

# BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SHA 4053 X**  
Your Ref : **SLM 9225 Z**

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

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 23.07.2022 @ 05:10hrs along SLE after Lencor involving vehicles SHA 4053 X and SLM 9225 Z

We refer to the above-mentioned accident.

We are claiming as per below: -

1. Repair Cost- Part by Part (With GST)	\$ 15,942.74
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
<b>TOTAL</b>	<b>\$ 18,287.28</b>

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](mailto:claims@bifrostauto.com) and [claims\\_lts@bifrostauto.com](mailto: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 23.07.2022 @ 05:10hrs along SLE after Lentor involving vehicles SHA 4053 X and SLM 9225 Z

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SHA 4053 X** 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 4053 X**, 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)

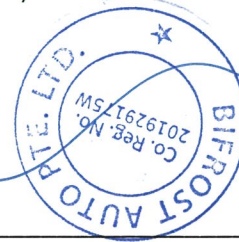
**COMFORT TRANSPORTATION PTE LTD**  
**CO. REG. NO. 199303821R**

Joseph Koh 10/4/2023  
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 : DMHCSNW00006102200 Claim No : SNM22D205121/C02/SLM9225Z/TANCHC

Claimant : COMFORT TRANSPORTATION PTE LTD

Amount : **S\$17,782.09**  
SINGAPORE DOLLAR SEVENTEEN THOUSAND SEVEN HUNDRED EIGHTY  
TWO AND CENTS NINETY 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. : SHA4053X  
Insured Vehicle No. : SLM9225Z

Date of Loss : 23/07/2022  
Place of Accident : TPE

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 : JAMES OOI LEE PHENG AUTO  
Driver Name : OOI LEE PHENG

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.

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(1) General Damages	S\$	
(2) Cost of Repair/ <del>Excess</del>	S\$	15,942.74
(3) Loss of Use/Rental/Earning	S\$	1,751.90
(4) <del>GIA/Police Reports/</del> Investigation Results/Search Fees	S\$	7.45
(5) Medical Reports/Expenses	S\$	
(6) <del>Survey Fees/P.T. Fees/Towing</del>	S\$	80.00
(7) Cost including Disbursement	S\$	
	=====	
TOTAL . . . . .	<b>S\$</b>	<b>17,782.09</b>
	=====	

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Claimant Name : COMFORT TRANSPORTATION PTE LTD

NRIC No : 199303821R

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

Signature :



Date :

10/8/2022

# 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.2304011  
**Inv. Date :** 14-04-2023  
**Ref :** 23.07.2022  
**Terms :** 30 Days  
**Veh. No. :** SHA 4053 X  
**Make & Model :** Hyundai / Ioniq / CTPL

#	Description	Qty	Rate	Total	Tax
1	PART BY PART REPAIR AS RECOMMEDED BY SURVEYOR	1.0	\$14,899.76	\$14,899.76	\$1,042.98

**Subtotal for invoice :** S\$14,899.76  
**GST (7.0%) :** S\$1,042.98  
**Total :** S\$15,942.74

*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: CT22070365

Date: 15 December 2022



## TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON                      23/07/2022    @   05:10 hrs  
ALONG                              ALONG SLE AFTER LENTOR  
INVOLVING                        SLM9225Z

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 **SHA4053X** (the "Taxi"). The Taxi was hired to **TAN CHYE HENG IC NO SXXXX913I** 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.

> Back to OneMotoring



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701  
GST Registration No. : M4-0006529-2

Print Date/Time : 25 Jul 2022 / 11:21:46

Receipt Date/Time : 25 Jul 2022 / 11:21:46

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-220725-001212

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 - SLM9225Z				
As at 23 Jul 2022/05:10:00				
Insurance Co: CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD				
1	Insurance Enquiry - SLM9225Z Enquiry Fee 20220725112027634677	7.00	0.49	7.49
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. 224564

Date: 28/07/2022

寶號

Messrs: Bifrost Auto P L

車號

Vehicle No: 3HA 4053X

車型

Model No: 10N1R

時間(日/夜)

Time (day/night):

Contact No:

由

Location: SLE after Jentor

到

To: Joyang Comfort

Cash \$:

80.00/x

其他

Others:

經手人

Authorised By:

Tow Truck

Driver Name: AS

- ☐ 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)

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**From:** EzLyna (LKKAuto)  
**Sent:** Thursday, 8 December 2022 4:40 pm  
**To:** jamesooi88@hotmail.com  
**Cc:** Admin A  
**Subject:** ACCIDENT INVOLVING SLM9225Z (CHINA TAIPING) AND SHA4053X AT/ALONG TPE ON 23/07/2022

Our Ref: CC6/CTI22007029/ga3

**Insured Name : JAMES OOI LEE PHENG AUTO**

**Insured Driver : Ooi Lee Pheng**

Dear Sir/Madam,

### **ACCIDENT INVOLVING SLM9225Z (CHINA TAIPING) AND SHA4053X AT/ALONG TPE ON 23/07/2022**

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 **SHA4053X** 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](mailto:Ezlyna@lkkauto.com) |

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

## EzLyna (LKKAUTO)

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**From:** Jacqueline Tan <jacqueline.tan@sg.cntaiping.com>  
**Sent:** Thursday, 23 March 2023 9:03 AM  
**To:** EzLyna (LKKAUTO)  
**Cc:** Admin A  
**Subject:** RE: {SEEK MANDATE} / YR REF: SNM22D205121/C02/SLM9225Z/TANCHC / FW: Direct Settlement - Accident Involving SLM9225Z (OI : CTI - TBA) and SHA4053X (TP : LKK REF - CC6/CTI22007029/ga3) on 23/07/2022

Dear Ezlyna,

Please assist to proceed as proposed.

Kindly settle in breakdown basic.

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

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**From:** EzLyna (LKKAUTO) <ezlyna@lkkauto.com>  
**Sent:** Wednesday, March 8, 2023 4:27 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} / YR REF: SNM22D205121/C02/SLM9225Z/TANCHC / FW: Direct Settlement - Accident Involving SLM9225Z (OI : CTI - TBA) and SHA4053X (TP : LKK REF - CC6/CTI22007029/ga3) on 23/07/2022

**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: SNM22D205121/C02/SLM9225Z/TANCHC  
LKK ref : CC6/CTI22007029/ga3

Dear Jacqueline,

ACCIDENT INVOLVING SLM9225Z (CHINA TAIPING) AND SHA4053X (TP) ON 23/07/2022

We refer to the above matter.

It is an accident under BOLA 27, OI rear ended 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 \$17,957.28 (all-in).

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair	\$ 25,187.20	\$ 15,942.74 (with GST) Part by Part
2. Loss of Rental (11 days x \$125.19) w/GST	\$ 1,377.09	\$ 1,377.09
3. Loss of Income (11 days x \$50)	\$ 550.00	\$ 550.00
4. LTA/GIA Search Fee	\$ 7.45	\$ 7.45
5. Towing	\$ 80.00	\$ 80.00
<b>Total</b>	<b>\$ 27,201.74</b>	<b>\$ 17,957.28</b>

Surveyor recommended 9 days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 05/01/2023 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](mailto:Ezlyna@lkkauto.com) |

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

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**From:** Jacqueline Tan <[jacqueline.tan@sg.cntaiping.com](mailto:jacqueline.tan@sg.cntaiping.com)>

**Sent:** Wednesday, July 27, 2022 7:15 PM

**To:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>

**Subject:** RE: SNM22D205121/C02/SLM9225Z/TANCHC / FW: Direct Settlement - Accident Involving SLM9225Z (OI : CTI - TBA) and SHA4053X (TP : LKK REF - CC6/CTI22007029/ga3) on 23/07/2022

**PW: 5121SLM9225Z**

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

**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](mailto: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

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

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**From:** Jacqueline Tan

**Sent:** Wednesday, 27 July 2022 7:15 pm

**To:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>

**Subject:** RE: SNM22D205121/C02/SLM9225Z/TANCHC / FW: Direct Settlement - Accident Involving SLM9225Z (OI : CTI - TBA) and SHA4053X (TP : LKK REF - CC6/CTI22007029/ga3) on 23/07/2022

Hi Cecilia,

Enclosed OI SAS for your info.

*\*\*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

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**From:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>

**Sent:** Tuesday, 26 July 2022 12:32 pm

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

**Subject:** O/R: SNM22D205121/C02/SLM9225Z/TANCHC / FW: Direct Settlement - Accident Involving SLM9225Z (OI : CTI - TBA) and SHA4053X (TP : LKK REF - CC6/CTI22007029/ga3) on 23/07/2022

Dear Sir,

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

Claim no SNM22D205121/C02/SLM9225Z/TANCHC.

Dear Jacqueline,

Pls revert LKK.