

CN MOTORS PTE LTD

Our Ref : CNPL2102 - 0012 / SMC1437Y
Your Ref : D21000079MFSH / SH9660T
Date : 05th February 2021

1 Kaki Bukit Avenue 6
Blk C #01-41 Autobay@KB
Singapore 417883

MS First Capital Insurance Limited

36 Robinson Road
#16-01 City House
Singapore 068877.

WITHOUT PREJUDICE

Dear Sirs,

**RE: ACCIDENT INVOLVING SMC1437Y & SH9660T AT CAMBRIDGE ROAD X CARLISLE ROAD
ON 31.12.2020 @ 22:50HRS**

We are instructed by **SHIRLEY LOW PUAY LI** to claim damages and losses against you in connection with the above captioned road traffic accident which our client's vehicle **SMC1437Y** was damaged by vehicle **SH9660T** driven by your insured at the material time.

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

1) Repair Costs	\$	7,300.00
2) Loss of Rental for 08 days	\$	960.00
3) LTA Fees	\$	7.45
	\$	<u>8,267.45</u>

A copy each of the following supporting document is enclosed:

- 1) Final Repair Bill
- 2) LTA Receipt
- 3) Warrant to Act
- 4) Vehicle Rental Agreement & Invoice

Please let us have your cheque for the sum **\$ 8,267.45** made payable to us, **CN MOTORS PTE LTD** in the next 14 days.

Yours faithfully,



CN MOTORS PTE LTD

LETTER OF AUTHORISATION

CN Motors Pte Ltd

1 Kaki Bukit Avenue 6
Blk C #01-41 Autobay
Singapore 417883

Dear Sir,

Accident on 31-12-2020 @ 2250 hrs
Involving Vehicles SMC1437Y x S196607
Along Cambridge Road x Carlisle Road

I/We, the registered owner/driver of vehicle registration no: SMC1437Y
have involved in the above accident.

I/We hereby authorize **CN Motors Pte Ltd** to commence repairs of the said vehicle forthwith.

I/We agree to assign the whole proceeds of my/our comprehensive/third party claim to you and our solicitor, _____, to act on my/our behalf in respect of the above matter. And if applicable, my/our solicitors shall accept this as my/our irrevocable authority to pay the amount as deemed compensated direct to you after deduction of their costs on a Solicitor and client basis.

I/We undertake to co-operate fully with you and our solicitors to ensure that claim is successful.

I/We also authorize you to sign all discharge vouchers/indemnity forms and all necessary papers in relation with the above claim in my/our absence.

Your kind co-operation in this matter will be much appreciated.

Yours truly,



Owner's Signature
(Company's stamp if applicable)

Name: Shirley Low Puay Li
NRIC No.: S9004329J
Date: 01.01.2021

Assignment

To: CN Motors Pte Ltd (Workshop)

In consideration for your agreement to repair my motor vehicle registration no. SMC14374 and to defer demanding for payment of the cost of repair, I/we the undersigned do hereby irrevocably assign absolutely to you all the proceeds of my/our claim(s) including damages, interest, costs and expenses (including legal costs / disbursements payable on a party and party basis which are to be paid to the parties so entitled including solicitors, vehicle appraisers and other experts / consultants).

I/We further confirm that payment to you only or to any person authorised by you to receive payment shall constitute a good and effectual discharge of the obligations by any party of the aforesaid proceeds of my/our claim(s).

I/We authorise you expressly to give notice of this assignment to the party concerned.

I/We confirm that by this assignment, I/we shall not be entitled in law to receive any payment. If a cheque is sent to me/us, I/we shall return same to the sender as I/we am/are precluded from accepting any payment.

Dated this 01 day of 01 2021.

Signature :

Name :

Shirley Low Puay Li

ID No. :

S7004327J

Address :

Blk 434 Hongang Ave 8
#08-1561 S(530439)

Witness Signature :

Witness Name :

Witness ID :

Witness Address :



Li Sinkyi Chong

DISCHARGE RECEIPT

WITHOUT PREJUDICE to:

(a) Insurance Subrogated Claim and/or

(b) Any Personal Injury Claims

[Note: This Notice supersedes any inconsistencies found in this Discharge Voucher]

CLAIM REFERENCE : D21000079MFSH
ACCIDENT DATE : 31/12/2020
ACCIDENT LOCATION : CARLIISLE RD X CAMBRIDGE RD
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : LEE OH JEE
INSURED VEHICLE : SH 9660T
INVOLVED PARTY : SMC 1437Y
SETTLEMENT SUM : \$8,107.45

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 : LOW PUAY LI SHIRLEY

Signature and Date :  09.04.2021

WITNESS :



Signature and Date :  09.04.2021

CN MOTORS PTE. LTD.

1 Kaki Bukit Ave 6, Blk C #01-41 Autobay@Kaki Bukit, Singapore 417883

Email: admin@cnmotorspl.com

Tel: 6509 5545 Fax: 6509 5567

UEN: 202026492W

TAX INVOICE

MS First Capital Insurance Ltd

36 Robinson Road

#16-01 City House

Singapore 068877.

Client: SHIRLEY LOW PUAY LI

Invoice No : CNPL2102-0012

Date : 5-Feb-21

Date of Accident : 31-Dec-20

Vehicle No. : SMC1437Y

Model Type : NISSAN NOTE

Descriptions	Amount
Lump Sum Repair Cost	7,300.00
Total	7,300.00

SIN DOLLARS: SEVEN THOUSAND AND THREE HUNDRED ONLY





WIN WIN RENT-A-CAR PTE LTD

Invoice

SMC1437Y
SHIRLEY LOW PUAY LI

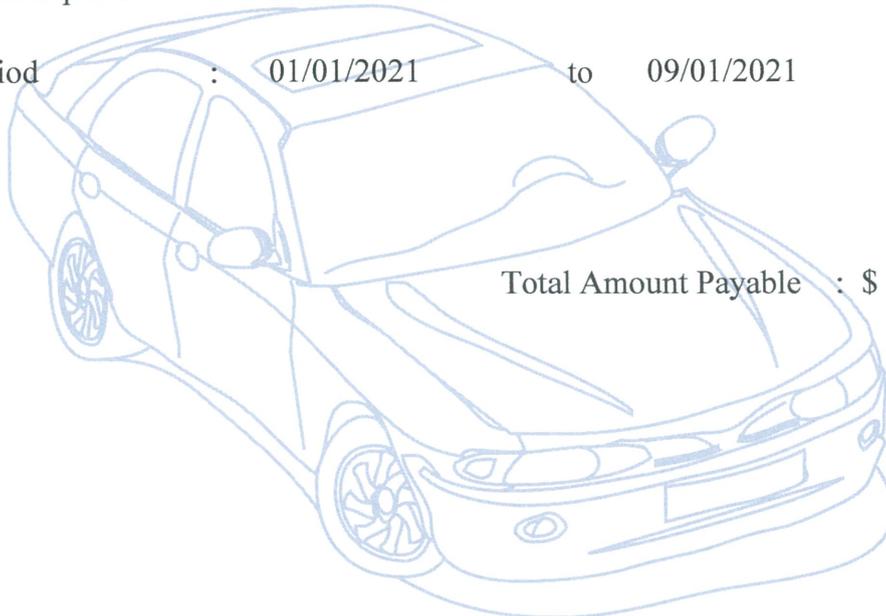
Invoice No : WPLIN0004824
Invoice Date : 9/1/2021
Due Date : 9/1/2021
VHA No : 5337
Referral ID : C104

Description :	Amount
Rental for 8 Day/s @ \$120 per Day \$	960.00

Vehicle No : SLC4693R

Vehicle Description : Mazda 3 1.5 A

Rental Period : 01/01/2021 to 09/01/2021



Total Amount Payable : \$ 960.00

WIN WIN RENT-A-CAR PTE LTD

8 Kaki Bukit Ave 4 #06-04 Premier@Kaki Bukit Singapore 415875
Tel: 6315 8479 H/P: 9833 0807

WPLIN 4824

VHA No: 5337

Invoice No:

Hirer's Vehicle No: (CCN) SMC14371

UEN: 201505115E

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULARS

Name: (as in I/C) Shirley Low Puay L.

NRIC / FIN No: S7004327J

Address (Res): B1K 439 Hwanggang Ave #08-1561
Singapore 520439

Name & Address of Employer:

Occupation: Driving Exp:

Singapore Driving Licence No:

Issue Date: Date of Birth:

Tel: (O) (R) HP: 83837070

ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C) Ling Kim Huat

NRIC / FIN No: S172205X

Address (Res):

Occupation: Driving Exp:

Singapore Driving Licence No:

Issue Date: Date of Birth:

Tel: (O) (R): H/P: 88387070

VEHICLE CHECK LIST

INDICATE:
D - DENTS
S - SCRATCHES
A - ACCIDENTS

RIGHT FRONT TOP LEFT

MISSING / FAULTY ACCESSORIES / PARTS

REMARKS:

Vehicle No: SLC4693R Replace Veh No:

Mileage Out: 73944 Mileage Out:

Make & Model: MAZDA 3 Auto / Manual

Out : Date 1/1/21 Time: 1100hrs

HIRE / PERIOD EXPIRY Time:

NON-WAIVER EXCESS=\$ 2000

CHARGES

Daily 8 @ \$ 120 per day \$960 -

Weekly @\$ per week

Monthly @\$ per month

Hours @\$ per hour

Extension @\$

Delivery/Collection Service

SUB-TOTAL \$

PETROL LEVEL

Out	E	1/8	1/4	3/8	1/2	5/8	3/4	7/8	F
-----	---	-----	-----	-----	-----	-----	-----	-----	---

In	E	1/8	1/4	3/8	1/2	5/8	3/4	7/8	F
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Fuel

Traffic / Parking Fines

TOTAL CHARGES \$

Hirer's Signature

Additional Driver's Signature

I have read and agree to the terms and condition on both sides of the 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 given WIN WIN RENT-A-CAR PTE LTD in connection with this agreement is true.

*IMPORTANT

1. VEHICLE IS STRICTLY PROHIBITED FOR "HIRE FOR REWARDS" USAGE SUCH AS UBER / GRABCAR / GRABSHARE ETC.
2. ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORIZED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
3. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
4. THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY. INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
5. IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
6. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY. AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY WIN WIN RENT-A-CAR PTE LTD.

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 WIN WIN 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.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	SIGNATURE OF HIRER/DRIVER
9/1/21	12:50	7444			



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

Print Date/Time : 02 Jan 2021 / 10:13:58

Receipt Date/Time : 02 Jan 2021 / 10:13:58

Tax Invoice/Receipt

Receipt No. : ITNET-00000-210102-000372

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - SH9660T				
As at 31 Dec 2020/23:00:00				
Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SH9660T Enquiry Fee 20210102101245797433	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			
418238XXXXXX4044	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.

Jaslin Kok (LKK Auto)

From: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>
Sent: Monday, 5 April 2021 11:27 AM
To: Jaslin Kok (LKK Auto)
Cc: Admin A
Subject: [MANDATE GIVEN] [EXPRESS SETTLEMENT via LKK] D21000079MFSH/1 // ACC INV SH9660T AND SMC1437Y ON 31/12/2020 *** LKK REF: CC4/FCI21000178/Ara3
Attachments: TP LOD & DOCS.pdf; LKK SURVEY REPORT & PHOTOS.pdf

Dear Jaslin,

We refer to your below email.

You have our mandate to settle the matter from **\$7,727.45 - \$8,107.45 (all in)**.

Please note that based on LOD, TP is claiming for LOR.

You may start to offer LOR from \$60 - \$100 x 7-8 Days.

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 | 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>
Sent: Monday, 22 March 2021 5:15 pm
To: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>
Subject: RE: [EXPRESS SETTLEMENT via LKK] D21000079MFSH/1 // ACC INV SH9660T AND SMC1437Y ON 31/12/2020 *** LKK REF: CC4/FCI21000178/Ara3

Dear Sirs/Mdm,

ACCIDENT INVOLVING SH 9660T (FCI) AND SMC 1437Y (TP) ON 31/12/2020

We refer to the above matter.

We seek your approval to offer repairer "CN MOTORS PTE LTD" at **\$ 7,787.45 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair	\$ 13,771.80	\$ 7,300.00
2. Loss of Use (8 days x \$120.00)	\$ 960.00	\$ 480.00 (8 days x \$60.00)
3. LTA Search Fee	\$ 7.45	\$ 7.45
Total	\$ 14,739.25	\$ 7,787.45

Surveyor recommended 6 days for repair + 1 Sunday + 1 PRS = 8 Days

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 | fax: 6741 4108

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

From: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>

Sent: Wednesday, 10 February 2021 9:56 AM

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

Cc: Admin A <admin-a@lkkauto.com>; Jason Tea <JasonTea@msfirstcapital.com.sg>

Subject: [EXPRESS SETTLEMENT via LKK] D21000079MFSH/1 // ACC INV SH9660T AND SMC1437Y ON 31/12/2020 *** LKK REF: CC4/FCI21000178/Ara3

Dear 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 | Company

Regn. No. 195000106C

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

Sent: Wednesday, 10 February 2021 9:08 am

To: Vic Alphe S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>

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

Subject: RE: SURVEY ASSESSMENT - D21000079MFSH/1 // EXPRESS SETTLEMENT - ACC INV SH9660T AND SMC1437Y ON 31/12/2020 *** LKK REF: CC4/FCI21000178/Ara3

Dear Chris

We refer to the above matter.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Liability: 100%(B8A)

Remarks: OI moving straight into main road

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: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: Monday, 11 January 2021 8:28 PM

To: VICSANGHILAN@MSFIRSTCAPITAL.COM.SG

Cc: Admin A <admin-a@lkkauto.com>; Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D21000079MFSH/1 // EXPRESS SETTLEMENT - ACC INV SH9660T AND SMC1437Y ON 31/12/2020 *** LKK REF: CC4/FCI21000178/Ara3

Dear Vic,

We refer to the above matter.

We have inspected third party vehicle SMC1437Y at M/s CN Motors Pte Ltd - Kaki Bukit on a WP basis and TP repairer proposed for express settlement.

Please note that the estimated cost of repair is not ready yet.

We will get back to you on preliminary advice in due course.

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

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: Tuesday, 5 January, 2021 9:51 AM

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

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

Subject: RE: SURVEY ASSESSMENT - D21000079MFSH/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, 5 January 2021 9:39 AM

To: ASSIGNMENTS@LKKAUTO.COM

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

Subject: PRI: SURVEY ASSESSMENT - D21000079MFSH/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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