

# BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SHA 7964 Y**  
Your Ref : **SH 6096 S**

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

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 08.06.2020 @ 07:10 hours along Elias Road involving vehicles SHA 7964 Y and SH 6096 S

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost – Lump Sum (with GST)	\$ 11,984.00
2. Loss of Income for 12 Days x \$80/- per day	\$ 960.00
3. Loss of Rental for 12 Days x \$110.67/- per day (with GST)	\$ 1,328.04
<b>TOTAL</b>	<b>\$ 14,272.04</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 08.06.2020 @ 07:10 hours along Elias Road involving vehicles SHA 7964 Y and SH 6096 S

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SHA 7964 Y** at my request, I/We, **Tan Keng Seng** ("the claimant") of **Blk 527D Pasir Ris Street 51 # 05 - 691 Singapore 514527** (address) bearing NRIC No **S xxxx433H** the owner / hirer of motor vehicle no **SHA 7964 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 19 day of 06 (month) 20 20 (year)





Signed by "the claimant"

Name: **Tan Keng Seng**

NRIC No: **S xxxx433H**



Signed by Bifrost Auto Pte Ltd

Name: Regina

**DISCHARGE RECEIPT**

CLAIM REFERENCE : D20002363MFSH  
ACCIDENT DATE : 08/06/2020  
ACCIDENT LOCATION : ELIAS ROAD  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : KONG ENG HONG  
INSURED VEHICLE : SH 6096S  
INVOLVED PARTY : SHA 7964Y  
SETTLEMENT SUM : \$13,751.37

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 : *Shay/Born*   
COMFORT TRANSPORTATION PTE LTD  
CO. REG. NO. 199303821R

WITNESS :

Signature and Date : *[Signature]*  
  
*05.05.21*

# 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.2105009  
**Inv. Date :** 10-05-2021  
**Ref :** 08.06.2020  
**Terms :** 30 Days  
**Veh. No. :** SHA 7964 Y  
**Make & Model :** i40

#	Description	Qty	Rate	Total	Tax
1	LUMP SUM REPAIR AS RECOMMEDED BY SURVEYOR	1.0	\$11,200.00	\$11,200.00	\$784.00

**Subtotal for invoice :** S\$11,200.00  
**GST (7.0%) :** S\$784.00  
**Total :** S\$11,984.00

*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.**

Our Ref: CT20060057

Date: 17 June 2020



**TO WHOM IT MAY CONCERN**

Dear Sir/Madam

ACCIDENT ON 08/06/2020 @ 07:10 hrs  
ALONG ALING ELIAS ROAD  
INVOLVING SH6096S

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 **SHA7964Y** (the "Taxi"). The Taxi was hired to **TAN KENG SENG IC NO SXXXX433H** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$110.67** 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.



## Asher Sng (LKKAuto)

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**From:** Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>  
**Sent:** Tuesday, 27 April 2021 11:04 AM  
**To:** Asher Sng (LKKAuto)  
**Cc:** Admin A  
**Subject:** [MANDATE GIVEN] RE: EXPRESS SETTLEMENT: SURVEY ASSESSMENT - D20002363MFSH/1 // EXPRESS SETTLEMENT VIA LKK REF: CC4/FCI20006267/Dev3  
**Attachments:** TP LOD.pdf; LKK Survey Report.pdf

Dear Asher,

We refer to your below email.

You have our mandate to settle the matter from **\$13,518.30 - \$13,751.37 (all in)**.

Cost of Repair (w/gst)	\$11,984.00	\$11,984.00
LOI (\$50 x 10 – 11 Days)	\$ 500.00	\$ 550.00
LOR (\$103.43 - \$110.67 x 10 – 11 Days)	\$ 1,034.30	\$ 1,217.37
<b>TOTAL</b>	<b>\$13,518.30</b>	<b>\$3,751.37</b>

**Kindly also assist to request for the TP Video footage for our record.**

Thank you.

Kind Regards,

Vic Sanghilan  
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877  
| Tel: 65073848 | DID : 65073846 | Fax No. : 65073849 | Email: [vicsanghilan@msfirstcapital.com.sg](mailto:vicsanghilan@msfirstcapital.com.sg) | Company Regn. No. 195000106C  
A Member of **MS&AD** Insurance Group

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**From:** Asher Sng (LKKAuto) <AsherSng@lkkauto.com>  
**Sent:** Monday, 12 April 2021 12:05 pm  
**To:** Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** [MANDATE REQUEST] RE: EXPRESS SETTLEMENT: SURVEY ASSESSMENT - D20002363MFSH/1 // EXPRESS SETTLEMENT VIA LKK REF: CC4/FCI20006267/Dev3

Your ref : **D20002363MFSH**

Our ref : CC4/FCI20006267/Des3q2

Dear Sirs,

**ACCIDENT INVOLVING SH 6096S (OI) AND SHA 7964Y (TP) ON 08/06/2020**

We refer to the above matter.

The accident occurred when our insured exit from minor road and hit 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 **\$ 13,831.71 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 27,896.87	\$ 11,984.00
2. Loss of Rental (12days x \$110.67)	\$ 1,328.04	\$ 1,272.71 (11.5days x \$110.67)
3. Loss of Income (12days x \$80)	\$ 960.00	\$ 575.00 (11.5days x \$50)
<b>Total</b>	<b>\$ 30,184.91</b>	<b><u>\$ 13,831.71</u></b>

Surveyor recommended 8days 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 | 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.*

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

**Sent:** Monday, 22 June 2020 2:36 PM

**To:** Diana (LKK Auto) <[diana@lkkauto.com](mailto:diana@lkkauto.com)>

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

**Subject:** EXPRESS SETTLEMENT: SURVEY ASSESSMENT - D20002363MFSH/1 // EXPRESS SETTLEMENT VIA LKK REF: CC4/FCI20006267/Dev3

Dear Sirs/Madam,

We refer to your email dated 18.06.2020.

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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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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*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:** Diana (LKK Auto) <[diana@lkkauto.com](mailto:diana@lkkauto.com)>

**Sent:** Thursday, 18 June 2020 4:05 pm

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

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

**Subject:** RE: SURVEY ASSESSMENT - D20002363MFSH/1 // EXPRESS SETTLEMENT VIA LKK  
REF: CC4/FCI20006267/Dev3

**YOUR REF: D20002363MFSH**

**LKK REF: CC4/FCI20006267/Dev3**

Dear Sirs / Madam,

We refer to the above matter.

We have inspected third party vehicle **SHA 7964Y** 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
- Preliminary advice

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

*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.*

Best Regards,

Diana | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841 1467 | email: [Diana@lkkauto.com](mailto:Diana@lkkauto.com) | fax: 6741-4108

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, 11 June, 2020 5:48 PM  
**To:** [ASSIGNMENTS@LKKAUTO.COM](mailto:ASSIGNMENTS@LKKAUTO.COM)  
**Cc:** [CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG](mailto:CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG);  
[KARENTAN@MSFIRSTCAPITAL.COM.SG](mailto:KARENTAN@MSFIRSTCAPITAL.COM.SG)  
**Subject:** PRI: SURVEY ASSESSMENT - D20002363MFSH/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.**