

Veron Chen (LKKAUTO)

From: Claims Dept <claims_rar@bifrostauto.com>
Sent: Saturday, 11 February 2023 1:38 PM
To: Fievel Foo
Cc: SUR
Subject: Re: LOD SUBMISSION: OUR REF: SJR9519Z ; YOUR REF: SKU7588J MSIG ref. no. 267397 FF

WITHOUT PREJUDICE

Dear Fievel,

We are not the repairers of our client's vehicle for his accident on 18/10/2021 and therefore we do not have the survey photos and report that you have requested.

Also, it has come to our attention that the cost of repair (COR) for this case has not been finalised and we have mistakenly sent the letter of demand (LOD) based on the finalization of another case. This was due to the multiple accidents associated with the car plate. We sincerely apologize for any inconvenience and confusion that we may have caused. Please disregard the LOD that we have sent for this case. We will continue to liaise with LKK to discuss the repairs.

Aside from the error, we maintain our stance that your insured should be liable for the accident as the accident on 18/10/2021 should not affect the judgement of liability for this case. This is because:

1. The damages sustained by our client on 18/12/2021 are at the front of the vehicle while the damages sustained for this accident are at the side
2. The damages sustained by our client on 18/12/2021 are already repaired as shown in the comparison photos we sent on our email from 29/07/2022. Please note that the images for the accident on 18/12/2021 are grabbed from the GIA report you sent to us.

Once we finalise the COR with LKK, we will send a new LOD. If there is anything else we can do to assist in resolving this matter, please do not hesitate to let us know.

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.

Mavic
Motor Claims Department
BIFROST AUTO PTE LTD

On Mon, 6 Feb 2023 at 16:46, Fievel Foo <Fievel_Foo@sg.msig-asia.com> wrote:

Without Prejudice

Dear Briana

Please advise on the status.

Thanks with regards

Fievel Foo

Executive, Claim Services (Motor)

D: +65 6012 1335 | Fievel_Foo@sg.msig-asia.com



MSIG Insurance (Singapore) Pte Ltd 4 Shenton Way, #21-01 SGX Centre 2, Singapore 068807 | T: +65 6827 7888 |

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From: Fievel Foo

Sent: Tuesday, 20 December 2022 1:16 AM

To: Claims Dept <claims_rar@bifrostauto.com>

Cc: SUR <sur@lkkauto.com>

Subject: RE: LOD SUBMISSION: OUR REF: SJR9519Z ; YOUR REF: SKU7588J MSIG ref. no. 267397 FF

Without Prejudice

Dear Braina

Please let us have your surveyor photo and report for accident 18 dec 2021.

Thanks with regards

Fievel Foo

Executive, Claim Services (Motor)

D: +65 6012 1335 | Fievel_Foo@sg.msig-asia.com



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From: Claims Dept <claims_rar@bifrostauto.com>

Sent: Monday, 14 November 2022 7:35 PM

To: Fievel Foo <Fievel_Foo@sg.msig-asia.com>

Cc: SUR <sur@lkkauto.com>

Subject: Re: LOD SUBMISSION: OUR REF: SJR9519Z ; YOUR REF: SKU7588J MSIG ref. no. 267397 FF

EXTERNAL EMAIL: Be careful when you click any links or open any attachment(s).

WITHOUT PREJUDICE

Dear Fievel,

6th Reminder

I hope all is well with you.

This is to follow up on the email dated 29 July 2022. We await your response and favorable offer.

Your attention is greatly appreciated.

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.

Respectfully,
Braina
Motor Claims Department
BIFROST AUTO PTE. LTD

On Mon, 31 Oct 2022 at 16:29, Claims Dept <claims_rar@bifrotauto.com> wrote:

WITHOUT PREJUDICE

Dear Fievel,

I hope you are doing well.

This is to follow up on the email dated 29 July 2022. We are waiting for your response.

Thank you for looking into this matter.

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.

Respectfully,
Braina
Motor Claims Department
BIFROST AUTO PTE. LTD

On Tue, 11 Oct 2022 at 17:15, Claims Dept <claims_rar@bifrostable.com> wrote:

WITHOUT PREJUDICE

Dear Fievel,

I hope this email finds you well.

My colleague called you earlier to follow up on the email that we sent last 29 July 2022. We are looking forward to your response and favorable offer soon.

Thank you in advance for looking into this matter

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.

Respectfully,
Braina
Motor Claims Department
BIFROST AUTO PTE. LTD

On Mon, 19 Sept 2022 at 12:31, Claims Dept <claims_rar@bifrostauto.com> wrote:

WITHOUT PREJUDICE

Dear Fievel,

I hope all is well with you.

This is to follow up on the email sent last 29 July 2022. We are looking forward to your response and favorable offer soon.

Thank you in advance for your assistance.

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.

Respectfully,
Braina
Motor Claims Department
BIFROST AUTO PTE. LTD

On Mon, 5 Sept 2022 at 16:54, Claims Dept <claims_rar@bifrostauto.com> wrote:

WITHOUT PREJUDICE

Hi Fievel,

I hope this email finds you well.

This is to follow up on the email that we sent last 29 July 2022. We await your response.

Your attention is greatly appreciated.

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.

Respectfully,
Braina

Motor Claims Department

Tel: 9329 0237

On Sat, 6 Aug 2022 at 11:43, Claims Dept <claims_rar@bifrostauto.com> wrote:

WITHOUT PREJUDICE

Dear Fievel,

Good day to you.

Hope our last email reaches you well as we have yet to receive a reply from you.

Joped our explanation on the case is clear and let us have your offer soon.

Thank you.

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.

Yours faithfully,

Jolene Tan
BIFROST AUTO PTE. LTD.

On Fri, 29 Jul 2022 at 10:32, Claims Dept <claims_rar@bifrotauto.com> wrote:

WITHOUT PREJUDICE

Dear Fievel,

Good day to you and apologies for the late reply.

Thank you for the GIA report for the mentioned accident on 18 Dec 2021 showing the details of the damage of our client's vehicle.

Photo grab from 18 Dec 2021 accident report Damaged areas as circled for your attention, and no other damaged parts as the accident is a clear front to rear collision and our client vehicle being the 2nd vehicle with the front damaged.



Please review the photo grab from the 23 Dec 2021 GIA report. The same front picture of our client's car showed that the damages from the 18 Dec 2021 accident had been fixed already and the second accident is clearly separate from the first. Please refer to the 23 Dec 2012 GIA report for more angle photos of this accident.



Your appointed surveyor had done the survey and agreed with the parts for repair. Henceforth, for this claim MSIG will have to bear the full cost of this accident damage claim.

Await for your favorable reply on your first offer soon.

Thank you and have a great week ahead,

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.

Yours faithfully,


Jolene Tan
BIFROST AUTO PTE. LTD.

On Tue, 29 Mar 2022 at 15:14, Fievel Foo <Fievel_Foo@sg.msig-asia.com> wrote:

Without Prejudice

Dear Sirs

We disagree on your repair cost to be bear fully under MSIG. Your client vehicle was damaged 18/12/2021 prior to our insured's accident.

 *Our Customer Centre walk-in counters are closed from 20 September 2021 until further notice. Please check our website or official Facebook page for the latest updates.*

Thanks with regards

Fievel Foo

Executive, Claim Services (Motor)

D: +65 6643 1316 | F: +65 6225 7402 | Fievel_Foo@sg.msig-asia.com



MSIG Insurance (Singapore) Pte Ltd 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | T: +65 6220 9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G |

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A Member of **MS&AD** INSURANCE GROUP

From: Jason Koh <claims_rar@bifrotauto.com>

Sent: Tuesday, 29 March 2022 1:20 AM

To: Ong Zi Hui <zihui_ong@sg.msig-asia.com>; Claims SG <claims@sg.msig-asia.com>

Cc: claims <claims@bifrotauto.com>

Subject: LOD SUBMISSION: OUR REF: SJR 9519 Z ; YOUR REF: SKU 7588 J

EXTERNAL EMAIL: Be careful when you click any links or open any attachment(s).

WITHOUT PREJUDICE

Our Ref : **SJR9519Z**

Your Ref : **SKU7588J**

29/3/22

MSIG Insurance (Singapore) Pte Ltd

4 Shenton Way
#21-01 SGX Centre II
Singapore 068807

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 23/12/2021 along DA SILVA LANE involving vehicles SJR 9519 Z and SKU 7588 J

We refer to the above-mentioned accident.

We are claiming as per below:-

1.	Repair Cost	\$4,494.00
2.	Loss of Rental for 14 Days x \$120/- per day	\$1,680.00
3.	LTA/GIA Search fee	\$7.45
TOTAL		\$6,181.45

Enclosed herewith a copy each of relevant GIA report, LTA, Proforma Tax invoice, Rental Agreement/Tax invoice, 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,

Jason

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.

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GST at 7% is chargeable if applicable

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