

# BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SHB 4097 P**  
Your Ref : **SHC 2729 H**

MS First Capital Insurance Limited  
36 ROBINSON ROAD, #16-01 CITY HOUSE,  
SINGAPORE 068877

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 14.09.2020 @ 06:20 hours along Old Airport Road TWDS Tanjong Katong  
involving vehicles SHB 4097 P and SHC 2729 H

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost-Lump Sum(With GST)	\$	11,449.00
2. Loss of Income for 10 Days x \$80/- per day	\$	800.00
3. Loss of Rental for 10 Days x \$110.67/- per day(With GST)	\$	1,106.70
4. LTA/GIA Search fee(With GST)	\$	7.49
5. Towing Fee	\$	80.00
<b>TOTAL</b>	<b>\$</b>	<b>13,443.19</b>

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](mailto: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 14.09.2020 @ 06:20 hours along Old Airport Road TWDS Tanjong Katong involving vehicles SHB 4097 P and SHC 2729 H

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SHB 4097 P** at my request, I/We, **Mohamad Shamsi Bin Kiman** ("the claimant") of **Blk 256 Bukit Batok East Ave 4 # 01 - 311 Singapore 650256** (address) bearing NRIC No **S xxxx513C** the owner / hirer of motor vehicle no **SHB 4097 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.

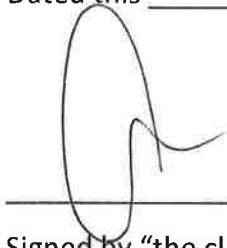
I/We further agree to fully co-operate and attend all court hearings that are necessary to prosecute the claims maintained by **Bifrost Auto Pte Ltd**.

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 23 day of 09 (month) 20 20 (year)



Signed by "the claimant"

Name: **Mohamad Shamsi Bin Kiman**

NRIC No: **S xxxx513C**



Signed by Bifrost Auto Pte Ltd

Name: Regina



### DISCHARGE RECEIPT

CLAIM REFERENCE : D20003740MFSH  
ACCIDENT DATE : 14/09/2020  
ACCIDENT LOCATION : OLD AIRPORT ROAD  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : NAH LYE TECK RONNIE  
INSURED VEHICLE : SHC 2729H  
INVOLVED PARTY : SHB 4097P  
SETTLEMENT SUM : **\$ 13,135.60**

I/We, the undernoted CLAIMANT being the person/entity entitled to receive the compensation in relation to the accident, hereby agree to accept the SETTLEMENT SUM as full and final settlement of all claims for damages, costs & disbursements arising out of the ACCIDENT, and I/WE also agree that the said settlement sum:

1. is paid without admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and/or its INSURED DRIVER in respect of the said loss and for damage whether now or hereafter to become manifest,

2. is accepted by me/us to the intent that the said MS First Capital Insurance Limited and /or its INSURED and/or its INSURED DRIVER be absolutely and finally discharged from all claims whatsoever which I/WE now or hereafter may have arising out of or connected with or traceable to the said accident.

I/WE acknowledge that this DISCHARGE RECEIPT is not to be construed as an admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and /or its INSURED DRIVER and it shall not be used as evidence in any claims or actions which may be made against them or any of them.

CLAIMANT : COMFORT TRANSPORTATION PTE LTD

**COMFORT TRANSPORTATION PTE LTD**  
CO-REG. NO. 199303823R  
Signature and Date:  22/7/2021

WITNESS : \_\_\_\_\_



Signature and Date:  22/7/2021

# BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

## Tax Invoice

**MS First Capital Insurance Limited**  
**36 ROBINSON ROAD, #16-01 CITY HOUSE,**  
**SINGAPORE 068877**

**Inv. No. :** BA.LT.2107021  
**Inv. Date :** 22-07-2021  
**Ref :** 14.09.2020  
**Terms :** 30 Days  
**Veh. No. :** SHB 4097 P  
**Make & Model :** i40

#	Description	Qty	Rate	Total	Tax
1	LUMP SUM REPAIR AS RECOMMEDED BY SURVEYOR	1.0	\$10,700.00	\$10,700.00	\$749.00

**Subtotal for invoice :** S\$10,700.00  
**GST (7.0%) :** S\$749.00  
**Total :** S\$11,449.00

*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**.

305422417

[illegible]

Our Ref: CT20090179

Date: 15 September 2020



**TO WHOM IT MAY CONCERN**

Dear Sir/Madam

ACCIDENT ON 14/09/2020 @ 06:20 hrs  
ALONG OLD AIRPORT RD >> TG KATONG ROAD  
INVOLVING SHC2729H

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 **SHB4097P** (the "Taxi"). The Taxi was hired to **MOHAMAD SHAMSI BIN KIMAN IC NO SXXXX513C** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$110.67** 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.



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.gaoexpress towing.sg>

## CASH SALE/WORK ORDER

寶號  
Messrs: CTM

車號  
Vehicle No: SHB 4097 P 車型  
Model No: I40

時間(日/夜)  
Time (day/night): \_\_\_\_\_ Contact No: \_\_\_\_\_

由  
Location: Old Airport Rd to Tanjong Katong Rd

到  
To: Coyang

Cash \$: 80/- 其他  
Others: \_\_\_\_\_

經手人  
Authorised By: \_\_\_\_\_ Tow Truck  
Driver Name: 2

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.

No. 195468

Date: 14/4/20

- ☐ 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

**FW: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20003740MFSH/1 // Our ref: CC4/FCI20010037/Dds3 [ACCIDENT INVOLVING SHC2729H AND SHB4097P ON 14/09/2020]**

Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>

Thu 7/15/2021 10:10 AM

To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

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

Dear Jaslin,

Pls offer as per below.

COR - \$11,449.00

LOR - \$724.01 to \$1,106.70 (\$103.43 to \$110.67 x 7 to 10 days)

LOI - \$350.00 to \$500.00 (\$50 x 7 to 10 days)

LTA Fee - \$7.49

Towng Fee - \$80.00

Total - \$12,603.01 to \$13,143.19

Regards.

Chris Lim

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877

| Tel: 6507 3848 | DID : 6507 3853 | Fax No. : 6507 3849 | Email: [ChrisLim@msfirstcapital.com.sg](mailto:ChrisLim@msfirstcapital.com.sg) | Company

Regn. No. 195000106C

**A Member of  Insurance Group**

Personal Data Protection Act 2012 ("PDPA"):

Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to <http://www.msfirstcapital.com.sg> for details of PDPA Personal Data Collection Statement.

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**From:** Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

**Sent:** Thursday, 8 July 2021 2:49 pm

**To:** Vic Alpeh S. Sanghilan <[VicSanghilan@msfirstcapital.com.sg](mailto:VicSanghilan@msfirstcapital.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Re: PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20003740MFSH/1 // Our ref: CC4/FCI20010037/Dds3 [ACCIDENT INVOLVING SHC2729H AND SHB4097P ON 14/09/2020]

Dear Sirs/Mdm,

**ACCIDENT INVOLVING SHC 2729H (CTI) AND SHB 4097P (TP) ON 14/09/2020**

We refer to the above matter.



We seek your approval to offer repairer **"BIFROST AUTO PTE LTD"** at **\$13,143.19 (all-in).**

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 26,366.12	\$ 11,449.00 (\$10,700.00 +7%GST)
2. Loss of Rental (10 days x \$110.67)	\$ 1,106.70	\$ 1,106.70 (10 days x \$110.67)
3. Loss of Income (10 days x \$80.00)	\$ 800.00	\$ 500.00 (10 days x \$50.00)
4. Towing Fees	\$ 80.00	\$ 80.00
5. LTA Report fee	\$ 7.49	\$ 7.49
<b>Total</b>	<b>\$ <u>28,360.31</u></b>	<b>\$ <u>13,143.19</u></b>

Surveyor recommended 9 days for repair + 1 Sun= 10 days

Enclosed here with all the relevant documents for your perusal.

**Kindly let us have your approval / instruction.**

Thank you.

Best Regards,

**Jaslin Kok** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | email: [JaslinKok@lkkauto.com](mailto:JaslinKok@lkkauto.com) | fax: 6741 4108

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

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**From:** Jia Le (LKK Auto) <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>

**Sent:** Friday, November 20, 2020 10:58 AM

**To:** Vic Alpeh S. Sanghilan <[VicSanghilan@msfirstcapital.com.sg](mailto:VicSanghilan@msfirstcapital.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Jason Tea <[JasonTea@msfirstcapital.com.sg](mailto:JasonTea@msfirstcapital.com.sg)>  
**Subject:** PROPOSAL ON LIABILITY [Express Settlement via LKK] - D20003740MFSH/1 // Our ref: CC4/FCI20010037/Dds3 [ACCIDENT INVOLVING SHC2729H AND SHB4097P ON 14/09/2020]

Claim No: D20003740MFSH/1  
LKK Ref: CC4/FCI20010037/Dds3

Dear Sirs/Madam,

**ACCIDENT INVOLVING SHC 2729H AND SHB 4097P ON 14/09/2020**

We refer to the above matter.

Liability: 100%

Remarks: Based on TP's video footage, insured driver filter to TP's lane caused the accident.

Kindly let us have your approval on liability.

***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,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [jiale@lkkauto.com](mailto:jiale@lkkauto.com) | fax: 6741-4108

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

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**From:** Vic Alpeh S. Sanghilan [<mailto:VicSanghilan@msfirstcapital.com.sg>]  
**Sent:** Friday, 20 November 2020 10:45 AM  
**To:** Su Li (LKK Auto); Jia Le (LKK Auto)  
**Cc:** Admin A; Jason Tea  
**Subject:** [REQUEST TP VIDEO] RE: SURVEY ASSESSMENT - D20003740MFSH/1 // EXPRESS SETTLEMENT

Dear Su Li / Jia Le,


Noted with thanks.

Please assist to obtain TP video footage for our record.

Thank you.

Kind Regards,

Vic Sanghilan  
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877  
| Tel: 6507 3848 | DID : 6507 3846 | Fax No. : 6507 3849 | Email: [vicsanghilan@msfirstcapital.com.sg](mailto:vicsanghilan@msfirstcapital.com.sg) | Company Regn. No. 195000106C  
**A Member of**  **Insurance Group**

*Personal Data Protection Act 2012 ("PDPA"):*

*Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to <http://www.msfirstcapital.com.sg> for details of PDPA Personal Data Collection Statement.*

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**From:** Su Li (LKK Auto) <[suli@lkkauto.com](mailto:suli@lkkauto.com)>  
**Sent:** Friday, 20 November 2020 10:13 am  
**To:** Vic Alpeh S. Sanghilan <[VicSanghilan@msfirstcapital.com.sg](mailto:VicSanghilan@msfirstcapital.com.sg)>; Jia Le (LKK Auto) <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Jason Tea <[JasonTea@msfirstcapital.com.sg](mailto:JasonTea@msfirstcapital.com.sg)>  
**Subject:** RE: SURVEY ASSESSMENT - D20003740MFSH/1 // EXPRESS SETTLEMENT

**YOUR REF: D20003740MFSH**  
**LKK REF: CC4/FCI20010037/Dds3**

Dear Vic,

We refer to the above matter.

We have inspected third party vehicle SHB 4097P at M/s BIFROST AUTO PTE LTD on a WP basis and TP repairer proposed for a EXPRESS SETTLEMENT.

**Enclosed for your perusal is:**  
- TP estimated cost of repair  
- Preliminary advice

Kindly take note that the case handler in-charge is Jia Le.

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

***\* 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.***

Thank you.

Best Regards,

**Su Li** | Admin Support

**LKK Auto Consultants Pte Ltd**

Phone: 6841 1467 Email: [SuLi@lkkauto.com](mailto:SuLi@lkkauto.com) | Fax : 6271 8802

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

Branch : Blk 1007, Bukit Merah Lane 3, #01-11 | S(159721)

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**From:** Admin-D (LKKAuto)  
**Sent:** Friday, 18 September 2020 9:50 AM  
**To:** 'Claim Workflow System'; assignments; Admin A  
**Cc:** [VICSANGHILAN@MSFIRSTCAPITAL.COM.SG](mailto:VICSANGHILAN@MSFIRSTCAPITAL.COM.SG)  
**Subject:** RE: SURVEY ASSESSMENT - D20003740MFSH/1

Dear Sir/Madam,

Thank you for the assignment.

Best Regards,

Summer Lee | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

**From:** Claim Workflow System <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>

**Sent:** Friday, 18 September, 2020 9:44 AM

**To:** [ASSIGNMENTS@LKKAUTO.COM](mailto:ASSIGNMENTS@LKKAUTO.COM)

**Cc:** [CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG](mailto:CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG); [VICSANGHILAN@MSFIRSTCAPITAL.COM.SG](mailto:VICSANGHILAN@MSFIRSTCAPITAL.COM.SG)

**Subject:** PRI: SURVEY ASSESSMENT - D20003740MFSH/1

Dear Sir/Mdm,

We refer to the above reference.

Please find attached the necessary documents for survey.

Kindly submit your report via CWS within the next 14 days.

**Note: All the accident reports are uploaded into CWS for your perusal.**

Best Regards,

Admin Team

Claim Workflow System

Motor Claims Department

MS First Capital Insurance Limited

Tel : 6507 3848

Fax : 6507 3849

**PS: This is a system generated mail. Please do not reply to this mail.**