

BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SHD 4700 X**
Your Ref : **SHB 6677 C**

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

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 03.03.2020 @ 22:00 hours along Airport Terminal 1 Taxi Stand involving vehicles SHD 4700 X and SHB 6677 C

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost – Part By Part (with GST)	\$ 13,031.73
2. Loss of Income for 18 Days x \$80/- per day	\$ 1,440.00
3. Loss of Rental for 18 Days x \$126.47/- per day (with GST)	\$ 2,276.46
TOTAL	\$ 16,748.19

Enclosed herewith a copy each of relevant GIA report, LTA, Proforma Tax invoice, Rental Agreement/Tax invoice, Mileage Record, 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 03.03.2020 @ 22:00 hours along Airport Terminal 1 Taxi Stand involving vehicles SHD 4700 X and SHB 6677 C

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SHD 4700 X** at my request, I/We, **Sim Eng Chuan** ("the claimant") of **Blk 2 Jalan Bukit Merah # 07 - 5168 Singapore 150002** (address) bearing NRIC No **S xxxx631C** the owner / hirer of motor vehicle no **SHD 4700 X**, 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 20 day of 03 (month) 20 20 (year)



Signed by "the claimant"

Name: **Sim Eng Chuan**

NRIC No: **S xxxx631C**

Signed by Bifrost Auto Pte Ltd

Name: Regma

DISCHARGE RECEIPT

CLAIM REFERENCE : D20001348MFSH
ACCIDENT DATE : 03/03/2020
ACCIDENT LOCATION : ALONG TERMINAL 1 TAXI QUEUE
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : TAN PEOW MUI
INSURED VEHICLE : SHB 6677C
INVOLVED PARTY : SHD 4700X
SETTLEMENT SUM : \$ 15,500.00

I/We, the undersigned 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 :

28/January/2021
J. Khoo

WITNESS :



28.01.21

Signature and Date :

COMFORT TRANSPORTATION PTE
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.2102002
Inv. Date : 02-02-2021
Ref : 03.03.2020
Terms : 30 Days
Veh. No. : SHD 4700 X
Make & Model : Prius

#	Description	Qty	Rate	Total	Tax
1	PART BY PART REPAIR AS RECOMMENDED BY SURVEYOR	1.0	\$12,179.19	\$12,179.19	\$852.54

Subtotal for invoice : S\$12,179.19
GST (7.0%) : S\$852.54
Total : S\$13,031.73

*I agree to the price as listed above and
affirm that the goods are received in good
condition.*

(Customer's Signature and Company Stamp)

On behalf of **BIFROST AUTO PTE. LTD.**



A handwritten signature in blue ink, appearing to be "J. Y. L.", written over a horizontal line.

(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: CT20030065

Date: 13 March 2020



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 03/03/2020 @ 22:00 hrs
ALONG AIRPORT TERMINAL 1 TAXI STAND
INVOLVING SHB6677C

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 **SHD4700X** (the "Taxi"). The Taxi was hired to **SIM ENG CHUAN IC NO SXXXX631C** 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.

305385675.

[illegible]

BIFROST AUTO PTE. LTD.

Co. Reg. No. : 201929175W

SATISFACTION VOUCHER

I / We, Sim Eng Chuan hereby confirm that repairs to my / our vehicle no. SHD 4700 X have been completed to my / our satisfaction and that I / we have collected my / our said vehicle on the under-mentioned date.

Date in: 03.03.2020 @ 22:30 hrs

Date out: 20.03.2020 @ 15:45 hrs



Owner's Signature

Name: Sim Eng Chuan

NRIC No.: S xxxx631C

Date: 20.03.2020

Time: 15:45 hrs

Jaslin Kok (LKK Auto)

From: Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>
Sent: Monday, 25 January 2021 2:38 PM
To: Jaslin Kok (LKK Auto)
Cc: Admin A
Subject: RE: SEEK MANDATE QUANTUM [Express Settlement via LKK] - D20001348MFSH // Our ref: CC4/FCI20003970/Dda3 [ACCIDENT INVOLVING SHB6677C AND SHD4700X ON 03/03/2020]

Dear Jaslin,

I had spoken to Mr Yee of Bifrost Auto Pte Ltd.

Kindly send another offer on a global settlement sum of \$15,500 (all-in) to them.

Thank you.

Chris Lim
Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877
| Tel: 6507 3848 | DID : 6507 3853 | Fax No. : 6507 3849 | Email: ChrisLim@msfirstcapital.com.sg | Company Regn. No. 195000106C

A Member of  **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.

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.

From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Sent: Tuesday, 19 January 2021 10:08 am
To: Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Karen Tan <karentan@msfirstcapital.com.sg>
Subject: RE: SEEK MANDATE QUANTUM [Express Settlement via LKK] - D20001348MFSH // Our ref: CC4/FCI20003970/Dda3 [ACCIDENT INVOLVING SHB6677C AND SHD4700X ON 03/03/2020]

Dear Chris

We refer to our email on 04.01.2021.

Kindly let us have your approval/instruction

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

From: Jaslin Kok (LKK Auto)

Sent: Monday, 4 January 2021 12:49 PM

To: Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Karen Tan <karentan@msfirstcapital.com.sg>

Subject: RE: SEEK MANDATE QUANTUM [Express Settlement via LKK] - D20001348MFSH // Our ref: CC4/FCI20003970/Dda3 [ACCIDENT INVOLVING SHB6677C AND SHD4700X ON 03/03/2020]

Dear Chris

Our offer of \$15,386.53 was rejected by Third Party.

As they requested 18days due to the following breakdown and would like to request for LOR inclusive of GST (\$126.47).

1) Number of Days

- DOA 03.03.2020 (Tues) to 05.03.2020 (Thurs), 2 days.

These 2 days are still within the time frame according to NIMA protocol from the date of loss. Please note that the loss starts from the point of accident for public safety reasons as taxis are one of the mode for public transport.

- PRS arrangement on 07.03.2020 (Sat), 2 days

PRS arrangement is within the time frame according to NIMA protocol.

- 09.03.2020 (Mon) we sent reminder to request for Pre Repair Survey (PRS).

- 10.03.2020 (Tue) FCI replies to appoint VICOM as surveyor

- 11.03.2020 (Wed) VICOM surveyor did not turn up and indicate they cannot conduct PRS.

- 12.03.2020 (Thurs) LKK is agreed upon as the surveyor.

Kindly let us have your approval/instruction

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

From: Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>

Sent: Monday, 7 December 2020 3:40 PM

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Karen Tan <karentan@msfirstcapital.com.sg>

Subject: FW: SEEK MANDATE QUANTUM [Express Settlement via LKK] - D20001348MFSH // Our ref: CC4/FCI20003970/Dda3 [ACCIDENT INVOLVING SHB6677C AND SHD4700X ON 03/03/2020]

Dear Jaslin,

Pls offer as per below :

COR - \$13,031.73

LOR - \$1,182 to \$1,654.80 (\$118.20 x 10 to 14 days)(exclude gst)

LOI - \$500 to \$700 (\$50 x 10 to 14 days)

TOTAL - \$14,713.73 TO \$15,386.53

Regards

Chris Lim
Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877
| Tel: 6507 3848 | DID : 6507 3853 | Fax No. : 6507 3849 | Email: ChrisLim@msfirstcapital.com.sg | Company Regn. No. 195000106C

A Member of  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.

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.

From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Sent: Thursday, 3 December 2020 11:55 am

To: Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Karen Tan <karentan@msfirstcapital.com.sg>

Subject: RE: SEEK MANDATE QUANTUM [Express Settlement via LKK] - D20001348MFSH // Our ref: CC4/FCI20003970/Dda3 [ACCIDENT INVOLVING SHB6677C AND SHD4700X ON 03/03/2020]

Dear Chris

We refer to the above matter.

We have offer Global Sum of \$14,700 to TP. However, they do not accept our offer. They have given us a breakdown number of days of their loss. Breakdown number of days is as below:

DATE	DAY	JOB DESCRIPTION
3/3/2020	TUE	DATE OF ACCIDENT
4/3/2020	WED	
5/3/2020	THU	DATE OF REPORTING
6/3/2020	FRI	
7/3/2020	SAT	TP REQUEST FOR PRS
8/3/2020	SUN	NON WORKING DAY
9/3/2020	MON	REMINDER FROM TP TO FCI
10/3/2020	TUE	MSFCI replied TP that VICOM will conduct the survey.
11/3/2020	WED	TP Email to MSFCI that Vicom did not turn up for survey and they cannot conduct PRS.TP does not agree
12/3/2020	THU	MSFCI reply to TP that they may proceed to select their own surveyor to conduct PRS
13/3/2020	FRI	LKK CONDUCTED PRS. REPAIR DAY 1
14/3/2020	SAT	REPAIR DAY 2

15/3/2020	SUN	NON WORKING DAY
16/3/2020	MON	REPAIR DAY 3
17/3/2020	TUE	REPAIR DAY 4
18/3/2020	WED	REPAIR DAY 5
19/3/2020	THU	REPAIR DAY 6
20/3/2020	FRI	REPAIR DAY 7

We have reviewed and proposed to revise the offer amount @ **15,502.31**

Kindly let us have your approval/instruction after review the matter.

	TP Proposed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 13,031.73	\$ 13,031.73
2. Loss of Rental (18days x \$126.47)	\$ 2,276.46	\$ 1,770.58 (14days x \$126.47)
3. Loss of Income (18days x \$80)	\$ 1,440.00	\$ 700.00 (14days x \$50)
Total	\$ 16,748.19	\$ 15,502.31

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

From: Jaslin Kok (LKK Auto)

Sent: Wednesday, 2 December 2020 5:58 PM

To: Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Karen Tan <karentan@msfirstcapital.com.sg>

Subject: RE: SEEK MANDATE QUANTUM [Express Settlement via LKK] - D20001348MFSH // Our ref: CC4/FCI20003970/Dda3 [ACCIDENT INVOLVING SHB6677C AND SHD4700X ON 03/03/2020]

Hi Chris

Third party have rejected our offer previously. We are currently pending for TP to provide us a breakdown on the days for LOR.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

From: Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>

Sent: Wednesday, 2 December 2020 5:03 PM

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

Cc: Admin A <admin-a@lkkauto.com>; Karen Tan <karentan@msfirstcapital.com.sg>


Subject: FW: SEEK MANDATE QUANTUM [Express Settlement via LKK] - D20001348MFSH // Our ref: CC4/FCI20003970/Dda3 [ACCIDENT INVOLVING SHB6677C AND SHD4700X ON 03/03/2020]

Dear Jia Le,

Is the case settled?

Regards

Chris Lim
Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877
| Tel: 6507 3848 | DID : 6507 3853 | Fax No. : 6507 3849 | Email: ChrisLim@msfirstcapital.com.sg | Company Regn. No. 195000106C
A Member of  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.

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.

From: Lim Gan Koon (Chris)
Sent: Tuesday, 20 October 2020 5:23 pm
To: Jia Le (LKK Auto) <JiaLe@lkkauto.com>
Cc: Karen Tan <karentan@msfirstcapital.com.sg>
Subject: FW: SEEK MANDATE QUANTUM [Express Settlement via LKK] - D20001348MFSH // Our ref: CC4/FCI20003970/Dda3 [ACCIDENT INVOLVING SHB6677C AND SHD4700X ON 03/03/2020]

Dear Jia Le,

Pls offer as per below :

COR - \$13,031.73
LOR - \$945.60 to \$1,182 (\$118.20 x 8 to 10 days)(exclude gst)
LOI - \$400 to \$500 (\$50 x 8 to 10 days)
TOTAL - \$14,377.33 TO \$14,713.73

Chris Lim
Motor Claims Dept.

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.

From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>
Sent: Thursday, 3 September 2020 2:10 pm
To: Chris Lim Gan Koon <ChrisLim@msfirstcapital.com.sg>
Cc: Karen Tan <karentan@msfirstcapital.com.sg>
Subject: SEEK MANDATE QUANTUM [Express Settlement via LKK] - D20001348MFSH // Our ref: CC4/FCI20003970/Dda3 [ACCIDENT INVOLVING SHB6677C AND SHD4700X ON 03/03/2020]

Claim No: D20001348MFSH
LKK Ref: CC4/FCI20003970/Dda3

Dear Sirs/Madam,

ACCIDENT INVOLVING SHB 6677C AND SHD 4700X ON 03/03/2020

We refer to the above matter.

We seek your approval to offer Third Party repairer "BIFROST AUTO PTE LTD" at \$15,149.37(all-in).

The summary is as follows:-

	Claimed Amount	Revised Amount
1. Cost of Repair	\$ 24,422.05	\$ 13,031.73
2. Loss of Rental (18days x \$126.47)	\$ 2,276.46	\$ 1,517.64 (12days x \$126.47)
3. Loss of Income (18days x \$80)	\$ 1,440.00	\$ 600.00 (12days x \$50)
Total	\$ 28,138.51	\$ 15,149.37

Surveyor recommended 8 days for repair + 2Sunday + 2PRS(12/03 PRI received from insurance, 13/03 survey vehicle) = 12days.

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: 6841 2157 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Chris Lim Gan Koon [<mailto:ChrisLim@msfirstcapital.com.sg>]
Sent: Thursday, 27 August 2020 2:59 PM
To: Mei Kwan (LKKAuto); Jia Le (LKK Auto); Admin A
Cc: Karen Tan
Subject: Our ref : D20001348MFSH, SHB6677C / TP veh : SHD4700X / DOA: 03/03/2020

Dear Mei Kwan,

For your further handling, Pls note that this is under express settlement.

Regards
Chris Lim
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.

From: Chris Lim Gan Koon
Sent: Thursday, 27 August 2020 2:52 pm
To: 'claims@bifrostauto.com' <claims@bifrostauto.com>
Cc: Karen Tan <karentan@msfirstcapital.com.sg>
Subject: FW: SHD 4700 X DOA: 03/03/2020 -FCI - LOD 001

Without Prejudice

Dear Sir/Mdm,

We acknowledge receipt of your LOD by email on 27 Aug 2020, received by us on 27 Aug 2020.

We are investigating into the matter and will revert back to you in due course.

Regards
Chris Lim
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.

From: Claims Dept [mailto:claims_ltr@bifrostauto.com]
Sent: Thursday, August 27, 2020 9:20 AM
To: cwsmotorclaims@msfirstcapital.com.sg
Cc: Claims Dept; Claims Dept; Claims Dept; Joseph Koh
Subject: Re: SHD 4700 X DOA: 03/03/2020 -FCI - LOD 001

[External Email Warning: Do not click on any attachment or links/URL in this email unless sender is reliable]

WITHOUT PREJUDICE

Dear Sir/Mdm,

Enclosed herewith our client's letter of demand with supporting documents.

Kindly let us have your reply within the next **14 days** upon receipt of this letter.

To add on, based on NIMA protocol, since the work/repair process for the above-said vehicle falls into 03 weekends, late of reporting 05 days & PRI of 02 days, therefore, there will be **a total of 18 days** including repair days as stated in my LOD, kindly issue your DV for this closure.

If you have any inquiries, please contact us @ 9648-8228 or you may email to us at claims@bifrotauto.com

Thanks & Regards

Mr Lee, PBM
Bifrost Auto Pte Ltd
Accident Claims Dept

On Wed, 26 Aug 2020 at 18:02, Bryan Ang (LKKAuto) <bryanang@lkkauto.com> wrote:

Dear Mr Lee

Please submit your LOD to LKK.

Please note that all finalization is subject to insurer approval.

Typo error in your amount. ~~\$12,179.149~~ **\$12,179.19**

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108

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

From: Claims Dept <claims_ltr@bifrostauto.com>

Sent: Wednesday, 26 August 2020 3:03 PM

To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Cc: Claims Dept <claims_ltm@bifrostauto.com>; Claims Dept <claims_ltv@bifrostauto.com>; Claims Dept <claims_ltt@bifrostauto.com>; Joseph Koh <joseph.koh@bifrostauto.com>

Subject: SHD 4700 X DOA: 03/03/2020 -FCI - LOD

Without Prejudice,

Bryan,

Please refer below to verify your offer as follows and kindly advise where to send our LOD to.

SHD 4700 X - PBP \$12,179.149 with 10 days

Looking forward to your reply as soonest, please

Thanks & Regards

Mr Lee, PBM

Bifrost Auto Pte Ltd

Accident Claims Dept

“Please note that this email, including any attachments, is intended solely for the individual (s) or entity (ies) to whom they are addressed and may contain information that is private, confidential and privileged. In case you are not the intended recipient, request you to notify the sender by reply mail and delete this email, including any copies or attachments from your system. Any unauthorized dissemination, disclosure and/or use of the contents of this communication to anyone is strictly prohibited and punishable by law.

Opinions, conclusions and statements of intent expressed in this e-mail are of the sender and ICICI Lombard General

Insurance Company Limited (Company) does not accept liability for the views expressed in this email unless confirmed by an authorized representative of the Company independently of this communication or for the consequences of any viruses that may be transmitted with this email.”