# BIFROST AUTO PTE. LTD.

GST. Reg. No.: 201929175W

WITHOUT PREJUDICE

Our Ref

: SHC 2147 L

Your Ref

: SGJ 4132 R

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

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 31.07.2020 @ 19:15 hours along Holland Close Blk 6 Carpark Driveway involving vehicles SHC 2147 L and SGJ 4132 R

We refer to the above-mentioned accident.

We are claiming as per below:-

1.	Repair Cost-Part by Part(With GST)	\$ 13,903.07
2.	Loss of Income for 12 Days x \$80/- per day	\$ 960.00
3.	Loss of Rental for 12 Days x \$125.19/- per day(With GST)	\$ 1,502.28
4.	LTA/GIA Search fee(With GST)	\$ 7.49
5.	Towing Fee	\$ 80.00
	TOTAL	\$ 16.452.84

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 xxxx486G

#### **LETTER OF AUTHORISATION**

Accident on 31.07.2020 @ 19:15 hours along Holland Close Blk 6 Carpark Driveway involving vehicles SHC 2147 L and SGJ 4132 R

In consideration of Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589, repairing my/our motor vehicle no SHC 2147 L at my request, I/We, Kok Yeok Chin ("the claimant") of Blk 412 Commonwealth Ave West # 08-3027 Singapore 120412 (address) bearing NRIC No S xxxx486G the owner / hirer of motor vehicle no SHC 2147 L, 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 re	espect of the	e settleme	ent monies.	
Dated this	day of	08	(month) 20 <u>\$\infty</u> (year)	Co. Reg. No. 201929175W
Opc			Him	.0
Signed by "the claimant"			Signed by Bifrost Auto Pt	e Ltd
Name: Kok Yeok Chin			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\$13,903.07</u> (Repair Cost), <u>S\$1,927.09</u> (Loss of <u>Use/Rental</u>), <u>S\$ 87.45</u> (Disbursement) for vehicle no. <u>SHC 2147L</u> that was damaged pursuant to the accident which occurred on <u>31/07/2019</u> (date) along <u>HOLLAND CLOSE BLK 6 CARPARK DRIVEWAY</u> (location) involving vehicle no/s <u>SGJ 4132R</u>. This is pursuant to the inspection conducted on <u>05/08/2020</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. **SHC 2147L** 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 **SHC 2147L** (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 18 (day) of June	(month) 20_2  (year)	AUTO
LKK ABT	2	Co. Reg. No. 201929175W
Signed by appointed surveyor	Signed by "the worksho	op" (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.:

BA.LT.2106029

Inv. Date :

19-06-2021

Ref: Terms: 31.07.2020 30 Days

Veh. No. :

SHC 2147 L

Make & Model:

lonia

#	Description	Qty	Rate	Total	Tax
1	PART BY PART REPAIR AS RECOMMENDED BY SURVEYOR	1.0	\$12,993.52	\$12,993.52	\$909.55

Subtotal for invoice :

S\$12,993.52

GST (7.0%) :

S\$909.55

Total :

S\$13,903.07

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.

email: claims@bifrostauto.com

Our Ref: CT20070405

Date: 03 August 2020



#### TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 31/07/2020 @ 19:15 hrs

ALONG HOLLAND CLOSE BLK 6 CARPARK DRIVEWAY

INVOLVING SGJ4132R

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 **SHC2147L** (the "Taxi"). The Taxi was hired to **KOK YEOK CHIN IC NO SXXXX486G** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate \$125.19 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.

SHC 2147L 305414581

DATE	√ NAME OF DRIVER Λ	-	MILEA	GE F	REAL	DING		MILEAGE TRAVELLED		RATED (TIME)	DATI
DATE ACC	in the Halland	C	MILEA	3-6	?	ON TO LOCAL		(KM)	FROM	TO	
31720	Kot veo ( Bu	(	2	8	8	1	6	69	1600	200	
01 3-2020	LOL YEOK UNIN		Ac	cid	erl				08:15	KGOK	
11.08.2020	Lok yeak thin		R	epo	1				600 00-	16:00	
B.											
									ю.		

#### > Back to OneMotoring



Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time:

01 Aug 2020 / 11:11:38

Receipt Date/Time: 01 Aug 2020 / 11:11:38

# Tax Invoice/Receipt

Receipt No.: ITNET-00000-200801-000509

Previous Receipt No.:

S/N Item Description/ Business Transaction Reference			GST Amount	Amount After GST
No.		GST (S\$)	(S\$)	(S\$)
Result of Insurance Enquiry - SGJ4132R				
As at 31 Jul 2020/19:15:00				
Insurance Co: AIG ASIA PACIFIC INSURAN	NCE PTE. LTD.			
1 Insurance Enquiry - SGJ4132R				
Enquiry Fee		7.00	0.49	7.49
20200801111050302788				
	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	rd	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. $195452$				
寶號 Messrs:	Jump Start/Changing of battery				
車號 SHC 2147 L 車型 I Duig Model No:	Tyre Replacement  Accident/Breakdown				
時間(日/夜) Time (day/hight): Contact No:(lost	Multi/Basement				
to Location: B/K 6 (as park Drivewy, Along Holland Klade	With Load/Cargo Box King Dolly				
到 To:	Transport Charge  Low Body Kit				
Cash \$:	Door Opening Service Crane Up/Winch Out				
經手人 Tow Truck Authorised By: Driver Name:	Collect Doc/Key				
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 responsilbility for damages or other misdemeanour to your vehicle whilst being towed.	Repo Woodlands and Tuas Checkpoint				



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

Our Ref: CC4/AIG20008099/ds3

13 AUGUST 2020

#### LOH THIN YONG DEREK

32 CHOA CHU KANG ST 64 #14-04 SINGAPORE 689099

Dear Sir/Madam,

# ACCIDENT INVOLVING SGJ 4132R & SHC 2147L ALONG/AT BLK 7A COMMONWEALTH AVENUE ON 31/07/2020

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 SHC 2147L 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 lost control and collided onto third party vehicle. 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)

# **Claim Audit**

	AUDIT	TRAIL		
No	On		Remarks	Ву
1	05 Aug 2020 16:36	Clm Dtl Modified	Claimant's Name: -> COMFORT TRANSPORTATION PTE LTD. Claimant's ID: -> 199303821R.	[A] Lee Su l
2	2020 16:36	Clm Veh Model Changed	(205164) HYUNDAI IONIQ HYBRID 1.6 GLS DCT (A).	[A] Lee Su l
3	05 Aug 2020 16:36	Created	Reg No: SHC2147L. Acct Date: 2020/07/31. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (S G). Workshop: Bifrost Auto Pte Ltd (Kaki Bukit)	[A] Lee Su l
4	05 Aug 2020 16:36	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] Lee Su l
5	2020	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2020/08/17	[A] Lee Su L
6	05 Aug 2020 16:36	Mandate	Approved:0.00.Reinsp:Adj decides.	[A] Lee Su L
7	2020 16:36	Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Expres s)	[I] Merimer Administrato
8	05 Aug 2020 16:37	Label Added	(19):Fastlane.	[A] Lee Su l
9	16:37	Adjuster Assigned	[None] -> BRYAN TANI	[A] Lee Su l
10	07 Apr 2021 13:37	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
11	07 Apr 2021 13:37	Clm Dtl Modified	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
12	07 Apr 2021 13:37	Clm Dtl Modified	JPJ Reg. Date: -> 2019/02/27.	[A] JOANNE LEE KHANG MIN
13		Clm Details Notified		[A] JOANNE LEE KHANG MIN
14	08 Apr 2021 17:42	Mandate	Cur.Req:15917.61:Lia:100%*Quantum:(a)CORw/GST:\$13,903.07+(b)LOR(11days x\$125.19):\$1377.09+(c)LOI(11days x\$50):\$550 +(d)LTA/GIA search fee:\$7.45+(e)Towing Fee:\$80=Total: \$15,917.61*Veh Mod el:Hyundai Ioniq* Recommend 8 repair days +1 Sun + 1 PRS +1 PH=	[A] Jaslin Kok Chin Yi
15	17 May 2021 11:40	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2020/08/17. Mandate Remarks: subject to all docs in place.	[I] Ler, Bernard-JQ
16	17 May 2021 11:40	Adj Mandate Set	Approved:15917.61:subject to all docs in place.	[I] Ler, Bernard-JQ

Date From Date To Audit Type None
-----------------------------------

### **ACTIVITY**

No record

Merimen Bill	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				
2554610	06 Aug 2020 17:45:17	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SHC2147L	SGJ4132R	11.00				
2684141	07 Apr 2021 13:37:23	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SHC2147L	SGJ4132R	11.00				