

Volkswagen Centre Singapore

247 Alexandra Road Singapore 159934
Fax: 64743643 Tel: 63057299



Sir Reg. No. S3103069E
GST No. M20098505-2

LETTER OF DEMAND

Your Ref: D19007743 MFSH
Our Ref: SME 9396T

To: Mr FIRST CAPITAL

Dear Sirs,

ACCIDENT INVOLVING SME 9396T & SHB 2306A ON 5-12-19

We are claiming on behalf of our client LIM TENG LEONG owner of
vehicle number SME 9396T involved in accident on 5-12-19
with vehicle SHB 2306A along/at 30 JALAN MAT JAMBAT.

Description of claims:

Cost of Repairs	\$ <u>4910.20</u> (Incl 7% GST)
Loss of Use/Rental	\$ <u>120</u> X <u>3</u> Days = \$ <u>360</u>
Medical Fee	\$ _____ (Incl 7% GST)
Search Fee	\$ <u>7.45</u> (Incl 7% GST)
TOTAL	\$ <u>5278.25</u>

We are claiming in full and final settlement of \$ 5278.25 payable to
Volkswagen Centre Singapore.

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 _____ of 06 FEB 2020



LETTER OF AUTHORITY

ACCIDENT INVOLVING SMF9396 T and SHB2306A on 05/11/19
Own vehicle's number Other vehicle's number Date of accident
 along 36 JALAN MAT JAMBOL
Accident location

BY THE LETTER OF AUTHORITY, I/we, LIM TEH LEOH
Name of Policy Holder & IC / Passport number
 of S2557742 E owner of Vehicle Registration

Number SMF9396 T hereby irrevocable appoint **Volkswagen Centre Singapore**
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:

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 _____ 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 Centre Singapore** 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 05th of the month JAN Year 2019.

Signed & Delivered By:

[Signature]
Policy Holder

Witness By:

[Signature]

DISCHARGE RECEIPT

CLAIM REFERENCE	: D19007743MFSH	Provide always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect or preclude me from making a further claim for general and special damages for my personal injuries sustained in the same accident
ACCIDENT DATE	: 05/12/2019	
ACCIDENT LOCATION	: JALAN MAT JAMBOL	
INSURED	: CITYCAB PTE LTD	
INSURED DRIVER	: GUI SOO HUA	
INSURED VEHICLE	: SHB2306A	
INVOLVED PARTY	: SME9396T	
SETTLEMENT SUM	: S\$5,158.25	

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

Lim Teng Leong

Signature and Date

Lim Teng Leong 14/3/2020

WITNESS :

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

Signature and Date :

Mely Wong 17/3/2020

VOLKSWAGEN CENTRE SINGAPORE

17 Tuas Avenue
Singapore 639176
Biz. Reg. No.: 199101494Z
GST No.: M200985052



Tax invoice

Page 1/2

Company
MS
FIRSTCAPITAL INSURANCE
6 RAFFLES QUAY
#21-00
Singapore 048580

Customer Details:
Mr
LIM
TENG LEONG
36 JALAN MAT JAMBOL
Singapore 119517

Document no. 12333000119
Document date 17-01-2020
Customer no. 5211041856
Customer GST-ID 195000106C
Dealer 39999
Job order number 2019003058/ 1
Job order date 18-12-2019
Service Advisor EDMUND, HUI HUANG
GOH

License plate	Model code	First registration	VIN	Model	Mileage
SME9396T	3G24JZ	23-10-2018	WVWZZZ3CZKE003366	Passat Comfortline 1.8 TSI 132kW DSG	13,815

Position no.	Description	Quantity	Unit	Unit price excl. GST	Tax code	Total amount excl. GST	Total amount incl. GST
3G2941114A	Diagnostic and Programming	1	pcs.	480.00	#1	480.00	513.60
	Check Short Circuit / Harness Repair	1	pcs.	280.00	#1	280.00	299.60
	Led Headlight	1	pcs.	2,189.53	#1	2,189.53	2,342.80
	AJ07A02						
	LABOUR	1	pcs.	840.00	#1	840.00	898.80
	Spray Painting	1	pcs.	800.00	#1	800.00	856.00
	FIRST CAPITAL DIRECT SETTLEMENT DOA: 5.12.19 REF: D19007743MFSH CAMPAIGN						

Tax Code	Labour	Material	GST %	GST	Total amount excl. GST	Total amount incl. GST
#1	760.00	3,829.53	7%	321.27	4,589.53	4,910.80
Total	760.00	3,829.53		321.27	4,589.53	4,910.80

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.

—VISIT OUR WEBSITE: altersales.vw.com.sg (for online service appointments) and volkswagen.com.sg and 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

VOLKSWAGEN CENTRE SINGAPORE

17 Tuas Avenue
Singapore 639176
Biz. Reg. No.: 199101494Z
GST No.: M200985052



Tax invoice

Page	2/2
Document no.	12333000119
Document date	17-01-2020
Customer no.	5211041856
Customer GST-ID	195000106C
Dealer	39999
Job order number	2019003058/ 1
Job order date	18-12-2019
Service Advisor	EDMUND, HUI HUANG GOH

Company
MS
FIRSTCAPITAL INSURANCE
6 RAFFKES QUAY
#21-00
Singapore 048580

Customer Details:
Mr
LIM
TENG LEONG
36 JALAN MAT JAMBOL
Singapore 119517

License plate	Model code	First registration	VIN	Model	Mileage
SME9396T	3G24JZ	23-10-2018	WVWZZZ3CZKE003366	Passat Comfortline 1.8 TSI 132kW DSG	13,815

This is an authorised document. No signature is required.



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

Print Date/Time : 06 Dec 2019 / 17:08:53
Receipt Date/Time : 06 Dec 2019 / 17:08:53

Tax Invoice/Receipt

Receipt No. : ITNET-00000-191206-002723

Previous Receipt No. :

S/N Item Description/
Business Transaction Reference
No.

Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
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Result of Insurance Enquiry - SHB2306A
As at 05 Dec 2019/05:30:00
Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED

1	Insurance Enquiry - SHB2306A Enquiry Fee 20191206170443209815	7.00	0.49	7.49
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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

xxxxxxxxxxxx9738	Credit Card: Visa/MasterCard	7.45
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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.

Khanchna (LKK Auto)

From: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Sent: Wednesday, 4 March 2020 10:54 AM
To: Khanchna (LKK Auto)
Cc: Admin A
Subject: RE: SEEK MANDATE ON QUANTUM- [Express Settlement via LKK] - Claim No: D19007743MFSH/1 // LKK REF: CC4/FCI19022037/Eka3 [ACCIDENT BETWEEN SME 9396T & SHB 2306A [OI-FCI] ON 05/12/2019]

Dear Khanchna,

Your approval to negotiate from \$5,158.25-\$5,218.25.

- Loss of use - \$80-\$100 x 3 days

Thank you.

Best Regards,
Merina Chia (Ms)
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856 | Fax No. : 6507 3849 | Email: merinachia@msfirstcapital.com.sg | Company Regn. No. 195000106C
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 <http://www.msfirstcapital.com.sg> for details of PDPA Personal Data Collection Statement.

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From: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: Wednesday, 19 February 2020 5:21 PM
To: Merina Chia <MerinaChia@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: SEEK MANDATE ON QUANTUM- [Express Settlement via LKK] - Claim No: D19007743MFSH/1 // LKK REF: CC4/FCI19022037/Eka3 [ACCIDENT BETWEEN SME 9396T & SHB 2306A [OI-FCI] ON 05/12/2019]

YOUR REF: D19007743MFSH
LKK REF: CC4/FCI19022037/Eka3

Dear Sir/Madam,

We refer to the above matter.

Insured driver made 3 point turn and collided into parked third party vehicle. Liability is not in our Insured driver's favour.

We seek your approval to offer third party repairer "VOLKSWAGEN CENTRE SINGAPORE" at \$5,278.25(all in).

The summary is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 10,894.38	\$ 4,910.80
2. Loss of Use (3 days x \$120)	\$ 360.00	\$ 360.00 (3 days x \$120)
3. LTA/ GIA Search Fee	\$ 7.45	\$ 7.45
Total	\$ 11,261.83	<u>\$ 5,278.25</u>

Surveyor recommended 03 days for repair

Enclosed herewith all the documents for your perusal.

Kindly let us have your approval/instruction.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Khanchna (LKK Auto)

Sent: Monday, 17 February 2020 12:04 PM

To: Merina Chia <MerinaChia@msfirstcapital.com.sg>

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

Subject: RE: PROPOSAL ON LIABILITY - [Express Settlement via LKK] - Claim No: D19007743MFSH/1 // LKK REF: CC4/FCI19022037/Eka3 [ACCIDENT BETWEEN SME 9396T & SHB 2306A [OI-FCI] ON 05/12/2019]

Dear Ms. Merina,

We refer to the above matter and your e-mail below:

Please be informed that we are in the midst of preparing our report and will expedite on this.

We have also requested for a copy of the LOD from TP workshop but we are yet to receive a copy.

In the interim, please send us a copy of the TP LOD to enable us to do the necessary.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Merina Chia <MerinaChia@msfirstcapital.com.sg>

Sent: Monday, 17 February 2020 11:33 AM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>

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

Subject: RE: PROPOSAL ON LIABILITY - [Express Settlement via LKK] - Claim No: D19007743MFSH/1 // LKK REF: CC4/FCI19022037/Eka3 [ACCIDENT BETWEEN SME 9396T & SHB 2306A [OI-FCI] ON 05/12/2019]

Importance: High

Dear Khanchna,

Please take note that we had received LOD from workshop on 14.02.2020.

Please let us have the status for this claim.

Thank you.

Best Regards,

Merina Chia (Ms)

Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856 | Fax No. : 6507 3849 | Email: merinachia@msfirstcapital.com.sg | Company Regn. No. 195000106C

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From: Merina Chia

Sent: Thursday, 2 January 2020 4:42 PM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>

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

Subject: RE: PROPOSAL ON LIABILITY - [Express Settlement via LKK] - Claim No: D19007743MFSH/1 // LKK REF: CC4/FCI19022037/Eka3 [ACCIDENT BETWEEN SME 9396T & SHB 2306A [OI-FCI] ON 05/12/2019]

Dear Khanchna,

We are agreeable to your proposal on liability.

Thank you.

Best Regards,

Merina Chia (Ms)

Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856 | Fax No. : 6507 3849 | Email: merinachia@msfirstcapital.com.sg | Company Regn. No. 195000106C

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From: Khanchna (LKK Auto) <khanchna@lkkauto.com>

Sent: Friday, 27 December 2019 4:00 PM

To: Merina Chia <MerinaChia@msfirstcapital.com.sg>

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

Subject: PROPOSAL ON LIABILITY - [Express Settlement via LKK] - Claim No: D19007743MFSH/1 // LKK REF: CC4/FCI19022037/Eka3 [ACCIDENT BETWEEN SME 9396T & SHB 2306A [OI-FCI] ON 05/12/2019]

Dear Sir/Madam,

We refer to the above matter.

Liability: 100%

Remarks: Insured driver made 3 point turn and collided into parked third party vehicle.

Kindly let us have your approval on liability.

Thank you.

"Best Wishes for Merry Christmas & Happy New Year 2020"

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: khanchna@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: Tuesday, 24 December 2019 9:26 AM

To: 'Merina Chia' <MerinaChia@msfirstcapital.com.sg>

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

Subject: RE: SURVEY ASSESSMENT - D19007743MFSH/1

YOUR REF: D19007743MFSH

LKK REF: CC4/FCI19022037/Eka3

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle SME 9396T at M/s Volkswagen Centre Singapore on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Please take note that the case handler in-charge is Khanchna and she can be contacted at DID: 6841 2360.

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

"Best Wishes for Merry Christmas & Happy New Year 2020"

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: Friday, 13 December, 2019 4:35 PM

To: 'CWS Motor Claims' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>

Cc: 'Merina Chia' <MerinaChia@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D19007743MFSH/1

Dear Sir/Mdm,

Thank you for the assignment.

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

Wishes you a Merry Christmas & Happy New Year 2020



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)

From: CWS Motor Claims [<mailto:cwsmotorclaims@msfirstcapital.com.sg>]

Sent: Friday, 13 December 2019 11:32 AM

To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>; Merina Chia <MerinaChia@msfirstcapital.com.sg>

Subject: PRI: SURVEY ASSESSMENT - D19007743MFSH/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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