

# BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SHC 2905 R**  
Your Ref : **SHA 995 D**

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

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 19.06.2020 @ 20:40 hours along Upper Bukit Timah Road TWDS City involving vehicles SHC 2905 R and SHA 995 D

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost – Lump Sum (with GST)	\$ 9,469.50
2. Loss of Income for 14 Days x \$80/- per day	\$ 1,120.00
3. Loss of Rental for 14 Days x \$125.40/- per day (with GST)	\$ 1,549.38
4. Towing Fee	\$ 80.00
<b>TOTAL</b>	<b>\$12,218.88</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.

GST. Reg. No. : 201929175W

## LETTER OF AUTHORISATION

Accident on 19.06.2020 @ 20:40 hours along Upper Bukit Timah Road TWDS City involving vehicles SHC 2905 R and SHA 995 D

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SHC 2905 R** at my request, I/We, **COMFORT TRANSPORTATION PTE LTD ("the claimant") of 383 Sin Ming Drive Singapore 575717** (address) bearing UEN / NRIC No: **199303821R** the owner of motor vehicle no **SHC 2905 R**, 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.

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** to utilize the monies to pay their charges without further reference to us. I confirm that the payment to **Bifrost Auto Pte Ltd** shall amount to a good discharge of **Bifrost Auto Pte Ltd** obligation to us in respect of the settlement monies.

Dated this 01 day of 07 (month) 20 20 (year)

COMFORT TRANSPORTATION PTE LTD  
CO. REG. NO. 199303821R

→ 14/10/2021  
Phager "3"  
Signed by "the claimant"

Name: COMFORT TRANSPORTATION PTE LTD

UEN No: 199303821R



[Signature]  
Signed by Bifrost Auto Pte Ltd

Name: JOSEPH KOH

**DISCHARGE RECEIPT**

CLAIM REFERENCE : D20002496MFSH  
ACCIDENT DATE : 19/06/2020  
ACCIDENT LOCATION : ALONG UPPER BUKIT TIMAH ROAD  
INSURED : CITYCAB PTE LTD  
INSURED DRIVER : LEONG FATT SUNG  
INSURED VEHICLE : SHA 995D  
INVOLVED PARTY : SHC 2905R  
SETTLEMENT SUM : **\$ 11,050.00**

my execution of this Discharge Voucher is only my claim for property damage and not prejudicial to any other claims arising from the same accident

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 :

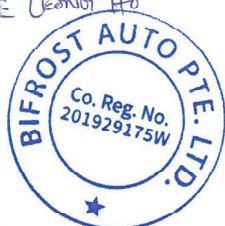
COMFORT TRANSPORTATION PTE LTD  
CO. REG. NO. 199303821R

14/10/2021

WITNESS : YEE LEONG HO

Signature and Date :

14.10.2021



# 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.2110016  
**Inv. Date :** 14-10-2021  
**Ref :** 19.06.2020  
**Terms :** 30 Days  
**Veh. No. :** SHC 2905 R  
**Make & Model :** Prius

#	Description	Qty	Rate	Total	Tax
1	LUMP SUM REPAIR AS RECOMMEDED BY SURVEYOR	1.0	\$8,850.00	\$8,850.00	\$619.50

**Subtotal for invoice :** S\$8,850.00  
**GST (7.0%) :** S\$619.50  
**Total :** S\$9,469.50

*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: CT20060202

Date: 29 June 2020



## TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON                      19/06/2020    @   20:40 hrs  
ALONG                              UPP BUKIT TIMAH ROAD TWDS CITY  
INVOLVING                      SHA995D

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 **SHC2905R** (the "Taxi"). The Taxi was hired to **TAN CHIN KIANG IC NO SXXXX088B** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$125.40** 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.

305406571

[illegible]

DATE \_\_\_\_\_





You Call, We Tow - Fast . Secured . Reliable

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. **176923**

Date: **20/6/20**

寶號

Messrs: GAO

車號

Vehicle No: SK 2905 R

車型

Model No: T. Brwn

時間(日/夜)

Time (day/night): Day

Contact No: \_\_\_\_\_

由

Location: Laying to sea way

到

To: \_\_\_\_\_

Cash \$: 800

其他

Others: Rock wheel damaged

經手人

Authorised By: [Signature]

Tow Truck

Driver Name: 8149

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 misdeemeanour to your vehicle whilst being towed.

- |                                     |                                |
|-------------------------------------|--------------------------------|
| <input type="checkbox"/>            | Jump Start/Changing of battery |
| <input type="checkbox"/>            | Tyre Replacement               |
| <input checked="" type="checkbox"/> | Accident/Breakdown             |
| <input type="checkbox"/>            | Multi/Basement                 |
| <input type="checkbox"/>            | With Load/Cargo Box            |
| <input type="checkbox"/>            | King Dolly                     |
| <input type="checkbox"/>            | Transport Charge               |
| <input type="checkbox"/>            | Low Body Kit                   |
| <input type="checkbox"/>            | Door Opening Service           |
| <input type="checkbox"/>            | Crane Up/Winch Out             |
| <input type="checkbox"/>            | Collect Doc/Key                |
| <input type="checkbox"/>            | Repo                           |
| <input type="checkbox"/>            | Woodlands and Tuas Checkpoint  |

**RE: Our Ref: D20002496MFSH/TPD1 MSGI Ref: 633373/JT Bifrost Ref: SHC2905R  
ACCIDENT INVOLVING SHA0995D & SHC2905R ON 19-06-2020**

Eric Woo <EricWoo@msfirstcapital.com.sg>

Wed 10/13/2021 3:42 PM

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Dear Jaslin,

You have our mandate to settle as follow:

Cost of repair : \$9,469.50  
Loss of Rental : \$820.40 – \$1,054.80 (\$117.20 x 7-9days)  
Loss of Income : \$350.00 - \$450.00 (\$50 x 7-9days)  
Towing : \$80.00  
To offer : \$10,719.90 - \$11,054.30

Thank you.

Eric Woo  
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email:

[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg) | 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 <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

---

**From:** Jowyn Tay <jowyn\_tay@sg.msfig-asia.com>

**Sent:** Friday, 8 October 2021 9:38 am

**To:** Eric Woo <EricWoo@msfirstcapital.com.sg>

**Cc:** Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>; claims\_ltr@bifrostauto.com

**Subject:** RE: Our Ref: D20002496MFSH/TPD1 MSGI Ref: 633373/JT Bifrost Ref: SHC2905R ACCIDENT INVOLVING SHA0995D & SHC2905R ON 19-06-2020

**Importance:** High

Without Prejudice

Dear Eric,

We refer to your various emails pertaining to the said matter.

Under the bola agreement, please resolve the PD claim of SHC2905R under the bola scenario 27. Thus, we are not contributing to the claim.

Thank you.

 Our Customer Centre walk-in counters are closed from 20 September 2021 until further notice. Please check our website or official Facebook page for the latest updates.



Best Regards,

Jowyn Tay

Executive, Claims Services (Motor)

D: +65 6643 1307 | F: +65 6225 7402 | [jowyn\\_tay@sg.msig-asia.com](mailto:jowyn_tay@sg.msig-asia.com)



**MSIG Insurance (Singapore) Pte Ltd** 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | T: +65

6220 9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | [msig.com.sg](http://msig.com.sg)



A Member of **MS&AD** INSURANCE GROUP

---

**From:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>

**Sent:** Tuesday, 28 September 2021 3:32 PM

**To:** Claims SG <[claims@sg.msig-asia.com](mailto:claims@sg.msig-asia.com)>; Jowyn Tay <[jowyn\\_tay@sg.msig-asia.com](mailto:jowyn_tay@sg.msig-asia.com)>

**Cc:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>; [claims\\_ltr@bifrostauto.com](mailto:claims_ltr@bifrostauto.com)

**Subject:** Our Ref: D20002496MFSH/TPD1 MSGI Ref: 3373/JT Bifrost Ref: SHC2905R ACCIDENT INVOLVING SHA0995D & SHC2905R ON 19-06-2020

**EXTERNAL EMAIL:** Be careful when you click any links or open any attachment(s).

Without Prejudice

Dear Sirs,

MSIG Ref : 633373/JT  
Bifrost Ref : SHC2905R  
Our Ref : D20002496MFSH/TPD1

**ACCIDENT INVOLVING SHA0995D & SHC2905R ON 19-06-2020**

We refer to the above matter and LOD.

This is a case which your insured driver(SLP9790S) stopped in the middle of the road for no reason causing SHC2905R to stop and our insured driver to rear end SHC2905R.

We are of the view that your insured driver is the caused of the accident.

As such, please advise us your contribution towards this case.

Dear Bifrost,

We would appreciate if you can hold hand for this matter.

Nothing in this email is to be construed as an admission of liability on our part or the part of our insured. For avoidance of doubts, all our rights are expressively reserved.

Thank you.

Eric Woo  
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email:

[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg) | 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

<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

---

#### CONFIDENTIALITY NOTICE

This e-mail (including any attachments) may contain information that is privileged or confidential. The sending of this e-mail to any person other than the intended recipient is not a waiver of the privilege or confidentiality that attaches to it. If you are not the intended recipient, please notify the sender immediately, delete the email and do not copy, distribute or disclose its contents.