

Asher Sng (LKKAUTO)

From: Claims Dept <claims_rar@bifrotauto.com>
Sent: Monday, 19 July 2021 12:33 PM
To: Mei Kwan (LKKAUTO)
Cc: Admin A; claims; Asher Sng (LKKAUTO)
Subject: LOD SUBMISSION - OUR REF: SJV 7534 X ; *** LKK REF: CC4/FCI20010852/Ges3
Attachments: SJV7534X.zip

WITHOUT PREJUDICE

Our Ref : **SJV7534X**
Your Ref : **SHA8660S**

19/07/2021
MS First Capital Insurance Limited
36 ROBINSON ROAD, #16-01 CITY HOUSE,
SINGAPORE 068877

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 03/10/2020 along PIE TWDS CHANGI BEFORE TOA PAYOH involving vehicles SJV 7534 X and SHA 8660 S

We refer to the above-mentioned accident.

We are claiming as per below:-

1.	Repair Cost	\$ 8,346.00
2.	Loss of Rental for 11 Days x \$150/- per day	\$ 1,650.00
3.	LTA/GIA Search fee	\$ 7.45
	TOTAL	\$ 10,003.45

Enclosed herewith a copy each of relevant GIA report, LTA, Proforma Tax invoice, Rental Agreement/Tax invoice, 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@bifrotauto.com

Yours faithfully,
SUANNE TAN
MOTOR CLAIMS DEPARTMENT
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 chargeable if applicable

On 16 Jul 2021, at 2:21 PM, Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com> wrote:

BIFROST AUTO PTE. LTD.

Co. Reg. No. : 201929175W

LETTER OF AUTHORISATION

Accident on 03/10/2020 along PIE TWDS CHANGI BEFORE TOA PAYOH involving vehicles SJV 7534 X and SHA 8660 S

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SJV7534X** at my request, I/We, **MOHAMMED MUNZIR BIN AZIZ** ("the claimant") of **BLK 618 HOUGANG AVE 8 #04-336** (address) bearing NRIC No **SXXXX758A** the owner of motor vehicle no **SJV7534X**, 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 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 08 day of 10 (month) 20 20 (year)



Signed by "the claimant"

Name: **MOHAMMED MUNZIR BIN AZIZ**

NRIC No: **SXXXX758A**



Signed by Bifrost Auto Pte Ltd

Name: _____





MS First Capital Insurance Limited Co.Reg. No. 195000106C GST Reg. No. M2-0001676-9
6 Raffles Quay #21-00 Singapore 048580
Tel: (65) 6222 2311 Fax: (65) 6222 3547
Claims & Motor Underwriting Dept: 36 Robinson Road #16-01 City House Singapore 068877
Tel: (65) 6507 3848 Fax: (65) 6507 3849
www.msfirstcapital.com.sg

DISCHARGE RECEIPT

CLAIM REFERENCE : D20004053MFSH
ACCIDENT DATE : 03/10/2020
ACCIDENT LOCATION : PIE TWDS CHANGI BEFORE TOA PAYOH
INSURED : CITYCAB PTE LTD
INSURED DRIVER : WONG JIU FENG
INSURED VEHICLE : SHA 8660S
INVOLVED PARTY : SJV 7534X
SETTLEMENT SUM : \$9,450.00

I/We, the undersigned 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 : **MOHAMMED MUNZIR BIN AZIZ**

Signature and Date :



05/10/21

WITNESS : **MOHAMMED NUR IKHWAN .**

Signature and Date :



my execution of this Discharge Voucher is only
for my claim for property damage and not prejudicial
to any other claims arising from the same accident.

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.RA.2110003
Inv. Date : 05-10-2021
Ref : 03/10/2020
Terms : 30 Days
Veh. No. : SJV 7534X
Make & Model : TOYOTA VIOS

#	Description	Qty	Rate	Total	Tax
1	REPAIR COSTS	1.0	\$7,800.00	\$7,800.00	\$546.00

Subtotal for invoice : S\$7,800.00
GST (7.0%) : S\$546.00
Total : S\$8,346.00

On behalf of BIFROST AUTO PTE. LTD.



(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.

RENTAL AGREEMENT

R00030

HIRER'S PARTICULAR		Veh. No/Model: SJV 7534 X / 7040P V108																													
Name: MUHAMMED MUINZIL BIN AZIZ		Rental Veh. No/Model: SKJ 3882 T / 12420A 6.																													
NRIC/Passport No: SXXXXX 758A.		Date/Time Out: 06/10/20 / 1400																													
Address: 618 HOUGANG AVE 8 #04-336		Date/Time In: 16/10/20 / 1700																													
Tel: 8113 2923		<div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"> OUT </div> <div style="text-align: center;"> IN </div> </div>																													
Driving license No: Exp:		Milage: Milage:																													
ADDITIONAL DRIVER'S PARTICULAR		<table border="1"> <thead> <tr> <th>Rental Charges</th> <th>S\$</th> <th></th> <th>S\$</th> </tr> </thead> <tbody> <tr> <td>Hours @</td> <td></td> <td>per hour</td> <td></td> </tr> <tr> <td>Days @</td> <td>11</td> <td>per day</td> <td>1650</td> </tr> <tr> <td>Weeks @</td> <td></td> <td>per week</td> <td></td> </tr> <tr> <td>Months @</td> <td></td> <td>per month</td> <td></td> </tr> <tr> <td colspan="2">Subtotal</td> <td></td> <td></td> </tr> <tr> <td colspan="2"></td> <td colspan="2">GST @ 7%</td> </tr> </tbody> </table>		Rental Charges	S\$		S\$	Hours @		per hour		Days @	11	per day	1650	Weeks @		per week		Months @		per month		Subtotal						GST @ 7%	
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NRIC/Passport No:		TOTAL CHARGES 1650																													
Address:		Mode of Payment: <table border="1"> <tr> <td colspan="2">Cash/Nets/Cheque/Credit Card:</td> </tr> <tr> <td>Deposit</td> <td>Deposit</td> </tr> <tr> <td>Amount</td> <td>Refunded</td> </tr> <tr> <td colspan="2">Remarks:</td> </tr> <tr> <td colspan="2">Received by</td> </tr> </table>		Cash/Nets/Cheque/Credit Card:		Deposit	Deposit	Amount	Refunded	Remarks:		Received by																			
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Amount	Refunded																														
Remarks:																															
Received by																															
Tel:		I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving license(s) is/are current and not disqualified from driving. You may charge all amount due on the rental to my/our credit card.																													
Driving license No: Exp:																															
(A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES		<div style="text-align: center;"> </div>																													
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Physical Damage Excess <table border="1"> <tr> <td>Singapore - Own Damage</td> <td>S\$2,000</td> </tr> <tr> <td>Singapore - 3rd Party Damage</td> <td>S\$2,000</td> </tr> <tr> <td>Malaysia (if applicable)</td> <td>S\$8,000</td> </tr> <tr> <td>For Driver aged < 27 or above 65 and/or less than 2 yrs driving experience regardless of age</td> <td>S\$3,000 (Additional)</td> </tr> </table>		Singapore - Own Damage	S\$2,000	Singapore - 3rd Party Damage	S\$2,000	Malaysia (if applicable)	S\$8,000	For Driver aged < 27 or above 65 and/or less than 2 yrs driving experience regardless of age	S\$3,000 (Additional)	Acknowledgement <div style="text-align: center;"> </div>																					
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For Driver aged < 27 or above 65 and/or less than 2 yrs driving experience regardless of age	S\$3,000 (Additional)																														
IMPORTANT NOTE: .. ONLY PERSONS ABOVE 22 YEARS OF AGE, HOLDING A VALID SINGAPORE LICENCE FOR MORE THAN 2 YEARS, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE. .Vehicle is strictly for use in Singapore only and may not be driven out of Singapore without the prior written consent of Revolution Automotive Pte Ltd. . Use of vehicle for illegal purposes (e.g. in connection with theft, drug pedalling or trafficking, smuggling) is strictly prohibited. . In case of accident, the hirer shall report to Revolution Automotive Pte Ltd immediately.																															

Hirer Signature/Date

for Revolution Automotive Pte Ltd

0259206102

Revolution Automotive Pte Ltd

Owner Signature/Date

**Revolution Automotive Pte Ltd**

No.8 Kaki Bukit Ave 4, Premier @ Kaki Bukit, #01-49 Singapore 415875

Tel: +65 6452 4457 | Fax: +65 6452 4584

Co. Reg. No.: 201907652D

MOHAMED MUNZIR BIN AZIZ

Contact: 8113 2923

Rental Invoice

Invoice No. : L1910008
Date : 16/10/2020
Ref No. : SJV 7534 X
Currency : SGD
Terms : COD
RA No. :
Veh No. : SKJ 3882 T

#	Rental Period	Rate	Disc	Amt
1.	Rental (06/10/2020 14.00 to 16/10/2020 17.00)	1650.00	0.00	1650.00

Total : \$ 1,650.00
Amount Due: \$ 1,650.00

I agree to the price as listed above and affirm
that the goods are received in good condition.

For Revolution Automotive Pte Ltd



(Customer's Signature and Company Stamp)

(Authorised Signature)

Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 06 Oct 2020 / 13:11:48

Receipt Date/Time : 06 Oct 2020 / 13:11:37

Tax Invoice/Receipt

Receipt No. : ITNET-00000-201006-001527

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - SHA8660S As at 03 Oct 2020/11:55:00 Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SHA8660S Enquiry Fee 20201006131034792879	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				
	554827XXXXXX7315	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.

Asher Sng (LKKAUTO)

From: Eric Woo <EricWoo@msfirstcapital.com.sg>
Sent: Wednesday, 8 September 2021 3:53 PM
To: Asher Sng (LKKAUTO)
Subject: RE: [MANDATE REQUEST]] EXPRESS SETTLEMENT VIA LKK // Your ref : D20004053MFSH // ACCIDENT INVOLVING SHA 8660S (OI) AND SJV 7534X (TP) ON 03/10/2020

Follow Up Flag: Follow up
Flag Status: Flagged

Dear Asher,

You have our mandate to settle as follow:

Cost of Repair : \$8,346.00
Loss of Rental : \$1,100.00
LTA fee : \$7.45
To offer : \$9,453.45

Thank you.

Eric Woo
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email:
EricWoo@msfirstcapital.com.sg | Company Regn. No. 195000106C
A Member of **MS&AD 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.

Confidentiality Notice: This e-mail is confidential. It may also be legally privileged. If you are not the addressee or to whom it is intended, you may not copy, forward, disclose or use any part of it. If you have received this message in error, please delete the message and all copies from your system and notify the sender immediately by return e-mail

From: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>
Sent: Friday, 6 August 2021 6:20 pm
To: Eric Woo <EricWoo@msfirstcapital.com.sg>
Subject: [MANDATE REQUEST]] EXPRESS SETTLEMENT VIA LKK // Your ref : D20004053MFSH // ACCIDENT INVOLVING SHA 8660S (OI) AND SJV 7534X (TP) ON 03/10/2020

Your ref : **D20004053MFSH**
Our ref : CC4/FCI20010852/Ges3q2

Dear Sirs,

ACCIDENT INVOLVING SHA 8660S (OI) AND SJV 7534X (TP) ON 03/10/2020

We refer to the above matter.

The said chain collision involved 3 vehicles whereby our insured was the last vehicle.

In accordance to the MCF guideline for chain collision, we have to settle the front vehicle's claim at 100%.

We seek your approval to offer repairer " **BIFROST AUTO PTE LTD** " at **\$ 9,453.45 (all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs (w/GST)	\$ 22,926.00	\$ 8,346.00
2. Loss of Rental (11days x \$150)	\$ 1,650.00	\$ 1,100.00 (11days x \$100)
3. LTA Search Fee	\$ 7.45	\$ 7.45
Total	\$24,583.45	<u>\$ 9,453.45</u>

Surveyor recommended 9days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval / instruction.

Please be informed that we are currently deployed to work from home in view of the current COVID-19 situation may reach me at 8839 9816 for any urgent matters.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

email: ashersng@lkkauto.com | fax: 6741-4108 | did: 6841-6051

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

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.