

Daphne Lee (LKK Auto)

From: Claims Dept <claims_rar@bifrostable.com>
Sent: Tuesday, 26 August 2025 10:34 AM
To: Motor_Claims
Subject: LOD SUBMISSION: OUR REF: SMJ6503U ; YOUR REF: SHC3225M ; DOA: 23/11/2024
Attachments: SMJ 6503 U - LTA SEARCH.pdf; SMJ 6503 U - LOA.pdf; SMJ 6503 U - PROFORMA INVOICE.pdf; SMJ 6503 U - RENTAL INVOICE.pdf; SMJ 6503 U - TOWING.pdf; SMJ 6503 U - GIA.pdf

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WITHOUT PREJUDICE

Our Ref : SMJ6503U
Your Ref : SHC3225M

26/08/2025
MS First Capital Insurance Limited
16 RAFFLES QUAY #42-01 HONG LEONG BUILDING
SINGAPORE 048581

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 23/11/2024 along AYE involving vehicles SMJ 6503 U and SHC 3225 M

We refer to the above-mentioned accident.

We are claiming as per below:

1.	Repair Cost	\$ 18,421.00
2.	LOR for 16 Days x \$120 per day	\$ 1,920.00
3.	LOU for 2 Days x \$80 per day	\$ 160.00
4.	LTA/GIA Search fee	\$ 27.25
5.	Towing Fee	\$ 200.00

TOTAL \$ 20,728.25

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 @ 80350316 or you may email to us at claims@bifrostable.com

Yours faithfully,
Ryan
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 23/11/24 along AYE
involving vehicles SMS 6503 U and SHC 3225 M

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no SMS 6503 U at my request, I/We, TIMOTHY LUK JIAN HONG ("the claimant") of _____ (address) bearing NRIC No 453 F the owner of motor vehicle no SMS 6503 U, 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.

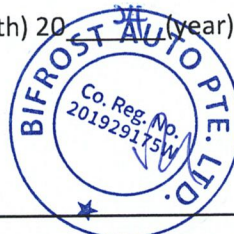
Dated this 28 day of 11 (month) 2024 (year)



Signed by "the claimant"

Name: TIMOTHY LUK JIAN HONG

NRIC No : 453 F



Signed by Bifrost Auto Pte Ltd

Name: DENNIS

DISCHARGE RECEIPT

CLAIM REFERENCE : D24010319MFCT
ACCIDENT DATE : 23/11/2024
ACCIDENT LOCATION : CTE BEFORE ALEXANDRA EXIT
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : YEO AI BIN
INSURED VEHICLE : SHC3225M
INVOLVED PARTY : SMJ6503U
SETTLEMENT SUM : \$20,100.00

I/We, the undernoted CLAIMANT being the person/entity entitled to receive the compensation in relation to the accident, hereby agree to accept the SETTLEMENT SUM as full and final settlement of all claims for damages, costs & disbursements arising out of the ACCIDENT, and I/WE also agree that the said settlement sum:

1. is paid without admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and/or its INSURED DRIVER in respect of the said loss and for damage whether now or hereafter to become manifest,
2. is accepted by me/us to the intent that the said MS First Capital Insurance Limited and /or its INSURED and/or its INSURED DRIVER be absolutely and finally discharged from all claims whatsoever which I/WE now or hereafter may have arising out of or connected with or traceable to the said accident.

I/WE acknowledge that this DISCHARGE RECEIPT is not to be construed as an admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and /or its INSURED DRIVER and it shall not be used as evidence in any claims or actions which may be made against them or any of them.

CLAIMANT: **TIMOTHY LUK JIAN HONG**

Signature and Date :



WITNESS : **MOHAMED IUR IHWAN**

Signature and Date :



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

MS First Capital Insurance Limited
16 RAFFLES QUAY #42-01 HONG LEONG BUILDING
SINGAPORE 048581

Inv. No. : BA.RA.2509034
Inv. Date : 22-09-2025
Ref : 2024-11-23
Terms : 30 Days
Veh. No. : SMJ 6503 U
Make & Model : VW GOLF

#	Description	Qty	Rate	Total	Tax
1	REPAIR COSTS	1.0	\$16,900.00	\$16,900.00	\$1,521.00

Subtotal for invoice : S\$16,900.00
Prevailing GST : S\$1,521.00
Total : S\$18,421.00

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**.

JoCarz

JoCarz Auto Pte Ltd

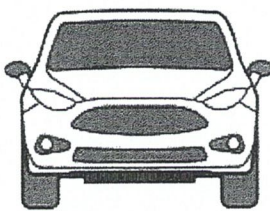
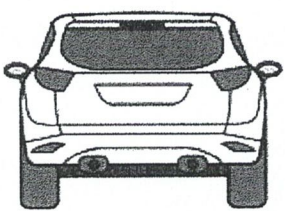
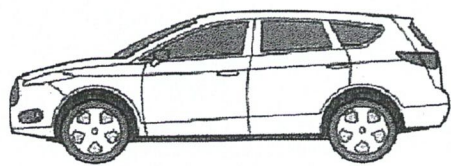
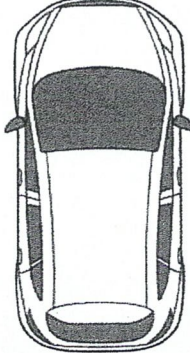
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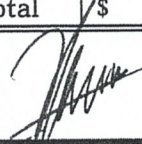

56 Loyang Way #04-04 Loyang Enterprise Building Singapore 508775

Tel : (65) 6214 3633 / HP : (65) 8202 4803

VEHICLE RENTAL AGREEMENT & INVOICE

SMJ 65030

Date Signed :	25/11/24		
RENTER'S PARTICULARS			
Renter/Company Name :	TIMOTHY LUK JIAN HONG		
NRIC/ROC No. :	453F	DOB :	24/11/1994
D/License No. :		Passed Date :	
Address :	APT BLK 634A SENJA ROAD #17-213 S 671634		
Tel (M) :	9424 8641	Email :	
Next of Kin :		Tel (M) :	
ADDITIONAL DRIVER'S PARTICULARS (If Any)			
Renter/Company Name :			
NRIC/ROC No. :		DOB :	
D/License No. :		Passed Date :	
Address :			
Tel (M) :		Email :	
* Additional charge of S\$ 20.00 / Day is applicable (GST not applicable)			
VEHICLE'S CHECKLIST			
Checked by :	WILLY	Mileage :	
Date out :	25/11/24	Time out :	1600 HRS
Petrol in : Empty 1/8 (A) 3/8 1/2 5/8 3/4 7/8 Full			
(A) - ACCIDENTS (D) - DENTS (S) SCRATCHES			
   			
Checked by :	WILLY	Mileage :	
Date in :	10/12/24	Time in :	1700 HRS
Petrol in : Empty 1/8 (A) 3/8 1/2 5/8 3/4 7/8 Full			

Vehicle Rental Agreement No.	DL/MQ/2021000		
VEHICLE'S DETAILS			
Vehicle No :	SMY4008S		
Make & Model :	MAZDA 3		
RENTAL PERIOD			
Rental Tenure :	-	(Months)	16 (Days)
Start Date :	25/11/24	End Date :	10/12/24
NON-WAIVER EXCESS : S\$2500 / S\$2500 (Section 1 & 2)			
RENTAL CHARGES* & DEPOSIT			S\$
Security Deposit (GST not applicable)			-
Daily Rental	per day @	120	
Weekly Rental	per week @	\$ - -	
Collision Damage Waiver	per day @	\$ - -	
"CDW" (GST inclusive if any)	per month @	\$ - -	
Others (GST inclusive if any)		\$ - -	
1) Deposit (Cash / Paynow)			-
2) CDW "1 month" (Cash / Paynow)			\$ - -
Amount Collected (dd/mm/yy)			\$ - -
Outstanding Balance			\$ - -
Final Amount Collected (dd/mm/yy)			1920
Refundable Deposit (GST not applicable)			-
Damage Recovery (Vehicle Returned)			\$ - -
Total			\$ - -
Authorised Signatory & Co. Stamp	 		
PAYMENT MODE :			
Account Name : JoCarz Auto Pte Ltd			
Bank Name : OCBC Bank			
Account No. : 5950 1296 4001			
Paynow UEN : 202225878G			
** SMS or WhatsApp once transaction done **			
The Renter has read, understood and agrees with all the terms and conditions of this Rental Agreement.			
The Renter		Additional Driver	
Signature (& Co. Stamp if any)		Signature	
			
Name : TIMOTHY LUK JIAN HONG		Name :	
Date : 25/11/24		Date :	

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

Print Date/Time : 25 Nov 2024 / 13:25:53

Receipt Date/Time : 25 Nov 2024 / 13:25:41

Tax Invoice/Receipt

Receipt No. : ITNET-00000-241125-002275

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 - SHC3225M				
As at 23 Nov 2024/18:10:00				
Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SHC3225M			
	Enquiry Fee	25.00	2.25	27.25
	20241125132454548021			
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				
	462845XXXXXX2312	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.



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 **24095**

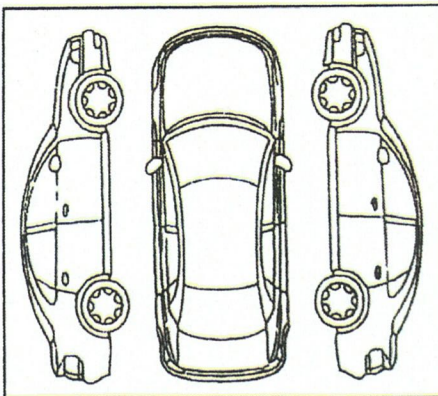
Svc Date 23/11/24
Member's Name Bifrost
M'ship / NRIC No. -
Member's Contact No. 93290237
Car Regr. No. SMJ65030
Car Make / Model Vw golf
Remarks (if any) -

Time Received -
Time Arrived 1910
Time Completed 2010
From A4E
To Premier @ K3 #01-49
Tow Truck No. GR55062
Amount \$200

ADDITIONAL CHARGES

- | | |
|---|--|
| <input checked="" type="checkbox"/> Dolly Wheels / Flat bed | <input type="checkbox"/> Patch Tyre |
| <input type="checkbox"/> Basement / Multi-storey | <input type="checkbox"/> Change Spare Tyre |
| <input type="checkbox"/> Crane up / Bugged | <input type="checkbox"/> Change Battery |
| <input type="checkbox"/> Causeway / 2nd Link | Size: - - - - - |
| <input type="checkbox"/> Jump Start | |
| <input type="checkbox"/> Collection of Key | |
| <input type="checkbox"/> ERP / Carpark | |

BODY & PAINT CONDITION RECORD



*please remove any valuables or personal belongings in the car

[Signature]
Tow Driver's Name & Signature

bizSAFE₃

[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.

Daphne Lee (LKK Auto)

From: Claims Dept <claims_rar@bifrostauto.com>
Sent: Monday, 22 September 2025 2:08 PM
To: Daphne Lee (LKK Auto)
Subject: Re: DV = OUR REF: D24010319MFCT | SMJ6503U & SHC3225M (DOA: 23/11/2024)
*** LKK REF: CD/FCI24110537/Ama3
Attachments: SMJ 6503 U - SIGNED DV.pdf; SMJ 6503 U - TAX INVOICE.pdf; SMJ 6503 U - LOA.pdf

WITHOUT PREJUDICE

Dear Daphne,

Attached herewith the Tax Invoice and LOA for your next action.

Please see the Bank details below:

Beneficiary	Bifrost Auto Pte. Ltd.
Bank Name	DBS Bank Ltd
Bank Code	7171
Branch Code	070
SWIFT Code	DBSSSGSG
Bank Account No.	0709028861
Currency	SGD

We look forward to your payment

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.

Regards,
Ryan
Motor Claims Department
BIFROST AUTO PTE LTD

On Thu, 11 Sept 2025 at 09:15, Daphne Lee (LKK Auto) <daphnelee@lkkauto.com> wrote:

Without Prejudice

Dear Sir/ Madam,

Please duly sign the document enclosed and return to us for our necessary action.

From: Karen Tan <karentan@msfirstcapital.com.sg>
Sent: Wednesday, 3 September 2025 1:59 PM
To: Daphne Lee (LKK Auto) <daphnelee@lkkauto.com>
Subject: RE: OUR REF: D24010319MFCT | SMJ6503U & SHC3225M (DOA: 23/11/2024) *** LKK REF: CD/FCI24110537/Ama3

Dear Daphne,

Our mandate as follows:

	Claimed Amount	Revised Amount	MSFC mandate
1. Cost of Repair	\$ 47,453.11	\$ 18,421.00 (L/S) (w/GST)	\$ 18,421.00 (L/S) (w/GST)
2. Loss of Rental (16 days x \$120.00)	\$ 1,920.00	\$ 1,600.00 (16 days x \$100.00)	\$ 1,500.00 to 1,600.00 (15 to 16 days x \$100.00)
3. LTA/GIA Search Fee	\$ 27.25	\$ 27.25	\$ 27.25
4. Towing Fee	\$ 200.00	\$ 200.00	\$ 200.00
Total	\$ 49,600.36	\$ 20,248.25	\$ 20,148.25 to 20,248.25

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 16 Raffles Quay #42-01 Hong Leong Building Singapore 048581 | DID : 6359 1805

| Fax No. : 6223 0541 | Company Regn. No. 195000106C

A Member of **MS&AD** INSURANCE GROUP

Personal Data Protection Act 2012 ("PDPA"):

Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to <http://www.msfirstcapital.com.sg> for details of PDPA Personal Data Collection Statement.

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From: Daphne Lee (LKK Auto) <daphnelee@lkkauto.com>
Sent: Tuesday, 2 September 2025 2:41 pm
To: Karen Tan <karentan@msfirstcapital.com.sg>
Subject: RE: OUR REF: D24010319MFCT | SMJ6503U & SHC3225M (DOA: 23/11/2024) *** LKK REF: CD/FCI24110537/Ama3

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Dear Karen,

Your Ref: D24010319MFCT

We refer to the above matter and your email below.

ACCIDENT INVOLVING SMJ 6503U AND SHC 3225M ON 23/11/2024

We have highlighted to your good office on 26/11/2024 of Third-Party's request to do Direct Settlement with our Principal, MS First Capital Limited.

It is an accident under BOLA: 28. 3 vehicles chain collision (OID last).