

BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SHA 1550 Y**
Your Ref : **SLX 8032 L**

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

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 05.01.2020 @ 11:55 hours along Sin Ming Drive involving vehicles SHA 1550 Y and SLX 8032 L

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost-Part by Part(With GST)	\$ 16,406.87
2. Loss of Income for 11 Days x \$80/- per day	\$ 880.00
3. Loss of Rental for 11 Days x \$125.19/- per day(With GST)	\$ 1,377.09
4. LTA/GIA Search fee(With GST)	\$ 7.45
5. Towing Fee	\$ 80.00
TOTAL	\$ 18,751.41

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 05.01.2021 @ 11:55 hours along Sin Ming Drive involving vehicles SHA 1550 Y and SLX 8032 L

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SHA 1550 Y** 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 **SHA 1550 Y**, 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 25 day of August (month) 2021 (year)

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

25/Aug/2021
Joseph
Signed by "the claimant"

Name: **COMFORT TRANSPORTATION PTE LTD**

UEN No: 199303821R



[Signature]
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\$16,406.87** (Repair Cost), **S\$1,751.90** (Loss of Use/Rental), **S\$87.45** (Disbursement) for vehicle no. **SHA 1550Y** that was damaged pursuant to the accident which occurred on **05/01/2021** (date) along **SIN MING DRIVE** (location) involving vehicle no/s **SLX 8032L**. This is pursuant to the inspection conducted on **07/01/2021** (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. **SHA 1550Y** 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 **SHA 1550Y** (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 26 (day) of August (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.2108037
Inv. Date : 27-08-2021
Ref : 05.01.2021
Terms : 30 Days
Veh. No. : SHA 1550 Y
Make & Model : Ioniq

#	Description	Qty	Rate	Total	Tax
1	PART BY PART REPAIR AS RECOMMENDED BY SURVEYOR	1.0	\$15,333.52	\$15,333.52	\$1,073.35

Subtotal for invoice : S\$15,333.52

GST (7.0%) : S\$1,073.35

Total : S\$16,406.87

*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: CT21010069

Date: 12 January 2021



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 05/01/2021 @ 11:55 hrs
ALONG SIN MING DRIVE
INVOLVING SLX8032L

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 **SHA1550Y** (the "Taxi"). The Taxi was hired to **HO SWAN HIONG IC NO SXXXX281I** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$125.19** per day (inclusive of GST).

Please be advised that the Taxi was insured with **AXA Insurance Singapore 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.

305446429

PERATED (TIM		DATE	NAME OF DRIVER	MILEAGE READING	MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)	
TO						FROM	TO
7:36p	1/1/2021	Ho Swan Hong	91794	257	9.4m	8.02pm	
6:34p	"	"	92004	209	9.04m	6.14pm	
7:33p	"	"	92212	207	8.30am	7.08pm	
7:10p	"	"	92386	174	8.45am	6.38pm	
7:26p	"	"	92465	79	8.27am	12.59	
6:56p	05.01.2021	Ho Swan Hong					
6:49p	15.01.2021	Ho Swan Hong		Accident repair		15:00 HO	
7:18p		Ho Swan Hong				HO 14:15	
6:48p							
7:29p							
7:17p							

> Back to OneMotoring



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

Print Date/Time : 06 Jan 2021 / 09:25:36

Receipt Date/Time : 06 Jan 2021 / 09:25:36

Tax Invoice/Receipt

Receipt No. : ITNET-00000-210106-000525

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 - SLX8032L				
As at 05 Jan 2021/11:55:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SLX8032L			
	Enquiry Fee	7.00	0.49	7.49
	20210106092446252091			
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

寶號
Messrs: LTM

車號
Vehicle No: SHA 1550 Y 車型
Model No: Ionix

時間(日/夜)
Time (day/night): 07 Contact No: _____

由
Location: Sen Ming Drive

到
To: Logans

Cash \$: 80/- 其他
Others: _____

經手人
Authorised By: _____ Tow Truck
Driver Name: 2

No. 195489
Date: 05/01/20

- ☐ 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

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: CC4/AIG21000295/Dpa3

08 JAN 2021

WONG KA-WAH, KAREN
78 THOMSON TERRACE
SINGAPORE 574600

Dear Sir/Madam,

**ACCIDENT INVOLVING SLX 8032L(AIG) AND SHA 1550Y ALONG/AT SIN MING DRIVE
ON 05/01/2021**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AIG Asia Pacific Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from SHA 1550Y against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your favour as your vehicle changed lane and collided with third party. Under Motor Accident Guide, vehicles should keep in the proper lane and change lane only when it is safe. 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.

Yours faithfully,

CHEW HSIAO TONG
Case Handler
DID: 6742 3197
FAX: 6741 4108
Email: chewht@lkkauto.com

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

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	07 Jan 2021 14:10	Clim Dtl Modified	Claimant's Name: -> COMFORT TRANSPORTATION PTE LTD. Claimant's ID: -> 199303821R.	[A] HOW MEI KWAN
2	07 Jan 2021 14:11	Clim Veh Model Changed	(206517) HYUNDAI AE IONIQ HEV FL 1.6 DCT (A).	[A] HOW MEI KWAN
3	07 Jan 2021 14:11	Clim Created	Reg No: SHA1550Y. Acct Date: 2021/01/05. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). TP Insurer: AXA Insurance Pte Ltd (HQ). Workshop: ComfortDelGro Engineering Pte Ltd (Loyang)	[A] HOW MEI KWAN
4	07 Jan 2021 14:11	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	07 Jan 2021 14:11	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/01/18	[A] HOW MEI KWAN
6	07 Jan 2021 14:11	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	07 Jan 2021 14:11	Clim Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Ex press)	[I] Merimen Administrator
8	07 Jan 2021 14:11	Label Added	(23):Express.	[A] HOW MEI KWAN
9	07 Jan 2021 14:11	Adj Adjuster Assigned	[None] -> BRYAN TANI	[A] HOW MEI KWAN
10	12 Jan 2021 10:53	Video Downloaded	Downloaded Video - Accident	[A] CHEW HSIAO TONG
11	09 Apr 2021 08:36	Clim Registration Modified	Rep:200139->206089.	[A] HOW MEI KWAN
12	09 Apr 2021 08:37	Clim Registration Modified	Rep:206089->206077.	[A] HOW MEI KWAN
13	11 Apr 2021 13:46	Video Downloaded	Downloaded Video - Accident	[A] BRYAN TANI
14	12 Apr 2021 12:58	Video Downloaded	Downloaded Video - Accident	[A] BRYAN TANI
15	07 May 2021 10:52	Video Downloaded	Downloaded Video - Accident	[A] CHEW HSIAO TONG
16	24 May 2021 22:03	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
17	24 May 2021 22:03	Clim Dtl Modified	Insured ID: -> -. Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
18	24 May 2021 22:03	Clim Dtl Modified	JPJ Reg. Date: -> 2019/10/30.	[A] JOANNE LEE KHANG MIN
19	24 May 2021 22:03	Clim Details Notified		[A] JOANNE LEE KHANG MIN
20	30 Jun 2021 15:42	Adj Mandate Request	Cur Req:18421.41:Liability: 100%(B15) *Quantum: (a)CORw/GST: \$16,406.87 + (b)LOR(11days x \$12 5.19): \$1,377.09 + (c)LOI(11days x \$50):\$550.00 + (d)LTA/GIA search fee: \$7.45 + (e)Towing Fee:\$ 8 0.00= Total: \$18,421.41 *9 recommendation repair days + 1	[A] CHEW HSIAO TONG
21	12 Jul 2021 09:46	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/01/18. Mandate Remarks: please proceed with settlement @ \$18,421.41 [COR-\$16,406.97 LOR-\$1,377.09 LOI-\$550 LTA-\$7.45 TOWING-\$80] ** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha
22	12 Jul 2021 09:46	Adj Mandate Set	Approved:18421.41:please proceed with settlement @ \$18,421.41 [COR-\$16,406.97 LOR-\$1,377.09 LOI-\$550 LTA-\$7.45 TOWING-\$80] ** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha
23	06 Aug 2021 15:20	Video Downloaded	Downloaded SHA 1550 Y 05.01.2020 - Video	[A] CHEW HSIAO TONG
24	06 Aug 2021 15:21	Video Downloaded	Downloaded Video - Accident	[A] CHEW HSIAO TONG

Date From    Date To    Audit Type 

ACTIVITY

[06/08/2021 15:28] CHEW HSIAO TONG:

Called OID Mr Bernard to inform final claim amount. He will let AIG to settle.

[12/01/2021 10:32] CHEW HSIAO TONG:

OID Mr Bernard Wong(6452 0359) called in as he received LKK letter. He understand that liability is not in his favour. He wanted to know the claim amount as he may consider private settle. No scene photos taken by OID as he did not bring his hp out.

Merimen Billing for this case - Transaction History

Bill Ref No	Bill Date	Bill Type	Acc Type	Acc Name	Co Name (Branch)	Ref 1	Ref 2	Amount
2660276	09 Jan 2021 16:08:28	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SHA1550Y	SLX8032L	11.00
2660783	12 Jan 2021 10:51:59	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SHA1550Y	Low, Xianyu	xx.xx
2696767	24 May 2021 22:03:05	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SHA1550Y	SLX8032L	11.00
2705352	30 Jun 2021 15:39:20	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SHA1550Y	CHEW HSIAO TONG	xx.xx