



247 Alexandra Road S(159934)

	LETTER OF DEMAND
Your Ref:	D24005382MFCT
Our Ref:	SNE SYSSE
To:	MS FIRT CAPITAL FASURACE
Dear Sirs,	0.1100000000000000000000000000000000000
	ING SHE & 4889 & SHEF BB ON (8706/WZY
We are claiming o	n behalf of our client LAU HUAN GUAN JAMES
owner of vehicle n	umber SNF 8486 involved in accident on 18706 pm 18938 along/at MONG BEDUK KNNTH ST 1
with vehicle	1843 B along/at Along STOUK KUNTH ST 1
Description of clair	$rac{1}{2}$
Cost of Repairs	\$(incl 9% GST)
Loss of Use/Renta	$x_3 = 000 = 300$ (incl 9% GST)
Search Fee	\$ (incl 9% GST)
Miscellaneous Fee	\$(incl 9% GST)
TOTAL	\$(incl 9% GST)
	full and final settlement of \$ 513 \(\nu\). (incl 9% GST) payable to Singapore Pte Ltd.

Kindly send us a written acknowledgement within 14 days from receipt of this document. Please note that finalization/settlement offer of this claim should be within 8 weeks from the date of this document. Please email all settlement offers to meiv.wong@vw.com.sg





LETTER OF AUTHORITY

ACCIDENT INVOLVING SNE Styll and HISTSB and Other vehicle's number on Date of accident Accident location				
by THE LETTER OF AUTHORITY, I/we, Name of Policy Holder & IC / Passport number owner of Vehicle Registration Number Own vehicle's number Own vehicle's number (hereinafter refer to VGS), a company incorporated in Singapore and having its registered office at 247 Alexandra Road, Singapore 159934, its agents of any person authorized by VGS to be *my / our Attorney and in * my / our name(s) on *my / our behalf to do all or any of the following:				
To submit, resolve and make any claim(s) (including the commencement of legal proceedings) which *I/we may have against the other *party/parties to the Accident and under the insurance *policy/policies taken up by such *party/parties or alternatively under Insurance Policy number *party/parties or alternatively under Insurance Policy number *party/parties or alternatively under Insurance Policy number *proceedings* which *I/we may have against the other *party/parties to the Accident and under the insurance *policy/policies taken up by *me/us and pay the compulsory excess in respect of the cost repairs suffered by *me/us arising from the Accident (loss and damage)/.				
To collect payment(s) due in respect of any such claim(s) for the loss and damage, such payment to be made by way of Cheque in favour of Volkswagen Group Singapore Pte Ltd and give a valid receipt and discharge therefore.				
For any of the purpose aforesaid, to execute, sign and deliver all documents whatsoever in relation thereto.				
Generally do all such acts as it shall deem necessary for the purpose of settling such claim.				
*I/We hereby declare that all acts, instruments and documents done by virtue of this letter of authority on *my/our behalf by the Attorney, its agents or any person authorized by VGS in that behalf shall be as good valid and effectual to all intents and purposes whatsoever as if the same had been done or executed by *me/us in *my/our own proper person(s) and *I/we hereby ratify and confirm, all acts, instruments and documents done or executed by virtue of the authority and powers hereby conferred.				
*I/We hereby further declare that the letter of authority hereby conferred shall remain irrevocable.				
*I/We further confirm that the acceptance by VGS of the settlement amount in respect of such constitute the full discharge of *my/our claim(s) in respect of such loss and damage.				
IN WITNESS WHEREOF, *I/we have hereunto to set *my/our hand and sign this of the month				
Signed & Delivered By: Polio Holder Witness By:				

1.

2.

3.

4.



MS First Capital Insurance Limited www.msfirstcapital.com.sg (UEN 195000106C GST Reg. No. M2-0001676-9)

DISCHARGE RECEIPT

CLAIM REFERENCE :: D24005382MFCT/CTPL/TPD 2

ACCIDENT DATE 18/06/2024

ACCIDENT LOCATION TOWARDS BEDOK MALL SINGAPORE

INSURED COMFORT TRANSPORTATION PTE LTD

INSURED DRIVER : TEH ENG CHONG

INSURED VEHICLE : SH8813B

INVOLVED PARTY SNE8488G

SETTLEMENT SUM : \$5,012.28

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.

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CLAIMANT: LAU HUAN GUAN JAMES

Signature and Date:

26 Aug 2024

WITNESS:

Meiy Wong Insurance Advisor Tel: 6305 7299 Ext: 216 Mobile: 8121 4681 Fax: 6474 3643

Email: meiy.wong@vw.com.sg

mor/solsi Signature and Date:

VOLKSWAGEN

247 Alexandra Road Singapore 159934

Biz. Reg. No.: 199101494Z GST No.: M200985052









Tax invoice

Company

Ms First Capital Insurance

Limited

6 RAFFLES QUAY

#21-00

Singapore 048580

Customer Details:

Mr LAU

HUAN GUAN JAMES (LIU HUANYUAN) 16 BEDOK NORTH DRIVE

#10-03

SINGAPORE 465494

Page

1/2

Document no.
Document date
Customer no.

12-07-2024 6151041856 195000106C

Customer GST-ID 19 Dealer 30

30001

Job order number Job order date Service Advisor 2024017723/ 1 01-07-2024 YEN MEI WONG

12033011697

License plate SNE8488G Model code CD13LML0 First registration 12-01-2022

SURVEY BY: MR RASUL, LKK

VIIN

Model

Golf 1.5 Life GT110eTSID7F

Mileage 33,722

Position no.	Description	Quanti	ty Unit	Unit price excl. GST	Tax code	Total amount excl. GST	Total amount incl. GST
9801B004	B&P CHECK SHORT CIRCUIT / HARNESS REPAIR			#8	280.00	305.20	
9801B005	B&P DIAGNOSIS AND PROGRAM	MING			#8	480.00	523.20
5H6807417P GRU	Cover For Bumper Primed	1	pcs.	1,489.08	#8	1,489.08	1,623.10
5H0919492	Sensor Bracket	1	pcs.	15.10	#8	15.10	16.46
5H0919491A	Sensor Bracket	2	pcs	15.10	#8	30.20	32.92
5H0919491	Sensor Bracket	1	pcs.	15.10	#8	15.10	16.46
3Q0919133 9B9	Seal Ring Satin Black	1	pcs.	6.58	#8	6.58	7.17
D 822150A1	Bonding Agent For Plastic	1	pcs.	78.24	#8	78.24	85.28
D 180KU2A1	2k-Plastic Adhesive	1	pcs.	94.98	#8	94.98	103.53
5H6807568 9B9	Rear Diffusor Satin Black	1	pcs.	302.00	#8	302.00	329.18
	LABOUR	1	pcs.	840.00	#8	840.00	915.60
	SPRAY PAINT	1	pcs.	800.00	#8	800.00	872.00
	ALLIANZ ARF VS MS FIRST CAPITATE SHORT VEHICLE SH8813B	TAL					
	D.O.A: 18-06-2024						

Tax Code	Labour	Material	GST %	GST	Total amount excl. GST	Total amount incl. GST
#8	760.00	3,671.28	9%	398.82	4,431.28	4,830.10
Total	760.00	3.671.28		398,82	4,431,28	4,830,10

Customer

8103000

dofferp six

Please inspect your vehicle prior to leaving our premises; we seek your understanding that we are not able to honour claims on scratches, dents etc. after your car has left our premises.

Payment in respect of any purchased services, packages inclusive of Prepaid Service Repair Package, or promotional items are strictly non-refundable.

⁻⁻⁻⁻⁻VISIT OUR WEBSITE: aftersales.vw.com.sg (for online service appointments) and volkswagen.com.sg and www.skoda.com.sg (for additional services, products and promotions).-----

VOLKSWAGEN

247 Alexandra Road Singapore 159934

Biz. Reg. No.: 199101494Z GST No.: M200985052





2/2







Tax invoice

Company

Ms First Capital Insurance Limited **6 RAFFLES QUAY** #21-00 Singapore 048580

Customer Details:

LAU

HUAN GUAN JAMES (LIU HUANYUAN) 16 BEDOK NORTH DRIVE

#10-03 SINGAPORE 465494

Document date Customer no. Customer GST-ID Dealer

Document no.

Job order number Job order date Service Advisor

12033011697 12-07-2024 6151041856 195000106C 30001

2024017723/1 01-07-2024 YEN MEI WONG

License plate SNE8488G

Model code CD13LML0

First registration 12-01-2022

WVWZZZCDZNW119477

Golf 1.5 Life GT110eTSID7F

Page

Mileage 33,722

All fund transfer payments should be made payable to Volkswagen Group Singapore Pte Ltd; Bank Name: Deutsche Bank AG (Singapore Branch), Bank Account: 2528214002, Swift Code: DEUTSGSG. Please indicate Customer Number (eg. 521XXXXXXX), Customer Name and Invoice Number in the payments.

Until payment of all goods (parts, accessories etc.) has been made in full to and received by Volkswagen Group Singapore (VGS), the goods remain in legal possession of VGS, irrespective if they have already been installed into your vehicle. However, the warranty of the goods (where applicable) starts with the issuance of the invoice or the collection of your car, whichever is earlier.

For warranty terms and conditions please visit our website www.volkswagen.com.sg

This is an authorised document. No signature is required.

All invoices are denominated in SGD, unless otherwise stated.

INSURER ENQUIRY Find

insurer

Vehicle reg. no.

SH8813B

Date of Accident

18/06/2024 🛗

Reset

% RESULT & RECEIPT

TP Insurer Enquiry Insurance MS First Capital Insurance Ltd Period of Insurance 01/01/2024 - 31/12/2024 Requested By Meiy Wong (Volkswagen Grou... Requested Date 18/06/2024 21:20

Payment details

Request Amount: **\$\$2** GST Amount: **\$\$0.18**

Total Amount Due (GST Inclusive): \$\$2.18

General Insurance Association

Records Management Centre
GST Registration No: **M400017735**

Yan (LKK Auto)

From: Neo Jie Si <NeoJieSi@msfirstcapital.com.sg>

Sent: Saturday, August 17, 2024 1:06 PM

To: Yan (LKK Auto)

Cc: Admin A; Hsiao Tong (LKKAuto)

Subject: RE: [SEEK MANDATE] RE: [REQUEST VIDEO FOOTAGE] RE: D24005382MFCT/ctpl/js REQUEST FOR DIRECT SETTLEMENT

FOR VEHICLE INVOLVING SNE8488G & SH8813B ON 18-06-2024

Attachments: LKK SURVEY REPORT &_PHOTOS.pdf; SNE8488G_LOD.pdf

MSFC ref: **D24005382MFCT** Your ref: **CD/FCI24060153/Rua3**

Dear Yan,

For loss of use, we offer up to \$60/day.

Please proceed to settle the claim up to \$5,012.28 (all-in).

Thanks and regards,

Neo Jie Si

Motor Claims

MS First Capital Insurance Ltd

16 Raffles Quay #42-01 Hong Leong Building Singapore 048581

DID: 6359 1808 | TEL: 6359 1800 extn 808 | FAX: 6223 0541

Website http://www.msfirstcapital.com.sg

A Member of MS&AD INSURANCE GROUP

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Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to www.msfirstcapital.com.sa for details of PDPA Personal Data Collection Statement.

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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: Yan (LKK Auto) <yan@lkkauto.com> Sent: Monday, August 5, 2024 3:37 PM

To: Neo Jie Si <NeoJieSi@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: [SEEK MANDATE] RE: [REQUEST VIDEO FOOTAGE] RE: D24005382MFCT/ctpl/js REQUEST FOR DIRECT SETTLEMENT

FOR VEHICLE INVOLVING SNE8488G & SH8813B ON 18-06-2024

Your ref: **D24005382MFCT** Our ref : **CD/FCI24060153/Rua3**

Dear Sirs/Mdm,

ACCIDENT INVOLVING SH8813B(MS FCIL) AND SNE8488G(TP) ON 18/06/2024

We refer to the above matter.

We are of the view that liability is not in our driver's favour as he encroached third party lane and hit onto third party's vehicle.

We seek your approval to offer repairer "VOLKSWAGEN GROUP SINGAPORE PTE LTD" at \$5,132.28(all-in).

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (with 9%GST)	\$ 8,993.65	\$ 4,830.10 (\$4,431.28 + 9%GST)
2. Loss of Use (3days x \$100.00)	\$ 300.00	\$ 300.00 (3DAYS X \$100.00)
3. LTA/ GIA Search Fee	\$ 2.18	\$ 2.18
Total	\$ 9,295.83	<u>\$ 5,132.28</u>

Surveyor recommended 3days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 31/07/2024 is only for mandate purpose.

Kindly let us have your approval / instruction.

Best Regards,

Yan

LKK Auto Consultants Pte Ltd

Email: yan@lkkauto.com| DID: 6841-6051 | fax: 6256-4315

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

From: Neo Jie Si <NeoJieSi@msfirstcapital.com.sg>

Sent: Friday, June 28, 2024 7:06 PM **To:** Yan (LKK Auto) <<u>yan@lkkauto.com</u>>

Cc: Admin A admin-a@lkkauto.com; Hsiao Tong (LKKAuto) chewht@lkkauto.com>

Subject: RE: [REQUEST VIDEO FOOTAGE] RE: D24005382MFCT/ctpl/js REQUEST FOR DIRECT SETTLEMENT FOR VEHICLE

INVOLVING SNE8488G & SH8813B ON 18-06-2024

Dear Yan,

Please proceed with Direct settlement, up to \$4,667.62.

Thanks and regards,

Neo Jie Si

Motor Claims

MS First Capital Insurance Ltd

16 Raffles Quay #42-01 Hong Leong Building Singapore 048581

DID: 6359 1808 | TEL: 6359 1800 extn 808 | FAX: 6223 0541

Website http://www.msfirstcapital.com.sg

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From: Yan (LKK Auto) < <u>yan@lkkauto.com</u>> Sent: Tuesday, June 25, 2024 2:16 PM

To: Neo Jie Si < NeoJieSi@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: [REQUEST VIDEO FOOTAGE] RE: D24005382MFCT/ctpl/js REQUEST FOR DIRECT SETTLEMENT FOR VEHICLE

INVOLVING SNE8488G & SH8813B ON 18-06-2024

Dear Jie Si,

We refer to the above matter.

Enclosed for your perusal is: -

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

Liability: 100%. Insured driver encroached third party lane and hit onto third party vehicle.

Please advise if we may proceed DS. Thanks.

Best Regards,

Yan

LKK Auto Consultants Pte Ltd

Email: yan@lkkauto.com| DID: 6841-6051 | fax: 6256-4315

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

From: Neo Jie Si <NeoJieSi@msfirstcapital.com.sg>

Sent: Tuesday, June 25, 2024 9:52 AM **To:** Yan (LKK Auto) < <u>yan@lkkauto.com</u>>

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Harminder Kaur

<Harminder@msfirstcapital.com.sg>

Subject: RE: [REQUEST VIDEO FOOTAGE] RE: D24005382MFCT/ctpl/js REQUEST FOR DIRECT SETTLEMENT FOR VEHICLE

INVOLVING SNE8488G & SH8813B ON 18-06-2024

Dear Yan,

Please find the attached video footage as requested.

Thanks and regards,

Neo Jie Si

Motor Claims

MS First Capital Insurance Ltd

16 Raffles Quay #42-01 Hong Leong Building Singapore 048581

DID: 6359 1808 | TEL: 6359 1800 extn 808 | FAX: 6223 0541

Website http://www.msfirstcapital.com.sg

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From: Yan (LKK Auto) < <u>yan@lkkauto.com</u>> Sent: Monday, June 24, 2024 11:40 AM

To: Harminder Kaur < Harminder@msfirstcapital.com.sg>; Neo Jie Si < Neo Jie Si@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: [REQUEST VIDEO FOOTAGE] RE: D24005382MFCT/ctpl/js REQUEST FOR DIRECT SETTLEMENT FOR VEHICLE

INVOLVING SNE8488G & SH8813B ON 18-06-2024

Dear Jie Si/Harminder,

Kindly provide the insured (SH8813B) video footage for our review.

Thank you.

Best Regards,

Yan

LKK Auto Consultants Pte Ltd

Email: yan@lkkauto.com | DID: 6841-6051 | fax: 6256-4315

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

From: Rajes (LKK Auto) < rajes@lkkauto.com>
Sent: Wednesday, June 19, 2024 5:10 PM

To: Harminder Kaur < Harminder@msfirstcapital.com.sg; assignments < assignments@lkkauto.com; Admin A < admin-assignments@lkkauto.com; Admin A < assignments@lkkauto.com; Admin A < admin-assignments@lkkauto.com; Admin A < assignments@lkkauto.com; Admin A assignments@lkkauto.com; Admin Assignments@lkkauto.com; Admin Assignments@lkkauto.

a@lkkauto.com>

Cc: Neo Jie Si <NeoJieSi@msfirstcapital.com.sg>

Subject: RE: D24005382MFCT/ctpl/js REQUEST FOR DIRECT SETTLEMENT FOR VEHICLE INVOLVING SNE8488G & SH8813B

ON 18-06-2024

Dear Harminder,

Thank you for the assignment.

Please be informed that vehicle not in the workshop, repairer will arrange.

Best Regards,

Rajes | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: <u>assignments@lkkauto.com</u> | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

From: Harminder Kaur < Harminder@msfirstcapital.com.sg>

Sent: Wednesday, June 19, 2024 3:55 PM **To:** assignments <assignments@lkkauto.com>

Cc: Neo Jie Si < NeoJieSi@msfirstcapital.com.sg>; Wong Meiy (VGS - SG/Singapore) < meiy.wong@vw.com.sg>;

Pearlyn.cheong@vw.com.sg; Ong Michelle (VGS - SG/Singapore <michelle.ong@vw.com.sg>; Tang Shushi (VGS -

SG/Singapore < < shushi.tang@vw.com.sg >; Anthonidas Christopher (VGS - SG/Singapore

<christopher.anthonidas@vw.com.sg>; Wong Jihang (VGS - SG/Singapore) <jihang.wong@vw.com.sg> Subject: D24005382MFCT/ctpl/is REQUEST FOR DIRECT SETTLEMENT FOR VEHICLE INVOLVING SNE8488G & SH8813B ON 18-06-2024 Dear sirs. Enclosed documents for survey. Thank You. Best Regards, Harminder Kaur **Motor Claims MS First Capital Insurance Ltd** 16 Raffles Quay #42-01 Hong Leong Building Singapore 048581 TEL: 6359 1800 | FAX: 6223 0541 | Website http://www.msfirstcapital.com.sg 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. 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: Wong Meiy (VGS - SG/Singapore) <meiy.wong@vw.com.sg> Sent: Wednesday, June 19, 2024 10:53 AM To: CWS Motor Claims < cwsmotorclaims@msfirstcapital.com.sg> Cc: Cheong Pearlyn (VGS - SG/Singapore) < Pearlyn.cheong@vw.com.sg>; Ong Michelle (VGS - SG/Singapore) <michelle.ong@vw.com.sg>; Tang Shushi (VGS - SG/Singapore) <shushi.tang@vw.com.sg>; Anthonidas Christopher (VGS -SG/Singapore) < christopher.anthonidas@vw.com.sg>; Wong Jihang (VGS - SG/Singapore) < jihang.wong@vw.com.sg> Subject: REQUEST FOR DIRECT SETTLEMENT FOR VEHICLE INVOLVING SNE8488G & SH8813B ON 18-06-2024 Good Morning Claims, Please revert on liability and arrange survey for this vehicle ,Thank you. Thanks and Best Regards, Meiy Wong Insurance Advisor Aftersales

247 Alexandra Road

Singapore 159934

Main Line: +65 6305 7299

Direct line: +65 6305 7216

Mobile: +65 8121 4681

Main Fax: +65 6474 3643

meiy.wong@vw.com.sg

https://www.volkswagen.com.sg/



It's not e-mail, if you print it. Think Blue.

Internal