BIFROST AUTO PTE. LTD.

GST. Reg. No.: 201929175W

WITHOUT PREJUDICE

Our Ref : SH 8871 H Your Ref : SMG 1714 B

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

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 09.07.2020 @ 06:55 hours along Leedon Heights T Junction Carpark Entrance involving vehicles SH 8871 H and SMG 1714 B

We refer to the above-mentioned accident.

We are claiming as per below:-

1.	Repair Cost - Part By Part (With GST)	\$ 15,104.32
2.	Loss of Income for 10 Days x \$80/- per day	\$ 800.00
	Loss of Rental for 10 Days x \$125.40 per day (With GST)	\$ 1,254.00
	LTA/GIA Search fee (With GST)	\$ 7.49
	Towing Fee	\$ 80.00
٥.		\$ 17,245.81

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 xxxx616J

LETTER OF AUTHORISATION

Accident on 09.07.2020 @ 06:55 hours along Leedon Heights T Junction Carpark Entrance involving vehicles SH 8871 H and SMG 1714 B

In consideration of Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589, repairing my/our motor vehicle no SH 8871 H at my request, I/We, Chia Teck Chuan ("the claimant") of Blk 343 Clementi Ave 5 # 04 - 198 Singapore 120343 (address) bearing NRIC No S xxxx616J the owner / hirer of motor vehicle no SH 8871 H, 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 day of	<u>₩</u> (month) 20 <u></u> (year)	AUTO OTT
the	Win	1929175W
Signed by "the claimant"	Signed by Bifrost Auto Pte Ltd	
Name: Chia Teck Chuan	Name:	

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\$16,900.00</u> (Global Sum) for vehicle no. <u>SH 8871H</u> that was damaged pursuant to the accident which occurred on <u>09/07/2020</u> (date) along <u>OUTSIDE THE LEEDON (LEEDON ROAD)</u> involving vehicle no/s <u>SMG 1714B</u>.

This is pursuant to the inspection conducted on 13/07/2020 (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. **SH 8871H** 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 **SH 8871H** (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 (day) of June	(month) 20 (year)
LKK ABT	SON CO. Rese No. LTD
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. : Inv. Date : BA.LT.2106035

nv. Date : Ref : 22-06-2021 09.07.2020

Terms:

30 Days

Veh. No. :

30 Days SH 8871 H

Make & Model:

Prius

#	Description	Qty	Rate	Total	Тах
1	PART BY PART REPAIR AS RECOMMENDED BY SURVEYOR	1.0	\$14,116.19	\$14,116.19	\$988.13

Subtotal for invoice :

S\$14,116.19

GST (7.0%)

S\$988.13

Total :

S\$15,104.32

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.

(Arthorised 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.

email: claims@bifrostauto.com

Our Ref: CT20070107

Date: 20 July 2020



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 09/07/2020 @ 06:55 hrs

ALONG LEEDON HEIGHTS T JUNCTION CARPARK

ENTRANCE

INVOLVING SMG1714B

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 **SH8871H** (the "Taxi"). The Taxi was hired to **CHIA TECK CHUAN IC NO SXXXX616J** 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.

SHC 8871H 30540 9986

D (TIME	DATE	NAME OF DRIVER		MILE	AGE	RΕΔ	DING		MILEAGE TRAVELLED	HOURS OPERATED (TIME)	
ТО				MILEAGE READING					(KM)	FROM	то
720	27.20	TC Cha	4	2	7	9	4	ι	216	06A-5	1875
14	3 7. 20	TC Chra	4	2	-8	2	6	1	320	0645	1900
99	4-7-20	T C Chen	4	2	8	4	8	0	218	0700	1745
45	5.7.20	T C Clifa	4	2	3	6	6	5	185	0730	1815
100	6-7-20	Te Chla	4	2	8	8	7	6	210	0745	1745
370	7-7-20	TC Clife	4	2	9	Ò	8	6	209	0645	1874
30	87.20	7 C Cluber	4	2	9	3	2	9	242	C645	1830
è	09-07-2020	Clay Tecle Chuan		Ac	ide	nf				07:40	Att
to	18.07.2020	Chia Teck church		Re	port				ic	1111	10:15
Or.											
00									. 8		



47 Jalan Pemimpin Halcyon 2 #C01-02 Singapore 577200 Co. Reg. No. 53152603L HP: 900 90 Email: jim.koh@hotmail.com Website: http://www.gaoexpresstowing.sg	ail.com Website: http://www.gaoexpresstowing.sg
CASH SALE/WORK ORDER	No. 189954
産院 Moccec:	Date: C C C C C C C C C C C C C C C C C C C
車器 Cy 887 F 車型 Color Div	Jump Start/Changing of battery Tyre Replacement
pht)	Multi/Basement
(and	With Load/Cargo Box Ring Dolly
a) SIN WIN	Transport Charge
sh \$:	Door Opening Service
經手人 Tow Truck Authorised By: Driver Name:	Collect Doc/Key
之車輛,在進行中如7	Repo
Note: Vehicle is towed at owner's risk. The company accepts no responsilbility for damages or other misdemeanour to vour vehicle whilst being towed.	woodiands and Tuas Checkpoint

> Back to OneMotoring



Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time:

09 Jul 2020 / 11:06:58

Receipt Date/Time : 09 Jul 2020 / 11:06:58

Tax Invoice/Receipt

Receipt No.: ITNET-00000-200709-001017

Previous Receipt No. :

S/N Item Description/		Amount	GST	Amount
Business Transaction Reference		Before	Amount	After GST
No.		GST (S\$)	(S\$)	(S\$)
Result of Insurance Enquiry - SMG1714B				
As at 09 Jul 2020/06:55:00				
Insurance Co: AIG ASIA PACIFIC INSURAN	ICE PTE. LTD.			
1 Insurance Enquiry - SMG1714B				
Enquiry Fee		7.00	0.49	7.49
20200709110554417724				
	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	ď	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.



51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

Our Ref: CC4/AIG20007241/Dda3

23 JULY 2020

TAN CHYE LENG5 LEEDON HEIGHTS
#32-09
SINGAPORE 267952

Dear Sir/Madam,

ACCIDENT INVOLVING SMG 1714B & SH 8871H ALONG/AT OUTSIDE THE LEEDON (LEEDON ROAD) ON 09/07/2020

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.

We have received a claim from SH 8871H against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour as your vehicle was turning into main road. 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 us if you have further queries.

Yours faithfully,

CHAN JIA LE

Case Handler DID: 6749 5792 FAX: 6741 4108

Email: JiaLe@lkkauto.com

c.c. AIG Asia Pacific Insurance Pte Ltd (Motor Claims Dept)

7/13/2021 Merimen e-Claims

Claim Audit

	TRAIL		
lo. On	Audit	Remarks	Ву
13 Jul 1 2020 17:02	Clm Dtl Modified	Claimant's Name: -> COMFORT TRANSPORTATION PTE LTD.	[A] HOW ME KWAN
2 2020	Clm Veh Model Changed	(205436) TOYOTA PRIUS HYBRID 1.8 CVT (A).	[A] HOW ME KWAN
13 Jul 3 2020 17:02	_	Reg No: SH8871H. Acct Date: 2020/07/09. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: India International Insurance Pte Ltd (HQ). Workshop: Bifrost Auto Pte Ltd (sin Ming) (HQ)	[A] HOW ME KWAN
13 Jul 4 2020 17:02	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW ME KWAN
5 2020	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2020/07/22	[A] HOW ME KWAN
13 Jul 6 2020 17:02	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW ME KWAN
13 Jul 7 2020 17:02	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Express)	[I] Merimer Administrato
13 Jul 8 2020 17:02	Label Added	(19):Fastlane.	[A] HOW ME KWAN
13 Jul 9 2020 17:02	Adj Adjuster Assigned	[None] -> BRYAN TANI	[A] HOW ME KWAN
20 Jul 10 2020 12:07		Downloaded Video - Accident	[A] BRYAN TANI
22 Jul 11 2020 11:18	Video Downloaded	Downloaded Video - Accident	[A] CHAN JI LE
22 Jul 12 2020 11:19	Video Downloaded	Downloaded Video - Accident	[A] CHAN JI LE
22 Jul 13 2020 11:20	Video Downloaded	Downloaded Video - Accident	[A] CHAN JI LE
28 Apr 14 2021 16:54	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
28 Apr 15 2021 16:54	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNI LEE KHANO MIN
28 Apr 16 2021 16:54	Clm Dtl Modified	JPJ Reg. Date: -> 2017/06/29.	[A] JOANNI LEE KHANO MIN
28 Apr 17 2021 16:54	Clm Details Notified		[A] JOANNI LEE KHANO MIN
03 May 18 2021 17:14	Mandate Request	$\label{local_constraints} $Cur.Req:16945.81:Lia:100\%*Quantum:(a)CORw/GST:$15,104.32+(b)LOR(10days \times $125.40):$1,254+(c)LOI(10days \times $50):$500 +(d)LTA/GIA search fee:$7.49+(e)Towing Fee:$80=Total:$16,945.81*Veh Model: Toyota Prius* 8 repair days +1 Sun + 1 PRS=10DAYS$	[A] Jaslin Kok Chin Y
08:51		Downloaded Video - Accident	[I] Loh, Chee-Heng
08:51		Downloaded Video - Accident	[I] Loh, Chee-Heng
21 2021 08:57	/ Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date: $2020/07/22$. Mandate Remarks: to negotiate LOR & LOI to 9 days due to t axi in/out dates. Settle at best.	[I] Loh, Chee-Heng
04 May 22 2021 08:57	Adj Mandate Set	Approved:16900.00:to negotiate LOR & LOI to 9 days due to taxi in/out dates. Settle at best.	[I] Loh, Chee-Heng
D	ate From	Date To Audit Type None	Go

Merimen Billi	ing for this cas	se - Transactio	n History					
Bill Ref No	Bill Date	Bill Type	Асс Туре	Acc Name	Co Name (Branch)	Ref 1	Ref 2	Amount
2537360	14 Jul 2020 11:32:07	Video Upload	Motor	AIG Asia Pacific	AIG Asia Pacific	SH8871H	Hor, Yinrul	xx.xx

				Insurance Pte. Ltd.	Insurance Pte. Ltd. (SG)			
2537361	14 Jul 2020 11:32:11	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SH8871H	Hor, Yinrul	xx.xx
2537379	14 Jul 2020 11:47:38	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SH8871H	SMG1714B	11.00
2690108	28 Apr 2021 16:54:11	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants	LKK Auto Consultants	SH8871H	SMG1714B	11.00