

BIFROST AUTO PTE. LTD.

Co. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SHA 8694 U**
Your Ref : **YP 2716 A**

Lonpac Insurance
300, Beach Road ,
07 The Concourse
#17-04
Singapore 199555

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 11.02.2020 @ 15:00 hours along Carpark of Blk 134 Geylang East Ave 1 involving vehicles SHA 8694 U and YP 2716 A

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost – Part By Part	\$ 8,708.20
2. Loss of Income for 06 Days x \$80/- per day	\$ 480.00
3. Loss of Rental for 06 Days x \$117.20/- per day	\$ 703.20
5. Towing Fee	\$ 40.00
	Subtotal for invoice \$ 9,931.40
	GST 7% \$ 658.80
TOTAL	\$ 10,590.20

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

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 11.02.2020 @ 15:00 hours along Carpark of Blk 134 Geylang East Ave 1 involving vehicles SHA 8694 U and YP 2716 A

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SHA 8694 U** at my request, I/We, **Poh Choo Hock** ("the claimant") of **Blk 78 Hougang Ave 7 # 01 - 31 Singapore 534260** (address) bearing NRIC No **S xxxx891J** the owner / hirer of motor vehicle no **SHA 8694 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 18 day of 02 (month) 20 20 (year)



Signed by "the claimant"

Name: **Poh Choo Hock**

NRIC No: **S xxxx891J**



Signed by Bifrost Auto Pte Ltd

Name: Mr. Lim



LONPAC INSURANCE BHD

CLAIM NO : 19/20/20/VC05/023037

DATE : 23 JUNE 2020

DISCHARGE VOUCHER

I/We, **CITYCAB PTE LTD** confirmed acceptance from **M/s LONPAC INSURANCE BHD** and/or the owner **YP 2716A** the sum of Singapore Dollars **TEN THOUSAND AND FOUR HUNDRED ONLY. (\$10,400.00)** in full and final satisfaction, liquidation and discharge of all property losses competent to me/us upon the said **M/s LONPAC INSURANCE BHD** in respect of all property losses sustained by me/us whether now or hereafter to become manifest, arising either directly or indirectly from an accident involving, **SHA 8694U** on **11/02/2020** along/at **C/PARK OF BLK 134 GEYLANG EAST AVE 1.**

I /We hereby agree to indemnify and keep indemnify (**TRAJAN CIVIL ENGINEERING & CONSTRUCTION PTE LTD /LONPAC INSURANCE BHD**) against all claims and any claims whatsoever made by any person/persons on our behalf in respect of the said accident.

I/We further authorize you to pay the above settlement sum directly to **M/s BIFROST AUTO PTE LTD.**

I/We hereby acknowledge that this payment is made on a without admission of liability basis and without prejudice to all related claims and in respect of our insured's recovery action.

CITYCAB PTE LTD
CO. REG. NO. 199502839G

29/June 2020
[Signature]
.....
Signature of vehicle owner/Date



Citycab Pte Ltd
.....
Name of vehicle owner/Date

BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

Tax Invoice

LONPAC INSURANCE BHD.
300 BEACH ROAD #17-04/07
THE CONCOURSE
SINGAPORE 199555

Inv. No. : BA.LT.2007003
Inv. Date : 13-07-2020
Ref : 11.02.2020
Terms : 30 Days
Veh. No. : SHA 8694 U
Make & Model : Ioniq

#	Description	Qty	Rate	Total	Tax
1	Cost Of Repair - Part By Part	1.0	\$8,708.20	\$8,708.20	\$609.57

Subtotal for invoice : S\$8,708.20
GST (7.0%) : S\$609.57
Total : S\$9,317.77

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 blue ink, appearing to be a cursive name, located to the right of the company stamp.

(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: CC20020216



Date: 13 February 2020

TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 11/02/2020 @ 15:00 hrs
ALONG C/PARK OF BLK 134 GEYLANG EAST AVE 1
INVOLVING YP2716A

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 **SHA8694U** (the "Taxi"). The Taxi was hired to **POH CHOO HOCK IC NO SXXXX891J** a registered hirer-operator of **CityCab 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.



SO 46284

1530PM

Blk 27 Marine Crescent Vile #10-01 Singapore 440027 Co. Reg. No. S3152603L HP: 900 900 92 Email: jim.koh@hotmail.com Website: http://www.gaoexpress towing.sg

CASH SALE/WORK ORDER

No. 174967

Date: 17/02/2019

Messrs: BA-L-2002020

Vehicle No: SWA 8694N Model No: Prius

Time (day/night): _____ Contact No: _____

Location: _____

To: _____

Cash \$: 60/- Others: _____

Authorised By: _____
Tow Truck Driver Name: _____

- Jump Start/Changing of battery
- Tyre Replacement
- Accident/Breakdown
- Multi/Basement
- With Load/Cargo Box
- King Dolly
- Transport Charge
- Low Body Kit
- Door Opening Service
- Crane Up/Winch Out
- Collect Doc/Key
- Repo
- Woodlands and Tuas Checkpoint

Note: Vehicle is towed at owner's risk. The company accepts no responsibility for damages or other misdeemeanour to your vehicle whilst being towed.

RE: [MANDATE REQUEST] Re : PRS for our client's vehicle SHA 8694 U and your insured's vehicle YP 2716 A on 11.02.2020. Our Ref: 19/20/20/VC05/023037 [External Confidential]

GERALD POH WEE BIN <geraldpoh@lonpac.com>

Tue 6/2/2020 2:10 PM

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

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Lonpac External - Confidential

Dear Asher,

Kindly proceed as proposed.

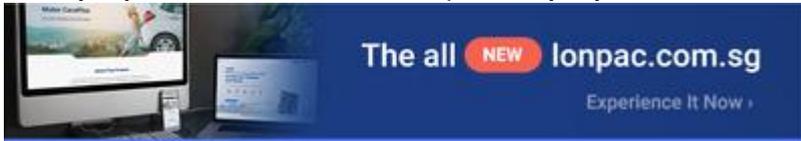
Best Regards

Gerald Poh

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road, #17-04/07 The Concourse, Singapore 199555

Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706



We are committed to acting professionally, fairly and with integrity. We do not condone bribery, fraud or corrupt practices.

Lonpac External - Confidential data is for use by authorised external parties only.

From: Asher Sng (LKKAuto) [mailto:AsherSng@lkkauto.com]

Sent: Tuesday, 2 June 2020 11:41 am

To: GERALD POH WEE BIN <geraldpoh@lonpac.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: Re: [MANDATE REQUEST] Re : PRS for our client's vehicle SHA 8694 U and your insured's vehicle YP 2716 A on 11.02.2020. Our Ref: 19/20/20/VC05/023037 [External Confidential]

Hi Gerald,

We refer to the email below.

We have offer third party G/S \$9,900 (all in) based on the repair cost of \$8,900 (w/GST)

Third party disagreed with our offer, we proposed to offer G/S \$10,000 to \$10,400

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: GERALD POH WEE BIN <geraldpoh@lonpac.com>

Sent: Thursday, May 28, 2020 9:06 AM

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

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: [MANDATE REQUEST] Re : PRS for our client's vehicle SHA 8694 U and your insured's vehicle YP 2716 A on 11.02.2020. Our Ref: 19/20/20/VC05/023037 [External Confidential]

Lonpac External - Confidential

Dear Asher,

Kindly proceed but we proposed to negotiate from \$8,900.00 for cost of repair.

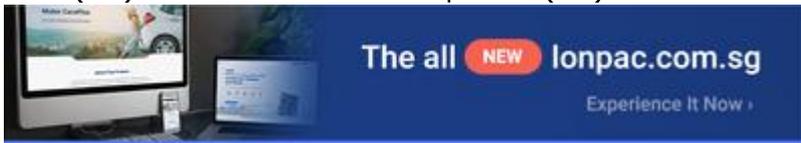
Best Regards

Gerald Poh

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road, #17-04/07 The Concourse, Singapore 199555

Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706



We are committed to acting professionally, fairly and with integrity. We do not condone bribery, fraud or corrupt practices.

Lonpac External - Confidential data is for use by authorised external parties only.

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

Sent: Wednesday, 27 May 2020 4:13 pm

To: GERALD POH WEE BIN <geraldpoh@lonpac.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: [MANDATE REQUEST] Re: Re : PRS for our client's vehicle SHA 8694 U and your insured's vehicle YP 2716 A on 11.02.2020. Our Ref: 19/20/20/VC05/023037 [External Confidential]

Dear Sirs,

We refer to the above matter.

We have highlighted to your good office on 28/02/2020 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

The accident occurred when our insured hit third party parked vehicle.

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

Summary to offer to repairer **BIFROST AUTO PTE LTD** is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 21,216.13	\$ 9,317.77
2. Loss of Rental (6days x \$125.19)	\$ 751.14	\$ 751.14 (6days x \$125.19)
3. Loss of Income (6days x \$80)	\$ 480.00	\$ 300.00 (6days x \$50)

3. Towing Fee	\$ 40.00	\$ 40.00
Total		<u>\$ 10,408.91</u>

**6 days recommendation for repair.

Relevant supporting claim documents are attached herewith for your perusal and reference.

The above is for your approval please.

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

Sent: Friday, February 28, 2020 2:39 PM

To: 'GERALD POH WEE BIN' <geraldpoh@lonpac.com>

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

Subject: RE: Re : PRS for our client's vehicle SHA 8694 U and your insured's vehicle YP 2716 A on 11.02.2020.
Our Ref: 19/20/20/VC05/023037 [External Confidential]

LPC ref: 19/20/20/VC05/023037

LKK REF: CC4/LPC20002928/Dea3

Dear Sir / Madam,

We refer to the above matter.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice
- TP GIA report

Kindly let us have a copy of insured's accident report for our necessary action.

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: Tuesday, 18 February, 2020 1:29 PM
To: 'GERALD POH WEE BIN' <geraldpoh@lonpac.com>; assignments <assignments@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Cc: 'MT_Claim_SG' <mt_claim@lonpac.com>
Subject: RE: Re : PRS for our client's vehicle SHA 8694 U and your insured's vehicle YP 2716 A on 11.02.2020. Our Ref: 19/20/20/VC05/023037 [External Confidential]

Dear Sir/Madam,

Thank you for the assignment.

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: GERALD POH WEE BIN <geraldpoh@lonpac.com>
Sent: Tuesday, 18 February, 2020 11:08 AM
To: 'assignments@lkkauto.com' <assignments@lkkauto.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>
Subject: FW: Re : PRS for our client's vehicle SHA 8694 U and your insured's vehicle YP 2716 A on 11.02.2020. Our Ref: 19/20/20/VC05/023037 [External Confidential]

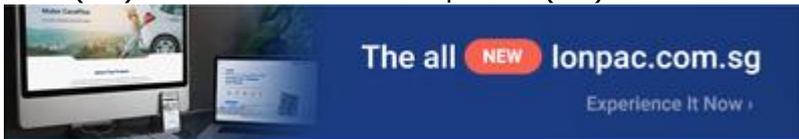
Lonpac External - Confidential

Our Ref : 19/20/20/VC05/023037

Dear Nivitha,

Kindly proceed as requested.

Best Regards
Gerald Poh
Senior Claims Executive | Lonpac Insurance Bhd
300 Beach Road, #17-04/07 The Concourse, Singapore 199555
Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706



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From: Claims Dept [mailto:claims_ltv@bifrostauto.com]
Sent: Tuesday, 18 February 2020 10:26 am
To: ONG LI LI <long@lonpac.com>
Cc: Claims Dept <claims_ltm@bifrostauto.com>; MT_Claim_SG <mt_claim@lonpac.com>; Assessment <claims@bifrostauto.com>; Regina <assessment_ltc@bifrostauto.com>; claims_ltr@bifrostauto.com

Subject: Re: Re : PRS for our client's vehicle SHA 8694 U and your insured's vehicle YP 2716 A on 11.02.2020.
Our Ref: 19/20/20/VC05/023037 [External General]

Without Prejudice

Dear Sir/ Mdm,

We select Bryan Ang from LKK.

Ms Lee

Bifrost Auto Pte Ltd

Accident Claims Department
+65 9792 1329 (Mobile)

On Tue, 18 Feb 2020 at 10:01, ONG LI LI <llong@lonpac.com> wrote:

Lonpac External - General

Without Prejudice
Save as to Costs

Dear Sir/Mdm

We note that your first email was sent wrongly and we believe you should have received the "undelivered mail" message.

We intend to conduct a pre-repair survey of the damage to your client's/your customer's vehicle jointly with your client/your motor workshop. We propose to use one of the motor surveyors named in the following list to conduct the joint pre-repair survey as a single joint expert.

1	Robin Poon
2	Nicholas Tey
3	Jackson Quek
4	Mohammed Rasul
5	Adrian Ling
6	Kenneth Kong
7	Bryan Ang
8	Muhammad Nazril Bin Abdullah
9	Ong Hwee Jie
10	Steve Chen

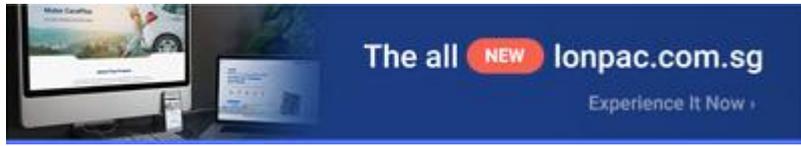
Please let us know within two (2) working days whether you agree to the appointment of any of these motor surveyors as a single joint expert.

Regards,

Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd
300 Beach Road #17-04/07 The Concourse
Singapore 199555

Tel : (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706



Lonpac External - General data is for internal / external use.

From: Claims Dept [mailto:claims_ltm@bifrotauto.com]
Sent: Tuesday, 18 February 2020 9:55 AM
To: MT_Claim_SG <mt_claim@lonpac.com>
Cc: Assessment <claims@bifrotauto.com>; Regina <assessment_ltc@bifrotauto.com>;
claims_ltr@bifrotauto.com; Claims Dept <claims_ltv@bifrotauto.com>
Subject: Fwd: Re : PRS for our client's vehicle SHA 8694 U and your insured's vehicle YP 2716 A on 11.02.2020.

WITHOUT PREJUDICE

RE-SENT.

Thanks & Regards,
Bifrost Auto Pte Ltd
Accident Claims Dept

----- Forwarded message -----

From: **Claims Dept** <claims_ltm@bifrotauto.com>
Date: Mon, 17 Feb 2020 at 12:07
Subject: Re : PRS for our client's vehicle SHA 8694 U and your insured's vehicle YP 2716 A on 11.02.2020.
To: <mt_claim@lonpac.com>
Cc: Assessment <claims@bifrotauto.com>, Regina <assessment_ltc@bifrotauto.com>, Claims Dept <claims_ltv@bifrotauto.com>, <claims_ltr@bifrotauto.com>

Without Prejudice

Dear Sir/ Mdm,

We refer to the above matter.

We represent our client, Poh Choo Hock, to notify you of the aforesaid accident involving our client's vehicle SHA 8694 U and your insured's vehicle YP 2716 A on 11.02.2020.

Please find enclosed our client's GIA report for your necessary action.

This serves as a **NOTICE** that we are claiming against YP 2716 A for damages, costs and disbursements.

Please let us know within **2 working days** from today, your client's and your intention to conduct a pre-repair survey of our client's vehicle.

PLEASE LET US HAVE A LIST OF YOUR EXTERNAL SURVEYORS FOR OUR SELECTION AS A SINGLE JOINT EXPERT.

If we do not receive any reply from you within the stipulated timeline, we shall proceed to appoint our own surveyor and proceed with the necessary repair for our client's vehicle without further reference to your insured or you.

Premises for the Pre-repair inspection: Blk 9 Sector C #01-42, Sin Ming Industrial Estate, Singapore 575644

Contact Person: Ms Lim / Ms Lee

Contact Email: claims_ltv@bifrostauto.com / claims_ltm@bifrostauto.com

VEH IN (Date & Time) : **17.02.2020 / AFTER 3 PM**

PRS ARRANGEMENT (Date & Time) : **17.02.2020 / AFTER 3 PM**

Kindly cc a copy of this letter to your insured for his/her acknowledgement.

We look forward to hearing from you soon.

To avoid incurrence of any unnecessary cost on both our end, kindly confirm liability status within 7 days from this to minimize time wastage and incurrence of any unnecessary cost(s) on both our end, we seek your kind advice, within 7 days working days, on liability status for subject claim. If we do not hear from you within the stipulated period, we shall proceed with the purchase of your insured GIA report and this cost or any other cost incurred for confirmation of liability status shall be included in our LOD for reimbursement purpose.

Thank you.

You can protect our environment. Think before you print.

CONFIDENTIALITY NOTICE

This e-mail (including any attachments) may contain information that is privileged or confidential.

The sending of this e-mail to any person other than the intended recipient is not a waiver of the privilege or confidentiality that attaches to it.

If you are not the intended recipient, please notify the sender immediately, delete the email and do not copy, distribute or disclose its contents.

Thanks & Regards,
Bifrost Auto Pte Ltd
Accident Claims Dept