

ASS. REC. BY:

REF: CS/FCI18004016/Rlgd3ⁿ²

Special Instruction:

Supervisor:

Rasul

ASSIGNMENT (Office)

From (Person):

May chuan

of

FCI

Date/Time: 11/3/18 @ 3:12pm

Estimated Cost:

Bill to:

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

To Inspect Vehicle No:

SGD 8866 L

Insured:

SHA 3640 H

at Workshop m/s

Mora

Tel:

62723892

of

Bik 1008, Bkt Merah Lane 3# 01-04

Policy No:

Claim No:

D1800698 MFSH

Sum Insured:

Excess:

Make of Veh:

D.O.A.

26/01/18

(Client's Record)

CA / REV / REP. / REV 24 HRS

lup

H.O.D. Endorsement:

Date/Time:

4:28pm 1/3/18

Person Contacted:

Nifhen

Vehicle IN/OUT

Date/Time

Action/Instruction

(✓) Estimate

SGD 8866 L -

SHA 3640 H - CS/FCI17017395/Rlgbe2

D.O.A: 1/1/17

13/3/18 @ 3:01pm revised to May chuan by email.

08/8/18 @ 4:21pm Final fig to 900, 3 days (Red to 380, 30%), confirmed with Jacelyn.

no lump sum.

REF: FCL

4570A

ASSIGNMENT

From:

Date:

Estimated Cost:

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

To Inspect Vehicle No: 9408866L

at Workshop n/s MORA

of

Insured:

Policy No:

Claims No:

Sum Insured: Excess:

(Client's Record)

Make of Veh:

(Policy Condition)

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

Bal. or Market Value:

IDAC Accident Report: Consistent? : Yes or No

GIA / PR Seen: Consistent? : Yes or No

Est. Repairs: 3 days Res.: Yes or No

Lum Sum: % 3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date: Person Contacted:

Vehicle: IN / OUT

Veh No:

SG08866L

Yr Regn: 2015 / Jun

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

Truck / Trailer or

Make:

P.M.W 320 J E.O c.c 1598

Colour:

Black

A/C: Insured / Std / NI / NA

Sp. Reading:

445/6

T/Radio: Insured / Std / NI / NA

Eng/No:

C/No:

WBA 33920 701642783

Gen. Cond: Good (Fair) / Poor / Burnt

Steering: Inorder / Jammed / Leaked / Burnt or

Brake: Inorder / Jammed / Leaked / Burnt or

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

Tyre Size:

F:

205/60R16

R:

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

TOYO / YOKO or

Front

Rear

R/Bal.

6

mm

R/Bal.

6

mm

L/Bal.

6

mm

L/Bal.

6

mm

D.O.A.

26/02/18

D.O.I.

12/03/18

Survey held at

MORA (C.M.)

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

o/s Rear

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

Date / Time Action / Instruction

Labour Only

8/8/2018

Date/Time File Pass to?

☐

Preli. Report

1) 08/8/18 MORA

☐

Final Report

Date/Time File Return to?

2)

Days Of Repair: 3

Resurvey No. of Trip:

Survey Fee:

Transportation:

) S + RS: \$

) Photos

) Others

Add Fee:

☐

Site Insp (\$

☐

Interview (\$

☐

Tech. Invs (\$

☐

Weekend (\$

Report Format:

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

7P

900

TOTAL

100

50

23

173



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

FIRST CAPITAL INSURANCE LTD

Ref : CS/FCI18004016/R1qd3

36 ROBINSON ROAD
#16-01 CITY HOUSESINGAPORE 068877

Date : 01-03-2018



Code : FCI2

1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	SHA 3640H	Veh. Inspected	SGD 8866L
Policy No.		Coverage (\$)	0.00
Claim No.	D18001698MFSH	Excess (\$)	0.00
Assign From	CWS (MAY CHUA)	Assign Date	01/03/2018

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

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5. General Information

Accident Date	26/02/2018	Inspection Date	
Survey held at	MOVA AUTOMOTIVE PTE LTD BLK 1008 BUKIT MERAH LANE 3 #01-04/06/08 SINGAPORE 159722		

5a. Remarks

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

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

Your Ref: D18001698MFSH

Date: 13 March 2018

Our Ref: CS/FCI18004016/R1qd3

The Motor Claims Department
First Capital Insurance Ltd

Dear Sir/Madam,

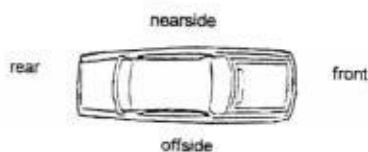
INITIAL INSPECTION REPORT OF VEHICLE NO. SGD 8866L .

Please be informed that we had conducted the inspection of the abovementioned vehicle on 12/03/2018 at the premises of M/s MOVA, and have the following to report:-

Workshop Estimate Amount	: S\$ <u>1,280.00 (Labour Only)</u> .
Revised Estimate Amount	: S\$ <u>680.00</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 o/s rear portion.



Yours faithfully

Rasul
Automotive Assessor

MOTOR SURVEY ASSIGNMENT

Date	28-02-2018	Our Ref No. D18001698MFSH
Accident Date	26-02-2018	Claim Type. Third Party
Insured Vehicle	SHA3640H	Third Party Vehicle. SGD8866L
Survey Location	BLOCK 1008 BUKIT MERAH LANE 3 #01-04/06/08	
Contact Person.	NITHA	
Contact No.	62723892/ 0	Fax No. 62708314
Survey Type	WITHOUT PREJUDICE:	
Appointed Surveyor	LKK AUTO CONSULTANTS PTE LTD	
Contact Person	NA	Fax No. 68416315
Contact Number.	NA	

FOR DIRECT SETTLEMENT

Please submit to us the Tax Invoice together with letter of claim for Rental OR Loss of use (based on NIMA Benchmark rates) together with your survey report.

THIRD PARTY SURVEY REQUEST

Cc : Workshop	MOVA AUTOMOTIVE PTE LTD	Attention. NIL
Cc : TP Solicitor	NA	TP Solicitor Fax No. NA
Officer Incharge	MAY CHUA	

IMPORTANT NOTE

Kindly submit the survey report via CWS within 14 days for survey assignment and 7 days for re-inspection.
This is a computer generated letter, no signature required.

Shiau Chan (LKKAuto)

From: Shiau Chan (LKKAuto)
Sent: Wednesday, 8 August 2018 4:21 PM
To: 'Jacelyn'; SUR
Subject: RE: FINALIZATION: SGD8866L - TP/FCI - BMW 320I (DOA 26.02.2018)

Dear Jacelyn,

WITHOUT PREJUDICE

Confirm final fig \$900.00 before GST and 3 repair days.

Kindly send the relevant documents to First Capital Insurance.

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: Jacelyn <jacelyn@movs.com.sg>
Sent: Thursday, 26 April 2018 5:15 PM
To: SUR <sur@lkkauto.com>
Subject: FW: FINALIZATION: SGD8866L - TP/FCI - BMW 320I (DOA 26.02.2018)

Dear Siao Chan,

Please help to finalize the below case.

Thank you, have a nice day.

Best Regards,

Jacelyn Ooi

Estimator

9686-9275

Email: jacelyn@movs.com.sg

Mova Automotive Pte Ltd

From: Jacelyn [<mailto:jacelyn@movs.com.sg>]
Sent: Wednesday, 21 March 2018 6:20 PM
To: 'Rasul (LKK Auto)'
Subject: FINALIZATION: SGD8866L - TP/FCI - BMW 320I (DOA 26.02.2018)

Dear Rasul,

Please find the attached 'Marking Estimate' & 'After-Paint' photographs for your reference.

We propose the finalize amount at Labour \$ 900.00. Kindly revert.

Thank you, have a nice day.

Best Regards,

Shiau Chan (LKKAUTO)

From: Shiau Chan (LKKAUTO)
Sent: Tuesday, 13 March 2018 3:01 PM
To: 'Claim Workflow System'; assignments
Cc: MAYCHUA@MSFIRSTCAPITAL.COM.SG; SUR
Subject: RE: SURVEY ASSESSMENT - D18001698MFSH/1
Attachments: CSFCI18004016R1qd3.pdf

Dear May,

Enclosed herewith preliminary advice of SGD 8866L.

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, 1 March 2018 4:30 PM
To: 'Claim Workflow System' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>
Cc: MAYCHUA@MSFIRSTCAPITAL.COM.SG; SUR <sur@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D18001698MFSH/1

Dear Sir/Mdm,

Thank you for the assignment.

Please be informed vehicle not in workshop, repairer will arrange.

BEST REGARDS,

G.Nivitha | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315

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

From: Claim Workflow System [<mailto:cwsmotorclaims@msfirstcapital.com.sg>]
Sent: Thursday, 1 March 2018 3:11 PM
To: ASSIGNMENTS@LKKAUTO.COM
Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG; MAYCHUA@MSFIRSTCAPITAL.COM.SG
Subject: PRI: SURVEY ASSESSMENT - D18001698MFSH/1

Dear Sir/Mdm,

We refer to the above reference.

Please find attached the necessary documents for survey.

Kindly submit your report via CWS within the next 14 days.

Best Regards,

Admin Team

Claim Workflow System

Main Office:
 Mova Building
 No. 22, Jalan Kilang,
 Singapore 159419
 Tel : (65) 6476 3333
 Fax : (65) 6271 5891
 www.mova.com.sg

Workshop Dept:
 Block 1008,
 Bukit Merah Lane 3,
 #01-04/06/08/94
 Singapore 159722

Tel : (65) 6272 3892
 Fax : (65) 6270 8314

Co. Reg. 198904033G
 GST Reg. M2-0088864-2

Estimate

28/02/2018

MS FIRST CAPITAL INSURANCE LIMITED
 36 Robinson Road
 #16-01 City House
 Singapore 068877.

Page # :- 1

Veh # :- SGD8866L

Veh Model :- BMW 320I

Estimate# :- CK417129

Claim # :- TP/CK 130884

ACC. Date :- 26/02/18

Terms :- C.O.D Days

Remarks :- MFF 03 Jun 2015 (2014)

Attention :- XA026

No.	Description	Qty	U.Price	Amounts S\$
-----	-------------	-----	---------	-------------

LIST ITEMS :

1. REAR BUMPER SIDE RETAINER RH - CHECK
2. REAR FENDER RH - REPAIR
3. REAR FENDER INNER WHEELHOUSE PANEL-REPAIR
4. REAR BUMPER - REPAIR
5. REAR WHEEL RIM RH- REPAIR

1 PC ? X xsu
 1 PC R
 1 PC R
 1 PC R
 1 PC R

LIST TOTAL S\$

5% DISCOUNT S\$

LABOUR :

TO KNOCK & STRAIGHTEN ON REAR RIGHT FENDER
 & WHEELHOUSE . TO REPAIR ON REAR BUMPER.
 TO REALIGN CONNECTION

TO REMOVE & REFIT FUEL TANK & HOSE

TO REMOVE & REFIX AFFECTED COMPARTMENT

TO SPRAY PAINT ON REPAIRED AREA

TO REPAIR ON REAR WHEEL RIM RH

TO CHECK WHEEL ALIGNMENT

LABOUR TOTAL S\$

Rame
 4p 9001068

3 days

P/P

12/03/18 @ 1335

Reay after repair

300
~~250~~ 450.00
 an X 80.00
 60 100.00
 40 200 450.00
 80 60 120.00
 60 80.00
 1,280.00

LKK Auto Consultants hence notify
 the Repairer of the following:

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

E. & O.E

NON-TAX AMOUNT S

AMOUNT S\$ 1,280.00

GST @ 7 % 89.60

AMOUNT DUE S\$ 1,369.60

Acknowledged by Repairer

Customer's Signature/Co. Stamp MOVA AUTOMOTIVE PTE LTD

Date:

Main Office:
Mova Building
No. 22, Jalan Kilang,
Singapore 159419
Tel: (65) 6476 3333
Fax: (65) 6271 5891
www.mova.com.sg

Workshop Dept:
Block 1008,
Bukit Merah Lane 3,
#01-04/06/08/94
Singapore 159722

Tel: (65) 6272 3892
Fax: (65) 6270 8314
Co. Reg. 188804033G
GST Reg. M2-008884-2

Estimate

28/02/2018

MS FIRST CAPITAL INSURANCE LIMITED
36 Robinson Road
#16-01 City House
Singapore 068877.

Attention :- XA026

Page # :- 1

Veh # :- SGD8866L

Veh Model :- BMW 320i

Estimate# :- CK417129

Claim # :- TP/CK 130884

ACC. Date :- 26/02/18

Terms :- C.O.D Days

Remarks :- MFG 03 Jun 2015 (2014)

No.	Description	Qty	U.Price	Amounts S\$
LIST ITEMS :				
1.	REAR BUMPER SIDE RETAINER RH - CHECK	1	PC	9.50
2.	REAR FENDER RH - REPAIR	1	PC	R
3.	REAR FENDER INNER WHEELHOUSE PANEL-REPAIR	1	PC	R
4.	REAR BUMPER - REPAIR	1	PC	R
5.	REAR WHEEL RIM RH- REPAIR	1	PC	R
LIST TOTAL S\$				
5% DISCOUNT S\$				

LABOUR :
TO KNOCK & STRAIGHTEN ON REAR RIGHT FENDER
& WHEELHOUSE . TO REPAIR ON REAR BUMPER.
TO REALIGN CONNECTION

TO REMOVE & REFIT FUEL TANK & HOSE

TO REMOVE & REFIX AFFECTED COMPARTMENT

TO SPRAY PAINT ON REPAIRED AREA

TO REPAIR ON REAR WHEEL RIM RH

TO CHECK WHEEL ALIGNMENT

LABOUR TOTAL S\$

Repair
4p 9001068

3 days

P/P

12/03/18 @ 1335

Ready after repair

<i>300</i>	
250	450.00
<i>X</i>	<i>80.00</i>
<i>60</i>	100.00
<i>400</i>	200 450.00
<i>80</i>	120.00
<i>60</i>	80.00
<i>900.00</i>	<i>1,280.00</i>

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

E. & O.E

NON-TAX AMOUNT S

AMOUNT S\$ 1,280.00

GST @ 7 % 89.60

AMOUNT DUE S\$ 1,369.60

Acknowledged by Repairer

Customer's Signature/Co. Stamp **MOVA AUTOMOTIVE PTE LTD**

Date:

Tyre Warehouse Pte. Ltd

BLK. 1002, Bukit Merah Lane 3
#01-89, Singapore 159719

Phone Number: 8828 7733 / 8866 7733 / 68163089

Fax Number:

Customer:			Date: 20/3/2018 5:28 PM			
Company:			VIN			
License NO: SGD8866L			Technician:			
Odometer:			Order NO:			
VEHICLE ALIGNMENT REPORT BMW, 2011, 3 SERIES - F30 (Customized)						
Primary Angles			Initial	Specifications Min. Max.		Final
Front	Caster	Left	---	---	---	---
		Right	---	---	---	---
	Camber	Left	-0°20'	-0°50'	0°10'	-0°19'
		Right	-0°19'	-0°50'	0°10'	-0°18'
	Toe	Left	0.42°	0.01°	0.21°	0.10°
		Right	0.35°	0.01°	0.21°	0.10°
Total		0.77°	0.03°	0.43°	0.20°	
Rear	Camber	Left	-1°34'	-1°48'	-0°58'	-1°34'
		Right	-1°08'	-1°48'	-0°58'	-1°07'
	Toe	Left	0.11°	0.05°	0.25°	0.18°
		Right	0.05°	0.05°	0.25°	0.18°
		Total	0.16°	0.10°	0.50°	0.36°
	Max Thrust Angle		-0°02'	---		0°00'
Secondary Angles			Initial	Specifications Min. Max.		Final
SAI	Left	---	---	---	---	
	Right	---	---	---	---	
Included Angle	Left	---	---	---	---	
	Right	---	---	---	---	
Toe Out On Turns	Left	---	---	---	---	
	Right	---	---	---	---	
Max Turn Inside	Left	---	---	---	---	
	Right	---	---	---	---	
Toe Curve Change	Left	---	---	---	---	
	Right	---	---	---	---	
Setback	Front	-0.04"	---	---	-0.04"	
	Rear	-0.44"	---	---	-0.44"	
Track Width Diff.		-1.24"			-1.24"	
Wheel Base Diff.		0.41"			0.41"	
Front Ride Height	Left	---	---	---	---	
	Right	---	---	---	---	
Rear Ride Height	Left	---	---	---	---	
	Right	---	---	---	---	
Frame Angle					---	



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				
FIRST CAPITAL INSURANCE LTD			Ref : CS/FCI18004016/R1qd3n2	
36 ROBINSON ROAD #16-01 CITY HOUSESINGAPORE 068877			Date : 13-08-2018	
			Code : FCI2	
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SHA 3640H	Veh. Inspected	SGD 8866L	
Policy No.		Coverage (\$)	0.00	
Claim No.	D18001698MFSH	Excess (\$)	0.00	
Assign From	MAY CHUA	Assign Date	01/03/2018	
2. Vehicle Particulars & Condition				
Make & Model	BMW 320I E.D	c.c	1598	
Engine No.	HIDDEN	Year of Reg.	2015	
Chassis No.	WBA3J92070J642783	Colour	BLACK	
Odometer	44516	Steering	IN ORDER	
Brakes	IN ORDER	Modification	SPORTS RIM	
General	FAIR			
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre	205/60 R16	BRIDGESTONE	6 mm	
L/H Front Tyre	205/60 R16	BRIDGESTONE	6 mm	
R/H Rear Tyre	205/60 R16	BRIDGESTONE	6 mm	
L/H Rear Tyre	205/60 R16	BRIDGESTONE	6 mm	
4. Description of Damages				
THE VEHICLE SUSTAINED DAMAGES AT THE O/S REAR PORTION. DAMAGES SEE DETAILS.				
5. General Information				
Accident Date	26/02/2018	Inspection Date	12/03/2018	
Survey held at	MOVA AUTOMOTIVE PTE LTD BLK 1008 BUKIT MERAH LANE 3 #01-04/06/08 SINGAPORE 159722			
5a. Remarks				
A) DAMAGES CONSISTENT TO ACCIDENT REPORT. B) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. C) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
5b. Estimate Days of Repair				
ESTIMATED NORMAL PERIOD FOR REPAIR:		3 Working Days		



LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Page No.:1 of 1

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SGD 8866L

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	REAR BUMPER SIDE RETAINER RH (NPA)	SERVICEABLE	-	-
1	REAR FENDER RH (NPA)	TO REPAIR SEE LABOUR	-	-
1	REAR FENDER INNER WHEELHOUSE PANEL (NPA)	TO REPAIR SEE LABOUR	-	-
1	REAR BUMPER (NPA)	TO REPAIR SEE LABOUR	-	-
1	REAR WHEEL RIM RH (NPA)	TO REPAIR SEE LABOUR	-	-
	LESS 5% DISCOUNT		-	-
	LABOUR			
	TO KNOCK & STRAIGHTEN ON REAR RIGHT FENDER & WHEELHOUSE. TO REPAIR ON REAR BUMPER. TO REALIGN CONNECTION. INCLUSIVE OF THE REPAIR OF REAR FENDER RH, REAR FENDER INNER WHEELHOUSE PANEL, REAR BUMPER AND REAR WHEEL RIM RH.		450.00	300.00
	TO REMOVE & REFIT FUEL TANK & HOSE.	NOT NECESSARY	80.00	-
	TO REMOVE & REFIX AFFECTED COMPARTMENT.		100.00	60.00
	TO SPRAY PAINT ON REPAIRED AREA.		450.00	400.00
	TO REPAIR ON RERA WHEEL RIM RH.		120.00	80.00
	TO CHECK WHEEL ALIGNMENT.		80.00	60.00
			1,280.00	900.00
	GRAND TOTAL		1,280.00	900.00
	RECOMMENDED COST OF REPAIRS			900.00

Report Ref No. CS/FCI18004016/R1qd3n2

MOHAMMED RASUL BIN MOHD YUNUS

Automotive Assessor

ADRIAN LING WAI PING

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

Licensed Appraiser

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