

# BIFROST AUTO PTE. LTD.

Co. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SHC 1663 U**  
Your Ref : **SMH 7204 L**

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

Attention: Motor Claims Department

Dear Sir/Mdm,

Accident on 13.02.2020 @ 07:40 hours along Sembawang Road TWDS Sembawang Air Base involving vehicles SHC 1663 U and SMH 7204 L

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost – Lump Sum	\$ 6,700.00
2. Loss of Income for 13 Days x \$80/- per day	\$ 1,040.00
3. Loss of Rental for 13 Days x \$117.20/- per day	\$ 1,523.55
4. LTA/GIA Search fee	\$ 7.00
<b>Sub Total</b>	<b>\$ 9,270.55</b>
<b>Gst 7.0%</b>	<b>\$ 576.14</b>
<b>TOTAL</b>	<b>\$ 9,846.69</b>

Enclosed herewith a copy each of relevant GIA report, LTA, Proforma Tax invoice, Rental Agreement/Tax invoice, 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](mailto: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.

Co. Reg. No. : 201929175W

## LETTER OF AUTHORISATION

Accident on 13.02.2020 @ 07:40 hours along Sembawang Road TWDS Sembawang Air Base involving vehicles SHC 1663 U and SMH 7204 L

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SHC 1663 U** at my request, I/We, **Neo Chwee Thiam** ("the claimant") of **Blk 262 Yishun Street 22 # 07 - 107 Singapore 760262** (address) bearing NRIC No **S xxxx005E** the owner / hirer of motor vehicle no **SHC 1663 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 13 day of 02 (month) 20 20 (year)



  
\_\_\_\_\_

Signed by "the claimant"

Name: **Neo Chwee Thiam**

NRIC No: **S xxxx005E**

  
\_\_\_\_\_

Signed by Bifrost Auto Pte Ltd

Name: Regina

**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\$7,169.00** (Repair Cost), **S\$1,403.20** (Loss of Use/Rental), **S\$7.45** (Disbursement) for vehicle no. **SHC 1663U** that was damaged pursuant to the accident which occurred on **13/02/2020** (date) along **SEMBAWANG RD TOWARDS SEMBAWANG AIR BASE** (location) involving vehicle no/s **SMH 7204L**. This is pursuant to the inspection conducted on **18/02/2020** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the **COMFORT TRANSPORTATION PTE LTD** (“the third party claimant”) of vehicle no. **SHC 1663U** 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 **SHC 1663U** (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 11 (day) of May (month) 2021 (year)



*ABT*

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.2105010  
**Inv. Date :** 11-05-2021  
**Ref :** 13.02.2020  
**Terms :** 30 Days  
**Veh. No. :** SHC 1663 U  
**Make & Model :** Prius

#	Description	Qty	Rate	Total	Tax
1	LUMP SUM REPAIR AS RECOMMENDED BY SURVEYOR	1.0	\$6,700.00	\$6,700.00	\$469.00

**Subtotal for invoice :** S\$6,700.00  
**GST (7.0%) :** S\$469.00  
**Total :** S\$7,169.00

*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: CT20020246

Date: 13 February 2020



**TO WHOM IT MAY CONCERN**

Dear Sir/Madam

ACCIDENT ON 13/02/2020 @ 07:40 hrs  
ALONG SEMBAWANG RD TOWARDS SEMBAWANG AIR BASE  
INVOLVING SMH7204L

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 **SHC1663U** (the "Taxi"). The Taxi was hired to **NEO CHWEE THIAM IC NO SXXXX005E** 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 **India International Insurance Pte 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.



# Land Transport Authority

Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 13 Feb 2020 / 11:49:50

Receipt Date/Time : 13 Feb 2020 / 11:49:45

## Tax Invoice/Receipt

Receipt No. : ITNET-00000-200213-001182

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SMH7204L As at 13 Feb 2020/07:00:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SMH7204L Enquiry Fee 20200213114903092390	7.00	0.49	7.49
<b>Sub-Total</b>		7.00	0.49	7.49
<b>Total Before Rounding</b>		7.00	0.49	7.49
<b>Rounding Difference</b>				0.04
<b>Total Amount Payable</b>				7.45
Paid By				
	xxxxxxxxxxx7094		Credit Card: Visa /MasterCard	7.45
<b>Total</b>				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.

**ACCIDENT INVOLVING SMH 7204L AND SHC 1663U ON 13/02/2020**

Asher Sng (LKKAuto) &lt;AsherSng@lkkauto.com&gt;

Wed 7/29/2020 9:21 AM

To: JERRYZ888@HOTMAIL.COM &lt;JERRYZ888@HOTMAIL.COM&gt;

**Our Ref: CC4/AIG20002885/Des3**

29 JULY 2020

**ZOU ZHIYI**

Dear Sir/Madam,

**ACCIDENT INVOLVING SMH 7204L AND SHC 1663U ON 13/02/2020**

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Based on the accident report and accident scenario, liability is down against us. 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,

Asher

*Case Handler*

FAX: 6741 4108

Email: [Ashersng@lkkauto.com](mailto:Ashersng@lkkauto.com)

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

**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.**

## Print Received Message

This mail is associated with :

**\*SHC1663U (0461587053SG)**  
**[SMH7204L]**

TP

COMFORT TRANSPORTATION PTE LTD

Feb 13 2020 7:00AM

[ZOU ZHIYI]

Bifrost Auto Pte Ltd (sin Ming)

**From** AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG\_SG\_EXPRESS), sent on 23/04/2021 01:19 AM.  
**To** LKK\_HQ  
**Subject** Alert - Adj Mandate Approved (\$8579.65) - SHC1663U - Claim Handler: Tan, Bennie-WZ

Approved:8579.65:PLS BARE IN MIND THERE IS A LONG DELAY IN VEH PASSING TO REPAIRER (13/02-17/02).PRS  
NOTICE ONLY ON 17/02. LOR/LOI DAYS CAPPED@8DAYS (MAX)