

## Daphne Lee (LKK Auto)

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**From:** Claims Dept <claims\_rar@bifrostauto.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

EXTERNAL EMAIL - This email was sent by a person from outside your organization. Exercise caution when clicking links, opening attachments or taking further action, before validating its authenticity.

### 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@bifrostauto.com](mailto:claims@bifrostauto.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.

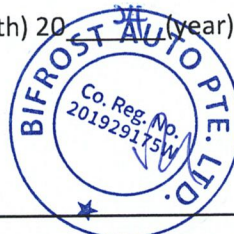
Dated this 28 day of 11 (month) 2024 (year)



Signed by "the claimant"

Name: TIMOTHY LUK JIAN HONG

NRIC No : 453 F



Signed by Bifrost Auto Pte Ltd

Name: DENNIS

# BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

## Proforma Invoice

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

**Inv. No. :** PF.RA.2508060  
**Inv. Date :** 25-08-2025  
**Ref :** 2024-11-23  
**Terms :** 14 Days  
**Veh. No. :** SMJ 6503 U  
**Make & Model :** VW GOLF

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

Remarks:  
SMJ 6503 U

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

*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**.

*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.*

*Prevailing GST is charged where applicable*



# JoCarz

## JoCarz Auto Pte Ltd

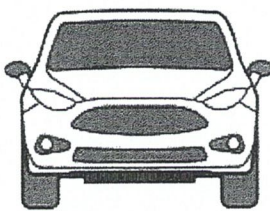
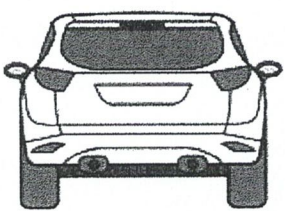
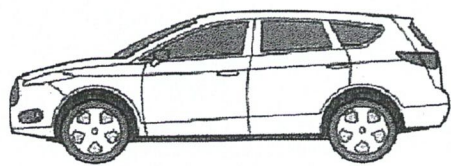
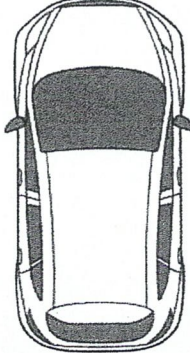
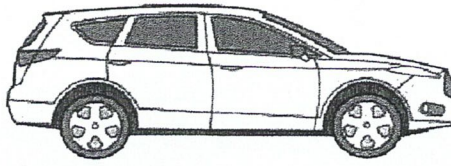
ROC No. 202225878G


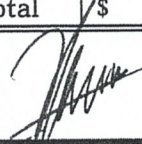

56 Loyang Way #04-04 Loyang Enterprise Building Singapore 508775

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

### VEHICLE RENTAL AGREEMENT & INVOICE

SMJ 65030

Date Signed :	25/11/24		
<b>RENTER'S PARTICULARS</b>			
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) :	
<b>ADDITIONAL DRIVER'S PARTICULARS ( If Any )</b>			
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)			
<b>VEHICLE'S CHECKLIST</b>			
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		
<b>VEHICLE'S DETAILS</b>			
Vehicle No :	SMY4008S		
Make & Model :	MAZDA 3		
<b>RENTAL PERIOD</b>			
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 )			
<b>RENTAL CHARGES* &amp; DEPOSIT</b>			<b>S\$</b>
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	 		
<b>PAYMENT MODE :</b>			
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.			
<b>The Renter</b>		<b>Additional Driver</b>	
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			
	<b>Sub-Total</b>	25.00	2.25	27.25
	<b>Total Before Rounding</b>	25.00	2.25	27.25
	<b>Rounding Difference</b>			0.00
	<b>Total Amount Payable</b>			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**

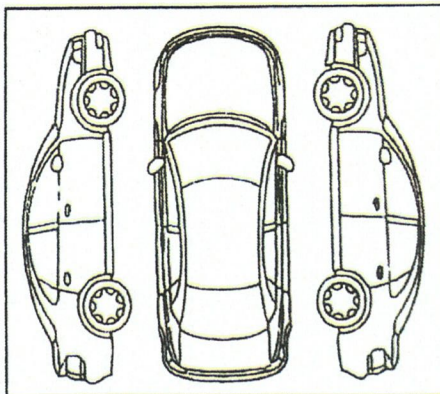
Svc Date 23/11/24  
Member's Name Bifrost  
M'ship / NRIC No. -  
Member's Contact No. 93290237  
Car Regr. No. SMJ65030  
Car Make / Model VW golf  
Remarks (if any) -

Time Received -  
Time Arrived 1910  
Time Completed 2010  
From A4E  
To Premier @ K3 #01-49  
Tow Truck No. GR58062  
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 / Bogged                  | <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

**bizSAFE<sub>3</sub>**

[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.