

# BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SHA 4622 D**  
Your Ref : **SHC 8368 B**

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

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 03.04.2020 @ 00:15 hours along Clive Street x Dunlop Street involving vehicles SHA 4622 D and SHC 8368 B

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost – Part By Part	\$ 11,134.29
2. Loss of Income for 12 Days x \$80/- per day	\$ 960.00
3. Loss of Rental for 12 Days x \$118.16/- per day	\$ 1,417.92
<b>Sub Total</b>	<b>\$ 13,512.21</b>
<b>Tax (7.0%)</b>	<b>\$ 866.28</b>
<b>TOTAL</b>	<b>\$14,378.49</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.

Co. Reg. No. : 201929175W

## LETTER OF AUTHORISATION

Accident on 03.04.2020 @ 00:15 hours along Clive Street x Dunlop Street involving vehicles SHA 4622 D and SHC 8368 B

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SHA 4622 D** at my request, I/We, **Patrick Chua Chong Yew** ("the claimant") of **Blk 690B Choa Chu Kang Crescent # 10 - 98 Singapore 682690** (address) bearing NRIC No **S xxxx866Z** the owner / hirer of motor vehicle no **SHA 4622 D**, 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.

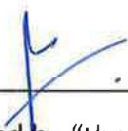
I/We further agree to fully co-operate and attend all court hearings that are necessary to prosecute the claims maintained by **Bifrost Auto Pte Ltd**.

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 04 (month) 20 20 (year)

  
Signed by "the claimant"

Name: **Patrick Chua Chong Yew**

NRIC No: **S xxxx866Z**

  
Signed by Bifrost Auto Pte Ltd  
Name: Regina



BIFROST AUTO PTE. LTD.

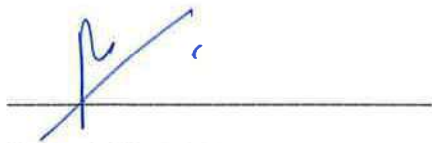
Co. Reg. No. : 201929175W

## SATISFACTION VOUCHER

I / We, Patrick Chua Chong Yew hereby confirm that repairs to my / our vehicle no. SHA 4622 D have been completed to my / our satisfaction and that I / we have collected my / our said vehicle on the under-mentioned date.

Date in: 03.04.2020 @ 09:05 hrs

Date out: 14.04.2020 @ 10:45hrs



Owner's Signature

Name: Patrick Chua Chong Yew

NRIC No.: S xxxx866Z

Date: 14.04.2020

Time: 10:45hrs

### DISCHARGE RECEIPT

CLAIM REFERENCE : D20001784MFSH  
ACCIDENT DATE : 03/04/2020  
ACCIDENT LOCATION : DUNLOP ST TWDS SERANGOON RD  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : AMRAN BIN ABDUL SAMAD  
INSURED VEHICLE : SHC 8368B  
INVOLVED PARTY : SHA 4622D  
SETTLEMENT SUM : \$14,000.00

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 : 12 Nov 2020

WITNESS :



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.2012005  
**Inv. Date :** 03-12-2020  
**Ref :** 03.04.2020  
**Terms :** 30 Days  
**Veh. No. :** SHA 4622 D  
**Make & Model :** Prius

#	Description	Qty	Rate	Total	Tax
	Repair Costs	1.0	\$11,134.29	\$11,134.29	\$779.40

**Subtotal for invoice :** S\$11,134.29  
**GST (7.0%) :** S\$779.40  
**Total :** S\$11,913.69

*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: CT20040028

Date: 09 April 2020



## TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON	03/04/2020 @ 00:15 hrs
ALONG	CLIVE ST X DUNLOP ST
INVOLVING	SHC8368B

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 **SHA4622D** (the "Taxi"). The Taxi was hired to **PATRICK CHUA CHONG YEW IC NO SXXXX866Z** 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.

305391807.

[illegible]



## Jasper Chua (LKK Auto)

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**From:** Rachel Wu <RachelWu@msfirstcapital.com.sg>  
**Sent:** Friday, 6 November 2020 4:25 PM  
**To:** Jasper Chua (LKK Auto)  
**Cc:** Admin A  
**Subject:** RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC8368B (OI : FCI - D20001784MFSH) and SHA4622D (TP : LKK REF - CC6/FCI20005126/Db3) on 03/04/2020

Dear Jasper,

Please proceed as per your recommendation at \$14,018.49.

Thank you

Best Regards

Rachel Wu  
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862  
| Fax No. : 6507 3849 | Email: [rachelwu@msfirstcapital.com.sg](mailto:rachelwu@msfirstcapital.com.sg) | Company Regn. No. 195000106C  
A Member of **MS&AD** 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.

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**From:** Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>  
**Sent:** Thursday, November 5, 2020 4:34 PM  
**To:** Rachel Wu <RachelWu@msfirstcapital.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC8368B (OI : FCI - D20001784MFSH) and SHA4622D (TP : LKK REF - CC6/FCI20005126/Db3) on 03/04/2020

Dear Rachel,

TP repairer rejected our maximum offer of **\$13,667.69** and propose for settlement sum at **\$14,200.00(all in)**

Our revised offer as below :

REVISED -TO OFFER	
\$	11,913.69
\$	1,504.80 (\$125.40 x 12 days)
\$	600.00 (\$50.00 x 12 days)



\$ 14,018.49

6 recommended repair days + 2 Sundays + 1 Public Holidays + 3 days (downtime / PRS) = 12 days

Kindly have your approval/ further instructions

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:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Sent:** Monday, 26 October 2020 3:39 PM

**To:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>

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

**Subject:** RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC8368B (OI : FCI - D20001784MFSH) and SHA4622D (TP : LKK REF - CC6/FCI20005126/Db3) on 03/04/2020

Dear Jasper,

Please offer as per below:

COR : \$11,913.69

LOR : \$703.20 - \$1,254.00 (\$117-\$125.40 X 06-10 Days)

LOI : \$300-\$500 (\$50 X 06-10 Days)

**Total : \$12,916.89 - \$13,667.69**

- To request repair tax invoice from third party.

Thank you

Best Regards

Rachel Wu

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3862

| Fax No. : 6507 3849 | Email: [rachelwu@msfirstcapital.com.sg](mailto:rachelwu@msfirstcapital.com.sg) | Company Regn. No. 195000106C

A Member of **MS&AD** Insurance Group

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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.

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**From:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>

**Sent:** Friday, October 9, 2020 10:58 AM

**To:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Cc:** Motor Claims <[MotorClaims@msfirstcapital.com.sg](mailto:MotorClaims@msfirstcapital.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC8368B (OI : FCI - D20001784MFSH) and SHA4622D (TP : LKK REF - CC6/FCI20005126/Db3) on 03/04/2020

Dear Sir/Mdm,

We refer to the subject matter.

It was reported that Insured driver (with stop line) turn into main road.

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

TP CLAIMED		REVISED -TO OFFER	
Cost of Repair (w/gst)	\$ 26,341.01	\$ 11,913.69	
Loss of Rental (\$125.40 x 12 days)	\$ 1,504.80	\$ 1,254.00	(\$125.40 x 10 days)
Loss of Income (\$80.00x 12 days)	\$ 960.00	\$ 500.00	(\$50.00 x 10 days)
<b>Proposed Total</b>	<b>\$ 28,805.81</b>	<b>\$ 13,667.69</b>	

**Breakdown of days is as follows:**

Recommended repair days	6
Weekends / Downtime	4
<b>CLAIM DAYS</b>	<b>10</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:** Rachel Wu <[RachelWu@msfirstcapital.com.sg](mailto:RachelWu@msfirstcapital.com.sg)>

**Sent:** Thursday, 28 May 2020 3:00 PM

**To:** Jasper Chua (LKK Auto) <[jasperchua@lkkauto.com](mailto:jasperchua@lkkauto.com)>

**Subject:** RE: EXPRESS SETTLEMENT VIA LKK - Accident Involving SHC8368B (OI : FCI - D20001784MFSH) and SHA4622D (TP : LKK REF - CC6/FCI20005126/Dha3) on 03/04/2020

Dear Jasper,

Please proceed with express settlement.

Thank you

Best Regards

Rachel Wu  
Motor Claim Department