

BIFROST AUTO PTE. LTD.

Co. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : SH 7350 B
Your Ref : CB 7174 P

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

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 25.01.2020 @ 02:30 hours along Bedok North Road TWDS New Upper Changi Road involving vehicles SH 7350 B and CB 7174 P

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost – Lump Sum	\$ 20,000.00
2. Loss of Use for 27 Days x \$80/- per day	\$ 2,160.00
3. Loss of Rental for Days x \$117.01/- per day	\$ 3,159.27
4. Tow Fee	\$ 40.00
Subtotal for invoice	\$ 25,359.27
GST (7.0%)	\$ 1,621.15
TOTAL	\$ 26,980.42

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

Co. Reg. No. : 201929175W

LETTER OF AUTHORISATION

Accident on 25.01.2020 @ 02:30 hours along Bedok North Road TWDS New Upper Changi Road involving vehicles
SH 7350 B and CB 7174 P

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SH 7350 B** at my request, I/We, **Syed Idros B Syed Hamid Alkaff** ("the claimant") of **Blk 670C Edgefield Plains # 03 - 638 Singapore 823670** (address) bearing NRIC No **S xxxx514F** the owner / hirer of motor vehicle no **SH 7350 B**, 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.

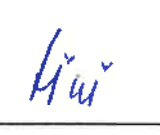
Dated this 20 day of 02 (month) 20 20 (year)




Signed by "the claimant"

Name: **Syed Idros B Syed Hamid Alkaff**

NRIC No: **S xxxx514F**


Signed by Bifrost Auto Pte Ltd

Name: Rejina

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.

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMB1SN30252919000 Claim No : SNM20D200935/CB7174P/ADELINE

Claimant : COMFORT TRANSPORTATION PTE LTD

Amount : **S\$24,943.80**
SINGAPORE DOLLARS TWENTY FOUR THOUSAND NINE HUNDRED FORTY
THREE AND CENTS EIGHTY 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. : SH7350B

Insured Vehicle No. : CB7174P

Date of Loss : 25/01/2020

Place of Accident : BLK 503 BEDOK NORTH 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 : POO SEE YEOW BUS SERVICES PTE LTD

Driver Name : NIU XIWEI

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\$	21,400.00
(3) Loss of Use/Rental/Earning	S\$	3,503.80
(4) GIA/Police Reports/ Investigation Results/Search Fees	S\$	
(5) Medical Reports/Expenses	S\$	
(6) Survey Fees/P.T. Fees/Towing	S\$	40.00
(7) Cost including Disbursement	S\$	
TOTAL		S\$ 24,943.80

Claimant Name : _____

NRIC No : _____

Signature : _____

Date : _____

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

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.2104010
Inv. Date : 21-04-2021
Ref : 25.01.2020
Terms : 30 Days
Veh. No. : SH 7350 B
Make & Model : i40

#	Description	Qty	Rate	Total	Tax
1	LUMP SUM REPAIR AS RECOMMEDED BY SURVEYOR	1.0	\$20,000.00	\$20,000.00	\$1,400.00

Subtotal for Invoice : S\$20,000.00
GST (7.0%) : S\$1,400.00
Total : S\$21,400.00

*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: CT20010597

Date: 31 January 2020



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 25/01/2020 @ 02:30 hrs
ALONG BEDOK NORTH RD TWDS NEW UPP CHANGI RD
INVOLVING CB7174P

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 **SH7350B** (the "Taxi"). The Taxi was hired to **SYED IDROS B SYED HAMID ALKAFF IC NO SXXXX514F** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$125.19** 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.



DATE:

11/03/20
1530



You Call, We Tow - Fast . Secured . Reliable

BK 27 Marine Crescent Vile #10-01 Singapore 440027 Co. Reg. No. 53152603L HP: 900 900 92 Email: jim.koh@hotmail.com Website: http://www.gaoexpress towing.sg

CASH SALE/WORK ORDER

No. 173830

Date: 1-2-2020

貨號

Messrs: LIM TAN MOTOR

車號

Vehicle No: SH7350B

車型

Model No: 1000Q

時間(日/夜)

Time (day/night):

Contact No:

由

Location: 60409

到

To: BUK 9 LTM

其他

Cash \$: 40 Others:

經手人

Authorised By: JIM

Tow Truck

Driver Name: 9988 roady

Note: 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 misdeemeanour 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

016777138

Jasper Chua (LKK Auto)

From: Jasper Chua (LKK Auto)
Sent: Friday, 28 February 2020 4:22 PM
To: rachersoo@yahoo.com
Cc: Khanchna (LKK Auto)
Subject: ACCIDENT INVOLVING CB 7174P AND SH 7350B ON 25/01/2020

Our Ref: CC6/CTI20001839/Dka3

28 FEBRUARY 2020

POO SEE YEOW BUS SERVICES PTE LTD

Dear Sir/Madam,

ACCIDENT INVOLVING CB 7174P AND SH 7350B ON 25/01/2020

We refer to the above accident where we are acting for China Taiping Insurance (Singapore) Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

We have received a claim from Body Repairer/Workshop acting on behalf of the owner of SH 7350B against your motor insurance policy.

Based on the accident report, accident scenario and evidence at hand, liability is down against us. 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 call us if you have further queries.

Best Regards,

Jasper Chua | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jasperchua@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Hsiao Tong (LKKAUTO)

From: Adeline Chng <adeline.chng@sg.cntaiping.com>
Sent: Wednesday, 7 April 2021 10:46 PM
To: Hsiao Tong (LKKAUTO); Claims Dept of CTI
Cc: Admin A
Subject: RE: MANDATE REQUEST - OUR REF: SNM20D200935/CB7174P/ADELINE - Accident Involving CB7174P (OI : CTI - TBA) AND SH7350B (TP : LKK REF - CC6/CTI20001839/Dka3) on 25/01/2020

Without Prejudice

Dear Hsiao Tong

Please proceed to resolve claim at \$ 24,943.80 (all-in).

NOTICE :

In response to the escalating Covid-19 cases, please refrain from sending hardcopy documents to us as delay is to be expected for handling hardcopy documents. All correspondence should be made via email claimsdept@sg.cntaiping.com or fax at [6224 7175](tel:62247175). Any inconvenience caused is much regretted.

Thank you.

Adeline Chng
Executive
Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #15-00 Springleaf Tower Singapore 079909
DID: (65) 6389 6155 | F: (65) 6225 5879

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

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From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Saturday, 3 April 2021 12:02 PM
To: Adeline Chng <adeline.chng@sg.cntaiping.com>; Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: Re: MANDATE REQUEST - OUR REF: SNM20D200935/CB7174P/ADELINE - Accident Involving CB7174P (OI : CTI - TBA) AND SH7350B (TP : LKK REF - CC6/CTI20001839/Dka3) on 25/01/2020

Hi Adeline,

We refer to the above matter.

We would like to re-seek mandate up to **\$24,943.38/-** as follows to include Loss of Income as third party driver is a taxi driver.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 55,764.95	\$ 21,400.00
2. Loss of Use/Income (27 days x \$80.00)	\$ 2,160.00	\$ 1,000.00 (20days x \$50.00)
3. Loss of Rental (27 days x \$125.19)	\$ 3,380.13	\$ 2,503.80 (20 days x \$125.19)
4. Tow Fee	\$ 40.00	\$ 40.00
Total	\$ 61,345.08	\$ 24,943.80

****16 days recommendation for repair + 2 Sunday + 2 PRS = 20 days**

Kindly let us have your further mandate after reviewing the matter. Thanks.

Best Regards,
Hsiao Tong, Chew | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6742 3197 | email: chewht@lkkauto.com | fax: 6741 4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Adeline Chng <adeline.chng@sg.cntaiping.com>

Sent: Tuesday, 13 October 2020 10:29 PM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>; Claims Dept of CTI <claimsdept@sg.cntaiping.com>

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

Subject: RE: MANDATE REQUEST - OUR REF: SNM20D200935/CB7174P/ADELINE - Accident Involving CB7174P (OI : CTI - TBA) AND SH7350B (TP : LKK REF - CC6/CTI20001839/Dka3) on 25/01/2020

Without Prejudice

Dear Khanchna

Please proceed to settle TP claim as per your below proposal at \$ 23,943.80 (all-in).

NOTICE :

In response to the escalating Covid-19 cases, please refrain from sending hardcopy documents to us as delay is to be expected for handling hardcopy documents. All correspondence should be made via email claimsdept@sg.cntaiping.com or fax at [6224 7175](tel:62247175). Any inconvenience caused is much regretted.

Thank you.

Adeline Chng

Executive

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 6389 6155 | F: (65) 6225 5879

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

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

Sent: Monday, 5 October 2020 2:25 PM

To: Adeline Chng <adeline.chng@sg.cntaiping.com>; Claims Dept of CTI <claimsdept@sg.cntaiping.com>

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

Subject: MANDATE REQUEST - OUR REF: SNM20D200935/CB7174P/ADELINE - Accident Involving CB7174P (OI : CTI - TBA) AND SH7350B (TP : LKK REF - CC6/CTI20001839/Dka3) on 25/01/2020

Your ref : SNM20D200935/CB7174P/ADELINE

Our ref : CC6/CTI20001839/Dka3

Dear Sirs/Madam,

We refer to the above matter.

It is head to rear collision (BOLA 27). Liability is not in our driver's favour.

We did clarify with insured the nature of the accident and he's aware that NCD (if any) would be affected.

Hence, we seek your approval to offer Third Party repairer "BIFROST AUTO PTE LTD" at **\$23,943.80 (all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 55,764.95	\$ 21,400.00
2. Loss of Use (27 days x \$80)	\$ 2,160.00	-
3. Loss of Rental (27 days x \$125.19)	\$ 3,380.13	\$ 2,503.80 (20 days x \$125.19)
4. Tow Fee	\$ 40.00	\$ 40.00
Total	\$ 61,345.08	<u>\$ 23,943.80</u>

**16 days recommendation for repair + 2 Sunday + 2 PRS = 20 days

Enclosed here with all the relevant documents for your perusal.

Appreciate your approval please.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Adeline Chng <adeline.chng@sg.cntaiping.com>

Sent: 24 February 2020 9:59 AM

To: Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Khanchna (LKK Auto) <Khanchna@lkkauto.com>

Subject: RE: OUR REF: SNM20D200935/CB7174P/ADELINE - Accident Involving CB7174P (OI : CTI - TBA) AND SH7350B (TP : LKK REF - CC6/CTI20001839/Dka3) on 25/01/2020

Without Prejudice

Dear LKK

Attached our insured SAS report for your perusal.

Thank you.

Adeline Chng

Executive

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 6389 6178 | F: (65) 6225 5879

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

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From: Claims Dept of CTI

Sent: Sunday, 23 February 2020 10:00 PM

To: Adeline Chng <adeline.chng@sg.cntaiping.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>

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

Subject: OUR REF: SNM20D200935/CB7174P/ADELINE - Accident Involving CB7174P (OI : CTI - TBA) AND SH7350B (TP : LKK REF - CC6/CTI20001839/Dka3) on 25/01/2020

Dear Adeline,

Please revert LKK.

Note : officer in charge – Adeline 63896155.

*** Kindly quote our reference number when replying.

Thank you,

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 63896116 | F: (65) 62247175

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

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From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Sunday, February 23, 2020 3:40 PM
To: Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Cc: Khanchna (LKK Auto) <khanchna@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: Direct Settlement - Accident Involving CB7174P (OI : CTI - TBA) AND SH7350B (TP : LKK REF - CC6/CTI20001839/Dka3) on 25/01/2020

Dear Sirs / Madam,

We refer to the above matter.

We have inspected TP vehicle SH 7350B at M/s Bifrost Auto Pte Ltd on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP GIA report
- estimated cost of repair
- Wheel alignment report
- preliminary advice

Meanwhile, 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 Khanchna and she can be contacted at DID: 6841 2360.

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 | fax: 67414108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)