

BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SHD 6528 P**
Your Ref : **GBG 4970 M**

EQ Insurance Company Ltd
5 Maxwell Road
#17-00 Tower Block MND Complex
Singapore 069110

Attention: Motor Claims Department

Dear Sir/Mdm,

Accident on 28.07.2020 @ 12:30 hours along PIE TWDS Changi Exit Eunos Slip Road involving vehicles SHD 6528 P and GBG 4970 M , XD 6819 K

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost – Part By Part (With GST)	\$	22,679.72
2. Loss of Income for 11 Days x \$80/- per day	\$	880.00
3. Loss of Rental for 11 Days x \$126.47 per day(With GST)	\$	1,391.17
4. LTA/GIA Search fee (With GST)	\$	7.49
5. Towing Fee	\$	80.00
TOTAL	\$	25,038.38

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

LETTER OF AUTHORISATION

Accident on 28.07.2020 @ 12:30 hours along PIE TWDS Changi Exit Eunos Slip Road involving vehicles SHD 6528 P and GBG 4970 M , XD 6819 K

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SHD 6528 P** at my request, I/We, **Tiong Oon Chuong** ("the claimant") of **Blk 113 Whampoa Road # 10 - 87 Singapore 320113** (address) bearing NRIC No **S xxxx960E** the owner / hirer of motor vehicle no **SHD 6528 P**, 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.

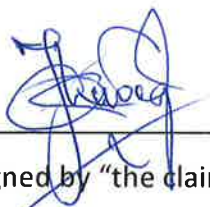
I/We further agree to fully co-operate and attend all court hearings that are necessary to prosecute the claims maintained by **Bifrost Auto Pte Ltd**.

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 06 day of 08 (month) 20 20 (year)



Signed by "the claimant"

Name: **Tiong Oon Chuong**

NRIC No: **S xxxx960E**



Signed by Bifrost Auto Pte Ltd

Name: Regina



EQ Insurance Company Limited

5 Maxwell Road, #17-00 Tower Block,

MND Complex, Singapore 069110

Tel: (65) 6223 9433 Fax: (65) 6223 4190

DISCHARGE VOUCHER

Claim No: DM20HO01083/JT

In consideration of the offer/payment of the sum of **SINGAPORE DOLLARS: Twenty Four Thousand Seven Hundred and Eight and Thirty Four Cents Only (\$24,708.34)** by EQ Insurance Company Limited, I/we hereby accept such sum in full and final settlement of all claims (present or future), losses of use/injuries that I/we have or may have against **EQ Insurance Co. Ltd and/or PETS'S KIOSK PET SALON/ SYED MOHAMED MA'ARUF BIN ABDULRAFAH (the insurer, owner and driver of vehicle No. GBG 4970M)** in connection with or in any way arising from the accident along/at PIE TOWARDS CHANGI EXIT EUNOS on 28/07/2020 involving SHD 6528P (your client) and GBG 4970M (Insured with EQ Insurance Co Ltd).

It is further agreed that this offer is not to be deemed as an admission of liability on the part of **EQ Insurance Co. Ltd. and/or PETS'S KIOSK PET SALON/ SYED MOHAMED MA'ARUF BIN ABDULRAFAH (the insurer, owner and driver of vehicle No. GBG 4970M).**

Dated this 27 (day) of April (month) 2021 (year)
COMFORT TRANSPORTATION PTE LTD
CO. REG. NO. 199303821R



CLAIMANT

Name

Signature

Address

NRIC No.

WITNESS

Name

Signature

Address

NRIC No.

27/Apr/2021
Jehape

383 Sin Ming Dr

S (575717)

199303821R

Bifrost Auto Pte Ltd
6001 Beach Rd
#22-01
S (199589)
201929175W

BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

Tax Invoice

EQ Insurance Company Ltd
5 Maxwell Road
#17-00 Tower Block MND Complex
Singapore 069110

Inv. No. : BA.LT.2104005
Inv. Date : 09-04-2021
Ref : 28.07.2020
Terms : 30 Days
Veh. No. : SHD 6528 P
Make & Model : Prius

#	Description	Qty	Rate	Total	Tax
1	PART BY PART REPAIR AS RECOMMENDED BY SURVEYOR	1.0	\$21,196.00	\$21,196.00	\$1,483.72

Subtotal for invoice : S\$21,196.00
GST (7.0%) : S\$1,483.72
Total : S\$22,679.72

*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.**



(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: CT20070365

Date: 03 August 2020



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 28/07/2020 @ 12:30 hrs
ALONG PIE TWDS CHANGI EXIT EUNOS SLIP ROAD
INVOLVING GBG4970M, XD6819K

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 **SHD6528P** (the "Taxi"). The Taxi was hired to **TIONG OON CHUONG IC NO SXXXX960E** 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 **MS First Capital Insurance 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.

CHD6528P

305413701

ED (TIME) TO	DATE	NAME OF DRIVER	MILEAGE READING	MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)	
					FROM	TO
2425	26/7	TIONG	67908	250	0900	2030
88	27/7	TIONG	68127	222	0645	184
2440	27/7/2020	TIONG	68280	154	2045	042
1900	28/7	TIONG	68368	88	0900	1230
2425	28.07.2020	TIONG DON CHUONG	Accident		11:30	12:30
1845	07.08.2020	TIONG DON CHUONG	Repair.		21:45	11:45
2445						
830						
2445						
830						
2515						



You Call, We Tow - Fast . Secured . Reliable

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

寶號
Messrs:

GM

車號

Vehicle No: SND 6528P

車型

Model No: Prim

時間(日夜)

Time (day/night):

Contact No: _____

由

Location: Coyang

到

To: Sin Ming

Cash \$:

\$80

其他

Others: _____

經手人

Tow Truck

Authorised By: _____

Driver Name: _____

No. 189964

Date: 28/7/2020

- | | |
|-------------------------------------|--------------------------------|
| <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 |

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.



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 28 Jul 2020 / 15:25:22

Receipt Date/Time : 28 Jul 2020 / 15:25:22

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200728-002319

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
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Result of Insurance Enquiry - GBG4970M

As at 28 Jul 2020/12:30:00

Insurance Co: EQ INSURANCE COMPANY LTD

1 Insurance Enquiry - GBG4970M

Enquiry Fee

20200728152424813901

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 0.00

Total Amount Payable 7.45

Paid By

411911XXXXXX7094 eNETS Credit Card 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.

Jasper Chua (LKK Auto)

From: Jasper Chua (LKK Auto)
Sent: Thursday, 10 September 2020 9:44 AM
To: roger@catsmart.com.sg
Subject: ACCIDENT INVOLVING SHD 6528P AND GBG 4970M ON 28/07/2020

Our Ref: CC4/EQI20007820/Db3

10 SEPTEMBER 2020

PETS'S KIOSK PET SALON

Dear Sir/Madam,

ACCIDENT INVOLVING SHD 6528P AND GBG 4970M ON 28/07/2020

We refer to the above accident where we are acting for EQ INSURANCE COMPANY LIMITED 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 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.

Best Regards,

Jasper Chua | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jasperchua@lkkauto.com | fax: 6741-4108

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

Jasper Chua (LKK Auto)

From: Jaime Tay <jaime.tay@eqinsurance.com.sg>
Sent: Monday, 5 April 2021 9:29 AM
To: Jasper Chua (LKK Auto)
Cc: Admin A
Subject: RE: PRS for our client's vehicle SHD 6528 P and your insured's vehicle GBG 4970 M on 28.07.2020. // EQI REF: DM20HO01083/JT

Dear Jasper,

Please proceed to settle TPD up to your recommendation of **\$24,708.38**.

Kindly let us have the Discharge Voucher and bank details of the workshop upon settlement in order for us to process payment.

Thank you.

Announcement

In line with the Safe Re-opening measures, our operation remains "Business As Usual" – except most of us are on a Work-From-Home arrangement -reachable by phone or email or an arranged video call meeting.

Our Customer Care Counter will remain closed until further notice. Any onsite customer care service, including meetings in the EQI premises can only be conducted on a prior agreed appointment basis.

Regards,

Jaime Tay
Executive | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110
did 65 6496 9882 | tel 65 6223 9433 ext 882 | fax 65 6223 4190
www.eqinsurance.com.sg



Privileged/Confidential information may be contained in this message. If you are not the intended recipient, please notify the sender immediately and delete all copies of it.

From: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>
Sent: Wednesday, 31 March 2021 5:18 pm
To: Jaime Tay <jaime.tay@eqinsurance.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: PRS for our client's vehicle SHD 6528 P and your insured's vehicle GBG 4970 M on 28.07.2020. // EQI REF: DM20HO01083/JT

Dear Sir/Mdm,

We refer to the subject matter.

It was reported that Insured driver lost control.

A letter was sent out to the Insured to notify TP claim and NCD issues and no feedback received till date.

Summary to offer to repairer **BIFROST AUTO PTE LTD** is as follows:

TP CLAIMED		REVISED -TO OFFER
Cost of Repair (w/gst)	\$ 53,115.26	\$ 22,679.72
Loss of Income (11 days x \$80.00)	\$ 880.00	\$ 550.00
Loss of Rental (11 days x \$126.47)	\$ 1,391.17	\$ 1,391.17
Towing Fee	\$ 80.00	\$ 80.00
LTA Search	\$ 7.49	\$ 7.49
Proposed Total	\$ 55,473.92	\$ 24,708.38

(11 days x
\$50.00)

Breakdown of days is as follows:

Recommended repair days	11
Weekends / Downtime	0
CLAIM DAYS	11

For your approval and/or further instruction please.

Thank you.

Best Regards,

Jasper Chua | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jasperchua@lkkauto.com | fax: 6741-4108

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

From: Jaime Tay <jaime.tay@eqinsurance.com.sg>

Sent: Wednesday, 12 August 2020 8:32 AM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: PRS for our client's vehicle SHD 6528 P and your insured's vehicle GBG 4970 M on 28.07.2020. // EQI
REF: DM20HO01083/JT

Dear Mei Kwan,

Please find enclosed GIA report as requested.

Announcement

In line with the Safe Re-opening measures, our operation remains "Business As Usual" – except most of us are on a Work-From-Home arrangement -reachable by phone or email or an arranged video call meeting.

Our Customer Care Counter will remain closed until further notice. Any onsite customer care service, including meetings in the EQI premises can only be conducted on a prior agreed appointment basis.

Thank you.

Regards,

Jaime Tay

Executive | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110

did 65 6496 9882 | tel 65 6223 9433 ext 882 | fax 65 6223 4190

www.eqinsurance.com.sg



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From: Mei Kwan (LKKAuto) [<mailto:Meikwan@lkkauto.com>]

Sent: 11 August 2020 18:54

To: Jaime Tay <jaime.tay@eqinsurance.com.sg>

Cc: Jasper Chua (LKK Auto) <jasperchua@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: PRS for our client's vehicle SHD 6528 P and your insured's vehicle GBG 4970 M on 28.07.2020. // EQI

REF: DM20HO01083/JT

YOUR REF: DM20HO01083/JT

LKK REF: CC4/EQI20007820/Db3

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SHD 6528P on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- Estimated cost of repair
- Preliminary advice

Kindly let us have a copy of your insured's GIA report for our necessary action.

Please take note that the case handler in-charge is Jasper and he can be contacted at DID: 6841 2928.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

Jasper Chua (LKK Auto)

From: Joseph Koh <joseph.koh@bifrostable.com>
Sent: Monday, 12 April 2021 8:38 AM
To: Jasper Chua (LKK Auto)
Cc: Claims Dept; Joseph Koh; claims_ltm@bifrostable.com; claims_ltv@bifrostable.com; Admin A
Subject: Re: SHD 6528 P / DOA: 28.07.2020 / Your Ref(GBG 4970 M) / Finalization Acceptance / LOD Issuance *** LKK REF: CC4/EQI20007820/Db3 / Final invoice & DV

Dear Jasper,

Please find payment details below. Thank you for processing.

Account Name	Bifrost Auto Pte Ltd
Account Number	0709028861
Bank Name	DBS Bank Ltd
Bank & Branch Code	Bank Code: 7171 Branch Code: 070

Joseph Koh
Claims Department
M: 96488228

BIFROST AUTO PTE LTD
6001 Beach Road, Golden Mile Tower, #22-01
Singapore 199589

On Sun, 11 Apr 2021 at 17:14, Jasper Chua (LKK Auto) <jasperchua@lkkauto.com> wrote:

WITHOUT PREJUDICE

Dear Sir/Mdm,

Please be informed that EQ is moving into E-payment modes.

Kindly provide the bank details as below to us for our necessary action.