MUNITURE From (Person	REF: CS3 CTI 18004012/Wd3 Special Instruction: ASSIGNMENT (Office) AVOYLE FOO of CTI Date/Time: 1/3/18/8/3-04pt
Estimated Co	
To Inspect Ve	1000
of	24 Defu Lane 12
Policy No: Sum Insured:	DMPCSN 3076671701 Claim No: SNM 18 D 0093 8 (02 18 Excess:
Make of Veh (Client's Recer	DOA 15/02/18
	/ REP. / REV 24 HRS WP) H.O.D. Endorsement: 3.2-Jam O 1/3/8 Person Contacted: Ohn Vehicle DV OUT
Date/Time	Action/Instruction (×) Estimate
	SH33884- NAICTI 18003250/24 D-0-A-15/2/18
	SIR 8708B - NAKTI 1800 3250/24 D.O.H.A: 15/2/18
•	Dismantle: 5 3 2018

A CONTRACTOR OF THE CONTRACTOR	
Date 2/31/8	SH 33884 28 11/2014
SECTEMP CONT	Type Micar Micycle Bugs van Long Onne More
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Sat Motor	1500 Yellow /Block - 1 3-45 500 1 12
24 Defu Lane 12	Screen Not Available Tens course son the
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Policy No.	
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	Brack CESP Jernes Leader Burning
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	7/8 SIR F 195 (65 RIC
(Palley Condition	
Remark. The veh had commenced its N.S. C.S.	R LRS [65 R IS
repair at the time of inspection	TOYO YOKO : Michellan
Salidr Vervet Value	
C 4 2 4codent Facts: Consistent? : Yes of No	E221
G.A. PF Seen. Consistent?: Yes or No.	. 11
Est Receirs 5 cays. Pas Yes or No	
Lum Sum Ay 3 Val. Year on No.	5 15/2/2018, :0 2/3/2018 5
CA I REV I REP. I 24 HRS WP	Design Demages Em Ream C/S N/S L/C Roomes to
venice IN/OUT	
SatePerach Contacted	The UIC Chasals frame Body Structure affected quein policip
Case Time Action Instruction	0 11 0+ 7:
2/3/2018. Milaage Not	Recipolal - Battery Hot.
Raico	\$5,000 - \$6,000
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Final Report	Resurvey No. of Tho. Europe Sec
asa Tha Farage To	
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...CLAIM SUBFOLDER...(New Assignment)

Case: Main	06 Mar 2018	Est Submitted	Ad) Assigned 06 Mar 2018	Adj Rpt	Adj Submitte	ed Ins Auth	ed 5	Status	
Main	06 Mar 2018		06 Mar 2018						
			11:25 Assign				1	New Ass Cancel C	ignment ase
Ma	ain	Refere	nce	Claim De	tails	Documen	its	S	how All
CLAIM SUB	FOLDER DETA	AILS				[Creat	ed by ins	urer]	
Insured:		TAN PENG Y	AM, ID: S1549	113B				to to the latest	
Main Claimar	nt:	YEO SOON H	UAT, ID: S11	72013G					
Vehicle Reg.	No.:	SH3388U		Date o	f Loss:	15/02/	2018 09:00	- :59	
Claim Type:		TP / SNM18	3D00938C02	Policy/Cover Note No.:		DMPCS	DMPCSN3076671701		
Vehicle Reg.	No. (Insured):	SJR8708B		Policy	No. (Claimant):				
				Excess		5\$0.00			
Repairer:			HQ) 24 Defu Lar	and the first transfer of the first of the property of the pro					
Handling Ins	urer:	Ping - 638986	g Insurance (S 5192]	ingapore) Pte.	Ltd. (HQ) - Tel:	6389 6111 [Handled by	Irene T	ay Hui
Adjuster:		LKK Auto Co	nsultants Pte L	td (HQ) - Tel: 6	256-3561 [Fi	nal Rpt due	15/03/20	18]	
Adj Asg. Rem	narks:	PLEASE COND BASIS, KINDL DURING PRE	Y LET US HAVE Y	IRD PARTY, CHE OUR RECOMME	CK CONSISTENC NDED REPAIR AM	Y OF THE DAMA OUNT IF THERE	GES ON WI IS NO EST	THOUT P	REJUDICE
ASSOCIATE	ED MAIL RECE	IVED					View All	Compose	Case Mail
There are no	mail for this ca	se.							
ALL ASSOC	CIATED TASKS	8			View All	Search Tasks	Create Ne	w Task	Complete
Due Date	Priority T	ype Task Grou	p Subject	Handler	Assigned By	Completed 0	n Crea	ated On	Done
No results.									

Nivitha (LKK Auto)

From:

Veron Chen (LKKAuto) <veronchen@lkkauto.com>

Sent:

Thursday, 1 March 2018 3:04 PM

To:

assignments

Subject:

FW: OUR REF: PRS/SNM18D00938C02/8 & YR REF: SM.PRI-SAT-SH3388U(FS) -TO

CONDUCT PRE REPAIR SURVEY -SH3388U

Attachments:

SNM18D000938C02 20180301 FR K KRISHNA -PRS TP SURVEYORS LIST.pdf;

SNM18D00938c02 20180227 FR K KRISHNA -FAX PRS.pdf

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: Angie Foo [mailto:angie.foo@sg.cntaiping.com]

Sent: Thursday, 1 March 2018 2:48 PM

To: kkrishna@singnet.com.sg

Cc: pakweng@satmotors.com; jonathan@satmotors.com; Irene Tay <irene.tay@sg.cntaiping.com>; Jowyn Tay <jowyn.tay@sg.cntaiping.com>; SUR <sur@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Denise Tay (LKKAuto) <denisetay@lkkauto.com>

Subject: RE: OUR REF: PRS/SNM18D00938C02/8 & YR REF: SM.PRI-SAT-SH3388U(FS) -TO CONDUCT PRE REPAIR SURVEY -SH3388U

Without Prejudice
Save As To Costs

Dear Farida,

We refer to your email on even date.

We are objecting to your list of surveyors and shall be appointing M/S LKK Auto Consultants Pte Ltd_to survey your client's vehicle.

Please ensure that your client's vehicle is available for survey within 2 working days.

REMARKS:

Dear Kalvin / Marcus/Simon

Please arrange to conduct survey, checking consistency of the damages on without prejudice.

Kindly take note, the claim handler on this case is Jowyn Tay 6389 6174.

Thank you.

Regards, Angie Foo Executive Motor Division Claims Department
China Taiping Insurance (Singapore) Pte Ltd
3 Anson Road #16-00
Springleaf Tower
Singapore 079909
Co.Reg.No.200208384E

DID: 6389 6186

Fax: 6224 7478 /6224 7175

Email: angie.foo@sg.cntaiping.com Email: claimsdept@sg.cntaiping.com Website: www.sg.cntaiping.com

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From: K Krishna & Partners [mailto:kkrishna@singnet.com.sg]

Sent: Thursday, 1 March, 2018 2:20 PM

To: Angie Foo

Cc: pakweng@satmotors.com; Claims Dept of China Taiping Insurance; jonathan@satmotors.com; Irene Tay; Jowyn

Tay

Subject: Re: OUR REF: PRS/SNM18D00938C02/8 & YR REF: SM.PRI-SAT-SH3388U(FS) -TO CONDUCT PRE REPAIR

SURVEY -SH3388U

Dear Sirs

Please see attached letter herein in reply to your email below.

Regards

Farida on behalf of K. Krishna & Partners

----Original Message----

From: angie.foo@sg.cntaiping.com Date: 01/03/2018 - 13:38 GMT+8

To: kkrishna@singnet.com.sg, e-claims@sg.cntaiping.com
Cc: jowyn.tay@sg.cntaiping.com, irene.tay@sg.cntaiping.com

Subject: OUR REF: PRS/SNM18D00938C02/8 & YR REF: SM.PRI-SAT-SH3388U(FS) -TO CONDUCT PRE REPAIR

SURVEY -SH3388U

WITHOUT PREJUDICE SAVE AS TO COSTS

Dear Sirs/Mdm.,

We intend to conduct a pre-repair survey of the damage to your client's vehicle jointly with your client/your motor workshop.

We propose to use one of the following motor surveyors to conduct the joint pre-repair survey as a single joint expert.

TAY BENG HEE	
SAMUEL PHUN	
SEE CHEW SEN	3
MOHD FADHILA	AH BIN OSMAN
DEREK OH SION	IG WEE
KALVIN ANG	
MARCUS CHUA	
SIMON HO	

LOW SAR HUEI HONG FOOK CHOY

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 one of the listed motor surveyors and we will bear the cost of the pre-repair survey carried out by the single joint expert.

Kindly let us hear from you.

REMARKS:

Kindly take note, the claim handler on this case is Jowyn Tay 6389 6174.

Thank you

Regards, Angie Foo Executive Motor Division Claims Department China Taiping Insurance (Singapore) Pte Ltd 3 Anson Road #16-00 Springleaf Tower Singapore 079909 Co.Reg.No.200208384E DID: 6389 6186

Fax: 6224 7478 /6224 7175

Email: angie.foo@sg.cntaiping.com Email: claimsdept@sg.cntaiping.com Website: www.sg.cntaiping.com

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K. KRISHNA & PARTNERS

Advocates & Solicitors
Commissioner for Oaths/Notary Public
(UEN No. 53131210X)
GST Registration No M90371530C

101 Cecil Street #24-03/04 Tong Eng Building, Singapore 069533 el: 6323 3038 Fax: 6323 2120 (not for service of Court documents)

Tel: 6323 3038 Fax: 6323 2120 (not for se E-mail: kkrishna@singnet.com.sg

Krishnamoorthi LLB (Hons) (London) Barrister-at-Law (Gray's Inn) B.Sc (Hons) (Est. Man) (S'pore)

S. Manohar LLB (Hons) (S'pore)

Vengadesh s/o Kumaravelu LLB (Hons)

Our Ref :

SM.PRI-SAT- SH 3388U (fs)

27th February 2018

IMMEDIATE ATTENTION PRE-REPAIR INSPECTION

FAX: 65 6222 1033 62247175 Email: e-claims@sg.cntaiping.com

M/s China Taiping Insurance (Singapore) Pte Ltd 3 Anson Road #16-00 Springleaf Tower Singapore 079909

Attention: Motor Claims Department

Dear Sirs

PRE-REPAIR INSPECTION OF VEHICLE SH 3388U ACCIDENT ON 15.02.2018 INVOLVING SH 3388U AND SJR 8708B ALONG SIN MING AVENUE JUNCTION TO BISHAN STREET 22 SINGAPORE

We act for Mr Yeo Soon Huat the owner of motor vehicle no. SH 3388U which was involved in the above captioned accident

We are instructed that the accident was caused by the negligence of the driver of motor vehicle no. SJR 8708B. Our search shows that you are the insurers of motor vehicle no. SJR 8708B.

We are requested to inform you that our client's vehicle is available for pre-repair inspection at the following address:-

M/S SAT MOTORS 24 Defu Lane 12 Singapore 539131

-2-

K. KRISHNA & PARTNERS

Advocates & Solicitors

27th February 2018 M/s China Taiping Insurance (Singapore) Pte Ltd

Please contact Mr Jonathan Lim of M/s SAT Motors at his mobile no. 91269987 within forty-eight (48) hours from receipt of this fax to arrange for the inspection.

Yours faithfully

kkel

cc. workshop - (email and Fax: 67491141)

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

Driving Experience

Mobile Number Fax Number Contact Number

EMail Address

Gender

- Please report <u>correctly</u> the details of the accident to speed up the claims process.
- 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 witholding 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.
- 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.

NOTIFICAL PROPERTY OF THE PARTY	ACCIDENT STATEMENT
Date Of Report	19/02/2018 15:23
Date Of Accident	15/02/2018 09:25
Exact Location Of Accident	SIN MING AVE JUNCTION TO BISHAN STREET 22
Country/State of Loss	SINGAPORE
Market Market Spirit and Control of Di	ETAILS OF OWN VEHICLE
Vehicle Registration Number	SH3388U
Insured/Policyholder	
Name Of Registered Owner	YEO SOON HUAT
NRIC No	S1172013G
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-91155788
Alternative Phone No	OTHERS-91155788
Vehicle Particulars	
Manufacturer	TOYOTA
Model	PRIUS
Exact Purpose for which vehicle was being used at time of accident	WORK PURPOSE
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	TAXI
Insurance Company	
Name of Insurance Company	MS FIRST CAPITAL INSURANCE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	D-170089008MSH
Cover Note Number	
Driver	
Name of Driver	YEO PING CHUAN, ADRIAN
NRIC No	S7835788F
Date Of Birth	22/11/1978
Occupation	OUTDOOR
Date Of Driving Pass	11/09/1997
	AND THE PROPERTY OF THE PROPER

20 YEARS AND 5 MONTHS

(LOCAL) +65-91155788

MALE

NOEMAIL

No. Of Passenger (Including Driver)

140, Of 1 doseriger (moreamy extres)	
Concests (Arres Constantion but	DETAILS OF INJURED PERSON 1
Name	YEO PING CHUAN, ADRIAN
Approximate Age	39
Injuries Sustain	
Injured person in which vehicle?	SH3388U
Were seat belts worn?	
Was this injured conveyed to hospital by ambulance?	NO
Address	BLK 117 POTONG PASIR AVE 1 #08-942
Postcode	350117

Sketch Plan #2 Pg. 1

TCH PLAN	THE PARTY OF THE P	TITTI	
		- A-	SH33884
2	A A A A A A A A A A A A A A A A A A A		- STR 8703B
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SCRIBE CIRCUMSTANCES O	F THE ACCIDENT		
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keta polluc K	ollow.		
	1		
		- 1111-1111-1111-1111-1111-1111-1111-1111-1111	
	AND ARTHUR ENGLISHED		
DECLARATION			
/We declare the foregoing part	culars are true in every respect.		VALLER
	1 XV ~		4000/
	- Can		
Policyholder's Signature Date & Time:	Oriver's Signature (If driver is not the policyholder)	Repo Name	rting Centre Personnel's Signature

carried secretarions. A

Common Statement Pg. 1



Police Station Of Origin: Rochar N.P.C 11 Kampong Kapor Road SINGAPORE Tel No: 1800-2949999

2013 Report No. T/20180216/2015

CONTINUATION OF REPORT

Any Pedestrian In	volved: No	111	of Pedestrian	Cross	ing: NA	
No. of Pedestrian	No. of Pedestrians Injured: NIL		of Pedestrian	01088	Mar Con Land	
Driver	And the second s	STATE OF THE STATE	ID No.	2687.6202	S7835788F	
Name	YEO PING CHUAN, ADRIAN SH3388U (TAXI)		ID No.		3/000/00/	
Related Vehicle			Contact No.		91155788	
Hospital/Clinic	RAFFLES HOSPITAL		Class Drivin Licent Expin	g	Class: 2B,2A,3,4 Date of Expiry: NIL	
Data Trentment	16/02/2018	Dat	e Discharge		2/2018	
Date Treatment	ited Medical Leave 04		ree of Injury	Sligh	t	

On 15/02/2018 at 0925hrs, I was drving taxi bearing registration number SH3388U along Sin Ming Avenue towards Bishan St 22. It was a 2 lane road and I was on the extreme left lane. I had stopped before the bus give way box. Out of a sudden I felt my vehicle jerked forward and I discovered a car bearing SJR8708B had collided onto the rear side of my vehicle. My vehicle suffers some dent on the rear portion of the vehicle. I just exchange exchange particulars and continue driving my vehicle. After sometime, I felt pain on my lower back and then seek medical treatment from Raffles Hospital and was given outperfient sick leaves from 15/02/2018 to 20/02/2018. No police had attended to the assident and no given outpatient sick leave from 16/02/2018 to 20/02/2018. No police had attended to the accident and no damage to any government properties.

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

AIM SUB	FOLDER TRA		Adi Assigned	Adi Rot		Adi Subh	nitted I	ns Auth'ed	Status		
Case	Notified 06 Mar 2018	Est Submitted	06 Mar 2018 11:25 Edit Adj Rpt	S\$0.00 Edit Estima	tes	S\$0.00 View Rp	_		Pending for Report Cancel Case	4	вy
	Main	Re	ference		Claim	Details		Document	5	Sh	ow All
	UBFOLDER D	ETATIC	The second second second	A CHICAGO STRAIG		discharge and	[Created	by insurer]			
(nsured:	TAN PEN	G YAM, ID: S154	19113B				1				
Main Claimant:		N HUAT, ID: SI					T	0.00.00 -50			
Vehicle Re	g. SH3388	SH3388U			1 7 7	e of Loss:	15/02/201 [38 Month	5/02/2018 09:00 - :59 38 Months and 18 Days From LTA Reg Date (M			an Yr)]
Claim Typ	e: TP / SN	M18D00938C02	2			cy/Cover e No.:	DMPCSN3	076671701			
Vehicle Re	SJR8708	В				cy No. aimant):					
(Insured)						ess;	\$\$0.00				
Repairer:	Sat Moto	ors (HQ) 24 Defu	Lane 12, 539131	Defu Lane -	Tel:				wal blan 6	200061	021
Handling Insurer:	China Ta	iping Insurance	(Singapore) Pt	te. Ltd. (HQ) - Tel	6389 611	1 [Hand	led by Irene Tay	Final Rpt	due	.52]
Adjuster:	15/03/2	o Consultants Pt 2018]	e Ltd (HQ) - Tel	: 6256-3561	[H	andled by	DAMAGES /	N WITHOUT PRE	JUDICE BASIS	, KIND	LY LET U
Adj Asg. Remarks:	PLEASE (2018] CONDUCT SURVEY UR RECOMMENDE	THIRD PARTY, C REPAIR AMOUN	NT IF THERE	IS NO	ESTIMATE	PROVIDED	DURING PRE REF			
ASSOCI	ATED MAIL R	ECEIVED							View All Co	mpose	Case Mail
There are	e no mail for th	is case.									
ALL AS	SOCIATED TA	SKS					View All		Create New	-	Complet
Due D	ate Priorit		c Group Sul	bject Ha	ndler	Assig	ned By	Completed Or) Create	d On	Done

Claim Documents

Hol	load Documents Uplo	and Photos Compose New Letter	View View in Br	owser 🔻
	otos/Images		3 per page	v 💌
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbna	ail Print
1	09/04/18 11:14	LKK SURVEYOR PHOTO 1	0 Load PD	
2	10/04/18 12:43	Photographs of Damaged Parts	1 Load PD	F
Doc	cumentation		1 per page	▼ 2
No	Finalized On	China Taiping Insurance (Singapore) Pte. Ltd. (HQ)	Thumbn	ail Print
1	06/03/18 11:27	INSURED SAS REPORT SJR8708B	Load PD	F
2	06/03/18 11:27	THIRD PARTY SAS REPORT SH3388U	● Load PD	F
2	06/03/18 11:27	THIRD PARTY SH3388U -FROM K KRISHNA -PRS LTR	Load PD	F

Documents Checklist

DOCUMENTS CHECKLIST	Reset Save Print
There are no document checklists configured.	
Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)	
Show Remarks To: Handling Insurer Note: Remarks are private unless you show it to other parties.	

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

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

Singapore 408933

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

VEHICLE DAMAGE INSPECTION REPORT

Our File No:

CS3/CTI18004012/WD3S2

Date:

13/04/2018

REFERENCE

China Taiping Insurance (Singapore) Pte.

Policy No:

DMPCSN3076671701

Handling Insurer:

Date of Loss:

Insured Vehicle No

Claimant Vehicle

SH3388U

SJR8708B

No:

15/02/2018

Nature of Claim:

TP

Claim No:

SNM18D00938C02

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:

SH3388U

Make & Model:

TOYOTA PRIUS, 1.5 (A)

Engine No: Chassis No: 2ZRR737167

0 km

Reg. Date:

28/11/2014 (Man. Year: 2014)

Odometer:

JTDKN36U701893297

Colour:

Yellow/Black

Engine Capacity: Market Value/New Car Price: 1798 cc N/A

Sum Insured (S\$):

Market Value/New Car Price

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition:

Steering (Serviceable): Fair

Yes No

Footbrake (Serviceable): Pre-accident Condition:

Yes

Handbrake (Serviceable):

CONDITION OF TYRES

Engine Modification: Yes

195/65R15

Front Tyre Size:

195/65R15 Michelin 4 mm Rear Tyre Size:

Front Left Side:

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

		Repairer's	Adjuster's	Difference	Diff %
COST OF CLAIMS		0.00	0.00	0.00	
Parts		0.00	0.00	0.00	
Miscellaneous Items		0.00	0.00	0.00	
Labour		0.00	0.00	0.00	
Paintwork Labour		0.00	0.00	0.00	
Towing	Note Amount (S\$)	0.00	0.00	0.00	
	Nett Amount (S\$)	0.00	745-76-845		

INSPECTION

Date of Assignment:

06/03/2018

Inspected At:

Sat Motors (HQ) 24 Defu Lane 12

Date Inspected:

02/03/2018

Singapore 539131

Estimated Period of Repair:

5.0 days

Adjuster:

Teo Cheng Ming Wilson

Manager:

Nivitha Govindasamy

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.

- A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS.
- B) THE REPAIR ESTIMATE WAS NOT PRESENTED AT THE TIME OF INSPECTION.

THE REPAIRER WAS TOLD TO PREPARE THE ESTIMATE.

C) ENCLOSED PLEASE FIND DAMAGED VEHICLE PHOTOGRAPHS.

THE ESTIMATED REPAIR COST OF THE DAMAGED VEHICLE IS IN THE REGION OF \$5,000.00 - \$6,000.00

REPAIR DETAILS

Reference

Part Source: MRM-SG

Version: 1.0 (Last Synchronised: 13 Apr 2018)

Parts:

144

TOYOTA PRIUS 1.5 (A) (Catalogue:Merimen Singapore 1.0)

Labour:

Repairer's

(Price-denominated Standard List)

Print Code: (Unsubmitted, no print-code for SH3388U)

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

There are no new parts selected.

Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

There are no labour items selected.

Report was unsubmitted during this print-out.

< END OF ESTIMATES >