

BIFROST AUTO PTE. LTD.

Co. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SHA 9980 L**
Your Ref : **GBB 5177 G**

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

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 10.02.2020 @ 10:20 hours along Lower Delta Cendex Building involving vehicles SHA 9980L and GBB 5177 G

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost – Lump Sum	\$ 7,400.00
2. Loss of Income for 08 Days x \$80/- per day	\$ 640.00
3. Loss of Rental for 08 Days x \$103.43/- per day	\$ 827.44
Subtotal for invoice	\$ 8,867.44
GST (7.0%)	\$ 575.92
TOTAL	\$ 9,433.36

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 charged where applicable

BIFROST AUTO PTE. LTD.

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LETTER OF AUTHORISATION

Accident on 10.02.2020 @ 10:20 hours along Lower Delta Cendex Building involving vehicles SHA 9980L and GBB 5177 G

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SHA 9980 L** at my request, I/We, **Ng Siew Heng** ("the claimant") of **Blk 234 Ang Mo Kio Ave 3 # 02 - 1138 Singapore 560234** (address) bearing NRIC No **S xxxx434A** the owner / hirer of motor vehicle no **SHA 9980 L**, 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: **Ng Siew Heng**

NRIC No: **S xxxx434A**


Signed by Bifrost Auto Pte Ltd
Name: Regina



BIFROST AUTO PTE. LTD.

Co. Reg. No. : 201929175W

SATISFACTION VOUCHER

I / We, Ng Siew Heng hereby confirm that repairs to my / our vehicle no. SHA 9980 L have been completed to my / our satisfaction and that I / we have collected my / our said vehicle on the under-mentioned date.

Date in: 10.02.2020 @ 12:25hrs

Date out: 17.02.2020 @ 17:00



Owner's Signature

Name: Ng Siew Heng

NRIC No.: S xxxx434A

Date: 17.02.2020

Time: 17:00hrs

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

"We/I, **BIFROST AUTO PTE LTD** ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd **LKK AUTO CONSULTANTS PTE LTD** (name of surveyor) with respect to the amount claimed for **S\$7,918.00** (Repair Cost), **S\$964.02** (Loss of Use/Rental), **S\$ -** (Disbursement) for vehicle no. **SHA 9980L** that was damaged pursuant to the accident which occurred on **10/02/2020** (date) along **LOWER DELTA CENDEX BUILDING** (location) involving vehicle no/s **GBB 5177G**. This is pursuant to the inspection conducted on **14/02/2020** (date) at "the workshop"

We/I confirm that we/I are/am authorized by the owner **CITYCAB PTE LTD** ("the third party claimant") of vehicle no. **SHA 9980L** 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 9980L** (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.

Dated this 22 (day) of April (month) 2021 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)

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

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

Inv. No. : BA.LT.2104015
Inv. Date : 26-04-2021
Ref : 10.02.2020
Terms : 30 Days
Veh. No. : SHA 9980 L
Make & Model : i40

#	Description	Qty	Rate	Total	Tax
1	LUMP SUM REPAIR AS RECOMMEDED BY SURVEYOR	1.0	\$7,400.00	\$7,400.00	\$518.00

Subtotal for invoice : S\$7,400.00
GST (7.0%) : S\$518.00
Total : S\$7,918.00

*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: CC20020194



Date: 13 February 2020

TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 10/02/2020 @ 10:20 hrs
ALONG LOWER DELTA CENDEX BUILDING
INVOLVING GBB5177G

We refer to the above-mentioned accident and wish to inform that **CityCab Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHA9980L** (the "Taxi"). The Taxi was hired to **NG SIEW HENG IC NO SXXXX434A** a registered hirer-operator of **CityCab Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$110.67** 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.

3053 80389

SWA 9980L

305380670 ✓

[illegible]



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Our Ref: CC4/AIG20002566/Dda3

24 MARCH 2020

KIAN TIONG EGGS SUPPLIER TRADING

BLK 213 YISHUN ST 21

#07-175

SINGAPORE 760213

Dear Sir/Madam,

ACCIDENT INVOLVING GBB 5177G & SHA 9980L ALONG/AT LOWER DELTA ROAD BLK 120 CENDEX CENTER LOADING BAY ON 10/02/2020

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 have received a claim from SHA 9980L against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour as your vehicle reversing. 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 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.

Please call us if you have further queries.

Yours faithfully,

CHAN JIA LE

Case Handler

DID: 6749 5792

FAX: 6741 4108

Email: JiaLe@lkkauto.com

c.c. *AIG Asia Pacific Insurance Pte Ltd
(Motor Claims Dept)*

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	13 Feb 2020 19:27	Clm Dtl Modified	Claimant's Name: -> CITYCAB PTE LTD. Claimant's ID: -> 199502839G.	[A] HOW MEI KWAN
2	13 Feb 2020 19:27	Clm Veh Model Changed	(204577) HYUNDAI I40 1.7 D CRDI F/L ABS AIRBAG 4DR (A).	[A] HOW MEI KWAN
3	13 Feb 2020 19:27	Clm Created	Reg No: SHA9980L. Acct Date: 2020/02/10. 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	13 Feb 2020 19:27	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	13 Feb 2020 19:27	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2020/02/24	[A] HOW MEI KWAN
6	13 Feb 2020 19:27	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	13 Feb 2020 19:27	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[I] Merimen Administrator
8	13 Feb 2020 19:28	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
9	13 Feb 2020 19:28	Adj Adjuster Assigned	[None] -> BRYAN TANI	[A] HOW MEI KWAN
10	23 Jul 2020 10:09	Adj Rpt Initiated		[A] HUEY YON
11	23 Jul 2020 10:09	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] HUEY YON
12	23 Jul 2020 10:09	Clm Dtl Modified	JPJ Reg. Date: -> 2014/08/07.	[A] HUEY YON
13	23 Jul 2020 10:09	Clm Details Notified		[A] HUEY YON
14	24 Jul 2020 17:49	Adj Mandate Request	Cur.Req:8882.02:Liability: 100% Quantum: (a)CORw/GST: \$7,918.00 + (b)LOR(6days x \$110.67): \$664.02 + (c)LOI(6days x \$50): \$300.00 = Total: \$8,882.02 PRI request on 12/02/20, surveyed on 14/02/20, vehicle out on 17/02/20. For your approval please.	[A] CHAN JIA LE
15	29 Jul 2020 17:15	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2020/02/24. Mandate Remarks: pls proceed with settlement at \$8882.02 (COR-\$7918 LOR-\$664.02 LOI-\$300) ** Subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha
16	29 Jul 2020 17:15	Adj Mandate Set	Approved:8882.02:pls proceed with settlement at \$8882.02 (COR-\$7918 LOR-\$664.02 LOI-\$300) ** Subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha

Date From    Date To    Audit Type None 

ACTIVITY

No record

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
2439143	14 Feb 2020 16:37:17	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SHA9980L	GBB5177G	11.77
2544009	23 Jul 2020 10:09:40	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SHA9980L	GBB5177G	11.00