

BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SHA 903 U**
Your Ref : **SKT 4932 Z**

China Taiping Insurance (S) Pte Ltd
3 Anson Rd, Springleaf Tower
#16-00
Singapore 079909

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 30.04.2020 @11.15hrs along South Bridge Road T Junction Upp Hokkien St involving vehicles SHA 903 U and SKT 4932 Z

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost - Part By Part(With GST)	\$ 27,855.33
2. Loss of Income for 22 Days x \$80/- per day	\$ 1760.00
3. Loss of Rental for 22 Days x \$130.54/- per day(With GST)	\$ 2871.88
4. LTA/GIA Search fee(With GST)	\$ 7.49
5. Towing Fee	\$ 80.00
TOTAL	\$ 32574.70

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 30.04.2020 @11.15hrs along South Bridge Road T Junction Upp Hokkien St involving vehicles SHA 903 U and SKT 4932 Z

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SHA 903 U** at my request, I/We, **Foong Keong Fatt** ("the claimant") of **Blk 195 Kim Keat Avenue #11-378 Singapore 310195** (address) bearing NRIC No **Sxxxx008Z** the owner / hirer of motor vehicle no **SHA 903 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**.

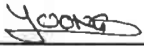
I/We further agree and undertake to indemnify them against my/our claim for costs which arise therewith.

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 21 day of 05 (month) 20 20 (year)





Signed by "the claimant"

Name: **Foong Keong Fatt**

NRIC No: **Sxxxx008Z**



Signed by Bifrost Auto Pte Ltd

Name: Regina

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMPCSN3070251900

Claim No : SNM20D201860/C02

Claimant : CITYCAB PTE LTD

Amount : S\$31,654.16

DOLLARS THIRTY ONE THOUSAND SIX HUNDRED FIFTY FOUR AND
CENTS SIXTEEN ONLY

I/We agree to accept the above mentioned amount to be paid to me/us in full & final settlement of all claims, costs & disbursements for injuries / damages sustained by me/us through an accident involving

Claimant Vehicle No. : SHA 903U

Insured Vehicle No. : SKT 4932Z

Date of Loss : 30/04/2020

Place of Accident : SOUTH BRIDGE ROAD T JUNCTION UPP HOKKIEEN ST

IN CONSIDERATION of the payment made to me/us of the aforementioned sum by CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD., I/We agree absolutely to discharge CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD. and/or

Insured Name : JAYRETHNEM S/O JAYARAM

Driver Name : JAYRETHNEM S/O JAYARAM

from all claims, present or future in respect of all loss, injury or damage sustained by me/us arising out of the said accident.

I acknowledge that this payment is made without admission of liability on the part of CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.

(1) General Damages	S\$	
(2) Cost of Repair/ Excess	S\$	27,855.33
(3) Loss of Use /Rental/Earning	S\$	3,791.34
(4) GIA/Police Reports/ Investigation Results/Search Fees	S\$	7.49
(5) Medical Reports/Expenses	S\$	
(6) Survey Fees/P.T. Fees	S\$	
(7) Cost including Disbursement	S\$	
TOTAL		S\$ 31,654.16

Claimant Name : CITYCAB PTE LTD

NRIC No : 1XXXXX839G

Signature

17/5/2021



Date : 17/05/2021

CITYCAB PTE LTD
CO. REG. NO. 199502839G

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.

BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

Tax Invoice

China Taiping Insurance (S) Pte Ltd
3 Anson Rd, Springleaf Tower
#16-00
Singapore 079909

Inv. No. : BA.LT.2105014
Inv. Date : 19-05-2021
Ref : 30.04.2020
Terms : 30 Days
Veh. No. : SHA 903 U
Make & Model : Prius

#	Description	Qty	Rate	Total	Tax
1	PART BY PART REPAIR AS RECOMMENDED BY SURVEYOR	1.0	\$26,033.02	\$26,033.02	\$1,822.31

Subtotal for invoice : S\$26,033.02
GST (7.0%) : S\$1,822.31
Total : S\$27,855.33

*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**.

Type text here

Our Ref: CC20040267



Date: 04 May 2020

TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 30/04/2020 @ 11:15 hrs
ALONG SOUTH BRIDGE ROAD T JUNCTION UPP HOKKIEN ST
INVOLVING SKT4932Z

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 **SHA0903U** (the "Taxi"). The Taxi was hired to **FOONG KEONG FATT IC NO SXXXX088Z** a registered hirer-operator of **CityCab Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$130.54** 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.

305397261

[illegible]

> Back to OneMotoring



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 02 May 2020 / 12:15:31

Receipt Date/Time : 02 May 2020 / 12:15:31

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200502-000758

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SKT4932Z				
As at 30 Apr 2020/11:15:00				
Insurance Co: CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD				
1	Insurance Enquiry - SKT4932Z Enquiry Fee 20200502121356163284	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
	411911XXXXXX7094 eNETS Credit Card			7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

Asher Sng (LKKAUTO)

From: Asher Sng (LKKAUTO)
Sent: Thursday, 4 February 2021 10:04 AM
To: JAY_RETHNEM@HOTMAIL.COM
Subject: ACCIDENT INVOLVING SKT 4932Z AND SHA 903U ON 30/04/2020

Our Ref: CC6/CTI20005532/Dea3

04 FEB 2021

JAYRETHNEM S/O JAYARAM

Dear Sir/Madam,

ACCIDENT INVOLVING SKT 4932Z AND SHA 903U ON 30/04/2020

We refer to the above accident where we are acting for China Taiping Insurance (Singapore) Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

Please call us if you have further queries.

Yours faithfully,

Asher
Case Handler
DID: 6841 6051
FAX: 6741 4108
Email: ashersng@lkkauto.com

c.c. China Taiping Insurance (Singapore) Pte Ltd
(Motor Claims Dept)

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.

Asher Sng (LKKAUTO)

From: Tan Chew Chik Jacqueline <jacqueline.tan@sg.cntaiping.com>
Sent: Friday, 14 May 2021 11:23 AM
To: Asher Sng (LKKAUTO)
Cc: Admin A
Subject: RE: [MANDATE REQUEST] RE: Direct Settlement - Accident Involving SKT4932Z (OI : CTI - SNM20D201860/C02) and SHA903U (TP : LKK REF - CC6/CTI20005532/Dea3) on 30/04/2020

Dear Asher,

Please proceed as follow:

COR: \$27,855.33
LOI: \$1,050.00 (\$50.00 X 21days)
LOR: \$2,741.34 (\$130.54 X 21days)
LTA Search: \$7.45
Towing Fee: NIL – is not tow from acc location
Total: \$31,654.12

** Note: Please cc to claimsdept@sg.cntaiping.com when you reply to us.

NOTICE :

In response to the escalating Covid-19 cases, please refrain from sending hardcopy documents to us as delay is to be expected for handling hardcopy documents. All correspondence should be made via email claimsdept@sg.cntaiping.com or fax at [6224 7175](tel:62247175). Any inconvenience caused is much regretted.

Regards,

Jacqueline Tan

Senior Executive
Claims Department
China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #15-00 Springleaf Tower Singapore 079909
DID: (65) 6389 6185 | Tel: (65) 6389 6116 | F: (65) 6225 5879

W: www.sg.cntaiping.com | **FB:** www.facebook.com/chinataipingsg/ | **WeChat:** 太平狮城 Taiping SG

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From: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Sent: Friday, 14 May 2021 11:09 AM
To: Tan Chew Chik Jacqueline <jacqueline.tan@sg.cntaiping.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: [MANDATE REQUEST] RE: Direct Settlement - Accident Involving SKT4932Z (OI : CTI - SNM20D201860/C02) and SHA903U (TP : LKK REF - CC6/CTI20005532/Dea3) on 30/04/2020

CAUTION: This email originated from outside the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hi Jacqueline,

We refer to the email below.

Enclosed a set of the report for your approval.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108 | did: 6841-6051

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: Tan Chew Chik Jacqueline <jacqueline.tan@sg.cntaiping.com>

Sent: Friday, 14 May 2021 10:39 AM

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

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: [MANDATE REQUEST] RE: Direct Settlement - Accident Involving SKT4932Z (OI : CTI - SNM20D201860/C02) and SHA903U (TP : LKK REF - CC6/CTI20005532/Dea3) on 30/04/2020

Dear Asher,

Please re-sent the survey photos as there is some photos disappeared on page 5 & 6.

** Note: Please cc to claimsdept@sg.cntaiping.com when you reply to us.

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Regards,

Jacqueline Tan

Senior Executive

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 6389 6185 | Tel: (65) 6389 6116 | F: (65) 6225 5879

W: www.sg.cntaiping.com | **FB:** www.facebook.com/chinataipingsg/ | **WeChat:** 太平狮城 Taiping SG

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From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Sent: Monday, 12 April 2021 2:58 PM
To: Cecilia Low <cecilia.low@sg.cntaiping.com>
Cc: Admin A <admin-a@lkkauto.com>; Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Subject: FW: [MANDATE REQUEST] RE: Direct Settlement - Accident Involving SKT4932Z (OI : CTI - SNM20D201860/C02) and SHA903U (TP : LKK REF - CC6/CTI20005532/Dea3) on 30/04/2020

CAUTION: This email originated from outside the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hi Sir,

We refer to our email dated 09/03/20.

Third party is chasing for settlement.

Kindly let us have your approval / instruction if any.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108 | did: 6841-6051

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: Cecilia Low <cecilia.low@sg.cntaiping.com>
Sent: Wednesday, 10 March 2021 10:47 AM
To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Subject: FW: [MANDATE REQUEST] RE: Direct Settlement - Accident Involving SKT4932Z (OI : CTI - SNM20D201860/C02) and SHA903U (TP : LKK REF - CC6/CTI20005532/Dea3) on 30/04/2020

[Strictly Confidential]

Hi Asher

Kindly be reminded to copy us at claimsdept@sg.cntaiping.com for matters/LOD requiring mandate.
Thank you.

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All correspondences should be made via email claimsdept@sg.cntaiping.com or fax at [6224 7175](tel:62247175). Any inconvenience caused is much regretted.

Cecilia Low (Ms)
Senior Executive
Claims

China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #15-00 Springleaf Tower Singapore 079909
DID: (65) 6389 6530 | F: (65) 6225 5879

W: www.sg.cntaiping.com | **FB:** www.facebook.com/chinataipingsg/ | **WeChat:** 太平獅城 Taiping SG

From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Sent: Tuesday, 9 March 2021 8:54 PM
To: Cecilia Low <cecilia.low@sg.cntaiping.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [MANDATE REQUEST] RE: Direct Settlement - Accident Involving SKT4932Z (OI : CTI - SNM20D201860/C02) and SHA903U (TP : LKK REF - CC6/CTI20005532/Dea3) on 30/04/2020

Your ref : SNM20D201860/C02
Our ref : CC6/CTI20005532/Dea3q2

Dear Sirs,

We refer to the above matter.

The accident occurred when our insured make a right turn from a going straight lane hit third party vehicle. We are of the opinion that liability is not in our insured's favour.

We did clarify with insured the nature of the accident and he's aware that NCD (if any) would be affected.

We seek your approval to offer repairer "**BIFROST AUTO PTE LTD**" at **\$31,914.70 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (with GST)	\$ 54,746.79	\$ 27,855.33
2. Loss of Rental (22days x \$130.54)	\$ 2,871.88	\$ 2,871.88 (22days x \$130.54)
3. Loss of Income (22days x \$80)	\$ 1,760.00	\$ 1,100.00 (22days x \$50)
4. LTA Search Fee	\$ 7.49	\$ 7.49
5. Towing Fee	\$ 80.00	\$ 80.00
Total	\$ 59,466.16	\$ 31,914.70

Enclosed here with all the relevant documents for your perusal.

For your approval please.

Thank You.

Best Regards,
Asher Sng | Case Handler
LKK Auto Consultants Pte Ltd

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: Cecilia Low <cecilia.low@sg.cntaiping.com>
Sent: Monday, 8 June 2020 9:08 PM
To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: Direct Settlement - Accident Involving SKT4932Z (OI : CTI - SNM20D201860/C02) and SHA903U (TP : LKK REF - CC6/CTI20005532/Dea3) on 30/04/2020

Dear Asher

Please refer to attached SAS.
Thank you.

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All correspondences should be made via email claimsdept@sg.cntaiping.com or fax at 6224 7175. Any inconvenience caused is much regretted.

Cecilia Low (Ms)
Senior Executive
Claims

China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #15-00 Springleaf Tower Singapore 079909
DID: (65) 6389 6530 | F: (65) 6225 5879

W: www.sg.cntaiping.com | **FB:** www.facebook.com/chinataipingsg/ | **WeChat:** 太平狮城 Taiping SG

From: Mei Kwan (LKKAuto) [<mailto:Meikwan@lkkauto.com>]
Sent: Thursday, 21 May 2020 8:58 PM
To: Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Cc: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: Direct Settlement - Accident Involving SKT4932Z (OI : CTI - TBA) and SHA903U (TP : LKK REF - CC6/CTI20005532/Dea3) on 30/04/2020

Dear Sir/ Madam,

We refer to the above matter.

We have inspected TP vehicle SHA 903U at M/s Bifrost Auto Pte Ltd on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP GIA report
- TP estimated cost of repair
- wheel alignment report

- Preliminary advice

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

Kindly take note that the case handler in-charge is Asher.

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

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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)