

Joeann

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**From:** Jeremy Koh <jeremy\_koh@Aviva-asia.com>  
**Sent:** Thursday, 18 July, 2019 3:49 PM  
**To:** Charles Phua; Joeann  
**Cc:** Albert Chua; Juliana Wee  
**Subject:** RE: MC Suit No. 7377/2017 [Aviva ref: G0037945/SJV 4585T/JK] {ComLaw ref: PCS.2017.214577aviva]  
**Attachments:** GR8969A - Log card - at the time of accident.pdf; Economical repair limit calculation.pdf; GR8969A - Survey report.PDF; Daihatsu Hijet S200RV - MV from Salvage dealer.pdf; Daihatsu Hijet S200RV - MV from SG carmart.pdf

Dear Charles,

Appreciate your advice.

We enclosed the survey report by our PRS survey commenting on the repair limit. The calculation table on how the "Limit" was derived, as well as the log card citing the rebate, age of the vehicle to support the calculation at the time of the accident.

Documents supporting the market value via public platform, and salvage dealer are enclosed as well.

We are in view that the SJE should at least provide supporting documents to advise how his calculation on the "net value" was \$ 5,000.00.

Best Regards,

**Jeremy Koh**  
Claims Executive  
General Insurance  
Phone : (65) 6827 9944 Fax : (65) 6829 1871  
Email Address : [jeremy\\_koh@aviva-asia.com](mailto:jeremy_koh@aviva-asia.com)

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**Enquire PARF/COE Rebate for Registered Vehicle****Vehicle Owner Particulars**

Owner ID Type: Singapore NRIC

Owner ID: 8321H

**Vehicle Details**

Vehicle No.: GR8969A

Vehicle to be Exported: Yes

Intended De-registration  
Date: 27 Oct 2016

Vehicle Make: DAIHATSU

Vehicle Model: S200RV-SMLK

Primary Colour: Silver

Manufacturing Year: 2000

Engine No.: 6443665

Chassis No.: JDAS200V001000500

Maximum Power Output:-

Open Market Value: S13,773.00

Original Registration  
Date: 24 Jun 2000

First Registration Date: 24 Jun 2000

Transfer Count: 0

Actual ARF Paid: S689.00

**Intended PARF Rebate Details**

PARF Eligibility: No

PARF Eligibility Expiry  
Date: -

PARF Rebate Amount: S0.00

**Intended COE Rebate Details**

COE Expiry Date: 31 Mar 2017

COE Category: C - Goods Vehicle &amp; Bus

COE Period(Years): 10

PQP Paid: S86.00

COE Rebate Amount: S3.00

**Total Rebate Amount: S3.00**

The information contained herein is correct as at 27 Oct 2016

OK



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<b>Vehicle</b>	<b>Loss Date</b>	<b>Reg Date</b>
GR8969A	25/10/2016	24/6/2000

**Market Value**

HUAHONG	\$2,000	
QRM IN-HOUSE	\$2,500	
SGcarmart	\$3,000	4/5/2000

<b>Average MV</b>	<b>\$2,500</b>
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**Salvage Value**

PARF rebate	\$0
COE rebate	\$3
<b>Salvage Value</b>	<b>\$3</b>

**Nett Loss**

Market Value / Sum insured	\$2,500
Salvage Value	\$3
<b>Nett loss</b>	<b>\$2,497</b>

Settlement should not exceed Nett Loss  
before deduction of excess (if any)

Prepared by

Nicholas Tey  
Motor surveyor  
28-Oct-16



QUANTUM RISK MANAGEMENT

Quantum Risk Management (S) Pte Ltd (Co.Reg.No 201415836W)  
8 Ubi Road 2, #06-07 Zervex Building  
Singapore 408538  
Tel: 6444 2112 Fax: 6538 0121 Email: info@quantum-risk.com.sg

## VEHICLE DAMAGE INSPECTION REPORT

Our File No: AV-01769  
Date: 24/01/2017

### REFERENCE

Handling Insurer:	Aviva Ltd	Policy No:	10153726
Claimant Vehicle No :	GR8969A	Insured Vehicle No :	SJV4585T
Date of Loss:	25/10/2016	Nature of Claim:	TP
		Claim No:	G0037945

### DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:	GR8969A	Engine No:	6443665
Make & Model:	DAIHATSU S200RV-SMLK, 659cc (M)	Chassis No:	JDAS200V001000500
Reg. Date:	24/06/2000 (Man. Year: 2000)	Odometer:	33627 km
Colour:	Silver		
Engine Capacity:	659 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:	Fair	Steering (Serviceable):	Yes	Footbrake (Serviceable):	Yes
Handbrake (Serviceable):	Yes	Engine Modification:	No	Pre-accident Condition:	Good

### CONDITION OF TYRES

Front Tyre Size:	155R15C	Rear Tyre Size:	155R15C
Front Left Side:	Yokohama 5 mm	Rear Left Side:	Yokohama 5 mm
Front Right Side:	Yokohama 5 mm	Rear Right Side:	Yokohama 5 mm

The above values represent the remaining tyre treads depth

### COST OF CLAIMS

	Repairer's	Adjuster's	Difference	Diff %
Parts	2,077.67	1,909.19	168.48	8.11
Miscellaneous Items	0.00	0.00	0.00	
Labour	2,220.00	1,440.00	780.00	35.14
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	4,297.67	3,349.19	948.48	22.07
Approved Total (Overridden) (S\$)		2,700.00		
Nett Amount (S\$)	4,297.67	2,700.00	1,597.67	37.18

### INSPECTION

Date of Assignment:	28/10/2016		
Date Inspected:	28/10/2016	Inspected At:	Bluwell Automotive Service Pte Ltd (KAKI BUKIT) 1 KAKI BUKIT AVE 6 (UNIT B) #01-28 Singapore 417883
Estimated Period of Repair:	5.0 days		

Adjuster: Nicholas Tey

Manager: Robin Poon

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.

**Incident Details**

The driver of the insured vehicle (Insured, Ganesan Kannan) and the driver of the Third Party vehicle (Owner, Phua Thiam Keng) were involved in a chain collision at the junction of Marymount Lane and Upper Thomson Road on 25.10.2016 @ 2115hrs.

**Damage Consistency / Extent of Loss**

Damage to the Third Party vehicle is consistent with the claim report and relates to a single incident.

Impact damage has been occasioned to the RH of the Third Party vehicle, damaging the rear RH fender, rear RH sliding door, rear RH rim. Further damage may be apparent upon dismantling.

No documents was provided during our initial inspection. The repairer had contacted us to conduct the post repair inspection. During the inspection, we were notified that all documents will be handled to their lawyers. No finalization was done with the repairer.

The repair time frame would be estimated at approximately 5 days upon commencement of repairs.

**Economical Repair Limit and PARF/COE Rebate**

The market value of this vehicle is about S\$2,500. PARF/COE Rebate is S\$3. The Economical Repair Limit is about S\$2,497.

**Further Comments / Recommendations**

As per your instructions, the above Survey has been carried out on a " Without Prejudice " basis and no repairs have been authorised by our office.

We hereby submit our Inspection Report and images for your perusal. We now await any further instructions.

## REPAIR DETAILS

### Reference

<b>Part Source:</b>	(Last Synchronised: 24 Jan 2017)	
<b>Parts:</b>	N/A	DAIHATSU S200RV-SMLK 659cc (M) (Model not available in database)
<b>Labour:</b>	Repairer's	(Price-denominated Standard List)
<b>Print Code:</b>	Quantum Risk Management (S) Pte Ltd/GR8969A/24/01/2017 12:59	
<b>Validity:</b>	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	
<b>Further Info:</b>	Items/values not in reference catalogue are prefixed with an asterisk *.	

### Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*REAR TAILLAMP	Disallowed	115.85 FL	*- FL
2	1		*REAR BUMPER	Damage	426.25 FL	*426.25 FL
3	1		*REAR FENDER	Damage	895.45 FL	*895.45 FL
4	1		*O/S SLIDING DOOR	Damage	755.00 FL	*755.00 FL
5	1		*REAR TYRE	Damage	64.00 FS	*64.00 FS
6	1		*REAR RIM	Damage	150.00 FS	*80.00 FS

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

<b>Sub Total (\$\$)</b>	<b>2,406.55</b>	<b>2,220.70</b>
<b>- List Item Discount on L Items 15.00/15.00% (\$\$)</b>	<b>328.88</b>	<b>311.51</b>
<b>Total Parts (\$\$)</b>	<b>2,077.67</b>	<b>1,909.19</b>

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## Recommended Miscellaneous Items

There are no new miscellaneous items selected.

## Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
<b>Labour Items</b>				
1	TO DISCONNECT AND RECONNECT, CHECK ELECTRICAL WIRING, HARNESS WIRES, SOCKETS, REPLACE DAMAGED PARTS	New	30.00	20.00
2	TO CHECK RE-ADJUST (COMPUTERIZED) ALL WHEEL ALIGNMENT	New	120.00	80.00
3	TO REMOVE AND REPLACE THE ABOVE DAMAGED PARTS, STRAIGHTEN, KNOCK OUT, REALIGN AND REPAIR INCLUDING CUT AND WELD BODY PANELS. TO RE-ADJUST TO THE ORIGINAL POSITION USING POWER TOOLS	New	1,100.00	800.00
4	TO SPRAY PAINT ON THE REPLACED AND REPAIRED PARTS, PREPARE SPRAY SUCH AS MASKING TAPE THE UNAFFECTED AREAS WITH PAPER, CLEANING AND SANDING OF SURFACES, FINAL POLISHING AND WAXING ARE ALSO AVAILABLE	New	880.00	500.00
5	TO APPLY UNDERCOATING ON THE REPAIRED AND REPLACED PANELS FOR RUST PROTECTION	New	90.00	40.00
Gross Labour Cost (\$\$)			2,220.00	1,440.00

Quantum Risk Management (S) Pte Ltd/GR8969A/24/01/2017 12:59. Not valid without Reference section.

< END OF ESTIMATES >

**From:** Jonathan Tan <[jonathan@huahong.com.sg](mailto:jonathan@huahong.com.sg)>  
**Sent:** Friday, 28 October, 2016 4:09 PM  
**To:** Ong Soo Ching  
**Cc:** Nicholas Tey Yi Loong; Phila Peh Mei Leng  
**Subject:** RE: GR8969A MV Huahong - AVIVA

Market value : 2k est

Regards

**Jonathan Tan**  
Director



**HUA HONG PRIVATE LIMITED**

25D Sungei Kadut Street 1 Singapore 729332

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**From:** Ong Soo Ching [<mailto:ong.sooching@quantum-risk.com.sg>]  
**Sent:** Friday, 28 October 2016 12:05 PM  
**To:** 'Jonathan Tan' <[jonathan@huahong.com.sg](mailto:jonathan@huahong.com.sg)>  
**Cc:** Nicholas Tey Yi Loong <[nicholas.tey@quantum-risk.com.sg](mailto:nicholas.tey@quantum-risk.com.sg)>; Phila Peh Mei Leng <[phila.peh@quantum-risk.com.sg](mailto:phila.peh@quantum-risk.com.sg)>  
**Subject:** GR8969A MV Huahong - AVIVA

Hi Jonathan,

Can we have the MV for the attached vehicle? AVIVA case.

Thank you.

Regards,  
ONG Soo Ching  
Claims Consultant



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## s200 Used Vehicle List (7 vehicles)

Car Model	Price	Reg Date	Gear	Eng Cap	Mileage	Company	Availability
<b>Daihatsu Hijet S200RV (COE till 03/2017) (Petrol)</b>	<b>\$3,000</b>	04-May-2000	Manual	659 cc	-	Think One Automobile & Trading	Available
<p>Office No. - 65553300 Eric - 91638879   Yow Tat - 91561581</p>							
<b>Lexus IS200 (COE till 06/2018)</b>	<b>\$18,800</b>	03-Sep-2003	Auto	1,988 cc	-	Boeki Auto & Marine	Available
<p>Call For Viewing Now. Trade In All Welcome. Office No. - 65549390 Boeki - 82180500</p>							
<b>Honda S2000 2.2M</b>	<b>\$44,800</b>	24-Nov-2007	Manual	2,156 cc	56,000 km	De Cars	Available
<p>Lowest Mileage And Depreciation S2K On The Market! Selling Due To Under Utilization, Owner Travels And This Is His 2nd Car. Comes Loaded With Hondata Flash Pro (Tuned By Rhommel) Stage 1 Cams. LTA App .. Office No. - - Ivan - 86684000   Kenneth - 92336009</p>							
<b>Honda S2000 Type S 2.2M</b>	<b>\$59,800</b>	19-Jun-2008	Manual	2,156 cc	124,365 km	Choon's Motor Trading	Available
<p>Owner's Spare Car. Well Maintained With No Expenses Spared. Consigned Vehicle. Call To Book An Appointment For Viewing. Car Is In Office Now Over The Weekend. Office No. - 64811606 Eddie Ng - 90082358</p>							
<b>Honda S2000 Type S 2.2M</b>	<b>\$55,500</b>	31-Oct-2008	Manual	2,156 cc	-	RPM Automobile Pte Ltd	Available
<p>Best Condition In Town! Guarantee Accident Free, Maintained By Garage R. Buy With A Peace Of Mind. 100 % Quality Buy! STA And VICOM Evaluation Welcome. Office No. - 67790012 Jimmy Wan - 86125675   Chris Lum - 83885794</p>							
<b>Honda S2000 2.2M</b>	<b>\$50,000</b>	07-Nov-2008	Manual	2,156 cc	84,000 km		Available
<p>Fully Stocks Condition No Modification Except Air Filter + Mugen Exhausts (with Cert). Never Travelled To Malaysia Or Track. Number To Be Retained. Office No. - - KS - 92305656</p>							
<b>Honda S2000 Type S 2.2M</b>	<b>\$88,888</b>	28-Apr-2009	Manual	2,156 cc	45,889 km	Wheeler Dealers SG Pte Ltd	Available
<p>Only One In Town With 3M Wrap With Stylish Design. Specially Build Engine With Full Chrome And Dyno Result On This Car Will Scared Many Monkeys On The Road, With Moton Gas Suspension Support On This S... Office No. - 64444144 Loh - 84488448   Lim - 97494949</p>							

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