



Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

To : M/s EQ INSURANCE COMPANY LTD

Date: 19/05/2021

THIRD PARTY DIRECT SETTLEMENT

Vehicle No.	YN 5536T (Insd Veh)	Your Ref. No. : DM20HO01305/JT
	SH 6002M (TP Veh)	Our Ref. No. : CC4/EQI20009551/Dga3q2
Date of Accident	5/9/2020	

Liability	100%	
Final Repair Cost	: \$ 12,519.00	
Loss of Use	: \$ 550.00	11 days
Rental (If any)	: \$ 1,379.40	11 days
Others:	: \$	
Towing Fee	: \$ 80.00	
	14,528.40	
Final Settlement Sum	: \$ 14,528.40	
Remarks	:	

<u>Payment Instruction: Payee's Breakdown</u>		
1)	BIFROST AUTO PTE LTD	: \$ 14,528.40
		: \$

JOANNE LEE
LKK Auto Consultants Pte Ltd

BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SH 6002 M**
Your Ref : **YN 5536 T**

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

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 05.09.2020 @ 16:40 hours along Sembawang Crescent TWDS Sembawang Drive involving vehicles SH 6002 M and YN 5536 T

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost-Lump Sum(With GST)	\$ 12,519.00
2. Loss of Income for 11 Days x \$80/- per day	\$ 880.00
3. Loss of Rental for 11 Days x \$125.40/- per day(With GST)	\$ 1,379.40
4. LTA/GIA Search fee(With GST)	\$ 7.49
5. Towing Fee	\$ 80.00
TOTAL	\$ 14,865.89

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 05.09.2020 @ 16:40 hours along Sembawang Crescent TWDS Sembawang Drive involving vehicles SH 6002 M and YN 5536 T

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SH 6002 M** at my request, I/We, **Chew Choon Aik** ("the claimant") of **Blk 711 Woodlands Drive 70 # 12 - 65 Singapore 730711** (address) bearing NRIC No **S xxxx991F** the owner / hirer of motor vehicle no **SH 6002 M**, 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 15 day of 09 (month) 20 20 (year)



Signed by "the claimant"

Name: **Chew Choon Aik**

NRIC No: **S xxxx991F**



Signed by Bifrost Auto Pte Ltd

Name: Regina



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.2105012
Inv. Date : 15-05-2021
Ref : 05.09.2020
Terms : 30 Days
Veh. No. : SH 6002 M
Make & Model : Prius

#	Description	Qty	Rate	Total	Tax
1	LUMP SUM REPAIR AS RECOMMEDED BY SURVEYOR	1.0	\$11,700.00	\$11,700.00	\$819.00

Subtotal for invoice : S\$11,700.00
GST (7.0%) : S\$819.00
Total : S\$12,519.00

*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: CT20090062

Date: 08 September 2020



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 05/09/2020 @ 16:40 hrs
ALONG SEMBAWANG CRESCENT TWDS SEMBAWANG
DRIVE
INVOLVING YN5536T, ,
KERB/DIVIDER/PAVEMENT/HUMP/PLATFORM

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 **SH6002M** (the "Taxi"). The Taxi was hired to **CHEW CHOON AIK IC NO SXXXX991F** 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.

305421065

ID (TIME)		DATE	NAME OF DRIVER	MILEAGE READING	MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)
TO						FROM TO
535		06-09.2020	CHEW CHOON Aik	Accident		08:10
700		15.09.2020	CHEW CHOON Aik	Repair		15:30
SSS						
845						
845						
360						
500						
700						
500						
130						

> Back to OneMotoring



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 07 Sep 2020 / 12:31:19

Receipt Date/Time : 07 Sep 2020 / 12:31:19

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200907-001344

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - YN5536T				
As at 04 Sep 2020/16:40:00				
Insurance Co: EQ INSURANCE COMPANY LTD				
1	Insurance Enquiry - YN5536T Enquiry Fee 20200907123004057303	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 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.

高 GAO Express Towing Services



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

No. 195454

Date: 5/9/20

寶號
Messrs: GM

車號
Vehicle No: SH 6002 M 車型
Model No: Prius

時間(日/夜)
Time (day/night): Contact No:

由
Location: Sembawang Crescent tards Sembawang Drive

到
To: Loyang

Cash \$: 80/- 其他
Others:

經手人
Authorised By: Tow Truck
Driver Name:

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 misdemeanour to your vehicle whilst being towed.

- ☐ Jump Start/Changing of battery
- ☐ Tyre Replacement
- ☒ Accident/Breakdown
- ☐ Multi/Basement
- ☐ With Load/Cargo Box
- ☐ King Dolly
- ☐ Transport Charge
- ☐ Low Body Kit
- ☐ Door Opening Service
- ☐ Crane Up/Winch Out
- ☐ Collect Doc/Key
- ☐ Repo
- ☐ Woodlands and Tuas Checkpoint



Auto
Consultants
Pte Ltd

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

Our Ref: CC4/AIG20013718/g3

14 DECEMBER 2020

CHINENSIS ENTERPRISE

86 Rifle Range Rd

Singapore 588389

DRIVER: ARUMUGAM SELVAM

Dear Sir/Madam,

ACCIDENT INVOLVING YN 5536T AND SH 6002M ON 05/09/2020

We refer to the above accident. We are the Appointed Surveyor and Loss Adjuster Company by your Motor Insurer (EQ INSURANCE COMPANY LIMITED) to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

This is to inform you that we received a Third Party Claim from.

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.

Yours faithfully,

CECILIA CHONG

Case Handler

DID: 6749 4274

FAX: 6741 4108

EMAIL: ceciliachong@lkkauto.com

c.c. EQ INSURANCE COMPANY LIMITED
(Motor Claims Dept)

Cecilia Chong (LKK Auto)

From: Jaime Tay <jaime.tay@eqinsurance.com.sg>
Sent: Wednesday, 12 May 2021 8:33 AM
To: Cecilia Chong (LKK Auto); Mei Kwan (LKKAuto)
Cc: Admin A
Subject: RE: PRS FOR our client's vehicle SH 6002 M and your insured's vehicle YN5536T on 05.09.2020. // EQI REF: DM20HO01305/JT

Dear Cecilia,

Please seek reason or clarification with workshop on wrong DOA on receipt.

My purpose of adding the search fee mandate for you is just so you do not need to seek further mandate for another \$7.45 should their reason be valid for example, honest human error.

Mandate is given, should you determine receipt is not acceptable for any reason, you may of course reject search fee without further notice to me.

[> Back to OneMotoring](#)


Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No.: M4-0006529-2

Print Date/Time : 07 Sep 2020 / 12:31:19

Receipt Date/Time : 07 Sep 2020 / 12:31:19

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200907-001344

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - YN5536T As at 04 Sep 2020/16:40:00 Insurance Co: EQ INSURANCE COMPANY LTD				
1	Insurance Enquiry - YN5536T Enquiry Fee 20200907123004057303	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49

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



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: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

Sent: Tuesday, 11 May 2021 5:18 pm

To: Jaime Tay <jaime.tay@eqinsurance.com.sg>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: PRS FOR our client's vehicle SH 6002 M and your insured's vehicle YN5536T on 05.09.2020. // EQI REF: DM20HO01305/JT

Dear Jamie,

LTA search invoice submitted by TP, the DOA is incorrect.

Therefore, I stated NA.

Kindly confirm if approval given to just allow the search fee claim to TP despite of the incorrect DOA stated in search invoice.

Thanks

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108

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

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

Sent: Tuesday, 11 May 2021 5:00 PM

To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: PRS FOR our client's vehicle SH 6002 M and your insured's vehicle YN5536T on 05.09.2020. // EQI REF: DM20HO01305/JT

Dear Cecilia,

Please proceed as follow:

	Claimed Amount	Revised Amount	Mandate
1. Cost of Repair (w/GST)	\$ 31,454.34	\$ 12,519.00	
2. Loss of Rental (11days x \$125.40)	\$ 1,379.40	\$ 1,379.40 (11days x \$125.40)	
3. Loss of Income (11days x \$80.00)	\$ 880.00	\$ 550.00 (11days x \$50.00)	
4. Towing Fee	\$ 80.00	\$ 80.00	
3. LTA/ GIA Search Fee	\$ 7.49	\$ NA	\$7.45
Total	\$ 33,801.23	\$ 14,528.40	Max \$14,535.85

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



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From: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

Sent: Tuesday, 11 May 2021 4:32 pm

To: Jaime Tay <jaime.tay@eqinsurance.com.sg>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: PRS FOR our client's vehicle SH 6002 M and your insured's vehicle YN5536T on 05.09.2020. // EQI REF: DM20HO01305/JT

EQ ref : **DM20HO01305/JT**

LKK ref : CC4/EQI20009551/Dga3q2

Dear Sirs/Madam,

ACCIDENT INVOLVING YN5536T(EQ-OI) AND SH6002M (TP) ON 05.09.2020

We refer to the above matter.

OI ENCROACHED INTO TP LANE.

A letter was sent out to the Insured to notify Third Party claim and NCD issues. No further feedback till to date.

We seek your approval to offer Third Party repairer "**BIFROST AUTO PTE LTD**" at **14,528.40 (all-in).**

The summary is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 31,454.34	\$ 12,519.00
2. Loss of Rental (11days x \$125.40)	\$ 1,379.40	\$ 1,379.40 (11days x \$125.40)
3. Loss of Income (11days x \$80.00)	\$ 880.00	\$ 550.00 (11days x \$50.00)
4. Towing Fee	\$ 80.00	\$ 80.00
3. LTA/ GIA Search Fee	\$ 7.49	\$ NA
Total	\$ 33,801.23	<u>\$ 14,528.40</u>

**08days recommendation for repair + 1 WEEKEND + 2PRS = 11days

Market Value	: \$- (est)
LTA Rebate	: \$- (est)
Nett Value	: <u>\$- (est)</u>

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval/instruction.

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108

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

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

Sent: Monday, 14 December 2020 1:58 PM

To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: PRS FOR our client's vehicle SH 6002 M and your insured's vehicle YN5536T on 05.09.2020. // EQI REF: DM20HO01305/JT

Dear Cecilia,

Agreed.

Kindly proceed based on video evidence.

Thank you.

Announcement