

BIFROST AUTO PTE. LTD.

Co. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SH 6199 D**
Your Ref : **SHB 6306 Z**

MS First Capital Insurance Limited
36 ROBINSON ROAD, #16-01 CITY HOUSE,
SINGAPORE 068877

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 04.02.2020 @ 13:30 hours along Grange Road involving vehicles SH 6199 D and SHB 6306 Z

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost – Lump Sum	\$ 9,600.00
2. Loss of Use for 14 Days x \$80/- per day	\$ 1,120.00
3. Loss of Rental for 14 Days x \$117.01/- per day	\$ 1,638.14
Subtotal for invoice	\$ 12,538.14
GST (7.0%)	\$ 786.67
TOTAL	\$ 13,144.81

Enclosed herewith a copy each of relevant GIA report, LTA, Proforma Tax invoice, Rental Agreement, Mileage Record 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 04.02.2020 @ 13:30 hours along Grange Road involving vehicles SH 6199 D and SHB 6306 Z

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SH 6199 D** at my request, I/We, **Toh Kian Seng** ("the claimant") of **Blk 32 Bedok South Ave 2 # 12 - 311 Singapore 460032** (address) bearing NRIC No **S xxxx027G** the owner / hirer of motor vehicle no **SH 6199 D**, 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)



Signed by "the claimant"

Name: **Toh Kian Seng**

NRIC No: **S xxxx027G**

Signed by Bifrost Auto Pte Ltd

Name: Regina

BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

LETTER OF AUTHORISATION

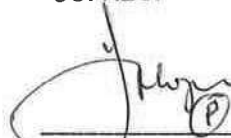
Accident on 04.02.2020 @ 13:30 hours along Slip Road from Orchard Blvd to Grange Road
Involving vehicles SH 6199 D and SHB 6306 Z

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SH 6199 D** 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 **SH 6199 D**, 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** 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 19 day of Aug (month) 2020 (year)

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


Signed by "the claimant"

Name: COMFORT TRANSPORTATION PTE LTD

UEN No: 199303821R




Signed by Bifrost Auto Pte Ltd

Name: JOSEPH KOH

DISCHARGE RECEIPT

CLAIM REFERENCE : D20000863MFSH
ACCIDENT DATE : 04/02/2020
ACCIDENT LOCATION : SLIP ROAD FROM ORCHARD BLVD TO GRANGE ROAD
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : TEO YEE ENG
INSURED VEHICLE : SHB 6306Z
INVOLVED PARTY : SH 6199D
SETTLEMENT SUM : \$12,460.00

I/We, the undernoted CLAIMANT being the person/entity entitled to receive the compensation in relation to the accident, hereby agree to accept the SETTLEMENT SUM as full and final settlement of all claims for damages, costs & disbursements arising out of the ACCIDENT, and I/WE also agree that the said settlement sum:

1. is paid without admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and/or its INSURED DRIVER in respect of the said loss and for damage whether now or hereafter to become manifest.

2. is accepted by me/us to the intent that the said MS First Capital Insurance Limited and /or its INSURED and/or its INSURED DRIVER be absolutely and finally discharged from all claims whatsoever which I/WE now or hereafter may have arising out of or connected with or traceable to the said accident.

I/WE acknowledge that this DISCHARGE RECEIPT is not to be construed as an admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and /or its INSURED DRIVER and it shall not be used as evidence in any claims or actions which may be made against them or any of them.

CLAIMANT : COMFORT TRANSPORTATION PTE LTD

Signature and Date :

WITNESS :



19.08.2020

Signature and Date :

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

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

MS First Capital Insurance Limited
36 ROBINSON ROAD, #16-01 CITY HOUSE,
SINGAPORE 068877

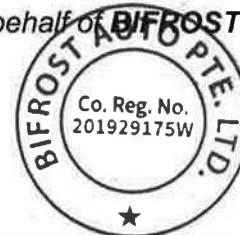
Inv. No. : BA.LT.2008006
Inv. Date : 21-08-2020
Ref : 04.02.2020
Terms : 30 Days
Veh. No. : SH 6199 D
Make & Model : Ioniq

#	Description	Qty	Rate	Total	Tax
1	Lump Sum Cost Of Repair Agreeable From Surveyor	1.0	\$9,600.00	\$9,600.00	\$672.00

Subtotal for invoice : S\$9,600.00
GST (7.0%) : S\$672.00
Total : S\$10,272.00

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.**



A handwritten signature in black ink, appearing to be a stylized "S" or "B" followed by a long horizontal stroke.

(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: CT20020063

Date: 05 February 2020



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 04/02/2020 @ 13:30 hrs
ALONG GRANGE RD
INVOLVING SHB 6306Z

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 **SH6199D** (the "Taxi"). The Taxi was hired to **TOH KIAN SENG IC NO SXXXX027G** 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.

306379132

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日期 DATE	司機姓名 NAME OF DRIVER	里數 MILEAGE READING	行走里數(公里) MILEAGE TRAVELLED (KM)	時間 HOURS OPERATED (TIME)	
				由 FROM	至 TO
10/2					
11/2	Compass Lunat @ SARA TP TABLE TOP C P P L				
12/2	CTQ2 JURY (Control) CTQ1 (1100)				
13/2					
04.01.2020	Toh Kian Seng	Accident		13:30	Fixed
17.01.2020	Toh Kian Seng	Repair		Fixed	13:00

Jasper Chua (LKK Auto)

From: Karen Tan <karentan@msfirstcapital.com.sg>
Sent: Tuesday, 30 June 2020 9:43 AM
To: Jasper Chua (LKK Auto)
Cc: Admin A
Subject: RE: MANDATE: D20000863MFSH Letter of Demand (LOD) for SH 6199 D - DOA 04/02/2020 - Follow up 1 - *** LKK REF: CC4/FCI20002264/Db3q2

Dear Jasper,

We refer to your email dated 29.06.2020.

The Claimant is a GST registered company. Hence, we will exclude GST from the LOR. Our mandate as follows:

COR (w/gst) : \$10,272.00

LOI : \$550.00 (11 days x \$50.00) *settled 3 days LOI in the driver's injury claim*

LOR (w/gst) : \$1,638.00 (14 days x \$117.00)

Total : \$12,460.00

Please obtain the FINAL repair bill to be billed to **MS FIRST CAPITAL INSURANCE LTD.**

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3582 | Fax No. : 6507 3849 | Company Regn. No. 195000106C

A Member of **MS&AD** INSURANCE GROUP

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Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to <http://www.msfirstcapital.com.sg> for details of PDPA Personal Data Collection Statement.

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As a response to the COVID19 outbreak, we are observing staggered working hours and some of us are on Work From Home arrangement. However, we are actively working to support our clients and partners. We have access to e-mails and will work to respond in a timely manner.

We appreciate your kind understanding. Stay safe.

From: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>
Sent: Monday, 29 June 2020 11:24 am
To: Karen Tan <karentan@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: MANDATE: D20000863MFSH Letter of Demand (LOD) for SH 6199 D - DOA 04/02/2020 - Follow up 1 - *** LKK REF: CC4/FCI20002264/Db3q2

Dear Karen,

There is a typo error from the inspection report submitted on 23/06/2020. Our surveyor has recommended total of 9 repair days instead of 7.

Third party counter offer for a settlement sum of **\$12,500.00(all-in)**

Our revised to propose as below :

COR (w/gst) : \$10,272.00

LOI : \$550.00 (11 days x \$50.00) *settled 3 days LOI in the driver's injury claim*

LOR (w/gst) : \$1,752.66 (14 days x \$125.19)

Total : \$12,574.66

Our surveyor's recommended days to repair	9 days
Weekend / Downtime	5 days
TOTAL	14 days

Kindly have your approval / further instructions.

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)

From: Karen Tan <karentan@msfirstcapital.com.sg>

Sent: Tuesday, 23 June 2020 2:51 PM

To: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>

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

Subject: MANDATE: D20000863MFSH Letter of Demand (LOD) for SH 6199 D - DOA 04/02/2020 - Follow up 1 - ***

LKK REF: CC4/FCI20002264/Db3q2

Dear Jasper,

Please refer to our remarks in RED below.

You may proceed to settle at best.

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3582 | Fax No. : 6507 3849 | Company Regn. No. 195000106C

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