

DOI:

14.12.17

Date / Time:

14.12.17

Surveyor:

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

GGG 7100 M

Name of Insured:

XIMEN INT'L FOOD P/L

Insured Tel No.:

HP:

Excess Sec II :SS

D.O.A.:

10.12.17

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

ZHANG QIAN

Driver Tel No.:

96627183

(V/L: YES / NO)

Claim No.:

DM1711002820181

Policy No.:

DMCPH217-006698

Make / Model:

NISSAN NV200

Place of Accident:

Traffic Junction of Turner Rd & Express Rd

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

Insured Liability:

%

Final ? Yes / No

SJS 8001 B



INSRS:

WSP:

Tel:

Liability:

RMKS:

Myry High



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date / Time

26/1

2min

SJS 8001B - 01/MSH0602707/ACHA: 007-29/11/17

GGG 7100 M / MY/ACHA/702342/K4 : 00A: 00/12/17

Pending estimate. / PA - settled

In the absence of avoidance & PIR - liability down on third party.

Spoke to OI PIC (Ms Peorlyan), confirmed accident details and OI mentioned that TP was turning right into main road. OI was no additional photos via email. Informed out of TP claim, aware of NED issue and agree to settle.

Email/liability unclear.

Pending LCP.

File pass to Mei Kuan-tai

STAGE DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

After call ltr to OI:

Documentation Check List: Handler Typist

Notification ltr (if non-pickup)

After call ltr to OI:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice:

LTA / GIA:

Medical Bill:

PIR:

Medicate/Reject Instruction:

LOD:

Payment Breakdown Form:

Post-Repair Photos:

Others:

PRELIMINARY ADVICE

Date/Time:

26/1

Sent By:

Jm

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

SS

(

days) Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

25/6/18

Confirm with: Dean

Email

Call

Final Liability:

%

80

(Agreed / Assessed) BOLA S/N No.:

N/L

Repair Cost:

SS

3900.00

Loss of Rental (LOR):

SS

640.00

(8

days)

Loss of Use (LOU):

SS

-

(\$

x

days)

Loss of Income (LOI):

SS

-

(\$

x

days)

LOR only

LOU only

LOR + LOU

LOR + LOI

(Tick only one)

GIA/LTA Search

SS

Medical:

SS

Disbursement:

SS

Legal Cost

SS

(e.g. Tow/ Independent)

Total:

SS

4440.00

Global Sum SS:

4440.00

FINAL PAYMENT

Date/Time:

25/6/18

Confirm with: Dean

Email

Call

Payee 1:

SS

4440.00

Name 1:

Flying High Spray Painting

Payee 2: (Strike if N.A.)

SS

Name 2:

Payee 3: (Strike if N.A.)

SS

Name 3:

COR 28/6/18



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				
EQ INSURANCE COMPANY LTD			Ref : CC6/EQI17023826/Aka3	
5 MAXWELL ROAD #17-00 TOWER BLOCK MND COMPLEXSINGAPORE 069110			Date : 15-12-2017	
			Code : EQI	
1. Policy Particulars :- THIRD PARTY CLAIM				
	Insured Veh.	GBG 7100M	Veh. Inspected	SJS 8001B
	Policy No.	DMCPHQ17-006698	Coverage (\$)	0.00
	Claim No.	DM17HO02820/JT	Excess (\$)	0.00
	Assign From		Assign Date	15/12/2017
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	10/12/2017	Inspection Date	14/12/2017
	Survey held at	FLYING HIGH SPRAY PAINTING BLK 1 KAKI BUKIT AVE 6 #01-29 AUTOBAY SINGAPORE 417883		
5a. Remarks				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type	Singapore NRIC
Owner ID	7189H
Vehicle Details	
Vehicle No.	SJ580018
Vehicle to be Exported	Yes
Intended De-registration Date	14 Dec 2017
Vehicle Make	HONDA
Vehicle Model	HONDA CRV 2.0L AT
Primary Colour	White
Manufacturing Year	2008
Engine No.	R20A13700268
Chassis No.	JHLRE28309C200299
Maximum Power Output	110.0 kW (147 bhp)
Open Market Value	\$33,817.00
Original Registration Date	04 Jul 2009
First Registration Date	04 Jul 2009
Transfer Count	0
Actual ARF Paid	\$33,817.00
Intended PARF Rebate Details	
PARF Eligibility	Yes
PARF Eligibility Expiry Date	03 Jul 2019
PARF Rebate Amount	\$18,599.00
Intended COE Rebate Details	
COE Expiry Date	03 Jul 2019
COE Category	B - Car (1601cc & above)
COE Period(Years)	10
QP Paid	\$14,840.00
COE Rebate Amount	\$2,303.00
Total Rebate Amount	\$20,902.00

The information contained herein is correct as at 14 Dec 2017

OK

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With you through life
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9 vehicles

crv

Advanced Search

Make	Model	Price	Depreciation	Reg Date	Eng Cap	Mileage	Veh Type	Status
Search Selection	crv	Any	Any	2009	Any	Any	Any	Available



Honda CR-V 2.0A

\$29,800

\$12,870 /yr

07-Feb-2009

1,997 cc

-

SUV

Available

Great For Short Term Use! Well Maintained By EX Owner, Accident Free, No Repair Or Touch Up Required! Drive Till Scrap! View To Believe, Please Call Us For Inquiries And Viewing.

Posted: 11-Dec-2017 Tags: 2009 Honda CR-V, 2009 Honda CRV, Honda CR-V, Honda CRV, Honda, CR-V, CRV, Used Honda

[Details](#)



Honda CR-V 2.4A Sunroof

\$29,800

\$10,470 /yr

27-Feb-2009

2,354 cc

-

SUV

Available

(I'm Cheapest). 1 Owner Only. Well Maintained & Regular Servicing. Car Is Reliable & Good Condition, Low Mileage, High PARF Value, High Body Export Value, Depreciation: \$8k Plus Only, Nice Regn No.:801...

Posted: 13-Dec-2017 Tags: 2009 Honda CR-V, 2009 Honda CRV, Honda CR-V, Honda CRV, Honda, CR-V, CRV, Used Honda

[Details](#)



Honda CR-V 2.4A Sunroof

\$33,800

\$11,920 /yr

24-Jun-2009

2,354 cc

-

SUV

Available

One Of The Cheapest Unit In The Market. One Owner Throughout. You Can Rest Assured The Condition Of This Car Which Totally No Repair Needed. Very Ideal Car To Drive First And Think About Renew COE Lat...

Posted: 25-Nov-2017 Tags: 2009 Honda CR-V, 2009 Honda CRV, Honda CR-V, Honda CRV, Honda, CR-V, CRV, Used Honda

[Details](#)



Honda CR-V 2.4A Sunroof

\$35,900

\$11,660 /yr

23-Jul-2009

2,354 cc

133,000 km

SUV

Available

New Arrival! Elegant White On Black Interior, Low Mileage Done At 15,000Km Yearly, Immaculate Condition, Well Maintained, Trade In Welcome, Call Now!

Posted: 07-Dec-2017 Tags: 2009 Honda CR-V, 2009 Honda CRV, Honda CR-V, Honda CRV, Honda, CR-V, CRV, Used Honda

[Details](#)

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[On The Move](#)
[Lifestyle](#)


Honda CR-V 2.4A Sunroof

\$41,800

\$12,660 /yr

25-Sep-2009

2,354 cc

136,042 km

SUV

Available

Special Interest At Just 1.99% Only! Agent Unit! Very Low Mileage! Extended Warranty Available! Well Maintained, Stylish SUV Engineered To Give You Superb Handling, View And Test Drive It To Believe! ...

Dickson Automobile

Posted: 26-Nov-2017 Tags: 2009 Honda CR-V, 2009 Honda CRV, Honda CR-V, Honda CRV, Honda, CR-V, CRV, Used Honda

[Details](#)



Honda CR-V 2.4A Sunroof

\$42,800

\$12,750 /yr

19-Oct-2009

2,354 cc

145,000 km

SUV

Available

Well Maintain By 1 Owner. Black On Black Unit. Spacious Leg Room And Huge Boot Space. Flexible Loan With Bank/In House Financing Available. Trade In Welcome. Please Call Or Visit Us For Further Detail...

Posted: 11-Dec-2017 Tags: 2009 Honda CR-V, 2009 Honda CRV, Honda CR-V, Honda CRV, Honda, CR-V, CRV, Used Honda

[Details](#)



Honda CR-V 2.4A Sunroof

\$43,800

\$12,870 /yr

10-Nov-2009

2,354 cc

-

SUV

Available

Guarantee Buy Back At \$21,500 By 11/2019, Up To 80% Loan Available, ex-Bankruptcy And Bad Credit Welcome.

Faster Auto Trading

Posted: 09-Nov-2017 Tags: 2009 Honda CR-V, 2009 Honda CRV, Honda CR-V, Honda CRV, Honda, CR-V, CRV, Used Honda

[Details](#)

Honda CR-V 2.4A Sunroof

\$43,800

\$12,460 /yr

03-Dec-2009

2,354 cc

90,000 km

SUV

Available

TP ER
Zaini

SJS8091E

Honda CRV

JHLRE28309C200299

Rear Bumper	old	578.30	✓
Rear RH Bumper	old	197	✓
Rear Bumper clips.	m	30	✓
Rear Bumper Side Holder.	m	25.70	✓
Rear RH Mudflap.	old	118.60	✓
Rear RH Fender	Dented	92.6	✓
Rear RH Fender Arc Garnish	old	210.10.	✓
Rear RH Fender Arc Garnish Clips.	m	25.	✓
Rear RH Wheel Rim	old	800(SN) 550(SN)	
Rear RH Tyre.	old	280(SN) 200(SN)	
Rear RH Lower Arm	2 Bent	354.60	✓
Rear RH Knuckle Arm		410.60	✓
Rear RH Shock Absorber		198.80	✓
Rear RH Wheel Hub & Bearing	old	224.80	✓
Rear RH Stay Arm	Bent	94.10.	✓
Rear Cross Member.	Bent	1050	✓
Rear ^{RH} Fender Glass Moulding.	3 New	5670	✓
Rear RH Fender Glass Sealant.		30(SN)	✓

SJS80018.

Rear RH Fender Inner Trim

Rear RH Fender Inner Trim Clips

Taillamp. RH

338.30 +

50 +

437.70 x

4500.3

3600.24

SN 780

SSS 8001B.

Panel Beating	1000	600
Spray Painting.	600	300
Wiring	50	30
To undexent	150	40
To remove reverse sensor	100	50
To remove rear fender glass	100	50
To remove upholstery.	150	40
To remove rear undercarriage	400	320
To perform wheel alignment.	150	80
Towing fees.	60.	✓
	1570	

total: 5950.24
 b/s: 4750
 08 Days

LKK Auto Consultants hence notify the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:



Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

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

Your ref: DM17HO02820/JT
Our ref: CC6/EQ117023826/Aka3

Date: 26.01.2018

The Motor Claims Department
M/s EQ INSURANCE COMPANY LTD

PRELIMINARY ADVICE OF VEHICLE NO.

SJS 8001B

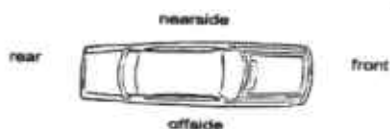
We refer to the above matter.

Please be informed that we had conducted the inspection of the above mentioned vehicle on 14.12.2017 at the premises of M/s Flying High Spray Painting - Kaki Bukit and have the following to report:-

Workshop Estimate Amount	: S\$	9,196.30
Revised Estimate Amount	: S\$	4,750.00
"Check" Items Amount	: S\$	-
Market Value	: S\$	-
LTA Reimbursement Value	: S\$	-
Nett Value	: S\$	-

Description of Damage:

The vehicle sustained damages at the
O/S portion & U/C



Comments/Present Status:

Damages Consistent

Estimated normal period for repairs: 6.0 days

Yours faithfully,

ADRIAN LING
Licensed Appraiser

Mei Kwan (LKKAuto)

From: Mei Kwan (LKKAuto)
Sent: Friday, 26 January, 2018 2:10 PM
To: 'Janet Tan'
Cc: Zaini (LKK Auto); Hsiao Tong (LKKAuto); Admin A
Subject: RE: Direct Settlement - Accident Involving GBG7100M (OI : EQI - DM17HO02820/JT) AND SJS8001B (TP : LKK REF - CC6/EQI17023826/Aka3) on 10/12/2017
Attachments: TP ESTIMATE - MARKED.pdf; Preliminary Advice.pdf; LKK RESURVEY PHOTO-1.pdf; LKK RESURVEY PHOTO-2.pdf; LKK SURVEY PHOTO.pdf
Categories: HMK

WITHOUT PREJUDICE

Your ref: DM17HO02820/JT
LKK ref: CC6/EQI17023826/Aka3

Dear Janet,

We refer to your below email and the contents were duly noted.

Enclosed revert of vehicle: SJS 8001B

Date of survey: 14.12.2017

Enclosed for your perusal is:

- TP estimate (marked)
- Preliminary advice
- Photographs of TP vehicle in its damaged condition

We have not authorized repairs.

Kindly take note that the case handler in-charge is Zaini and he can be contacted at DID: 6841 2132.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

From: Janet Tan [mailto:janet.tan@eqinsurance.com.sg]
Sent: Thursday, 25 January, 2018 3:43 PM
To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>
Cc: Zaini (LKK Auto) <Zaini@lkkauto.com>
Subject: FW: Direct Settlement - Accident Involving GBG7100M (OI : EQI - DM17HO02820/JT) AND SJS8001B (TP : LKK REF - CC6/EQI17023826/Aka3) on 10/12/2017

Dear Mei Kwan/Zaini

OI report as attached. In the absence of evidence and or final police investigation result, liability down on third party.

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Mei Kwan (LKKAuto)

Sent: Friday, 15 December, 2017 2:15 PM

To: Janet Tan <janet.tan@eqinsurance.com.sg>

Cc: Zaini (LKK Auto) <Zaini@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: Direct Settlement - Accident Involving GBG7100M (OI : EQI - TBA) AND SJS8001B (TP : LKK REF - CC6/EQI17023826/Aka3) on 10/12/2017

WITHOUT PREJUDICE

Your ref: TBA

LKK ref: CC6/EQI17023826/Aka3

Dear Janet,

We refer to the above matter.

This is a TP direct settlement case.

We have inspected TP vehicle SJS 8001B at M/s Flying High Spray Painting - Kaki Bukit.

Please be informed that the estimated cost of repair is not ready yet.

We will revert to you on preliminary advice in due course.

Enclosed for your perusal is:

- TP GIA report

Kindly take note that the case handler in-charge is Zaini and he can be contacted at DID: 6841 2132.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Wednesday, 20 June 2018 4:25 PM
To: 'Janet Tan'
Cc: Vic (LKKAUTO); Admin A
Subject: RE: <VOICE RECORDING> RE: Direct Settlement - Accident Involving GBG7100M (OI : EQI - DM17HO02820/JT) AND SJS8001B (TP : LKK REF - CC6/EQI17023826/Aka3) on 10/12/2017

Hi Janet,

We refer to our below email,

Third party had accepted our offer at 80%.

We will proceed to settle the matter and close file in due course.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Hsiao Tong (LKKAUTO)
Sent: Friday, 18 May 2018 12:56 PM
To: Janet Tan <janet.tan@eqinsurance.com.sg>
Cc: Vic (LKKAUTO) <vicalpeh@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: <VOICE RECORDING> RE: Direct Settlement - Accident Involving GBG7100M (OI : EQI - DM17HO02820/JT) AND SJS8001B (TP : LKK REF - CC6/EQI17023826/Aka3) on 10/12/2017

Hi Janet,

We refer to the above matter.

Please be informed that third party repairer rejected our 80% offer and insisted for 100%.

For your further instruction,

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Zaini (LKK Auto)

Sent: Friday, 13 April 2018 4:12 PM

To: Janet Tan <janet.tan@eqinsurance.com.sg>

Cc: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>

Subject: RE: <VOICE RECORDING> RE: Direct Settlement - Accident Involving GBG7100M (OI : EQI - DM17HO02820/JT) AND SJS8001B (TP : LKK REF - CC6/EQI17023826/Aka3) on 10/12/2017

WITHOUT PREJUDICE

Dear Janet,

We refer to your email below.

Kindly be informed that OI PIC (Ms Pearlyn) did mention that she liaised with TP claimant via tele-conversation but was unaware of any voice recording on the above matter.

As per instruction, we will proceed to offer TP repairer up to 80% and revert to you for update (if any).

Thank you.

Best Regards,

Zaini Kusaini | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841-2132 | email: Zaini@lkkauto.com | fax: 6741-4108

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

From: Janet Tan [<mailto:janet.tan@eqinsurance.com.sg>]

Sent: Saturday, 7 April 2018 11:13 AM

To: Zaini (LKK Auto) <Zaini@lkkauto.com>

Cc: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: FW: <VOICE RECORDING> RE: Direct Settlement - Accident Involving GBG7100M (OI : EQI - DM17HO02820/JT) AND SJS8001B (TP : LKK REF - CC6/EQI17023826/Aka3) on 10/12/2017

Dear Zaini

Did insured admit to making this phone call to third party?

If yes, you may negotiate settlement from 50% to 80%.

Meanwhile, we have received the injury claims and shall negotiate on the same basis.

Regards,

Janet Tan

Senior Executive | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110

did 65 6496 9032 | tel 65 6223 9433 ext 032 | fax 65 6223 4190

www.eqinsurance.com.sg

 A Member of Citystate



Privileged/Confidential information may be contained in this message. If you are not the intended recipient, please notify t

From: Zaini (LKK Auto) [<mailto:Zaini@lkkauto.com>]

Sent: Thursday, February 15, 2018 12:10 PM

To: Janet Tan <janet.tan@eqinsurance.com.sg>

Cc: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: <VOICE RECORDING> RE: Direct Settlement - Accident Involving GBG7100M (OI : EQI - DM17HO02820/JT) AND SJS8001B (TP : LKK REF - CC6/EQI17023826/Aka3) on 10/12/2017

WITHOUT PREJUDICE

Dear Janet,

We refer to your email below.

TP reported he was making a right turn into Farrer Road with green light on his favour when OI vehicle suddenly collided onto the right portion of his vehicle. TP further reported that she recorded the tele-conversation between her and OI PIC (Ms Pearlyn) pertaining to the above accident. Enclosed copy of the voice recording for your perusal.

OI reported that he was travelling straight within his lane along Farrer Road towards Lornie Road when TP vehicle collided onto his vehicle. OI further stated that TPD was making a right turn from Empress Road prior to the collision and no injuries were involved at that material time. No photos / CCTV footage / PIR provided by OI till date.

We had spoken to OI PIC where she confirmed that OI was travelling at the said location as reported and was unaware of any voice recording on the above matter. We confirmed from both parties that there is no PIR from Traffic Police till date and our insured will revert to us for an update (if any).

For your further instructions.

Thank you.

Best Regards,

Zaini Kusaini | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841-2132 | email: Zaini@lkkauto.com | fax: 6741-4108

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

From: Janet Tan [mailto:janet.tan@eqinsurance.com.sg]

Sent: Thursday, 25 January 2018 3:43 PM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: Zaini (LKK Auto) <Zaini@lkkauto.com>

Subject: FW: Direct Settlement - Accident Involving GBG7100M (OI : EQI - DM17HO02820/JT) AND SJS8001B (TP : LKK REF - CC6/EQI17023826/Aka3) on 10/12/2017

Dear Mei Kwan/Zaini

OI report as attached. In the absence of evidence and or final police investigation result, liability down on third party.

Regards,

Janet Tan

Senior Executive | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110

did 65 6496 0032 | tel 65 6223 9433 ext 032 | fax 65 6223 4190

www.eqinsurance.com.sg



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From: Mei Kwan (LKKAuto) [mailto:Meikwan@lkkauto.com]

Sent: Thursday, January 25, 2018 1:23 PM

To: Janet Tan <janet.tan@eqinsurance.com.sg>

Cc: Zaini (LKK Auto) <Zaini@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving GBG7100M (OI : EQI - TBA) AND SJS8001B (TP : LKK REF - CC6/EQI17023826/Aka3) on 10/12/2017

Dear Janet,

We refer to the above matter.

Kindly let us have a copy of your insured's GIA report for our necessary action

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

From: Mei Kwan (LKKAuto)

Sent: Friday, 19 January, 2018 1:49 PM

To: Janet Tan <janet.tan@eqinsurance.com.sg>

Cc: Zaini (LKK Auto) <Zaini@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-

a@lkkauto.com>

Subject: RE: Direct Settlement - Accident Involving GBG7100M (OI : EQI - TBA) AND SJS8001B (TP : LKK REF - CC6/EQI17023826/Aka3) on 10/12/2017

Dear Janet,

We refer to the above matter.

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

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

From: Mei Kwan (LKKAuto)

Sent: Friday, 15 December, 2017 2:15 PM

To: Janet Tan <janet.tan@eqinsurance.com.sg>

Cc: Zaini (LKK Auto) <Zaini@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: Direct Settlement - Accident Involving GBG7100M (OI : EQI - TBA) AND SJS8001B (TP : LKK REF - CC6/EQI17023826/Aka3) on 10/12/2017

WITHOUT PREJUDICE

Your ref: TBA

LKK ref: CC6/EQI17023826/Aka3

Dear Janet,

We refer to the above matter.

This is a TP direct settlement case.

We have inspected TP vehicle SJS 8001B at M/s Flying High Spray Painting - Kaki Bukit.

Please be informed that the estimated cost of repair is not ready yet.

We will revert to you on preliminary advice in due course.

Enclosed for your perusal is:

- TP GIA report

Kindly take note that the case handler in-charge is Zaini and he can be contacted at DID: 6841 2132.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Wednesday, 20 June 2018 4:30 PM
To: dean
Subject: RE: Your ref: SJS 8001B_ACCIDENT INVOLVING VEHICLES GBG 7100M AND SJS 8001B ON 10/12/2017

Without Prejudice

Hi Dean,

We refer to the above matter and our tele-conversation this morning, we propose settlement at a global sum of \$4,440.00(all-in).

Please confirm acceptance.

"Please note that our above settlement is made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our insured/driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

Settlement and payment are subject to production of original documents on demand at any time and execution of Discharge Voucher (for settlement sum above \$20,000/-) by the Plaintiff/Claimant. Further all original documents shall be retained by us after we have made payment on the settlement sum."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Zaini (LKK Auto)
Sent: Thursday, 1 February 2018 12:17 PM
To: dean <fhs_painting@singnet.com.sg>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: Your ref: SJS 8001B_ACCIDENT INVOLVING VEHICLES GBG 7100M AND SJS 8001B ON 10/12/2017

WITHOUT PREJUDICE

Your ref: SJS 8001B
Our ref: CC6/EQ117023826/Aka3

Dear Dean,

ACCIDENT INVOLVING VEHICLES GBG 7100M AND SJS 8001B ON 10/12/2017

We refer to the above matter.

We are of the opinion that this is a case of **conflicting versions**. There is no conclusive evidence yet to substantiate either party's version. Enclosed herewith in this email is a copy of our insured's accident report for your perusal.

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

Meanwhile, kindly forward to us with any evidence (if any) your client have to support your claim.

Thank you.

Best Regards,

Zaini Kusaini | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841-2132 | email: Zaini@lkkauto.com | fax: 6741-4108

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

Hsiao Tong (LKKAuto)

From: dean <fhs_painting@singnet.com.sg>
Sent: Friday, 22 June 2018 11:52 AM
To: Hsiao Tong (LKKAuto)
Subject: RE: Your ref: SJS 8001B_ACCIDENT INVOLVING VEHICLES GBG 7100M AND SJS 8001B ON 10/12/2017

Hi Hsiao Tong,

We agreed on the global sum of \$4440

Regards
Dean

From: Hsiao Tong (LKKAuto)
Sent: Wednesday, 20 June 2018 4:29 PM
To: dean
Subject: RE: Your ref: SJS 8001B_ACCIDENT INVOLVING VEHICLES GBG 7100M AND SJS 8001B ON 10/12/2017

Without Prejudice

Hi Dean,

We refer to the above matter and our tele-conversation this morning, we propose settlement at a global sum of **\$4,440.00(all-in)**.

Please confirm acceptance.

"Please note that our above settlement is made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our insured/driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

Settlement and payment are subject to production of original documents on demand at any time and execution of Discharge Voucher (for settlement sum above \$20,000/-) by the Plaintiff/Claimant. Further all original documents shall be retained by us after we have made payment on the settlement sum."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Zaini (LKK Auto)
Sent: Thursday, 1 February 2018 12:17 PM
To: dean <fhs_painting@singnet.com.sg>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: Your ref: SJS 8001B_ACCIDENT INVOLVING VEHICLES GBG 7100M AND SJS 8001B ON 10/12/2017

WITHOUT PREJUDICE

Your ref: SJS 8001B

Our ref: CC6/EQ117023826/Aka3

Dear Dean,

ACCIDENT INVOLVING VEHICLES GBG 7100M AND SJS 8001B ON 10/12/2017

We refer to the above matter.

We are of the opinion that this is a case of **conflicting versions**. There is no conclusive evidence yet to substantiate either party's version. Enclosed herewith in this email is a copy of our insured's accident report for your perusal.

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

Meanwhile, kindly forward to us with any evidence (if any) your client have to support your claim.

Thank you.

Best Regards,

Zaini Kusaini | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841-2132 | email: Zaini@lkkauto.com | fax: 6741-4108

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

EQ Insurance Company Limited

5 Maxwell Road
 #17-00 Tower Block MND Complex
 Singapore 069110
Attn: Motor Claims Dept

Dear Sir/ Madam

ACCIDENT INVOLVING VEHICLE NO SJS 8001B AND GBG 7100M ALONG/ AT
 TRAFFIC JUNCTION OF FARRER ROAD & EMPRESS ROAD ON 10/12/2017

We understand that you are the insurer of GBG 7100M vehicle.

We are instructed by the owner of SJS 8001B to write, negotiate and settle the claim on their behalf for the abovementioned accident. We therefore propose to claim from you as follows:

1.	Cost of repair	S\$ 4,750.00
2.	Loss of Rental (10days x \$120.00)	S\$ 1,200.00
3.	LTA Search fee	S\$ -
TOTAL		<u>S\$ 5,950.00</u>

Please let us have your reply soonest possible.

Thank you.

Yours faithfully

FLYING HIGH SPRAY PAINTING

BLK 1 KAKI BUKIT AVE 5
 #01-29 SINGAPORE 417883
 (AUTO BODY & KAKI SUKIT)
 TEL: 6749 2957 FAX: 6744 2942



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Our Ref: CC6/EQ117023826/Aka3

02 Feb 2018

XIMEN INT'L FOOD PTE LTD

215 Henderson Road
#02-03 Henderson Industrial Park
Singapore 159554

Dear Sir/Madam,

ACCIDENT INVOLVING GBG 7100M & SJS 8001B ON 10/12/2017

We refer to the above accident where we are acting for EQ INSURANCE COMPANY LIMITED to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Kindly note that we have reviewed this matter and would like to advise that you and/or your authorized driver may not be absolved from blame for this accident.

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by 13/02/2018, after we shall proceed with negotiation with Third Party claimant on the **without prejudice basis** and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Yours faithfully,

Zaini Kusaini
Case Handler
DID: 6841 2132
FAX: 6741 4108
EMAIL: Zaini@lkkauto.com

c.c: *EQ INSURANCE COMPANY LIMITED*
(Motor Claims Dept)

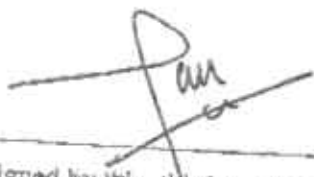
AUTHORISATION TO ACT

I, Tan Hui Meng ("the third party claimant") of BLK 238 Bishan
ST22#04-212(S) 570238 (address), owner of SJS8001B (vehicle no.) hereby
 authorize Flying High Spray Painting ("the workshop") to act for
 me with respect to my claim for repair costs and/or rental and/or loss of use ("claim") for my
 vehicle no. SJS8001B that was damaged pursuant to the accident which occurred on 10-12-17
 (date) along Junc of Empress Rd & Farrer Road (location) involving vehicle
 no/s GBC7100M ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit
 and the workshop is further authorized to receive payment further to settlement of my claim with
 payment cheque/s being made in favour of the workshop.

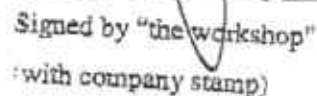
I further acknowledge that any settlement the workshop may reach on my behalf is on a without
 prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other
 vehicle/s is concerned.

Dated this 11 (day) of 12 (month) 2017 (year)



Signed by "the third party claimant"
 (with company stamp if applicable)

FLYING HIGH SPRAY PAINTING
 BLK 1 KAKI BUKIT AVE 6
 #01-29 SINGAPORE 417883
 (AUTO BAY @ KAKI BUKIT)
 TEL: 6749 2297 FAX: 6744 2842



Signed by "the workshop"
 (with company stamp)

高 飛 汽 車 噴 漆 廠

FLYING HIGH SPRAY PAINTING

Blk 1, Kaki Bukit Ave 6, #01-29 Singapore 417883 (AutoBay@Kaki Bukit)

Tel: 6749 2997 Fax: 6744 2942 Email: fhs_painting@singnet.com.sg

Business Reg. No. 42523200

INVOICE

Vehicle no: SJS 8001B

Model: HONDA CRV 2.0

Name: TAN HUI MENG

Date of accident: 10/12/2018

Address: C/O No 1 kaki bukit ave 6

#01-29 AutoBay@kaki bukit

S (417883)

FINAL REPAIR BILL FOR VEHICLE NO SJS 8001B

QTY	ITEM	AMOUNT
1	LUMP SUM REPAIR COST	\$4,750.00
	Total	\$4,750.00
Dollars	FOUR THOUSAND SEVEN HUNDRED FIFTY ONLY	



DAWN ENTERPRISES

21 Seletar West Farmway 1
Singapore 798125
Tel: 63832661 Fax: 64842836
Reg No. 430058/00D

No. 35146

RENTAL AGREEMENT

DATE

11/12/17

HIRER'S PARTICULARS

Name Tan Shi Meng

Address _____

IC or Passport No. 6927189H Country _____

Occupation _____

Date of Birth _____ Age _____

Driving Licence No. _____ Date Passed _____

Tel: (HP) 98000774 (Residence) _____

DRIVER'S PARTICULARS

Name Koh Wei Hong

Address 238 Bishan St. 22

IC or Passport No. S 570238 Country _____

Occupation _____

Date of Birth _____ Age _____

Driving Licence No. _____ Date Passed _____

Tel: (Office) _____ (Residence) _____

IMPORTANT NOTES:

1. No insurance coverage if the driver is below 24yrs old or less than 2 years driving licence.
2. This vehicle is licensed to carry 04 passengers only.
3. Hirer is liable to pay first 2000 as excess, all claims any accident plus cost of towing while damaged vehicle is under repair.
4. For usage in Malaysia subject to higher excess all claims of 555,000.00 and different rental rate.
5. Please notify our office should there be any accident involving this hired vehicle within 24 hrs.
6. No refund will be given for vehicle returns early.
7. No refund will be given for petrol left in vehicle.
8. Hirer is liable to pay all parking fee and traffic summonses.
9. Vehicles to be return during office hour only.
10. No Service on Public Holiday and Sunday.

SCHEDULE

MODEL

SKF 5357 B

T/H/H/S

Date	Time	Mileage
<u>11/12/17</u>		
<u>21/12/17</u>		

CHARGES

10 Day at \$ <u>120.00</u> per days	\$ <u>1200.00</u>
Day at \$ _____ per week	
Day at \$ _____ per month	
TOTAL AMOUNT	\$ <u>1200.00</u>
AMOUNT PAID	\$ <u>1200.00</u>
BALANCE DUE	
Days Extension From _____ To _____	
Amount Deposit (refundable) \$:	

FROM

11/12/17

TO

21/12/17

We have read and understood the terms and conditions above and hereby agreed to abide

Hirer's Signature

Driver/Curator's Signature

DAWN ENTERPRISES

**DAWN ENTERPRISES**

21 SELETAR WEST FARMWAY 1

SINGAPORE 798125

TEL: 6383 2661 FAX: 6484 2836

REG. NO. 430058/000

No. 19046

Date, 21/12/17

OFFICIAL RECEIPT

Received from

Tan Hui Meng

the sum of Dollars

One thousand two hundred only

being Payment Of

SKF 5357B (11/12/17 - 21/12/17)

DAWN ENTERPRISES

\$

1200/7

Cash/Cheque No.



Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

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

To : M/s EQ INSURANCE COMPANY LTD

Date: 02/07/2018

THIRD PARTY DIRECT SETTLEMENT

Vehicle No.	GBG 7100M (Insd Veh)	Your Ref. No. : DM17HO02820/JT
	SJS 8001B (TP Veh)	Our Ref. No. : CC6/EQI17023826/Apa3q2
Date of Accident	10/12/2017	

Liability	80%	
Final Repair Cost	: \$ 4,750.00	
Loss of Use	: \$	days
Rental (If any)	: \$ 800.00	8 days
Others:	: \$	
@80%	: \$ 4,440.00	
	4,440.00	
Final Settlement Sum	: \$ 4,440.00	(Global Sum)
Remarks	:	

Payment Instruction: Payee's Breakdown		
1)	FLYING HIGH SPRAY PAINTING	: \$ 4,440.00
		: \$

JOANNE LEE

LKK Auto Consultants Pte Ltd




LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Affiliated to Federation Internationale Des Experts En Automobile				
EQ INSURANCE COMPANY LTD			Ref : CC6/EQI17023826/Apa3q2	
5 MAXWELL ROAD #17-00 TOWER BLOCK MND COMPLEXSINGAPORE 069110			Date : 02-07-2018	
			Code : EQI	
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	GBG 7100M	Veh. Inspected	SJS 8001B	
Policy No.	DMCPHQ17-006698	Coverage (\$)	0.00	
Claim No.	DM17HO02820/JT	Excess (\$)	0.00	
Assign From		Assign Date	14/12/2017	
2. Vehicle Particulars & Condition				
Make & Model	HONDA CRV	c.c	1997	
Engine No.	HIDDEN	Year of Reg.	2009	
Chassis No.	JHLRE28309C200299	Colour	WHITE	
Odometer	142707	Steering	IN ORDER	
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM	
General	GOOD			
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre	225/65 R17	MICHELIN	6 mm	
L/H Front Tyre	225/65 R17	MICHELIN	6 mm	
R/H Rear Tyre	225/65 R17	MICHELIN	6 mm	
L/H Rear Tyre	225/65 R17	MICHELIN	6 mm	
4. Description of Damages				
THE VEHICLE SUSTAINED DAMAGES AT THE O/S BODY AND UNDERCARRIAGE. DAMAGES SEE DETAILS.				
5. General Information				
Accident Date	10/12/2017	Inspection Date	14/12/2017	
Survey held at	FLYING HIGH SPRAY PAINTING BLK 1 KAKI BUKIT AVE 6 #01-29 AUTOBAY SINGAPORE 417883			
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:		6 Working Days		



LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Page No.:1 of 2

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SJS 8001B

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	REAR BUMPER	DEFORMED	578.30	578.30
1	REAR RH BUMPER	DEFORMED	197.00	197.00
1	REAR BUMPER CLIPS	NECESSARY	30.00	30.00
1	REAR BUMPER SIDE HOLDER	NECESSARY	25.70	25.70
1	REAR RH MUDFLAP	DEFORMED	118.60	118.60
1	REAR RH FENDER	DENTED	926.00	926.00
1	REAR RH FENDER ARC GARNISH	DEFORMED	210.10	210.10
1	REAR RH FENDER ARC GARNISH CLIPS	NECESSARY	25.00	25.00
1	REAR RH LOWER ARM	BENT	354.60	354.60
1	REAR RH KNUCKLE ARM	BENT	410.60	410.60
1	REAR RH SHOCK ABSORBER	BENT	198.80	198.80
1	REAR RH WHEEL HUB C/W BEARING	DAMAGED	224.80	224.80
1	REAR RH STAY ARM	BENT	94.10	94.10
1	REAR CROSS MEMBER	BENT	1,050.00	1,050.00
1	REAR RH FENDER GLASS MOULDING	NECESSARY	56.70	56.70
1	REAR RH FENDER INNER TRIM	NOT NECESSARY	338.30	-
1	REAR RH FENDER INNER TRIM CLIPS	NOT NECESSARY	50.00	-
1	TAILLAMP RH	NOT NECESSARY	437.70	-
	LESS 20% DISCOUNT		-1,065.26	-900.06
			4,261.04	3,600.24
SPECIAL NETT ITEMS				
1	REAR RH WHEEL RIM (SN)	CUT	800.00	550.00
1	REAR RH TYRE (SN)	CUT	280.00	200.00
1	REAR RH FENDER GLASS SEALANT (SN)	NECESSARY	30.00	30.00
			1,110.00	780.00
LABOUR				
	PANEL BEATING.		1,000.00	600.00
	SPRAY PAINTING .		600.00	300.00
	WIRING .		50.00	30.00
	TO UNDERSEAL .		150.00	40.00

Report Ref No. CC6/EQI17023826/Apa3q2



LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Page No.: 2 of 2

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	TO REMOVE REVERSE SENSOR .		100.00	50.00
	TO REMOVE REAR FENDER GLASS .		100.00	50.00
	TO REMOVE UPHOLSTERY .		150.00	40.00
	TO REMOVE REAR UNDERCARRIAGE .		400.00	320.00
	TO PERFORM WHEEL ALIGNMENT .		150.00	80.00
	TOWING FEES .		60.00	60.00
			2,760.00	1,570.00
GRAND TOTAL			8,131.04	5,950.24

RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)				4,750.00
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Report Ref No. CC6/EQ117023826/Apa3q2

ADRIAN LING WAI PING

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

Licensed Appraiser

DISCLAIMER OF LIABILITY TO THIRD PARTIES:- This Report is made solely for the use and benefit of the Client named on the front page of this Report.

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.