



## LETTER OF DEMAND

Your Ref: 023/ATG21002498/983Our Ref: SMR 8643 TTo: ATG

Dear Sirs,

ACCIDENT INVOLVING SMR 8643 T & 9BG 1535G ON 20/02/2021We are claiming on behalf of our client Chan Siew Yee Joyceowner of vehicle number 9BG 1535G involved in accident on 20/02/2021with vehicle 9BG 1535G along/at Tampines Ave 4

Description of claims:

Cost of Repairs	\$ <u>9636.00</u>	(incl 7% GST)
Loss of Use/Rental	\$ <u>85.60</u> X <u>6</u> Days = \$ <u>BKW 513.60</u>	(incl 7% GST)
Search Fee	\$ <u>0</u>	(incl 7% GST)
Miscellaneous Fee	\$ <u>-</u>	(incl 7% GST)
TOTAL	\$ <u><del>9636.00</del> 10,151.60</u>	(incl 7% GST)

We are claiming in full and final settlement of \$ ~~9636.00~~ 10,151.60  
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](mailto:meiy.wong@vw.com.sg).

Dated this

20/02/2021


**AUTHORIZATION TO ACT**  
**(AIG Asia Pacific - Express Third Party Claim)**

I, LUM SIEW YEE JOYCE (the third party claimant") of  
813 TAMPING ST. # 520 813 (address), owner of SMR 8643T  
(vehicle no.) hereby authorize Volkswagen Group Singapore Pte Ltd ("the workshop")  
to act for me with respect to my claim for repair costs and/or rental and/or loss of use ("claim") for  
my vehicle no SMR 8643T that was damaged pursuant to the accident which occurred on  
20/21/2021 (date) along TAMPING AVE 4 (location)  
involving vehicle no/s GRG 15866 ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit  
and the workshop is further authorized to receive payment further to settlement of my claim with  
payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without  
prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other  
vehicle/s is concerned.

Dated this 10 (day) of MAY (month) 2021 (year)

  
Signed by "the third party claimant"  
(with chop if applicable)

  
Signed by "the workshop"  
(with chop)

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

**RELEASE VOUCHER**  
**(AIG Asia Pacific - Express Third Party Claim)**

"We/I, VOLKSWAGEN CENTRE SINGAPORE ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd LKK AUTO CONSULTANTS PTE LTD (name of surveyor) with respect to the amount claimed for S\$ 9,636.00 (Repair Cost), S\$513.60 (Loss of Use/Rental), S\$2.00 (Disbursement) for vehicle no. SMR 8643T that was damaged pursuant to the accident which occurred on 20/02/2021 (date) along TAMPINES AVE 4 (location) involving vehicle no/s GBG 1535G.

This is pursuant to the inspection conducted on 25/02/2021 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner LUM SIEW YEE, JOYCE ("the third party claimant") of vehicle no. SMR 8643T make the claim as set out in the above paragraph and we/I have full authority to settle the matter on his/her behalf in a manner that we/I deem fit. We/I enclose herein the letter of authority given by "the third party claimant".


We/I further confirm that we/I will indemnify AIG Asia Pacific Insurance Pte Ltd for all damages, loss and/or expense that they will or have already incurred in the event that "the third party claimant" after the above said agreement lodges a further claim against the former for any loss and expenses suffered pertaining to costs of repairs and/or rental and/or loss of use pursuant to the damage to SMR 8643T (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of any claim of "the third party claimant" pursuant to the accident and that further this settlement is reached on a without prejudice and without admission of liability basis.

This agreement is subject to the application of Singapore law and the Singapore Courts have exclusive jurisdiction over any dispute arising out of the same.

Dated this 10 (day) of 05 (month) 2021 (year)

  
Signed by appointed surveyor

  
Signed by "the workshop" (with chop)

# VOLKSWAGEN CENTRE SINGAPORE

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



SKODA

Commercial Vehicles

## Tax invoice

Page 1/2

Document no. 12033106305  
Document date 19-03-2021  
Customer no. 5211043795  
Customer GST-ID 201009404M  
Dealer 30001  
Job order number 2021009034/ 1  
Job order date 03-03-2021  
Service Advisor CHARMAINE KONG

Company  
AIG ASIA PACIFIC INSURANCE P/L  
78 Shenton Way  
#07-16 AIG Building  
Singapore 079120

Customer Details:  
Ms.  
LUM  
SIEW YEE, JOYCE  
813 TAMPINES STREET 81  
#09-544  
SINGAPORE 520813

License plate SMR8643T	Model code BQ13HZC0	First registration 29-01-2020	VIN WVWZZZAUZKW154804	Model Golf Comfortline 1.4 I TSI 92kW DSG	Mileage 11,004
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Position no.	Description	Quantity	Unit	Unit price excl. GST	Tax code	Total amount excl. GST	Total amount incl. GST
	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
	To Align LED Headlight	1	pcs.	100.00	#1	100.00	107.00
5G0807217FNGRU	Cover For Bumper Primed A/O 5/3/2021	1	pcs.	1,247.94	#1	1,247.94	1,335.30
5G0821106B	Fender	1	pcs.	623.70	#1	623.70	667.36
N 90817302	Rivetted Cap Nut	4	pcs.	2.28	#1	9.12	9.76
5G2941774	Led Headlight	1	pcs.	2,759.41	#1	2,759.41	2,952.57
5G0919493L	Sensor Bracket	1	pcs.	12.86	#1	12.86	13.76
5G0919493J	Sensor Bracket	2	pcs.	12.39	#1	24.78	26.51
5G0919494G	Sensor Bracket	1	pcs.	12.86	#1	12.86	13.76
D 822150A1	Bonding Agent For Plastic	1	pcs.	62.81	#1	62.81	67.21
D 180KU2A1	2k-Plastic Adhesive	1	pcs.	78.91	#1	78.91	84.43
5G0821136C	Cross Support	1	pcs.	33.22	#1	33.22	35.55
	RHF Fender Bracket						
	LABOUR	2	pcs.	840.00	#1	1,680.00	1,797.60
	Spray Painting	2	pcs.	800.00	#1	1,600.00	1,712.00
	AIG DIRECT SETTLEMENT						
	DOA						
	20.2.2021						
	TP VEHICLE						
	GBG1535G						
	SURVEYED BY LKK						

Tax Code	Labour	Material	GST %	GST	Total amount excl. GST	Total amount incl. GST
#1	860.00	8,145.61	7%	630.39	9,005.61	9,636.00
Total	860.00	8,145.61		630.39	9,005.61	9,636.00

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.

# VOLKSWAGEN CENTRE SINGAPORE

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



SKODA

Commercial  
Vehicles

## Tax invoice

Page	2/2
Document no.	12033106305
Document date	19-03-2021
Customer no.	5211043795
Customer GST-ID	201009404M
Dealer	30001
Job order number	2021009034/ 1
Job order date	03-03-2021
Service Advisor	CHARMAINE KONG

Company  
AIG ASIA PACIFIC INSURANCE P/L  
78 Shenton Way  
#07-16 AIG Building  
Singapore 079120

Customer Details:  
Ms.  
LUM  
SIEW YEE, JOYCE  
813 TAMPINES STREET 81  
#09-544  
SINGAPORE 520813

License plate	Model code	First registration	VIN	Model	Mileage
SMR8643T	BQ13HZC0	29-01-2020	WVWZZZAUZKW154804	Golf Comfortline 1.4 I TSI 92kW DSG	11,004

-----VISIT OUR WEBSITE: [altersales.vw.com.sg](https://altersales.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.

# TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO.
AIG ASIA PACIFIC INSURANCE PTE. LTD. 78 SHENTON WAY #07-16 SINGAPORE 079120 ATTN: CLAIMS DEPARTMENT C/O: LKK AUTO CONSULTANT PTE LTD

DATE	INVOICE NO.
17/3/2021	P 3698

	VHA NO.	DUE DATE	VEH NO.
	P 3698	17/3/2021	SLM 3723 S
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 11 MARCH 2021 (0930 HRS) TO 16 MARCH 2021 (1700 HRS) (INCLUDED ONE SATURDAY AND ONE SUNDAY) YOUR REF : SMR8643T & GBG1535G (VOLKSWAGEN)	6	80.00	480.00
Account Name: BKW RENT A CAR PTE LTD Account No: 118-312-9991 Bank: UNITED OVERSEAS BANK LTD (UOB) Branch: UOB Shaw Centre Branch Bank Address: 1 Scotts Road #03-04 Shaw Centre Singapore 228208 Bank Code: 7375 Branch Code: 018 Swift Code: UOVBSGSG  All cheques must be made payable to BKW RENT A CAR PTE LTD. *Please indicate the invoice number and vehicle number in the reference.	Subtotal	\$480.00	
	GST @ 7%	\$33.60	
	<b>TOTAL</b>	<b>\$513.60</b>	



## VEHICLE HIRING AGREEMENT

### HIRER'S PARTICULARS

Name (as in I/C) LUM SIEW YEE, JOYCE  
 NRIC/Passport No: S7819430H Date of Birth: 10-07-1978  
 Address: BLK 813 TAMANES ST 81 Age: 43  
#09-544 S( 520813 )  
 Name & Address of Employer \_\_\_\_\_  
 Occupation \_\_\_\_\_ Driving Exp: 24  
 Driving Licence No: \_\_\_\_\_ Passed Date: 13 Jun 1987  
 D/L Type: Local/Int'l/Others: \_\_\_\_\_  
 Tel(O) \_\_\_\_\_ (R) \_\_\_\_\_ HP 9430 0492

### DRIVER'S PARTICULARS

Name (as in I/C) \_\_\_\_\_  
 NRIC/Passport No: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
 Address: \_\_\_\_\_ Age: \_\_\_\_\_  
 S( )  
 Occupation \_\_\_\_\_ Driving Exp: \_\_\_\_\_ Yrs  
 Driving Licence No: \_\_\_\_\_ Passed / Expiry Date: \_\_\_\_\_  
 D/L Type: Local/Int'l/Others: \_\_\_\_\_ Contact No: \_\_\_\_\_

Hirer's Own Vehicle No: <u>SMR 8643T</u>		Replace Veh No: _____	
Loan Vehicle No: <u>SLM 3723 S</u>		VR No: _____	
Make & Model: <u>HYUNDAI ELANTRA 1.6</u>		Auto/Manual Group: <u>1.6</u>	
CHARGES			
Daily <u>6</u> day @ \$ <u>80</u>	Per day	\$ <u>480</u>	cts <u>00</u>
Weekly/Monthly _____ week @ \$ _____	Per week/Monthly		
Others _____			
CDW/PAI @ \$ _____	Per day/Monthly		
Delivery/Collection Svc _____			
GST _____			
OR No: <u>1/2(A) SUB-TOTAL</u>			
Petrol Level & Surcharge	OUT	E	1/4
	IN	1/2	3/4
		F	
First _____ km FREE per day	GST	<u>32</u>	<u>60</u>
Excess mileage is chargeable at _____ cents per km	TOTAL CHARGES	<u>513</u>	<u>60</u>

Security Deposit : \$ _____	Bank: <u>HSBC</u>
CASH/NETS/VISA/MC/AMEX/CHO No: <u>4966 4500 1242 7218</u>	
Expiry Date: <u>09/22</u>	Card ID No: <u>339</u>
Name as in Card: <u>JOYCE LUM</u>	

NON WAIVER EXCESS (Subject to GST): \$ 2000/-

### ACCESSORIES CHECK

- ☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge  
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre

Hirer's Signature : \_\_\_\_\_ Additional Driver's Signature : \_\_\_\_\_

SINGAPORE Use Only

I have read and agree to the terms and condition on both sides of this 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 been given BKW Rent A Car Pte Ltd in connection with this agreement is true.

### IMPORTANT

- The Hirer and the authorized driver must be over 23 years of age and under 65 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be Borne by the Hirer/the Authorised Driver.
- All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$5 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.
- No return for early return or vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day. Inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
- Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited.
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with it's use or operation.
- The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including

- legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace a replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
- Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair between \$200 - \$400.
  - The hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$50.00 per trip.
  - In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
  - The hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.
  - All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
  - I understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
11/3/21	0930	86775	PENG	

Hirer's/Driver Signature

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 BKW 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. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)"

Date In	Time In	Mileage	Check By	Remarks
16/3/21	1700	86928	NK	RTM LKS

Hirer's/Driver Signature


INSURER ENQUIRY

## Find insurer

Vehicle reg. no.

gbg1535g

Date of Accident

20/02/2021 

Reset

## % RESULT & RECEIPT

### TP Insurer Enquiry

Insurance ..... **AIG**

Period of Insurance ..... **05/06/2020 - 04/06/2021**

Requested By ..... **Charmaine Kong (Volkswagen ...**

Requested Date ..... **22/02/2021 10:28**

#### Payment details

Request Amount: **S\$1.87**

GST Amount: **S\$0.13**

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

#### General Insurance Association

Records Management Centre

GST Registration No: **M400017735**



## Cecilia Chong (LKK Auto)

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Monday, 1 March 2021 3:06 PM  
**To:** HIAPGIAP\_18@SINGNET.COM.SG  
**Subject:** <STANDARD NOTIFICATION LETTER> OUR REF: CC3/AIG21002498/g3 \*\*\*  
ACCIDENT INVOLVING GBG 1535G & SMR 8643T ON 23/02/2021 \*\*\*

Our Ref: CC3/AIG21002498/g3

01 MARCH 2021

**HIAP GIAP FOOD MANUFACTURE PTE LTD**  
DRIVER: LI ZHANYING

Dear Sir/Madam,

### **ACCIDENT INVOLVING GBG 1535G & SMR 8643T ON 23/02/2021**

We refer to the above accident. We are the Appointed Surveyor and Loss Adjuster Company by your Motor Insurer (AIG Asia Pacific Insurance Pte Ltd.) to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

This is to inform you that we received a Third Party Claim from **SMR 8643T**.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

c.c. AIG Asia Pacific Insurance Pte Ltd  
(Motor Claims Dept)

Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.

*Best Regards,*

*Cecilia Chong | Case Handler*

*LKK Auto Consultants Pte Ltd*

*Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108*

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



*Save the Earth. Print only when necessary.*

## Print Received Message

This mail is associated with :

**\*SMR8643T (4244022482SG)**  
**[GBG1535G]**

TP

LUM SIEW YEE, JOYCE

Feb 20 2021 12:00PM

[HIAP GIAP FOOD MANUFACTURE PTE LTD]

Volkswagen Group Singapore Pte Ltd

**From** AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG\_SG\_EXPRESS), sent on 30/04/2021 15:35 PM.  
**To** LKK\_HQ  
**Subject** Alert - Adj Mandate Approved (S\$10151.60) - SMR8643T - Claim Handler: Syed-Yusoff, Saliha

Approved:10151.60:please proceed with settlement @ \$10,151.60 [COR- \$9,636.00 LOR-\$513.60 LTA search] \*\* subject to final repair bill & ATA