

22/03/2001

ASS. REC. BY:

REF: CS/CTU8001126/Htg02

Special Instructions:

Surveyor:

ASSIGNMENT (Office)

From (Person): Irene Tay of CTU Date/Time: 16-01-2018 11:14am

Estimated Cost: Bill to:

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

To Inspect Vehicle No: Bicycle Insured: SJL 1016S

at Workshop in/s Tel: 9170 6854

of 38 Dover Rise #12-02 Spore 138684

Policy No: Claim No: 9NM17D4317 (02)

Sum Insured: Excess:

Make of Veh: D.O.A. 18-07-2017
(Client's Record)

CA / REV / REP. / REV 24 HRS 'wpi' 22.01.2018 @ 10am

Date/Time: H.O.D. Endorsement:

Person Contacted: Denny Vehicle IN/OUT

Date/Time	Action/Instruction (✓) Estimate
	Bicycle - x
	SJL 1016S - 006/CTU1701123/Kuc3 DAF: CT(3)017
	Submit final fig & 8048, 4 days.
	(Rec'd \$1552, 16%)
14/3/18	Re-open ref. for amend report. N 15/3

16/05/18 1st closed date= 22/02/2018, Reopen by Kim becoz has to amend report.

Taught

CTI

22/01/2018

BICYCLE

Estimate No.

OD (TP) WS TP RES OD RES EVA INV M

To inspect vehicle No

Bicycle

at Workshop No

38 Dover Rise # 12-02, 138684

Insured

Policy No

Claims No

Sum Insured

Excess

Client's Record

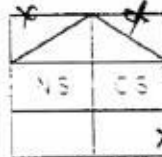
10 am

Make of van

Jenny @ 9170 6854

Policy Condition

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



Sell or Market value

DAC Accident Report

Consistent? Yes or No

DA - PP Seen

Consistent? Yes or No

Est Repair

4

days

Res Yes or No

AT-SUT

3

Yes or No

CA / REV / REP / 24 HRS 'up'

Date

Person Contacted

Vehicle IN / OUT

Truck / Trailer

Truck / Trailer

Make

Colnago M10S Team Edition

Colour

Black

SP Reading

Engine

CN

TC1480165

Gen Cond Good / Fair / Poor / Burnt

Steering In order / Jammed / Leaked / Burnt

Brake In order / Jammed / Leaked / Burnt

Mod: 1 / SRim / STD AIRim

Tyre Size

23-622 700c

R

BS / DUN / EXNOVA / GY / FS / LIZA / MID / O-TSD / PR / SUM

TOYO / YOKO

Continental 6T

Front

Rear

R.Ba

4

R.Ba

4

L.Ba

L.Ba

D.O.A

D.O

22/1/18

Surveyed at

Doc of Damages

22

Rear

CS

NS

UC

Roofed

or

The U.O - Chassis frame / Body Structure started due to impact

Date Time Action Instruction

Bought 2015

Bike not produced anymore, discontinued.

Quotation based on the similar specifications to the damage bike.

* Note: Based on the quotation

[Signature]

22/2/2018

RECEIVED 22 FEB 2018

Get The Report

☐ Prel. Report
☐ Final Report

Prel. Report

Final Report

Date Time Report

Report Form

Stamp S / 138

CTI

8048

Days Of Repair

4

Resurvey No. of Trial

Add Fee

☐ Site Fee
☐ ...
☐ ...
☐ ...

Site Fee

...

...

...

Stamp Fee

...

...

...

...

...

220

220



Kelvin Tan
Senior Product Executive
13 Kaki Bukit Road 1
#03-05
S(415928)

8th January 2018

Denny Ng Yung Lin
38 Dover Rise
#12-02
S(138684)

Dear Denny,

Damage Assessment

Sorry to hear about your accident.

After inspection on your bicycle, we suggest the replacement of the following.

Coinago M10 frame (damaged and not safe to ride) Replace with Coinago Concept frame	S\$5300
Shimano Ultegra groupset (damaged and require replacement) Replace with Ultegra groupset	S\$1000
Campagnolo Zonda wheelset (damaged and not safe to ride) Replace with Fulcrum Racing Zero Nite	S\$1700
Saddle Replace with Fizik Arione R3	S\$200
Pedal Replace with Shimano Ultegra	S\$150
Tyres Replace with Continental GP4000SII	S\$150
Helmet Replace with Abus Gamechanger	S\$300
Jersey and Shorts Replace with Bellwether Coldflash and Helius	S\$250
Shoes Replace with Fizik R1B	S\$500
Service Charge	S\$50
Total	S\$9600

Regards,
Kelvin Tan

RODALINK

Kelvin Tan
Senior Product Executive
13 Kaki Bukit Road 1
#03-05
S(415928)

8th January 2018

Denny Ng Yung Lin
38 Dover Rise
#12-02
S(138684)

Dear Denny,

Damage Assessment

Sorry to hear about your accident.

After inspection on your bicycle, we suggest the replacement of the following.

Colnago M10 frame (damaged and not safe to ride)	carbon frame		
Replace with Colnago Concept frame	cm ✓	S\$5300	4750
Shimano Ultegra groupset (damaged and require replacement)	dis ✓	S\$1000	✓
Replace with Ultegra groupset			
Campagnolo Zonda wheelset (damaged and not safe to ride)	dd ✓	S\$1700	1648
Replace with Fulcrum Racing Zero Nite			
Saddle			
Replace with Fizik Arione R3	cut ✓	S\$200	✓
Pedal			
Replace with Shimano Ultegra	x svc	S\$150	
Tyres			
Replace with Continental GP4000SII	punctured ✓	S\$150	✓
Helmet			
Replace with Abus Gamechanger	de ✓	S\$300	✓
Jersey and Shorts			
Replace with Bellwether Coldflash and Helius	x nn	S\$250	
Shoes			
Replace with Fizik R1B	old damage x wear & tear	S\$500	
Service Charge	x nn	S\$50	
Total		S\$9600	

Regards,
Kelvin Tan

[Signature]
23/1/18

\$2048
4 days

colnago concept

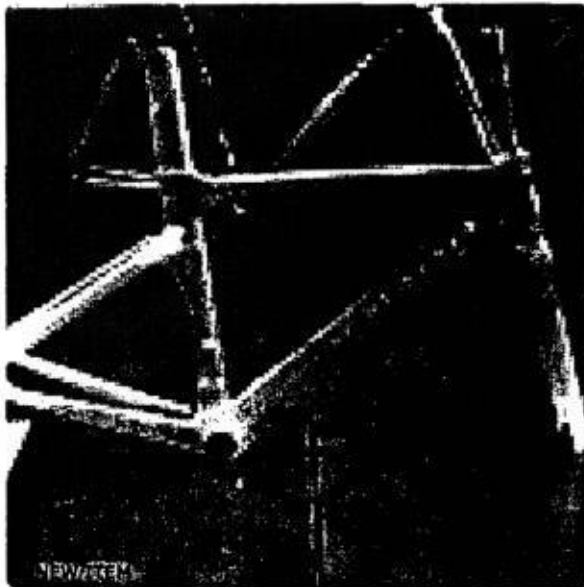


Refine Search

Search: Colnago concept ✕ Category: Frames Etc ✕ Product Category: Road Frames ✕

Reset (<http://www.togoparts.com/marketplace/listings.php>)Singapore Marketplace (<http://www.togoparts.com/marketplace/index.php>) > New and Used Items

9 Ads

 (http://www.togoparts.com/marketplace/listings.php?gid=10&prod_cid=291&search)

Colnago Concept CHDB Art Decor

(<http://www.togoparts.com/marketplace/ad-details/975085/colnago-concept-chdb-art-decor>)

\$5,035

Available
8th Feb 2018

/mem... rdl-ec (/mem...

★STAR MERCHANT

View Ads (/marketplace/list-ads.php?sid=302)



NEW ITEM

Colnago Concept CHRD

(<http://www.togoparts.com/marketplace/ad-details/971005/colnago-concept-chrd>)

\$4,750

Available
2nd Feb 2018

/mem... rdl-oc (/mem...

★STAR MERCHANT

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equivalent

Note:

Based on the quotation given by the owner, the total amount is not equivalent to the value of the owner's current bicycle. or thereabout

Our findings of a similar model of owner's current bicycle is valued at \$3000.

Therefore we recommend cash-in-lieu of \$3500 for the bicycle.



NEW ITEM

Colnago Concept CHWH

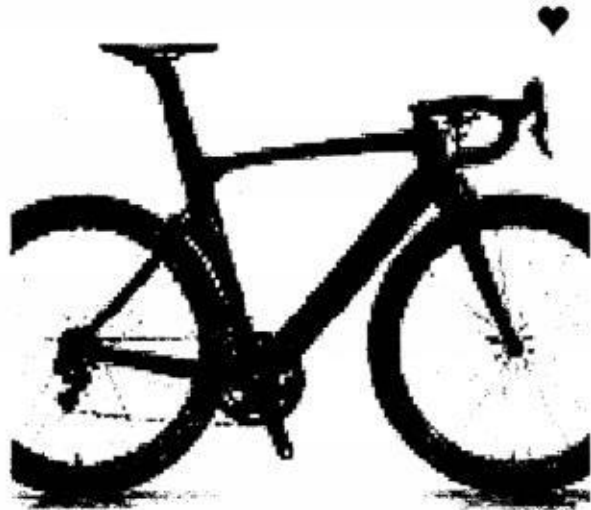
(<http://www.togoparts.com/marketplace/ad-details/971006/colnago-concept-chwh>)

\$4,750

Available
2nd Feb 2018

/mem... rdl-oc (/mem...
★STAR MERCHANT

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NEW ITEM

Colnago Concept CHBK

(<http://www.togoparts.com/marketplace/ad-details/971007/colnago-concept-chbk>)

\$4,750

Available
2nd Feb 2018

/mem... rdl-oc (/mem...
★STAR MERCHANT

View Ads (/marketplace/list-ads.php?sid=304)



NEW ITEM

Colnago Concept CHLB

(<http://www.togoparts.com/marketplace/ad-details/971009/colnago-concept-chlb>)

\$4,750

Available
2nd Feb 2018

/mem... rdl-oc (/mem...
★STAR MERCHANT

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NEW ITEM

Colnago Concept CHDK

(<http://www.togoparts.com/marketplace/ad-details/971010/colnago-concept-chdk>)

\$5,035

Available
2nd Feb 2018

/mem... rdl-oc (/mem...
★STAR MERCHANT

View Ads (/marketplace/list-ads.php?sid=304)

/colnago-concept-chdb)

/colnago-concept-chrd)

Colnago Concept CHDB

(<http://www.togoparts.com/marketplace/ad-details/971011/colnago-concept-chdb>)
\$5,035

Available
2nd Feb 2018

/mem rdl-oc (/mem...
★STAR MERCHANT

[View Ads \(/marketplace/list-ads.php?sid=304\)](#)

Colnago Concept CHRD

(<http://www.togoparts.com/marketplace/ad-details/973356/colnago-concept-chrd>)
\$4,750

Available
22nd Jan 2018

/mem rdl-ec (/mem...
★STAR MERCHANT

[View Ads \(/marketplace/list-ads.php?sid=302\)](#)



Colnago Concept CHBK

(<http://www.togoparts.com/marketplace/ad-details/973357/colnago-concept-chbk>)
\$4,750

Available
22nd Jan 2018

/mem rdl-ec (/mem...
★STAR MERCHANT

[View Ads \(/marketplace/list-ads.php?sid=302\)](#)

[Back](#)

Singapore Marketplace (<http://www.togoparts.com/marketplace/listings.php>)

> [Group Sets \(http://www.togoparts.com/marketplace/list-ads.php?gid=6&prod_cid=226\)](http://www.togoparts.com/marketplace/list-ads.php?gid=6&prod_cid=226)

Shimano Ultegra R8000 Groupset

SGD 1,080



NEW ITEM



28

[Tweet](#)

Ad Description

The Ultegra R8000 components share aesthetics with Dura Ace 9100, the technology has trickled down too, albeit at a much more cost effective price point.

[view in google maps \(http://maps.google.com/maps?q=1.2840756,103.8336491&ll=1.2840756,103.8336491&z=17&iwloc=A\)](http://maps.google.com/maps?q=1.2840756,103.8336491&ll=1.2840756,103.8336491&z=17&iwloc=A)

[Chat Bikes!](#)

[Back](#)

Singapore Marketplace (<http://www.togoparts.com/marketplace/listings.php>)

> [Wheelsets \(http://www.togoparts.com/marketplace/list-ads.php?gid=3&prod_cid=26\)](http://www.togoparts.com/marketplace/list-ads.php?gid=3&prod_cid=26)

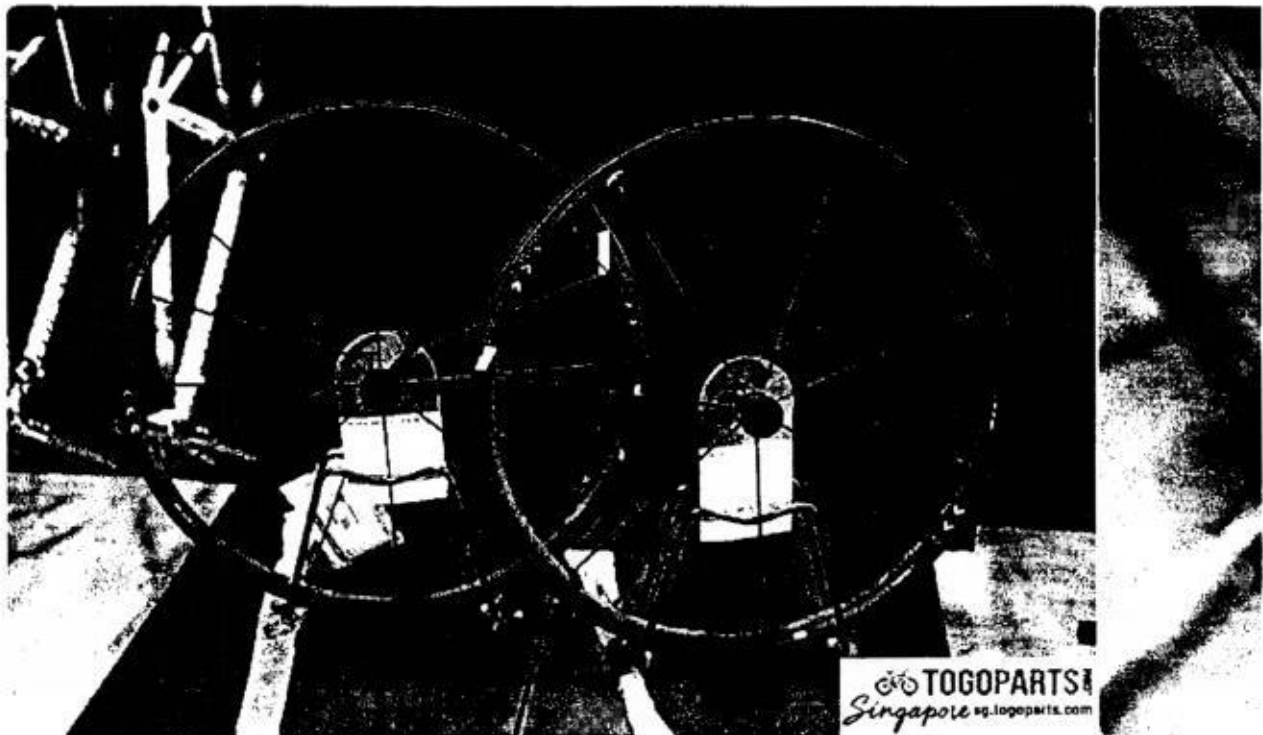
Fulcrum Racing Zero Nite Clincher Road Wheelset 2017

SGD 1,648

~~RRP: SGD 1,736~~ Save: 5%



NEW ITEM



865

[Tweet](#)

Ad Description

The Fulcrum Racing Zero Nite Clincher Road Wheelset combines a very engaging total black look with high-end specs, including a special braking surface that creates new standards for braking. [view in google maps \(http://maps.google.com/maps?q=1.313996,103.932147&ll=1.313996,103.932147&z=17&wloc=A\)](http://maps.google.com/maps?q=1.313996,103.932147&ll=1.313996,103.932147&z=17&wloc=A) [gopro at Bikes!](#)

[Back](#)

Singapore Marketplace (<http://www.togoparts.com/marketplace/listings.php>)

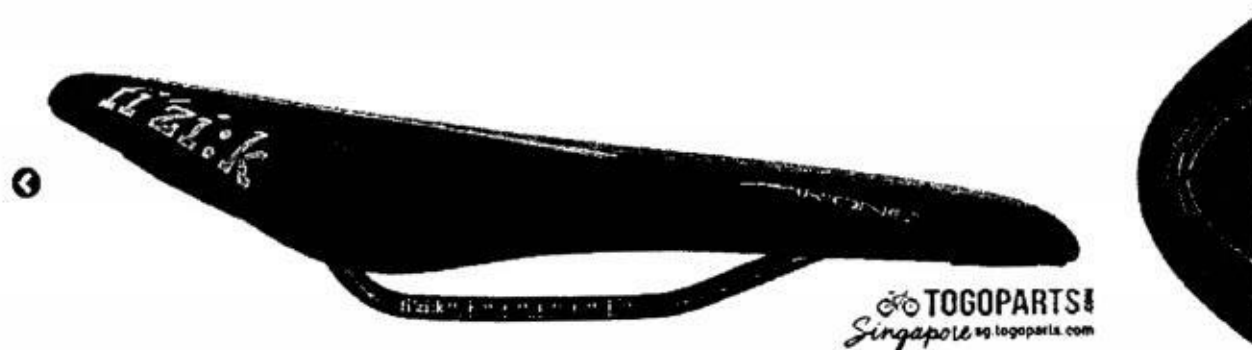
> Saddles (http://www.togoparts.com/marketplace/list-ads.php?gid=6&prod_cid=56)

FIZIK ARIONE R3 K:IUM LARGE

SGD 205



NEW ITEM



375

[Tweet](#)

Ad Description

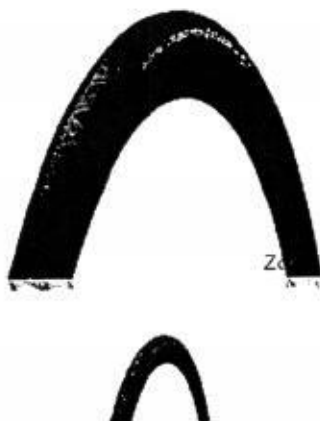
Shell: Composite glass co-injected Nylon WingFlex

Rail: K:iium

Cover: Thermowelded Microtex

[view in google maps \(http://maps.google.com/maps?q=1.302256,103.907597&ll=1.302256,103.907597&z=17&hl=oc=A\)](http://maps.google.com/maps?q=1.302256,103.907597&ll=1.302256,103.907597&z=17&hl=oc=A)

[Chat Bikes!](#)

[Home](#) → [Brands](#) → [Continental](#) → [Continental Grand Prix 4 Seasons 700x23c](#)

Continental Grand Prix 4 Seasons 700x23c

Be the first to review this product

Toughness and wet weather performance make it ideal for fast Audax and all year round road racing

A double Vectran Breaker belt under the tread raises the puncture and cut protection to the highest level available on the market

With 23mm, 25mm, and 28mm versions, the Grand Prix 4 Season makes it possible to select the right tyre for various road conditions and comfort requirements

The ultimate combination of speed, lightweight and wet weather performance, combined with excellent puncture and sidewall protection

Ultra-fine polyamide casing for supple, all day performance

Black casing with added DuraSkin sidewall reinforcement for protection against cuts and abrasion

Black "Max Grip Silica" compound optimised for wet weather adhesion, low temperatures and extended tread life

TPI: 330

[Ask Product Question](#)

\$76.00

Availability: In stock

Qty: 1

[Add to Cart](#)

[Share](#)

We can package your bike / product for instore pickup and shipping overseas. Read more.

Contact us now to know more about this product. Contact Us...

Buy with confidence - all products can be returned within 30 days. Return Policy...

All non-promotional bikes come with extra instore benefits and promotions - Visit us to find out more!

Got a Question? Contact Us or Call us at 6465 1597



✓ LOCAL PAYMENT METHODS

[Home](#) > [Abus](#) > [Abus GameChanger Aero Helmet](#)

ABUS GAMECHANGER AERO HELMET



MSP S\$338.00

S\$302.00 - S\$338.00

Please select...

Size Guide

- 1 +

ADD TO BASKET



[Write a review](#)

[Ask a question](#)

♥ [Add to Wish](#)



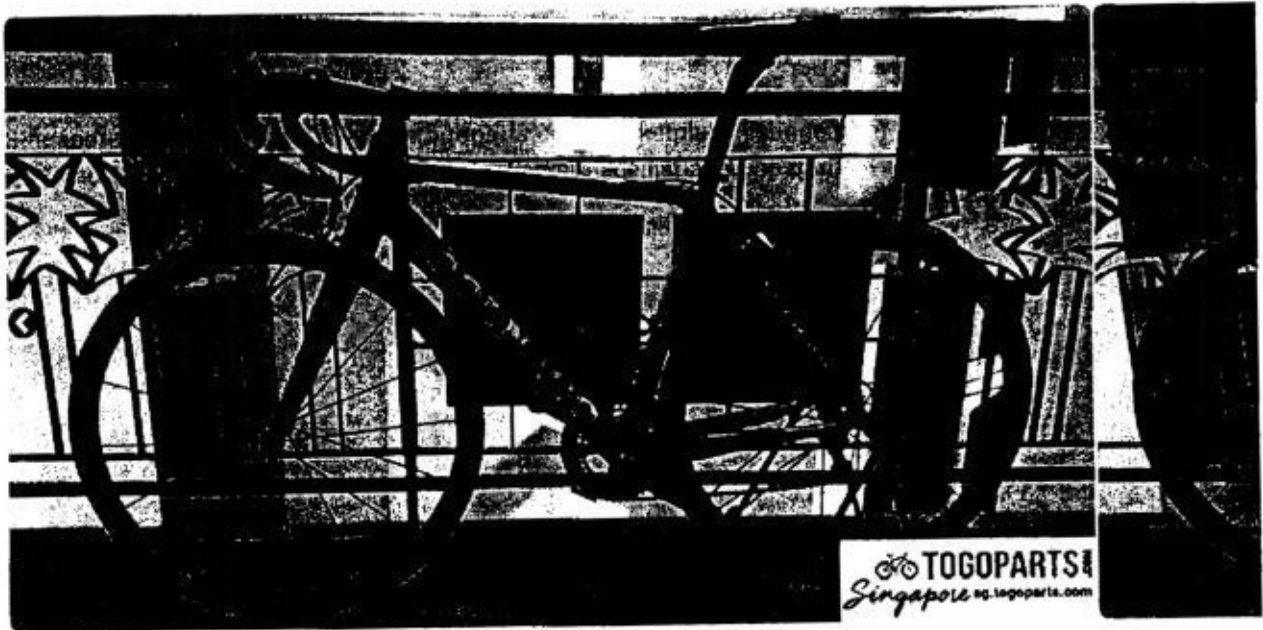
Back

Singapore Marketplace (<http://www.togoparts.com/marketplace/listings.php>)

> Road Bikes (http://www.togoparts.com/marketplace/list-ads.php?gld=1&prod_cld=200)

For Sale : Colnago M10s for Sale

SGD 3,000



679

Tweet

Ad Description

Colnago M10s Team edition for cash sale.

Bought for \$4500 in April 2015, selling after 2 years in May 2017 for \$3000

Chat Sell

Comes with the following:

Ultegra 6700 standard groupset (incl brakes and derailleurs), 170mm 53-39, 11-23, 10 spd
Ultegra SPD-SL 6800 Clipless Road Pedals
3T ErgoSum Pro Alloy Road Handlebar 2014 - 42cm, 31.8mm
Zipp Service Course SL Stem - 120mm, 31.8mm, 1.1/8", 6 Degrees
ISM Adamo Road Saddle
Campagnolo Zonda wheelset 2014
Continental Grand Prix 4000S II Road Tyre - 25mm front, 23mm rear

Serious buyers only, viewing at Blk 19A Dover crescent kopitiam.

Bike is sold in "as is" condition. Good for those who are starting out on carbon who want a grand tour proven bike, without blowing precious cash on a new bike before they have mastered the basics.
Will fit people from 174 - 184 cm in height and 78 - 82 cm inseam.

Recent upgrades and improvement history.

1. Replaced rear wheel bearings
2. Replaced chain <1 month
3. New tyres <1 month

Bike history

Total mileage around 10,000 km

Additional Information

Date posted	: 17th May 2017
Brand	: Colnago (http://www.togoparts.com/marketplace/listings.php?searchtext=colnago)
Model	: M10s
Year	: 2014
Discipline	: Road
Size	: Small
Colour	: Black
Gender Specific	: Male
Material	: Carbon
Frame Size	: 50cm (19.75 in)
Wheel Size	: 700c
Bike Speed	: 10 Speed
Condition	: 7 / 10

Seller Information

Chat Seller

Report Abuse




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			
CHINA TAIPING INSURANCE (S) PTE LTD		Ref : CS/CTI18001126/T1qbe2	
3 ANSON ROAD #16-00 SPRINGLEAF TOWERS SINGAPORE 079909		Date : 22-02-2018	
		Code : CTI	
1. Policy Particulars : THIRD PARTY CLAIM			
Insured Veh.	SJL 1016S	Veh. Inspected	BICYCLE
Policy No.		Coverage (\$)	0.00
Claim No.	SNM17D4317C02	Excess (\$)	0.00
Assign From	IRENE TAY	Assign Date	16/01/2018
2. Vehicle Particulars & Condition			
Make & Model	COLNAGO M10S TEAM EDITION	c.c	0
Engine No.	HIDDEN	Year of Reg.	
Chassis No.	TC14B0165	Colour	BLACK
Odometer	-	Steering	IN ORDER
Brakes	IN ORDER	Modification	NIL
General	GOOD		
3. Conditions of Tyres			
	Size	Make	Balance
R/H Front Tyre	23-622 700C	CONTINENTAL	4 mm
L/H Front Tyre			mm
R/H Rear Tyre	23-622 700C	CONTINENTAL	4 mm
L/H Rear Tyre			mm
4. Description of Damages			
THE VEHICLE SUSTAINED DAMAGES AT THE FRONT PORTION AND O/S BODY. DAMAGES SEE DETAILS.			
5. General Information			
Accident Date	18/07/2017	Inspection Date	22/01/2018
Survey held at	38 DOVER RISE #12-02 SINGAPORE 138684		
Repairer	-		
5a. Remarks			
A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.			
5b. Estimate Days of Repair			
ESTIMATED NORMAL PERIOD FOR REPAIR:		4 Working Days	



LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Page No.:1 of 2

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. BICYCLE

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	COLNAGO M10 FRAME (DAMAGED AND NOT SAFE TO RIDE) REPLAC WITH COLNAGO CONCEPT FRAME	CRACKED	5,300.00	4,750.00
1	SHIMANO ULTEGRA GROUPSET (DAMAGED AND REQUIRE REPLACEMENT) REPLACE WITH ULTEGRA GROUTSET	DISTORTED	1,000.00	1,000.00
1	CAMPAGNOLO ZONDA WHEELSET (DAMAGED AND NOT SAFE TO RIDE) REPLACE WITH FULCRUM RACING ZERO NITE	DENTED	1,700.00	1,648.00
1	SADDLE REPLACE WITH FIZIK ARIONE R3	CUT	200.00	200.00
1	PEDAL REPLACE WITH SHIMANO ULTEGRA	SERVICEABLE	150.00	-
1	TYRES REPLACE WITH CONTINENTAL GP4000SII	PUNCTURE	150.00	150.00
1	HELMET REPLACE WITH ABUS GAMECHANGER	DEFORMED	300.00	300.00
1	JERSEY AND SHORTS REPLACE WITH BELLWETHER COLDFLASH AND HELIUS	NOT NECESSARY	250.00	-
1	SHOES REPLACE WITH FIZIK R1B (WEAR & TEAR)	OLD DAMAGED	500.00	-
1	SERVICE CHARGE	NOT NECESSARY	50.00	-
			9,600.00	8,048.00
LABOUR				
			-	-
			-	-
			-	-
GRAND TOTAL			9,600.00	8,048.00
RECOMMENDED COST OF LUMP SUM REPAIRS				

Report Ref No. CS/CTI18001126/T1qbe2



NOTE: BASED ON THE QUOTATION GIVEN BY THE OWNER, THE TOTAL AMOUNT IS NOT EQUIVALENT TO THE VALUE OF THE OWNER'S CURRENT BICYCLE. OUR FINDINGS OF A SIMILAR MODEL OF OWNER'S CURRENT BICYCLE IS VALUED AT \$3,000.00 OR THERABOUTS. THEREFORE WE RECOMMEND CASH-IN-LIEU OF \$3,500.00 FOR THE BICYCLE.

Report Ref No. CS/CTI18001126/T1qbe2

MOHAMAD TAUFIKH

M.MATAI, AMSAE-A

Automotive Assessor

ADRIAN LING WAI PING

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

Licensed Appraiser

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

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

con✓	Colnago Frame	3600
del✓	Zonda wheels	598.38
purchased✓	tube	26
del✓	Giro Helmet	200
bt✓	3T handlebar	80.99
cut✓	Bar tape	9
bt✓	Zipp stem	106.49
cut✓	Adamo saddle	196.99
dis✓	Shoe system	500
bt✓	Cleats	20
bt✓	Cassette/Chain	79.49
bt✓	Bottom bracket	20.49
dis✓	Brake caliper	104
bt✓	Derailleur rear	71.49
bt✓	Derailleur front	41.49
dis✓	Shifter	285.49
bt✓	Chainset	241
gm✓	brake cable	40.99
dis✓	gear cable	40.99
bt✓	Clipless pedal	126.49
		6389.77

Depreciation applied, ~ \$5300

1-03

Catherine Chong (LKK Auto)

From: Denny Ng Yung Lin <captain1986@hotmail.com>
Sent: Thursday, 5 April, 2018 11:02 AM
To: Bryan Ang (LKKAuto); Irene Tay; assignments
Subject: Re: CTP REF NO. SNM17D04317C02 YOUR REF NO. BICYCLE - ACCIDENT INVOLVING SJL1016S AND BICYCLE ON 18 JULY 2017

Dear Bryan,

I will be sending you the invoices of the items there.

The groupset is a system and it comprises the items in several of the emails.

The items are non-portable, i.e. they can't be transferred/ because they work as a system.

Please let me know the status after this update.

here is the listing of the components and the total for your convenience, for a total of SGD 3192

1. Zonda wheels - SGD 600 (Pounds 272, exchange rate as of 11/07/2014, CRC1040667424)
2. Conti Tyres - SGD 123 (replaced together with wheels, CRC1714018537)
3. Road tube - SGD 26 (replaced together with wheels, CRC2436259284)
4. Giro Helmet - SGD 222 (CRC2436252469)
5. handlebar - SGD 81 (replaced with shifter system, CRC1714018537)
6. Bar tape - SGD 9 (not replaceable to replacement bike, CRC2436259284)
7. stem - SGD 107 (CRC1714018537)
8. saddle - SGD 197 (CRC1714018537)
9. Jersey, bibs - SGD 260 (bulk order with cycling group, bought at velo velo)
10. Shoe system - SGD 500 (receipt not available, <http://road.cc/content/review/161184-vittoria-ikon-road-shoes> bought at RADstation)
 1. Cleats - SGD 20 (CRC2436259284)
11. Ult Groupset - SGD 1057
 1. cassette, Chain - SGD 80 (replaced together with wheels, CRC1713586986)
 2. Bottom bracket - SGD 23 (drivetrain crack area, CRC2436259284)
 3. brakes front,rear - SGD 104 (pounds 52, exchange rate as of 24/03/2015, CRC1713584323)
 4. derail rear mech - SGD 72 (CRC1713586986)
 5. derai front mech - SGD 42 (CRC1713586986)
 6. shifters pair - SGD 286 (CRC1713647718)
 7. chainset - SGD 241 (CRC1713704959)
 8. brake cable - SGD 41 (CRC1714018537)
 9. gear cable - SGD 41 (CRC1714018537)
 10. pedals - SGD 127 (CRC1714018537)

amicable

c

Denny Ng
91706854

From: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>
Sent: Wednesday, April 4, 2018 8:31 AM

To: Denny Ng Yung Lin; Irene Tay; assignments

Subject: RE: CTP REF NO. SNM17D04317C02 YOUR REF NO. BICYCLE - ACCIDENT INVOLVING SJL1016S AND BICYCLE ON 18 JULY 2017

Dear Mr Ng

Refer to the telephone conversation, our surveyor had recommended a cost of \$3000/- to \$3500/- for your damaged bicycle. This amount was based on an advertised bicycle of similar brand and model to your damaged bicycle (with specs and accessories listed).

My understanding during our conversation is that there are several other "better" accessories to your damaged bicycle and this enhances the value of your bicycle. You have also mentioned that you do not have any receipts or invoices to support the value of these accessories.

Given the lack of receipts and invoices, my suggestion was to you to obtain a quotation of equivalent value or thereabouts with respect to the value of your damaged bicycle, inclusive of all accessories for our consideration. Any compensation by the insurer follows the value of the damaged bicycle at the time of loss.

With regard to your medical fees and other personal effects, we will leave the matter with the insurer. Our involvement is to the cost of your damaged bicycle and bicycle related equipment or accessories.

We await your further advice on a fresh quote or receipts/invoices to support the value of your accessories.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108

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

From: Denny Ng Yung Lin [mailto:captain1986@hotmail.com]

Sent: Wednesday, 4 April 2018 11:25 AM

To: Irene Tay <irene.tay@sg.cntaiping.com>; assignments <assignments@lkkauto.com>

Subject: Re: CTP REF NO. SNM17D04317C02 YOUR REF NO. BICYCLE - ACCIDENT INVOLVING SJL1016S AND BICYCLE ON 18 JULY 2017

Dear Catherine/ Irene,

I just spoken to Surveyor Bryan and he has agreed to send me an email later today regarding what further action I can take to regarding the claim.

Bryan has said that the claim value is mainly for the bike frame which he has a supporting document for. He has also stated that the amount quoted did NOT include the damage to my personal effects and the medical fees incurred.

Hence, it will be good if I am given the breakdown of what I am being compensated for so that all items can be taken into account.

I believe that if LKK/China Taiping is able to revise the claim amount taking into account these overlooked areas it will be a more justified payment.

I look forward to LKK/China Taiping's reply regarding this.

Thank you.

Denny Ng
91706854

From: Denny Ng Yung Lin <captain1986@hotmail.com>

Sent: Wednesday, March 21, 2018 9:17 AM

To: Irene Tay

Subject: Re: CTP REF NO. SNM17D04317C02 YOUR REF NO. BICYCLE - ACCIDENT INVOLVING SJL1016S AND BICYCLE ON 18 JULY 2017

Dear Irene,

Thank you for answering my call.

I look forward to receiving the surveyor's call at 10am tomorrow.

It would be great if you could reply to this email with an agenda that I can expect.

This way I can focus our discussion on what the surveyor is able to answer so as to shorten the time to a resolution.

Also highlight what is China Taiping's responsibility at this part of the discussions.

Thank you.

Best regards,
Denny Ng
9170 6854

From: Denny Ng Yung Lin <captain1986@hotmail.com>

Sent: Tuesday, March 20, 2018 9:20 AM

To: Irene Tay

Subject: Re: CTP REF NO. SNM17D04317C02 YOUR REF NO. BICYCLE - ACCIDENT INVOLVING SJL1016S AND BICYCLE ON 18 JULY 2017

Dear Irene,

It has been 2 weeks since we had the phone conversation where you said that you would get the surveyor to call and follow up with me.

May I know when I will receive that call?

Thank you

Best regards,
Denny Ng
9170 6854

From: Denny Ng Yung Lin <captain1986@hotmail.com>

Sent: Tuesday, March 6, 2018 1:29 PM

To: Irene Tay

Subject: Re: CTP REF NO. SNM17D04317C02 YOUR REF NO. BICYCLE - ACCIDENT INVOLVING SJL1016S AND BICYCLE ON 18 JULY 2017

Dear Irene,

WITHOUT PREJUDICE

Thank you for your offer, but I am unable to agree to it.

May I know how you derived this amount for compensation by elaborating on the breakdown and providing the reasoning for this amount?

It seems that for the list of claims that was submitted, \$ 3,000 (Global) (what does \$3000 global mean?) was it just plucked out of the air and offered.

Do let me have the surveyor's report as it is very different from my authorised distributor's report. I believe the surveyor should be able to justify why I'm getting less than the replacement cost of my frame unless they want to guarantee the integrity of the carbon fibre cracks.

The offer is unsatisfactory primarily because its derivation seems arbitrary and unsubstantiated. Is this for the bicycle alone or does it also include the medical claims submitted with the previous email? Does it also consider the loss of use of my primary form of transport and the inconvenience i had to get a temporary solution not to mention the long delay since July when the case was opened and from December when I contacted China Taiping?

I look forward to hearing from you.

Best regards,

Denny Ng
9170 6854

From: Irene Tay <irene.tay@sg.cntaiping.com>

Sent: Tuesday, March 6, 2018 3:34 AM

To: Denny Ng Yung Lin

Subject: CTP REF NO. SNM17D04317C02 YOUR REF NO. BICYCLE - ACCIDENT INVOLVING SJL1016S AND BICYCLE ON 18 JULY 2017

WITHOUT PREJUDICE

Dear Sir/Mdm,

We refer to the above captioned matter and your email dated 16 January 2018.

We are prepare to offer up to \$ 3,000 (Global) to resolve your damage bicycle.

Kindly please revert.

Regards,

Irene Tay

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3, Anson Road, #16-00

Springleaf Tower,

Singapore 079909

Co. Reg. No. 200208384E

DID: 6389-6192

Fax: 6224 7175

Email: claimsdept@sg.cntaiping.com

Email: irene.tay@sg.cntaiping.com

Website: www.sg.cntaiping.com



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

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ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. BICYCLE

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	COLNAGO FRAME	CRACKED	3,600.00	3,600.00
1	ZONDA WHEELS	DENTED	598.38	598.38
1	TUBE	PUNCTURE	26.00	26.00
1	GIRO HELMET	DEFORMED	200.00	200.00
1	3T HANDLEBAR	BENT	80.99	80.99
1	BAR TAPE	CUT	9.00	9.00
1	ZIPP STEM	BENT	106.49	106.49
1	ADAMO SADDLE	CUT	196.99	196.99
1	SHOE SYSTEM	DISTORTED	500.00	500.00
1	CLEATS	BENT	20.00	20.00
1	CASSETTE / CHAIN	BENT	79.49	79.49
1	BOTTOM BRACKET	BENT	20.49	20.49
1	BRAKE CALIPER	DISTORTED	104.00	104.00
1	DERAILER REAR	BENT	71.49	71.49
1	DERAILER FRONT	BENT	41.49	41.49
1	SHIFTER	DISTORTED	285.49	285.49
1	CHAINSET	BENT	241.00	241.00
1	BRAKE CABLE	JAMMED	40.99	40.99
1	GEAR CABLE	DISTORTED	40.99	40.99
1	CLIPLESS PEDAL	BENT	126.49	126.49
GRAND TOTAL			6,389.77	6,389.77
RECOMMENDED COST OF REPAIRS			6,389.77	6,389.77
DEPRECIATION APPLIED \$5,300.00				6,389.77
				-

Report Ref No. CS/CT18001126/T1qbe2

MOHAMAD TAUFIKH

M.MATAI, AMSAE-A

Automotive Assessor

ADRIAN LING WAI PING

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

Licensed Appraiser

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