

BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : SHC 3808 G
Your Ref : PC 7496 B

China Taiping Insurance (S) Pte Ltd
3 Anson Rd, Springleaf Tower
#16-00
Singapore 079909

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 14.07.2024 @ 1330 hrs along Kallang Road x Lavendar Street involving vehicles SHC 3808 G and PC 7496 B

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost-Lump Sum (With GST)	\$ 6,267.50
2. Loss of Income for 09 Days x \$80/ per day	\$ 720.00
3. Loss of Rental for 09 Days x \$115.95/ per day (With GST)	\$ 1,043.55
4. LTA/GIA Search fee	\$ 27.25
5. Towing Fee	\$ 80.00
TOTAL	\$ 8,138.30

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 and 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.

GST. Reg. No. : 201929175W

LETTER OF AUTHORISATION

Accident on 14.07.2024 @ 1330 hrs along Kallang Road x Lavendar Street involving vehicles SHC 3808 G and PC 7496 B

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SHC 3808 G** at my request, I/We, **COMFORT TRANSPORTATION PTE LTD** ("the claimant") of **383 Sin Ming Drive Singapore 575717** (address) bearing UEN / NRIC No: **199303821R** the owner of motor vehicle no **SHC 3808 G**, 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.

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 21 day of 07 (month) 2025 (year)

COMFORT TRANSPORTATION PTE LTD
CO. REG. NO. 199303821R

Signed by "the claimant"

Name: **COMFORT TRANSPORTATION PTE LTD**

UEN No: 199303821R

Signed by **Bifrost Auto Pte Ltd**

Name: **Joseph Koh**

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from the ambit and application of this document"

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

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMB1SNW00013862305

Claim No : SNM24D204047C02

Claimant : COMFORT TRANSPORTATION PTE LTD

Amount : S\$7,702.35

SINGAPORE DOLLARS SEVEN THOUSAND SEVEN HUNDRED TWO AND
CENTS THIRTY-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. : SHC 3808G

Insured Vehicle No. : PC 7496B

Date of Loss : 14/07/2024

Place of Accident : KALLANG ROAD

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 : A.M.KENNY TRANSPORT PTE LTD

Driver Name : KENNY RAVICHANDRAN S/O MANINEL PALAVADIYIN

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\$	6,267.50
(3) Loss of Use /Rental/Earning	S\$	1,327.60
(4) CIA/Police Reports/ Investigation Results/Search Fees	S\$	27.25
(5) Medical Reports/Expenses	S\$	
(6) Survey Fees/P.T. Fees/Towing	S\$	80.00
(7) Cost including Disbursement	S\$	
		=====
TOTAL	S\$	7,702.35
		=====

Claimant Name : COMFORT TRANSPORTATION PTE LTD
COMFORT TRANSPORTATION PTE LTD
CO. REG. NO. 199303821R

NRIC No : 199303821R

Signature : 

Date :

21/02/2025

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All personal injuries and damages arising therefrom are excluded
from the ambit and application of this document"

BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

Tax Invoice

China Taiping Insurance (S) Pte Ltd
3 Anson Rd, Springleaf Tower
#16-00
Singapore 079909

Inv. No. : BA.LT.2503007
Inv. Date : 04-03-2025
Ref : 2024-07-14
Terms : 30 Days
Veh. No. : SHC 3808 G
Make & Model : Toyota / Prius
2019 / CTPL

#	Description	Qty	Rate	Total	Tax
1	LUMP SUM REPAIR AS RECOMMENDED BY SURVEYOR	1.0	\$5,750.00	\$5,750.00	\$517.50

Subtotal for invoice : S\$5,750.00

GST (9.0%) : S\$517.50

Total : S\$6,267.50

*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: CT24070239

Date: 05 August 2024



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 14/07/2024 @ 13:30 hrs
ALONG KALLANG RD TOWARDS LAVENDER ST
INVOLVING PC7496B

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 **SHC3808G** (the "Taxi"). The Taxi was hired to **SER CHEE KEONG IC NO SXXXX825E** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$115.95** 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
Asset Management

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 : 15 Jul 2024 / 13:11:54
Receipt Date/Time : 15 Jul 2024 / 13:11:54

Tax Invoice/Receipt

Receipt No. : ITNET-00000-240715-001961

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 - PC7496B				
As at 14 Jul 2024/13:30:00				
Insurance Co: CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD				
1	Insurance Enquiry - PC7496B Enquiry Fee 20240715131002558449	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				
	542550XXXXXX9955	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



bizSAFE₃

You Call, We Tow - Fast . Secured . Reliable

Car Reviced : _____
Arrival : _____
Complate : _____

47 Jalan Pemimpin Halcyon 2 #C01-02 Singapore 577200 Co. Reg. No. 53152603L HP: 900 900 92 Email: jim.koh@hotmail.com Website: <http://www.gaoexpress towing.sg>

CASH SALE/WORK ORDER

No. 2445614

Date: 14/07/2024

寶號

Messrs: Bi Frost Auto P L

車號

Vehicle No: SHC 3808 G Model No: PRUS

時間(日/夜)

Time (day/night): Contact No:

由

Location: Kallang Rd

到

To: Jaling Comfort

Cash \$:

Others: 2000000

經手人

Authorised By: Tow Truck Driver Name: A

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



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Our Ref: CD/CTI24070237/Dua3

16 OCT 2024

A.M.KENNY TRANSPORT PTE LTD

DRIVER : KENNY RAVICHANDRAN S/O MANINEL PALAVADIYIN

Dear Sir/Madam,

ACCIDENT INVOLVING PC7496B(CHINA TAIPING) AND SHC3808G AT/ALONG KALLANG ROAD ON 14/07/2024

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 SHC3808G against your motor insurance policy.

Both parties involved have given conflict of version. Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

If you have evidence/information (video footage or PIR(police investigation result)) to proof that we should not settle the third-party claim, kindly let us have them in writing within the next 10 days i.e. by 30/10/2024, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Thank you.

Yours faithfully,

NA MENG YAN (Ms Yan)

Case Handler

DID: 6841 6051

Email: yan@lkkauto.com

*c.c. China Taiping Insurance (Singapore) Pte Ltd
(Motor Claims Dept)*

Yan (LKK Auto)

From: Irene Tay (CTPIS) <irene.tay@sg.cntaiping.com>
Sent: Thursday, January 16, 2025 9:50 AM
To: Yan (LKK Auto)
Cc: Admin A; Hsiao Tong (LKKAuto)
Subject: RE: [SEEK MANDATE] RE: [video footage] RE: CTP REF NO. SNM24D204047C02: Direct Settlement - Accident Involving PC7496B (OI : CTI - TBA) and SHC3808G (TP : LKK REF -CD/CTI24070237/Dua3) on 14.07.2024

[Internal]

WITHOUT PREJUDICE

Dear Sir/Mdm,

We refer to the above captioned matter and your email below.

Please proceed as per your recommendation to offer repairer “**BIFROST AUTO PTE LTD**” at **\$7,702.35(all-in).**

Regards,

Irene Tay
Claims Department (Motor Division)

China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #15-00 Springleaf Tower Singapore 079909
DID: (65) 63896192 | F:(65) 62247478/62247175

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

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From: Yan (LKK Auto) <yan@lkkauto.com>
Sent: Friday, 20 December 2024 11:42 am
To: Irene Tay (CTPIS) <irene.tay@sg.cntaiping.com>; Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: [SEEK MANDATE] RE: [video footage] RE: CTP REF NO. SNM24D204047C02: Direct Settlement - Accident Involving PC7496B (OI : CTI - TBA) and SHC3808G (TP : LKK REF -CD/CTI24070237/Dua3) on 14.07.2024

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[Internal]

Your ref: **SNM24D204047C02**

Dear Sirs/Mdm,

ACCIDENT INVOLVING PC7496B(CHINA TAIPING) / SHC3808G(TP)/ OTHERS ON 14/07/2024

We refer to the above matter.

We are of the view that liability is not in our driver's favour as he rear ended onto third party vehicle while TP fully filter into the lane. Refer to the TP video footage attached.

We seek your approval to offer repairer **"BIFROST AUTO PTE LTD"** at **\$7,702.35(all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair	\$31,302.08	\$ 6,267.50 (\$5,750.00 + 9%GST)
2. Loss of Rental (9days x \$115.95)	\$ 1,043.55	\$ 927.60 (8days x \$115.95)
3. Loss of Income (9days x \$80.00)	\$ 720.00	\$ 400.00 (8days x \$50.00)
4. LTA/ GIA SEARCH FEE	\$ 27.25	\$ 27.25
5. Towing Fee	\$ 80.00	\$ 80.00
Total	\$33,092.88	<u>\$ 7,702.35</u>

Surveyor recommended 6days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 25/11/2024 is only for mandate purpose.

Kindly let us have your approval / instruction.

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

Best Regards,

Yan

LKK Auto Consultants Pte Ltd

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

From: Irene Tay (CTPIS) <irene.tay@sg.cntaiping.com>

Sent: Tuesday, August 6, 2024 11:12 AM

To: Yan (LKK Auto) <yan@lkkauto.com>

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

Subject: RE: [video footage] RE: CTP REF NO. SNM24D204047C02: Direct Settlement - Accident Involving PC7496B (OI : CTI - TBA) and SHC3808G (TP : LKK REF -CD/CTI24070237/Dua3) on 14.07.2024

[Internal]

Dear Sir/Mdm,

We refer to the above captioned matter and your email below.

Please be informed that there isn't any video footage in GEAR and insured might have omitted to submit.

Thanks & Best Regards,

Irene Tay

Claims Department (Motor Division)

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 63896192 | F:(65) 62247478/62247175

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

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From: Yan (LKK Auto) <yan@lkkauto.com>

Sent: Monday, July 22, 2024 6:11 PM

To: Irene Tay <irene.tay@sg.cntaiping.com>

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

Subject: [video footage] RE: CTP REF NO. SNM24D204047C02: Direct Settlement - Accident Involving PC7496B (OI : CTI - TBA) and SHC3808G (TP : LKK REF -CD/CTI24070237/Dua3) on 14.07.2024

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Dear Irene,

Based on insured's police report, he have in car camera recorded the incident.

Kindly provide video footage of insured for our further assessment.

Thank you.

Name	KENNY RAVICHANDRAN S/O MANINEL PALAVADIYIN	ID No.	S7539212E
Related Vehicle	NIL	Contact No.	64999214
Hospital/Clinic	NIL	Class of Driving Licence & Expiry	Class: NIL Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of	NIL

Brief Details.

On 14/07/2024 at around 1330hrs, I was driving along Kallang Rd at the most extreme right lane and turning right towards Lavender St when a blue colored taxi (SHC3808G) who was on my left suddenly cut into my lane. Due to his abrupt lane change, the front of my vehicle hit the rear of his vehicle.

My front bumper was dented and cracked on the right side while the taxi received scratches and dents on his rear bumper.

I have a in car camera which recorded the whole incident.

Best Regards,

Yan

LKK Auto Consultants Pte Ltd

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

From: Irene Tay <irene.tay@sg.cntaiping.com>

Sent: Wednesday, July 17, 2024 11:04 AM

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

Cc: Yan (LKK Auto) <yan@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: CTP REF NO. SNM24D204047C02: Direct Settlement - Accident Involving PC7496B (OI : CTI - TBA) and SHC3808G (TP : LKK REF -CD/CTI24070237/Dua3) on 14.07.2024

[Internal]

Dear Sir/Mdm,

Enclosed herewith our insured SAS REPORT as requested by you.

Regards,

Irene Tay

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

Sent: Monday, July 15, 2024 5:14 PM

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

Cc: Yan (LKK Auto) <yan@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: Direct Settlement - Accident Involving PC7496B (OI : CTI - TBA) and SHC3808G (TP : LKK REF - CD/CTI24070237/Dua3) on 14.07.2024

CAUTION: This email originated from outside the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Dear Sir/ Madam,

We refer to the above matter.

We have received an assignment from TP repairer, M/s Bifrost Auto Pte Ltd and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP GIA report
- LTA Search

Kindly let us have a copy of your insured's GIA report for our necessary action.

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

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)