

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

**From:** Janet Tan [<mailto:janet.tan@eqinsurance.com.sg>]

**Sent:** Thursday, 5 April 2018 10:38 AM

**To:** Shu Pei (LKKAuto) <[shupeil@lkkauto.com](mailto:shupeil@lkkauto.com)>

**Cc:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** FW: Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF -CC3/EQI18005982/Kpb3) on 27.03.2018

Dear Shu Pei

OI report as attached.

Regards,

**Janet Tan**

Senior Executive | Claims



**EQ Insurance Company Limited**

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110

did 65 6496 9032 | tel 65 6223 9433 ext 032 | fax 65 6223 4190

[www.eqinsurance.com.sg](http://www.eqinsurance.com.sg)

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**From:** Shu Pei (LKKAuto) [<mailto:shupeil@lkkauto.com>]

**Sent:** Monday, April 2, 2018 5:34 PM

**To:** Janet Tan <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** Direct Settlement - Accident Involving GBG8707L (OI : EQI - TBA) and SHB9730L (TP : LKK REF - CC3/EQI18005982/Kpb3) on 27.03.2018

**WITHOUT PREJUDICE**

Dear Sir/ Madam,

We refer to the above matter.

This is a TP direct settlement case. We had inspected TP vehicle SHB 9730L at M/s Trans-cab Auto Services Pte Ltd - Ang Mo Kio.

Enclosed for your perusal is:

- TP GIA report
- TP estimated cost of repair
- Preliminary advice

Meanwhile, kindly let us have a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge is Hsiao Tong and she can be contacted at DID: 6742 3197.

Thank You.

Best Regards,

**Shu Pei** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366-0055 | email: [shupeil@lkkauto.com](mailto:shupeil@lkkauto.com) | fax: 6741-4108

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

TP Veh	SHB 9730L
Date of Reg	18.07.2013
DOA	27.03.2018
COE Expiry Date	17.07.2021

\$

**(I) Estimated Book Value**

Unit Cost	38,000.00	(est)
Import Duty	3,999.60	OMV x15% or 20%
Registration Fee	140.00	
PQP Paid	51,810.00	
ARF Paid	12,498.00	
Estimated Per Taxi Purchase Price	<u>106,447.60</u>	
Estimated Per Taxi Purchase Price	106,447.60	
Less 60% of ARF Paid	<u>7,498.80</u>	
Estimated Full Lifespan Depreciation	<u>98,948.80</u>	
Estimated Full Lifespan Depreciation	98,948.80	
Times Balance Life (40/96 months)	<u>41,228.67</u>	
Add 60% of ARF Paid	<u>7,498.80</u>	
<b>Estimated Book Value</b>	<b><u>48,727.47</u></b>	

**(II) Adjusted LTA Rebate**

PARF Rebate	
PQP Paid	
Times Balance Life (69/96 months)	
Adjusted COE Rebate	<u>                    </u>
PARF Rebate	
Add Adjusted COE Rebate	<u>                    </u>
<b>Adjusted LTA Rebate</b>	<b><u>30,752.00</u></b>

**(Summary) Estimated Nett Value**

Estimated Book Value	48,727.47
Less Adjusted LTA Rebate	<u>30,752.00</u>
<b>Estimated Net Value</b>	<b><u>17,975.47</u></b>

## **Cecilia Chong (LKK Auto)**

---

**From:** Cecilia Chong (LKK Auto)  
**Sent:** Monday, 9 September 2019 9:21 AM  
**To:** 'Ng Wai Yin'  
**Cc:** 'Jasmine Tan'; 'claims'  
**Subject:** YOUR REF: AAD1803-251 (OUR REF: CC3/EQI18005982/Kgb3s2) \*\*\* ACCIDENT INVOLVING GBG 8707G / SHB 9730L / OTHERS ON 27/03/2018 \*\*\*

Without Prejudice

Save as to Costs

Our Ref: CC3/EQI18005982/Kgb3s2

Your Ref: AAD1803-251

Dear Sir/Madam,

### **ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. GBG 8707G / SHB 9730L / OTHERS ON 27/03/2018**

We refer to the above matter and your letter of demand.

Please be informed that **our principal** had repudiated liability on this matter due to Our Insured breach of policy terms and condition.

In view of this, we regret to inform you that we are unable to look into your claim.

Please re-direct your claim to the owner of GBG 8707L.

"Please note that our above settlement is made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our insured/driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

Settlement and payment are subject to production of original documents on demand at any time and execution of Discharge Voucher (for settlement sum above \$20,000/-) by the Plaintiff/Claimant. Further all original documents shall be retained by us after we have made payment on the settlement sum."

Best Regards,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108

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



Auto  
Consultants  
Pte Ltd

*Save the Earth. Print only when necessary.*

## Cecilia Chong (LKK Auto)

---

**From:** Cecilia Chong (LKK Auto)  
**Sent:** Monday, 9 September 2019 9:22 AM  
**To:** Janet Tan  
**Subject:** RE: <Seek Mandate>: Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF -CC3/EQI18005982/Kgb3) on 27.03.2018

Dear Janet,

Content noted.

Thus, we shall submit WP report to your good office and close off the case.

Many thanks

Best Regards,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108

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

---

**From:** Janet Tan [mailto:[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)]  
**Sent:** Friday, 6 September 2019 1:36 PM  
**To:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>  
**Subject:** RE: <Seek Mandate>: Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF -CC3/EQI18005982/Kgb3) on 27.03.2018

Dear Cecilia

No. Ask Trans-cab to claim insured direct.

Regards,

**Janet Tan**

Senior Executive | Claims

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**EQ Insurance Company Limited**

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110

did 65 6496 9032 | tel 65 6223 9433 ext 032 | fax 65 6223 4190

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---

**From:** Cecilia Chong (LKK Auto) [<mailto:CeciliaChong@lkkauto.com>]

**Sent:** Friday, September 6, 2019 12:40 PM

**To:** Janet Tan <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>

**Subject:** RE: <Seek Mandate>: Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF -CC3/EQI18005982/Kgb3) on 27.03.2018

Dear Janet,

So is the mandate amount of \$14,672.83 approved?

Kindly advice.

Many thanks.

Best Regards,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108

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

---

**From:** Janet Tan [<mailto:janet.tan@eqinsurance.com.sg>]

**Sent:** Friday, 6 September 2019 9:12 AM

**To:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>

**Subject:** <Seek Mandate>: Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF -CC3/EQI18005982/Kgb3) on 27.03.2018

Dear Cecilia

Attach the final police investigation result.

It was established that the driver was indeed driving without valid licence. Please inform third party to claim insured direct.

Regards,

**Janet Tan**

Senior Executive | Claims



**EQ Insurance Company Limited**

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110

did 65 6496 9032 | tel 65 6223 9433 ext 032 | fax 65 6223 4190

[www.eqinsurance.com.sg](http://www.eqinsurance.com.sg)

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---

**From:** Cecilia Chong (LKK Auto) [<mailto:CeciliaChong@lkkauto.com>]

**Sent:** Saturday, August 24, 2019 11:22 AM

**To:** Janet Tan <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>

**Subject:** RE: <Seek Mandate>: Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF -CC3/EQI18005982/Kgb3) on 27.03.2018

**Importance:** High

**2<sup>ND</sup> REMINDER**

Dear Janet,

We refer to the email dd 06/11/2018 & 08/06/2019,

Kindly let us have your mandate approval / instruction.

Thanks

Best Regards,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108

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

---

**From:** Hsiao Tong (LKKAuto)

**Sent:** Saturday, 8 June 2019 9:17 AM

**To:** Janet Tan <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>

**Subject:** RE: <Seek Mandate>: Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF -CC3/EQI18005982/Kgb3) on 27.03.2018

Dear Sirs/Mdm,

We refer to our email dated 06/11/2018.

Kindly let us have your instruction.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Hsiao Tong (LKKAuto)

**Sent:** Friday, 17 May 2019 3:56 PM

**To:** Janet Tan <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: <Seek Mandate>: Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF -CC3/EQI18005982/Kpb3) on 27.03.2018

Dear Sirs/Mdm,

We refer to our email dated 06/11/2018.

Kindly let us have your instruction.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Hsiao Tong (LKKAuto)

**Sent:** Sunday, 31 March 2019 9:53 AM

**To:** 'janet.tan@eqinsurance.com.sg' <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: <Seek Mandate>: Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF -CC3/EQI18005982/Kpb3) on 27.03.2018

Dear Sirs/Mdm,

We refer to our email dated 06/11/2018.

Kindly let us have your instruction.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Hsiao Tong (LKKAuto)

**Sent:** Tuesday, 6 November 2018 12:25 PM

**To:** Janet Tan <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** <Seek Mandate>: Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF -CC3/EQI18005982/Kpb3) on 27.03.2018

Your ref : **DM18HO00813/jt**

Our ref : CC3/EQI18005982/Kpb3s2

Dear Sirs/Madam,

**ACCIDENT INVOLVING GBG 8707L(OI) / SHB 9730L(TP)/ OTHERS ON 27/03/2018**

We refer to the above matter.

The said chain collision involved 3 vehicles whereby our insured was the last vehicle. In accordance to the MCF guideline for chain collision, we have to settle the front vehicle's claim at 100%. We did clarify with insured the nature of the accident and he's aware that NCD (if any) would be affected.

We seek your approval to offer Third Party repairer "**Trans-cab Auto Services Pte Ltd**" at **\$14,672.83(all-in)**.

The summary is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 78,760.14	\$ 13,321.50
2. Loss of Rental (9days x \$99.32)	\$ 893.88	\$ 893.88 (9days x \$99.32)
3. Loss of Income (9days x \$50.00)	\$ 450.00	\$ 450.00 (9days x \$50.00)
4. LTA/GIA search fee	\$ 7.45	\$ 7.45
Total	\$ 80,111.47	<b><u>\$ 14,672.83</u></b>

\*\*07days recommendation for repair + 1PH + 1Sunday = 9days

Enclosed here with all the relevant documents for your perusal.

**For your approval please.**

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Janet Tan <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>

**Sent:** Sunday, 12 August 2018 10:31 AM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: \*URGENT\* : Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF -CC3/EQI18005982/Kpb3) on 27.03.2018

Dear Hsiao Tong,

Please proceed to direct settle.

Regards,

**Janet Tan**

Senior Executive | Claims



**EQ Insurance Company Limited**

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110

did 65 6496 9032 | tel 65 6223 9433 ext 032 | fax 65 6223 4190

[www.eqinsurance.com.sg](http://www.eqinsurance.com.sg)

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A handwritten signature in black ink, consisting of a stylized, cursive name.

*Privileged/Confidential information may be contained in this message. If you are not the intended recipient, please notify the sender.*

---

**From:** Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]

**Sent:** Saturday, August 11, 2018 9:09 AM

**To:** Janet Tan <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: \*URGENT\* : Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF -CC3/EQI18005982/Kpb3) on 27.03.2018

Hi Janet,

We refer to our tele-conversation on 02 Aug 2018, we will proceed DS for this matter.

Thank you.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Janet Tan <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>

**Sent:** Thursday, 2 August 2018 1:49 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** \*URGENT\* : Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF -CC3/EQI18005982/Kpb3) on 27.03.2018

Dear Hsiao Tong,

Is there an issue on his driving licence? Based on his licence, he has a Class 3 licence since 14/10 2011 or 31 May 2017?

Please enlighten. Thank you.

Regards,

**Janet Tan**

Senior Executive | Claims

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---

**From:** Hsiao Tong (LKKAuto) [mailto:[chewht@lkkauto.com](mailto:chewht@lkkauto.com)]

**Sent:** Saturday, July 28, 2018 11:17 AM

**To:** Janet Tan <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** \*URGENT\* : Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF -CC3/EQI18005982/Kpb3) on 27.03.2018

Hi Janet,

We refer to our email dated 10/04/2018, 28/04/2018, 02/06/2018 & 07/07/2018.

3 vehicles chain collision: -

GBG 8707G(Insured) -> SHB 9730L(Third Party) -> SJZ 1940A

We noted that our insured driver is holding class 3C driving licence which only allow the drivers to drive motorcars only.

Kindly advise if there is any policy issue and whether we can proceed DS for this matter.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Hsiao Tong (LKKAuto)

**Sent:** Saturday, 7 July 2018 11:53 AM

**To:** 'janet.tan@eqinsurance.com.sg' <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF - CC3/EQI18005982/Kpb3) on 27.03.2018

Hi Janet,

We refer to our email dated 10/04/2018, 28/04/2018 & 02/06/2018

3 vehicles chain collision: -

GBG 8707G(Insured) -> SHB 9730L(Third Party) -> SJZ 1940A

We noted that our insured driver is holding class 3C driving licence which only allow the drivers to drive motorcars only.

Kindly advise if there is any policy issue and whether we can proceed DS for this matter.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Hsiao Tong (LKKAuto)

**Sent:** Saturday, 2 June 2018 1:28 PM

**To:** 'janet.tan@eqinsurance.com.sg' <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF - CC3/EQI18005982/Kpb3) on 27.03.2018

Hi Janet,

We refer to our email dated 10/04/2018 & 28/04/2018.

3 vehicles chain collision: -

GBG 8707G(Insured) -> SHB 9730L(Third Party) -> SJZ 1940A

We noted that our insured driver is holding class 3C driving licence which only allow the drivers to drive motorcars only.

Kindly advise if there is any policy issue and whether we can proceed DS for this matter.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Hsiao Tong (LKKAuto)

**Sent:** Saturday, 28 April 2018 2:22 PM

**To:** 'janet.tan@eqinsurance.com.sg' <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF - CC3/EQI18005982/Kpb3) on 27.03.2018

Hi Janet,

We refer to our email dated 10/04/2018.

3 vehicles chain collision: -

GBG 8707G(Insured) -> SHB 9730L(Third Party) -> SJZ 1940A

We noted that our insured driver is holding class 3C driving licence which only allow the drivers to drive motorcars only.

Kindly advise if there is any policy issue and whether we can proceed DS for this matter.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Hsiao Tong (LKKAuto)

**Sent:** Tuesday, 10 April 2018 5:04 PM

**To:** 'janet.tan@eqinsurance.com.sg' <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF - CC3/EQI18005982/Kpb3) on 27.03.2018

Hi Janet,

3 vehicles chain collision: -

GBG 8707G(Insured) -> SHB 9730L(Third Party) -> SJZ 1940A

We noted that our insured driver is holding class 3C driving licence which only allow the drivers to drive motorcars only.

Kindly advise if there is any policy issue and whether we can proceed DS for this matter.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

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**From:** Janet Tan [<mailto:janet.tan@eqinsurance.com.sg>]

**Sent:** Thursday, 5 April 2018 10:38 AM

**To:** Shu Pei (LKKAuto) <[shupeil@lkkauto.com](mailto:shupeil@lkkauto.com)>

**Cc:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** FW: Direct Settlement - Accident Involving GBG8707L (OI : EQI - DM18HO00813/jt) and SHB9730L (TP : LKK REF -CC3/EQI18005982/Kpb3) on 27.03.2018

Dear Shu Pei

OI report as attached.

Regards,

**Janet Tan**

Senior Executive | Claims



**EQ Insurance Company Limited**

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110

did 65 6496 9032 | tel 65 6223 9433 ext 032 | fax 65 6223 4190

[www.eqinsurance.com.sg](http://www.eqinsurance.com.sg)

 A Member of Citystate

*Privileged/Confidential information may be contained in this message. If you are not the intended recipient, please notify the sender.*

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**From:** Shu Pei (LKKAuto) [<mailto:shupeil@lkkauto.com>]

**Sent:** Monday, April 2, 2018 5:34 PM

**To:** Janet Tan <[janet.tan@eqinsurance.com.sg](mailto:janet.tan@eqinsurance.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** Direct Settlement - Accident Involving GBG8707L (OI : EQI - TBA) and SHB9730L (TP : LKK REF - CC3/EQI18005982/Kpb3) on 27.03.2018

**WITHOUT PREJUDICE**

Dear Sir/ Madam,

We refer to the above matter.

This is a TP direct settlement case. We had inspected TP vehicle SHB 9730L at M/s Trans-cab Auto Services Pte Ltd - Ang Mo Kio.

Enclosed for your perusal is:

- TP GIA report
- TP estimated cost of repair
- Preliminary advice

Meanwhile, kindly let us have a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge is Hsiao Tong and she can be contacted at DID: 6742 3197.

Thank You.

Best Regards,

**Shu Pei** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366-0055 | email: [shupeilkkauto.com](mailto:shupeilkkauto.com) | fax: 6741-4108

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



# 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			
EQ INSURANCE COMPANY LTD		Ref : CC3/EQI18005982/Kgb3s2	
5 MAXWELL ROAD #17-00 TOWER BLOCK MND COMPLEXSINGAPORE 069110		Date : 18-09-2019	
		Code : EQI	
1. Policy Particulars :- THIRD PARTY CLAIM			
Insured Veh.	GBG 8707L	Veh. Inspected	SHB 9730L
Policy No.	DMCPHQ17-006690	Coverage (\$)	0.00
Claim No.	DM18HO00813/jt	Excess (\$)	0.00
Assign From		Assign Date	29/03/2018
2. Vehicle Particulars & Condition			
Make & Model	RENAULT LATITUDE (A)	c.c	1995
Engine No.	HIDDEN	Year of Reg.	2013
Chassis No.	VF1ABL15AUC273278	Colour	METALLIC WHITE / RED
Odometer	578804	Steering	IN ORDER
Brakes	IN ORDER	Modification	NIL
General	GOOD		
3. Conditions of Tyres			
	Size	Make	Balance
R/H Front Tyre	215/60R16	GITI	9 mm
L/H Front Tyre	215/60R16	GITI	9 mm
R/H Rear Tyre	215/60R16	FALKEN	7 mm
L/H Rear Tyre	215/60R16	FALKEN	7 mm
4. Description of Damages			
THE VEHICLE SUSTAINED DAMAGES AT THE REAR AND FRONT PORTION. DAMAGES SEE DETAILS.			
5. General Information			
Accident Date	27/03/2018	Inspection Date	29/03/2018
Survey held at	TRANS-CAB AUTO SERVICES PTE LTD NO.2 ANG MO KIO ST 63 SINGAPORE 569111		
5a. Remarks			
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.			
5b. Estimate Days of Repair			
ESTIMATED NORMAL PERIOD FOR REPAIR:		7 Working Days	



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### ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SHB 9730L

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<b><u>REPLACEMENT OF PARTS</u></b>				
1	BUMPER COVER FRT	BUCKLED	1,259.42	1,259.42
1	BUMPER SPOILER FRT	SERVICEABLE	181.75	-
1	BUMPER ABSORBER FRT	SERVICEABLE	394.68	-
1	BUMPER RETAINER FRT LH	SERVICEABLE	151.41	-
1	BUMPER SUPPORT FRT	SERVICEABLE	123.88	-
1	BUMPER RETAINER FRT RH	DISTORTED	150.77	150.77
1	BUMPER SUPPORT FRT	SERVICEABLE	123.88	-
1	BUMPER UNDERTRAY FRT	SERVICEABLE	472.83	-
1	BUMPER GRILLE LOWER FRT	DISTORTED	266.80	266.80
1	BUMPER FOG LAMP GRILLE LH	SERVICEABLE	207.21	-
1	BUMPER FOG LAMP GRILLE RH	SERVICEABLE	207.21	-
1	BUMPER BEAM FRT	TO REPAIR SEE LABOUR	914.08	-
1	TOW COVER FRT	SERVICEABLE	28.61	-
1	RADIATOR GRILLE	SERVICEABLE	1,707.78	-
1	RADIATOR GRILLE BADGE 'RENAULT'	SERVICEABLE	225.36	-
1	RADIATOR GRILLE FRAME	SERVICEABLE	1,353.75	-
1	FRAME FULL SUPPORT PANEL	SERVICEABLE	615.90	-
1	FRAME FULL SUPPORT BRACKET	SERVICEABLE	89.79	-
1	FRONT BRACE PANEL	TO REPAIR SEE LABOUR	177.22	-
1	HORN	SERVICEABLE	314.17	-
1	HORN BRACKET	TO REPAIR SEE LABOUR	40.45	-
1	HEADLAMP LH	SERVICEABLE	1,184.43	-
1	HEADLAMP RH	SERVICEABLE	1,184.43	-
1	HEADLAMP PANEL FRT LH	TO REPAIR SEE LABOUR	152.15	-
1	HEADLAMP PANEL FRT RH	TO REPAIR SEE LABOUR	152.15	-
1	BONNET	TO REPAIR SEE LABOUR	1,941.63	-
1	BONNET INSULATOR	SERVICEABLE	405.73	-

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Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
1	BONNET STRUT LH	SERVICEABLE	88.61	-
1	BONNET STRUT RH	SERVICEABLE	88.61	-
1	BONNET HINGE LH	TO REPAIR SEE LABOUR	348.31	-
1	BONNET HINGE RH	TO REPAIR SEE LABOUR	348.31	-
1	BONNET LOCK	TO REPAIR SEE LABOUR	305.48	-
1	BONNET CABLE	SERVICEABLE	119.19	-
1	BONNET CABLE COVER	SERVICEABLE	161.03	-
1	BONNET SEAL OUTER	SERVICEABLE	92.36	-
1	BONNET SEAL INNER	SERVICEABLE	157.28	-
1	FENDER PANEL FRT LH	TO REPAIR SEE LABOUR	783.83	-
1	FENDER PANEL FRT RH	TO REPAIR SEE LABOUR	783.83	-
1	WHEELARCH FRT LH	SERVICEABLE	278.84	-
1	WHEELARCH FRT RH	SERVICEABLE	278.84	-
1	FENDER BRACKET LOWER LH	SERVICEABLE	15.79	-
1	FENDER BRACKET LOWER RH	SERVICEABLE	15.79	-
1	FENDER INSULATOR LH	SERVICEABLE	130.84	-
1	FENDER INSULATOR RH	SERVICEABLE	130.84	-
1	BUMPER COVER REAR	BENT	1,108.46	1,108.46
1	BUMPER LOWER REAR	MISSING	768.84	768.84
1	BUMPER BRACKET CTR REAR	DISTORTED	113.47	113.47
1	BUMPER BRACKET SIDE RH REAR	SERVICEABLE	135.97	-
1	BUMPER RETAINER RH REAR	SERVICEABLE	44.99	-
1	BUMPER REFLECTOR RH	CRACKED	43.61	43.61
1	BUMPER BRACKET SIDE LH REAR	SERVICEABLE	135.97	-
1	BUMPER RETAINER LH REAR	DISTORTED	44.99	44.99
1	BUMPER REFLECTOR LH	CRACKED	43.61	43.61
1	BUMPER BEAM REAR	BENT	777.52	777.52
1	BUMPER BEAM BRACKET LH REAR	BENT	225.95	225.95
1	BUMPER BEAM BRACKET RH REAR	BENT	225.95	225.95
1	BOOT REAR	BENT	2,872.68	2,872.68

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Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
1	BOOT FINISHER	CRACKED	470.06	470.06
1	BOOT WEATHERSTRIP	DISTORTED / CUT	323.05	323.05
1	BOOT REFLECTOR LAMP LH	CRACKED	493.35	493.35
1	BOOT REFLECTOR LAMP RH	CRACKED	493.35	493.35
1	BOOT BADGE 'RENAULT'	NECESSARY	225.36	225.36
1	BOOT BADGE	NECESSARY	225.36	225.36
1	BOOT STRUT LH	SERVICEABLE	276.08	-
1	BOOT STRUT RH	SERVICEABLE	276.08	-
1	BOOT HINGE LH	TO REPAIR SEE LABOUR	367.84	-
1	BOOT HINGE RH	TO REPAIR SEE LABOUR	367.84	-
1	BOOT INNER TRIM	SERVICEABLE	586.45	-
1	BOOT SWITCH	SERVICEABLE	168.13	-
1	BOOT LOCK	DENTED	202.67	202.67
1	BOOT LOCK CATCH	TO REPAIR SEE LABOUR	74.40	-
2	LICENCE PLATE LAMP	SERVICEABLE	50.52	-
2	BOOT RUBBER PLUG	SERVICEABLE	221.81	-
1	FENDER PANEL INNER TRIM REAR LH	SERVICEABLE	671.45	-
1	FENDER PANEL REAR LH	TO REPAIR SEE LABOUR	3,299.13	-
1	WHEELARCH REAR LH	SERVICEABLE	543.47	-
1	FENDER PANEL INNER TRIM REAR RH	SERVICEABLE	671.45	-
1	FENDER PANEL REAR RH	TO REPAIR SEE LABOUR	3,299.13	-
1	WHEELARCH REAR RH	SERVICEABLE	543.47	-
1	FENDER PANEL REAR LH	TO REPAIR SEE LABOUR	3,299.13	-
1	WHEELARCH REAR LH	SERVICEABLE	543.47	-
1	TAILLAMP RH	MTG CRACKED	552.55	552.55
1	TAILLAMP PANEL RH	TO REPAIR SEE LABOUR	986.70	-
1	TAILLAMP LH	MTG CRACKED	552.55	552.55
1	TAILLAMP PANEL LH	TO REPAIR SEE LABOUR	986.70	-

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Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
1	OUTER PANEL REAR (END PANEL)	BENT	1,471.77	1,471.77
1	OUTER PANEL REAR (END PANEL) TRIM	DENTED	404.56	404.56
1	SPARE WHEEL PANEL (LUGGAGE FLOOR PANEL)	TO REPAIR SEE LABOUR	2,189.88	-
1	SPARE WHEEL PANEL TRIM	SERVICEABLE	612.21	-
1	EXHAUST REAR	TO REPAIR SEE LABOUR	7,489.05	-
1	EXHAUST CAP REAR	TO REPAIR SEE LABOUR	230.49	-
	LESS 10% DISCOUNT		-5,786.65	-1,331.67
			52,080.12	11,985.03
	<b><u>SPECIAL NETT ITEMS</u></b>			
1	SET RADIATOR GRILLE FRAME CLIP (SN)	NOT NECESSARY	52.00	-
1	SET BUMPER CLIP FRT (SN)	NECESSARY	66.00	66.00
1	BUMPER BRACKET CLIP FRT LH (SN)	NOT NECESSARY	12.00	-
1	BUMPER SUPPORT CLIP FRT LH (SN)	NOT NECESSARY	10.50	-
1	BUMPER BRACKET CLIP FRT RH (SN)	NOT NECESSARY	12.00	-
1	BUMPER SUPPORT CLIP FRT RH (SN)	NOT NECESSARY	10.50	-
1	TOW COVER FRT (SN)	SERVICEABLE	14.50	-
1	SET RADIATOR GRILLE SCREW (SN)	NOT NECESSARY	16.00	-
1	SET BUMPER GRILLE LOWER CLIP (SN)	NECESSARY	69.00	69.00
1	SET FRAME FULL SUPPORT PANEL CLIP (SN)	NOT NECESSARY	70.00	-
2	FRAME FULL SUPPORT PANEL NUT (SN)	NOT NECESSARY	20.00	-
2	FRAME FULL SUPPORT PANEL STUD (SN)	NOT NECESSARY	30.00	-
1	WINDSCREEN MOULDING (SN)	NOT NECESSARY	100.00	-
1	SET FRONT LICENCE PLATE WITH HOLDER (SN)	DENTED	80.00	45.00
1	SET PARKING AID (SN)	SHORTED	700.00	700.00
1	SET REAR BUMPER CLIP (SN)	NECESSARY	66.00	66.00
1	SET BUMPER BRACKET CTR CLIP (SN)	NECESSARY	33.00	33.00
1	SET BUMPER BRACKET SIDE CLIP RH RR (SN)	NOT NECESSARY	10.00	-
1	SET BUMPER RETAINER RH CLIP RR (SN)	NOT NECESSARY	20.00	-
1	SET BUMPER BRACKET SIDE CLIP LH RR (SN)	NOT NECESSARY	10.00	-
1	SET BUMPER RETAINER LH CLIP RR (SN)	NOT NECESSARY	20.00	-
1	SET BUMPER LOWER REAR RIVET (SN)	NOT NECESSARY	22.00	-

Report Ref No. CC3/EQ118005982/Kgb3s2



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

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Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
1	SET BUMPER LOWER REAR CLIP (SN)	NECESSARY	66.00	66.00
1	EXHAUST MOUNTING REAR (SN)	SERVICEABLE	17.82	-
1	SET BOOT FINISHER CLIP (SN)	NOT NECESSARY	24.20	-
1	BOOT STICKER "TRANS-CAB" (SN)	NECESSARY	30.00	30.00
1	BOOT STICKER "6555-3333" (SN)	NECESSARY	30.00	30.00
1	BOOT INNER TRIM CLIP (SN)	NOT NECESSARY	45.00	-
1	SET FENDER WHEELARCH REAR RH CLIP (SN)	NOT NECESSARY	35.00	-
1	SET FENDER WHEELARCH REAR LH CLIP (SN)	NOT NECESSARY	35.00	-
1	FENDER INNER TRIM CLIP LH (SN)	NOT NECESSARY	28.00	-
1	FENDER INNER TRIM CLIP LH (SN)	NOT NECESSARY	28.00	-
1	TAILLAMP CLIP RH (SN)	NECESSARY	5.00	5.00
1	TAILLAMP CLIP LH (SN)	NECESSARY	5.00	5.00
2	REAR WINDSCREEN SEALANT (SN)	NOT NECESSARY	80.00	-
1	WINDSCREEN MOULDING (SN)	NOT NECESSARY	100.00	-
1	REAR WINDSCREEN INNER SPONGE SEAL (SN)	NOT NECESSARY	100.00	-
1	SPARE TYRE RIM (ROUE 7J 16H 2547) (SN)	SERVICEABLE	385.00	-
1	SPARE TYRE (SN)	SERVICEABLE	330.00	-
			2,787.52	1,115.00
<b>LABOUR</b>				
PANEL BEATING, KNOCKING AND STRAIGHTENING THE NECESSARY PORTION, REMOVE AND RENEWAL PARTS, ADJUST AND REALIGN THE SAME. INCLUSIVE OF THE REPAIR OF BUMPER BEAM FRT, FRONT BRACE PANEL, HORN BRACKET, HEADLAMP PANEL FRT LH, HEADLAMP PANEL FRT RH, BONNET, BONNET HINGE LH, BONNET HINGE RH, BONNET LOCK, FENDER PANEL FRT LH, FENDER PANEL FRT RH, BOOT HINGE LH, BOOT HINGE RH, BOOT LOCK CATCH, FENDER PANEL REAR LH, FENDER PANEL REAR RH, FENDER PANEL REAR LH, TAILLAMP PANEL RH, TAILLAMP PANEL LH, )			5,400.00	1,000.00
SPARE WHEEL PANEL (LUGGAGE FLOOR PANEL), EXHAUST REAR AND EXHAUST CAP REAR. )			-	-
TOWING FEES.			120.00	-
TO APPLY PAINT PROTECTION SYSTEM (PPS) MAINTAIN AND ENHANCEMENT.			380.00	-
PUTTY AND SPRAY PAINTING OF THE AFFECTED PORTION.			6,000.00	1,100.00

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

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Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	TO RUST-PROOFING OF THE AFFECTED AREAS.		170.00	60.00
	TO REMOVE AND REFIT INTERIOR FITTINGS, TRIMINGS, GARNISH, FITTINGS AND OTHER, TO ENABLE REPAIR.		380.00	80.00
	TO CHECK STEERING GEOMETRY AND COMPUTER WHEEL ALIGNMENT.	NOT NECESSARY	220.00	-
	TO TRANSFER OF TIRE, RIM AND ON WHEEL BALANCING.	NOT NECESSARY	170.00	-
	TO CHECK ELECTRICAL LIGHTING CONCERNED.		170.00	20.00
	TO PULL AND JACK OUT CHASSIS FRAME AND CORRECT IT TO SYMMETRICAL POSITION WITH THE AID OF HYDRAULIC PNEUMATIC JACK.	NOT NECESSARY	380.00	-
	LABOUR CHARGE TO MOUNT AND DISMOUNT VEHICLE ON JIG BENCH, TO FACILITATE REPAIR.	NOT NECESSARY	380.00	-
	TO LIFT-UP ENGINE WITH GEAR BOX AND REFIT.	NOT NECESSARY	440.00	-
	TO REMOVE AND RENEW POWER STEERING PUMP, OIL COOLER PIPE AND FINAL CHECKING AND TESTING.	NOT NECESSARY	440.00	-
	TO REMOVE AND REFIT AIR BAG SYSTEM AND RESET.	NOT NECESSARY	480.00	-
	TO DROP DIESEL TANK, PIPES, HOSES TO FACILITATE BODYWORK REPAIR, FINAL CHECKING AND TESTING.	NOT NECESSARY	380.00	-
	TO VACUUM, REPLACE, REFIX AND RECHARGE AIR CONDENSER.	NOT NECESSARY	380.00	-
	TO REPLACE, REFIX AND TOP UP COOLANT FOR RADIATOR.	NOT NECESSARY	170.00	-
	TO VACUUM, REPLACE, REFIX AND RECHARGE AIR INTERCOOLER.	NOT NECESSARY	170.00	-
	TO TRANSFER OF FENDER FITTINGS, ATTACHMENTS AND PEFORM WATER SEEPAGE TEST.	NOT NECESSARY	170.00	-
	TO RUST-PROOFING OF THE AFFECTED AREAS.	REPEATED	170.00	-
	TO REINSTALL REAR BUMPER PARKING SENSOR.		170.00	60.00
	TO TRANSFER OF BOOTLID FITTINGS, ATTACHMENTS AND PERFORM WATER SEEPAGE TEST.		170.00	60.00
	TO REPAIR AND REALIGN REAR EXHAUST PIPE. }		170.00	60.00
	TO DROP REAR EXHAUST BOX, RENEW THE SAME, TO REPAIR AND REALIGN CENTRE EXHAUST PIPE. }		170.00	-
	TO TRANSFER OF REAR END PANEL FITTINGS, ATTACHMENT AND PERFORM WATER SEEPAGE TEST.	NOT NECESSARY	170.00	-
	TO TRANSFER OF REAR LUGGAGE FLOOR PANEL FITTINGS, ATTACHMENT AND PERFORM WATER SEEPAGE TEST.	NOT NECESSARY	170.00	-

Report Ref No. CC3/EQ118005982/Kgb3s2



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

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Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	TO SUPPLY AND RE-DO REAR LUGGAGE FLOOR PANEL INSULATION PADDING.	NOT NECESSARY	380.00	-
	TO TRANSFER OF REAR FENDER FITINGS, ATTACHMENT AND PERFORM WATER SEEPAGE TEST.	NOT NECESSARY	380.00	-
	TO TRANSFER OF REAR WINDSCREEN FITTINGS AND CONDUCT WATER SEEPAGE TEST.	NOT NECESSARY	170.00	-
	TO CHECK STEERING GEOMETRY AND COMPUTER WHEEL ALIGNMENT.	NOT NECESSARY	220.00	-
			18,740.00	2,440.00
	<b>GRAND TOTAL</b>		<b>73,607.64</b>	<b>15,540.03</b>
	<b>RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)</b>			<b>12,450.00</b>

Report Ref No. CC3/EQ118005982/Kgb3s2

KONG SENG CHEONG

Licensed Appraiser

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