

BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SHC 1996 J**
Your Ref : **SHC 2760 R**

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

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 09.06.2020 @ 15:50 hours along Woodlands Ave 5 x Riverside Road involving vehicles SHC 1996 J and SHC 2760 R

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost – Lump Sum (with GST)	\$ 7,704.00
2. Loss of Income for 07 Days x \$80/- per day	\$ 560.00
3. Loss of Rental for 07 Days x \$112.67/- per day (with GST)	\$ 788.69
TOTAL	\$ 9,052.69

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 09.06.2020 @ 15:50 hours along Woodlands Ave 5 x Riverside Road involving vehicles SHC 1996 J and SHC 2760 R

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SHC 1996 J** at my request, I/We, **Heng Hock Leng** ("the claimant") of **Blk 157 Woodlands Street 13 # 08 - 725 Singapore 730157** (address) bearing NRIC No **S xxxx253J** the owner / hirer of motor vehicle no **SHC 1996 J**, 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 16 day of 06 (month) 20 20 (year)





Signed by "the claimant"

Name: **Heng Hock Leng**

NRIC No: **S xxxx253J**



Signed by Bifrost Auto Pte Ltd

Name: Reginald

DISCHARGE RECEIPT

CLAIM REFERENCE : D20002385MFSH/1
ACCIDENT DATE : 09/06/2020
ACCIDENT LOCATION : WOODLANDS AVE 9 TOWARDS RIVERSIDE RD
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : TAN HOCK LYE
INSURED VEHICLE : SHC2760R
INVOLVED PARTY : SHC1996J
SETTLEMENT SUM : \$8,842.69

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
CO. REG. NO. 199303821R

Signature and Date :

 18 January 2021

WITNESS :



Signature and Date :

 18.01.2021

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.2101009
Inv. Date : 21-01-2021
Ref : 09.06.2020
Terms : 30 Days
Veh. No. : SHC 1996 J
Make & Model : i40

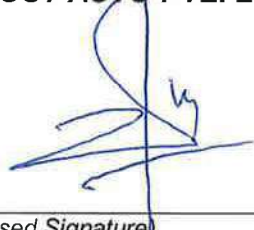
#	Description	Qty	Rate	Total	Tax
1	LUMP SUM REPAIR AS RECOMMEDED BY SURVEYOR	1.0	\$7,200.00	\$7,200.00	\$504.00

Subtotal for invoice : S\$7,200.00
GST (7.0%) : S\$504.00
Total : S\$7,704.00

*I agree to the price as listed above and
affirm that the goods are received in good
condition.*

(Customer's Signature and Company Stamp)

On behalf of **BIFROST AUTO PTE. LTD.**



(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: CT20060083

Date: 17 June 2020



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 09/06/2020 @ 15:50 hrs
ALONG WOODLANDS AVE 5 X RIVERSIDE RD
INVOLVING SHC2760R

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 **SHC1996J** (the "Taxi"). The Taxi was hired to **HENG HOCK LENG IC NO SXXXX253J** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$112.67** 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.

Q1C1996J.

305AD3777.

STARTED (TIME)	DATE	NAME OF DRIVER	MILEAGE READING	MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)	
					FROM	TO
1700	5/6/20	Heng	330229	345	0615	1900
1815	6/6/20	Heng	331023	194	1140	1925
0610	5/6/20	Wong	331079	56	2030	0030
1230	7/6/20	Heng	331246	167	1130	1910
1810	8/6/20	Heng	331403	133	0610	2225
1900	10.6.2020	Heng Hock Leng	Accident Repair		09:00	13:00
1840	16.06.2020	Heng Hock Leng				
1530						
1825						
730						
12						

Cecilia Chong (LKK Auto)

From: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>
Sent: Tuesday, 12 January 2021 12:58 PM
To: Cecilia Chong (LKK Auto)
Cc: Jason Tea
Subject: [MANDATE GIVEN RE: YOUR REF: D20002385MFSH/1 (OUR REF: CC4/FCI20006272/Dgs3) *** ACCIDENT INVOLVING SHC 2760R & SHC 1996J ON 09/06/2020 ***
Attachments: PIR - AGAINST ID.jpg

Dear Cecilia,

We refer to your below email.

We agree to your recommendation to settle the matter at best (50% - 100%) in view of PIR against ID.

You may start to offer from **\$4,421.35 - \$8,842.69 (all in).**

Thank you.

Kind Regards,

Vic Sanghilan
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877
| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 | Email: vicsanghilan@msfirstcapital.com.sg | Company Regn. No. 195000106C
A Member of  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: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>
Sent: Monday, 11 January 2021 5:26 pm
To: Vic Alpeh S. Sanghilan <VicSanghilan@msfirstcapital.com.sg>
Cc: Jason Tea <JasonTea@msfirstcapital.com.sg>
Subject: YOUR REF: D20002385MFSH/1 (OUR REF: CC4/FCI20006272/Dgs3) *** ACCIDENT INVOLVING SHC 2760R & SHC 1996J ON 09/06/2020 ***

Your ref : **D20002385MFSH/1**

Our ref : CC4/FCI20006272/Dgs3

Dear Sirs/Madam,

ACCIDENT INVOLVING SHC 2760R & SHC 1996J ON 09/06/2020

We refer to the above matter.

Liability is not FULLY in our driver's favour.(50-80%)

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 Third Party repairer "**BIFROST AUTO PTE LTD**" at **\$4,421.35 ~ \$7,074.15.**

The summary is as follows: -

	Amount Claimed	Amount Revised
Cost of Repair (w/GST)	\$23,320.22	\$3,852.00 - \$6,163.20
Loss of Rental (7days x \$112.67) (w/GST)	\$ 788.69	\$ 394.35 - \$630.95
Loss of Income (7days x \$80)	\$ 560.00	\$ 175.00 - \$280.00 (7days x \$50.00)
LTA/GIA Search Fee	\$ -	\$ -
Total	\$24,668.91	\$ 4,421.35 – \$7,074.15

****05 days recommendation for repair + 1Sunday + 1PRS = 07 days**

Enclosed here with all the relevant documents for your perusal.

For your approval/instruction please.