

## Hsiao Tong (LKKAuto)

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**From:** Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>  
**Sent:** Tuesday, 30 November 2021 3:17 PM  
**To:** Jaslin Kok (LKK Auto)  
**Cc:** Admin A  
**Subject:** FW: #8549762896SG003#031,031,031,031,031#LOD SUBMISSION - OUR REF: SMP 2117 X ; YOUR REF: SLJ 414 U DOA: 09/03/2021  
**Attachments:** SMP 2117 X - LTA Search.pdf; SMP 2117 X - PF.pdf; SMP 2117 X - RENTAL.pdf; SMP 2117 X - GIA.pdf; SMP 2117 X - LOA.pdf

Dear Jaslin,

We have received LOD from repairer. Fyna please.

Kind Regards,  
Saliha

*Advanced Leave Notification:*

### **Saliha Syed Yusoff (Ms)**

Senior Complex Claims Examiner – Auto Property Damage Claims  
AIG Asia Pacific Insurance Pte. Ltd.

AIG Building  
78 Shenton Way, Level 10  
Singapore 079120  
Tel +(65) 6419 1917  
[saliha.syed-yusoff@aig.com](mailto:saliha.syed-yusoff@aig.com) | [www.AIG.sg](http://www.AIG.sg)

*If you have received this message outside of your usual work hours, I do not expect that you will read, respond to or action it until appropriate for you.*

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**From:** Zhou, Aiping <Aiping.Zhou@aig.com>  
**Sent:** Monday, November 29, 2021 3:31 PM  
**To:** PRDSG.WORKLIST <PRDSG.WORKLIST@aig.com>  
**Cc:** Claims Admin Support <ClaimsAdminSupport@aig.com>  
**Subject:** #8549762896SG003#031,031,031,031,031#LOD SUBMISSION - OUR REF: SMP 2117 X ; YOUR REF: SLJ 414 U DOA: 09/03/2021

For your necessary action.

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**From:** Claims Dept <[claims\\_rar@bifrotauto.com](mailto:claims_rar@bifrotauto.com)>  
**Sent:** Monday, 29 November 2021 10:41 AM  
**To:** Lim, Kok-Chong <[Kok-Chong.Lim@aig.com](mailto:Kok-Chong.Lim@aig.com)>  
**Cc:** claims <[claims@bifrotauto.com](mailto:claims@bifrotauto.com)>; Claims Admin Support <[ClaimsAdminSupport@aig.com](mailto:ClaimsAdminSupport@aig.com)>  
**Subject:** [EXTERNAL] LOD SUBMISSION - OUR REF: SMP 2117 X ; YOUR REF: SLJ 414 U DOA: 09/03/2021

This message is from an external sender; be cautious with links and attachments.

WITHOUT PREJUDICE

Our Ref : **SMP2117X**  
Your Ref : **SLJ414U**

29/11/2021  
AIG Asia Pacific Insurance Pte Ltd

78 Shenton Way  
#07-16 AIG Building  
Singapore 079120

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 09/03/2021 along Hougang Street 91, Singapore involving vehicles SMP 2117 X and SLJ 414 U

We refer to the above-mentioned accident.

We are claiming as per below:-

1.	Repair Cost	\$ 4,815.00
2.	Loss of Rental for 09 Days x \$100/- per day	\$ 963.00
3.	LTA/GIA Search fee	\$ 7.45
	<b>TOTAL</b>	<b>\$ 5,785.45</b>

Enclosed herewith a copy each of relevant GIA report, LTA, Proforma Tax invoice, Rental Agreement/Tax invoice, 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@bifrotauto.com](mailto:claims@bifrotauto.com)

Yours faithfully,  
SUANNE TAN  
MOTOR CLAIMS DEPARTMENT  
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 chargeable if applicable**

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# BIFROST AUTO PTE. LTD.

Co. Reg. No. : 201929175W

## LETTER OF AUTHORISATION

Accident on 09/03/2021 along HOUGANG ST 91,  
Involving vehicles SMP 2117 X AND SLS 414U

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no SMP 2117 X at my request, I/We, ABDUL RAJAK JAHIR HUSSAIN ("the claimant") of

\_\_\_\_\_ (address) bearing NRIC No \_\_\_\_\_ the owner of motor vehicle no SMP 2117 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 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 11 day of March (month) 20 21 (year)

AR. Jahir Hussain  
Signed by "the claimant"

Name: ABDUL RAJAK JAHIR HUSSAIN

NRIC No: GXXXX429M

[Signature]  
Signed by Bifrost Auto Pte Ltd



Name: \_\_\_\_\_

**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\$4,815.00** (Repair Cost), **S\$963.00** (Loss of Use/Rental), **S\$7.45** (Disbursement) for vehicle no. **SMP 2117X** that was damaged pursuant to the accident which occurred on **09/03/2021** (date) along **HOUGANG STREET 91** (location) involving vehicle no/s **SLJ 414U**. This is pursuant to the inspection conducted on **11/03/2021** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **ABDUL RAJAK JAHIR HUSSAIN** (the third party claimant”) of vehicle no. **SMP 2117X** 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 **SMP 2117X** (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 17 (day) of June (month) 2022 (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.RA.2206018  
**Inv. Date :** 02-06-2022  
**Ref :** 09/03/2021  
**Terms :** 30 Days  
**Veh. No. :** SMP2117X  
**Make & Model :** Mazda 6

#	Description	Qty	Rate	Total	Tax
1	REPAIR COSTS	1.0	\$4,500.00	\$4,500.00	\$315.00

**Subtotal for invoice :** S\$4,500.00  
**GST (7.0%) :** S\$315.00  
**Total :** S\$4,815.00

On behalf of **BIFROST AUTO PTE. LTD.**



(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**.



友立旅遊服務私人有限公司

**UNIQUE TOURIST SERVICE (PTE) LTD**

1, Rochor Road, #02-574  
Rochor Centre Singapore 180001  
Tel: 6292 7656 Fax: (65) 6293 9720  
E-mail: uniqtour@singnet.com.sg  
STB LIC TA/00076

Co. Reg. No.: 197401067R  
GST Reg. No.: M2-0019671-6

**TAX INVOICE**

NO. **WP/201881**

23.03.2021

Singapore, \_\_\_\_\_ 20

Miss Shaheena Ayesha Fazal Mohamed  
1 Canberra Drive  
# 12-01  
Singapore 768101

20, Sin Ming Lane,  
#08-51, Midview City  
Singapore 573968  
Tel: 6292 7656

DATE	PARTICULARS	@	\$	cts
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Rental of one unit Toyota Corolla Altis 1.6 Auto  
Registration no. SLB 6644 A self driven  
as from 09.03.2021 to 22.03.2021.

13 days at \$120.00 per day

\$ 1560.00

Add GST at 7%

\$ 1560.00

Amount Due

\$ 109.20

\$ 1669.20

( SIN DOLLARS: ONE THOUSAND SIX HUNDRED SIXTY NINE & TWENTY CTS ONLY )

Standard Rated Supplies:\$

1560.00

Total Amount of GST:\$

109.20

  
AUTHORISED SIGNATURE





# UNIQUE TOURIST SERVICE (PTE) LTD.

20, Sin Ming Lane, #08-51, Midview City, Singapore 573968

TEL: 6292 7656 EMAIL: uniqtour@singnet.com.sg

COMPANY REG NO: 197401067R

GST REG NO: M2-0019671-6

CAR RENTAL AGREEMENT

RA No. 22833

VEHICLE NO.

SLB 6644 A

MAKE/MODEL

TOYOTA COROLLA DUTIS

NAME OF HIRER	SHAHZENA AYESHA FAZAL MUHAMMED		
ADDRESS	1 CANBERRA DRIVE #12-01		
	SINGAPORE	110011	
OFFICE TEL	RES TEL	HP 98745272	
NAMED DRIVER	MISS SHAHZENA AYESHA FAZAL MUHAMMED		
OCCUPATION	NATIONALITY Indian		
PASSPORT / NRIC	5907491211 DATE OF BIRTH 21/08/90		
DRIVING LIC NO.	S9074417H		
PLACE OF ISSUE	S'PORE		
	DATE PASS/EXPIRY		

DATE OUT	09/03/21	TIME OUT	20:50 HRS
PETROL OUT	E 1/4	1/2	3/4 F
DATE IN	22/03/21	TIME IN	21:00 HRS
PETROL IN	E 1/4	1/2	3/4 F
RENTAL RATES:		\$	¢
MONTHLY	@ \$		
WEEKLY	@ \$		
DAILY	13 @ \$ 120		1560.00
C.D.W. FEE			
PETROL CONSUMPTION			
DELIVERY CHARGE			
COLLECTION CHARGE			
SUB-TOTAL			
GST @ 7%			109.20
RENTAL DEPOSIT			
TOTAL:			1669.20

ADDITIONAL NAMED DRIVER			
ADDRESS			
	SINGAPORE		
OFFICE TEL	RES TEL	HP	
OCCUPATION	NATIONALITY		
PASSPORT / NRIC	DATE OF BIRTH		
DRIVING LIC NO			
PLACE OF ISSUE	DATE PASS/EXPIRY		

BY INITIATING MARK "X" HIRER AGREE TO PAY THE FOLLOWINGS

A. COLLISION DAMAGE WAIVER (CDW) AT \$ \_\_\_\_\_ PER DAY / WEEK / MONTH "X"

B. SURCHARGE OF \$ \_\_\_\_\_ FOR USE IN MALAYSIA FROM \_\_\_\_\_ TO \_\_\_\_\_ "X"

THE HIRER IS RESPONSIBLE FOR ANY DAMAGES UP TO THE EXTENT OF TOTAL LOSS OF CAR, LOSS OF INCOME AND COST OF RECOVERY OF VEHICLE IF THE CAR IS DRIVEN INTO MALAYSIA WITHOUT PRIOR CONSENT FROM THE COMPANY.

DEPOSIT REFUND	
PAYMENT BY: BILL CO / CREDIT CARD / CASH	
ATTENDED BY:	
OF UNIQUE TOURIST SERVICE (PTE) LTD	

COMPULSORY EXCESS, DOLLAR	\$ 1200
NOTE:	HIRER IS LIABLE FOR ALL PARKING & TRAFFIC VIOLATIONS.
	YOUR ATTENTION IS DRAWN TO TERMS & CONDITIONS PRINTED OVERLEAF.

## DECLARATION

I HEREBY DECLARE THAT NO MOTOR ACCIDENT HAD OCCURED DURING MY HIRE OF YOUR MOTOR VEHICLE AS STATED IN THE ABOVE MENTIONED SCHEDULE \* OR TO ANY SUBSTITUTED VEHICLE AS STATED IN THE MEMORANDUM DATED.

FOR SINGAPORE DRIVE ONLY

REPLACEMENT VEHICLE NO:

1. ON TIME
2. ON TIME
3. ON TIME

DATE: \_\_\_\_\_

SIGNATURE OF HIRER

DATE: \_\_\_\_\_

SIGNATURE OF HIRER



Tax Invoice/Receipt

Receipt No. : ITNET-00000-210309-003953

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
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Result of Insurance Enquiry - SLJ414U

As at 09 Mar 2021/19:10:00

Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.

1	Insurance Enquiry - SLJ414U			
	Enquiry Fee	7.00	0.49	7.49
	20210309213654204010			

	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		
421808XXXXXX2182	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!

## Jaslin Kok (LKK Auto)

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**From:** Jaslin Kok (LKK Auto)  
**Sent:** Wednesday, 17 March 2021 9:19 AM  
**To:** smikel@live.com.sg  
**Cc:** Admin A  
**Subject:** ACCIDENT INVOLVING SLJ 414U & SMP 2117X ALONG/AT 915 HOUGANG STREET 91 ON 09/03/2021  
**Attachments:** GIA-addendumform3.pdf

Our Ref: CC4/AIG21003212/Grs3

**LIM SEN TECK- BY EMAIL ONLY**  
[POLICY HOLDER]

Dear Sir/Madam,

**ACCIDENT INVOLVING SLJ 414U & SMP 2117X ALONG/AT 915 HOUGANG STREET 91 ON 09/03/2021**

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 SMP 2117X against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your favour as your vehicle was turning into the main road and collided with third party who was moving straight. 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 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 be informed that reported date 10/03/2021 is incorrect. Kindly assist to amend the accident date to 09/03/2021 using attached form.

Please call us if you have further queries.

Yours faithfully,

*c.c. AIG Asia Pacific Insurance 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)



## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	11 Mar 2021 12:15	<b>Clim Dtl Modified</b>	Claimant's Name: -> -.	[A] Lee Su Li
2	11 Mar 2021 12:15	<b>Clim Veh Model Changed</b>	(206086) ADIVA AD1 200 190cc 3W.	[A] Lee Su Li
3	11 Mar 2021 12:15	<b>Clim Created</b>	Reg No: SMP2117X. Acct Date: 2021/03/09. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Lt d. (SG). Workshop: Bifrost Auto Pte Ltd (Kaki Bukit)	[A] Lee Su Li
4	11 Mar 2021 12:15	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] Lee Su Li
5	11 Mar 2021 12:15	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/03/22	[A] Lee Su Li
6	11 Mar 2021 12:15	<b>Adj Mandate Set</b>	Approved:0.00.Reinsp:Adj decides.	[A] Lee Su Li
7	11 Mar 2021 12:15	<b>Clim Ins Co Changed</b>	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (E xpress)	[I] Merimen Administrator
8	11 Mar 2021 12:15	<b>Label Added</b>	(19):Fastlane.	[A] Lee Su Li
9	11 Mar 2021 12:15	<b>Adj Adjuster Assigned</b>	[None] -> XING GUO QIANG	[A] Lee Su Li
10	15 Mar 2021 17:12	<b>Clim Registration Modified</b>	Acct Time:00:00:00->19:00:00.	[I] AIG OneClaim Integration User
11	20 Jan 2022 10:53	<b>Adj Rpt Initiated</b>		[A] JOANNE LEE KHANG MIN
12	20 Jan 2022 10:53	<b>Clim Dtl Modified</b>	Insured ID: -> -. Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
13	20 Jan 2022 10:53	<b>Clim Dtl Modified</b>	JPJ Reg. Date: -> 2019/07/31.	[A] JOANNE LEE KHANG MIN
14	20 Jan 2022 10:53	<b>Clim Details Notified</b>		[A] JOANNE LEE KHANG MIN
15	25 Jan 2022 14:17	<b>Adj Mandate Request</b>	Cur.Req:5978.05:Liab:100%*Quantum: (a)CORw/GST: \$4,815+(b)LOR(w/GST)(9days x \$120.00):\$1,155.60+(c)LTA search fee: \$7.45 = Total: \$5,978.05 *Vehicle Model: MAZDA 6 ***Recommended 7 re pair days + 1 SUN + 1 PRS =9 DAYS	[A] Jaslin Kok Chin Yi
16	28 Jan 2022 08:33	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2021/03/22. Mandate Remarks: please proceed with settlement @ \$5,978.05[COR-\$4815 LOR-\$1155 LTA-\$7.45] ** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha
17	28 Jan 2022 08:33	<b>Adj Mandate Set</b>	Maintained:please proceed with settlement @ \$5,978.05[COR-\$4815 LOR-\$1155 LTA-\$7.45] ** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha
18	03 May 2022 11:55	<b>Adj Mandate Request</b>	Cur.Req:5978.05:Hi, Kindly let us have your mandate approval up to \$5,978.05(all-in). Thanks.	[A] CHEW HSIAO TONG
19	20 May 2022 14:41	<b>Adj Next Rpt Changed</b>	Cur Rpt:Final Rpt. Cur Due Date:2021/03/22. Mandate Remarks: please proceed with settlement @ \$5,978.05[COR-\$4815 LOR-\$1155 LTA-\$7.45] ** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha
20	20 May 2022 14:41	<b>Adj Mandate Set</b>	Approved:5978.05:please proceed with settlement @ \$5,978.05[COR-\$4815 LOR-\$1155 LTA-\$7.45] ** subject to final repair bill & ATA	[I] Syed-Yusoff, Saliha

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 (Branch)	Ref 1	Ref 2	Amount
2676876	12 Mar 2021 10:42:00	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SMP2117X	SLJ414U	11.00
2759463	20 Jan 2022 10:53:54	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants	LKK Auto Consultants	SMP2117X	SLJ414U	11.00

				Pte Ltd	Pte Ltd (HQ)			
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