BIFROST AUTO PTE, LTD.

Co. Reg. No.: 201929175W

WITHOUT PREJUDICE

Our Ref

SHA 3550 J

Your Ref

SLA 9581 H

10 March 2020 AIG Asia Pacific Insurance Pte Ltd 78 Shenton Way #07-16 AIG Building Singapore 079120

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 24.01.2020 @ 11:30 hours along Jalan Eunos TWDS Changi Road involving vehicles SHA 3550 J and SLA 9581 H

We refer to the above-mentioned accident.

We are claiming as per below:-

1.	Repair Cost – Lump Sum	\$ 4,750.00
2.	Loss of Income for 11 Days x \$80.00 per day	\$ 880.00
3.	Loss of Rental for 11 Days x \$105.30 per day	\$ 1158.30
4.	LTA/GIA Search fee	\$ 7.00
	Sub Total for Invoice	\$ 6,795.30
	GST (7.0%)	\$ 414.07
	Total	\$ 7,209.37

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

GST at 7% is chargeable if applicable

BIFROST AUTO PTE. LTD.

GST. Reg. No.: 201929175W

LETTER OF AUTHORISATION

Accident on 24.01.2020 @ 11:30 hours along Jalan Eunos TWDS Changi Road involving vehicles SHA 3550 J and SLA 9581 H

In consideration of Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589, repairing my/our motor vehicle no SHA 3550 J 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 SHA 3550 J, 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 to utilize the monies to pay their charges without further reference to us. I confirm that the payment to Bifrost Auto Pte Ltd shall amount to a good discharge of Bifrost Auto Pte Ltd obligation to us in respect of the settlement monies.

Dated this ______ I day of _____ (month) <u>2021 (year)</u>

COMFORT TRANSPORTATION PTE LTD

CO. REG/NO. 199303821R

Signed by "the claimant"

Signed by Bifrost Auto Pte Ltd

Name: COMFORT TRANSPORTATION PTE LTD Name: JOSEPH KOH

UEN No: 199303821R

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

"We/I, <u>BIFROST AUTO PTE LTD</u> ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd <u>LKK AUTO CONSULTANTS PTE LTD</u> (name of surveyor) with respect to the amount claimed for <u>S\$6,390.00</u> (Global Sum) for vehicle no. <u>SHA 3550J</u> that was damaged pursuant to the accident which occurred on <u>24/01/2020</u> (date) along <u>JALAN EUNOS TWDS CHANGI ROAD</u> involving vehicle no/s <u>SLA 9581H.</u>

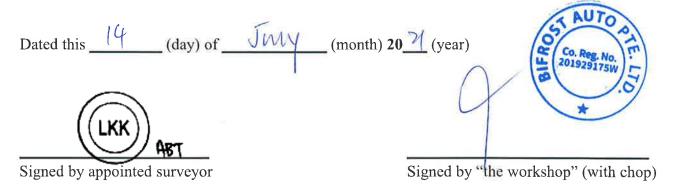
This is pursuant to the inspection conducted on 30/01/2020 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **COMFORT TRANSPORTATION PTE LTD** ("the third party claimant") of vehicle no. **SHA 3550J** 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 **SHA 3550J** (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.



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.2107019 Inv. Date: 16-07-2021

Ref: 10-07-2021 Ref: 24.01.2020 Terms: 30 Days

Veh. No. : SHA 3550 J

Make & Model: i40

#	Description	Qty	Rate	Total	Tax
1	LUMP SUM REPAIR AS RECOMMEDED BY SURVEYOR	1.0	\$4,750.00	\$4,750.00	\$332.50

Subtotal for invoice S\$4,750.00

GST (7.0%) \$\$332.50

Total \$\$5,082.50

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.

(Authorised Signature)

(Customer's Signature and Company Stamp)

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.

email: claims@bifrostauto.com

Our Ref: CT20010642

Date: 31 January 2020



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON

24/01/2020 @ 11:30 hrs

ALONG

JALAN EUNOS TWDS CHANGI ROAD

INVOLVING

SLA9581H

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 SHA3550J (the "Taxi"). The Taxi was hired to TAN POH WAH IC NO SXXXX640Z a registered hirer-operator of Comfort Transportation Pte Ltd at the time of occurrence of the aforementioned accident at a rental rate \$112.67 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.

SHA 35505 309377390

DATE .	NAME OF DRIVER	MILEAGE READING	MILEAGE TRAVELLED	HOURS OPERATED (TIM	
29/1	hix -	- u	(KM)	FROM	ТО
25/1/20	IN FOTANG	word show		09/15	1
417120	out of v	one shop		Ja	13:00
3 - L			7 x	VV 2	ν.
	`h				
			W ^C		1.8
			1		
			1		
- 1 × 1					



Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time:

28 Jan 2020 / 11:12:19

Receipt Date/Time:

28 Jan 2020 / 11:12:18

Tax Invoice/Receipt

Receipt No.: |TNET-00000-200128-000734

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 - SLA9581H As at 24 Jan 2020/11:30:00 Insurance Co: AIG ASIA PACIFIC INSURANCE P 1 Insurance Enquiry - SLA9581H Enquiry Fee 20200128111132655078	TE. LTD.	7.00	0.49	7.49
*	Sub-Total	7.00	0.49	7.49
ì	Total Before Rounding	7.00	0.49	7.49
F	Rounding Difference			0.04
1	Total Amount Payable			7.45
1	Paid By			
	xxxxxxxxxxx7094	Credit Card /MasterC		7.45
٦	Total			7.45
	Cash Change			0.00
П	Tendered Amount			7.45
E	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.

Khanchna (LKK Auto)

From: lyn chan <chanlyn2003@yahoo.com.au>

Sent: 23 October 2020 5:48 PM **To:** Khanchna (LKK Auto)

Cc: Admin A

Subject: Re: ACCIDENT INVOLVING SLA9581H & SHA3550J ON 24/01/2020 ALONG/AT SIMS

AVE TURNING LEFT INTO GUILLEMARD RD

Whatever

Sent from my iPhone

On 23 Oct 2020, at 7:39 PM, Khanchna (LKK Auto) < khanchna@lkkauto.com > wrote:

Dear Ms. Lyn,

We refer to the above matter and your e-mail below.

Please be informed that the obligation is on the driver that is making the lane change to ensure proper lookout, ensure that the lane is clear (i.e. no approaching vehicles) and also ensure that it is safe to make a lane change.

<image003.jpg>

Based on the accident scenario and documents at hand, we are of the view that lane change/lane filter should not have been done as it is not safe to do so since third party driver was still moving in his lane at that time.

<image006.jpg>

<image007.jpg>

As such, we are still of the view that the liability is not in our favour.

Should you not be seeking the protection of your motor insurance policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply us by 29/10/2020, after which,

we shall proceed with negotiation with Third Party claimant at best terms.

Thank you.

Best Regards,

Khanchna | Case Handler LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: <u>Khanchna@lkkauto.com</u> Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933) From: lyn chan <chanlyn2003@yahoo.com.au>

Sent: 23 October 2020 11:53 AM

To: Khanchna (LKK Auto) < khanchna@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: Re: ACCIDENT INVOLVING SLA9581H & SHA3550J ON 24/01/2020 ALONG/AT SIMS AVE

TURNING LEFT INTO GUILLEMARD RD

Hello Khanchna |,

I am not happy with this explanation. It is in the interest and safety of all users on the road to engage in the spirit of giving way. The fact is that the back wheel of my tyre area is damaged and not the front is because I had already filtered into the turning lane. The taxi driver had already seen my car slowly filtering into the turning lane but he refuse to give way, was driving recklessly, not caring about the safety of others and not wanting to give way so deliberately bang into the back of my car, that is why the damaged is not at the front but at the back of my car. This taxi driver is a bully on the road and he would rather bang into another car than give way. I think a person of his character should not be allowed to drive on the road to put the safety of other drivers at risk.

I would like to dispute this matter.

Thank you, Lyn

Sent from my iPhone

On 23 Oct 2020, at 12:19 PM, Khanchna (LKK Auto) < khanchna@lkkauto.com > wrote:

Our Ref: CC4/AIG20001738/Dka3

YONG MING CHONG [POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SLA9581H & SHA3550J ON 24/01/2020 ALONG/AT SIMS AVE TURNING LEFT INTO GUILLEMARD RD

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 were informed by your workshop (Toyota) that your counter claim against SHA3550J was unsuccessful.

Based on the documents at hand, we are of the view that liability is not in our favour.

<image003.jpg>

Please let us hear from you by (29/10/2020) if you wish to discuss this claim after which, we will proceed with negotiation with Third Party claimant at best terms.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: <u>Khanchna@lkkauto.com</u> Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Khanchna (LKK Auto) Sent: 13 March 2020 6:07 PM

To: CC: Admin A admin-a@lkkauto.com

Subject: ACCIDENT INVOLVING SLA9581H & SHA3550J ON 24/01/2020 ALONG/AT SIMS

AVE TURNING LEFT INTO GUILLEMARD RD

Our Ref: CC4/AIG20001738/Dka3

YONG MING CHONG [POLICY HOLDER]

Dear Sir/Madam,

ACCIDENT INVOLVING SLA9581H & SHA3550J ON 24/01/2020 ALONG/AT SIMS AVE TURNING LEFT INTO GUILLEMARD RD

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.

Kindly let us know the outcome/status of your counter claim and which workshop is assisting you to make a third party claim against the Insurer for **SHA3550J**.

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.

Best Regards,
Khanchna | Case Handler
LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: <u>Khanchna@lkkauto.com</u> Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Claim Audit

	AUDIT	TRAIL		
	On	Audit	Remarks	Ву
1	02 Feb 2020 12:46	Clm Dtl Modified	Claimant's Name: -> COMFORT TRANSPORTATION PTE LTD. Claimant's ID: -> 199303821R.	[A] HOW MEI KWAN
2	2020	Clm Veh Model Changed	(204577) HYUNDAI I40 1.7 D CRDI F/L ABS AIRBAG 4DR (A).	[A] HOW MEI KWAN
3	02 Feb 2020 12:46	Clm Created	Reg No: SHA3550J. Acct Date: 2020/01/24. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: MS First Capital Insurance Ltd (HQ). Workshop: Bifrost Auto Pte Ltd (sin Ming) (HQ)	[A] HOW MEI KWAN
4	02 Feb 2020 12:46	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	2020	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2020/02/11	[A] HOW MEI KWAN
6	02 Feb 2020 12:46	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	02 Feb 2020 12:46	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[I] Merimen Administrator
8	02 Feb 2020 12:46	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
9		Adj Adjuster Assigned	[None] -> BRYAN TANI	[A] HOW MEI KWAN
10	14 Feb 2020 09:42		Acct Time:11:00:00->11:35:00.	[I] AIG OneClaim Integration User
11	09 Oct 2020 15:35	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
12	09 Oct 2020 15:35	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
13	09 Oct 2020 15:35	Clm Dtl Modified	JPJ Reg. Date: -> 2016/03/10.	[A] JOANNE LEE KHANG MIN
14	09 Oct 2020 15:35	Clm Details Notified		[A] JOANNE LEE KHANG MIN
15		Mandate Request	Cur.Req:6065.97:BOLA 15. Insured change lane. Liability is down. Surveyor recommend: $5 \text{ days} + 1 \text{ Su}$ nday = 6 days	[A] Khanchna Pothuraj
16	16 Oct 2020 00:22	Video Downloaded	Downloaded Video - Accident (TP)	[I] Tan, Bennie-WZ
17	2020	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2020/02/11. Mandate Remarks: Subject to all docs/billings in order and OI been engaged on liability matters, please settle at best. LOI subject to not claimed in injury claim.	[I] Tan, Bennie-WZ
18	00:40		Approved:6065.97:Subject to all docs/billings in order and OI been engaged on liability matters, please settle at best. LOI subject to not claimed in injury claim.	[I] Tan, Bennie-WZ
19	23 Oct 2020 11:54	Downloaded	Downloaded Video - Accident (TP)	[A] Khanchna Pothuraj
20	29 Oct 2020 09:40	Video Downloaded	Downloaded Video - Accident (TP)	[I] Tan, Bennie-WZ
21	25 Nov 2020 13:14	Adj Mandate Request	Cur.Req:6553.98:Our offer on LOR and LOI was rejected. Surveyor recommend: $5 \text{ days} + 1 \text{ Sunday} + 2 \text{ PH} + 1 \text{ PRS} = 9 \text{ days}$	[A] Khanchna Pothuraj
22	2020 22:21	Adj Next Rpt Changed	Cur Rpt:Final Rpt. Cur Due Date:2020/02/11. Mandate Remarks: Subject to all docs/billings in order and OI been engaged on liability matters, please settle at best. LOI subject to not claimed in injury claim.	[I] Tan, Bennie-WZ
23	29 Nov 2020 22:21		Approved:6115.97:Subject to all docs/billings in order and OI been engaged on liability matters, please settle at best. LOI subject to not claimed in injury claim.	[I] Tan, Bennie-WZ
24	10 Feb 2021 12:46	Adj Mandate Request	lem:cur.Req:6879.32:Hi,For LOR & LOI, TP rejected our offer on number of days and provided breakdown of 11 days.	[A] CHEW HSIAO TONG
25	2021	Adj Next Rpt Changed	Cur Rpt:Final Rpt. Cur Due Date: $2020/02/11$. Mandate Remarks: Hi, PRS notice received on $29/01/20$ a nd survey conducted on $30/01/20$ with 5 repair days recommended. 7days is reasonable taking into consideration of sunday and PRS.	[I] Tan, Bennie-WZ

AUDIT TRAIL								
No.	On	Audit	Remarks	Ву				
26	ついつコ	Auj	Maintained:Hi, PRS notice received on 29/01/20 and survey conducted on 30/01/20 with 5 repair days r ecommended. 7days is reasonable taking into consideration of sunday and PRS.	[I] Tan, Bennie-WZ				
27			Cur.Req:6879.32:Hi, For LOR & LOI, 3rd party insisted for 11days due to CNY PH.	[A] CHEW HSIAO TONG				
28	2021	Rpt	Cur Rpt:Final Rpt. Cur Due Date:2020/02/11. Mandate Remarks: Pls refer to our email dd 11/06/21, PR S notice received on 29/01/20 and survey conducted on 30/01/20 with 5 repair days recommended. 8da ys (max) very fair & reasonable taking into consideration	[I] Tan, Bennie-WZ				
29	11 Jun 2021 14:58	Aaj Mandate Set	Approved:6391.31:Pls refer to our email dd 11/06/21, PRS notice received on 29/01/20 and survey conducted on 30/01/20 with 5 repair days recommended. 8days (max) very fair & reasonable taking into consideration of sunday and PRS.	[I] Tan, Bennie-WZ				

Date From ■ Date To Audit Type None **✓** Go

ACTIVITY

[07/02/2020 16:01] Lee Su Li: OINR *** SENT OUT FIRST NON-REPORTING LETTER

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
2425108	03 Feb 2020 10:51:42	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SHA3550J	SLA9581H	11.77
2518845	15 Jun 2020 12:33:50	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SHA3550J	Khanchna Pothuraj	xx.xx
2607124	09 Oct 2020 15:35:42	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SHA3550J	SLA9581H	11.00