BIFROST AUTO PTE. LTD.

GST. Reg. No.: 201929175W

WITHOUT PREJUDICE

Our Ref : **SH 6423 G** Your Ref : **SFM 5151 A**

China Taiping Insurance (S) Pte Ltd 3 Anson Rd, Springleaf Tower #16-00 Singapore 079909

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 01.07.2020 @ 12:45 hours along ECP TWDS Airport Beside KPE Exit involving vehicles SH 6423 G and SFM 5151 A

We refer to the above-mentioned accident.

We are claiming as per below:-

	Loss of Income for 08 Days x \$80/- per day	\$ 640.00
	Loss of Rental for 08 Days x \$128.40 per day (With GST)	\$ 1,027.20
4.	LTA/GIA Search fee (With GST)	\$ 7.49
5.	Towing Fee	\$ 80.00
	TOTAL	\$ 16,198.41

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

NRIC No: S xxxx528A

LETTER OF AUTHORISATION

Accident on 01.07.2020 @ 12:45 hours along ECP TWDS Airport Beside KPE Exit involving vehicles SH 6423 G and SFM 5151 A

In consideration of Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589, repairing my/our motor vehicle no SH 6423 G at my request, I/We, Koh Chin Fong ("the claimant") of Blk 169C Punggol Field # 03 - 667 Singapore 823169 (address) bearing NRIC No S xxxx528A the owner / hirer of motor vehicle no SH 6423 G, 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.

firm's obligation to me in respect of the	ne settiement monies.	CT AL
Dated this day of	07 (month) 20 10 (year)	105 April 100
Mund	Hur	20175W
Signed by "the claimant" Name: Koh Chin Fong	Signed by Bifrost Auto Pte	Ltd

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMPCSNA00007532001 Claim No : SNM20D202316
Claimant : COMFORT TRANSPORTATION PTE LTD
Amount : S\$15,950.00 DOLLARS FIFTEEN THOUSAND NINE HUNDRED AND FIFTY ONLY.
I/We agree to accept the above mentioned amount to be paid to me/us in full & final settlement of all claims, costs & disbursements for injuries / damages sustained by me/us through an accident involving
Claimant Vehicle No. : SH 6423G Insured Vehicle No. : SFM 5151A
Date of Loss : 01/07/2020 Place of Accident : ECP TOWARDS AIRPORT BESIDE KPE EXIT
IN CONSIDERATION of the payment made to me/us of the aforementioned sum by CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD., I/We agree absolutely to discharge CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD. and/or
Insured Name : LIM KEI HAO, PATRICK (LIN KEHAO, PATRICK) Driver Name : LIM KEI HAO, PATRICK (LIN KEHAO, PATRICK)
from all claims, present or future in respect of all loss, injury or damage sustained by me/us arising out of the said accident.
I acknowledge that this payment is made without admission of liability on the part of CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.
(1) Global Sum S\$ 15,950.00
TOTAL
Claimant Name: COMFORT TRANSPORTATION PTE LTD NRIC No : 1XXXXX821R
Signature : Phogor Date :

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

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

BIFROST AUTO PTE. LTD.

GST. Reg. No.: 201929175W

Tax Invoice

China Taiping Insurance (S) Pte Ltd 3 Anson Rd, Springleaf Tower

#16-00

Singapore 079909

Inv. No. :

BA.LT.2103001

Inv. Date :

01-03-2021

Ref:

01.07.2020

Terms:

30 Days

Veh. No. ∶

SH 6423 G

Make & Model:

Ionia

#	Description	Qty	Rate	Total	Tax
1	PART BY PART REPAIR AS RECOMMENDED BY SURVEYOR	1.0	\$13,498.80	\$13,498.80	\$944.92

Subtotal for invoice

S\$13,498.80

GST (7.0%)

S\$944.92

Total :

S\$14,443.72

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.

Co. Reg. No. 201929175W

A STATE OF THE STA

(Authorised Signature)

(Customer's Signature and Company Stamp)

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: CT20070013

Date: 07 July 2020



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON

01/07/2020 @ 12:45 hrs

ALONG

ECP TOWARDS AIRPORT BESIDE KPE EXIT

INVOLVING

SFM5151A

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 SH6423G (the "Taxi"). The Taxi was hired to KOH CHIN FONG IC NO SXXXX528A a registered hirer-operator of Comfort Transportation Pte Ltd at the time of occurrence of the aforementioned accident at a rental rate \$128.40 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.

CH\$2 64136

30 5408664

DATE	NAME OF DRIVER	MILEAGE READING	MILEAGE TRAVELLED (KM)	HOURS OPER	RATED (TIME)
30/6/20	c f ul	276843	133	1600	2360
1/2/20	Tes	276984	14/	0720	14,20
01.07. 2020	KON Chin Fong	seudent		14:19	M
08.70.80	KON CHIN FOR'S	Vepa IV		ris	16:15
					*



You Call, We Tow - Fast . Secured . Reliable No. 189923 CASH SALE/WORK ORDER With Load/Canging of battery	Secured . Reliable 92 Email: jim.koh@hotmail.com Website: http://www.gaoexpresstowing.sg	No. 189923	Date: () () () () () () () () () (Tyre Replacement Tyre Action / Reakdown	Multi/Basement	With Load/Cargo box King Dolly	Transport Charge	Door Opening Service	Crane Up/Winch Out Collect Doc/Key	(文章) Repo Woodlands and Tine Charlenint
	You Call, We Tow - Fast . Secon 2*C01-02 Singapore 577200 Co. Reg. No. 53152603L HP: 900 900 92 Email	CASH SALE/WORK ORDER	IN			longon	Sin Min		Tow Truck Driver Name:	、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。

注意本公司對所拖之車輪,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 responsilbility for damages or other misdemeanour to your vehicle whilst being towed.

> Back to OneMotoring



Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time:

02 Jul 2020 / 10:52:31

Receipt Date/Time : 02 Jul 2020 / 10:52:31

Tax Invoice/Receipt

Receipt No.: ITNET-00000-200702-001008

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.		Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Resul	t of Insurance Enquiry - SFM5151A				
As at	01 Jul 2020/12:45:00				
Insura	ance Co: CHINA TAIPING INSURANC	E (SINGAPORE) PTE LTD			
1	Insurance Enquiry - SFM5151A				
	Enquiry Fee		7.00	0.49	7.49
	20200702105041296947				
		Sub-Total	7.00	0.49	7.49
		Total Before Rounding	7.00	0.49	7.49
		Rounding Difference			0.04
		Total Amount Payable			7.45
		Paid By			
		411911XXXXXX7094	eNETS Credit Car	⁻ d	7.45
		Total			7.45
		Cash Change			0.00
		Tendered Amount			7.45
		Excess Refundable Amount			0.00

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.

ACCIDENT INVOLVING SFM 5151A AND SH 6423G ON 01/07/2020

Asher Sng (LKKAuto) < Asher Sng@lkkauto.com>

Thu 1/7/2021 12:10 PM

To: PATRICK_LIMKH@HOTMAIL.COM < PATRICK_LIMKH@HOTMAIL.COM >

Our Ref: CC6/CTI20007080/Des3

07 JAN 2021

LIM KEI HAO, PATRICK (LIN KEHAO, PATRICK)

Dear Sir/Madam,

ACCIDENT INVOLVING SFM 5151A AND SH 6423G ON 01/07/2020

We refer to the above accident where we are acting for China Taiping Insurance (Singapore) Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Based on the accident report and accident scenario, liability is down against us. 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 call us if you have further queries.

Yours faithfully,

Asher Case Handler DID: 6841 6051 FAX: 6741 4108

Email: ashersng@lkkauto.com

China Taiping Insurance (Singapore) Pte Ltd c.c.(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.

Asher Sng (LKKAuto)

From: Tan Kah Leong <KahLeong.Tan@sg.cntaiping.com>

Sent: Wednesday, 17 February 2021 4:56 PM

To: Asher Sng (LKKAuto)

Cc: Admin A; Claims Dept of CTI

Subject: RE: [MANDATE REQUEST] RE: SNM20D202316 /SFM5151A/TANKL / FW: Direct

Settlement - Accident Involving SFM 5151A (OI: CTI - SNM20D202316/C02/tkl) and

SH 6423G (TP: LKK REF - CC6/CTI20007080/Des3) on 01/07/2020

Follow Up Flag: Follow up Flag Status: Flagged

Without Prejudice

Dear Asher,

We refer to your email below.

Please proceed to offer at \$15,958.37(all-in).

Please keep us posted for us to act accordingly.

Note: LTA paid at \$7.45.

Thank you.

NOTICE:

In response to the escalating Covid-19 cases, please refrain from sending hardcopy documents to us as delay is to be expected for handling hardcopy documents. All correspondence should be made via email claimsdept@sg.cntaiping.com or fax at 6224.7175. Any inconvenience caused is much regretted.

Regards

Tan Kah Leong

Assistant Executive Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 6389 6193 | F: (65) 6222 7175

W: www.sg.cntaiping.com | FB: www.facebook.com/chinataipingsg/

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From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Sent: Monday, February 1, 2021 6:33 PM

To: Tan Kah Leong <KahLeong.Tan@sg.cntaiping.com>

Cc: Admin A <admin-a@lkkauto.com>; Claims Dept of CTI <claimsdept@sg.cntaiping.com>

Subject: [MANDATE REQUEST] RE: SNM20D202316 /SFM5151A/TANKL / FW: Direct Settlement -

Accident Involving SFM 5151A (OI: CTI - SNM20D202316/C02/tkl) and SH 6423G (TP: LKK REF - CC6/CTI20007080/Des3) on 01/07/2020

Your ref: SNM20D202316

Our ref: CC6/CTI20007080/Des3q2

Dear Sirs,

We refer to the above matter.

The accident occurred when our insured rear ended third party vehicle. We are of the opinion that liability is not in our insured's favour.

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 repairer "BIFROST AUTO PTE LTD" at \$15,958.41 (all-in).

The summary is as follows: -

		Αı	mount Claimed	Αı	mount Revised
1. Cost of Repairs (with GST)		\$	23,817.69	\$	14,443.72
2. Loss of Rental (8days x \$128.40)		\$	1,027.20	\$	1,027.20 (8days x \$128.40)
3. Loss of Income (8days x \$80)		\$	640.00	\$	400.00 (8days x \$50)
4. LTA Search Fee		\$	7.49	\$	7.49
5. Towing Fee		\$	80.00	\$	80.00
	Total	\$	25,572.38	\$	15,958.41

Enclosed here with all the relevant documents for your perusal.

For your approval please.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: <u>ashersng@lkkauto.com</u> | fax: 6741-4108 | did: 6841-6051

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(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.

From: Tan Kah Leong <KahLeong.Tan@sg.cntaiping.com>

Sent: Thursday, 9 July 2020 12:14 PM

To: Su Li (LKK Auto) <<u>suli@lkkauto.com</u>>; Admin A <<u>admin-a@lkkauto.com</u>>; Asher Sng (LKKAuto)

<AsherSng@lkkauto.com>

Subject: RE: SNM20D202316 /SFM5151A/TANKL / FW: Direct Settlement - Accident Involving SFM

5151A (OI : CTI - SNM20D202316/C02/tkl) and SH 6423G (TP : LKK REF - CC6/CTI20007080/Des3) on 01/07/2020

Dear Su Li,

We refer to your email below.

Attached is a copy of our insured's GIA report for your necessary action.

Please keep us posted on the status of the claim.

Thank you.

NOTICE:

In response to the escalating Covid-19 cases, please refrain from sending hardcopy documents to us as delay is to be expected for handling hardcopy documents. All correspondence should be made via email claimsdept@sg.cntaiping.com or fax at 6224 7175. Any inconvenience caused is much regretted.

Regards

Tan Kah Leong

Assistant Executive Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

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From: Claims Dept of CTI < claimsdept@sg.cntaiping.com>

Sent: Wednesday, July 8, 2020 3:36 PM

To: suli@lkkauto.com; admin-a@lkkauto.com; AsherSng@lkkauto.com; Tan Kah Leong

<KahLeong.Tan@sg.cntaiping.com>

Cc: Claims Dept of CTI < claimsdept@sg.cntaiping.com>

Subject: O/R:SNM20D202316 /SFM5151A/TANKL / FW: Direct Settlement - Accident Involving SFM 5151A (OI: CTI - TBA) and SH 6423G (TP: LKK REF - CC6/CTI20007080/Des3) on 01/07/2020

Dear all,

Please note that officer in charge for this case is Tan Kah Leong 63896193.

Claim no. SNM20D202316 /SFM5151A/TANKL.

Dear Kah Leong,

Pls revert LKK.

In response to the escalating Covid-19 cases, please refrain from sending hardcopy documents to us as delay is to be expected for handling hardcopy documents. All correspondence should be made via

email <u>claimsdept@sg.cntaiping.com</u> or fax at <u>6224 7175</u>. . Any inconvenience caused is much regretted

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #16-00 Springleaf Tower Singapore 079909

DID: (65) 63896171 | M: (65) XXXX XXXX | F: (65) 6222 1033

W:www.sg.cntaiping.com | FB: www.facebook.com/chinataipingsg/ | WeChat: 太平狮城 Taiping SG 3 Anson

Road #16-00 Springleaf Tower Singapore 079909

DID: (65) 63896171 | M: (65) XXXX XXXX | F: (65) 6222 1033

From: Su Li (LKK Auto) <<u>suli@lkkauto.com</u>>

Sent: Wednesday, July 8, 2020 2:23 PM

To: Claims Dept of CTI < claimsdept@sg.cntaiping.com

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

Subject: Direct Settlement - Accident Involving SFM 5151A (OI: CTI - TBA) and SH 6423G (TP: LKK

REF - CC6/CTI20007080/Des3) on 01/07/2020

Dear Sir / Madam,

We refer to the above matter.

We have inspected third party vehicle SH 6423G 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 estimated cost of repair
- TP GIA report
- Preliminary advice

Meanwhile, kindly provide us the claim reference number and a copy of your insured's GIA report for our necessary action.

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.

Thank you.

Best Regards,

Su Li | Admin Support

LKK Auto Consultants Pte Ltd

Phone: 6261 5037 Email: SuLi@lkkauto.com | Fax: 6271 8802

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

Branch: Blk 1007, Bukit Merah Lane 3, #01-11 | S(159721)