

# BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SHC 3126 R**  
Your Ref : **SMU 7797 Z**

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

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 18.01.2021 @ 07:50 hours along Irrawaddy Road TWDS Thomson Road involving vehicles SHC 3126 R and SMU 7797 Z

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost-Part by Part(With GST)	\$	9,835.87
2. Loss of Income for 08 Days x \$80/- per day	\$	640.00
3. Loss of Rental for 08 Days x \$125.19/- per day(With GST)	\$	1,001.52
4. LTA/GIA Search fee(With GST)	\$	7.45
5. Towing Fee	\$	80.00
<b>TOTAL</b>	<b>\$</b>	<b>11,582.84</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.

GST. Reg. No. : 201929175W

DOA: 18.01.2021

DV: \$11,000

SHC 3126 R

AIG

**LETTER OF AUTHORISATION**

Accident on 18.01.2021 @ 07:50 hours along Irrawaddy Road TWDS Thomson Road involving vehicles SHC 3126 R and SMU 7797 Z

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SHC 3126 R** 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 3126 R**, 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 01 day of NOV (month) 2021 (year)

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

→ Joseph Koh 01/11/2021

Signed by "the claimant"

Name: **COMFORT TRANSPORTATION PTE LTD**

UEN No: 199303821R



[Signature]

Signed by Bifrost Auto Pte Ltd

Name: **JOSEPH KOH**

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

## 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\$11,000.00 (Global Sum) for vehicle no. SHC3126R that was damaged pursuant to the accident which occurred on 18/01/2021 (date) along IRRAWADDY RD TWDS THOMSON RD involving vehicle no/s SMU7797Z.

This is pursuant to the inspection conducted on 20/01/2021 (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. SHC3126R 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 SHC3126R (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 01 (day) of 11 (month) 2021 (year)



Signed by appointed surveyor



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.2111001  
**Inv. Date :** 01-11-2021  
**Ref :** 18.01.2021  
**Terms :** 30 Days  
**Veh. No. :** SHC 3126 R  
**Make & Model :** Ioniq

#	Description	Qty	Rate	Total	Tax
1	PART BY PART REPAIR AS RECOMMENDED BY SURVEYOR	1.0	\$9,192.40	\$9,192.40	\$643.47

**Subtotal for invoice :** S\$9,192.40  
**GST (7.0%) :** S\$643.47  
**Total :** S\$9,835.87

*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: CT21010298

Date: 25 January 2021



**TO WHOM IT MAY CONCERN**

Dear Sir/Madam

ACCIDENT ON                      18/01/2021    @   07:50 hrs  
ALONG                                IRRAWADDY RD TWDS THOMSON RD  
INVOLVING                        SMU7797Z

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 **SHC3126R** (the "Taxi"). The Taxi was hired to **NORAZMAN BIN ABDUL RAHMAN IC NO SXXXX041B** 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.

SAC 5126R.

305448773.

[illegible]

> Back to OneMotoring

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

Print Date/Time : 19 Jan 2021 / 12:54:52

Receipt Date/Time : 19 Jan 2021 / 12:54:52

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-210119-001717

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 - SMU7797Z				
As at 18 Jan 2021/07:50:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SMU7797Z Enquiry Fee 20210119125359813073	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.

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. 200752

Date: 18/1/21

寶號  
Messrs: CTM

車號  
Vehicle No: SHC 3126R 車型  
Model No: Tonly

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

由  
Location: Along Irrawaddy Rd towards Thomson Road

到  
To: Cozy any

Cash \$: 80/- 其他  
Others:

經手人  
Authorised By: Tow Truck  
Driver Name:

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.

- ☐ 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

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Friday, 22 January 2021 2:07 PM  
**To:** wslim007@yahoo.com  
**Subject:** ACCIDENT INVOLVING SMU 7797Z(AIG) AND SHC 3126R AT/ALONG IRRAWADDY ROAD ON 18/01/2021

22 JAN 2021

**Mr William Lim** *[By Email Only]*

Dear Sir/Madam,

**You Ref: SMU7797Z**

**Our Ref: CC4/AIG21000945/ps3**

**ACCIDENT INVOLVING SMU 7797Z(AIG) AND SHC 3126R AT/ALONG IRRAWADDY ROAD ON 18/01/2021**

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 SHC3126R against your insurance policy.

Based on all the available information on hand, we are of the view that we do not have a good defense towards the claim submitted by the owner of SHC3126R as your vehicle was turning out from minor road and collided with third party who was on main road. Under Motor Accident Guide, any vehicle approaching main road should exercise greater caution. Therefore, we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

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 note that your No-Claim Discount (NCD) (if any) will be affected 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.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	20 Jan 2021 12:10	<b>Clm Dtl Modified</b>	Claimant's Name: -> COMFORT TRANSPORTATION PTE LTD. Claimant's ID: -> 199303821R.	[A] Lee Su Li
2	20 Jan 2021 12:10	<b>Clm Veh Model Changed</b>	(205164) HYUNDAI IONIQ HYBRID 1.6 GLS DCT (A).	[A] Lee Su Li
3	20 Jan 2021 12:10	<b>Clm Created</b>	Reg No: SHC3126R. Acct Date: 2021/01/18. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Workshop: Bifrost Auto Pte Ltd (Kaki Bukit)	[A] Lee Su Li
4	20 Jan 2021 12:10	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] Lee Su Li
5	20 Jan 2021 12:10	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/01/29	[A] Lee Su Li
6	20 Jan 2021 12:10	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] Lee Su Li
7	20 Jan 2021 12:10	<b>Clm Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Exp ress)	[I] Merimen Administrator
8	20 Jan 2021 12:11	<b>Label Added</b>	(19):Fastlane.	[A] Lee Su Li
9	20 Jan 2021 12:11	<b>Adj Adjuster Assigned</b>	[None] -> BRYAN TANI	[A] Lee Su Li
10	22 Jan 2021 13:58	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] CHEW HSIAO TONG
11	17 Jul 2021 14:47	<b>Video Downloaded</b>	Downloaded Video - Accident	[A] BRYAN TANI
12	17 Jul 2021 14:48	<b>Video Downloaded</b>	Downloaded SHC3126R vs SMU7797Z_TP VIDEO	[A] BRYAN TANI
13	01 Sep 2021 10:09	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
14	01 Sep 2021 10:09	<b>Clm Dtl Modified</b>	Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
15	01 Sep 2021 10:09	<b>Clm Dtl Modified</b>	JPJ Reg. Date: -> 2019/03/01.	[A] JOANNE LEE KHANG MIN
16	01 Sep 2021 10:09	<b>Clm Details Notified</b>		[A] JOANNE LEE KHANG MIN
17	08 Sep 2021 11:57	<b>Adj Mandate Request</b>	Cur.Reg:11324.84:Liability: 100%(B10) *Quantum: (a)CORw/GST: \$9,835.87 + (b)LOR(8days x \$125.19): \$1,001.52 + (c)LOI(8daysx\$50):\$400.00 + (d)Search fee: \$7.45 +(e)Towing Fee:\$80.00= Total: \$11,324.84 *7 recommendation repair days *For your approva	[A] CHEW HSIAO TONG
18	22 Sep 2021 15:01	<b>Video Downloaded</b>	Downloaded SHC3126R vs SMU7797Z_TP VIDEO	[I] Goh, Jeremy-CX
19	22 Sep 2021 15:02	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Goh, Jeremy-CX
20	12 Oct 2021 10:43	<b>Video Downloaded</b>	Downloaded Video - Accident	[I] Tan, Bennie-WZ
21	12 Oct 2021 10:43	<b>Video Downloaded</b>	Downloaded SHC3126R vs SMU7797Z_TP VIDEO	[I] Tan, Bennie-WZ
22	12 Oct 2021 11:11	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/01/29. Mandate Remarks: Subj to all docs/billings in order and in consideration to TP log card, SAB from: \$10,834.46-11,119.65 (All-in).	[I] Tan, Bennie-WZ
23	12 Oct 2021 11:11	<b>Adj Mandate Set</b>	Approved:11119.65:Subj to all docs/billings in order and in consideration to TP log card, SAB from: \$10,834.46-11,119.65 (All-in).	[I] Tan, Bennie-WZ

Date From  Date To  Audit Type

### ACTIVITY

No record

### Merimen Billing for this case - Transaction History

Bill Ref No	Bill Date	Bill Type	Acc Type	Acc Name	Co Name	Ref 1	Ref 2	Amount
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					(Branch)			
2663300	21 Jan 2021 15:22:23	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SHC3126R	Low, Xianyu	xx.xx
2663307	21 Jan 2021 15:29:45	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SHC3126R	SMU7797Z	11.00
2669195	10 Feb 2021 10:28:42	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SHC3126R	CHEW HSIAO TONG	xx.xx
2721513	01 Sep 2021 10:09:27	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SHC3126R	SMU7797Z	11.00