

6751456837SG003 your ref:CC4/AIG21003394/GPA3

Yong, Joanne-LF <Joanne-LF.yong@aig.com>

Fri 25/6/2021 2:51 PM

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

 5 attachments (3 MB)

SJX 7175 M - GIA.pdf; SJX 7175 M - LTA Search.pdf; SJX 7175 M - PF.pdf; SJX 7175 M - RENTAL.pdf; SJX 7175M - LOA.pdf;

Dear Hsiao,

FYA- They send directly to us

Thank you.

Best regards,

Joanne Yong

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 1953
Joanne-LF.yong@aig.com | www.AIG.sg

From: Claims Dept <claims_rar@bifrostauto.com>

Sent: Wednesday, June 23, 2021 1:35 PM

To: AIGSGP, Claims <claims.AIGsgp@aig.com>; Claims Admin Support <ClaimsAdminSupport@aig.com>

Cc: claims <claims@bifrostauto.com>; Teo, Ericweihong <Ericweihong.Teo@aig.com>; Lim, Kok-Chong <Kok-Chong.Lim@aig.com>

Subject: [EXTERNAL] LOD SUBMISSION - OUR REF: SJX 7175 M ; YOUR REF: SLR 3176 U DOA: 11/03/2021

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

WITHOUT PREJUDICE

Our Ref : **SJX7175M**

Your Ref : **SLR3176U**

23/06/2021

AIG Asia Pacific Insurance Pte Ltd

78 Shenton Way
#07-16 AIG Building
Singapore 079120

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 11/03/2021 along SLIP ROAD ENTERING INTO PUNGGOL ROAD involving vehicles SJX 7175 M and SLR 3176 U

We refer to the above-mentioned accident.

We are claiming as per below:-

1.	Repair Cost	\$ 5,885.00
2.	Loss of Rental for 08 Days x \$150/- per day	\$ 1,200.00
3.	LTA/GIA Search fee	\$ 7.45
	TOTAL	\$ 7,092.45

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@bifrostauto.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

BIFROST AUTO PTE. LTD.

Co. Reg. No. : 201929175W

LETTER OF AUTHORISATION

Accident on 11/03/21 along SLIP ROAD ENTERING INTO PANGLOSS RD
Involving vehicles SJX 7175 M & SLR 3126 U

In consideration of Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower
Singapore 199589, repairing my/our motor vehicle no SJX 7175 M at my request,
I/We, WONG YEE SENG ALAN ("the claimant") of

SXXXX 359 (address) bearing NRIC No
SJX 7175 M the owner of motor vehicle no SJX 7175 M, 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.

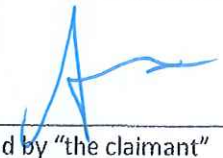
I/We further agree to fully co-operate and attend all court hearings that are necessary to
prosecute the claims maintained by Bifrost Auto Pte Ltd.

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 15 day of March (month) 20 21 (year)


Signed by "the claimant"

Name: ALAN WONG

NRIC No: S7512359J


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\$6,700.00** (Global Sum) for vehicle no. **SJX 7175M** that was damaged pursuant to the accident which occurred on **11/03/2021** (date) along **SLIP ROAD ENTERING INTO PUNGGOL ROAD** involving vehicle no/s **SLR 3176U**.

This is pursuant to the inspection conducted on **16/03/2021** (date) at “the workshop”.

We/I confirm that we/I are/am authorized by the owner **WONG YEE SIONG ALAN** (“the third party claimant”) of vehicle no. **SJX 7175M** 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 **SJX 7175M** (vehicle no.) as a result of the accident. Type text here

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 02 (day) of AUG (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.RA.2108002
Inv. Date : 02-08-2021
Ref : 11/03/2021
Terms : 30 Days
Veh. No. : SJX7175M
Make & Model : Mercedes E250

#	Description	Qty	Rate	Total	Tax
1	REPAIR COSTS	1.0	\$5,500.00	\$5,500.00	\$385.00

Subtotal for invoice : S\$5,500.00
GST (7.0%) : S\$385.00
Total : S\$5,885.00

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**.

VEHICLE RENTAL AGREEMENT

VRA No. 80047

HIRER'S PARTICULAR

Name : (as in I/C) WONG YEE SIONG, ALAN
NRIC / PASSPORT No : S7512359J
Address (Res) : BLK 168B PUNGGOL FIELD
#08-665
Company Name :
Address :
Position : Driving Exp :
D/L No : D/L Type : Local/International
Passed Date : Date of Birth : 20/04/75
Tel : (H) (O) (M) : 9071 6505

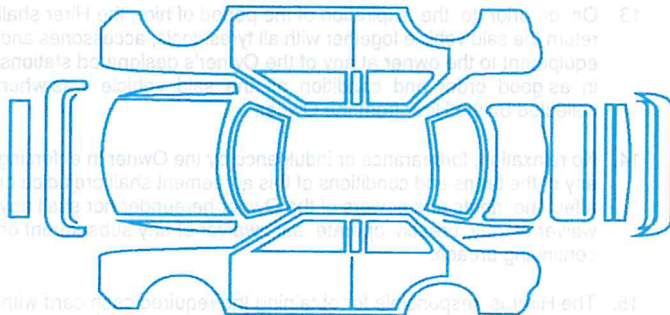
ADDITIONAL DRIVER'S PARTICULARS

Name : (as in I/C)
NRIC / PASSPORT No :
D/L No : D/L Type : Local/International
Passed Date : Date of Birth :
Occupation : Driving Exp :

Refundable Deposit :

Cash/Nets/Cheque/VISA/MC Cards No :

(A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES



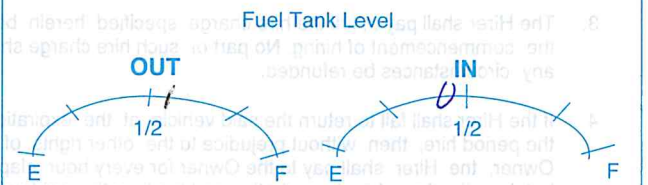
Physical Damage Excess

Singapore - Own Damage	S\$ 2,000
Singapore - 3rd Party Damage	S\$ 2,000
Malaysia (if applicable)	S\$ 8,000
For Driver aged < 23 or above 65 or less than 2 years driving experience regardless of age	S\$ 3,000 (Additional)

Acknowledgement

Vehicle No : SLS 651D
Make & Model : Bmw 1 SERIES 1181
Out Date : 13/03/21 Time : 12.15 pm
Hire/Period Expiry : Time :

NON-WAIVER EXCESS :



CHARGES			SS	c
Hour	@	Per hour		
08 Days	@	Per day	1,200	
Weeks	@	Per week		
Months	@	Per month		

Others

Delivery/Collection Service

SUB-TOTAL \$ 1,200

EXTENSION

Collection Service

Misc.

TOTAL CHARGES \$ 1,200

Rented out by :

Hirer's
Signature

Addition Driver's
Signature

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given in connection with this agreement is true.

IMPORTANT

- The person(s) signing this Rental Agreement assumes full personal responsibility, jointly and severally with the firm, person or organization, the driver or all authorized driver in whose name he/she might sign.
- Only persons above 23 years of age with more than 2 years of driving experience, authorised, licensed and signing this agreement may drive the vehicle.
- Vehicle is strictly for use in Singapore only and may not be driven or taken out of Singapore without prior consent of the company.
- Use of vehicle for illegal purposes (e.g. in connection with theft, drug peddling or trafficking, smuggling), commercial purposes (e.g. taxi, uber, grab car/car pool usage) is strictly prohibited.
- In case of accident, the hirer shall report to rental office immediately. If there are bodily injuries, a police report must be Made within 24 hours.

Return Of Vehicle - The Hirer / Driver Is Required To Sign In The Column "signature Of Hirer" Failing Which The Day And Time Inserted Below Shall Be Deemed To Be The Day And Time The Vehicle Is Returned To The Same Shall Be Accepted As Conclusive Evidence Of The Same And Shall Not Be Challenged Or Questioned On Any Account What Soever.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	DEPOSIT REFUND	SIGNATURE OF HIRER/DRIVER
20/03/21	1700					



AUTOROL PTE LTD
24 Leng Kee Road #04-02D
Singapore 159096
Tel: 6717 8686 Fax: 6717 8668
UEN No. 201815613e

INVOICE

NO.80047-1

DATE : 23/4/2021

TO : Revolution Automotive
No.8 Kaki Bukit ave 4
#01-49
Singapore 415875

Description

Rental for : 08Days @ \$150 per day
Amount : \$1,200

Vehicle No. : SLS651D
Make & Model : BMW 118I
Rental Period : 13.03/2021 to 20/03/2021

Rental car to replace vehicle no : SJX7175M

Total Charges	:	SS	1,200.00
Deposit Paid	:	SS	
Balance	:	SS	1,200.00

AUTOROL PTE LTD

Authorised Signature

Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 13 Mar 2021 / 15:22:12

Receipt Date/Time : 13 Mar 2021 / 15:22:07

Tax Invoice/Receipt

Receipt No. : ITNET-00000-210313-001529

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - SLR3176U As at 11 Mar 2021/19:08:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SLR3176U Enquiry Fee 20210313152115860324	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				
	554827XXXXXX7315	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.

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Thursday, 18 March 2021 5:18 PM
To: t.o.maung@gmail.com; irenei93@gmail.com
Subject: ACCIDENT INVOLVING SLR 3176U(AIG) AND SJX 7175M AT/ALONG SLIP RD AFTER EXITING TPE TOWARDS PUNGGOL BEFORE TURNING LEFT TO PUNGGOL RD ON 11/03/2021

18 March 2021

Thet Oo Maung/ Yu Thet Wai

[By Email Only]

Dear Sir/Madam,

You Ref: SLR3176U

Our Ref: CC4/AIG21003394/Gpa3

ACCIDENT INVOLVING SLR 3176U(AIG) AND SJX 7175M AT/ALONG SLIP RD AFTER EXITING TPE TOWARDS PUNGGOL BEFORE TURNING LEFT TO PUNGGOL RD ON 11/03/2021

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 SJX7175M against your insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's favour as it is a head-to-rear collision. 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 07 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 | 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	15 Mar 2021 20:32	Clm Dtl Modified	Claimant's Name: -> WONG YEE SIONG ALAN.	[A] HOW MEI KWAN
2	15 Mar 2021 20:32	Clm Veh Model Changed	(205326) MERCEDES-BENZ E200 1.8 CGI (A).	[A] HOW MEI KWAN
3	15 Mar 2021 20:32	Clm Created	Reg No: SJX7175M. Acct Date: 2021/03/11. Claim Type: TP. Insurer: AIG Asia Pacific Insurance Pte. Lt d. (SG). TP Insurer: China Taiping Insurance (Singapore) Pte. Ltd. (HQ). Workshop: Bifrost Auto Pte Ltd (Kaki Bukit)	[A] HOW MEI KWAN
4	15 Mar 2021 20:32	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	15 Mar 2021 20:32	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/03/24	[A] HOW MEI KWAN
6	15 Mar 2021 20:32	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	15 Mar 2021 20:32	Clm Ins Co Changed	[200005] AIG Asia Pacific Insurance Pte. Ltd. (SG) -> [203630] AIG Asia Pacific Insurance Pte. Ltd. (Ex press)	[I] Merimen Administrator
8	15 Mar 2021 20:33	Label Added	(19):Fastlane.	[A] HOW MEI KWAN
9	15 Mar 2021 20:33	Adj Adjuster Assigned	[None] -> XING GUO QIANG	[A] HOW MEI KWAN
10	18 Mar 2021 17:14	Video Downloaded	Downloaded Video - Accident	[A] CHEW HSIAO TONG
11	25 Jun 2021 14:46	Video Downloaded	Downloaded Video - Accident	[I] Yong, Joanne
12	06 Jul 2021 09:36	Adj Rpt Initiated		[A] JOANNE LEE KHANG MIN
13	06 Jul 2021 09:36	Clm Dtl Modified	Insured ID: -> -. Claim Conclusion: -> 3.	[A] JOANNE LEE KHANG MIN
14	06 Jul 2021 09:36	Clm Dtl Modified	JPJ Reg. Date: -> 2010/07/02.	[A] JOANNE LEE KHANG MIN
15	06 Jul 2021 09:36	Clm Details Notified		[A] JOANNE LEE KHANG MIN
16	10 Jul 2021 12:02	Adj Mandate Request	Cur.Req:6852.45;Liability: 100%(B27) *Quantum: (a)CORw/GST: \$5,885.00 + (b)LOR(8days x \$120.00): \$960.00 + (c)LTA/GIA search fee: \$7.45 = Total: \$6,852.45 *6 recommendation repair days +1Sun day + 1PRS = 8days *For your approval please.	[A] CHEW HSIAO TONG
17	18 Jul 2021 17:03	Video Downloaded	Downloaded Video - Accident	[I] Yong, Joanne
18	18 Jul 2021 17:05	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2021/03/24	[I] Yong, Joanne
19	18 Jul 2021 17:05	Adj Mandate Set	Approved:6852.45.	[I] Yong, Joanne
20	30 Jul 2021 15:28	Video Downloaded	Downloaded Video - Accident	[A] CHEW HSIAO TONG

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
2677743	16 Mar 2021 13:42:22	TP Case (Insurer)	Motor	LKK Auto Consultants Pte Ltd	AIG Asia Pacific Insurance Pte. Ltd. (Express)	SJX7175M	SLR3176U	11.00
2678539	18 Mar 2021 15:32:31	Video Upload	Motor	AIG Asia Pacific Insurance Pte. Ltd.	AIG Asia Pacific Insurance Pte. Ltd. (SG)	SJX7175M	Low, Xianyu	xx.xx

2706760	06 Jul 2021 09:36:22	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SJX7175M	SLR3176U	11.00
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