22/03/2502 REF. CS3 MSG18005563 Thd3 West Instruction ASS, REC. BY: Meimen Katherine Wong ASSIGNMENT (Office) Date/Time: 26/3/18@ 9.37am MSIG OD FP WS+TP RES / OD RES / EVA / INV / MY / CS To Inspect Vehicle No. at Workshop m/s Empire Image No. 4 pundan A28896 348QMX Policy No: Claim No: Sum Insured: Excess: Make of Veh D.O.A 22 03/2018 (Client's Record) CA / REV / REP. / REV 24 HRS WP) Date/Time 11:15am3 26/3/18 H.O.D. Endorsement. Person Contacted: Vehicle IN OUT Date/Time Action/Instruction Estimate SLC 369 D-X SIH 90931-x.

Due Date Priority Type Task Group

No results.

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

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt		Adj Submitted	Ins Auth'ed	Status	
Main	23 Mar 2018		26 Mar 2018 09:37 Assign					New Assignment Cancel Case	
	Main	Refere	nce	Cla	im Detail	s	Documents	Show All	
CLAIM SI	JBFOLDER DET	AILS	CANCELL STREET,	NACTOR DESIGNATION OF THE PERSON OF THE PERS			[Created by	insurer]	
Insured:		TAN CHEON	G BENG, ID: S:	1296158H	i, Tel: +6	5596264819, Em	nail: tanjason98@	gmail.com	
Main Claim	nant:	Leow Kok M	eng, ID: S821	7033B			137 - 1 - 1 - 1 - 1 - 1 - 1		
Vehicle Re	g. No.:	SLC369D	LC369D		Date of Loss:		22/03/2018	22/03/2018 14:00 - :59	
Claim Type	2:	TP / 55334	5		Policy/Cover Note No.:			MX (Comprehensive) 3/03/2017 - 27/08/2018	
Vehicle Re	g. No. (Insured):	SJH9093L	SJH9093L			Policy No. (Claimant):			
					Excess:				
Repairer:		Empire Imag	ge (HQ) NO 4 PA	NDAN LO	OOP (BLK 1	/ BLK K), 128222	West Coast - Tel;		
Handling I	nsurer:		nce (Singapore - 6594 2544]	e) Pte. L	td. (HQ) -	Tel: +65 6827 78	388 [Handled b	y Katherine Wong	
Adjuster:		LKK Auto Co	nsultants Pte L	td (HQ)	- Tel: 6256	5-3561 [Imm	.Advice due 21	7/03/2018]	
Driver/Cus	todian (Insured):	TAN CHEONG	BENG (59 / Male), NRI	C: S12961	58H, Tel: +6596	264819		
ASSOCIA	TED MAIL RECI	IVED					View A	II Compose Case Mail	
There are	no mail for this ca	ise.							
		variation in the same of the s							

Subject Handler Assigned By Completed On Created On Done?



883 North Bridge Road #19-05 Southbank Singapore 198785 T: 6292 5838 F: 6292 5938 (UEN No. 201333127N) (GST Reg No: 201333127N)

Our Ref

CY(EI)SLC369D/hh

Please email to: helen@yoga-legal.com

Your Ref

Your insured vehicle SJH9093L

26th March 2018

The Motor Claims Department
MSIG Insurance (Singapore) Pte Ltd
4 Shenton Way #21-01 SGX Centre 2
Singapore 068807

By Email: Nabilah rasol@sg.msig-asia.com

Dear Sirs

NOTICE TO INSURER TO CONDUCT PRE-REPAIR INSPECTION ACCIDENT INVOLVING SLC369D & SJH 9093L ON 22/03/3018 @ 15:30 HRS ALONG CENTRAL EXPRESSWAY TO BRADDELL ROAD

We refer to your email of even date.

Please be informed that we are not agreeable to your proposed motor surveyors. Instead we propose Mr. Jimmy Lee of M/s. Prority Services to conduct a Pre-Repair inspection.

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

Name of workshop

M/s. Empire Image Pte Ltd

Address

4 PandanLoop (Blk 1/Blk 1K)

Singapore 12822

Contact person

Mr. Kenny Lim

Telephone number

97425441

Fax number

67778126

Please be informed that if we do not hear from you within 2 working days from the date hereof, we will assume, as per Protocol, that you have no objections to our abovenamed motor surveyor you will be deemed to have agreed as a "single joint expert'.

If you object to our motor surveyor, we will accordingly inform the claimant to instruct his choice of motor Surveyor to conduct the pre-repair survey.

Yours faithfully,

C. Yogarajah LLC

For Surveyor

Please initial here after completion of pre-repair inspection. Thank you.

Name:

Signature:

c.c. client Mr. Leow Kok Meng

c/o M/s. Empire Image (By Fax: 67778126) Date & Time of Pre-repair inspection:

1

Confidentiality & Privilege: This message is intended for the recipient to whom it is addressed. It may contained confidential or privileged information. If you are not the intended recipient, please notify the sender immediately by replying to this message and then delete it from your system. Do not read, copy, use or circulate this communication. Disclaimer: Mail/Fax/internet communications are not secure. While every reasonable effort has been made to ensure that this communication has been securely transmitted and not been tampered with. C. Yogarajah LLC cannot be responsible for alternations made to the contents of this message without its express consent. If you wish to receive a hard copy of this communication for comparison or should you require any other form of confirmation of the contents of this message, please contact the sender. Opinions, conclusions and other information in this message that do not relate to the official business of the firm shall be understood as neither given nor endorsed by C. Yogarajah LLC Advocates & Solicitors. Thank you.

Enquire Transfer Fee

Vehicle Details	
Vehicle No.:	SLC369D
Vehicle Type :	P10 - Passenger Motor Car
Vehicle Attachment 1:	No Attachment
Vehicle Scheme :	Normal
Vehicle Make :	MERCEDES BENZ
Vehicle Model :	E250 CGI A
Chassis No.:	WDD2074472F052224
Propellant:	Petrol
Engine No.:	27186030071946
Engine Capacity:	1796 cc
Maximum Power Output:	150.0 kW (201 bhp)
Maximum Laden Weight:	2165 kg
Unladen Weight:	1695 kg
Year Of Manufacture :	2010
Original Registration Date :	30 Sep 2010
Lifespan Expiry Date :	
COE Category:	B - Car (1601cc & above)
Quota Premium :	\$42,501.00
COE Expiry Date :	29 Sep 2020
Road Tax Expiry Date :	29 Sep 2018
PARF Eligibility Expiry Date:	29 Sep 2020
Inspection Due Date :	29 Sep 2019
Intended Transfer Date:	25 Apr 2018
CO2 Emission :	
CO Emission :	
HC Emission :	(*)
NOx Emission :	
PM Emission :	•
Late renewal fee(s) will be impose	ed if road tax / lay up has expired. Please use Enquire Road Tax Payable for fee(s) payable.
Road tax, including Over Payment Amount Payable	t (if any), of a vehicle will follow the vehicle to the new registered owner when its ownership is being transferre

Amount Payable

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

You may print this page for reference.

OK Print **Enquire PARF/COE Rebate for Registered Vehicle**

Vehicle Owner Particulars	ALDIC	
Owner ID Type:	Singapore NRIC	
Owner ID: Vehicle Details	7033B	
Vehicle No.:	SLC369D	
Vehicle to be Exported:	No	
Intended De-registration Date:	25 Apr 2018	
Vehicle Make:	MERCEDES BENZ	
Vehicle Model:	E250 CGI A	
Primary Colour:	White	
Manufacturing Year:	2010	
Engine No.:	27186030071946	
Chassis No.:	WDD2074472F052224	
Maximum Power Output:	150.0 kW (201 bhp)	
Open Market Value:	\$61,908.00	
Original Registration Date:	30 Sep 2010	
First Registration Date:	30 Sep 2010	
Transfer Count:	3	
Actual ARF Paid: Intended PARF Rebate Details	\$61,908.00	
PARF Eligibility:	Yes	
PARF Eligibility Expiry Date:	29 Sep 2020	
PARF Rebate Amount: Intended COE Rebate Details	\$37,144.00	
COE Expiry Date:	29 Sep 2020	
COE Category:	B - Car (1601cc & above)	
COE Period(Years):	10	
QP Paid:	\$42,501.00	
COE Rebate Amount:	\$10,318.00	
Total Rebate Amount:	\$47,462.00	

The information contained herein is correct as at 25 Apr 2018

ОК

MGE118039445 / Goldbell Engineering Pte Ltd - Tuas ENTRY DATE & TIME; 23/03/2018 12:23 SUBMITTED BY: Andy Ooi Lee Keong

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

- 1. Please report correctly 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.

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.

By the lodgement of this report to the insurers, you hereby cons aforesaid.	sent to the archiving of this report at the centre and to copies of the report being mode at a second
	ACCIDENT STATEMENT
Date Of Report	23/03/2018 12:23
Date Of Accident	22/03/2018 15:30
Exact Location Of Accident	ALONG ROAD 1 CENTRAL EXPRESSWAY TO BRADDELL ROAD
Country/State of Loss	SINGAPORE
	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SLC369D
Insured/Policyholder	
Name Of Registered Owner	LEOW KOK MENG
NRIC No	S8217033B
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-97643699
Alternative Phone No	OFFICE-97643699
Vehicle Particulars	
Manufacturer	MERCEDES-BENZ
Model	E250 CGI
Exact Purpose for which vehicle was being used at time of accident	t
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

AXA INSURANCE PTE LTD Name of Insurance Company

COMPREHENSIVE Type Of Coverage

NO Fleet Policy

GA102575 Policy Number

Cover Note Number

Driver HO WUN CHENG Name of Driver

S9442459C NRIC No 15/11/1994 Date Of Birth INDOOR Occupation 14/04/2016 Date Of Driving Pass

1 YEAR AND 11 MONTHS **Driving Experience**

FEMALE Gender

(LOCAL) +65-97643699 Mobile Number

Fax Number

Contact Number

NOEMAIL EMail Address

Address

BLK 264 JURONG EAST STREET 24 #08-511 SINGAPORE

Postcode

600264

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured Vehicle Registration Number of Driver's Own

Vehicle

OTHER - HUSBAND

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident

COLLISION - HEAD TO REAR

Weather Conditions

CLEAR

Road Surface

DRY

Other Information

Was any foreign vehicle involved in this accident?

NO

Number of vehicles involved in the accident

NO

Was any body injured in the Accident? Was any injured conveyed to hospital by

NO

ambulance?

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?

YES

If Yes, Please state which Police Station

POLICE STATION NAME [OTHER]

SENGKANG N.P.C 2 SENGKANG SQUARE #01-02 SINGAPORE 545025

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

PLEASE REFER TO ATTACHED POLICE REPORT NO T/20180322/2137

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

SJH9093L

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category

PRIVATE CAR

Name of Driver

TAN CHEONG BENG

NRIC/Passport Number

Contact Number

96264819

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

Accident Sketch Plan Pg. 1

ETCH PLAN	
(1 A X 1 B)	
A = SLC 369	
B = SJH 909	
CTE (CIT	y) before braddell road exit.
ESCRIBE CIRCUMSTANCES OF THE ACCIDENT	
ICENSE PLATE: SLC 3G9 D	ACCIDENT DATE & TIME: 92/3/18 @ 1535 H
CONTACT NUMBER: 97643699	E-MAIL ADDRESS:
ocation: ((79) CHY before braddell	road ext
	30 HRS , I was trovelling on lone !
of the CTE towards City no	for the equident road exit, when I
notice the cars infrant of me	
I immediately applied my bo	raices and slowed down to a stop bethir
the tax infract of me avoiding	ng any collision, when addenly
the car (SUH 9093L) who	was behind me suddenly crosh into
	(3690) as he rould not stop in tim
	he vehicle. Upon impact, I fell my
nock and back to be pair	sful. I was advised by traffic pol
value orice on the recor of	the chain collision behind me, to
make a police report and	spot medical advise
Remoit at Empire Ima	D+2 1 TD
repair at since the	
NOTE: PLEASE NOTE THAT YOUR INSURER	R MAY HAVE 14 DAYS TIME FRAME FOR YOU TO SUBMIT AN
	LICY. PLEASE CHECK YOUR POLICY FOR MORE INFORMATION
Please state:	
() Claim Own Policy () Claim Third Party	() Claim OD/TP at other workshop () Reporting Only
DECLARATION	
/We declare the foregoing particulars are true in every	respect
/ We declare the foreBong permanan	
W -	(m) = () =
Policyholder's Signature Driver's Signature	Reporting Centre Personnel's Signature the policyholder) Name: OCILLE USand

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

LAIM SUBF	OLDER TRA	CKING								
Case N	lotified	Est Submitted	Adj Assigned	Adj Rpt	Adj	Submitted	Ins Auth'ed	f St	atus	
Main 2	3 Mar 2018		26 Mar 2018 09:37 Edit Adj Rpt	S\$0.00 Edit Estimates	3.6.	ew Rpt		Re	nding for port Cancel Case	Survey
м	ain	R	eference	Claim I	Details		Docume	ents	٦.	Show All
CLAIM SUB	FOLDER DE	TAILS		A		[Created	by insurer]		Contract of the Contract of th	
Insured:	TAN CHEC	ONG BENG, ID:	S1296158H, Tel: -	+6596264819, 8	Email: ta	njason98@gr				
Main Claimant:	Leow Kok	Meng, ID: S8	217033B			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				
Vehicle Reg. No.:	SLC3691	D		Date	of Loss:		3 14:00 - :59 and 22 Days	From LTA	Reg Date (Man Yr)]
Claim Type:	TP / 553	345		Policy	//Cover No.:	[89 Months and 22 Days From LTA Reg Date (Man Yr)] A28896348QMX (Comprehensive) Coverage: 18/03/2017 - 27/08/2018				
Vehicle Reg. No. (Insured):	SJH9093L	e e e e e e e e e e e e e e e e e e e		Policy (Clair	No. nant):					
				Exces						
Repairer: Handling	Empire In	nage (HQ) NO 4	PANDAN LOOP (BLK	1/ BLK K), 12822	2 West (Coast - Tel:				
Insurer:	MSIG Inst	urance (Singapo	ore) Pte. Ltd. (HQ)	- Tel: +65 6827	7888	[Handled by I	Katherine W	ong Chew	Shong - 6	594 2544
Adjuster:	27/03/20	Consultants Pte	Ltd (HQ) - Tel: 625	56-3561 [Hand	lled by M	OHD TAUFI	KH BIN HAM	ID] [Ir	nm.Advi	ce due
Driver/Custo dian (Insured):	TAN CHEO	NG BENG (59 / Ma	ale), NRIC: S1296:	158H, Tel: +65	9626481	9				
ASSOCIATE	D MAIL RE	CEIVED						View All	Compose	Case Mail
There are no	mail for this	case.					= = 5			
ALL ASSOC	IATED TAS	KS ⁻			1	/iew All S	earch Tasks	Create Ne	w Task	Complete
	Priority	Type Task	Group Subject	Handler	Assign		Completed C		eated On	Done

Claim Documents

*SLC369D (553345)
[SJH9093L]
TP
Leow Kok Meng
Mar 22 2018 2:00PM
[TAN CHEONG BENG]
Empire Image

Vid	eo		1 per p	page 🔻	~
No	Finalized On	MSIG Insurance (Singapore) Pte. Ltd. (HQ)		Thumbnail	
1	26/03/18 08:25	Video - Accident - Front Camera - SDK7808K From:SC - Reg. No: SJH9093L, Claimant: TAN CHEONG BENG	0	Load AVI	
2	26/03/18 08:25	Video - Accident - Front Camera - SDK7808K From:SC - Reg. No: SJH9093L, Claimant: TAN CHEONG BENG	0	Load AVI	
3	26/03/18 08:25	Video - Accident - Front Camera - SDK7808K From:SC - Reg. No: SIH9093L, Claimant: TAN CHEONG BENG	0	Load AVI	
4	26/03/18 08:25	Video - Accident - Back Camera - SDK7808K From:SC - Reg. No: SJH9093L, Claimant: TAN CHEONG BENG	0	IVA bool	
5	26/03/18 08:25	Video - Accident - Back Camera - SDK7808K From:SC - Reg. No: SJH9093L, Claimant: TAN CHEONG BENG	0	Load AVI	
6	26/03/18 08:25	Video - Accident - Back Camera - SDK7808K From:SC - Reg. No: SJH9093L, Claimant: TAN CHEONG BENG	0	Load AVI	
Ass	sessment Reports		1 per i	page V	V
No	Finalized On	MSIG Insurance (Singapore) Pte. Ltd. (HQ)		Thumbnail	
1	26/03/18 08:25	Accident Statement From: SC - Reg. No: SJH9093L, Claimant: TAN CHEONG BENG	0	Load HTM	
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	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	3 per j	Thumbnail	Print
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5	07/05/18 10:33	General View	0	Load JPG	V
6	07/05/18 10:33	General View	0	Load JPG	V
7	07/05/18 10:33	General View	0	Load JPG	V
8	07/05/18 10:33	General View	0	Load JPG	V
9	07/05/18 10:33	General View	0	Load JPG	V
10	07/05/18 10:33	General View	0	Load JPG	~
11	07/05/18 10:33	General View	0	Load JPG	V
12	07/05/18 10:33	General View	0	Load JPG	V
13	07/05/18 10:33	General View	0	Load JPG	V
14	07/05/18 10:33	General View	0	Load JPG	V
15	07/05/18 10:33	General View	0	Load JPG	V
16	07/05/18 10:33	General View	0	Load JPG	V
17	07/05/18 10:33	General View	0	Load JPG	V
18	07/05/18 10:33	General View	O	Load JPG	V
19	07/05/18 10:33	General View	0	Load JPG	V
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No	Finalized On	MSIG Insurance (Singapore) Pte. Ltd. (HQ)		Thumbnail	Print
1	26/03/18 08:25	(2/6) SLC369D E FILE REPORT From:SC - Reg. No: SJH9093L, Claimant: TAN CHEONG BENG	0	Load PDF	
2	26/03/18 09:37	PRI Details	0	Load PDF	
2	26/03/18 09:37	TP Disagree on SJE	0	Load PDF	

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/MSG18005563/T1D3E2

Date:

08/05/2018

REFERENCE

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

Policy No:

A28896348QMX

Claimant Vehicle SLC369D

Insured Vehicle No:

SJH9093L

No: Date of Loss:

22/03/2018

Nature of Claim:

TP

Claim No: 553345

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:

SLC369D

Make & Model:

MERCEDES-BENZ E250, 1.8 CGI (A)

Engine No:

27186030071946

Reg. Date:

30/09/2010 (Man. Year: 2010)

Chassis No:

WDD2074472F052224

Colour:

White

Odometer:

73624 km

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

1796 cc

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:

Pre-accident Condition: No

CONDITION OF TYRES

Front Tyre Size:

265/35 R19

Rear Tyre Size:

265/35 R19

Front Left Side: Front Right Side: Falken 6 mm Falken 6 mm

Rear Left Side: Rear Right Side: Falken 6 mm Falken 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
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	0.00	0.00	0.00	
Nett Amount (S\$)	0.00	0.00	0.00	

INSPECTION

Date of Assignment:

26/03/2018

Date Inspected:

26/03/2018 Inspected At:

Empire Image (HQ)

NO 4 PANDAN LOOP (BLK 1/ BLK K)

Singapore 128222

Estimated Period of Repair:

0.0 days

MOHD TAUFIKH BIN HAMID Adjuster:

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 \$8,400.00 -\$9,400.00

REPAIR DETAILS

Reference

Part Source: MRM-SG

Version: 1.0 (Last Synchronised: 08 May 2018)

Parts:

M1-COUPE

MERCEDES-BENZ E250 1.8 CGI (A) (Catalogue:Merimen Singapore 1.0)

Labour:

Repairer's

(Price-denominated Standard List)

Print Code: (Unsubmitted, no print-code for SLC369D)

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 >