

Our Ref : SMP9017E / TP#1230  
Your Ref : SHC2759X / CC4/FCI20014227/Kra3

**WITHOUT PREJUDICE**

Date : 07 April 2021

**MS First Capital Insurance Ltd**  
36 Robinson Road  
#16-01 City House  
Singapore 068877

Attention: Motor Claims Department

**ACCIDENT INVOLVING SMP9017E & SHC2759X ON 17/12/2020  
ALONG AYE TOWARDS TOWN**

We refer to the above captioned.

We are claiming the below followings:

- Cost of Repair (incl. of GST)	S\$ 21,614.00
- Loss of Rental (Private Hire)	S\$ 4,350.00 (\$150.00 x 29 Days)
- Towing Fee	S\$ 60.00
<b>Grand Total</b>	<b>S\$ 26,024.00</b>

If you have any enquiries, please contact our representative, Ms. Lily & Ms. Kaitlyn at 6481 1522 or email [lily.loi@ow.sg](mailto:lily.loi@ow.sg) & [kaitlyn.chio@ow.sg](mailto:kaitlyn.chio@ow.sg).

All payment is to be issued direct to **Optima Werkz Pte Ltd**.

Your prompt attention is most grateful and look forward to your speedy settlement.

Yours faithfully

OPTIMA WERKZ PTE LTD

Encl.

*This is a computer generated printout and no signature is required.*

TO WHOM IT MAY CONCERN

**AUTHORIZATION TO ACT**

I/We(owner) MS CARZ LEASING PTE LTD ('the third-party claimant') of  
(Address) BLK 820C KEAT HONG CLOSE #05-63 S(683802) registered owner of  
(Vehicle Number) SMP9017E hereby authorize ('the vehicle repairer workshop')  
**OPTIMA WERKZ PTE LTD** to act for me/us with respect of my/our claim for repair costs and /or  
rental and/or loss of use for my/our vehicle number SMP9017E that was  
damaged pursuant to the accident which occurred on 17/12/2020 along AYE toward  
city direction involving vehicle number SHC2759X.

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

Dated this 18 day of DECEMBER year 2020.



Signature of Vehicle Registered Owner  
Company's stamp (if applicable)

### DISCHARGE RECEIPT

CLAIM REFERENCE : D20005199MFSH  
ACCIDENT DATE : 17/12/2020  
ACCIDENT LOCATION : AYE TOWARDS CITY  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : MOHD SINARI BIN ABDUL RAHMAN  
INSURED VEHICLE : SHC 2759X  
INVOLVED PARTY : SMP 9017E  
SETTLEMENT SUM : \$ 24,174.00

**Without Prejudice**

"The contents of this document apply to property damages claim only. All personal injuries and damages arising therefore are not included from the ambit and application of this document."

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 : MS CARZ LEASING PTE LTD

Signature and Date :



WITNESS : KAITLYN

Signature and Date :



17/02/2021

# Optima Werkz Pte Ltd

10 Ang Mo Kio Industrial Park 2A #01-05, Singapore 568047

Tel: (+65) 6481 1522 Fax: (+65) 6481 1011

Co Reg & GST No: 201212455W

## TAX INVOICE

To: MS FIRST CAPITAL INSURANCE LTD

36 ROBINSON ROAD  
#16-01 CITY HOUSE  
SINGAPORE 068877

Tel: 65073848  
Fax: 65073849

INV NO. : 322100518  
INVOICE DATE : 07/04/2021  
REF : TP#1230  
VEH NO. : SMP9017E  
CAR MODEL : NOAH HYBRID 1.8X CVT  
CURRENT MILEAGE:  
ADVISOR : TING AN  
TERMS : COD

DESCRIPTION	QTY	UOM	U.PRICE SGD	AMOUNT SGD
LUMP SUM REPAIRS AS RECOMMENDED BY SURVEYOR	1	AMT	20,200.00	20,200.00

Remarks: DOA: 17/12/2020 @ 1309 HRS  
CLAIMANT: MS CARZ LEASING PTE LTD / CHARLIE YUAN YI KUI  
TP VEHICLE: SHC2759X

Singapore Dollars: Twenty-One Thousand Six Hundred Fourteen Only

Name: \_\_\_\_\_

NRIC No.: \_\_\_\_\_

Signature: \_\_\_\_\_

SUB TOTAL	SGD	20,200.00
GST 7.00%	SGD	1,414.00
GRAND TOTAL	SGD	<u>21,614.00</u>

I/We confirm that I/We incurred the repair costs herein and will observe my/our agreement with the repairs.  
I/We declare the repairs for above vehicle have been completed to my/our satisfaction.

1) New parts purchased and installed by Optima Werkz Pte Ltd, will be entitled to warranty period of one (1) year or mileage up to 30,000km, whichever comes first, from the date of invoice, with the exception to wear & tear items.

2) Recon Parts purchased and installed by Optima Werkz Pte Ltd, will be entitled to warranty period of six (6) months or mileage up to 10,000km, whichever comes first, from the date of invoice, with the exception to wear & tear items.

3) Goods sold are not refundable/returnable.

Original Invoice is only valid when the payment is acknowledge receipt by Optima Werkz Pte Ltd. Interest of 2% per month will be charged on any outstanding amount

for Optima Werkz Pte Ltd

AUTHORISED SIGNATURE(S)





## MS Carz Leasing Pte Ltd

200 Turf Club Road #04-17  
SINGAPORE 287994 CO. REGN NO.: 201401066R

TEL: 66355793/94  
FAX: 62910668

### BILL TO

Name : CHARLIE YUAN YI KUI  
NRIC/REGN : S8201975H  
Address : BLK802C KEAT HONG CLOSE #05-63  
Contact : 88339115

## INVOICE

DATE:14/1/2021  
REF: MSC21-13895

DESCRIPTION	AMOUNT
<b>RENTAL</b>	\$4350.00
Vehicle No.: SME7957M	
Make and Model: TOYOTA CAMRY 2.5 CURRENT GENERATION	
Rental Period: 17/12/2020 - 14/1/2021	
REMARKS: ACCIDENT REPLACEMENT	

Total \$4350.00

Amount Paid \$0.00

Balance Due \$4350.00

### ISSUED BY

KELLY YAP

If you have any questions about this invoice, please contact 66355793/94  
**Thank you For Your Business!**



MSC21-13895



## MS Carz Leasing Pte Ltd

200 Turf Club Road #04-17  
SINGAPORE 287994 CO. REGN NO.: 201401066R

TEL: 66355793/94  
FAX: 62910668

### RENTAL AGREEMENT

REF NO: MSC21-13895

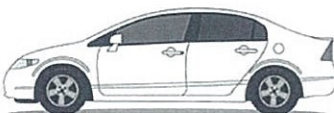

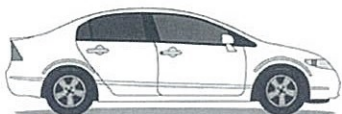

#### HIRER'S PARTICULARS

NAME: CHARLIE YUAN YI KUI  
NRIC/PASSPORT: S8201975H  
CONTACT: 88339115  
ADDRESS: BLK802C KEAT HONG CLOSE #05-63

#### RELIEF DRIVERS

RENTAL DETAILS	
CAR:	Toyota/Camry 2.5 Current Generation
REGISTRATION:	SME7957M
P-PLATE:	No
GPS:	No
VEHICLE DELIVERY:	No
REMARKS:	ACCIDENT REPLACEMENT

RENTAL CHARGES	
SUBTOTAL	\$4350.00
TOTAL	\$4350.00
AMOUNT PAID	\$0.00
BALANCE DUE	\$4350.00
REFUNDABLE DEPOSIT Cash / Nets / Credit Card / Cheque	\$0.00

(A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES	
	
	
<b>PHYSICAL DAMAGE EXCESS</b>	
Singapore	S\$ 2,000.00
Malaysia (if applicable)	S\$ 3,000.00
For Driver Aged below 25 or above 65 or less than 2 years driving experience regardless of age.	S\$ 2,000.00 (Additional)
<b>IMPORTANT NOTE</b>	
1. Only persons with a valid driving licence registered with MS CARZ LEASING PTE LTD are authorised to drive the Vehicle.	
2. The vehicle is strictly for SINGAPORE use only and is not allow to be driven out of Singapore without prior consent of MS Carz Leasing Pte Ltd.	
3. The hirer is liable for full cost of repair & other losses suffered by MS CARZ LEASING PTE LTD should the Vehicle is found damaged or stolen while being driving by UNAUTHORISED drivers.	

COLLECTION OF VEHICLE	
OUT DATE	17 Dec 2020
TIME AM/PM	
MILEAGE OUT IN KM	
FUEL LEVEL	
CHECKED OUT BY:	

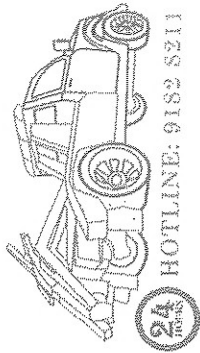
RETURN OF VEHICLE	
IN DATE	14 Jan 2021
TIME AM/PM	
MILEAGE IN KM	
FUEL LEVEL	
CHECKED IN BY	

ACCESSORIES			
Jack		STD Tools	
S / Tyre		S / RIM	
Hub Caps		Radio/CD	
Others			

The hirer hereby read and understood all terms and conditions stated on this page and overleaf

Hirer Signature  
Date: 2021-01-14  
Check Out Date/Time:

Approving Officer  
KELLY YAP



# ISLAND TOWING SERVICES

59 Ubi Avenue 1 #07-08 Bizlink Centre Singapore 408938  
Telephone: 6747 7400 Email: admin@islandrecovery.com.sg  
Facsimile: 6844 7233 Web: www.islandrecovery.com.sg  
Co. Reg. 53269210A

Cash Sales/ Work Order

NO. 78516

Date: 17/12/20

M/S: - *opting*

Vehicle No: *SMP 9017E* Model: *T. Noah AYB*

From: *CTE* Time Start: *1517 - 1541*

To: *10 Amk ind pkz A 01-05* Time End: *1605*

Remarks: \_\_\_\_\_

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Change Tyres / Jump Start | <input checked="" type="checkbox"/> Accident     | <input type="checkbox"/> Use Car Carrier |
| <input type="checkbox"/> Basement / Multi Carpark  | <input type="checkbox"/> Crane Up / Winch Out    | <input type="checkbox"/> Open Door       |
| <input type="checkbox"/> Using King Dolly          | <input type="checkbox"/> Dismantle Shaft / Brake | <input type="checkbox"/> Loaded          |

AMOUNT S\$ *60*

*Dei*

Received By \_\_\_\_\_

*bobby 5197*

Island Towing Services

Vehicle is transported at owner's risk. The company accepts no responsibility for damaged or other misdeemeanour to your vehicle whilst being transported.

**FW: [EXPRESS SETTLEMENT via LKK] RE: SURVEY ASSESSMENT - D20005199MFSH/1  
// EXPRESS SETTLEMENT - ACC INV SHC2759X AND SMP9017E ON 17.12.2020 \*\*\*  
LKK REF: CC4/FCI20014227/Kra3**

Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>

Fri 6/18/2021 12:45 PM

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

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

Dear Jaslin,

Pls offer as per below:

COR - \$21,614.00

LOR - \$1,800.00 to \$2,500.00 (\$100 x 18 to 25 days)

Towing Fee - \$60.00

Total - \$23,474.00 to \$24,174.00

Regards.

Chris Lim

Motor Claims Dept.

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

| Tel: 6507 3848 | DID : 6507 3853 | Fax No. : 6507 3849 | Email: [ChrisLim@msfirstcapital.com.sg](mailto:ChrisLim@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:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

**Sent:** Monday, 7 June 2021 1:49 pm

**To:** Vic Alpeh S. Sanghila <[VicSanghila@msfirstcapital.com.sg](mailto:VicSanghila@msfirstcapital.com.sg)>

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

**Subject:** Re: [EXPRESS SETTLEMENT via LKK] RE: SURVEY ASSESSMENT - D20005199MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHC2759X AND SMP9017E ON 17.12.2020 \*\*\* LKK REF: CC4/FCI20014227/Kra3

Dear Sirs/Mdm,

**ACCIDENT INVOLVING SHC 2759X (FCI) AND SMP 9017E (TP) ON 17/12/2020**

We refer to the above matter.



We seek your approval to offer repairer "**OPTIMA WERKZ PTE LTD**" at **\$ 24,914.00**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair	\$ 34,481.65	\$ 21,614.00 (\$20,200.00 +7%GST)
2. Loss of Rental (29 days x \$150.00)	\$ 4,350.00	\$ 3,240.00 (27 days x \$120.00)
3. Towing Fees	\$ 60.00	\$ 60.00
<b>Total</b>	<b>\$ <u>39,251.65</u></b>	<b><u>\$ 24,914.00</u></b>

Surveyor recommended 18 days for repair + 4 Sunday + 2 PRS + 1 DOA + 2PH = 27 days

17/12/2020	THU	DOA	1
18/12/2020	FRI	PRS	2
19/12/2020	SAT	PRS	3
20/12/2020	SUN	NON-WORKING DAY	4
21/12/2020	MON	R1	5
22/12/2020	TUE	R2	6
23/12/2020	WED	R3	7
24/12/2020	THU	R4	8
25/12/2020	FRI	PH	9
26/12/2020	SAT	R5	10
27/12/2020	SUN	NON WORKING DAY	11
28/12/2020	MON	R6	12
29/12/2020	TUE	R7	13
30/12/2020	WED	R8	14
31/12/2020	THU	R9	15
1/1/2021	FRI	PH	16
2/1/2021	SAT	R10	17
3/1/2021	SUN	NON WORKING DAY	18
4/1/2021	MON	R11	19
5/1/2021	TUE	R12	20
6/1/2021	WED	R13	21
7/1/2021	THU	R14	22
8/1/2021	FRI	R15	23

9/1/2021	SAT	R16	24
10/1/2021	SUN	NON WORKING DAY	25
11/1/2021	MON	R17	26
12/1/2021	TUE	R18	27

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:** Vic Alpeh S. Sanghilan <[VicSanghilan@msfirstcapital.com.sg](mailto:VicSanghilan@msfirstcapital.com.sg)>  
**Sent:** Tuesday, December 22, 2020 3:39 PM  
**To:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>  
**Cc:** Jason Tea <[JasonTea@msfirstcapital.com.sg](mailto:JasonTea@msfirstcapital.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** [EXPRESS SETTLEMENT via LKK] RE: SURVEY ASSESSMENT - D20005199MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHC2759X AND SMP9017E ON 17.12.2020 \*\*\* LKK REF: CC4/FCI20014227/Kra3

Dear MK / Jaslin,

We refer to your below email.

We agree to your recommendations on liability and please proceed with Express Settlement.

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](mailto: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:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Sent:** Tuesday, 22 December 2020 1:13 pm

**To:** Vic Alpeh S. Sanghilan <[VicSanghilan@msfirstcapital.com.sg](mailto:VicSanghilan@msfirstcapital.com.sg)>

**Cc:** Jason Tea <[JasonTea@msfirstcapital.com.sg](mailto:JasonTea@msfirstcapital.com.sg)>; Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: SURVEY ASSESSMENT - D20005199MFSH/1 // EXPRESS SETTLEMENT - ACC INV SHC2759X AND SMP9017E ON 17.12.2020 \*\*\* LKK REF: CC4/FCI20014227/Kra3

Dear Vic,

We refer to the above matter.

We have inspected third party vehicle SMP 9017E and TP repairer proposed for express settlement.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

FYI – TP has no video.

Liability: 100%B28 4 vehicle chain collision - OID last car

Remarks: 4 vehicle chain collision - OI last car

**Kindly let us have your approval on liability.**

Please take note that the case handler in-charge is Jaslin.

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

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

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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:** Monday, 21 December, 2020 9:56 AM

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

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

**Subject:** RE: SURVEY ASSESSMENT - D20005199MFSH/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)

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

*\* 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:** Monday, 21 December 2020 9:43 AM

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

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

[VICSANGHILAN@MSFIRSTCAPITAL.COM.SG](mailto:VICSANGHILAN@MSFIRSTCAPITAL.COM.SG)

**Subject:** PRI: SURVEY ASSESSMENT - D20005199MFSH/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.**

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