

BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

WITHOUT PREJUDICE

Our Ref : **SH 7718 A**
Your Ref : **SLA 5503 K**

ALLIANZ INSURANCE SINGAPORE PTE LTD

Attention: Motor Claims Department

Dear Sir/Mdm.

Accident on 20.08.2022@ 0855hrs along Compassvale Link near Blk 269A involving vehicles SH 7718 A and SLA 5503 K

We refer to the above-mentioned accident.

We are claiming as per below: -

1. Repair Cost-Part by part (With GST)	\$ 9,454.86
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	\$ 11,799.40

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@bifrostable.com and claims_lts@bifrostable.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 20.08.2022@ 0855hrs along Compassvale Link near Blk 269A involving vehicles SH 7718 A and SLA 5503 K

In consideration of **Bifrost Auto Pte Ltd, 6001 Beach Road #22-01, Golden Mile Tower Singapore 199589**, repairing my/our motor vehicle no **SH 7718 A** 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 **SH 7718 A**, 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 24 day of 04 (month) 2023 (year)

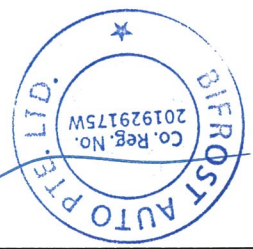
COMFORT TRANSPORTATION PTE LTD
CO. REG. NO. 199303821R

Joseph Koh 24/08/2023
Signed by "the claimant"

Name: **COMFORT TRANSPORTATION PTE LTD**

UEN No: 199303821R

Joseph Koh
Signed by Bifrost Auto Pte Ltd



Name: Joseph Koh

BIFROST AUTO PTE. LTD.

GST. Reg. No. : 201929175W

Tax Invoice

ALLIANZ INSURANCE SINGAPORE PTE LTD

Inv. No. : BA.LT.2304033
Inv. Date : 24-04-2023
Ref : 20.08.2022
Terms : 30 Days
Veh. No. : SH 7718 A
Make & Model : Hyundai AE
IONIQ

#	Description	Qty	Rate	Total	Tax
1	PART BY PART REPAIR AS RECOMMEDED BY SURVEYOR	1.0	\$8,836.32	\$8,836.32	\$618.54

Subtotal for invoice : S\$8,836.32
GST (7.0%) : S\$618.54
Total : S\$9,454.86

*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: CT22080360

Date: 13 September 2022



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 20/08/2022 @ 08:55 hrs
ALONG COMPASSVALE LINK NEAR BLK 269A
INVOLVING SLA5503K

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 **SH7718A** (the "Taxi"). The Taxi was hired to **WONG CHANG KUENG IC NO SXXXX700G** 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 : 22 Aug 2022 / 14:13:53

Receipt Date/Time : 22 Aug 2022 / 14:13:53

Tax Invoice/Receipt

Receipt No. : ITNET-00000-220822-002182

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 - SLA5503K

As at 20 Aug 2022/08:55:00

Insurance Co: ALLIANZ INSURANCE SINGAPORE PTE. LTD.

1	Insurance Enquiry - SLA5503K Enquiry Fee 20220822141246247475	7.00	0.49	7.49
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Sub-Total	7.00	0.49	7.49
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Total Before Rounding	7.00	0.49	7.49
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Rounding Difference			0.04
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Total Amount Payable			7.45
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Paid By

542550XXXXXX9955	eNETS Credit Card	7.45
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Total	7.45
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Cash Change	0.00
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Tendered Amount	7.45
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Excess Refundable Amount	0.00
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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. 224524

Date: 20/08/2022

寶號

Messrs: Birch Auto P L

車號

Vehicle No: SH #18 A

車型

Model No: 10M1Q

時間(日/夜)

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

由

Location: Compassvale Link (Bk 269A)

到

To: Jayanj CombA

Cash \$: 80.00/xx

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: Claims Dept <claims_lts@bifrostauto.com>
Sent: Monday, 24 April 2023 12:41 PM
To: Hsiao Tong (LKKAUTO)
Cc: claims_ltr@bifrostauto.com; Joseph Koh; claims_ltv@bifrostauto.com; claims_ltm@bifrostauto.com; Admin A
Subject: Re: China Ref: SLA 5503 K / SH 7718 A / DOA: 20.08.2022 / LOD-Video
Attachments: SH 7718 A 20.08.2022 Signed Finv.pdf; SH 7718 A 20.08.2022 Signed LOA.pdf

Without Prejudice

Dear Hsiao Tong,

Attachment with signed LOA and Final repair bill as per your request.

Kindly proceed payment as per below bank details;

Company Name	BIFROST AUTO PTE LTD
Company Reg No.	201929175W
Address	6001 BEACH ROAD #22-01, GOLDEN MILE TOWER (S) 199589
Contact No.	9648-8228

Bank Transfer Details	
Beneficiary	BIFROST AUTO PTE LTD
Bank Name	DBS BANK LTD
Bank Branch	070
Bank Address	12 Marina Boulevard, DBS Asia Central, Marina Bay Financial Centre Tower 3, Singapore 018982
Bank Code	7171
Branch Code	070
SWIFT Code	DBSSSGSG
Bank Account No.	0709028861
Currency	SGD
Remittance Attention To Email	claims@bifrostauto.com

Thank you & Best Regards

Ms Janice

Bifrost Auto Pte Ltd

Accident Claims Dept

Tel : 6243 6687

Our company accepts no liability for the content of this email, or for the consequences of any actions taken on the basis of the information provided, unless that information is subsequently confirmed in writing. If you are not the intended recipient you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.

On Thu, 20 Apr 2023 at 15:42, Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:

'WITHOUT PREJUDICE'

SAVE AS TO COSTS

Dear Sirs

Solely for purposes of amicable settlement, we are agreeable to resolve the matter at **S\$11,200.00(all in)** in full and final settlement of all claims your client has or may have against Allianz Insurance Singapore and/or their insured arising out of this incident.

If the above offer is accepted, kindly confirm settlement by providing a copy of the **Letter of Authorization / Warrant to Act** and your **Bank details** for us to process payment.

Please note that your client's receipt of the settlement sum or settlement sums shall constitute a full discharge of liability and waiver of any past, present or future claims your client may have against Allianz Insurance Singapore and/or our insured as a result of the accident on **20 AUG 2022**.

Please note that the clearance of this cheque / settlement sum or receipt of the successful electronic payment or payments constitutes your client's acceptance of payment and full discharge of liability.

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: Claims Dept <claims_lts@bifrostauto.com>
Sent: Monday, April 17, 2023 10:41 AM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Cc: claims_ltr@bifrostauto.com; Joseph Koh <claims@bifrostauto.com>; claims_ltv@bifrostauto.com; claims_ltm@bifrostauto.com; Admin A <admin-a@lkkauto.com>
Subject: Re: China Ref: SLA 5503 K / SH 7718 A / DOA: 20.08.2022 / LOD-Video

Without Prejudice

Dear Hsiao Tong,

Offer accepted.

Kindly provide me with the DV.

Thank you & Best Regards

Ms Janice

Bifrost Auto Pte Ltd

Accident Claims Dept

Tel : 6243 6687

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On Sat, 15 Apr 2023 at 21:30, Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:

WITHOUT PREJUDICE

Dear Sirs,

We refer to the above matter.

We propose settlement at a global sum of \$11,200.00(all-in).

Please confirm acceptance.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742 3197 | email: chewht@lkkauto.com | fax: -

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

From: Claims Dept <claims_lts@bifrotauto.com>

Sent: Thursday, 30 March 2023 12:06 pm

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>;
claims_ltr@bifrotauto.com <claims_ltr@bifrotauto.com>; Joseph Koh <claims@bifrotauto.com>;
claims_ltv@bifrotauto.com <claims_ltv@bifrotauto.com>; claims_ltm@bifrotauto.com
<claims_ltm@bifrotauto.com>

Subject: China Ref: SLA 5503 K / SH 7718 A / DOA: 20.08.2022 / LOD-Video

Without Prejudice

Dear Hsiao Tong,

Enclosed herewith our client's letter of demand with supporting documents.

Kindly let us have your reply within the next 14 days upon receipt of this letter.

Please let us have the liability status / clearance while pending for the settlement offer.

To add on, based on NIMA protocol, since the work/repair process for the above-said vehicle falls into 02 weekends therefore, there will be a **total of 11 days including repair days** as stated in our LOD.

If you have any inquiries, please contact us @ 9648-8228 or you may email to us at claims_ltr@bifrostable.com and claims_lts@bifrostable.com

Thank you & Best Regards

Ms Janice

Bifrost Auto Pte Ltd

Accident Claims Dept

Tel : 6243 6687

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Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Monday, 29 August 2022 3:09 PM
To: 'deqifu@gmail.com'
Subject: Claim Notification - ACCIDENT INVOLVING SLA5503K & SH7718A ALONG COMPASSVALE LINK ON 20/08/2022

29 Aug 2022

Fu Ming Qiang
Driver: Fu DeQi

[Email only]

Dear Sirs,

OUR REF : CC4/AIS22008298/Dpa3
YOUR REF : SLA5503K
ACCIDENT INVOLVING SLA5503K & SH7718A ALONG COMPASSVALE LINK ON 20/08/2022

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, Allianz Insurance Singapore Pte. Ltd to deal with the third party claim against your policy.

We have received a third party claim(s) from SH7718A 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.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

As Insurers, they shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 7 days from the date of this letter. Your intent must be formally expressed to Allianz and acknowledged by Allianz.

Your full co-operation in the handling of the claim is required and kindly submit the following to chewht@lkkauto.com within 7 days from the date of this letter **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Copy of the letter of authorization to confirm that the driver is allowed to drive the vehicle.
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to customerservice@allianz.com.sg or deliver it by hand to Allianz Customer Care Centre.

This letter should **not** be regarded as a waiver by Allianz of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third-party injury claim(s), we shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6742 3197 or chewht@lkkauto.com. Please quote our claim reference when you contact us that we can assist you more effectively.

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)

Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	28 Aug 2022 20:36	Clim Dtl Modified	Claimant's Name: -> COMFORT TRANSPORTATION PTE LTD. Claimant's ID: -> 199303821R.	[A] HOW MEI KWAN
2	28 Aug 2022 20:36	Clim Veh Model Changed	(207128) HYUNDAI AE IONIQ HEV 1.6 DCT (A).	[A] HOW MEI KWAN
3	28 Aug 2022 20:36	Clim Created	Reg No: SH7718A. Acct Date: 2022/08/20. Claim Type: TP. Insurer: Allianz Insurance Singapore Pte. Ltd. (HQ). TP Insurer: AXA Insurance Pte Ltd (HQ). Workshop: Bifrost Auto Pte Ltd (sin Ming) (H Q)	[A] HOW MEI KWAN
4	28 Aug 2022 20:36	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] HOW MEI KWAN
5	28 Aug 2022 20:36	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/09/06	[A] HOW MEI KWAN
6	28 Aug 2022 20:36	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] HOW MEI KWAN
7	28 Aug 2022 20:36	Adj Adjuster Assigned	[None] -> BRYAN TANI	[A] HOW MEI KWAN
8	24 Feb 2023 15:34	Adj Mandate Request	Cur.Req:11450.68:Liability: 100%. Insured driver turned out from minor road and collided with third party who was on main road. We seek your mandate at \$11,450.68(ALL-IN). TP-Mandate IA had been uploaded in Merimen. Kindly let us have your ap	[A] CHEW HSIAO TONG
9	05 Apr 2023 18:09	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2022/09/06. Mandate Remarks: Negotiate lower global sum	[I] Faiz Rosli
10	05 Apr 2023 18:09	Adj Mandate Set	Approved:11450.68:Negotiate lower global sum	[I] Faiz Rosli

Date From   Date To   Audit Type None 

ACTIVITY

No record

Merimen Billing for this case - Transaction History								
Bill Ref No	Bill Date	Bill Type	Acc Type	Acc Name	Co Name (Branch)	Ref 1	Ref 2	Amount
2835361	28 Aug 2022 20:36:25	TP Case (Insurer)	Motor	Allianz Insurance Singapore Pte. Ltd. (HQ)	Allianz Insurance Singapore Pte. Ltd. (HQ)	SH7718A		xx.xx
2948789	15 Apr 2023 21:26:11	Video Upload	Motor	Allianz Insurance Singapore Pte. Ltd. (HQ)	Allianz Insurance Singapore Pte. Ltd. (HQ)	SH7718A	CHEW HSIAO TONG	xx.xx

