

# BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SHD 3519 K**  
Your Ref : **GY 353 S**

China Taiping Insurance (S) Pte Ltd  
3 Anson Rd, Springleaf Tower  
#16-00  
Singapore 079909

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 19.12.2021 @ 10:30 hours along Blk 557 Bedok North Street 3 Carpark  
Driveway involving vehicles SHD 3519 K and GY 353 S

We refer to the above-mentioned accident.

We are claiming as per below:-

|                                                             |           |                  |
|-------------------------------------------------------------|-----------|------------------|
| 1. Repair Cost – Lump Sum (With GST)                        | \$        | 12,840.00        |
| 2. Loss of Income for 10 Days x \$80/- per day              | \$        | 800.00           |
| 3. Loss of Rental for 10 Days x \$110.67 per day (With GST) | \$        | 1,106.70         |
| 4. LTA/GIA Search fee (With GST)                            | \$        | 7.45             |
| 5. Towing Fee                                               | \$        | 80.00            |
| <b>TOTAL</b>                                                | <b>\$</b> | <b>14,834.15</b> |

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](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 charged where applicable*

# BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

## LETTER OF AUTHORISATION

Accident on 19.12.2021 @ 10:30 hours along Blk 557 Bedok North Street 3 Carpark Driveway involving vehicles SHD 3519 K and GY 353 S

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SHD 3519 K** at my request, I/We, **COMFORT TRANSPORTATION PTE LTD** ("the claimant") of **383 Sin Ming Drive Singapore 575717** (address) bearing UEN / NRIC No: **199303821R** the owner of motor vehicle no **SHD 3519 K**, 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.

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 03 day of 11 (month) 2022(year)

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

Joseph Koh (H) 3/11/2022  
Signed by "the claimant"

Name: **COMFORT TRANSPORTATION PTE LTD**

UEN No: 199303821R

Joseph Koh  
Signed by Bifrost Auto Pte Ltd

Name: Joseph Koh

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

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMCVSNW0013442105 Claim No : SNM21D207440/C02/GY353S/TANCHC

Claimant : COMFORT TRANSPORTATION PTE LTD

Amount : **S\$14,373.48**  
SINGAPORE DOLLARS FOURTEEN THOUSAND THREE HUNDRED SEVENTY  
THREE AND CENTS FORTY EIGHT ONLY.

I/We agree to accept the above mentioned amount to be paid to me/us in full &  
final settlement of all claims, costs & disbursements for injuries / damages  
sustained by me/us through an accident involving

Claimant Vehicle No. : SHD3519K  
Insured Vehicle No. : GY353S

Date of Loss : 19/12/2021  
Place of Accident : BEDOK NORTH ST 3 BLK 576 LOADING BAY

IN CONSIDERATION of the payment made to me/us of the aforementioned sum by  
CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD., I/We agree absolutely to  
discharge CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD. and/or

Insured Name : LAI HUAT ELECTRICAL ENGINEERING  
Driver Name : POH LAI HUAT

from all claims, present or future in respect of all loss, injury or damage  
sustained by me/us arising out of the said accident.

I acknowledge that this payment is made without admission of liability on the  
part of CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.

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|                                                                                     |            |                  |
|-------------------------------------------------------------------------------------|------------|------------------|
| (1) General Damages                                                                 | S\$        |                  |
| (2) Cost of Repair/ <del>Excess</del>                                               | S\$        | 12,840.00        |
| (3) Loss of Use/Rental/Earning                                                      | S\$        | 1,446.03         |
| (4) <del>CIA/Police Reports/</del><br><del>Investigation Results</del> /Search Fees | S\$        | 7.45             |
| (5) Medical Reports/Expenses                                                        | S\$        |                  |
| (6) <del>Survey Fees/P.T. Fees</del> /Towing                                        | S\$        | 80.00            |
| (7) Cost including Disbursement                                                     | S\$        |                  |
|                                                                                     | =====      |                  |
| TOTAL . . . . .                                                                     | <b>S\$</b> | <b>14,373.48</b> |
|                                                                                     | =====      |                  |

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Claimant Name : Phaner (A) 3/11/2022

NRIC No : 19930382R

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

Signature : \_\_\_\_\_

Date : 03/11/2022

# BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

## Tax Invoice

**China Taiping Insurance (S) Pte Ltd**  
**3 Anson Rd, Springleaf Tower**  
**#16-00**  
**Singapore 079909**

**Inv. No. :** BA.LT.2211008  
**Inv. Date :** 04-11-2022  
**Ref :** 19.12.2021  
**Terms :** 30 Days  
**Veh. No. :** SHD 3519 K  
**Make & Model :** i40

| # | Description                                   | Qty | Rate        | Total       | Tax      |
|---|-----------------------------------------------|-----|-------------|-------------|----------|
| 1 | LUMP SUM REPAIR AS<br>RECOMMENDED BY SURVEYOR | 1.0 | \$12,000.00 | \$12,000.00 | \$840.00 |

**Subtotal for invoice :** S\$12,000.00  
**GST (7.0%) :** S\$840.00  
**Total :** S\$12,840.00

*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)

*Janice Syn*  
\_\_\_\_\_  
(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**.



# BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

## Proforma Invoice

**China Taiping Insurance (S) Pte Ltd**  
**3 Anson Rd, Springleaf Tower**  
**#16-00**  
**Singapore 079909**

**Inv. No. :** PF.LT.2208007  
**Inv. Date :** 10-08-2022  
**Ref :** 19.12.2021  
**Terms :** 14 Days  
**Veh. No. :** SHD 3519 K  
**Make & Model :** i40

| #                      | Description                                  | Qty | Rate        | Total       | Tax      |
|------------------------|----------------------------------------------|-----|-------------|-------------|----------|
| 1                      | LUMP SUM REPAIR AS<br>RECOMMEDED BY SURVEYOR | 1.0 | \$12,000.00 | \$12,000.00 | \$840.00 |
| Remarks:<br>SHD 3519 K |                                              |     |             |             |          |

**Subtotal for invoice :** S\$12,000.00  
**GST (7.0%) :** S\$840.00  
**Total :** S\$12,840.00

*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**.

*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*

Our Ref: CT21120303

Date: 28 December 2021



## TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON                      19/12/2021    @   10:30 hrs  
ALONG                                BLK 557 BEDOK NORTH ST 3 CARPARK DRIVEWAY  
INVOLVING                        GY353S

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 **SHD3519K** (the "Taxi"). The Taxi was hired to **AHMAD BIN TATI IC NO SXXXX093Z** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate \$110.67 per day (inclusive of GST).

Please be advised that the Taxi was insured with **AXA Insurance 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.

BIFROST AUTO PTE. LTD.

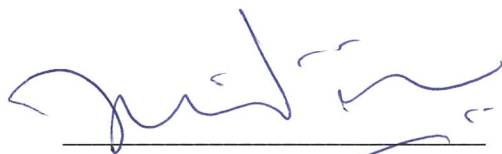
Co. Reg. No. : 201929175W

**SATISFACTION VOUCHER**

I / We, Ahmad Bin Tati hereby confirm that repairs to my / our vehicle no. SHD 3519 K have been completed to my / our satisfaction and that I / we have collected my / our said vehicle on the under-mentioned date.

Date in: 20.12.2021 @ 08:10 hrs

Date out: 28.12.2021 @ 16:15hrs



Owner's Signature

Name: Ahmad Bin Tati

NRIC No.: S xxxx093Z

Date: 28.12.2021

Time: 16:15hrs

SHD3519 K  
305498415

[illegible]





Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 20 Dec 2021 / 12:00:32

Receipt Date/Time : 20 Dec 2021 / 12:00:32

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-211220-001516

Previous Receipt No. :

| S/N | Item Description/<br>Business Transaction Reference<br>No. | Amount<br>Before<br>GST (S\$) | GST<br>Amount<br>(S\$) | Amount<br>After GST<br>(S\$) |
|-----|------------------------------------------------------------|-------------------------------|------------------------|------------------------------|
|-----|------------------------------------------------------------|-------------------------------|------------------------|------------------------------|

Result of Insurance Enquiry - GY353S

As at 19 Dec 2021/10:30:00

Insurance Co: CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD

|   |                                                                   |      |      |      |
|---|-------------------------------------------------------------------|------|------|------|
| 1 | Insurance Enquiry - GY353S<br>Enquiry Fee<br>20211220115941101958 | 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

|                  |                   |      |
|------------------|-------------------|------|
| 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.



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. 220716

Date: 19/12/2021

寶號

Messrs: Lim

車號

Vehicle No: SHD 3519K

車型

Model No: H/140

時間(日/夜)

Time (day/night):

Contact No:

由

Location: Bedok North St 3

到

To: U Comfort

Cash \$:

其他

Others:

經手人

Authorised By:

Tow Truck

Driver Name:

- ☐ 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

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.

**Asher Sng (LKKAUTO)**

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**From:** Asher Sng (LKKAUTO)  
**Sent:** Monday, 26 September 2022 15:13  
**To:** laihuatpoh7@gmail.com  
**Subject:** ACCIDENT INVOLVING GY 353S AND SHD 3519K ON 19/12/2021

**Our Ref: CC6/CTI21012911/Dea3**

26 September 2022

**LAI HUAT ELECTRICAL ENGINEERING**

Dear Sir/Madam,

**ACCIDENT INVOLVING GY 353S AND SHD 3519K ON 19/12/2021**

We refer to the above accident where we are acting for China Taiping Insurance (Singapore) Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Based on the accident report and accident scenario, liability is down against us. 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 10 days from the date of this letter.

Please call us if you have further queries.

Yours faithfully,

Asher Sng  
Case Handler  
DID: 6841 6051  
Email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com)

c.c. China Taiping Insurance (Singapore) Pte Ltd  
(Motor Claims Dept)

## EzLyna (LKKAUTO)

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**From:** Jacqueline Tan <jacqueline.tan@sg.cntaiping.com>  
**Sent:** Tuesday, 1 November 2022 2:22 PM  
**To:** EzLyna (LKKAUTO)  
**Cc:** Admin A  
**Subject:** RE: CALCULATION OF TOTAL SUM [SEEK MANDATE] SNM21D207440/C02/GY353S/TANCHC/ FW: Direct Settlement - Accident Involving GY 353S (OI : CTI - TBA) and SHD 3519K (TP : LKK REF - CC6/CTI21012911/es3) on 19/12/2021

[Strictly Confidential]

Hi Ezlyna,

Yes. Should be S\$14,373.48.

### **NOTICE :**

In response to the escalating Covid-19 cases, please refrain from sending hardcopy documents to us as delay is to be expected for handling hardcopy documents. All correspondence should be made via email [claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com) or fax at [6224 7175](tel:62247175). Any inconvenience caused is much regretted.

Regards,

*Jacqueline Tan*

Senior Executive

Claims Department

**China Taiping Insurance (Singapore) Pte. Ltd.**

3 Anson Road #15-00 Springleaf Tower Singapore 079909

Tel: (65) 6389 6116 | F: (65) 6224 7175

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**From:** EzLyna (LKKAUTO) <ezlyna@lkkauto.com>  
**Sent:** Tuesday, 1 November 2022 1:55 pm  
**To:** Jacqueline Tan <jacqueline.tan@sg.cntaiping.com>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: CALCULATION OF TOTAL SUM [SEEK MANDATE] SNM21D207440/C02/GY353S/TANCHC/ FW: Direct Settlement - Accident Involving GY 353S (OI : CTI - TBA) and SHD 3519K (TP : LKK REF - CC6/CTI21012911/es3) on 19/12/2021

[Strictly Confidential]

**CAUTION:** This email originated from outside the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

[Strictly Confidential]

Dear Jacqueline,

We refer to the above matter.

Please double check the calculation of the settlement sum for this case, it should be \$14,373.48.00.

COR \$12,840.00 - Agreed  
LOR \$996.03 (\$110.67 x 9days)  
LOI \$450.00 (\$50 x 9days)  
Search fee \$7.45 - Agreed  
Towing fee \$80 .00 - Agreed  
TOTAL \$13,473.48 Should be \$14,373.48

Kindly confirm and revert. Thank you.

With warmest regards,  
**Ezlyna Eng** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
phone: 6841-6051 | email: [Ezlyna@lkkauto.com](mailto:Ezlyna@lkkauto.com) |  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Jacqueline Tan <[jacqueline.tan@sg.cntaiping.com](mailto:jacqueline.tan@sg.cntaiping.com)>  
**Sent:** Tuesday, 1 November 2022 11:09 AM  
**To:** EzLyna (LKKAuto) <[ezlyna@lkkauto.com](mailto:ezlyna@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: [SEEK MANDATE] SNM21D207440/C02/GY353S/TANCHC/ FW: Direct Settlement - Accident Involving GY 353S (OI : CTI - TBA) and SHD 3519K (TP : LKK REF - CC6/CTI21012911/es3) on 19/12/2021

[Strictly Confidential]

Hi Ezlyna,

Please proceed to settle in breakdown as follow:

COR \$12,840.00 - Agreed  
LOR \$996.03 (\$110.67 x 9days)  
LOI \$450.00 (\$50 x 9days)  
Search fee \$7.45 - Agreed  
Towing fee \$80 .00 - Agreed  
TOTAL \$13,473.48

Please obtain Final Repair Bill when offer accepted by 3P.

**NOTICE :**

In response to the escalating Covid-19 cases, please refrain from sending hardcopy documents to us as delay is to be expected for handling hardcopy documents. All correspondence should be made via email [claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com) or fax at [6224 7175](tel:62247175). Any inconvenience caused is much regretted.



Regards,

*Jacqueline Tan*

Senior Executive

Claims Department

**China Taiping Insurance (Singapore) Pte. Ltd.**

3 Anson Road #15-00 Springleaf Tower Singapore 079909

Tel: (65) 6389 6116 | F: (65) 6224 7175

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**From:** EzLyna (LKKAUTO) <[ezlyna@lkkauto.com](mailto:ezlyna@lkkauto.com)>

**Sent:** Monday, 31 October 2022 10:59 am

**To:** Jacqueline Tan <[jacqueline.tan@sg.cntaiping.com](mailto:jacqueline.tan@sg.cntaiping.com)>; Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE:[SEEK MANDATE] SNM21D207440/C02/GY353S/TANCHC/ FW: Direct Settlement - Accident Involving GY 353S (OI : CTI - TBA) and SHD 3519K (TP : LKK REF - CC6/CTI21012911/es3) on 19/12/2021

[Strictly Confidential]

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[Strictly Confidential]

Your ref: SNM21D207440/C02/GY353S/TANCHC

LKK ref : CC6/CTI21012911/es3

Dear Jacqueline,

ACCIDENT INVOLVING GY353S (CHINA TAIPING) AND SHD3519K (TP) ON 19/12/2021

We refer to the above matter.

Insured driver reversed from car park lot and hit onto TP. We are of the view that liability is not in our driver's favour.

We seek your approval to offer repairer "BIFROST AUTO PTE LTD" at \$14,534.15 (all-in).

The summary is as follows: -

|                                        | Amount Claimed      | Amount Revised                   |
|----------------------------------------|---------------------|----------------------------------|
| 1. Cost of Repair                      | \$ 30,312.32        | \$ 12,840.00 (inclusive GST)     |
| 2. Loss of Rental (10 days x \$110.67) | \$ 1,106.70         | \$ 1,106.70 (10 days x \$110.67) |
| 3. Loss of Income (10 days x \$80)     | \$ 800.00           | \$ 500.00 (10 days x \$50)       |
| 4. LTA/GIA Search Fee                  | \$ 7.45             | \$ 7.45                          |
| 5. Towing Fee                          | \$ 80.00            | \$ 80.00                         |
| <b>Total</b>                           | <b>\$ 32,306.47</b> | <b>\$ 14,534.15</b>              |

Surveyor recommended 8 days for repair.