

Jia Le (LKK Auto)

From: Claims Dept <claims_ltm@bifrostauto.com>

Sent: Wednesday, 22 January, 2020 11:35 AM

To: AIGSGP_ClaimsSurvey@aig.com; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Cc: Assessment <claims@bifrostauto.com>; Claims Dept <claims_ltv@bifrostauto.com>

Subject: Re: RE : PRS FOR OUR CLIENT SHC 380 S and your insured's vehicle SFQ 833 C on 02.01.2020

WITHOUT PREJUDICE

Our Ref : **SHC 380 S**
Your Ref : **SFQ 833 C**

AIG Asia Pacific Insurance Pte Ltd
78 Shenton Way
#07-16 AIG Building
Singapore 079120

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 02.01.2020 @ 13:40 hours along Dunearn Road TWDS Newton Circus involving vehicles SHC 380 S and SFQ 833 C

We refer to the above-mentioned accident.

-
We are claiming as per below:-

1.	Repair Cost	\$ 8800.00
2.	Loss of Income for 9 Days x \$80 per day	\$ 720.00
3.	Loss of Hire for 9 Days x \$165.46 per day	\$ 1489.14
TOTAL		\$11009.14

Enclosed herewith a copy each of relevant GIA report, LTA, Proforma Tax invoice, Comfort Letter 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

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.



Auto
Consultants
Pte Ltd

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

Our Ref: CC4/AIG20000300/Dda3

16 JANUARY 2020

CHUA CHEE KIAT
16 BALMORAL RD
#01-01
SINGAPORE 259802

Dear Sir/Madam,

**ACCIDENT INVOLVING SFQ 833C & SHC 380S ALONG/AT JCT OF BALMORAL RD
& DUNEARN RD ON 02/01/2020**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AIG Asia Pacific Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from SHC 380S against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour as it is head to rear collision. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Yours faithfully,

CHAN JIA LE
Case Handler
DID: 6749 5792
FAX: 6741 4108
Email: JiaLe@lkkauto.com

c.c. *AIG Asia Pacific Insurance Pte Ltd*
(Motor Claims Dept)

BIFROST AUTO PTE. LTD.

Co. Reg. No. : 201929175W

LETTER OF AUTHORISATION

Accident on 02.01.2020 @ 13:40 hours along Dunearn Road TWDS Newton Circus involving vehicles SHC 380 S and SFQ 833 C

In consideration of Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589, repairing my/our motor vehicle no SHC 380 S at my request, I/We, Koh Boon Wah ("the claimant") of Blk 666B Jurong West St 65 # 11 - 207 Singapore 642666 (address) bearing NRIC No S xxxx278Z the owner / hirer of motor vehicle no SHC 380 S, 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.

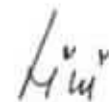
Dated this 10 day of 01 (month) 20 20 (year)



Signed by "the claimant"

Name: Koh Boon Wah

NRIC No: S xxxx278Z



Signed by Bifrost Auto Pte Ltd

Name: Regina



RELEASE VOUCHER
(AIG Asia Pacific - Express Third Party Claim)

"We/I, **BIFROST AUTO PTE LTD** ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd **LKK AUTO CONSULTANTS PTE LTD** (name of surveyor) with respect to the amount claimed for **S\$10,500.00** (Global Sum) for vehicle no. **SHC 380S** that was damaged pursuant to the accident which occurred on **02/01/2020** (date) along **DUNEARN ROAD TOWARDS NEWTON CIRCUS** involving vehicle no/s **SFQ 833C**.

This is pursuant to the inspection conducted on **06/01/2020** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **CITYCAB PTE LTD** ("the third party claimant") of vehicle no. **SHC 380S** 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 AIG Asia Pacific 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 costs of repairs and/or rental and/or loss of use pursuant to the damage to **SHC 380S** (vehicle no.) as a result of the accident.

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

Dated this 25 (day) of March (month) 20 20 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)

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.

BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

Tax Invoice

AIG Asia Pacific Insurance Pte Ltd
78 Shenton Way
#07-16 AIG Building
Singapore 079120

Inv. No. : BA.LT.2003003
Inv. Date : 25-03-2020
Ref : 02.01.2020
Terms : 30 Days
Veh. No. : SHC 380 S
Make & Model : Mercedes E220

#	Description	Qty	Rate	Total	Tax
1	Final Repair Costs (Lump Sum)	1,0000	\$9,700.00	\$9,700.00	\$679.00

Subtotal for invoice : S\$9,700.00
GST (7.0%) : S\$679.00
Total : S\$10,379.00

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.

6001 Beach Road #22-01, Golden Mile Tower, Singapore 199589

email: claims@bifrostauto.com

Our Ref: CC20010026



Date: 14 January 2020

TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 02/01/2020 @ 13:40 hrs
ALONG ALONG DUNEARN ROAD > NEWTON CIRCUS
INVOLVING SFQ833C

We refer to the above-mentioned accident and wish to inform that **CityCab Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHC0380S** (the "Taxi"). The Taxi was hired to **KOH BOON WAH IC NO SXXXX278Z** a registered hirer-operator of **CityCab Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$165.46** 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

Christine Tay
Manager, Fleet Safety

This is a computer generated letter. No signature is required.

