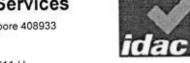


National Assessment Centre Services

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933 TEL: 6841 0055 FAX: 6841 6315



Reg. No: 52983356E GST Reg. No. 20-0405911-H

NTUC INCOME INSUR	ANCE CO-OPERATIVE LTD	Ref:	NS/INC1702454	19/K1tb
73 BRAS BASAH ROA #05-01 NTUC TRADE (189556	D JNION HOUSESINGAPORE	Date:	27-12-2017 INC4	
1.	Policy Particulars	:- THIR	D PARTY CLAIM	
Insured Veh.	FBM 2329Y	Veh. Ir	nspected	SH 9321Y
Policy No.	5094121413	Cover	age (\$)	0.00
Claim No.		Exces	s (\$)	0.00
Assign From		Assig	n Date	27/12/2017
2.	Vehicle Parti	culars 8	& Condition	
Make & Model		c.c		0
Engine No.	HIDDEN	Year o	of Reg.	
Chassis No.		Colou	r	
Odometer		Steeri	ng	
Brakes		Modif	ication	
General				
3.	Condit	ions of	Tyres	
	Size	Make	3.0	Balance
R/H Front Tyre				mm
L/H Front Tyre				mm
R/H Rear Tyre				mm
L/H Rear Tyre				mm
4.	Descript	ion of D	amages	THE PROPERTY OF
5.	Genera	al Inforn	nation	
Accident Date	22/12/2017	STATE OF THE PARTY	ction Date	27/12/2017
Survey held at	COMFORTDELGRO ENGINEE			TO A SALE OF THE S
	59 LOYANG DRIVE SINGAPORE 508969		CCP070991449-222	
5a.	F	Remarks		
A)THE INSPECTION B)IN ACCORDAN	ON WAS CONDUCTED ON A"WI	THOUT I	PREJUDICE" BASIS	S. ED REPAIRS.

								Gener	alClaim
00601						Change Lar	nguage	Change Password	d + Log Out
Polic	y Query								
Policy No	0.				Date of Acci	dent	22/12	2017 17:57	
Vehicle I	No.(For Motor)	FBM2329Y							
					Search				
Select	Policy No.	Policyholder Name	Policyholder NRIC	Product	Cover Type	Vehicle No.	Insured Object	Commence Date	Expiry Date
0	5094121413	NICHOLAS SHARMA THANABAL	S9221101J	GMC	Third Party, Fire & Theft	FBM2329Y	FBM2329Y	08/09/2017	07/09/2018
	Policy No Vehicle Select	Policy Query Policy No. Vehicle No. (For Motor) Select Policy No.	Policy Query Policy No. Vehicle No.(For Motor) Select Policy No. Policyholder Name NICHOLAS SHARMA	Policy Query Policy No. Vehicle No.(For Motor) Select Policy No. Policyholder Name NICHOLAS S1ARMA S92211013	Policy Query Policy No. Vehicle No. (For Motor) Select Policy No. Policyholder Name NRIC NRIC NRIC NRIC S1094121413 SHARMA S92211013 GMC	Policy Query Policy No. Date of Acci Vehicle No.(For Motor) Search Select Policy No. Policyholder Name NRIC Product Cover Type NICHOLAS SHARMA S9221101J GMC Third Party, Fire	Policy Query Policy No. Vehicle No. (For Motor) Search Select Policy No. Policyholder NRIC NRIC NRICHOLAS SHARMA S92211013 GMC Third Party, Fine FBM2329Y R Thert FBM2329Y Policyholder No. Third Party, Fine FBM2329Y	Policy Query Policy No. Vehicle No. (For Motor) FBM2329Y Search Select Policy No. Policyholder Name NRIC Product Cover Type No. NICHOLAS SHARMA S92211013 GMC Third Party, Fire FBM2329Y FBM2329Y FBM2329Y	Policy Query Policy No. Vehicle No. (For Motor) Select Policy No. Policyholder NRIC Product Cover Type Vehicle No. Object Date NICHOLAS S1ARMA S92211013 GMC Third Party, Fire FBM2329Y FBM2329Y D8/09/2017

TP Claims against NTUC Income: Follow-Through Survey

C/N/O	Income Reference	Claimant (Owner / Taxi Company)	Claimant Vehicle No.	Income Vehicle No.
J IND	MT/0974939-002	COMFORT TRANSPORTATION	SHD 6653K	SLP 2511C
1 0	MT/0974934-007	COMFORT TRANSPORTATION	SHA 2874G	SJK 4603H
7 6	MT/0975291-002	COMFORT TRANSPORTATION	SHC 3744G	YL 1230L
7 <	MT/0975668-002	COMFORT TRANSPORTATION	SH 6097P	SLE 8554Y
t u	MT/0975315-002	COMFORT TRANSPORTATION	SHC 2941K	YP 5831E
2	MT/0975395-007	COMFORT TRANSPORTATION	SHC 8031Y	GBB 4156Z
0 1	Z00-CC5/20/1MI	COMFORT TRANSPORTATION	SH 9321Y	FBM 2329Y
, 0	MAT/0075678_007	COMFORT TRANSPORTATION	SHC 8021B	SJH 5404A
0 0	MT/0975539-002	COMFORT TRANSPORTATION	SHA 7663R	YM 6298D
2 5	200-CCC2160/TM	COMFORT TRANSPORTATION	SHD 7056C	SJS 1562U
11	MT/0975973-001	COMFORT TRANSPORTATION	SHC 2783A	SGV 8542B

MCD617168513 / ComfortDelGro Engineering Pte Ltd - Loyang ENTRY DATE & TIME: 23/12/2017 10:49 SUBMITTED BY: Foo Kok Poo

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- 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 witholding 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.

Any false reporting may be referred to the Police for investigation.

- 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

	ACCIDENT STATEMENT	
Date Of Report	23/12/2017 10:49	
Date Of Accident	22/12/2017 15:45	
Exact Location Of Accident	END OF SLE > BKE	
Country/State of Loss	SINGAPORE	
	DETAIL O OF OWN VEHICLE	

Country/State of Loss	The state of the s
	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SH9321Y
Insured/Policyholder	
Name Of Registered Owner	COMFORT TRANSPORTATION PTE LTD
Co Reg No	199303821R
Email Address	FLEETSAFETY@CDGTAXI.COM.SG
Mobile Phone No	
Alternative Phone No	OFFICE-65508768
Vehicle Particulars	
Manufacturer	HYUNDAI

Vehicle Particulars		
Manufacturer	HYUNDAI	
Model	140	
E D for which webiele :	was being used at	

Exact Purpose for which vehicle was being used at time of accident

Are you claiming under your own insurance policy NO for repair to your vehicle?

THIRD PARTY If No, Please state action to be taken

TAXI Vehicle Category

Insurance Company

INDIA INTERNATIONAL INSURANCE PTE LTD Name of Insurance Company

THIRD PARTY FIRE AND/OR THEFT Type Of Coverage YES Fleet Policy

MCOM0016 Policy Number

Cover Note Number

Driver

TEO SOON CHONG Name of Driver

S0203635E NRIC No 18/09/1953 Date Of Birth OUTDOOR Occupation 08/06/1972 Date Of Driving Pass

45 YEARS AND 6 MONTHS **Driving Experience**

MALE Gender

Mobile Number Fax Number Contact Number

NOEMAIL EMail Address

Address

361 HOUGANG AVE 5 # 03-322

Postcode

S530361

Was driver an employee of the Insured's Company NO

If No. Relationship of the Driver with the Insured

OTHER - TAXI DRIVER

Vehicle Registration Number of Driver's Own

Vehicle

Insurance Company of Driver's Own Vehicle

5

General Information of the Accident

Type Of Accident

SIDE SWIPE

Weather Conditions

CLEAR

Road Surface

DRY

Other Information

Was any foreign vehicle involved in this accident?

NO

Number of vehicles involved in the accident

NO

Was any body injured in the Accident? Was any injured conveyed to hospital by

NO

ambulance?

30,500

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)

5

Passenger 1

NAME:

1

AIVIE.

: FEMALE

Passenger 2

NAME:

: GIRL

GENDER:

GENDER:

: FEMALE

Passenger 3

NAME:

: GIRL

GENDER:

: FEMALE

Passenger 4

NAME:

: GIRL

GENDER:

: FEMALE

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

PLS SEE ATTACHED

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

YES

Remarks/ Reasons:

*:

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

FBM2329Y

Vehicle Make/Model/Colour

Details Of Properties Vehicle Category

MOTORCYCLE

Page 2 of 12

Name of Driver

NICHOLAS SHARMA THANABAL

NRIC/Passport Number

S9221101J

Contact Number

87134254

Address

Postcode

Insurance Company Name

Nature Of Damage

LEFT FRT

No. Of Passenger (Including Driver)

Sketch Plan Pg. 1

IMPORTANT NOTICE

- Please report correctly the details of the accident to speed up the claims process.
- 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 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
- Any false reporting may be referred to the Police for investigation.
- 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
- 7. By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
- 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.
- my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.

COMFORT TRANSPORTATION PTE LTD

CO. REG. NO 199303821R

Policyholder's Signature Date & Time:

Driver's Signature

(If driver is not the policyholder)

20

Date & Time:

Reporting Centre Personnel's Signature

NRIC/FIN No.:

GIARMC SketchPlanForm_V3

ETCH PLAN		 		11	111		
						1	
		(J		1			
	4 7	A I	B	3	ev:	321	#
	3		(3)	RE	M	23	29
	3/10	8			\pm		1
8			111		#	H	#
		<u>U</u>		\mathbb{H}	\pm		
		(n)		HH	++	111	+

DESCRIBE CIRCUMS	ANCES OF THE ACCIDENT
QN 22 val)	2/2017 at about 1545 hrs, I vehicle it wous
	another can infront of me joint quoue at Egol of
	ronal BKE, there was a road work on the
	, Suddenly Wehrcle B Squeeze In and brust
against 1	my left rear temp and left rear postion.
No one i	uas Injured at that time.

DECLARATION

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

CO. REG. NO. 4000

Policyholder's Signature Date & Time:

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

GIARMC SketchPlanForm_V3

23/12/17

Jackson Heng C80

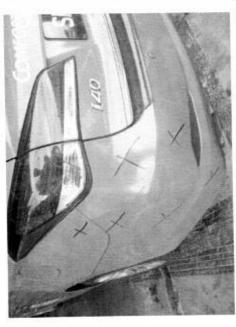
Reporting Centre Personnel's Signature Name: NRIC/FIN No.:

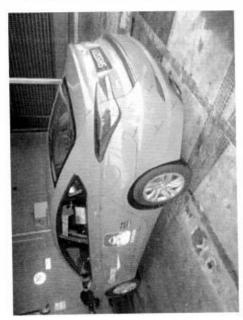
Page 5 of 12















COMFORTDELGRO ENGINEERING

A member of COMFORIDELGRO

Date/Time: 26.12.2017 12:18

Page: 1

Team: ARC Repair TP(CLSO)1	JOB CARD Sales Order:	JC NO.305100807
STOMER	REGN NO: 9321Y	MILEAGE
COMFORT TRANSPORTATION PTE 7010045	L'TD MAKE: HYUNDAI	FUEL E
DRESS 383 SIN MING DRIVE Singapore SINGAPORE 575717	MODEL 1-40	26.12.2017 09:40
L. (R) 65508755 (O)	YR OF MANU. 2014	TARGET DATE
SCOUNT CARD NO.	CHASSIS CODE KMHLB41UMEU0525	79 COMPLETION DATE/TIME:

JOB DESCRIPTION

Accident Date: 22.12.2017 NATURE: 3P 22.12.2017

CLINO

LABOR CODE

DESCRIPTION

NTMC - Left fear donage LEC/ Falmi -

HECKED & PASSED OUT BY:	
SERVICE ADVISOR	CUSTOMER'S SIGNATURE
iowledgement Slip	Exit Pass
e: lo.; ;le No.; SH 9321Y LARRY	Vehicle No.: SH 9321Y
e of Service Advisor Signature/Date a returned to Service Reception upon collection	Name of Service Advisor Date To be kept by Security Guard

COMFORTDELGRO ENGINEERING PTE LTD

REPAIR ESTIMATE*

VEHICLE NO: SH 9321Y

MODEL : HYUNDAI i40

Mounc

DATE 27/12/2017 10:47

DM. 22.12.17

Qty	Parts Description/ Labour	Type	Unit Price	+	Amount	
	Rear Bumper × ray - r			\$	603.60	
	Rear Bumper Clips 😾 🔭			\$	22.00	
	Tail Lamp (LH) ora Feeder Rea (LH) X1900 SUB TOTAL			\$	565.60	
	EID (IH) KHENN					1
	SUB TOTAL			\$	1,191.20	1
	LESS 20%			S	238.24	
	DISCOUNTED TOTAL			S	952.96	1
	DISCOUNTED TOTAL					
	Rear Bumper Rubber Mat **			s	50.00	No
				\$	50.00	
	Labour Charge				100	
	Panel Beating			S	350.00	1
	Spray Painting Charge			S	400.00	4
	Wiring Charge			\$	50.00	
	R/Refix Reverse Sensor			\$	120.00	
	TOTAL LABOUR			s	920.00	
Larry N9	ESTIMATE TOTAL			\$	1,922.96	
	Kalin (CKK)					
	1 27/12/27 1170L 2 Pm, 4s		Auto Consultants her e Repairer of the following resurvey before/after spray odisplay damaged part(s) dur arts prices are subject to confi hird party survey is on a "With	painting ing resu	rvey	
	Able Repair pl	100	oillegat modification(s) is allo upplementary item(s) must be subject to final approval from mwledged by Repairer	wes		
			nature;			
	This is an initial estimate based on a visual inspection of t	he above v	ehicle. The final repai	r qua	ntum will	-

be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company.

COMFORTDELGRO ENGINEERING

see see . s	Job Ref			05100807				
Date		:		9.12.2017			Comfor	tDelGro Engineering Pte Ltd ang Drive Singapore 508969
INA	LIZATI	ION FO	RM				Fax: 65	646 8156
o	:			LKK			Fax:	
Attn				KALVIN				
/ehi	de Reg	No.	: SH	9321Y		Date	e of Accident: _	22.12.2017
he s	survey	and es	timates 4	of the repairs of	f the above-	mentione	d vehicle are as	follows:-
+11	The r	epair jo	b shall	bill to:	NTU	С		FBM2329Y
	The f	inalize	d amour	nt shall be:				
	(a)			after List discou	int			
	(b)		ur Charg					
				t-By-Part Repa	air Cost			
	(c.)	Total	for Lum	pair (if applicab psum repair co um Repair cos	st after Less	3:	-	\$750.0
	We s	hall tre		ariod for repairs above amount ays	-			s no reply from you
605	We s withi	hall tre n 7 wo	at the a	bove amount	-	and Conf		
	We s withi	hall tre n 7 wo k you fe	at the a	above amount ays	-	and Conf W	irmed if there is	
	We si within	hall tre n 7 wo k you fe	at the a	above amount ays	-	and Conf W fin	irmed if there is e confirm the es alized amount	
	We si within	hall tre n 7 wo k you fe	at the a	above amount ays assistance. Larry Ng	-	and Conf W fin Sig Na	irmed if there is e confirm the es alized amount gnature:	timates and
	We s within Than Signa Name	hall tre n 7 wo k you fo sture :	eat the a rking da	assistance. Larry Ng	-	and Conf W fin Sig Na	e confirm the estalized amount	timates and
€00 •00	We sawithin Than Signa Name Tel Fax	hall tre n 7 wo k you fo sture :	eat the a rking da or your a 6214 8 6546 8	assistance. Larry Ng	-	and Conf W fin Sig Na	e confirm the estalized amount	timates and
	We sawithin Than Signa Name Tel Fax	hall tre n 7 wo k you fe ature :	eat the a rking da or your a 6214 8 6546 8	assistance. Larry Ng	as Correct	and Conf W fin Sig Na	e confirm the estalized amount	timates and
or C	We si within Thanin Signa Name Tel Fax	hall tre n 7 wo k you fe ature :	eat the a rking da or your a 6214 8 6546 8	above amount ays assistance. Larry Ng 3316	as Correct	and Conf We fin Sig Na Da	e confirm the es alized amount gnature :	Kalm 2/1/8
or O	We si within Than Signa Name Tel Fax Official	hall tren	eat the a rking da or your a 6214 8 6546 8 mly	above amount ays assistance. Larry Ng 3316	as Correct	and Conf W fin Sig Na Da ocument Attached	e confirm the es alized amount gnature :	Kalm 2/1/8
Re Lo	We si within Than Signa Name Tel Fax Official ental R pss of In urvey F	hall tren 7 wo fel sture :	6214 8 6546 8 nly	above amount ays assistance. Larry Ng 3316	as Correct	and Conf W fin Sig Na Da ocument Attached	e confirm the es alized amount gnature :	Kalm 2/1/8
. Re . Lo . St	We si within Than Signa Name Tel Fax Official ental R. Dess of Inurvey F	hall tren 7 wo k you for ture: Use O Item ate P/E ncome iees rch Fees	6214 8 6546 8 nly	Larry Ng	as Correct	and Conf W fin Sig Na Da ocument Attached	e confirm the es alized amount gnature :	Kalm 2/1/8



National Assessment Centre Services

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933 TEL: 6841 0055 FAX: 6841 6315



Thatcham escribe

Reg. No: 52983356E GST Reg. No. 20-0405911-H

NTU	C INCOME INSURANCE CO-OPERATIVE LTD		Ref: NS/INC17024549/K1tbn2					
		D UNION HOUSESINGAPORE	Date:	08-01-2018 INC4				
١.		Policy Particulars	:- THIR	D PARTY CLAIM				
	Insured Veh.	FBM 2329Y	Veh. Inspected SH 9321Y		SH 9321Y			
	Policy No.	5094121413	Cover	age (\$)	0.00			
	Claim No.	MT/0974929-002	Exces	s (\$)	0.00			
	Assign From		Assign	n Date	27/12/2017			
2.		Vehicle Parti	culars 8	& Condition				
	Make & Model	HYUNDAI 140	c.c		1685			
	Engine No.	HIDDEN	Year of Reg.		2014			
	Chassis No.	KMHLB41UMEU052579 Colour		r	BLUE			
	Odometer	548862	Steering		IN ORDER			
	Brakes	IN ORDER	Modification		STANDARD ALLOY RIM			
	General	FAIR						
3.		Condit	ions of	Tyres				
		Size	Make		Balance			
	R/H Front Tyre	205/60 R16	WEST	LAKE	7 mm			
	L/H Front Tyre	205/60 R16	WEST	LAKE	7 mm			
	R/H Rear Tyre	205/60 R16	WEST	LAKE	7 mm			
	L/H Rear Tyre	205/60 R16	WEST	LAKE	7 mm			
4.		Descripti	CARL CONTRACTOR OF THE PARTY OF					
	THE VEHICLE SU	STAINED DAMAGES AT THE RE ETAILS.	AR N/S	PORTION.				
5.	The state of	Genera	al Inform	nation				
	Accident Date	22/12/2017	Inspe	ction Date	27/12/2017			
	Survey held at COMFORTDELGRO ENGINEERING PTE LTD							
	59 LOYANG DRIVE SINGAPORE 508969							
5a.		Remarks						
	A)THE INSPECTION B)IN ACCORDANGE	ON WAS CONDUCTED ON A"WI CE TO YOUR INSTRUCTIONS, V	VE HAVE	NOT AUTHORISE	S. ED REPAIRS.			
5b.	A HARLEY	Estimate Days of Repair						
1	ESTIMATED NOR	MAL PERIOD FOR REPAIR:		2 Working Days				



National Assessment Centre Services

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

TEL: 6841 0055 FAX: 6841 6315





ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SH 9321Y

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	REAR BUMPER	TO REPAIR	603.60	85
10	REAR BUMPER CLIPS	NOT NECESSARY	22.00	8-
1	TAIL LAMP (LH)	CRACKED	565.60	565.60
1	FENDER REAR (LH)(NPA)	TO REPAIR	-	104
	LESS 20% DISCOUNT		-238.24	-113.12
			952.96	452.48
	SPECIAL NETT ITEMS			
:1	REAR BUMPER RUBBER MAT (SN)	NOT NECESSARY	50.00	
	87 1951		50.00	-
	LABOUR			
	THATCHAM STANDARD REPAIR TIME ON BODY WORKS.		520.00	120.00
	THATCHAM TTS STANDARD SPRAY PAINTING COST AND LABOUR.		400.00	360.00
			920.00	480.00
	GRAND TOTAL		1,922.96	932.48

RECOMMENDED COST OF LUMP SUM REPAIRS	750.00
(TO ITS PRE-ACCIDENT CONDITION)	
(CONFIRMED)	

Report Ref No. NS/INC17024549/K1tbn2

KALVIN ANG WEI KUN

Automotive Assessor / Investigator

M

K.K.LAU CPT(RET)

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

REGD Auto Consultant-SAE, 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 contact or tort, is accepted to any third party who may reply on the Report wholly or in part. Any third party acting or replying on this Report, in whole or in part, does so at his or her own risk.