

INS. CASE OWNER: Cynthia Koh

CC 3 / AXA15002022 / Kp

LKK:
IDAC:

ASSIGNMENT

Surveyor: Kenneth

DOI: 02/02/15

Assg Date: 02/02/15

Pre-assign / CCU / FTE



Insured Vehicle No.: SKB 15153

Claim No.: C0329990

Name of Insured: HR Renovation & Contractor

Policy No.: P1569342

Insured Tel No.: Hk Gd HP:

Make / Model: Mitsubishi

Excess Sec II : SS x D.O.A: 29/01/15

Place of Accident: Orchard Road (Penang) lv

Is driver the owner? (YES / NO) Nature of Accident:

If NO, Driver Name / Age: Md Kamrul Hassan

OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO

Driver Tel No.: 9145 8924

(V/L: YES / NO Insured Liability:

% Final ? Yes / No



SHB9939C

INSRS:

WSP: Trans-Cab

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/ Time

FOR CSO ONLY:

Is driver the owner? (YES / NO)

If NO, Driver Name / Age:

Driver's Own Vehicle Number: Insurance Company:

SHB9939C - X

SKB 15153 - X RECEIVED 05 DEC 2011

STAGE

DATE / PIC

Finalisation:

Email AIG for OI GIA:

Apt letter to OI:

Call OI:

After call ltr to OI:

Type Report:

Prepare Invoice:

Others:

Documentation Check List: Handler Typist

OI Apt Ltr:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

LTA / GIA:

Medical Bill:

Approval Email:

Payment Breakdown Form:

Others: Lkd

21/05/15

Hsiao Tong

8/6/15

7/9/15

7/9/15

1/10/15

17/11/15

17/11/15

29/11/17

4/12/17

Email to TP WSP for video.

Reminder to TP for video.

Rec'd video from TP.

check with Mr Xue

4:18pm called OI, Mr Kamrul. No response.

4:29pm OI, Mr Kamrul called back. Confirm

accident. Return TP claim. No video / evidences.

Agreed to let insurance handle & aware

NCD issue.

AXA opinion equal liability.

Offered 50% to TP via email.

DV sent.

File purs to Shu Pei to close

1490.00 - Trans-cab Auto Services Hk Ltd

FINAL SETTLEMENT

Date: 29/11/17

Confirm with Jasmine

Repair Cost: 2436.50 @ 50% SS 1218.25

Final Liability: 50 % (Agreed / Assessed)

BOLA S/N No.: NIL

Loss of Rental: 298.04 @ 50% SS 149.02

(3 days) X \$ 132.60

If NO or B 28, Ass. Lia:

Loss of Use: 150 @ 50% SS 75.00

(50 x 3 days)

Format Type: TP

Disbursement: SS 5.35

350.00

Total: SS 1497.65

Global Sum: SS 1490.00

ASS. REC. BY:

REF:

AVA /

Kenneth

ASSIGNMENT

From: _____ Date: _____

Estimated Cost: _____

OD / TP / WS / TP RES / OD RES / EVA / INV / MV

To Inspect Vehicle No: _____

at Workshop m/s Trans Cab

of _____

Insured: _____

Policy No. _____

Claims No. _____

Sum Insured: _____ Excess: _____

(Client's Record)

Make of Veh: _____

(Policy Condition)

Remark: The veh had commenced its
repair at the time of inspection.

N/S	O/S

Bal. or Market Value: _____

IDAC Accident Rpt: _____ Consistent? : Yes or No

GIA / PR Seen: _____ Consistent? : Yes or No

Est. Repairs: 3 24 days Res.: Yes or NoLum Sum: 1.31 % 3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Vehicle: IN / OUT

Date: _____ Person Contacted: _____

Veh No: S/HB 9939C Yr Regn: 09.13

Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or A)Make: Renault Latitude c.c. 1995Colour n-white/red A/C: Insured / Std / NI / NASp. Reading 218970 T/Radio: Insured / Std / NI / NA

Eng/No: _____

C/No: VFIABCL15AUC 273307

Gen. Cond: Good / Fair / Poor / Burnt

Steering: Inorder / Jammed / Leaked / Burnt or

Brake: Inorder / Jammed / Leaked / Burnt or

Modi: Nil / S/Rim / STD A/Rim or

Tyre Size: F: 215/60R16

R: _____

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or Falken

Front _____ Rear _____

R/Bal. 6 mm R/Bal. 7 mmL/Bal. 6 mm L/Bal. 7 mmD.O.A. 29/1/15 D.O.I. 2/2/15Survey held at ✓

Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or

N/S

The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time	Action / Instruction
3/13	82277-16 Confirmed Termite C3X 132.68 +150)
	(Bel \$14341.03 / 86%)

Date/Time, File Pass to?

☐

Preli. Report

☐

Final Report

1)

Date/Time, File Return to?

2)

Days Of Repair: _____

Resurvey No. of Trip: _____

Add Fee:

☐

Site Insp (\$

☐

Interview (\$

☐

Tech. Invs (\$

☐

Weekend (\$

Survey Fee:

Transportation:

\$ + RS. \$

Photos

Others

TOTAL

Report Format : _____

Lump Sum / I.B.I. (\$) _____




LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile				
AXA INSURANCE SINGAPORE PTE LTD		Ref : CC3/AXA15002022/Kpe3		
8 SHENTON WAY #27-01 SINGAPORE 068811		Date : 03-02-2015		
		Code : AXA2		
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SKB 1515J	Veh. Inspected	SHB 9939C	
Policy No.		Coverage (\$)	0.00	
Claim No.		Excess (\$)	0.00	
Assign From		Assign Date	03/02/2015	
2. Vehicle Particulars & Condition				
Make & Model		c.c	0	
Engine No.	HIDDEN	Year of Reg.		
Chassis No.		Colour		
Odometer	-	Steering		
Brakes		Modification		
General				
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre			mm	
L/H Front Tyre			mm	
R/H Rear Tyre			mm	
L/H Rear Tyre			mm	
4. Description of Damages				
5. General Information				
Accident Date	29/01/2015	Inspection Date	02/02/2015	
Survey held at	TRANS-CAB AUTO SERVICES PTE LTD NO. 466-468 TAGORE INDUSTRIAL AVENUE SINGAPORE 787835			
5a. Remarks				
A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				

Su Li (LKK Auto)

From: Cynthia Loh <cynthia.loh@axa.com.sg>
Sent: Thursday, 21 May, 2015 11:36 AM
To: Su Li (LKK Auto)
Cc: Admin A; Hsiao Tong
Subject: RE: C0329990 / WP (OSP) / Trans-Cab Auto / P1569342 / OD SKB1515J / TP SHB9939C / 29.01.15 / EST \$16,618.19 / CL

Categories: LSL1

Dear Su Li,

Please proceed DS.

Thanks & Regards,
Cynthia Loh
Executive – Motor Claims
AXA Insurance Singapore Pte Ltd
8 Shenton Way, #27-01 AXA Tower, Singapore 068811
cynthia.loh@axa.com.sg
Customer Care No. 1800 8804741 Press 3 / Fax: (65) 6880 4838
Website: www.axa.com.sg



We are all born to protect, but for me it's a calling.
Discover our stories on www.borntoprotect.sg

redefining / insurance



"This message is confidential. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately."



Please consider the environment before printing this email

From: Su Li (LKK Auto) [mailto:suli@lkkauto.com]
Sent: Thursday, May 21, 2015 10:25 AM
To: Tan Tiong Beng
Cc: Cynthia Loh; Admin A; Hsiao Tong
Subject: RE: WP (OSP) / Trans-Cab Auto / P1569342 / OD SKB1515J / TP SHB9939C / 29.01.15 / EST \$16,618.19 / CL

Dear Tiong Beng / Cynthia,

We refer to your below email.

Kindly advise whether we can proceed for direct settlement for this case.

Thank you.

Best Regards,

Su Li | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: admin-a@lkkauto.com | fax: 6741-4108

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

From: Tan Tiong Beng [<mailto:tantiong.beng@axa.com.sg>]

Sent: Wednesday, 4 February, 2015 3:18 PM

To: Admin-B (LKK Auto); assignments; SUR

Cc: Cynthia Loh; Tan Chia Ling (PSC); Ong Eng Hong (PSC); pinglin.chang@axa.com.my

Subject: WP (OSP) / Trans-Cab Auto / P1569342 / OD SKB1515J / TP SHB9939C / 29.01.15 / EST \$16,618.19 / CL

RISK 1 – P1569342

CLAIM RECEIVED : 04.02.15

SKB1515J (INSD) C/W SHB9939C

VTP

ASSESSOR – LKK 04.02.15

NCD – Y

CL 04.02.15

From: Admin-A (LKK Auto) [<mailto:admin-a@lkkauto.com>]

Sent: Wednesday, February 04, 2015 10:48 AM

To: Tan Tiong Beng; Winnie Ho Ping Ping; Jacy Goh Lay Ting

Cc: KKLau; Hsiao Tong

Subject: Direct Settlement - Acc Invl SKB 1515J (OI : AXA - TBA) & SHB 9939C (TP : LKK - CC3/AXA15002022/Kpe3) on 29.01.2015

Dear Sir/Madam,

We refer to the above matter.

This is a TP direct settlement case. We had inspected TP vehicle SHB 9939C AT M/S Trans-Cab Auto Services Pte Ltd.

Enclosed herewith a copy of TP's GIA report , estimated cost of repair, photo and preliminary advice for your perusal.

Meanwhile, kindly let us have a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge is Hsiao Tong and she can be contacted at DID: 6742 3197.

Best Regards,

Su Li | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: admin-a@lkkauto.com | fax: 6741-4108

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



This message is confidential; its contents do not constitute a commitment by AXA except where provided for in a written agreement between you and AXA. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.

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Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Your ref: To be advised
Our ref: CC3/AXA15002022/Kpe3

Date: 04/02/2015

The Motor Claims Department
M/s AXA Insurance Singapore Pte Ltd

Dear Sir/Madam

PRELIMINARY ADVICE OF VEHICLE NO.

SHB 9939C

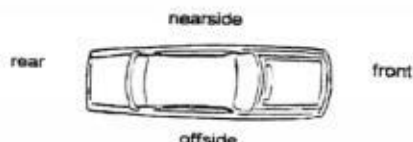
We refer to the above matter.

Please be informed that we had conducted the inspection of the above mentioned vehicle on
02/02/2015 at the premises of M/s Trans-Cab Auto Services Pte Ltd and have the following to report:-

Workshop Estimate Amount	: S\$	16,618.19
Revised Estimate Amount	: S\$	2,277.16
"Check" Items Amount	: S\$	-
Market Value	: S\$	-
LTA Reimbursement Value	: S\$	-
Nett Value	: S\$	-

Description of Damage:

The vehicle sustained damages at the
N/S Frt Portion



Comments/Present Status:

Damages Consistent

Estimated normal period for repairs: 2.5 days

Yours faithfully,

KENNETH KONG
Licensed Appraiser

TRANS-CAB AUTO SERVICES PTE LTD

NO 466-468 Tagore Industrial Avenue Singapore 787835

TEL NO.6287 6666 FAX NO.6366 8862

CO/GST REG NO.201019626G

SHB9939C - AXA**ROEL**

Not Authored
1-B.1
8 2277.16

Vehicle No.:
 Chassis No.:
 Vehicle Make:
 Vehicle Model:
 Date of Accident :
 Third Party Insurer :

SHB 9939C - ROEL
VF1ABL15AUC273307
RENAULT
LATITUDE
29.01.15
AXA

PART			LIST	
1	1	BUMPER COVER FRT	\$	<i>Bu Me</i> 807.32 ✓
2	1	BUMPER ABSORBER FRT	\$	<i>Sn</i> 253.00 X
3	1	BUMPER BEAM FRT	\$	<i>R</i> 585.95 X
4	1	BUMPER RETAINER FRT LH	\$	<i>Dis</i> 97.06 —
5	1	BUMPER SUPPORT FRT LH	\$	<i>Sn</i> 15.31 X
6	1	BONNET	\$	<i>R</i> 1,244.63 X
7	1	AIR CLEANER LOWER	\$	<i>Sn</i> 226.05 X
8	1	STEERING PUMP ELECTRIC	\$	<i>Sn</i> 1,285.90 X
9	1	HEADLAMP LH	\$	<i>Sn</i> 759.25 X
10	1	FENDER PANEL FRT LH	\$	<i>Bz</i> 502.46 ✓
11	1	FENDER WHEELARCH FRT LH	\$	<i>Sn</i> 89.44 X
12	1	LOWER ARM LH	\$	<i>Sn</i> 439.59 X
13	1	KUNCKLE ARM LH	\$	<i>Sn</i> 542.94 X
14	1	ABSORBER FRT LH	\$	<i>Sn</i> 231.12 X
15	1	DOOR MIRROR LH	\$	<i>Sn</i> 950.90 X
16	1	DOOR PANEL FRT LH	\$	<i>R</i> 1,823.50 X
17	1	DOOR SEAL FRT LH	\$	<i>SK</i> 46.68 X

TOTAL	\$	9,901.10
10%	\$	990.11
	\$	8,910.99

Special Nett

1SET	FRONT BUMPER CLIP	\$	<i>Na</i> 66.00 ✓
1SET	BUMPER RETAINER CLIP FRT LH	\$	<i>na</i> 15.20 X
1SET	WHEELARCH CLIP-(Necessary)-LH	\$	<i>na</i> 66.00 X
1	CAP HUB LH FRT	\$	<i>Sn</i> 35.00 X
1	RIM LH FRT	\$	<i>Sn</i> 385.00 X
1	TYRE LH FRT	\$	<i>Sn</i> 330.00 X
1	DOOR STICKER "Trans-cab"	\$	<i>na</i> 80.00 X
1	DOOR STICKER "Classic"	\$	<i>na</i> 30.00 X

TOTAL	\$	1,007.20
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TOTAL PARTS	\$	9,918.19
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TRANS-CAB AUTO SERVICES PTE LTD**ROEL**

NO 466-468 Tagore Industrial Avenue Singapore 787835

TEL NO.6287 6666 FAX NO.6366 8862

CO/GST REG NO.201019626G

SHB9939C - AXA

Panel beating, knocking and straightening the necessary portion, remove and renewal of parts, adjust and realign the same	\$	2,800.00	400/
To Check Electrical Lighting Concerned.	\$	170.00	15/
Putty and spray painting of the affected portion.	\$	3,000.00	440/
To transfer of tire, rim and on wheel balancing.	\$	~ 170.00	X
To check steering geometry and computer wheel alignment	\$	220.00	60/
To transfer of door fittings, attachment and perform water seepage test.	\$	~ 170.00	X
To rust-proofing of the affected areas.	\$	170.00	30/

TOTAL \$ 6,700.00**Over All Total \$ 16,618.19****(PARTS BY PARTS) Repair Days****10-DAYS**247 days
3

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy ability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. This report will be forwarded by the insurers of the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

ACCIDENT STATEMENT

Date Of Report	30/01/2015 16:57
Date Of Accident	29/01/2015 20:00
Exact Location Of Accident	ORCHARD ROAD
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKB1515J
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Insured/Policyholder

Name Of Registered Owner	HR RENOVATION & CONTRACTOR PTE LTD
Co Reg No	200918985G
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	Office-91458924

D11K 623 Berdoke Reservoir Road
#04-1522
(5) 470623

Vehicle Particulars

Manufacturer	MITSUBISHI
Model	OUTLANDER-2.0 (A)
Exact Purpose for which vehicle was being used at time of accident	
Are you claiming under your own insurance policy for repair to your vehicle?	No
If No, Please state action to be taken	Third Party
Vehicle Category	Private Car

Insurance Company

Name of Insurance Company	AXA Insurance Singapore Pte Ltd
Type Of Coverage	Comprehensive
Fleet Policy	No
Policy Number	P1569342
Cover Note Number	19/12/2014-16/05/2016

Driver

Name of Driver	MD KAMRUL HASSAN
NRIC No	S7483246F
Date Of Birth	19/07/1974
Occupation	Indoor
Date Of Driving Pass	25/11/2014
Driving Experience	0 Year And 2 Month
Gender	Male
Mobile Number	(Local) +65-91458924
Fax Number	
Contact Number	
Email Address	NOEMAIL

Address	BLK 623 BEDOK RESERVOIR ROAD #04-1522
Postcode	470623
Was driver an employee of the Insured's Company	Yes
If No, Relationship of the Driver with the Insured	
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

General Information of the Accident

Type Of Accident	Collision- Change/cross lane
Weather Conditions	Clear
Road Surface	Dry

Other Information

Was any foreign vehicle involved in this accident?	No
Was any body injured in the Accident?	No
Was any other material or property damaged?	Yes
Was there any video captured by Car Camera?	No
Number of Passengers (Including Driver)	1

Details of Police Action

Was the accident reported to the police?	No
If Yes, Please state which Police Station	
Was notice of intended Prosecution given?	No
If Yes, against whom?	

Circumstances of Accident

REFER TO SEKTCH PLAN.

Are accident photos available for attachment?	Yes
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DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SHB9939C
Vehicle Make/Model/Colour	
Details Of Properties	
Name of Driver	
NRIC/Passport Number	
Contact Number	
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

Details of Witness

Name	
Phone Number	
Email Address	

Sketch Plan Pg.1

SKETCH PLAN

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any willful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
8. **Consent under the Personal Data Protection Act (PDPA)**
I understand, acknowledge, agree and consent that :
(a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of :
(i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
(ii) investigating the accident and/or my claims;
(iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
(iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
(v) complying with applicable law in administering, processing, handling and/or dealing with my claims.
(collectively the "Purposes")
(b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
(c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.

Policyholder's Signature / Date & Time

Driver's Signature (If driver is not the policyholder) / Date & Time

Witnessed by Reporting Centre Personnel

Sketch Plan

Refer to attachment.

Sketch Plan Pg.2

Describe Circumstances of the Accident

I WAS DRIVING ALONG ORCHARD ROAD, IT WAS 4 LANE ROAD, I WAS DRIVING ON THE 4TH LANE, I SAW FROM MY RIGHT SIDE MIRROR, THE TAXI DRIVING ON THE 2ND LANE CHANGED LANE TO 3RD LANE, THEN HE CONTINUE LANE CHANGED TO MY LANE AND HIT ONTO MY CAR REAR RIGHT PORTION. NOBODY WAS INJURED.

Declaration

We declare the foregoing particulars are true in every respect.

Policyholder's Signature / Date &
Time

Driver's Signature (If driver is not the policyholder) / Date
& Time

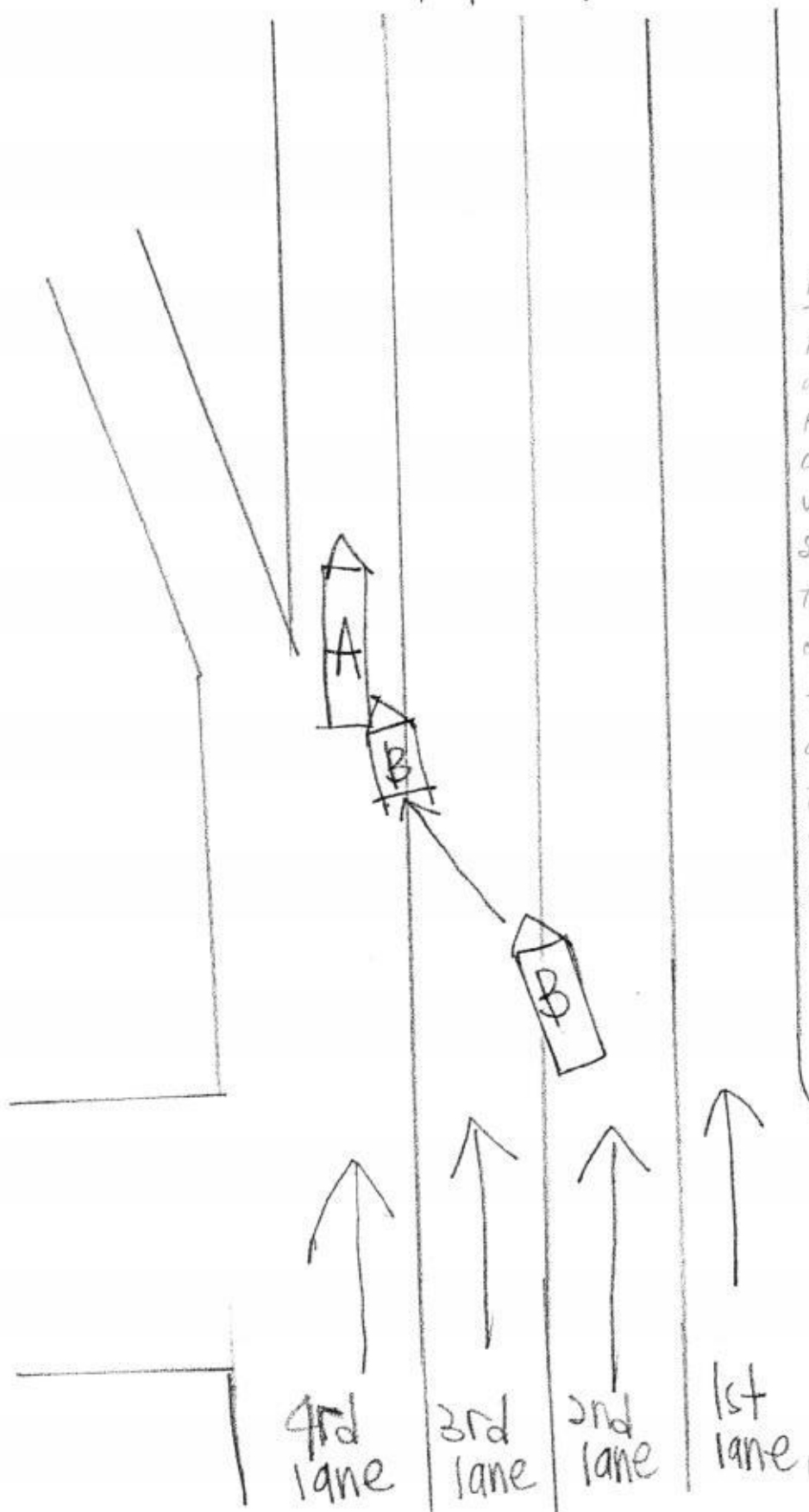
Witnessed by Reporting Centre
Personnel

SHI WEI

— Refer to attachment —

FACTS

FROM THE FOOTAGE PROVIDED BY TAXI WHICH SHOWN THAT TAXI INITIALLY TURNING RIGHT STRAIGHT ONTO 3RD LANE, IN THE COURSE OF FILTERING ONTO 4 LANE, $\frac{0}{1}$ VEHICLE SUDDENLY APPEARED FROM LEFT SIDE PROBABLY ATTEMPTING TO OVERTAKE TAXI AND CUT RIGHT TO 4TH LANE AHEAD OF $\frac{1}{2}$ VEHICLE RESULTED IN THE COLLISION. THE POSITION OF $\frac{0}{1}$ VEHICLE WAS CLEARLY SEEN IN THE SLANTING POSITION TOWARDS RIGHT BEFORE COLLISION. THEREFORE, WE BELIEVE, THE LIABILITY IS NOT IN OUR FAVOR.



Hsiao Tong

From: Hsiao Tong
Sent: Monday, 8 June, 2015 3:28 PM
To: 'JasmineTan' (jasminetan@transcabservices.com.sg); Zhe Wei (zhewei.kek@transcabservices.com.sg); claims@transcabservices.com.sg
Subject: <Request for Video Footage> DOA: 29/01/2015; Your ref: SHB 9939C *Our Ref: CC3/AXA15002022/Kpe3 [ACCIDENT INVOLVING SKB 1515J & SHB 9939C]
Attachments: The statement of SKB 1515J.pdf

Your ref: **SHB 9939C**
Our Ref: CC3/AXA15002022/Kpe3

WITHOUT PREJUDICE

Dear Sir/Madam,

ACCIDENT INVOLVING SKB 1515J & SHB 9939C ON 29/01/2015

We refer to the above matter.

Please be informed that liability is unclear for this matter. Our insured reported that your client changed lane and hit onto his car. Enclosed herewith in this email is a copy of our insured's accident report for your perusal.

We are in a course of investigating into the circumstances of the accident. After verifying further with our OI we will revert with our opinion on the cause of the accident. Kindly do not refer to any party for legal assistance until you heard further from us.

Meanwhile, we would like to request a copy of video footage as stated in your client's accident report in order for us to look into the matter.

We shall revert upon hearing from you.

Best Regards,

Hsiao Tong Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

Hsiao Tong

From: Hsiao Tong
Sent: Friday, 6 November, 2015 4:12 PM
To: cynthia.loh@axa.com.sg
Subject: Your ref: P1569342 *Our Ref: CC3/AXA15002022/Kpe3 [ACCIDENT INVOLVING SKB 1515J & SHB 9939C ON 29/01/2015]

Your ref: **P1569342**
Our Ref: CC3/AXA15002022/Kpe3

Dear Sir/Madam,

ACCIDENT INVOLVING SKB 1515J & SHB 9939C ON 29/01/2015

We refer to the above matter.

TP reported that he was travelling 5th lane along Penang Road towards Clemenceau Avenue. After checking for oncoming traffic, TP slowly swerved to his left and suddenly OI who was at the extreme left lane(left turn only) swerved into his lane and collided onto his taxi.

OID reported that he was driving along Orchard Road, it was 4 lane road. OID saw from his right side mirror that TP who was driving on the 2nd lane changed lane and hit onto his car.

A copy of video footage submitted by TP has been sent to you via Accellion. From the video footage provided by TP which shown that TP initially turning right straight onto 4th lane, in the course of filtering on to 5th lane, OI's vehicle suddenly appeared from left side probably attempting to overtake TP and cut right to 4th lane ahead of TP vehicle resulted in the collision. The position of OI's vehicle was clearly seem in the form of overtaking from left to right before collision. Therefore, we are of the opinion that liability is not in our insured favour.

For your comments/instruction.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

Hsiao Tong

From: Vivian Lau
Sent: Tuesday, 17 November, 2015 4:54 PM
To: Cynthia Loh; Hsiao Tong
Subject: RE: P1569342 / C0329990

Dear Cynthia,

Receive with thanks,

Dear Hsiao Tong,

FYNA

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

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

From: Cynthia Loh [<mailto:cynthia.loh@axa.com.sg>]
Sent: Tuesday, 17 November, 2015 4:45 PM
To: Vivian Lau <vivianlau@lkkauto.com>
Subject: RE: P1569342 / C0329990

Dear Hsiao Tong,

After reviewing the video footage, we are of the opinion that both drivers have an equal obligation to keep a proper lookout when changing lane/overtaking vehicle.

In addition, please note that insured is claiming third party. Kindly liaise with insured before settlement.

Regards,

Cynthia Loh

Executive – Motor Claims


AXA Insurance Singapore Pte Ltd

8 Shenton Way, #27-01 AXA Tower, Singapore 068811

cynthia.loh@axa.com.sg

Customer Care No. 1800 8804741 Press 3 / Fax: (65) 6880 4838

Website: www.axa.com.sg

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Please consider the environment before printing this email

From: vivianlau@lkkauto.com [<mailto:vivianlau@lkkauto.com>]

Sent: Friday, November 06, 2015 5:18 PM

To: Cynthia Loh

Subject: P1569342 / C0329990

You have received 1 secure file from vivianlau@lkkauto.com.

Use the secure link below to download.

Your ref: **P1569342**

Our Ref: CC3/AXA15002022/Kpe3

Dear Sir/Madam,

ACCIDENT INVOLVING SKB 1515J & SHB 9939C ON 29/01/2015

We refer to the above matter.

TP reported that he was travelling 5th lane along Penang Road towards Clemenceau Avenue. After checking for oncoming traffic, TP slowly swerved to his left and suddenly OI who was at the extreme left lane(left turn only) swerved into his lane and collided onto his taxi.

OID reported that he was driving along Orchard Road, it was 4 lane road. OID saw from his right side mirror that TP who was driving on the 2nd lane changed lane and hit onto his car.

A copy of video footage submitted by TP has been sent to you via Accellion. From the video footage provided by TP which shown that TP initially turning right straight onto 4th lane, in the course of filtering on to 5th lane, OI's vehicle suddenly appeared from left side probably attempting to overtake TP and cut right to 4th lane ahead of TP vehicle resulted in the collision. The position of OI's vehicle was clearly seem in the form of overtaking from left to right before collision. Therefore, we are of the opinion that liability is not in our insured favour.

For your comments/instruction.

Hsiao Tong

LKK Auto Consultants Pte Ltd

DID: 6742 3197

Secure File Downloads:

Available until: **06 December 2015**

Click link to download:

[SHB9939C 290115.AVI](#)

402.31 MB, Fingerprint: 1fe35aaa79b66d4ef61110c949cbbb9 ([What is this?](#))

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Hsiao Tong

From: Hsiao Tong
Sent: Tuesday, 17 November, 2015 6:52 PM
To: 'JasmineTan' (jasminetan@transcabservices.com.sg); Zhe Wei (zhewei.kek@transcabservices.com.sg); claims@transcabservices.com.sg; 'tzeyong.lui' (tzeyong.lui@transcabservices.com.sg)
Subject: DOA: 29/01/2015; Your ref: SHB 9939C *Our Ref: CC3/AXA15002022/Kpe3 [ACCIDENT INVOLVING SKB 1515J & SHB 9939C]

Without Prejudice

Dear Jasmine,

We refer to the above matter.

After reviewing the video footage, we are of the opinion that both drivers have an equal obligation to keep a proper lookout when changing lane/overtaking vehicle.

Strictly without admission of liability whatever, but with a view towards a resolutions of your client's claim in the above matter without resort to litigation and not jeopardizing our insured claim against the liable party, we are prepared to offer **50%** to your client's claim.

Kindly revert.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Zhe Wei [mailto:zhewei.kek@transcabservices.com.sg]
Sent: Monday, 7 September, 2015 4:15 PM
To: Hsiao Tong
Cc: "JasmineTan"; claims@transcabservices.com.sg
Subject: RE: <Request for Video Footage>DOA: 29/01/2015; Your ref: SHB 9939C *Our Ref: CC3/AXA15002022/Kpe3 [ACCIDENT INVOLVING SKB 1515J & SHB 9939C]

Hi Hsiao Tong,

Please follow the link below to the requested footage:-

<https://www.dropbox.com/s/1dugtpvqsq5u79k/SHB9939C%20290115.AVI?dl=0>

Thank you.

Kindly quote our reference in your future replies to us.

Best Regards,
Kek Zhewei

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Saturday, 5 August, 2017 10:25 AM
To: 'jasminetan@transcab.com.sg'; 'Zhe Wei' (zhewei.kek@transcab.com.sg); 'Ng Wai Yin'; claims@transcab.com.sg; tzeyong.lui (tzeyong.lui@transcab.com.sg)
Subject: Your ref: SHB 9939C Our Ref: CC3/AXA15002022/Kpe3 [ACCIDENT INVOLVING SKB 1515J & SHB 9939C ON 29/01/2015]
Attachments: SHB9939C.mp4

Your ref: **SHB 9939C**
Our Ref: CC3/AXA15002022/Kpe3

WITHOUT PREJUDICE

Dear Sir/Madam,

ACCIDENT INVOLVING SKB 1515J & SHB 9939C ON 29/01/2015

We refer to the above matter.

We have reviewed the matter and based on your client video footage, we are of the opinion that both drivers have an equal obligation to keep a proper lookout when changing lane/overtaking vehicle.

Strictly without admission of liability whatever, but with a view towards a resolutions of your client's claim in the above matter without resort to litigation and not jeopardizing our insured claim against the liable party, we are prepared to offer **50%** to your client's claim.

Please confirm acceptance.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

Hsiao Tong (LKKAUTO)

From: Ng Wai Yin <waiyin.ng@transcab.com.sg>
Sent: Thursday, 24 August, 2017 3:20 PM
To: Hsiao Tong (LKKAUTO)
Cc: 'Jasmine Tan'; claims@transcab.com.sg
Subject: RE: Your ref: SHB 9939C Our Ref: CC3/AXA15002022/Kpe3 [ACCIDENT INVOLVING SKB 1515J & SHB 9939C ON 29/01/2015]

WITHOUT PREJUDICE

Dear Hsiao Tong

Please proceed to send us the offer of 50% in liability.

Thank You
Best Regards,
Ng Wai Yin
Finance Department
TEL: 6603 1265 Ext.308



TRANS-CAB SERVICES PTE LTD

No. 2 Ang Mo Kio Street 63, Singapore 569111
Main Line: (65) 6287 6666 Fax Line: (65) 6287 7764
Website: www.transcab.com.sg

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From: Jasmine Tan [mailto:jasminetan@transcab.com.sg]
Sent: Tuesday, August 08, 2017 8:38 AM
To: 'Hsiao Tong (LKKAUTO)' <chewht@lkkauto.com>; 'Ng Wai Yin' <waiyin.ng@transcab.com.sg>; claims@transcab.com.sg
Subject: RE: Your ref: SHB 9939C Our Ref: CC3/AXA15002022/Kpe3 [ACCIDENT INVOLVING SKB 1515J & SHB 9939C ON 29/01/2015]

Without Prejudice

Dear Hsiao Tong

Please proceed to send us the offer of 50% in liability.

Thank you
Best Regards
Jasmine Tan



TRANS-CAB SERVICES PTE LTD

No. 2 Ang Mo Kio Street 63, Singapore 569111
Main Line : (65) 6287 6666 Fax Line: (65) 6257 1330
Direct Line : (65) 6603 1250
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Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Wednesday, 30 August, 2017 7:52 AM
To: 'Ng Wai Yin'
Cc: 'Jasmine Tan'; claims@transcab.com.sg
Subject: RE: Your ref: SHB 9939C (AAD1501-310) Our Ref: CC3/AXA15002022/Kpe3 [ACCIDENT INVOLVING SKB 1515J & SHB 9939C ON 29/01/2015]

Without Prejudice

Hi Wai Yin,

We refer to the above matter.

We propose settlement at a global sum of **\$1,490.00(all-in)**.

Please confirm acceptance.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Ng Wai Yin [<mailto:waiyin.ng@transcab.com.sg>]
Sent: Tuesday, 29 August, 2017 3:51 PM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Cc: 'Jasmine Tan' <jasminetan@transcab.com.sg>; claims@transcab.com.sg
Subject: RE: Your ref: SHB 9939C (AAD1501-310) Our Ref: CC3/AXA15002022/Kpe3 [ACCIDENT INVOLVING SKB 1515J & SHB 9939C ON 29/01/2015]

WITHOUT PREJUDICE

Dear Hsiao Tong

Enclosed is our GIA report and LOD for your perusal and action.
Original hard copy will mailed to you by post.

Thank You
Best Regards,
Ng Wai Yin
Finance Department
TEL: 6603 1265 Ext.308



TRANS-CAB SERVICES PTE LTD

No. 2 Ang Mo Kio Street 63, Singapore 569111

Main Line: (65) 6287 6666 Fax Line: (65) 6287 7764

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Hsiao Tong (LKKAUTO)

From: Jasmine Tan <jasminetan@transcab.com.sg>
Sent: Tuesday, 28 November, 2017 7:36 PM
To: Hsiao Tong (LKKAUTO); 'Ng Wai Yin'
Cc: claims@transcab.com.sg
Subject: RE: Your ref: SHB 9939C (AAD1501-310) Our Ref: CC3/AXA15002022/Kpe3 [ACCIDENT INVOLVING SKB 1515J & SHB 9939C ON 29/01/2015]

Without Prejudice

Dear Hsiao Tong

Please proceed to send us the DV.

Thank you
Best Regards
Jasmine Tan



TRANS-CAB SERVICES PTE LTD

No. 2 Ang Mo Kio Street 63, Singapore 569111
Main Line : (65) 6287 6666 Fax Line: (65) 6257 1330
Direct Line : (65) 6603 1250
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From: Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]
Sent: Monday, 27 November 2017 5:27 PM
To: Ng Wai Yin <waiyin.ng@transcab.com.sg>
Cc: 'Jasmine Tan' <jasminetan@transcab.com.sg>; claims@transcab.com.sg
Subject: RE: Your ref: SHB 9939C (AAD1501-310) Our Ref: CC3/AXA15002022/Kpe3 [ACCIDENT INVOLVING SKB 1515J & SHB 9939C ON 29/01/2015]

Without prejudice

Hi,

We refer to our email dated 30/08/2017.

Kindly confirm acceptance.

Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.



Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

To : M/s AXA Insurance Singapore Pte Ltd

Date: 22/12/2017

THIRD PARTY DIRECT SETTLEMENT

Vehicle No.	SKB 1515J (Insd Veh)	Your Ref. No. : C0329990
	SHB 9939C (TP Veh)	Our Ref. No. : CC3/AXA15002022/Kpb3s2
Date of Accident	29/1/2015	

Liability	50%	
Final Repair Cost	: \$ 1,490.00	
Loss of Token Sum	: \$	3 days
Rental (If any)	: \$	3 days
Others:	: \$	
	: \$	
	1,490.00	
Final Settlement Sum	: \$ 1,490.00	GLOBAL SUM
Remarks	PLEASE SEND THE CHEQUE PAYMENT TO TRANS-CAB AUTO SERVICES PTE LTD NO. 2 ANG MO KIO ST 63 SINGAPORE 569111	

Payment Instruction: Payee's Breakdown

1)	TRANS-CAB AUTO SERVICES PTE LTD	: \$ 1,490.00
		: \$

NUR SHAQILAH
LKK Auto Consultants Pte Ltd



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile

AXA INSURANCE PTE LTD

Ref : CC3/AXA15002022/Kpb3s2

8 SHENTON WAY #24-01
AXA TOWERSINGAPORE 068811
ATTN: CYNTHIA LOH

Date : 22-12-2017



Code : AXA2

1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	SKB 1515J	Veh. Inspected	SHB 9939C
Policy No.	P1569342	Coverage (\$)	0.00
Claim No.	C0329990	Excess (\$)	0.00
Assign From		Assign Date	02/02/2015

2. Vehicle Particulars & Condition

Make & Model	RENAULT LATITUDE (A)	c.c	1995
Engine No.	HIDDEN	Year of Reg.	2013
Chassis No.	VF1ABL15AUC273307	Colour	METALLIC WHITE / RED
Odometer	218970	Steering	IN ORDER
Brakes	IN ORDER	Modification	NIL
General	GOOD		

3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre	215/60R16	FALKEN	6 mm
L/H Front Tyre	215/60R16	FALKEN	6 mm
R/H Rear Tyre	215/60R16	FALKEN	7 mm
L/H Rear Tyre	215/60R16	FALKEN	7 mm

4. Description of Damages

THE VEHICLE SUSTAINED DAMAGES AT THE N/S FRONT PORTION.
DAMAGES SEE DETAILS.

5. General Information

Accident Date	29/01/2015	Inspection Date	02/02/2015
Survey held at	TRANS-CAB AUTO SERVICES PTE LTD NO.2 ANG MO KIO ST 63 SINGAPORE 569111		

5a. Remarks

A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS.
B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.

5b. Estimate Days of Repair

ESTIMATED NORMAL PERIOD FOR REPAIR: 3 Working Days



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:1 of 2

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SHB 9939C

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	BUMPER COVER FRT (CONSISTENT)	BUCKLED / DENTED	807.32	807.32
1	BUMPER ABSORBER FRT (CONSISTENT)	SERVICEABLE	253.00	-
1	BUMPER BEAM FRT (CONSISTENT)	TO REPAIR SEE LABOUR	585.95	-
1	BUMPER RETAINER FRT LH (CONSISTENT)	DISTORTED	97.06	97.06
1	BUMPER SUPPORT FRT LH (CONSISTENT)	SERVICEABLE	15.31	-
1	BONNET (CONSISTENT)	TO REPAIR SEE LABOUR	1,244.63	-
1	AIR CLEANER LOWER (CONSISTENT)	SERVICEABLE	226.05	-
1	STEERING PUMP ELECTRIC (CONSISTENT)	SERVICEABLE	1,285.90	-
1	HEADLAMP LH (CONSISTENT)	SERVICEABLE	759.25	-
1	FENDER PANEL FRT LH (CONSISTENT)	BENT	502.46	502.46
1	FENDER WHEELARCH FRT LH (CONSISTENT)	SERVICEABLE	89.44	-
1	LOWER ARM LH (CONSISTENT)	SERVICEABLE	439.59	-
1	KNUCKLE ARM LH (CONSISTENT)	SERVICEABLE	542.94	-
1	ABSORBER FRT LH (CONSISTENT)	SERVICEABLE	231.12	-
1	DOOR MIRROR LH (CONSISTENT)	SERVICEABLE	950.90	-
1	DOOR PANEL FRT LH (CONSISTENT)	TO REPAIR SEE LABOUR	1,823.50	-
1	DOOR SEAL FRT LH (CONSISTENT)	SERVICEABLE	46.68	-
	LESS 10% DISCOUNT		-990.11	-140.68
			8,910.99	1,266.16
SPECIAL NETT ITEMS				
1	SET FRONT BUMPER CLIP (SN) (CONSISTENT)	NECESSARY	66.00	66.00
1	SET BUMPER RETAINER CLIP FRT LH (SN) (CONSISTENT)	NOT NECESSARY	15.20	-
1	SET WHEELARCH CLIP LH (SN) (CONSISTENT)	NOT NECESSARY	66.00	-
1	CAP HUB LH FRT (SN) (CONSISTENT)	SERVICEABLE	35.00	-
1	RIM LH FRT (SN) (CONSISTENT)	SERVICEABLE	385.00	-
1	TYRE LH FRT (SN) (CONSISTENT)	SERVICEABLE	330.00	-
1	DOOR STICKER "TRANS-CAB" (SN) (CONSISTENT)	NOT NECESSARY	80.00	-

Report Ref No. CC3/AXA15002022/Kpb3s2



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:2 of 2

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
1	DOOR STICKER "CLASSIC" (SN) (CONSISTENT)	NOT NECESSARY	30.00	-
			1,007.20	66.00
	LABOUR			
	PANEL BEATING, KNOCKING AND STRAIGHTENING THE NECESSARY PORTION, REMOVE AND RENEWAL OF PARTS, ADJUST AND REALIGN THE SAME. INCLUSIVE OF THE REPAIR OF BUMPER BEAM FRT, BONNET AND DOOR PANEL FRT LH.		2,800.00	400.00
	TO CHECK ELECTRICAL LIGHTING CONCERNED.		170.00	15.00
	PUTTY AND SPRAY PAINTING OF THE AFFECTED PORTION.		3,000.00	440.00
	TO TRANSFER OF TIRE, RIM AND ON WHEEL BALANCING.	NOT NECESSARY	170.00	-
	TO CHECK STEERING GEOMETRY AND COMPUTER WHEEL ALIGNMENT.		220.00	60.00
	TO TRANSFER OF DOOR FITTINGS, ATTACHMENT AND PERFORM WATER SEEPAGE TEST.	NOT NECESSARY	170.00	-
	TO RUST-PROOFING OF THE AFFECTED AREAS.		170.00	30.00
			6,700.00	945.00
GRAND TOTAL			16,618.19	2,277.16
RECOMMENDED COST OF REPAIRS				2,277.16

Report Ref No. CC3/AXA15002022/Kpb3s2

KONG SENG CHEONG

Licensed Appraiser

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