194 Tans		CC 6 / 20E180	0 6681	V-1 005 /11	LKK:
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				Registered in Merim	ien:
Pre-assign / CC	U/FTE V	D62746		17	011261
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Name of Insured	( <u></u>		Policy No.		
Insured Tel No.	1	HP:	Make / Model		
Excess Sec II :S	s	D.O.A : 31 03 18	Place of Accid	ent	
Is driver the own	ur? (YES / NO	Nature of Accident			
If NO. Driver N Driver To	Aug.	(VIL: YES/ NO)	OI GIA REPO Insured Liabili		GIA REPORT: YES/NO Final ? Yes/No
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GIA/LTA Search Medical:	SS 2.W			luma via	an in a
Medica: Disbursement:	SS -	(e.g. Tow/ Indepen	ident )	Claim status: Noft     Report Format:	hal/Reject/Private Settle
Legal Cost	SS -		TOTAL STREET	3) Survey fee:	140.W
Total: FINAL PAYMENT	ss 3512-60	Global Sum SS:			
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Payee 2: (Strike if N.A.)	55 55 10. 60	Name 2:	CANALLET (	) ra do	
Payor 3: (Strike if N.A.)	SS	Name 3:			

TOTAL



# SC AUTO INDUSTRIES (S) PTE LTD

51 Senoko Road, Singapore 758133 T 65 6758 2222 F 65 6257 6931 E sales@scauto.com.sq scauto.com.sg

Co. Reg. No. 199800107D

M/S KHIM SEAH ENTERPRISE PTE LTD

NO 71 WOODLANDS IND PARK E9

#06-08 WAVE 9 SINGAPORE 757048

Insured KHIM SEAH ENTERPRISE PTE LTD

VFX/P0902358/00259 Policy

Damaged Vehicle No:

PC3251S

# ESTIMATE Bill

GST Reg. No:

19-9800107D

Date:

9/4/2018

Our Case Ref.

SC18/04/076/4KS-TP

1 . 4

Accident Date

31/3/2018

S/no	Description	QTY	Price	Disc	Amount
	Replaced Parts				
1	RHS REAR VIEW MIRROR	1 PC	\$1,980.00	- CRA/	\$1,980.00
	Labour Charges				
1	LABOUR FOR WIRING	ì	\$150,00	. 30	\$150.00
2	SPRAY PAINTING	1	\$350.00	. 250	\$380.00
3	LABOUR FOR REAR VIEW MIRROR	1	\$640.00	. 330	

LKK Auto Consultants hence notify the Repairer of the following:

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

Acknowledged by Riepairer

Signature:

Date:

745ml 40000068 2 days

11/04/18 @ 0945 Rean by paint

\$ 3,120.00 Sub Total

Authorised Signature

# Hsiao Tong (LKKAuto)

From:

Hsiao Tong (LKKAuto)

Sent:

Tuesday, 6 November 2018 9:52 AM

To:

'Jenny Toh'

Cc:

Admin A

Subject:

<Seek Mandate> Direct Settlement - Accident Involving XD6274G (OI: QBE -

VC011341) AND PC3251S (TP : LKK REF - CC6/QBE18006681/pa3) on 31.03.2018

Attachments:

LKKInspection.pdf; LKKAdjustment1.pdf; LKK Survey Photos.pdf; TP LOD\_PC

3251S.pdf; Vehicle Details-PC3251S.pdf; Scene Video.mp4

Your ref: VC011341

Our ref: CC6/QBE18006681/R1pa3q2

Dear Sirs/Madam,

#### ACCIDENT INVOLVING XD 6274G(OI) & PC 32515(TP) ON 31/03/2018

We refer to the above matter.

Based on third party video footage, third party was driving within his own lane. Our vehicle was driving closely to third party vehicle and resulted the collision. We are of the view that liability is not in our insured driver's favour.

We seek your approval to offer Third Party repairer "SC AUTO INDUSTRIES (S) PTE LTD " at \$3,512.60(all-in).

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 3,338.40	\$ 2,760.60
2. Loss of Use (3days x \$450.00)	\$1,350.00	\$ 750.00 (3days x \$250.00)
3. LTA/ GIA Search Fee	\$ 2.00	\$ 2.00
Total	\$ 4,690.40	\$ 3,512.60

<sup>\*02</sup>days recommendation for repair + 1PRS = 3days.

Enclosed here with all the relevant documents for your perusal.

#### For your approval/instruction please.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

<sup>\*\*</sup> Third party vehicle is a private non-hire bus .

# Hsiao Tong (LKKAuto)

From:

SC Auto Claims <claims@scauto.com.sg>

Sent:

Wednesday, 6 June 2018 9:38 AM

To:

Hsiao Tong (LKKAuto); Admin A

Cc:

'Jason Chow'

Subject:

RE: PC3251S / XD6274G (QBE) DOA 31.03.18 \*\*\* LKK REF : CC6/QBE18006681/pa3

Attachments:

Final Bill.pdf; GIA Search Invoice.pdf; QBE-LOD-PC3251S.pdf

## Without Prejudice

Hi Hsiao Tong,

Please find attached our LOD, Final Bill & GIA Search for your kind attention. We await your prompt settlement.

Thanks and best regards,

Aelyne Lee Mei Lin Insurance Claims Department D 6571 9981

# SC AUTO INDUSTRIES (S) PTE LTD

51 Senoko Road Singapore 758133 T 6758 2222 F 6257 5931

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From: Mei Kwan (LKKAuto) [mailto:Meikwan@lkkauto.com]

Sent: Wednesday, 11 April 2018 3:13 PM To: SC Auto Claims <claims@scauto.com.sg>

Cc: SC Workshop Staff1 <workshop1@scauto.com.sg>; workshop3@scauto.com.sg; Jason Chow

<jason@scauto.com.sg>; Admin A <admin-a@lkkauto.com>; Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>; Asher

Sng (LKKAuto) <AsherSng@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com> Subject: RE: PC3251S / XD6274G (QBE) DOA 31.03.18 \*\*\* LKK REF: CC6/QBE18006681/pa3

Dear Sir/ Madam,

We refer to the above matter.

Please be informed that we are currently pending for OI GIA report.

Kindly note that for liability, claim negotiation and settlement, please contact Hsiao Tong at 6742 3197

Our respective case handler will look into the matter and revert to you in due course.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards.

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: SC Auto Claims [mailto:claims@scauto.com.sg]

Sent: Monday, 9 April, 2018 12:32 PM To: Admin A <admin-a@lkkauto.com>

Cc: SC Workshop Staff1 <workshop1@scauto.com.sg>; workshop3@scauto.com.sg; Jason Chow

<jason@scauto.com.sg>

Subject: PC32515 / XD6274G (QBE) DOA 31.03.18

## Without Prejudice

Hi,

We are writing with regards to the above accident.

Kindly advise us if your end is keen in direct settlement for this case & whether we have a clearance in liability.

Our report, scene video & estimation attached.

We will arrange the survey later.

Thanks and best regards,

Aelyne Lee Mei Lin Insurance Claims Department D 6571 9981

# SC AUTO INDUSTRIES (S) PTE LTD

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# Hsiao Tong (LKKAuto)

From:

Lee Meilin <meilin.lee@scauto.com.sg>

Sent:

Monday, 19 November 2018 7:37 PM

To:

Hsiao Tong (LKKAuto)

Cc:

Admin A; claims@scauto.com.sg

Subject:

RE: FINAL REMINDER: RE: PC3251S / XD6274G (QBE) DOA 31.03.18 \*\*\* LKK REF :

CC6/QBE18006681/R1pa3

#### Without Prejudice

Hi Hsiao Tong,

We hereby confirmed acceptance. Please let us have your DV soon.

## Please note my email address has been changed to - meilin.lee@scauto.com.sg

Thanks and best regards,

Aelyne Lee Mei Lin After Sales Department D 6571 9981

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

Sent: Monday, 19 November 2018 2:48 PM To: Lee Meilin <meilin.lee@scauto.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; claims@scauto.com.sg

Subject: RE: FINAL REMINDER: RE: PC3251S / XD6274G (QBE) DOA 31.03.18 \*\*\* LKK REF: CC6/QBE18006681/R1pa3

Without Prejudice

Hi Mei Lin,

Apologise for late response.

We have our principal instruction to offer as follows: -

1. Cost of Repair (w/GST) \$ 2.760.60

2. Loss of Use (3days x \$250.00) 3. LTA/ GIA Search Fee	\$ 750.00
	\$ 3,512.60

Please confirm acceptance.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Hsiao Tong, Chew | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Lee Meilin < meilin.lee@scauto.com.sg > Sent: Sunday, 18 November 2018 4:57 PM

To: Hsiao Tong (LKKAuto) < chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; claims@scauto.com.sg

Subject: FINAL REMINDER: RE: PC32515 / XD6274G (QBE) DOA 31.03.18 \*\*\* LKK REF: CC6/QBE18006681/R1pa3

Importance: High

Without Prejudice FINAL REMINDER

Hi Hsiao Tong,

We are regretted to inform that to date we have not received any offer from your end.

This case has been pending since June.

Kindly let us have your offer by 23/11/18, otherwise we will have to pass the case to our lawyer.

Please note my email address has been changed to - meilin.lee@scauto.com.sq

Thanks and best regards,

Aelyne Lee Mei Lin After Sales Department D 6571 9981

# SC AUTO INDUSTRIES (S) PTE LTD

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

Sent: Thursday, 18 October 2018 11:57 AM To: Lee Meilin <meilin.lee@scauto.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; claims@scauto.com.sg

Subject: RE: 2ND REMINDER: RE: PC3251S / XD6274G (QBE) DOA 31.03.18 \*\*\* LKK REF: CC6/QBE18006681/R1pa3

Without Prejudice

Hi Mei Lin.

We have just received our insured GIA from QBE.

We are looking into the matter and will get back to you asap.

Kindly hold hands for time being.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Lee Meilin <meilin.lee@scauto.com.sg>

Sent: Tuesday, 9 October 2018 11:40 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; claims@scauto.com.sg

Subject: 2ND REMINDER: RE: PC3251S / XD6274G (QBE) DOA 31.03.18 \*\*\* LKK REF: CC6/QBE18006681/R1pa3

WITHOUT PREJUDICE

2<sup>ND</sup> REMINDER

Hi Hsiao Tong,

Kindly be informed that owner had been chasing us on this matter and instructed us to pass the case to lawyer if there is still no settlement.

Therefore, please let us have your offer urgently.

# Please note my email address has been changed to - meilin.lee@scauto.com.sa

Thanks and best regards,

Aelyne Lee Mei Lin After Sales Department D 6571 9981

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

Sent: Monday, 6 August 2018 8:21 AM

To: SC Auto Claims < claims@scauto.com.sg>

Cc: 'Jason Chow' < jason@scauto.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: REMINDER: RE: PC3251S / XD6274G (QBE) DOA 31.03.18 \*\*\* LKK REF : CC6/QBE18006681/R1pa3

#### Without Prejudice

Hi Aelyne,

Thank you for your email.

We are still pending for our insured GIA report from our principal.

By copy to Mei Kwan,

Kindly assist to follow up on OI GIA.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Hsiao Tong, Chew | Case Handler

#### LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: SC Auto Claims <claims@scauto.com.sg>

Sent: Saturday, 4 August 2018 3:37 PM

To: Hsiao Tong (LKKAuto) < chewht@lkkauto.com>

Cc: 'Jason Chow' < jason@scauto.com.sg>; Admin A < admin-a@lkkauto.com>

Subject: REMINDER: RE: PC32515 / XD6274G (QBE) DOA 31.03.18 \*\*\* LKK REF: CC6/QBE18006681/R1pa3

# Without Prejudice

REMINDER

Hi Hsiao Tong,

Any update/offer?

Thanks and best regards,

Aelyne Lee Mei Lin Insurance Claims Department D 6571 9981

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

Sent: Wednesday, 6 June 2018 9:41 AM
To: SC Auto Claims <claims@scauto.com.sg>

Cc: 'Jason Chow' < jason@scauto.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: PC32515 / XD6274G (QBE) DOA 31.03.18 \*\*\* LKK REF: CC6/QBE18006681/R1pa3

Without Prejudice

Hi Aelyne,

Thank you for your email.

We are pending for our insured GIA report from our principal.

We will follow up and get back to you.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards.

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: SC Auto Claims [mailto:claims@scauto.com.sg]

Sent: Wednesday, 6 June 2018 9:38 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Cc: 'Jason Chow' < jason@scauto.com.sg>

Subject: RE: PC32515 / XD6274G (QBE) DOA 31.03.18 \*\*\* LKK REF: CC6/QBE18006681/pa3

#### Without Prejudice

Hi Hsiao Tong,

Please find attached our LOD, Final Bill & GIA Search for your kind attention. We await your prompt settlement.

Thanks and best regards,

Aelyne Lee Mei Lin Insurance Claims Department D 6571 9981

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From: Mei Kwan (LKKAuto) [mailto:Meikwan@lkkauto.com]

Sent: Wednesday, 11 April 2018 3:13 PM
To: SC Auto Claims <<u>claims@scauto.com.sg</u>>

Cc: SC Workshop Staff1 < workshop1@scauto.com.sg >; workshop3@scauto.com.sg; Jason Chow

<jason@scauto.com.sg>; Admin A <admin-a@lkkauto.com>; Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>; Asher

Sng (LKKAuto) <<u>AsherSng@lkkauto.com</u>>; Hsiao Tong (LKKAuto) <<u>chewht@lkkauto.com</u>> Subject: RE: PC3251S / XD6274G (QBE) DOA 31.03.18 \*\*\* LKK REF : CC6/QBE18006681/pa3

Dear Sir/ Madam,

We refer to the above matter.

Please be informed that we are currently pending for OI GIA report.

Kindly note that for liability, claim negotiation and settlement, please contact Hsiao Tong at 6742 3197

Our respective case handler will look into the matter and revert to you in due course.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: <u>MeiKwan@lkkauto.com</u> | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: SC Auto Claims [mailto:claims@scauto.com.sg]

Sent: Monday, 9 April, 2018 12:32 PM To: Admin A <admin-a@lkkauto.com>

Cc: SC Workshop Staff1 <workshop1@scauto.com.sg>; workshop3@scauto.com.sg; Jason Chow

<jason@scauto.com.sg>

Subject: PC3251S / XD6274G (QBE) DOA 31.03.18

#### Without Prejudice

Hi,

We are writing with regards to the above accident.

Kindly advise us if your end is keen in direct settlement for this case & whether we have a clearance in liability.

Our report, scene video & estimation attached. We will arrange the survey later.

Thanks and best regards,

Aelyne Lee Mei Lin Insurance Claims Department D 6571 9981

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# Mei Kwan (LKKAuto)

From:

Jenny Toh <jenny.toh@qbe.com>

Sent:

Wednesday, 10 October, 2018 4:00 PM

To:

Mei Kwan (LKKAuto)

Cc:

Jenny Toh

Subject:

FW: Direct Settlement - Accident Involving XD6274G (OI: QBE - TBA) AND PC3251S

(TP: LKK REF - CC6/QBE18006681/pa3) on 31.03.2018

Attachments:

XD6274G.pdf

Categories:

HMK

Our ref: VC011341

Mei Kwan

Please find attached as per requested.

regards

Jenny Toh Senior Assistant, Claims QBE Emerging Markets – Singapore

QBE Insurance (Singapore) Pte Ltd
Phone: +65 6477 1225
Email: jenny.toh@qbe.com
Visit us on the web at www.qbe.com.sq



From: Mei Kwan (LKKAuto) [mailto:Meikwan@lkkauto.com]

Sent: Wednesday, 10 October, 2018 3:07 PM

To: Jenny Toh <jenny.toh@qbe.com>; Joyce Foo <joyce.foo@qbe.com>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Syaheeda Nacah Binte Mohamed Othman <syaheeda.othman@qbe.com>

Subject: RE: Direct Settlement - Accident Involving XD6274G (OI: QBE - TBA) AND PC3251S (TP: LKK REF - CC6/QBE18006681/pa3) on 31.03.2018

# URGENT

Dear Jenny,

We refer to the above matter.

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

Phone: 6366 0055 | email: <u>MeiKwan@lkkauto.com</u> | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Mei Kwan (LKKAuto)

Sent: Friday, 13 April, 2018 11:57 AM To: 'Jenny Toh' <jenny.toh@qbe.com>

Cc: Hsiao Tong (LKKAuto) < <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a>; Joy Irene (LKKAuto) < <a href="mailto:JoyIrene@lkkauto.com">JoyIrene@lkkauto.com</a>; Asher Sng (LKKAuto) < <a href="mailto:AsherSng@lkkauto.com">Asher Sng (LKKAuto) < a href="mailto:AsherSng (LKKAuto) < a href="mailto:A

Subject: RE: Direct Settlement - Accident Involving XD6274G (OI : QBE - TBA) AND PC3251S (TP : LKK REF -

CC6/QBE18006681/pa3) on 31.03.2018

Importance: High

#### WITHOUT PREJUDICE

Dear Jenny,

144

We refer to the above matter.

This is a TP direct settlement case from M/s SC Auto Industries (S) Pte Ltd.

Enclosed for your perusal is:

- TP's GIA report
- Estimated cost of repair
- Preliminary advice
- CCTV footage

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

Thank you.

Best Regards,

Mei Kwan | Admin

#### LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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Sent: Wednesday, 11 April, 2018 3:19 PM To: 'Jenny Toh' <<u>jenny.toh@qbe.com</u>>

Cc: Hsiao Tong (LKKAuto) <<u>chewht@lkkauto.com</u>>; Joy Irene (LKKAuto) <<u>JoyIrene@lkkauto.com</u>>; Asher Sng (LKKAuto) <<u>AsherSng@lkkauto.com</u>>; Admin A <<u>admin-a@lkkauto.com</u>>; Syaheeda Nacah Binte Mohamed Othman <<u>syaheeda.othman@gbe.com</u>>

Subject: Direct Settlement - Accident Involving XD6274G (OI: QBE - TBA) AND PC3251S (TP: LKK REF -

CC6/QBE18006681/pa3) on 31.03.2018

#### WITHOUT PREJUDICE

Dear Jenny,

We refer to the above matter.

This is a TP direct settlement case from M/s SC Auto Industries (S) Pte Ltd.

Enclosed for your perusal is:



Your Ref : XD6274G

Our Ref

: SC18/04/076/4KS-TP (PC3251S)

6th June 2018

QBE Insurance (International) Ltd Attn: Motor Claims Department

WITHOUT PREJUDICE BY E-MAIL ONLY

Dear Sir / Mdm,

#### ACCIDENT INVOLVING PC3251S & XD6274G ON 31.03.18

We are instructed by the owner of PC3251S to claim damages against your insured, the driver of motor vehicle no. XD6274G, in connection with a road traffic accident involving our client's motor vehicle no. PC3251S and motor vehicle no. XD6274G driven by your insured at the material time.

We are instructed that the accident was caused by your insured's negligence and/or management of his motor vehicle. As a result of the accident, our client's motor vehicle was damaged and our clients have been put to loss and expenses, particulars of which are as follows:

Costs of Repair (Incl. GST)

\$ 2,760.60

2. Loss of Rental/Use \$ 1,350.00 (\$450 x 3 days)

GIA Search Fee

2.00

Total

4,112.60

Please note that our bus is under PRIVATE HIRE, NOT PRIVATE NON-HIRE, thus, not listed in the NIMA Benchmark Rates, we need higher LOU to close.

Please note that you should send us an acknowledgement of receipt of this letter of demand by e-mail to claims@scauto.com.sg within seven (7) days of your receipt of this letter and revert with an offer not later than fourteen (14) days of this letter. If we do not hear from you, we will submit the claim via our solicitors.

Thank You.

Yours faithfully,

SC Auto Industries (S) Pte Ltd

51 Senoko Road, Singapore 258133 T 65 6758 2222 F 65 6257 6931

scouto.com.sg

Singapare : Hong Kong : Myanmor

# Hsiao Tong (LKKAuto)

From:

Hsiao Tong (LKKAuto)

Sent:

Thursday, 18 October 2018 12:03 PM

To:

'ADMIN@KKLE.COM.SG'

Subject:

ACCIDENT INVOLVING XD 6274G(QBE) AND PC 3251S ALONG/ AT JURONG

ISLAND SAKRA ROAD ON 31/03/2018

18 Oct 2018

#### M/s Koh Kock Leong Enterprise Pte Ltd

Dear Sir/Madam.

Your Ref: XD6274G

Our Ref: CC6/QBE18006681/R1pa3

# ACCIDENT INVOLVING XD 6274G(QBE) AND PC 3251S ALONG/ AT JURONG ISLAND SAKRA ROAD ON 31/03/2018

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, QBE Insurance (S) Pte Ltd to deal with the third party claim against your policy.

We have received a claim from PC 3251S against your insurance policy.

Based on the accident report and accident scenario, liability is not in your favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 07 days from the date of this letter.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Best Regards,

Hsiao Tong, Chew | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

# LETTER OF AUTHORISATION

Ref. No : SC18/04/076/4KS-TP

To: SC Auto industries (5) Pte Ltd No. 51 Senoko Roed Singapore 758133

Dear Sir/Madam;

REPAIR/CLAIM FOR DAMAGES ARISING FROM AN ACCIDENT ON 31-Mar-2018, 21:00:00

Ser 3 064 B

ATTAL ONG JUHONG ISLAND HIGHWAY
INVOLVING VEHICLE NO(5).
1. I/We KHIM SEAH ENTERPRISE PTE LTD (NRIC No./Company Registration No. NRIC) amiliare this owner(s) of Vehicle No. PC3251S which involved in an accident with Vehicle No. ND 6749 31-Mar-2018 21:00:00 at/along JURONG ISLAND HIGHWAY
I/We have appointed the firm of solicitors M/S of to act on my/our behalf to recodenages arising cut of the accident from the parties concerned.
<ol> <li>I/We hereby authorise you to undertake the necessary repairs to bring the Vehicle back to pre accident condition and appoint you as my /our agent to liste with mylour solicitors with respect to mylour claim for damages.</li> </ol>
4. I/We hereby authorise you to claim "Third Party(Own Damaged (OO).
5. I'We have instructed our solicitors to obtain all instructions pertaining to the claim from your goodselves. I'We acknowledge that all instructions given them by you will therefore be as good as if they were given by metus.
<ol><li>I/We authorise you to appoint surveyors to inspect the Vehicle and to pay the Survey fee on my /our behalf prior to carrying out the repairs.</li></ol>
7. IWa entrust you to carry our the repairs diligently and leave it entirely to your discretion in accepting or rejecting any offer of settlement .
8. I/We have instructed our solicitors to release all monies recovered and received by them in connection with this claim after deducting their fees directly you and to be made in the name of SC Auts Industries (5) Pte Ltd. I/We authorise you to deduct the sum(s) of money recovered for the costs of reto med your repair bill. Any sum(s) of money recovered for the loss of use will be returned to me/us after deducting the survey fees, your handling its administrative charges and any other expenses incurred on my/our behalf. We understand that all monies due to me/us shall only be released to me after we have signed the discharge vouchers. I/We hereby agree to sign the discharge vouchers promptly on notification.
<ol> <li>I/We understand and appreciate that my/our claim may be unsuccessful or only partially successful. In such an event, I/We shall pay you the re- cests or any shortfall forthwith on receipt of your invoice. I/We shall also reimburse you for all other expenses incurred by you on my/our behalf included your administrative charges.</li> </ol>
10. I/We shall on you request furnish you with all relevant documents and information promptly to enable you to process the claim expeditiously. I/We agree to altered court and/or be a witness if necessary. You shall have the right to discharge yourselves as my four agent should I/We fall to co-operate you or furnish you with the relevant documents/information by giving meius written notice to that effect. In such an event. I/We shall pay the repeir or forthwith on receiptof your invoice and reimburse you all other expenses incurred by you on my/our behalf including your administrative charges.
11. I/We reserve the right to terminate you appointement as our agent at any time before the claim is settled, in such an event, I/We shall pay the re-costsforthwith on receipt of your invoice and reimburse you all other expenses incurred by you on mylour behalf including your administrative charges.
12. We acknowledge your right to have a lien over all documents and money held by you until all monies owed by me /us to you (where applicable) been fully settled.
13. I/We hereby agree to pay you the following handling fee: (a) 20% of the total amount claimed for loss of use (after deducting the legal and survey fees) where Court attendance is not required; or (b) 25% of the total amount claimed for loss of use (after deducting the legal and survey fees) where Court attendance is required.
14. I/We hereby request you to carry out the following additional repair jobs not resulting from the said accident:
Additional Repair John
Cost of Repair : S\$
The balance amount due to me for the loss of use shall be used to pay the additional repair job.  I/We hereby agree to pay you the additinal costs of repair on receipt of your invoice if the amount successfully claimed for the costs of repair and for
loss of use is insufficient to meet the additional costs of repair.  I have read and understand the terms and conditions of this Letter of Authorisation and it has also been explained to me in Mandatin.
The state of the s
Dated this 21 day of November, 2018
Yours Fattefully, S. I. S.
Authorised signatury of gamer  Name & NRIC No. : S Name Kolidan  Authorised signatury of SCAutofindustries (5) Pie LES  Name & NRIC No. :
G1038727L.

\* Delete where inapplicable

# DISCHARGE VOUCHER

Without Prejudice Save As to Costs

Your Reference :

PC3251S VC011341

I/We, Khim Seah Enterprise Pte. Ltd. do hereby acknowledge the sum of Singapore Dollars: Three Thousand Five Hundred Twelve and Cents Sixty only (S\$3,512.60) being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, 'Koh Kock Leong Enterprise Pte Ltd', over damage to my/our vehicle PC3251S from an accident involving PC3251S and XD6274G at/along Jurong Island Highway, which occurred on 31 March 2018 at about 21:00hrs.

Further, I/we hereby acknowledge and accept that the above said sum paid to me is 'strictly on a without admission of liability basis' and I/we hereby discharge and release the said QBE Insurance (Singapore) Pte Ltd and their Insured 'Koh Kock Leong Enterprise Pte Ltd', from all claims, demands or action of damages as a result of the said accident.

Also, I/we hereby agree to indemnify and keep indemnified the said QBE Insurance (Singapore) Pte Ltd against all and any claims whatsoever made or to be made by any person or persons on my/our behalf in respect of the said accident.

Dated this (day) of (month	)_Nov_(year) 20_1 8
Signature Signature	Witness's Signature
Selvam Kalidass	Aryne Lee
Claimant's Name	Witness's Name
C16038927L	J+063213-2
FIN/NRIC No.	FIN/NRIC No.
71, woodlands Inds) Paric	51 Senero Pead
E9, WAYE9, #06-08	St 759133
J-757048.	
Address	Address
SUITERPRISE POR	Please return to: General Claims Department QBE Insurance (Singapore) Pte Ltd 1 Raffles Quay #29-10 South Tower Singapore 048583 (By Fax: 6534 5356)
Company stamp if applicable	

# SC AUTO

# SC AUTO INDUSTRIES (S) PTE LTD

51 Senaka Road. Singapore 758133 T 65 6758 2222 F 65 6257 6931 E sales@scauto.com.sg scauto.com.sg

Co Reg. No. 199800107D

M/S

KHIM SEAH ENTERPRISE PTE LTD

NO 71 WOODLANDS IND PARK E9

#06-08 WAVE 9 SINGAPORE 757048

Insured

KHIM SEAH ENTERPRISE PTE LTD

Policy

VFX/P0902358/00259

Damaged Vehicle No:

PC3251S

# Final Bill

GST Reg. No:

19-9800107D

Date:

3/6/2018

Our Case Ref.

SC18/04/076/4KS-TP

Accident Date

31/3/2018

S/no	Description	QTY	Price	Disc	Amount
	Replaced Parts				
Ę	RHS REAR VIEW MIRROR	1 PC	\$1,980.00	-	\$1,980.00
	Labour Charges				
ι	LABOUR FOR WIRING	1	\$30.00	17	\$30.00
2	SPRAY PAINTING	1	\$250.00	12	\$250.00
3	LABOUR FOR REAR VIEW MIRROR	1	5320.00		\$320.00

Sub Total \$ 2,580.00 GST (7%) \$ 180.60 Total Amount \$ 2,760.60

Authorised Signature



# GENERAL INSURANCE ASSOCIATION OF SINGAPORE RECORDS MANAGEMENT CENTRE

6 Raffles Quay #18-00, Singapore 048580 Phone: +65 6224 0010 Fax: +65 6224 0030 Operating Hours: Monday to Friday 9am to 5pm GST Registration No: M400017735

# Third Party Insurer Enquiry

Our Ref No:

GR-18-052600

Date of Request:

09/04/2018

Your Ref No:

Online Purchase

SC Auto Industries (S) Pte Ltd

51 Senoko Road

#03-01

Singapore 758133

Dear Sir/Madam,

**Enquiry Date** 

09/04/2018

Enquiry By

Lee Mei Lin

TP Vehicle No. Accident Date XD6274G 31/03/2018

**Enquiry Result** 

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
XD6274G	QBE Insurance (Singapore) Pte Ltd	20/09/2017-19/09/2018	62246633

Thank You.

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

This is a computer generated document and requires no signature.



# GENERAL INSURANCE ASSOCIATION OF SINGAPORE RECORDS MANAGEMENT CENTRE

6 Raffles Quay #18-00, Singapore 048580 Phone: +65 6224 0010 Fax: +65 6224 0030 Operating Hours: Monday to Friday 9am to 5pm GST Registration No: M400017735

# TAX INVOICE

Our Ref No:

GR-18-052600

Date of Request:

09/04/2018

Your Ref No:

Online Purchase

SC Auto Industries (S) Pte Ltd 51 Senoko Road

#03-01

Singapore 758133

Dear Sir/Madam,

**Enquiry Date** 

09/04/2018

Enquiry By

Lee Mei Lin

TP Vehicle No.

XD6274G

Accident Date

31/03/2018

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

[X] GIRO [ ] Cash [ ] Cheque

# Hsiao Tong (LKKAuto)

From:

Jenny Toh <jenny.toh@qbe.com>

Sent:

Tuesday, 13 November 2018 3:43 PM

To:

Hsiao Tong (LKKAuto)

Cc:

Admin A

Subject:

RE: <Seek Mandate > Direct Settlement - Accident Involving XD6274G (OI : QBE - VC011341) AND PC3251S (TP : LKK REF - CC6/QBE18006681/pa3) on 31.03.2018

Hi Hsiao Tong

Kindly proceed to settle.

Let us have the signed D/V as soon as possible.

regards

Jenny Toh

Senior Assistant, Claims

QBE Emerging Markets - Singapore

QBE Insurance (Singapore) Pte Ltd

Phone: +65 6477 1225 Email: jenny tohi@qbe.com

Visit us on the web at www.qbe.com.sq



From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sent: Tuesday, 6 November 2018 9:52 AM To: Jenny Toh <jenny.toh@qbe.com> Cc: Admin A <admin-a@lkkauto.com>

Subject: <Seek Mandate> Direct Settlement - Accident Involving XD6274G (OI : QBE - VC011341) AND PC3251S (TP :

LKK REF - CC6/QBE18006681/pa3) on 31.03.2018

Your ref : VC011341

Our ref: CC6/QBE18006681/R1pa3a2

Dear Sirs/Madam.

#### ACCIDENT INVOLVING XD 6274G(OI) & PC 3251S(TP) ON 31/03/2018

We refer to the above matter.

Based on third party video footage, third party was driving within his own lane. Our vehicle was driving closely to third party vehicle and resulted the collision. We are of the view that liability is not in our insured driver's favour.

We seek your approval to offer Third Party repairer "SC AUTO INDUSTRIES (S) PTE LTD " at \$3,512.60(all-in).

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 3,338.40	\$ 2,760.60
2. Loss of Use (3days x \$450.00)	\$ 1,350.00	\$ 750.00 (3days x \$250.00)
3. LTA/ GIA Search Fee	\$ 2.00	\$ 2.00
Total	\$ 4,690.40	\$ 3,512.60

<sup>\*02</sup>days recommendation for repair + 1PRS = 3days.

Enclosed here with all the relevant documents for your perusal.

For your approval/instruction please.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Jenny Toh < jenny.toh@qbe.com>
Sent: Wednesday, 10 October, 2018 4:00 PM
To: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com>

Cc: Jenny Toh <jenny.toh@qbe.com>

Subject: FW: Direct Settlement - Accident Involving XD6274G (OI: QBE - TBA) AND PC3251S (TP: LKK REF -

CC6/QBE18006681/pa3) on 31.03.2018

Our ref: VC011341

Mei Kwan

Please find attached as per requested.

regards

Jenny Toti Senior Assistant, Claims QBE Emerging Markets – Singapore

QBE Insurance (Singapore) Pte Ltd Phone: +65 6477 1225 Email: jenny.toh@qbe.com

Visit us on the web at www.gbe.com.sg

<sup>\*\*</sup> Third party vehicle is a private non-hire bus .



From: Mei Kwan (LKKAuto) [mailto:Meikwan@lkkauto.com]

Sent: Wednesday, 10 October, 2018 3:07 PM

To: Jenny Toh < jenny.toh@qbe.com>; Joyce Foo < joyce.foo@qbe.com>

Cc: Hsiao Tong (LKKAuto) <<u>chewht@lkkauto.com</u>>; Joy Irene (LKKAuto) <<u>JoyIrene@lkkauto.com</u>>; Asher Sng (LKKAuto) <<u>AsherSng@lkkauto.com</u>>; Admin A <<u>admin-a@lkkauto.com</u>>; Syaheeda Nacah Binte Mohamed Othman <<u>syaheeda.othman@qbe.com</u>>

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

Thank you.

Best Regards,

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LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: <u>MeiKwan@lkkauto.com</u> | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Mei Kwan (LKKAuto)

Sent: Monday, 6 August, 2018 7:06 PM To: 'Jenny Toh' <jenny.toh@gbe.com>

Cc: Hsiao Tong (LKKAuto) < <a href="mailto:com">chewht@lkkauto.com</a>; Joy Irene (LKKAuto) < <a href="mailto:JoyIrene@lkkauto.com">joyIrene@lkkauto.com</a>; Asher Sng (LKKAuto) < <a href="mailto:AsherSng@lkkauto.com">asherSng@lkkauto.com</a>; Admin A < <a href="mailto:admin-a@lkkauto.com">admin-a@lkkauto.com</a>; Syaheeda Nacah Binte Mohamed Othman < <a href="mailto:syaheeda.othman@qbe.com">syaheeda.othman@qbe.com</a>>

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From: Mei Kwan (LKKAuto)

Sent: Friday, 22 June, 2018 11:34 AM To: 'Jenny Toh' <jenny.toh@gbe.com>

Cc: Hsiao Tong (LKKAuto) < <a href="mailto:com">chewht@lkkauto.com</a>; Joy Irene (LKKAuto) < <a href="mailto:JoyIrene@lkkauto.com">JoyIrene@lkkauto.com</a>; Asher Sng (LKKAuto) < <a href="mailto:AsherSng@lkkauto.com">AsherSng@lkkauto.com</a>; Admin A <a href="mailto:admin-a@lkkauto.com">admin-a@lkkauto.com</a>; Syaheeda Nacah Binte Mohamed Othman

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(LKKAuto) <AsherSng@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Syaheeda Nacah Binte Mohamed Othman

<syaheeda.othman@gbe.com>

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Importance: High

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This is a TP direct settlement case from M/s SC Auto Industries (S) Pte Ltd.

Enclosed for your perusal is:

- TP's GIA report
- Estimated cost of repair
- Preliminary advice
- CCTV footage

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

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#### LKK Auto Consultants Pte Ltd

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<syaheeda.othman@gbe.com>

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Enclosed for your perusal is:

- TP's GIA report
- Estimated cost of repair
- CCTV footage

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.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

#### LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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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 Inter	nationale Des Experts En Auton	nobile	
QBE	INSURANCE (SI	NGAPORE) PTE LTD	Ref : CC6/QBE18006	6681/R1pa3q2	
	AFFLES QUAY #29 VERSINGAPORE		Date : 06-12-2018 Code : QBE		
1.		Policy Particul	ars :- THIRD PARTY CLAI	M	
	Insured Veh.	XD 6274G	Veh. Inspected	PC 3251S	
	Policy No.	8-V0015970-MVA	Coverage (\$)	0.00	
	Claim No.	VC011341	Excess (\$)	0.00	
	Assign From		Assign Date	11/04/2018	
2.		Vehicle P	articulars & Condition		
	Make & Model	ISUZU LT434P	c.c	7790	
	Engine No.	HIDDEN	Year of Reg.	2014	
	Chassis No.	JALLT434PE7000077	Colour	MULTI	
	Odometer	239310	Steering	IN ORDER	
	Brakes	IN ORDER	Modification	NIL	
	General	FAIR			
3.		Cor	nditions of Tyres		
		Size	Make	Balance	
	R/H Front Tyre	295/80 R22.5	BRIDGESTONE	8 mm	
	L/H Front Tyre	295/80 R22.5	BRIDGESTONE	8 mm	
	R/H Rear Tyre	295/80 R22.5 (D)	BRIDGESTONE	8/8 mm	
	L/H Rear Tyre	295/80 R22.5 (D)	BRIDGESTONE	8/8 mm	
4.			iption of Damages		
	THE VEHICLE SU DAMAGES SEE D	STAINED DAMAGES AT THE ETAILS.	O/S FRONT PORTION.		
5.		Gen	eral Information	Mary Electrical Control	
	Accident Date	31/03/2018	Inspection Date	11/04/2018	
	Survey held at	SC AUTO INDUSTRIES (S)	PTE LTD		
		51, SENOKO ROAD #03-01 SINGAPORE 758133	r Re		
5a.			Remarks		
	A)THE INSPECTION B)IN ACCORDANG	ON WAS CONDUCTED ON A CE TO YOUR INSTRUCTIONS	WITHOUT PREJUDICE" BAS S, WE HAVE NOT AUTHORIS	IS. ED REPAIRS.	
5b.		Estim	ate Days of Repair		
	ESTIMATED NOR	RMAL PERIOD FOR REPAIR: 2 Working Days			



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2,580.00

#### ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. PC 3251S

RECOMMENDED COST OF REPAIRS

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	RHS REAR VIEW MIRROR	CRACKED	1,980.00	1,980.00
		1000	1,980.00	1,980.00
	LABOUR			
	LABOUR FOR WIRING .		150.00	30.00
	SPRAY PAINTING .		350.00	250.00
	LABOUR FOR REAR VIEW MIRROR		640.00	320.00
			1,140.00	600.00
	GRAND TOTAL		3,120.00	2,580.00

Report Ref No. CC6/QBE18006681/R1pa3q2

MOHAMMED RASUL BIN MOHD YUNUS

**Automotive Assessor** 

HO LEONG CHUAN

**Automotive Assessor** 

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