

# BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SH 9922 M**  
Your Ref : **SHD 3466 D**

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

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 11.03.2020 @ 08:15 hours along Tiong Bahru Road involving vehicles SH 9922 M and SHD 3466 D

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost – Lump Sum	\$ 13,000.00
2. Loss of Income for 14 Days x \$80/- per day	\$ 1,120.00
3. Loss of Rental for 14 Days x \$117.95/- per day	\$ 1,651.30
<b>Sub Total</b>	<b>\$ 15,771.30</b>
<b>Tax (7.0%)</b>	<b>\$ 1,025.59</b>
<b>TOTAL</b>	<b>\$ 16,796.89</b>

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](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.

GST. Reg. No. : 201929175W

## LETTER OF AUTHORISATION

Accident on 11.03.2020 @ 08:15 hours along Tiong Bahru Road  
Involving vehicles SHD 9922 M and SHD 3466 D

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SHD 9922 M** 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 **SHD 9922 M**, 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 13 day of Aug (month) 2020 (year)

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

13 Aug 2020  
Joseph  
Signed by "the claimant"

Name: **Comfort Transportation Pte Ltd**

UEN No: **199303821R**



Joseph  
Signed by Bifrost Auto Pte Ltd

Name: **JOSEPH**

# BIFROST AUTO PTE. LTD.

Co. Reg. No. : 201929175W

## LETTER OF AUTHORISATION

Accident on 11.03.2020 @ 08:15 hours along Tiong Bahru Road involving vehicles SH 9922 M and SHD 3466 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 9922 M** at my request, I/We, **Cheng Soon Choi** ("the claimant") of **Blk 127 Ang Mo Kio Ave 3 # 10 - 1873 Singapore 560127** (address) bearing NRIC No **S xxxx241D** the owner / hirer of motor vehicle no **SH 9922 M**, 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 24 day of 03 (month) 20 20 (year)



Signed by "the claimant"

Name: **Cheng Soon Choi**

NRIC No: **S xxxx241D**



Signed by Bifrost Auto Pte Ltd

Name: Rema



**DISCHARGE RECEIPT**

CLAIM REFERENCE : D20001455MFSH  
ACCIDENT DATE : 11/03/2020  
ACCIDENT LOCATION : ALONG TIONG BAHRU ROAD  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : LAI KIM SIONG (LAI JINXIANG)  
INSURED VEHICLE : SHD 3466D  
INVOLVED PARTY : SH 9922M  
SETTLEMENT SUM : \$16,200.00

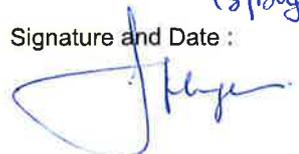
I/We, the undernoted CLAIMANT being the person/entity entitled to receive the compensation in relation to the accident, hereby agree to accept the SETTLEMENT SUM as full and final settlement of all claims for damages, costs & disbursements arising out of the ACCIDENT, and I/WE also agree that the said 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 :

13/08/2020  




WITNESS :



Signature and Date :

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

# BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W



## Proforma Invoice

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

Inv. No. : PF.LT.2005026  
Inv. Date : 28-05-2020  
Ref : 11.03.2020  
Terms : 14 Days  
Veh. No. : SH 9922 M  
Make & Model : Ioniq

#	Description	Qty	Rate	Total
1	Cost Of Repair - Lump Sum	1	\$13,000.00	\$13,000.00

Remarks:  
SH 9922 M

Subtotal for invoice : S\$13,000.00  
GST (7.0%) : S\$910.00  
Total : S\$13,910.00

*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**.

*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

## Tax Invoice

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

Inv. No. : BA.LT.2008003  
Inv. Date : 15-08-2020  
Ref : 11.03.2020  
Terms : 30 Days  
Veh. No. : SH 9922 M  
Make & Model : Ioniq

#	Description	Qty	Rate	Total	Tax
1	Lump Sum Repair As Recommended By Surveyor	1.0	\$12,442.16	\$12,442.16	\$870.95

Subtotal for invoice : S\$12,442.16  
GST (7.0%) : S\$870.95  
Total : S\$13,313.11

*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 stylized 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: CT20030188

Date: 13 March 2020



## TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 11/03/2020 @ 08:15 hrs  
ALONG ALONG TIONG BAHRU ROAD  
INVOLVING SHD3466D

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 **SH9922M** (the "Taxi"). The Taxi was hired to **CHENG SOON CHOI IC NO SXXXX241D** a registered hirer-operator of **Comfort Transportation 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 **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.

## Jasper Chua (LKK Auto)

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**From:** Karen Tan <karentan@msfirstcapital.com.sg>  
**Sent:** Tuesday, 7 July 2020 11:05 AM  
**To:** Jasper Chua (LKK Auto)  
**Cc:** Admin A  
**Subject:** MANDATE: SURVEY ASSESSMENT - D20001455MFSH/1 // EXPRESS SETTLEMENT  
**Attachments:** 1 LKK INSPECTION REPORT.pdf; 2 LKK ADJUSTMENT REPORT.pdf; 3 LKK INSPECTION PHOTOS.pdf; 4 LKK REINSPECTION PHOTOS 1.pdf; 4 LKK REINSPECTION PHOTOS.pdf; TP\_LOD.pdf

Dear Jasper,

Please see our mandate below.

Please also request for a copy of the **Final repair bill**. The copy submitted is a Proforma Invoice.

*Best Regards,*

*Karen Tan*

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3582 | Fax No. : 6507 3849 | Company Regn. No. 195000106C

A Member of 

Personal Data Protection Act 2012 ("PDPA"):

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*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.*

*We appreciate your kind understanding. Stay safe.*

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**From:** Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>  
**Sent:** Friday, 3 July 2020 12:56 pm  
**To:** Karen Tan <karentan@msfirstcapital.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: SURVEY ASSESSMENT - D20001455MFSH/1 // EXPRESS SETTLEMENT

Dear Sir/Mdm,

We refer to the subject matter.

It was reported that Insured driver cut lane.

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

TP CLAIMED	REVISED -TO OFFER	MSFC MANDATE
Cost of Repair (w/gst)	\$ 25,945.34	\$ 13,910.00

<b>Loss of Income (\$80.00 x 14 days)</b>	\$ 1,120.00	\$ 700.00 (14 days X \$50.00)	\$ 550.00 To 700.00 (11-1 X \$50.00)
<b>Loss of Rental (\$117.95 x 14 days) (w/gst)</b>	\$ 1,766.89	\$ 1,766.89	\$ 1,287.00 To 1,638.00 (1 days X \$117.00 excl GST)
<b>Proposed Total</b>	<b>\$ 28,832.23</b>	<b>\$ 16,376.89</b>	<b>\$ 15,747.00 to 16,248.00</b>

**Breakdown of days is as follows:**

Recommended days	9 Days
Weekends / Downtime	5 Days
<b>TOTAL DAYS</b>	<b>14 Days</b>

For your approval and/or further instruction please.

Thank you.

Best Regards,

**Jasper Chua** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2928 | email: [jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com) | fax: 6741-4108

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

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**From:** Karen Tan [<mailto:karentan@msfirstcapital.com.sg>]

**Sent:** Wednesday, 25 March, 2020 9:36 AM

**To:** Mei Kwan (LKKAuto); Vic (LKKAuto)

**Cc:** Admin A

**Subject:** SURVEY ASSESSMENT - D20001455MFSH/1 // EXPRESS SETTLEMENT

Dear Sirs/Madam,

You may proceed with Express Settlement.

*Best Regards,*

*Karen Tan*

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3582 | Fax No. : 6507 3849 | Company Regn. No. 195000106C

A Member of **MS&AD** INSURANCE GROUP

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**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Sent:** Wednesday, March 25, 2020 9:20 AM

**To:** Karen Tan <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>

**Subject:** RE: SURVEY ASSESSMENT - D20001455MFSH/1 // EXPRESS SETTLEMENT

**YOUR REF: D20001455MFSH**  
**LKK REF: CC4/FCI20004040/Dha3**

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SH 9922M on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice
- Wheel alignment report

Please take note that the case handler in-charge is Vic and he can be contacted at DID: 6841 2096.

***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](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

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**From:** Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>

**Sent:** Monday, 16 March, 2020 12:51 PM

**To:** 'CWS Motor Claims' <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>; assignments  
<[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>

**Cc:** 'Karen Tan' <[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: SURVEY ASSESSMENT - D20001455MFSH/1

Dear Sir/Madam,

Thank you for the assignment.

Best Regards

**Shiau Chan**

**LKK Auto Consultants Pte Ltd**

Phone: 6841-1972 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315

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

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**From:** CWS Motor Claims <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>

**Sent:** Monday, 16 March 2020 12:42 PM

**To:** [ASSIGNMENTS@LKKAUTO.COM](mailto:ASSIGNMENTS@LKKAUTO.COM)

**Cc:** CWS Motor Claims <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>; Karen Tan  
<[karentan@msfirstcapital.com.sg](mailto:karentan@msfirstcapital.com.sg)>

**Subject:** PRI: SURVEY ASSESSMENT - D20001455MFSH/1

Dear Sir/Mdm,

We refer to the above reference.

Please find attached the necessary documents for survey.

Kindly submit your report via CWS within the next 14 days.

**Note: All the accident reports are uploaded into CWS for your perusal.**

Best Regards,

Admin Team

Claim Workflow System

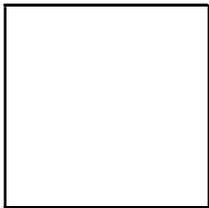
Motor Claims Department

MS First Capital Insurance Limited

Tel : 6507 3848

Fax : 6507 3849

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