



247 Alexandra Road S(159934)

LETTER OF DEMAND

Your Ref: D2401048MTC7
Our Ref: SAN 52762
To: MS FIRST CAPITAL INSURANCE

Dear Sirs,

ACCIDENT INVOLVING SAN 52762 & SID 45304 ON 28/11/2014

We are claiming on behalf of our client AZHAR BIN MAHAMMED NOH

owner of vehicle number SAN 52762 involved in accident on 28/11/2014

with vehicle SID 45304 along/at QUEENSWAY STORE EXIT TO PORTERMAN AVE

Description of claims:

Cost of Repairs	\$ <u>7,893.31</u>	(incl 9% GST)
Loss of Use/Rental	\$ <u>100</u> x <u>8</u> Days = \$ <u>800</u>	(incl 9% GST)
Search Fee	\$ <u>2.18</u>	(incl 9% GST)
Miscellaneous Fee	\$ <u>-</u>	(incl 9% GST)
TOTAL	\$ <u>8,695.49</u>	(incl 9% GST)

We are claiming in full and final settlement of \$ 8,695.49 (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 meiy.wong@vw.com.sg

Dated this



Internal



LETTER OF AUTHORITY

ACCIDENT INVOLVING SNN52762 and SHD45304 on 28/11/2024
along Queasway (Before exit to Portdown Ave)
Own vehicle's number Other vehicle's number Date of accident
Accident location

BY THE LETTER OF AUTHORITY, I/we, Ashar Bin Mohammed aon
of SNN52762 Name of Policy Holder & IC / Passport number
owner of Vehicle Registration

Number SNN52762 Own vehicle's number hereby irrevocable appoint **Volkswagen Group Singapore Pte Ltd**
(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:

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 SP2009009571-01 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 03 of the month

12 Year 2024

Signed & Delivered By:

Witness By: [Signature]
Policy Holder
VOLKSWAGEN GROUP SINGAPORE

81030002

DISCHARGE RECEIPT

CLAIM REFERENCE : D24010448MFCT/CTPL/TPD 2
ACCIDENT DATE : 28/11/2024
ACCIDENT LOCATION : QUEENSWAY SINGAPORE
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : ONG CHAI YANG
INSURED VEHICLE : SHD4530U
INVOLVED PARTY : SNN5276Z
SETTLEMENT SUM : \$8,295.49

I/We, the undersigned 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: **AZHAR BIN MOHAMMED NOH**

Signature and Date :

17/4/2025



WITNESS :

Signature and Date :

Meiy Wong
Insurance Advisor
Tel: 6305 7299 Ext: 216
Mobile: 8121 4681
Fax: 6474 3643
Email: meiy.wong@vw.com.sg



17/04/2025

ŠKODA Centre Singapore

26 Leng Kee Rd
Singapore 159104
Biz. Reg. No.: 199101494Z
GST No.: M200985052



Tax invoice

Page 1/2
Document no. 12033021905
Document date 20-12-2024
Customer no. 6151041856
Customer GST-ID 195000106C
Dealer 30001
Job order number 2024034705/ 1
Job order date 03-12-2024
Service Advisor YEN MEI WONG

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

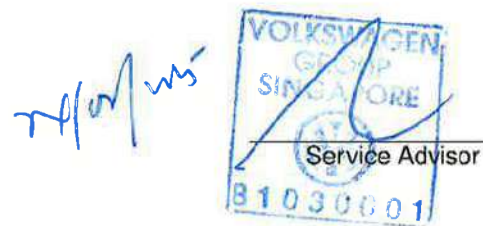
Customer Details:
Mr
AZHAR
BIN MOHAMMED NOH
BLK 117 JURONG EAST STREET 13
#02-141
SINGAPORE 600117

License plate	Model code	First registration	VIN	Model	Mileage
SNN5276Z	NX34LDS0	13-12-2023	TMBBP8NX4RY026303	OCTAVIA M-HEVSTY TS81/1.0 A7F	11,252

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
9801B003	B&P WHEEL ALIGNMENT				#8	360.00	392.40
9801B001	R&R RIM & BALANCE				#8	50.00	54.50
5E3601025AG	Alloy Wheel (SCK) AO 4/12/2024	1	pcs.	1,567.30	#8	1,567.30	1,708.36
311601361	Rubber Valve	1	pcs.	4.27	#8	4.27	4.65
	LABOUR	2,5	pcs.	840.00	#8	2,100.00	2,289.00
	SPRAY PAINT	3	pcs.	800.00	#8	2,400.00	2,616.00
	ALLIANZ ARF VS MS FIRST CAPITAL 3RD PARTY VEHICLE SHD4530U D.O.A: 28-11-2024 SURVY BY : MR RASUL.LKK						

Tax Code	Labour	Material	GST %	GST	Total amount excl. GST	Total amount incl. GST
#8	1,170.00	6,071.57	9%	651.74	7,241.57	7,893.31
Total	1,170.00	6,071.57		651.74	7,241.57	7,893.31

Customer



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).-----

ŠKODA Centre Singapore

26 Leng Kee Rd
Singapore 159104
Biz. Reg. No.: 199101494Z
GST No.: M200985052



Tax invoice

Page 2/2

Document no.	12033021905
Document date	20-12-2024
Customer no.	6151041856
Customer GST-ID	195000106C
Dealer	30001
Job order number	2024034705/ 1
Job order date	03-12-2024
Service Advisor	YEN MEI WONG

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

Customer Details:
Mr
AZHAR
BIN MOHAMMED NOH
BLK 117 JURONG EAST STREET 13
#02-141
SINGAPORE 600117

License plate	Model code	First registration	VIN	Model	Mileage
SNN5276Z	NX34LDS0	13-12-2023	TMBBP8NX4RY026303	OCTAVIA M-HEVSTY TS81/1.0 A7F	11,252

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

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.

SHD4530U

Date of Accident

28/11/2024 

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 **28/11/2024 10:37**

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: Serene Ler <Sereneler@msfirstcapital.com.sg>
Sent: Sunday, March 23, 2025 1:14 AM
To: Yan (LKK Auto)
Cc: Admin A; Hsiao Tong (LKKAuto)
Subject: RE: [SEEK MANDATE] RE: NEW ASSIGNMENT (OUR REF: D24010448MFCT/CTPL/TPD 2) *** LKK REF: CD/FCI24120003/Rua3

Dear Yan,

We refer to your email below.

For LOU, please note TPV capacity is 999cc. As per NIMA benchmark, the LOU per day is \$50-60.

Therefore, you have our mandate to negotiate settlement at best possible terms between \$8,195.31 to \$8,375.49 all-in.

Refer to your email below, moving forward for the column highlighted in yellow, please indicate as per LOD and not estimate.

Thanks and Regards,

Serene Ler

Motor Claims

MS First Capital Insurance Limited

A Member of **MS&AD** Insurance Group

16 Raffles Quay, #42-01 Hong Leong Building | Singapore 048581 | Reg. No. 195000106C

☎: 6359 1814 | Tel: 6359 1800 | Fax: 6223 0541

Motor Claims: motor_claims@msfirstcapital.com.sg | Website: www.msfirstcapital.com.sg

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: Yan (LKK Auto) <yan@lkkauto.com>
Sent: Monday, 17 March 2025 10:15 am
To: Serene Ler <Sereneler@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: [SEEK MANDATE] RE: NEW ASSIGNMENT (OUR REF: D24010448MFCT/CTPL/TPD 2) *** LKK REF: CD/FCI24120003/Rua3

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: **D24010448MFCT/CTPL/TPD 2**

Our ref : CD/FCI24120003/Rua3

Dear Sirs/Mdm,

ACCIDENT INVOLVING SHD4530U(MS FCIL) AND SNN5276Z(TP) ON 28/12/2024

We refer to the above matter.

We are of the view that liability is not in our driver's favour as insured intend to filter to the slip road and side swipe TP's vehicle which travelling in own lane.

We seek your approval to offer repairer **"VOLKSWAGEN GROUP SINGAPORE PTE LTD"** at **\$8,535.49(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair	\$ 12,237.51	\$ 7,893.31 (\$7,241.57+9%GST)
2. Loss of Use (8days x \$100.00)	\$ 800.00	\$ 640.00 (8DAYS X \$80.00)
3. GIA / LTA search fee	\$ 2.18	\$ 2.18
Total	\$ 13,039.69	\$ 8,535.49

Surveyor recommended 6 days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 24/01/2025 is only for mandate purpose.

Kindly let us have your approval / instruction.

Best Regards,

Yan

LKK Auto Consultants Pte Ltd

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

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

-----Original Message-----

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

Sent: Friday, December 6, 2024 1:58 PM

To: Serene Ler <Sereneler@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Yan (LKK Auto) <yan@lkkauto.com>

Subject: RE: NEW ASSIGNMENT (OUR REF: D24010448MFCT/CTPL/TPD 2) *** LKK REF: CD/FCI24120003/Rua3

Hi Serene,

We refer to the above matter.

Enclosed for your perusal is:

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

Please note that our officer in charge is Yan.

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

Cheers to a Wonderful Christmas and a Happy New Year 2025 !

Thank you.

Best Regards,

Mei Kwan | Admin

Third Party Direct Settlement

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

-----Original Message-----

From: Hueh Yin (LKK Auto) <huehyin@lkkauto.com>

Sent: Monday, 2 December 2024 10:04 AM

To: Aini Binte <Aini@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>

Cc: Serene Ler <Sereneler@msfirstcapital.com.sg>

Subject: RE: NEW ASSIGNMENT (OUR REF: D24010448MFCT/CTPL/TPD 2)

Dear Aini,

Thank you for the assignment.

Please be informed that repairer arrange survey on 3/12/2024 @ 10am(owner waiting).

Best Regards,

Hueh Yin | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

-----Original Message-----

From: Aini Binte <Aini@msfirstcapital.com.sg>

Sent: Friday, November 29, 2024 7:27 PM

To: assignments <assignments@lkkauto.com>

Cc: Wong MeiY (VGS - SG/Singapore) <meiy.wong@vw.com.sg>; Serene Ler <Sereneler@msfirstcapital.com.sg>

Subject: NEW ASSIGNMENT (OUR REF: D24010448MFCT/CTPL/TPD 2)

Insured Vehicle No : SHD4530U

TP Vehicle No : SNN5276Z

Claim No : D24010448MFCT

Workshop Name : VOLKSWAGEN GROUP SINGAPORE PTE LTD

Our Surveyor : LKK AUTO CONSULTANTS PTE LTD

Instructions : Direct Settlement - Est. COR \$13,436.99

Quantum to be agreed

Created By : AINI

Verified By : SERENE

Approved By : SERENE

This is a computer generated mail. Do not reply to this mail.