

BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SHA 3346 H**
Your Ref : **SHC 7516 Y**

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

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 23.04.2020 @ 07:25 hours along Jurong West Street 64 x Junction Jurong West Central 1 involving vehicles SHA 3346 H and SHC 7516 Y

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost – Part By Part	\$ 20,599.96
2. Loss of Income for 13 Days x \$80/- per day	\$ 1,040.00
3. Loss of Rental for 13 Days x \$117/- per day	\$ 1,521.00
4. Towing Fee	\$ 80.00
Sub Total	\$ 23,240.96
Tax (7.0%)	\$ 1,548.47
TOTAL	\$ 24,789.43

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 23.04.2020 @ 07:25 hours along Jurong West Street 64 x Junction Jurong West Central 1 involving vehicles SHA 3346 H and SHC 7516 Y

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SHA 3346 H** at my request, I/We, **Kwah Hock Chye** ("the claimant") of **Blk 755 Jurong West Street 74 # 04 - 44 Singapore 640755** (address) bearing NRIC No **S xxxx869C** the owner / hirer of motor vehicle no **SHA 3346 H**, 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 05 day of 05 (month) 20 20 (year)



Signed by "the claimant"

Name: **Kwah Hock Chye**

NRIC No: **S xxxx869C**



Signed by Bifrost Auto Pte Ltd

Name: Reginald



DISCHARGE RECEIPT

CLAIM REFERENCE : D20001980MFSH/1
ACCIDENT DATE : 23/04/2020
ACCIDENT LOCATION : JURONG WEST ST 64 TOWARDS JURONG WEST CENTRAL 1
INSURED : CITYCAB PTE LTD
INSURED DRIVER : EE CHEONG KHOON
INSURED VEHICLE : SHC7516Y
INVOLVED PARTY : SHA3346H
SETTLEMENT SUM : \$ 22,671.96

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 :

WITNESS

26. 07. 2021

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.2101003
Inv. Date : 08-01-2021
Ref : 23.04.2020
Terms : 30 Days
Veh. No. : SHA 3346 H
Make & Model : Ioniq

#	Description	Qty	Rate	Total	Tax
1	PART BY PART REPAIR AS RECOMMENDED BY SURVEYOR	1.0	\$20,599.96	\$20,599.96	\$1,442.00

Subtotal for invoice : S\$20,599.96
GST (7.0%) : S\$1,442.00
Total : S\$22,041.96

*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: CT20040214

Date: 04 May 2020



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 23/04/2020 @ 07:25 hrs
ALONG JUR WEST ST 64 X JUR WEST AVE 1
INVOLVING SHC7516Y

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 **SHA3346H** (the "Taxi"). The Taxi was hired to **KWAH HOCK CHYE IC NO SXXXX869C** 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 **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.

305395761

[illegible]



3047402

You Call, We Tow - Fast, Secured, Reliable

Blk 27 Marine Crescent Vile #10-01 Singapore 440027 Co. Reg No. 53152603L HP: 900 900 92 Email: jlm.koh@hotmail.com Website: <http://www.gaoexpress towing.sg>

CASH SALE/WORK ORDER

No. 178195

Date: 21/04/20

Messrs: 3346 BAU 2004082

Vehicle No: SIA 33464 Model No: 4110019

Time (day/night): Contact No: -

Location: 1014064 COMFORT

To: -

Cash \$: 80 Others: -

Authorised By: JIM Tow Truck Driver Name: Saver Vooet

- ☐ Jump Start/Changing of battery
- ☐ Tyre Replacement
- ☒ Accident/Breakdown
- ☐ Muilt/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 misdemeanour to your vehicle whilst being towed.

Khanchna (LKK Auto)

From: Eric Woo <EricWoo@msfirstcapital.com.sg>
Sent: 23 September 2020 4:14 PM
To: Khanchna (LKK Auto)
Cc: Admin A
Subject: RE: MANDATE REQUEST ON QUANTUM AND LIABILITY - PRI: SURVEY ASSESSMENT - D20001980MFSH/1 // EXPRESS SETTLEMENT VIA LKK

Follow Up Flag: Follow up
Flag Status: Flagged

Without Prejudice

Dear Khanchna,

You have our mandate to settle as follow:

COR : \$22,041.96
LOI : \$550 - \$650 (\$50 x 11 – 13 days)
LOR : NIL – as spoken, comfort waived rental during COVID period
Towing : \$80
To offer : \$22,671.96 - \$22,771.96

Thank you.

Eric Woo
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email: EricWoo@msfirstcapital.com.sg
| Company Regn. No. 195000106C | TEL: 6507 3848
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: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Sent: Friday, September 4, 2020 2:01 PM
To: Eric Woo <EricWoo@msfirstcapital.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: MANDATE REQUEST ON QUANTUM AND LIABILITY - PRI: SURVEY ASSESSMENT - D20001980MFSH/1 // EXPRESS SETTLEMENT VIA LKK

YOUR REF: D20001980MFSH
LKK REF: CC4/FCI20005404/Dka3

Dear Eric,

We refer to the above matter.

Liability: 100% (BOLA 5)

Remarks: Insured driver making a turn and Third party moving straight

We seek your approval to offer third party repairer “ ” at \$ 22,571.96 ~ \$ 22,771.96 (all in).

The summary is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (W/GST)	\$ 43,517.23	\$ 22,041.96
2. Loss of Rental(13 days x \$117)	\$ 1,521.00	- (Rental waiver in effect)
3. Loss of Income (13 days x \$80)	\$ 1,040.00	\$ 450.00 ~ 650.00 (9 ~ 13 days x \$50)
4. Towing Fee	\$ 80.00	\$ 80.00
Total	\$ 46,158.23	<u>\$ 22,571.96 ~ \$22,771.96</u>

Surveyor recommended 9 days for repair + 1 Sunday+ 2 PH = 13 days

Enclosed herewith all the documents for your perusal.

Kindly let us have your approval/instruction.

Thank you.

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: khanchna@lkkauto.com | Fax: 6741-4108

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

From: Eric Woo <EricWoo@msfirstcapital.com.sg>

Sent: 4 May 2020 9:15 AM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Motor Claims <MotorClaims@msfirstcapital.com.sg>

Cc: Khanchna (LKK Auto) <khanchna@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: PRI: SURVEY ASSESSMENT - D20001980MFSH/1 // EXPRESS SETTLEMENT

Dear Mei Kwan,

Kindly refer to attached.

Thank you.

Eric Woo

Motor Claim Department

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

Sent: Sunday, 3 May 2020 2:47 pm

To: Eric Woo <EricWoo@msfirstcapital.com.sg>; Motor Claims <MotorClaims@msfirstcapital.com.sg>

Cc: Khanchna (LKK Auto) <khanchna@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: PRI: SURVEY ASSESSMENT - D20001980MFSH/1 // EXPRESS SETTLEMENT

YOUR REF: D20001980MFSH

LKK REF: CC4/FCI20005404/Dka3

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SHA 3346A on a WP basis and TP repairer proposed for a express settlement.

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice

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

Please take note that the case handler in-charge is Khanchna and she can be contacted at DID: 6841 2360.

To check availability of the case handler, you may contact the undersigned.

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.

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)

Sent: Monday, 27 April 2020 1:51 PM

To: Claim Workflow System; assignments; Admin A

Cc: ERICWOO@MSFIRSTCAPITAL.COM.SG

Subject: Re: PRI: SURVEY ASSESSMENT - D20001980MFSH/1

Dear Sir/Madam,

Thank you for the assignment.

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,

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: Claim Workflow System <cwsmotorclaims@msfirstcapital.com.sg>

Sent: Monday, 27 April 2020 1:34 PM

To: assignments <assignments@lkkauto.com>

Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG <CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG>;

ERICWOO@MSFIRSTCAPITAL.COM.SG <ERICWOO@MSFIRSTCAPITAL.COM.SG>

Subject: PRI: SURVEY ASSESSMENT - D20001980MFSH/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

PS: This is a system generated mail. Please do not reply to this mail.