

# BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SMD7645T**  
Your Ref : **SMD5585X**

15/08/2020  
AIG Asia Pacific Insurance Pte Ltd  
78 Shenton Way  
#07-16 AIG Building  
Singapore 079120

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 20/06/2020 along Ang Mo Kio Ave 1 before Tai Hwan Crescent involving vehicles SMD 7645 T and SMD 5585 X

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost (with GST)	\$ 12,519.00
2. Loss of Use for 10 Days x \$240/- per day	\$ 2,400.00
3. LTA/GIA Search fee	\$ 36.45
<b>TOTAL</b>	<b>\$ 14,955.45</b>

Enclosed herewith a copy each of relevant GIA report, LTA, Proforma Tax invoice, 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@bifrotauto.com](mailto:claims@bifrotauto.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 chargeable if applicable*

# BIFROST AUTO PTE. LTD.

Co. Reg. No. : 201929175W

## LETTER OF AUTHORISATION

Accident on 20/06/2020 along ANG MO KIO AVE 1 BEFORE TAI HUAN CRESCENT  
Involving vehicles SMD 7645 T & SMD 5585 X.

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no SMD 7645 T at my request, I/We, IRIANA. ("the claimant") of

(address) bearing NRIC No  
S2567726I the owner of motor vehicle no SMD 7645 T, 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 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 May (month) 20 20 (year)

  
Signed by "the claimant"

Name: IRIANA

NRIC No: S2567726I

  
Signed by Bifrost Auto Pte Ltd

Name: \_\_\_\_\_

**RELEASE VOUCHER**  
**(AIG Asia Pacific - Express Third Party Claim)**

“We/I, **BIFROST AUTO PTE LTD** (“the workshop”) hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd **LKK AUTO CONSULTANTS PTE LTD** (name of surveyor) with respect to the amount claimed for **S\$13,800.00** (Global Sum) for vehicle no. **SMD 7645T** that was damaged pursuant to the accident which occurred on **20/06/2020** (date) along **ANG MO KIO AVE 1 BEFORE TAI HWAN CRESCENT** involving vehicle no/s **SMD 5585X**.

This is pursuant to the inspection conducted on **23/06/2020** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **IRIANA** (“the third party claimant”) of vehicle no. **SMD 7645T** make the claim as set out in the above paragraph and we/I have full authority to settle the matter on his/her behalf in a manner that we/I deem fit. We/I enclose herein the letter of authority given by “the third party claimant”.

We/I further confirm that we/I will indemnify AIG Asia Pacific Insurance Pte Ltd for all damages, loss and/or expense that they will or have already incurred in the event that “the third party claimant” after the above said agreement lodges a further claim against the former for any loss and expenses suffered pertaining to costs of repairs and/or rental and/or loss of use pursuant to the damage to **SMD 7645T** (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of any claim of “the third party claimant” pursuant to the accident and that further this settlement is reached on a without prejudice and without admission of liability basis.

This agreement is subject to the application of Singapore law and the Singapore Courts have exclusive jurisdiction over any dispute arising out of the same.

Dated this 15 (day) of JUNE (month) 20 21 (year)

  
Signed by appointed surveyor

  
Signed by “the workshop” (with chop)

# BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

## Tax Invoice

**AIG Asia Pacific Insurance Pte Ltd**  
**78 Shenton Way**  
**#07-16 AIG Building**  
**Singapore 079120**

**Inv. No. :** BA.RA.2106024  
**Inv. Date :** 15-06-2021  
**Ref :** 20/06/2020  
**Terms :** 30 Days  
**Veh. No. :** SMD7645T  
**Make & Model :** Maserati GT

#	Description	Qty	Rate	Total	Tax
1	REPAIR COSTS	1.0	\$11,700.00	\$11,700.00	\$819.00

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**Subtotal for invoice :** S\$11,700.00  
**GST (7.0%) :** S\$819.00  
**Total :** S\$12,519.00

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**.



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 22 Jun 2020 / 16:07:40

Receipt Date/Time : 22 Jun 2020 / 16:07:26

**Tax Invoice/Receipt**

Receipt No. : ITNET-00000-200622-002670

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 - SMD5585X				
As at 20 Jun 2020/17:00:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SMD5585X			
	Enquiry Fee	7.00	0.49	7.49
	20200622160607867611			
	<b>Sub-Total</b>	<b>7.00</b>	<b>0.49</b>	<b>7.49</b>
	<b>Total Before Rounding</b>	<b>7.00</b>	<b>0.49</b>	<b>7.49</b>
	<b>Rounding Difference</b>			<b>0.04</b>
	<b>Total Amount Payable</b>			<b>7.45</b>
	<b>Paid By</b>			
	554827XXXXXX5759		eNETS Credit Card	7.45
	<b>Total</b>			<b>7.45</b>
	<b>Cash Change</b>			<b>0.00</b>
	<b>Tendered Amount</b>			<b>7.45</b>
	<b>Excess Refundable Amount</b>			<b>0.00</b>

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.

## TAX INVOICE

Our Ref No: GR-20-078751

Date of Request: 06/07/2020

Your Ref No: PURCHASE BY EMAIL

BIFROST AUTO PTE LTD  
6001 BEACH ROAD, #22-01 GOLDEN MILE TOWER  
SINGAPORE 199589

Dear Sir/Madam,

Date of Accident: 20/06/2020

Vehicle No: SMD7645T

Place of Accident: ALONG ANG MO KIO AVE 1 BEFORE TAI HWAN CRESCENT

Involving Vehicle No: SMD5585X

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SMD5585X	ALONG ANG MO KIO AVE 1 BEFORE TAI HWAN CRESCENT	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank You.

This is a computer generated document and requires no signature.

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For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque

**TAX INVOICE**

Our Ref No: GR-20-078750

Date of Request: 06/07/2020

Your Ref No: PURCHASE BY EMAIL

BIFROST AUTO PTE LTD  
6001 BEACH ROAD, #22-01 GOLDEN MILE TOWER  
SINGAPORE 199589

Dear Sir/Madam,

Your Vehicle No: SMD7645T

Date of Accident: 20/06/2020

Place of Accident: AMK AVE 1

Involving Vehicle No: SMD5585X

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

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For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque



## **Khanchna (LKK Auto)**

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**From:** Khanchna (LKK Auto)  
**Sent:** Sunday, August 16, 2020 2:54 PM  
**To:** SKCHEW@PRODATECH.COM  
**Cc:** Admin A  
**Subject:** ACCIDENT BETWEEN SMD 7645T & SMD 5585X ON 20/06/2020

Our Ref: CC4/AIG20006597/Gka3

**CHEW SIEW KHENG**  
**[Policy Holder]**

Dear Sir/Madam,

### **ACCIDENT BETWEEN SMD 7645T & SMD 5585X ON 20/06/2020**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, **AIG Asia Pacific Insurance Pte Ltd** to deal with the third party claim against your policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour. 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 note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call/e-mail us if you have further queries.

*Cc     AIG Asia Pacific Insurance 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.***

Best Regards,  
**Khanchna** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	23 Jun 2020 19:28	<b>Clim Dtl Modified</b>	Claimant's Name: -> IRIANA.	[A] HOW MEI KWAN
2	23 Jun 2020 19:28	<b>Clim Veh Model Changed</b>	(201666) MASERATI GRANTURISMO 4.7 Cambiocorsa (A).	[A] HOW MEI KWAN
3	23 Jun 2020 19:28	<b>Clim Created</b>	Reg No: SMD7645T. Acct Date: 2020/06/20. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: Liberty Insurance Pte Ltd (HQ). Workshop: Bifrost Auto Pte Ltd (Kaki Bukit)	[A] HOW MEI KWAN
4	23 Jun 2020 19:28	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	23 Jun 2020 19:28	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2020/07/02	[A] HOW MEI KWAN
6	23 Jun 2020 19:28	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	23 Jun 2020 19:28	<b>Clim Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[I] Merimen Administrator
8	23 Jun 2020 19:28	<b>Label Added</b>	(19):Fastlane.	[A] HOW MEI KWAN
9	23 Jun 2020 19:28	<b>Adj Adjuster Assigned</b>	[None] -> XING GUO QIANG	[A] HOW MEI KWAN
10	16 Aug 2020 14:54	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] Khanchna Pothuraj
11	28 Aug 2020 09:10	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Lee, Ming-Yao
12	17 Nov 2020 14:30	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
13	17 Nov 2020 14:30	<b>Clim Dtl Modified</b>	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
14	17 Nov 2020 14:30	<b>Clim Dtl Modified</b>	JPJ Reg. Date: -> 2009/03/24.	[A] JOANNE LEE KHANG MIN
15	17 Nov 2020 14:30	<b>Clim Details Notified</b>		[A] JOANNE LEE KHANG MIN
16	17 Nov 2020 15:04	<b>Adj Mandate Request</b>	Cur Req:14715.45:BOLA 27. Head to rear collision. Liability is down against OI. Surveyor recommen d: 5 days + 3 PRS +1 Sunday = 9 days	[A] Khanchna Pothuraj
17	27 Nov 2020 16:01	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2020/07/02. Mandate Remarks: may start offering LOU from low, up to \$180/day for 7 days.	[I] Lee, Ming-Yao
18	27 Nov 2020 16:01	<b>Adj Mandate Set</b>	Approved:13815.45:may start offering LOU from low, up to \$180/day for 7 days.	[I] Lee, Ming-Yao
19	15 Jun 2021 11:17	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] CHEW HSIAO TONG

Date From  Date To  Audit Type

### ACTIVITY

No record

### Merimen Billing for this case - Transaction History

Bill Ref No	Bill Date	Bill Type	Acc Type	Acc Name	Co Name (Branch)	Ref 1	Ref 2	Amount
2524623	24 Jun 2020 12:38:11	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SMD7645T	Hor, Yinrul	xx.xx
2524631	24 Jun 2020 12:41:19	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMD7645T	SMD5585X	11.00
2639379	17 Nov 2020 14:30:33	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SMD7645T	SMD5585X	11.00

