

We are reviewing on your client's claim and will reply to you substantively soon.

For us to deal with your claim, kindly furnish us the scene photos, independent witnesses statement/ video footages. (if available)

Meanwhile, kindly hold your hands on the matter.

For future correspondence, please reply to ANG Yvonne at yvonne.ang@axa.com.sg

Thank you.

Yours faithfully

AXA Insurance Pte Ltd

From: Claims Dept [mailto:claims_rar@bifrostauto.com]

Sent: Wednesday, September 01, 2021 2:44 PM

To: SG AXA Insurance SM Motor Doc <motor.doc@axa.com.sg>

Cc: Joseph Koh <claims@bifrostauto.com>; Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

Subject: [EXTERNAL] LOD SUBMISSION - OUR REF: SJQ 8023 Z ; YOUR REF: FBN4811C

DOA: 26/05/2021

WITHOUT PREJUDICE

Our Ref : **SJQ8023Z**

Your Ref : **FBN4811C**

01/09/2021

AXA INSURANCE SINGAPORE PTE LTD

8 Shenton Way,

#24-01 AXA Tower,

Singapore 068811

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 26/05/2021 along PIE TOWARDS CHANGI BEFORE TAMPINES AVE 5 involving vehicles SJQ 8023 Z and FBN 4811 C

We refer to the above-mentioned accident.

We are claiming as per below:-

1.	Repair Cost	\$ 4,226.50
2.	Loss of Rental for 08 Days x \$100/- per day	\$ 856.00
3.	LTA/GIA Search fee	\$ 7.45
	TOTAL	\$ 5,089.95

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.

BIFROST AUTO PTE. LTD.

Co. Reg. No. : 201929175W

LETTER OF AUTHORISATION

Accident on 26/05/21 along PIE (CHALGI) BEF TAMPINES AVE 5
Involving vehicles SJQ 8023 Z & FIN 481 C

In consideration of Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower
Singapore 199589, repairing my/our motor vehicle no SJQ 8023 Z at my request,
I/We, AZRIL BIN OTHMAN ("the claimant") of

(address) bearing NRIC No
SXXXX453C the owner of motor vehicle no SJQ 8023 Z, 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 28 day of 05 (month) 20 21 (year)


Signed by "the claimant"

Name: AZRIL BIN OTHMAN

NRIC No: SXXXX453C


Signed by Bifrost Auto Pte Ltd

Name: Dennis





AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	FBN 4811C (Insd veh)	Model: KIA CERATO
	SJQ 8023Z (TP veh)	
Date of Accident/ Time:	26/05/2021	

Repair Estimate	: \$	10,048.37	
Final Repair Cost	: \$	2,113.25	W/GST
Loss of Use	: \$		days at \$ per day
Rental (if any) W/GST	: \$	374.50	7 days at \$107.00 per day
LTA / GIA Search Fee	: \$	7.45	
Others:	: \$		
	: \$		
Final Settlement Sum	: \$	2,495.20	

Payee Name : BIFROST AUTO PTE LTD

Is Third Party Workshop GIA Registered? ☐ YES ☒ NO (Kindly indicate below)

A) For Non GIA Registered Workshop: Agreed Liability 50 (%)

B) For GIA Registered Workshop: BOLA Applicable: ~~Yes~~ No BOLA Scenario No: ____

BOLA Liability: ____ (%) Assessed Liability (*): ____ (%)

* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.

Remarks:

NOTE:

- PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
- THIS SETTLEMENT IS ON A WITHOUT PREJUDICE BASIS AND SHOULD NOT CONSTRUED AS AN ADMISSION OF LIABILITY ON AXA AND THEIR CLIENT/TORTFEASOR IN ANY MANNER WHATSOEVER.
- 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.

Signature of workshop representative / Workshop stamp:  


Name of Representative: MOHAMMAD NUR HIZWAN

Date: 15/03/2022

Signature of Witness / Workshop stamp (if applicable): 

Name of Witness: DEANUS ANF.

Date: 15/03/2022

 LTK

Signature of AXA's surveyor/representative:

Name of AXA's surveyor /Representative:

Date: 15/03/2022

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
8 Shenton Way,
#24-01 AXA Tower,
Singapore 068811

Inv. No. : BA.RA.2202008
Inv. Date : 12-02-2022
Ref : 26/05/2021
Terms : 30 Days
Veh. No. : SJQ8023Z
Make & Model : KIA / CERATO
FORTE 1.6 (M)

#	Description	Qty	Rate	Total	Tax
1	REPAIR COSTS	1.0	\$3,950.00	\$3,950.00	\$276.50

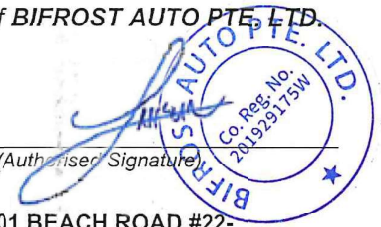
Subtotal for invoice : S\$3,950.00

GST (7.0%) : S\$276.50

Total : S\$4,226.50

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

(Authoriser 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, #02-514,
Rochor Centre Singapore 180001
Tel: 6292 7656 Fax: (65) 6293 97
E-mail: unigtour@singnet.com.sg
STB LIC TA/00076

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

Mr Azril Bin Othman
Blk 225 Tampines Street 23
02-197
Singapore 521225

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

TAX INVOICE

NO. WP/201963

08.06.2021

Singapore, _____ 20

DATE	PARTICULARS	@	\$	cts
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Rental of one unit Toyota Corolla Altis 1.6 Auto
Registration no. SGW 5245 Z self driven
as from 26.05.2021 to 07.06.2021.

12 days at \$120.00 per day

\$ 1440.00

Add GST at 7%

\$ 1440.00

Amount Due

\$ 100.80

\$ 1540.80

(SIN DOLLARS: ONE THOUSAND FIVE HUNDRED FORTY AND EIGHTY CENTS ONLY)

Standard Rated Supplies:\$ 1440.00
Total Amount of GST:\$ 100.80

AUTHORISED SIGNATURE



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 97
E-mail: unigtour@singnet.com.sg
STB LIC TA/00076

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

TAX INVOICE

NO. WP/201963

Mr Azril Bin Othman
Blk 225 Tampines Street 23
02-197
Singapore 521225

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

08.06.2021

Singapore, 20

DATE	PARTICULARS	@	\$	cts
	Rental of one unit Toyota Corolla Altis 1.6 Auto Registration no. SGW 5245 Z self driven as from 26.05.2021 to 07.06.2021.			
	12 days at \$120.00 per day		\$	1440.00
			\$	1440.00
	Add GST at 7%		\$	100.80
	Amount Due		\$	1540.80
	(SIN DOLLARS: ONE THOUSAND FIVE HUNDRED FORTY AND EIGHTY CENTS ONLY)			
	Standard Rated Supplies:\$		1440.00	
	Total Amount of GST:\$		100.80	

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

SJQ80232

CAR RENTAL AGREEMENT

RA No. **22336**

VEHICLE NO.

SW 5245 Z

MAKE/MODEL

TOYOTA COROLLA ALTIS

NAME OF HIRER

MR. AZRIL BIN OTHMAN

ADDRESS

225 TAMMINEP ST 23 #02-157

SINGAPORE 521225

OFFICE TEL

RES TEL

HP

8717 6901

NAMED DRIVER

MR. AZRIL BIN OTHMAN

OCCUPATION

NATIONALITY

SG

PASSPORT / NRIC

S9617453C

DATE OF BIRTH

21/05/90

DRIVING LIC NO.

S9017453C

PLACE OF ISSUE

SG

DATE PASS/EXPIRY

15/10/16

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.

COMPULSORY EXCESS, DOLLAR

\$ 1200/-

NOTE:

HIRER IS LIABLE FOR ALL PARKING & TRAFFIC VIOLATIONS.

YOUR ATTENTION IS DRAWN TO TERMS & CONDITIONS

PRINTED OVERLEAF.

DATE OUT

26/05/21

TIME OUT

1630 HRS

PETROL OUT

E

1/4

1/2

3/4

F

DATE IN

07/06/21

TIME IN

0930 HRS

PETROL IN

E

1/4

1/2

3/4

F

RENTAL RATES:

\$

¢

MONTHLY @ \$

WEEKLY @ \$

DAILY @ \$

1200/-

1440 00

C.D.W. FEE

PETROL CONSUMPTION

DELIVERY CHARGE

COLLECTION CHARGE

SUB-TOTAL

GST @ 7%

100 80

RENTAL DEPOSIT

TOTAL:

1540 80

DEPOSIT REFUND

PAYMENT BY: BILL CO / CREDIT CARD / CASH

ATTENDED BY:

OF UNIQUE TOURIST SERVICE (PTE) LTD

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

Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 27 May 2021 / 12:24:37

Receipt Date/Time : 27 May 2021 / 12:23:38

Tax Invoice/Receipt

Receipt No. : ITNET-00000-210527-001320

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - FBN4811C As at 26 May 2021/15:25:00 Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - FBN4811C Enquiry Fee 20210527122151470810	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.

Cecilia Chong (LKK Auto)

From: Cecilia Chong (LKK Auto)
Sent: Monday, 27 September 2021 1:31 PM
To: nurulbintemustafa.09@gmail.com
Subject: <STANDARD NOTIFICATION LETTER> OUR REF: CC4/ASM21006211/Bgs3 ***
ACCIDENT INVOLVING FBN 4811C & SJQ 8023Z ON 26/05/2021 ***

Importance: High

27 SEPTEMBER 2021

**MUSTAFA BIN KUSIN
DRIVER: NURUL'AIN BINTE MUSTAFA**

Dear Sir/ Mdm

**OUR REF : CC4/ASM21006211/Bgs3
YOUR REF : FBN 4811C
ACCIDENT INVOLVING FBN 4811C & SJQ 8023Z ALONG/AT PIE ON 26/05/2021**

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 **SJQ 8023Z** 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 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 or email us at 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."

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,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com fax: 6741-4108

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



Auto
Consultants
Pte Ltd

Save the Earth. Print only when necessary.



Re:RE: Re:<MANDATE IA>

Type

 Question

Message

Please proceed

Reply