

BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SHD 3933 Y**
Your Ref : **SMA 6469 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 08.01.2021 @ 12:00 hours along Sengkang East Drive involving vehicles SHD 3933 Y and SMA 6469 H

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost-Lump Sum(With GST)	\$	14,873.00
2. Loss of Income for 15 Days x \$80/- per day	\$	1,200.00
3. Loss of Rental for 15 Days x \$125.40/- per day(With GST)	\$	1,881.00
4. LTA/GIA Search fee(With GST)	\$	7.45
5. Towing Fee	\$	80.00
TOTAL	\$	18,041.45

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

305448586
DoA: 08.01.2021
DV: \$17,500
SHD 3933Y
A16

LETTER OF AUTHORISATION

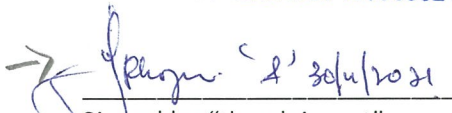
Accident on 08.01.2021 @ 12:00 hours along Sengkang East Drive involving vehicles SHD 3933 Y and SMA 6469 H

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SHD 3933 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 **SHD 3933 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 30 day of Nov (month) 2021 (year)

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


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)

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

"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 SS17,500.00 (Global Sum) for vehicle no. SHD 3933Y that was damaged pursuant to the accident which occurred on 08/01/2021 (date) along SENGKANG EAST AVE-SENGKANG EAST DR involving vehicle no/s SMA 6469H.

This is pursuant to the inspection conducted on 18/01/2021 (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. SHD 3933Y 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 SHD 3933Y (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 30 (day) of Nov (month) 2021 (year)



ABT

Signed by appointed surveyor



[Handwritten signature]

Signed by "the workshop" (with chop)

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.2111034
Inv. Date : 29-11-2021
Ref : 08.01.2021
Terms : 30 Days
Veh. No. : SHD 3933 Y
Make & Model : Prius

#	Description	Qty	Rate	Total	Tax
1	LUMP SUM REPAIR AS RECOMMEDED BY SURVEYOR	1.0	\$13,900.00	\$13,900.00	\$973.00

Subtotal for invoice : S\$13,900.00
GST (7.0%) : S\$973.00
Total : S\$14,873.00

*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: CT21010252

Date: 25 January 2021



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 08/01/2021 @ 12:00 hrs
ALONG SENGKANG EAST DR
INVOLVING SMA6469H

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 **SHD3933Y** (the "Taxi"). The Taxi was hired to **LAI CHI KEUNG IC NO SXXXX047Z** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$125.40** 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.

> Back to OneMotoring

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

Print Date/Time : 18 Jan 2021 / 09:11:30

Receipt Date/Time : 18 Jan 2021 / 09:11:30

Tax Invoice/Receipt

Receipt No. : ITNET-00000-210118-000400

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 - SMA6469H				
As at 08 Jan 2021/12:00:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SMA6469H Enquiry Fee 20210118091033477965	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				
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.



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. 200753
Date: 8/1/21

寶號 LTM
Messrs: _____
車號 SLID 39337 車型 Prius
Vehicle No: _____ Model No: _____
時間(日/夜) _____
Time (day/night): _____ Contact No: _____
由 Along Sengkang East Drive
Location: _____
到 Coyang
To: _____
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, 19 January 2021 12:10 PM
To: ANBC649@YAHOO.COM
Subject: <STANDARD LETTER> OUR REF: CC4/AIG21000832/g3 *** ACCIDENT INVOLVING SMA 6469H & SHD 3933Y ON 08/01/2021 ***

Our Ref: CC4/AIG21000832/g3

19 JANUARY 2021

NG BOON CHYE ANDREW @ ADHWA NG ABDULLAH
DRIVER: SARAH NG ADHWA

Dear Sir/Madam,

ACCIDENT INVOLVING SMA 6469H & SHD 3933Y ON 08/01/2021

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 **SHD 3933Y**.

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 :

***SHD3933Y (2124307583SG)**
[SMA6469H]

TP

COMFORT TRANSPORTATION PTE LTD

Jan 8 2021 12:00PM

[NG BOON CHYE ANDREW @ADHWA NG ABDULLAH]
Bifrost Auto Pte Ltd

From AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG_SG_EXPRESS), sent on 03/11/2021 09:09 AM.
To LKK_HQ
Subject Alert - Adj Mandate Approved (\$\$17511.45) - SHD3933Y - Claim Handler: Syed-Yusoff, Saliha


Approved:17511.45:please proceed settlement @ \$17,511.45 (to include 15 days of LOI/LOR)



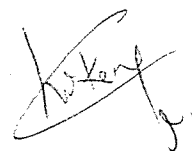
ORIGINAL

MEDICAL CERTIFICATE

OTO20217988

Name LAI CHI KEUNG		NRIC No. S2595047Z
This is to certify that the above-named is unfit for duty for a period of <u>21</u> days from <u>08-Jan-2021</u> to <u>28-Jan-2021</u> inclusive		
Type of medical leave granted :		
<input checked="" type="checkbox"/> Hospitalization Leave	<input type="checkbox"/> Outpatient Sick Leave	
Admitted on : <u>08-Jan-2021</u>	<input type="checkbox"/> Maternity Leave	Delivered on : _____
Discharged on : <u>14-Jan-2021</u>	<input type="checkbox"/> Sterilization Leave	Operated on : _____
This certificate is not valid for absence from court attendance.		
Fit for light duty from <u>N.A.</u> to <u>N.A.</u>		
Time Chit Time in <u>N.A.</u> Time out <u>N.A.</u>		
Diagnosis		Surgical Operation (if applicable)
Comments :		
Hospital/Clinic Orthopaedic Surgery Changi General Hospital	Ward No. CGH-W16 Date 14-Jan-2021	Signature, Name (In BLOCK LETTERS) and Designation/MCR No.  JONATHAN TAN TIAN CI, P1955E

Ward 16
Changi General Hospital
2, Simei Street 3
Singapore 529889
Reg No. 198904226R





**SINGAPORE
POLICE FORCE**

Traffic Police
10 Ubi Avenue 3
Singapore 408865
Tel +65 6547 0000
www.police.gov.sg

Our Ref : TP/IP/01515/2021
Date : 15 JAN 2021

NAME: LAI CHI KEUNG
NRIC / FIN: S2595047Z

Dear Sir / Madam,

CASE OF TRAFFIC ACCIDENT ALONG SENGKANG EAST DRIVE ON 08/01/2021

NOTICE FOR VEHICLE (SHD3933Y) COLLECTION

Please collect the above vehicle which is registered under your name at **Traffic Police Vehicle Pound located at 517 Airport Road, Singapore 539942** **within 30 working days** from the date of this notice. The Duty Officer at **Traffic Police Vehicle Pound** can be contacted at **6280 7841**. The collection hours are:

Day of week	Operational hours
Monday	2.00 pm to 4.00 pm
Tuesday to Friday	9.00 am to 12.00pm 2.00 pm to 4.00 pm

2 You have to make your own arrangements to remove your vehicle at your own cost. If you are authorising someone else to collect the vehicle on your behalf, please ensure that he / she produces his / her NRIC / Passport for verification. Please fill up the letter of authorization at Annex 'A'.

3 Take note that the vehicle must be collected **within 30 working days** from the date of this notice or storage fee will be levied as follows:

Type of vehicle	Storage fee per day
Motorcycle/Scooter	\$20/-
Motorcar	\$40/-
Others	\$80/-

4 Traffic Police will proceed to dispose the vehicle if it remains unclaimed **after 30 working days** from the date of this notice. Should you require further clarification, please contact the undersigned at telephone number **6547 6170** or via email at **ho_jie_kang@spf.gov.sg**.

Yours faithfully,

IVAN HO
INVESTIGATION OFFICER
TRAFFIC POLICE



**SINGAPORE
POLICE FORCE**

Traffic Police
10 Ubi Avenue 3
Singapore 408865
Tel +65 6547 0000
www.police.gov.sg

Reference: TP/IP/01515/2021

ANNEX A: LETTER OF AUTHORISATION FOR VEHICLE COLLECTION

I, x LAI CHI KEUNG, of NRIC / FIN / Passport Number:

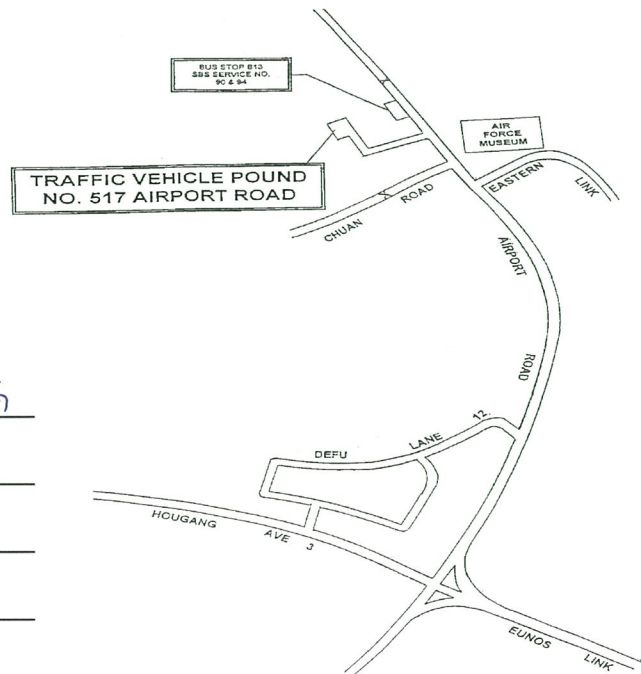
x S2595047Z hereby authorise _____ of NRIC / FIN /

Passport Number: _____ to collect my vehicle bearing registration number:

x SHD3933Y on my behalf from Traffic Police.

LOCATION MAP FOR TRAFFIC VEHICLE POUND

x 
(Signature)



Name : x LAI CHI KEUNG
NRIC No. : x S2595047Z
Contact Number : x 93809283
Date : x 15-01-2021

Note: NRIC, FIN CARD OR PASSPORT MUST BE PRODUCED FOR VERIFICATION TOGETHER WITH THE NOTICE FOR VEHICLE COLLECTION.