

BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SHD 6846 X**
Your Ref : **GBG 8988 L**

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

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 26.07.2022 @ 1115 hrs Blk 342 AMK Ave 1 Carpark involving vehicles SHD 6846 X and GBG 8988 L

We refer to the above-mentioned accident.

We are claiming as per below: -

1. Repair Cost- Part by part (With GST)	\$	13,557.29
2. Loss of Income for 09 Days x \$80/ per day	\$	720.00
3. Loss of Rental for 09 Days x \$125.19/ per day (With GST)	\$	1,126.71
4. LTA/GIA Search fee	\$	7.45
5. Towing Fee	\$	80.00
TOTAL	\$	15,491.45

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

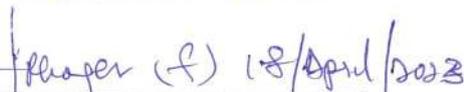
Accident on 26.07.2022 @ 1115 hrs Blk 342 AMK Ave 1 Carpark involving vehicles SHD 6846 X and GBG 8988 L

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SHD 6846 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 **SHD 6846 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 18 day of 07 (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

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMCVSNAA00145442103 Claim No : SNM22D205224/C02/GBG8988L/TANCHC

Claimant : COMFORT TRANSPORTATION PTE LTD

Amount : **S\$15,221.45**
SINGAPORE DOLLARS FIFTEEN THOUSAND TWO HUNDRED TWENTY ONE
AND CENTS FORTY FIVE 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. : SHD6846X
Insured Vehicle No. : GBG8988L

Date of Loss : 26/07/2022
Place of Accident : 342 ANG MO KIO AVE 1 CARPARK

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 : XIN JIA FU FOOD PTE LTD
Driver Name : LI CHUNSHU MELVIN

from all claims, present or future in respect of all loss, injury or damage
sustained by me/us arising out of the said accident.

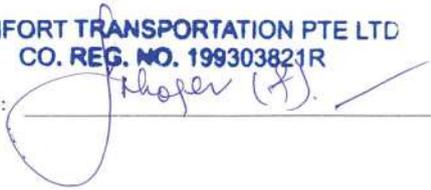
I acknowledge that this payment is made without admission of liability on the
part of CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.

(1) General Damages	S\$	
(2) Cost of Repair/ Excess	S\$	13,557.29
(3) Loss of Use/Rental/Earning	S\$	1,576.71
(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\$	15,221.45
	=====	

Claimant Name : COMFORT TRANSPORTATION PTE LTD

NRIC No : 199303821R

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

Signature : 

Date : 18 April 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.2304028
Inv. Date : 21-04-2023
Ref : 26.07.2022
Terms : 30 Days
Veh. No. : SHD 6846 X
Make & Model : Hyundai / Ioniq / CTPL

#	Description	Qty	Rate	Total	Tax
1	PART BY PART REPAIR AS RECOMMEDED BY SURVEYOR	1.0	\$12,670.36	\$12,670.36	\$886.93

Subtotal for invoice : S\$12,670.36
GST (7.0%) : S\$886.93
Total : S\$13,557.29

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: CT22070419

Date: 29 December 2022



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 26/07/2022 @ 11:15 hrs
ALONG BLK 342 AMK AVE 1 CARPARK
INVOLVING GBG8988L

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 **SHD6846X** (the "Taxi"). The Taxi was hired to **KWAN KOK WAI IC NO SXXXX036A** 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.

SHD 6846 X

305524596.

ED (TIME)
TO
7:35
4:38
3:50
5:34
1:30
50 A
7:50
4:42
2:30
15A
-25

DATE	NAME OF DRIVER	MILEAGE READING	MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)	
				FROM	TO
23/07/22	Max Tan Sun	142484	332	17:35	04:56
24/7/22	CHIAI	142660	176	07:10	12:00
24/7/22	CHKOH	142974	314	6:10P	3:40A
25/7/22	CHIAI	143163	189	07:10	17:30
25/07/22	Max Tan Sun	143388	225	17:54	04:02
26/07/22	Chu	143493	105	07:30	12:00
		143550			
26.07.2022	Kwan Kok Wai	ACCIDENT		11:15	
03.08.2022		REPAIR			15:30

> Back to OneMotoring



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

Print Date/Time : 26 Jul 2022 / 14:27:26

Receipt Date/Time : 26 Jul 2022 / 14:27:26

Tax Invoice/Receipt

Receipt No. : ITNET-00000-220726-002275

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 - GBG8988L				
As at 26 Jul 2022/11:15:00				
Insurance Co: CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD				
1	Insurance Enquiry - GBG8988L Enquiry Fee 20220726142602826090	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.

高 GAO Express Towing Services

You Call, We Tow - Fast . Secured . Reliable



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. 224539

Date: 26/09/2022

寶號
Messrs: Bifrost Auto P L

車號
Vehicle No: S4D 6846 X 車型
Model No: 1041Q

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

由
Location: 342 Amk Ave 1 car park

到
To: Joyang Comfort

Cash \$: 80.00/x 其他
Others: _____

經手人
Authorised By: _____ Tow Truck
Driver Name: [Signature]

- 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.

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Monday, 22 August 2022 2:39 PM
To: ruy_11@yahoo.com
Subject: Claim Notification - ACCIDENT INVOLVING GBG 8988L(CHINA TAIPING) AND SHD 6846X AT/ALONG BLK 341 ANG MO KIO AVE CARPARK ON 26/07/2022

22 Aug 2022

XIN JIA FU FOOD PTE LTD
Driver: Li ChunShu Melvin

[By Email Only]

Dear Sir/Madam,

You Ref: GBG8988L

Our Ref: CC6/CTI22007124/pa3

ACCIDENT INVOLVING GBG 8988L(CHINA TAIPING) AND SHD 6846X AT/ALONG BLK 341 ANG MO KIO AVE CARPARK ON 26/07/2022

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 SHD6846X 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,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

Hsiao Tong (LKKAuto)

From: Jacqueline Tan <jacqueline.tan@sg.cntaiping.com>
Sent: Wednesday, 15 March 2023 11:10 AM
To: Hsiao Tong (LKKAuto)
Cc: Admin A
Subject: RE: [SEEK MANDATE] - RE: SNM22D205224/C02/GBG8988L/TANCHC / FW: Direct Settlement - Accident Involving GBG8988L (OI : CTI - TBA) and SHD6846X (TP : LKK REF - CC6/CTI22007124/pa3) on 26/07/2022

Dear Hsiao Tong,

Please proceed with proposed.

Kindly settle in breakdown basic and request Final Repair bill once settlement reach.

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: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Monday, March 13, 2023 9:49 AM
To: Jacqueline Tan <jacqueline.tan@sg.cntaiping.com>
Cc: Admin A <admin-a@lkkauto.com>; Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Subject: [SEEK MANDATE] - RE: SNM22D205224/C02/GBG8988L/TANCHC / FW: Direct Settlement - Accident Involving GBG8988L (OI : CTI - TBA) and SHD6846X (TP : LKK REF - CC6/CTI22007124/pa3) on 26/07/2022

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Your ref: **SNM22D205224/C02/GBG8988L/TANCHC**

LKK ref : CC6/CTI22007124/Dpa3q2

Dear Sirs/Mdm,

ACCIDENT INVOLVING GBG8988L(CHINA TAIPING) AND SHD6846X(TP) ON 26/07/2022

We refer to the above matter.

Third party video shows that third party was driving straight and hit by our insured driver who was turning out from loading/unloading bay. We are of the view that liability is not in our driver's favour.

We seek your approval to offer repairer "BIFROST AUTO PTE LTD" at **\$15,221.45(all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
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1. Cost of Repair (w/GST)	\$ 33,027.25	\$ 13,557.29 (\$12,670.36 + 7%GST)
2. Loss of Rental (9days x \$125.19)	\$ 1,126.71	\$ 1,126.71 (9days x \$125.19)
3. Loss of Income (9days x \$80.00)	\$ 720.00	\$ 450.00 (9days x \$50.00)
4. LTA/GIA Search Fee	\$ 7.45	\$ 7.45
5. TOWING FEE	\$ 80.00	\$ 80.00
Total	\$ 34,961.41	\$ 15,221.45

Surveyor recommended 8days for repair + 1SUNDAY = 9DAYS.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 10/03/2023 is only for mandate purpose.

Kindly let us have your approval / instruction.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Hsiao Tong (LKKAuto)

Sent: Thursday, January 19, 2023 5:04 PM

To: Jacqueline Tan <jacqueline.tan@sg.cntaiping.com>

Cc: Admin A <admin-a@lkkauto.com>; claimsdept@sg.cntaiping.com

Subject: RE: SNM22D205224/C02/GBG8988L/TANCHC / FW: Direct Settlement - Accident Involving GBG8988L (OI : CTI - TBA) and SHD6846X (TP : LKK REF - CC6/CTI22007124/pa3) on 26/07/2022

Dear Sirs/ Mdm,

Enclosed for your perusal is: -

- Estimated cost of repair
- Preliminary advice
- Photographs of TP vehicle in its damaged condition

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Jacqueline Tan <jacqueline.tan@sg.cntaiping.com>

Sent: Thursday, 18 August 2022 5:49 PM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: SNM22D205224/C02/GBG8988L/TANCHC / FW: Direct Settlement - Accident Involving GBG8988L (OI : CTI - TBA) and SHD6846X (TP : LKK REF - CC6/CTI22007124/pa3) on 26/07/2022

Hi Mei Kwan.

Enclosed OI SAS for your necessary action.

***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 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

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: Monday, 15 August 2022 4:46 pm

To: Jacqueline Tan <jacqueline.tan@sg.cntaiping.com>

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: SNM22D205224/C02/GBG8988L/TANCHC / FW: Direct Settlement - Accident Involving GBG8988L (OI : CTI - TBA) and SHD6846X (TP : LKK REF - CC6/CTI22007124/pa3) on 26/07/2022

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Dear Sir / Madam,

We refer to the above matter.

Please advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

From: Jacqueline Tan <jacqueline.tan@sg.cntaiping.com>

Sent: Wednesday, 27 July 2022 4:54 PM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: SNM22D205224/C02/GBG8988L/TANCHC / FW: Direct Settlement - Accident Involving GBG8988L (OI : CTI - TBA) and SHD6846X (TP : LKK REF - CC6/CTI22007124/pa3) on 26/07/2022

Dear Hsiao Tong,

Please be informed that Insured have yet to report the accident.

Kindly liaise with Insured for the report and keep us updated.

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: Wednesday, 27 July 2022 12:53 pm

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Hsiao Tong <chewht@lkkauto.com>; Jacqueline Tan <jacqueline.tan@sg.cntaiping.com>

Subject: O/R: SNM22D205224/C02/GBG8988L/TANCHC / FW: Direct Settlement - Accident Involving GBG8988L (OI : CTI - TBA) and SHD6846X (TP : LKK REF - CC6/CTI22007124/pa3) on 26/07/2022

Dear Sir,

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

Claim no SNM22D205224/C02/GBG8988L/TANCHC.

Dear Jacqueline,

Pls revert LKK.

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.

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

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

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From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Sent: Tuesday, 26 July 2022 10:56 PM
To: Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: Direct Settlement - Accident Involving GBG8988L (OI : CTI - TBA) and SHD6846X (TP : LKK REF - CC6/CTI22007124/pa3) on 26/07/2022

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Dear Sir/ Madam,

We refer to the above matter.

We have received an assignment from TP repairer, M/s Bifrost Auto Pte Ltd and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP GIA report
- LTA search

Note : no survey done yet.

Kindly let us have a copy of your insured's GIA report and claim ref for our necessary action.

Please take note that the case handler in-charge is Hsiao Tong.

To check availability of the case handler, you may contact the undersigned.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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