

# BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SHA 1819 Z**  
Your Ref : **SJZ 9678 E**

India International Insurance Pte Ltd  
64 Cecil Street  
#04/ #05 IOB Building  
Singapore 049711

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 15.12.2024 @ 1045 hrs along Sengkang East Way Twds TPE (Slip Road)  
involving vehicles SHA 1819 Z, SJZ 9678 E, SLT 8545 U and Unknown

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost-Lump Sum (With GST)	\$ 11,445.00
2. Loss of Income for 09 Days x \$80/ per day	\$ 720.00
3. Loss of Rental for 09 Days x \$117.72/ per day (With GST)	\$ 1,059.48
4. LTA/GIA Search fee	\$ 27.25
5. Towing Fee	\$ 80.00
<b>TOTAL</b>	<b>\$ 13,331.73</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 15.12.2024 @ 1045 hrs along Sengkang East Way Twds TPE (Slip Road) involving vehicles SHA 1819 Z, SJZ 9678 E, SLT 8545 U and Unknown

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SHA 1819 Z** at my request, I/We, **Ameerudin Bin Abdul Ganey Sahib** ("the claimant") of **306C Anchorvale Link #01-89 (S) 543306** (address) bearing NRIC No **SXXXX542D** the owner / hirer of motor vehicle no **SHA 1819 Z**, 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 23 day of 12 (month) 20 24 (year)



Signed by "the claimant"

Name: **Ameerudin Bin Abdul Ganey Sahib**

NRIC No: **SXXXX542D**



Signed by Bifrost Auto Pte Ltd

Name: Yee Leong Ho



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

## EXPRESS SETTLEMENT

### DISCHARGE VOUCHER III-Direct Settlement (PODS)

India Ref: MPC2024D0014875  
Claimant Ref: SHA1819Z

We/I, BIFROST AUTO PTE LTD ("the workshop") hereby confirm that we/I have reached an agreement with the appointed Surveyor of India International Insurance Pte Ltd LKK Auto Consultants Pte Ltd (name of Surveyor) with respect to the amount claimed for S\$12,780.00 (Global Sum) (repair cost), S\$ (loss of use/rental), S\$ (search fee), vehicle no. SHA1819Z that was damaged pursuant to the accident which occurred on 15/12/2024 (date) at NEAR 299 COMPASSVALE ST PUNGGOL RD (location) involving vehicle no. SJZ9678E (insured vehicle). This is pursuant to the inspection conducted on 17/12/2024 (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. SHA1819Z to 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 India International 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 cost of repairs and/or rental and/or loss of use pursuant to the damage to SHA1819Z (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of all claims 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.

We/I authorize you to pay the total amount of S\$12,780.00 to BIFROST AUTO PTE LTD

Dated this 3 day of Sept 2025

**CLAIMANT:**

Signature: Signed by "the workshop" (with chop)  
Name: \_\_\_\_\_  
NRIC: \_\_\_\_\_  
Address: \_\_\_\_\_  
Nationality: \_\_\_\_\_  
Occupation: \_\_\_\_\_



**WITNESS:**

Signature: Signed by appointed Surveyor  
Name: LKK Auto Consultants Pte Ltd  
NRIC: 199607198R  
Address: 51 Ubi Avenue 1  
#01-25 Paya Ubi Ind. Park S(408933)  
Nationality: \_\_\_\_\_  
Occupation: \_\_\_\_\_



# BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

## Tax Invoice

**India International Insurance Pte Ltd**  
**64 Cecil Street**  
**#04/ #05 IOB Building**  
**Singapore 049711**

**Inv. No. :** BA.LT.2509006  
**Inv. Date :** 03-09-2025  
**Ref :** 2024-12-15  
**Terms :** 30 Days  
**Veh. No. :** SHA 1819 Z  
**Make & Model :** Hyundai / Ioniq  
2019 / CTPL

#	Description	Qty	Rate	Total	Tax
1	LUMP SUM REPAIR AS RECOMMENDED BY SURVEYOR	1.0	\$10,500.00	\$10,500.00	\$945.00

**Subtotal for invoice :** S\$10,500.00  
**GST (7.0%) :** S\$945.00  
**Total :** S\$11,445.00

*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: CT24120269

Date: 03 January 2025



## TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 15/12/2024 @ 10:45 hrs  
ALONG SENGKANG E WAY TWDS TPE(PIE)  
INVOLVING SJZ9678E, SLT8545U, UNKNOWN

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 **SHA1819Z** (the "Taxi"). The Taxi was hired to **AMEERUDIN B ABDUL GANEY SAHIB IC NO SXXXX542D** 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.

30561 2949

[illegible]



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

Print Date/Time : 16 Dec 2024 / 14:40:14  
Receipt Date/Time : 16 Dec 2024 / 14:40:14

Tax Invoice/Receipt

Receipt No. : ITNET-00000-241216-002677  
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 - SJZ9678E As at 15 Dec 2024/10:45:00 Insurance Co: INDIA INT'L INS PTE LTD				
1	Insurance Enquiry - SJZ9678E Enquiry Fee 20241216143922839435	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.



**CASH SALE/WORK ORDER**

No. **2445663**

Date: 15/12/2024

寶號

Messrs: Bifrost Auto P L

車號

Vehicle No: SHA 1819Z

車型

Model No: 1041R

時間(日/夜)

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

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

由

Location: Sengkang East Way toward TPE (PIE)

到

To: Jayang Comfort

Cash \$: 80.00/150

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



Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	16 Dec 2024 16:59	Clm Dtl Modified	Claimant's Name: -> COMFORT TRANSPORTATION PTE LTD. Claimant's ID: -> 1993038 21R.	[A] HOW MEI KWAN
2	16 Dec 2024 16:59	Clm Veh Model Changed	(207128) HYUNDAI AE IONIQ HEV 1.6 DCT (A).	[A] HOW MEI KWAN
3	16 Dec 2024 16:59	Clm Created	Reg No: SHA1819Z. Acct Date: 2024/12/15. Claim Type: TP. Insurer: India International Insurance Pte Ltd (HQ). Workshop: BIFROST AUTO PTE LTD - LOYANG (HQ)	[A] HOW MEI KWAN
4	16 Dec 2024 16:59	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	16 Dec 2024 16:59	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/12/26	[A] HOW MEI KWAN
6	16 Dec 2024 16:59	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	16 Dec 2024 17:00	Label Added	(30653):Direct Settlement.	[A] HOW MEI KWAN
8	16 Dec 2024 17:00	Adj Adjuster Assigned	[None] -> BRYAN TANI	[A] HOW MEI KWAN
9	19 Dec 2024 14:23	Clm Dtl Modified	Insured Name: -> TAN HWEE CHUAN. Insured ID: -> S1393451G.	[A] HOW MEI KWAN
10	19 Feb 2025 17:33	Adj Im. Advice Submitted	Next Rpt:Final Rpt.Due Date:2024/12/26	[A] HOW MEI KWAN
11	20 Feb 2025 08:34	Adj Mandate Request	Cur Req:0.00:PODS Liability: 100% Remark: BOLA 28 applicable. 4 vehicles chain collision (OI 3rd).	[A] Daphne Lee Mooi Ngiuk
12	21 Feb 2025 15:00	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2024/12/26. Mandate Remarks: Liability cleared. Please proceed with DS.	[I] Edmund Law
13	21 Feb 2025 15:00	Adj Mandate Set	Approved:0.00:Liability cleared. Please proceed with DS.	[I] Edmund Law
14	02 Apr 2025 16:29	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
15	02 Apr 2025 16:29	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
16	02 Apr 2025 16:29	Clm Dtl Modified	JPJ Reg. Date: -> 2019/03/01.	[A] JOANNE LEE KHANG MIN
17	02 Apr 2025 16:29	Clm Details Notified		[A] JOANNE LEE KHANG MIN
18	03 Apr 2025 15:54	Adj Mandate Request	Cur Req:12971.73:PODS Liability: 100% *Quantum: \$12,971.73. Please refer to adjuster report for details. *For your approval please.	[A] Daphne Lee Mooi Ngiuk
19	07 Apr 2025 11:09	Adj Next Rpt Changed	Cur Rpt:Final Rpt. Cur Due Date:2024/12/26. Mandate Remarks: Subject to confirmation no replacement taxi provided & tax invoice instead of Proforma.	[I] Zuhaidah Bte Samsuri
20	07 Apr 2025 11:09	Adj Mandate Set	Approved:12971.73:Subject to confirmation no replacement taxi provided & tax invoice instead of Proforma.	[I] Zuhaidah Bte Samsuri

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
3293938	17 Dec 2024 17:02:18	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	India International Insurance Pte Ltd (HQ)	SHA1819Z	SJZ9678E	12.00
3334940	19 Feb 2025 17:33:13	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SHA1819Z	SJZ9678E	12.00