

BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : SHD 4531 S
Your Ref : SMZ 5133 B

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

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 29.06.2022 @ 17:05 hours along CTE towards City before Braddell exit involving vehicles SHD 4531 S and SMZ 5133 B, SJJ 7663 U

We refer to the above-mentioned accident.

We are claiming as per below: -

1. Repair Cost- Lump Sum (With GST)	\$	26,108.00
2. Loss of Income for 11 Days x \$80/ per day	\$	880.00
3. Loss of Rental for 11 Days x \$125.19/ per day (With GST)	\$	1,377.09
4. LTA/GIA Search fee	\$	7.45
5. Towing Fee	\$	80.00
TOTAL	\$	28,452.54

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 and claims_lts@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 29.06.2022 @ 17:05 hours along CTE towards City before Braddell exit involving vehicles SHD 4531 S and SMZ 5133 B, SJJ 7663 U

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SHD 4531 S** 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 4531 S**, 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 10 day of 04 (month) 2023 (year)

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

Joseph (S) 18/04/2023
Signed by "the claimant"

Name: **COMFORT TRANSPORTATION PTE LTD**

UEN No: 199303821R

[Signature]
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 : DMPCSNW00068622100 Claim No : SNM22D204580/C02/SMZ5133B/LEWLC

Claimant : COMFORT TRANSPORTATION PTE LTD

Amount : **S\$27,596.97**
SINGAPORE DOLLAR TWENTY SEVEN THOUSAND FIVE HUNDRED NINETY
SIX AND CENTS NINETY SEVEN 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. : SHD4531S
Insured Vehicle No. : SMZ5133B

Date of Loss : 29/06/2022
Place of Accident : CTE TOWARDS AYE BEFORE BRADDELL EXIT

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 : NG KAI QIAN
Driver Name : LIM-NG POH GUAN

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.

(1) General Damages	S\$	
(2) Cost of Repair/ Excess	S\$	26,108.00
(3) Loss of Use /Rental/Earning	S\$	1,401.52
(4) GIA/Police Reports/ Investigation Results/Search Fees	S\$	7.45
(5) Medical Reports/Expenses	S\$	
(6) Survey Fees/P.T. Fees/Towing	S\$	80.00
(7) Cost including Disbursement	S\$	
	=====	
TOTAL	S\$	27,596.97
	=====	

Claimant Name : COMFORT TRANSPORTATION PTE LTD

NRIC No : 199303821R

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

Signature : _____

 (S)

Date : _____

10 April 2023

Our Ref: CT22060482

Date: 20 July 2022



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 29/06/2022 @ 17:05 hrs
ALONG CTE TWDS CITY BEF BRADDELL EXIT
INVOLVING SMZ5133B, SJJ7663U, NA

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 **SHD4531S** (the "Taxi"). The Taxi was hired to **GAN WEE BENG IC NO SXXXX316B** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$125.19** 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.



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 30 Jun 2022 / 13:18:06

Receipt Date/Time : 30 Jun 2022 / 13:18:06

Tax Invoice/Receipt

Receipt No. : ITNET-00000-220630-001858

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 - SMZ5133B				
As at 29 Jun 2022/17:05:00				
Insurance Co: CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD				
1	Insurance Enquiry - SMZ5133B			
	Enquiry Fee	7.00	0.49	7.49
	20220630131631326257			
	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				
	542550XXXXXX9955	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.



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. **224553**

Date: 29/06/2022

寶號

Messrs: Bifrost AUTO P L

車號

Vehicle No: SHP 45318

車型

Model No: 10H1Q

時間(日/夜)

Time (day/night): _____ Contact No: _____

由

Location: CTE toward City b4 Bradden Exit

到

To: 24 comfort

Cash \$:

80.00/ks

其他

Others: _____

經手人

Authorised By: _____

Tow Truck

Driver Name: 9

- ☐ 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.

305521717.

[illegible]

EzLyna (LKKAuto)

From: EzLyna (LKKAuto)
Sent: Thursday, 10 November 2022 5:31 PM
To: jenniferx4325@gmail.com
Cc: Admin A
Subject: ACCIDENT INVOLVING SMZ5133B (CHINA TAIPING) AND SHD4531S AT/ALONG CTE TOWARDS AYE BEFORE BRADDELL EXIT ON 29/06/2022

Our Ref: CC6/CTI22006253/ea3

Insured Name : Ng Kai Qian
Insured Driver : Lim-Ng Poh Guan

Dear Sir/Madam,

ACCIDENT INVOLVING SMZ5133B (CHINA TAIPING) AND SHD4531S AT/ALONG CTE TOWARDS AYE BEFORE BRADDELL EXIT ON 29/06/2022

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 SHD4531S 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,

Ezlyna Eng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: Ezlyna@lkkauto.com |

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

EzLyna (LKKAUTO)

From: Pauline Tham <pauline.tham@sg.cntaiping.com>
Sent: Thursday, 23 March 2023 2:29 PM
To: EzLyna (LKKAUTO)
Cc: Admin A
Subject: RE: {SEEK MANDATE} / SNM22D204580/C02/SMZ5133B/LEWLC / FW: Direct Settlement - Accident Involving SMZ5133B (OI : CTI - TBA) and SHD4531S (TP : LKK REF - CC6/CTI22006253/ea3) on 29/06/2022

[Strictly Confidential]

Hi Ezlyna,

Please reduce number of days of repair to 8 days.

The rest please proceed.

Thanks.

Pauline Tham
Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #16-00 Springleaf Tower Singapore 079909
DID: (65) 6389 6541 | F: (65) 6224 7175

W: www.sg.cntaiping.com | **FB:** www.facebook.com/chinataipingsg/ | **WeChat:** 太平狮城 Taiping SG

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From: EzLyna (LKKAUTO) <ezlyna@lkkauto.com>
Sent: Monday, January 9, 2023 10:03 AM
To: Jenny Lew <jenny.lew@sg.cntaiping.com>; Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: {SEEK MANDATE} / SNM22D204580/C02/SMZ5133B/LEWLC / FW: Direct Settlement - Accident Involving SMZ5133B (OI : CTI - TBA) and SHD4531S (TP : LKK REF - CC6/CTI22006253/ea3) on 29/06/2022

[Strictly Confidential]

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[Strictly Confidential]

Your ref: OUR REF: SNM22D204580/C02/SMZ5133B/LEWLC
LKK ref : CC6/CTI22006253/ea3

Dear Jenny,

ACCIDENT INVOLVING SMZ5133B (CHINA TAIPING) AND SHD4531S (TP) ON 29/06/2022

We refer to the above matter.

It is a chain collision under BOLA 28, 4 vehicles involved, OI was the last vehicle. We are of the view that liability is on our driver's.

We seek your approval to offer repairer "Bifrost Auto Pte Ltd" at \$27,772.16 (all-in).

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair	\$ 46,181.74	\$ 26,108.00 (inclusive of GST)
2. Loss of Rental (11 days x \$125.19)	\$ 1,377.09	\$ 1,126.71 (9 days x \$125.19)
3. Loss of Income (11 days X \$80)	\$ 880.00	\$ 450.00 (9 days x \$50)
4. LTA/GIA Search Fee	\$ 7.45	\$ 7.45
5. Towing Fee	\$ 80.00	\$ 80.00
Total	\$ 48,526.28	\$ 27,772.16

Surveyor recommended 6 days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 03/01/2023 is only for mandate purpose.

Kindly let us have your approval / instruction.

Best Regards,

Ezlyna Eng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: Ezlyna@lkkauto.com |

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

From: Jenny Lew <jenny.lew@sg.cntaiping.com>

Sent: Monday, 4 July 2022 9:41 AM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

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

Subject: RE: SNM22D204580/C02/SMZ5133B/LEWLC / FW: Direct Settlement - Accident Involving SMZ5133B (OI : CTI - TBA) and SHD4531S (TP : LKK REF - CC6/CTI22006253/ea3) on 29/06/2022

[Strictly Confidential]

PASSWORD: CTP1234

** Note: Please cc to claimsdept@sg.cntaiping.com when you reply to us.

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,

Jenny Lew
Executive
Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #15-00 Springleaf Tower Singapore 079909
DID: (65) 6389 6172 | Tel: (65) 6389 6116 | F: (65) 6224 7175

W: www.sg.cntaiping.com | **FB:** www.facebook.com/chinataipingsg/ | **WeChat:** 太平獅城 Taiping SG

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From: Jenny Lew
Sent: Monday, 4 July 2022 9:41 am
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Cc: Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Subject: RE: SNM22D204580/C02/SMZ5133B/LEWLC / FW: Direct Settlement - Accident Involving SMZ5133B (OI : CTI - TBA) and SHD4531S (TP : LKK REF - CC6/CTI22006253/ea3) on 29/06/2022
Importance: High

Hi all

Pls refer to attached

** Note: Please cc to claimsdept@sg.cntaiping.com when you reply to us.

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Regards,

Jenny Lew
Executive
Claims Department

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3 Anson Road #15-00 Springleaf Tower Singapore 079909
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From: Jenny Lew

Sent: Friday, 1 July 2022 1:39 pm

To: Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>

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

Subject: RE: SNM22D204580/C02/SMZ5133B/LEWLC / FW: Direct Settlement - Accident Involving SMZ5133B (OI : CTI - TBA) and SHD4531S (TP : LKK REF - CC6/CTI22006253/ea3) on 29/06/2022

Importance: High

Hi Mei Kwan / Asher,

Insured yet to lodge report.

Thank you.

** Note: Please cc to claimsdept@sg.cntaiping.com when you reply to us.

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Regards,

Jenny Lew

Executive

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909
DID: (65) 6389 6172 | Tel: (65) 6389 6116 | F: (65) 6224 7175

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

Sent: Friday, 1 July 2022 12:03 pm

To: Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>; Jenny Lew <jenny.lew@sg.cntaiping.com>

Subject: O/R: SNM22D204580/C02/SMZ5133B/LEWLC / FW: Direct Settlement - Accident Involving SMZ5133B (OI : CTI - TBA) and SHD4531S (TP : LKK REF - CC6/CTI22006253/ea3) on 29/06/2022

Dear Sir,