

BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SHD 4947 B**
Your Ref : **YM 706 H**

China Taiping Insurance (S) Pte Ltd
3 Anson Rd, Springleaf Tower
#16-00
Singapore 079909

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 08.10.2020 @ 16:50 hours along Tuas South Ave 5 TWDS City involving vehicles SHD 4947 B and YM 706 H

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost- Part By Part(With GST)	\$ 12,421.70
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)	\$ 1391.17
4. LTA/GIA Search fee(With GST)	\$ 7.49
5. Towing Fee	\$ 80.00
TOTAL	\$ 14780.36

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 08.10.2020 @ 16:50 hours along Tuas South Ave 5 TWDS City involving vehicles SHD 4947 B and YM 706 H

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SHD 4947 B** at my request, I/We, **Siah Ah Lay** ("the claimant") of **Blk 157 Yung Loh Road # 10 - 34 Singapore 610157** (address) bearing NRIC No **S xxxx932E** the owner / hirer of motor vehicle no **SHD 4947 B**, 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 19 day of 10 (month) 20 20 (year)



Signed by "the claimant"

Name: **Siah Ah Lay**

NRIC No: **S xxxx932E**



Signed by Bifrost Auto Pte Ltd
Name: **Regina**



MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMCVSNA00003382011

Claim No : SNM20D203794

Claimant : COMFORT TRANSPORTATION PTE LTD

Amount : **S\$14,450.00**

Singapore Dollars Fourteen Thousand Four Hundred And Fifty
Only

I/We agree to accept the above mentioned amount to be paid to me/us in full &
final settlement of all claims, costs & disbursements for injuries / damages
sustained by me/us through an accident involving

Claimant Vehicle No. : SHD 4947B

Insured Vehicle No. : YM 706H

Date of Loss : 08/10/2020

Place of Accident : TUAS SOUTH STREET TO TUAS SOUTH AVE 5

IN CONSIDERATION of the payment made to me/us of the aforementioned sum by
CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD., I/We agree absolutely to
discharge CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD. and/or

Insured Name : LOCHERS TRADING

Driver Name : TAN ENG HOR

from all claims, present or future in respect of all loss, injury or damage
sustained by me/us arising out of the said accident.

I acknowledge that this payment is made without admission of liability on the
part of CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.

(1) Global Sum	S\$	14,450.00
		=====
TOTAL	S\$	14,450.00
		=====

Claimant Name : COMFORT TRANSPORTATION PTE LTD NRIC No : _____

Signature

 24/6/2021

Date

: _____

COMFORT TRANSPORTATION PTE LTD
CO. REG. NO. 199303821R

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

Proforma Invoice

China Taiping Insurance (S) Pte Ltd
3 Anson Rd, Springleaf Tower
#16-00
Singapore 079909

Inv. No. : PF.LT.2106028
Inv. Date : 26-06-2021
Ref : 08.10.2020
Terms : 14 Days
Veh. No. : SHD 4947 B
Make & Model : Prius

#	Description	Qty	Rate	Total	Tax
1	PART BY PART REPAIR AS RECOMMENDED BY SURVEYOR	1.0	\$11,609.07	\$11,609.07	\$812.63
Remarks: SHD 4947 B					

Subtotal for invoice : S\$11,609.07
GST (7.0%) : S\$812.63
Total : S\$12,421.70

*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**.

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

Our Ref: CT20100125

Date: 20 October 2020



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 08/10/2020 @ 16:50 hrs
ALONG TUAS SOUTH AVE 5 TWDS CITY
INVOLVING YM706H

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 **SHD4947B** (the "Taxi"). The Taxi was hired to **SIAH AH LAY IC NO SXXXX932E** 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

Philip Chia
Manager, Fleet Safety

This is a computer generated letter. No signature is required.

305427254

[illegible]



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

Print Date/Time : 09 Oct 2020 / 16:06:13

Receipt Date/Time : 09 Oct 2020 / 16:06:13

Tax Invoice/Receipt

Receipt No. : ITNET-00000-201009-002897

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 - YM706H				
As at 08 Oct 2020/16:50:00				
Insurance Co: CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD				
1	Insurance Enquiry - YM706H			
	Enquiry Fee	7.00	0.49	7.49
	20201009160531752036			
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.



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. 189967

Date: 9/10/20

寶號

Messrs: CTM

車號

Vehicle No: SHD 4947B 車型 Model No: Prius

時間(日/夜)

Time (day/night): Contact No:

由

Location: Loyang

到

To: Sun Ming

Cash \$: \$80f Others:

經手人

Authorised By: Tow Truck Driver Name:

- ☐ 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

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.



Auto
Consultants
Pte Ltd

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

Our Ref: CC6/CTI20010930/Drs3

12 JANUARY 2021

LOCHERS TRADING
111 NORTH BRIDGE ROAD
#21-01
PENINSULA PLAZA
SINGAPORE 179098

Dear Sir/Madam,

ACCIDENT INVOLVING YM 706H & SHD 4947B ON 08/10/2020

We refer to the above accident where we are acting for China Taiping Insurance (Singapore) Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

We have received a claim from SHD 4947B against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's favour as your driver was turning out from a side road and collided with Third Party who was moving straight ahead. Vehicle approaching main road should exercise greater caution. 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 7 days from the date of this letter.

Please call us if you have further queries.

Yours faithfully,

JASLIN KOK
Case Handler
DID: 6841 2157
FAX: 6741 4108
EMAIL: Jaslinkok@lkkauto.com

c.c. *China Taiping Insurance (Singapore) Pte Ltd*
(Motor Claims Dept)

RE: SNM20D203794/YM706H/THAMYL / FW: Direct Settlement - Accident Involving YM 706H (OI : CTI - TBA) and SHD 4947B (TP : LKK REF - CC6/CTI20010930/ds3) on 08/10/2020

Pauline Tham <pauline.tham@sg.cntaiping.com>

Mon 6/21/2021 11:24 AM

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

Cc: Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Admin A <admin-a@lkkauto.com>

Without Prejudice

Hi Jaslin

Please proceed with your recommendation.

** Note: Please cc to claimsdept@sg.cntaiping.com when you reply to us.

NOTICE :

In response to the escalating Covid-19 cases, please refrain from sending hardcopy documents to us as delay is to be expected for handling hardcopy documents. All correspondence should be made via email claimsdept@sg.cntaiping.com or fax at [6224 7175](tel:62247175). Any inconvenience caused is much regretted

Thanks.

Pauline Tham

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #16-00 Springleaf Tower Singapore 079909

DID: (65) 6389 6541 | F: (65) 6224 7175

W: www.sg.cntaiping.com | **FB:** www.facebook.com/chinataipingsg/ | **WeChat:** 太平狮城 Taiping SG

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

Sent: Monday, June 21, 2021 10:26 AM

To: Pauline Tham <pauline.tham@sg.cntaiping.com>

Cc: Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Admin A <admin-a@lkkauto.com>

Subject: Re: SNM20D203794/YM706H/THAMYL / FW: Direct Settlement - Accident Involving YM 706H (OI : CTI - TBA) and SHD 4947B (TP : LKK REF - CC6/CTI20010930/ds3) on 08/10/2020

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Dear Pauline

Kindly let us have your approval / instruction soon.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

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

Sent: Tuesday, June 8, 2021 2:28 PM

To: Pauline Tham <pauline.tham@sg.cntaiping.com>

Cc: Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Admin A <admin-a@lkkauto.com>

Subject: Re: SNM20D203794/YM706H/THAMYL / FW: Direct Settlement - Accident Involving YM 706H (OI : CTI - TBA) and SHD 4947B (TP : LKK REF - CC6/CTI20010930/ds3) on 08/10/2020

Dear Pauline

Please be informed that OI counter claim against Third Party was not successful.

OI understand that their driver was coming out of slip road hence agree to proceed.

Kindly refer to TP'S video.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

From: Pauline Tham <pauline.tham@sg.cntaiping.com>
Sent: Tuesday, June 8, 2021 1:47 PM
To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Cc: Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: SNM20D203794/YM706H/THAMYL / FW: Direct Settlement - Accident Involving YM 706H (OI : CTI - TBA) and SHD 4947B (TP : LKK REF - CC6/CTI20010930/ds3) on 08/10/2020

Hi Jaslin

Please reply soon.

** Note: Please cc to claimsdept@sg.cntaiping.com when you reply to us.

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Thanks.

Pauline Tham
Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #16-00 Springleaf Tower Singapore 079909
DID: (65) 6389 6541 | F: (65) 6224 7175

W: www.sg.cntaiping.com | **FB:** www.facebook.com/chinataipingsg/ | **WeChat:** 太平狮城 Taiping SG

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From: Pauline Tham
Sent: Wednesday, May 5, 2021 9:12 PM
To: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Cc: Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: SNM20D203794/YM706H/THAMYL / FW: Direct Settlement - Accident Involving YM 706H (OI : CTI - TBA) and SHD 4947B (TP : LKK REF - CC6/CTI20010930/ds3) on 08/10/2020

[Confidential]

Dear Jaslin

Our insured reported that he will be claiming against third party.

Please check with insured if they have received your letter.

Meanwhile, please let us have the video footage.

** Note: Please cc to claimsdept@sg.cntaiping.com when you reply to us.

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Thanks.

Pauline Tham
Claims Department

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From: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Sent: Tuesday, April 20, 2021 9:32 AM
To: Pauline Tham <pauline.tham@sg.cntaiping.com>
Cc: Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: SNM20D203794/YM706H/THAMYL / FW: Direct Settlement - Accident Involving YM 706H (OI : CTI - TBA) and SHD 4947B (TP : LKK REF - CC6/CTI20010930/ds3) on 08/10/2020

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Dear Pauline

We refer to our mandate request on 01.04.2021.

Kindly let us have your approval / instruction.

Thank you.

Best Regards,

Jaslin Kok | Case Handler

LKK Auto Consultants Pte LtdPhone: 6841 2157 | email: JaslinKok@lkkauto.com | fax: 6741 4108

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

From: Jaslin Kok (LKK Auto)**Sent:** Thursday, 1 April 2021 3:38 PM**To:** Pauline Tham <pauline.tham@sg.cntaiping.com>**Cc:** Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Admin A <admin-a@lkkauto.com>**Subject:** RE: SNM20D203794/YM706H/THAMYL / FW: Direct Settlement - Accident Involving YM 706H (OI : CTI - TBA) and SHD 4947B (TP : LKK REF - CC6/CTI20010930/ds3) on 08/10/2020

Dear Sirs/Mdm,

ACCIDENT INVOLVING YM 706H (CTI) AND SHD 4947B (TP) ON 08/10/2020

We refer to the above matter.

OI turning out from a aide road. Liability is not in our insured driver's favour.

We seek your approval to offer repairer "BIFROST AUTO PTE LTD LTD " at **\$ 14,450.36 (all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair	\$ 26,087.73	\$ 12,421.70 (\$11,609.07 + 7% GST)
2. Loss of Rental (11 days x \$126.47)	\$ 1,391.17	\$ 1,391.17 (11 days x \$126.47)
3. Loss of Income (11 days x \$80.00)	\$ 880.00	\$ 550.00 (11 days x \$50.00)
4. Towing Fee	\$ 80.00	\$ 80.00
5. LTA / GIA Search Fee	\$ 7.49	\$ 7.49
Total	\$ 28,446.39	<u>\$ 14,450.36</u>

Surveyor recommended 9 days for repair + 1 PRS + 1 Sunday = 11 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 | fax: 6741 4108

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

From: Claims Dept of CTI <claimsdept@sg.cntaiping.com>**Sent:** Monday, 12 October 2020 11:17 AM**To:** Su Li (LKK Auto) <suli@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Jia Le (LKK Auto) <JiaLe@lkkauto.com>; Pauline Tham <pauline.tham@sg.cntaiping.com>**Cc:** Claims Dept of CTI <claimsdept@sg.cntaiping.com>**Subject:** O/R: SNM20D203794/YM706H/THAMYL / FW: Direct Settlement - Accident Involving YM 706H (OI : CTI - TBA) and SHD 4947B (TP : LKK REF - CC6/CTI20010930/ds3) on 08/10/2020

Dear Pauline,

Please note that officer in charge for this case is Pauline Tham.

Claim no. SNM20D203794/YM706H/THAMYL.

Dear Pauline,

Pls revert LKK.

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Thank you

Chong Boon Sen

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 63896116 | F: (65) 62247175

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From: Su Li (LKK Auto) <suli@lkkauto.com>

Sent: Friday, 9 October 2020 5:40 PM

To: Claims Dept of CTI <claimsdept@sg.cntaiping.com>

Cc: Admin A <admin-a@lkkauto.com>; Jia Le (LKK Auto) <JiaLe@lkkauto.com>

Subject: Direct Settlement - Accident Involving YM 706H (OI : CTI - TBA) and SHD 4947B (TP : LKK REF - CC6/CTI20010930/ds3) on 08/10/2020

Dear Sir / Madam,

We refer to the above matter.

We have received a new assignment from M/s BIFROST AUTO PTE LTD on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- **TP GIA report**

Please be informed that the estimated cost of repair is not ready yet.

We will revert to you on preliminary advice in due course.

Meanwhile, kindly provide us the claim reference number and a copy of your insured's GIA report for our necessary action.

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 | 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)