

# BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SHA 7008 H**  
Your Ref : **SMA 7194 A**

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

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 25.10.2024 @ 1510 hrs along Simei Road involving vehicles SHA 7008 H and SMA 7194 A

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost-Lump Sum (With GST)	\$ 6,213.00
2. Loss of Income for 13 Days x \$80/ per day	\$ 1,040.00
3. Loss of Rental for 13 Days x \$117.72/ per day (With GST)	\$ 1,530.36
4. LTA/GIA Search fee	\$ 27.25
5. Towing Fee	\$ 80.00
<b>TOTAL</b>	<b>\$ 8,890.61</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@bifrostauto.com](mailto:claims@bifrostauto.com) and [claims\\_lts@bifrostauto.com](mailto:claims_lts@bifrostauto.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.

Co. Reg. No. : 201929175W

## LETTER OF AUTHORISATION

Accident on 25.10.2024 @ 1510 hrs along Simei Road involving vehicles SHA 7008 H and SMA 7194 A

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SHA 7008 H** at my request, I/We, **Ho Hin Ming Eric** ("the claimant") of **39 Simei Rise #06-19 (S)528783** (address) bearing NRIC No **SXXXX409B** the owner / hirer of motor vehicle no **SHA 7008 H**, 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 / income 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.

I/We further agree to fully co-operate and attend all court hearings that are necessary to prosecute the claims maintained by **Bifrost Auto Pte Ltd**.

I/We further agree and undertake to indemnify them against my/our claim for costs which arise therewith.

In the event that my/our claim is unsuccessful, I/we undertake to pay to **Bifrost Auto Pte Ltd** the cost of repairs to my/our vehicle.

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 06 day of 11 (month) 20 24 (year)



Signed by "the claimant"

Name: **Ho Hin Ming Eric**

NRIC No: **SXXXX409B**



Signed by Bifrost Auto Pte Ltd

Name: Yee Leong Ho



**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\$6,213.00** (Repair Cost), **S\$1,341.76** (Loss of Rental & Income), **S\$107.25** (Disbursement) for vehicle no. **SHA7008H** that was damaged pursuant to the accident which occurred on **25/10/2024** (date) at/along **SIMEI RD** (location) involving vehicle no/s **SMA7149A**. This is pursuant to the inspection conducted on **29/10/2024** (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. **SHA7008H** 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 **SHA7008H** (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 29 (day) of April (month) 2025 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)

my execution of this Discharge Voucher is only  
my claim for property damage and not prejudicial  
to any other claims arising from the same accident.

# 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.2504003  
**Inv. Date :** 22-01-2025  
**Ref :** 2024-10-25  
**Terms :** 30 Days  
**Veh. No. :** SHA 7008 H  
**Make & Model :** Hyundai / Ioniq  
2019 / CTPL

#	Description	Qty	Rate	Total	Tax
1	LUMP SUM REPAIR AS RECOMMENDED BY SURVEYOR	1.0	\$5,700.00	\$5,700.00	\$513.00

**Subtotal for invoice :** S\$5,700.00

**GST (7.0%) :** S\$513.00

**Total :** S\$6,213.00

*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: CT24100442

Date: 06 November 2024



**TO WHOM IT MAY CONCERN**

Dear Sir/Madam

ACCIDENT ON                      25/10/2024    @   15:10 hrs  
ALONG                                SIMEI RD  
INVOLVING                        SMA7149A

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 **SHA7008H** (the "Taxi"). The Taxi was hired to **HO HIN MING ERIC IC NO SXXXX409B** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate \$117.72 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.



> Back to OneMotoring



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

Print Date/Time : 28 Oct 2024 / 13:13:02  
Receipt Date/Time : 28 Oct 2024 / 13:13:02

Tax Invoice/Receipt

Receipt No. : ITNET-00000-241028-002140  
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 - SMA7149A				
As at 25 Oct 2024/15:10:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SMA7149A Enquiry Fee 20241028131213641491	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 Revised : \_\_\_\_\_  
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. **2445645**

Date: 25/10/2024

寶號

Messrs: Birrost Auto PL

車號

Vehicle No: 9HA 408 H

車型

Model No: 1041Q

時間(日/夜)

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

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

由

Location: Simei Rd

到

To: Jayang Comfort

Cash \$: 80-00/50

其他

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

經手人

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

Tow Truck

Driver Name: [Signature]

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.

- ☐ 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



**Yan (LKK Auto)**

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**From:** Yan (LKK Auto)  
**Sent:** Thursday, November 14, 2024 10:36 AM  
**To:** alberts.lane@gmail.com  
**Cc:** Hsiao Tong (LKKAuto)  
**Subject:** CLAIM NOTIFICATION - ACCIDENT INVOLVING SMA7149A(AIG) AND SHA7008H AT/ALONG BLK166 SIMEI ROAD ON 25/10/2024

Our Ref: CD/AIG24110071/Dua3

AIG Ref: 1474592721SG

14 NOVEMBER 2024

**ALBERT LIM HUI KWANG**

**ACCIDENT INVOLVING SMA7149A(AIG) AND SHA7008H AT/ALONG BLK166 SIMEI ROAD ON 25/10/2024**

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 **SHA7008H** against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your 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,

**Yan**

**LKK Auto Consultants Pte Ltd**

Email: [yan@lkkauto.com](mailto:yan@lkkauto.com) | DID: 6841-6051 | fax: 6256-4315  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	05 Nov 2024 16:40	<b>Clm Dtl Modified</b>	Claimant's Name: -> COMFORT TRANSPORTATION PTE LTD. Claimant's ID: -> 199303821R.	[A] HOW MEI KWAN
2	05 Nov 2024 16:40	<b>Clm Veh Model Changed</b>	(207128) HYUNDAI AE IONIQ HEV 1.6 DCT (A).	[A] HOW MEI KWAN
3	05 Nov 2024 16:40	<b>Clm Created</b>	Reg No: SHA7008H. Acct Date: 2024/10/25. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: MS First Capital Insurance Ltd (HQ). Workshop: BIFROST AU TO PTE LTD - LOYANG (HQ)	[A] HOW MEI KWAN
4	05 Nov 2024 16:40	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	05 Nov 2024 16:40	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2024/11/14	[A] HOW MEI KWAN
6	05 Nov 2024 16:40	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	05 Nov 2024 16:40	<b>Clm Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[A] Merimen Administrator
8	05 Nov 2024 16:40	<b>Label Added</b>	(20224):Field Survey.	[A] Merimen Administrator
9	05 Nov 2024 16:41	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
10	05 Nov 2024 16:41	<b>Adj Adjuster Assigned</b>	[None] -> BRYAN TANI	[A] HOW MEI KWAN
11	14 Nov 2024 09:53	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] NA MENG YAN
12	23 Dec 2024 13:58	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] BRYAN TANI
13	30 Dec 2024 15:04	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] BRYAN TANI
14	11 Feb 2025 14:01	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
15	11 Feb 2025 14:01	<b>Ins Email Updated</b>	[None] -> [EMAIL@GMAIL.COM]	[A] JOANNE LEE KHANG MIN
16	11 Feb 2025 14:01	<b>Clm Dtl Modified</b>	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
17	11 Feb 2025 14:01	<b>Clm Dtl Modified</b>	JPJ Reg. Date: -> 2019/06/26.	[A] JOANNE LEE KHANG MIN
18	11 Feb 2025 14:01	<b>Clm Details Notified</b>		[A] JOANNE LEE KHANG MIN
19	14 Feb 2025 19:38	<b>Clm Dtl Modified</b>	Insured Address 1: -> 56. Insured Address 2: -> SENNETT LANE. Insured PostCode: -> 466 950. Insured City: -> 1257.	[A] NA MENG YAN
20	14 Feb 2025 19:45	<b>Adj Mandate Request</b>	Cur.Req:7997.45:Liability: 100% (NIL, OI cut into TP lane intend to make u-turn causing collision on TP veh.) *Quantum: \$ 7,997.45(all-in). Pls refer to adjuster report for details. *For your approval please.	[A] NA MENG YAN
21	14 Feb 2025 19:46	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] NA MENG YAN
22	24 Feb 2025 17:13	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Tam, Ivan-WK
23	24 Feb 2025 17:18	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2024/11/14. Mandate Remarks: Approved LKK to settle the matter not exceeding \$7,829.73 LOR/LOI 9 days. No reason for 10 days and beyond. Pending final invoice. LOA needs to have coy stamp. subj to submission of all supportin	[I] Tam, Ivan-WK

AUDIT TRAIL				
No.	On	Audit	Remarks	By
24	24 Feb 2025 17:18	Adj Mandate Set	Approved:7829.73:Approved LKK to settle the matter not exceeding \$7,829.73 LOR/LOI 9 d ays. No reason for 10 days and beyond. Pending final invoice. LOA needs to have coy stamp. subj to submission of all supporting docs.	[I] Tam, Ivan-WK
25	17 Mar 2025 13:26	Video Downloaded	Downloaded Video - Accident	[I] Tam, Ivan-WK
26	27 Mar 2025 16:47	Clm Dtl Modified	Driver Name: -> Albert Lim Hui Kwang.	[A] NA MENG YAN

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
3267516	06 Nov 2024 13:32:34	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SHA7008H	SMA7149A	12.00
3329538	11 Feb 2025 14:01:45	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SHA7008H	SMA7149A	12.00