

BIFROST AUTO PTE. LTD.

Co. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SHA 2298 U**
Your Ref : **SML 5354 D**

AXA INSURANCE SINGAPORE PTE LTD
8 Shenton Way,
#24-01 AXA Tower,
Singapore 068811

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 31.01.2020 @ 17:45 hours along Thomson Road TWDS City involving vehicles SHA 2298 U and SML 5354 D , SMJ 1699 X

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost – Lump Sum	\$ 14,400.00
2. Loss of Income for 18 Days x \$80/- per day	\$ 1,440.00
3. Loss of Rental for 18 Days x \$117.20/- per day	\$ 2,109.60
4. LTA Search fee	\$ 7.00
5. Towing Fee	\$ 40.00
Subtotal for invoice	\$ 17,996.60
GST (7.0%)	\$ 1,156.16
Total	\$ 19,152.76

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@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.

Co. Reg. No. : 201929175W

LETTER OF AUTHORISATION

Accident on 31.01.2020 @ 17:45 hours along Thomson Road TWDS City involving vehicles SHA 2298 U and SML 5354 D , SMJ 1699 X

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SHA 2298 U** at my request, I/We, **Toh Tiam Sai** ("the claimant") of **Blk 269 Yishun Street 22 # 05 - 18 Singapore 760269** (address) bearing NRIC No **S xxxx193Z** the owner / hirer of motor vehicle no **SHA 2298 U**, 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 17 day of 02 (month) 20 20 (year)

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



Signed by "the claimant"

Name: **Toh Tiam Sai**

NRIC No: **S xxxx193Z**



Signed by Bifrost Auto Pte Ltd

Name: Reginald





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

AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SML 5354D	(Insd veh)	Model: TOYOTA PRIUS HYBRID 1.8 CVT
	SHA 2298U	(TP veh)	
Date of Accident/ Time:	31/01/2020 17:45		

Repair Estimate	: \$	32,709.56	
Final Repair Cost	: \$		
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
Final Settlement Sum	: \$	18,000.00	(GLOBAL SUM)
Payee Name : Bifrost Auto Pte Ltd			
Is Third Party Workshop GIA Registered? [] YES [✓] NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:	Agreed Liability <u>100</u> (%)	
B)	For GIA Registered Workshop:	BOLA Applicable: Yes/ No BOLA Scenario No: _____	
	BOLA Liability: _____ (%)	Assessed Liability (*): _____ (%)	
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.			
Remarks:			

NOTE:

1. PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
2. THIS SETTLEMENT IS ON A WITHOUT PREJUDICE BASIS AND SHOULD NOT CONSTRUED AS AN ADMISSION OF LIABILITY ON AXA AND THEIR CLIENT/TORTEFEASOR IN ANY MANNER WHATSOEVER.
3. AXA RESERVES THEIR RIGHTS UNDER THE POLICY TERMS & CONDITIONS AS WELL AS THEIR RIGHTS IN LAW.

Only applicable to rental claim - All document are to be submitted with this settlement confirmation. In the event, rental agreement / invoices are **not received within 7 days** of this signed confirmation, we will automatically revert to loss of use claim per the NIMA rates.

We/I confirmed that this is a **full and final settlement** that we and or our client have/had/has against you (AXA and their policyholder/authorised driver/tortfeasor) for any and all losses (past/present/future) arising from this accident.

We confirmed that we have the authority of our client to act for and on their behalf in this accident.

Signature of workshop representative: 
Name of Representative: 
Date: 13.09.2021  

Signature of Witness / Workshop stamp (if applicable) 
Name of Witness: 
Date: 13 Sep 2021

Signature of AXA's surveyor/representative:
Name of AXA's surveyor /Representative:
Date: 21/09/2021

BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

Tax Invoice

AXA INSURANCE SINGAPORE PTE LTD
8 Shenton Way,
#24-01 AXA Tower,
Singapore 068811

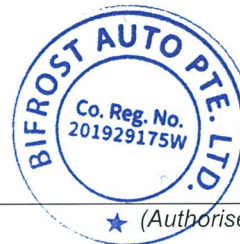
Inv. No. : BA.LT.2109018
Inv. Date : 13-09-2021
Ref : 31.01.2020
Terms : 30 Days
Veh. No. : SHA 2298 U
Make & Model : Prius

#	Description	Qty	Rate	Total	Tax
1	LUMP SUM REPAIR AS RECOMMEDED BY SURVEYOR	1.0	\$14,400.00	\$14,400.00	\$1,008.00

Subtotal for invoice : S\$14,400.00
GST (7.0%) : S\$1,008.00
Total : S\$15,408.00

*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: CT20010742

Date: 05 February 2020



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 31/01/2020 @ 17:45 hrs
ALONG THOMSON ROAD TWDS CITY
INVOLVING SML5354D, SMJ1699X

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 **SHA2298U** (the "Taxi"). The Taxi was hired to **TOH TIAM SAI IC NO SXXXX193Z** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$125.40** 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	NAME OF DRIVER	MILEAGE READING							MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)	
										FROM	TO
31	704									1130	
31/11/2020	—	Layang							—	1745	17:00
17/02/2020	—	Accedat							—	17:00	17:00

SHA 2298 U

305378507

Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 01 Feb 2020 / 10:19:29

Receipt Date/Time : 01 Feb 2020 / 10:18:45

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200201-000366

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - SML5354D As at 31 Jan 2020/17:45:00 Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SML5354D Enquiry Fee 20200201101800142854	7.00	0.49	7.49
	Sub-Total	7.00	0.49	7.49
	Total Before Rounding	7.00	0.49	7.49
	Rounding Difference			0.04
	Total Amount Payable			7.45
	Paid By			
	xxxxxxxxxxxx7094		Credit Card: Visa /MasterCard	7.45
	Total			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.



204605

Blk 27 Marine Crescent Vile #10-01 Singapore 440027 Co. Reg No. S3152603L HP 900 900 92 Email: jlm.koh@hstotral.com Website: <http://www.gaoexpress towing.sg>

You Call, We Tow - Fast, Secured, Reliable

CASH SALE/WORKORDER

No. 174861

Date: 6/2/20

Messrs: LTN

Vehicle No: SHA 2208 U Model No: Prus

Time (day/night): _____ Contact No: _____

Location: Lot 64

To: LTN

Cash \$: 40 Others: _____

Authorised By: Jim Tow Truck Driver Name: 7606 Fred

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

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Wednesday, 26 February 2020 12:55 PM
To: gary.yeo.zihui@simedarby.com.sg; KAMROON_@HOTMAIL.COM
Subject: ACCIDENT INVOLVING SML 5354D(AXA) AND SHA 2298U ALONG/AT THOMSON RD & NOVENA RISE TRAFFIC LIGHT JUNCTION ON 31/01/2020

26 FEB 2020

M/S HITACHI CAPITAL ASIA PACIFIC PTE LTD

Dear Sirs/ Mdm

OUR REF : CC4/ASM20002132/Dpa3// S0M02F14

YOUR REF : SML5354D

ACCIDENT INVOLVING SML 5354D(AXA) AND SHA 2298U ALONG/AT THOMSON RD & NOVENA RISE TRAFFIC LIGHT JUNCTION ON 31/01/2020

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

We have received a third party claim(s) from BIFROST AUTO PTE LTD. acting on behalf of the owner of SHA2298U against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your driver's favour as it is a head-to-rear collision. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

As Insurers, they shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 7 days from the date of this letter. Your intent must be formally expressed to AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following to chewht@lkkauto.com within 7 days from the date of this letter **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Driver's Work Permit/Work Pass
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Copy of the letter of authorization
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to cst@axa.com.sg or deliver it by hand to AXA Customer Care Centre.

This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), we shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6742 3197 or email us at chewht@lkkauto.com.

Please quote the claim reference when you contact us that we can assist you more effectively.

Best Regards,

Hsiao Tong, Chew (Ms) | 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)



RE: Re:RE: Re:RE: Re:<TP - MANDATE IA> - S0M02F14 [ACCIDENT INVOLVING SML 5354D(OI) & SHA 2298U(TP) ON 31/01/2020]

Type

 Question


Message

TP rejected our offer of \$17,000.00(all in) . TP counter propose to settle at \$18,000.00(all in). Kindly let us have your approval/instruction. Jasper Chua – 13/08/2021

Reply

Re:RE: Re:RE: Re:RE: Re:<TP - MANDATE IA> - S0M02F14
[ACCIDENT INVOLVING SML 5354D(OI) & SHA 2298U(TP) ON
31/01/2020]

Type

 Question

Message

PLS PROCEED

Reply