

BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SHC 8832 C**
Your Ref : **YP 5305 H**

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

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 10.11.2020 @ 11:40 hours along Upper Thomson Road involving vehicles SHC 8832 C and YP 5305 H

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost-Lump Sum(With GST)	\$	10,700.00
2. Loss of Income for 10 Days x \$80/- per day	\$	800.00
3. Loss of Rental for 10 Days x \$114.95/- per day(With GST)	\$	1,149.50
4. LTA/GIA Search fee(With GST)	\$	7.45
5. Towing Fee	\$	80.00
TOTAL	\$	12,736.95

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.

GST. Reg. No. : 201929175W

LETTER OF AUTHORISATION

Accident on 10.11.2020 @ 11:40 hours along Upper Thomson Road involving vehicles SHC 8832 C and YP 5305 H

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SHC 8832 C** at my request, I/We, **COMFORT TRANSPORTATION PTE LTD** ("the claimant") of **383 Sin Ming Drive Singapore 575717** (address) bearing UEN / NRIC No: **199303821R** the owner of motor vehicle no **SHC 8832 C**, 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.

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** to utilize the monies to pay their charges without further reference to us. I confirm that the payment to **Bifrost Auto Pte Ltd** shall amount to a good discharge of **Bifrost Auto Pte Ltd** obligation to us in respect of the settlement monies.

Dated this 09 day of July (month) 2021 (year)

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

9/07/2021

Signed by "the claimant"

Name: **COMFORT TRANSPORTATION PTE LTD**

UEN No: 199303821R



Signed by Bifrost Auto Pte Ltd

Name: **JOSEPH KOH**

RELEASE VOUCHER
(AIG Asia Pacific - Express Third Party Claim)

“We/I, **BIFROST AUTO PTE LTD** (“the workshop”) hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd **LKK AUTO CONSULTANTS PTE LTD** (name of surveyor) with respect to the amount claimed for **S\$10,700.00** (Repair Cost), **S\$1,034.55** (Loss of Use/Rental), **S\$87.45** (Disbursement) for vehicle no. **SHC 8832C** that was damaged pursuant to the accident which occurred on **10/11/2020** (date) along **UPP THOMSON RD** (location) involving vehicle no/s **YP 5305H**.

This is pursuant to the inspection conducted on **13/11/2020** (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 8832C** 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 8832C** (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 12 (day) of July (month) 2021 (year)



Signed by appointed surveyor



Signed by “the workshop” (with chop)

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

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

Inv. No. : BA.LT.2107016
Inv. Date : 15-07-2021
Ref : 10.11.2020
Terms : 30 Days
Veh. No. : SHC 8832 C
Make & Model : i40

#	Description	Qty	Rate	Total	Tax
1	LUMP SUM REPAIR AS RECOMMEDED BY SURVEYOR	1.0	\$10,000.00	\$10,000.00	\$700.00

Subtotal for invoice : S\$10,000.00
GST (7.0%) : S\$700.00
Total : S\$10,700.00

*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: CT20110158

Date: 12 November 2020



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 10/11/2020 @ 11:40 hrs
ALONG UPPER THOMSON ROAD
INVOLVING YP5305H

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 **SHC8832C** (the "Taxi"). The Taxi was hired to **NG LAI HENG IC NO SXXXX251D** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$114.95** 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

Philip Chia
Manager, Fleet Safety

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

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

Third Party Insurer Enquiry

Our Ref No: GR-20-139194

Date of Request: 11/11/2020

Your Ref No:

Online Purchase

ComfortDelGro Engineering Pte Ltd
205 Braddell Road
Singapore 579701

Dear Sir/Madam,

Enquiry Date 11/11/2020
Enquiry By Janet Lim Siang Gek
Vehicle No. YP5305H
Accident Date 10/11/2020

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
YP5305H	AIG Asia Pacific Insurance Pte. Ltd.	20/07/2020-19/07/2021	65-6419-3000

Thank You.

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

This is a computer generated document and requires no signature.

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. 195403

Date: 10/11/20

寶號

Messrs: GM

車號

Vehicle No: SHC 8832L 車型 I40

時間(日/夜)

Time (day/night): Contact No:

由

Location: Upper Thomson Road

到

To: Loyang

Cash \$: 80/-

其他

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.

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Tuesday, 24 November 2020 9:10 AM
To: 'ADMIN@COSSFOOD.COM'
Subject: <STANDARD LETTER> OUR REF: CC4/AIG20012426/Dga3 *** ACCIDENT INVOLVING YP 5305H & SHC 8832C ON 10/11/2020 ***

Our Ref: CC4/AIG20012426/Dga3

24 NOVEMBER 2020

**COSS FOOD MARKETING PTE LTD
DRIVER: GUO DONGSHENG**

Dear Sir/Madam,

ACCIDENT INVOLVING YP 5305H & SHC 8832C ON 10/11/2020

We refer to the above accident. We are the Appointed Surveyor and Loss Adjuster Company by your Motor Insurer (AIG Asia Pacific Insurance Pte Ltd.) 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 **SHC 8832C**.

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.

c.c AIG Asia Pacific Insurance Pte Ltd
(Motor Claims Dept)

Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.

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)



Save the Earth. Print only when necessary.

Print Received Message

This mail is associated with :

***SHC8832C (6031481961SG)**
[YP5305H]

TP

COMFORT TRANSPORTATION PTE LTD

Nov 10 2020 11:00AM

[COSS FOOD MARKETING PTE LTD]

Bifrost Auto Pte Ltd (sin Ming)

From **AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG_SG_EXPRESS)**, sent on **25/06/2021 12:10 PM.**

To LKK_HQ

Subject **Alert - Adj Mandate Approved (\$11822.00) - SHC8832C - Claim Handler: Loh, Chee-Heng**

Approved:11822.00:* to ensure no insured dispute before settlement. LOE claimed under BI
LOD. COR \$10,700 rental \$1,034.55 (up to 9 days x \$114.95) LTA fee \$7.45 towing \$80.00