

ASS REC BY:

REF:

CS/3MD/8002358/Uqbn2

Special Instruction:

Surv. by:

Marius

ASSIGNMENT (Office)

From (Person):

Grade 700

of

SMD

Date/Time:

06/02/2018

4:40pm

Estimated Cost:

Bill to:

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

To Inspect Vehicle No:

SLU 8566D

Insured:

SLA 4047 S

at Workshop m/s

Fastech Auto

Tel:

6746 5405

of

Blk 1 Kaki Bukit Ave 6 #01-46

Policy No:

Claim No:

CMTD/800617 / GPL

Sum Insured:

Excess:

Make of Veh:

D.O.A.

06/02/2018

(Client's Record)

CA / REV / REP. / REV 24 HRS 'wp'

H.O.D. Endorsement:

Date/Time:

06/02/2018 4:48pm

Person Contacted:

Nancy

Vehicle IN/OUT

Date/Time

Action/Instruction (✓) Estimate

SLU 8566D - X

SLA 4047S - X

08/2/18@ 2.36pm Informed Goh Pau Loong, we are pending for estimate from repairer.

20/2/18@ 5.45pm revised to Goh Pau Loong by email.

(08/11/13) wef

ASS. REC. BY: MC/245

REF:

ASSIGNMENT

From: _____ Date: _____

Estimated Cost: _____

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

To Inspect Vehicle No: SKU 8566Dat Workshop m/s fy.

of _____

Insured: _____

Policy No. _____

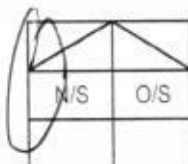
Claims No. _____

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: 18k

IDAC Accident Report: _____ Consistent? : Yes or No

GIA / PR Seen: _____ Consistent? : Yes or No

Est. Repairs: 4 days Res.: Yes or NoLum Sum: 20 % 3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Vehicle: IN / OUT

Date: _____ Person Contacted: _____

Veh No: SKU 8566D Yr Regn: 20/6/08Type: M. Car / M. Cycle / Bus / Van / Lorry / Taxi / Prime Mover /Truck / Trailer or CA /Make: Toyota Estima C.C. 2362Colour: Black A/C: Insured / Std / NI / NASp. Reading: 171861 T/Radio: Insured / Std / NI / NA

Eng/No: _____

C/No: ACR5000-69811Gen. Cond: Good / Fair / Poor / BurntSteering: In order / Jammed / Leaked / Burnt orBrake: In order / Jammed / Leaked / Burnt orModi: Nil / S/Rim / STD A/Rim orTyre Size: F: 215/55-R17

R: _____

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO YOKO or

Front

R/Bal. 5- mmL/Bal. 5- mmD.O.A. 6/2/18

Survey held at _____

Rear

R/Bal. 5- mmL/Bal. 5- mmD.O.A. 6/2/18

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

N/S Rtr, N/S Body.

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

Date / Time Action / Instruction 17A11673have G.A. only 5k.4 in the plus.ENV 16-18 Feb by 6k.19/2/18 2/5 @ 5800 conf. and with Alan.
(Red @ 18543.72, 76%)

RECEIVED 21 FEB 2018

Date/Time, File Pass to?

1/20/2 mp/245

Date/Time, File Return to?

2)

☐ : Preli. Report☐ : Final ReportDays Of Repair: 4Resurvey No. of Trip: 1

Add Fee:

☐ : Site Insp (\$)☐ : Interview (\$)☐ : Tech. Invs (\$)☐ : Weekend (\$)

Survey Fee:

Transportation:

) \$ + RS \$

) Photos

) Others

TOTAL

450Report Format: 7PLump Sum / I.B.I. (\$) 5800



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				
SOMPO INSURANCE SINGAPORE PL		Ref : CS/SMO18002358/Uqb		
50 RAFFLES PLACE #05-01/06 SINGAPORE LAND TOWERSINGAPORE 048623		Date : 06-02-2018		
		Code : SMO		
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SLA 4047S	Veh. Inspected	SLU 8566D	
Policy No.		Coverage (\$)	0.00	
Claim No.	CMTD1800617/GPL	Excess (\$)	0.00	
Assign From	GRACE TEO	Assign Date	06/02/2018	
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	06/02/2018	Inspection Date	06/02/2018	
Survey held at	FASTECH AUTO PTE LTD 1 KAKI BUKIT AVENUE 6 #01-46/48/50 AUTOBAY SINGAPORE 417883			
5a. Remarks				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				

Reference No. : 2/5mo18007358/496
Policy Type: OD (TP) / TP RES / TL / EVA

Typist

(1) Office Assign Form

[illegible]

(1) Assignment Form

A handwriting practice sheet for the letter 'y'. The left side features a vertical column of 12 boxes, each containing a cursive 'y' for tracing. The right side consists of a grid of 12 rows and 2 columns, intended for independent practice.

C Damaged Vehicle Photographs Uploaded

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
-------------------------------------	--------------------------	--------------------------	--------------------------

N	ALL Parts condition
C	Market Value for OD cases
C	Estimate Repair Cost for PRI (RSI, TMI, MSIG)
C	Days of repair
C	Finalised Amount
C	Re-inspection Cases to Finalize within 5 Days

[illegible]

C Resurvey photo Uploaded

Case Handler

Date _____

21/05/2014

Catherine Chong (LKK Auto)

From: Teo, Grace <grace.teo@sompo.com.sg>
Sent: Tuesday, 6 February, 2018 4:40 PM
To: admin-d@lkkauto.com; assignments@lkkauto.com
Cc: Nancy Lam; Gnoh, Pau Loong; Henry, Irene James
Subject: CMTD1800617/GPL - ACCIDENT INVOLVING SLA4047S & SLU8566D ON 06.02.18

Our Reference: CMTD1800617/GPL
Your Reference: SLU8566D

Dear **LKK AUTO CONSULTANTS**,

Please make arrangement to conduct the survey for SLU8566D.

Please be informed that Gnoh Pau Loong the handler of this case.

Best Regards

Grace Teo

Claims Division

D: 6329 5170 | T: 6461 6555 | F: 6221 3147



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SOMPO

A Century of Trust

Sompo Insurance Singapore Pte. Ltd.

50 Raffles Place, #05-01/06 Singapore Land Tower, Singapore 048623

Website: www.sompo.com.sg | **Facebook:** www.facebook.com/SompoSG

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From: Nancy Lam [mailto:nancy.lam@fastechauto.com.sg]
Sent: Tuesday, February 06, 2018 4:24 PM
To: Teo, Grace
Subject: RE: CMTD1800617/GPL - ACCIDENT INVOLVING SLA4047S & SLU8566D ON 06.02.18

Dear sir

Without Prejudice

Please arrange LKK Auto Consultants to survey the car.

Regards,
Nancy Lam
Fastech Auto Pte Ltd

Tel: 6746 5405
Fax: 6745 8520

From: Teo, Grace [mailto:grace.teo@sompo.com.sg]
Sent: Tuesday, February 6, 2018 4:19 PM
To: Nancy Lam <nancy.lam@fastechauto.com.sg>
Cc: Gnoh, Pau Loong <PauLoong.Gnoh@sompo.com.sg>; Henry, Irene James <irene.henry@sompo.com.sg>
Subject: CMTD1800617/GPL - ACCIDENT INVOLVING SLA4047S & SLU8566D ON 06.02.18

Our Reference: CMTD1800617/GPL
Your Reference: SLU8566D

Without Prejudice

Date: 6th February 2018

Attention:
M/S FASTECH AUTO PTE LTD

Dear Nancy,

ACCIDENT INVOLVING SLA4047S & SLU8566D ON 06.02.18

We refer to your Notice of Accident dated 06/02/2018.

Please be informed that Gnoh Pau Loong the handler of this case.

We intend to conduct a pre-repair survey of the damage to your client's/your customer's vehicle jointly with your client/your motor workshop. We propose to use one of the motor surveyors named in the attached list to conduct the joint pre-repair survey as a single joint expert.

Pre-Repair Survey

	Motor Surveyor	Surveyor	Selection (Indicate as tick)
1	Raleigh Services	Andrew Ow Yong	
		Vincent Ng	
2	LKK Auto Consultants	Kenneth Kong (North area)	
		Marcus Chua (East area)	
		Mohd Rasul (West area)	
		Mohd Taufikh (West area)	
3	Priority Services	Jimmy Lee	
		Lawrence Ng	
		Jeffery Ong	
4	JP Knights Adjusters & Surveyors	Jason Lek	
5	In House surveyor	Teo See Ling	

Please let us know within **two (2) working days** whether you agree to the appointment of any of these motor surveyors as a single joint expert. You may select up to two of the listed motor surveyors. We will bear the cost of the pre-repair survey carried out by the single joint expert.

Best Regards

Grace Teo

Claims Division

D: 6329 5170 | T: 6461 6555 | F: 6221 3147



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Sompo Insurance Singapore Pte. Ltd.

50 Raffles Place, #05-01/06 Singapore Land Tower, Singapore 048623

Website: www.sompo.com.sg | **Facebook:** www.facebook.com/SompoSG

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From: Nancy Lam [<mailto:nancy.lam@fastechauto.com.sg>]

Sent: Tuesday, February 06, 2018 3:30 PM

To: Claims - Motor Survey

Subject: REQUEST FOR PRE-REPAIR INSPECTION OUR REF:SLU8566D

Hi Sir

My client claiming your insured SLA 4047S.

Please kindly arrange PRS for SLU 8566D .

Date of accident 06.02.2018

In accordance to APPENDIX C Pre-action Protocol for Non-Injury Motor Accident Cases of PRACTICE DIRECTIONS AMENDMENT NO. 1 OF 2016 paragraph 2.3, you are require to provide a list of at least 10 motor surveyors within 2 days of the notice.

Regards,

Nancy Lam

Fastech Auto Pte Ltd

Tel: 6746 5405

Fax: 6745 8520

Shiau Chan (LKKAUTO)

From: Shiau Chan (LKKAUTO)
Sent: Tuesday, 20 February 2018 5:45 PM
To: 'Gnoh, Pau Loong'; SUR; assignments
Cc: 'Henry, Irene James'; 'Teo, Grace'
Subject: RE: Please revert on estimate COR ; RE: Direct Settle ; RE: CMTD1800617/GPL - ACCIDENT INVOLVING SLA4047S & SLU8566D ON 06.02.18
Attachments: CSSMO18002358Uqb.pdf

Dear Mr Gnoh,

Enclosed herewith preliminary advice of SLU 8566D.

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: siewsc@lkkauto.com | fax: 6256-4315

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

From: Shiau Chan (LKKAUTO)
Sent: Thursday, 8 February 2018 5:09 PM
To: 'Gnoh, Pau Loong' <PauLoong.Gnoh@sompo.com.sg>; SUR <sur@lkkauto.com>; assignments <assignments@lkkauto.com>
Cc: 'Henry, Irene James' <irene.henry@sompo.com.sg>; 'Teo, Grace' <grace.teo@sompo.com.sg>
Subject: RE: Please revert on estimate COR ; RE: Direct Settle ; RE: CMTD1800617/GPL - ACCIDENT INVOLVING SLA4047S & SLU8566D ON 06.02.18

Dear Mr Gnoh,

Please be informed that we are pending for estimate from repairer. Once receive, we will send you a preliminary advice.

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: siewsc@lkkauto.com | fax: 6256-4315

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

From: Admin-D (LKKAUTO)
Sent: Thursday, 8 February 2018 4:25 PM
To: 'Gnoh, Pau Loong' <PauLoong.Gnoh@sompo.com.sg>; SUR <sur@lkkauto.com>; assignments <assignments@lkkauto.com>
Cc: 'Henry, Irene James' <irene.henry@sompo.com.sg>; 'Teo, Grace' <grace.teo@sompo.com.sg>
Subject: RE: Please revert on estimate COR ; RE: Direct Settle ; RE: CMTD1800617/GPL - ACCIDENT INVOLVING SLA4047S & SLU8566D ON 06.02.18

Dear Mr Gnoh,

Thank you for your email.

Dear Shiau Chan,



Auto
Consultants
Pte Ltd

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

Your Ref: CMTD1800617/GPL

Date: 20th February 2018

Our Ref: CS/SMO18002358/Uqb

Without Prejudice

The Motor Claims Department
Sompo Insurance

Attn: Grace

Dear Sirs/Mdm

PRELIMINARY ADVICE OF VEHICLE NO. SLU 8566D

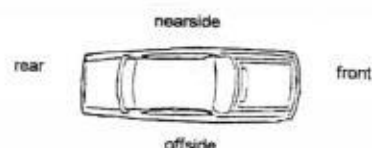
We thank you for the instruction on 06/02/2018.

Please be informed that we had conducted the inspection of the abovementioned vehicle on 06/02/2018 at the premises of M/s FASTECH AUTO and have the following to report:-

Workshop Estimate Amount	: S\$ <u>24,393.72</u>
Revised Estimate Amount	: S\$ <u>5,800.00 (Lump Sum)</u>
"Check" Items Amount	: S\$ <u>-</u>
Market Value	: S\$ <u>-</u>
LTA Reimbursement Value	: S\$ <u>-</u>
Nett Value	: S\$ <u>-</u>

Description of Damage:

The vehicle sustained damages at the n/s front portion & n/s body.



Comments/ Present Status:

Damages consistent.

Days of repair: 4 days.

We have NOT authorize repair.

Yours faithfully

Marcus Chua
Licensed Appraiser

Shiau Chan (LKKAUTO)

From: Shiau Chan (LKKAUTO)
Sent: Wednesday, 7 February 2018 2:36 PM
To: 'Teo, Grace'; assignments; 'Gnoh, Pau Loong'
Cc: 'Henry, Irene James'; SUR
Subject: RE: CMTD1800617/GPL - ACCIDENT INVOLVING SLA4047S & SLU8566D ON 06.02.18

Dear Mr Gnoh,

Please be informed that we have inspected the vehicle SLU 8566D on 06/02/2018.

We are pending for estimate from repairer.

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: siewsc@lkkauto.com | fax: 6256-4315

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

From: Admin-D (LKKAUTO)
Sent: Tuesday, 6 February 2018 4:47 PM
To: 'Teo, Grace' <grace.teo@sompo.com.sg>; assignments <assignments@lkkauto.com>
Cc: 'Gnoh, Pau Loong' <PauLoong.Gnoh@sompo.com.sg>; 'Henry, Irene James' <irene.henry@sompo.com.sg>; SUR <sur@lkkauto.com>
Subject: RE: CMTD1800617/GPL - ACCIDENT INVOLVING SLA4047S & SLU8566D ON 06.02.18

Dear Grace,

Thank you for the assignment.

Best Regards,

Catherine Chong | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315

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

From: Teo, Grace [<mailto:grace.teo@sompo.com.sg>]
Sent: Tuesday, 6 February, 2018 4:40 PM
To: admin-d@lkkauto.com; assignments@lkkauto.com
Cc: Nancy Lam <nancy.lam@fastechauto.com.sg>; Gnoh, Pau Loong <PauLoong.Gnoh@sompo.com.sg>; Henry, Irene James <irene.henry@sompo.com.sg>
Subject: CMTD1800617/GPL - ACCIDENT INVOLVING SLA4047S & SLU8566D ON 06.02.18

Our Reference: CMTD1800617/GPL

Your Reference: SLU8566D

Dear LKK AUTO CONSULTANTS,

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Singapore NRIC
Owner ID:	2347C
Vehicle Details	
Vehicle No.:	SLU8566D
Vehicle to be Exported:	No
Intended De-registration Date:	06 Feb 2018
Vehicle Make:	TOYOTA
Vehicle Model:	ESTIMA AERAS 2.4 A
Primary Colour:	Black
Manufacturing Year:	2008
Engine No.:	2AZF138854
Chassis No.:	ACR500069811
Maximum Power Output:	125.0 kW (167 bhp)
Open Market Value:	\$30,777.00
Original Registration Date:	20 Jun 2008
First Registration Date:	20 Jun 2008
Transfer Count:	2
Actual ARF Paid:	\$21,955.00
Intended PARF Rebate Details	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	19 Jun 2018
PARF Rebate Amount:	\$10,977.00 ✓
Intended COE Rebate Details	
COE Expiry Date:	19 Jun 2018
COE Category:	E - Open Category
COE Period(Years):	10
QP Paid:	\$18,854.00
COE Rebate Amount:	\$696.00
Total Rebate Amount:	\$11,673.00

The information contained herein is correct as at 06 Feb 2018



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Toyota Estima

Price Range

Depreciation

2008

Vehicle Type



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Home » Used Cars » Direct Owners » Toyota Estima 2.4A Aeras

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Toyota Estima 2.4A Aeras

Overview

Financial

Accessories

Similar

Research

Photos

Map

DIRECT OWNER

Add to Shortlist

Add to Compare

Add a Note

Report Error

More Actions

Share

Car Details

Price \$26,888

Depreciation \$19,050 /yr

View models with similar depreciation

Reg Date 25-Sep-2008
(7mths 18days COE left)

Manufactured 2008

Mileage 152,000 km (16.2k /yr)

Transmission Auto

Engine Cap 2,362 cc

Road Tax \$1,638 /yr

Power 125.0 kW (167 bhp)
View specs of the Toyota Estima (2006-2010)

Curb Weight 1,750 kg

Features 2.4L DOHC VVT-i Engine, 7-Speed Automatic Transmission With Steptronic Function, 7 Seater Layout, Front Wheel Drive, ABS.

Accessories Leather Seats, Sports Rims, Power Sliding Door, Fog Lamps, Reverse Camera, Reverse Sensors, Auto Retractable Side Mirrors.

Description Low Mileage Done, Excellent Condition, Spacious And Comfortable Family MPV. Ideal For COE Renewall \$28888 Plus \$52000(10 Years COE) Total \$80888 (Depreciation \$8088 Per Year!).

COE \$13,301

OMV \$29,763

ARF \$29,763

Dereg Value \$15,720 as of today (change)

No. of Owners 2

Type of Veh MPV

Category PARF Car, Direct Owner Sale

Availability Available

DIRECT OWNER

Add to Shortlist

Add to Compare

Add a Note

Posted on: 25-Jan-2018 | Last Updated on: 05-Feb-2018

Tags: Toyota Estima, 2008 Toyota Estima, Toyota, Estima, Used Toyota

Upfront Payment

» more Financial info

Transfer Fee

\$25



Seller Information

Contact Person(s) Leslie Tan

Contact No. 96875592

Enquiry Contact Seller

USEFUL FORMS

- » Indemnity form
- » Sales agreement
- » Receipt
- » Hand-over form
- » M01

Instructions on how to complete a seller to end-consumer deal

Regardless of buying or selling, we'll handle your paperwork, loans & insurance for FREE.



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Vehicle Evaluation

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HIGHEST SELLING PRICE GUARANTEED!
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\$58 until it's SOLD!

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Advertiser Login

Ways of Selling

New 5 Year Coe Renewal Toyota Estima 2.4A



\$6800 Downpayment Monthly
 From \$938 Onwards. Lowest
 3.68%P.A@GV Cars Financing
 GV Credit Pte Ltd StarAd



Browse by Category

« Back (1 2 3 4) Next »

Sort by Date Posted 20 results/page

69 vehicles

Toyota Estima

Advanced Search Submit

Search Selection

Make	Model	Price	Depreciation	Reg Date	Eng Cap	Mileage	Veh Type	Status
Toyota	Estima	Any	Any	2008	Any	Any	Any	Available



Toyota Estima 2.4A X (New 10-yr COE)

\$89,800

\$8,980 /yr

28-Feb-2008

2,362 cc

MPV

Available

Down Payment \$6800, Lowest Monthly \$938 Onwards. Low Interest At 3.68% Per Annum By GV Cars Financing. 100% Loan Approval. 2 Years Warranty By GV In House Workshop. New Fully Pure Leather Seat And New...

\$6800 Downpayment Monthly From \$938 Onwards. Lowest 3.68%P.A@GV Cars Financing.
 GV Credit Pte Ltd

Posted: 06-Feb-2018 Tags: 2008 Toyota Estima, Toyota Estima, Toyota, Estima, Used Toyota

PREMIUM AD



Toyota Estima 2.4A X (COE till 01/2023)

\$57,800

\$11,690 /yr

17-Jan-2008

2,362 cc

MPV

Available

Down Payment \$6800 Lowest Monthly \$938 Onwards. Low Interest At 3.68% Per Annum By GV Cars Financing. 100% Loan Approval. 2 Years Warranty By GV In House Workshop. New Fully Pure Leather Seat And New ...

\$6800 Downpayment Monthly From \$938 Onwards. Lowest 3.68%P.A@GV Cars Financing
 GV Credit Pte Ltd

Posted: 06-Feb-2018 Tags: 2008 Toyota Estima, Toyota Estima, Toyota, Estima, Used Toyota

PREMIUM AD



Toyota Estima 2.4A Aeras (New 5-yr COE)

\$55,800

\$11,150 /yr

29-Jan-2008

2,362 cc

MPV

Available

Cheapest In The Market. Price Includes Facelift To 2015.WITHOUT FACELIFT \$52800. Option To Renew 10yrs At \$82800.Spacious 7 Seaters MPV. Low Maintenance Cost. Very Well Maintained. Smooth Engine And ...

Posted: 06-Feb-2018 Tags: 2008 Toyota Estima, Toyota Estima, Toyota, Estima, Used Toyota



Toyota Estima 3.5A Aeras G (New 10-yr COE)

\$86,800

\$8,680 /yr

20-Mar-2008

3,456 cc

MPV

Available

Brand New Facelift. Highest Spec Estima Aeras G Model! Brand New 2k Paint. Sunroof! Dual Power Door! Auto Seat! Any Many More Option!

Posted: 06-Feb-2018 Tags: 2008 Toyota Estima, Toyota Estima, Toyota, Estima, Used Toyota

Car Buying

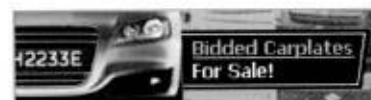
Car Selling

Car Aftermarket

Car Ownership

On The Move

Lifestyle



Toyota Estima 3.5A Aeras

\$29,800

\$23,160 /yr

28-Aug-2008

3,456 cc

122,000 km

MPV

Available

One Of The Best Known Reliable 7 Seater In The Market, Very Well Taken Care Of By Car Lover Owner, Fuel Consumption On Par With 2.4L Engine, Good For Short Term Drive And COE Renewal, Find Out More Wi...

Starise Automobile

Posted: 06-Feb-2018 Tags: 2008 Toyota Estima, Toyota Estima, Toyota, Estima, Used Toyota



Toyota Estima 2.4A Aeras (New 10-yr COE)

\$79,800

\$7,980 /yr

05-Sep-2008

2,362 cc

156,000 km

MPV

Available

Lowest Depreciation Estima, \$7k Plus A Year For A Luxurious MPV! New Paintwork With A Almost Flawless Interior! Roof Lining, Dashboard, Side Panel, All Done Up By Previous Owner! Very Well Maintained,...

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

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

ACCIDENT STATEMENT

Date Of Report	06/02/2018 15:50
Date Of Accident	06/02/2018 07:35
Exact Location Of Accident	BLK 135 CASHEW RD CARPARK
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SLU8566D
Insured/Policyholder	
Name Of Registered Owner	LIM EE CHUA
NRIC No	S1502347C
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-96230628
Alternative Phone No	OTHERS-96230628

Vehicle Particulars

Manufacturer	TOYOTA
Model	ESTIMA
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	THIRD PARTY
Vehicle Category	PRIVATE CAR

Insurance Company

Name of Insurance Company	NTUC INCOME INSURANCE CO-OPERATIVE LTD
Type Of Coverage	THIRD PARTY
Fleet Policy	NO
Policy Number	5097249347
Cover Note Number	

Driver

Name of Driver	PRASANTH RAJADORAI NAIDU
NRIC No	S9126179J
Date Of Birth	22/07/1991
Occupation	INDOOR
Date Of Driving Pass	29/09/2010
Driving Experience	7 YEARS AND 4 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-91000721
Fax Number	
Contact Number	
EEmail Address	NOEMAIL

Address	BLK 135 CASHEW ROAD #04-123
Postcode	670135
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	FRIEND
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

General Information of the Accident

Type Of Accident	SIDE SWIPE
Weather Conditions	CLEAR
Road Surface	DRY

Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles involved in the accident	
Was any body injured in the Accident?	YES
Was any injured conveyed to hospital by ambulance?	NO
Was any other material or property damaged?	YES
I have been approached by unknown person(s) soliciting/offering accident claims assistance.	NO
Number of Passengers (Including Driver)	1

Details of Police Action

Was the accident reported to the police?	NO
If Yes, Please state which Police Station	
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

Circumstances of Accident

REFER TO BELOW STATEMENT/SKETCH PLAN:

Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	NO
Was there any audio recorded?	NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SLA4047S
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	
NRIC/Passport Number	
Contact Number	
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

DETAILS OF INJURED PERSON 1

Name	PRASANTH RAJADORAI NAIDU
Approximate Age	

Injuries Sustain

NECK PAIN

Injured person in which vehicle?

SLU8566D

Were seat belts worn?

YES

Was this injured conveyed to hospital by ambulance?

Address

Postcode

Date of Accident : 06/02/18 Accident Time: 07:35 (24-HR-Format)
 Accident Place : Blk 135 Cashew Rd Carpark
 Vehicle No. (Car Plate No.) : SLU 8566 D Make/Model: Toyota Estima
 Insurance Company : NTUC Policy No: 5091249347
 Owner or Company Name / IC No. : Lim Ee Chua S1502347C
 Owner or Company Contact No. : 96230628 Owner's Hp _____ Company Tel _____
 DRIVER'S Name / IC No. : Prasanth Rajadurai Naidu S9126179J
 DRIVER'S Date Of Birth : 22/07/1991 DRIVER'S License Pass Date 29/09/2010
 Relationship of Owner & Driver : Spouse \ Parents \ Children \ Sibling \ Employee \ Others Friend friend
 DRIVER'S Address : Blk 135 Cashew Rd. #04-123
 DRIVER'S Contact No./ Alt No. : 5670135
 : 1) 91000721 2) _____
 DRIVER'S Occupation : INDOOR \ OUTDOOR (e.g. working inside or outside office)
 Email Address : _____
 Weather & Road Surface : CLEAR & DRY \ RAINING & WET \ AFTER RAIN & WET
 Reporting Type : Reporting Only \ Claim Other Party \ Claim Own Insurance
 Number of Passengers (Including Driver): Driver only
 Was there any video Captured by car camera: YES \ NO
 Exact purpose for which vehicle was being used at the time of accident: Private use \ Work purpose
 Any Injury (If YES, Pls state): Neck Driver : Neck ache

Other Party Driver's Particular (if any)

Vehicle No: <u>SLA 4047S</u>	Vehicle No: _____
Vehicle Make/Model: _____	Vehicle Make/Model: _____
Name Driver: _____	Name Driver: _____
IC No. Driver/Contact: _____	IC No. Driver/Contact: _____

*** NEW - Passenger's name & gender:**

R. P. A.

SKETCH PLAN


IMPORTANT NOTICE

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

I understand, acknowledge, agree and consent that:

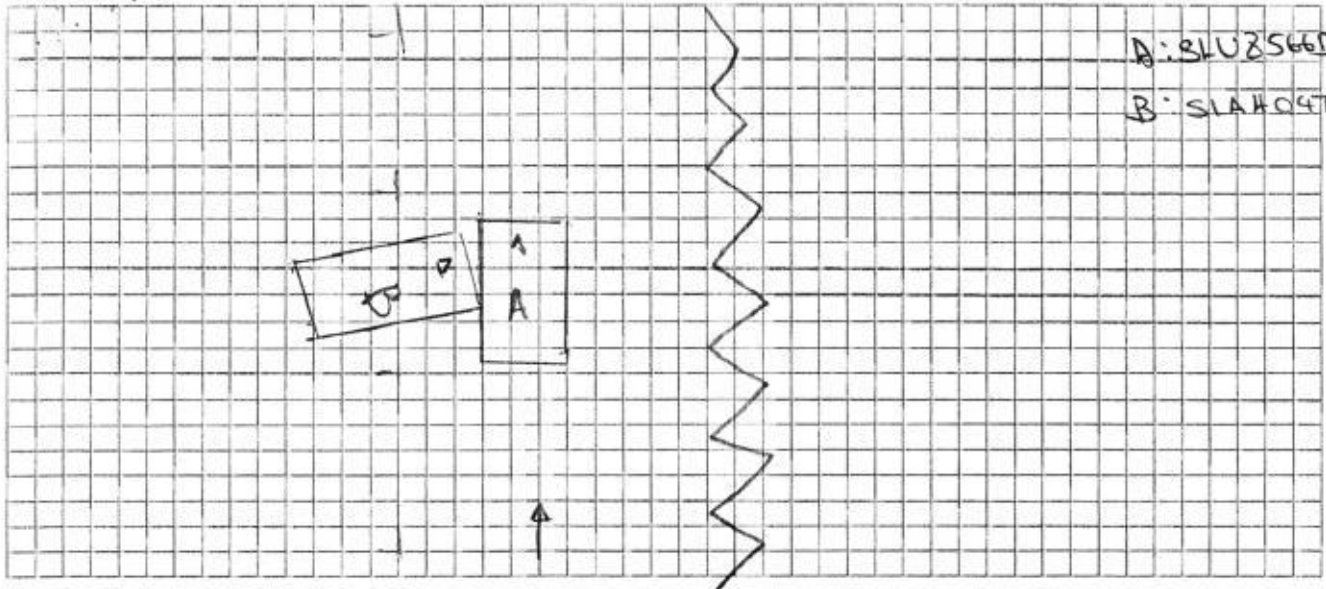
- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
 - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims. (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.

Policyholder's Signature
Date & Time:


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

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

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On 06/02/2018 at about 7:35 am. I was.

travelling in Blk B35 Cashew Rd. carpark. I was.

travelling driving straight. Suddenly vehicle

B dashed out from the carpark lot.

without checking his blind spot and hit my

vehicle.

DECLARATION

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

Policyholder's Signature
Date & Time:

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

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

Ann: Susan

67445746.

1/



Certificate of Insurance

MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189)
MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) RULES, 1960
ROAD TRANSPORT ACT, 1987 (MALAYSIA)
MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA)

Marketing Agent:
Cowell Insurance Agency
Pte Ltd | tel. 63392592
120-126 Burn Road #09-09

Certificate Number: 5097249347

Cover : Third Party

1. Index mark and Registration Number of Vehicle : SLU8566D
Chassis Number : ACR500069811
2. Name of Policyholder : LIM EE CHUA
3. Effective Date of Insurance : 08 Jan 2018
4. Expiry Date of Insurance : 30 Sep 2018
5. Persons or Classes of Persons entitled to drive#
(a) The Policyholder.
(b) Any other person who is driving on the Policyholder's order or with his/her permission.
Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.
6. Limitations as to Use#
(a) Use for social domestic and pleasure purposes and in connection with the Policyholder's business or profession.

This Policy does not cover

- (a) Use for hire or reward.
- (b) Use for racing, pace-making, reliability trial or speed-testing.
- (c) Use for the carriage of goods (other than samples) in connection with any trade or business.
- (d) Use for any purpose in connection with the Motor Trade.

Limitations rendered inoperative by Section 8 of the Motor Vehicle (Third Party Risks and Compensation) Act (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

EXCESS (SECTION 1)	: N/A
EXCESS (SECTION 2)	: N/A
ADDITIONAL EXCESS	: N/A
UNNAMED DRIVER EXCESS	: N/A
REPAIR AT OWNER'S PREFERRED WORKSHOP	: NO
INSURE WITH COE	: N/A
NCD PROTECTION	: NO
PRIMARY DRIVER	: LIM EE CHUA
NAMED DRIVER (1)	: N/A
NAMED DRIVER (2)	: N/A
HIRE PURCHASE COMPANY	: N/A
SUM INSURED	: N/A

I/We hereby Certify that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia)

Agency : COWELL INSURANCE (AGENCY) PTE LTD (00000610380)
Date of Issue : 08 Jan 2018 13:59 hrs

For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED

Countersigned By:

Authorised Officer

Chief Executive

FASTECH AUTO PTE LTD

VEHICLE NO: SLU8566D

not Authorized
2/s \$5800
4 day.

QTY	PARTICULAR	AMOUNT S\$
1PCS	FRONT BUMPER 685.10	De/to 1,033.10
1SET	FRONT BUMPER CLIPS	re 50.00
1PCS	FRONT BUMPER SIDE RETAINER N/S	3ut 66.50
1PCS	HEADLAMP N/S	11 2,801.00 X
1PCS	FRONT FENDER N/S	11 871.10 X
1PCS	FRONT FENDER OUTER PROTECTOR N/S	DD/OE 122.50
1PCS	FRONT SHOCK ABSORBER N/S	11 682.10 X
1PCS	FRONT LOWER ARM N/S	11 695.50 X
1PCS	FRONT KNUCKLE ARM N/S	11 499.10 X
1PCS	FRONT DOOR N/S 1645.10	DD/2w 1,866.10
1PCS	FRONT DOOR OUTER PROTECTOR N/S	De/to 485.52
1PCS	FRONT DOOR INNER LOCK	11 605.10 X
1PCS	FRONT DOOR WEATHERSTRIP N/S	re 192.30
1PCS	FRONT DOOR GLASS REGULATOR N/S	11 265.10 X
1PCS	FRONT DOOR GLASS REGULATOR MOTOR N/S	11 622.30 X
1SET PCS	FRONT DOOR INNER TRIMBOARD N/S	11 722.30 X
1PCS	REAR DOOR N/S 1688.10	DD/2w 1,845.10
1PCS	REAR DOOR OUTER PROTECTOR N/S	De/to 502.10
1PCS	REAR DOOR INNER LOCK N/S	11 588.10 X
1PCS	REAR DOOR GLASS REGULATOR N/S	11 265.30 X
1PCS	REAR DOOR GLASS REGULATOR MOTOR N/S	11 483.70 X
1PCS	REAR DOOR INNER TRIMBOARD N/S	11 845.10 X
1PCS	REAR FENDER N/S	re 1,025.30 X
1PCS	REAR FENDER OUTER PROTECTOR N/S	De 195.30
1PCS	REAR BUMPER 546.20	Deepcut 1,066.10
1PCS	REAR BUMPER SIDE RETAINER N/S	re 66.50
1SET	REAR BUMPER CLIPS	re 50.00
1PCS	REAR SHOCK ABSORBER N/S	11 298.10 X
1PCS	REAR WHEEL HUB BEARING N/S	11 665.10 X
1PCS	REAR SPORT RIM N/S	cut 680.00 4005.2
1PCS	REAR BUMPER SPLASH SHIELD N/S	De 68.30
		\$20,233.72
TO CHECKING WIRING		\$80.00 20
TO DISMANTLE & REFIX REVERSE SENSOR		\$80.00 50
TO DISMANTLE & REFIX SEAT CUSHION UPHOLSTERY		\$180.00 60
TO DISMANTLE & REFIX REAR UNDERCARRIAGE		11 380.00 X
TO TRANSFER N/S BOTH DOOR MECHANISM		\$180.00 120

25%

TO CONDUCT WHEEL ALIGNMENT

\$150.00 60

TO SPRAY RUST PROOFING

\$120.00 60

LABOUR FOR PANEL BEATING & REPLACING PARTS

\$1,200.00 600

TO PUTTY & SPRAY PAINTING

\$1,800.00 1200

TOTAL:

\$24,393.72

2170

LKK Auto Consultants hence notify
the Repairer of the following:

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

Acknowledged by Repairer

Signature:

Date:



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

SOMPO INSURANCE SINGAPORE PL

Ref : CS/SMO18002358/Uqbn2

50 RAFFLES PLACE

#05-01/06

SINGAPORE LAND TOWERS SINGAPORE 048623

Date : 23-02-2018



Code : SMO

1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	SLA 4047S	Veh. Inspected	SLU 8566D
Policy No.		Coverage (\$)	0.00
Claim No.	CMTD1800617/GPL	Excess (\$)	0.00
Assign From	GRACE TEO	Assign Date	06/02/2018

2. Vehicle Particulars & Condition

Make & Model	TOYOTA ESTIMA (A)	c.c	2362
Engine No.	HIDDEN	Year of Reg.	2008
Chassis No.	ACR500069811	Colour	BLACK
Odometer	171861	Steering	IN ORDER
Brakes	IN ORDER	Modification	SPORTS RIM
General	GOOD		

3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre	215/55 R17	TOYO	5 mm
L/H Front Tyre	215/55 R17	TOYO	5 mm
R/H Rear Tyre	215/55 R17	TOYO	5 mm
L/H Rear Tyre	215/55 R17	TOYO	5 mm

4. Description of Damages

THE VEHICLE SUSTAINED DAMAGES AT THE N/S FRONT PORTION AND N/S BODY.
DAMAGES SEE DETAILS.

5. General Information

Accident Date	06/02/2018	Inspection Date	06/02/2018
Survey held at	FASTECH AUTO PTE LTD 1 KAKI BUKIT AVENUE 6 #01-46/48/50 AUTOBAY SINGAPORE 417883		

5a. Remarks

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

5b. Estimate Days of Repair

ESTIMATED NORMAL PERIOD FOR REPAIR: **4 Working Days**



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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. SLU 8566D

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<u>REPLACEMENT OF PARTS</u>				
1	FRONT BUMPER	DEFORMED / TORN	1,033.10	685.10
1	SET FRONT BUMPER CLIPS	NECESSARY	50.00	50.00
1	FRONT BUMPER SIDE RETAINER N/S	BENT	66.50	66.50
1	HEADLAMP N/S	NOT NECESSARY	2,801.00	-
1	FRONT FENDER N/S	TO REPAIR SEE LABOUR	871.10	-
1	FRONT FENDER OUTER PROTECTOR N/S	DENTED / DEFORMED	122.50	122.50
1	FRONT SHOCK ABSORBER N/S	NOT NECESSARY	682.10	-
1	FRONT LOWER ARM N/S	NOT NECESSARY	695.50	-
1	FRONT KNUCKLE ARM N/S	NOT NECESSARY	499.10	-
1	FRONT DOOR N/S	DENTED / BENT	1,866.10	1,645.10
1	FRONT DOOR OUTER PROTECTOR N/S	DEFORMED / TORN	485.52	485.52
1	FRONT DOOR INNER LOCK	NOT NECESSARY	605.10	-
1	FRONT DOOR WEATHERSTRIP N/S	NECESSARY	192.30	192.30
1	FRONT DOOR GLASS REGULATOR N/S	NOT NECESSARY	265.10	-
1	FRONT DOOR GLASS REGULATOR MOTOR N/S	NOT NECESSARY	622.30	-
1	FRONT DOOR INNER TRIMBOARD N/S	NOT NECESSARY	722.30	-
1	REAR DOOR N/S	DENTED / BENT	1,845.10	1,688.10
1	REAR DOOR OUTER PROTECTOR N/S	DEFORMED / TORN	502.10	502.10
1	REAR DOOR INNER LOCK N/S	NOT NECESSARY	588.10	-
1	REAR DOOR GLASS REGULATOR N/S	NOT NECESSARY	265.30	-
1	REAR DOOR GLASS REGULATOR MOTOR N/S	NOT NECESSARY	483.70	-
1	REAR DOOR INNER TRIMBOARD N/S	NOT NECESSARY	845.10	-
1	REAR FENDER N/S	TO REPAIR SEE LABOUR	1,025.30	-
1	REAR FENDER OUTER PROTECTOR N/S	DEFORMED	195.30	195.30
1	REAR BUMPER	DEEP CUT	1,066.10	546.20
1	REAR BUMPER SIDE RETAINER N/S	NECESSARY	66.50	66.50
1	SET REAR BUMPER CLIPS	NECESSARY	50.00	50.00
1	REAR SHOCK ABSORBER N/S	NOT NECESSARY	298.10	-
1	REAR WHEEL HUB BEARING N/S	NOT NECESSARY	665.10	-
1	REAR BUMPER SPLASH SHIELD N/S	DEFORMED	68.30	68.30

Report Ref No. CS/SMO18002358/Uqbn2



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

TEL: 6256 3561 FAX: 6256 4315

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

Page No.: 2 of 2

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	LESS 25% DISCOUNT		-	-1,590.88
			19,543.72	4,772.64
	<u>SPECIAL NETT ITEMS</u>			
1	REAR SPORT RIM N/S (SN)	CUT	680.00	400.00
			680.00	400.00
	<u>LABOUR</u>			
	TO CHECKING WIRING.		80.00	20.00
	TO DISMANTLE & REFIX REVERSE SENSOR.		80.00	50.00
	TO DISMANTLE & REFIX SEAT CUSHION UPHOLSTERY.		180.00	60.00
	TO DISMANTLE & REFIX REAR UNDERCARRIAGE.	NOT NECESSARY	380.00	-
	TO TRANSFER N/S BOTH DOOR MECHANISM.		180.00	120.00
	TO CONDUCT WHEEL ALIGNMENT.		150.00	60.00
	TO SPRAY RUST PROOFING.		120.00	60.00
	LABOUR FOR PANEL BEATING & REPLACING PARTS.INCLUSIVE OF THE REPAIR OF FRONT FENDER N/S AND REAR FENDER N/S.		1,200.00	600.00
	TO PUTTY & SPRAY PAINTING.		1,800.00	1,200.00
			4,170.00	2,170.00
	GRAND TOTAL		24,393.72	7,342.64
	RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)			5,800.00

Report Ref No. CS/SMO18002358/Uqbn2

CHUA KANG SENG

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.