

## EXPRESS SETTLEMENT

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

India Ref: MCT19120460  
 Claimant Ref: SKJ3882T

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\$ 5,900.00 (global sum) (~~repair cost~~), ~~cost of~~ ~~workshop~~, ~~cost~~ (~~workshop~~), ~~cost~~ (~~workshop~~), vehicle no. SKJ3882T that was damaged pursuant to the accident which occurred on 18/12/2019 (date) at BALESTIER ROAD (location) involving vehicle no. SH8961G (insured vehicle). This is pursuant to the inspection conducted on 23/12/2019 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner REVOLUTION AUTOMOTIVE PTE LTD ("the third party claimant") of vehicle no. SKJ3882T 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 SKJ3882T (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\$ 5,900.00 to BIFROST AUTO PTE LTD

Dated this 27 day of may 2020

CLAIMANT:

Signature:

[Signature]  
 Signed by "the workshop" (with chop) ★

Name:

MUHAMMAD NUR ICHMAN

NRIC:

S9607960C

Address:

704 TAMPINES STREET 71  
#11-114 (526704)

Nationality:

SINGAPOREAN

Occupation:

ADMIN



WITNESS:

Signature:

[Signature]  
 Signed by appointed Surveyor

Name:

LKK AUTO CONSULTANTS PTE LTD

NRIC:

199607198R

Address:

51 UBI AVE 1, PAYA UBI INDUSTRIAL PARK  
#02-25 SINGAPORE 408933

Nationality:

Occupation:



LHA

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

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

Inv. No. : BA.RA.2005006  
Inv. Date : 26-05-2020  
Ref : 18/12/2019  
Terms : 30 Days  
Veh. No. : SKJ3882T  
Make & Model : MAZDA6 4-  
DOOR SEDAN  
2.5L SP.6EAT  
SR HID

#	Description	Qty	Rate	Total	Tax
1	Repair Costs	1.0000	\$4,900.00	\$4,900.00	\$343.00 0000

Subtotal for invoice : S\$4,900.00  
GST (7.0%) : S\$343.00  
Total : S\$5,243.00

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.

# BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SKJ3882T**  
Your Ref : **SH8961G**

21/02/2020

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

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 18/12/2019 along BALESTIER ROAD involving vehicles SKJ 3882 T and SH 8961 G

We refer to the above-mentioned accident.

We are claiming as per below:-

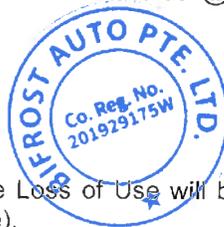
1. Repair Cost	\$ 4,900.00
2. Loss of Rental for 06 Days x \$200/- per day	\$ 1,200.00
3. LTA/GIA Search fee	\$ 34.10

<b>Subtotal</b>	\$ 6,134.10
<b>GST (7.0%)</b>	\$ 345.39
<b>TOTAL</b>	\$ 6,479.49

Enclosed herewith a copy each of relevant GIA report, LTA, Proforma Tax invoice, Rental Agreement/Tax invoice 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)

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).

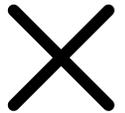
This is a computer generated letter and does not need a signature.

*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 7% is chargeable if applicable*

# BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W



## Proforma Invoice

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

Inv. No. : PF.RA.2002005  
Inv. Date : 21-02-2020  
Ref : 18/12/2019  
Terms : 14 Days  
Veh. No. : SKJ3882T  
Make & Model : MAZDA6 4-  
DOOR SEDAN  
2.5L SP.6EAT  
SR HID

#	Description	Qty	Rate	Total	Tax
1	Repair Cost	1.0000	\$4,900.00	\$4,900.00	\$343.0000 00
2	Loss of Rental	6.0000	\$200.00	\$1,200.00	\$0.000000
3	GIA and LTA Search Fees	1.0000	\$34.10	\$34.10	\$2.390000

Remarks:  
SKJ3882T

Subtotal for invoice : S\$6,134.10  
GST (7.0%) : S\$345.39  
Total : S\$6,479.49

*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.*

*GST at 7% is charged where applicable*

# BIFROST AUTO PTE. LTD.

Co. Reg. No. : 201929175W

## LETTER OF AUTHORISATION

Accident on 18/12/19 along BALESTIER ROAD  
Involving vehicles SKJ3882T & SH8561G

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no SKJ3882T at my request, I/We, REVOLUTION AUTOMOTIVE PTE LTD ("the claimant") of 8 KAKI BUKIT AVE 4 # 01-49 (address) bearing NRIC No 201907652D the owner of motor vehicle no SKJ3882T, 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 18 day of 12 (month) 20 19 (year)

  
Signed by the claimant  
  
Name: REVOLUTION AUTOMOTIVE PTE LTD

  
Signed by **Bifrost Auto Pte Ltd**  
  
Name: \_\_\_\_\_

NRIC No: 201907652D





RECORDS MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580  
Phone: +65 6224 0010 Fax: +65 6224 0030  
Operating Hours: Monday to Friday 9am to 5pm  
GST Registration No: M400017735

## TAX INVOICE

Our Ref No: GR-20-001578

Date of Request: 03/01/2020

Your Ref No: WALK IN JATI

BIFROST AUTO PTE LTD  
6001 BEACH ROAD, #22-01 GOLDEN MILE TOWER  
SINGAPORE 199589

Dear Sir/Madam,

Your Vehicle No: SKJ3882T

Date of Accident: 18/12/2019

Place of Accident: BALESTIER RD

Involving Vehicle No: SH8961G

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

---

For GIARMC Official use:

Date:

GIRO  Cash  Cheque



RECORDS MANAGEMENT CENTRE

GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE

6 Raffles Quay #18-00, Singapore 048580  
Phone: +65 6224 0010 Fax: +65 6224 0030  
Operating Hours: Monday to Friday 9am to 5pm  
GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-20-001581

Date of Request: 03/01/2020

Your Ref No: WALK IN JATI

BIFROST AUTO PTE LTD  
6001 BEACH ROAD, #22-01 GOLDEN MILE TOWER  
SINGAPORE 199589

Dear Sir/Madam,

Date of Accident: 18/12/2019  
Vehicle No: SKJ3882T  
Place of Accident: BALESTIER ROAD  
Involving Vehicle No: SH8961G

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SH8961G	BALESTIER ROAD	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

GIRO  Cash  Cheque

> Back to OneMotoring



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

Print Date/Time : 19 Dec 2019 / 14:47:07

Receipt Date/Time : 19 Dec 2019 / 14:47:07

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-191219-002139

Previous Receipt No. :

<b>S/N</b>	<b>Item Description/ Business Transaction Reference No.</b>	<b>Amount Before GST (S\$)</b>	<b>GST Amount (S\$)</b>	<b>Amount After GST (S\$)</b>
	Result of Insurance Enquiry - SH8961G As at 18 Dec 2019/23:30:00 Insurance Co: INDIA INT'L INS PTE LTD			
1	Insurance Enquiry - SH8961G Enquiry Fee 20191219144133298551	7.00	0.49	7.49
	<b>Sub-Total</b>	7.00	0.49	7.49
	<b>Total Before Rounding</b>	7.00	0.49	7.49
	<b>Rounding Difference</b>			0.04
	<b>Total Amount Payable</b>			7.45
	<b>Paid By</b>			
	xxxxxxxxxxx5759 Credit Card: Visa/MasterCard			7.45
	<b>Total</b>			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.



**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

Benjamin Teow Jun Yin

**Rental Invoice**

Contact: 9499 9238

**Invoice No.** : L1912003  
**Date** : 23 Dec 2019  
**Ref No.** : SKJ 3882 T  
**Currency** : SGD  
**Terms** : COD  
**RA No.** : -  
**Veh No.** : SKF 4823 D

#	Rental Period	Rate	Disc	Amt
1.	Rental (18/12/2019 2345hrs to 23/12/2019 1830hrs)	1200.00	0.00	1200.00

**Total : \$ 1,200.00**  
**Amount Due: \$ -**

I agree to the price as listed above and affirm that the goods are received in good condition.

For Revolution Automotive Pte Ltd



(Customer's Signature and Company Stamp)

(Authorised Signature)



# REVOLUTION AUTOMOTIVE PTE LTD

## TERMS AND CONDITIONS

**AN AGREEMENT** is made as per the day in the schedule hereto **BETWEEN**

**Revolution Automotive Pte Ltd** (hereinafter called "the Owner" which expression shall where the context so admits include the owner's successors-in-title) hereby agrees to let and the hirer named herein (herein after called "the Hirer") agrees to take on hire the motor vehicle described herein (hereinafter called "the said vehicle") subject to the following terms and conditions.

1. The said vehicle (and all tools and accessories therein) is in the property of the Owner and the Hirer shall be a mere bailee thereof and no interest in it shall pass on to the Hirer.
2. The hiring shall commence and expire on the date and time specified in the Rental Agreement.
3. The Hirer shall pay in full, the deposit and hire charge specified herein before the commencement of hiring. No part of hire charge shall in any circumstances be refunded.
4. If the Hirer shall fail to return the said vehicle at the expiration of the period of hire, then without prejudice to the other rights of the Owner, the Hirer, shall pay to the Owner, in accordance with the Owner's current rate of hire charges or at such other rates as the Owner may in its absolute discretion thinks fit. All charges and amounts due which are not paid when due shall bear an interest of 2% per month until they are paid.
5. Fines & Penalties - The Hirer will pay all fines, penalties, forfeitures and court costs imposed for parking or traffic violations with respect to the Vehicle while rented under this Agreement. The Hirer will promptly report such violations to the Owner and will hold the Owner harmless from all claims arising out of such violations.
6. The said vehicle may be driven ONLY by the Hirer or designated persons (hereinafter called "the authorized driver"). The Hirer and the authorized driver must be **above 22 years of age and in possession of a valid Singapore driving license for at least 2 years** and shall at all times drive the said vehicle in a careful and skillful manner, observing the traffic regulations and laws of Singapore and in the event of any breach thereof, the Hirer shall pay all fines, cost of repairs and penalties which may be incurred and shall also answer all Police and Traffic Court Summonses, Notices and Inquiries in connections therewith.
7. The Hirer shall not carry load or passengers in excess of the Motor Vehicle's Licensed carrying capacity (i.e. one driver and four passengers)
8. In the event that the Vehicle or any part thereof is damaged or missing (including all accessories and items). The Hirer shall forthwith pay to the Owner the excess amount payable (referred to as the "Physical Damage Excess" on the front page) in respect of each and every incident regardless of negligence. The Hirer shall also compensate the Owner for the loss of use/revenue to the Vehicle during the period of repair in addition to the payment of the "Physical Damage Excess".
9. The Vehicle or its passengers is/are not covered by the Motor Insurance Policy if the Hirer drives the said vehicle whilst under the influence of intoxicating liquor or drugs.
10. It is expressly forbidden to hire the said vehicle out to third persons or to let unauthorized persons or learners to use the said vehicle or to permit the said vehicle to be used for illegal purposes (for instance: in connection with theft, drug pedalling or trafficking, smuggling, or any other criminal activity) or the purposes of test or racing. Failure to comply may entail serious consequences as the Hirer assumes full responsibility and in the event of the said vehicle being seized, confiscated or forfeited as a result thereof, the Hirer shall indemnify the Owner for all losses incurred including the value of the said vehicle.
11. The Hirer shall not take or allow the Vehicle to be driven out of Singapore without the prior written consent of the Owner. The Hirer shall assume full responsibility in the event of the said vehicle being stolen, damaged, seized, confiscated or forfeited. The Hirer shall indemnify the Owner for all losses incurred including the value of the said vehicle.
12. The Hirer shall pay for the cost of petrol during the period of hiring PROVIDED ALWAYS that the Hirer having taken delivery of the said vehicle with petrol shall return it likewise, failing which the Owner shall be entitled to refill the tank and the cost thereof shall be recoverable from the Hirer.
13. The Hirer agrees that a punctured tyre, empty petrol tank, flat battery due to negligence, loss of vehicle's key or locked key inside the vehicle, by itself does not constitute a breakdown and that in the event the Owner's 24 Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at the prevailing market condition.
14. The Hirer or authorized driver shall report all accidents involving the said vehicle to the Owner immediately and should there be bodily injuries also to the police not later than 24 hours after the accident. The Hirer or authorized driver shall not admit or compound any claim either partially or in full. Hirer is to secure the names and addresses of all witnesses as well as the registration number of all vehicles involved in the accident. All communications or letters received from the police or third parties are to be referred to the Owner immediately. The Hirer shall not abandon the said vehicle without adequate provisions for safeguarding and security the same time. Failure to comply with rules 10 & 11 will render the Hirer liable for all costs and third party claims.
15. The Owner shall not under any circumstances be liable to make any payment to the Hirer in respect of or to indemnify the Hirer against any loss, injury or damage sustained by the Hirer or by any third party as a result of the sue of the said vehicle the hirer shall be deemed to have satisfied himself that is in all respects roadworthy and in a proper and safe condition.
16. Booking fee is strictly non-refundable. If for any reason the vehicle described in the schedule of any other vehicle ordered by the Hirer prior to the commencement of the period of hire is not available at the time of such commencement, the Owner shall have the right to replace the said vehicle with an alternative vehicle of similar seating capacity and performance and if not such alternative vehicle is available then the Hirer shall be repaired any hired charge and deposit (if any) paid by him after offsetting the rental charge and costs incurred but shall have not other claim of any kind whatsoever against the Owner. However if no deposit is paid, the Hirer must pay for rental charges incurred on demand.
17. In the event of an accident due to the Hirer's negligence or fault, the Hirer shall be liable for all claims, injuries, accident death and/or the losses arising from the use of the vehicle.
18. The said vehicle shall be covered under a Vehicle Insurance Policy which contains an excess Clause as Stipulated/Stated in this Rental Agreement.
19. On or prior to the expiration of the period of hire, the Hirer shall return the said vehicle together with all tyres, tools, accessories and equipment to the owner at any of the Owner's designated stations in as good order and condition as the said vehicle was when collected by the Hirer from the Owner.
20. No relaxation, forbearance or indulgence by the Owner in enforcing any of the terms and conditions of this agreement shall prejudice or affect the rights and powers of the Owner hereunder nor shall any waiver or any breach operate as a waiver of any subsequent or continuing breach.
21. The Hirer is responsible for obtaining the required cash card with sufficient balance prior entry into any roads within the ERP system.
22. In the breach of the terms and conditions of the agreement, the Owner reserves the right to resume possession of the hired vehicle at any time from the Hirer in the Owner's interest without prejudice.
23. The Owner shall not be liable to the Hirer or any person for any loss or damage whatsoever and howsoever caused or occasioned by reason of the Owner resuming possession of the vehicle nor shall the Owner be liable to any person monies, good, articles or things not belonging to the Owner which are in or alleged to be in the vehicle at the time the Owner resumes possession of the vehicle.
24. That in addition, the Hirer shall be deemed to have extended period of hire by reason of the Hirer's failure to return the said vehicle or continued possession and/or continued used of the said vehicle upon the same terms and conditions in respect of any replacement hired in lieu of the said vehicle by means of new Rental Agreement or Replacement Voucher.
25. This agreement shall be governed by and is construed in accordance with the laws of Republic of Singapore.

## Print Received Message

This mail is associated with :

**\*SKJ3882T (MCT19120460)**  
**[SH8961G]**

TP  
REVOLUTION AUTOMOTIVE PTE. LTD.

Dec 18 2019 11:00PM

[-]  
Bifrost Auto Pte Ltd

**From** India International Insurance Pte Ltd (HQ) (III\_SG), sent on 08/05/2020 16:04 PM.  
**To** LKK\_HQ  
**Subject** Alert - Adj Mandate Approved (\$\$6359.45) - SKJ3882T - Claim Handler: Zuhaidah Bte Samsuri

Approved:6359.45:Please negotiate lower for the LOR is possible.