

REF: CS3 / A7617003869 / Gtb-1e2

condition (Roused)

Special Instruction:

ASSIGNMENT (Office)

From (Person): Norsiah of ATG Date/Time: 17.11.2017
Estimated Cost: _____ Bill to: _____

49: \$5300.00

Third Parties:

Claimant:

Surveyor: United Appraisal

Workshop: Hlap Lek 'Automobile.

OD/TP Re-inspection / Evaluation

To Inspect Vehicle No: SJW 2550B Insured: SKU 9236L
at Workshop m/s Hiap Lek Automobile Tel: 9660 1347 (Han Wei)
of 160 Sin Ming Drive #05-17
Policy No: _____ Claim No: 8337299916861 (003)
Sum Insured: _____ Excess: _____
Make of Veh: _____ D.O.A. 23.03.2017
(Client's Present)

Make of Veh: _____ D.O.A. 23-03-2017
(Client's Possession)

(Client's Record) _____ D.O.A. _____ 01-12-2017
 24.11.2017 (Friday) @ 4pm H.O.D. Endorsement/Date: _____

Date/Time: _____ Person Contacted: _____ Vehicle IN / OUT _____

Date/Time: 01/12/17 Confirmed with 28 Final Fig 7 days (Red S 7 / 7 %; Original 6 days)

Date/Time: 2/12/17 Submit Final Fig 2300, 4 days (Red \$ 3000 / 56 %; Original 6 days)

[illegible]

Para(1) : Parts found not replaced	(To highlight <i>R or UB, LR, Etc</i>)
------------------------------------	---

Para(2) : Comments on consistency of damages (Parts Not Consistent : NC)

Para(3) : Nett Value

Market Value :

Salvage Value :

Nett Value :

Inspected/
Evaluated by:

Fee Charged:

Date: _____

Basic & Add

Transport

Photos

Others

Total

1) Date/Time 21/12/2017 File Pass to Typist

3) Date/Time _____ File Pass to _____

5) Date/Time _____ File Pass to _____

2) Date/Time _____ File Return to _____

4) Date/Time _____ File Return to _____

6) Date/Time _____ File Return to _____

ASSIGNMENT

SJW 2550B

15 Mar 2010

From: _____ Date: _____
 Estimated Cost: _____
 OD / TP / WS / TP RES / OD RES / EVA / INV / MY

To inspect Vehicle No: _____

at Workshop No: _____

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.



Bal. or Market Value: _____

IDAC Accident Report: _____

Consistent? : Yes or No

GIA / PR Seen: _____

Consistent? : Yes or No

Est. Repairs: _____

4

days

Res: Yes or No

Lum Sum: _____

20

%

3 Val: Yes or No

CA / REV / REP. / 24 HRS

Date: _____

Person Contacted: _____

Vehicle IN / OUT

Date / Time Action / Instruction

Ven No: _____
 Type: ☒ M/Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make: _____

Hyundai Avante

1591

Colour: _____

Gold

A/C Insured / Std / Nil / NA

Sp. Reading: _____

168592

T. Radio Insured / Std / Nil / NA

Eng No: _____

C.No: _____

Gen. Cond: ☒ Good / Fair / Poor / BurntSteering: ☒ In order / Jammed / Leaked / Burnt orBrake: ☒ In order / Jammed / Leaked / Burnt or

Mod: Nil / SRim / STD Rim or

Tyre Size: _____

F: _____

R: _____

195/60R 15

11

BS / DUN / EXNOVA / GY / FS / LIZA / ☒ MIO / OHTSU / PIR / SUMI /

TOYO / YOKO or

Front

R. Bal: _____

6

mm

Rear

R. Bal: _____

6

mm

L. Bal: _____

6

mm

L. Bal: _____

6

mm

D.O.A. _____

Survey held at: _____

W/S

D.O.I. _____

01-12-17

4pm

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

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

[Signature]
 20/12/2017

Date/Time File Pass to:



Prel. Report



Final Report

Date/Time File Return to:

Days Of Repair:

Resurvey No. of Trip:

Add Fee:



Site Insp: \$



Interview: \$



Tech Insp: \$



Test Insp: \$

Survey Fee:

Transport:

14-90-18

Access:

Other:

Report Format:

Lump Sum / T.B. /



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

AIG ASIA PACIFIC INSURANCE PTE LTD

Ref : CS3/AIG17005869/tb-1

78 SHENTON WAY #08-16
CHARTIS BUILDING
SINGAPORE 079120

Date : 23-11-2017



Code : AIG

1. Policy Particulars :- THIRD PARTY CLAIM (RESURVEY INSPECTION)

Insured Veh.	SKU 9236L	Veh. Inspected	SJW 2550B
Policy No.		Coverage (\$)	0.00
Claim No.	8337299916SG(003)	Excess (\$)	0.00
Assign From	NORSIAH	Assign Date	17/11/2017

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	23/03/2017	Inspection Date	24/11/2017
Survey held at	160 SIN MING DRIVE #05-17		
Repairer	HIAP LEK AUTOMOBILE TRADING		

5a. Remarks

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

Catherine Chong (LKK Auto)

From: Md Noor, Norsiah <Norsiah.MdNoor@aig.com>
Sent: Friday, 17 November, 2017 10:48 AM
To: sur@lkkauto.com; Catherine Chong (LKK Auto)
Subject: FW: TOP URGENT (REINSPECTION) Our Ref: 8337299916SG (003) Your Ref: 17-A14-7193-VL.jp.dl

Importance: High

Dear Catherine,

Please refer to the email below.

Please assist to conduct physical re-inspection on TP's vehicle.

Thank you

Norsiah Md Noor
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte Ltd
78 Shenton Way #08-16 Singapore 079120
Tel +(65) 6419-1606 | Fax +(65) 6835-7417
Norsiah.MdNoor@aig.com | www.aig.com.sg

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From: Pinky Wong [mailto:pinky@legaloptions.biz]
Sent: Thursday, November 16, 2017 5:54 PM
To: Md Noor, Norsiah
Subject: Re: TOP URGENT (REINSPECTION) Our Ref: 8337299916SG (003) Your Ref: 17-A14-7193-VL.jp.dl

Dear Norsiah,

Our client would like the re-inspection on the 24th November 2017 (Friday), 4.15pm at workshop: -

M/s Hiap Lek Automobile Trading

Blk 160 Sin Ming Drive

#05-17

Sin Ming Auto City

Singapore 575722

Please contact Mr Ong Han Wei at 9660 1347

Please let us have the confirmation that your surveyor will attend at the said venue at the said date and time in order for us to inform our client accordingly.

Thanks n regards,

Pinky

Legal Executive

LEGAL OPTIONS LLC

(GST Registration/UEN No. 201203825R)

Tel (65) 6513-2800 DID (65) 6513-2803 Fax (65) 6438-8275

Information in this message is confidential and may be legally privileged. It is intended solely for the person(s) to whom it is addressed. If you are not the intended recipient, please delete the message and any other record of it from your system, and notify the sender immediately.

----- Forwarded message -----

From: **Md Noor, Norsiah** <

Norsiah.MdNoor@aig.com>

Date: Fri, Nov 10, 2017 at 5:29 PM

Subject: Re-inspection Our Ref: 8337299916SG (003) Your Ref: 17-A14-7193-VL.jp.dl

To: Jeanny Png <jeanny@legaloptions.biz>

Dear Jeanny,

We refer to your letter of demand dated 27/10/17

We wish to conduct physical re-inspection of your client's vehicle.

Please advise date, time and location One week in advance.

Thank you

Norsiah Md Noor

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte Ltd

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419-1606 | Fax +(65) 6835-7417

Norsiah.MdNoor@aig.com | www.aig.com.sg

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for any loss or damage arising in any way from its use.

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 Authorized 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 23/03/2017 17:09
Date Of Accident 23/03/2017 08:50
Exact Location Of Accident ANAK BUKIT FLYOVER
Country/State of Loss Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number SJW2550B
Insured/Policyholder
Name Of Registered Owner ONG MUI KAH
NRIC No S8715307Z
Email Address NOEMAIL
Mobile Phone No (LOCAL) +65-96231673
Alternative Phone No Others-90300474
Vehicle Particulars
Manufacturer HYUNDAI
Model AVANTE 1.6 AT ABS D/AB 2WD 4DR
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 Pte Ltd
Type Of Coverage Comprehensive
Fleet Policy No
Policy Number GA042797/1
Cover Note Number
Driver
Name of Driver LIM ZIYOU
NRIC No S8618636E
Date Of Birth 21/07/1986
Occupation Indoor
Date Of Driving Pass 08/10/2005
Driving Experience 11 Years And 5 Months
Gender Male
Mobile Number (Local) +65-96231673
Fax Number
Contact Number Others-90300474
Email Address akbbnb@gmail.com

Address BLK 218B BOON LAY AVE #02-285
 Postcode 642218
 Was driver an employee of the Insured's Company No
 If No, Relationship of the Driver with the Insured Friend
 Vehicle Registration Number of Driver's Own Vehicle -
 Insurance Company of Driver's Own Vehicle -

General Information of the Accident

Type Of Accident Collision- Chain Collision
 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
 I have been approached by unknown person(s) soliciting/offering accident claims assistance. 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

Attachment(s)

Are accident photos available for attachment? Yes
 Was there any video captured by Car Camera? Yes
 Remarks/ Reasons: FILE TOO BIG UNABLE TO UPLOAD
 Was there any audio recorded? No

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number SKU9236L
 Vehicle Make/Model/Colour TOYOTA / VIOS
 Details Of Properties
 Name of Driver LIN ZHENQIANG
 NRIC/Passport Number S8540316H
 Contact Number

Address
 Postcode
 Insurance Company Name
 Nature Of Damage
 No. Of Passenger (Including Driver)

Details of Witness

Name
 Phone Number
 Email Address

DETAILS OF OTHER VEHICLE PROPERTY 2

Vehicle Registration Number SJP8335D
 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

PANG CHENG MUN GERMAINE
S9542654I

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:

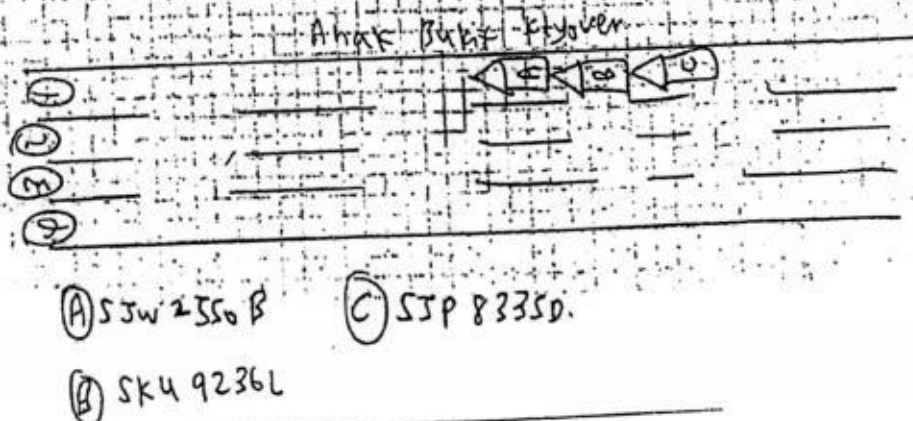
- (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (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



Describe Circumstances of the Accident

On 23/03/17 @ about 8.50am, I am travelling along Anak Bukit Flyover on lane (1). going straight within my own lane. The cars ahead of me stopped. I too stopped with safe keeping distance. Moments later, I felt an impact on my rear portion. when I got down, I am the first vehicle in a 3 car chain collision. I felt some pain on my back and will consult doctor after which ^{report}

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

Adjuster Report

LKK Auto Consultants Pte Ltd (Co Reg No: 199507198R)
 51 Ubi Ave 1 #01-25, Paya Ubi Industrial Park
 Singapore 408933

Tel: 6256-3561 Fax: 6844-8805 Email: sun@lkkauto.com; assignments@lkkauto.com

VEHICLE DAMAGE INSPECTION REPORT

Our File No: CS3/AIG17005869/GBF2
 Date: 21/04/2017

REFERENCE

Handling: AIG Asia Pacific Insurance Pte Ltd. Policy No: 2100424370
 Insurer: Insured Vehicle No: SKU9236L
 Claimant: SJW2550B Nature of Claim: TP Claim No: 8337299916SG
 Vehicle No: 23/03/2017
 Date of Loss: 23/03/2017

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: SJW2550B Engine No: G4FC9U798696
 Make & Model: HYUNDAI AVANTE, 1.6 (A) Chassis No: KMHDU41BMAU963853
 Reg. Date: 15/03/2010 (Man. Year: 2009) Odometer: 0 km
 Colour: Gold
 Engine Capacity: 1591 cc
 Market Value/New Car Price: N/A
 Sum Insured (\$\$): Market Value/New Car Price

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition: Steering (Serviceable): Yes Footbrake (Serviceable): Yes
 Handbrake (Serviceable): Yes Engine Modification: No Pre-accident Condition: Yes

CONDITION OF TYRES

Front Tyre Size: 195/60 R15 Rear Tyre Size: 195/60 R15
 Front Left Side: Michelin 6 mm Rear Left Side: Michelin 6 mm
 Front Right Side: Michelin 6 mm Rear Right Side: Michelin 6 mm

The above values represent the remaining tyre tread depth

COST OF CLAIMS

	Repairer's	Adjuster's	Difference	Diff %
Parts	0.00	0.00	0.00	
Miscellaneous Items	0.00	0.00	0.00	
Labour	0.00	0.00	0.00	
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Nett Amount (\$\$)	0.00	0.00	0.00	

INSPECTION

Date of Assignment: 24/03/2017
 Date Inspected: 24/03/2017 Inspected At:

Hiap Lek Automobile Trading (HQ)
 Blk 14 Sector B #01-19 Sin Ming
 Industrial Estate Singapore 575658
 Singapore 575658

Estimated Period of Repair: 5.0 days

Manager: CATHERINE CHONG KAI LING

Adjuster: XING GUO QIANG

NOTE: This report represents our findings at the time and place of inspection stated herein. Such inspection has been carried out to the best of our knowledge and ability but any other liability under any other circumstances is hereby expressly excluded.

Adjuster Report

REPAIR DETAILS

Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*REAR BUMPER /	Dented	0.00 F	*-F
2	6		*REAR BUMPER CLIPS /	Necessary	0.00 F	*-F
3	2		*REAR BUMPER BRACKET /	Bent	0.00 F	*-F
4	2		*REAR BUMPER SIDE RETAINER /	Distorted	0.00 F	*-F
5	1		*REAR BUMPER REINFORCEMENT /	Bent	0.00 F	*-F
6	1		*REAR BUMPER SPONGE /	Cracked	0.00 F	*-F
7	1		*REVERSE SENSOR /	Damaged	0.00 F	*-F
8	1		*REAR END PANEL X	Repair	0.00 F	*-F
9	1		*REAR END PANEL TOP GARNISH /	Cracked	0.00 F	*-F
10	1		*REAR LH TAILLAMP /	Cracked	0.00 F	*-F
11	1		*BOOTLID X	Repair	0.00 F	*-F
12	3		*BOOTLID EMBLEM /	Necessary	0.00 F	*-F
13	1		*BOOTLID LAMP LH /	Cut	0.00 F	*-F
14	1		*BOOTLID RUBBER /	Distorted	0.00 F	*-F
Total Parts (SS)					0.00	0.00

F=Franchise part

Report was unsubmitted during this print-out

Adjuster Report

Recommended Miscellaneous Items
There are no new miscellaneous items selected.

Recommended Labour
There are no labour items selected.

Report was unsubmitted during this print-out.

< END OF ESTIMATES >

UNITED Appraisal And Management Pte Ltd

Motor Vehicle Appraiser and Insurance Loss Adjuster
No. 8 Kaki Bukit Ave 4 #06-21 Premier @ Kaki Bukit Singapore 415875
Handphone No. : +65 9146 1186 Email : united.appraisal@live.com.sg
Business Registration Nos. : 200817301N

Our ref. : UAM17.03.13-AK-STP-HLA-SJW2550B
Date : 06 Oct 2017

Ong Mui Kah

WITHOUT PREJUDICE

Dear Sir,

Re : Third Party Claim For Vehicle Registration No. SJW2550B

We refer to your instruction to appraise the above-mentioned vehicle on 24 March 2017

A static inspection was carried out and our report is enclosed for your perusal. The estimated cost of repair submitted by Messrs. Hiap Lek Automobile Trading for SGD 9,320.50 as per our attached schedule has been inspected thoroughly by us against the actual damages sustained on the above-mentioned vehicle and we recommend the replacement and rectification accordingly.

Our revised quotation for the repair is SGD 6,676.88. In our opinion, it to be excessive. Therefore, we recommend a contract lump-sum repair cost. This is more economical than to have the above-mentioned vehicle repaired on parts by/for parts basis. Invariably, the repairer has the prerogative/option for the recommended replacement parts to either be repaired or be replaced.

We have negotiated with the repairer and they have agreed to repair the above-mentioned vehicle for SGD 5,300.00 NETT. Which, in our opinion is fair and reasonable.

The repairer has agreed to undertake the repairs to your requirement at the recommended contract lump-sum. However, we have not given any instruction and authorisation to the repairer to proceed with the repairs.

Under normal circumstances, the entire repair of the damaged vehicle should be completed within a reasonable period of 6 (Six) days.

We are reverting the matter to you for a decision, and enclosed is our vehicle inspection report, appraisal schedule and invoice for services rendered.

Please do not hesitate to contact us if you have any queries on this matter.

Yours faithfully,
United Appraisal & Management Pte Ltd

Ananda K. Biswas Marc
Motor Vehicle Appraiser

Encls. :

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UNITED Appraisal And Management Pte Ltd

Motor Vehicle Appraiser and Insurance Loss Adjuster
No. 8 Kaki Bukit Ave 4 #06-21 Premier @ Kaki Bukit Singapore 415875
Handphone No. : +65 9146 1186 Email : united.appraisal@live.com.sg
Business Registration Nos. : 200817301N

VEHICLE INSPECTION REPORT

To : Ong Mui Kah

Our ref. : UAM17.03.13-AK-STP-HLA-SJW2550B

Date : 06 Oct 2017

REFERENCE

Assign by	: Ong Mui Kah	Insured	: To be advice
Assign on	: 24 Mar 2017	Policy no.	: To be advice
Inspection on	: 24 Mar 2017	Claim no.	: To be advice
Accident on	: 25 Mar 2017	Sum insured	: To be advice
Workshop name	: Hiap Lek Automobile Trading	Excess	: Not applicable
Inspection at	: Blk 14 Sin Ming Ind. Est. Sector B	3rd party Veh.	: To be advice
	#01-19	3rd party ins.	: To be advice
	Singapore 575658		

PARTICULARS OF DAMAGED VEHICLE

Registration no.	: SJW2550B	Odometer	: 149970 Km
Make / Model	: Hyundai Avante 1.6 AT	Chassis no.	: KMHDU41BMAU963853
Regn. date	: 15 Mar 2010	Engine no.	: G4FC9U798696
Body colour	: Champagne	Engine cap.	: 1591 cc

PRE-ACCIDENT CONDITION OF VEHICLE (STATIC CHECK ONLY)

Steering	: In order	Paintwork	: Good
Footbrake	: In order	Undercarriage	: Serviceable
Handbrake	: In order	Gen. condition	: Good

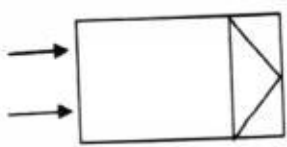
TYRE CONDITION ON VEHICLE

	Make	Size	Tread depth	Type of road wheel
Front N/S	: Michelin	195/60R15	70%	Alloy
Front O/S	: Michelin	195/60R15	70%	Alloy
Rear N/S	: Michelin	195/60R15	70%	Alloy
Rear O/S	: Michelin	195/60R15	70%	Alloy

NOTE: The above percentages represent the estimated remaining life of tyre threads.

* Denotes damaged component/s

POINT OF IMPACT

On the rear in the direction from rear to front.	
--	--

SYNOPSIS OF DAMAGES RESULTANT FROM THE ACCIDENT

The impact of the collision has damaged / affected the bootlid, rear bumper, rear end panel, taillamp and etc...

Please refer to Annex A (Appraisal Schedule) for a detailed account of the damages and photographs taken.

Note: Reinspection vehicle on 25 Mar 2017 for repair in progress.

RECOMMENDATION

The estimate cost of repair submitted by Messrs Hiap Lek Automobile Trading as per schedule attached has been revised and scrutinised, and in our opinion, we consider it to be fair and reasonable. The repairers have agreed to undertake the repairs to the owner's satisfaction at our revision. We have not authorised the repairs.

Our adjusted cost of repair is SGD 5,300.00 to carry out the repairs. Please refer to Annex A (Appraisal Schedule) for a detailed account of the cost estimates.

REMARKS

We have not authorised the repair. However, for information, under normal circumstances, the repair would takes approximately 6 (Six) working days to complete.

In accordance to your instruction, we have **NOT AUTHORISED** the repair to the damaged vehicle and the survey was conducted strictly on a "**WITHOUT PREJUDICE**" basis.

We are pleased to advise that the inspection work was carried out accordingly, and hereby submit our Appraisal Report, which includes evidence photographs.

Yours faithfully,

United Appraisal & Management Pte Ltd



Ananda K. Biswas Marc
Motor Vehicle Appraiser

APPRAISEMENT SCHEDULE

Annex A

Registration no. : SJW2550B

Our reference : UAM17.03.13-AK-STP-HLA-SJW2550B

S/N	Qty	Description	Condition / Remarks	Estimate by Wshop SGD	Adjusted Amt SGD
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LIST ITEMS

1	1	Bootlid *	Dented	886.00	X 886.00 Repair
2	1	Bootlid logo	Necessary	30.00	30.00
3	1	Bootlid emblem 'AVANTE'	Necessary	36.00	36.00
4	1	Bootlid inner trim	Re-Used NN	126.20	0.00
5	1set	Bootlid inner trim clip	Necessary	25.00	X 25.00 NN
6	1	Bootlid weatherstrip	Necessary	98.50	98.50 77.5
7	1	Bootlid lock	Distorted	168.00	X 168.00 NN
8	1	Bootlid lock stricker	Re-Used NN	48.80	0.00
9	2	Bootlid reflector @ SGD 188.00	Grazed	376.00	376.00 188
10	1	Bootlid outer moulding	Re-Used NN	136.50	0.00
11	1	Rear bumper	Deformed	567.00	567.00 442.8
12	1set	Rear bumper clip	Necessary	35.00	35.00
13	2	Rear bumper retainer @ SGD 68.00	Distorted	136.00	136.00 65.2
14	2	Rear bumper bracket @ SGD 108.30	Distorted	216.60	216.60 149
15	1	Rear bumper reinforcement	Cracked	320.00	320.00 265.6
16	1	Rear bumper inner sponge	Torn	152.50	152.50
17	1	Rear end panel *	Dented	580.00	X 580.00 Repair
18	1	Rear end panel top garnish	Deformed	79.00	79.00
19	1set	Rear end panel top garnish clip	Necessary	25.00	25.00
20	2	Taillamp @ SGD 346.00	Cracked	692.00	692.00 282.8
21	2set	Taillamp clip @ SGD 18.00	Necessary	36.00	36.00
22	2	Taillamp base panel @ SGD 220.20	Serviceable	440.40	0.00
				5210.50	4458.60
				1864.4	
				20% : 1491.52	
Less 0% / 20%				0.00	891.72
				5210.50	3566.88

SPECIAL NETT ITEMS

1	1	Sundries	Necessary	50.00	X 30.00
2	2	Taillamp seal @ SGD 40.00	Necessary	80.00	X 70.00
3	1	Bootlid sealant	Necessary	80.00	X 60.00
4	2	Bootlid reflector seal @ SGD 30.00	Necessary	60.00	X 50.00
5	1	Rear end panel sealant	Necessary	80.00	X 60.00
6	1	Reverse sensor c/w control module	Shorted	300.00	280.00 220
				650.00	550.00
TOTAL				5860.50	4116.88

APPRAISEMENT SCHEDULE

Annex A

Registration no. : SJW2550B

Our reference : UAM17.03.13-AK-STP-HLA-SJW2550B

S/N	Qty	Description	Condition / Remarks	Estimate by Wshop SGD	Adjusted Amt SGD
			Balance C/F	5860.50	4116.88
<u>LABOUR & MISC CHARGES</u>					
1		To dismantle / renew the accident damaged portion. To panel beating, reshape, straighten, orientate and align repair / replacement parts.		1400.00	1200.00 400
2		To disconnect wire harness of electrical component to facilitate repairs, reconnect and check functions.		80.00	60.00 20
3		To remove and refit interior upholstery to facilitate the repair.		200.00	180.00 60
4		To remove and refit bootlid component to replace bootlid, check and re-adjust the close gap and alignment and water seepage.		100.00	80.00 60
5		To measure, drill holes on replaced rear bumper, position and install reverse sensor, check and test on the distance and functions.		80.00	60.00 40
6		To apply undercoating on the accident repair and replaced panel for rust protection.		200.00	X 180.00 NN
7		Supply spray paint material and necessary items to respray bootlid, rear bumper, rear end panel and other affected area / panel.		1400.00	800.00 600
TOTAL				3460.00	2560.00
Total Parts and Labour Cost of Repair				9320.50	6676.88
Less (Lumpsum repair adjustment)					1376.88
Adjustment Parts and Labour Cost of Repair					5300.00

2901.52
20% : 2300



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			
AIG ASIA PACIFIC INSURANCE PTE LTD		Ref : CS3/AIG17005869/Gtbe2-1	
78 SHENTON WAY #08-16 CHARTIS BUILDING SINGAPORE 079120		Date : 27-12-2017	
Code : AIG			
1. Policy Particulars :- THIRD PARTY CLAIM (RESURVEY INSPECTION)			
Insured Veh.	SKU 9236L	Veh. Inspected	SJW 2550B
Policy No.		Coverage (\$)	0.00
Claim No.	8337299916SG(003)	Excess (\$)	0.00
Assign From	NORSIAH	Assign Date	17/11/2017
2. Vehicle Particulars & Condition			
Make & Model	HYUNDAI AVANTE	c.c	1591
Engine No.	HIDDEN	Year of Reg.	2010
Chassis No.	KMH DU41BMAU963853	Colour	GOLD
Odometer	168592	Steering	IN ORDER
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
General	GOOD		
3. Conditions of Tyres			
	Size	Make	Balance
R/H Front Tyre	195/60 R15	MICHELIN	6 mm
L/H Front Tyre	195/60 R15	MICHELIN	6 mm
R/H Rear Tyre	195/60 R15	MICHELIN	6 mm
L/H Rear Tyre	195/60 R15	MICHELIN	6 mm
4. Description of Damages			
THE VEHICLE HAD COMPLETED ITS REPAIR WORKS. REPAIR CONDITION SEE DETAILS.			
5. General Information			
Accident Date	23/03/2017	Inspection Date	01/12/2017
Survey held at	160 SIN MING DRIVE #05-17		
Repairer	HIAP LEK AUTOMOBILE TRADING		
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:		4 Working Days	



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ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SJW 2550B

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	BOOTLID	REPAIRED SEE LABOUR	886.00	-
1	BOOTLID LOGO	REPLACED	30.00	30.00
1	BOOTLID EMBLEM 'AVANTE'	REPLACED	36.00	36.00
1	BOOTLID INNER TRIM	NOT NECESSARY	126.20	-
1	SET BOOTLID INNER TRIM CLIP	NOT NECESSARY	25.00	-
1	BOOTLID WEATHERSTRIP	REPLACED	98.50	77.50
1	BOOTLID LOCK	NOT NECESSARY	168.00	-
1	BOOTLID LOCK STRICKER	NOT NECESSARY	48.80	-
2	BOOTLID REFLECTOR @\$188.00	N/S REPLACED / O/S NOT NECESSARY	376.00	188.00
1	BOOTLID OUTER MOULDING	NOT NECESSARY	136.50	-
1	REAR BUMPER	REPLACED	567.00	442.80
1	SET REAR BUMPER CLIP	REPLACED	35.00	35.00
2	REAR BUMPER RETAINER @\$68.00	REPLACED	136.00	65.20
2	REAR BUMPER BRACKET @\$108.30	REPLACED	216.60	149.00
1	REAR BUMPER REINFORCEMENT	REPLACED	320.00	265.60
1	REAR BUMPER INNER SPONGE	REPLACED	152.50	152.50
1	REAR END PANEL	REPAIRED SEE LABOUR	580.00	-
1	REAR END PANEL TOP GARNISH	REPLACED	79.00	79.00
1	SET REAR END PANEL TOP GARNISH CLIP	REPLACED	25.00	25.00
2	TAILLAMP @\$346.00	N/S REPLACED / O/S NOT NECESSARY	692.00	282.80
2	SET TAILLAMP CLIP @\$18.00	REPLACED	36.00	36.00
2	TAILLAMP BASE PANEL @\$220.20	SERVICEABLE	440.40	-
	LESS 20% DISCOUNT		-	-372.88
			5,210.50	1,491.52
SPECIAL NETT ITEMS				
1	SUNDRIES (SN)	NOT NECESSARY	50.00	-

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Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
2	TAILLAMP SEAL @\$40.00 (SN)	NOT NECESSARY	80.00	-
1	BOOTLID SEALANT (SN)	NOT NECESSARY	80.00	-
2	BOOTLID REFLECTOR SEAL @\$30.00 (SN)	NOT NECESSARY	60.00	-
1	REAR END PANEL SEALANT (SN)	NOT NECESSARY	80.00	-
1	REVERSE SENSOR C/W CONTROL MODULE (SN)	REPLACED	300.00	220.00
			650.00	220.00
	LABOUR			
	TO DISMANTLE / RENEW THE ACCIDENT DAMAGED PORTION. TO PANEL BEATING, RESHAPE, STRAIGHTEN, ORIENTATE AND ALIGN REPAIR / REPLACEMENT PARTS. INCLUSIVE OF THE REPAIR OF BOOTLID AND REAR END PANEL.		1,400.00	400.00
	TO DISCONNECT WIRE HARNESS OF ELECTRICAL COMPONENT TO FACILITATE REPAIRS, RECONNECT AND CHECK FUNCTIONS.		80.00	30.00
	TO REMOVE AND REFIT INTERIOR UPHOLSTERY TO FACILITATE THE REPAIR.		200.00	60.00
	TO REMOVE AND REFIT BOOTLID COMPONENT TO REPLACE BOOTLID, CHECK AND RE-ADJUST THE CLOSE GAP AND ALIGNMENT AND WATER SEEPAGE.		100.00	60.00
	TO MEASURE, DRILL HOLES ON REPLACE REAR BUMPER, POSITION AND INSTALL REVERSE SENSOR, CHECK AND TEST ON THE DISTANCE AND FUNCTIONS.		80.00	40.00
	TO APPLY UNDERCOATING ON THE ACCIDENT REPAIR AND REPLACE PANEL FOR RUST PROTECTION.	NOT NECESSARY	200.00	-
	SUPPLY SPRAY PAINT MATERIAL AND NECESSARY ITEMS TO RESPRAY BOOTLID, REAR BUMPER, REAR END PANEL AND OTHER AFFECTED AREA / PANEL.		1,400.00	600.00
			3,460.00	1,190.00
GRAND TOTAL			9,320.50	2,901.52
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)				2,300.00

Report Ref No. CS3/AIG17005869/Gtbe2-1

XING GUO QIANG

M.MATAI, AMSAE-A

Automotive Assessor

ADRIAN LING WAI PING

B.Eng,AMSOE,AMIRTE,AMSAE-A,M.MATAI

Licensed Appraiser

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