

BIFROST AUTO PTE. LTD.

Co. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SHD 6539 H**
Your Ref : **SHA 7458 S**

LKK Auto Consultants Pte Ltd
51 Ubi Avenue 1 #01-25
Paya Ubi Industrial Park
Singapore 408933

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 03.02.2020 @ 14:30 hours along Scotts Road TWDS Orchard Road involving vehicles SHD 6539 H and SHA 7458 S

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost – Lump Sum	\$ 11,900.00
2. Loss of Use for 26 Days x \$80.00/- per day	\$ 2,080.00
3. Loss of Rental for 26 Days x \$117.01/- per day	\$ 3,042.26
Subtotal for invoice	\$ 17,022.26
GST (7.0%)	\$ 1,045.96
TOTAL	\$ 18,068.22

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 03.02.2020 @ 14:30 hours along Scotts Road TWDS Orchard Road involving vehicles SHD 6539 H and SHA 7458 S

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SHD 6539 H** at my request, I/We, **Pang Kim Haoi** ("the claimant") of **Blk 157 Yung Loh Road # 13 - 34 Singapore 610157** (address) bearing NRIC No **S xxxx381H** the owner / hirer of motor vehicle no **SHD 6539 H**, 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 28 day of 02 (month) 20 20 (year)





Signed by "the claimant"

Name: **Pang Kim Haoi**

NRIC No: **S xxxx381H**



Signed by Bifrost Auto Pte Ltd

Name: Regina

DISCHARGE RECEIPT

CLAIM REFERENCE : D20000817MFSH
ACCIDENT DATE : 03/02/2020
ACCIDENT LOCATION : SCOTTS RD TWDS ORCHARD RD
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : KOH KOON KEE
INSURED VEHICLE : SHA 7458S
INVOLVED PARTY : SHD 6539H
SETTLEMENT SUM : \$15,711.23

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.

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 :

[Signature] 24/5/2021
COMFORT TRANSPORTATION PTE LTD
CO. REG. NO. 199303821R

WITNESS :

Signature and Date :



[Signature]
24.05.21

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.2105020
Inv. Date : 25-05-2021
Ref : 03.02.2020
Terms : 30 Days
Veh. No. : SHD 6539 H
Make & Model : Ioniq

#	Description	Qty	Rate	Total	Tax
1	LUMP SUM REPAIR AS RECOMMEDED BY SURVEYOR	1.0	\$11,900.00	\$11,900.00	\$833.00

Subtotal for invoice : S\$11,900.00
GST (7.0%) : S\$833.00
Total : S\$12,733.00

*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: CT20020048

Date: 05 February 2020



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 03/02/2020 @ 14:30 hrs
ALONG SCOTTS RD TWDS ORCHARD RD
INVOLVING SHA7458S

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 **SHD6539H** (the "Taxi"). The Taxi was hired to **PANG KIM HAOI IC NO SXXXX381H** 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.

305378892

SHD6539H

DATE	NAME OF DRIVER	MILEAGE READING	MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)	
				FROM	TO
30/1/20	P. C. Ho	16196	184	1705	0012
31/1/20	K. H. Pang	16397	201	0735	1700
3/1/20	P. C. Ho	16628	230	1703	0032
1/2/20	K. H. Pang	16867	239	0735	1700
1/2/20	P. C. Ho	17086	219	1703	0026
2/2/20	K. H. Pang	17322	235	0745	1700
2/2/20	P. C. Ho	17552	230	1701	2353
03.02.2020	Pang Kim Hoi	Accident		14:30	at 11
<u>28.02.2020</u>	Pang Kim Hoi	Repair		Repair	<u>17:00</u>

Asher Sng (LKKAUTO)

From: Rachel Wu <RachelWu@msfirstcapital.com.sg>
Sent: Wednesday, 24 June 2020 10:59 AM
To: Asher Sng (LKKAUTO)
Subject: RE: [MANDATE REQUEST] Re: [PROPOSE LAIBILITY] RE: SURVEY ASSESSMENT - D20000817MFSH/1 // EXPRESS SETTLEMENT // ACCIDENT INVOLVING SHA 7458S AND SHD 6539H ON 03/02/2020

Follow Up Flag: Flag for follow up
Flag Status: Completed

Dear Asher,

Please offer as per below:

COR : \$12,733.00
LOR : \$1,287.00 - \$2,106.00 (\$117 x 11-18days)
LOI : \$550 - \$900 (\$50 x 18 days)
Total : \$14,570.00 - \$15,739.00

- Please request repair tax invoice from third party.
- Also to request letter of authorisation to be sign and chop by the owner (**COMFORT TRANSPORTATION PTE LTD**).

Thank you

Best Regards

Rachel Wu
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862
| Fax No. : 6507 3849 | Email: rachelwu@msfirstcapital.com.sg | Company Regn. No. 195000106C
A Member of **MS&AD** Insurance Group

Personal Data Protection Act 2012 ("PDPA"):

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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From: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Sent: Wednesday, 3 June 2020 3:43 pm
To: Rachel Wu <RachelWu@msfirstcapital.com.sg>
Subject: Re: [MANDATE REQUEST] Re: [PROPOSE LAIBILITY] RE: SURVEY ASSESSMENT - D20000817MFSH/1 // EXPRESS SETTLEMENT // ACCIDENT INVOLVING SHA 7458S AND SHD 6539H ON 03/02/2020

Hi Rachel,

We refer to the email dated 06/05/2020.

Third party chasing for offer / settlement.

Please let us have your approval / instruction if any.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Sent: Wednesday, May 6, 2020 9:59 AM

To: Rachel Wu <RachelWu@msfirstcapital.com.sg>

Subject: [MANDATE REQUEST] Re: [PROPOSE LAIBILITY] RE: SURVEY ASSESSMENT - D20000817MFSH/1 // EXPRESS SETTLEMENT // ACCIDENT INVOLVING SHA 7458S AND SHD 6539H ON 03/02/2020

Your ref : D20000817MFSH

Dear Sirs,

ACCIDENT INVOLVING SHD 6539H (OI) AND SHA 7458S (TP) ON 03/02/2020

We refer to the above matter.

The accident occurred when our insured rear ended third party vehicle.

Basing on the reports of the circumstance of the accident, we propose to settle third-party claim at 100% liability.

We seek your approval to offer repairer " **BIFROST AUTO PTE LTD** " at **\$ 20,070.00 (all-in).**

-

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 33,520.77	\$ 12,733.00
2. Loss of Rental (26days x \$117.01)	\$ 3,042.26	\$ 1,287.00 (11days x \$117)
3. Loss of Income (26days x \$80)	\$ 2,080.00	\$ 550.00 (11days x \$50)
Total		\$ <u>20,070.00</u>

Surveyor recommended 11days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval / instruction.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

From: Rachel Wu <RachelWu@msfirstcapital.com.sg>

Sent: Tuesday, March 10, 2020 4:43 PM

To: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>

Subject: RE: [PROPOSE LAIBILITY] RE: SURVEY ASSESSMENT - D20000817MFSH/1 // EXPRESS SETTLEMENT // ACCIDENT INVOLVING SHA 7458S AND SHD 6539H ON 03/02/2020

Dear Asher,

Please proceed with express settlement.

Best Regards

Rachel Wu

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862 | Fax No. : 6507 3849 | Email: rachelwu@msfirstcapital.com.sg | Company Regn. No. 195000106C
A Member of  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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From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Sent: Friday, March 6, 2020 12:58 PM

To: Rachel Wu <RachelWu@msfirstcapital.com.sg>

Subject: [PROPOSE LAIBILITY] RE: SURVEY ASSESSMENT - D20000817MFSH/1 // EXPRESS SETTLEMENT // ACCIDENT INVOLVING SHA 7458S AND SHD 6539H ON 03/02/2020

Claim No: D20000817MFSH

LKK Ref: CC4/FCI20002562/Dea3

Dear Sir/Madam,

ACCIDENT INVOLVING SHA 7458S AND SHD 6539H ON 03/02/2020

We refer to the above matter.

Liability: 100%

Remark: B:27 OID REAR ENDED TP

Kindly let us have your approval on liability.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: Tuesday, 3 March 2020 8:14 PM

To: 'Rachel Wu' <RachelWu@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D20000817MFSH/1 // EXPRESS SETTLEMENT

YOUR REF: D20000817MFSH

LKK REF: CC4/FCI20002562/Dea3

Dear Sir / Madam,

We refer to the above matter.

We had inspected TP vehicle SHD 6539H on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice
- Wheel alignment report

Please take note that the case handler in-charge is Asher and she can be contacted at DID: 6841 6051.

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)

From: Admin-D (LKKAuto) <admin-d@lkkauto.com>

Sent: Thursday, 20 February, 2020 8:11 AM

To: 'CWS Motor Claims' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>

Cc: 'Rachel Wu' <RachelWu@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D20000817MFSH/1

Dear Sir/Mdm,

Thank you for the assignment.

Best Regards

G.NIVITHA

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315

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

From: CWS Motor Claims [<mailto:cwsmotorclaims@msfirstcapital.com.sg>]

Sent: Wednesday, 19 February 2020 5:04 PM

To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWS Motor Claims; Rachel Wu

Subject: PRI: SURVEY ASSESSMENT - D20000817MFSH/1

Dear Sir/Mdm,

We refer to the above reference.

Please find attached the necessary documents for survey.

Kindly submit your report via CWS within the next 14 days.

Note: All the accident reports are uploaded into CWS for your perusal.

Best Regards,
Admin Team

Claim Workflow System
Motor Claims Department
MS First Capital Insurance Limited
Tel : 6507 3848
Fax : 6507 3849

PS: This is a system generated mail. Please do not reply to this mail.



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