

BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SHD 4264 M**
Your Ref : **GBJ 8695 R**

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

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 08.07.2022 @ 08:50 hours along Simei Ave involving vehicles SHD 4264 M and GBJ 8695 R

We refer to the above-mentioned accident.

We are claiming as per below: -

1. Repair Cost- Part by Part (With GST)	\$ 9,329.89
2. Loss of Income for 08 Days x \$80/ per day	\$ 640.00
3. Loss of Rental for 08 Days x \$125.19/ per day	\$ 1,001.52
4. LTA/GIA Search fee	\$ 7.45
5. Towing Fee	\$ 80.00
TOTAL	\$ 11,058.86

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

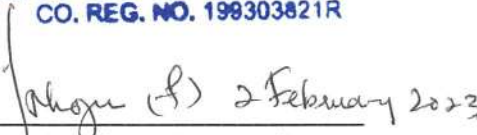
Accident on 08.07.2022 @ 08:50 hours along Simei Ave involving vehicles SHD 4264 M and GBJ 8695 R

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SHD 4264 M** 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 4264 M**, 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 02 day of 02 (month) 2023 (year)

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


Signed by "the claimant"

Name: **COMFORT TRANSPORTATION PTE LTD**

UEN No: 199303821R




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 : DMCVSNW00109292100 Claim No : SNM22D204830/C02/GBJ8695R/TANCHC

Claimant : COMFORT TRANSPORTATION PTE LTD

Amount : **S\$10,643.67**
SINGAPORE DOLLARS TEN THOUSAND SIX HUNDRED FORTY THREE AND
CENTS SIXTY 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. : SHD4264M
Insured Vehicle No. : GBJ8695R

Date of Loss : 08/07/2022
Place of Accident : SIMEI AVENUE BETWEEN LAMP POST 31A & 32A

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 : MR M&E PTE LTD
Driver Name : RENGASAMY ANANDAN

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\$	9,329.89
(3) Loss of Use/Rental/Earning	S\$	1,226.33
(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\$	10,643.67
	=====	

Claimant Name : COMFORT TRANSPORTATION PTE LTD
COMFORT TRANSPORTATION PTE LTD
CO. REG. NO. 199303821R

NRIC No : 199303821R

Signature :

 2 February 2023

Date :

08/07/2023

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.2302001
Inv. Date : 06-02-2023
Ref : 08.07.2022
Terms : 30 Days
Veh. No. : SHD 4264 M
Make & Model : Ioniq

#	Description	Qty	Rate	Total	Tax
1	PART BY PART REPAIR AS RECOMMEDED BY SURVEYOR	1.0	\$8,719.52	\$8,719.52	\$610.37

Subtotal for invoice : S\$8,719.52
GST (7.0%) : S\$610.37
Total : S\$9,329.89

*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.**

Our Ref: CT22070122

Date: 20 July 2022



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 08/07/2022 @ 08:50 hrs
ALONG SIMEI AVE
INVOLVING GBJ8695R

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 **SHD4264M** (the "Taxi"). The Taxi was hired to **LAM YEE LEONG IC NO SXXXX609E** 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 : 08 Jul 2022 / 10:28:00

Receipt Date/Time : 08 Jul 2022 / 10:28:00

Tax Invoice/Receipt

Receipt No. : ITNET-00000-220708-000875

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
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Result of Insurance Enquiry - GBJ8695R

As at 08 Jul 2022/08:50:00

Insurance Co: CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD

1	Insurance Enquiry - GBJ8695R Enquiry Fee 20220708102611969004	7.00	0.49	7.49
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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. **224569**

Date: 08/07/2022

寶號
Messrs: Bifrost Auto P L

車號
Vehicle No: SHD 4264M 車型
Model No: 1041Q

時間(日/夜)
Time (day/night): _____ Contact No: _____

由
Location: Simei Avenue

到
To: Joyang Comfort

Cash \$: 80.00/kc 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.

EzLyna (LKKAuto)

From: EzLyna (LKKAuto)
Sent: Thursday, 8 December 2022 6:11 pm
To: muru.mrmne@gmail.com; office.mrmne@gmail.com
Cc: Admin A
Subject: ACCIDENT INVOLVING GBJ8695R (CHINA TAIPING) AND SHD4264M AT/ALONG SIMEI AVE BETWEEN LAMP POST 31A & 32A ON 08/07/2022

Our Ref: CC6/CTI22006581/ga3

Insured Name : MR M&E PTE LTD
Insured Driver : Rengasamy Anandan

Dear Sir/Madam,

ACCIDENT INVOLVING GBJ8695R (CHINA TAIPING) AND SHD4264M AT/ALONG SIMEI AVE BETWEEN LAMP POST 31A & 32A ON 08/07/2022

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 **SHD4264M** 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.

**I am working from home. If you wish to contact me, pls use whatsapp call at 80287880 or email.*

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: Jacqueline Tan <jacqueline.tan@sg.cntaiping.com>
Sent: Tuesday, 10 January 2023 6:23 PM
To: EzLyna (LKKAUTO)
Cc: Admin A
Subject: RE: {SEEK MANDATE} SNM22D204830/C02/GBJ8695R/TANCHC / FW: Direct Settlement - Accident Involving GBJ8695R (OI : CTI - TBA) and SHD4264M (TP : LKK REF - CC6/CTI22006581/ga3) on 08/07/2022

Dear Ezyna,

Please proceed as proposed and settled in breakdown basic.

At the same time, please also request Final Repair Bill from repairer instead of profoma Inv.

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

From: EzLyna (LKKAUTO) <ezlyna@lkkauto.com>
Sent: Friday, 6 January 2023 2:19 pm
To: Jacqueline Tan <jacqueline.tan@sg.cntaiping.com>; Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: {SEEK MANDATE} SNM22D204830/C02/GBJ8695R/TANCHC / FW: Direct Settlement - Accident Involving GBJ8695R (OI : CTI - TBA) and SHD4264M (TP : LKK REF - CC6/CTI22006581/ga3) on 08/07/2022

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.

Your ref: OUR REF: SNM22D204830/C02/GBJ8695R/TANCHC
LKK ref : CC6/CTI22006581/ga3

Dear Jacqueline,

ACCIDENT INVOLVING GBJ8695R (CHINA TAIPING) AND SHD4264M (TP) ON 08/07/2022

We refer to the above matter.

It is an accident under BOLA 15, Based on rear-view video footage (enclosed), OI signalled right & collided onto TP. We are of the view that liability is on our driver's.

We seek your approval to offer repairer "Bifrost Auto Pte Ltd" at \$10,818.86 (all-in).

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair	\$ 16,500.72	\$ 9,329.89 (inclusive of GST)
2. Loss of Rental (8 days x \$125.19)	\$ 1,001.52	\$ 1,001.52 (8 days x \$125.19)
3. Loss of Income (8 days x \$80)	\$ 640.00	\$ 400.00 (8 days x \$50)
4. LTA/GIA Search Fee	\$ 7.45	\$ 7.45
5. Towing Fee	\$ 80.00	\$ 80.00
Total	\$ 18,229.69	<u>\$10,818.86</u>

Surveyor recommended 8 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: Jacqueline Tan <jacqueline.tan@sg.cntaiping.com>

Sent: Friday, 15 July 2022 9:53 AM

To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

Cc: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: SNM22D204830/C02/GBJ8695R/TANCHC / FW: Direct Settlement - Accident Involving GBJ8695R (OI : CTI - TBA) and SHD4264M (TP : LKK REF - CC6/CTI22006581/ga3) on 08/07/2022

PW 4830GBJ8695R

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](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

From: Jacqueline Tan

Sent: Friday, 15 July 2022 9:52 am

To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

Cc: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: SNM22D204830/C02/GBJ8695R/TANCHC / FW: Direct Settlement - Accident Involving GBJ8695R (OI : CTI - TBA) and SHD4264M (TP : LKK REF - CC6/CTI22006581/ga3) on 08/07/2022

Hi Cecilia,

Enclosed OI SAS for your necessary action.

Insured mentioned side swipe collision and the damaged was at the right front portion.

Please obtain video footage from 3P claimant to sustain their statement, otherwise not settle more than 50%.

Thank you.

***The file has been encrypted with a password which will be sent in a separate email.*

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Regards,

Jacqueline Tan

Senior Executive

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 6389 6185 | Tel: (65) 6389 6116 | F: (65) 6224 7175

From: Jacqueline Tan

Sent: Wednesday, 13 July 2022 12:00 pm

To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

Cc: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: SNM22D204830/C02/GBJ8695R/TANCHC / FW: Direct Settlement - Accident Involving GBJ8695R (OI : CTI - TBA) and SHD4264M (TP : LKK REF - CC6/CTI22006581/ga3) on 08/07/2022

Hi Cecilia,

OI yet lodge SAS report.

Please deal with OI on the SAS report.

Thank you.

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Regards,

Jacqueline Tan

Senior Executive

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 6389 6185 | Tel: (65) 6389 6116 | F: (65) 6224 7175

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

Sent: Tuesday, 12 July 2022 5:50 pm

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>; Jacqueline Tan <jacqueline.tan@sg.cntaiping.com>

Subject: O/R: SNM22D204830/C02/GBJ8695R/TANCHC / FW: Direct Settlement - Accident Involving GBJ8695R (OI : CTI - TBA) and SHD4264M (TP : LKK REF - CC6/CTI22006581/ga3) on 08/07/2022

Dear Sir,

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

Claim no SNM22D204830/C02/GBJ8695R/TANCHC.

Dear Jacqueline,

Pls revert LKK.

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Thank you

Chong Boon Sen

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 63896116 | F: (65) 62247175