



MSG (WINNER) : 18/9/18

## Letter of Claims Request for direct settlement.

We are submitting a claim on behalf of our customer LOW YEE  
NRIC \_\_\_\_\_ insured of vehicle SKW 4380A against  
your insured vehicle number SDM 1908Z ( ALG )  
On the accident dated on 21-8-18 (ddmmyyyy) along LOR- KISHU  
OUTSIDE HOUSE 167-

Dated this 21 AUG 2018 (day) of \_\_\_\_\_ (month) 2018 .

\_\_\_\_\_  
Charmaine Kong  
Volkswagen Group Singapore  
Accident Claims Dept.  
[charmaine.kong@vw.com.sg](mailto:charmaine.kong@vw.com.sg)  
DID : 63057176/ 63057299  
HP: 92361399

**PDI TUAS**

PDI TUAS

LOW YEE  
167 LORONG KISMIS  
Singapore, 598089  
Singapore

Phone No.  
Fax No.  
E-Mail

VAT Registration No. M20098505-2  
Tax No. 199101494Z

**Service Quote**

Customer No. CV031399  
Quote No. SER/QUO/1801366  
QuoteDate 21/08/18  
Salesperson TEO LYNN  
Page 1

**THIS IS NOT AN OFFICIAL TAX INVOICE**

<b>Make</b>	<b>Model Description</b>	<b>Mileage</b>	<b>Service Advisor</b>
Volkswagen Passeng	GOLF A7 1.2 TSI TL BMT (DSG)	35,659	Kong Charmaine
<b>License No.</b>	<b>VIN</b>	<b>Initial Registration</b>	<b>Sales Advisor</b>
SKW4380A	WVWZZZAUZFW355684	29/10/15	TEO LYNN
<b>Engine Code</b>	<b>Labor Type</b>	<b>Engine No.</b>	<b>Model Code</b>
	1T	CJZ 618189	5G12DZ

No.	Description	Qty.	UoM	Unit Price	Amount
P B&P ALEX LABOUR	R&R RIM & BALANCE	1	UNIT		50.00
P B&P ALEX LABOUR	LABOUR	7	UNIT		5,880.00
P B&P ALEX LABOUR	TRANSFER DOOR PARTS	1	UNIT		840.00
P B&P ALEX PAINT	SPRAY PAINT	5	UNIT		4,000.00
P B&P RIM	B&P RIM -NETT	1	UNIT		2,000.00
P B&P WHEEL ALIGNMENT	B&P WHEEL ALIGNMENT -NETT	1			360.00
P B&P DIAG	PROGRAMMING & CALIBRATION	1	Time Un		480.00
	COMPULSORY TO DO AFTER AC				
P B&P MECH	CHECK WIRE HARNESS, ECU, S	1	Time Un		280.00
	Nett				
	<b>Sum Labor</b>				<b>13,890.00</b>
P 5G0810972D	WHEEL HOUS RHR	1	Pieces		234.76
	Predecessor 5G0810972C				
P 5G0945096M	RH TAILLIGHT OUTER	1	Pieces		388.66
	Use Predecessor 5G0945096F				
P 5G4809844	RHR FENDER SECTION	1	Pieces		1,557.90
P 5G4833056AB	DOOR RHR	1	Pieces		1,904.58
	Use Predecessor 5G4833056AA				
P 5G6807394	BUMPER BRACKET RH	1	Pieces		46.12
P 5G6807394A	BUMPER GUIDE RH	1	Pieces		46.12
P 5G6807417APGRU	REAR BUMPER COVER	1	Pieces		1,149.75
	Predecessor 5G6807417ARGRU				
P 5G6839700D	DOOR SEAL	1	Pieces		126.27
	Use Predecessor 5G6839700C				
P D 007600A1	INOXSPRAY	1	Pieces		78.43
	<b>Sum carried forward</b>				<b>19,422.59</b>

Payments to: - BBN: - Acc.-No..:

**PDI TUAS**

PDI TUAS

LOW YEE  
167 LORONG KISMIS  
Singapore, 598089  
Singapore

Phone No.  
Fax No.  
E-Mail

VAT Registration No. M20098505-2  
Tax No. 199101494Z

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		<b>Continued</b>	<b>19,422.59</b>
P D 180003M2	2KADHESIV	1 Pieces	330.24
P D 378500A2	DOOR INSULATOR	1 Pieces	53.34
P D 476KD1M2	SEALANT	1 Pieces	89.29
P D 506KD1A3	2K FOAM	1 Pieces	182.26
	<b>Sum Item</b>		<b>6,187.72</b>

<b>Sum Labor</b>	<b>13,890.00</b>
<b>Sum Item</b>	<b>6,187.72</b>
<b>Total SGD</b>	<b>20,077.72</b>
7% GST	20,077.72 1,405.44
<b>Total SGD Incl. GST</b>	<b>21,483.16</b>

**Explanations**

P = Proportionately Charged

**Payment Terms** No Credit

Payments to: - BBN: - Acc.-No...:

MSG (WINNER)  
 VS  
 AIG - DIRECT

## SINGAPORE ACCIDENT STATEMENT

### IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy ability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

### ACCIDENT STATEMENT

Date Of Report 21/08/2018 14:10  
 Date Of Accident 21/08/2018 07:05  
 Exact Location Of Accident LORONG KISMIS OUTSIDE HOUSE 167  
 Country/State of Loss SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number SKW4380A  
**Insured/Policyholder**  
 Name Of Registered Owner LOW YEE  
 NRIC No S6820587E  
 Email Address LOWYEEWORK@GMAIL.COM  
 Mobile Phone No (LOCAL) +65-90997515  
 Alternative Phone No OFFICE-90997515

### Vehicle Particulars

Manufacturer VOLKSWAGEN  
 Model GOLF A7 1.2 TSI TL BMT (DSG)

Exact Purpose for which vehicle was being used at time of accident

Are you claiming under your own insurance policy for repair to your vehicle? NO

If No, Please state action to be taken THIRD PARTY

Vehicle Category PRIVATE CAR

### Insurance Company

Name of Insurance Company MSIG INSURANCE (SINGAPORE) PTE. LTD.  
 Type Of Coverage COMPREHENSIVE  
 Fleet Policy NO  
 Policy Number A 28634136

Cover Note Number

### Driver

Name of Driver LOW YEE  
 NRIC No S6820587E  
 Date Of Birth 01/07/1968  
 Occupation INDOOR  
 Date Of Driving Pass 15/06/1994  
 Driving Experience 24 YEARS AND 2 MONTHS  
 Gender FEMALE  
 Mobile Number (LOCAL) +65-90997515  
 Fax Number  
 Contact Number OFFICE-90997515  
 Email Address LOWYEEWORK@GMAIL.COM

Address	167 LORONG KISMIS
Postcode	598089
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OWNER
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

#### General Information of the Accident

Type Of Accident	HIT AND RUN / VANDALISM / DAMAGED WHILST PARKED
Weather Conditions	CLEAR
Road Surface	DRY

#### Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles involved in the accident	
Was any body injured in the Accident?	NO
Was any injured conveyed to hospital by ambulance?	NO
Was any other material or property damaged?	YES
I have been approached by unknown person(s) soliciting/offering accident claims assistance.	NO
Number of Passengers (Including Driver)	0

#### Details of Police Action

Was the accident reported to the police?	NO
If Yes, Please state which Police Station	
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

#### Circumstances of Accident

REFER TO SKETCH PLAN

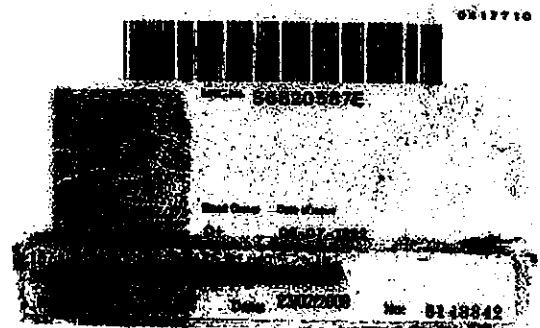
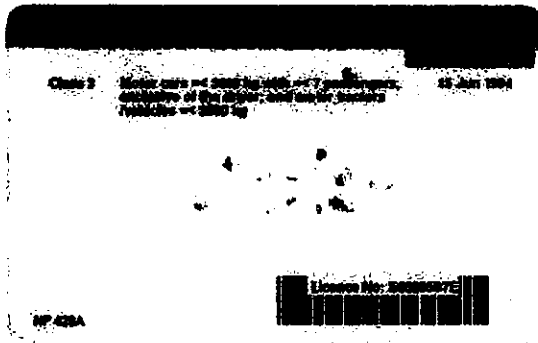
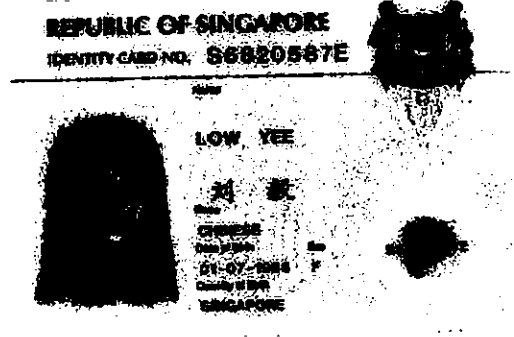
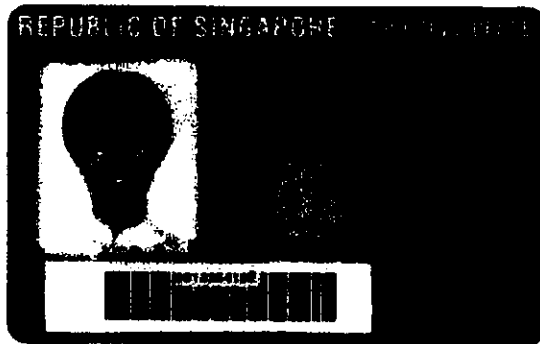
#### Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	NO
Was there any audio recorded?	NO

#### DETAILS OF OTHER VEHICLE PROPERTY 1

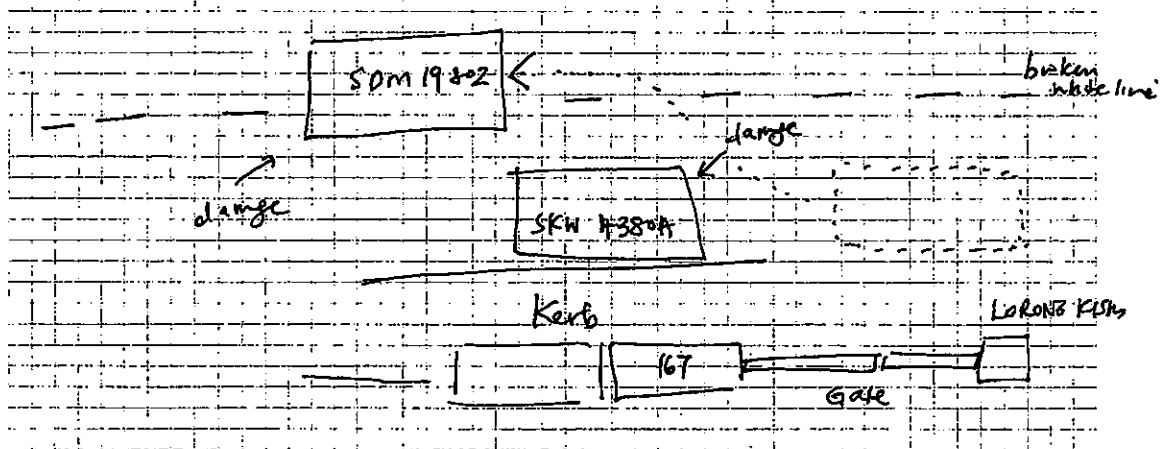
Vehicle Registration Number	SDM1980Z
Vehicle Make/Model/Colour	HONDA STREAM/ BLUE
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	LOW YIN CHOO
NRIC/Passport Number	S7126902G
Contact Number	98271950
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

# Accident Sketch Plan



# Accident Sketch Plan Pg. 1

## SKETCH PLAN



## DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

My car was stationary and parked outside my house along Lorong Kemis, a road with central dotted white line.
At about 7.10 am on 21/8/18, a blue Honda stream collided with the right rear end of my car. When I came out of my house, the involved car was stationary and parked in front of my car, to the right of my car.
The car plate number is SDM 1980 Z
Driven by Mdm Low Xia Choo S71269029
Apparently she was behind my car while there was oncoming traffic in the opposite direction in the next lane. She collided with my car when she was trying to move out to the next lane to move forwards.

## DECLARATION

I/We declare the foregoing particulars are true in every respect.

Policyholder's Signature

Date & Time:

21/8/18

Driver's Signature

(If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:

21 AUG 2018

**SKETCH PLAN**

**IMPORTANT NOTICE**

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow Insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the Insurance companies.
5. Any false reporting may be referred to the Police for investigation.
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7. By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
8. **Consent under the Personal Data Protection Act (PDPA)**

I understand, acknowledge, agree and consent that:

- (a) My Insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
  - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
  - (ii) investigating the accident and/or my claims;
  - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
  - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
  - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims.(collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents(including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
  - (i) to all Insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
  - (ii) for complying with requirements under any regulations, laws or court orders.

Policyholder's Signature

Date & Time:

21/8/18

Driver's Signature

(If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:

21 AUG 2018





MSIG Insurance (Singapore) Pte. Ltd.  
4 Shenton Way, # 21-01, SGX Centre 2, Singapore 068807  
Tel +65 6827 7888, Fax +65 6827 7800  
Co. Reg. No. 200412212G GST Reg. No. 20-0412212G

## Certificate of Insurance

ROAD TRANSPORT ACT 1987 (MALAYSIA)  
THE MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1959 (FEDERATION OF MALAYSIA)  
THE MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CAP. 189 OF THE REVISED EDITION)  
(REPUBLIC OF SINGAPORE)  
THE MOTOR VEHICLES (THIRD-PARTY RISK AND COMPENSATION) RULES, 1996 EDITION (REPUBLIC OF SINGAPORE)  
OR ANY AMENDMENT, ACT OR ACTS PASSED IN SUBSTITUTION THEREOF.

Form M.X.1  
Individual Ownership

VW DRIVEEASY  
Comprehensive

Certificate No. A 28634136 AVW

Excess : SGD500

Windscreen Excess : SGD100

1. Index Mark and Registration Number of Vehicle  
SKW4380A

2. Name of Policyholder  
Low Yee

3. Effective Date of the Commencement of Insurance for the purposes of the Act  
29/10/2017

4. Date of Expiry of Insurance  
28/10/2018

5. Persons or Classes of Persons entitled to drive\*

Low Yee

Any other person provided he is driving on the Policyholder's order or with the Policyholder's permission.

\* Provided that the person driving is permitted in accordance with the licensing or other laws or laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

6. Limitations as to use\*

Use only for social domestic and pleasure purposes and for the Policyholder's business.  
The Policy does not cover use for hire or reward racing pace-making reliability trial speed-testing the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with the Motor Trade.

\* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

**PLEASE NOTE ALL CLAIMS RELATED REPAIR MUST BE CARRIED OUT AT VOLKSWAGEN CENTRE SINGAPORE.**

This Certificate is not transferable to a new owner of the vehicle. If for any reason the Policy is terminated during its currency, the Certificate must be returned to the Insurer within 7 days of the termination or if the Certificate has been lost or destroyed, a Statutory Declaration to that effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189).

I/WE HEREBY CERTIFY that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia) or any Amendment, Act or Acts passed in substitution thereof.

MSIG Insurance (Singapore) Pte. Ltd.  
Approved Insurers

for Chief Executive Officer

PSW201709281404

Accident Sketch Plan Pg. 1



MSIG Insurance (Singapore) Pte. Ltd.  
4 Shenton Way, # 21-01, SGX Centre 2, Singapore 068807  
Tel +65 6827 7888, Fax +65 6827 7800  
Co. Reg. No. 200412212G GST Reg. No. 20-0412212G

DUPLICATE COPY  
FOR FINANCE COMPANY

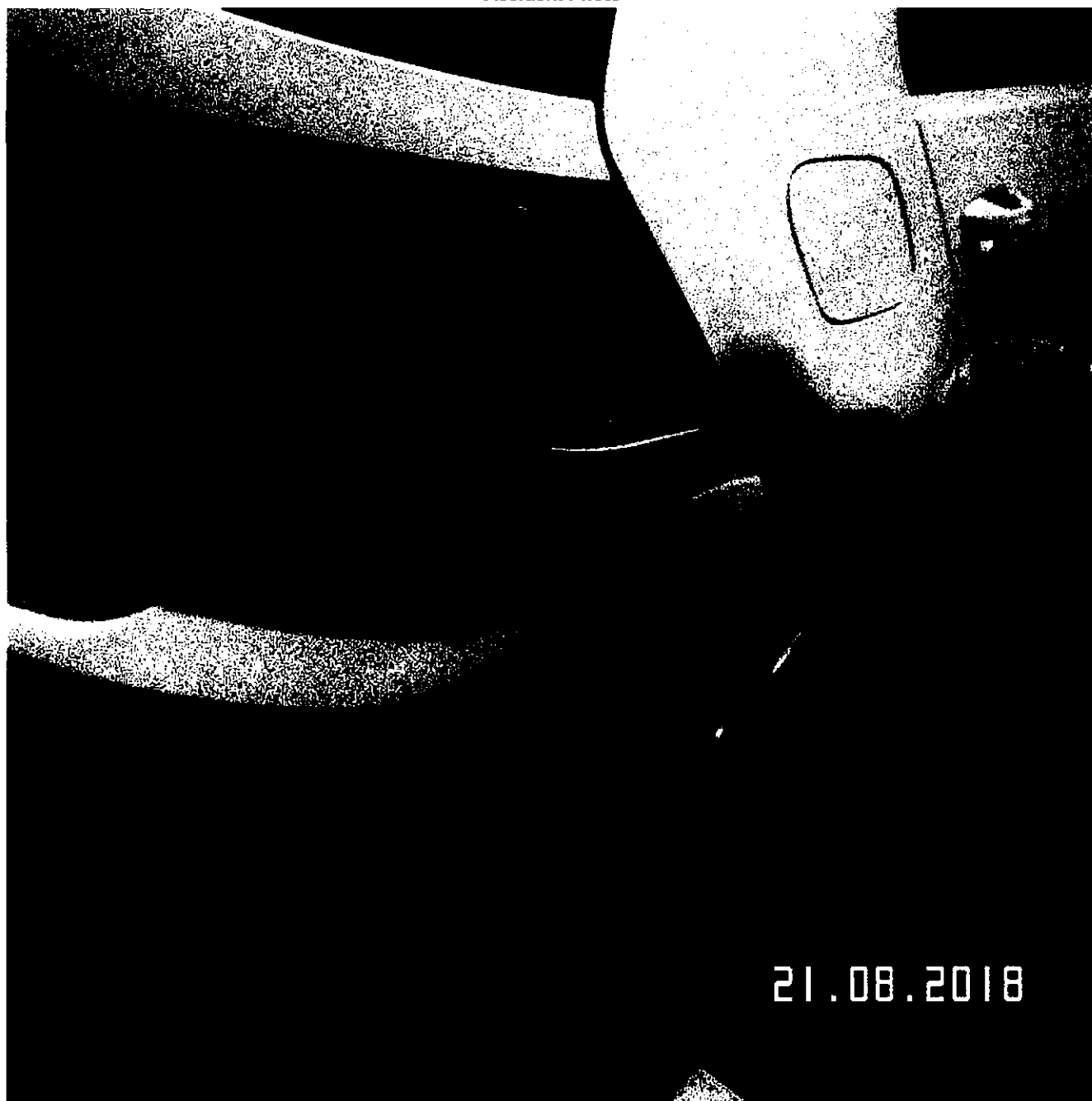
VW DRIVEEASY		ENDORSEMENT
Policy Number	Period of Insurance	Place of Issue
A 28634136 AVW	29/10/2015 to 28/10/2016	SINGAPORE
Name and Address of Insured		Date of Issue
Low Yee 167 Lorong Kismis Golden Rise Estate Singapore 598089		03/03/2016
		Account Number
		156346
Premium	GST	Total Due
SGD750.52-	SGD52.54-	SGD803.06-

<b>RISK NUMBER</b>	1	<b>VW DRIVEEASY</b>
<b>OCCUPATION</b>		
Doctor		
<b>FINANCIAL INTEREST</b>		
DBS Bank Ltd as Hire Purchase Owners		
<b>SCOPE OF COVER</b> Comprehensive		
<b>INTEREST INSURED</b>		
<b>REGISTRATION NO.</b>	SKW4380A	<b>SUM INSURED</b>
<b>MAKE/MODEL</b>	Volkswagen Golf 1.2 TSI	<b>INCL. COE/PARF</b>
<b>ENGINE NUMBER</b>	CJZ618189	<b>OFF-PEAK CAR</b>
<b>CHASSIS NUMBER</b>	WVWZZZAUZFW355684	<b>NO CLAIM DISCOUNT</b>
<b>YEAR OF MFG</b>	2015	50.00% (or F/D)
<b>CAPACITY</b>	1197 C.C.	<b>GOOD DRIVER'S DISCOUNT</b>
<b>SEATING CAPACITY</b>	5 (INCL. DRIVER)	SGD35.74
<b>WINDSCREEN</b>	UNLIMITED	<b>NCD PROTECTOR</b>
		NOT COVERED
		<b>EXCESS</b>
		SGD500
		<b>ANNUAL PREMIUM</b>
		SGD679.04
<b>ACCESSORIES</b>		
Aircon, radio/cassette/compact disc player, in-vehicle unit, rust-proofing and other accessories that are factory fitted.		
<b>AUTHORISED DRIVERS</b>		
Low Yee		

FDWC201603031330

QMX51504

Accident Photo



Accident Photo



Accident Photo



Accident Photo



**Accident Photo**

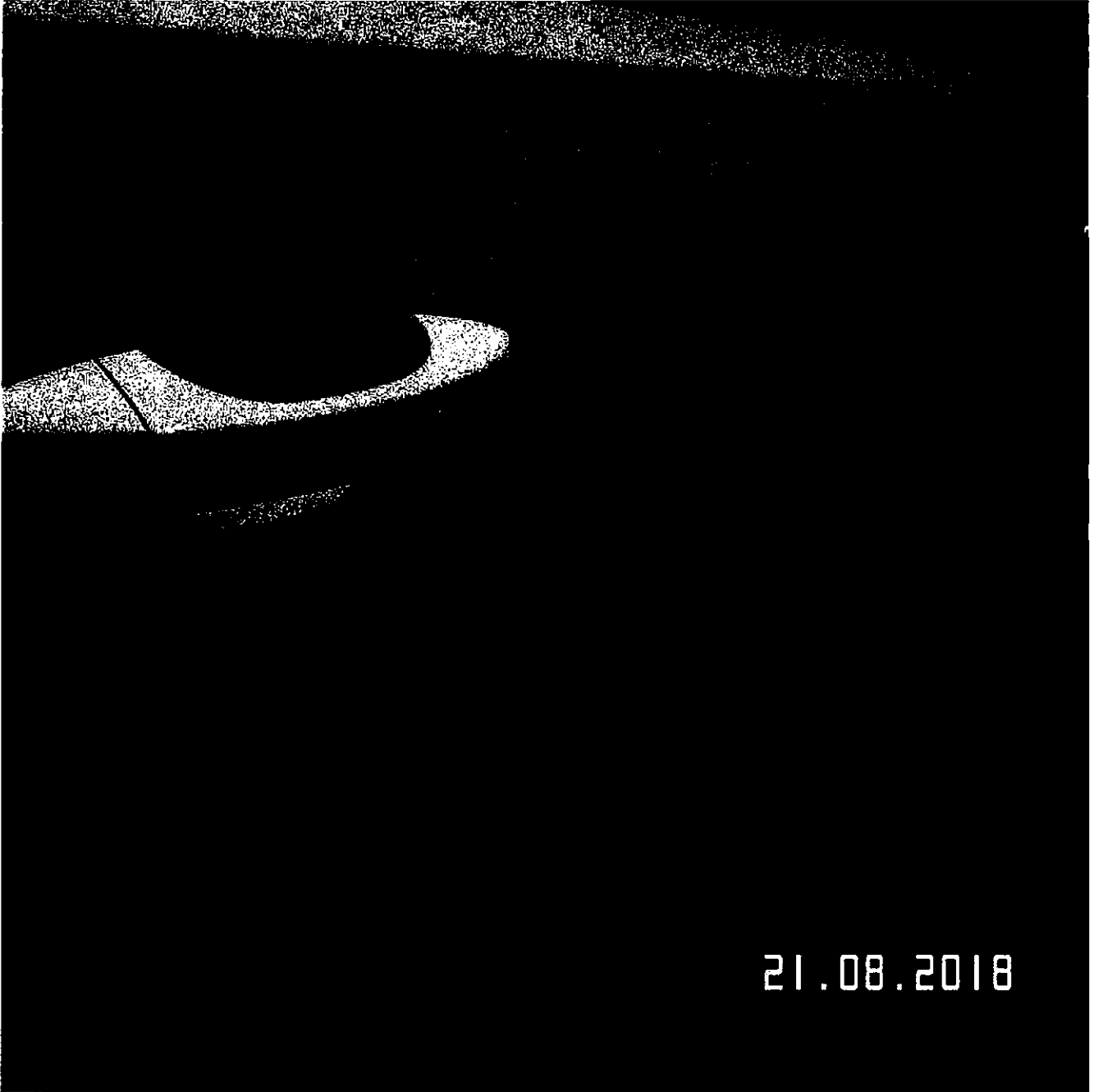


Accident Photo





Accident Photo



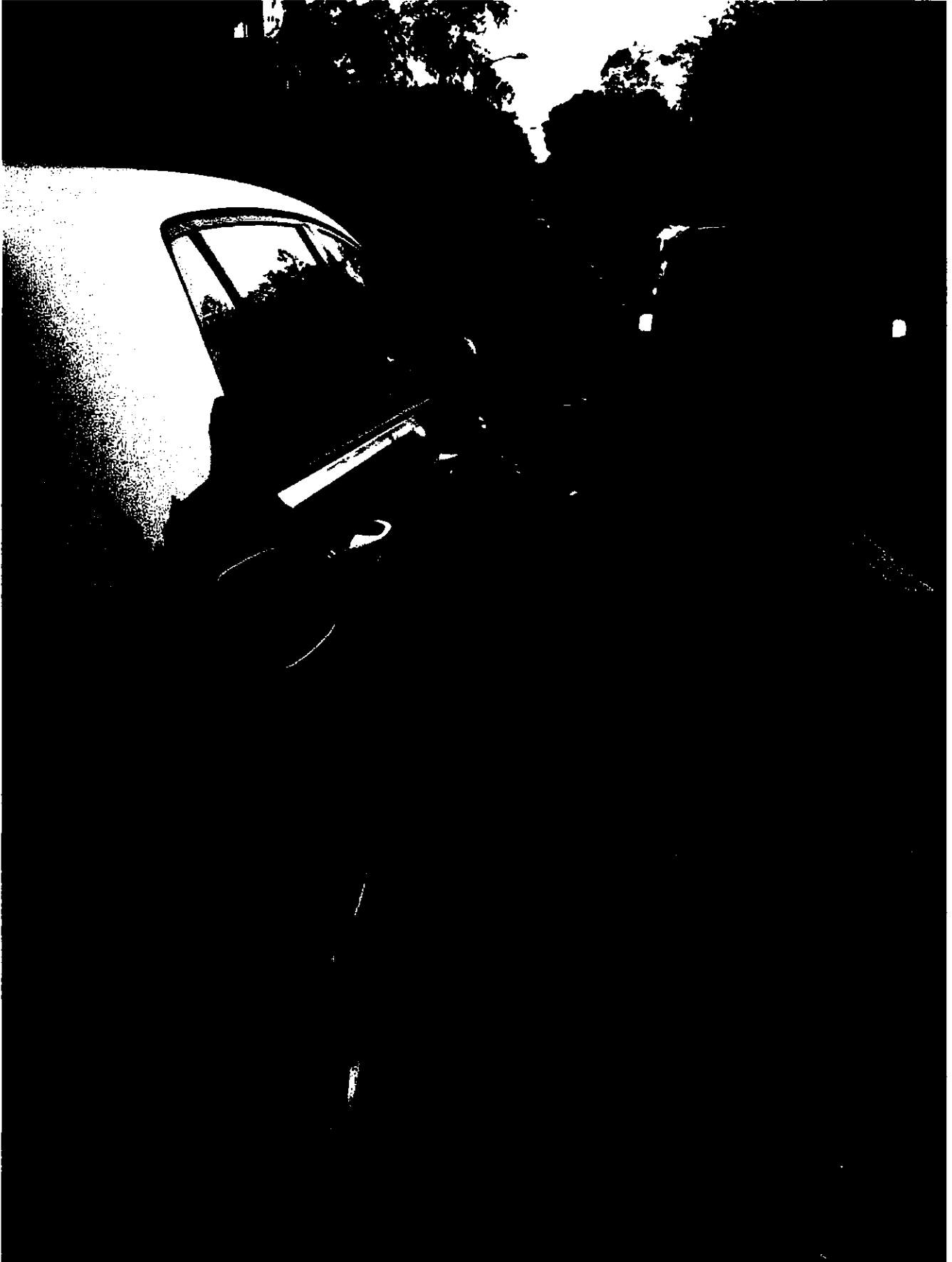
Accident Photo



**Accident Photo**



Accident Photo



Accident Photo

