



**LETTER OF DEMAND**

Your Ref: D24009965MECT/CTPL/34

Our Ref: SCF 9056M

To: MS FIRST CAPITAL

Dear Sirs,

ACCIDENT INVOLVING SCF 9056M & SH 7692P ON 12/11/2024

We are claiming on behalf of our client BRINDHA BALAKRISHNAN

owner of vehicle number SCF 9056M involved in accident on 12/11/2024

with vehicle SH 7692P along/at PIC TOWARDS CHANGI, NEAR BEDOK AVE 3

Description of claims:

Cost of Repairs \$ 18,533.42 (incl 9% GST)

Loss-of-Use/Rental \$ 120.00 X 12 Days = \$ 1440.00 (incl 9% GST)

Search Fee \$ 2.18 (incl 9% GST)

Miscellaneous Fee \$ - (incl 9% GST)

TOTAL \$ 19,975.60 (incl 9% GST)

We are claiming in full and final settlement of \$ 19,975.60 (incl 9% GST) payable to  
Volkswagen Group 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 [christopher.anthonidas@vw.com.sg](mailto:christopher.anthonidas@vw.com.sg).**

Dated this 24/12/2025



Internal



## LETTER OF AUTHORITY

ACCIDENT INVOLVING SCF 9056 M and SH 7 692 P on 12/11/2024  
along PIE TOWARDS CHANGI NEAR BEDOK AVE 3  
Own vehicle's number Other vehicle's number Date of accident  
Accident location

BY THE LETTER OF AUTHORITY, I/we, BRINDHA BALAKRISHNAN  
of 302A  
Name of Policy Holder & IC / Passport number  
owner of Vehicle Registration

Number SCF 9056 M hereby irrevocable appoint **Volkswagen Group Singapore Pte Ltd**  
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 or 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:

1. 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 306528631 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)/.
2. 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.
3. For any of the purpose aforesaid, to execute, sign and deliver all documents whatsoever in relation thereto.
4. 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 16th of the month

du Year 2024

Signed & Delivered By:

Rij 16/12/24  
Policy Holder

Witness By: Chris Anthonidas

Insurance Advisor  
Tel: 6305 7299 Ext: 218  
Mobile: 8511 2203

**DISCHARGE RECEIPT**

CLAIM REFERENCE : D24009965MFCT/CTPL/TPD 2  
ACCIDENT DATE : 12/11/2024  
ACCIDENT LOCATION : PIE TOWARDS CHANGI NEAR BEDOK AVE 3  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : MOHAMMAD YAZID BIN DAUD  
INSURED VEHICLE : SH7692P  
INVOLVED PARTY : SCF9056M  
SETTLEMENT SUM : **\$19,855.00**

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: BRINDHA BALAKRISHNAN

Signature and Date : *[Signature]* 25/06/25

WITNESS : *CHRISTOPHER ANTHONY*

Signature and Date : *[Signature]* - 25/6/25

## VOLKSWAGEN

247 Alexandra Road  
Singapore 159934  
Biz. Reg. No.: 199101494Z  
GST No.: M200985052



## Tax invoice

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

Customer Details:  
Ms.  
BRINDHA  
BALAKRISHNAN  
BLK 119 MCNAIR ROAD  
#11-111  
SINGAPORE 320119

Document no. 12033022026  
Document date 21-12-2024  
Customer no. 6151041856  
Customer GST-ID 195000106C  
Dealer 30001  
Job order number 2024033389/ 1  
Job order date 21-11-2024  
Service Advisor Dass Anthonidas  
Christopher

License plate	Model code	First registration	VIN	Model	Mileage
SCF9056M	CB24HZE0	27-01-2021	WVWZZZ3CZLE137266	Passat Elegance 2.0 TSI 140kW DSG	58,822

Position no.	Description	Quantity	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 PROGRAMMING				#8	480.00	523.20
3G5827025A	Rear Trunk Lid	1	pcs.	3,802.90	#8	3,802.90	4,145.16
3G9853687C 2ZZ	Inscription Bright Chrome NAME PLATE - PASSAT (OS) CD 22/11/2024	1	pcs.	113.09	#8	113.09	123.27
3G5807417J GRU	Cover Primed	1	pcs.	1,957.10	#8	1,957.10	2,133.24
3G9998491	1 Set Sensor Brackets	1	pcs.	118.24	#8	118.24	128.88
5Q0919275B GRU	Sensor Primed	1	pcs.	206.04	#8	206.04	224.58
5Q0919133 9B9	Seal Ring Satin Black	2	pcs.	1.63	#8	3.26	3.55
D 180KU2A1	2k-Plastic Adhesive	1	pcs.	94.98	#8	94.98	103.53
D 822150A1	Bonding Agent For Plastic	1	pcs.	78.24	#8	78.24	85.28
3G0853842 2ZZ	Decorative Moulding Brigh BUMPER LOWER MLDG CHROM ( RH )	1	pcs.	197.15	#8	197.15	214.89
3G0807568A 9B9	Rear Diffusor Satin Black	1	pcs.	377.73	#8	377.73	411.73
WHT005263	Rivet	3	pcs.	1.45	#8	4.35	4.74
3G5807484A	Guide	1	pcs.	70.30	#8	70.30	76.63
3G5807376A	RHR BUMPER BRACKET ( UPPER ) Guide Piece	1	pcs.	94.78	#8	94.78	103.31
3G5827705G 5AP	RHR BUMPER BRACKET ( SIDE ) Decklid Weatherstrip Blac	1	pcs.	356.79	#8	356.79	388.90
3G5807863	Attachment Strip	1	pcs.	82.91	#8	82.91	90.37
3G5943021	BUMPER CTR BRACKET Led Licence Place Light (SCK) AO 4/12/2024	1	pcs.	94.89	#8	94.89	103.43
3G0945106C	Reflector RH	1	pcs.	76.88	#8	76.88	83.80
3G0945105C	Reflector LH	1	pcs.	76.88	#8	76.88	83.80
3G5813315	Lock Carrier END PANEL OUTER	1	pcs.	463.88	#8	463.88	505.63
N 91017602	Weld Stud	6	pcs.	1.63	#8	9.78	10.66
D 007500A3	Zinc Spray	1	pcs.	80.27	#8	80.27	87.49
D 180003M3	2k-Body Adhesive	1	pcs.	576.06	#8	576.06	627.91
D 476KD1M3	Sealant Can Be Sprayed	1	pcs.	77.65	#8	77.65	84.64
3G5827507	Striker	1	pcs.	71.83	#8	71.83	78.29
3G5863459 82V	LOCK STRIKER (SCK) AO 4/12/2024 Cover For Lock Carrier Ti END PANEL TRIM COVER (OS) CD 5/12/2024	1	pcs.	327.16	#8	327.16	356.60
	LABOUR	4	pcs.	840.00	#8	3,360.00	3,662.40
	SPRAY PAINT	3	pcs.	800.00	#8	2,400.00	2,616.00
	TRANSFER BOOT LID MECHANISM	0.5	pcs.	840.00	#8	420.00	457.80
	REAR WATER LEAK TEST	1	pcs.	150.00	#8	150.00	163.50

# VOLKSWAGEN

247 Alexandra Road  
Singapore 159934  
Biz. Reg. No.: 199101494Z  
GST No.: M200985052



## Tax invoice

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

Customer Details:  
Ms.  
BRINDHA  
BALAKRISHNAN  
BLK 119 MCNAIR ROAD  
#11-111  
SINGAPORE 320119

Document no. 12033022026  
Document date 21-12-2024  
Customer no. 6151041856  
Customer GST-ID 195000106C  
Dealer 30001  
Job order number 2024033389/ 1  
Job order date 21-11-2024  
Service Advisor Dass Anthonidas  
Christopher

License plate	Model code	First registration	VIN	Model	Mileage
SCF9056M	CB24HZE0	27-01-2021	WVWZZZ3CZLE137266	Passat Elegance 2.0 TSI 140kW DSG	58,822

Position no.	Description	Quantity	Unit	Unit price excl. GST	Tax code	Total amount excl. GST	Total amount incl. GST
	REAR NUMBER PLATE	1	pcs.	80.00	#8	80.00	87.20
	R&R REAR LUGGAGE TRIM	0.5	pcs.	840.00	#8	420.00	457.80
	MS FIRST CAPITAL DIRECT DOA:12/11/2024 TP VEH NO: SH7692P SURVEY BY:MR RASUL						

Tax Code	Labour	Material	GST %	GST	Total amount excl. GST	Total amount incl. GST
#8	760.00	16,243.14	9%	1,530.28	17,003.14	18,533.42
Total	760.00	16,243.14		1,530.28	17,003.14	18,533.42

Customer

Service Advisor



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](https://aftersales.vw.com.sg) (for online service appointments) and [volkswagen.com.sg](https://volkswagen.com.sg) and [www.skoda.com.sg](https://www.skoda.com.sg) (for additional services, products and promotions).-----

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. 521XXXXXX), 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](https://www.volkswagen.com.sg)

This is an authorised document. No signature is required.

VOLKSWAGEN

247 Alexandra Road  
Singapore 159934  
Biz. Reg. No.: 199101494Z  
GST No.: M200985052



Tax invoice

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Document no. 12033022026  
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Customer no. 6151041856  
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Dealer 30001  
Job order number 2024033389/ 1  
Job order date 21-11-2024  
Service Advisor Dass Anthonidas Christopher

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

Customer Details:  
Ms.  
BRINDHA  
BALAKRISHNAN  
BLK 119 MCNAIR ROAD  
#11-111  
SINGAPORE 320119

License plate	Model code	First registration	VIN	Model	Mileage
SCF9056M	CB24HZE0	27-01-2021	WVWZZZ3CZLE137266	Passat Elegance 2.0   TSI 140kW DSG	58,822

All invoices are denominated in SGD, unless otherwise stated.



Website: www.mova.com.sg  
Co. Reg. No.: 198904033G  
GST Reg. No.: M2-0088864-2

**Main Office:** Mova Building, No. 22, Jalan Kilang, Singapore 159419

Tel: (65) 6476 3333 Fax: (65) 6271 5891

**Fan Yoong Branch:** No. 15 Fan Yoong Road, Singapore 629792

Tel: (65) 6262 3377 Fax: (65) 6264 3151

**Workshop Dept:** Blk 1008, Bukit Merah Lane 3, #01-04/06/08, Singapore 159722

Tel: (65) 6272 3892 Fax: (65) 6270 8314

24 Hours Breakdown Service: (65) 9799 8888

**Ms BRINDHA BALAKRISHNAN**

BLK 119 MCNAIR ROAD

#11-111

Singapore 320119

Tel: 96442297

**Tax Invoice**

**Inv No. :** RKLI24120159

**Date :** 05 Dec 2024

**Ref :** SCF9056M/1744  
4

**Currency :** SGD

**Terms :** COD

**RA No. :** RKLR24120015

**Veh No. :** SLF4183E

**Sales :** Michelle Lee

#	Description	Qty	UOM	Unit Price	Amt
1	RENTAL CHARGE 04/12/2024 to 11/12/2024 VOLKSWAGEN PASSAT B8 2.0:SLF4183E DRIVEN BY:BRINDHA BALAKRISHNAN YOUR REFERENCE:VW-SCF9056M	7.00	DAY	110.09	770.64

**Remarks:**

VW-SCF9056M

BRINDHA BALAKRISHNAN

This is a computer generated document. No signature is required.

Please made payable to Mova Automotive Pte Ltd.

Car Rental Dept. :

Bank Transfer - DBS Bank

Account No.: 072-031115-9

Subtotal : S\$ 770.64

Total Tax : S\$ 69.36

**Total : S\$ 840.00**

Paid : S\$ 840.00

Outstanding : S\$ 0.00



Website: www.mova.com.sg  
Co. Reg. No.: 198904033G  
GST Reg. No.: M2-0088864-2

**Main Office:** Mova Building, No. 22, Jalan Kilang, Singapore 159419

Tel: (65) 6476 3333 Fax: (65) 6271 5891

**Fan Yoong Branch:** No. 15 Fan Yoong Road, Singapore 629792

Tel: (65) 6262 3377 Fax: (65) 6264 3151

**Workshop Dept:** Blk 1008, Bukit Merah Lane 3, #01-04/06/08, Singapore 159722

Tel: (65) 6272 3892 Fax: (65) 6270 8314

24 Hours Breakdown Service: (65) 9799 8888

**Ms BRINDHA BALAKRISHNAN**

BLK 119 MCNAIR ROAD

#11-111

Singapore 320119

Tel: 96442297

## Tax Invoice

**Inv No. :** RKL124120214

**Date :** 16 Dec 2024

**Ref :** SCF9056M/1744  
4

**Currency :** SGD

**Terms :** COD

**RA No. :** RKL24120015

**Veh No. :** SLF4183E

**Sales :** Michelle Lee

#	Description	Qty	UOM	Unit Price	Amt
1	RENTAL CHARGES 11/12/2024 to 16/12/2024 VOLKSWAGEN PASSAT B8 2.0:SLF4183E DRIVEN BY:BRINDHA BALAKRISHNAN YOUR REFERENCE:VW-SCF9056M	5.00	DAY	110.09	550.46

### Remarks:

VW-SCF9056M

BRINDHA BALAKRISHNAN

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

Please made payable to Mova Automotive Pte Ltd.

Car Rental Dept. :

Bank Transfer - DBS Bank

Account No.: 072-031115-9

Subtotal : S\$ 550.46

Total Tax : S\$ 49.54

**Total : S\$ 600.00**

Paid : S\$ 600.00

Outstanding : S\$ 0.00



**MOVA**

AUTOMOTIVE PTE LTD

Website: www.mova.com.sg  
Co. Reg. No.: 198904033G**Automotive Pte Ltd**Main Office: No. 22 Jalan Kilang, Singapore 159419  
Bukit Merah Branch:  
Blk 122 Bukit Merah Lane 1 #01-50, Singapore 150122  
Fan Yoong Branch: No. 15 Fan Yoong Road, Singapore 629792  
Tel: (65) 6476 3333 Fax: (65) 6270 8314  
24 Hours Breakdown Service: (65) 9799 8888  
Bedok Branch: 219 Bedok Central #01-138, Singapore 460219  
Tel: (65) 6604 7877**RENTAL AGREEMENT****RA NO. : B 17444**

RENTAL DETAILS			INSURANCE EXCESS AMOUNT			
Vehicle Make/Model:	GOLF	Vehicle No:	1417	Singapore	Malaysia	Signature
Date/Time Out:	4/12/24			S\$ 2500.00	S\$	Rd
Petrol Level Out:	E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F			Per Accident	Per Accident	
Date/Time In:	16/12/24			Charges		
Petrol Level In:	E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F			Months @ \$	Per Month	
Change Over 1:	4183	Date:	5/11/24	Initial:		
Change Over 2:		Date:		Initial:		
KM Out:	87606	KM In:				
HIRER DETAILS			Sub-Total			
Named Hirer				Less Discount	%	
Name:	Brindha Balakrishnan			Rental Charges		
Address:	Blk 119 McNair Road.			CDW @ \$	per day / week / month	
	#11-111 SC 320119			PAI @ \$	per day / week / month	
Identity Card No:	888 * S 832 0302A			Petrol Top-Up		
Date of Birth:	05/07/1985			Misc Charges		
Driving License:	S8320302A			GST	\$118.92	\$69.37
Country of Issue:	89			Total	\$1440.00	\$840.00
Tel:	(HP) 9644 2297 (O)			VISA / MASTER CARD / AMEX	CASH / COMPANY BILLING / OTHERS	
Nationality:	89			Pre-Payment		
Effective Date:	23/12/2002			Downpayment and Deposit		
				Amount Refunded/ Due		
				Signature of Refund		
Additional Hirer				Remarks:	VW - SCF 9056M	
Name:				Invoice No:	Ref. No:	
Address:				Checked Out By:	Checked In By:	Checked By:
Identity Card No:				Sales-In Charge:		
Date of Birth:				Past 3 years accidents YES <input type="checkbox"/> NO <input type="checkbox"/>		
Driving License:				mch		
Country of Issue:						
Tel:	(HP)	(O)				
Nationality:						
Effective Date:						

I fully understand and agreed to the terms and condition appended on both sides of this Vehicle Rental Agreement. I also agreed that if there is any outstanding amount payable after the conclusion of my rental not restricted to parking or traffic infringements during my period of hire, I will agreed that these outstanding payment be billed to my charge/ credit card voucher given above. All above information given by me are true in connection to this agreement.

Hirer's Signatory / Company Stamp (if corporate hirer)

Authorized Manager Signature

Date &amp; Time

**IMPORTANT**

- Only authorized drivers with valid driving license of minimum 2 years may drive the rental vehicle.
- All rental vehicles are strictly for Singapore use only, and may not be driven outside Singapore without prior approval of MOVA Automobile.
- In any accident, the Hirer must report to MOVA Automobile immediately. The Hirer shall endeavor to assist in all manners possible.
- The Hirer shall be liable for all excess charges (if any) for late return at the hourly rate shown, inclusive of CDW and PAI. Late return of more than 4 hours will be considered as a day rental.
- All traffic infringements and summons (if any) are the responsibility of the Hirer.

## INSURER ENQUIRY

Find  
insurer

Vehicle reg. no.

SH7692P

Date of Accident

12/11/2024 

Reset

## % RESULT &amp; RECEIPT

## TP Insurer Enquiry

Insurance ..... MS First Capital Insurance Ltd

Period of Insurance ..... 01/01/2024 - 31/12/2024

Requested By ..... Christopher Anthonidas (Volk...)

Requested Date ..... 12/11/2024 17:52

## Payment details

Request Amount: **\$S\$2**GST Amount: **\$S\$0.18**Total Amount Due (GST Inclusive): **\$S\$2.18**

## General Insurance Association

Records Management Centre

GST Registration No: **M400017735**

## Yan (LKK Auto)

---

**From:** Kon Yin Siew <KonYinSiew@msfirstcapital.com.sg>  
**Sent:** Thursday, May 15, 2025 4:09 PM  
**To:** Yan (LKK Auto)  
**Cc:** Admin A; Hsiao Tong (LKKAuto); Lim Gan Koon (Chris)  
**Subject:** RE: [SEEK MANDATE] RE: LOD - RE: [EXT] [request video] RE: D24009965MFCT/CTPL/JY REQUEST DIRECT SETTLEMENT FOR SCF9056M & SH7692P - DOA:12/11/2024

Dear Yan,


Pls offer as per below:

COR - \$18,533.42  
LOR - \$1,080.00 to \$1,320.00 (\$120.00 x 9 to 11 days)  
GIA Fee - \$2.00 to \$2.18  
Total - \$19,615.42 to \$19,855.60

Thank you.

Yin Siew  
Motor Claims Dept.

**MS First Capital Insurance Ltd**  
16 Raffles Quay  
#42-01 Hong Leong Building  
Singapore 048581

D: 6359 1823 | M: 6359 1800 | F: 6223 0541  
Website <http://www.msfirstcapital.com.sg>  
A Member of 

Personal Data Protection Act 2012 ("PDPA"):  
Under the PDPA, there are various requirements that regulate the processing of your personal data.  
Please refer to [www.msfirstcapital.com.sg](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.

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**From:** Yan (LKK Auto) <yan@lkkauto.com>  
**Sent:** Wednesday, 30 April 2025 6:26 pm  
**To:** Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>; Kon Yin Siew <KonYinSiew@msfirstcapital.com.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Subject:** [SEEK MANDATE] RE: LOD - RE: [EXT] [request video] RE: D24009965MFCT/CTPL/JY REQUEST DIRECT SETTLEMENT FOR SCF9056M & SH7692P - DOA:12/11/2024

EXTERNAL EMAIL - This email was sent by a person from outside your organization. Exercise caution when clicking links, opening attachments or taking further action, before validating its authenticity.

Your ref: **D24009965MFCT**

Our ref : CD/FCI24110269/Rua3

Dear Sirs/Mdm,

**ACCIDENT INVOLVING SH7692P(MS FCIL) AND SCF9056M(TP) ON 12/11/2024**

We refer to the above matter.

We are of the view that liability is not in our driver's favour as insured rear ended TP's vehicle.

We seek your approval to offer repairer **"VOLKSWAGEN GROUP SINGAPORE PTE LTD"** at **\$19,975.60(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair	\$ 28,626.31	\$18,533.42 (\$17,003.14+9%GST)
2. Loss of Rental (12days x \$120.00)	\$ 1,440.00	\$ 1,440.00 (12DAYS X \$120.00)
3. GIA / LTA search fee	\$ 2.18	\$ 2.18
<b>Total</b>	<b>\$ 30,068.49</b>	<b><u>\$19,975.60</u></b>

Surveyor recommended 8 days for repair + 2 Saturday + 2 Sunday.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 29/04/2025 is only for mandate purpose.

**Kindly let us have your approval / instruction.**

Best Regards,

**Yan**

**LKK Auto Consultants Pte Ltd**

Email: [yan@lkkauto.com](mailto:yan@lkkauto.com) | DID: 6841-6051 | fax: 6256-4315

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

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**From:** Lim Gan Koon (Chris) <[ChrisLim@msfirstcapital.com.sg](mailto:ChrisLim@msfirstcapital.com.sg)>

**Sent:** Sunday, April 27, 2025 5:37 PM

**To:** Yan (LKK Auto) <[yan@lkkauto.com](mailto:yan@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>; Kon Yin Siew <[KonYinSiew@msfirstcapital.com.sg](mailto:KonYinSiew@msfirstcapital.com.sg)>

**Subject:** FW: LOD - RE: [EXT] [request video] RE: D24009965MFCT/CTPL/JY REQUEST DIRECT SETTLEMENT FOR SCF9056M & SH7692P - DOA:12/11/2024

**DIRECT SETTLEMENT**

Dear Yan,

LOD FROM TP - FYNA

Thank you.

Chris Lim  
Motor Claims Dept.



**MS First Capital Insurance Ltd**

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

D: 6359 1813 | M: 6359 1800 | F: 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.sg](http://www.msfirstcapital.com.sg) for details of PDPA Personal Data Collection Statement.

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**From:** Anthonidas Christopher (VGS - SG/Singapore) <[christopher.anthonidas@vw.com.sg](mailto:christopher.anthonidas@vw.com.sg)>

**Sent:** Thursday, 24 April 2025 4:12 pm

**To:** Yan (LKK Auto) <[yan@lkkauto.com](mailto:yan@lkkauto.com)>; CWS Motor Claims <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>

**Cc:** Cheong Pearlyn (VGS - SG/Singapore) <[Pearlyn.cheong@vw.com.sg](mailto:Pearlyn.cheong@vw.com.sg)>; Ong Michelle (VGS - SG/Singapore) <[michelle.ong@vw.com.sg](mailto:michelle.ong@vw.com.sg)>; Wong Meiy (VGS - SG/Singapore) <[meiy.wong@vw.com.sg](mailto:meiy.wong@vw.com.sg)>; Tang Shushi (VGS - SG/Singapore) <[shushi.tang@vw.com.sg](mailto:shushi.tang@vw.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** LOD - RE: [EXT] [request video] RE: D24009965MFCT/CTPL/JY REQUEST DIRECT SETTLEMENT FOR SCF9056M & SH7692P - DOA:12/11/2024

EXTERNAL EMAIL - This email was sent by a person from outside your organization. Exercise caution when clicking links, opening attachments or taking further action, before validating its authenticity.

Dear Claims,

Please see attached LOD, please kindly revert with your offer soonest.

thank you!

Best Regards,

Christopher Dass  
Insurance Advisor  
Aftersales

Volkswagen Group Singapore Pte Ltd  
247 Alexandra Road  
Singapore 159934

Direct line: +65 6305 7218

Mobile: +65 85112203

Main Line : +65 6305 7299

Main Fax: +65 6474 364

Email: [christopher.anthonidas@vw.com.sg](mailto:christopher.anthonidas@vw.com.sg)

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



View my  
LinkedIn®  
Company Profile



Your **ID.**eal elec

**From:** Yan (LKK Auto) <[yan@lkkauto.com](mailto:yan@lkkauto.com)>

**Sent:** Thursday, 21 November 2024 2:10 pm

**To:** Anthonidas Christopher (VGS - SG/Singapore) <[christopher.anthonidas@vw.com.sg](mailto:christopher.anthonidas@vw.com.sg)>

**Cc:** Cheong Pearlyn (VGS - SG/Singapore) <[Pearlyn.cheong@vw.com.sg](mailto:Pearlyn.cheong@vw.com.sg)>; Ong Michelle (VGS - SG/Singapore) <[michelle.ong@vw.com.sg](mailto:michelle.ong@vw.com.sg)>; Wong Meiy (VGS - SG/Singapore) <[meiy.wong@vw.com.sg](mailto:meiy.wong@vw.com.sg)>; Tang Shushi (VGS - SG/Singapore) <[shushi.tang@vw.com.sg](mailto:shushi.tang@vw.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: [EXT] [request video] RE: D24009965MFCT/CTPL/JY REQUEST DIRECT SETTLEMENT FOR SCF9056M & SH7692P - DOA:12/11/2024

### Without Prejudice

Dear Sirs/Mdm,

Please be informed that basing on the accident statements submitted by both parties, the liability is clear / under BOLA (subject to BOLA guideline settlement) and shall proceed with direct settlement for the above mentioned case.

Please note that this e-mail is on without prejudice basis which does not amount to an authorisation of repair to your client's vehicle and admission of any liability to our Insured's part. The final repair cost is subjected to the consistency of the damages according to the nature of the accident. And the days of LOU/ LOR will be based on the number of days of repair as recommended by our surveyor and approved by our principal.

Best Regards,

**Yan**

**LKK Auto Consultants Pte Ltd**

Email: [yan@lkkauto.com](mailto:yan@lkkauto.com) | DID: 6841-6051 | fax: 6256-4315

**From:** Anthonidas Christopher (VGS - SG/Singapore) <[christopher.anthonidas@vw.com.sg](mailto:christopher.anthonidas@vw.com.sg)>

**Sent:** Thursday, November 21, 2024 11:38 AM

**To:** Yan (LKK Auto) <[yan@lkkauto.com](mailto:yan@lkkauto.com)>

**Cc:** Cheong Pearlyn (VGS - SG/Singapore) <[Pearlyn.cheong@vw.com.sg](mailto:Pearlyn.cheong@vw.com.sg)>; Ong Michelle (VGS - SG/Singapore) <[michelle.ong@vw.com.sg](mailto:michelle.ong@vw.com.sg)>; Wong MeiY (VGS - SG/Singapore) <[meiy.wong@vw.com.sg](mailto:meiy.wong@vw.com.sg)>; Tang Shushi (VGS - SG/Singapore) <[shushi.tang@vw.com.sg](mailto:shushi.tang@vw.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: [EXT] [request video] RE: D24009965MFCT/CTPL/JY REQUEST DIRECT SETTLEMENT FOR SCF9056M & SH7692P - DOA:12/11/2024

Dear Yan,

Please revert on liability, thank you

Best Regards,

Christopher Dass  
Insurance Advisor  
Aftersales

Volkswagen Group Singapore Pte Ltd  
247 Alexandra Road  
Singapore 159934

Direct line: +65 6305 7218

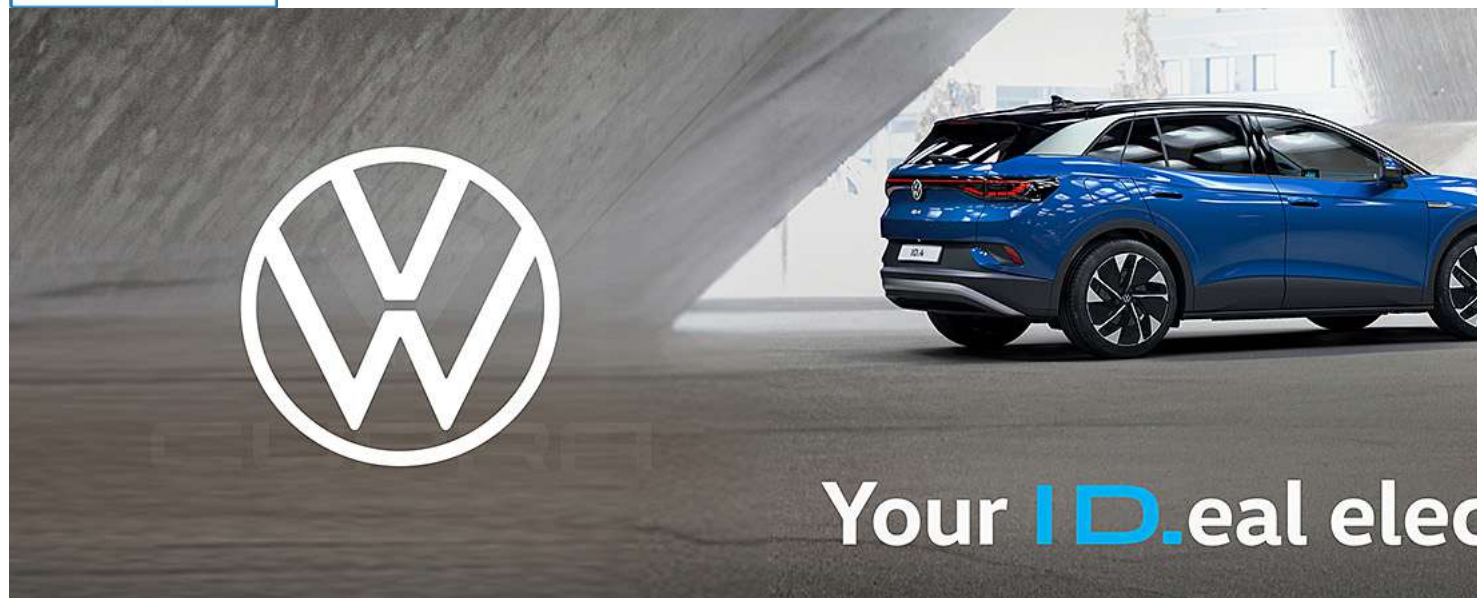
Mobile: +65 85112203

Main Line : +65 6305 7299

Main Fax: +65 6474 364

Email: [christopher.anthonidas@vw.com.sg](mailto:christopher.anthonidas@vw.com.sg)

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



**From:** Anthonidas Christopher (VGS - SG/Singapore)

**Sent:** Wednesday, 20 November 2024 8:43 am

**To:** Yan (LKK Auto) <[yan@lkkauto.com](mailto:yan@lkkauto.com)>

**Cc:** Cheong Pearlyn (VGS - SG/Singapore) <[Pearlyn.cheong@vw.com.sg](mailto:Pearlyn.cheong@vw.com.sg)>; Ong Michelle (VGS - SG/Singapore) <[michelle.ong@vw.com.sg](mailto:michelle.ong@vw.com.sg)>; Wong MeiY (VGS - SG/Singapore) <[meiy.wong@vw.com.sg](mailto:meiy.wong@vw.com.sg)>; Tang Shushi (VGS -

SG/Singapore) <[shushi.tang@vw.com.sg](mailto:shushi.tang@vw.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: [EXT] [request video] RE: D24009965MFCT/CTPL/JY REQUEST DIRECT SETTLEMENT FOR SCF9056M & SH7692P - DOA:12/11/2024

Dear Yan,

I have attached the accident video footage as per your request.

Please kindly revert on liability.

Thank you!

Best Regards,

Christopher Dass  
Insurance Advisor  
Aftersales

Volkswagen Group Singapore Pte Ltd  
247 Alexandra Road  
Singapore 159934

Direct line: +65 6305 7218

Mobile: +65 85112203

Main Line : +65 6305 7299

Main Fax: +65 6474 364

Email: [christopher.anthonidas@vw.com.sg](mailto:christopher.anthonidas@vw.com.sg)

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



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**From:** Anthonidas Christopher (VGS - SG/Singapore) <[christopher.anthonidas@vw.com.sg](mailto:christopher.anthonidas@vw.com.sg)>

**Sent:** Wednesday, 20 November 2024 8:20 am

**To:** Yan (LKK Auto) <[yan@lkkauto.com](mailto:yan@lkkauto.com)>

**Cc:** Cheong Pearlyn (VGS - SG/Singapore) <[Pearlyn.cheong@vw.com.sg](mailto:Pearlyn.cheong@vw.com.sg)>; Ong Michelle (VGS - SG/Singapore) <[michelle.ong@vw.com.sg](mailto:michelle.ong@vw.com.sg)>; Wong MeiY (VGS - SG/Singapore) <[meiy.wong@vw.com.sg](mailto:meiy.wong@vw.com.sg)>; Tang Shushi (VGS - SG/Singapore) <[shushi.tang@vw.com.sg](mailto:shushi.tang@vw.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>



**Subject:** RE: [EXT] [request video] RE: D24009965MFCT/CTPL/JY REQUEST DIRECT SETTLEMENT FOR SCF9056M & SH7692P  
- DOA:12/11/2024

Dear Yan,

I have attached the accident video footage as per your request.

Please kindly revert on liability.

Thank you!

Best Regards,

Christopher Dass  
Insurance Advisor  
Aftersales

Volkswagen Group Singapore Pte Ltd  
247 Alexandra Road  
Singapore 159934

Direct line: +65 6305 7218

Mobile: +65 85112203

Main Line : +65 6305 7299

Main Fax: +65 6474 364

Email: [christopher.anthonidas@vw.com.sg](mailto:christopher.anthonidas@vw.com.sg)

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



**From:** Yan (LKK Auto) <[yan@lkkauto.com](mailto:yan@lkkauto.com)>

**Sent:** Tuesday, 19 November 2024 4:30 pm

**To:** Anthonidas Christopher (VGS - SG/Singapore) <[christopher.anthonidas@vw.com.sg](mailto:christopher.anthonidas@vw.com.sg)>

**Cc:** Cheong Pearlyn (VGS - SG/Singapore) <[Pearlyn.cheong@vw.com.sg](mailto:Pearlyn.cheong@vw.com.sg)>; Ong Michelle (VGS - SG/Singapore) <[michelle.ong@vw.com.sg](mailto:michelle.ong@vw.com.sg)>; Wong Meiy (VGS - SG/Singapore) <[meiy.wong@vw.com.sg](mailto:meiy.wong@vw.com.sg)>; Tang Shushi (VGS - SG/Singapore) <[shushi.tang@vw.com.sg](mailto:shushi.tang@vw.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** [EXT] [request video] RE: D24009965MFCT/CTPL/JY REQUEST DIRECT SETTLEMENT FOR SCF9056M & SH7692P - DOA:12/11/2024

Dear Sir/Madam,

Would appreciate if you could share the video footage of this accident with us for assessment.

Thank you.

Best Regards,

**Yan**

**LKK Auto Consultants Pte Ltd**

Email: [yan@lkkauto.com](mailto:yan@lkkauto.com) | DID: 6841-6051 | fax: 6256-4315  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** Anthonidas Christopher (VGS - SG/Singapore) <[christopher.anthonidas@vw.com.sg](mailto:christopher.anthonidas@vw.com.sg)>  
**Sent:** Wednesday, 13 November 2024 9:36 am  
**To:** CWS Motor Claims <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>  
**Cc:** Cheong Pearlyn (VGS - SG/Singapore) <[Pearlyn.cheong@vw.com.sg](mailto:Pearlyn.cheong@vw.com.sg)>; Ong Michelle (VGS - SG/Singapore) <[michelle.ong@vw.com.sg](mailto:michelle.ong@vw.com.sg)>; Wong Meiy (VGS - SG/Singapore) <[meiy.wong@vw.com.sg](mailto:meiy.wong@vw.com.sg)>; Tang Shushi (VGS - SG/Singapore) <[shushi.tang@vw.com.sg](mailto:shushi.tang@vw.com.sg)>  
**Subject:** REQUEST DIRECT SETTLEMENT FOR SCF9056M & SH7692P - DOA:12/11/2024

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Dear Claims,

Please revert on liability and survey arrangement for this claim.

Thank you!

Best Regards,

Christopher Dass  
Insurance Advisor  
Aftersales

Volkswagen Group Singapore Pte Ltd  
247 Alexandra Road  
Singapore 159934

Direct line: +65 6305 7218  
Mobile: +65 85112203  
Main Line : +65 6305 7299  
Main Fax: +65 6474 364  
Email: [christopher.anthonidas@vw.com.sg](mailto:christopher.anthonidas@vw.com.sg)  
<https://www.volkswagen.com.sg/>





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