

Veron Chen (LKKAUTO)

From: Claims Dept <claims_rar@bifrostauto.com>
Sent: Friday, 29 July 2022 10:32 AM
To: Fievel Foo
Cc: SUR; claims
Subject: Re: LOD SUBMISSION: OUR REF: SJR9519Z ; YOUR REF: SKU7588J MSIG ref. no. 267397 FF

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



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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.

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

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