



Our Ref: File 510 – SLX8079C

WITHOUT PREJUDICE

Date: 14 January 2021

Attention: Motor Claim Department

Ergo Insurance Pte Ltd
5 Temasek Boulevard
#04-05 Suntec Tower Five
Singapore (038985)

Dear Sir / Ma'am,

TRAFFIC ACCIDENT INVOLVING SLX8079C & YQ2003T ALONG BEDOK CARPARK HDB BRANCH BLK 201A DATED ON 03/12/2020 @ 1137HRS

We have been authorized by WONG CHOY KUM, the owner of vehicle number: SLX8079C, to claim against the party/parties responsible for the damages arising from the above-mention accident.

Our record show that you are the insurer of vehicle number: YQ2003T, at the material time of the accident with the driver of our client's vehicle, NG CHOON LING.

As a result of the accident caused by your Insured Driver's negligent and/or management of your insured vehicle Number: YQ2003T, our client's vehicle was damaged and we have been put to loss and damage as follows:

(1) Cost of Repairs (Including GST)	\$3,559.73
(2) Loss of Use - 4 Days (Car Rental)	\$480.00
	<u>\$4,039.73</u>

A Copy of each of the following supporting documents are enclosed:

(1) Repairer Invoice, LTA Receipt, LOA & Discharged voucher



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We would appreciate if you could look into the subject matter and let us have your favorable offer within 14 days. If you are agreeable to the settlement of the above said claims, please made payment to **“VAG Singapore Pte Ltd”**

Please note that if we do not hear from you within the stipulated 14 days, we will have no alternative but to appoint our solicitor to act on our behalf to commence proceedings against you without further notice to you.

Yours faithfully,

A handwritten signature in black ink is written over a blue circular stamp. The stamp contains the text 'VAG SINGAPORE PTE LTD' at the top, 'www.vag.sg' in the center, and 'The Audi & VW Specialist' at the bottom, flanked by two stars.

Claims Department – Jeslyn Chua (HP: 8552 9515)

Email: jeslyn@vag.sg

NB: We encourage all parties to liaise with us via email or phone call to expedite all matters

PS: Please quote our reference number when replying

c.c Client – WONG CHOY KUM

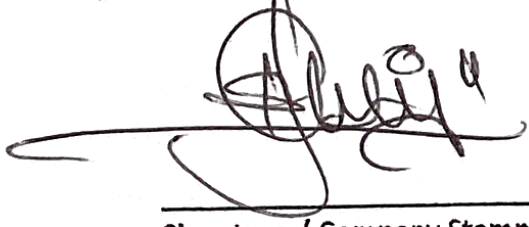
AUTHORISATION, ASSIGNMENT AND INDEMNITY

To: VAG Singapore Pte Ltd
48 Toh Guan Road East #05-155
Enterprise Hub
Singapore 608586

ACCIDENT INVOLVING MY/OUR VEHICLE NO. SLX8079C AND YQ2003T ON 3/12/20 @ 1137 hrs
AT/ALONG Bedok Carpark HDB Branch Blk 201A

1. I/We, Wong Choy Kum, the owner of motor vehicle no. SLX8079C ("my vehicle") hereby appoint you and authorize you to commence repairs to my vehicle. Except for cases where direct settlement is made with the opposite party's insurers, you will only commence repairs only upon receipt of notification from my/our appointed solicitors that I/we have appointed to act for me/us in the claim in respect of the above caption.
2. Pending notification by my/our solicitors to you. I/we authorize you to appoint a surveyor to survey the damages to my vehicle and to do all necessary work ("the preliminaries") with a view to expediting the repairs to my vehicle. In the event that I/We decide not to proceed with the repairs to my vehicle after the preliminaries were done and/or arranged by you. I/We agree to pay for all the expenses incurred for the preliminaries.
3. You shall not be liable for any delay in the repairs to my vehicle for delays occasioned by the delay in notification by my/our appointed solicitors that I/We have appointed them to act for me/us in the claim in respect of the above caption.
4. I/We also authorize you to liaise with and give all necessary instructions to my/our solicitors as if the instructions are given by me/us with respect to the conduct of my/our claim against the third party driver and/or his insurers including, if necessary to commence legal proceedings in my/our name against the third party. Further, I/We have authorized my/our solicitors to direct all correspondence including documents in support of my/our claim and court documents to you as my/our nominated representative to facilitate the settlement of my/our claim.
5. In consideration of you agreeing not to collect from me/us the repair costs, rental fees for another vehicle (if applicable) and surveyor's fees now. I/We agree to assign the whole proceeds of my/our third party claim to you. In this regard, I/We shall authorize my/our solicitors to receive the settlement sum from the third party's insurers and for our solicitors to release all the balance of the settlement funds less the legal costs and disbursements, directly to you whom I/We have so authorized and I/We hereby absolve you and the third party's insurers of any and all liability during your/their course of following any/or all of my/our instructions. My/Our solicitors shall accept this as my/our irrevocable authority to pay the compensation amount in my/our third party claim directly to you after deducting of their costs on a solicitor and client basis. In the event that the third party insurers should make payment to the settlement sum directly to me/us, we will notify you and/or our solicitors of same and make payment to my/our solicitors the settlement sum so received by me/us for my solicitors' necessary action.
6. In the event that my/our claim or suit for damages against the third party is unsuccessful or is dismissed for whatever reasons, I/We understand that I/we shall be liable to pay the legal costs of the third party and the sum of monies due to you including the survey fees and any other costs and disbursements and incidentals incurred by you.
7. If my/our claim against the third party and/or his insurers is unsuccessful or cannot be proceeded with and/or if any judgment or settlement is not honored or satisfied by the third party, I/we authorize you to make a claim under my own motor comprehensive policy for the repair costs and other losses recoverable under the policy. In this respect, I/we understand and accept that the excess amount under the policy shall be borne by me/us.
8. If for whatever reason, my/our insurers reject my/our claim (or indemnity for the repair costs and/or other losses recoverable under the policy or offer to pay less than the amount claimed by you, I/we agree and undertake to pay the full amount of your repair bill, survey fee and other expenses reasonably incurred on my/our behalf or to pay you the difference in amount as the case may be.
9. I/We further understand that I/we may receive communications from the third party's insurers including but not limited to statements to be signed by me/us confirming that all items being claimed were caused by the accident or letter of offer/proposal at settlement enclosing discharge voucher. I/We undertake that we will not communicate with the third party's insurers or sign any documents whatsoever or do any act which will jeopardise my/our claim; but rather I/we will direct all communications and forward all documents received by me/us to you or to our solicitors.

Dated this 03 day of DEC 2020


Signature / Company Stamp

NRIC: S1500169J



WIN WIN RENT-A-CAR PTE LTD

File 510

Invoice

SLX8079C
NG CHOON LING
C/O : VAG SINGAPORE PTE LTD

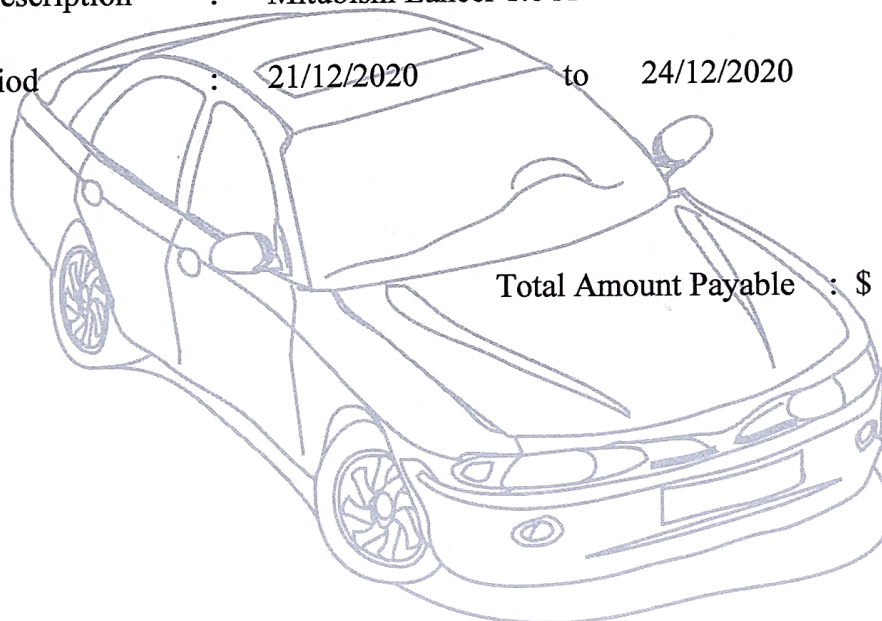
Invoice No : WPLIN0004781
Invoice Date : 24/12/2020
Due Date : 24/12/2020
VHA No : 5323
Referral ID : V002

Description :	Amount
Rental for 4 Day/s @ \$120 per Day \$	480.00

Vehicle No : SLM6797J

Vehicle Description : Mitubishi Lancer 1.6 A

Rental Period : 21/12/2020 to 24/12/2020



Total Amount Payable : \$ 480.00

WIN WIN RENT-A-CAR PTE LTD

8 Kaki Bukit Ave 4 #06-04 Premier@Kaki Bukit Singapore 415875

Tel: 6315 8479 H/P: 9833 0807

VHA No: 5323

Invoice No: WPLIN 4781

Hirer's Vehicle No:

UEN: 201505115E

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULARS

Name: (as in I/C) Ny Choon Ling

NRIC / FIN No: 51500169J

Address (Res): 14 F10ha Rd #06-04

5509721

Name & Address of Employer: ✓

Occupation: _____ Driving Exp: _____

Singapore Driving Licence No: _____

Issue Date: _____ Date of Birth: _____

Tel: (O) _____ (R) _____ HP: _____

ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C) _____

NRIC / FIN No: _____

Address (Res): _____

Occupation: _____ Driving Exp: _____

Singapore Driving Licence No: _____

Issue Date: _____ Date of Birth: _____

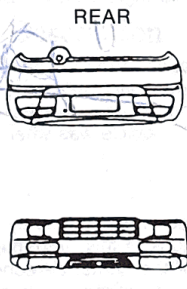
Tel: (O) _____ (R) _____ H/P: _____

VEHICLE CHECK LIST

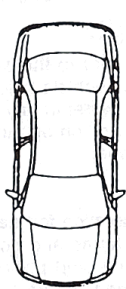
INDICATE:
D - DENTS
A - ACCIDENTS
S - SCRATCHES



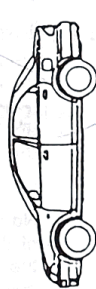
RIGHT



FRONT



TOP



LEFT

REAR

MISSING / FAULTY ACCESSORIES / PARTS

REMARKS: _____

Vehicle No: SLM6797J Replace Veh No: SLX8079C

Mileage Out: 48955 Mileage Out: _____

Make & Model: MIT LANCER Auto / Manual Auto

Out : Date 21/12/20 Time: 0550

HIRE / PERIOD EXPIRY _____ Time: _____

NON-WAIVER EXCESS=\$ 2000

CHARGES

Daily 4 @\$ 120 per day \$480

Weekly @\$ _____ per week

Monthly @\$ _____ per month

Hours @\$ _____ per hour

Extension @\$ 12

Delivery/Collection Service

SUB-TOTAL \$

PETROL LEVEL

Out E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F

In E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F

Fuel

Traffic / Parking Fines

TOTAL CHARGES \$

Hirer's Signature

Additional Driver's Signature

I have read and agree to the terms and condition on both sides of the agreement. If I have presented a charge/credit card for payment. I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given WIN WIN RENT-A-CAR PTE LTD in connection with this agreement is true.

*IMPORTANT

1. VEHICLE IS STRICTLY PROHIBITED FOR "HIRE FOR REWARDS" USAGE SUCH AS UBER / GRABCAR / GRABSHARE ETC.
2. ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
3. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
4. THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY. INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
5. IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
6. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY, AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY WIN WIN RENT-A-CAR PTE LTD.

RETURN OF VEHICLE. THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL BE DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO WIN WIN RENT-A-CAR PTE LTD AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	SIGNATURE OF HIRER/DRIVER
24/12	15:15	49514	Zensick		



SATISFACTION / DISCHARGE VOUCHER

Claim No :

T/P/OD Invoice No :

☐ COMPREHENSIVE

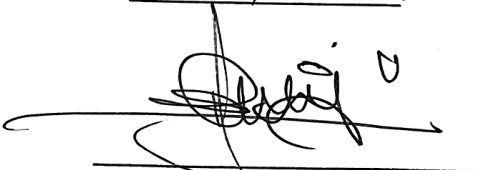
☒ THIRD PARTY

☐ OD CLAIM

☐ WINDSCREEN

Messrs : Mr. Ng Choon Ling

I/We hereby declare that the repairs to my/our Motor Vehicle Model : Hyundai Elantra
Vehicle registration No. SLX 8079C have been completed by VAG Singapore Pte Ltd
to my/our entire satisfaction. I/We agree that the payment of their account for such repairs shall
be in full direct settlement and discharge of all claims under Policy No.
MT/00604700 in view of the damage caused to my/our said motor vehicle's accident
on 3/12/2020.


Driver's Signature

Name : Ng Choon Ling

NRIC : 81500169J

Policyholder's Signature

Name :

NRIC :


Witness Signature (VAG Singapore Pte Ltd)

Name : Fenrick Ong

Date : 24/12/2020

Time Discharged : 15:15 hrs.

Note :

Upon conclusion with the Third Party Claim, the Discharge Voucher has to be signed by you. In the event you refuse to sign the DV, you are liable for the repair cost and other disbursement incurred.