

Surveyor: Murimen REF: CS3/msc18003730/Dgd 02 Special Instruction: 46: \$ 4500.00

From (Person): June Tan of MSLH Date/Time: 20032018 ASSIGNMENT (Office) Third Parties:

Estimated Cost: _____ Bill to: _____ Claimant: _____

OD/TP Re-inspection / (Evaluation) Surveyor: CL Appraiser

To Inspect Vehicle No: SKF 5572X Insured: PC 4072K Workshop: EM Solution.

at Workshop m/s EM Solution Tel: 6456 0226

of 160 Sin Ming Drive #03-18

Policy No: 28976760 MKE Claim No: 550568 / IT

Sum Insured: _____ Excess: _____

Make of Veh: _____ D.O.A. 14-07-2018

(Client's Record)

H.O.D. Endorsement/Date: _____

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

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

Date/Time: _____ Submit Final Fig _____, _____ days (Red \$ _____ / _____ %; Original _____ days)

Date/Time	Action/Instruction
	<u>SKF 5572X - X</u>
	<u>PC 4072K - X</u>
<u>**</u>	<u>PRS + PR</u>
<u>09/04/18</u>	<u>To submit 1/5 23081 - with 4 dgs. j.r.g.</u>
	<u>(Red \$ 2700, 49%)</u>

Para(1) : Parts found not replaced (To highlight R or UB, LR, Etc)

Para(2) : Comments on consistency of damages (Parts Not Consistent : NC)

RECEIVED 6 JUL 2018

Para(3) : Nett Value

Market Value : _____	Inspected/ Evaluated by: _____	Fee Charged:	Date: _____				
Salvage Value : _____		Basic & Add	<table border="1"> <tr><td> </td></tr> <tr><td> </td></tr> <tr><td> </td></tr> <tr><td> </td></tr> </table>				
Nett Value : _____	Transport						
	Photos						
	Others						
	Total						

1) Date/Time 09/4/18 File Pass to h.p.s.r 2) Date/Time _____ File Return to _____

3) Date/Time _____ File Pass to _____ 4) Date/Time _____ File Return to _____

5) Date/Time _____ File Pass to _____ 6) Date/Time _____ File Return to _____

Catherine Chong (LKK Auto)

From: Veron Chen (LKKAuto) <veronchen@lkkauto.com>
Sent: Tuesday, 20 March, 2018 1:53 PM
To: Irene Tan; Olivia Lau (LKKAuto); Shiau Chan (LKKAuto); assignments; Admin-D (LKKAuto)
Subject: RE: Please prepare & upload your final survey report on 3rd party's car SKF5572X; Our claim no.: 550568/IT

Dear Irene,

Thank you for the email.

Dear Nivitha,

FYNA-CS3/MSG18003730/Wd3

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Irene Tan [mailto:irene_tan@sg.msg-asia.com]
Sent: Tuesday, 20 March 2018 1:39 PM
To: Olivia Lau (LKKAuto) <olivialau@lkkauto.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Shiau Chan (LKKAuto) <siewsc@lkkauto.com>; assignments <assignments@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>
Subject: Please prepare & upload your final survey report on 3rd party's car SKF5572X; Our claim no.: 550568/IT
Importance: High

URGENT

Good afternoon Veron,

We refer to the PRI assignment given to your Company via the Merimen on 27.2.18.

But todate, your Company have not upload your Preliminary Advice or PRI report.

The 3rd party has submitted their final repair costs claim with survey report.

Please prepare and upload your final survey report on the subject car into the Merimen asap.

Best Regards

Irene Tan

Senior Executive, Claims Services (Motor)

Direct line +65 6594 2541 | Direct fax +65 6225 7402 | irene_tan@sg.msig-asia.com



MSIG



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2016

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AFS. REC. BY:

REF: CS3/MSG18003736/Wd3

Special Instruction:

Survivor

Minor

Wilson

ASSIGNMENT (Office)

From (Person):

Irene Tan

of

MS16

Date/Time:

26/2/18 G 4:30pm

Estimated Cost:

Bill to:

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

To Inspect Vehicle No:

Skf 5572x

Insured:

PC 4072 k

at Workshop m/s

FM Solution

Tel:

64560226

of

160 Sin Ming Drive #03-18

Policy No:

28476760 MIF

Claim No:

550568

Sum Insured:

Excess:

Make of Veh:

(Client's Record)

D.O.A. 14/2/18

CA / REV / REP. / REV 24 HRS

Wp,

H.O.D. Endorsement:

Date/Time:

1.58am 27/2/18

Person Contacted:

Josephine

Vehicle ~~IN~~ OUT

Date/Time

Action/Instruction	(X)	Estimate
--------------------	-----	----------

SICF 5542X - X

PC 4072K-X

...CLAIM SUBFOLDER...(New Assignment)

CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	23 Feb 2018		26 Feb 2018 16:30 Assign				New Assignment Cancel Case

[Main](#)[Reference](#)[Claim Details](#)[Documents](#)[Show All](#)

CLAIM SUBFOLDER DETAILS

[\[Created by insurer\]](#)

Insured:	P S DEFENCE , Co. Reg. No.: T08GA0011B		
Main Claimant:	MA KAIXUE , ID: S7361924F		
Vehicle Reg. No.:	SKF5572X	Date of Loss:	14/02/2018 17:00 - :59
Claim Type:	TP / 550568	Policy/Cover Note No.:	28976760MKF (Comprehensive) Coverage: 01/04/2017 - 31/03/2018
Vehicle Reg. No. (Insured):	PC4072K	Policy No. (Claimant):	
		Excess:	S\$1,000.00
Repairer:	E M Solution Pte Ltd (HQ) 160 Sin Ming Drive,, #03-18, Sin Ming Autocity, 575722 Sin Ming - Tel: 64560226		
Handling Insurer:	MSIG Insurance (Singapore) Pte. Ltd. (HQ) - Tel: +65 6827 7888 ... [Handled by Irene Tan Gek Ing - 6594 2541]		
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Imm.Advice due 27/02/2018]		
Driver/Custodian (Insured):	ONG CHIN TIAN (/ Male) , NRIC: S1411702D		

ASSOCIATED MAIL RECEIVED

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

There are no mail for this case.

ALL ASSOCIATED TASKS

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

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

Tan Jin Hao

From: Tan Jin Hao
Sent: Monday, 26 February, 2018 4:30 PM
To: 'Sally Chong'
Cc: 'EM Solution Pte Ltd'; 'Judy Soh'; Irene Tan
Subject: RE: OUR REF.: E21-105944.18 (SKF 5572X @ 14.02.2018) MSIG REF NO : PC 4072K

Dear Sally,

We regret to inform you that we are unable to accept your list of nominated Single Joint Experts (SJE).

We will proceed to appoint the following surveyor, LKK Auto Consultants Pte Ltd for your claim.

Please be informed that our surveyor will also be conducting the post repair inspection within the timeline stipulated under the protocol.

Thank you.

Have A Great Week Ahead!

Tan Jin Hao
Admin Officer, Claims Services (Motor)
Direct line +65 6594 2583 | Direct fax +65 6225 7402 | jinhao_tan@sg.msig-asia.com



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From: Sally Chong [mailto:sallychong@visionlawllc.com]
Sent: Monday, 26 February, 2018 4:21 PM
To: Tan Jin Hao <jinhao_tan@sg.msig-asia.com>; Claims <claims@sg.msig-asia.com>
Cc: 'EM Solution Pte Ltd' <emautosolution@singnet.com.sg>; 'Judy Soh' <judysoh@visionlawllc.com>; Irene Tan <irene_tan@sg.msig-asia.com>; Ng Chen How <ChenHow_Ng@sg.msig-asia.com>
Subject: OUR REF.: E21-105944.18 (SKF 5572X @ 14.02.2018) MSIG REF NO : PC 4072K
Importance: High

VERY URGENT

Dear Sir,

NOTICE TO INSURERS TO CONDUCT PRE-REPAIR SURVEY WITHIN 2 WORKING DAYS PURSUANT TO PARAGRAPH 2 OF PRE-ACTION PROTOCOL FOR NIMA CASES

CLAIMANT: MA KAIXUE

ACCIDENT INVOLVING SKF 5572X & PC 4072K ON 14 FEB 2018 ALONG TOMLINSON ROAD BEFORE TURN TO TANGLIN ROAD AT ABOUT 17:35 HRS

We refer to your email of even date below with your list of surveyors.

TAKE NOTICE that we object to your surveyor stated in your said List, for appointment as the Single Joint Expert.

Pursuant to Pre-Action Protocol for NIMA cases, we now propose for appointment as Single Joint Expert the following List of Motor Surveyors for your consideration:-

<u>Name of Surveyor</u>	<u>Company Name</u>
Dennis Yap	Pal's Appraiser Pte Ltd
Michael Yap	Mc-coy Appraiser Pte Ltd
Andy Yap	LCW Appraiser Pte Ltd
B J Loi	Par Automotive Consultancy
Sebastian Lim	Constant Appraiser Services
Lee Yew Hok	Constant Appraiser Services
Alan Cheong	CL Appraiser Pte Ltd
Jason Lek	JP Knights

Please be informed that the said vehicle can be inspected at:-

Venue : E M SOLUTION PTE LTD
160, Sin Ming Drive, #03-18/19, Sin Ming Autocity,
Singapore 575722
Contact : Mr. Bernard (Tel.: 6456-0226 / 9101-8302)

If you fail to conduct the pre-repair inspection within the next 2 working days, the said workshop will commence repairs thereafter without further reference to you.

Thank you.

Sally Chong

(Secretary)
VISION LAW LLC
133 NEW BRIDGE ROAD,
#18-01/02, CHINATOWN POINT,
SINGAPORE 059413
TEL.: 6534-2811 (ext 115)
FAX : 6535-6802

From: Tan Jin Hao [mailto:jinhao_tan@sg.msig-asia.com]

Sent: Monday, 26 February, 2018 4:00 PM

To: Sally Chong

Cc: 'EM Solution Pte Ltd'; 'Judy Soh'; Irene Tan; Ng Chen How

Subject: RE: OUR REF.: E21-MISC.18 (SKF 5572X @ 14.02.2018) MSIG REF NO : PC 4072K

WITHOUT PREJUDICE

Dear Sally,

We propose one of the motor surveyor name in the list below to conduct the joint pre-repair survey as the single joint expert.

- 1) LKK Auto Consultants Pte Ltd
- 2) Formteam Consultancy Pte Ltd
- 3) Automobile Inspection Services Pte Ltd

To facilitate an expeditious claim settlement, we hope you are agreeable for any of the above surveyor to be the SJE (Single Joint Expert) .

If not, you may wish to nominate any of the 9 surveyors listed below as the SJE, depending on their availability:

- 1) Adrian Ling
- 2) Kenneth Kong
- 3) Marcus Chua
- 4) Henry Ng
- 5) Lau Kwok Kwong
- 6) Frankie Pang
- 7) Ng You Han
- 8) Gary Soon
- 9) Chow Bo Xiong

In your response, please also provide us a list of 10 surveyors as your nominated SJE, regardless of whether you agree or disagree to our above nominated SJE. We may consider appointing one of your nominated SJE in case of any of our nominated SJE is not available.

NB: If both of us could not agree with each other's list of nominated SJE, we may still proceed to appoint a motor surveyor to conduct a pre repair survey & post repair inspection within the timeline stipulated under the NIMA protocol.

Thank you.

Have A Great Week Ahead!

Tan Jin Hao

Admin Officer, Claims Services (Motor)

Direct line +65 6594 2583 | Direct fax +65 6225 7402 | jinhao_tan@sg.msig-asia.com



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

From: Ng Chen How

Sent: Friday, 23 February, 2018 5:02 PM

To: Sally Chong <sallychong@visionlawllc.com>; Irene Tan <irene_tan@sg.msig-asia.com>

Cc: 'EM Solution Pte Ltd' <emautosolution@singnet.com.sg>; 'Judy Soh' <judysoh@visionlawllc.com>; Tan Jin Hao <jinhao_tan@sg.msig-asia.com>

Subject: RE: OUR REF.: E21-MISC.18 (SKF 5572X @ 14.02.2018) MSIG REF NO : PC 4072K

Dear Sally,

We are unable to trace this vehicle in our system. Please let us have the policy number if available.

Ng Chen How

Senior Executive, Claims Services (Motor)

Direct Line: +65 6643 1391 | Fax : (65) 6225 7402 | chenhow_ng@sg.msig-asia.com



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From: Sally Chong [<mailto:sallychong@visionlawllc.com>]

Sent: 23 February 2018 3:41 PM

To: Claims <claims@sg.msig-asia.com>; Irene Tan <irene_tan@sg.msig-asia.com>

Cc: 'EM Solution Pte Ltd' <emautosolution@singnet.com.sg>; 'Judy Soh' <judysoh@visionlawllc.com>; Ng Chen How <ChenHow_Ng@sg.msig-asia.com>

Subject: OUR REF.: E21-MISC.18 (SKF 5572X @ 14.02.2018) MSIG REF NO : PC 4072K

Importance: High

VERY URGENT

Dear Sir,

NOTICE TO INSURERS TO CONDUCT PRE-REPAIR SURVEY WITHIN 2 WORKING DAYS PURSUANT TO PARAGRAPH 2 OF PRE-ACTION PROTOCOL FOR NIMA CASES

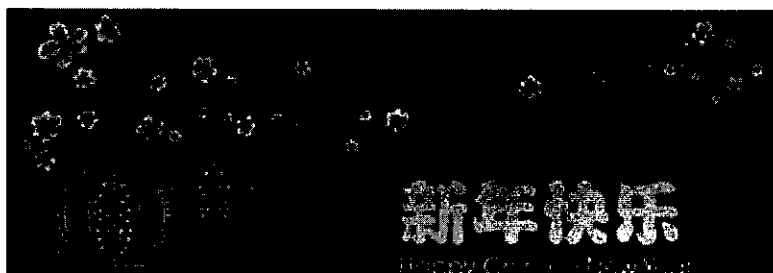
CLAIMANT: MA KAIXUE

ACCIDENT INVOLVING SKF 5572X & PC 4072K ON 14 FEB 2018 ALONG TOMLINSON ROAD BEFORE TURN TO TANGLIN ROAD AT ABOUT 17:35 HRS

We are instructed by **MA KAIXUE** to notify you of a road traffic accident **ON 14 FEB 2018 ALONG TOMLINSON ROAD BEFORE TURN TO TANGLIN ROAD AT ABOUT 17:35 HRS** involving our client's vehicle registration number **SKF 5572X** and vehicle registration number **PC 4072K** driven by you/your insured at the material time.

As a result of the accident, our client's vehicle has been damaged. Before our client proceed to repair the damaged vehicle, please let us know within 2 working days of your receipt of this notice whether you or your insurers would like to conduct a pre-repair survey of the vehicle. If we do not receive any reply from you within the stipulated timeline, our client shall proceed to repair the vehicle without reference to you.

Thank you.



Sally Chong

(Secretary)

VISION LAW LLC

133 NEW BRIDGE ROAD,

#18-01/02, CHINATOWN POINT,

SINGAPORE 059413

TEL.: 6534-2811 (ext 115)

FAX : 6535-6802

VISION LAW LLC

Advocates & Solicitors

(Incorporated with limited liability)

Unique Entity No. 200721148H

Head Office: 133 New Bridge Road #18-01/02 Chinatown Point, Singapore 059413

Branch: 490 Lorong 6 Toa Payoh #03-11 HDB Hub (Biz 3 Lobby 1), Singapore 310490

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Head Office: 133 New Bridge Road #18-01/02 Chinatown Point, Singapore 059413

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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	15/02/2018 15:25
Date Of Accident	14/02/2018 17:35
Exact Location Of Accident	ALONG TOMLINSON ROAD BEFORE TURN TO TANGLIN ROAD
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKF5572X
Insured/Policyholder	
Name Of Registered Owner	MA KAIXUE
NRIC No	S7361924F
Email Address	MAKAIXUE@HOTMAIL.COM
Mobile Phone No	(LOCAL) +65-96790529
Alternative Phone No	OFFICE-96790529

Vehicle Particulars

Manufacturer	HYUNDAI
Model	ELANTRA 1.6

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

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	AVIVA LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	10412832
Cover Note Number	N.A

Driver

Name of Driver	MA KAIXUE
NRIC No	S7361924F
Date Of Birth	20/03/1973
Occupation	INDOOR
Date Of Driving Pass	13/03/2012
Driving Experience	5 YEARS AND 11 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-96790529
Fax Number	
Contact Number	OFFICE-96790529
EMail Address	MAKAIXUE@HOTMAIL.COM

Address	THE CANOPY, 79 YISHUN AVENUE 11 #11-20
Postcode	768862
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OWNER
Vehicle Registration Number of Driver's Own Vehicle	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

General Information of the Accident

Type Of Accident	COLLISION - CHANGE/CROSS LANE
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?	NO
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)	3
Passenger 1	NAME: : MA JIA YI GENDER: : FEMALE
Passenger 2	NAME: : MA JIA QI GENDER: : FEMALE

Details of Police Action

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

Circumstances of Accident

I was stationary on the middle lane waiting for traffic to turn green, suddenly a vehicle from my left overtake me and upon turning into my lane, the vehicle rear right hit my left front fender. We exchange particulars. No injury involved.

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	PC4072K
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	BUS
Name of Driver	ONG CHIN TIAN
NRIC/Passport Number	S1411702D
Contact Number	91443323
Address	
Postcode	

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver) 1

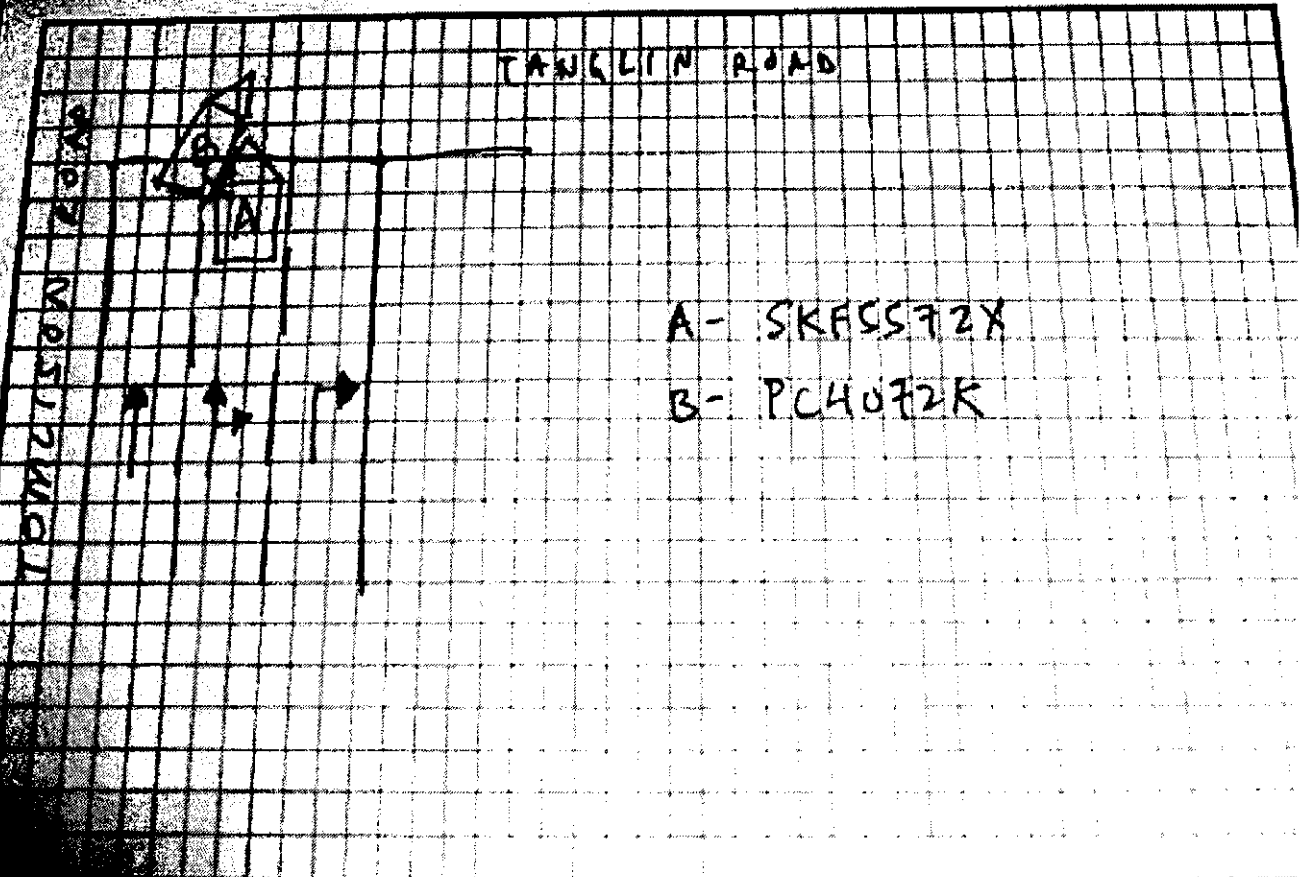
Sketch Plan

This sketch plan is to be used to record the location of any vehicle or person involved in an incident. It should be used to show the position of the vehicle or person at the time of the incident and the direction of travel. It should also be used to show the location of any witnesses or other persons involved in the incident. The sketch plan should be drawn to scale and should be signed and dated by the reporting officer.

VERIFIED BY AJAX MARS
REPORTING OFFICER
Mohammad Asmy Bin Abdullah
Witnessed by Reporting Centre
Personnel

15/2/18
Reporting Officer's Signature / Date & Time
Driver's Signature (if driver is not the policyholder) / Date & Time

Sketch Plan



ACCIDENT STATEMENT (2000 characters)

I was stationary on the middle lane waiting for traffic to turn green, suddenly a vehicle from my left overtake me and upon turning into my lane, the vehicle rear right hit my left front fender

We exchange particulars

No injury involved.

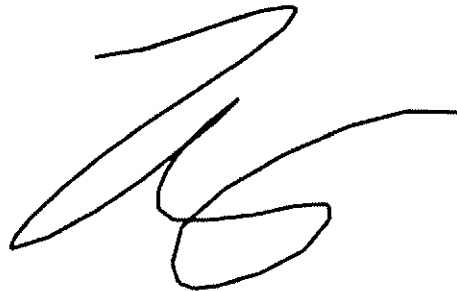
Taxi Voucher No.:

DECLARATION

I/We declare that the above particulars & information provided above are true in every aspect

VERIFIED BY AJAX MARS REPORTING OFFICER -
MOHAMMAD AZALY BIN ABDULLAH

MARS Officer



Registered Owner or Driver's Signature

Job Complete Date/Time

15 February 2018 at 12:07 PM

Date/Time:

15 February 2018 at 12:07 PM

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type: Singapore NRIC

Owner ID: 1924F

Vehicle Details

Vehicle No.: SKF5572X

Vehicle to be Exported: No

Intended De-registration Date: 28 Feb 2018

Vehicle Make: HYUNDAI

Vehicle Model: ELANTRA 1.6 AT ABS D/AB
2WD 4DR

Primary Colour: Silver

Manufacturing Year: 2012

Engine No.: G4FGCU570382

Chassis No.: KMHDH41CMCU559451

Maximum Power Output: 95.6 kW (128 bhp)

Open Market Value: \$14,417.00

Original Registration Date: 14 Jun 2012

First Registration Date: 14 Jun 2012

Transfer Count: 0

Actual ARF Paid: \$14,417.00

Intended PARF Rebate Details

PARF Eligibility: Yes

PARF Eligibility Expiry Date: 13 Jun 2022

PARF Rebate Amount: \$10,091.00

Intended COE Rebate Details

COE Expiry Date: 13 Jun 2022

COE Category: A - Car (1600cc & below)

COE Period(Years): 10

QP Paid: \$58,145.00

COE Rebate Amount: \$25,074.00

Total Rebate Amount: \$35,165.00

The information contained herein is correct as at 28 Feb 2018

OK

Enquire Transfer Fee

Vehicle Details

Vehicle No. : SKF5572X
 Vehicle Type : P10 - Passenger Motor Car
 Vehicle Attachment 1 : No Attachment
 Vehicle Scheme : Normal
 Vehicle Make : HYUNDAI
 Vehicle Model : ELANTRA 1.6 AT ABS D/AB 2WD 4DR
 Chassis No. : KMH41CMCU559451
 Propellant : Petrol
 Engine No. : G4FGCU570382
 Engine Capacity : 1591 cc
 Maximum Power Output : 95.6 kW (128 bhp)
 Maximum Laden Weight : 1680 kg
 Unladen Weight : 1267 kg
 Year Of Manufacture : 2012
 Original Registration Date : 14 Jun 2012
 Lifespan Expiry Date : -
 COE Category : A - Car (1600cc & below)
 Quota Premium : \$58,501.00
 COE Expiry Date : 13 Jun 2022
 Road Tax Expiry Date : 13 Jun 2018
 PARF Eligibility Expiry Date : 13 Jun 2022
 Inspection Due Date : 13 Jun 2019
 Intended Transfer Date : 28 Feb 2018
 CO2 Emission : -
 CO Emission : -
 HC Emission : -
 NOx Emission : -
 PM Emission : -

Late renewal fee(s) will be imposed if road tax / lay up has expired. Please use [Enquire Road Tax Payable](#) for fee(s) payable.

Road tax, including Over Payment (if any), of a vehicle will follow the vehicle to the new registered owner when its ownership is being transferred.

Amount Payable

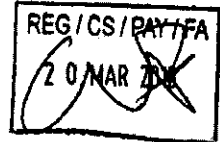
	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Transfer Fee :	25.00	-	25.00
Total Amount Payable :			25.00

You may print this page for reference.

OK Print

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Agents for Trade Marks
(Incorporated with limited liability)



ERIC NG CHING BOON
WONG KENG LEONG RAYNEY
AUDREY WONG SU-HSIEN
PAUL YAP TAI SAN
ANJALI D/O MUNIANDY
SEGA PARAM
TIWARY ANURADHA
ONG BOCK KEE
ANG KIM NOI DIANE
RAVENDRA KRISHNASAMY
TAY HAO RAN
JANICE HAN JIA LIN
TAN YINGXIAN SELWYN

Unique Entity Number :200721148H

Head Office: 133 New Bridge Road
#18-01/02 Chinatown Point
Singapore 059413

Branch: 490 Toa Payoh Lorong 6
#03-11 HDB Hub
Singapore 310490

✓ **MAIN**

TEL : 65342811 (Hunting)
FAX : 65356802 (General)
E-MAIL: sallychong@visionlawllc.com

BRANCH

TEL : 63580703
TEL : 6358-0448 (Conveyancing)

WHEN REPLYING PLEASE QUOTE OUR REFERENCE

Our Ref : AW1-scv-Ins-E21-105944-18(js) (sallychong@visionlawllc.com)

Your Ref : PC 4072 K

WITHOUT PREJUDICE

16 March, 2018

MSIG INSURANCE (SINGAPORE) PTE LTD
4 Shenton Way
#21-01 SGX Centre 2
Singapore 068807
Attention: Motor Claims Department

BY HAND

Dear Sirs,

CLAIMANT: Ma Kaixue

ACCIDENT INVOLVING SKF 5572 X & PC 4072 K ON 14-Feb-2018 ALONG TOMLINSON ROAD BEFORE TURNING TO TANGLIN ROAD AT ABOUT 17:35 HRS

We are instructed by the above named to claim damages against your insured in connection with a road traffic accident on 14-Feb-2018 ALONG TOMLINSON ROAD BEFORE TURNING TO TANGLIN ROAD AT ABOUT 17:35 HRS involving our client's vehicle registration number SKF 5572 X and vehicle registration number PC 4072 K driven by your insured at the material time.

We are instructed that the accident was caused by your insured's negligent driving and/or management of your/your insured vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:-

1.	Cost of Repair	\$ 4,815.00
2.	Rental fee (14 days x \$120 per day) (in view of PRI)	\$ 1,680.00
3.	Survey report fees	\$ 524.00
4.	GIA & LTA search / report fees	\$ 39.00
5.	Costs Contribution (\$1,500 + 7% GST)	\$ 1,605.00
6.	Photocopy, facsimile and other incidentals (\$100 + 7% GST)	\$ 107.00
		\$ 8,770.00

.../2 to be continued next page

NB.: Any settlement of offer is on the express condition that this settlement is in respect of our client's claim for property-related damages only and shall not preclude our client from claiming injury-related damages arising from this accident.

CONFIDENTIALITY
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EA,
1. ↑ TPD to \$7,000
2. Upload ✓
3. ULI & 2 ✓
Irene Tan [0348]
Senior Executive
Claims Services

VISION LAW LLC

Advocates & Solicitors

Page 2

Our Ref : AW1-scv-Ins-E21-105944-18(js)
Your Ref : PC 4072 K
Date : 16 March, 2018

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

- (a) GIA report lodged by driver of SKF 5572 X;
- (b) Vehicle Hiring agreement and rental invoice from E Rental;
- (c) Final Repair Bill from E M Solution Pte Ltd;
- (d) Surveyor's report & invoice from CL Appraiser Pte Ltd; and
- (e) 44 original photographs depicting the damages to motor vehicle SKF 5572 X.
 - (P.S:- Original photographs will be sent to insurance co. only)
 - (P.S:- Kindly return us all original photographs within 7 days hereof)

We hereby give you notice of our client's claim, please revert if you request re-inspection within 14 days of this letter. We have notified you on 23 February 2018 and given you the pre-repair inspection notice.

Take notice that you must also provide us with a copy of your insured's GIA report.

The demand herein is in respect of our client's claim for damages pertaining to his motor vehicle and any settlement following or subsequent to this demand shall not prejudice our client's claim in respect of damages and consequential loss in relation to his personal injuries. As our client's injury has not stabilised, we are now filing our client's damages pertaining to his motor vehicle only and shall forward his claim for damages and consequential loss in relation to his personal injuries later.


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

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

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

Yours faithfully

AUDREY WONG
(HEAD OFFICE)
encls.



NB.: Any settlement of offer is on the express condition that this settlement is in respect of our client's claim for property-related damages only and shall not preclude our client from claiming injury-related damages arising from this accident.

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11/5/18

E21405944-18

E M SOLUTION PTE LTD

160, Sin Ming Drive, #03-18/19, Sin Ming Autocity, Singapore 575722

Tel: 64560226

Fax: 64584500

GST Reg. No: 201016308K

12.03.2018

Final Invoice:

TI05033

Ma Kaixue

FINAL REPAIR BILL FOR HYUNDAI ELANTRA - SKF 5572 X

Lump sum for total repair cost inclusive of labour charge
and spare parts.

4,500.00

GST 7% 315.00

\$ 4,815.00



E RENTAL

160, Sin Ming Drive, #03-19, Sin Ming Autocity
Singapore 575722
Tel: 90042254 Fax : 64584500
Registration No: 53129868W

Attention: Ma Kaixue

Date: 07.03.2018

Inv No: ER - 3781

No	Description	Quantity	Unit Price	Day	SubTotal
1	Rental of Toyota Altis from 21 February 2018 to 7 March 2018 Car Plate : SJG 8307 H Customer's car plate: SKF 5572 F		120	14	\$1,680
				Total	\$1,680
				Please Pay	\$1,680

Payment Terms: Please make cheque payable to E Rental within 14 days

Received By: Derek Keh





E Rental
Optimum Driving Experience

Special Clause:-

- 1) Work Permit Holder NOT ALLOWED to drive the vehicle if their occupation is not under "DRIVER"
- 2) The Hirer shall fully responsible for any accident claims arising during the rental period
- 3) Only driver above 23 years old with 3 years driving experience are allowed to drive the vehicle.

160 Sin Ming Drive #03-18/19
Sin Ming Autocity
Singapore 575722
Tel: 6456 0226 Fax: 6458 4500
Email: emautosolution@singnet.com.sg

VHA No: 3781

CO. REG. NO: 53129868W

VEHICLE HIRING AGREEMENT

HIRER'S PARTICULARS

Name (as in I/C): Ma KaiXue
NRIC/Passport No: SF361924F
Date of Birth: _____ Age: _____
Address: _____
S (_____)
Name & Address of Employer: _____
Occupation: _____ Driving Exp: _____ Years
Driving License No: _____
Passed Date: _____
D/L Type: Local/Int'l/Others: _____
Tel: HP 96790529 H _____ O _____

ADDITIONAL DRIVER'S PARTICULARS

Name (as in I/C): _____
NRIC/Passport No: _____
Date of Birth: _____ Age: _____
Address: _____
S (_____)
Occupation: _____ Driving Exp: _____ Years
Driving License No: _____
Passed Date: _____
D/L Type: Local/Int'l/Others: _____
Contact No: _____

Vehicle No: <u>SJ6 8307H</u>			
Make & Model: <u>Toyota Avensis</u>			
Out Date: <u>21/2/2018</u>		Time: <u>5:45 PM</u>	
Hire/Period Expiry: <u>7/3/2018</u>		Time: <u>4:50 PM</u>	
NON-WAIVER EXCESS:			
CHARGES			
Daily	14	Day(s) @S\$120/	Per day \$1,680/
Weekly		Weekly(s) @S\$	Per week
Monthly		Month(s) @S\$	Per month
CDW		@S\$	Per day
Others			
Delivery/Collection Service			
TOTAL CHARGES			

[Signature]
HIRER'S
SIGNATURE

ADDITIONAL DRIVER'S
SIGNATURE

SINGAPORE USE ONLY

<p>OUT IN</p> <p>E 1/2 F E 1/2 F</p>	
Physical Damage Excess	
Singapore	S\$4,000.00
Malaysia (if applicable)	S\$8,000.00
For Driver aged below 25 or above 65 or Less than 2 years driving experience regardless of age.	S\$3,000.00
	(Additional)

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

IMPORTANT

24HRS HELPLINE: 9129 1935

1. Only persons above 21 & Below 60 years of age and signing this agreement may drive the vehicle.
2. All vehicles are supplied with petrol and should be returned with petrol level likewise.
3. No refund for early return of vehicle (The hirer shall be liable for excess charges for any late return at rate shown per hour per day)
4. Use of vehicle for illegal purposes (e.g. In connection with theft, drug pedaling or trafficking, smuggling) is strictly prohibited.
5. Vehicle is strictly for use in Singapore only and may not be driven out of Singapore without the prior written consent of E Rental.
6. In case of accident, the hirer shall report to the rental office immediately. If there are bodily injuries, a police report must be made within 24 hours.

CL APPRAISER PTE LTD

24 Peshurst Place, Singapore 556440
Email: clappraiser@yahoo.com Hp: 9068 8689 Fax: 6452 9783
Reg No: 201000228E

INVOICE

Ma Kaixue
C/o: E M Solution Pte Ltd
Blk 160 Sin Ming Drive #03-18/19
Sin Ming Autocity, Singapore 575722

Invoice No: CL/18179
Ref No: EMS/02/1804/TP
Date: 09 March 2018

DESCRIPTION

AMOUNT

OUR SERVICE FEE CHARGES:

- SURVEY INSPECTION FOR VEHICLE NO. SKF 5572 X
- RESURVEY INSPECTION
- DIGITAL PHOTOGRAPHS SERVICES
(INCLUSIVE OF STORAGE AND SUBMISSION OF DIGITAL PHOTOGRAPHS)
- TRANSPORTATION

GRAND TOTAL S\$ 524.00

E & O. E

All cheque payment should be "Crossed" and made payable to " C L APPRAISER PTE LTD "

We shall be grateful if you could forward our payment at your early convenience.


CL Appraiser Pte Ltd

LCL APPRAISER PTE LTD

24 Peshurst Place, Singapore 556440
Hp: 90688689 Email: clappraiser@yahoo.com
Reg No: 201000228E

VEHICLE INSPECTION REPORT

To: Ma Kaixue
C/o: E M Solution Pte Ltd
Blk 160 Sin Ming Drive #03-18/19
Sin Ming Autocity, Singapore 575722

Date : 09 March 2018
Our ref : EMS/02/1804/TP

Accident Date : 14 February 2018
Inspection Date : 27 February 2018
Repairer Name : E M Solution Pte Ltd
Blk 160 Sin Ming Drive #03-18/19
Sin Ming Autocity, Singapore 575722

Type of Survey : Third Party

PARTICULARS OF VEHICLE

Registration No : SKF 5572 X
Make / Model : Hyundai Elantra
Chassis No : KMHDH41CMCU559451
Engine No : G4FGCU570382

Year / Capacity : 2012 / 1591 cc
Colour : Silver
Mileage : 92870

CONDITION OF TYRES

	Make	Size	Thread Balance	Rim
Front Nearside	: Michelin	205/55 R16	5 mm	Sport
Front Offside	: Michelin	205/55 R16	5 mm	Sport
Rear Nearside	: Michelin	205/55 R16	5 mm	Sport
Rear Offside	: Michelin	205/55 R16	5 mm	Sport

GENERAL DESCRIPTION OF DAMAGE VEHICLE

The impact damages sustained on the vehicle at the time of inspection is on the n/s front portion.
(Details refer to the photographs attached)

Enclosed number of photographs: 44 copies

REMARKS

This inspection was conducted entirely on a "WITHOUT PREJUDICE" basis
and we have not given authorization and instruction to the repairer to proceed with the repair

RECOMMENDATIONS

We have thoroughly inspected each and every item on the estimate against the physical damage found on the vehicle and we have listed the breakdown of our finding and our recommendation.

The repairer has agreed to undertake the job at a **Lump Sum of S 4,500.00** on a contractual basis.

Under normal circumstances, the repair period would be about 6 (Six) working days.



CL APPRAISER PTE LTD

Vehicle Registration No: SKF 5572 X

Our Ref No: EMS/02/1804/TP

Qty	Description	Conditions	Repairer's Estimate	Revised Amount
-----	-------------	------------	---------------------	----------------

SPARE PARTS - LIST ITEMS

1	Front n/s headlamp	Damage	\$ 1,800.30	\$ 1,800.30 ✓
1	Front bumper	Damage	\$ 688.80	\$ 688.80 ✓
1	Front bumper n/s fog lamp	Damage	\$ 195.80	\$ 195.80 ✓
1	Front bumper inner sponge	Damage	\$ 133.80	\$ 133.80 ✓
1	Front bumper lower grille	Damage	\$ 325.00	\$ 325.00 ✓
1	Front bumper reinforcement	Repair	\$ 500.80	
1	Front bumper side retainer	Damage	\$ 60.80	\$ 60.80 ✓
1	Front n/s fender	Damage	\$ 450.90	\$ 450.90 ✓
1	Front n/s fender inner shield	Damage	\$ 140.70	\$ 140.70 ✓
1	Front support panel	Repair	\$ 888.40	
			\$ 5,185.30	\$ 3,796.10
			Less 20%	\$ 1,037.06 \$ 759.22
Total Cost - List Items			\$ 4,148.24	\$ 3,036.88

822.50

2158.00

1726.40

SPECIAL NETT ITEMS

1	Front bumper clip (1 set)	Necessary	\$ 50.00	\$ 50.00 30/-
1	Front fender inner shield clip (1 set)	Necessary	\$ 45.00	\$ 45.00 20/-
1	Front n/s wheel rim	Damage	\$ 800.00	\$ 800.00 72
Total Cost - Special Nett items			\$ 895.00	\$ 895.00

30/-

Total cost of parts

\$ 5,043.24 \$ 3,931.88



C L APPRAISER PTE LTD

Vehicle Registration No: SKF 5572 X

Our Ref No: EMS/02/1804/TP

S/No	Description	Repairer's Estimate	Revised Amount
	Total cost of parts c/f	\$ 5,043.24	\$ 3,931.88

LABOUR

- | | | | |
|---|--|-------------|----------------------------|
| 1 | To check wiring , lighting and resetting headlamps focussing. | \$ 80.00 | \$ 50.00 30/- |
| 2 | To conduct wheel alignment. | \$ 150.00 | \$ 120.00 60/- |
| 3 | To apply undercoating on repaired and replaced panel. | \$ 100.00 | \$ 60.00 40/- |
| 4 | To provide labour charges, workmanship to dismantle above damaged parts, repair including cut and weld ; re-align body structure and damaged consistent to the accident. | \$ 1,080.00 | \$ 750.00 500/- |
| 5 | To respray painting include polishing and waxing on the changed body parts, repaired portions where consistent to the accident. | \$ 1,000.00 | \$ 660.00 500/- |

1130/-

GRAND TOTAL

\$ 7,453.24 \$ 5,571.88

4 days

2886.40

4523001



C L APPRAISER PTE LTD

Vehicle Registration No: SKF 5572 X

Our Ref No: EMS/02/1804/TP

The repairer has agreed to undertake the repair under a Lump Sum Basis. We have further adjusted the amount to a **Lump Sum Repair Contract of : \$ 4,500.00**

By accepting to carry out the repairs on a contract lump sum basis, the repairer has the discretion to replace the damaged parts with used, reconditioned or new parts, or to repair it to a roadworthy condition.

Note: The revised estimate was made from a visual inspection. Should there be any discrepancy or unseen damage / item in this survey, kindly notified the company within seven (7) from the date hereof. Otherwise, the revised amount shall be deem to be vaild.

Disclaimer

The rates and assessment of damages as stated in this report is to be used solely for legal proceedings in relation to the surveyed vehicle and the accident in which the surveyed vehicle was involved in. The rates and assessment of damages must not be used in any circumstances for comparison with other vehicle and/or other accident in other legal proceedings.

C L APPRAISER PTE LTD

Cheong K. H

Automotive Appraiser


































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








CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'ed	Status
Main	23 Feb 2018		26 Feb 2018 16:30 Edit Adj Rpt	S\$2,300.00 Edit Estimates	S\$2,300.00 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All					
CLAIM SUBFOLDER DETAILS [Created by insurer]									
Insured:	P S DEFENCE , Co. Reg. No.: T08GA0011B								
Main Claimant:	MA KAIXUE , ID: S7361924F								
Vehicle Reg. No.:	SKF5572X	Date of Loss:	14/02/2018 17:00 - :59 [68 Months From LTA Reg Date (Man Yr)]						
Claim Type:	TP / 550568	Policy/Cover Note No.:	28976760MKF (Comprehensive) Coverage: 01/04/2017 - 31/03/2018						
Vehicle Reg. No. (Insured):	PC4072K	Policy No. (Claimant):							
		Excess:	S\$1,000.00						
Repairer:	E M Solution Pte Ltd (HQ) 160 Sin Ming Drive,, #03-18, Sin Ming Autocity, 575722 Sin Ming - Tel: 64560226								
Handling Insurer:	MSIG Insurance (Singapore) Pte. Ltd. (HQ) - Tel: +65 6827 7888 ... [Handled by Irene Tan Gek Ing - 6594 2541]								
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by Teo Cheng Ming Wilson] ... [Imm.Advice due 27/02/2018]								
Driver/Custodian (Insured):	ONG CHIN TIAN (/ Male), NRIC: S1411702D								
ASSOCIATED MAIL RECEIVED View All Compose Case Mail									
There are no mail for this case.									
ALL ASSOCIATED TASKS View All Search Tasks Create New Task Complete									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

Claim Documents

***SKF5572X (550568)**
[PC4072K]
TP
MA KAIXUE
Feb 14 2018 5:00PM
[P S DEFENCE]
E M Solution Pte Ltd

Upload Documents Upload Photos Compose New Letter			View View in Browser	
Assessment Reports			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	MSIG Insurance (Singapore) Pte. Ltd. (HQ)	Thumbnail	Print
1	26/02/18 16:28	Accident Statement From: SC - Reg. No: PC4072K, Claimant: P S DEFENCE	 Load HTM	
Photos/Images			3 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	09/04/18 12:07	Odemeter Reading	 Load JPG	<input checked="" type="checkbox"/>
2	09/04/18 12:07	General View	 Load JPG	<input checked="" type="checkbox"/>
3	09/04/18 12:07	General View	 Load JPG	<input checked="" type="checkbox"/>
4	09/04/18 12:07	General View	 Load JPG	<input checked="" type="checkbox"/>
5	09/04/18 12:07	General View	 Load JPG	<input checked="" type="checkbox"/>
6	09/04/18 12:07	General View	 Load JPG	<input checked="" type="checkbox"/>
7	09/04/18 12:07	General View	 Load JPG	<input checked="" type="checkbox"/>
8	09/04/18 12:07	General View	 Load JPG	<input checked="" type="checkbox"/>
9	09/04/18 12:07	General View	 Load JPG	<input checked="" type="checkbox"/>
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11	09/04/18 12:07	General View	 Load JPG	<input checked="" type="checkbox"/>
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13	09/04/18 12:07	General View	 Load JPG	<input checked="" type="checkbox"/>
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15	09/04/18 12:07	General View	 Load JPG	<input checked="" type="checkbox"/>
16	09/04/18 12:07	General View	 Load JPG	<input checked="" type="checkbox"/>
17	09/04/18 12:07	General View	 Load JPG	<input checked="" type="checkbox"/>
18	09/04/18 12:07	General View	 Load JPG	<input checked="" type="checkbox"/>
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20	09/04/18 12:07	General View	 Load JPG	<input checked="" type="checkbox"/>
21	09/04/18 12:07	General View	 Load JPG	<input checked="" type="checkbox"/>
22	09/04/18 12:07	General View	 Load JPG	<input checked="" type="checkbox"/>
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24	09/04/18 12:07	General View	 Load JPG	<input checked="" type="checkbox"/>
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26	09/04/18 12:07	General View	 Load JPG	<input checked="" type="checkbox"/>
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28	09/04/18 12:07	General View	 Load JPG	<input checked="" type="checkbox"/>
29	09/04/18 12:07	General View	 Load JPG	<input checked="" type="checkbox"/>
30	09/04/18 12:07	General View	 Load JPG	<input checked="" type="checkbox"/>
31	09/04/18 12:07	General View	 Load JPG	<input checked="" type="checkbox"/>
32	09/04/18 12:07	General View	 Load JPG	<input checked="" type="checkbox"/>

Assessment Reports			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	MSIG Insurance (Singapore) Pte. Ltd. (HQ)	Thumbnail	Print
Documentation			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	MSIG Insurance (Singapore) Pte. Ltd. (HQ)	Thumbnail	Print
1	26/02/18 16:28	TP GIA REPORT From: SC - Reg. No: PC4072K, Claimant: P S DEFENCE	 Load PDF	
2	20/03/18 10:20	LOD	 Load PDF	
3	20/03/18 10:20	Final Repair & Rental Bill	 Load PDF	
4	20/03/18 10:20	SURVEY REPORT	 Load PDF	
5	20/03/18 10:20	SURVEY PHOTOS	 Load PDF	
6	20/03/18 13:40	our instruction to LKK to prepare and upload final survey report	 Load PDF	
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	09/04/18 14:25	PHOTO	 Load PDF	

Documents Checklist

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

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

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

Singapore 408933

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

VEHICLE DAMAGE INSPECTION REPORT

Our File No: CS3/MSG18003730/WQD3E2

Date: 09/04/2018

REFERENCE

Handling Insurer: MSIG Insurance (Singapore) Pte. Ltd.

Policy No: 28976760MKF

Claimant Vehicle No : SKF5572X

Insured Vehicle No : PC4072K

Date of Loss: 14/02/2018

Nature of Claim: TP

Claim No: 550568

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: **SKF5572X**

Make & Model: HYUNDAI ELANTRA, 1.6 D/AB 2WD 4DR (A)

Engine No: G4FGCU570382

Reg. Date: 14/06/2012 (Man. Year: 2012)

Chassis No: KMHDH41CMCU559451

Colour: Silver

Odometer: 92870 km

Engine Capacity: 1591 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: Yes

CONDITION OF TYRES

Front Tyre Size: 205/55 R16

Rear Tyre Size: 205/55 R16

Front Left Side: Michelin 4 mm

Rear Left Side: Michelin 4 mm

Front Right Side: Michelin 4 mm

Rear Right Side: Michelin 4 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	5,043.24	1,756.40	3,286.84	65.17
Miscellaneous Items	0.00	0.00	0.00	
Labour	2,410.00	1,130.00	1,280.00	53.11
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	7,453.24	2,886.40	4,566.84	61.27
Approved Total (Overridden) (S\$)		2,300.00		
(S\$)	7,453.24	2,300.00	5,153.24	69.14
+ GST 7.00/7.00% (S\$)	521.73	161.00	360.73	69.14
Nett Amount (S\$)	7,974.97	2,461.00	5,513.97	69.14

INSPECTION

Date of Assignment: 26/02/2018

Date Inspected: 27/02/2018 Inspected At:

E M Solution Pte Ltd (HQ)
160 Sin Ming Drive., #03-18, Sin Ming
Autocity
Singapore 575722

Estimated Period of Repair: 4.0 days

Adjuster: Teo Cheng Ming Wilson**Manager:** SHIAU CHAN

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

REPAIR DETAILS

Reference

Part Source: MRM-SG **Version:** 1.0 (Last Synchronised: 09 Apr 2018)
Parts: 143 HYUNDAI ELANTRA 1.6 D/AB 2WD 4DR (A) (Catalogue:Merimen Singapore 1.0)
Labour: Repairer's (Price-denominated Standard List)
Print Code: (Unsubmitted, no print-code for SKF5572X)
Validity: These estimates are valid only if they contain the print code (above) on all estimate pages, running page numbers with the END OF ESTIMATES marker on the last estimate page
Further Info: Items/values not in reference catalogue are prefixed with an asterisk *.

Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*FRONT N/S HEADLAMP	Damaged	1,800.30 FL	*822.50 FL
2	1		*FRONT BUMPER	Damaged	688.80 FL	*688.80 FL
3	1		*FRONT BUMPER N/S FOG LAMP	Damaged	195.80 FL	*195.80 FL
4	1		*FRONT BUMPER INNER SPONGE	Serviceable	133.80 FL	*- FL
5	1		*FRONT BUMPER LOWER GRILLE	Serviceable	325.00 FL	*- FL
6	1		*FRONT BUMPER REINFORCEMENT	Repair	500.80 FL	*- FL
7	1		*FRONT BUMPER SIDE RETAINER	Serviceable	60.80 FL	*- FL
8	1		*FRONT N/S FENDER	Damaged	450.90 FL	*450.90 FL
9	1		*FRONT N/S FENDER INNER SHIELD	Serviceable	140.70 FL	*- FL
10	1		*FRONT SUPPORT PANEL	Repair	888.40 FL	*- FL
11	1		*SET FRONT BUMPER CLIP	Necessary	50.00 FS	*30.00 FS
12	1		*SET FRONT FENDER INNER SHIELD CLIP	Not Necessary	45.00 FS	*- FS
13	1		*FRONT N/S WHEEL RIM	Repair	800.00 FS	*- FS

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

Sub Total (S\$)	6,080.30	2,188.00
- List Item Discount on L Items 20.00/20.00% (S\$)	1,037.06	431.60
Total Parts (S\$)	5,043.24	1,756.40

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	TO CHECK WIRING, LIGHTING AND RESETTING HEADLAMPS FOCUSSING	New	80.00	30.00
2	TO CONDUCT WHEEL ALIGNMENT	New	150.00	60.00
3	TO APPLY UNDERCOATING ON REPAIRED AND REPLACED PANEL	New	100.00	40.00
4	TO PROVIDE LABOUR CHARGES, WORKMANSHIP TO DISMANTLE ABOVE DAMAGED PARTS, REPAIR INCLUDING CUT AND WELD ; RE-ALIGN BODY STRUCTURE AND DAMAGED CONSISTENT TO THE ACCIDENT	New	1,080.00	500.00
5	TO RESPRAY PAINTING INCLUDE POLISHING AND WAXING ON THE CHANGED BODY PARTS, REPAIRED PORTIONS WHERE CONSISTENT TO THE ACCIDENT	New	1,000.00	500.00
Gross Labour Cost (S\$)			2,410.00	1,130.00

Report was unsubmitted during this print-out.

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