

## Cecilia Chong (LKK Auto)

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**From:** Claims Dept <claims\_rar@bifrostauto.com>  
**Sent:** Monday, 26 April 2021 6:06 PM  
**To:** Cecilia Chong (LKK Auto)  
**Cc:** Assessment  
**Subject:** LOD SUBMISSION - OUR REF: SJX 93 L ; YOUR REF: SKR 8637 K DOA: 3/4/2021  
**Attachments:** SJX93L.zip

WITHOUT PREJUDICE

Our Ref: **SJX93L**  
Your Ref: **SKR8637K**

26/4/2021

**AXA INSURANCE SINGAPORE PTE LTD**  
8 Shenton Way,  
#24-01 AXA Tower,  
Singapore 068811

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 03/04/2021 along 277 Orchard Rd, Singapore 238858 involving vehicles SJX 93 L and SKR 8637 K

We refer to the above-mentioned accident.

We are claiming as per below:-

1. Repair Cost	\$ 5,243.00 (incl. gst)
2. Loss of Use for 04 Days x \$100/- per day	\$ 400.00
3. LTA/GIA Search fee	\$ 7.45
<b>TOTAL</b>	<b>\$ 5,650.45</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@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 chargeable if applicable

# BIFROST AUTO PTE. LTD.

Co. Reg. No. : 201929175W

## LETTER OF AUTHORISATION

Accident on 03/04/2021 along 277 ORCHARD RD  
Involving vehicles SJX 93L AND SKR 8637K

In consideration of Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower  
Singapore 199589, repairing my/our motor vehicle no SJX 93L at my request,  
I/We, HOO WAI HAN ("the claimant") of

(address) bearing NRIC No  
S XXXX 256 C the owner of motor vehicle no SJX 93L, 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 07 day of 04 (month) 20 21 (year)

  
Signed by "the claimant"

Name: HOO WAI HAN

NRIC No: SXXXX256C

  
Signed by Bifrost Auto Pte Ltd

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





### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SKR 8637K (Insd veh)	Model: AUDI A6
	SJX 93L (TP veh)	
Date of Accident/ Time:	03/04/2021	

Repair Estimate	: \$		
Final Repair Cost	: \$		
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
	: \$		
Final Settlement Sum	: \$	3,500.00	GLOBAL SUM
Payee Name : BIFROST AUTO PTE LTD			
Is Third Party Workshop GIA Registered? [ ] YES [X] NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:	Agreed Liability	100 (%)
B)	For GIA Registered Workshop:	BOLA Applicable: Yes/ <del>No</del>	BOLA Scenario No: 9
	BOLA Liability: (%)	Assessed Liability (*): (%)	
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.			
Remarks:			

#### NOTE:

1. PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
2. THIS SETTLEMENT IS ON A WITHOUT PREJUDICE BASIS AND SHOULD NOT CONSTRUED AS AN ADMISSION OF LIABILITY ON AXA AND THEIR CLIENT/TORTEFASOR IN ANY MANNER WHATSOEVER.
3. AXA RESERVES THEIR RIGHTS UNDER THE POLICY TERMS & CONDITIONS AS WELL AS THEIR RIGHTS IN LAW.

Only applicable to rental claim - All document are to be submitted with this settlement confirmation. In the event, rental agreement / invoices are **not received within 7 days** of this signed confirmation, we will automatically revert to loss of use claim per the NIMA rates.

We/I confirmed that this is a **full and final settlement** that we and or our client have/had/has against you (AXA and their policyholder/authorised driver/tortfeasor) for any and all losses (past/present/future) arising from this accident.

We confirmed that we have the authority of our client to act for and on their behalf in this accident.

*Jelene Tan*



*EA*

Signature of workshop representative / **Workshop stamp**  
Name of Representative:  
Date: 29/06/2022



LTK

Signature of AXA's surveyor/representative:  
Name of AXA's surveyor /Representative:  
Date: 29/06/2022

Signature of Witness / **Workshop stamp (if applicable)**  
Name of Witness:  
Date: 29/06/2022

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

**AXA INSURANCE PTE LTD**  
**Robinson Road P.O. Box 1094 S(902144)**

**Inv. No. :** BA.RA.2206080  
**Inv. Date :** 28-06-2022  
**Ref :** 03/04/2021  
**Terms :** 30 Days  
**Veh. No. :** SJX93L  
**Make & Model :** Audi A6

#	Description	Qty	Rate	Total	Tax
	REPAIR COSTS	1.0	\$2,675.28	\$2,675.28	\$187.27

**Subtotal for invoice :** S\$2,675.28  
**GST (7.0%) :** S\$187.27  
**Total :** S\$2,862.55

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

*Jolene Tan*



(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**.



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 05 Apr 2021 / 10:35:04

Receipt Date/Time : 05 Apr 2021 / 10:34:51

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-210405-000827

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - SKR8637K As at 03 Apr 2021/14:10:00 Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SKR8637K Enquiry Fee 20210405103407754623	7.00	0.49	7.49
<b>Sub-Total</b>		7.00	0.49	7.49
<b>Total Before Rounding</b>		7.00	0.49	7.49
<b>Rounding Difference</b>				0.04
<b>Total Amount Payable</b>				7.45
Paid By				
	421808XXXXXX0399	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.

## Cecilia Chong (LKK Auto)

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Friday, 23 April 2021 4:50 PM  
**To:** CHOSJONATHAN@GMAIL.COM  
**Subject:** <STANDARD NOTIFICATION LETTER> OUR REF: CC4/ASM21004334/Bgs3 \*\*\*  
ACCIDENT INVOLVING SKR 8637K & SJX 93L ON 03/04/2021 \*\*\*

23 APRIL 2021

**CHO KENWEI, JONATHAN**

Dear Sir/ Mdm

**OUR REF : CC4/ASM21004334/Bgs3**  
**YOUR REF : SKR 8637K**  
**ACCIDENT INVOLVING SKR 8637K & SJX 93L ALONG/AT CARPARK EXIT OF ORCHARD CENTRAL ON 03/04/2021**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AXA Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from **BIFROST AUTO PTE LTD** acting on behalf of the owner of **SJX 93L** against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in our favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 10 days from the date of this letter. Your intent must be formally expressed to us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to [ceciliachong@lkkauto.com](mailto:ceciliachong@lkkauto.com) within 10 days from the date of this letter **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Driver's Work Permit
- Employment Letter from your company
- Authorisation letter & Relationship with driver
- ADDEMDUM FORM TO BE SIGN & RETURN
- Rental Agreement/ Leasing Agreement
- Coloured photographs of accident scene (if any)
- COUNTER CLAIM STATUS AGAINST THIRD PARTY
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AXA's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AXA shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at [6749 4274](tel:67494274) or email us at [ceciliachong@lkkauto.com](mailto:ceciliachong@lkkauto.com).

Please quote the claim reference when you contact us that we can assist you more effectively.

Cc     AXA Insurance Pte Ltd  
         (Motor Claims Dept)

**"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."**

*Best Regards,*

*Cecilia Chong | Case Handler*

*LKK Auto Consultants Pte Ltd*

*Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto: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.*



<MANDATE IA> ACCIDENT INVOLVING SKR 8637K & SJX 93L  
ON 03/04/2021

Type

 Information

Message

Hi Please try to close case at global sum \$3,500.00 (all-in). Thank you Derick

Reply