BIFROST AUTO PTE. LTD.

GST. Reg. No.: 201929175W

WITHOUT PREJUDICE

Our Ref

: SHD 7295 D Your Ref SJT 5133 T

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

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 08.07.2020 @ 07:00 hours along Farrer Road TWDS Lornie Road involving vehicles SHD 7295 D and SJT 5133 T

We refer to the above-mentioned accident.

We are claiming as per below:-

1.	Repair Cost- Part By Part(With GST)	\$ 9984.81
2.	Loss of Income for 13 Days x \$80/- per day	\$ 1040.00
	Loss of Rental for 13 Days x \$126.47/- per day(With GST)	\$ 1644.11
	LTA/GIA Search fee(With GST)	\$ 7.49
	Towing Fee	\$ 80.00
		\$ 12756.41

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 xxxx6841

LETTER OF AUTHORISATION

Accident on 08.07.2020 @ 07:00 hours along Farrer Road TWDS Lornie Road involving vehicles SHD 7295 D and SJT 5133 T

In consideration of Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589, repairing my/our motor vehicle no SHD 7295 D at my request, I/We, Pe Wee Kheng ("the claimant") of Blk 428 Ang Mo Kio Ave 3 # 03 - 2632 Singapore 560428 (address) bearing NRIC No S xxxx684I the owner / hirer of motor vehicle no SHD 7295 D, 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	N	_ day of	F0_	(month) 20) <u>10</u> (year)	TAUTO
the	P			ŀ	l Yur	Co. Reg. No. 15 Co. 201929175W
						*
Signed by "the o	claimant"			Signed k	oy Bifrost Auto	Pte Ltd
Name: Pe Wee	Kheng			Name: _	Rajiwa.	

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

"We/I, <u>BIFROST AUTO PTE LTD</u> ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd <u>LKK AUTO CONSULTANTS PTE LTD</u> (name of surveyor) with respect to the amount claimed for <u>S\$9,984.81</u> (Repair Cost), <u>S\$1,764.70</u> (Loss of Use/Rental), <u>S\$87.45</u> (Disbursement) for vehicle no. <u>SHD 7295D</u> that was damaged pursuant to the accident which occurred on <u>08/07/2020</u> (date) along <u>FARRER RD TOWARDS LORNIE RD</u> (location) involving vehicle no/s <u>SJT 5133T</u>. This is pursuant to the inspection conducted on <u>13/07/2020</u> (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **COMFORT TRANSPORTATION PTE LTD** (the third party claimant") of vehicle no. **SHD 7295D** 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 SHD 7295D (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.

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.LT.2105005 Inv. Date : 06-05-2021 Ref : 08.07.2020

Terms: 30 Days **Veh. No.**: SHD 7295 D

Make & Model : Prius

#	Description	Qty	Rate	Total	Tax
1	PART BY PART REPAIR AS RECOMMENDED BY SURVEYOR	1.0	\$9,331.60	\$9,331.60	\$653.21

Subtotal for invoice : S\$9,331.60

GST (7.0%) : S\$653.21

Total : S\$9,984.81

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.

(0)

(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: CT20070100

Date: 20 July 2020



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 08/07/2020 @ 07:00 hrs

ALONG FARRER RD TOWARDS LORNIE RD

INVOLVING SJT5133T

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 **SHD7295D** (the "Taxi"). The Taxi was hired to **PE WEE KHENG IC NO SXXXX684I** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate \$126.47 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.

SHD7295D 305409984

E)

										RATED (TIME
DATE	NAME OF DRIVER		MILEAGE F		MILEAGE READING			TRAVELLED (KM)	FROM	то
6/2	Pe	2	2	8	5	4	7	205.6	4.30	12-10
6/7	CURL	2	2	8	9	J	0	2272	1500	0340
7/7	Pe	2	2	8	9	8	0	258.0	4.25	1.20
7/7	(42N	2	2	9	4	P	2	2435	1445	0325
8 7	Pe	2	2	9	4	8	2		4.20	buta
08. VF. HUZU	CHEW BEN LEE			ACCI	lunt				\II:II)	yus
20.07.70.02	Chew Ben Lee			Rep	AIY				- Sul 7	ไท์:กก

> Back to OneMotoring



Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time:

09 Jul 2020 / 12:23:15

Receipt Date/Time : 09 Jul 2020 / 12:23:15

Tax Invoice/Receipt

Receipt No.: ITNET-00000-200709-001438

Previous Receipt No.:

S/N	Item Description/ Business Transaction Reference			GST Amount	Amount After GST
As at	No. t of Insurance Enquiry - SJT5133T 08 Jul 2020/07:00:00	IOS DTS LTD	GST (S\$)	(S\$)	(S\$)
1	ance Co: AIG ASIA PACIFIC INSURAN Insurance Enquiry - SJT5133T Enquiry Fee 20200709122225196749	NCE PTE, LTD.	7.00	0.49	7.49
		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.





47 Jalan Pemimpin Halcyon 2 #C01-02 Singapore 577200 Co. Reg. No. 53152603L HP: 900 900 92 Email: jim.koh@hotmail.com Website: http://www.gaoexpresstowing.sg

CASH	SALE/WORK ORDER	No. 189970 Pate: 8/7/20
寶號 Messrs:		Jump Start/Changing of battery
車號 Vehicle No:	車型 Prius Model No:	Tyre Replacement Accident/Breakdown
時間(印夜) Time (day/night):	Contact No:	Multi/Basement With Load/Cargo Box
由 Location:	1	King Dolly
到 To:	Miling	Transport Charge Low Body Kit
Cash \$: #80/-	其他 Others:	Door Opening Service Crane Up/Winch Out
經手人 Authorised By:	Tow Truck Driver Name:	Collect Doc/Key
	有任何損失或破壞,一概由車主自行負責。 impany accepts no responsilbility for damages or eing towed.	Repo Woodlands and Tuas Checkpoint

Khanchna (LKK Auto)

From: Khanchna (LKK Auto)

Sent: Sunday, August 16, 2020 3:45 PM **To:** JASONLEONG1307@GMAIL.COM

Cc: Admin A

Subject: ACCIDENT BETWEEN SHD 7295D & SJT 5133T ON 08/07/2020

Our Ref: CC4/AIG20007178/Bka3

LEONG TENG HUA [Policy Holder]

Dear Sir/Madam,

ACCIDENT BETWEEN SHD 7295D & SJT 5133T ON 08/07/2020

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.

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: <u>Khanchna@lkkauto.com</u> Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Claim Audit

-	AUDIT	TRAIL		
	On	Audit	Remarks	Ву
1	09 Jul 2020 18:05	Clm Dtl Modified	Claimant's Name: -> COMFORT TRANSPORTATION PTE LTD.	[A] HOW MEI KWAN
2	09 Jul 2020 18:05	Clm Veh Model Changed	(206252) TOYOTA PRIUS 1.8 5DR HATCHBACK (A).	[A] HOW MEI KWAN
3	09 Jul 2020 18:05	Clm Created	Reg No: SHD7295D. Acct Date: 2020/07/08. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Lt d. (SG). TP Insurer: India International Insurance Pte Ltd (HQ). Workshop: Bifrost Auto Pte Ltd (HQ)	[A] HOW MEI KWAN
4	09 Jul 2020 18:05	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	2020	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2020/07/20	[A] HOW MEI KWAN
6	09 Jul 2020 18:05	Mandate	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	09 Jul 2020 18:05	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> $[203630]$ AIG Asia Pacific Insurance Pte. Ltd. (Express)	[I] Merimen Administrator
8	09 Jul 2020 18:06	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
9	09 Jul 2020 18:06	Adj Adjuster Assigned	[None] -> BRYAN TANI	[A] HOW MEI KWAN
10	16 Jul 2020 11:19	TP Ins Updated	TPRegNo:SLT5133T -> SJT5133T.	[I] Subramaniam, Divyashni
11	17 Jul 2020 12:53		Init.Est.:8,000 - 9,000->17,500 - 20,000.	[A] HOW MEI KWAN
12	24 Feb 2021 08:29	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
13	24 Feb 2021 08:29	Clm Dtl Modified	JPJ Reg. Date: -> 2018/12/06.	[A] JOANNE LEE KHANG MIN
14	24 Feb 2021 08:29	Clm Details Notified		[A] JOANNE LEE KHANG MIN
15	28 Feb 2021 14:05	Adj Mandate Request	Cur.Req:12013.43:Liability: 100% *Quantum: (a)CORw/GST: \$9,984.81+ (b)LOR(11days x \$126.47): \$1,391.17 + (c)LOI(11days x \$50): \$550.00 + (d)LTA/GIA search fee: \$7.45 + Towing Fee:\$80.00 = T otal: \$12,013.43 *8 recommendation repair days + 1PH + 1S	[A] CHEW HSIAO TONG
16	2021	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date: $2020/07/20$. Mandate Remarks: *subject to all docs in place Cost of Repair: \$9,984.81 Loss of Income: \$500.00 10 days @ S\$ 50/day Loss of Rental: \$1,264.70 10 days @ S\$ 126.47/day LTA/ GIA Search Fee:	[I] Ler, Bernard-JQ
17	08 Apr 2021 12:28	Adj Mandate	Approved:11836.96:*subject to all docs in place Cost of Repair : $$9,984.81$ Loss of Income : $$500.00$ 1 0 days @ S\$ 50/day Loss of Rental : $$1,264.70$ 10 days @ S\$ 126.47/day LTA/ GIA Search Fee : $$7.45$ Towing Fee : $$80.00$ T	[I] Ler, Bernard-JQ
	Da	te From	Date To Audit Type None	Go

ACTIVITY

No record

Merimen Billi	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				
2535498	09 Jul 2020 18:12:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SHD7295D	SLT5133T	11.00				
2672113	24 Feb 2021 08:29:14	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SHD7295D	SJT5133T	11.00				