)

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**From:** Eric Woo <EricWoo@msfirstcapital.com.sg>  
**Sent:** Friday, 29 January 2021 9:06 AM  
**To:** Jaslin Kok (LKK Auto)  
**Cc:** Admin A  
**Subject:** RE: SURVEY ASSESSMENT - D20004662MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHC 657U AND SKC 1637K ON 13/11/2020 \*\*\* LKK REF : CC4/FCI20012783/Urs3

Dear Jaslin,

You have our mandate to settle as follow:

COR : \$2,500.00  
LOR : \$ 400.00  
To offer : \$2,900.00

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](mailto:EricWoo@msfirstcapital.com.sg)  
| Company Regn. No. 195000106C | TEL: 6507 3848  
**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:** Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>  
**Sent:** Wednesday, January 6, 2021 10:38 AM  
**To:** Eric Woo <EricWoo@msfirstcapital.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: SURVEY ASSESSMENT - D20004662MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHC 657U AND SKC 1637K ON 13/11/2020 \*\*\* LKK REF : CC4/FCI20012783/Urs3

Dear Sirs/Madam,

### ACCIDENT INVOLVING SHC 657U AND SKC 1637K ON 13/11/2020

We refer to the above matter.

We seek your approval to offer Third Party repairer **"ZOOM AUTOWERKS PTE LTD"** at **\$2,900.00** (all-in).

The summary is as follows:-

|                   | Claimed Amount | Revised Amount |
|-------------------|----------------|----------------|
| 1. Cost of Repair | \$ 14,610.72   | \$ 2,500.00    |

|                                       |              |                               |
|---------------------------------------|--------------|-------------------------------|
| 2. Loss of Rental (4 days x \$120.00) | \$ 480.00    | \$ 400.00 (4 days x \$100.00) |
| Total                                 | \$ 15,090.72 | <b>\$ 2,900.00</b>            |

Surveyor recommended 4 days for repair.

Enclosed here with all the relevant documents for your perusal.

**Kindly let us have your approval/instruction.**

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108

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

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**From:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>

**Sent:** Tuesday, 8 December 2020 4:56 PM

**To:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: SURVEY ASSESSMENT - D20004662MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHC 657U AND SKC 1637K ON 13/11/2020 \*\*\* LKK REF : CC4/FCI20012783/Urs3

Dear Jaslin,

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](mailto:EricWoo@msfirstcapital.com.sg)  
| Company Regn. No. 195000106C | TEL: 6507 3848

**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:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

**Sent:** Tuesday, December 8, 2020 3:57 PM

**To:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: SURVEY ASSESSMENT - D20004662MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHC 657U AND SKC 1637K ON 13/11/2020 \*\*\* LKK REF : CC4/FCI20012783/Urs3

Dear Eric,

We refer to the above matter.



We had inspected TP vehicle SKC 1637K on a WP basis and TP repairer proposed for express settlement.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice
- Photographs of TP vehicle in its damaged condition

Liability: 100%

Remarks: Insured driver rear ended third party.

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](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108

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

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

**Sent:** Friday, 20 November 2020 12:46 PM

**To:** 'Claim Workflow System' <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>

**Cc:** [ERICWOO@MSFIRSTCAPITAL.COM.SG](mailto:ERICWOO@MSFIRSTCAPITAL.COM.SG); Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: SURVEY ASSESSMENT - D20004662MFSH/1

Dear Sir/Mdm,

Thank you for the assignment.

**BEST REGARDS**

**G.NIVITHA**

**LKK Auto Consultants Pte Ltd**

Phone: 6841-1972 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315

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*

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**From:** Claim Workflow System <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>

**Sent:** Friday, 20 November 2020 12:16 PM

**To:** [ASSIGNMENTS@LKKAUTO.COM](mailto:ASSIGNMENTS@LKKAUTO.COM)

**Cc:** [CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG](mailto:CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG); [ERICWOO@MSFIRSTCAPITAL.COM.SG](mailto:ERICWOO@MSFIRSTCAPITAL.COM.SG)

**Subject:** PRI: SURVEY ASSESSMENT - D20004662MFSH/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

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