

# BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SHB 4140 Y**  
Your Ref : **SHD 3307 E**

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

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 12.05.2020 @ 15:20 hours along Upper Serangoon Road TWDS Kovan  
involving vehicles SHB 4140 Y and SHD 3307 E

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost – Part By Part (with GST)	\$ 17,203.12
2. Loss of Income for 17 Days x \$80/- per day	\$ 1,360.00
3. Loss of Rental for 17 Days x \$125.19/- per day (with GST)	\$ 2,128.23
5. Towing Fee	\$ 80.00
<b>TOTAL</b>	<b>\$ 20,771.35</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 12.05.2020 @ 15:20 hours along Upper Serangoon Road TWDS Kovan involving vehicles SHB 4140 Y and SHD 3307 E

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SHB 4140 Y** at my request, I/We, **Hwang Juan Hong** ("the claimant") of **Blk 260A Sengkang East Way # 14 - 482 Singapore 541260** (address) bearing NRIC No **S xxxx794I** the owner / hirer of motor vehicle no **SHB 4140 Y**, 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 28 day of 05 (month) 20 20 (year)



Signed by "the claimant"

Name: **Hwang Juan Hong**

NRIC No: **S xxxx794I**



Signed by Bifrost Auto Pte Ltd

Name: Regina



**DISCHARGE RECEIPT**

CLAIM REFERENCE : D20002128MFSH  
ACCIDENT DATE : 12/05/2020  
ACCIDENT LOCATION : UPPER SERANGOON ROAD TWDS KOVAN  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : MOHAMED YASEEN MOHAMED ALAUDEEN  
INSURED VEHICLE : SHD 3307E  
INVOLVED PARTY : SHB 4140Y  
SETTLEMENT SUM : \$ 19,035.02

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 :

  
18-Sep-2020

WITNESS



  
18.09.2020

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. :** PF.LT.2009028  
**Inv. Date :** 19-09-2020  
**Ref :** 12.05.2020  
**Terms :** 30 Days  
**Veh. No. :** SHB 4140 Y  
**Make & Model :** Ioniq

#	Description	Qty	Rate	Total	Tax
1	LUMP SUM REPAIR AS RECOMMEDED BY SURVEYOUR	1.	\$16,077.68	\$16,077.68	\$1,125.44

**Subtotal for invoice :** S\$16,077.68  
**GST (7.0%) :** S\$1,125.44  
**Total :** S\$17,203.12

*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: CT20050073

Date: 28 May 2020



**TO WHOM IT MAY CONCERN**

Dear Sir/Madam

ACCIDENT ON 12/05/2020 @ 15:20 hrs  
ALONG UPPER SERANGOON ROAD TWDS KOVAN  
INVOLVING SHD3307E

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 **SHB4140Y** (the "Taxi"). The Taxi was hired to **HWANG JUAN HONG IC NO SXXXX794I** 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.

305398759.

[illegible]



S04767A

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

## CASH SALE/WORK ORDER

No. 179536 1550pm

Date: 13/05/2020

寶號  
Messrs: BA.LI 2006014

車號  
Vehicle No: S4B 41404 車型  
Model No: Long

時間(日/夜)  
Time (day/night): Contact No:

由  
Location:

到  
To:

Cash \$: 80/ 其他  
Others:

經手人  
Authorised By: Tow Truck  
Driver Name:

注意本公司對所拖之車輛,在進行中如有任何損失或破壞,一概由車主自行負責。  
Note: Vehicle is towed at owner's risk. The company accepts no responsibility for damages or other misdemeanour to your vehicle whilst being towed.

- ☐ Jump Start/Changing of battery
- ☐ Tyre Replacement
- ☐ Accident/Breakdown
- ☐ Multi/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



**FW: [MANDATE REQUEST] Re: SURVEY ASSESSMENT - D20002128MFSH/1 // EXPRESS SETTLEMENT // ACCIDENT INVOLVING SHD 3307E (OI) AND SHB 4140Y (TP) ON 12/05/2020**

Chris Lim Gan Koon <ChrisLim@msfirstcapital.com.sg>

Wed 9/9/2020 10:32 AM

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

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

Our Ref : D20002128MFSH

Your Ref : CC4/FCI20005741/Dea3q2

Dear Asher,

Pls offer as per below :

COR - \$17,203.12

LOR - \$125.19 x 8 to 10 days

LOU - \$50 x 8 to 10 days

Towing Fee - \$80

Total - \$18,684.64 to \$19,035.02

Pls request for the final repair tax invoice to be bill to MSFCL.

Regards

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.

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**From:** Asher Sng (LKKAUTO) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Sent:** Saturday, 5 September 2020 11:41 am

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

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

**Subject:** [MANDATE REQUEST] Re: SURVEY ASSESSMENT - D20002128MFSH/1 // EXPRESS SETTLEMENT // ACCIDENT INVOLVING SHD 3307E (OI) AND SHB 4140Y (TP) ON 12/05/2020

Your ref : **D20002128MFSH**

Our ref : CC4/FCI20005741/Dea3q2

Dear Sirs,

**ACCIDENT INVOLVING SHD 3307E (OI) AND SHB 4140Y (TP) ON 12/05/2020**

We refer to the above matter.

The accident occurred when our insured rear ended third party vehicle.



Basing on the reports of the circumstance of the accident, we propose to settle third-party claim at 100% liability.

We seek your approval to offer repairer " **BIFROST AUTO PTE LTD** " at **\$ 19,035.02 (all-in)**.

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The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 26,710.62	\$ 17,203.12
2. Loss of Rental (17days x \$125.19)	\$ 2,128.23	\$ 1,251.90 (10days x \$125.19)
3. Loss of Income (17days x \$80)	\$ 1,360.00	\$ 500.00 (10days x \$50)
4. Towing Fee	\$ 80.00	\$ 80.00
<b>Total</b>	<b>\$ 30,278.85</b>	<b><u>\$ 19,035.02</u></b>

Surveyor recommended 7days for repair.

Enclosed here with all the relevant documents for your perusal.

**Kindly let us have your approval / instruction.**

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108

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.**

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**From:** Joanne Yong <[JoanneYong@msfirstcapital.com.sg](mailto:JoanneYong@msfirstcapital.com.sg)>

**Sent:** Friday, May 15, 2020 6:29 PM

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

**Cc:** Asher Sng (LKKAUTO) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: SURVEY ASSESSMENT - D20002128MFSH/1 // EXPRESS SETTLEMENT

Dear All,

Please proceed the express settlement.

Liability is clear.

Thank you  
Regards,

Joanne Yong  
Motor Claim Department



**Change of email address**

[joannejong@msfirstcapital.com.sg](mailto:joannejong@msfirstcapital.com.sg)

MS First Capital Insurance Ltd | 36 Robinson Rd #16-01 City House Singapore 068877 | TEL : 6507 3848 | Fax No. : 6507 3849 |  
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 [www.msfirstcapital.com.sg](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.

*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:** Mei Kwan (LKKAUTO) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Sent:** Friday, 15 May 2020 4:15 pm  
**To:** Joanne Yong <[joannejong@msfirstcapital.com.sg](mailto:joannejong@msfirstcapital.com.sg)>  
**Cc:** Asher Sng (LKKAUTO) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: SURVEY ASSESSMENT - D20002128MFSH/1 // EXPRESS SETTLEMENT

**YOUR REF: D20002128MFSH**

**LKK REF: CC4/FCI20005741/Dea3**

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SHB 4140Y on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Please take note that the case handler in-charge is Asher and she can be contacted at DID: 6841 6051.

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

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

**From:** Claim Workflow System <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>

**Sent:** Thursday, 14 May, 2020 3:58 PM

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

**Cc:** [CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG](mailto:CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG); [JOANNEYONG@MSFIRSTCAPITAL.COM.SG](mailto:JOANNEYONG@MSFIRSTCAPITAL.COM.SG)

**Subject:** PRI: SURVEY ASSESSMENT - D20002128MFSH/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.**