

BIFROST AUTO PTE. LTD.

Co. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SH 9248 B**
Your Ref : **SHA 4409 D**

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

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 10.02.2020 @ 09:30 hours along International Bussines Park involving vehicles SH 9248 B and SHA 4409 D

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost – Lump Sum	\$ 8050.00
2. Loss of Income for 12 Days x \$80/- per day	\$ 960.00
3. Loss of Rental for 12 Days x \$118.19 per day	\$ 1418.28
Subtotal for invoice	\$ 10,428.28
GST (7.0%)	\$ 662.78
Total	\$ 11,091.06

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

GST. Reg. No. : 201929175W

LETTER OF AUTHORISATION

Accident on 10.02.2020 @ 09:30 hrs hours along International Business Park
Involving vehicles SH 9248 B and SHA 4409 D

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SH 9248 B** 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 9248 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 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 24 day of Aug (month) 2020 (year)

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

24/My/2020
Joseph
Signed by "the claimant"

Name: COMFORT TRANSPORTATION PTE LTD

UEN No: 199303821R



Joseph Koh
Signed by Bifrost Auto Pte Ltd

Name: JOSEPH KOH

DISCHARGE RECEIPT

CLAIM REFERENCE : D20000936MFSH
ACCIDENT DATE : 10/02/2020
ACCIDENT LOCATION : INTERNATIONAL BUSSINESS PARK
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : LIM LAY ENG
INSURED VEHICLE : SHA 4409D
INVOLVED PARTY : SH 9248B
SETTLEMENT SUM : \$ 10,554.67

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 :

 24/02/2020

WITNESS :

 24.08.2020

Signature and Date :

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

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.2008009
Inv. Date : 25-08-2020
Ref : 10.02.2020
Terms : 30 Days
Veh. No. : SH 9248 B
Make & Model : Prius

#	Description	Qty	Rate	Total	Tax
1	Cost Of Repair As Agreed by Surveyor	1.0	\$8,050.00	\$8,050.00	\$563.50

Subtotal for invoice : S\$8,050.00
GST (7.0%) : S\$563.50
Total : S\$8,613.50

*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: CT20020184

Date: 13 February 2020



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 10/02/2020 @ 09:30 hrs
ALONG INTERNATIONAL BUSSINES PARK
INVOLVING SHA4409D

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 **SH9248B** (the "Taxi"). The Taxi was hired to **TAN TONG MENG IC NO SXXXX209J** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$126.47** 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.

QH 9248B
306280380

[illegible]

Jia Le (LKK Auto)

From: Jason Tea <JasonTea@msfirstcapital.com.sg>
Sent: Wednesday, 15 July 2020 11:03 AM
To: Jia Le (LKK Auto)
Cc: Admin A
Subject: Re-Mandate Given for ES-LKK [EXPRESS SETTLEMENT]-OUR REF:D20000936MFSH;ACCIDENT INVOLVING SHA4409D AND SH9248B ON 10-02-2020

Dear Jia Le,

We refer to your email dated 15 July 2020.

We agree to your proposal to settle @ \$ 10,554.67, due to GST in Rental bill

After settlement with workshop please attached the GST rental invoice to me for payment.

Regards
Jason Tea
Motor Claims

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.

Confidentiality Notice: This e-mail is confidential. It may also be legally privileged. If you are not the addressee or to whom it is intended, you may not copy, forward, disclose or use any part of it. If you have received this message in error, please delete the message and all copies from your system and notify the sender immediately by return e-mail.

With effect from 15 January 2018, we will be known as **MS First Capital Insurance Limited**. Our new website will be www.msfirstcapital.com.sg.

As a response to the COVID19 outbreak, we are observing staggered working hours and some of us are on **Work From Home arrangement**.

However, our office is open and 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 understanding on this matter.

Our Motor Claim email address is:
motorclaims@msfirstcapital.com.sg

Thank you and have a nice day.

From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>
Sent: Wednesday, 15 July 2020 10:52 am
To: Jason Tea <JasonTea@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Mandate Given for ES-LKK [EXPRESS SETTLEMENT]-OUR REF:D20000936MFSH;ACCIDENT INVOLVING SHA4409D AND SH9248B ON 10-02-2020

Dear Jason,

We re-proposed the settlement as follows:-

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 20,660.78	\$ 8,613.50
2. Loss of Rental (12days x \$118.19)	\$ 1,418.28	\$ 1,391.17 (11days x \$126.47)
3. Loss of Income (12days x \$80)	\$ 960.00	\$ 550.00 (11days x \$50)
Total	\$ 23,039.06	\$ 10,554.67

Kindly let us have your approval/instruction.

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.

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256 3561 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Jason Tea [<mailto:JasonTea@msfirstcapital.com.sg>]

Sent: Wednesday, 15 July 2020 10:42 AM

To: Jia Le (LKK Auto)

Cc: Admin A

Subject: RE: Mandate Given for ES-LKK [EXPRESS SETTLEMENT]-OUR REF:D20000936MFSH;ACCIDENT INVOLVING SHA4409D AND SH9248B ON 10-02-2020

Dear Jia Le,

We can consider this as workshop rent the car from TP, please offer for GST.

Settlement mandate given in my previous email @ \$10,295.40.

Regards

Jason Tea

Motor Claims

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We appreciate your understanding on this matter.

Our Motor Claim email address is:

motorclaims@msfirstcapital.com.sg

Thank you and have a nice day.

From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>
Sent: Wednesday, 15 July 2020 10:03 am
To: Jason Tea <JasonTea@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Mandate Given for ES-LKK [EXPRESS SETTLEMENT]-OUR REF:D20000936MFSH;ACCIDENT INVOLVING SHA4409D AND SH9248B ON 10-02-2020

Dear Jason,

Third party repairer mentioned that the rental amount is inclusive GST in NTUC letter where can find it in LOD. The NTUC letter is the Taxi rental letter?

For number of days, we proposed 11 days[2days PRS(PRI received on 14/02,surveyed on 17/02), 1Sunday and 8 recommend repair days].

Kindly let us have your instruction.

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.

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256 3561 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Jason Tea [<mailto:JasonTea@msfirstcapital.com.sg>]
Sent: Monday, 29 June 2020 10:47 AM
To: Jia Le (LKK Auto)
Cc: Admin A
Subject: Mandate Given for ES-LKK [EXPRESS SETTLEMENT]-OUR REF:D20000936MFSH;ACCIDENT INVOLVING SHA4409D AND SH9248B ON 10-02-2020

Dear Jia Le,

We refer to your email dated 26 June 2020.

We agree to your proposal to settle @ \$10,295.40

Please hold for one week before making an offer.

Regards
Jason Tea
Motor Claims

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We appreciate your understanding on this matter.

Our Motor Claim email address is:
motorclaims@msfirstcapital.com.sg

Thank you and have a nice day.

From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>
Sent: Friday, 26 June 2020 5:35 pm
To: Jason Tea <JasonTea@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: SEEK MANDATE QUANTUM [EXPRESS SETTLEMENT]-OUR REF:D20000936MFSH;ACCIDENT INVOLVING SHA4409D AND SH9248B ON 10-02-2020

Claim No: D20000936MFSH/1
LKK Ref: CC4/FCI20002793/Eda3q2

Dear Sirs/Madam,

ACCIDENT INVOLVING SHA 4409D AND SH 9248B ON 10/02/2020

We refer to the above matter.

Insured driver rear ended third party.

We seek your approval to offer Third Party repairer "BIFROST AUTO PTE LTD" at \$10,295.40(all-in).

The summary is as follows:-

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 20,660.78	\$ 8,613.50
2. Loss of Rental (12days x \$118.19)	\$ 1,418.28	\$ 1,181.90 (10days x \$118.19)
3. Loss of Income (12days x \$80)	\$ 960.00	\$ 500.00 (10days x \$50)
Total	\$ 23,039.06	\$ 10,295.40

Surveyor recommended 08 days for repair + 1Sun + 1PRS = 10days.

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval/instruction.

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.

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

From: Jason Tea [<mailto:JasonTea@msfirstcapital.com.sg>]
Sent: Monday, 22 June 2020 8:58 AM
To: Jia Le (LKK Auto)
Cc: Admin A
Subject: RE: SEEK LIABILITY -OUR REF:D20000936MFSH;ACCIDENT INVOLVING SHA4409D AND SH9248B ON 10-02-2020

Dear Jia Le,

Please attend to this matter urgently.

Kindly write to workshop to direct all correspondence to you.

Thanks

Regards
Jason Tea
Motor Claims

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However, our office is open and 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 understanding on this matter.

Our Motor Claim email address is:
motorclaims@msfirstcapital.com.sg

Thank you and have a nice day.

From: Jason Tea
Sent: Wednesday, 3 June 2020 4:43 pm
To: Jia Le (LKK Auto) <JiaLe@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: SEEK LIABILITY -OUR REF:D20000936MFSH;ACCIDENT INVOLVING SHA4409D AND SH9248B ON 10-02-2020

Dear Jia Le,

I have seen our Video Insured Hit rear RH of TP Vehicle SH9248B.

Please proceed as per your recommendations on liability dated 8 April 2020.

Regards
Jason Tea
Motor Claims

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We appreciate your understanding on this matter.

Our Motor Claim email address is:
motorclaims@msfirstcapital.com.sg

Thank you and have a nice day.

From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>

Sent: Wednesday, 8 April 2020 4:49 pm

To: Jason Tea <JasonTea@msfirstcapital.com.sg>

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

Subject: RE: SEEK LIABILITY -OUR REF:D20000936MFSH;ACCIDENT INVOLVING SHA4409D AND SH9248B ON 10-02-2020

Claim No: D20000936MFSH/1

LKK Ref: CC4/FCI20002793/Eda3

Dear Sirs/Madam,

ACCIDENT INVOLVING SHA 4409D AND SH 9248B ON 10/02/2020

We refer to the above matter.

Liability: 100%

Remarks: Insured driver rear ended third party.

Kindly let us have your approval on liability.

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.

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

From: Jason Tea [<mailto:JasonTea@msfirstcapital.com.sg>]
Sent: Wednesday, 8 April 2020 4:42 PM
To: Admin-D (LKKAuto); assignments; Admin A; Jia Le (LKK Auto); CS A Team
Subject: Re: REQUEST OF SURVEY REPORT-OUR REF:D20000936MFSH;ACCIDENT INVOLVING SHA4409D AND SH9248B ON 10-02-2020

Jiale can call me 87190477


Regards
Jason Tea

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.

From: Jason Tea
Sent: Wednesday, April 8, 2020 1:03:31 PM
To: Admin-D (LKKAuto) <admin-d@lkkauto.com>; assignments <assignments@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Jia Le (LKK Auto) <JiaLe@lkkauto.com>; CS A Team <cs-a@lkkauto.com>
Subject: RE: REQUEST OF SURVEY REPORT-OUR REF:D20000936MFSH;ACCIDENT INVOLVING SHA4409D AND SH9248B ON 10-02-2020

Dun send the survey report

Jason Tea
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3860 | Fax No. : 6507 3849 | Email: JasonTea@msfirstcapital.com.sg | Company Regn. No. 195000106C
A Member of  **Insurance Group**

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We appreciate your kind understanding. Stay safe.

From: Admin-D (LKKAuto) <admin-d@lkkauto.com>
Sent: 08 April 2020 11:17
To: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Jia Le (LKK Auto) <JiaLe@lkkauto.com>; CS A Team <cs-a@lkkauto.com>
Cc: Jason Tea <JasonTea@msfirstcapital.com.sg>
Subject: Re: REQUEST OF SURVEY REPORT-OUR REF:D20000936MFSH;ACCIDENT INVOLVING SHA4409D AND SH9248B ON 10-02-2020

Dear Sir/Madam,

Thank you for the e-mail.

Dear Jia Le,

Kindly assist.

FYNA Our Ref : **CC4/FCI20002793/Eda3**

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.

Best Regards,

Summer Lee | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Claim Workflow System <cwsmotorclaims@msfirstcapital.com.sg>

Sent: Wednesday, 8 April 2020 11:08 AM

To: assignments <assignments@lkkauto.com>

Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG <CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG>; JASONTEA@MSFIRSTCAPITAL.COM.SG <JASONTEA@MSFIRSTCAPITAL.COM.SG>

Subject: REQUEST OF SURVEY REPORT-OUR REF:D20000936MFSH;ACCIDENT INVOLVING SHA4409D AND SH9248B ON 10-02-2020

Dear Sir,

We received LOD from workshop/solicitor.

Please let us have the **Survey Report including Vehicle Inspection Photos & Survey Fees Invoice** asap.

Kindly upload the survey report through CWS from document management screen by selecting option Survey report.

Thanks & Regards,

Motor Claims Department

MS First Capital Insurance Ltd

cwsmotorclaims@msfirstcapital.com.sg