



Wah Hong Motors & Credit Pte Ltd

38 Toh Guan Road East #01-57 Enterprise Hub Singapore 608581

Office Phone: 6773 7377 Email : motor@wahhong.sg

Co Reg No : 199806235M GST Reg No : 199806235M

Our Ref: **WH0471**
Date: **25/01/2021**

ATTENTION: MOTOR CLAIMS DEPT

WITHOUT PREJUDICE

MS First Capital Insurance Limited
36, Robinson Road, #16-01 City House Singapore 068877

CLAIMANT : CAR OWNER

ACCIDENT INVOLVING SJG6383A AND SHB8698S

ALONG CLEMENTI AVE 6 TOWARDS BUKIT BATOK ON 20/11/2020 @ 2225HRS.

We are instructed by Tan Tor Kim to claim damages against your insured in connection with a road accident on involving our client's motor registration number SJG6383A and motor vehicle registration number SHB8698S driven by you or your authorised driver at the material time.

We are instructed that your negligent caused the accident. As a result of the accident, our client's vehicle was damaged and our client was put to loss and expense, particulars of which are as follows;

1) Cost of Repair after surveyor final estimate (W/GST)	\$	6,955.00
2) Cost of Rental (Includes loss of PRS and loss of Sun & PHs) (13 days x \$120.00)	\$	1,560.00
3) Search Fee	\$	7.45
Total Amount (SGD\$)		\$ 8,522.45

A copy of each of the following supporting documents is enclosed:

- 1) LETTER OF DEMAND
- 2) REPAIRER'S INVOICE
- 3) SEARCH FEE INVOICE
- 4) RENTAL INVOICE
- 5) LETTER OF AUTHORISATION
- 6) WORKSHOP'S DISCHARGE VOUCHER
- 7) RENTAL AGREEMENT

Please note that if you are insured and wish to claim under your insurance policy, you should immediately pass this letter to your insurer.

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

Please note that if you have a counterclaim against our client arising out of accident, you are also required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents within 8 weeks of your receipt of this letter.

For any further enquiry, kindly contact us via email to **motor@wahhong.sg** or call **Melvin Wee** at 8778 3338 directly.

Payment Details : WAH HONG MOTORS & CREDIT PTE LTD

Account With : OVERSEA-CHINESE BANKING CORPORATION LIMITED (OCBC)

Account No : 6877 6098 3001 / PAYNOW : UEN 199806235M



Melvin Wee

LETTER OF AUTHORITY & INDEMNITY

To: Wah Hong Motors & Credit Pte Ltd

ACCIDENT INVOLVING VEHICLE NO. 8JL 6383A AND JH 86985

AT / ALONG CLEMENTI AVE L TOWARDS RT 3A/4K

ON 20/11/2020 @ 2225 HRS.

1. I/We Tan Ter Kim the owner of vehicle no. 8JL 6383A hereby instruct and authorize you to commence repairs to the above said vehicle.
2. If the matter is unable to resolve due to liability issues, the matter may/may not proceed to Dispute Resolution Mechanism (DRM) as such I/We will be liable for the DRM Fees and other disbursements incurred.
3. If for whatever reason, my/our insurer and/or the third party insurance claim is **not successful** or **fraud accident** or **repudiate** or **reject my/our claim**, I/We agree to undertake to pay full amount of your repair bills, administration charge and any other disbursements reasonably incurred by me/us under the policy of insurance shall be borne by me/us.
4. In the event, if I/We instruct you to withdraw my/our claim, I/We agree to pay the repair cost, administration charge and other disbursements that you have incurred.
5. I/We understand that Total Loss Claim (3rd Party), I/We agree to pay Administration Fee, Storage Fee & other disbursements (LTA Search Fee, GIA Fee, Loss of Use, etc...) incurred before the collection of my/our vehicle.
6. I/We understand that I/We must co-operate to sign the Final Discharge Voucher. If I/We refuse to co-operate, I/We will have to pay for the repair cost, administration charge and other disbursements incurred. My repairer will also reserve their rights to proceed legal action against me and all the legal costs and disbursement incurred will be bear by me.
7. **I/We hereby confirmed I/We have read and understand the contents of the document and the same. I/We herein give my/our consent and acknowledgement.**

Dated this 21st day of November 20 20.

Policy Holder's Signature

Name: Tan Ter Kim
NRIC No.: 8XXXX561H
Contact: 98755292

Driver's Signature

(If driver is not policyholder)

Name:
NRIC No.:
Contact:

Witness Signature

Name: Jenny Ng
NRIC No.: 8XXXX867B
Contact: 87783555

DISCHARGE RECEIPT

CLAIM REFERENCE : D20004792MFSH/1
ACCIDENT DATE : 20/11/2020
ACCIDENT LOCATION : CLEMENTI AVE 6 TWD BUKIT BATOK
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : TOH YEW SIM
INSURED VEHICLE : SH 8698S
INVOLVED PARTY : SJG 6383A
SETTLEMENT SUM : \$7,862.45

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,

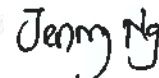
2. is accepted by me/us to the intent that the said MS First Capital Insurance Limited and /or its INSURED and/or its INSURED DRIVER be absolutely and finally discharged from all claims whatsoever which I/WE now or hereafter may have arising out of or connected with or traceable to the said accident.

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 : TAN TOK KIM

Signature and Date :

 23/6/21

WITNESS : 

Signature and Date :

 23/6/21


Wah Hong Motors & Credit Pte Ltd

38 Toh Guan Road East #01-57 Enterprise Hub

Singapore (608581)

Phone : 6773 7377

Email : motor@wahhong.sg

CO / GST Reg No : 199806235M

TAX INVOICE

BILLING DETAILS

BILL TO : MS First Capital Insurance Limited

INVOICE NO.: WH0471

NAME : TAN TOR KIM

REFERENCE NO.:

NRIC / ROC : SXXXX561H

DATE : 24/11/2020

VEHICLE NUMBER : SJG6383A

MAKE & MODEL : HONDA SHUTTLE-1.5

CONTACT : 98755292

S/N	DESCRIPTION	QUANTITY	UNIT PRICE	AMOUNT (\$)
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1	To supply and replace parts, labour charges for repair, panel beating, welding and respary painting.			\$6,500.00
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Payment Mode : CASH / NETS / PAYNOW / CHEQUE	Subtotal (SGD\$)	\$6,500.00
	Tax 7% GST (SGD\$)	\$455.00
	Total (SGD\$)	\$6,955.00

Please Note : Goods sold are not returnable.

Payment Instructions :

Please Indicate The Invoice Number For Payment & Send Us A Copy of the Screenshot To 6778 3338.

Bank Transfer to be made to Wah Hong Motors & Credit Pte Ltd

Account with : OVERSEA-CHINESE BANKING CORPORATION LIMITED (OCBC)

Account No : 6077 6098 3001

PAYNOW : UEN 199806235M

Thank you for your business.

This is a computer generated document, no signature is required.

AMA RENTAL PTE LTD

42 Toh Guan Road East #01-79 Enterprise Hub Singapore 608583

Email : ama.carrental@gmail.com

(201708966M)

HIRER DETAILS	
NAME	TAN TOR KIM
CAR PLATE NO.	SJG6383A
MAKE & MODEL	HONDA SHUTTLE 1.5
ADDRESS	-
DRIVER	-
TEL	9875 5292

Invoice No.: AMA0631C

Date: 03/12/2020

Terms: C.O.D

S/N	DESCRIPTION	NO. OF DAYS	PER DAY (\$)	AMOUNT \$ (SGD)
1	RENTAL OF TOYOTA VIOS Car Plate No.: SMG4247M Period of 21/11/2020 - 03/12/2020	13	\$120.00	\$1,560.00
Subtotal				\$1,560.00
Amount Paid (\$)				\$1,560.00
Balance Due				\$0.00

Payment Instructions :

Please Indicate The Invoice Number For Payment & Send Us A Copy of the Screenshot To 9488 8238

Bank Transfer to be made to AMA RENTAL PTE LTD

Account with : OVERSEA-CHINESE BANKING CORPORATION LIMITED (OCBC)

Account No : 712-119 080-001

PAYNOW : UEN 20108966MAMA

Thank you for your business.

This is a computer generated document, no signature is required.



AMA RENTAL PTE LTD
42 Toh Guan Road East #01-79 Enterprise Hub Singapore 608583
Tel: 8778 3636 Email: ama.carrental@gmail.com
(ROC NO:201708966M)

This Vehicle Leasing Agreement is made between AMA RENTAL PTE LTD ("Owner") AND

Mr Tan TOR KIM

("HIRER") of NRIC/FIN

S XXXX561H

With Registered Address 1308, Hillview Ave #08-03 669605

Contact Number

9895 5292

The Agreed leasing date is from

21 / 11 / 20

to

3 / 12 / 2020

Total leasing rates agreed at S\$

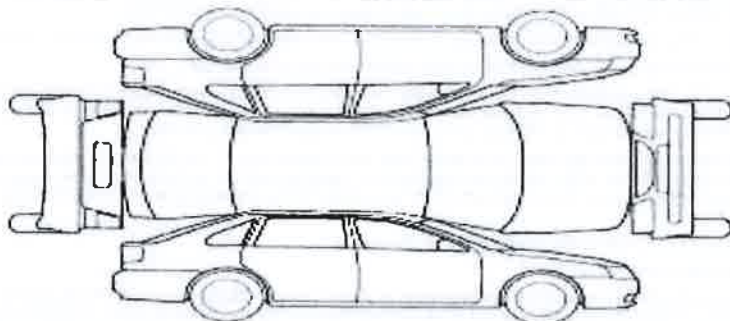
120 per day

Total Leasing

13

(Day(s)/ Weeks / Months)

Vehicle Inspection and Remarks



Vehicle No.

SMG 4247M

Make & Model

TOYOTA VIOS

Vehicle COLLECTION

Mileage

KM

Date

21 / 11 / 20

Time

11 / 45 (AM/PM)

Fuel Level:



Signature of Hirer

SIGNATURE / HIRER

Vehicle RETURNED

Date

3 / 12 / 2020

Time

5 / 25 (AM/PM)

Fuel Level:



Signature of Hirer

SIGNATURE / HIRER

REMINDER:

The Hirer shall pay for the cost of petrol during the period of hiring PROVIDED ALWAYS that the Hirer having taken delivery of the said vehicle with petrol shall return it likewise, failing which the Owner shall be entitled to refill the tank and the cost thereof shall be recoverable from the Hirer. (Charges S\$30 - S\$100).

All vehicles are supplied with petrol and should be returned with petrol level likewise.
There will be NO REFUND for excess petrol.

ADDITIONAL DRIVER/NAME

NRIC/FIN

NATIONALITY

CONTACT NUMBER

TOTAL RENTAL COST S\$

DEPOSIT S\$

DATE OF DEPOSIT PAID: / /

TOTAL RECEIVED S\$

REFUND:

HIRER TO PROVIDE ORIGINAL NRIC/FIN AND DRIVER LICENSE INCLUDING THAT OF ADDITIONAL DRIVER FOR PHOTOCOPYING AS PROOF.

IN THE EVENT OF HIT-AND-RUN /ILLEGAL SUB-LETTING/FAILURE TO RETURN OF HIRER VEHICLE PER THIS AGREEMENT.

A MANDATORY PENALTY OF (MINIMUM) S\$5000 WILL BE IMPOSED ON THE HIRER.

A charge of \$200 is applicable if the DECAL is damaged or removed from the said vehicle mentioned above during the rental period.

You are responsible for all fines, penalties and tolls levied against the Vehicle during the Rental Period.

The Hirer and the authorized driver must be over 23 years of age and under 65 years and be holding valid driving licenses for at least 2 years.

Failure to observe stipulation may return all damage costs to be borne by the Hirer.

I hereby give my consent to AMA RENTAL PTE LTD:

a. The collection, use and disclosure of my Personal Data by the Company for the purpose.

b. The disclosure of my parties in order to comply with legal obligations or industry requirements.

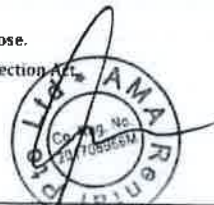
This includes disclosures to legal, regulatory, governmental, tax and law enforcement authorities.

I acknowledge that in my use of the vehicle, the Company may need to disclose or share my Personal Data with third parties for the Purpose.

The Company's collection, use and disclosure of Personal Data in connection with the Project shall be governed by the Personal Data Protection Act.

Signature of Hirer

SIGNATURE/HIRER



SIGNED OF BEHALF OF AMA Rental Pte Ltd

By signing this agreement the hirer confirms had read the Terms and Conditions for leasing and of giving his/her unconditional approval to the Terms and Conditions for leasing stated on this and the back of this page.

** REPLACEMENT FOR ACCIDENT / REPAIR CAR / PRIVATE SETTLEMENT

SJG 6383A SHUTTLE

> Back to OneMotoring



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

Print Date/Time : 21 Nov 2020 / 15:03:15

Receipt Date/Time : 21 Nov 2020 / 15:03:15

Tax Invoice/Receipt

Receipt No. : ITNET-00000-201121-001400

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$)	GST Amount (\$)	Amount After GST (\$)
Result of Insurance Enquiry - SH8698S				
As at 20 Nov 2020/22:25:00				
Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SH8698S Enquiry Fee 20201121150104726016	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				
552038XXXXX3804		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.

Asher Sng (LKKAUTO)

From: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>
Sent: Tuesday, 27 April 2021 11:15 AM
To: Asher Sng (LKKAUTO)
Cc: Admin A
Subject: [MANDATE GIVEN] RE: SURVEY ASSESSMENT - D20004792MFSH/1 // EXPRESS SETTLEMENT
Attachments: TP LOD.pdf; LKK Survey Report.pdf

Dear Asher,

We refer to your below email.


Your have our mandate to settle the matter from **\$7,862.45 - \$8,062.45 (all in)**.

Kindly start to offer LOR @ \$100 x 9 Days first.

Thank you.

Kind Regards,

Vic Sanghilan
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877
| Tel: 65073848 | DID : 65073846 | Fax No. : 65073849 | Email: 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: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Sent: Monday, 12 April 2021 10:58 am
To: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [MANDATE REQUEST] RE: SURVEY ASSESSMENT - D20004792MFSH/1 // EXPRESS SETTLEMENT

Your ref : **D20004792MFSH/1**
Our ref : CC4/FCI20012918/T1es3q2

Dear Sirs,

ACCIDENT INVOLVING SH 8698S (OI) AND SJG 6383A (TP) ON 20/11/2020

We refer to the above matter.

The said chain collision involved 3 vehicles whereby our insured was the 2nd vehicle.

In accordance to the MCF guideline for chain collision, we have to settle the front vehicle's claim at 100%.

We seek your approval to offer repairer " **WAH HONG MOTORS & CREDIT PTE LTD** " at **\$ 8,062.45 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 13,022.33	\$ 6,955.00
2. Loss of Rental (13days x \$120)	\$ 1,560.00	\$ 1,100.00 (11days x \$100)*
3. LTA Search Fee	\$ 7.45	\$ 7.45
Total	\$ 14,589.78	\$ <u>8,062.45</u>

Surveyor recommended 7days for repair + 2days Sun + 2 days PRI.

*VEH in and nofi on 21/11/20, job assign on 24/11/20, survey on 24/11/20.

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: Rachel Wu <RachelWu@msfirstcapital.com.sg>

Sent: Monday, 30 November 2020 3:51 PM

To: Su Li (LKK Auto) <suli@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D20004792MFSH/1 // EXPRESS SETTLEMENT

Dear Su Li,

Attached ID GIA report as per request.

Thank you

Best Regards

Rachel Wu
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862
| Fax No. : 6507 3849 | Email: rachelwu@msfirstcapital.com.sg | Company Regn. No. 195000106C
A Member of MS&AD Insurance Group

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From: Su Li (LKK Auto) <suli@lkkauto.com>

Sent: Monday, November 30, 2020 1:04 PM

To: Rachel Wu <RachelWu@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20004792MFSH/1 // EXPRESS SETTLEMENT

Dear Rachel,

We refer to the above matter.

Kindly provide us insured's GIA report for our necessary action.

** 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.*

Thank you.

Best Regards,

Su Li | Admin Support

LKK Auto Consultants Pte Ltd

Phone: 6841 1467 Email: SuLi@lkkauto.com | Fax : 6271 8802

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

Branch : Blk 1007, Bukit Merah Lane 3, #01-11 | S(159721)

From: Rachel Wu [<mailto:RachelWu@msfirstcapital.com.sg>]
Sent: Monday, 30 November 2020 11:02 AM
To: Su Li (LKK Auto)
Cc: Admin A; Asher Sng (LKKAuto)
Subject: RE: SURVEY ASSESSMENT - D20004792MFSH/1 // EXPRESS SETTLEMENT

Dear Su Li,

Please proceed with express settlement.

Thank you

Best Regards

Rachel Wu
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862
| Fax No. : 6507 3849 | Email: rachelwu@msfirstcapital.com.sg | Company Regn. No. 195000106C
A Member of **MS&AD** Insurance Group

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From: Su Li (LKK Auto) <suli@lkkauto.com>
Sent: Friday, November 27, 2020 5:04 PM
To: Rachel Wu <RachelWu@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D20004792MFSH/1 // EXPRESS SETTLEMENT

YOUR REF: D20004792MFSH

LKK REF: CC4/FCI20012918/T1es3

Dear Sirs / Madam,

We refer to the above matter.

We have inspected third party vehicle SJG 6383A at M/s WAH HONG MOTORS & CREDIT PTE LTD on a WP basis and TP repairer proposed for a EXPRESS SETTLEMENT.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Meanwhile, kindly provide us a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge is Asher.

To check availability of the case handler, you may contact the undersigned.

** 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.*

Thank you.

Best Regards,

Su Li | Admin Support

LKK Auto Consultants Pte Ltd

Phone: 6841 1467 Email: SuLi@lkkauto.com Fax : 6271 8802

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

Branch : Blk 1007, Bukit Merah Lane 3, #01-11 | S(159721)

From: Admin-D (LKKAuto)

Sent: Tuesday, 24 November 2020 10:26 AM

To: 'Claim Workflow System'; assignments

Cc: RACHELWU@MSFIRSTCAPITAL.COM.SG; Admin A

Subject: RE: SURVEY ASSESSMENT - D20004792MFSH/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 | 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*

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

Sent: Tuesday, 24 November 2020 9:24 AM

To: ASSIGNMENTS@LKKAUTO.COM

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

Subject: PRI: SURVEY ASSESSMENT - D20004792MFSH/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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