

# BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SHD 4811 J**  
Your Ref : **SLG 2321 G**

AIG Asia Pacific Insurance Pte Ltd  
78 Shenton Way  
#07-16 AIG Building  
Singapore 079120

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 01.10.2024 @ 1700 hrs along Margaret Drive involving vehicles SHD 4811 J and SLG 2321 G

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost-Lump Sum (With GST)	\$ 6,649.00
2. Loss of Income for 19 Days x \$80/ per day	\$ 1,520.00
3. Loss of Rental for 19 Days x \$114.78/ per day (With GST)	\$ 2,180.82
4. LTA/GIA Search fee	\$ 27.25
5. Towing Fee	\$ 80.00
<b>TOTAL</b>	<b>\$ 10,457.07</b>

Enclosed herewith a copy each of relevant GIA report, LTA, Proforma Tax invoice, Rental Agreement/Tax invoice, Mileage Record, Towing Fee and Letter of Authorization for your attention. Kindly let us have your reply with the next 14 days upon receipt of this letter.

If you have any enquiries, please contact us @ 9648-8228 or you may email to us at [claims@bifrostable.com](mailto:claims@bifrostable.com) and [claims\\_lts@bifrostable.com](mailto:claims_lts@bifrostable.com)

Yours faithfully,  
**BIFROST AUTO PTE. LTD.**

**NOTE:** # Please note that the Loss of Use will be paid based on negotiation and on the NIMA Protocol (Court Guideline).

This is a computer generated letter and does not need a signature.

*The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document.*

*GST at 9% is charged where applicable*

# BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

## LETTER OF AUTHORISATION

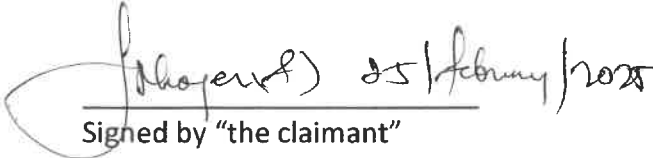
Accident on 01.10.2024 @ 1700 hrs along Margaret Drive involving vehicles SHD 4811 J and SLG 2321 G

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SHD 4811 J** at my request, I/We, **COMFORT TRANSPORTATION PTE LTD** ("the claimant") of **383 Sin Ming Drive Singapore 575717** (address) bearing UEN / NRIC No: **199303821R** the owner of motor vehicle no **SHD 4811 J**, hereby authorize them to demand claim, settle and receive whatever amount settle payable by the insurance company or third party or commence legal proceeding for cost of repairs, loss of use and etc to any of their appointed solicitors to act for me/us in respect of the said accident/claim and all the amount claimed or settled shall belong and make payable to them absolutely by the insurance company of the third party. I/We further authorized them to give an absolute discharge on my/our behalf and to sign discharge voucher(s) and any other documents necessary or incidentals to the conduct and disposal of my/our above claims.

In the event that settlement cheque were to be drawn in my/our favour, I/we hereby give my/our instructions to clear the said cheque on my/our behalf by presenting the same for payment directly into **Bifrost Auto Pte Ltd** account. Upon clearance of the said cheque, I/we further authorize **Bifrost Auto Pte Ltd** and/or their appointed law firm to utilize the monies to pay their charges without further reference to me. I confirm that the payment to **Bifrost Auto Pte Ltd** shall amount to a good discharge of **Bifrost Auto Pte Ltd** and/or their appointed law firm's obligation to me in respect of the settlement monies.

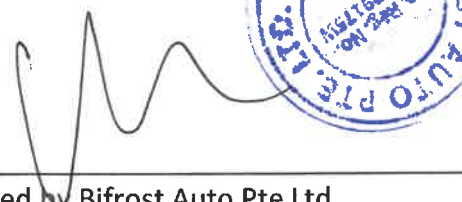
Dated this 25 day of 02 (month) 2025 (year)

**COMFORT TRANSPORTATION PTE LTD**  
**CO. REG. NO. 199303821R**

  
Signed by "the claimant"

Name: **COMFORT TRANSPORTATION PTE LTD**

UEN No: 199303821R

  
Signed by Bifrost Auto Pte Ltd

Name: Joseph Koh

The contents of this document apply to vehicle no. SHD 4811 J  
All personal injuries and damages arising therefrom are excluded  
This is the full and final application of this document

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

“We/I, **BIFROST AUTO 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\$8,000.00** (Global Sum) for vehicle no. **SHD4811J** that was damaged pursuant to the accident which occurred on **01/10/2024** (date) along **MARGARET DRIVE** (location) involving vehicle no/s **SLG2321G** This is pursuant to the inspection conducted on **04/10/2024** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **COMFORT TRANSPORTATION PTE LTD** (the third party claimant”) of vehicle no. **SHD4811J** 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 **SHD4811J** (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 25 (day) of 02 (month) **20**25 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)

# BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

## Tax Invoice

**AIG Asia Pacific Insurance Pte Ltd**  
**78 Shenton Way**  
**#07-16 AIG Building**  
**Singapore 079120**

**Inv. No. :** BA.LT.2503006  
**Inv. Date :** 04-03-2025  
**Ref :** 2024-10-01  
**Terms :** 30 Days  
**Veh. No. :** SHD 4811 J  
**Make & Model :** Hyundai / Ioniq  
2020 / CTPL

#	Description	Qty	Rate	Total	Tax
1	LUMP SUM REPAIR AS RECOMMENDED BY SURVEYOR	1.0	\$6,100.00	\$6,100.00	\$549.00

**Subtotal for invoice :** S\$6,100.00  
**GST (9.0%) :** S\$549.00  
**Total :** S\$6,649.00

*I agree to the price as listed above and  
affirm that the goods are received in good  
condition.*

On behalf of **BIFROST AUTO PTE. LTD.**

(Customer's Signature and Company Stamp)

(Authorised Signature)

Please make cheque payable to "BIFROST AUTO PTE LTD" and mail to **6001 BEACH ROAD #22-01, GOLDEN MILE TOWER Singapore 199589** or direct bank transfer to **DBS Bank Current Account 070-902-886-1**.

Our Ref: CT24100015

Date: 06 November 2024



**TO WHOM IT MAY CONCERN**

Dear Sir/Madam

ACCIDENT ON 01/10/2024 @ 17:00 hrs  
ALONG MARGARET DR  
INVOLVING SLG2321G

We refer to the above-mentioned accident and wish to inform that **Comfort Transportation Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHD4811J** (the "Taxi"). The Taxi was hired to **TEO LIN TIONG IC NO SXXXX349B** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$114.78** per day (inclusive of GST).

Please be advised that the Taxi was insured with **MS First Capital Insurance Ltd** on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Yours faithfully

Fleet Insurance Team  
ComfortDelGro Taxi

This is a computer generated letter. No signature is required.

30560 5820

[illegible]



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

Print Date/Time : 02 Oct 2024 / 14:03:41  
Receipt Date/Time : 02 Oct 2024 / 14:03:41

Tax Invoice/Receipt

Receipt No. : ITNET-00000-241002-002228  
Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SLG2321G As at 01 Oct 2024/17:00:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SLG2321G Enquiry Fee 20241002140103584803	25.00	2.25	27.25
Sub-Total		25.00	2.25	27.25
Total Before Rounding		25.00	2.25	27.25
Rounding Difference				0.00
Total Amount Payable				27.25
Paid By				
426588XXXXXX4198		eNETS Credit Card		27.25
Total				27.25
Cash Change				0.00
Tendered Amount				27.25
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.



高 GAO Express Towing Services



bizSAFE<sub>3</sub>

You Call, We Tow - Fast . Secured . Reliable

Car Reviced : \_\_\_\_\_  
Arrival : \_\_\_\_\_  
Complete : \_\_\_\_\_

47 Jalan Pemimpin Halcyon 2 #C01-02 Singapore 577200 Co. Reg. No. 53152603L HP: 900 900 92 Email: [jlm.koh@hotmail.com](mailto:jlm.koh@hotmail.com) Website: <http://www.gaoexpresstowing.sg>

## CASH SALE/WORK ORDER

No. 2445647

Date: 01/10/2024

寶號

Messrs: Biznet Auto PL

車號

Vehicle No: SHD H8113

車型

Model No: 1041Q

時間(日/夜)

Time (day/night): \_\_\_\_\_

Contact No: \_\_\_\_\_

由

Location: 149 Margaret Drive

到

To: Joyang Confort

Cash \$: 80.00

其他

Others: \_\_\_\_\_

經手人

Authorised By: \_\_\_\_\_

Tow Truck

Driver Name: [Signature]

- ☐ Jump Start/Changing of battery
- ☐ Tyre Replacement
- ☒ Accident/Breakdown
- ☐ Multi/Basement
- ☐ With Load/Cargo Box
- ☐ King Dolly
- ☐ Transport Charge
- ☐ Low Body Kit
- ☐ Door Opening Service
- ☐ Crane Up/Winch Out
- ☐ Collect Doc/Key
- ☐ Repo
- ☐ Woodlands and Tuas Checkpoint

注意本公司對所拖之車輛,在進行中如有任何損失或破壞,一概由車主自行負責。

Note: Vehicle is towed at owner's risk. The company accepts no responsibility for damages or other misdemeanour to your vehicle whilst being towed.



## Daphne Lee (LKK Auto)

---

**From:** Daphne Lee (LKK Auto)  
**Sent:** Wednesday, 9 October 2024 3:36 PM  
**To:** phyllis.yew@gmail.com  
**Cc:** Admin A  
**Subject:** ACCIDENT INVOLVING SLG 2321G(AIG) AND SHD 4811J AT/ALONG MARGARET DRIVE ON 01/10/2024

Our Ref: CD/AIG24100037/Dma3  
AIG Ref: 8972489390SG

Dear KULAINDRAN ARIARATNAM/ Dharnia Ratnam,

### **ACCIDENT INVOLVING SLG 2321G(AIG) AND SHD 4811J AT/ALONG MARGARET DRIVE ON 01/10/2024**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AIG Asia Pacific Insurance Pte. Ltd. to deal with the third-party claim against your policy.

We have received a claim from **SHD 4811J** against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's favour. Therefore, we shall proceed to negotiate for an amicable settlement of the third-party claim at best to avoid further litigation, which would escalate to even more cost.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 07 days from the date of this letter.

Please note that your No-Claim Discount (NCD) (if any) will be affected 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.

Thank you.

Best Regards,

**Daphne Lee (Ms)** | Case Handler

Third Party Direct Settlement

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | Email: DaphneLee@lkkauto.com|

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	02 Oct 2024 14:25	Clm Dtl Modified	Claimant's Name: -> COMFORT TRANSPORTATION PTE LTD. Claimant's ID: -> 199303821 R.	[A] HOW MEI KWAN
2	02 Oct 2024 14:25	Clm Veh Model Changed	(206517) HYUNDAI AE IONIQ HEV FL 1.6 DCT (A).	[A] HOW MEI KWAN
3	02 Oct 2024 14:25	Clm Created	Reg No: SHD4811J. Acct Date: 2024/10/01. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: MS First Capital Insurance Ltd (HQ). Workshop: BIFROST AUTO PTE LTD - LOYANG (HQ)	[A] HOW MEI KWAN
4	02 Oct 2024 14:25	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	02 Oct 2024 14:25	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/10/11	[A] HOW MEI KWAN
6	02 Oct 2024 14:25	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	02 Oct 2024 14:25	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	02 Oct 2024 14:25	Label Added	(20224):Field Survey.	[A] Merimen Administrator
9	02 Oct 2024 14:29	Assignment 1st Accessed		[A] HOW MEI KWAN
10	02 Oct 2024 14:29	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
11	02 Oct 2024 14:29	Adj Adjuster Assigned	[None] -> BRYAN TANI	[A] HOW MEI KWAN
12	12 Feb 2025 15:37	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
13	12 Feb 2025 15:37	Ins Email Updated	[None] -> [EMAIL@GMAIL.COM]	[A] JOANNE LEE KHANG MIN
14	12 Feb 2025 15:37	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
15	12 Feb 2025 15:37	Clm Dtl Modified	JPJ Reg. Date: -> 2020/01/16.	[A] JOANNE LEE KHANG MIN
16	12 Feb 2025 15:37	Clm Details Notified		[A] JOANNE LEE KHANG MIN
17	14 Feb 2025 16:47	Clm Dtl Modified	Insured Address 1: -> 87 DAWSON ROAD, SKYVILLE. Insured Address 2: -> @ DAWSON. Insured PostCode: -> 141087. Insured City: -> 1544.	[A] Daphne Lee Mooi Ngiuk
18	14 Feb 2025 16:49	Adj Mandate Request	Cur.Reg:8404.05:Liability: 100% (BOLA 9) *Quantum: \$8,404.05(all-in). Please refer to a djuster report for details. *For your approval please.	[A] Daphne Lee Mooi Ngiuk
19	24 Feb 2025 16:51	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/10/11. Mandate Remarks: Approved LKK to settle not e xceeding \$8,404.05. subj to submission of all supporting docs. LOA needs to come with co y stamp. Please inform TP WS accordingly.	[I] Tam, Ivan-WK
20	24 Feb 2025 16:51	Adj Mandate Set	Approved:8404.05:Approved LKK to settle not exceeding \$8,404.05. subj to submission of all supporting docs. LOA needs to come with coy stamp. Please inform TP WS accordingly.	[I] Tam, Ivan-WK

Date From

Date To

Audit Type

None

Go

ACTIVITY
No record

Merimen Billing for this case - Transaction History								
Bill Ref No	Bill Date	Bill Type	Acc Type	Acc Name	Co Name (Branch)	Ref 1	Ref 2	Amount
3247918	03 Oct 2024 12:19:35	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SHD4811J	SLG2321G	12.00
3319051	22 Jan 2025 15:05:33	Video Upload	Motor	AIG Asia Pacific	AIG Asia Pacific	SHD4811J	Daphne Lee Mooi Ngiuk	xx.xx