



LETTER OF DEMAND

Your Ref: CA/AIG 21008877/993

Our Ref: SKC 90195

To: AIG

Dear Sirs,

ACCIDENT INVOLVING SKC 90195 & SKL1276X ON 21/08/2021

We are claiming on behalf of our client ARANI KRISHNA

owner of vehicle number SKC 90195 involved in accident on 21/08/2021

with vehicle SKL1276X along/at CRESCENT RD AFTER MOUNTBATTEN RD

Description of claims:

Cost of Repairs \$ 15,494.50 (incl 7% GST)

Loss of Use/Rental \$ - X - Days = \$ BKW (incl 7% GST)

Search Fee \$ - (incl 7% GST)

Miscellaneous Fee \$ - (incl 7% GST)

TOTAL \$ 15,494.50 (incl 7% GST)

We are claiming in full and final settlement of \$ 15,494.50
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 02/06/2021

Provide always that this is not part of my claim for damages relating to 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

AUTHORIZATION TO ACT

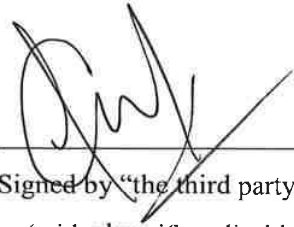
(AIG Asia Pacific - Express Third Party Claim)


I, ARANI KRISHNA (the third party claimant")
of 123 MAYER ROAD #24-03, SINGAPORE 437934 (address), owner
of SKC 90195 (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 SKC 90195 that was damaged pursuant to the accident which occurred
on 21/8/21 (date) along CRESCENT ROAD AFTER MOUNTBATTEN ROAD TOWARDS MAYER ROAD (location)
involving vehicle no/s SKL 1276X ("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 02 (day) of 09 (month) 20 21 (year)


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


Signed by "the workshop"
(with chop)

Provide always that this release of my claim for damages relating 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 GROUP SINGAPORE PTE LTD ("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\$ 15,494.50 (Repair Cost), S\$ 1,669.20 (Loss of Use/Rental), S\$ - (Disbursement) for vehicle no. SKC 90195 that was damaged pursuant to the accident which occurred on 21/8/21 (date) along CRESCENT ROAD AFTER MOUNTBATTEN ROAD TOWARDS MAYLAT ROAD (location) involving vehicle no/s SKC 1276X. This is pursuant to the inspection conducted on 02/09/2021 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner ARANI KRISTINA ("the third party claimant") of vehicle no. SKC 90195 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 SKC 90195 (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 26 (day) of 07 (month) 20 22 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)

ŠKODA Centre Singapore

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



Tax invoice

Page 1/2

Document no. 12033209826
Document date 28-05-2022
Customer no. 5211043795
Customer GST-ID 201009404M
Dealer 30001
Job order number 2022011308/ 1
Job order date 18-04-2022
Service Advisor Dass Anthonidas Christopher

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

Customer Details:
Mr
ARANI
KRISHNA
123 MEYER ROAD
#24-03
Singapore 437934

License plate	Model code	First registration	VIN	Model	Mileage
SKC9019S	3V35SC	24-08-2018	TMBBD9NP0J7599465	Superb L&K 2.0 I TSI 162kW DSG	16,668

Position no.	Description	Quantity	Unit	Unit price excl. GST	Tax code	Total amount excl. GST	Total amount incl. GST
9801B005	B&P DIAGNOSIS AND PROGRAMMING				#1	480.00	513.60
9801B003	B&P WHEEL ALIGNMENT				#1	360.00	385.20
3V0807905B	FOIL	1	pcs.	82.96	#1	82.96	88.77
3V5809601D	Sectional	1	pcs.	1,950.86	#1	1,950.86	2,087.42
	LHS FENDER OS CD 19/4/2022						
D 506KD1A4	2k-Insert Foam	1	pcs.	162.95	#1	162.95	174.36
D 476KD1M2	Sealant Can Be Sprayed	1	pcs.	66.64	#1	66.64	71.30
D 007500A2	Zinc Spray	1	pcs.	72.72	#1	72.72	77.81
D 180003M2	2k-Body Adhesive	1	pcs.	468.68	#1	468.68	501.49
3V0601025AMHA7	Alloy Whee	1	pcs.	2,045.00	#1	2,045.00	2,188.15
	OS CD 19/4/2022						
311601361	Rubber Valve	1	pcs.	3.85	#1	3.85	4.12
3V0854939E GRU	Protection	1	pcs.	479.79	#1	479.79	513.38
	SCK A/O-20/5/2022						
3V0854949E GRU	Protection	1	pcs.	436.83	#1	436.83	467.41
	SCK A/O-20/5/2022						
N 10618501	Rivetted Cap Nut	4	pcs.	2.64	#1	10.56	11.30
	SCK A/O-20/5/2022						
	LABOUR	5	pcs.	840.00	#1	4,200.00	4,494.00
	Spray Painting	3	pcs.	800.00	#1	2,400.00	2,568.00
	R&R REAR LUGGAGE TRIM	0.5	pcs.	840.00	#1	420.00	449.40
	R&R REAR SEAT	0.5	pcs.	840.00	#1	420.00	449.40
	R&R UPHOLDSTREY	0.5	pcs.	840.00	#1	420.00	449.40
	AIG DIRECT						
	DOA:21/8/2021						
	TP VEH NO:SKL1276X						
	SURVEY BY:MR RASUL						

Tax Code	Labour	Material	GST %	GST	Total amount excl. GST	Total amount incl. GST
#1	840.00	13,640.84	7%	1,013.66	14,480.84	15,494.50
Total	840.00	13,640.84		1,013.66	14,480.84	15,494.50

Customer

03/06/2022



ŠKODA Centre Singapore

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



Tax invoice

Page 2/2

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Customer GST-ID	201009404M
Dealer	30001
Job order number	2022011308/ 1
Job order date	18-04-2022
Service Advisor	Dass Anthonidas Christopher

Company	Customer Details:
AIG ASIA PACIFIC INSURANCE P/L	Mr
78 Shenton Way	ARANI
#07-16 AIG Building	KRISHNA
Singapore 079120	123 MEYER ROAD
	#24-03
	Singapore 437934

License plate	Model code	First registration	VIN	Model	Mileage
SKC9019S	3V35SC	24-08-2018	TMBBD9NP0J7599465	Superb L&K 2.0 I TSI 162kW DSG	16,668

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: 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

This is an authorised document. No signature is required.

All invoices are denominated in SGD, unless otherwise stated.

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: RASUL

DATE	INVOICE NO.
9/6/2022	P 4333

	VHA NO.	DUE DATE	VEH NO.
	P 4333	9/6/2022	SLP 9350 D
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 19 MAY 2022 TO 01 JUNE 2022 (INCLUDED TWO SATURDAYS AND TWO SUNDAYS) YOUR REF : SKC9019S & SKL1276X (VOLKSWAGEN)	13	120.00	1,560.00
Account Name: BKW RENT A CAR PTE LTD Account No: 118-312-9991 Paynow UEN: 200106276D 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	\$1,560.00	
	GST @ 7%	\$109.20	
	TOTAL	\$1,669.20	

VEHICLE HIRING AGREEMENT

HIRER'S PARTICULARS

Name (as in I/C) **ARANI KRISHNA**
NRIC/Passport No: **S2624327J** Date of Birth: **05-01-1966**
Address: **123 MEYER ROAD** Age: **43**
#24-03 S(**437934**)
Name & Address of Employer: _____
Occupation: _____ Driving Exp: _____
Driving Licence No: _____ Passed Date: **10-03-1998**
D/L Type: Local/Int'l/Others: _____
Tel(O) _____ (R) _____ HP _____

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: **SKC9019S** Replace Veh No: _____
Loan Vehicle No: **SLP9350D** VR No: _____
Make & Model: **T. CAMRY** Auto/Manual Group: **Auto**
CHARGES: \$ cts
Daily **13** day @\$ **120** Per day **1560** **00**
Weekly/Monthly week @\$ Per week/Monthly
Others
CDW/PAI @\$ Per day/Monthly
Delivery/Collection Svc
GST
OR No: (A) SUB-TOTAL
Petrol Level & Surcharge: OUT E 1/4 1/2 3/4 F
IN
First _____ km FREE per day GST **109** **20**
Excess mileage is chargeable at _____ cents per km TOTAL CHARGES **1669** **20**

Security Deposit: \$ Bank: **DBS**
CASH/NETS/VISA/MC/AMEX/CHK No: **3779.103889.03630**
Expiry Date: **02/26** Card ID No: **6009**
Name as in Card: **ARANI KRISHNA**

NON WAIVER EXCESS (Subject to GST): \$ **3000/-**

ACCESSORIES CHECK

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

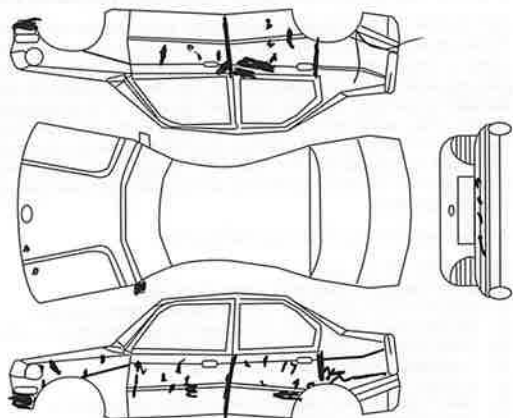
Hirer's Signature: _____

Additional Driver's Signature: _____

SINGAPORE Use Only

INDICATE:

- A - Accidents
D - Dents
S - Scratches
X - Crack



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 70 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 be returned with petrol level likewise. A service charge of \$10 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.
- No refund for early return of 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 its 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 \$300 - \$500.
- 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 \$60.00 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
19/5/22	1107	82917	LEO	

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
1/6	1830	83240	N/K	Back 1/6 5pm 630pm

Print Received Message

This mail is associated with :

***SKC9019S (6335439415SG)**
[SKL1276X]

TP

ARANI KRISHNA

Aug 21 2021 10:00AM

[Pharos Solutions]

Volkswagen Group Singapore Pte Ltd

From **AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG_SG_EXPRESS)**, sent on **26/07/2022 09:56 AM**.
To LKK_HQ
Subject **Alert - Adj Mandate Approved (\$\$17163.70) - SKC9019S - Claim Handler: Tan, Bennie-WZ**

Approved:17163.70:Subj to all docs/billings verified in order, SAB.

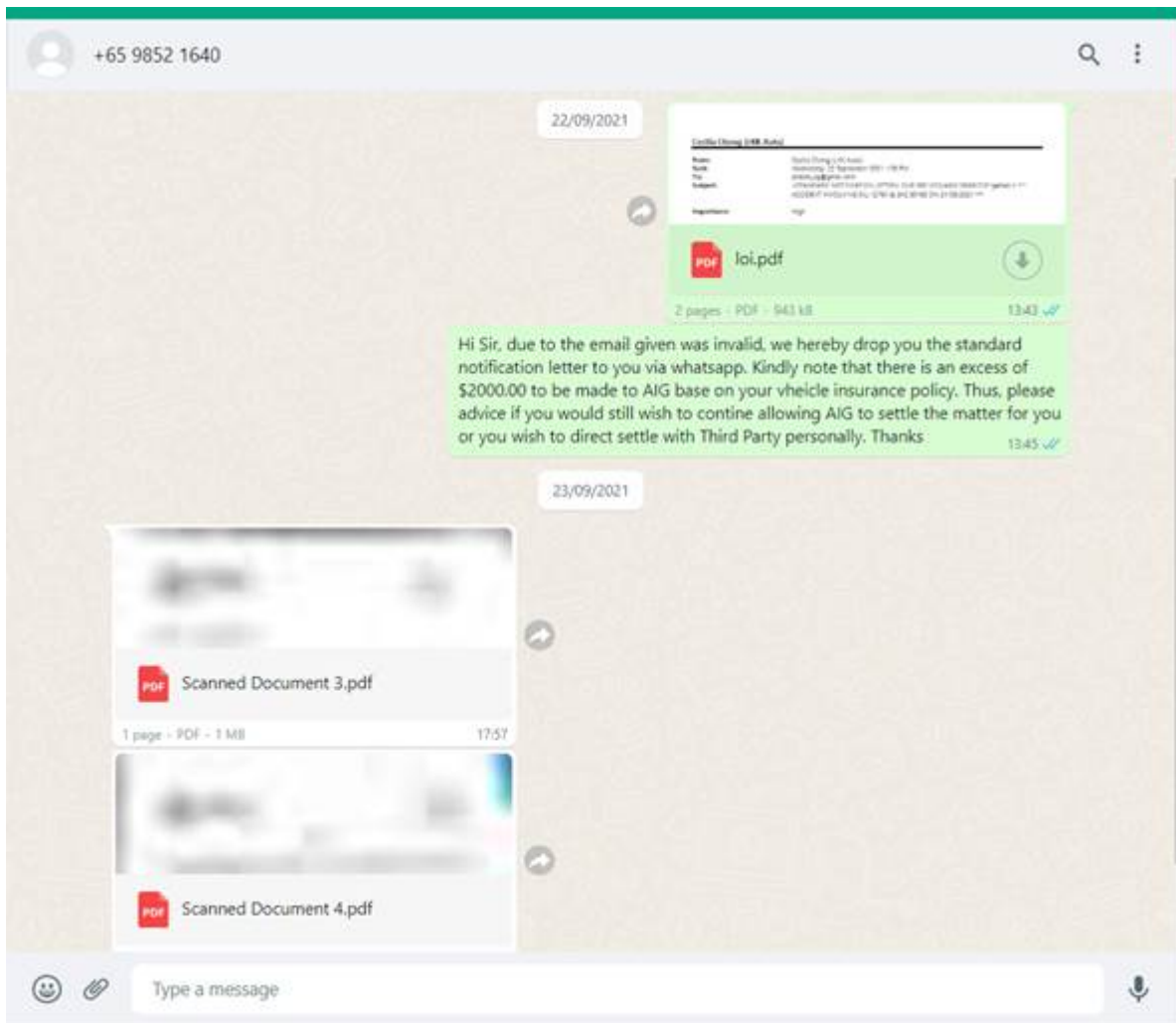
Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Wednesday, 16 March 2022 4:50 PM
To: pharos_sg@hotmail.com
Subject: YOUR REF: SKC 9019S (OUR REF: CC3/AIG21008817/Rga3q2-1) *** ACCIDENT INVOLVING SKL 1276X & SKC 9019S ON 21/08/2021 ***

Dear Sir,

We refer to the above matter.

On the 22/09/2021, I have drop you a notification letter (in pdf) via whatsapp. (as below)



Understand that you have also provide me with the traffic police investigation result and was stated as given stern warning instead of being charge.

However, as the offense is "careless driving" therefore regardless if it was given stern / verbal warning, the liability is still down against us.

As such, on my whatsapp message to you, we are still pending for your reply if you would wish to do a private settlement or continue to let insurance to settle the property damage claim as there is an excess of \$2,000.00 (bef GST) to be made to AIG based on your vehicle insurance policy.

Please revert to us **within the next 3 days**. Failing which, we will take it as continue to let insurance to settle the matter with Third Party.

Thanks

“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.”

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6749-4274 | MAIN: 6256 3561 | EMAIL: 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.