

# BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SHA 2450 X**  
Your Ref : **YP 8116 S**

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

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 09.12.2020 @ 14:30 hours along Ang Mo Kio Ave 3 Carpark Gantry involving vehicles SHA 2450 X and YP 8116 S

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost-Lump Sum(With GST)	\$	15,247.50
2. Loss of Income for 14 Days x \$80/- per day	\$	1,120.00
3. Loss of Rental for 14 Days x \$110.67/- per day(With GST)	\$	1,549.38
4. LTA/GIA Search fee(With GST)	\$	7.45
5. Towing Fee	\$	80.00
<b>TOTAL</b>	<b>\$</b>	<b>18,004.33</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 09.12.2020 @ 14:30 hours along Ang Mo Kio Ave 3 Carpark Gantry involving vehicles SHA 2450 X and YP 8116 S

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SHA 2450 X** at my request, I/We, **Ramlan Bin Yusof** ("the claimant") of **Blk 238 Compassvale Walk # 03 - 550 Singapore 540238** (address) bearing NRIC No **S xxxx552H** the owner / hirer of motor vehicle no **SHA 2450 X**, 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 22 day of 12 (month) 20 20 (year)

  
\_\_\_\_\_

Signed by "the claimant"

Name: **Ramlan Bin Yusof**

NRIC No: **S xxxx552H**

  
\_\_\_\_\_

Signed by Bifrost Auto Pte Ltd

Name: Regina



505438672  
 DOA: 09.12.2020  
 DU: \$17,584.33  
 SHA 2450X  
 China Taiping

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMCVSNAA00090332000 Claim No : SNM20D204813/LKKDS  
 Claimant : COMFORT TRANSPORTATION PTE LTD  
 Amount : S\$ 17,584.33

SINGAPORE DOLLARS SEVENTEEN THOUSAND FIVE HUNDRED EIGHTY  
 FOUR AND CENTS THIRTY THREE 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. : SHA 2450X  
 Insured Vehicle No. : YP 8116S  
 Date of Loss : 09/12/2020  
 Place of Accident : ANG MO KIO CAR PARK AMA 52

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

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

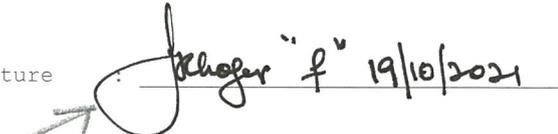
Insured Name : MONZONE AIR-CONDITIONINF PTE LTD  
 Driver Name : PHUA CHYE YONG

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) General Damages	S\$	
(2) Cost of Repair/ <del>Excess</del>	S\$	15,247.50
(3) Loss of <del>Use</del> /Rental/Earning	S\$	2,249.38
(4) <del>GIA/Police Reports/</del> Investigation Results/Search Fees	S\$	7.45
(5) Medical Reports/Expenses	S\$	
(6) Survey Fees/P.T. Fees	S\$	
(7) Cost including Disbursement	S\$	80.00
	=====	
TOTAL . . . . .	S\$	17,584.33
	=====	

Claimant Name : COMFORT TRANSPORTATION PTE LTD NRIC No : \_\_\_\_\_

Signature :  19/10/2021 Date : \_\_\_\_\_

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

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

# BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

## Tax Invoice

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

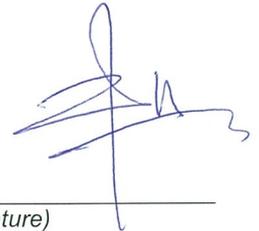
**Inv. No. :** BA.LT.2110026  
**Inv. Date :** 19-10-2021  
**Ref :** 09.12.2020  
**Terms :** 30 Days  
**Veh. No. :** SHA 2450 X  
**Make & Model :** i40

#	Description	Qty	Rate	Total	Tax
1	LUMP SUM REPAIR AS RECOMMEDED BY SURVEYOR	1.0	\$14,250.00	\$14,250.00	\$997.50

**Subtotal for invoice :** S\$14,250.00  
**GST (7.0%) :** S\$997.50  
**Total :** S\$15,247.50

*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: CT20120167

Date: 30 December 2020



**TO WHOM IT MAY CONCERN**

Dear Sir/Madam

ACCIDENT ON 09/12/2020 @ 14:30 hrs  
ALONG ANG MO KIO AVE 3 CARPARK GANTRY  
INVOLVING YP8116S

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 **SHA2450X** (the "Taxi"). The Taxi was hired to **RAMLAN BIN YUSOF IC NO SXXXX552H** 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

Philip Chia  
Manager, Fleet Safety

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



> Back to OneMotoring



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

Print Date/Time : 10 Dec 2020 / 15:08:04

Receipt Date/Time : 10 Dec 2020 / 15:08:04

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-201210-002393

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 - YP8116S As at 09 Dec 2020/14:30:00 Insurance Co: CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD			
1	Insurance Enquiry - YP8116S Enquiry Fee 20201210150715898350	7.00	0.49	7.49
	<b>Sub-Total</b>	7.00	0.49	7.49
	<b>Total Before Rounding</b>	7.00	0.49	7.49
	<b>Rounding Difference</b>			0.04
	<b>Total Amount Payable</b>			7.45
	<b>Paid By</b>			
	411911XXXXXX7094	eNETS Credit Card		7.45
	<b>Total</b>			7.45
	<b>Cash Change</b>			0.00
	<b>Tendered Amount</b>			7.45
	<b>Excess Refundable Amount</b>			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. 195435

Date: 9/12/20

寶號 Messrs: CTM

車號 Vehicle No: S11A 2450X 車型 Model No: I40

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

由 Location: Ang Mo Kio Ave 3 Carpark Gantry

到 To: Loyang

Cash \$: 80/- 其他 Others: \_\_\_\_\_

經手人 Authorised By: \_\_\_\_\_ Tow Truck Driver Name: [Signature]

- 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.

## **Jaslin Kok (LKK Auto)**

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**From:** Jaslin Kok (LKK Auto)  
**Sent:** Thursday, 29 April 2021 3:46 PM  
**To:** 'monzone@singnet.com.sg'  
**Cc:** Admin A  
**Subject:** ACCIDENT INVOLVING YP 8116S & SHA 2450X ALONG/AT ANG MO KIO AVE 3 CARPARK ON 09/12/2020

Our Ref: CC6/CTI20013686/rs3

### **MONZONE AIR-CONDITIONINF PTE LTD - BY EMAIL ONLY [POLICY HOLDER]**

Dear Sir/Madam,

### **ACCIDENT INVOLVING YP 8116S & SHA 2450X ALONG/AT ANG MO KIO AVE 3 CARPARK ON 09/12/2020**

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 SHA 2450X 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 encroached to Third party's lane and collided with third party who was on own lane. 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.

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

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)

**RE: Direct Settlement - Accident Involving YP 8116S (OI : CTI - TBA) and SHA 2450X (TP : LKK REF - CC6/CTI20013686/rs3) on 09/12/2020**

Cecilia Lee Peng Geok <cecilia.lee@sg.cntaiping.com>

Tue 10/19/2021 8:26 AM

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

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

Hi Jaslin

Please proceed as proposed.

Note: Please settle on **item by item** basis. No global sum settlement.

Thank you.

**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](mailto:claimsdept@sg.cntaiping.com) or fax at [6224 7175](tel:62247175). Any inconvenience caused is much regretted.

Best Regards,

**Cecilia Lee**

Senior Executive

Claims Department

**China Taiping Insurance (Singapore) Pte. Ltd.**

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 6389 6530 | F: (65) 6224 7175

**W:** [www.sg.cntaiping.com](http://www.sg.cntaiping.com) | **FB:** [www.facebook.com/chinataipingsg/](https://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, 18 October 2021 6:03 pm

**To:** Cecilia Lee Peng Geok <cecilia.lee@sg.cntaiping.com>

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

**Subject:** Re: Direct Settlement - Accident Involving YP 8116S (OI : CTI - TBA) and SHA 2450X (TP : LKK REF - CC6/CTI20013686/rs3) on 09/12/2020

**CAUTION:** This email originated from outside the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Dear Cecilia,

We refer to our mandate request on 01/10/2021.

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

**Sent:** Friday, October 1, 2021 2:18 PM

**To:** Cecilia Lee Peng Geok <[cecilia.lee@sg.cntaiping.com](mailto:cecilia.lee@sg.cntaiping.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>

**Subject:** Re: Direct Settlement - Accident Involving YP 8116S (OI : CTI - TBA) and SHA 2450X (TP : LKK REF - CC6/CTI20013686/rs3) on 09/12/2020

Dear Sirs/Mdm,

We seek your approval to offer repairer "**BIFROST AUTO PTE LTD**" at **\$ 17,584.33 (all-in)**.

	Amount Claimed	Amount Revised
1. Cost of Repair	\$ 39,818.84	\$ 15,247.50 (\$14,250.00 + 7%GST)
2. Loss of Rental (14 days x \$110.67)	\$ 1,549.38	\$ 1,549.38(14 days x \$110.67)
3. Loss of Income (14 days x \$80.00)	\$ 1,120.00	\$ 700.00 (14 days x \$50.00)
4. LTA / GIA Search Fee	\$ 7.45	\$ 7.45
5. Towing Fee	\$ 80.00	\$ 80.00

Surveyor recommended 10 days for repair + 1PRS + 2SUN + 1PH = 14DAYS

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

**Sent:** Tuesday, August 24, 2021 7:14 PM

**To:** Cecilia Lee Peng Geok <[cecilia.lee@sg.cntaiping.com](mailto:cecilia.lee@sg.cntaiping.com)>

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

**Subject:** Re: Direct Settlement - Accident Involving YP 8116S (OI : CTI - TBA) and SHA 2450X (TP : LKK REF - CC6/CTI20013686/rs3) on 09/12/2020

Dear Cecilia

Please be informed that we are currently preparing our report to seek mandate.

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:** Cecilia Lee Peng Geok <[cecilia.lee@sg.cntaiping.com](mailto:cecilia.lee@sg.cntaiping.com)>

**Sent:** Tuesday, August 24, 2021 4:04 PM

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

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

**Subject:** RE: Direct Settlement - Accident Involving YP 8116S (OI : CTI - TBA) and SHA 2450X (TP : LKK REF - CC6/CTI20013686/rs3) on 09/12/2020

Hi Jaslin

Please update direct settlement status.

Attached OI SAS & PIR.

Thank you.

**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](mailto:claimsdept@sg.cntaiping.com) or fax at [6224 7175](tel:62247175). Any inconvenience caused is much regretted.

Best Regards,

**Cecilia Lee**

Senior Executive

Claims Department

**China Taiping Insurance (Singapore) Pte. Ltd.**

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 6389 6530 | F: (65) 6225 5879

**W:** [www.sg.cntaiping.com](http://www.sg.cntaiping.com) | **FB:** [www.facebook.com/chinataipingsg/](https://www.facebook.com/chinataipingsg/) | **WeChat:** 太平獅城 Taiping SG

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**From:** Su Li (LKK Auto) <[suli@lkkauto.com](mailto:suli@lkkauto.com)>

**Sent:** Thursday, 21 January 2021 4:33 PM

**To:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

**Subject:** Fw: Direct Settlement - Accident Involving YP 8116S (OI : CTI - TBA) and SHA 2450X (TP : LKK REF - CC6/CTI20013686/rs3) on 09/12/2020

Dear Sir / Madam,

We refer to the above matter.

We have inspected third party vehicle SHA 2450X at 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 Jaslin.

***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**

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**From:** Su Li (LKK Auto)

**Sent:** Thursday, December 10, 2020 4:07 PM

**To:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Jaslin Kok (LKK Auto) <[jaslinkok@lkkauto.com](mailto:jaslinkok@lkkauto.com)>

**Subject:** Direct Settlement - Accident Involving YP 8116S (OI : CTI - TBA) and SHA 2450X (TP : LKK REF - CC6/CTI20013686/rs3) on 09/12/2020

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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 Jaslin.

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

***"Best Wishes for Merry Christmas & Happy New Year 2021"***

***\* 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)