

Surveyor
M. Men

REF: CS3/MSH17022533/D4622

Special Instruction:

US: \$ 6500.00

ASSIGNMENT (Office)

From (Person): Irene Tan of MSH Date/Time: 23.02.2018

Estimated Cost: Bill to:

Third Parties:

Claimant:

Surveyor: SK Auto Consultants

Workshop: ACE Auto Solution

OD (TP Re-inspection) / Evaluation

To Inspect Vehicle No: GY 8020A Insured: GT 2975K

at Workshop m/s ACE Auto Solution Tel: 6844 1184

of 13 Kaki Bukit Rd 4 # 03-29

Policy No: MSD/VCT/17-002348 Claim No: MSC/V/17-001827

Sum Insured: Excess:

Make of Veh: D.O.A. 23.11.2017

(Client's Record)

08.03.2018 (Thursday) @ 4pm

David Fong

H.O.D. Endorsement/Date:

Date/Time: Person Contacted: Vehicle IN / OUT

Date/Time: Confirmed with Final Fig days (Red \$ / %; Original 5 days)

Date/Time: 9/3/2018 Submit Final Fig 1950/- days (Red \$ 4600/70%; Original 5 days)

Date/Time	Action/Instruction
	GY 8020A - NO 0017022533 / 24
	GT 2975K - NO 0017022533 / 24
08/03/18	To Submit 1/3 1950/- with 3 days 7 "v"
	Submit full report PRS & Reinspection.

Para(1) : Parts found not replaced (To highlight R or UB, LR, Etc)

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 9/3/2018 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

DATE _____ PERIOD COVERED _____

COE til Aug 2020

QY 8020 A 2005 Aug

Truck / Trailer

Make Hissen Cabstar 3152

Color Blue

Seating 492830

Eng No QD32211851

Chassis JN128F4F2320860146

Gen Cond Good / Fair / Poor / Burnt

Steering Input Jammed / Leaked / Burnt or

Brake Jammed / Leaked / Burnt or

Wheels 155R15 STD ARB or

Tyre Size R1 195R15

R2 155R12 (double)

BS DUN EXNOVA OF RS LIZA MO CHTSU PR SLW

TOYO YOKO or

Front ~~Jour Journey~~ Max Miller

Rear 5' 5"

5' 5"

5' 5"

DOA 23/11/2017 DOA 08/03/2018

Surveyed at Aze Antolution Keki Bulat.

Des of Damages Fr. Rear O/S N/S L/O Roofed or

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

[illegible]

22/03/2002

ASS. REC. BY:

REF: CS3/MSG17022533/Wb

Special Instruction:

Surveyor
Mehmen

Wilson

ASSIGNMENT (Office)

From (Person):

Irene Tan

of

MSIG

Date/Time:

27/11/17 @ 11:07am

Estimated Cost:

Bill to:

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

To Inspect Vehicle No:

GY8020A

Insured:

GT297SK

at Workshop m/s

Ace Automobile

Tel:

68441184

of

13 Kelki Bkt Rd A, #03-29/30, 417807

Policy No:

MSD/VC7/17-002348

Claim No:

MSC/V/17-001827

Sum Insured:

Excess:

Make of Veh:

(Client's Record)

D.O.A

23/11/2017

CA / REV / REP. / REV 24 HRS

H.O.D. Endorsement:

Date/Time:

12:01pm @ 27/11/17

Person Contacted:

anna

Vehicle:

IN/OUT

Date/Time	Action/Instruction (X) Estimate
	GY8020A - NA/CTI17022471/24-D.O.A: 23/11/2017
	GT297SK - NA/CTI17022471/24-D.O.A: 23/11/2017
	Dismantle Part: 28.11.2017
14/12/17 3:55pm	Email to Irene Tan thru Mehmen



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

MSIG INSURANCE (SINGAPORE) PTE LTD

Ref : CS3/MSG17022533/Wb

16 RAFFLES QUAY
#24-01 HONG LEONG BLDG SINGAPORE 048581

Date : 27-11-2017



Code : MSG

1. Policy Particulars :- (THIRD PARTY CLAIM)

Insured Veh.	GT 2975K	Veh. Inspected	GY 8020A
Policy No.	MSD/VCT/17-002348	Coverage (\$)	0.00
Claim No.	MSC/V/17-001827	Excess (\$)	0.00
Assign From	MERIMEN (IRENE TAN)	Assign Date	27/11/2017

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

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5. General Information

Accident Date	23/11/2017	Inspection Date	27/11/2017
Survey held at	ACE AUTOLUTION PTE LTD 13 KAKI BUKIT ROAD 4 #03-22 BARTLEY BIZ CENTRE SINGAPORE 417807		

5a. Remarks

A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) THE REPAIR ESTIMATE WAS NOT PRESENTED AT THE TIME OF INSPECTION. THE REPAIRER WAS TOLD TO PREPARE THE ESTIMATE. C) ENCLOSED PLEASE FIND DAMAGED VEHICLE PHOTOGRAPHS.
--

...CLAIM SUBFOLDER...(New Assignment)

CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	24 Nov 2017		27 Nov 2017 11:07 Assign				New Assignment Cancel Case

Main

Reference

Claim Details

Documents

[Show All](#)

CLAIM SUBFOLDER DETAILS

[Created by insurer]

Insured:	KST LEASING & SERVICING, Co. Reg. No.: 49392700W		
Main Claimant:	TORNADO FOOD PTE LTD, Co. Reg. No.: 200505985E		
Vehicle Reg. No.:	GY8020A	Date of Loss:	23/11/2017 10:00 - :59
Claim Type:	TP / MSC/V/17-001827	Policy/Cover Note No.:	MSD/VCT/17-002348 (Third Party Only) Coverage: 01/11/2017 - 31/10/2018
Vehicle Reg. No. (Insured):	GT2975K	Policy No. (Claimant):	
		Excess:	
Repairer:	Ace Autolotion Pte Ltd (KAKI BUKIT) 13 Kaki Bukit Road 4, #03-29/30 Bartley Biz Centre, 417807 Kaki Bukit - Tel: 68441184		
Handling Insurer:	MSIG Insurance (Singapore) Pte. Ltd. (HQ) - Tel: +65 6827 7888 ... [Handled by Irene Tan Gek Ing - 6594 2541]		
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Imm.Advice due 28/11/2017]		
Driver/Custodian (Insured):	TAM MENG HONG (), NRIC: G7183881T, Tel: +6590692096		

ASSOCIATED MAIL RECEIVED

[View All](#)[Compose Case Mail](#)

There are no mail for this case.

ALL ASSOCIATED TASKS ☐

[View All](#)[Search Tasks](#)[Create New Task](#)[Complete](#)

Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

CHIA S ARUL LLC
ADVOCATES & SOLICITORS
UEN 201330709H

ARULCHELVAN S

Our Ref : GY 8020A(AY)

Your Ref :

24 November 2017

MSIG INSURANCE (SINGAPORE) PTE LTD
16 Raffles Quay
#24 - 01
Hong Leong Building
Singapore 048581

BY FACSIMILE ONLY
(Fax: 6225 7402)

Dear Sir,

RE: PROPERTY DAMAGE CLAIM
CLAIMANT : M/S TORNADO FOOD PTE LTD
ACCIDENT INVOLVING GY 8020A & GT 2975K ALONG PIE TOWARDS
CHANGI AIRPORT AFTER KALLANG EXIT ON 23 NOVEMBER 2017

1. We act for **M/S TORNADO FOOD PTE LTD**, the owner of motor vehicle no. GY 8020A, which was involved in the aforesaid accident.
2. We hereby give you **NOTICE** that we are claiming against your insured motor vehicle no. GT 2975K for damages, costs and disbursements as a result of your insured driver's negligence.
3. Kindly let us know if you wish to conduct a pre-repair inspection on our client's motor vehicle at M/s Ace Autolution at 13 Kaki Bukit Road 4 #03 - 29 Bartley Biz Centre Singapore 417807 and kindly arrange with Ms Angel at 6844 1184.
4. If we do not hear from you within the next **two (2) working days**, we shall advise our client to proceed with their own inspection and repairs.

Yours faithfully,

MR ARULCHELVAN S
cc: Client (By Email)

Survey Department Check List (Case Handler)

Reference No. :

Policy Type: OD / TP / TP RES / TL / EVA

Case Handler

Typist

Admin (): Case handler to make sure all information created by the assignment team are ACCURATE

(1) Office Assign Form

- C Reference No.
- C Customer Code
- N Assign From
- C Assign Date
- C Veh No (Inspected)
- C Veh No (Insured)
- C D.O.A
- C Policy No
- C Claim No
- C Insurance Authorisation (CA /REV/REP)
- C Report Type
- C Weekend Charges
- N Survey held at/Repairer
- C Excess

Y-Date	N-Date	Y-Date	N-Date
✓			
✓			
✓			
✓			
✓			
✓			
✓			
✓			
✓			
✓			

Surveyor (): Case handler to make sure the surveyor completed all required information.

(1) Assignment Form

- C Vehicle No
- C Regn Month/Year
- N Vehicle Type
- N Make & Model
- C Engine Capacity. (C.C)
- N Colour
- C Odometer. (Sp.Reading)
- C Chassis No
- N General Condition
- N Steering
- N Brake
- N Modification (Modi)
- C Tyre Size
- N Tyre Make
- C Tyre Balance
- C Date of Inspection
- N Survey held
- N Des.of Damages

✓			
✓			
✓			
✓			
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✓			
✓			
✓			
✓			
✓			
✓			

(2) System - (Views/Merimen)

- C Damaged Vehicle Photographs Uploaded

✓			
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(3) Workshop Estimate/Assignment Form

- N ALL Parts condition
- C Market Value for OD cases
- C Estimate Repair Cost for PRI (RSI, TMI, MSIG)
- C Days of repair
- C Finalised Amount
- C Re-inspection Cases to Finalize within 5 Days

(4) System - (Views/Merimen)

- C Resurvey photo Uploaded

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Check By:

--

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Case Handler Date

*C: Critical *N: Non-Critical

21.05.2014

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	24/11/2017 18:20
Date Of Accident	23/11/2017 10:25
Exact Location Of Accident	PIE (CHANGI) AFTER KALLANG EXIT
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	GY8020A
Insured/Policyholder	
Name Of Registered Owner	M/S TORNADO FOOD PTE LTD
Co Reg No	200505985E
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	OFFICE-89999999
Vehicle Particulars	
Manufacturer	NISSAN
Model	CABSTAR
Exact Purpose for which vehicle was being used at time of accident	WORKING
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	COMMERCIAL VEHICLE
Insurance Company	
Name of Insurance Company	CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.
Type Of Coverage	THIRD PARTY FIRE AND/OR THEFT
Fleet Policy	NO
Policy Number	DMCVSN1534511702
Cover Note Number	
Driver	
Name of Driver	TEO KOON NGUAN
NRIC No	S1712225H
Date Of Birth	24/12/1964
Occupation	OUTDOOR
Date Of Driving Pass	28/08/1985
Driving Experience	32 YEARS AND 2 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-93363410
Fax Number	
Contact Number	OFFICE-93363410
EMail Address	NOEMAIL

Address	BLK 120 GEYLANG EAST CENTRAL #07-52
Postcode	380120
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
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

REFER TO STATEMENT.

Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	NO
Was there any audio recorded?	NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	GT2975K
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	

Accident Sketch Plan

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 lodgment 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)

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.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the Personal Information collected under (a) above may be used and disclosed:
 - (i) to third parties and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulatory law enforcement and government agencies as reasonably required for the purposes mentioned in (a) above;
 - (ii) in complying with requirements under any regulatory laws or government orders.

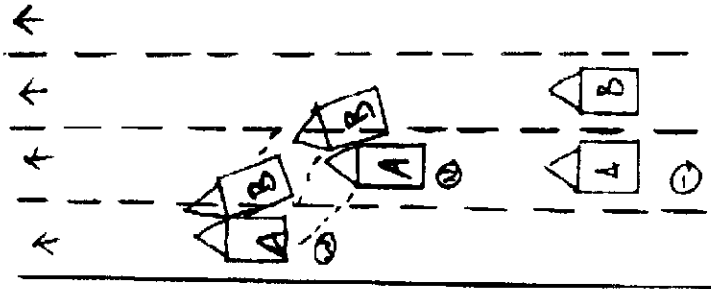
Signature of Policyholder
Date: _____

Driver's Signature
(If driver is not the policyholder)

Reporting Person's Signature
Name: _____

Accident Sketch Plan

SKETCH PLAN



PIE TOWARD CHANGI AIRPORT AFTER KILLANG EXIT

VEHICLE A (GT297SK)

VEHICLE B (GT297SK)

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

ON THE STATED DATE AND TIME ON THE STATED
VEHICLE, I VEHICLE A (GT297SK) WAS TRAVELLING STRAIGHT
ON MY LANE, SUDDENLY VEHICLE B (GT297SK) CUT INTO
MY LANE AND HIT ONTO MY VEHICLE FRONT RIGHT PORTION, AND
PUSH ME TO NEXT LANE

DECLARATION

I/We declare the foregoing particulars are true in every respect.



Policyholder's Signature
Date & Time



Driver's Signature
(if driver is not the policyholder)



Reporting Centre Personnel's Signature
Name

ACKNOWLEDGMENT

1. Teo Koon Ngnan holding NRIC / Passport no. • S 1712225 H
(*delete which is not applicable)

of vehicle no. 6Y 8020 A acknowledge the following :

1. I am clear about the information disseminated by the counter staff during my accident reporting.
2. My accident reporting is for
(please circle the appropriate one)
 - a) **REPORTING PURPOSE ONLY**
 - b) **CLAIMING OWN DAMAGE**
 - c) **CLAIMING THIRD PARTY**
3. I came
 - a) with my workshop
 - b) without my workshop (please circle the appropriate one)
4. My workshop who came with me is Acc. Rehabilitation Pte Ltd
(please provide the workshop name)
5. My preferred workshop who did not come with me is
..... and not recommended by the staff
(please provide the workshop name)

Signature : 

Date : 23/11/2017

View Sent Message

This mail is associated with :

***GY8020A (MSC/V/17-001827)**
[GT2975K]

TP
TORNADO FOOD PTE LTD
Nov 23 2017 10:00AM
[KST LEASING & SERVICING]
Ace Autolution Pte Ltd

[Resend](#)[View Recipients](#)[Print Message](#)[Delete Message](#)[Forward](#)

From LKK Auto Consultants Pte Ltd (LKK_HQ), sent on 14/12/2017 15:55 PM.
To MSI_ITAN
Subject Pre-repair Inspection

Dear Irene,

Refer to your assignment on 27.11.2017 at 11.07AM.

Please be informed that we have inspected the vehicle GY 8020A on 27.11.2017 at 3.59PM.

At the time of inspection the repairer did not present their estimation to the damaged vehicle.

We will submit our report accordingly.

Best Regards,
Catherine Chong | Admin
LKK Auto Consultants Pte Ltd
Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

DOCUMENTS SUMMARY

There are no documents.

Catherine Chong (LKK Auto)

From: Veron Chen (LKKAuto) <veronchen@lkkauto.com>
Sent: Monday, 26 February, 2018 9:17 AM
To: Irene Tan; Alywin; Shiau Chan (LKKAuto); assignments; Admin-D (LKKAuto)
Subject: RE: Please confirm that your surveyor can attend the resurvey of vehicle no.: GY8020A; Our claim no.: MSC/V/17-001827/IT

Dear Irene,

Thank you for the email.

Dear Assignment Team,

FYNA

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

From: Irene Tan [mailto:irene_tan@sg.msig-asia.com]

Sent: Friday, 23 February 2018 2:22 PM

To: Alywin <alywin@chiaarul.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Shiau Chan (LKKAuto) <siewsc@lkkauto.com>; assignments <assignments@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>

Subject: Please confirm that your surveyor can attend the resurvey of vehicle no.: GY8020A; Our claim no.: MSC/V/17-001827/IT

Importance: High

Good afternoon Veron,

We refer to the PRI assignment given to your Company on 27.11.17 via the Merimen.

Please revert with your confirmation that your surveyor can attend the resurvey of the subject vehicle arranged as below asap.

Best Regards

Irene Tan

Senior Executive, Claims Services (Motor)

Direct line +65 6594 2541 | Direct fax +65 6225 7402 | irene_tan@sg.msig-asia.com



Insurer Claims
Team of the Year
2016

MSIG Insurance (Singapore) Pte Ltd 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | T: +65 6220

9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | msig.com.sg



From: Alywin [<mailto:alywin@chiaarul.com>]
Sent: Thursday, 22 February, 2018 5:10 PM
To: Irene Tan <irene_tan@sg.msiga-asia.com>
Subject: RE: Your ref: AS.172823.ay(sa); Our claim no.: MSC/V/17-001827/IT

Dear Irene,

We refer to the above matter and to your email below.

Kindly be inform that our client's vehicle is ready for re-inspection on the following details:-

Date:	8 March 2018 (Thursday)
Time	4.00 p.m.
Venue:	ACE AUTOLUTION 13 KAKI BUKIT ROAD 4 #03 – 29 BARTLEY BIZ CENTRE SINGAPORE 417807
Contact:	Ms Jenny 6702 4282/ 6844 1184

Kindly let us have your confirmation soon.

Please do not hesitate to contact me should you have any queries thereof.

Best regards,

Mr Alywin Yeo

M/s Chia S Arul LLC

151 Chin Swee Road

#03-09 Manhattan House

Singapore 169876

Tel: (65) 6733 4647 Fax: (65) 6733 8183

This e-mail is from M/s Chia S Arul LLC, a firm of Advocates and Solicitors in Singapore, and is intended solely for the named addressee. It contains confidential and /or legally privileged information. If the e-mail has reached you in error, please delete the e-mail immediately and inform us of the error. You may contact us at info@chiaarul.com. Internet communications cannot be guaranteed to be secured or error-free as information could be intercepted, corrupted, lost, arrive late or contain viruses. The sender therefore does not accept liability for any errors or omissions in the context of this message which arise as a result of Internet transmission.

From: Chia S Arul [<mailto:info@chiaarul.com>]
Sent: 20 February, 2018 4:49 PM
To: <alywin@chiaarul.com>
Subject: Fwd: Your ref: AS.172823.ay(sa); Our claim no.: MSC/V/17-001827/IT

Sharon Chia (Ms)
M/s Chia S Arul LLC
151 Chin Swee Road
#03-09 Manhattan House
Singapore 169876
Tel: (65) 6733 4647 Fax: (65) 6733 8183

This e-mail is from M/s Chia S Arul LLC, a firm of Advocates and Solicitors in Singapore, and is intended solely for the named addressee. It contains confidential and /or legally privileged information. If the e-mail has reached you in error, please delete the e-mail immediately and inform us of the error. You may contact us at info@chiaarul.com. Internet communications cannot be guaranteed to be secured or error-free as information could be intercepted, corrupted, lost, arrive late or contain viruses. The sender therefore does not accept liability for any errors or omissions in the context of this message which arise as a result of Internet transmission.

Begin forwarded message:

From: Irene Tan <irene_tan@sg.msig-asia.com>
Subject: Your ref: **AS.172823.ay(sa)**; Our claim no.: **MSC/V/17-001827/IT**
Date: 20 February 2018 at 4:27:00 PM SGT
To: "info@chiaarul.com" <info@chiaarul.com>
Cc: Alywin <alywin@chiaarul.com>

WITHOUT PREJUDICE

Dear sir,

We refer to your letter dated 9.2.18.

We would like to have your client's vehicle physically resurveyed. Please arrange and revert with the date and time for the resurvey at M/s. Ace Autolution Pte Ltd.

Best Regards

Irene Tan
Senior Executive, Claims Services (Motor)
Direct line +65 6594 2541 | Direct fax +65 6225 7402 | irene_tan@sg.msig-asia.com



Insurance Company
Team of the Year
2016

MSIG Insurance (Singapore) Pte Ltd 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | T: +65 6220 9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | msig.com.sg

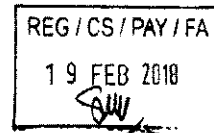


A Member of **MS&AD** INSURANCE GROUP

CONFIDENTIALITY NOTICE

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CHIA S ARUL LLC
ADVOCATES & SOLICITORS
UEN 201330709H



ARULCHELVAN S

Your Ref : MBQV/17-001827
Our Ref : To be advised
 : AS.172823.ay(sa)

9 February 2018

MSIG INSURANCE (S) PTE LTD
NO. 4 SHENTON WAY
#23-01 SGX CENTRE 2
SINGAPORE 068807

BY PDX

KST LEASING & SERVICING
3021A UBI ROAD 1
#01-42
SINGAPORE 408715

BY CERTIFICATE OF POSTING

JH,
1. \$45 to \$8,000/-
2. Upload
3. MHI A2
none
20/2/18
Irene Tan [0348]
Senior Executive
Claims Services

Dear Sirs

**ACCIDENT INVOLVING GY 8020A & GT 2975K ALONG PIE (CHANGI) ON 23
NOVEMBER 2017**

We refer to the above matter.

We act for TORNADO FOOD PTE LTD, the owner of motor vehicle GY 8020A involved in the captioned accident.

We were instructed by our client to claim damages against you in connection with a road traffic accident on 23 November 2017 along PIE (Changi) involving our client's motor vehicle GY 8020A and your motor vehicle GT 2975K driven by you at the material time.

We are instructed that the accident was caused by your negligent driving and/or management of your vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:

a)	Costs of Repair		S\$6,500.00
b)	Rental (with GST)		S\$ 963.00
c)	Survey Report fee		S\$ 380.00
d)	LTA		S\$ 7.49
e)	Costs		S\$2,000.00
	Total		S\$9,850.49

A copy of each of the following supporting documents is enclosed.

- a) A copy of our client's GIA report;
- b) A copy of the LTA search;
- c) A copy of Final Repair Bill;
- d) A copy of the Rental Invoice; and
- e) A copy of the survey report, invoice and photographs of our client's motor vehicle.

Please note that if you are insured and you wish to claim under your insurance policy, you should immediately pass this letter and all the enclosed documents to your insurer.

Please note that you or your insurer should send to us an acknowledgement of receipt of this letter within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice to you or your insurer.

Please also note that if you have a counterclaim against our client arising out of the accident, you are also required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents within 8 weeks of your receipt of this letter.

Yours faithfully,

MR ARULCHELVAN S

Enclosure(s)

Enquire Vehicle & Owner Information (Vehicle No. GT2975K As At 23 Nov 2017 / 10:25:00)*** Law Firm Search Details**

Search Reason: Insurance claim in relation to traffic accident
Law Firm Case No.: GY8020A *

Current Owner Details

Owner ID Type: Business
Owner ID: 49392700W
Owner Name: KST LEASING & SERVICING
Registered Address Type: Private Residential (Condo Apt or House) / Shopping / Office Complexes
Registered Block/House No.: 3021A
Registered Street Name: UBI ROAD 1
Registered Unit No.: # 01 - 42
Registered Building Name: -
Registered Postal Code: 408715

Current Vehicle Details

Vehicle No.: GT2975K
Make Description/Model: TOYOTA / HIACE DIESEL
Insurance Company Name: MSIG INSURANCE (SINGAPORE) PTE LTD

Thank you



Chia See Kim Angela Sharon has successfully logged out.

Your last login date and time was 12 Feb 2018, 11:09:57.

To return to ONE.MOTORING, please click [here](#)

For security reasons, please CLEAR YOUR CACHE after each session.

Session Transaction History

<u>S/No.</u>	<u>Asset Type</u>	<u>Asset ID</u>	<u>Asset Owner ID</u>	<u>Transaction Type</u>	<u>Transaction Amount(S\$)</u>	<u>Log Date/Time</u>
1	Vehicle	GT2975K	-	18.19 Enquire Veh Owner Info (Others) by Law Firm	7.49	12 Feb 2018 / 11:10:33

ACE AUTOLUTION PTE LTD

13,KAKI BUKIT ROAD 4 ,BARTLEY BIZ CENTRE #03-29,SINGAPORE 417807.

COMPANY REG. NO : 201403869W

EMAIL: admin@aceauto.com.sg

TEL: 6844 1184

FAX: 6702 4202

NAME : TORNADO FOOD PTE LTD

DATE : 24/1/18

PROFORMA INVOICE : ACE-177-2018

JOB NO. -

ADDRESS : BLK 120 GEYLANG EAST CENTRAL #07-52
380120

VEHICLE NO. GY 8020 A

MAKE & MODEL : NISSAN CABSTAR

ITEM	DESCRIPTION	QTY	RATE	AMOUNT
1	COST OF REPAIR			\$ 6,500.00
TOTAL				\$6,500.00

IMPORTANT

Please remit payment within 7 days from the due date

An interest of 1.5% per month will be levied on all overdue amounts

All cheques must be made payable to ACE AUTOLUTION PTE LTD

(WE ARE NOT GST REGISTERED)

This a computer generated document.No signature is required.

HWEE JAN (S) PTE LTD

Head Office: 82 Joo Koon Circle, Jurong Ind Est, Singapore 629101. Tel: 6897 9339 Fax: 6897 7337 (Accs), 6863 4836 (Sales), 6863 4632 (Service)
 Co. Reg. No.: 199201209N GST Reg. No.: 19-9201209-N Website: <http://www.hweejan.com.sg>
 North Link Service Center: No. 10 Admiralty Street, #02-82 North Link Building, Singapore 757695. Tel/Fax: 6752 9339 Hotline: 8138 8778

**TAX INVOICE
ORIGINAL**

Page 1 of 1

Customer Name / Address		Invoice No.	Date	Currency	Terms	P.O. / Work Order
A0157 ACE AUTOLUTION PTE LTD 13 KAKI BUKIT ROAD 4, BARTLEY BIZ CENTRE #03 - 29 SINGAPORE 417807 Tel 67024282, 68441184		79679	30-11-2017	SGD	NET DUE	
Vehicle No.		Vehicle Mileage	Running Hour	Confirmed By	Serviced By	
YLB716G				ANNA	TOH POH GUAT	

S/N	Item	Description	UoM	Qty	U/Price	Disc.	Amount
1	RTL-TRUC	RENTAL CHARGES Loan of 10ft refrigerated vehicle Duration: 1 week Period: 23 Nov to 30 Nov 2017 Remarks: 10 ft loan vehicle charges 1 week - S\$900.00	TRUCK	1.00	900.00	0.00	900.00

paid cheque on 1/12/17

Sub Total 900.00
 GST (7%) 63.00
Total 963.00

* Cheque should be crossed and made payable to HWEE JAN (S) PTE LTD.
 * Interest of 1% per month is chargeable for late payment.
 * I certified that the above service & price has been carried out to my entire satisfaction, unless notify within 3 days, all work done will be deemed agreed.
 * Goods sold are not refundable or commodities exchange.

HWEE JAN (S) PTE LTD

S K AUTO CONSULTANTS

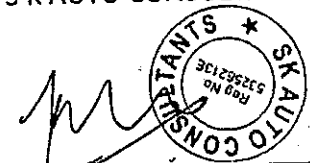
Invoice

Bill To: Tornado Food Pte Ltd
c/o ACE Autolution Pte Ltd
13 Kaki Bukit Road 4 #03-29
Bartley Biz Centre
Singapore 417807

Invoice No:	2017474
Date:	28/12/2017
Our Ref	TP/017/0474SK

Description	Amount (S\$)
PARTICULARS	
Vehicle Registration No. : GY 8020A	380.00
Date of Accident : : 23/11/2017	
Date of Inspection : : 24/11/2017	
SERVICES:	
Assessment with report (inclusive of transport charges and photographs etc)	
Total	380.00
Balance Due	380.00

We would appreciate your cheque crossed and made payable to:
S K AUTO CONSULTANTS



Authorized Signature

S K AUTO CONSULTANTS

AUTOMOBILE ASSESSMENT REPORT

Page No. 1

Our Reference: TP/017/0474SK
Your Reference: TBA

Date: 28/12/2017

TO: Tornado Food Pte Ltd
c/o ACE Autolution Pte Ltd
13 Kaki Bukit Road 4 #03-29
Bartley Biz Centre
Singapore 417807

Assessment of Vehicle No : GY 8020A
Date of Accident : 23/11/2017
Date of Inspection : 24/11/2017

We have carried out a physical assessment of GY 8020A at Ace Autolution Pte Ltd according to your instructions on 24/11/2017 and are pleased to submit our report as follows;

1.VEHICLE PARTICULARS

Registration No.	:	GY 8020A
Make & Model	:	NISSAN CABSTAR
Year of Registration	:	2005 (COE EXP.2020)
Engine Capacity (cc)	:	3153
Chassis No.	:	JN1SF4F23Z0860146
Engine No.	:	QD32211851
Colour	:	Blue
Mileage (km)	:	481282

2.VEHICLE CONDITION

Body Paint:	:	Good
Steering	:	Serviceable
Foot Brake	:	Serviceable
Parking Brake	:	Serviceable

3.TYRE PARTICULARS & CONDITION

Front

RH Make/Size	:	Maxxis 195R15C - 50%
LH Make/Size	:	Maxxis 195R15C - 50%

Rear

RH Make/Size	:	Radial 155R12C - 50%
LH Make/Size	:	Radial 155R12C - 50%

Note: % denotes the remaining percentage of the tyre

S K AUTO CONSULTANTS

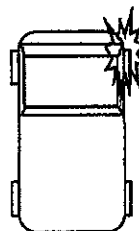
Page No. 2

Our Reference TP/017/0474SK
Vehicle No. GY 8020A

4. DESCRIPTION OF DAMAGE

At the time of inspection observed that this vehicle had sustained damages to the Right side front portion

Please see attached schedule for details.



Estimated Amount : S\$8,877.30
Adjusted Amount : S\$6,500/-
Estimated Repair Days : 5 days

Pursuant to your instruction, we have **NOT AUTHORIZED** repair.

The assessment was conducted on a "**Without Prejudice**" basis.

If we are not notified of anything to the contrary within **14 Days** from the date hereof, this report shall be treated as correct

Disclaimer

This report is intended for the exclusive use of the addressee solely in relation to the loss occurrence in which the assessed vehicle is involved. No liability or responsibility whatsoever shall be held by **S K AUTO CONSULTANTS** for any reliance on this report by any third party.

S K AUTO CONSULTANTS

Page No. 3

Our Reference TP/017/0474SK
Vehicle No. GY 8020A

QTY	DESCRIPTION	CONDITION	REPAIRER'S ESTIMATE(S\$)		OUR ASSESSMENT(S\$)	
	<u>PARTS (NETT ITEMS)</u>					
1	Front bumper	Deformed	1582.00		1582.00	✓
1	Front grille	Slot damaged	582.00		582.00	NH
1	RHS Headlamp	Holder crk	982.00		982.00	✓
1	RHS Side signal lamp	Broken	592.00		592.00	✓
1	RHS Side view mirror assy	Broken	642.00		642.00	✓
1	RHS Front corner panel	Repair/Labour	322.00		0.00	1599.41
1	RHS Front door	Distorted	1858.00		1858.00	✓
1	RHS Front door lower moulding	Necessary	392.00		392.00	NH 1439.41
1	RHS Front door step garnish	Deformed	275.00		275.00	NH
				7227.00	6905.00	
		less	10%	722.70	690.50	
				6504.30	6214.50	
	<u>SPECIAL NETT ITEMS</u>					
1	RHS Front door company address sticker		75.00		45.00	✓
1	RHS Front door CABSTAR emblem		98.00		98.00	✓
		Total Parts	6677.30		6357.50	501-

S K AUTO CONSULTANTS

Page No. 4

Our Reference TP/017/0474SK


Vehicle No. GY 8020A

S/N	DESCRIPTION	REPAIRER'S ESTIMATE (S\$)	OUR ASSESSMENT (S\$)
1	LABOUR To remove the affected parts & fittings to commence repairs; replace the damaged parts & components	1000.00	800.00 400/-
2	To supply paint materials, expandable items & putty, respray paint on parts replaced	1000.00	800.00 500/-
3	To check wiring system for proper function	80.00	60.00 30/-
4	To perform anti rust treatment on affected areas	120.00	90.00 40/-
Labour Total :		2200.00	1750.00
TOTAL (PARTS & LABOUR):		8877.30	8107.50

Note: (For Lump Sum Repair)

The workshop has agreed to undertake the repair on a Lump Sum Basis, and/or the use of ex stock/reconditioned parts whichever is possible (having taken into consideration to repair instead of replacements.

The final adjusted Lump Sum contract amount is S\$6,500/-


S. Kumanan
Motor Surveyor



2459.46

2/5 1950/-

3 days

...CLAIM SUBFOLDER...(Pending for Survey Report)

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'ed	Status
Main	24 Nov 2017		27 Nov 2017 11:07 Edit Adj Rpt	S\$1,950.00 Edit Estimates	S\$1,950.00 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All
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CLAIM SUBFOLDER DETAILS				[Created by insurer]		
Insured:	KST LEASING & SERVICING , Co. Reg. No.: 49392700W					
Main Claimant:	TORNADO FOOD PTE LTD , Co. Reg. No.: 200505985E					
Vehicle Reg. No.:	GY8020A	Date of Loss:	23/11/2017 10:00 - :59			
Claim Type:	TP / MSC/V/17-001827	Policy/Cover Note No.:	MSD/VCT/17-002348 (Third Party Only) Coverage: 01/11/2017 - 31/10/2018			
Vehicle Reg. No. (Insured):	GT2975K	Policy No. (Claimant):				
		Excess:				
Repairer:	Ace Autolution Pte Ltd (KAKI BUKIT) 13 Kaki Bukit Road 4, #03-29/30 Bartley Biz Centre, 417807 Kaki Bukit - Tel: 68441184					
Handling Insurer:	MSIG Insurance (Singapore) Pte. Ltd. (HQ) - Tel: +65 6827 7888 ... [Handled by Chhia Nyuk Pui - 6594 2521]					
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by BRYAN TANI] ... [Imm.Advice due 28/11/2017]					
Driver/Custodian (Insured):	TAM MENG HONG () , NRIC: G7183881T, Tel: +6590692096					

ASSOCIATED MAIL RECEIVED		View All	Compose Case Mail
There are no mail for this case.			

ALL ASSOCIATED TASKS <input type="checkbox"/>										View All	Search Tasks	Create New Task	Complete
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?				
No results.													

Claim Documents

***GY8020A (MSC/V/17-001827)**
[GT2975K]

TP

TORNADO FOOD PTE LTD
































Nov 23 2017 10:00AM

[KST LEASING & SERVICING]

Ace Autolution Pte Ltd

[Upload Documents](#) | [Upload Photos](#) | [Compose New Letter](#)

View [View in Browser](#) ▼

Assessment Reports			1 per page ▼	<input checked="" type="checkbox"/>
No	Finalized On	MSIG Insurance (Singapore) Pte. Ltd. (HQ)	Thumbnail	Print
1	27/11/17 10:00	Accident Statement From: SC - Reg. No: GT2975K, Claimant: KST LEASING & SERVICING	 Load HTM	
Photos/Images			3 per page ▼	<input checked="" type="checkbox"/>
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82	08/03/18 17:48	Reinspection Photo		Load JPG	<input checked="" type="checkbox"/>
Documentation				1 per page ▾	<input checked="" type="checkbox"/>
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1	27/11/17 10:00	GY8020A GIA RPT		Load PDF	
2	27/11/17 10:02	Request Pre-Repair Inspection		Load PDF	
3	27/11/17 11:07	Survey DISAGREE ON SJE, Appoint LKK as Surveyor		Load PDF	
4	23/02/18 11:50	LOD with supporting documents		Load PDF	
5	23/02/18 11:50	Survey Report		Load PDF	
6	23/02/18 14:22	instruction to LKK to conduct resurvey		Load PDF	
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)		Thumbnail	Print
1	09/03/18 15:51	PHOTO		Load PDF	

Documents Checklist

DOCUMENTS CHECKLIST

Reset

Save

Print

There are no document checklists configured.

Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)

Show Remarks To:

☐ Handling Insurer

Note: Remarks are private unless you show it to other parties.

LKK Auto Consultants Pte Ltd (Co.Reg.No:199607198R)

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

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

VEHICLE DAMAGE INSPECTION REPORT

Our File No: CS3/MSG17022533/DTBE2

Date: 09/03/2018

REFERENCE

Handling Insurer:	MSIG Insurance (Singapore) Pte. Ltd.	Policy No:	MSD/VCT/17-002348	
Claimant Vehicle No :	GY8020A	Insured Vehicle No :	GT2975K	
Date of Loss:	23/11/2017	Nature of Claim:	TP	Claim No: MSC/V/17-001827

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:	GY8020A	Engine No:	QD32211851
Make & Model:	NISSAN CABSTAR, 3.0 5M/T ABS 2DR 2WD EURO 5 (A)	Chassis No:	JN1SF4F23Z0860146
Reg. Date:	11/08/2005 (Man. Year: 2005)	Odometer:	492830 km
Colour:	Blue		
Engine Capacity:	3153 cc		
Market Value/New Car Price:	N/A		
Sum Insured (S\$):	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:

CONDITION OF TYRES

Front Tyre Size:	195 R15	Rear Tyre Size:	155 R12 (D)
Front Left Side:	Journey 5 mm	Rear Left Side:	Maxmiler 5/5 mm
Front Right Side:	Journey 5 mm	Rear Right Side:	Maxmiler 5/5 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	6,677.30	1,489.46	5,187.84	77.69
Miscellaneous Items	0.00	0.00	0.00	
Labour	2,200.00	970.00	1,230.00	55.91
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (\$\$)	8,877.30	2,459.46	6,417.84	72.29
Approved Total (Overridden) (\$\$)		1,950.00		
Nett Amount (\$\$)	8,877.30	1,950.00	6,927.30	78.03

INSPECTION

Date of Assignment:	27/11/2017	
Date Inspected:	08/03/2018	Inspected At: Ace Autolution Pte Ltd (KAKI BUKIT) 13 Kaki Bukit Road 4, #03-29/30 Bartley Biz Centre Singapore 417807
Estimated Period of Repair:	3.0 days	

Adjuster: BRYAN TANI

Manager: DENISE TAY KWEE CHENG

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.

REPAIR DETAILS

Reference	
Part Source:	(Last Synchronised: 09 Mar 2018)
Parts:	N/A NISSAN CABSTAR 3.0 5M/T ABS 2DR 2WD EURO 5 (A) (Model not available in database)
Labour:	Repairer's (Price-denominated Standard List)
Print Code:	(Unsubmitted, no print-code for GY8020A)
Validity:	These estimates are valid only if they contain the print code (above) on all estimate pages, running page numbers with the END OF ESTIMATES marker on the last estimate page
Further Info: Items/values not in reference catalogue are prefixed with an asterisk *.	

Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*FRONT BUMPER	Replaced	1,582.00 FL	*675.50 FL
2	1		*FRONT GRILLE	Not Necessary	582.00 FL	*- FL
3	1		*RHS HEADLAMP	Replaced	982.00 FL	*321.60 FL
4	1		*RHS SIDE SIGNAL LAMP	Replaced	592.00 FL	*131.30 FL
5	1		*RHS SIDE VIEW MIRROR ASSY	Replaced	642.00 FL	*471.00 FL
6	1		*RHS FRONT CORNER PANEL	Repaired	322.00 FL	*- FL
7	1		*RHS FRONT DOOR	Repaired	1,858.00 FL	*- FL
8	1		*RHS FRONT DOOR LOWER MOULDING	Not Necessary	392.00 FL	*- FL
9	1		*RHS FRONT DOOR STEP GARNISH	Not Necessary	275.00 FL	*- FL
10	1		*RHS FRONT DOOR COMPANY ADDRESS STICKER	Replaced	75.00 FS	*30.00 FS
11	1		*RHS FRONT DOOR CABSTAR EMBLEM	Replaced	98.00 FS	*20.00 FS
					Sub Total (S\$)	7,400.00 1,649.40
					- List Item Discount on L Items 10.00/10.00% (S\$)	722.70 159.94
					Total Parts (S\$)	6,677.30 1,489.46

F=Franchise part. S=SpcNett. L=ListItemDisc.

Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
Labour Items				
1	TO REMOVE THE AFFECTED PARTS & FITTINGS TO COMMENCE REPAIRS ; REPLACE THE DAMAGED PARTS & COMPONENTS	New	1,000.00	400.00
2	TO SUPPLY PAINT MATERIALS, EXPANDABLE ITEMS & PUTTY, RESPRAY PAINT ON PARTS REPLACED	New	1,000.00	500.00
3	TO CHECK WIRING SYSTEM FOR PROPER FUNCTION	New	80.00	30.00
4	TO PERFORM ANTI RUST TREATMENT ON AFFECTED AREAS	New	120.00	40.00
Gross Labour Cost (S\$)			2,200.00	970.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >