

REF: CS3/MS1716008496/Gtb-1

Special Instruction:

45: \$ 7000.00

From (Person): Jasmine Luk of msu Date/Time: 18/2/07
Estimated Cost: _____ Bill to: _____

Third Parties:

Claimant:

Surveyor: United Appraisal

Workshop: Hiap Lek 'Automobile

OD/TP Re-inspection) / Evaluation

To Inspect Vehicle No: SJP 9350C Insured: SGE 7014E
at Workshop m/s Hiap Lek Automobile Tel: 6453 1743
of 160 Sim Ming Dr #05-17
Policy No: P27452468 DMV Claim No: M466562
Sum Insured: _____ Excess: _____
Make of Veh: _____ D.O.A. 06-05-2016
(Client's Record)

Claim No: m466562

Excess:

D.O.A. 06-05-2016

(Client's Record)

08.01.2018 (Monday) @ 4pm

Do Not Finalize

H.O.D. Endorsement/Date:

Date/Time: _____ Person Contacted: _____ Vehicle IN / OUT _____

Date/Time: 7/15/83 Confirmed with _____ Final Fig _____, _____ days (Red \$ _____ / _____ %; Original 6 days)

Date/Time: 2/2/18 Submit Final Fig 2300, 5 days (Red \$ 3900, 54 %; Original 6 days)

Date/Time	Action/Instruction
-----------	--------------------

Tan Boon Liat Building, 315 Outram Rd 169074 (Mr. Tan - 9770 8446)

SV 13500 - CS/108617003907/K41002

REF: 0704007

SBE FILE - CS3 /msn/EE0849t /Rthb01

DN: 06052016

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 2 / FEB 2018

Para(3) : Nett Value

Market Value :

Salvage Value :

Nett Value :

Inspected/
Evaluated by:

Fee Charged:

Date:

Basic & Add

Transport

Photos

Others

Total!

1) Date/Time 27/2/18 File Pass to Typist

2) Date/Time _____ File Return to _____

3) Date/Time _____ File Pass to _____

4) Date/Time _____ File Return to _____

5) Date/Time _____ File Pass to _____

6) Date/Time _____ File Return to _____



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

MSG INSURANCE (SINGAPORE) PTE LTD

Ref : CS3/MSG16008496/lb-1

16 RAFFLES QUAY

#24-01 HONG LEONG BLDG SINGAPORE 048581

Date : 30-12-2017



Code : MSG

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

Insured Veh.	SGE 7014E	Veh. Inspected	SJP 9350C
Policy No.		Coverage (\$)	0.00
Claim No.	M466562	Excess (\$)	0.00
Assign From	MERIMEN (JASMINE LOK)	Assign Date	18/12/2017

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

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5. General Information

Accident Date	06/05/2016	Inspection Date	08/01/2018
Survey held at	315 OUTRAM ROAD		
Repairer	HIAP LEK AUTOMOBILE TRADING		

5a. Remarks

A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.
--

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

CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	07 May 2016		09 May 2016 16:32 Edit Adj Rpt	S\$0.00 Edit Estimates	S\$0.00 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All
------	-----------	---------------	-----------	----------

CLAIM SUBFOLDER DETAILS

[Created by insurer]

Insured:	WEE HOCK LENG FRANCIS, ID: S0072714H, Tel: +6597609040, Email: NOEMAIL		
Main Claimant:	IRENE CHOW SU TZE, ID: S2194637J		
Vehicle Reg. No.:	SJP9350C	Date of Loss:	06/05/2016 11:00 - :59
Claim Type:	TP / M466562	Policy/Cover Note No.:	P27452468DMV (Comprehensive) Coverage: 23/03/2016 - 22/03/2017
Vehicle Reg. No. (Insured):	SGE7014E	Policy No. (Claimant):	
		Excess:	S\$700.00
Repairer:	Hiap Lek Automobile Trading (HQ) 160 Sin Ming Drive, #05-17 Sin Ming Autocity, 575722 Sin Ming - Tel: 64531743		
Handling Insurer:	MSIG Insurance (Singapore) Pte. Ltd. (HQ) - Tel: +65 6827 7888 ... [Handled by Jasmine Lok Kheng Kwel - 6594 2550]		
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by MOHD RASUL] ... [Final Rpt due 20/12/2017]		
Driver/Custodian (Insured):	WEE HOCK LENG FRANCIS (64 / Male), NRIC: S0072714H, Tel: +6597609040		

ASSOCIATED MAIL RECEIVED

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

- MSIG_SG (18/12/2017): Report Send Back Alerts - SJP9350C (TP)

ALL ASSOCIATED TASKS

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

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

Catherine Chong (LKK Auto)

From: Jasmine Lok Kheng Kwei <jasmine_lok@sg.msig-asia.com>
Sent: Monday, 18 December, 2017 9:53 AM
To: Pinky Wong
Cc: 'assignments'; 'SUR'
Subject: RE: TOP URGENT (REINSPECTION) Your Ref: M466562; Our Ref: 17-A14-8645-VL.jp.pw-SGE7014E

Our ref: M466562

Dear Pinky,

We refer to the email below.

Our appointed surveyor, LKK Auto Consultants (6256 3561) will be reverting to you shortly.

Dear Denise,





Please reply Ms Pinky from Legal Options regarding the re-inspection date.

Thank you.

Have a nice day ahead

Jasmine Lok
Executive, Claims Services (Motor)
Direct line +65 6594 2550 | Direct fax +65 6225 7402 | jasmine_lok@sg.msig-asia.com



MSIG Insurance (Singapore) Pte. Ltd. 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | Tel +65 6220 9644 | Fax +65 6225 6371 | Co. Reg. No. 200412212G | <http://www.msig.com.sg/> | Follow us on    

From: Christina Wong
Sent: Friday, 15 December, 2017 10:16 AM
To: Pinky Wong <pinky@legaloptions.biz>
Cc: Jasmine Lok Kheng Kwei <jasmine_lok@sg.msig-asia.com>
Subject: RE: TOP URGENT (REINSPECTION) Your Ref: M466562; Our Ref: 17-A14-8645-VL.jp.pw-SGE7014E

Without Prejudice(Save as to cost)

Dear Pinky

Thanks for the email below, Jasmine will arrange she is back this Monday.

Dear Jasmine

Please assist Thanks

Best Regards

Christina Wong

Senior Executive, Claims Services (Motor)

Direct line +65 6643 1311 | Direct fax +65 6225 7402 | christina_wong@sg.msig-asia.com



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on    

A member of  INSURANCE GROUP

From: Pinky Wong [<mailto:pinky@legaloptions.biz>]

Sent: Thursday, 14 December, 2017 6:38 PM

To: Christina Wong <Christina_Wong@sg.msig-asia.com>

Subject: Re: TOP URGENT (REINSPECTION) Your Ref: M466562; Our Ref: 17-A14-8645-VL.jp.pw-SGE7014E

WITHOUT PREJUDICE

Dear Christina,

SJP 9350C

Thank you for your information.

Our client would like the re-inspection on:-

8th January 2018 (Monday), 4.00pm

Tan Boon Liat Building, 315 Outram Road 169074

Please contact Mr Tay at 9770 8446

Please let us have the confirmation that your surveyor will attend at the said venue at the said date and time in order for us to inform our client accordingly.

Thanks n regards,

Pinky

Legal Executive

LEGAL OPTIONS LLC

(GST Registration/UEN No. 201203825R)

Tel (65) 6513-2800 DID (65) 6513-2803 Fax (65) 6438-8275

Information in this message is confidential and may be legally privileged. It is intended solely for the person(s) to whom it is addressed. If you are not the intended recipient, please delete the message and any other record of it from your system, and notify the sender immediately.

On Thu, Dec 14, 2017 at 1:14 PM, Christina Wong <Christina_Wong@sg.msig-asia.com> wrote:

Without Prejudice(Save as to Cost)

Dear Pinky

Jasmine has written to your firm on 1.11.2017, requesting for reinspection, please let us have the date, time, place and ten days notice.

Thanks





Best Regards

Christina Wong

Senior Executive, Claims Services (Motor)

Direct line +65 6643 1311 | Direct fax +65 6225 7402 | christina_wong@sg.msig-asia.com



MSIG Insurance (Singapore) Pte. Ltd. 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | Tel +65 6220 9644 | Fax +65 6225 6371 | Co. Reg. No. 200412212G | <http://www.msig.com.sg/> | Follow us on    

A member of  INSURANCE GROUP

From: Katherine Wong

Sent: Thursday, 14 December, 2017 12:45 PM

To: Christina Wong <Christina_Wong@sg.msig-asia.com>

Subject: FW: Your Ref: M466562; Our Ref: 17-A14-8645-VL.jp.pw-SGE7014E

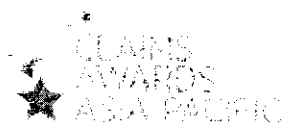
Dear Christina

Best Regards

Katherine Wong

Executive, Claims Services (Motor)

Direct line +65 6594 2544 | Direct fax +65 6225 7402 | katherine_wong@sg.msig-asia.com



Insurer Claims
Team of the Year
2016

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



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

From: Pinky Wong [<mailto:pinky@legaloptions.biz>]
Sent: Thursday, December 14, 2017 12:01 PM
To: Katherine Wong <katherine_wong@sg.msig-asia.com>
Subject: Fwd: Your Ref: M466562; Our Ref: 17-A14-8645-VL.jp.pw

Dear Katherine,

Your assistance is much appreciated.

Thanks n regards,

Pinky

Legal Executive

LEGAL OPTIONS LLC

(GST Registration/UEN No. 201203825R)

Tel (65) 6513-2800 DID (65) 6513-2803 Fax (65) 6438-8275

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----- Forwarded message -----

From: **Pinky Wong** <pinky@legaloptions.biz>

Date: Thu, Dec 14, 2017 at 11:58 AM

Subject: Your Ref: M466562; Our Ref: [17-A14-8645-VL.jp.pw](#)

To: Jasmine Lok Kheng Kwei <jasmine_lok@sg.msig-asia.com>

WITHOUT PREJUDICE

Dear Jasmine,

We refer to our LOD dated 27.10.2017

We have not receive your offer till date.

Kindly let us have your offer without further delay.

Thanks n regards,

Pinky

Legal Executive

LEGAL OPTIONS LLC

(GST Registration/UEN No. 201203825R)

Tel (65) 6513-2800 DID (65) 6513-2803 Fax (65) 6438-8275

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Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type:	Singapore NRIC
Owner ID:	4637J

Vehicle Details

Vehicle No.:	SJP9350C
Vehicle to be Exported:	No
Intended De-registration Date:	23 Feb 2018
Vehicle Make:	TOYOTA
Vehicle Model:	WISH 1.8 AUTO
Primary Colour:	White
Manufacturing Year:	2009
Engine No.:	1ZZ3238605
Chassis No.:	JTDER12W703002927
Maximum Power Output:	97.0 kW (130 bhp)
Open Market Value:	\$18,662.00
Original Registration Date:	17 Apr 2009
First Registration Date:	17 Apr 2009
Transfer Count:	1
Actual ARF Paid:	\$18,662.00

Intended PARF Rebate Details

PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	16 Apr 2019
PARF Rebate Amount:	\$10,264.00

Intended COE Rebate Details

COE Expiry Date:	16 Apr 2019
COE Category:	B - Car (1601cc & above)
COE Period(Years):	10
QP Paid:	\$7,501.00
COE Rebate Amount:	\$862.00
Total Rebate Amount:	\$11,126.00

The information contained herein is correct as at 23 Feb 2018

OK

LEGAL OPTIONS LLC

ADVOCATES & SOLICITORS
MEDIATORS - COMMISSIONERS FOR OATHS - NOTARY PUBLIC

法商律師事務所

Motor Accident & Personal Injuries

Tel: (65) 6513 2800 Fax: (65) 6438 8275

Commercial, Litigation, Property, Trust & Estate, Family

Tel: (65) 6438 8039 Fax: (65) 6734 8230

We do not accept service of Court Documents by fax

Your Ref: SGE 7014E

Our Ref: 17-A14-8645-VL.jp.dl

27th October 2017

M/S MSIG INSURANCE (SINGAPORE) PTE LTD

16 Raffles Quay #24-01

Hong Leong Building

Singapore 048581

(Attention: Motor Claims Department)

WEE HOCK LENG FRANCIS

No. 7 Park Villas Green

Singapore 545445

(Owner of motor vehicle no. SGE 7014E)

Dear Sir/Madam,

CLAIMANT: IRENE CHOW SU TZE

ACCIDENT INVOLVING VEHICLE NOS. SJP 9350C AND SGE 7014E ALONG CTE (CITY)
AFTER BALSTIER EXIT ON 06.05.2016 ON OR ABOUT 11:30 HOURS

We are instructed by the above named to claim damages against your insured/you in connection with a road traffic accident on **06TH MAY 2017 ALONG CTE (CITY) AFTER BALSTIER EXIT ON OR ABOUT 1011:30 HOURS** involving our client's vehicle registration number SJP 9350C and motor vehicle registration numbers **SGE 7014E** driven by your insured/you at the material time.

We are instructed that the accident was caused by your insured's/your negligent in driving and/or management of your insured's/your motor vehicle No. **SGE 7014E**. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:

1. Costs of repairs	..	..	..	..	\$ 7,200.00
2. Loss of use at 6 days @ \$120.00 per day	..	..	..	..	\$ 720.00
3. Loss of Use at 2 days @ \$120.00 per day (PRI)	..	..	..	..	\$ 240.00
4. Vehicle rental at 4 days @ \$180.00 per day	..	..	..	..	\$ 720.00
5. Survey fees	..	..	..	..	\$ 509.00
6. LTA search fees	..	..	..	..	\$ 8.00
7. GIA/Traffic Police search/report fees	..	..	..	..	\$ 59.00
8. Incidentals (Inclusive of 7% GST)	..	..	..	..	\$ 107.00
9. Cost Contribution (Inclusive of 7% GST)	..	..	..	..	\$ 856.00

Total :

\$ 10,419.00

Directors

Joan Lim Pheck Hoon LL.B (Hons)

Victor Leong Wai Meng LL.B (Hons)

Teo Lip Hua Benedict LL.B (Hons) LL.M

Senior Legal Executive's DID: 6513 2808

Direct Fax: 6438 8275

(Email: jeanny@legaloptions.biz)

Mailing Address for Accident Claims

Documents Support:

23 Kaki Bukit Avenue 4 #01-01 South Wing,
Singapore 415933

WITHOUT PREJUDICE

BY HAND

CERTIFICATE OF POSTING

(For your information only)

法商律师事务所

We enclose a copy of each of the following documents for your consideration: -

1. GIA/Police report lodged by our client;
2. LTA Search;
3. Vehicle rental agreement and invoice from M/s Win Win Car Rental;
4. Surveyor's report & invoice from M/s United Appraisal and Management Pte Ltd;
5. 35 coloured photographs depicting the damages to motor vehicle SJP 9350C; and
6. Repair bill from M/S Hiap Lek Automobile Trading.

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

Please note that you or your insurer should send to us an acknowledgement of receipt of this letter within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice to you or your insurer. Our client's claim herein is quantified based on supporting documents in our file. Until a settlement is reached, all negotiations are conducted on the basis that the damages quantified herein are subject to revision if so instructed by our client.

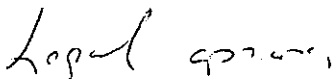
Please also note that if you have a counterclaim against our client arising out of the accident, you are also required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents within 8 weeks of your receipt of this letter.

Please be reminded that if you fail to respond with an offer after 8 weeks and 10 days, i.e when an acknowledgement is made by you, pursuant to the protocol, we shall issue a Writ of Summons against you without any further notice, as it is deemed that a notice has been sufficiently given to you after 8 weeks and 10 days and that you have breached the Protocol we will commence proceedings within the requisite 14 days without any further notice.

If you have any queries, please call our Ms. Jeanny at 6513 2808 or email her at jeanny@legaloptions.biz and quote the above reference number.

Kindly mail all future correspondence to our **Accident Claims Document Support Address at 23 Kaki Bukit Avenue 4 #01-01 South Wing, Singapore 415933.**

Yours faithfully



Cc: Client

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 06/05/2016 16:53
Date Of Accident 06/05/2016 11:30
Exact Location Of Accident CTE (City) after Balestier exit lane 1
Country/State of Loss Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number SJP9350C
Insured/Policyholder
Name Of Registered Owner IRENE CHOW SU TZE
NRIC No S2194637J
Email Address NOEMAIL
Mobile Phone No (LOCAL) +65-97708446
Alternative Phone No Office-97708446
Vehicle Particulars
Manufacturer TOYOTA
Model WISH-1.8 (A)
Exact Purpose for which vehicle was being used at time of accident
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 ECICS Limited
Type Of Coverage Comprehensive
Fleet Policy No
Policy Number MPC16A00104400
Cover Note Number
Driver
Name of Driver TAY ZHI WEI, RICHARD (ZHENG ZHIWEI, RICHARD)
NRIC No S8112372A
Date Of Birth 18/04/1981
Occupation Indoor
Date Of Driving Pass 23/04/2004
Driving Experience 12 Years And 0 Months
Gender Male
Mobile Number
Fax Number
Contact Number
Email Address NOEMAIL

Address BLK 732 WOODLANDS CIRCLE #09-83 S(730732)
 Postcode
 Was driver an employee of the Insured's Company No
 If No, Relationship of the Driver with the Insured Friend
 Vehicle Registration Number of Driver's Own Vehicle -
 -
 -
 Insurance Company of Driver's Own Vehicle -
 -
 -

General Information of the Accident

Type Of Accident Collision- Chain Collision
 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
 Was there any video captured by Car Camera? No
 Number of Passengers (Including Driver) 2

Details of Police Action

Was the accident reported to the police? Yes
 If Yes, Please state which Police Station
 Police Station Name Thomson Neighbourhood Police Post
 Police Station Address ROAD: Blk 25 Sin Ming Road , POSTCODE: 570025 , COUNTRY: Singapore
 Police Station Contact TEL NO: 1800-4529999 - FAX NO: 6 5535740
 Was notice of intended Prosecution given? No
 If Yes, against whom?

Circumstances of Accident

REFER POLICE REPORT NO : T/20160506/2084.

Are accident photos available for attachment? Yes

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number SGE7014E
 Vehicle Make/Model/Colour HONDA STREAM
 Details Of Properties
 Name of Driver
 NRIC/Passport Number
 Contact Number
 Address
 Postcode
 Insurance Company Name
 Nature Of Damage
 No. Of Passenger (Including Driver)

Details of Witness

Name
 Phone Number
 Email Address

DETAILS OF OTHER VEHICLE PROPERTY 2

Vehicle Registration Number SKP5020U
 Vehicle Make/Model/Colour NISSAN
 Details Of Properties

Name of Driver
NRIC/Passport Number
Contact Number
Address
Postcode
Insurance Company Name
Nature Of Damage
No. Of Passenger (Including Driver)
Details of Witness
Name
Phone Number
Email Address

DETAILS OF OTHER VEHICLE PROPERTY 3

Vehicle Registration Number SHD6134S
Vehicle Make/Model/Colour SMRT TAXI
Details Of Properties
Name of Driver
NRIC/Passport Number
Contact Number
Address
Postcode
Insurance Company Name
Nature Of Damage
No. Of Passenger (Including Driver)
Details of Witness
Name
Phone Number
Email Address

SKETCH PLAN

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any willful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
7. By the 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

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

Witnessed by Reporting Centre Personnel

Sketch Plan

① SHP 9300

② SHP 7014

③ SHP 5200

④ SHB 6130

QTE Forward City

14/01/2018

Describe Circumstances of the Accident

after police report

91 per police report

Declaration

We declare the foregoing particulars are true in every respect.

Policyholder's Signature / Date & Time

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

Witnessed by Reporting Centre
Personnel



**SINGAPORE
POLICE FORCE**



T/20180506/2084

1 of 4

Police Station Of Origin:
Thomson NPP
25 Sin Ming Road #01-180 SINGAPORE
570025
Tel No: 1800-4529999

Report No. T/20180506/2084

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 08/05/2018 13:37		Vide Report No.:		Station Diary No.: 21
Name of Informant: TAY ZHI WEI, RICHARD		Address: APT BLK 732 WOODLANDS CIRCLE #09-83 SINGAPORE 730732		
ID Type / ID No.: NRIC NO / S8112372A		Contact No.: Home/Office: Mobile: 97708446		
Nationality: SINGAPORE CITIZEN		Email:		
Sex: Male	Age: 35	Date of Birth: 18/04/1981	Type of Informant: Driver	
Race: Chinese		Language: English	Institution / School Name:	
Occupation: Sales Executive		Driving Licence Information: Class: 3 Date of Expiry:		

Type of Accident:	Injury Attended by Police	Drink Drive: No	Date/Time of Accident: 08/05/2018 11:30	Type of Location: Straight Road
Location: Along Road 1 CENTRAL EXPRESSWAY Towards CITY, after Balestair Exit, Lane 1				
Weather: Clear		Road Surface: Dry	Road Speed Limit:	
Traffic Flow: One Way		Traffic Control: Not Controlled	Traffic Volume: Heavy	
Type of Collision: Between Moving Vehicles - Head To Rear			Anyone conveyed by ambulance: Yes	

SGE7014E	Car	HONDA	STREAM 2.0	Beige	Seriously Damaged	0
SHD6134S	Taxi	CHEVROLET	EPICA 2.0DSL AT ABS D/AB 2WD 4DR		Seriously Damaged	1
SJP9350C	Car	TOYOTA	WISH 1.8 AUTO	White	Slightly Damaged	1



**SINGAPORE
POLICE FORCE**



T/20160506/2084

Police Station Of Origin:
Thomson NPP
25 Sin Ming Road #01-180 SINGAPORE
570025
Tel No: 1800-4529999

2 of 4

Report No. T/20160506/2084

CONTINUATION OF REPORT

SKP5020U	Car	NISSAN	PRESAGE 2.5 HIGHWAY STAR 4AT	Purple	Slightly Damaged	0
----------	-----	--------	---------------------------------------	--------	---------------------	---

Any Pedestrian Involved: No			
No. of Pedestrians Injured: NIL		Use of Pedestrian Crossing: NA	
Name	TAY ZHI WEI, RICHARD	ID No.	S8112372A
Related Vehicle	SJP9350C (Car)	Contact No.	97708446
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: 3 Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL
Name	Irene Chow Su Tze	ID No.	S2194637J
Related Vehicle	SJP9350C (Car)	Contact No.	97430538
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL

Brief Details:

On the above mentioned date and time, I was driving my vehicle (SJP9350C) along CTE towards City on Lane 1 with my friend. The weather was clear and the road was dry. The traffic at the point of time was heavy as well. There was another vehicle (SGE7014E) behind my vehicle and suddenly I felt an impact from behind. I quickly stopped and alighted from my vehicle and noticed that I was caught in a chain collision with 3 other vehicles. My vehicle was the first car, located at the front. I noted that all vehicles had no passengers except for the last vehicle (SHD6134S).

As my vehicle suffered minimal damages, I only exchanged particulars with all the drivers related and left the scene. No police or ambulance came to scene prior to me leaving. However I received a call from Traffic police, Officer Sufyan, asking me to make a police report regarding the accident.



**SINGAPORE
POLICE FORCE**



T/20160506/2084

Police Station Of Origin:

Thomson NPP

25 Sin Ming Road #01-180 SINGAPORE

570025

Tel No: 1800-4529999

3 of 4

Report No. T/20160506/2084

CONTINUATION OF REPORT



**SINGAPORE
POLICE FORCE**



T/20160506/2084

Police Station Of Origin:
Thomson NPP
25 Sin Ming Road #01-180 SINGAPORE
570025
Tel No: 1800-4529999

4 of 4

Report No. T/20160506/2084

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan

IMPORTANT: Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the report number as reference.

Signature Of Officer Recording The Report:
E /
PUA JIAN YAN, JEREMIAH

Signature Of Informant:

Signature Of Interpreter:
Not applicable

Date/Time:
06/05/2016 13:37

Officer In Charge Of Case:
TP / GIT /
MOHAMMAD SUFYAN S/O MOHD.SHAFFIE
Contact No.: 65476428 SSS 070

Classification Of Case:

Authentication Stamp
NP188

Signature:

Singapore Police Force

Enquire Vehicle & Owner Information (Vehicle No. SGE7014E As At 06 May 2016 / 11:30:00)**Law Firm Search Details**

Search Reason: Insurance claim in relation to traffic accident

Law Firm Case No.: 17-A14-LQD PW ⁸⁶⁴⁵

Current Owner Details

Owner ID Type: Singapore NRIC

Owner ID: S0072714H

Owner Name: WEE HOCK LENG FRANCIS

Registered Address Type: Private Residential (non-Condo Apt / non-House)

Registered Block/House No.: 7

Registered Street Name: PARK VILLAS GREEN

Registered Unit No.: -

Registered Building Name: -

Registered Postal Code: 545445

Current Vehicle Details

Vehicle No.: SGE7014E

Make Description/Model: HONDA / STREAM 2.0 A

Insurance Company Name: MSIG INSURANCE (SINGAPORE) PTE LTD

WIN WIN CAR RENTAL

8 Kaki Bukit Ave 4 #06-04 Premier @ Kaki Bukit Singapore 415875
Tel: 6315 8479 H/P: 9833 0807

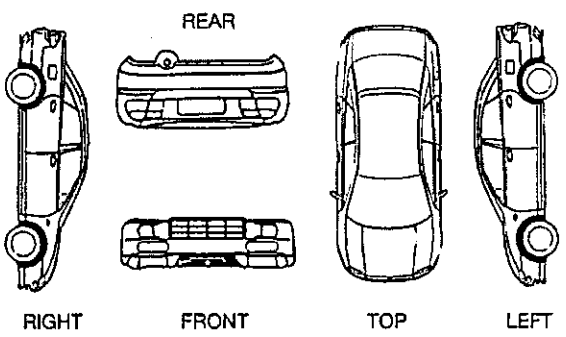
SJP 9350C

VHA No: 32565

WININ 633

ROC No: 52987763E

VEHICLE RENTAL AGREEMENT


HIRER'S PARTICULAR Name: (as in I/C) <u>irene how sutel</u> NRIC/PASSPORT No: <u>S2194637J</u> Address (Res): _____ Name & Address of Employer: _____ Occupation: _____ Driving Exp: _____ Driving Licence No: _____ D/L Type: Local / International Issue Date: _____ Date of Birth: _____ Tel: (O) _____ (R) _____ HP <u>977 08446</u>		Vehicle No: <u>SJT 37855</u> Replace Veh No: _____ Mileage Out: <u>200709</u> Mileage In: _____ Make & Model: <u>TOYOTA WISH</u> Auto / Manual Group: _____ Out : Date <u>10/5/2016</u> Time: <u>9-40</u> HIRE / PERIOD EXPIRY Time: _____ NON-WAIVER EXCESS=\$ <u>3000</u>																																														
ADDITIONAL DRIVER'S PARTICULARS Name: (as in I/C) <u>Tay zhi wei Richard</u> NRIC/PASSPORT No: <u>S8112372A</u> Address (Res): <u>81K 732 Woodlands Circle #09-82</u> <u>(S) 430 732</u> Driving License No: <u>S8112372A</u> D/L Type: Local / International Issue Date: _____ Date of Birth: <u>18/04/1981</u> Occupation: _____ Driving Exp: _____		CHARGES <table border="1"> <tr> <td>Daily</td> <td>4 @ \$ 180</td> <td>per day</td> <td>\$ 720</td> <td>-</td> </tr> <tr> <td>Weekly</td> <td>@ \$</td> <td>per week</td> <td></td> <td></td> </tr> <tr> <td>Monthly</td> <td>@ \$</td> <td>per month</td> <td></td> <td></td> </tr> <tr> <td>Hours</td> <td>@ \$</td> <td>per hour</td> <td></td> <td></td> </tr> <tr> <td>Others</td> <td>@ \$</td> <td></td> <td></td> <td></td> </tr> <tr> <td>CDW</td> <td>@ \$</td> <td>per day/month</td> <td></td> <td></td> </tr> <tr> <td>PAI</td> <td>@ \$</td> <td>per day/month</td> <td></td> <td></td> </tr> <tr> <td colspan="3">Delivery/Collection Service</td> <td></td> <td></td> </tr> <tr> <td colspan="3">SUB-TOTAL \$</td> <td></td> <td></td> </tr> </table>		Daily	4 @ \$ 180	per day	\$ 720	-	Weekly	@ \$	per week			Monthly	@ \$	per month			Hours	@ \$	per hour			Others	@ \$				CDW	@ \$	per day/month			PAI	@ \$	per day/month			Delivery/Collection Service					SUB-TOTAL \$				
Daily	4 @ \$ 180	per day	\$ 720	-																																												
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VEHICLE CHECK LIST D - DENTS S - SCRATCHES A - ACCIDENTS 		PETROL LEVEL <table border="1"> <tr> <td>Out</td> <td>E</td> <td>1/4</td> <td>1/2</td> <td>3/4</td> <td>F</td> </tr> <tr> <td>In</td> <td>E</td> <td>1/4</td> <td>1/2</td> <td>3/4</td> <td>F</td> </tr> </table> EXTENSION Misc. _____ TOTAL CHARGES \$ _____		Out	E	1/4	1/2	3/4	F	In	E	1/4	1/2	3/4	F																																	
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In	E	1/4	1/2	3/4	F																																											
ACCESSORIES CHECK <input type="checkbox"/> Ashtray <input type="checkbox"/> Cig Lighter <input type="checkbox"/> S/Tyre <input type="checkbox"/> STD Tools <input type="checkbox"/> Jack <input type="checkbox"/> Hub Caps <input type="checkbox"/> Radio/Cass <input type="checkbox"/> CD <input type="checkbox"/> Cartridges		Hirer's Signature _____ Additional Driver's Signature _____																																														

I have read and agree to the terms and condition on both sides of the agreement. If I have presented a charge/credit card for payment. I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given WIN WIN CAR RENTAL in connection with this agreement is true.

* IMPORTANT

- ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
- IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY. AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY WIN WIN CAR RENTAL.

RETURN OF VEHICLE, THE HIRER/DRIVER IS REQUIRED TO SIGN IN THE COLUMN " SINGAPORE OF HIRER / DRIVER " FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO WIN WIN CAR RENTAL AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	SIGNATURE OF HIRER/DRIVER
13/05/16	50m				



WIN WIN CAR RENTAL

Invoice

SJP9350C
IRENE CHOW SU TZE
BLK 732 WOODLANDS CIRCLE
#09-83
S(730732)

Invoice No : WWIN0000633
Invoice Date : 13/5/2016
Due Date : 13/5/2016
VHA No : 32565
Referral ID : H002

Description :	Amount
Rental for 4 Day/s @ \$180 per Day	\$720

Vehicle No : SJJ 3985 S

Vehicle Description : Toyota Wish 1.8 A

Rental Period : 10/05/2016 to 13/05/2016

Total Amount Payable : \$720

HIAP LEK

AUTOMOBILE TRADING

160 Sin Ming Drive
#05-17, Sin Ming Autocity
Singapore 575722
TEL : 6453 1743 FAX : 6457 6181

FINAL REPAIR BILL

06TH OCTOBER 2017

To: MS. IRENE CHOW SU TZE
C/o Hiap Lek Automobile Trading
160 Sin Ming Drive
#05-17, Sin Ming Autocity
Singapore 575722

Vehicle No. SJP 9350C

LUMP SUM REPAIR COST
(INCLUDING OF SUPPLYING PARTS, SPRAY
PAINTING AND LABOUR CHARGES, ETC)

\$7,200.00

Grand Total:

\$7,200.00

UNITED Appraisal And Management Pte Ltd

Motor Vehicle Appraiser and Insurance Loss Adjuster
No. 8 Kaki Bukit Ave 4 #06-21 Premier @ Kaki Bukit Singapore 415875
Handphone No. : +65 9146 1186 Email : united.appraisal@live.com.sg
Business Registration Nos. : 200817301N

INVOICE

To : Irene Chow Su Tze
c/o : Hiap Lek Automobile Trading
Blk 14 Sin Ming Ind. Est. Sector B
#01-19
Singapore 575658

Date : 06 Oct 2017
Invoice No. : 8092845

DESCRIPTION	AMOUNT
Service rendered for appraisal / inspection report :	
Professional inspection fees	SGD 509.00
Photographs 35 pcs	
Transport fees	
Re-inspection fees (work in progress, post repair inspection)	
Total	SGD 509.00
Singapore dollar : FIVE HUNDRED NINE ONLY.	
Registration no. : SJP9350C	
Make/Model : Toyota Wish 1.8 Auto	
Our reference : UAM16.05.04-AK-STP-HLA-SJP9350C	
<i>All payments made payee to:-</i> " UNITED APPRAISAL & MANAGEMENT PTE LTD "	



for UNITED APPRAISAL & MANAGEMENT PTE LTD

UNITED Appraisal And Management Pte Ltd

Motor Vehicle Appraiser and Insurance Loss Adjuster
No. 8 Kaki Bukit Ave 4 #06-21 Premier @ Kaki Bukit Singapore 415875
Handphone No. : +65 9146 1186 Email : united.appraisal@live.com.sg
Business Registration Nos. : 200817301N

Our ref. : UAM16.05.04-AK-STP-HLA-SJP9350C

Date : 06 Oct 2017

Irene Chow Su Tze

WITHOUT PREJUDICE

Dear Sir,

Re : Third Party Claim For Vehicle Registration No. SJP9350C

We refer to your instruction to appraise the above-mentioned vehicle on 10 May 2016

A static inspection was carried out and our report is enclosed for your perusal. The estimated cost of repair submitted by Messrs. Hiap Lek Automobile Trading for SGD 13,671.60 as per our attached schedule has been inspected thoroughly by us against the actual damages sustained on the above-mentioned vehicle and we recommend the replacement and rectification accordingly.

Our revised quotation for the repair is SGD 9,029.30. In our opinion, it to be excessive. Therefore, we recommend a contract lump-sum repair cost. This is more economical than to have the above-mentioned vehicle repaired on parts by/for parts basis. Invariably, the repairer has the prerogative/option for the recommended replacement parts to either be repaired or be replaced.

We have negotiated with the repairer and they have agreed to repair the above-mentioned vehicle for SGD 7,200.00 NETT. Which, in our opinion is fair and reasonable.

The repairer has agreed to undertake the repairs to your requirement at the recommended contract lump-sum. However, we have not given any instruction and authorisation to the repairer to proceed with the repairs.

Under normal circumstances, the entire repair of the damaged vehicle should be completed within a reasonable period of 6 (Six) days.

We are reverting the matter to you for a decision, and enclosed is our vehicle inspection report, appraisal schedule and invoice for services rendered.

Please do not hesitate to contact us if you have any queries on this matter.

Yours faithfully,
United Appraisal & Management Pte Ltd



Ananda K. Biswas Marc
Motor Vehicle Appraiser

Encls. :

The information contained in these document may be privileged and confidential, and is intended for the exclusive use of the addressee designation. If you are not the addressee, any enclosure, reproduction, distribution or other dissemination or use of this communication is strictly prohibited. If you received this document by error, please contact us immediately to arrange for its return.

UNITED Appraisal And Management Pte Ltd

Motor Vehicle Appraiser and Insurance Loss Adjuster
No. 8 Kaki Bukit Ave 4 #06-21 Premier @ Kaki Bukit Singapore 415875
Handphone No. : +65 9146 1186 Email : united.appraisal@live.com.sg
Business Registration Nos. : 200817301N

VEHICLE INSPECTION REPORT

To : Irene Chow Su Tze

Our ref. : UAM16.05.04-AK-STP-HLA-SJP9350C

Date : 06 Oct 2017

REFERENCE

Assign by	: Irene Chow Su Tze	Insured	: To be advice
Assign on	: 10 May 2016	Policy no.	: To be advice
Inspection on	: 10 May 2016	Claim no.	: To be advice
Accident on	: 06 May 2016	Sum insured	: To be advice
Workshop name	: Hiap Lek Automobile Trading	Excess	: Not applicable
Inspection at	: Blk 14 Sin Ming Ind. Est. Sector B #01-19 Singapore 575658	3rd party Veh.	: To be advice
		3rd party ins.	: To be advice

PARTICULARS OF DAMAGED VEHICLE

Registration no.	: SJP9350C	Odometer	: 69461 Km
Make / Model	: Toyota Wish 1.8 Auto	Chassis no.	: JTDER12W703002927
Regn. date	: 17 Apr 2009	Engine no.	: 1ZZ3238605
Body colour	: White	Engine cap.	: 1794 cc

PRE-ACCIDENT CONDITION OF VEHICLE (STATIC CHECK ONLY)

Steering	: In order	Paintwork	: Good
Footbrake	: In order	Undercarriage	: Serviceable
Handbrake	: In order	Gen. condition	: Good


TYRE CONDITION ON VEHICLE

	Make	Size	Tread depth	Type of road wheel
Front N/S	: Radial	205/55R16	70%	Alloy
Front O/S	: Radial	205/55R16	70%	Alloy
Rear N/S	: Radial	205/55R16	70%	Alloy
Rear O/S	: Radial	205/55R16	70%	Alloy

NOTE: The above percentages represent the estimated remaining life of tyre threads.

* Denotes damaged component/s

POINT OF IMPACT

On the rear in the direction from rear to front.	
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SYNOPSIS OF DAMAGES RESULTANT FROM THE ACCIDENT

The impact of the collision has damaged / affected the tailgate, rear bumper, rear end panel, exhaust pipe, taillamp and etc...

Please refer to Annex A (Appraisement Schedule) for a detailed account of the damages and photographs taken.

Note: Reinspection vehicle on 11 May 2016 for repair in progress.

RECOMMENDATION

The estimate cost of repair submitted by Messrs Hiap Lek Automobile Trading as per schedule attached has been revised and scrutinised, and in our opinion, we consider it to be fair and reasonable. The repairers have agreed to undertake the repairs to the owner's satisfaction at our revision. We have not authorised the repairs.

Our adjusted cost of repair is SGD 7,200.00 to carry out the repairs. Please refer to Annex A (Appraisement Schedule) for a detailed account of the cost estimates.

REMARKS

We have not authorised the repair. However, for information, under normal circumstances, the repair would takes approximately 6 (Six) working days to complete.

In accordance to your instruction, we have **NOT AUTHORISED** the repair to the damaged vehicle and the survey was conducted strictly on a "**WITHOUT PREJUDICE**" basis.

We are pleased to advise that the inspection work was carried out accordingly, and hereby submit our Appraisal Report, which includes evidence photographs.

Yours faithfully,
United Appraisal & Management Pte Ltd



Ananda K. Biswas Marc
Motor Vehicle Appraiser

APPRAISEMENT SCHEDULE

Annex A

Registration no. : SJP9350C

Our reference : UAM16.05.04-AK-STP-HLA-SJP9350C

S/N	Qty	Description	Condition / Remarks	Estimate by Wshop SGD	Adjusted Amt SGD
-----	-----	-------------	---------------------	-----------------------	------------------

LIST ITEMS

1	1	Tailgate	Dented	1203.20	1203.20
2	1	Tailgate logo	Necessary	56.50	56.50
3	1	Tailgate emblem " AREOTOURER "	Necessary	76.30	76.30
4	2	Tailgate hydraulic damper @ SGD 261.80	Re-Used	523.60	523.60 NN
5	1	Tailgate weatherstrip	Necessary	212.00	212.00
6	1	Tailgate lock	Distorted	358.30	358.30
7	1	Tailgate lock sensor	Shorted	113.30	113.30 NN
8	1	Tailgate lock stricker	Re-Used NN	46.30	0.00
9	1	Tailgate inner trim board	Deformed	785.60	785.60 NN
10	1set	Tailgate inner trim board clip	Necessary	45.00	45.00
11	1	Tailgate windscreen moulding	Necessary	258.30	258.30 NN
12	1set	Tailgate windscreen clip	Necessary	50.00	50.00
13	2	Rear number plate lamp @ SGD 59.20	Re-Used NN	118.40	0.00
14	1	Rear bumper	Deformed	1016.40	1016.40 487
15	1set	Rear bumper clip	Necessary	45.00	45.00
16	2	Rear bumper bracket @ SGD 89.40	Distorted	178.80	178.80 40
17	2	Rear bumper side retainer @ SGD 93.70	Distorted	187.40	187.40 114.6
18	2	Rear bumper side reflector @ SGD 59.35	Re-Used NN	118.70	0.00
19	1	Rear end panel	Dented	670.30	670.30 R
20	1	Rear end panel top garnish	Deformed	472.60	472.60 219.1
21	1set	Rear end panel top garnish clip	Necessary	25.00	25.00
22	1	Rear end panel inner garnish	Deformed	205.70	205.70 NN
23	1	Rear fender inner trim o/s	Re-Used NN	694.60	0.00
24	1set	Rear fender inner trim clip o/s	Necessary	50.00	50.00
25	1	Rear exhaust silencer	Serviceable	901.20	0.00
26	3	Rear exhaust mounting @ SGD 30.30	Stretched	90.90	90.90
27	2	Taillamp @ SGD 383.10	Cracked	766.20	766.20 NN
28	4	Taillamp clip @ SGD 13.60	Necessary	54.40	54.40
29	2	Taillamp lower bracket @ SGD 43.80	Distorted	87.60	87.60 NN
30	2	Taillamp inner base @ SGD 253.80	Refer To Labour Repair	0.00	0.00
				9411.60	7532.40

Less 0% / 25% 0.00 1883.10

9411.60 5649.30

4166.65

3/28.27
25%: 2346.65

APPRAISEMENT SCHEDULE

Annex A

Registration no. : SJP9350C

Our reference : UAM16.05.04-AK-STP-HLA-SJP9350C

S/N	Qty	Description	Condition / Remarks	Estimate by Wshop SGD	Adjusted Amt SGD
			Balance C/F	9411.60	5649.30
<u>SPECIAL NETT ITEMS</u>					
1	1	Sundries	Necessary	50.00	30.00 NN
2	1	Tailgate windscreen sealant	Necessary	80.00	60.00 SD
3	1	Tailgate windscreen inner seal	Necessary	80.00	60.00 NN
4	1	Tailgate sealant	Necessary	80.00	60.00 NN
5	1	Rear end panel sealant	Necessary	80.00	60.00 NN
6	1	Reverse sensor c/w control module	Shorted	300.00	280.00 200
				670.00	550.00 250
TOTAL				10081.60	6199.30
<u>LABOUR & MISC CHARGES (1 of 2)</u>					
1		To dismantle / renew the accident damaged portion. To panel beating, reshape, straighten, orientate and align repair / replacement parts.		1400.00	1200.00 600
2		To disconnect wire harness of electrical component to facilitate repairs, reconnect and check functions.		80.00	60.00 30
3		To remove and refit interior upholstery to facilitate the repair.		200.00	180.00 60
4		To remove and refit tailgate component to replace tailgate, check and re-adjust the close gap and alignment and water seepage.		100.00	80.00 60
5		To remove and refit tailgate windscreen to facilitate the repair.		150.00	120.00 ✓
6		To remove and refit, straighten and readjust exhaust pipe and replace exhaust silencer.		180.00	150.00 NN
7		To measure, drill holes on replaced rear bumper, position and install reverse sensor, check and test on the distance and functions.		80.00	60.00 40
Labour Sub-Total				2190.00	1850.00

APPRAISEMENT SCHEDULE

Annex A

Registration no. : SJP9350C

Our reference : UAM16.05.04-AK-STP-HLA-SJP9350C

S/N	Qty	Description	Condition / Remarks	Estimate by Wshop SGD	Adjusted Amt SGD
			Part Balance C/F	10081.60	6199.30
			Labour Balance C/F	2190.00	1850.00
<u>LABOUR & MISC CHARGES (2 of 2)</u>					
8		To apply undercoating on the accident repair and replaced panel for rust protection.		200.00	180.00 60
9		Supply spray paint material and necessary items to respray tailgate, rear bumper, rear end panel and other affected area / panel.		1200.00	800.00 600
TOTAL				3590.00	2830.00 1570
Total Parts and Labour Cost of Repair				13671.60	9029.30
Less (Lumpsum repair adjustment)					1829.30
Adjustment Parts and Labour Cost of Repair					7200.00

5 days

4166.65

20% : 3300

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

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'ed	Status
Main	07 May 2016		09 May 2016 16:32 Edit Adj Rpt	S\$3,300.00 Edit Estimates	S\$3,300.00 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All
------	-----------	---------------	-----------	--------------------------

CLAIM SUBFOLDER DETAILS				[Created by Insurer]		
Insured:	WEE HOCK LENG FRANCIS, ID: S0072714H, Tel: +6597609040, Email: NOEMAIL					
Main Claimant:	IRENE CHOW SU TZE, ID: S2194637J					
Vehicle Reg. No.:	SJP9350C	Date of Loss:	06/05/2016 11:00 - :59			
Claim Type:	TP / M466562	Policy/Cover Note No.:	P27452468DMV (Comprehensive) Coverage: 23/03/2016 - 22/03/2017			
Vehicle Reg. No. (Insured):	SGE7014E	Policy No. (Claimant):				
		Excess:	S\$700.00			
Repairer:	Hiap Lek Automobile Trading (HQ) 160 Sin Ming Drive, #05-17 Sin Ming Autocity, 575722 Sin Ming - Tel: 64531743					
Handling Insurer:	MSIG Insurance (Singapore) Pte. Ltd. (HQ) - Tel: +65 6827 7888 ... [Handled by Jasmine Lok Kheng Kwei - 6594 2550]					
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by MOHD RASUL] ... [Final Rpt due 20/12/2017]					
Driver/Custodian (Insured):	WEE HOCK LENG FRANCIS (64 / Male), NRIC: S0072714H, Tel: +6597609040					



































ASSOCIATED MAIL RECEIVED				View All	Compose Case Mail
<ul style="list-style-type: none"> MSIG_SG (18/12/2017): Report Send Back Alerts - SJP9350C (TP) 					

ALL ASSOCIATED TASKS				View All	Search Tasks	Create New Task	Complete		
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

Claim Documents

***SJP9350C (M466562)**
[SGE7014E]
TP
IRENE CHOW SU TZE
May 6 2016 11:00AM
[WEE HOCK LENG FRANCIS]
Hiap Lek Automobile Trading

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No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
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6	06/11/17 14:04	TP LOD & DOCS - LEGAL OPTIONS LLC		Load PDF	
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Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			

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

Show Remarks To: ☐ Handling Insurer
 Note: Remarks are private unless you show it to other parties.

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

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

Singapore 408933

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

VEHICLE DAMAGE INSPECTION REPORT

Our File No: CS3/MSG16008496/GTBE2-1
Date: 28/02/2018

REFERENCE

Handling Insurer: MSIG Insurance (Singapore) Pte. Ltd. Policy No: P27452468DMV
Claimant Vehicle No : SJP9350C **Insured Vehicle No :** SGE7014E
Date of Loss: 06/05/2016 Nature of Claim: TP Claim No: M466562

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: **SJP9350C**
Make & Model: TOYOTA WISH, 1.8 (A) Engine No: 1ZZ3238605
Reg. Date: 17/04/2009 (Man. Year: 2009) Chassis No: JTDER12W703002927
Colour: White Odometer: 118502 km
Engine Capacity: 1794 cc
Market Value/New Car Price: N/A
Sum Insured (\$\$): **Market Value/New Car Price**

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition: Steering (Serviceable): Yes Footbrake (Serviceable): Yes
Handbrake (Serviceable): Yes Engine Modification: No Pre-accident Condition:

CONDITION OF TYRES

Front Tyre Size: 205/55 R16 Rear Tyre Size: 205/55ZR16
Front Left Side: Yokohama 6 mm Rear Left Side: Yokohama 6 mm
Front Right Side: Yokohama 6 mm Rear Right Side: Yokohama 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	10,081.60	2,596.65	7,484.95	74.24
Miscellaneous Items	0.00	0.00	0.00	
Labour	3,590.00	1,570.00	2,020.00	56.27
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (\$\$)	13,671.60	4,166.65	9,504.95	69.52
Approved Total (Overridden) (\$\$)		3,300.00		
Nett Amount (\$\$)	13,671.60	3,300.00	10,371.60	75.86

INSPECTION

Date of Assignment: 09/05/2016
Date Inspected: 08/01/2018 Inspected At: Tan Boon Liat Building,
315 Outram Rd 169074
Repairer : Hiap Lek Automobile Trading (HQ)
Estimated Period of Repair: 5.0 days

Adjuster: MOHD RASUL

Manager: DENISE TAY KWEE CHENG

NOTE: This report represents our findings at the time and place of inspection stated herein. Such inspection has been carried out to the best of our knowledge and ability but any other liability under any other circumstances is hereby expressly excluded.

REPAIR DETAILS

Reference

Part Source: (Last Synchronised: 28 Feb 2018)

Parts: N/A TOYOTA WISH 1.8 (A) (Model not available in database)

Labour: Repairer's (Price-denominated Standard List)

Print Code: (Unsubmitted, no print-code for SJP9350C)

Validity: These estimates are valid only if they contain the print code (above) on all estimate pages, running page numbers with the END OF ESTIMATES marker on the last estimate page

Further Info: Items/values not in reference catalogue are prefixed with an asterisk *.

Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*TAILGATE	Replaced	1,203.20 F	*1,203.20 FL
2	1		*TAILGATE LOGO	Replaced	56.50 F	*56.50 FL
3	1		*TAILGATE EMBLEM AREOTOURER	Replaced	76.30 F	*76.30 FL
4	2		*TAILGATE HYDRAULIC DAMPER	Not Necessary	523.60 F	*- FL
5	1		*TAILGATE WEATHERSTRIP	Replaced	212.00 F	*212.00 FL
6	1		*TAILGATE LOCK SENSOR	Not Necessary	113.30 F	*- FL
7	1		*TAILGATE LOCK STRICKER	Not Necessary	46.30 F	*- FL
8	1		*TAILGATE INNER TRIM BOARD	Not Necessary	785.60 F	*- FL
9	1		*SET TAILGATE INNER TRIM BOARD CLIP	Replaced	45.00 F	*45.00 FL
10	1		*TAILGATE WINDSCREEN MOULDING	Not Necessary	258.30 F	*- FL
11	1		*SET TAILGATE WINDSCREEN CLIP	Replaced	50.00 F	*50.00 FL
12	2		*REAR NUMBER PLATE LAMP	Not Necessary	118.40 F	*- FL
13	1		*REAR BUMPER	Replaced	1,016.40 F	*487.80 FL
14	1		*SET REAR BUMPER CLIP	Replaced	45.00 F	*45.00 FL
15	2		*REAR BUMPER BRACKET	Replaced	178.80 F	*40.00 FL
16	2		*REAR BUMPER SIDE RETAINER	Replaced	187.40 F	*114.60 FL
17	2		*REAR BUMPER SIDE REFLECTOR	Not Necessary	118.70 F	*- FL
18	1		*REAR END PANEL	Repaired	670.30 F	*- FL
19	1		*REAR END PANEL TOP GARNISH	Replaced	472.60 F	*219.87 FL
20	1		*SET REAR END PANEL TOP GARNISH CLIP	Replaced	25.00 F	*25.00 FL
21	1		*REAR END PANEL INNER GARNISH	Not Necessary	205.70 F	*- FL
22	1		*REAR FENDER INNER TRIM O/S	Not Necessary	694.60 F	*- FL
23	1		*SET REAR FENDER INNER TRIM CLIP O/S	Replaced	50.00 F	*50.00 FL
24	1		*REAR EXHAUST SILENCER	Serviceable	901.20 F	*- FL
25	3		*REAR EXHAUST MOUNTING	Replaced	90.90 F	*90.90 FL
26	2		*TAILLAMP	Not Necessary	766.20 F	*- FL
27	4		*TAILLAMP CLIP	Replaced	54.40 F	*54.40 FL
28	2		*TAILLAMP LOWER BRACKET	Not Necessary	87.60 F	*- FL
29	2		*TAILLAMP INNER BASE (NPA)	Repaired	0.00 F	*- FL
30	1		*TAILGATE LOCK	Replaced	358.30 F	*358.30 FL
31	1		*SUNDRIES	Not Necessary	50.00 FS	*- FS
32	1		*TAILGATE WINDSCREEN SEALANT	Replaced	80.00 FS	*50.00 FS
33	1		*TAILGATE WINDSCREEN INNER SEAL	Not Necessary	80.00 FS	*- FS
34	1		*TAILGATE SEALANT	Not Necessary	80.00 FS	*- FS
35	1		*REAR END PANEL SEALANT	Not Necessary	80.00 FS	*- FS
36	1		*REVERSE SENSOR C/W CONTROL MODULE	Replaced	300.00 FS	*200.00 FS

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

Sub Total (\$\$)	10,081.60	3,378.87
- List Item Discount on L Items 0.00/25.00% (\$\$)	0.00	782.22
Total Parts (\$\$)	10,081.60	2,596.65

Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
Labour Items				
1	TO DISMANTLE / RENEW THE ACCIDENT DAMAGED PORTION. TO PANEL BEATING, RESHAPE, STRAIGHTEN, ORIENTATE AND ALIGN REPAIR / REPLACEMENT PARTS	New	1,400.00	600.00
2	TO DISCONNECT WIRE HARNESS OF ELECTRICAL COMPONENT TO FACILITATE REPAIRS, RECONNECT AND CHECK FUNCTIONS	New	80.00	30.00
3	TO REMOVE AND REFIT INTERIOR UPHOLSTERY TO FACILITATE THE REPAIR	New	200.00	60.00
4	TO REMOVE AND REFIT TAILGATE COMPONENT TO REPLACE TAILGATE, CHECK AND RE-ADJUST THE CLOSE GAP AND ALIGNMENT AND WATER SEEPAGE	New	100.00	60.00
5	TO REMOVE AND REFIT TAILGATE WINDSCREEN TO FACILITATE REPAIR	New	150.00	120.00
6	TO REMOVE AND REFIT, STRAIGHTEN AND READJUST EXHAUST PIPE AND REPLACE EXHAUST SILENCER	New	180.00	0.00
7	TO MEASURE, DRILL HOLES ON REPLACED REAR BUMPER, POSITION AND INSTALL REVERSE SENSOR, CHECK AND TEST ON THE DISTANCE AND FUNCTIONS	New	80.00	40.00
8	TO APPLY UNDERCOATING ON THE ACCIDENT REPAIR AND REPLACED PANEL FOR RUST PROTECTION	New	200.00	60.00
9	SUPPLY SPRAY PAINT MATERIAL AND NECESSARY ITEMS TO RESPRAY TAILGATE, REAR BUMPER, REAR END PANEL AND OTHER AFFECTED AREA / PANEL	New	1,200.00	600.00
Gross Labour Cost (\$\$)			3,590.00	1,570.00

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