

Hsiao Tong (LKKAuto)

From: Claims Dept <claims_rar@bifrotauto.com>
Sent: Wednesday, 7 August 2024 3:29 PM
To: Admin A; Hsiao Tong (LKKAuto)
Subject: LOD SUBMISSION: OUR REF: SJB 4856 S; YOUR REF: XD 2168 G ; DOA: 12/08/2022
Attachments: SJB 4856 S - Proforma Invoice.docx.pdf; SJB 4856 S - REVO RENTAL INVOICE.pdf;
SJB 4856 S - LOA.pdf; SJB 4856 S - GIA.pdf; SJB 4856 S - LTA SEARCH.pdf; SJB 4856 S - TOWING.pdf

WITHOUT PREJUDICE

Our Ref : SJB 4856 S
Your Ref : XD 2168 G

07/08/2024
China Taiping Insurance (Singapore) Pte Ltd
3 ANSON ROAD, #16-00
SPRINGLEAF TOWER,
SINGAPORE 079909

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 12/08/2022 along LOR CHUAN involving vehicles SJB 4856 S and XD 2168 G

We refer to the above-mentioned accident.

We are claiming as per below:

1.	Repair Cost	\$6,099.00
2.	LOR for 22 Days x \$120/- per day	\$2,640.00
3.	LTA/GIA Search fee	\$ 7.45
4.	Towing Fee	\$ 200.00
		TOTAL \$8,946.45

Enclosed here is a copy of each relevant GIA report, LTA, Proforma Tax invoice, and Letter of Authorization for your attention. Kindly let us have your reply within 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@bifrotauto.com

Yours faithfully,
Trina
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 chargeable if applicable

BIFROST AUTO PTE. LTD.

Co. Reg. No. : 201929175W

LETTER OF AUTHORISATION

Accident on 12/08/22 along LOR CHUAN
involving vehicles SJB 4856 S & XD 2168 G

In consideration of **Bifrost Auto Pte Ltd**, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589, repairing my/our motor vehicle no SJB 4856 S at my request, I/We, SYED ALIFF MUBARAQ BIN SYED OSMAN ("the claimant") of _____ (address) bearing NRIC No 600 F the owner of motor vehicle no SJB 4856 S, 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.

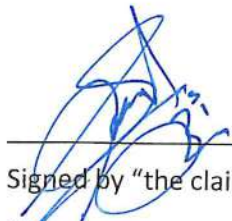
I/We further agree to fully co-operate and attend all court hearings that are necessary to prosecute the claims maintained by **Bifrost Auto Pte Ltd**.

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 12 day of 08 (month) 2022 (year)


Signed by "the claimant"

Name: SYED ALIFF MUBARAQ BIN SYED OSMAN

NRIC No : 600 F



Signed by Bifrost Auto Pte Ltd

Name: DENNIS

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMCVSN00059502200 Claim No : SNM22D205736/XD2168G/C02/CHEESC

Claimant : SYED ALIFF MUBARAK BIN SYED OSMAN

Amount : **S\$ 7,156.45**
SINGAPORE DOLLARS SEVEN THOUSAND ONE HUNDRED FIFTY SIX AND CENTS
FORTY FIVE ONLY

I/We agree to accept the above mentioned amount to be paid to me/us in full & final settlement of all claims, costs & disbursements for injuries / damages sustained by me/us through an accident involving

Claimant Vehicle No. : SJB4856S

Insured Vehicle No. : XD2168G

Date of Loss : 12/08/2022

Place of Accident : LOR CHUAN

IN CONSIDERATION of the payment made to me/us of the aforementioned sum by CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD., I/We agree absolutely to discharge CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD. and/or

Insured Name : SIN HENG TRANSPORT PRIVATE LIMITED

Driver Name : WONG WENG TONG

from all claims, present or future in respect of all loss, injury or damage sustained by me/us arising out of the said accident.

I acknowledge that this payment is made without admission of liability on the part of CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.

(1) General Damages	S\$	
(2) Cost of Repair/ Excess /	S\$	6,099.00
(3) Loss of Use /Rental	S\$	900.00
(4) Loss of Earning	S\$	
(5) GIA/Police Reports/ Investigation Results/Search Fees	S\$	7.45
(6) Medical Reports/Expenses	S\$	
(7) Survey Fees/P.T. Fees/Towing	S\$	150.00
(8) Cost including Disbursement	S\$	
TOTAL		S\$ 7,156.45

Claimant Name: SYED ALIFF MUBARAK BIN SYED OSMAN NRIC No : 600F

Signature :  Date : 21/07/2025

my execution of this Discharge Voucher is only
for 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

China Taiping Insurance (Singapore) Pte Ltd
3 ANSON ROAD, #16-00 SPRINGLEAF TOWER,
SINGAPORE 079909

Inv. No. : BA.RA.2507023
Inv. Date : 20-07-2025
Ref : 2022-08-12
Terms : 30 Days
Veh. No. : SJB4856S
Make & Model : TOYOTA
FIELDER

#	Description	Qty	Rate	Total	Tax
1	Repair Cost	1.0	\$5,700.00	\$5,700.00	\$399.00

Subtotal for invoice : S\$5,700.00
Prevailing GST : S\$399.00
Total : S\$6,099.00

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


(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**.

**Revolution Automotive Pte Ltd**

No.8 Kaki Bukit Ave 4, Premier @ Kaki Bukit, #01-49 Singapore 415875

Tel: +65 6452 4457 | Fax: +65 6452 4584

Co. Reg. No.: 201907652D

SYED ALIFF MUBARAQ BIN SYED OSMAN

Rental Invoice

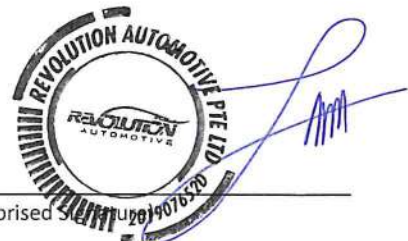
Contact : 9271 9251

Invoice No. : L22090067
Date : 03/09/2022
Ref No. : SJB 4856 S
Currency : SGD
Terms : COD
RA No. : -
Veh No. : SLB 5032 Y

#	Rental Period	No	Rate	Disc	Amt
1.	Rental (12/08/2022 1545hrs to 03/09/2022 1700hrs)	22	\$ 120.00	0.00	2640.00

Total : \$ 2,640.00
Amount Due: \$ 2,640.00

For Revolution Automotive Pte Ltd



(Authorised Signatory)

> Back to OneMotoring



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 12 Aug 2022 / 18:11:35

Receipt Date/Time : 12 Aug 2022 / 18:11:35

Tax Invoice/Receipt

Receipt No. : ITNET-00000-220812-003766

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 - XD2168G				
As at 12 Aug 2022/15:15:00				
Insurance Co: CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD				
1	Insurance Enquiry - XD2168G Enquiry Fee 20220812180940219590	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
	549834XXXXXX9859	eNETS Credit Card		7.45
	Total			7.45
	Cash Change			0.00
	Tendered Amount			7.45
	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.



TEL: 9729 7337

T ZONE TOWING SERVICES

Ang Mo Kio Central Post Office, PO Box 708

Singapore 915607

Email: t-zonetowing@live.com.sg

Reg. No. 53418325E

For Payment - Paynow UEN: 53418325E

WORK ORDER / CASH SALES

No. S 23218

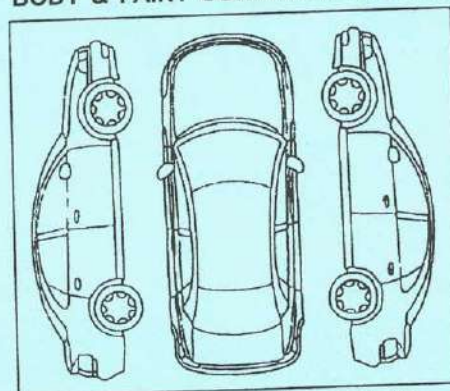
Svc Date 12/08/22
Member's Name Bifrost
M'ship / NRIC No. -
Member's Contact No. 93290237
Car Registr. No. SJB 4856 S
Car Make / Model Toyota fielder
Remarks (if any) -

Time Received -
Time Arrived 1615
Time Completed 1700
From Lochuan
To Premier @ KB #01-49
Tow Truck No. YN8709S
Amount \$200

ADDITIONAL CHARGES

- | | |
|---|--|
| ☒ Dolly Wheels / Flat bed | ☐ Patch Tyre |
| ☐ Basement / Multi-storey | ☐ Change Spare Tyre |
| ☐ Crane up / Bogged | ☐ Change Battery |
| ☐ Causeway / 2nd Link | Size: - - - - - |
| ☐ Jump Start | |
| ☐ Collection of Key | |
| ☐ ERP / Carpark | |

BODY & PAINT CONDITION RECORD



*please remove any valuables or personal belongings in the car

Tow Driver's Name & Signature

Member's Signature

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

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Monday, 15 July 2024 12:06 PM
To: SINHENGTRANSPORT@GMAIL.COM
Subject: ACCIDENT INVOLVING XD2168G(CHINA TAIPING) AND SJB4856S AT/ALONG 31 LOR CHUAN ON 12/08/2022

SIN HENG TRANSPORT PRIVATE LIMITED
DRIVER: WONG WENG TONG

[By Email Only]

Dear Sir/Madam,

You Ref: XD2168G
Our Ref: CD/CTI24060268/Tpa3
ACCIDENT INVOLVING XD2168G(CHINA TAIPING) AND SJB4856S AT/ALONG 31 LOR CHUAN ON 12/08/2022

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, China Taiping Insurance (Singapore) Pte Ltd to deal with the third party claim against your policy.

We have received a claim from SJB4856S against your motor insurance policy.

Based on the accident report and all the available information on hand, 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.

Thank you.

Best Regards,
Hsiao Tong, Chew | Team Lead
Third Party Direct Settlement
LKK Auto Consultants Pte Ltd
Phone: 6742 3197 | Email: chewht@lkkauto.com
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Monday, July 21, 2025 10:17 AM
To: Chee So Chow (CTPIS)
Cc: Claims Dept of CTI
Subject: RE: [SEEK MANDATE] - CTI REF: SNM22D205736/XD2168G/C02/CHEESC - LKK REF: CD/CTI24060268/Tpa3, SJB4856S | TPP DIRECT SETTLEMENT

Dear So Chow,

For an update, we have settled the matter at \$7,156.45(all-in). Breakdown as follows: -

1. Cost of Repair (with 7% GST)	\$ 6,099.00 (\$5,700.00 + 7%GST)
2. Loss of Rental (9days X \$100.00)	\$ 900.00
3. LTA/ GIA Search Fee	\$ 7.45
4. Towing Fee	\$ 150.00
Total	\$ 7,156.45

We will proceed to close file and submit all the supporting documents to your good office asap.

Thank you.

Best Regards,

Hsiao Tong, Chew | Team Lead
Third Party Direct Settlement
LKK Auto Consultants Pte Ltd
Phone: 6742 3197 | Email: chewht@lkkauto.com
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Hsiao Tong (LKKAUTO)
Sent: Tuesday, December 24, 2024 4:01 PM
To: Chee So Chow (CTPIS) <sochow.chee@sg.cntaiping.com>
Cc: Admin A <admin-a@lkkauto.com>; Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Subject: RE: [SEEK MANDATE] - CTI REF: SNM22D205736/XD2168G/C02/CHEESC - LKK REF: CD/CTI24060268/Tpa3, SJB4856S | TPP DIRECT SETTLEMENT

Dear So Chow,

For LOR, third party rejected our offer at 9days and propose 17days due to no PRS arrangement from your good office. Please refer to the attached email from third party for your easy reference.

The summary of claim is as follows: -

	Our Last Offer	TP propose
1. Cost of Repair (w/GST)	\$ 6,099.00	\$ 6,099.00

2. Loss of Rental (9days x \$100.00)	\$ 900.00	\$ 1,700.00 (17days x \$100.00)
3. LTA/GIA Search Fee	\$ 7.45	\$ 7.45
4. TOWING FEE	\$ 150.00	\$ 180.00
Total	\$ 7,156.45	\$ 7,986.45

Please review and let us have your further mandate. Thanks.

Cheers to a *Wonderful Christmas* and a *Happy New Year 2025* !

Best Regards,

Hsiao Tong, Chew | Team Lead

Third Party Direct Settlement

LKK Auto Consultants Pte Ltd

Phone: 6742 3197 | Email: chewht@lkkauto.com

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

From: Chee So Chow (CTPIS) <sochow.chee@sg.cntaiping.com>

Sent: Thursday, 3 October 2024 8:01 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Claims Dept of CTI <claimsdept@sg.cntaiping.com>

Subject: RE: [SEEK MANDATE] - CTI REF: SNM22D205736/XD2168G/C02/CHEESC - LKK REF: CD/CTI24060268/Tpa3, SJB4856S | TPP DIRECT SETTLEMENT

[Confidential]

Hi Hsiao Tong

Please proceed to offer as proposed

	Amount Revised
1. Cost of Repair (with 7% GST)	\$ 6,099.00 (\$5,700.00 + 7%GST)
2. Loss of Rental (22days x \$120.00)	\$ 900.00 (9days X \$100.00)
3. LTA/ GIA Search Fee	\$ 7.45
4. Towing Fee	\$ 200.00
Total	\$ 7,206.45

Thank you.

Chee So Chow

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

Tel: (65) 6389 6116 | F: (65) 6224 7175

*For survey matter, please email to claimsdept@sg.cntaiping.com

*For all LOD, please email to claimsdept@sg.cntaiping.com

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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sent: Friday, 13 September 2024 10:02 am

To: Claims Dept of CTI <claimsdept@sg.cntaiping.com>

Cc: Chee So Chow (CTPIS) <sochow.chee@sg.cntaiping.com>; Admin A <admin-a@lkkauto.com>

Subject: [SEEK MANDATE] - CTI REF: SNM22D205736/XD2168G/C02/CHEESC - LKK REF: CD/CTI24060268/Tpa3, SJB4856S | TPP DIRECT SETTLEMENT

[Confidential]

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[Confidential]

Your ref: **SNM22D205736/XD2168G/C02/CHEESC**

LKK ref : CD/CTI24060268/Tpa3

Dear Sirs/Mdm,

ACCIDENT INVOLVING XD2168G(CHINA TAIPING) AND SJB4856S(TP) ON 12/08/2022

We refer to the above matter.

It is a head-to-rear collision. We are of the view that liability is not in our driver's favour.

We seek your approval to offer repairer **"BIFROST AUTO PTE LTD"** at **\$7,206.45(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (with 7% GST)	\$ 20,338.56	\$ 6,099.00 (\$5,700.00 + 7%GST)
2. Loss of Rental (22days x \$120.00)	\$ 2,640.00	\$ 900.00 (9days X \$100.00)
3. LTA/ GIA Search Fee	\$ 7.45	\$ 7.45
4. Towing Fee	\$ 200.00	\$ 200.00
Total	\$ 23,186.01	\$ 7,206.45

Surveyor recommended 7days for repair + 1Sunday + 1PRS = 9days.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 10/09/2024 is only for mandate purpose.

Kindly let us have your approval / instruction.

Best Regards,

Hsiao Tong, Chew | Team Lead

Third Party Direct Settlement

LKK Auto Consultants Pte Ltd

Phone: 6742 3197 | Email: chewht@lkkauto.com

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

From: Chee So Chow <sochow.chee@sg.cntaiping.com>

Sent: Friday, 28 June 2024 10:53 AM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: CTI REF: SNM22D205736/XD2168G/C02/CHEESC - LKK REF: CD/CTI24060268/Tpa3, SJB4856S | TPP DIRECT SETTLEMENT

[Confidential]

Hi Mei Kwan

Please click the link to obtain our insured SAS:  [SNM22D205736C02 - OI SAS.pdf](#)

Thank you.

Chee So Chow

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

Tel: (65) 6389 6116 | F: (65) 6224 7175

*For survey matter, please email to claimsdept@sg.cntaiping.com

*For all LOD, please email to claimsdept@sg.cntaiping.com

From: Claims Dept of CTI <claimsdept@sg.cntaiping.com>

Sent: Thursday, June 27, 2024 2:21 PM

To: Chee So Chow <sochow.chee@sg.cntaiping.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: CTI REF: SNM22D205736/XD2168G/C02/CHEESC - LKK REF: CD/CTI24060268/Tpa3, SJB4856S | TPP DIRECT SETTLEMENT

Dear So Chow,

Please refer to the above subject.

Kindly **assist LKK Auto on D.S.** soonest possible.

Please contact our claims department **Chee So Chow | DID: 6389 6176** the officer in charge or **6389 6116** should you require our assistance or clarification.

***Kindly quote our claim reference number when replying.**

Belinder Ng

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 63896116 | F: (65) 62247175 | F: (65) 6222 1033

W: www.sg.cntaiping.com | **FB:** www.facebook.com/chinataipingsg/ | **WeChat:** 太平獅城 Taiping SG

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: Wednesday, June 26, 2024 5:32 PM

To: Claims Dept of CTI <claimsdept@sg.cntaiping.com>

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: Direct Settlement - Accident Involving XD2168G (OI : CTI - TBA) AND SJB4856S (TP : LKK REF - CD/CTI24060268/Tpa3) on 12.08.2022

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Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SJB 4856S at M/s Bifrost Auto Pte Ltd - Kaki Bukit on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP GIA report
- estimated cost of repair
- preliminary advice

Please take note that the case handler in-charge is Hsiao Tong.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com

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