

BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SHA 2666 R**
Your Ref : **GBE 7215 B**

LONPAC INSURANCE BHD.
300 BEACH ROAD #17-04/07
THE CONCOURSE
SINGAPORE 199555

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 05.02.2021 @ 13:55 hours along TPE Slip Road TWDS Pasir Ris Drive 8 involving vehicles SHA 2666 R and GBE 7215 B

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost-Lump Sum(With GST)	\$	7,811.00
2. Loss of Income for 05 Days x \$80/- per day	\$	400.00
3. Loss of Rental for 05 Days x \$125.40/- per day(With GST)	\$	627.00
4. LTA/GIA Search fee(With GST)	\$	7.45
5. Towing Fee	\$	80.00
TOTAL	\$	8,925.45

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.

Co. Reg. No. : 201929175W

LETTER OF AUTHORISATION

Accident on 05.02.2021 @ 13:55 hours along TPE Slip Road TWDS Pasir Ris Drive 8 involving vehicles SHA 2666 R and GBE 7215 B

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SHA 2666 R** at my request, I/We, **Wong Kok Jong** ("the claimant") of **Blk 127 Simei Street 1 # 04 - 302 Singapore 520127** (address) bearing NRIC No **S xxxx784C** the owner / hirer of motor vehicle no **SHA 2666 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 / 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 09 day of 08 (month) 20 21 (year)



Signed by "the claimant"

Name: **Wong Kok Jong**

NRIC No: **S xxxx784C**



Signed by Bifrost Auto Pte Ltd

Name: Regina



BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

Tax Invoice

LONPAC INSURANCE BHD.
300 BEACH ROAD #17-04/07
THE CONCOURSE
SINGAPORE 199555

Inv. No. : BA.LT.2109017
Inv. Date : 10-09-2021
Ref : 05.02.2021
Terms : 30 Days
Veh. No. : SHA 2666 R
Make & Model : Prius

#	Description	Qty	Rate	Total	Tax
1	LUMP SUM REPAIR AS RECOMMEDED BY SURVEYOR	1.0	\$7,300.00	\$7,300.00	\$511.00

Subtotal for invoice : S\$7,300.00
GST (7.0%) : S\$511.00
Total : S\$7,811.00

*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**.



LONPAC INSURANCE BHD

DOA: 05.02.2021
DV: \$8600
SHA2666R

CLAIM NO : 20/21/21/VC00/024208
DATE : 13 Sept 2021

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

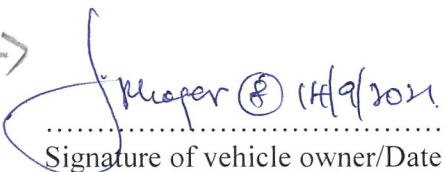
DISCHARGE VOUCHER

I/We, COMFORT TRANSPORTATION PTE LTD confirmed acceptance from M/s **LONPAC INSURANCE BHD** and/or owner of GBE7215B the sum of Singapore Dollar Eight Thousand Six Hundred Only (\$8,600.00) in full and final satisfaction, liquidation and discharge of all property losses competent to me/us upon the said M/s **LONPAC INSURANCE BHD** in respect of all property losses sustained by me/us whether now or hereafter to become manifest, arising either directly or indirectly from an accident involving SHA2666R and GBE7215B on 05 Feb 2021 along TPE Slip Road towards Pasir Ris Drive 8.

I /We hereby agree to indemnify and keep indemnify (**LONPAC INSURANCE BHD/ HAI WANG MARKET (TAMPINES) LLP. / TAN CHONG MENG**) against all claims and any claims whatsoever made by any person/persons on our behalf in respect of the said accident.

I/We further authorize you to pay the above settlement sum directly to **BIFROST AUTO PTE LTD.**

I/We hereby acknowledged that this payment is made on a without admission of liability basis and without prejudice to all related claims and in respect of our insured's recovery action.

→  (14/9/2021)
.....
Signature of vehicle owner/Date

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

.....
Name of vehicle owner /Date

Our Ref: CT21020088

Date: 19 February 2021



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 05/02/2021 @ 13:55 hrs
ALONG TPE SLIP ROAD TWDS PASIR RIS DRIVE 8
INVOLVING GBE7215B

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 **SHA2666R** (the "Taxi"). The Taxi was hired to **WONG KOK JONG IC NO SXXXX784C** 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.

D

[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 : 05 Feb 2021 / 16:14:26

Receipt Date/Time : 05 Feb 2021 / 16:14:26

Tax Invoice/Receipt

Receipt No. : ITNET-00000-210205-002760

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 - GBE7215B As at 05 Feb 2021/13:55:00 Insurance Co: LONPAC INSURANCE BHD				
1	Insurance Enquiry - GBE7215B Enquiry Fee 20210205161334968807	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. 200850

Date: 05/02/21

寶號 Messrs: CTM

車號 Vehicle No: SHA 2666R 車型 Model No: Prius

時間(日/夜) Time (day/night): Contact No:

由 Location: Along TPE Slip Road Twds Pasir Ris Drive 8

到 To: Cogan

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

Re: [Seek Mandate] - PRS for our client's vehicle SHA 2666 R and your insured's vehicle GBE 7215 B on 05.02.2021 LKK REF : CC4/LPC21001808/ps3 Our Ref: 20/21/21/VC00/024208 [External Confidential]

Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Mon 13/9/2021 4:21 PM

To: ONG LI LI <llong@lonpac.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>

Dear Sirs/Mdm,

We refer to your below email.

We have settled the matter at a global sum of \$8,600.00(all-in) with third party.

We are pending for signed DV from third party and will proceed to close file once DV received.

Thank you.

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.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742 3197 | email: chewht@lkkauto.com | fax: 6741 4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: ONG LI LI <llong@lonpac.com>

Sent: Tuesday, 7 September 2021 10:46 am

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: [Seek Mandate] - PRS for our client's vehicle SHA 2666 R and your insured's vehicle GBE 7215 B on 05.02.2021 LKK REF : CC4/LPC21001808/ps3 Our Ref: 20/21/21/VC00/024208 [External Confidential]

Lonpac External - General

Hi Hsiao Tong

Please proceed but offer LOR/I up to 4 days only.

Regards,

Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road #17-04/07 The Concourse

Singapore 199555

Tel : (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706

"In view of the revised measures for transition under Phase 2 COVID-19 restrictions effective 19 August 2021, 50% of our staff will be working from home. Please expect delays in our replies, payments and claims settlements during this period. Your understanding is greatly appreciated and we apologise for any inconvenience caused".

We are committed to acting professionally, fairly and with integrity. We do not condone bribery, fraud or corrupt practices.

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sent: Monday, 6 September 2021 5:14 PM

To: ONG LI LI <llong@lonpac.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>

Subject: [WARNING: ATTACHMENT UNSCANNED][WARNING: ATTACHMENT UNSCANNED][Seek Mandate] - PRS for our client's vehicle SHA 2666 R and your insured's vehicle GBE 7215 B on 05.02.2021 LKK REF : CC4/LPC21001808/ps3 Our Ref: 20/21/21/VC00/024208 [External Confidential]

Your ref: **20/21/21/VC00/024208**

Our ref : CC4/LPC21001808/Dps3q2

Dear Sirs/Mdm,

ACCIDENT INVOLVING GBE7215B(LONPAC) AND SHA2666R(TP) ON 05/02/2021

We refer to the above matter.

We have highlighted to your good office on 08/02/2021 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

It is head-to-rear collision. Liability is not in our driver's favour.

We seek your approval to offer repairer **"BIFROST AUTO PTE LTD"** at **\$8,775.45(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 18,650.81	\$ 7,811.00 (\$7,300.00 + 7%GST)
2. Loss of Rental (5days x \$125.40)	\$ 627.00	\$ 627.00 (5days x \$125.40)
3. Loss of Income (5days x \$80.00)	\$ 400.00	\$ 250.00 (5days x \$50.00)
4. LTA/GIA search Fee	\$ 7.45	\$ 7.45
5. Towing Fee	\$ 80.00	\$ 80.00
Total	\$ 19,765.26	<u>\$8,775.45</u>

Surveyor recommended 5 days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval / instruction.

Note: We are on work from home arranaement. All corresponndence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742 3197 | email: chewht@lkkauto.com | fax: 6741 4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Hsiao Tong (LKKAuto)

Sent: Tuesday, 24 August 2021 4:08 pm

To: ONG LI LI <long@lonpac.com>; Su Li (LKK Auto) <suli@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: PRS for our client's vehicle SHA 2666 R and your insured's vehicle GBE 7215 B on 05.02.2021 LKK
REF : CC4/LPC21001808/ps3 Our Ref: 20/21/21/VC00/024208 [External Confidential]

Dear Sirs/ Mdm,

We refer to the above matter.

Enclosed for your perusal is: -

- Estimated cost of repair
- Preliminary advice
- Photographs of TP vehicle in its damaged condition

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

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

S(408933)

From: ONG LI LI <long@lonpac.com>

Sent: Monday, 8 February 2021 3:18 PM

To: Su Li (LKK Auto) <suli@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: PRS for our client's vehicle SHA 2666 R and your insured's vehicle GBE 7215 B on 05.02.2021 LKK
REF : CC4/LPC21001808/ps3 Our Ref: 20/21/21/VC00/024208 [External Confidential]

Lonpac External - Confidential

Dear Su Li

Please see attached for our Insured's GIA report.

Regards,

Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road #17-04/07 The Concourse

Singapore 199555

Tel : (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706

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Lonpac External - Confidential data is for use by authorised external parties only.

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

Sent: Monday, 8 February 2021 12:03 PM

To: GERALD POH WEE BIN <geraldpoh@lonpac.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>

Subject: Re: PRS for our client's vehicle SHA 2666 R and your insured's vehicle GBE 7215 B on 05.02.2021
[External Confidential] LKK REF : CC4/LPC21001808/ps3

Dear Gerald,

We refer to the above matter.

Kindly provide us insured's GIA report for our necessary action.

Please take note that the case handler in-charge is Hsiao Tong.

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

From: Admin-D (LKKAuto) <admin-d@lkkauto.com>

Sent: Monday, February 8, 2021 9:17 AM

To: GERALD POH WEE BIN <geraldpoh@lonpac.com>; assignments <assignments@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: Re: PRS for our client's vehicle SHA 2666 R and your insured's vehicle GBE 7215 B on 05.02.2021
[External Confidential]

Dear Sir/Madam,

Thank you for your assignment.

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.

Best Regards,

Summer Lee | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: GERALD POH WEE BIN <geraldpoh@lonpac.com>

Sent: Monday, 8 February 2021 9:00 AM

To: assignments <assignments@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: FW: PRS for our client's vehicle SHA 2666 R and your insured's vehicle GBE 7215 B on 05.02.2021
[External Confidential]

Lonpac External - Confidential

Our Ref: TBA

Dear Nivtha/Summer,

FYA

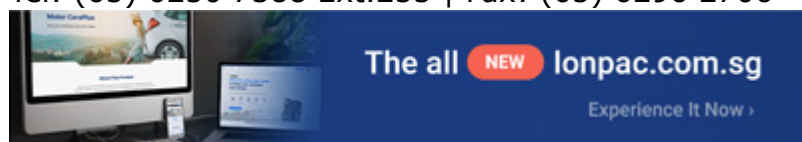
Best Regards

Gerald Poh

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road, #17-04/07 The Concourse, Singapore 199555

Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706



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From: Assessment Dept [mailto:assessment_ltc@bifrostauto.com]

Sent: Saturday, 6 February 2021 8:58 am

To: MT_Claim_SG <mt_claim@lonpac.com>; Claims Dept <claims_ltr@bifrostauto.com>; Joseph Koh <claims@bifrostauto.com>; Ms Lim <claims_ltm@bifrostauto.com>; Claims Dept <claims_ltv@bifrostauto.com>; Claims Dept <claims_lts@bifrostauto.com>

Subject: PRS for our client's vehicle SHA 2666 R and your insured's vehicle GBE 7215 B on 05.02.2021

Without Prejudice

Dear Sir/ Mdm,

We refer to the above matter.

We represent our client, Wong Kok Jong, to notify you of the aforesaid accident involving our client's vehicle SHA 2666 R and your insured's vehicle GBE 7215 B on 05.02.2021.

Please find enclosed our client's GIA report for your necessary action.

This serves as a **NOTICE** that we are claiming against GBE 7215 B for damages, costs and disbursements.

Please let us know within **2 working days** from today, your client's and your intention to conduct a pre-repair survey of our client's vehicle.

PLEASE LET US HAVE A LIST OF YOUR EXTERNAL SURVEYORS FOR OUR SELECTION AS A SINGLE JOINT EXPERT.

If we do not receive any reply from you within the stipulated timeline, we shall proceed to appoint our own surveyor and proceed with the necessary repair for our client's vehicle without further reference to your insured or you.

Premises for the Pre-repair inspection: Blk 9 Sector C #01-42, Sin Ming Industrial Estate, Singapore 575644

Contact Person: Ms Lim / Ms Lee / Regina / Wilson

Contact Email: claims_ltv@bifrotauto.com / claims_ltm@bifrotauto.com / assessment_ltc@bifrotauto.com

VEH IN (Date & Time) : **05.02.2021**

PRS ARRANGEMENT (Date & Time) : **AS SOON AS POSSIBLE**

Kindly cc a copy of this letter to your insured for his/her acknowledgement.

We look forward to hearing from you soon.

To avoid incurrence of any unnecessary cost on both our end, kindly confirm liability status within 7 days from this to minimize time wastage and incurrence of any unnecessary cost(s) on both our end, we seek your kind advice, within 7 days working days, on liability status for subject claim. If we do not hear from you within the stipulated period, we shall proceed with the purchase of your insured GIA report and this cost or any other cost incurred for confirmation of liability status shall be included in our LOD for reimbursement purpose.

Thank you.

You can protect our environment. Think before you print.

CONFIDENTIALITY NOTICE

This e-mail (including any attachments) may contain information that is privileged or confidential.

The sending of this e-mail to any person other than the intended recipient is not a waiver of the privilege or confidentiality that attaches to it.

If you are not the intended recipient, please notify the sender immediately, delete the email and do not copy, distribute or disclose its contents.

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Best Regards
Regina / Wilson

Assessment Dept
BIFROST AUTO PTE LTD
O: 62436687