



樹發汽車修理廠 SHU FATT AUTO WORKS

BLOCK 1009 BUKIT MERAH LANE 3 #01-90 SINGAPORE 159723 TEL: 6273 0119 FAX: 6270 7065

Email: shufatt@pacific.net.sg

Co. Reg. No. 09062400M GST Reg. No. 09-062400-M

Our Ref. SF/007/2021

10th March 2021

without prejudice

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

Attention : Motor Claims Dept

Dear Sirs,

ACCIDENT INVOLVING SLR 6784 U AND SHC 7615 U ON 29/12/2020

We refer to the above matter.

We act for the owner of SLR 6784 U whose vehicle was involved in the above accident with your insured driver of SHC 7615 U due to his/her gross negligence. Our client holds your insured driver responsible for all the outlay they/he/she had incurred we now forward the claim as follows:=

Repair cost	\$5,765.62
GIA search fee	\$
LTA search fee	\$ 7.49
Loss of use (\$100 x 4 days)	\$
Rental	\$1,027.20
Loss of income	\$
Survey fee	\$
Towing fee	\$
GIA report fee for TP report	\$
Miscellaneous (audatex fee)	\$
Miscellaneous (Merimen fee)	\$
Miscellaneous (reinstate sticker)	\$
Off-peak e-day licence	\$
Seal for off-peak car	\$
Photocopies/postages/admin	-----
	\$6,800.31
	=====

To facilitate your investigation, we forward repair bill, accident report and police report, certificate of Insurance, Letter of Authorisation, LTA search, rental invoice and agreement for your necessary action.

The above pertains to property damage claim only and **should not prejudice injury claim**, if any.

We thank you for your prompt assistance and we look forward to your early settlement.

Yours faithfully,
SHU FATT AUTO WORKS

.....
Julia Wong (Claims)

Encs.

LETTER OF AUTHORISATION

VEHICLE NO. SLR 6784 U

Name of owner Log Zhe Yang NRIC No. S XXX291/D

Address c/o Block 1001 Bukit Merah Lane 3 #01-90 S(159723)

Name of driver AS ABOVE NRIC No. _____


Address _____

ACCIDENT INVOLVING SLR 6784 U AND SHC 7615 U

ON 24-Dec-2020 ALONG Pandak Lake Road

In consideration of M/S. SHU FATT AUTO WORKS repairing my/our vehicle no. SLR 6784 U at my/our request, I/we, the abovenamed owner/driver of the said vehicle hereby irrevocably instruct and authorize SHU FATT AUTO WORKS to demand/claim/settle/receive whatever amount settled/payable by the insurance company and/or third party insurance company and all amount claimed and/or settled shall belong to SHU FATT AUTO WORKS to give an absolute discharge on my/our behalf. The settlement cheque should be made in favour of SHU FATT AUTO WORKS directly.

Dated this 14th day of January 2021

Signature : 

Name : _____

Car No. : SLR 6784 U

DISCHARGE RECEIPT

CLAIM REFERENCE : D21000068MFSH
ACCIDENT DATE : 29/12/2020
ACCIDENT LOCATION : MANDAI LAKE ROAD
INSURED : CITYCAB PTE LTD
INSURED DRIVER : LAM KONG CHEONG
INSURED VEHICLE : SHC 7615U
INVOLVED PARTY : SLR 6784U
SETTLEMENT SUM : \$6,629.11

Provided always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect my further claim for general and special damages for the personal injuries sustained by me and my passengers in the same accident.

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 : LOY ZHI-YANG

Signature and Date :



23 / 07 / 2021

WITNESS : OH WEI-YANG, KEITH

Signature and Date :



23 / 07 / 2021



樹發汽車修理廠
SHU FATT AUTO WORKS

BLOCK 1009 BUKIT MERAH LANE 3 #01-90 SINGAPORE 159723 TEL: 6273 0119 FAX: 6270 7065
Co. Reg. No. 09062400M GST Reg. No. 09-062400-M

TAX INVOICE NO: SF/007/2021
2nd March 2021

MS First Capital Insurance Limited
(Third Party)

SLR 6784 U TOYOTA SIENTA

Spare parts
Labour

S\$
3348.43
2040.00

5388.43
7% GST 377.19

5765.62
=====

S'PORE DOLLARS: FIVE THOUSAND SEVEN HUNDRED SIXTY-FIVE & CENTS
SIXTY-TWO ONLY.

樹發汽車修理廠
SHU FATT AUTO WORKS

TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO.
LOY ZHI-YANG 1P PINE GROVE #04-82 SINGAPORE 591401

DATE	INVOICE NO.
18/1/2021	A 42466

	VHA NO.	DUE DATE	VEH NO.
	A 42466	18/1/2021	SLM 3723 S
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 06 JANUARY 2021 TO 14 JANUARY 2021 YOUR REF: SLR 6784 U	8	120.00	960.00
Account Name: BKW RENT A CAR PTE LTD Account No: 118-312-9991 Bank: UNITED OVERSEAS BANK LTD (UOB) Branch: UOB Shaw Centre Branch Bank Address: 1 Scotts Road #03-04 Shaw Centre Singapore 228208 Bank Code: 7375 Branch Code: 018 Swift Code: UOVBSGSG All cheques must be made payable to BKW RENT A CAR PTE LTD. *Please indicate the invoice number and vehicle number in the reference.	Subtotal	\$960.00	
	GST @ 7%	\$67.20	
	TOTAL	\$1,027.20	

BKW Rent-A-Car Pte Ltd

120 Lower Delta Road #02-15 Cendex Centre (S) 169208 Tel: 6738 7777 Fax: 6738 6666

ACRA No: 200106276D GST Reg. No: 20-0106276-D Website: www.bkw.sg
A subsidiary of **BKW Automobile Pte Ltd****bizSAFE**

VEHICLE HIRING AGREEMENT

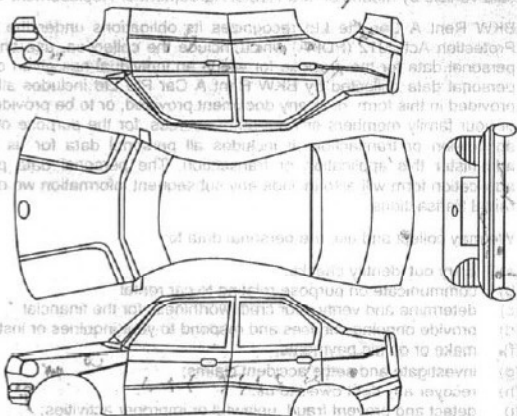
Workshop: **SHIPATT**

HIRER'S PARTICULARS

Name (as in I/C): **104 Zhu Yung**
 NRIC/Passport No: **[REDACTED]** Date of Birth: **18/11/1978**
 Address: **11 P. Pine Grove #04-82** Age: **42**
 S(91A001)
 Name & Address of Employer:
 Occupation: **GP/Physician** Driving Exp: **34 years**
 Driving Licence No: **[REDACTED]** Passed Date: **11/11/2017**
 D/L Type: Local/Int'l/Other:

DRIVER'S PARTICULARS

Name (as in I/C): **Lim Yung Zee, Julia**
 NRIC/Passport No: **[REDACTED]** Date of Birth: **16/7/1980**
 Address: **As Above** Age: **40**
 S()
 Occupation: **Doctor** Driving Exp: **Yrs**
 Driving Licence No: **[REDACTED]** Passed / Expiry Date:
 D/L Type: Local/Int'l/Other: Contact No: **[REDACTED]**



INDICATE:
 A - Accidents
 D - Dents
 S - Scratches
 X - Crack

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/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 signature above will be considered to have been made on the charge/credit card voucher. All information I have been given by BKW Rent A Car Pte Ltd in connection with this agreement is true.

IMPORTANT

- The Hirer and the authorized driver must be over 23 years of age and under 65 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be borne by the Hirer/the Authorized Driver.
- All vehicles are supplied with petrol and should be returned with petrol level likewise. A service charge of \$5 on top of a petrol surcharge is payable by the hirer should be fail to return the vehicle at the appropriate petrol level.
- No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
- Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited.
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with its use or operation.
- The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including

Hirer's Own Vehicle No: **91R6784-4** Replace Veh No:
 Loan Vehicle No: **SLIM 8723 MS** VR No:
 Make & Model: **11. ELANTRA** Auto/Manual Group:

CHARGES						\$	cts
Daily	8	day	@ \$	120	Per day	\$960	1
Weekly/Monthly		week	@ \$		Per week/Monthly		
Others							
CDW/PAI		@ \$			Per day/Monthly		
Delivery/Collection Svc							
GST 7%						\$67	20
OR No: (A) SUB-TOTAL						\$1027	20
Petrol Level	OUT	E	1/4	1/2	3/4	F	
&			✓				
Surcharge	IN						
First _____ km FREE per day				GST			
Excess mileage is chargeable at _____ cents per km				TOTAL CHARGES			

NON WAIVER EXCESS (Subject to GST): \$ **2000**

ACCESSORIES CHECK

- ☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre

Hirer's Signature: **[Signature]** Additional Driver's Signature: **[Signature]**

SINGAPORE Use Only

Date Out	Time Out	Mileage	Check By	Remarks
11/11/17		82385		

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 Be Deemed To Be The Day And Time The Vehicle Is Returned To BKW Rent A Car Pte Ltd And The Same Shall Be Accepted As Conclusive Evidence Of The Same And Shall Not Be Challenged Or Questioned On Any Account Whatsoever. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)"

Date In	Time In	Mileage	Check By	Remarks
14/11/2017		82702		

Hirer's/Driver Signature **[Signature]**

Enquire Vehicle Insurance Details

Vehicle No.	Incident Date/Time	Search Status	Insurance Company Code	Insurance Company Name
SHC7615U	29 Dec 2020 / 19:00:00	Successful	F03	MS FIRST CAPITAL INSURANCE LIMITED

[Previous](#)[OK](#)

Asher Sng (LKKAUTO)

From: Eric Woo <EricWoo@msfirstcapital.com.sg>
Sent: Friday, 28 May 2021 5:51 PM
To: Asher Sng (LKKAUTO)
Cc: Admin A
Subject: RE: [MANDATE REQUEST] RE: SURVEY ASSESSMENT - D21000068MFSH/1 // ACC INV SHC7615U AND SLR6784U ON 29.12.2020 *** LKK REF : CC4/FCI21000096/T1ea3

Follow Up Flag: Follow up
Flag Status: Completed


Dear Asher,

In view of amicable settlement, you have our mandate to settle up to \$6,629.11.

COR : \$5,765.62
LOR : \$856.00
LTA : \$7.49
To offer : \$6,629.11

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
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. 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: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Sent: Friday, 28 May 2021 12:40 pm
To: Eric Woo <EricWoo@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: [MANDATE REQUEST] RE: SURVEY ASSESSMENT - D21000068MFSH/1 // ACC INV SHC7615U AND SLR6784U ON 29.12.2020 *** LKK REF : CC4/FCI21000096/T1ea3

Hi Eric,

We refer to the above matter.

Third party disagreed with our offer and counter proposed settlement for the loss of rental with GST at \$856.00

Kindly let us have your approval up to \$6,629.11.

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: Monday, 10 May 2021 6:39 PM

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

Cc: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: [MANDATE REQUEST] RE: SURVEY ASSESSMENT - D21000068MFSH/1 // ACC INV SHC7615U AND SLR6784U ON 29.12.2020 *** LKK REF : CC4/FCI21000096/T1ea3

Dear Asher,

You have our mandate to settle as follow:

COR : \$5,765.62

LOR : \$800.00

LTA : \$7.49

To offer : \$6,573.11

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, 12 April 2021 11:13 AM

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

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

Subject: [MANDATE REQUEST] RE: SURVEY ASSESSMENT - D21000068MFSH/1 // ACC INV SHC7615U AND SLR6784U ON 29.12.2020 *** LKK REF : CC4/FCI21000096/T1ea3

Your ref : D21000068MFSH/1

Our ref : CC4/FCI21000096/T1ea3q2

Dear Sirs,

ACCIDENT INVOLVING SHC 7615U (OI) AND SLR 6784U (TP) ON 29/12/2020

We refer to the above matter.

The accident occurred when our insured rear ended 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 "SHU FATT AUTO WORKS" at **\$ 6,629.11 (all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 9,336.36	\$ 5,765.62
2. Loss of Rental (8days x \$120)(w/GST)	\$ 1,027.20	\$ 856.00 (8days x \$100)
3. LTA Search Fee	\$ 7.49	\$ 7.49
Total	\$ 10,371.05	<u>\$ 6,629.11</u>

Surveyor recommended 7days for repair.

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

Sent: Tuesday, 5 January 2021 3:59 PM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

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

Subject: RE: SURVEY ASSESSMENT - D21000068MFSH/1 // ACC INV SHC7615U AND SLR6784U ON 29.12.2020 *** LKK
REF : CC4/FCI21000096/T1ea3

Dear Mei Kwan,

We are agreeable with your proposal on liability.

Please keep us update when you receive LOD from workshop.

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.

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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>

Sent: Tuesday, 5 January 2021 3:33 PM

To: Merina Chia <MerinaChia@msfirstcapital.com.sg>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

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

Subject: RE: SURVEY ASSESSMENT - D21000068MFSH/1 // ACC INV SHC7615U AND SLR6784U ON 29.12.2020 *** LKK
REF : CC4/FCI21000096/T1ea3

Dear Merina,

We refer to the above matter.

We have inspected third party vehicle SLR 6784U and TP repairer proposed for express settlement.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice
- Video footage

Liability: 100%

Remarks: Insured driver rear ended TP

Kindly let us have your approval on liability.

Please take note that the case handler in-charge is Asher and she can be contacted at DID: 6841 6051.

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

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

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

Sent: Monday, 4 January, 2021 11:05 AM

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

Cc: MERINACHIA@MSFIRSTCAPITAL.COM.SG; Admin A <admin-a@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT – D21000068MFSH/1

Dear Sir/Mdm,

Thank you for the assignment.

Please be informed that vehicle is not in the workshop, repairer arrange on 05/01/2020.

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: Monday, 4 January 2021 8:42 AM

To: ASSIGNMENTS@LKKAUTO.COM

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

Subject: PRI: SURVEY ASSESSMENT – D21000068MFSH/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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