

Surveyor:

Kenneth

DOI:

01/01/18

Date / Time:

01/01/18

Registered in Merimen:

01/01/18

Pre-assign / CCU / FTE



Insured Vehicle No. : SKD 5444J

Name of Insured : Yang Hua

Insured Tel No. : HP: 06/01/18

Excess Sec II : \$\$ D.O.A. : 06/01/18

Is driver the owner? ( YES / NO ) Nature of Accident :

If NO, Driver Name / Age :

Driver Tel No. :

(V/L: YES / NO )

Claim No. :

Policy No. :

Make / Model :

Place of Accident :

a n4v875nggr

no 00000000

MERCEDES

Adm 100

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

Insured Liability :

%

Final ? Yes / No

57741396



INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:

Cheng Hoe



INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:



INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:



INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:

| Date/ Time       |                                                          | STAGE                             | DATE / PIC     |
|------------------|----------------------------------------------------------|-----------------------------------|----------------|
| 16/1/18          | 57741396 -                                               | Non-Reporting ltr (1st):          |                |
| Yang             | SKD 5444J - 16/1/18 accident at highway exit: 5/1/18     | Non-Reporting ltr (2nd):          |                |
|                  | no 01 GIA, sent out 261 letter.                          | Non-Reporting ltr (Final):        |                |
|                  |                                                          | Notification ltr (if non-pickup): |                |
|                  |                                                          | Call OI:                          | 4/15/2018 VJC  |
|                  |                                                          | After call ltr to OI:             | 7/5            |
| 17-1-18 @ 143 PM | OI CHINESE SPEAKING.                                     | Documentation Check List:         | Handler Typist |
|                  | ADVISED BY THIN THIN TO                                  | Notification ltr (if non-pickup): |                |
|                  | LODGE REPORT.                                            | After call ltr to OI:             |                |
| 4/5/2018 public  | Spoke to OI (M. Yang) at 8122 0989, OI informed accident | Authorisation To Act:             |                |
| 1:30pm           | statement. Informed her about TP claim and HCD issue.    | Release Voucher:                  |                |
|                  | OI agreed to settle and aware about the HCD issue.       | Final Repair Bill:                |                |
|                  | Send letter to OI.                                       | Car Rental Invoice: X             |                |
| 4-9-18           | LOD RECEIVED.                                            | Towing Invoice X                  |                |
|                  |                                                          | LTA / GIA:                        |                |
|                  |                                                          | Medical Bill: X                   |                |
|                  |                                                          | PIR: X                            |                |
|                  |                                                          | Mandate/Reject Instruction:       |                |
|                  |                                                          | LOD                               |                |
|                  |                                                          | Payment Breakdown Form:           |                |
|                  |                                                          | Post-Repair Photos:               |                |
|                  |                                                          | Others:                           |                |

|                                                                     |                                                                                       |                |                                      |
|---------------------------------------------------------------------|---------------------------------------------------------------------------------------|----------------|--------------------------------------|
| <b>PRELIMINARY ADVICE</b>                                           |                                                                                       | Date/Time:     | Sent By:                             |
| <b>FINALIZATION</b>                                                 |                                                                                       | Date/Time:     | Confirm with:                        |
| Repair Cost:                                                        | \$S                                                                                   | days           | Reduction:                           |
| <b>FINAL SETTLEMENT</b>                                             |                                                                                       | Date/Time:     | Confirm with:                        |
| Final Liability:                                                    | %                                                                                     | 100            | (Agreed / Assessed) BOLA S/N No. 27- |
| Repair Cost:                                                        | \$S                                                                                   | 1,819.XX       |                                      |
| Loss of Rental (LOR):                                               | \$S                                                                                   |                | days                                 |
| Loss of Use (LOU):                                                  | \$S                                                                                   | 200 (\$50 x 4) | days                                 |
| Loss of Income (LOI):                                               | \$S                                                                                   |                | x days                               |
| LOR only <input type="checkbox"/> LOU only <input type="checkbox"/> | LOR + LOU <input type="checkbox"/> LOR + LOI <input type="checkbox"/> (Tick only one) |                |                                      |
| GIA/LTA Search                                                      | \$S                                                                                   | 8.XX           |                                      |
| Medical:                                                            | \$S                                                                                   |                |                                      |
| Disbursement:                                                       | \$S                                                                                   |                | (e.g. Tow/Independent)               |
| Legal Cost                                                          | \$S                                                                                   |                |                                      |
| Total:                                                              | \$S                                                                                   | 2,027.XX       | Global Sum \$S:                      |
| <b>FINAL PAYMENT</b>                                                |                                                                                       | Date/Time:     | Confirm with:                        |
| Payee 1:                                                            | \$S                                                                                   | 2,027.XX       | Name 1: CHENG HOE MOTOR PTE LTD      |
| Payee 2: (Strike if N.A.)                                           | \$S                                                                                   | X              | Name 2: X                            |
| Payee 3: (Strike if N.A.)                                           | \$S                                                                                   |                | Name 3: X                            |

ASS. REC. BY:

REF:

AG 1

Kenneth

## ASSIGNMENT

From:

Date:

Estimated Cost:

OD / TP / WS / TP RES / OD RES / EVA / INV / MV

To Inspect Vehicle No:

at Workshop m/s

of

Insured:

Policy No.

Claims No.

Sum Insured:

Excess:

(Client's Record)

Make of Veh:

(Policy Condition)

Remark: The veh had commenced its repair at the time of inspection.

Bal. or Market Value:

IDAC Accident Report:

Consistent? : Yes or No

GIA / PR Seen:

Consistent? : Yes or No

Est. Repairs:

04 days

Res.: Yes or No

Lum Sum:

20 %

3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date:

Person Contacted:

Vehicle: IN / OUT

Date / Time

Action / Instruction

11/1

File passed to Customer

21 Br &amp; 17000 Car from June

LOU  
(4x50)

R(\$1,609.61 / 492.7)

Date/Time, File Pass to?

☐

: Prel. Report

1)

☐

: Final Report

Date/Time, File Return to?

2)

Report Format:

Lump Sum / L.B.I.: (\$

Days Of Repair:

Resurvey No. of Trip:

Add Fee:

☐

: Site Insp (\$

☐

: Interview (\$

☐

: Tech Invs (\$

☐

: Weekend (\$

Survey Fee:

Transportation:

) \$ + RS \$

) Photos

) Others

TOTAL

Veh No:

STJ 41392

Yr Regn:

09, 08

Type: M/Car / M/Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make:

Suz SX4

c.c.

1586

Colour

N. Red

A/C:

Insured / Std / NI / NA

Sp. Reading

55885

T/Radio:

Insured / Std / NI / NA

Eng/No:

C/No:

TSAGYA 215.00720139

Gen. Cond: Good / Fair / Poor / Burnt

Steering: In order / Jammed / Leaked / Burnt or

Brake: In order / Jammed / Leaked / Burnt or

Modi: Nil / S/Rim / STD A/Rim or

Tyre Size:

F:

205/60R16

R:

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /  
TOYO / YOKO or

Front

Rear

R/Bal.

9

mm

R/Bal.

9

mm

L/Bal.

9

mm

L/Bal.

9

mm

D.O.A.

6/1/18

D.O.I.

9/1/18

Survey held at

Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or

The U/C / Chassis frame / Body Structure affected due to collision.



## LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Affiliated to Federation Internationale Des Experts En Automobile

AIG ASIA PACIFIC INSURANCE PTE LTD

Ref : CC4/AIG18000519/Kjb3

78 SHENTON WAY #08-16  
CHARTIS BUILDING  
SINGAPORE 079120

Date : 09-01-2018



Code : AIG

### 1. Policy Particulars :- THIRD PARTY CLAIM

|              |           |                |            |
|--------------|-----------|----------------|------------|
| Insured Veh. | SKD 5999J | Veh. Inspected | SJJ 4139L  |
| Policy No.   |           | Coverage (\$)  | 0.00       |
| Claim No.    |           | Excess (\$)    | 0.00       |
| Assign From  |           | Assign Date    | 09/01/2018 |

### 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  | 06/01/2018                                                                           | Inspection Date | 09/01/2018 |
| Survey held at | CHENG HOE MOTOR PL<br>BLK 1019 YISHUN IND. PARK A<br>#01-374/382<br>SINGAPORE 768761 |                 |            |

### 5a. Remarks

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

# Cheng Hoe Motor Pte Ltd

Bk 1019, Yishun Industrial Park A #01-374/382, Singapore 768761  
 TEL: 67556142 (YIS) FAX: 67557719 (YIS) Email: chmotor@singnet.com.sg  
 GST:201001158E RCB NO:201001158E

SJJ4139L  
 TP/AIG.

M/S : AIG ASIA PACIFIC INSURANCE PTE LTD

78 SHENTON WAY  
 #07-16 AIG BUILDING  
 SINGAPORE 079120

TEL: 64193000

FAX: 64153727

ATTN: Motor Claim Department

WS Ref: TP/AIG/YS

Claim Type: Third Party

Accident Date: 06/01/2018

TP Veh Reg No: SKD5999J

Estimate No: ES1890022/YISHUN

Date: 09 Jan 2018

Policy No: 5045274169-07

Veh Reg No: SJJ4139L

Make/Model: SUZUKI SX4 1.6HB AT

Chassis No: JSAGYA21S00120139

Engine No: M16A1407331

Reg. Date: 12/09/2008

## Estimate Repair Cost to Vehicle No :SJJ4139L

| Description                                                                                                     | U/Price | Quantity | List Price | Amount   |
|-----------------------------------------------------------------------------------------------------------------|---------|----------|------------|----------|
|                                                                                                                 |         |          | SS         | SS       |
| <b>List Price</b>                                                                                               |         |          |            |          |
| 1 REAR BUMPER                                                                                                   | 549.65  | 1 PC     | 549.65     | ✓        |
| 2 REAR BUMPER REINFORCEMENT                                                                                     | 222.20  | 1 PC     | 222.20     | ✓        |
| 3 REAR BUMPER LOWER SKIRT                                                                                       | 158.65  | 1 PC     | 158.65     | ✓        |
| 4 REAR BUMPER SIDE RETAINER                                                                                     | 21.65   | 2 PC     | 43.30      | ✓        |
| 5 REAR BUMPER SIDE GARNISH                                                                                      | 118.35  | 2 PCS    | 236.70     | X        |
| 6 REAR BUMPER CLIPS                                                                                             | 3.50    | 6 PCS    | 21.00      | ✓        |
| 7 LH TAIL LAMP                                                                                                  | 235.05  | 1 PCS    | 235.05     | X        |
| 8 REAR FENDERS ARP GARNISH                                                                                      | 202.60  | 2 PCS    | 405.20     | X        |
| 9 TAILGATE LOGO                                                                                                 | 19.85   | 1 PCS    | 19.85      | ✓        |
| 10 TAILGATE EMBLEM 'SUZUKI'                                                                                     | 19.45   | 1 PCS    | 19.45      | ✓        |
| 11 TAILGATE EMBLEM 'SX4'                                                                                        | 22.00   | 1 PC     | 22.00      | ✓        |
|                                                                                                                 |         |          | 1,933.05   |          |
|                                                                                                                 |         | Less 15% | 289.96     | 1,643.09 |
| <b>Special Net</b>                                                                                              |         |          |            |          |
| 12 REVERSE SENSOR                                                                                               | 200.00  | 1 PC     | 200.00     | ✓        |
|                                                                                                                 |         |          | 200.00     | 200.00   |
| <b>Labour</b>                                                                                                   |         |          |            |          |
| 13 REMOVE AND REFIX REAR BUMPER ASSY, TAIL LAMP. TO KNOCK AND REPAIR REAR PANEL, TAIL GATE AND REALIGN THE SAME | 550.00  | 1 LA     | 550.00     | 450      |
| 14 PUTTY AND RESPRAY ON TAILGATE, REAR PANEL, REAR BUMPER, REINFORCEMENT                                        | 650.00  | 1 LA     | 650.00     | 550      |
| 15 REMOVE AND REFIX REVERSE CAMERA AND RESET SYSTEM                                                             | 50.00   | 1 LA     | 50.00      | ✓        |
|                                                                                                                 |         |          | 1,250.00   | 1,250.00 |

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 part(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:

For Cheng Hoe Motor Pte Ltd

AUTHORISED SIGNATURE

Total SS 3,093.09  
 Add GST @ 7% 216.52  
 Total Amount Payable SS 3,309.61

## Enquire PARF/COE Rebate for Registered Vehicle

|                                |                          |
|--------------------------------|--------------------------|
| Vehicle Owner Particulars      |                          |
| Owner ID Type:                 | Singapore NRIC           |
| Owner ID:                      | 0793A                    |
| Vehicle Details                |                          |
| Vehicle No.:                   | SJJ4139L                 |
| Vehicle to be Exported:        | Yes                      |
| Intended De-registration Date: | 07 Jan 2018              |
| Vehicle Make:                  | SUZUKI                   |
| Vehicle Model:                 | SX4 1.6HB AT             |
| Primary Colour:                | Orange                   |
| Manufacturing Year:            | 2008                     |
| Engine No.:                    | M16A1407331              |
| Chassis No.:                   | JSAGYA21500120139        |
| Maximum Power Output:          | 75.0 kW (100 bhp)        |
| Open Market Value:             | \$13,247.00              |
| Original Registration Date:    | 12 Sep 2008              |
| First Registration Date:       | 12 Sep 2008              |
| Transfer Count:                | 0                        |
| Actual ARF Paid:               | \$7,127.00               |
| Intended PARF Rebate Details   |                          |
| PARF Eligibility:              | Yes                      |
| PARF Eligibility Expiry Date:  | 11 Sep 2018              |
| PARF Rebate Amount:            | \$3,563.00               |
| Intended COE Rebate Details    |                          |
| COE Expiry Date:               | 11 Sep 2018              |
| COE Category:                  | A - Car (1600cc & below) |
| COE Period(Years):             | 10                       |
| QP Paid:                       | \$1,746.00               |
| COE Rebate Amount:             | \$643.00                 |
| <b>Total Rebate Amount:</b>    | <b>\$4,206.00</b>        |

The information contained herein is correct as at 07 Jan 2018

OK

## **PAYMENT ADVICE**

|                                          |                                   |
|------------------------------------------|-----------------------------------|
| Your Ref : AIG Vehicle no.               | : SKD5999J                        |
| Claimant Vehicle No.                     | : SJJ4139L                        |
| Date of Accident                         | : 06/01/2018                      |
| Traffic Accident involving vehicle/s No. | : LORNIE ROAD TOWARDS FARRER ROAD |

### **BREAKDOWN OF PAYMENT/S**

| <b><u>S/No.</u></b> | <b><u>Items</u></b> | <b><u>Amount</u></b> | <b><u>Remark</u></b> |
|---------------------|---------------------|----------------------|----------------------|
| 1                   | Repair cost         | \$ 1,819.00          |                      |
| 2                   | Loss of Use         | \$ 200.00            | \$50 X 4 days        |
| 3                   | LTA Search          | \$ 8.00              |                      |
| <b>TOTAL</b>        |                     | <b>\$ 2,027.00</b>   |                      |

All payment should be made payable to Cheng Hoe Motor Pte Ltd.

Service Adviser : LKK  
Contact No. : 6256 3561



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 67414108

**Our Ref: CC4/AIG18000519/Kjb3**

4<sup>th</sup> May 2018

**YANG HUA**  
80 Duchess Avenue,  
Singapore 269210.

Dear Sir/Madam,

**ROAD TRAFFIC ACCIDENT INVOLVING SKD 5999J AND SJJ 4139L ALONG  
ADAM ROAD ON 06.01.2018**

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 7 days from the date of this letter.

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,



Poh Kin, Chong

Case Handler  
DID: 6841 2132  
FAX: 6741 4108  
Email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)

c.c. AIG Asia Pacific Insurance Pte Ltd  
(Motor Claims Dept)

**AUTHORISATION TO ACT**  
**(AIG Asia Pacific - Express Third Party Claim)**

I, Ng Hon Wai (the third party claimant) of Blk 503 Canberra Drive #03-08 S 768125 (address), owner of SJJ4139L (vehicle no.) hereby authorize CHENG HOE MOTOR PTE LTD ("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. SJJ4139L that was damaged pursuant to the accident which occurred on 6/1/2018 (date) along Lornie Road towards Farrer Road (location) involving vehicle no/s SKD5999J ("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 7 (day) of Jan (month) 2018 (year)

Ng Hon Wai

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



Signed by "the workshop"  
(with chop)



This Discharge Voucher applies strictly for Claimant's claim for property damages only does not constitute a full discharge for any other claims or further claims whatsoever present or future that may manifest arising directly or indirectly from this accident.

This settlement terms herein is without an admission of liability on the part of the claimant and the settlement terms should not be used as evidence in any related suits or claims arising from this accident.

## **RELEASE VOUCHER**

### **(AIG Asia Pacific - EXPRESS THIRD PARTY CLAIM)**

"We/I, **CHENG HOE MOTOR PTE LTD** ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd **LKK** **AUTO CONSULTANTS PTE LTD** (name of surveyor) with respect to the amount claimed for **S\$1819.00** (Repair Cost), **S\$200.00** (Loss of Use), **S\$8.00** (Disbursement), for vehicle no **SJJ4139L** that was damaged pursuant to the accident which occurred **06/01/2018** (date) along **Lornie Road towards Farrer Road** (location) involving vehicle no/s **SKD5999J**. This is pursuant to the inspection conducted on **09/01/2018** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **Ng Hon Wai** ("the third party claimant") of vehicle no. **SJJ4139L** make the claim as set out in the above paragraph and we/I have full authority to settle the matter on his/her behalf in a manner that we/I deem fit. We/I enclose herein the letter of authority given by "the third party claimant".

We/I further confirm that we/I will indemnify AIG Asia Pacific Insurance Pte Ltd for all damages, loss and/or expense that they will or have already incurred in the event that "the third party claimant" after the above said agreement lodges a further claim against the former for any loss and expenses suffered pertaining to costs of repairs and/or rental and/or loss of use pursuant to the damage **SJJ4139L** (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of any claim of "the third party claimant" pursuant to the accident and that further this settlement is reached on a without prejudice and without admission of liability basis.

This agreement is subject to the application of Singapore law and the Singapore Courts have exclusive jurisdiction over any dispute arising out of the same.

Dated this 4 (day) of SEPT. (month) 2018 (year)

  
Signed by appointed surveyor

  
Signed by "the workshop" (with chop)

# Cheng Hoe Motor Pte Ltd

Blk 1019, Yishun Industrial Park A #01-374/382, Singapore 768761  
TEL: 67556142 (YIS) FAX: 67557719 (YIS) Email: chmotor@singnet.com.sg  
GST:201001158E RCB NO:201001158E

## TAX INVOICE

M/S : AIG ASIA PACIFIC INSURANCE PTE LTD  
78 SHENTON WAY  
#07-16 AIG BUILDING  
SINGAPORE 079120  
TEL: 64193000 FAX: 64153727  
ATTN: Motor Claim Department  
WS Ref: TP/AIG/YS  
Claim Type: Third Party  
Accident Date: 06/01/2018  
TP Veh Reg No: SKD5999J

NO: CL8180908  
Date: 21 Aug 2018  
Policy No: 5045274169-07  
Veh Reg No: SJJ4139L  
Make/Model: SUZUKI SX4 1.6HB AT  
Job No: JC1598102

| Description                                                                                                                           | Quantity | List Price                 | PAGE:1                     |
|---------------------------------------------------------------------------------------------------------------------------------------|----------|----------------------------|----------------------------|
|                                                                                                                                       |          |                            | Amount                     |
| To Supply all replaced parts, all necessary and agreed labour & miscellaneous charges.<br>(As recommended by your appointed surveyor) | 1 PC     | <u>S\$</u><br>S\$ 1,700.00 | <u>S\$</u><br>S\$ 1,700.00 |

|                      |              |
|----------------------|--------------|
| Total                | S\$ 1,700.00 |
| Add GST @ 7%         | 119.00       |
| Total Amount payable | S\$ 1,819.00 |

For Cheng Hoe Motor Pte Ltd



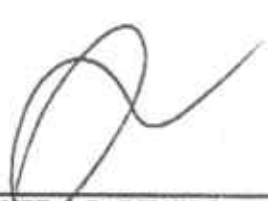
E. & O. E.

AUTHORISED SIGNATURE

# A.C. SYED & PARTNERS

ADVOCATES & SOLICITORS  
COMMISSIONER FOR OATHS

101A UPPER CROSS STREET, #13-23 PEOPLE'S PARK CENTRE, SINGAPORE 058358  
TEL : 6538 7411 & FAX : 6534 1011

|                                                                                                                                                                                                                                                                                                                                                                                              |           |                      |                     |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|----------------------|---------------------|
| TO : CHENG HOE MOTOR PTE LTD                                                                                                                                                                                                                                                                                                                                                                 |           | BILL NO: B018 / 2018 |                     |
| YOUR REF:                                                                                                                                                                                                                                                                                                                                                                                    |           |                      |                     |
| OUR REF : ACS.CH.LTA.2018 (JAN 2018)                                                                                                                                                                                                                                                                                                                                                         |           | DATE : 5/2/18        |                     |
| <p>TO OUR PROFESSIONAL CHARGES for acting for you in the above matter including where necessary perusals, attendance preparation examination of documents relating thereto; correspondence, attendance, perusals, telephone calls, searches and all other incidental works not specifically mentioned herein to enable us to carry out the work entrusted to us inclusive of all advice.</p> |           |                      |                     |
| <b>LTANET SEARCHES FOR THE MONTH JAN 2018</b>                                                                                                                                                                                                                                                                                                                                                |           |                      |                     |
| S/NO                                                                                                                                                                                                                                                                                                                                                                                         | TP NO.    | CHM                  | DOA                 |
| 1                                                                                                                                                                                                                                                                                                                                                                                            | 2/1/2018  | SJS7547A             | GY5366Y 30/12/2017  |
| 2                                                                                                                                                                                                                                                                                                                                                                                            | 2/1/2018  | SKL4956Y             | SJR4742C 29/12/2017 |
| 3                                                                                                                                                                                                                                                                                                                                                                                            | 2/1/2018  | SKQ6059Y             | SKW7049M 1/1/2018   |
| 4                                                                                                                                                                                                                                                                                                                                                                                            | 3/1/2018  | SKE1673U             | SJR2885L 3/1/2018   |
| 5                                                                                                                                                                                                                                                                                                                                                                                            | 3/1/2018  | YP6455B              | SJU4191B 30/12/2017 |
| 6                                                                                                                                                                                                                                                                                                                                                                                            | 3/1/2018  | SGF3587P             | SJG2424S 27/12/2017 |
| 7                                                                                                                                                                                                                                                                                                                                                                                            | 3/1/2018  | SKU8016L             | SKS1610C 30/12/2017 |
| 8                                                                                                                                                                                                                                                                                                                                                                                            | 5/1/2018  | GBC1376U             | SLP6769A 4/1/2018   |
| 9                                                                                                                                                                                                                                                                                                                                                                                            | 8/1/2018  | SKD5999J             | SJJ4139L 6/1/2018   |
| 10                                                                                                                                                                                                                                                                                                                                                                                           | 8/1/2018  | GBF1775K             | SLP3471C 5/1/2018   |
| 11                                                                                                                                                                                                                                                                                                                                                                                           | 8/1/2018  | SFM9595B             | SJR592U 30/12/2017  |
| 12                                                                                                                                                                                                                                                                                                                                                                                           | 8/1/2018  | FBL3571L             | SLH9325U 5/1/2018   |
| 13                                                                                                                                                                                                                                                                                                                                                                                           | 11/1/2018 | SFY4710E             | SCZ1001T 10/1/2018  |
| 14                                                                                                                                                                                                                                                                                                                                                                                           | 11/1/2018 | GBB2710L             | GBG5663T 11/1/2018  |
| 15                                                                                                                                                                                                                                                                                                                                                                                           | 12/1/2018 | SLJ4826M             | SGY1911A 11/1/2018  |
| 16                                                                                                                                                                                                                                                                                                                                                                                           | 12/1/2018 | YL6367T              | SKF9455A 9/1/2018   |
| 17                                                                                                                                                                                                                                                                                                                                                                                           | 12/1/2018 | GBC4242C             | SJZ3236L 22/12/2017 |
| 18                                                                                                                                                                                                                                                                                                                                                                                           | 13/1/2018 | SKN5668L             | SJL2414U 13/1/2018  |
| 19                                                                                                                                                                                                                                                                                                                                                                                           | 14/1/2018 | SJX1232X             | SLF4986E 11/1/2018  |
| 20                                                                                                                                                                                                                                                                                                                                                                                           | 14/1/2018 | GU4511Y              | SJX9477D 11/1/2018  |
| 21                                                                                                                                                                                                                                                                                                                                                                                           | 14/1/2018 | SLK1743H             | SJF4726M 11/1/2018  |
| 22                                                                                                                                                                                                                                                                                                                                                                                           | 14/1/2018 | SJQ8960T             | SJK2043L 11/1/2018  |
| 23                                                                                                                                                                                                                                                                                                                                                                                           | 15/1/2018 | SLG964P              | GBG821L 10/1/2018   |
| 24                                                                                                                                                                                                                                                                                                                                                                                           | 15/1/2018 | SKP8802K             | SJU8089M 13/1/2018  |
|                                                                                                                                                                                                                                                                                                                                                                                              |           | sub-total c/f        | <u>S 192.00</u>     |
| <br>M/s. A.C. SYED & PARTNERS<br>ADVOCATES & SOLICITORS<br>SINGAPORE                                                                                                                                                                                                                                      |           |                      |                     |
| We reserved the right to forward a subsequent bill for any disbursements omitted herein.<br>E. & O.E.                                                                                                                                                                                                                                                                                        |           |                      |                     |

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

Fastlane

## CLAIM SUBFOLDER TRACKING

| Case | Notified                                | Est Submitted | Adj Assigned                                         | Adj Rpt                                              | Adj Submitted                                  | Ins Auth'ed | Status                                                          |
|------|-----------------------------------------|---------------|------------------------------------------------------|------------------------------------------------------|------------------------------------------------|-------------|-----------------------------------------------------------------|
| Main | 09 Jan 2018<br><a href="#">Edit Reg</a> |               | 09 Jan 2018<br>00:00<br><a href="#">Edit Adj Rpt</a> | <b>S\$1,700.00</b><br><a href="#">Edit Estimates</a> | <b>S\$1,700.00</b><br><a href="#">View Rpt</a> |             | <b>Pending for Survey Report</b><br><a href="#">Cancel Case</a> |

| Main                                                                                                                                                                          | Reference       | Claim Details                                                                               | Documents         | Show All       |                |                    |                     |                   |              |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|---------------------------------------------------------------------------------------------|-------------------|----------------|----------------|--------------------|---------------------|-------------------|--------------|
| <b>CLAIM SUBFOLDER DETAILS</b> <span style="float: right;">[Created by adjuster]</span>                                                                                       |                 |                                                                                             |                   |                |                |                    |                     |                   |              |
| Insured: <b>Yang Hua</b> , ID: G50434815                                                                                                                                      |                 |                                                                                             |                   |                |                |                    |                     |                   |              |
| Main Claimant: <b>NG HON WAI</b> , ID: S1820793A                                                                                                                              |                 |                                                                                             |                   |                |                |                    |                     |                   |              |
| Vehicle Reg. No.: <b>SJJ4139L</b>                                                                                                                                             |                 | Date of Loss: 06/01/2018 12:00 - :59<br>[111 Months and 25 Days From LTA Reg Date (Man Yr)] |                   |                |                |                    |                     |                   |              |
| Claim Type: <b>TP / 9394827539SG</b>                                                                                                                                          |                 | Policy/Cover Note No.: 2100282930 (Comprehensive)                                           |                   |                |                |                    |                     |                   |              |
| Vehicle Reg. No. (Insured): <b>SKD5999J</b>                                                                                                                                   |                 | Policy No. (Claimant): 5045274169-07                                                        |                   |                |                |                    |                     |                   |              |
| Excess:                                                                                                                                                                       |                 |                                                                                             |                   |                |                |                    |                     |                   |              |
| Repairer: <b>Cheng Hoe Motor Pte Ltd (Yishun)</b> Blk 1019 #01-374/382, Yishun Industrial Park A, 768761 Yishun - Tel: 6755 6142                                              |                 |                                                                                             |                   |                |                |                    |                     |                   |              |
| Handling Insurer: <b>AIG Asia Pacific Insurance Pte. Ltd. (Express)</b> - Tel: 65-6419-3000 ... [Handled by <b>Tan, Bennie-WZ</b> - 6419 1718] Bennie-WZ.Tan@aig.com          |                 |                                                                                             |                   |                |                |                    |                     |                   |              |
| Claimant's Insurer: <b>NTUC Income Insurance Co-operative Ltd (HQ)</b> - Tel:                                                                                                 |                 |                                                                                             |                   |                |                |                    |                     |                   |              |
| Adjuster: <b>LKK Auto Consultants Pte Ltd (HQ)</b> - Tel: 6256-3561 ... [Handled by <b>KENNETH KONG</b> ] ... [Final Rpt due 18/01/2018]                                      |                 |                                                                                             |                   |                |                |                    |                     |                   |              |
| <b>ASSOCIATED MAIL RECEIVED</b> <span style="float: right;"><a href="#">View All</a> <a href="#">Compose Case Mail</a></span>                                                 |                 |                                                                                             |                   |                |                |                    |                     |                   |              |
| <ul style="list-style-type: none"> <li>AIG_SG (10/01/2018): <b>No OI GIA Report</b></li> <li>AIG_SG (10/01/2018): <b>Request for TP GIA Report</b></li> </ul>                 |                 |                                                                                             |                   |                |                |                    |                     |                   |              |
| <b>ALL ASSOCIATED TASKS</b> <span style="float: right;"><a href="#">View All</a> <a href="#">Search Tasks</a> <a href="#">Create New Task</a> <a href="#">Complete</a></span> |                 |                                                                                             |                   |                |                |                    |                     |                   |              |
| <b>Due Date</b>                                                                                                                                                               | <b>Priority</b> | <b>Type</b>                                                                                 | <b>Task Group</b> | <b>Subject</b> | <b>Handler</b> | <b>Assigned By</b> | <b>Completed On</b> | <b>Created On</b> | <b>Done?</b> |
| No results.                                                                                                                                                                   |                 |                                                                                             |                   |                |                |                    |                     |                   |              |

## Claim Documents

\*SJJ4139L (9394827539SG)  
[SKD5999J]  
TP  
NG HON WAI  
Jan 6 2018 12:00PM  
[Yang Hua]  
Cheng Hoe Motor Pte Ltd

|                                  |                 |                                                                                              |                                    |                              |                              |                                                                                     |  |
|----------------------------------|-----------------|----------------------------------------------------------------------------------------------|------------------------------------|------------------------------|------------------------------|-------------------------------------------------------------------------------------|--|
| <a href="#">Upload Documents</a> |                 | <a href="#">Upload Photos</a>                                                                | <a href="#">Compose New Letter</a> | <a href="#">Upload Video</a> | <a href="#">Upload Audio</a> | <b>View</b> <a href="#">View in Browser</a> <span style="float: right;">▼</span>    |  |
| <b>Letters/Correspondences</b>   |                 |                                                                                              |                                    |                              |                              | 1 per page <span style="float: right;">▼</span> <input checked="" type="checkbox"/> |  |
| No                               | Finalized On    | LKK Auto Consultants Pte Ltd (HQ)                                                            |                                    |                              | Thumbnail                    | Print                                                                               |  |
| 1                                | (Draft)         | Third Party Express Settlement - Payment Breakdown                                           |                                    |                              | Edit                         |                                                                                     |  |
| <b>Assessment Reports</b>        |                 |                                                                                              |                                    |                              |                              | 1 per page <span style="float: right;">▼</span> <input checked="" type="checkbox"/> |  |
| No                               | Finalized On    | AIG Asia Pacific Insurance Pte. Ltd. (SG)                                                    |                                    |                              | Thumbnail                    | Print                                                                               |  |
| 1                                | 25/04/18 10:44  | <b>Accident Statement</b><br><small>From: SC - Reg. No: SKD5999J, Claimant: YANG HUA</small> |                                    |                              | Load HTML                    |                                                                                     |  |
| <b>Photos/Images</b>             |                 |                                                                                              |                                    |                              |                              | 3 per page <span style="float: right;">▼</span> <input checked="" type="checkbox"/> |  |
| No                               | Relabel/Reorder | LKK Auto Consultants Pte Ltd (HQ)                                                            |                                    |                              | Thumbnail                    | Print                                                                               |  |
| 1                                | 05/09/18 10:20  | LKK INSPECTION PHOTOS                                                                        |                                    |                              | Load PDF                     |                                                                                     |  |
| 2                                | 05/09/18 10:20  | LKK RE-INSPECTION PHOTOS                                                                     |                                    |                              | Load PDF                     |                                                                                     |  |
| 3                                | 05/09/18 10:20  | LKK RE-INSPECTION PHOTOS2                                                                    |                                    |                              | Load PDF                     |                                                                                     |  |
| <b>Documentation</b>             |                 |                                                                                              |                                    |                              |                              | 1 per page <span style="float: right;">▼</span> <input checked="" type="checkbox"/> |  |
| No                               | Relabel/Reorder | LKK Auto Consultants Pte Ltd (HQ)                                                            |                                    |                              | Thumbnail                    | Print                                                                               |  |
| 1                                | 09/01/18 15:09  | EMAIL FROM AIG DD 08012018                                                                   |                                    |                              | Load PDF                     |                                                                                     |  |
| 2                                | 11/01/18 16:54  | TP ESTIMATE- MARKED                                                                          |                                    |                              | Load PDF                     |                                                                                     |  |
| 3                                | 11/01/18 16:54  | TP GIA REPORT                                                                                |                                    |                              | Load PDF                     |                                                                                     |  |
| 4                                | 16/01/18 12:46  | Non reporting letter                                                                         |                                    |                              | Load PDF                     |                                                                                     |  |
| 5                                | 10/09/18 11:10  | WORKSHOP INVOICE                                                                             |                                    |                              | Load PDF                     |                                                                                     |  |
| 6                                | 10/09/18 11:10  | AUTHORISATION TO ACT FORM                                                                    |                                    |                              | Load PDF                     |                                                                                     |  |
| 7                                | 10/09/18 11:10  | Release Voucher                                                                              |                                    |                              | Load PDF                     |                                                                                     |  |
| 8                                | 10/09/18 11:10  | LTA SEARCH                                                                                   |                                    |                              | Load PDF                     |                                                                                     |  |
| 9                                | 10/09/18 11:10  | LETTER TO OI                                                                                 |                                    |                              | Load PDF                     |                                                                                     |  |

## Documents Checklist

|                                                                                                                                                    |  |                                                                  |
|----------------------------------------------------------------------------------------------------------------------------------------------------|--|------------------------------------------------------------------|
| <b>DOCUMENTS CHECKLIST</b>                                                                                                                         |  | <a href="#">Reset</a> <a href="#">Save</a> <a href="#">Print</a> |
| There are no document checklists configured.                                                                                                       |  |                                                                  |
| <b>Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)</b><br><div style="border: 1px solid black; height: 40px; margin-top: 5px;"></div>    |  |                                                                  |
| <b>Show Remarks To:</b> <input type="checkbox"/> Handling Insurer<br><small>Note: Remarks are private unless you show it to other parties.</small> |  |                                                                  |

NOTE: TO BE COMPLETED BY SURVEYOR

TEAM \_\_\_\_\_

### THIRD PARTY EXPRESS SETTLEMENT (PAYMENT BREAKDOWN)

|                   |                     |        |                       |
|-------------------|---------------------|--------|-----------------------|
| Vehicle No:       | SKD5999J (Insd veh) | Model: | SUZUKI SX4 1.6 HB (A) |
|                   | SJJ4139L (TP veh)   |        |                       |
| Date of Accident: | 06/01/2018          |        |                       |

|                       |   |                              |                                        |
|-----------------------|---|------------------------------|----------------------------------------|
| Global Sum Settlement | : | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No |
| Repair Estimate       | : | \$                           | 3,309.61                               |
| Final Repair Cost     | : | \$                           | 1,819.00                               |
| Loss of Use           | : | \$                           | 200.00                                 |
| Rental (if any)       | : | \$                           | 0.00                                   |
| LTA / GIA Search Fee  | : | \$                           | 8.00                                   |
| Others:               | : | \$                           | 0.00                                   |
|                       | : | \$                           |                                        |
| Final Settlement Sum  | : | \$                           | 2,027.00                               |

4.00 days at \$50.00 per day  
days

Is Third Party Workshop GIA Registered? ☒ YES ☐ NO (Kindly indicate below)

A) For Non GIA Registered Workshop: Agreed Liability \_\_\_\_\_(%)

B) For GIA Registered Workshop: BOLA Applicable: Yes/ ~~No~~ BOLA Scenario No: \_\_\_\_\_  
 BOLA Liability: \_\_\_\_\_100\_\_\_\_\_(%) Assessed Liability (\*): \_\_\_\_\_(%)  
 \* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.

Remarks \_\_\_\_\_

| Payment Instruction: Payee's Breakdown |                         |   |             |
|----------------------------------------|-------------------------|---|-------------|
| 1)                                     | Cheng Hoe Motor Pte Ltd | : | \$ 2,027.00 |
| 2)                                     |                         | : | \$          |
| 3)                                     |                         | : | \$          |

JOANNE LEE KHANG MIN

10 Sep  
2018

LKK Auto Consultants Pte Ltd

Date

Please attach all the supporting documents to the form.

(Final Repair Bill; Rental Invoice; Release Voucher; Authorisation to Act; Survey Report; Medical Report/ Bill (if any))

# 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: CC4/AIG18000519/KJB3Q2

Date: 10/09/2018

### REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd.

Policy No: 2100282930

Claimant Vehicle No: SJJ4139L

Insured Vehicle No: SKD5999J

Date of Loss: 06/01/2018

Nature of Claim: TP

Claim No: 9394827539SG

### DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: SJJ4139L

Make &amp; Model: SUZUKI SX4, 1.6 HB (A)

Engine No: M16A1407331

Reg. Date: 12/09/2008 (Man. Year: 2008)

Chassis No: JSAGYA21S00120139

Colour: Metallic Red

Odometer: 55995 km

Engine Capacity: 1586 cc

Market Value/New Car Price: N/A

Sum Insured (S\$): Market Value/New Car Price

### CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition: Steering (Serviceable): Yes Footbrake (Serviceable): Yes

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

### CONDITION OF TYRES

Front Tyre Size: 205/60 R16

Rear Tyre Size: 205/60 R16

Front Left Side: Yokohama 9 mm

Rear Left Side: Yokohama 9 mm

Front Right Side: Yokohama 9 mm

Rear Right Side: Yokohama 9 mm

The above values represent the remaining tyre treads depth

| COST OF CLAIMS                                  | Repairer's      | Adjuster's      | Difference      | Diff %       |
|-------------------------------------------------|-----------------|-----------------|-----------------|--------------|
| Parts                                           | 1,843.09        | 1,079.28        | 763.81          | 41.44        |
| Miscellaneous Items                             | 0.00            | 0.00            | 0.00            |              |
| Labour                                          | 1,250.00        | 1,050.00        | 200.00          | 16.00        |
| Paintwork Labour                                | 0.00            | 0.00            | 0.00            |              |
| Towing                                          | 0.00            | 0.00            | 0.00            |              |
| <b>Calculated Gross Total (S\$)</b>             | <b>3,093.09</b> | <b>2,129.28</b> | <b>963.81</b>   | <b>31.16</b> |
| <b>Approved Total (Overridden) (S\$)</b>        |                 | <b>1,700.00</b> |                 |              |
| (S\$)                                           | 3,093.09        | 1,700.00        | 1,393.09        | 45.04        |
| <b>+ GST 7.00/7.00% (S\$)</b>                   | 216.52          | 119.00          | 97.52           | 45.04        |
| <b>Nett Amount (S\$)</b>                        | <b>3,309.61</b> | <b>1,819.00</b> | <b>1,490.61</b> | <b>45.04</b> |
| <b>+ Loss of Use (4.0 x S\$50.00/day) (S\$)</b> |                 | 200.00          |                 |              |
| <b>+ Doc/Search Fee (S\$)</b>                   |                 | 8.00            |                 |              |
| <b>Nett Liability (S\$)</b>                     |                 | <b>2,027.00</b> |                 |              |

### INSPECTION

Date of Assignment: 09/01/2018

Date Inspected: 09/01/2018 Inspected At:

Cheng Hoe Motor Pte Ltd (Yishun)  
Blk 1019 #01-374/382, Yishun Industrial

Park A  
Singapore 768761

Estimated Period of Repair: 4.0 days

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**Adjuster:** KENNETH KONG

**Manager:** Joy Irene Bascao

*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

### Recommended Parts

| No. | Qty | Part No. | Particulars                | Condition     | Repairer's | Amount     |
|-----|-----|----------|----------------------------|---------------|------------|------------|
| 1   | 1   |          | *REAR BUMPER               | Buckled       | 549.65 FL  | *549.65 FL |
| 2   | 1   |          | *REAR BUMPER REINFORCEMENT | Bent          | 222.20 FL  | *222.20 FL |
| 3   | 1   |          | *REAR BUMPER LOWER SKIRT   | Dented/ Cut   | 158.65 FL  | *158.65 FL |
| 4   | 1   |          | *REAR BUMPER SIDE RETAINER | N/S Distorted | 43.30 FL   | *21.65 FL  |
| 5   | 2   |          | *REAR BUMPER SIDE GARNISH  | Serviceable   | 236.70 FL  | *- FL      |
| 6   | 6   |          | *REAR BUMPER CLIPS         | Necessary     | 21.00 FL   | *21.00 FL  |
| 7   | 1   |          | *LH TAIL LAMP              | Serviceable   | 235.05 FL  | *- FL      |
| 8   | 2   |          | *REAR FENDERS ARP GARNISH  | Serviceable   | 405.20 FL  | *- FL      |
| 9   | 1   |          | *TAILGATE LOGO             | Necessary     | 19.85 FL   | *19.85 FL  |
| 10  | 1   |          | *TAILGATE EMBLEM SUZUKI    | Necessary     | 19.45 FL   | *19.45 FL  |
| 11  | 1   |          | *TAILGATE EMBLEM SX4       | Necessary     | 22.00 FL   | *22.00 FL  |
| 12  | 1   |          | *SET REVERSE SENSOR        | Shorted       | 200.00 FS  | *200.00 FS |

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

|                                                    |                 |                 |
|----------------------------------------------------|-----------------|-----------------|
| <b>Sub Total (S\$)</b>                             | <b>2,133.05</b> | <b>1,234.45</b> |
| - List Item Discount on L Items 15.00/15.00% (S\$) | 289.96          | 155.17          |
| <b>Total Parts (S\$)</b>                           | <b>1,843.09</b> | <b>1,079.28</b> |

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          |
|-------------------------|--------------------------------------------------------------------------------------------------------------|----------|-----------------|-----------------|
| <u>Labour Items</u>     |                                                                                                              |          |                 |                 |
| 1                       | REMOVE AND REFIX REAR BUMPER ASSY, TAIL LAMP, TO KNOCK AND REPAIR REAR PANEL, TAIL GATE AND REALIGN THE SAME | New      | 550.00          | 450.00          |
| 2                       | PUTTY AND RESPRAY ON TAILGATE, REAR PANEL, REAR BUMPER, REINFORCEMENT                                        | New      | 650.00          | 550.00          |
| 3                       | REMOVE AND REFIX REVERSE CAMERA AND RESET SYSTEM                                                             | New      | 50.00           | 50.00           |
| Gross Labour Cost (S\$) |                                                                                                              |          | <b>1,250.00</b> | <b>1,050.00</b> |

Report was unsubmitted during this print-out.

< END OF ESTIMATES >