

Surveyor

REF: CS / A/L17023575 / R1462

Special Instruction:

US: \$7050.00

ASSIGNMENT (Office)

From (Person): Salina of A/L1 Date/Time: 11.12.2017

Estimated Cost: Bill to:

Third Parties:

Claimant:

Surveyor: Km Auto

Workshop: Choon Hock

OD (TP Re-inspection) / Evaluation

To Inspect Vehicle No: SKW 271H Insured: SJH 3366M

at Workshop m/s Choon Hock Tel: 6453 0778

of 176 Sin Ming Drive #05-03

Policy No: Claim No: 9731 222903S(7003)

Sum Insured: Excess:

Make of Veh: D.O.A. 12.08.2017

(Client's Record)

13.12.2017 (Wednesday) @ 4pm

H.O.D. Endorsement/Date:

Date/Time: Person Contacted: Vehicle IN / OUT

Date/Time: Confirmed with Final Fig days (Red \$ / %; Original 6 days)

Date/Time: 3/1/2018 Submit Final Fig 5200, 5 days (Red \$ 1850 / 26 %; Original 6 days)

Date/Time	Action/Instruction
	238 Woodlands Ind Park E5 Woodlands Bizhub Singapore 757301 (Ms. Shue - 8121 2747)

SKW 271H - X

SJH 3366M - X

3/1/2018 Check by Bryan.

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

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

RECEIVED 03 JAN 2018

Para(3) : Nett Value

Market Value :

Salvage Value :

Nett Value :

Inspected/
Evaluated by:

Fee Charged:

 Basic & Add
 Transport
 Photos
 Others
 Total

Date:

200

1) Date/Time 3/1/2018 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

552



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 : CS/AIG17023575/tb

78 SHENTON WAY #08-16
CHARTIS BUILDING
SINGAPORE 079120

Date : 12-12-2017



Code : AIG

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

Insured Veh.	SJH 3866M	Veh. Inspected	SKW 271H
Policy No.		Coverage (\$)	0.00
Claim No.	9731222903SG003	Excess (\$)	0.00
Assign From	SALIHA	Assign Date	11/12/2017

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	12/08/2017	Inspection Date	13/12/2017
Survey held at	CHOON HOCK AUTOCARE PTE LTD BLK 176 SIN MING DRIVE #05-03 SIN MING AUTOCARE SINGAPORE 575721		

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: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>
Sent: Monday, 11 December, 2017 10:33 AM
To: Lim Suk Mei
Cc: SUR; Catherine Chong (LKK Auto)
Subject: RE: AIG ref: 9731222903SG003#027# II y/r ref: LWP/CHA/3745/17/sm(ec)

Dear Suk Mei,

Thank you for your email.

M/s LKK Auto Consultant has been appointed for the RI arrangement.

Aside to LKK,

fyi & fyna please. I will send the supporting documents in separate email.

PLEASE NOTE THAT CONTENTS OF THIS EMAIL SHOULD NOT BE CONSTRUED AS ANY
ADMISSION OF LIABILITY ON THE PART OF OUR INSURED AND/OR INSURERS. WE HEREBY
MAINTAIN FULL RESERVATION OF RIGHTS AND ALL DEFENCES AVAILABLE TO US

Saliha Syed Yusoff
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1917 | Fax +(65) 68357416

saliha.syed-yusoff@aig.com | www.aig.com.sg

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From: Lim Suk Mei [mailto:sukmei@lawrencelee.com.sg]
Sent: Friday, December 08, 2017 12:05 PM
To: Syed-Yusoff, Saliha
Subject: RE: AIG ref: 9731222903SG003#027# ll y/r ref: LWP/CHA/3745/17/sm(ec)

WITHOUT PREJUDICE

Dear Saliha,

We refer to our email to you dated 05.12.17.

Please confirm the re-inspections.

Regards,

Suk Mei (sukmei@lawrencelee.com.sg)
Secretary to Lee Wee Peng Lawrence
Lawrence Lee & Co (UEN: 53159236K)
133 New Bridge Road #13-05 Chinatown Point Singapore 059413
tel. 6533 3680 fax. 6533 3689 email. info@lawrencelee.com.sg

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From: Lim Suk Mei [mailto:sukmei@lawrencelee.com.sg]
Sent: Tuesday, December 05, 2017 11:21 AM
To: 'Syed-Yusoff, Saliha' <Saliha.Syed-Yusoff@aig.com>
Subject: RE: AIG ref: 9731222903SG003#027# ll y/r ref: LWP/CHA/3745/17/sm(ec)

WITHOUT PREJUDICE

Dear Saliha,

We refer to your email dated 29.11.17.

As requested by you, our client has fixed re-inspection as follows:

Date/Time : Wednesday, 13.12.17, 4pm
Place : 238 Woodlands Industrial Park E5 Woodlands Bizhub Singapore 757301
Attention : Ms Shue
Contact No. : 8121 2747 (Call upon arrival)

Please be informed that:

- a. Our client claims \$30.00 for downtime, or such amount as may be agreed/determined;
- b. Cancellation or postponement of the appointment will not be entertained; &
- c. Our client's legal costs will increase as a result of the additional work done.

Please confirm.

Regards,

Suk Mei (sukmei@lawrencelee.com.sg)
Secretary to Lee Wee Peng Lawrence

Lawrence Lee & Co (UEN: 53159236K)
133 New Bridge Road #13-05 Chinatown Point Singapore 059413
tel. 6533 3680 fax. 6533 3689 email. info@lawrencelee.com.sg

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From: Syed-Yusoff, Saliha [<mailto:Saliha.Syed-Yusoff@aig.com>]
Sent: Wednesday, November 29, 2017 5:44 PM
To: Lim Suk Mei <sukmei@lawrencelee.com.sg>
Subject: RE: AIG ref: 9731222903SG003#027# ll y/r ref: LWP/CHA/3745/17/sm(ec)

WITHOUT PREJUDICE
SAVE AS TO COSTS

Dear Suk Mei,

kindly arrange for RI to justify the cost of repair.

thanks,

PLEASE NOTE THAT CONTENTS OF THIS EMAIL SHOULD NOT BE CONSTRUED AS ANY ADMISSION OF LIABILITY ON THE PART OF OUR INSURED AND/OR INSURERS. WE HEREBY MAINTAIN FULL RESERVATION OF RIGHTS AND ALL DEFENCES AVAILABLE TO US

Saliha Syed Yusoff
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1917 | Fax +(65) 68357416

saliha.syed-yusoff@aig.com | www.aig.com.sg

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From: Lim Suk Mei [<mailto:sukmei@lawrencelee.com.sg>]
Sent: Friday, November 17, 2017 4:50 PM
To: Syed-Yusoff, Saliha
Subject: RE: AIG ref: 9731222903SG003#027# ll y/r ref: LWP/CHA/3745/17/sm(ec)

WITHOUT PREJUDICE

Dear Saliha,

We refer to your email dated 02.11.17.

We are instructed to counter-offer as follows:

Cost of repairs	\$ 6,800.00
Loss of use	\$ 630.00 (9 days x \$70pd)
Survey fee	\$ 790.00 (agreeable)
LTA fee	\$ 5.35 (agreeable)
Costs	\$ 700.00
Total	\$ 8,925.35

Kindly revert shortly.

Regards,

Suk Mei (sukmei@lawrencelee.com.sg)
Secretary to Lee Wee Peng Lawrence
Lawrence Lee & Co (UEN: 53159236K)
133 New Bridge Road #13-05 Chinatown Point Singapore 059413
tel. 6533 3680 fax. 6533 3689 email. info@lawrencelee.com.sg

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From: Lawrence Lee [<mailto:lawrence@lawrencelee.com.sg>]
Sent: Thursday, November 02, 2017 11:10 AM
To: 'Syed-Yusoff, Saliha' <Saliha.Syed-Yusoff@aig.com>
Cc: 'Lim Suk Mei' <sukmei@lawrencelee.com.sg>
Subject: RE: AIG ref: 9731222903SG003#027# ll y/r ref: LWP/CHA/3745/17/sm(ec)

Dear Saliha,

Suk Mei will revert to you on your offer. Thanks.

Regards

Lee Wee Peng Lawrence
Lawrence Lee & Co (UEN: 53159236K)
133 New Bridge Road #13-05 Chinatown Point Singapore 059413
tel. 6533 3680 fax. 6533 3689 email. info@lawrencelee.com.sg

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From: Syed-Yusoff, Saliha [<mailto:Saliha.Syed-Yusoff@aig.com>]
Sent: Thursday, November 02, 2017 9:41 AM

To: Lawrence Lee <lawrence@lawrencelee.com.sg>; info@lawrencelee.com.sg
Subject: AIG ref: 9731222903SG003#027# II y/r ref: LWP/CHA/3745/17/sm(ec)

WITHOUT PREJUDICE

Dear Lawrence,

We refer to the above-captioned.

Without any admission of liability, we are prepared to settle your client's claim as follow:

COR	\$ 3,000.00
LOU (\$60 X 5 days)	\$ 300.00
	\$ 3,300.00
GIA/LTA	\$ 5.35
Survey	\$ 790.00
Legal	\$ 380.00
Total	\$ 4,475.35

kindly revert with your client's acceptance.

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ADMISSION OF LIABILITY ON THE PART OF OUR INSURED AND/OR INSURERS. WE HEREBY
MAINTAIN FULL RESERVATION OF RIGHTS AND ALL DEFENCES AVAILABLE TO US

Saliha Syed Yusoff
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Complex Claims Examiner
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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	14/08/2017 15:55
Date Of Accident	12/08/2017 17:10
Exact Location Of Accident	JUNCTION OF SENGKANG EAST WAY & SENGKANG EAST DR
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKW271H
Insured/Policyholder	
Name Of Registered Owner	SHUE EE WEN (XU YIWEN)
NRIC No	S8837558J
Email Address	EE_WEN2002@HOTMAIL.COM
Mobile Phone No	(LOCAL) +65-81212747
Alternative Phone No	OTHERS-81212747

Vehicle Particulars

Manufacturer	HONDA
Model	VEZEL-1.5 X (A)
Exact Purpose for which vehicle was being used at time of accident	PTE USE
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	LIBERTY INSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	SI16V17779/VPE/R00/E00
Cover Note Number	30/10/16 - 29/10/17

Driver

Name of Driver	SHUE EE WEN (XU YIWEN)
NRIC No	S8837558J
Date Of Birth	30/09/1988
Occupation	INDOOR
Date Of Driving Pass	13/02/2008
Driving Experience	9 YEARS AND 5 MONTHS
Gender	FEMALE
Mobile Number	(LOCAL) +65-91212747
Fax Number	
Contact Number	
Email Address	EE_WEN2002@HOTMAIL.COM

Address	21 SUNRISE LANE
Postcode	806482
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OWNER
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

General Information of the Accident

Type Of Accident	COLLISION - HEAD TO REAR
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)	2

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 ATTACH. * THIRD PARTY CLAIM BY CHOON HOCK MOTOR TRADING *

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	SJH3866M
Vehicle Make/Model/Colour	
Details Of Properties	
Name of Driver	MALAR RATANAM
NRIC/Passport Number	S8177852C
Contact Number	93659653
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

Details of Witness

Name	
Phone Number	
Email Address	

Sketch Plan

SKETCH PLAN


VEHICLE NO.: SKW 271 H

INSURER : Liberty


DOA : 12/8/17 @ 5.10 pm


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

Sketch Plan


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


Witnessed by Reporting Centre's Personnel (YS)

P.T.O.

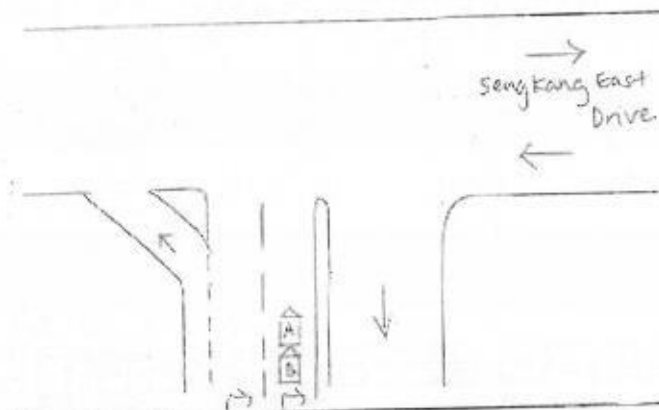
Sketch Plan #2

Note: Please note that your insurer may have 14 days Time Frame for you to submit an Own Damage Claim under your own policy. Please check your policy for more information.

() Claim Own Policy () Claim TP (✓) Claim OD/TP at other workshop () Reporting Only
(By Cheen Hock Motor Trading)

Describe Circumstances of the Accident

Sketch Plan



A: SKW271H
B: SJH3866M
Malar Ratnam
SB177852C
HP-93659653

Sengkang East Way

Traffic light turned, car already stop & stationary. Suddenly B hit me from behind.
No injury.

Declaration

We declare the foregoing particulars are true in every respect.

Foleyholder's Signature / Date & Time: _____

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

Witnessed by Reporting Centre
Personnel *C. M. C.*

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	14/08/2017 13:30
Date Of Accident	12/08/2017 17:20
Exact Location Of Accident	SENGKANG EAST WAY
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SJH3866M
Insured/Policyholder	
Name Of Registered Owner	MADASAMY S/O KUDUNG
NRIC No	S7036167A
Email Address	MADA3866@GMAIL.COM
Mobile Phone No	(LOCAL) +65-98188837
Alternative Phone No	OFFICE-97190186

Vehicle Particulars

Manufacturer	HONDA
Model	FIT
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	REPORTING ONLY
Vehicle Category	PRIVATE CAR

Insurance Company

Name of Insurance Company	AIG ASIA PACIFIC INSURANCE PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	2100363727
Cover Note Number	

Driver

Name of Driver	MALAR RATANAM
NRIC No	S8177852C
Date Of Birth	02/08/1981
Occupation	INDOOR
Date Of Driving Pass	09/01/2008
Driving Experience	9 YEARS AND 7 MONTHS
Gender	FEMALE
Mobile Number	(LOCAL) +65-93659653
Fax Number	
Contact Number	
E-Mail Address	MADA3866@GMAIL.COM

Address BLK 104 RIVERVALE WALK #07-142 S540104
Postcode
Was driver an employee of the Insured's Company NO
If No, Relationship of the Driver with the Insured SPOUSE
Vehicle Registration Number of Driver's Own Vehicle -
Vehicle -
Insurance Company of Driver's Own Vehicle -

General Information of the Accident

Type Of Accident COLLISION - HEAD TO REAR
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) 2

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 ATTACHED REPORT

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 SKW271H
Vehicle Make/Model/Colour
Details Of Properties
Name of Driver SHUE EE WEN
NRIC/Passport Number
Contact Number 81212747
Address NA
Postcode NA
Insurance Company Name
Nature Of Damage
No. Of Passenger (Including Driver)

Details of Witness

Name NA
Phone Number NA
Email Address NA

Accident Sketch Plan Pg. 1

SKETCH PLAN

IMPORTANT NOTICE

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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.
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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' law yers/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' law yers/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 law yers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.

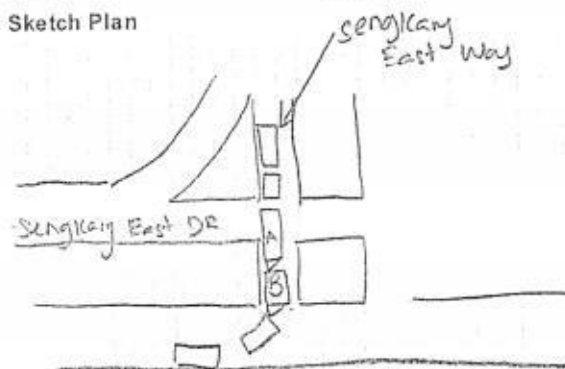


Policyholder's Signature / Date & Time

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

Witnessed by Reporting Centre Personnel

Sketch Plan



A: SJH 3866M

B: SKW 271H.

Accident Sketch Plan Pg. 1

Describe Circumstances of the Accident

I was following the front car which is about to turn. Suddenly they ~~brake~~ made sudden brake and ~~then~~ I hit on the rear of the car.

ALG.
SJH 3866 m 12/8/17
☐ Penetration Policy
☒ Own Damage Claim
☐ Third Party Claim
☐ Other Workshop KFS.

Declaration

We declare the foregoing particulars are true in every respect.

ALG 14/8/17
Policyholder's Signature / Date & Time
01:40 pm.

ALG 01:45 pm
Driver's Signature (If driver is not the policyholder) / Date & Time



Witnessed by Reporting Centre Personnel



HOTLINE TEL: (65) 6419-3000
FAX: (65) 6415-3723

CERTIFICATE OF INSURANCE

MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CHAPTER 169)
MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) RULES, 1960
ROAD TRANSPORT ACT, 1987 (MALAYSIA)
MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1959 (MALAYSIA)

M.X.1

AUTOPLUS

CERTIFICATE NO. 2100363727-03000

(The below excess is subject to GST)

OWN DAMAGE EXCESS S\$600.00 (1)

WINDSCREEN EXCESS S\$100.00

(for policies with effect from 1st November 2012)

SUM INSURED Market Value
INSURING WITH COE/PAF Yes

1) VEHICLE REGISTRATION NO.

SJH3866M

2) NAME OF INSURED

Madasamy Kudung Kalam

3) EFFECTIVE DATE OF THE COMMENCEMENT
OF INSURANCE FOR THE PURPOSES OF THE ACT

4 Feb 2017

4) DATE OF EXPIRY OF INSURANCE

3 Feb 2018

5) PERSON OR CLASSES OF PERSONS ENTITLED TO DRIVE*

SUBJECT TO AGE CONDITION: 30 years old and above

a) The Insured

b) Any other person who is driving on the Insured's order or with his permission

A Young and/or Inexperienced Driver Excess ("YIDR") of S\$3,000.00, in addition to the Policy Excess, applies to You and any Authorised Driver (named or unnamed) if You are or the said Authorised Driver is below the age of 23 and/or has less than 2 years' driving experience.

Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

6) LIMITATION AS TO USE*

Use only for social, domestic and pleasure purposes and for the Insured's business.

The Policy does not cover use for hire or rewards, tuition, driving test, racing, pace-making, reliability trial speed-testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with the Motor Trade.

SOLE AGENT'S WORKSHOP: For new vehicles less than 3 years from initial registration, you have the option for claims-related repairs to be done at Sole Agent's workshop.

APPROVED REPORTING CENTRES / AIG AUTHORISED REPAIRERS (FOR CLAIMS-RELATED REPAIRS)

1. ComfortDalgro Engrg - 205 Braddell Rd (Tel: 63837118) 2. Glass-Fix - 52 Ubi Ave 3 (Tel: 62760887) - For windscreen only
3. Ethoz - 30 Bukit Batok Cres (Tel: 66547777) 4. DPS Body & Paint (Subsidiary of C&C) - 209 Pandan Gardens (Tel: 65684501)
5. Kan Fook Sing Motor - 61 Defu Lane 12 (Tel: 67479660) 6. Lai Huat (Meng Kee) Motor - 21 Sin Ming Ind (Tel: 64538110)
7. Move Automotive - 1008 Bukit Merah Lane 3 (Tel: 62723892) 8. Progressive Automotive - 3022A Ubi Rd 1 (Tel: 67415336)
9. SME Motor - 1 Kaki Bukit Ave 6 Bld D (Tel: 67476106)

LOSS OF USE Loss of Use 10 Days (1600cc) - Refer to policy wordings for details

* NAMED DRIVER NA

HIRE PURCHASE COMPANY OCBC Bank Ltd

EMPLOYER'S LOAN

*Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 169) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

I / We hereby Certify that the policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 169) and Part IV of the Road Transport Act, 1987 (Malaysia).

Issued in Singapore 25 Jan 2017

AIG Asia Pacific Insurance Pte. Ltd.

501556-000
KUNNASAKARAN SAKARAI RETNAM
49 BEACH ROAD
#02-01
SINGAPORE 189585
ANSP - GREAT EASTERN

AUTHORISED REPRESENTATIVE

ORIGINAL

SSP/FFX

AIG ASIA PACIFIC INSURANCE PTE LTD

MOTOR ACCIDENT INTERVIEW FORM

NAME (DRIVER) : Malar Ratanam
 VEHICLE NUMBER : 8JH 3866 M
 DATE/TIME OF ACCIDENT : 12/8/17 17.20
 PLACE OF ACCIDENT : Sengang East Way
 THIRD PARTY VEHICLE (IF ANY) : Skw 271H

 WHERE DID YOU START YOUR JOURNEY AND WHERE WAS THE INTENDED DESTINATION BEFORE THE ACCIDENT?

River vale walk - Serangam rd -

DID YOU DRINK ANY ALCOHOLIC DRINKS BEFORE YOU DRIVE ON THE DAY OF THE ACCIDENT? IF YES, DID THE TRAFFIC POLICE CONDUCT ANY BREATHE-ANALYSER TEST ON YOU? IF YES, WHAT IS THE RESULT?


NO

WHAT IS THE TYPE OF COLLISION AND THE EXTENSIVENESS OF THE DAMAGES TO ALL VEHICLES INVOLVED?

front to rear

WERE YOU OR YOUR PASSENGER/S INJURED? IF INJURED, WHICH HOSPITAL? WERE YOU TAKEN TO THE TRAFFIC POLICE FOR INVESTIGATION?

NO


 Name: MALAR RATANAM

I Affirmed The Above Information Is Given To My Best Knowledge.



KM AUTO ASSESSORS PTE. LTD.
Insurance Loss Assessors / Adjusters

47 Jalan Pemimpin
#02-07 Halcyon 2
Singapore 577200

T 6448 8208
F 6442 9690
E kmautoassessors@gmail.com
Regn. No. 2009073402

**INVOICE
NO.**

7/TP1128/P

Messrs.

SHUE EE WEN (XU YIWEN)
21 SUNRISE LANE S'PORE 806482

Date 24-Aug-17

7/8/TP013/I	Particulars	Amount
	<u>RE: SKW 271 H - HONDA VEZEL 1.5X AUTO</u>	
	SURVEY FEE (INCL. PHOTOS & TRANSPORT CHARGES)	\$790.00
SGD: (SEVEN HUNDRED AND NINETY ONLY)	TOTAL:	\$790.00

E.&O.E.

for **KM AUTO ASSESSORS PTE. LTD.**



KM AUTO ASSESSORS PTE. LTD.
Insurance Loss Assessors / Adjusters
.....
47 Jalan Pemimpin
#02-07 Halcyon 2
Singapore 577200
T 6448 8208
F 6442 9690
E kmautoassessors@gmail.com
Regn. No. 2009073407

**AUTOMOBILE
INSPECTION REPORT**
NO. 7/8/TP013/I

To: SHUE EE WEN (XU YIWEN)
21 SUNRISE LANE S'PORE 806482

General Condition: ~~Poor~~/Fair/Good/Excellent

Reg. No.	SKW 271 H	Make/Model	HONDA VEZEL 1.5X AUTO	Year	2015
Engine No.	L15B4024253	Chassis No.	RU11104250	Colour	Metallic Silver

Engine No. 21002-1000				
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As Requested By YOURSELF On 17-Aug-17 The Above Vehicle

Was Inspected At (17-Aug-17) CHOON HOCK AUTOCARE PTE LTD BLK 176 SIN MING DRIVE #05-03 S'PORE 575721
And The Undermentioned Damage Was Noted:-

Tailgate dented and bent, inner frame bent, lock assy. bent and jammed, dampers bent and stiffened, o/s reflector dislodged, inner trimcover dislodged, rear panel dented and bent, bumper dented, cut, bent and deformed, reverse sensors distorted, exhaust pipe grazed, bent and displaced, o/s rear lamp shifted, lamp panel and o/s body 1/4 panel bent, n/s body 1/4 panel bent and distorted, boot floor panel bent.

Photographs:-	195 Copies	were taken at time of inspection and are attached .
The Repairers estimate was for a total amount of	\$	12,793.75
After adjustment the estimate was revised and agreed at	\$	8,827.60

SPECIAL REMARKS

The Repairers were **NOT AUTHORISED** to proceed with the repairs.
Survey was carried out without prejudice.
The above were due to impact to the rear portion of the vehicle.

The Repairer had requested for repairs on a Lump Sum basis instead, which was agreed @\$7,050/- Nett.


MICHAEL EE Dip. A. Eng. AMIRTE. AMSAE. AMSOE. AMIM. MSAAA

Date 24-Aug-17

APPENDIX 'A'

TO REPORT NO:

7/8/TP013/I

REGN. NO:

SKW 271 H



KM AUTO ASSESSORS PTE. LTD.

Insurance Loss Assessors / Adjusters

47 Jalan Pemimpin

#02-07 Halcyon 2

Singapore 577200

T 6448 8208

F 6442 9690

E kmautoassessors@gmail.com

Regn. No. 2009073407

Nature of Work and Materials	Repairers Estimate \$	Remarks	Amount Revised \$
1 pce tailgate	1,287.10	dented & bent	1,287.10
2 pcs tailgate reflectors	721.60	o/s only - fasteners snapped	360.80
1 pce tailgate outer handle/garnish	238.70	fastener snapped	238.70
1 pce tailgate inner trimcover	184.40	fastener snapped	184.40
1 pce tailgate inner lock assy.	180.60	bent & jammed	180.60
1 pce tailgate inner lock catch	23.80	bent	23.80 <i>X SVL</i>
2 pcs tailgate dampers	304.20	bent & stiffened	152.10 <i>X SVL</i>
1 pce tailgate emblem	25.90	necessary	25.90
1 pce tailgate "VEZEL" plate	58.50	necessary	58.50
1 pce tailgate glass moulding	74.10	necessary	74.10
1 pce rear panel	859.10	dented & bent	859.10 <i>500</i>
1 pce rear panel inner garnish	74.10	fastener snapped	74.10
1 pce rear bumper fascia	936.60	dented, cut, bent, deformed	936.60 <i>800</i>
2 pcs rear bumper side garnishes	348.80	o/s only - fasteners torn	174.40
2 pcs rear bumper reflectors	136.60	o/s only - fastener snapped	68.30
2 pcs rear bumper side retainers	40.80	o/s only - snapped	20.40
1 pce rear exhaust pipe assy.	741.00	bent	741.00
2 pcs rear exhaust mountings	37.60	1pce only - torn	18.80
2 pcs rear body 1/4 panel inner trimcovers	526.60	o/s only - bent, torn	263.30
1 pce boot floor sponge tray	214.85	dented & torn	214.85 <i>X STENN</i>
2 pcs rear lamps assy.	927.80	o/s only - fastening stud snapped	463.90
		less 20% <i>5534.30</i>	6,420.75
		<i>20%</i>	1,284.15
		<i>4427148</i>	5,136.60
S.NETT			
1 set tailgate outer handle/garnish clips	14.00	necessary	14.00
1 set tailgate inner trimcover clips	42.00	necessary	42.00
1 pce tailgate glass primer	60.00	necessary	60.00 <i>40</i>
1 pce tailgate glass sealant	50.00	necessary	50.00
1 set reverse camera unit	350.00	distorted, s/circuited	350.00 <i>X NN</i>
1 set reverse sensors	220.00	distorted, s/circuited	220.00
1 set rear panel inner garnish clips	14.00	necessary	14.00
1 pce rear panel sealant	40.00	necessary	40.00
1 set rear bumper clips	35.00	necessary	35.00
2sets rear body 1/4 panel inner trimcover clips	56.00	necessary	56.00 <i>28</i>
Transfer tailgate glass assy. to new tailgate assy. and refit.	180.00		120.00
Remove tailgate fittings, check, renew damaged fittings, transfer all fittings to new tailgate assy. and refit.	150.00		80.00 <i>60</i>
c/f	9,153.75		6,217.60
Total Amount Revised	\$		\$
Lump Sum Repairs Amount	\$		\$
It is estimated that the repairs will take		days to complete.	

**KM AUTO ASSESSORS PTE. LTD.**

Insurance Loss Assessors / Adjusters

47 Jalan Pemimpin

#02-07 Halcyon 2

Singapore 577200

T 6448 8208

F 6442 9690

E kmautoassessors@gmail.com

Regn. No. 2009073407

APPENDIX 'A'
TO REPORT NO:
REGN. NO:

7/8/TP013/I
SKW 271 H

Nature of Work and Materials	Repairers Estimate \$	Remarks	Amount Revised \$
b/f	9,153.75		6,217.60
Remove necessary interior upholsterys and fittings to enable necessary repairs, check and refit same.	200.00		120.00 60
Remove reverse camera unit and sensors, check, renew if required, transfer same to new tailgate and bumper assy. respectively, refit and test both systems.	200.00		100.00 60
Remove lamps, necessary wirings and electrical fittings to enable necessary repairs, check, replace damaged parts, refit same, test electrical-circuit.	60.00		30.00
Remove exhaust pipe system, check, replace damaged parts and refit same.	100.00		60.00
Remove damaged parts, jack and cut out damaged body panels, jack out, straighten up damaged body panels and repair body parts and fittings, whichever possible and necessary, replace and weld necessary damaged parts, refit and align whichever parts necessary (incl. alignment of body structure).	1,100.00	4427.44	800.00 600
Paint replacement parts and repaint damaged sections with welded portions in and outside.	1,500.00	483.00 1630.00	1,200.00 500
Rustproof replacement parts and touch-up damaged sections.	200.00	6540.44	120.00 60
Conduct diagnostic programming and calibration.	280.00	20% 5,232.35	180.00 80
		43-5,200	1630
TOTAL	12,793.75	5 days	8,827.60
Total Amount Revised		\$ 8,827.60	
Lump Sum Repairs Amount		\$ 7,050.00	
It is estimated that the repairs will take		SIX days to complete.	



KM AUTO ASSESSORS PTE. LTD
Insurance Loss Assessors / Adjusters

47 Jalan Pemimpin #02-02

Sin Cheong Building

Singapore 577200

T 6448 8208

F 6442 9690

E kmautoassessors@gmail.com

Regn No. 2009073402

OFFICIAL RECEIPT

No. 7/7P0063.

Date 30 Aug 2017

Received from SHUE DE WEN (XU YIWEN)

The Sum of Dollars SEVEN HUNDRED & NINETY ONLY

In Payment of Invoice No. 7/7P1128/P (SKW 271H)

\$ 790/-

Cash/Cheque No.

Bank

for KM AUTO ASSESSORS 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

AIG ASIA PACIFIC INSURANCE PTE LTD

Ref : CS/AIG17023575/R1tbe2

78 SHENTON WAY #08-16
CHARTIS BUILDING
SINGAPORE 079120

Date : 04-01-2018



Code : AIG

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

Insured Veh.	SJH 3866M	Veh. Inspected	SKW 271H
Policy No.	2100363727	Coverage (\$)	0.00
Claim No.	9731222903SG003	Excess (\$)	0.00
Assign From	SALIHA	Assign Date	11/12/2017

2. Vehicle Particulars & Condition

Make & Model	HONDA VEZEL 1.5X A	c.c	1496
Engine No.	HIDDEN	Year of Reg.	2015
Chassis No.	RU11104250	Colour	GREY
Odometer	30434	Steering	IN ORDER
Brakes	IN ORDER	Modification	SPORTS RIM
General	GOOD		

3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre	215/60 R16	DUNLOP	5 mm
L/H Front Tyre	215/60 R16	DUNLOP	5 mm
R/H Rear Tyre	215/60 R16	DUNLOP	5 mm
L/H Rear Tyre	215/60 R16	DUNLOP	5 mm

4. Description of Damages

THE VEHICLE HAD COMPLETED ITS REPAIR WORKS.
REPAIR CONDITION SEE DETAILS.

5. General Information

Accident Date	12/08/2017	Inspection Date	13/12/2017
Survey held at	CHOON HOCK AUTOCARE PTE LTD BLK 176 SIN MING DRIVE #05-03 SIN MING AUTOCARE SINGAPORE 575721		

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:	5 Working Days
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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 3

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SKW 271H

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<u>REPLACEMENT OF PARTS</u>				
1	TAILGATE	REPLACED	1,287.10	1,287.10
2	TAILGATE REFLECTORS @\$360.80	O/S REPLACED	721.60	360.80
1	TAILGATE OUTER HANDLE / GARNISH	REPLACED	238.70	238.70
1	TAILGATE INNER TRIMCOVER	REPLACED	184.40	184.40
1	TAILGATE INNER LOCK ASSY	REPLACED	180.60	180.60
1	TAILGATE INNER LOCK CATCH	SERVICEABLE	23.80	-
2	TAILGATE DAMPERS @\$152.10	SERVICEABLE	304.20	-
1	TAILGATE EMBLEM	REPLACED	25.90	25.90
1	TAILGATE "VEZEL" PLATE	REPLACED	58.50	58.50
1	TAILGATE GLASS MOULDING	REPLACED	74.10	74.10
1	REAR PANEL	REPLACED	859.10	500.00
1	REAR PANEL INNER GARNISH	REPLACED	74.10	74.10
1	REAR BUMPER FASCIA	REPLACED	936.60	800.00
2	REAR BUMPER SIDE GARNISHES @\$174.40	O/S REPLACED	348.80	174.40
2	REAR BUMPER REFLECTORS @\$68.30	O/S REPLACED	136.60	68.30
2	REAR BUMPER SIDE RETAINERS @\$20.40	O/S REPLACED	40.80	20.40
1	REAR EXHAUST PIPE ASSY	REPLACED	741.00	741.00
2	REAR EXHAUST MOUNTINGS @\$18.80	REPLACED - 1PC ONLY	37.60	18.80
2	REAR BODY 1/4 PANEL INNER TRIMCOVERS @\$263.30	O/S REPLACED	526.60	263.30
1	BOOT FLOOR SPONGE TRAY	NOT NECESSARY	214.85	-
2	REAR LAMPS ASSY @\$463.90	O/S REPLACED	927.80	463.90
	LESS 20% DISCOUNT		-	-1,106.86
			7,942.75	4,427.44
<u>SPECIAL NETT ITEMS</u>				
1	SET TAILGATE OUTER HANDLE / GARNISH CLIPS (SN)	REPLACED	14.00	14.00
1	SET TAILGATE INNER TRIMCOVER CLIPS (SN)	REPLACED	42.00	42.00
1	TAILGATE GLASS PRIMER (SN)	REPLACED	60.00	40.00
1	TAILGATE GLASS SEALANT (SN)	REPLACED	50.00	50.00
1	SET REVERSE CAMERA UNIT (SN)	NOT NECESSARY	350.00	-
1	SET REVERSE SENSORS (SN)	REPLACED	220.00	220.00

Report Ref No. CS/AIG17023575/R1tbe2



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 3

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
1	SET REAR PANEL INNER GARNISH CLIPS (SN)	REPLACED	14.00	14.00
1	REAR PANEL SEALANT (SN)	REPLACED	40.00	40.00
1	SET REAR BUMPER CLIPS (SN)	REPLACED	35.00	35.00
2	SETS REAR BODY 1/4 PANEL INNER TRIMCOVER CLIPS (SN)	REPLACED	56.00	28.00
			881.00	483.00
	LABOUR			
	TRANSFER TAILGATE GLASS ASSY. TO NEW TAILGATE ASSY AND REFIT.		180.00	120.00
	REMOVE TAILGATE FITTINGS, CHECK, RENEW DAMAGED FITTINGS, TRANSFER ALL FITTINGS TO NEW TAILGATE ASSY AND REFIT.		150.00	60.00
	REMOVE NECESSARY INTERIOR UPHOLSTERYS AND FITTINGS TO ENABLE NECESSARY REPAIRS, CHECK AND REFIT SAME.		200.00	60.00
	REMOVE REVERSE CAMERA UNIT AND SENSORS, CHECK, RENEW IF REQUIRED, TRANSFER SAME TO NEW TAILGATE AND BUMPER ASSY, RESPECTIVELY, REFIT AND TEST BOTH SYSTEMS.		200.00	60.00
	REMOVE LAMPS, NECESSARY WIRINGS AND ELECTRICAL FITTINGS TO ENABLE NECESSARY REPAIRS, CHECK, REPLACE DAMAGED PARTS, REFIT SAME, TEST ELECTRICAL-CIRCUIT.		60.00	30.00
	REMOVE EXHAUST PIPE SYSTEM, CHECK , REPLACE DAMAGED PARTS AND REFIT SAME.		100.00	60.00
	REMOVE DAMAGED PARTS, JACK AND CUT OUT DAMAGED BODY PANELS AND REPAIR BODY PART AND FITTINGS, WHICHEVER POSSIBLE AND NECESSARY, REPLACE AND WELD NECESSARY DAMAGED PARTS, REFIT AND ALIGN WHICHEVER PARTS NECESSARY (INCL ALIGNMENT OF BODY STRUCTURE)		1,100.00	600.00
	PAINT REPLACEMENT PARTS AND REPAINT DAMAGED SECTIONS WITH WELDED PORTIONS IN AND OUTSIDE.		1,500.00	500.00
	RUSTPROOF REPLACEMENT PARTS AND TOUCH-UP DAMAGED SECTIONS.		200.00	60.00
	CONDUCT DIAGNOSTIC PROGRAMMING AND CALIBRATION.		280.00	80.00
			3,970.00	1,630.00
GRAND TOTAL			12,793.75	6,540.44

Report Ref No. CS/AIG17023575/R1tbe2



RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)			5,200.00
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Report Ref No. CS/AIG17023575/R1tbe2

MOHAMMED RASUL BIN MOHD YUNUS

Automotive Assessor

K.K.LAU CPT(RET)

BEng(Hons), B.Bus, MBA, PEng, PE,
MInstAEA, MASME, MIRTE

REGD Auto Consultant-SAE, Licensed Appraiser

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No liability of responsibility whatsoever, in contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.