



LETTER OF DEMAND

Your Ref: CC3/AIG 21 010093/9a3Our Ref: SMD 712 JTo: AIG

Dear Sirs,

ACCIDENT INVOLVING SMD 712 J GBD 8411 A ON 24/09/2021We are claiming on behalf of our client Joanne Lisa PROBERTowner of vehicle number SMD 712 J involved in accident on 24/09/2021with vehicle GBD 8411 A along/at Along BenCoolen Road

Description of claims:

Cost of Repairs \$ 15,643.29 (incl 7% GST)Loss of Use/Rental \$ - X - Days = \$ BFW (incl 7% GST)Search Fee \$ 2 (incl 7% GST)Miscellaneous Fee \$ - (incl 7% GST)TOTAL \$ 15645.29 (incl 7% GST)We are claiming in full and final settlement of \$ 15645.29
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.

24/10/21

Dated this _____

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

AUTHORIZATION TO ACT

(AIG Asia Pacific - Express Third Party Claim)

I, Joanne Lisa Probert (the third party claimant")
of 530 East Coast Road #05-04 (S) 458470 (address), owner
of SMD 7123 (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 SMD 7123 that was damaged pursuant to the accident which occurred
on 24/9/2021 (date) along Bombolen Rd. (location)
involving vehicle no/s WBD8411A ("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 21st (day) of October (month) 2021 (year)

Joanne Probert

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



[Signature]
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

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 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\$ 15,643.29 (Repair Cost), S\$ 684.80 (Loss of Use/Rental), S\$ 2.00 (Disbursement) for vehicle no. SMD 7212J that was damaged pursuant to the accident which occurred on 24/9/2021 (date) along Bencoolan Rd (location) involving vehicle no/s NRD8411A. This is pursuant to the inspection conducted on 04/10/2021 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner Joanne Lisa Probert ("the third party claimant") of vehicle no. SMD 7212J 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 SMD 7212J (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 15 (day) of 11 (month) 20 21 (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 1/3
Document no. 12033121497
Document date 22-10-2021
Customer no. 5211043795
Customer GST-ID 201009404M
Dealer 30001
Job order number 2021037906/ 1
Job order date 05-10-2021
Service Advisor SHU SHI TANG

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

Customer Details:
Ms.
JOANNE LISA
PROBERT
530 EAST COAST ROAD
#05-04 OCEAN PARK
Singapore 458970

License plate	Model code	First registration	VIN	Model	Mileage
SMD7212J	NS73LC	31-08-2018	TMBKC7NS7J8097395	KODIAQ AMB TS110/1.4A6F	37,757

Position no.	Description	Quantity	Unit	Unit price excl. GST	Tax code	Total amount excl. GST	Total amount incl. GST
9801B004	B&P CHECK SHORT CIRCUIT/HARNESS REPAIR				#1	280.00	299.60
9801B005	B&P DIAGNOSIS AND PROGRAMMING				#1	480.00	513.60
565827023D	Rear Lid	1	pcs.	3,903.90	#1	3,903.90	4,177.17
	A/O 6/10/2021						
D 169300M2	1k Window Adhesive	2	pcs.	51.16	#1	102.32	109.48
D 00940104	All Purpose Cleaner	1	pcs.	97.37	#1	97.37	104.19
D 00920002	Primer	1	pcs.	28.44	#1	28.44	30.43
D 181802M1	Activator For Precoated W	1	pcs.	26.15	#1	26.15	27.98
D 00950025	Applicator	1	pcs.	10.44	#1	10.44	11.17
WHT007341	Rivetted Cap Nut	2	pcs.	2.50	#1	5.00	5.35
5JJ945097	High-Mount	1	pcs.	181.71	#1	181.71	194.43
	3RD BRAKELIGHT						
565853621A FOD	Skoda Embl	1	pcs.	65.07	#1	65.07	69.62
5JA853687 2ZZ	Inscriptio	1	pcs.	73.51	#1	73.51	78.66
	NAME PLATE - SKODA						
565853687A 2ZZ	Lettering	1	pcs.	99.42	#1	99.42	106.38
	NAME PLATE - KODIAQ A/O 6/10/2021						
565807421	Cover For	1	pcs.	1,776.63	#1	1,776.63	1,900.99
	REAR BUMPER (UPPER) A/O 6/10/2021						
565807521 9B9	Cover For	1	pcs.	520.87	#1	520.87	557.33
	REAR BUMPER (LOWER BLACK) A/O 6/10/2021						
565919493A 9B9	Sensor Bracket	1	pcs.	13.22	#1	13.22	14.15
	A/O 6/10/2021						
565919494A 9B9	Sensor Bracket	1	pcs.	13.22	#1	13.22	14.15
	A/O 6/10/2021						
565919491C	Sensor Bracket	1	pcs.	13.22	#1	13.22	14.15
	A/O 6/10/2021						
565919491B	Sensor Bracket	1	pcs.	13.22	#1	13.22	14.15
	A/O 6/10/2021						
565919492B	Sensor Bracket	1	pcs.	13.22	#1	13.22	14.15
	A/O 6/10/2021						
565919492C	Sensor Bracket	1	pcs.	13.22	#1	13.22	14.15
	A/O 6/10/2021						
D 822150A1	Bonding Agent For Plastic	1	pcs.	65.18	#1	65.18	69.74
D 180KU2A1	2k-Plastic Adhesive	1	pcs.	81.16	#1	81.16	86.84
WHT000813	Double Collared Stud	2	pcs.	8.85	#1	17.70	18.94
565807423	Bump Strip	1	pcs.	228.95	#1	228.95	244.98
565807863	Retaining	1	pcs.	86.76	#1	86.76	92.83
	BUMPER CTR BRACKET						
	LABOUR	3	pcs.	840.00	#1	2,520.00	2,696.40
	SPRAY PAINT	3	pcs.	800.00	#1	2,400.00	2,568.00
	R&R REAR W/SCREEN	1	pcs.	840.00	#1	840.00	898.80
	TRANSFER BOOT LID MECHANISM	0.5	pcs.	840.00	#1	420.00	449.40

ŠKODA Centre Singapore

26 Leng Kee Rd
Singapore 159104
Biz. Reg. No.: 199101494Z
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Tax invoice

Page 2/3

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

Customer Details:
Ms.
JOANNE LISA
PROBERT
530 EAST COAST ROAD
#05-04 OCEAN PARK
Singapore 458970

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SMD7212J	NS73LC	31-08-2018	TMBKC7NS7J8097395	KODIAQ AMB TS110/1.4A6F	37,757

Position no.	Description	Quantity	Unit	Unit price excl. GST	Tax code	Total amount excl. GST	Total amount incl. GST
	REAR WATER LEAK TEST	1	pcs.	150.00	#1	150.00	160.50
	REAR NUMBER PLATE	1	pcs.	80.00	#1	80.00	85.60
	AIG DIRECT SETTLEMENT DOA: 24/09/2021 TP VEH: GBD8411A SURVEY BY: STEVE LKK						

Tax Code	Labour	Material	GST %	GST	Total amount excl. GST	Total amount incl. GST
#1	760.00	13,859.90	7%	1,023.39	14,619.90	15,643.29
Total	760.00	13,859.90		1,023.39	14,619.90	15,643.29

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

This is an authorised document. No signature is required.

All invoices are denominated in SGD, unless otherwise stated.

ŠKODA Centre Singapore

26 Leng Kee Rd
Singapore 159104
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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.
26/10/2021	P 4062

	VHA NO.	DUE DATE	VEH NO.
	P 4062	26/10/2021	SMY 6783 Z
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 13 OCTOBER 2021 TO 21 OCTOBER 2021 (INCLUDED ONE SATURDAY AND ONE SUNDAY) YOUR REF: SMD7212J & GBD8411A (VOLKSWAGEN)	8	80.00	640.00
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	Subtotal	\$640.00	
	GST @ 7%	\$44.80	
All cheques must be made payable to BKW RENT A CAR PTE LTD. *Please indicate the invoice number and vehicle number in the reference.	TOTAL	\$684.80	

VEHICLE HIRING AGREEMENT

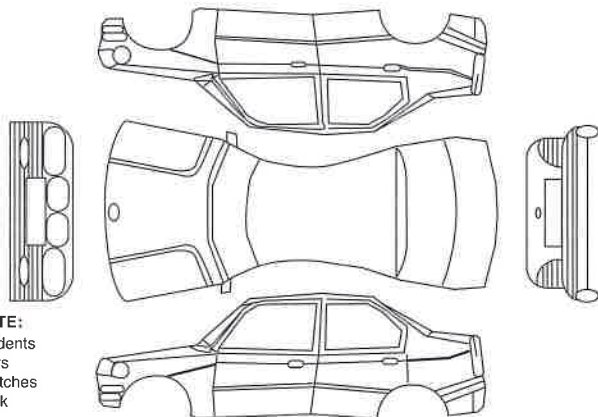
Workshop: **VW - LK**

HIRER'S PARTICULARS

Name (as in I/C) **JOANNE LISA PROBERT**
NRIC/Passport No: **S7455543H** Date of Birth: **04-09-1974**
Address: **530 EAST COAST RD** Age: **47**
#105-04 S(**458970**)
Name & Address of Employer _____
Occupation _____ Driving Exp: **3**
Driving Licence No: _____ Passed Date: **11 OCT 2018**
D/L Type: Local/Int'l/Others: _____
Tel(O) _____ (R) _____ HP **9272 7790**

DRIVER'S PARTICULARS

Name (as in I/C) **TIMOTHY JAMES COXALL**
NRIC/Passport No: **S7189577G** Date of Birth: **12-05-1971**
Address: **SAME AS ABOVE** Age: **450**
S(_____)
Occupation _____ Driving Exp: **3** Yrs
Driving Licence No: _____ Passed / Expiry Date: **11 OCT 2018**
D/L Type: Local/Int'l/Others: _____ Contact No: **98578045**



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 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 an 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.

Hirer's Own Vehicle No: SMD 7212 J		Replace Veh No:	
Loan Vehicle No: SMY 6783Z		VR No:	
Make & Model: HYUNDAI AVANTE		Auto/Manual Group: C	
CHARGES : \$ cts			
Daily	8 day @ \$ 80.	Per day	640 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 IN	E 1/4 1/2 3/4 F	
First	_____ km	FREE per day	
Excess mileage is chargeable at	_____ cents per km	GST	44 80
TOTAL CHARGES			684 80

Security Deposit : \$	Bank: DBS
CASH/NETS/VISA/MC/AMEX/CHQ No: 4117 1100 9388 5692	
Expiry Date: 08/27	Card ID No: 287
Name as in Card: Timothy Coxall	

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: **Joanne Probert**
Additional Driver's Signature: **Timothy Coxall**

SINGAPORE Use Only


Date Out	Time Out	Mileage	Check By	Remarks
13/10/21	1110	3361	Pong	
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
21/10/21	1pm	3477	Timothy Coxall	1-30pm

INSURER ENQUIRY

**Find
insurer**

Vehicle reg. no.

GBD8411A

Date of Accident24/09/2021 **Reset**% **RESULT & RECEIPT**

TP Insurer Enquiry

Insurance **AIG Asia Pacific Insurance Pte....**Period of Insurance **24/06/2021 - 23/06/2022**Requested By **Tang Shu Shi (Volkswagen Gro...**Requested Date **29/09/2021 11:21****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)

From: Cecilia Chong (LKK Auto)
Sent: Wednesday, 29 September 2021 4:35 PM
To: MICHAEL@LAOBANNIANG.COM.SG
Subject: <STANDRAD NOTIFICATION LETTER> OUR REF: CC3/AIG21010093/ga3 *** ACCIDENT INVOLVING GBD 8411A & SMD 7212J ON 24/09/2021 ***

Importance: High

Our Ref: CC3/AIG21010093/ga3

29 SEPTEMBER 2021

GECK HUAT TRADING PTE LTD

DRIVER: ONG HAN HSIANG

Dear Sir/Madam,

ACCIDENT INVOLVING GBD 8411A & SMD 7212J ON 24/09/2021

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 **SMD 7212J**.

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 3 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."

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

Phone: 6749-4274 | 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.

Print Received Message

This mail is associated with :

***SMD7212J (8642983522SG)**
[GBD8411A]

TP

JOANNE LISA PROBERT

Sep 24 2021 10:00AM

[GECK HUAT TRADING PTE LTD]
Volkswagen Group Singapore Pte Ltd

From **AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG_SG_EXPRESS)**, sent on **10/11/2021 09:08 AM**.
To LKK_HQ
Subject **Alert - Adj Mandate Approved (\$\$16330.09) - SMD7212J - Claim Handler: Loh, Chee-Heng**

Approved:16330.09.