# BIFROST AUTO PTE. LTD.

GST, Reg. No.: 201929175W

#### WITHOUT PREJUDICE

Our Ref : **SHA 1839 R** Your Ref : **SGV 6715 H** 

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

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 18.12.2021 @ 14:00 hours along North Bridge Road & Bain Street involving vehicles SHA 1839 R and SGV 6715 H

We refer to the above-mentioned accident.

We are claiming as per below:-

5.	Towing Fee TOTAL	\$ 80.00 <b>14,810.82</b>
4.	LTA/GIA Search fee (With GST)	\$ 7.45
3.	Loss of Rental for 11 Days x \$110.67 per day (With GST)	\$ 1,217.37
2.	Loss of Income for 11 Days x \$80/- per day	\$ 880.00
1.	Repair Cost – Lump Sum (With GST)	\$ 12,626.00

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

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 18.12.2021 @ 14:00 hours along North Bridge Road & Bain Street involving vehicles SHA 1839 R and SGV 6715 H

In consideration of Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589, repairing my/our motor vehicle no SHA 1839 R 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 SHA 1839 R, 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 day of0	(month) <u>2023 (</u> year)
COMFORT TRANSPORTATION PTE LTD CO. REG. NO. 199303821R	ON TO BOTH OF THE PARTY OF THE
Phoper (A) 19/January (2023	017
Signed by "the claimant"	Signed by Bifrost Auto Pte Ltd

Name: Joseph Koh

UEN No: 199303821R

Name: COMFORT TRANSPORTATION PTE LTD

#### MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMPCSNW00074862100 Claim No : SNM21D207415/C02/SGV6715H/TANKL

Claimant : COMFORT TRANSPORTATION PTE LTD

Amount : \$\$14,320.15

SINGAPORE DOLLARS FOURTEEN THOUSAND THREE HUNDRED TWENTY

AND CENTS FIFTEEN 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. : SHA1839R Insured Vehicle No. : SGV6715H

Date of Loss : 18/12/2021

Place of Accident : NORTH BRIDGE ROAD

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 : YAP GIM HWA
Driver Name : FOONG KIM HWA

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.

) General Damages		S\$		
) Cost of Repair/Excess		S\$	12,626.00	
) Loss of <del>Use/</del> Rental/Earning		S\$	1,606.70	
) GIA/Police Reports/			-,	
Investigation Results/Search F	`ees	S\$	7.45	
) Medical Reports/Expenses		S\$		
) Survey Fees/P.T. Fees/Towing		S\$	80.00	
) Cost including Disbursement		S\$		
TOTAL		 S\$	14,320.15	
		====		

Claimant Name: COMFORT TRANSPORTATION PTE LTD

NRIC No : 199303821R

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

Phoper (f) 19 January 2023

Signature

Date

20/01/2023

# 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.2301009

Inv. Date: Ref: 20-01-2023 18.12.2021

Terms:

30 Days

Veh. No.:

SHA 1839 R

Make & Model:

i40

#	Description	Qty	Rate	Total	Tax
	LUMP SUM REPAIR AS				
1	RECOMMENDED BY SURVEYOR	1.0	\$11,800.00	\$11,800.00	\$826.00

Subtotal for invoice :

S\$11,800.00

GST (7.0%) :

S\$826.00

Total :

S\$12,626.00

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

email: claims@bifrostauto.com

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.

Our Ref: CT21120322

Date: 28 December 2021



#### TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 18/12/2021 @ 14:00 hrs

ALONG NORTH BRIDGE RD and BAIN ST

INVOLVING SGV6715H

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 SHA1839R (the "Taxi"). The Taxi was hired to LIM BENG YEONG IC NO SXXXX127H 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.

CHA1839R 

		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	MILEAGE	HOURS OPERATED (TIME)		
DATE	NAME OF DRIVER MILEAGE READING		TRAVELLED (KM)	FROM	179	
18.12.2021	Lim Being Yeon of	Accident		16:05	pro-	
NON. 61.86	TIM BEND HEDNA	Kóbaia		dibyh	09.15	
**						
8.						
1						
4						

### > Back to OneMotoring



Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time: 20 Dec 2021 / 12:14:47

Receipt Date/Time: 20 Dec 2021 / 12:14:47

# Tax Invoice/Receipt

Receipt No.: ITNET-00000-211220-001615

Previous Receipt No. :

S/N Item Description/ Business Transaction Reference No.		Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SGV6715H				
As at 18 Dec 2021/14:00:00				
Insurance Co: CHINA TAIPING INSURANC	E (SINGAPORE) PTE LTD			
1 Insurance Enquiry - SGV6715H				
Enquiry Fee		7.00	0.49	7.49
20211220121349384907				
	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			
	411 <b>911</b> XXXXXX7094	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. 220717 Date: 18/12/2021
實號 Messrs:	Jump Start/Changing of battery
車號 Vehicle No:SHA 1839 P 車型 Model No: ■ 単 140	Tyre Replacement  Accident/Breakdown
時間(日/夜) Time (day/night): Contact No:	Multi/Basement With Load/Cargo Box
Dorth Bridge Rd  14 Can Park	King Dolly Transport Charge
To:	Low Body Kit  Door Opening Service
經手人 Tow Truck Driver Name:	Crane Up/Winch Out Collect Doc/Key
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.	Repo Woodlands and Tuas Checkpoint

## **Hsiao Tong (LKKAuto)**

From: Hsiao Tong (LKKAuto)

**Sent:** Tuesday, 4 October 2022 10:37 AM **To:** 'GIMHUA.YAP@TECHNOVATIONPL.COM'

Subject: Claim Notification - ACCIDENT INVOLVING SGV6715H(CHINA TAIPING) AND

SHA1839R AT/ALONG BAIN ST TOWARDS NORTH BRIDGE ROAD ON 18/12/2021

YAP GIM HWA [By Email Only]

**Driver: FOONG KIM HWA** 

Dear Sir/Madam,

You Ref: SGV6715H

Our Ref: CC6/CTI21012912/Dga3

ACCIDENT INVOLVING SGV6715H(CHINA TAIPING) AND SHA1839R AT/ALONG BAIN ST TOWARDS NORTH BRIDGE

**ROAD ON 18/12/2021** 

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

We have received a claim from SHA1839R against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your driver's favour. Therefore, we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

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.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ: Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25

S(408933)

## **Hsiao Tong (LKKAuto)**

From: Hsiao Tong (LKKAuto)

Sent: Tuesday, 31 January 2023 8:05 AM

To: 'Tan Kah Leong'

Cc: Claims Dept of CTI; Admin A

Subject: RE: [SEEK MANDATE] - SNM21D207415/C02/SGV6715H/TANKL / FW: Direct

Settlement - Accident Involving SGV 6715H (OI : CTI - SNM21D207415/C02/TANKL)

and SHA 1839R (TP: LKK REF - CC6/CTI21012912/gs3) on 18/12/2021

Dear Sirs,

For an update, we have settled the matter at \$14,320.15(all-in) with third party.

1. Cost of Repair (w/GST)	\$ 12,626.00 (\$11,800.00 + 7%GST)
2. Loss of Rental (10days x \$110.67)	\$ 1,106.70
3. Loss of Income (10days x \$50.00)	\$ 500.00
4. LTA/GIA Search Fee	\$ 7.45
5. TOWING FEE	\$ 80.00
Total	<u>\$ 14,320.15</u>

We will proceed to close file and submit all the necessary documents once it is ready.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> |

HQ: Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Tan Kah Leong <KahLeong.Tan@sg.cntaiping.com>

Sent: Wednesday, 4 January 2023 2:33 PM

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

Cc: Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Admin A <admin-a@lkkauto.com>

**Subject:** RE: [SEEK MANDATE] - SNM21D207415/C02/SGV6715H/TANKL / FW: Direct Settlement - Accident Involving SGV 6715H (OI: CTI - SNM21D207415/C02/TANKL) and SHA 1839R (TP: LKK REF - CC6/CTI21012912/gs3) on

18/12/2021

[Confidential]

#### **Without Prejudice**

Dear Hsiao Tong,

We refer to your email below.

Please proceed to offer up to \$14,480.82(all-in) for the third party property claim.

Please keep us posted for us to act accordingly.

Thank you.

#### **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 or fax at 6224 7175. Any inconvenience caused is much regretted.

Regards

#### Tan Kah Leong

Senior Executive Claims Department

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

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 6389 6193 | F: (65) 6224 7175

W: www.sg.cntaiping.com | FB: www.facebook.com/chinataipingsg/

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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sent: Tuesday, 3 January 2023 5:17 pm

**To:** Tan Kah Leong < <a href="mailto:KahLeong.Tan@sg.cntaiping.com">KahLeong.Tan@sg.cntaiping.com</a>>

Cc: Claims Dept of CTI < claimsdept@sg.cntaiping.com >; Admin A < admin-a@lkkauto.com >

Subject: RE: [SEEK MANDATE] - SNM21D207415/C02/SGV6715H/TANKL / FW: Direct Settlement - Accident Involving

SGV 6715H (OI: CTI-TBA) and SHA 1839R (TP: LKK REF-CC6/CTI21012912/gs3) on 18/12/2021

#### [Confidential]

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#### [Confidential]

Dear Sirs,

We refer to our below email.

Kindly let us have your approval / instruction.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ: Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Hsiao Tong (LKKAuto)

Sent: Tuesday, 18 October 2022 9:04 AM

**To:** Tan Kah Leong < <a href="mailto:KahLeong.Tan@sg.cntaiping.com">KahLeong.Tan@sg.cntaiping.com</a>>

Cc: claimsdept@sg.cntaiping.com; Admin A <admin-a@lkkauto.com>

Subject: [SEEK MANDATE] - SNM21D207415/C02/SGV6715H/TANKL / FW: Direct Settlement - Accident Involving

SGV 6715H (OI: CTI-TBA) and SHA 1839R (TP: LKK REF-CC6/CTI21012912/gs3) on 18/12/2021

Your ref: SNM21D207415/C02/SGV6715H/TANKL

LKK ref: CC6/CTI21012912/Dga3q2

Dear Sirs/Mdm,

#### ACCIDENT INVOLVING SGV6715H(CHINA TAIPING) AND SHA1839R(TP) ON 18/12/2021

We refer to the above matter.

The accident occurred when our insured driver turned out from minor road and collided with third party who was driving along main road. 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 \$14,480.82(all-in).

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 32,991.22	\$ 12,626.00 (\$11,800.00 + 7%GST)
2. Loss of Rental (11days x \$110.67)	\$ 1,217.37	\$ 1,217.37 (11days x \$110.67)
3. Loss of Income (11days x \$80.00)	\$ 880.00	\$ 550.00 (11days x \$50.00)
4. LTA/GIA Search Fee	\$ 7.45	\$ 7.45
5. Towing Fee	\$ 80.00	\$ 80.00
Total	\$ 35,176.04	\$ 14,480.8 <u>2</u>

Surveyor recommended 8days for repair + 1PRS + 1PH + 1Sunday = 11days.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 10/10/2022 is only for mandate purpose.

Kindly let us have your approval / instruction.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ: Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Tan Kah Leong < Kah Leong . Tan@sg.cntaiping.com >

Sent: Wednesday, 22 December 2021 3:01 pm

To: Su Li (LKK Auto) <suli@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Cecilia Chong (LKK Auto)

<CeciliaChong@lkkauto.com>

Cc: Claims Dept of CTI < <a href="mailto:claimsdept@sg.cntaiping.com">claimsdept@sg.cntaiping.com</a>>

Subject: RE: SNM21D207415/C02/SGV6715H/TANKL / FW: Direct Settlement - Accident Involving SGV 6715H (OI:

CTI - TBA) and SHA 1839R (TP: LKK REF - CC6/CTI21012912/gs3) on 18/12/2021

#### [Confidential]

Dear Su Li.

We refer to your email below.

Attached is our insured's accident report for your necessary action.

Please seek our mandate before any settlement.

Thank you.

#### **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 <a href="mailto:claimsdept@sg.cntaiping.com">claimsdept@sg.cntaiping.com</a> or fax at 6224 7175. . Any inconvenience caused is much regretted.

Regards

#### Tan Kah Leong

Assistant Executive Claims Department

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

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 6389 6193 | F: (65) 6224 7175

W: www.sg.cntaiping.com | FB: www.facebook.com/chinataipingsg/

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From: Claims Dept of CTI <claimsdept@sg.cntaiping.com>

Sent: Tuesday, December 21, 2021 3:29 PM

To: <a href="mailto:suli@lkkauto.com">suli@lkkauto.com</a>; Cecilia Chong (LKK Auto) < <a href="mailto:ceciliaChong@lkkauto.com">ceciliaChong@lkkauto.com</a>; Cecilia Chong (LKK Auto) < <a href="mailto:ceciliaChong@lkkauto.com">ceciliaChong@lkkauto.com</a>;

Tan Kah Leong < Kah Leong. Tan@sg.cntaiping.com >

Cc: Claims Dept of CTI < claimsdept@sg.cntaiping.com>

Subject: O/R: SNM21D207415/C02/SGV6715H/TANKL / FW: Direct Settlement - Accident Involving SGV 6715H (OI:

CTI - TBA) and SHA 1839R (TP: LKK REF - CC6/CTI21012912/gs3) on 18/12/2021

Dear all,

Please note that officer in charge for this case is Tan Kah Leong.

Claim no SNM21D207415/C02/SGV6715H/TANKL.

Dear Kah Leong,

Pls revert LKK.

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From: Su Li (LKK Auto) <<u>suli@lkkauto.com</u>>
Sent: Tuesday, 21 December 2021 3:10 pm

To: Claims Dept of CTI <claimsdept@sg.cntaiping.com>

Cc: Admin A <admin-a@lkkauto.com>; Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

Subject: Direct Settlement - Accident Involving SGV 6715H (OI : CTI - TBA) and SHA 1839R (TP : LKK REF -

CC6/CTI21012912/gs3) on 18/12/2021

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Dear Sir / Madam,

We refer to the above matter.

We have received a new assignment from M/s BIFROST AUTO PTE LTD on a WP basis and TP repairer proposed for a direct settlement.

# Enclosed for your perusal is: - TP GIA report

Note: no survey done yet.

Please be informed that the estimated cost of repair is not ready yet.

We will revert to you on preliminary advice in due course.

Meanwhile, kindly provide us the claim reference number and a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge is Cecilia.

To check availability of the case handler, you may contact the undersigned.

\*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.

Thank you.

Best Regards, **Su Li** | Admin Support **LKK Auto Consultants Pte Ltd**