

REF: CSI/LAW/8007583/Arbez

Special Instruction:

**ASSIGNMENT (Office)**

From (Person): Pratima Moh of Vision Date/Time: 23/02/18  
Estimated Cost: \_\_\_\_\_ Bill to: \_\_\_\_\_

45. ~~\$~~ 33 450.00

Third Parties:

Claimant:

Surveyor: Glen Apprison

Workshop: EM-1 Auto

OD/TP Re-inspection / Evaluation

To Inspect Vehicle No: SKU 97977 Insured: SKU 92246

at Workshop m/s EM-1 Auto Insured: OK 1020  
Tel: 9666 6556

of Blk 8 Sin Ming Ind Est #01-64

Policy No: ASA Liberty-1514-jg Claim No: AMI-y/v-INS-E25-100174-16-pmv  
Sum Insured: \_\_\_\_\_

Sum Insured: \_\_\_\_\_ Excess: \_\_\_\_\_

Make of Veh: \_\_\_\_\_  
(Client's Record) \_\_\_\_\_

**(Client's Record)**

SIL

H.O.D. Endorsement/Date:

Date/Time: \_\_\_\_\_ Person Contacted: \_\_\_\_\_ Vehicle IN / OUT \_\_\_\_\_

Date/Time: 11/12/20 Confirmed with                      Final Fig                     ,                      days (Red \$                      /                      %; Original 20 days)

Date/Time: 14/05/18 Submit Final Fig. 16.7k, 08 days (Red \$ 16750 / 50 %; Original 20 days)

Date/Time	Action/Instruction
	Submit report within 7 days
	SKU 97973 - CIVILIZATION 78 / CV
	QUR: 080316
	<del>QUR</del>

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**Para(1) : Parts found not replaced (To highlight *R or UB, LR, Etc*)**

**Para(2) : Comments on consistency of damages (Parts Not Consistent : NC)**

RECEIVED 1 MAY 2018

**Para(3) : Nett Value**

**Market Value :**

Salvage Value :

Nett Value :

Inspected/  
Evaluated by:

**Fee Charged:**

Date: \_\_\_\_\_

### Basic & Add

Transport

## Photos

Others

Total

1) Date/Time 15/5/18 File Pass to typist

2) Date/Time \_\_\_\_\_ File Return to \_\_\_\_\_

3) Date/Time \_\_\_\_\_ File Pass to \_\_\_\_\_

4) Date/Time File Return to

5) Date/Time \_\_\_\_\_ File Pass to \_\_\_\_\_

6) Date/Time \_\_\_\_\_ File Return to \_\_\_\_\_

## **Catherine Chong (LKK Auto)**

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**From:** Shirley Hiew (LKK Auto) <ShirleyHiew@lkkauto.com>  
**Sent:** Monday, 23 April, 2018 4:09 PM  
**To:** admin-d@lkkauto.com  
**Subject:** FW: ACCIDENT INVOLVING SKU 9797 J & SKR 9224 L ON 01-MAR-2016 AT/ALONG YISHUN AVE 1 AT ABOUT 0850 HOURS  
**Attachments:** survey photos.pdf; survey report.pdf; SKR 9224 L GIA REPORT.pdf; CLIENT GIA REPORT.pdf; ULA LETTER.pdf

Thank you.

Best Regards,

Shirley Hiew | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email: [Sur@lkkauto.com](mailto:Sur@lkkauto.com) | fax: 6256-4315

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

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**From:** Prestina Moh [mailto:[prestinamoh@visionlawllc.com](mailto:prestinamoh@visionlawllc.com)]  
**Sent:** Monday, 23 April 2018 4:03 PM  
**To:** 'SUR' <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; 'Celine Fong (LKKAuto)' <[celinefong@lkkauto.com](mailto:celinefong@lkkauto.com)>; 'Hsiao Tong (LKKAuto)' <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Subject:** ACCIDENT INVOLVING SKU 9797 J & SKR 9224 L ON 01-MAR-2016 AT/ALONG YISHUN AVE 1 AT ABOUT 0850 HOURS

## **URGENT**

**WITHOUT PREJUDICE**

**Our ref: AM1.INS.E25.100174.16.pmv**

Dear Sir,

Please be informed that Mr. Adrian Ling has been appointed as the Single Joint Expert (SJE) for the above matter.

Enclose a copy of letter dated 23.03.2018 from M/s United Legal Alliance which is self-explanatory for your attention.

Further enclose herewith the following documents:

1. GIA report lodged by our owner driver;
2. GIA report lodged by driver of GP 22 U (Tenet Sompō's insured);
3. Survey report and photos from M/s GTG Appraiser Services LLP

**Please proceed with paper re-survey and let us have your offer within 7 days hereof.**

Thank you.

Regards,

*Prestina Moh (Secretary)*

Vision Law LLC  
133 New Bridge Road  
#18-01/02 Chinatown Point  
Singapore 059413  
Tel: 6534-2811 (Ext. 146)  
Fax: 6535-6802

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VISION LAW LLC

Advocates & Solicitors

(Incorporated with limited liability)

Unique Entity No. 200721148H

Head Office: 133 New Bridge Road #18-01/02 Chinatown Point, Singapore 059413

Branch: 490 Lorong 6 Toa Payoh #03-11 HDB Hub (Biz 3 Lobby 1), Singapore 310490

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Directory:Michael Eu  
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edwina@ulalle.comAnthony Wee  
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faizal@ulalle.comPak Waltan  
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vanesse@ulalle.comIris Poh  
iris@ulalle.comManoj Belani  
manoj@ulalle.comNicole Toh  
nicole@ulalle.comCur Ref:  
Your Ref:ASA.Liberty.0514.jg  
AM1-yiv-INS-E25-100174-16-pmv

201

V

D

D

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ed 5 March 2018.

W

C

Instructions to accept your proposal to appoint Mr Adrian Ling of LKK Auto  
SJE.

Y

A  
U

SM, FSI Arb

# GTG APPRAISER SERVICES LLP

3018 Bedok North St.5 #01-47 Eastlink Light Ind. Bldg.

Singapore 486132. Hand phone No. 91142468

Co. Reg. No.: T12LL0280J

## AUTOMOBILE INSPECTION REPORT

To: TAN CHIN CHYE

c/o: BLK 8 Sin Ming Ind.

Estate Sector C #01-68

Singapore 575643

Date : 16 August 2016

Our Reference : GTG/2016/03/01

Accident Date : 01/03/2016

Inspection Date : 03/03/2016

Repairer Name : EM-1 AUTO PTE LTD

BLK 8 Sin Ming Ind.

Estate Sector C #01-68

Singapore 575643

### VEHICLE INFORMATION

Registration No. : SKU 9797 J

Make : VOLVO

Model : XC90 V8 A

Chassis No. : YV1CZ855671366820

Engine No. : B8444S2000397

Year of Regn. : 30/03/2007

Colour : Black

Odometer : 156323

### TIRES CONDITION

	<u>Make</u>	<u>Size</u>	<u>Thread Balance</u>
LH Front	: Nexen	255/50/19	approximate 60%
RH Front	: Nexen	255/50/19	approximate 60%
LH Rear	: Nexen	255/50/19	approximate 60%
RH Rear	: Nexen	255/50/19	approximate 60%

Note: The above percentages denote the remaining estimate life of the tyre thread.

### POINT OF IMPACT AND DAMAGE

The vehicle has sustained impact damages on the front portion.  
(Please see photographs attached which taken during our survey)

# GTG APPRAISER SERVICES LLP

3018 Bedok North St.5 #01-47 Eastlink Light Ind. Bldg.

Singapore 486132. Hand phone No. 91142468

Co. Reg. No.: T12LL0280J

Registration No. SKU 9797 J

Our Reference: GTG/2016/03/01

Qty	Descriptions	Conditions	Repairer's Estimate	Revised Amount
<b>LIST ITEMS</b>				
1	Bonnet <i>Rep</i>	buckled	3,495.00	3,495.00 ✓
2	Bonnet side locks <i>NP 11/12</i>	distorted	448.00	448.00 ✓
1	Front bumper	deformed	1,926.00	1,926.00 ✓ 1680
2	Front bumper side retainers	distorted	210.00	210.00 ✓ 105
1 set	Front bumper clips	deformed	50.00	50.00 ✓
1	Front bumper apron garnish	deformed	385.00	385.00 ✓
1	Front bumper reinforcement <i>NP 11/12</i>	bent	1,391.00	1,391.00 ✗
2	Front bumper reinforcement brackets <i>NP 11/12</i>	distorted	446.00	446.00 ✗
1	Front bumper side grille RH	ripped off	172.00	172.00 ✓
1	Front bumper side grille chrome moulding RH	ripped off	129.00	129.00 ✓
1	Front bumper pad- Center <i>NP 11/12</i>	deformed	351.00	351.00 ✗
1	Front bumper pad- RH	deformed	395.00	395.00 ✓
1	Front bumper fog lamp RH	cracked	390.00	390.00 ✓
1	Front bumper spray nozzle RH	distorted	273.00	273.00 ✓
1	Front bumper spray nozzle cover RH <i>NP 11/12</i>	deformed	82.00	82.00 ✗
1	Head lamps (HID)RH	broken	2,937.00	2,937.00 ✗ 2350
1	Head lamps (HID)LH	serviceable	2,937.00	- ✗
2 set	Head lamp clips	distorted	50.00	50.00 ✓ 25
4	Head lamp lock brackets	distorted	152.00	152.00 ✓
1	Front fender RH	buckled	1,495.00	1,495.00 ✓ 1285
1	Front fender arch garnish RH	deformed	211.00	211.00 ✓
1	Front fender arch garnish retainer RH	distorted	86.00	86.00 ✓
1 set	Front fender arch garnish clips	deformed	40.00	40.00 ✓
1	Front fender mudflaps RH	deformed	389.00	389.00 ✓
1	Front fender inner shield RH	torn	239.00	239.00 ✓
13	Front fender inner shield clips	deformed	65.00	65.00 ✓ 30
1	Front support panel <i>Rep</i>	twisted	1,586.00	1,586.00 ✗
1	Radiator assy.	serviceable	1,472.00	- ✗
1	Air-con condenser	serviceable	1,723.00	- ✗
1	Air-con condenser pipe	serviceable	263.00	- ✗
1	Horns <i>NP 11/12</i>	distorted	120.00	120.00 ✗
1	Wiper tank	deformed	156.00	156.00 ✓
1	Wiper tank motor	distorted	185.00	185.00 ✓
1	Wiper tank neck <i>NP 11/12</i>	deformed	70.00	70.00 ✗
1	Front absorber RH	distorted	452.00	452.00 ✓
1	Front absorber mounting RH	distorted	170.00	170.00 ✓
1	Front lower arm RH	distorted	471.00	471.00 ✓
1	Front knuckle arm RH	distorted	1,083.00	1,083.00 ✓
1	Front wheel bearing RH	distorted	512.00	512.00 ✓
1	Front anti roll bar RH	twisted	472.00	472.00 ✓
2	Front anti roll bar bush RH	distorted	84.00	84.00 ✓
1	Front anti roll bar link RH	distorted	157.00	157.00 ✓
1	Front drive shaft RH	distorted	1,796.00	1,796.00 ✓
1	Stering rack & pinion	distorted	2,852.00	2,852.00 ✓
1	Front brake caliper RH	distorted	792.00	792.00 ✗
1	Front disc rotor RH	distorted	296.00	296.00 ✗
1 set	Front brake pad RH	distorted	253.00	253.00 ✗
<b>Sub-Total list</b>			<b>\$33,709.00</b>	<b>\$27,314.00</b>

# GTG APPRAISER SERVICES LLP

3018 Bedok North St.5 #01-47 Eastlink Light Ind. Bldg.

Singapore 486132. Hand phone No. 91142468

Co. Reg. No.: T12LL0280J

Registration No. SKU 9797 J

Our Reference: GTG/2016/03/01

<u>Descriptions</u>	<u>Conditions</u>	<u>Repairer's Estimate</u>	<u>Revised Amount</u>
Sub-Total list c/f		\$33,709.00	\$27,314.00
<b>LIST ITEMS</b>			
1 Front brake disc back plate RH <i>Not New 16982</i>	twisted	149.00	149.00 <i>x</i>
1 Front wheel speed sensor RH	distorted	206.00	206.00 <i>✓</i>
2 Front cross member <i>Not New</i>	distorted	2,659.00	2,659.00 <i>x</i>
1 Front door emblem- 4.4L <i>Not New</i>	necessary	102.00	102.00 <i>x</i>
Total list b/f discount		\$36,825.00	\$30,430.00
Less 0%		\$0.00	\$0.00
Total Cost- List Items		\$36,825.00	\$30,430.00
<b>SPECIAL NETT ITEMS</b>			
1 Front sport rim RH(19" HEICO)	broken	3,500.00	3,200.00 <i>1400</i>
1 Front tyre RH(255/50/19)	torn	550.00	500.00 <i>400</i>
1 Radiator coolant <i>Not New</i>	necessary	40.00	40.00 <i>✓</i>
1 Brake fluid	necessary	80.00	80.00 <i>✓</i>
1 set Headlamps top garnish	necessary	600.00	450.00 <i>180</i>
1 set Door bottom aluminium side guard <i>Not New</i>	distorted	2,500.00	2,500.00 <i>x</i>
Total Cost- Special Nett Items		\$7,270.00	\$6,770.00
Grand Total Cost of Parts		\$44,095.00	\$37,200.00

# GTG APPRAISER SERVICES LLP

3018 Bedok North St.5 #01-47 Eastlink Light Ind. Bldg.

Singapore 486132. Hand phone No. 91142468

Co. Reg. No.: T12LL0280J

Registration No. SKU 9797 J

Our Reference: GTG/2016/03/01

<u>Descriptions</u>	<u>Conditions</u>	Repairer's Estimate	Revised Amount
Grand Total Cost of Parts c/f		\$44,095.00	\$37,200.00

## Labour Charges

To cut/weld front support panel

1,800.00

~~1,650.00~~ 600

To panel beat and straighten front door RH, front wheel housing RH and affected area.

To realign replacement parts

To putty and spray painting on accident affected area and to touch up paint work where required

1,500.00

~~1,400.00~~ 600

To remove and check all electrical components, wirings and control unit and test for working condition

80.00

~~80.00~~ 50

To apply undercoating on the required area for rust protection

180.00

~~150.00~~ 40

Towing fee- Speed dolly

150.00

150.00 ✓

To remove and install air-con system

150.00

140.00 X

To remove and install radiator

120.00

120.00 X

To remove and install front under-carriage

550.00

500.00 350

To perform four wheel alignment

90.00

90.00 ✓

To check and reset wheel speed sensor function

350.00

350.00 80

Total Labour

\$4,970.00

\$4,630.00

Total Parts & Labour

\$49,065.00

\$41,830.00

total 20822  
h/s: 167K  
08 Days



# GTG APPRAISER SERVICES LLP

3018 Bedok North St.5 #01-47 Eastlink Light Ind. Bidg.

Singapore 486132. Hand phone No. 91142468

Co. Reg. No.: T12LL0280J

Registration No. SKU 9797 J

Our Reference: GTG/2016/03/01

## REPORT SUMMARY

At the time of our visual inspection, we noted that this vehicle has sustained impact damages on the front portion.

We have listed the breakdown of our findings and recommendation as per schedule attached having taken into consideration on the age and condition of the vehicle.

Repairer's Estimate	:	<u>\$49,065.00</u>
Revised Amount	:	<u>\$41,830.00</u>
Recommended Amount	:	<u>\$33,450.00</u> (Lump Sum)

The repairers have agreed to undertake repairs at our adjusted contract Lump Sum of S\$33,450.00 (Thirty-Three Thousand Four Hundred And Fifty Only).

Please find attach 234 photos taken during the course of our inspection.

Under normal circumstances, the estimated duration for the repair work/s to be completed should be approximately 20 working days.

This inspection was carried out base on "Without Prejudice" basis and no instruction and authorisation given to the repairer to commence with the said repair work/s.

Should there be any discrepancy found in the report, kindly notify us within (07) days from the date hereof. Otherwise, this report shall be deemed VALID.

GTG APPRAISER SERVICES LLP



.....  
Eddie Sim CS

Licensed Appraiser

### Disclaimer

The rates and assessment of damages as stated in this report is to be used solely for legal proceedings in relation to the surveyed vehicle and the accident in which the surveyed vehicle was involved in.

The rates and assessment of damages must not be used in any circumstances for comparison with other vehicle and/ or other accidents in other legal proceedings.

TP

## SINGAPORE ACCIDENT STATEMENT

### IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. 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 withholding 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 insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore(GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

### ACCIDENT STATEMENT

Date Of Report 02/03/2016 15:46  
Date Of Accident 01/03/2016 08:50  
Exact Location Of Accident ALONG YISHUN AVE 1 TOWARDS YISHUN AVE 2  
Country/State of Loss Singapore

### DETAILS OF OWN VEHICLE

Vehicle Registration Number SKR9224L  
Insured/Policyholder  
Name Of Registered Owner SHAIK ABDULLAH  
Email Address nsa172@gmail.com  
Mobile Phone No (LOCAL) +65-98745272  
Alternative Phone No Others-98745272

### Vehicle Particulars

Manufacturer HONDA  
Model VEZEL 1.5X AUTO  
Vehicle Category Private Car

### Insurance Company

Name of Insurance Company Liberty Insurance Pte Ltd  
Type Of Coverage Comprehensive  
Fleet Policy No  
Policy Number SI15V05086/VPE/R00

### Cover Note Number

### Driver

Name of Driver SHAHEENA AYESHA FAZAL MOHAMED  
NRIC No S9074417H  
Address 1 CANBERRA DRIVE #12-01 ONE CANBERRA

### General Information of the Accident

Type Of Accident Unknown - BETWEEN MOVING VEHICLES HEAD TO SIDE  
Weather Conditions Clear

### Other Information

Was any foreign vehicle involved in this accident? No  
Was any body injured in the Accident? Yes  
Was any other material or property damaged? Yes  
Was there any video captured by Car Camera? No  
Number of Passengers (Including Driver) 2

### Circumstances of Accident

ATTACHED POLICE REPORT NO : T/20160301/2135 THE CAR'S REAR SIDE WITH TYRE DAMAGE SERIOUSLY. SO THAT I CANNOT DRIVE TO YOUR WORKSHOP NO PHOTO TO TAKEN

Are accident photos available for attachment? Yes

### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SKU9797J
Vehicle Make/Model/Colour	
Name of Driver	
Insurance Company Name	

**DETAILS OF INJURED PERSON 1**

Name	SHAHEENA AYESHA FAZAL MOHAMAD
Injured person in which vehicle?	SKR9224L

**SKETCH PLAN**

**IMPORTANT NOTICE**

1. Please report **correctly** the details of the accident to speed up the claims process.
2. 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 withholding of material facts may allow insurance companies to **repudiate policy liability.**
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. The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

**8. Consent under the Personal Data Protection Act (PDPA)**

I understand, acknowledge, agree and consent that:

(a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:

(i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;

(ii) investigating the accident and/or my claims;

(iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;

(iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or

(v) complying with applicable law in administering, processing, handling and/or dealing with my claims.

(collectively the "Purposes")

(b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and

(c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.

Policyholder's Signature / Date & Time

Driver's Signature (If driver is not the policyholder) / Date & Time

Witnessed by Reporting Centre Personnel

**Sketch Plan**

Sketch Plan diagram showing vehicle positions and directions:

- Vehicle A: Yishun Ave 1 Towards
- Vehicle B: Yishun Ave 2
- Vehicle C: Yishun Ave 1 Towards
- Vehicle D: Yishun Ave 2
- Vehicle E: Yishun Ave 1 Towards
- Vehicle F: Yishun Ave 2
- Vehicle G: Yishun Ave 1 Towards
- Vehicle H: Yishun Ave 2
- Vehicle I: Yishun Ave 1 Towards
- Vehicle J: Yishun Ave 2
- Vehicle K: Yishun Ave 1 Towards
- Vehicle L: Yishun Ave 2
- Vehicle M: Yishun Ave 1 Towards
- Vehicle N: Yishun Ave 2
- Vehicle O: Yishun Ave 1 Towards
- Vehicle P: Yishun Ave 2
- Vehicle Q: Yishun Ave 1 Towards
- Vehicle R: Yishun Ave 2
- Vehicle S: Yishun Ave 1 Towards
- Vehicle T: Yishun Ave 2
- Vehicle U: Yishun Ave 1 Towards
- Vehicle V: Yishun Ave 2
- Vehicle W: Yishun Ave 1 Towards
- Vehicle X: Yishun Ave 2
- Vehicle Y: Yishun Ave 1 Towards
- Vehicle Z: Yishun Ave 2

Handwritten notes:

- A-SKP 9224L
- B-SKU 9797J

Describe Circumstances of the Accident

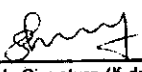
Attached Police Report No: T/20160301/2135


The car's rear side with tyre damaged seriously. So that I cannot drive to your workshop. NO photo to taken.

Declaration

We declare the foregoing particulars are true in every respect.

  
Policyholder's Signature / Date & Time

  
Driver's Signature (If driver is not the policyholder) / Date & Time 02-03-16 4:13 PM

  
Witnessed by Reporting Centre Personnel

## Police Report Pg.1



**SINGAPORE  
POLICE FORCE**



T/20160301/2135

Police Station Of Origin:  
Yishun North N.P.C  
31 Yishun Central SINGAPORE 768827  
Tel No: 1800-8529999

1 of 3

Report No. T/20160301/2135

## REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 01/03/2016 17:03		Vide Report No.: F/20160301/0070		Station Diary No.: 130	
<b>Informant's Particulars</b>					
Name of Informant: SHAHEENA AYESHA FAZAL MOHAMED			Address: 1 CANBERRA DRIVE #12-01 ONE CANBERRA SINGAPORE 768101		
ID Type / ID No.: NRIC NO / S9074417H			Contact No.: Home/Office: Mobile: 98745272		
Nationality: INDIAN			Email:		
Sex: Female	Age: 25	Date of Birth: 21/08/1990	Type of Informant: Driver		
Race: Indian			Language: English		Institution / School Name:
Occupation: Admin Officer			Driving Licence Information: Class: 3A Date of Expiry:		

<b>General Information of the Accident</b>				
Type of Accident:	Injury Attended by Police	Drink Drive: No	Date/Time of Accident: 01/03/2016 08:50	Type of Location: Straight Road
Location: Along Road 1 Traveling Toward Road 2 YISHUN AVENUE 1 YISHUN AVENUE 2 At Yishun Ave 1 LP 27 Lamp Post Number: 27				
Weather: Clear		Road Surface: Dry	Road Speed Limit:	
Traffic Flow: One Way		Traffic Control: Traffic Light - Working	Traffic Volume: Heavy	
Type of Collision: Between Moving Vehicles - Head To Side			Anyone conveyed by ambulance: Yes	

<b>Details of Vehicle Involved</b>						
Vehicle No.	Type	Make	Model	Color	Condition	No. of
SKR9224L	Car				Seriously Damaged	1
SKU9797J	Car				Slightly Damaged	0

<b>Details of Person Involved</b>	
Any Pedestrian Involved: No	
No. of Pedestrians Injured: NIL	Use of Pedestrian Crossing: NA



**SINGAPORE  
POLICE FORCE**



T/20160301/2135

Police Station Of Origin:  
Yishun North N.P.C  
31 Yishun Central SINGAPORE 768827  
Tel No: 1800-8529999

2 of 3  
Report No. T/20160301/2135

## CONTINUATION OF REPORT

Driver			
Name	SHAHEENA AYESHA FAZAL MOHAMED	ID No.	S9074417H
Related Vehicle	SKR9224L (Car)	Contact No.	98745272
Hospital/Clinic	KHOO TECK PUAT HOSPITAL	Class of Driving Licence & Expiry Date	Class: 3A Date of Expiry: NIL
Date Treatment	01/03/2016	Date Discharge	01/03/2016
No. of Days granted Medical Leave	03	Degree of Injury	Slight

**Brief Details.**

On 01/03/2016 at about 0850hrs, I am driving my vehicle 'SKR9224L' along Yishun Avenue 1 towards Yishun Avenue 2, I am driving at the 3 lanes road and I am travelling at the middle lane and the traffic is very heavy as such I wanted to move to the most left lane as such I had checked my side mirror and I only saw a vehicle there is coming from a far distant as such I had moved out. While I am moving out suddenly a vehicle 'SKU9797J' hit onto my rear left side of my vehicle. Thereafter, I stopped my vehicle and alighted. After I alighted my vehicle, the other party driver also came down with her phone and switched on her phone video recording and stating that I am in the wrong. Thereafter, the other party called for the police. After the police arrival at the scene and checked if anyone is injure as such I am having pain at the centre of my hard. Thereafter, the ambulance came and send me to Khoo Teck Puat Hospital and the other party also been send to Khoo Teck Puat Hospital however I am not sure what is her injures. I was then given 3 days MC due to the accident.



**SINGAPORE  
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T/20160301/2135

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Yishun North N.P.C  
31 Yishun Central SINGAPORE 768827  
Tel No: 1800-8529999

3 of 3

Report No. T/20160301/2135

**CONTINUATION OF REPORT**

**Sketch Plan**

Informant is not able to provide sketch plan

**IMPORTANT:** Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the report number as reference.

Signature Of Officer Recording The Report: F / TOH WEE KEAT	Signature Of Informant:
Signature Of Interpreter: Not applicable	Date/Time: 01/03/2016 17:03
Officer In Charge Of Case: TP / GIT /	Classification Of Case:
Contact No.:	
Authentication Stamp NP168	

Signature:

Singapore Police Force



## SINGAPORE ACCIDENT STATEMENT

### IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. 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 withholding 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 insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

### ACCIDENT STATEMENT

Date Of Report	01/03/2016 17:08
Date Of Accident	01/03/2016 08:50
Exact Location Of Accident	YISHUN AVE 1
Country/State of Loss	Singapore

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKU9797J
<b>Insured/Policyholder</b>	
Name Of Registered Owner	TAN CHIN CHYE
NRIC No	S1749797I
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-86669797
Alternative Phone No	Office-86669797
<b>Vehicle Particulars</b>	
Manufacturer	VOLVO
Model	XC90-4.4 V8 AWD (A)
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USED
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
<b>Insurance Company</b>	
Name of Insurance Company	AXA Insurance Singapore Pte Ltd
Type Of Coverage	Comprehensive
Fleet Policy	No
Policy Number	GA020560/1
Cover Note Number	
<b>Driver</b>	
Name of Driver	SHI MIN
NRIC No	S7978912G
Date Of Birth	04/09/1979
Occupation	Indoor
Date Of Driving Pass	01/11/2010
Driving Experience	5 Years And 4 Months
Gender	Female
Mobile Number	(Local) +65-91894746
Fax Number	
Contact Number	
Email Address	NOEMAIL

Address  
Postcode  
Was driver an employee of the Insured's Company No  
If No, Relationship of the Driver with the Insured Spouse  
Vehicle Registration Number of Driver's Own Vehicle -  
Vehicle -  
Insurance Company of Driver's Own Vehicle -

#### General Information of the Accident

Type Of Accident Side Swipe- Same Direction  
Weather Conditions Clear  
Road Surface Dry

#### Other Information

Was any foreign vehicle involved in this accident? No  
Was any body injured in the Accident? Yes  
Was any other material or property damaged? Yes  
Was there any video captured by Car Camera? Yes  
Number of Passengers (Including Driver) 2

#### Details of Police Action

Was the accident reported to the police? Yes

If Yes, Please state which Police Station

Police Station Name Thomson Npp 25 Sin Ming Road

Police Station Address

ROAD: 25 SIN MING ROAD #01-180 , POSTCODE: 570025 , COUNTRY: Singapore

Police Station Contact

TEL NO: - FAX NO:

Was notice of intended Prosecution given?

No

If Yes, against whom?

#### Circumstances of Accident

REFER TO POLICE STATEMENT

Are accident photos available for attachment? Yes

#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number SKR9224L

Vehicle Make/Model/Colour

Details Of Properties

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

#### Details of Witness

Name

Phone Number

Email Address

#### DETAILS OF INJURED PERSON 1

Name SHI MIN

Approximate Age

Injuries Sustain

Injured person in which vehicle? SKU9797J  
Were seat belts worn? Yes  
Was injured conveyed to hospital by ambulance? Yes

Address

Postcode

DETAILS OF INJURED PERSON 2

Name SHAHEENA AYESAH FAIZAL MOHAMED

Approximate Age

Injuries Sustain

Injured person in which vehicle? SKR9224L

Were seat belts worn? Yes

Was injured conveyed to hospital by ambulance? Yes

Address

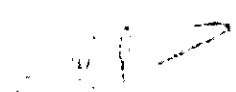

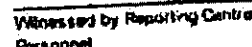
Postcode

# Accident Sketch Plan

## SKETCH PLAN

### IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
  2. The Form must be completed by the Policyholder and/or the Authorized Driver.
  3. Information provided must be as truthful and accurate as possible. Any willful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
  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. The 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 also be made available upon application by interested parties.
  7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
- B. Consent under the Personal Data Protection Act (PDPA)**
- I understand, acknowledge, agree and consent that
- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may be permitted to collect, use, disclose and/or process my personal data/personal information set out in this form and any other personal information provided by me or posted on my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in the accident (all insurer(s) who have insured vehicle(s) involved in this accident that be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purposes of
    - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
    - (ii) investigating the accident and/or my claims;
    - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
    - (iv) settling my claims (including the making of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes and/or packaging) and/or
    - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims.
  - (b) All insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
  - (c) Personal Information may also be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be based outside of Singapore, for one or more of the above Purposes.

Signature / Date & Time  Date: 14/04/2013 Time: 12:42:46	Driver's Signature (if driver is not the policyholder) / Date & Time  Date: 14/04/2013 Time: 12:42:46	Witnessed by Reporting Centre Personnel  Date: 14/04/2013 Time: 12:42:46
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Sketch Plan

Vehicle 1

Vehicle 2

Vehicle 3

Vehicle 4

Vehicle 5

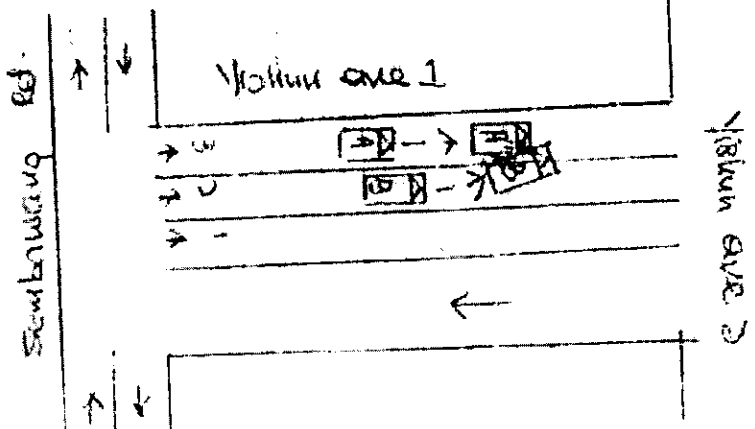
Vehicle 6

Vehicle 7

Vehicle 8

Vehicle 9

Vehicle 10




Individual Statement

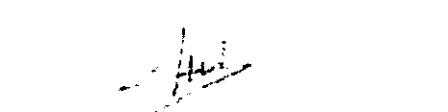
Describe Circumstances of the Accident

Please refer to police report 7/20160301/2073

Declaration

Whereof the foregoing particulars are true in every respect

  
Signature / Date &  
Time

  
Driver's Signature (if driver is not the policyholder) / Date  
& Time

Witnessed by Reporting Centre  
Personnel

## POLICE REPORT



**SINGAPORE  
POLICE FORCE**



T/20160301/2093

1 of 3

Police Station Of Origin:  
Thomson NPP  
25 Selegie Road #01-180 SINGAPORE  
57050  
Tel: 64529999

Report No. T/20160301/2093

Report: TRAFFIC ACCIDENT

Date of Report Made: 01/03/2016 13:54	Vide Report No.: F/20160301/0070	Station Diary No.: 16
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Informant Particulars			
Name of Informant:		Address:	
S		44 SPRINGLEAF CRESCENT SINGAPORE 788377	
T		Contact No.:	
M 978912G		Home/Office: Mobile: 91894746	
N		Email:	
C			
S	Age:	Date of Birth:	Type of Informant:
F	3	04/09/1979	Driver
F	Language:		Institution / School Name:
C	English		
C	Driving Licence Information:		
A	EXECUTIVE		Class: 3A Date of Expiry:

Location of the Accident				
Non-Injury Conveyed By Ambulance	Drink Drive: No	Date/Time of Accident: 01/03/2016 08:50	Type of Location: Straight Road	
Traveling Toward Road 2				
LQUE 1				
LQUE 2				
Lvenue 1 towards Yishun Avenue 2				
Lumber, 27				
Road Surface: Dry		Road Speed Limit:		
Traffic Control: Traffic Light - Working		Traffic Volume: Moderate		
Vehicles - Side Swipe - Same Direction		Anyone conveyed by ambulance: Yes		

Persons Involved					
No.	Name	Gender	Age	Occupation	Remarks
					Seriously Damaged
					Seriously Damaged

Persons Involved	
No	
Injured: NIL	Use of Pedestrian Crossing: NA

POL



**SINGAPORE  
POLICE FORCE**



T/20160301/2093

Police Station Of Origin:

Thomson POP

25 Sin Ming Road #01-180 SINGAPORE

570000

T/20160301/2093

2 of 3

Report No. T/20160301/2093

## CONTINUATION OF REPORT

Shaheena Ayesah Faizal Mohamed		ID No.	S9074417H
SKR9224L (Car)		Contact No.	NIL
KHOO TECK PUAT HOSPITAL		Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL
NIL	Date Discharge	NIL	
Medical Leave	NIL	Degree of Injury	NIL
CHI MIN		ID No.	S7978912G
SKU9797J (Car)		Contact No.	91894746
KHOO TECK PUAT HOSPITAL		Class of Driving Licence & Expiry Date	Class: 3A Date of Expiry: NIL
01/03/2018	Date Discharge	NIL	
Medical Leave	02	Degree of Injury	NIL

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About 0850hrs, I was travelling in my m/car (SKU9797J) along Yishun Avenue 1  
 Lane 2 on the left-most lane, lane 3. While my vehicle was moving, suddenly another  
 vehicle which was on lane 2 cut into my lane and hit onto my vehicle front right portion,  
 vehicle horns and emergency brake. After the collision, I felt giddy and felt pain  
 in my chest area, and my right arm felt numb. I am unsure whether the other driver  
 was at the point in time.

I called Police and Ambulance at the scene. The other driver and I were conveyed to  
 hospital. My OVR installed. I am lodging this report for record and insurance claim purposes.

POLICE REPORT



SINGAPORE  
POLICE FORCE



T/20160301/2083

3 of 3

Report No. T/20160301/2083

Police  
Thomson  
25 S.  
57  
T.

point

11-120 SINGAPORE

CONTINUATION OF REPORT

Sketch  
plan

to provide sketch plan

Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have one now, please fax a copy to 85474885 stating the report number as reference.

Recording The Report:

Signature Of Informant:

Date/Time:

01/03/2018 13:54

Of Case:

Classification Of Case:

100



Jaiu



Liberty Insurance Pte Ltd  
51 Club Street #03-00 Liberty House  
Singapore 069428

## VEHICLE DAMAGE RE-APPRAISAL REPORT

### CLAIM REFERENCE

Our Ref. Number	: 19234	Claim Number	: IVS16/0597
Accident Date	: 01-03-2016		
Report Date	: 28-12-2016		

### VEHICLE PARTICULARS

Vehicle No.	: SKU9797J	Chassis No.	: YV1CZ855671366820
Registration Date	: 30-03-2007	Engine No.	: B844452000397
Make	: VOLVO	Engine Cap.	: 4414 cc
Model	: XC90 V8 (A) ABS AIRB	Transmission	: Automatic
Colour	: Black		

### REPAIR COST SUMMARY

Original repair cost	: S\$33,450.00
Revised repair cost	: S\$11,550.00
Original recommended repair period	: 20 days
Revised recommended repair period	: 6 days

### SUPPORTING DOCUMENTS

We recommend repair cost of re-appraisal based on documents provided to us.

The documents are :

- 1) LOD from Vision Law LLC
- 2) Both parties GIA report
- 3) Insured survey photos
- 4) In House Surveyors Preliminary report

Ang Mo Kio Central Post Office PO Box 581, Singapore 915803  
Mobile : 96684818 Fax: 64587432 Email : edwardchow@yahoo.com

# INFINITI APPRAISAL SERVICE

## RECOMMENDED SPARE PARTS

SKU9797J-01932016

#	Qty	Parts Description	Repairer's Estimate (\$)	GTG Appraiser Services LLP (\$)	Our Adjustment (\$)
<b>LIST ITEM</b>					
1	1	Bonnet	3495.00	3495.00	0.00
2	2	Bonnet Side Locks	448.00	448.00	0.00
3	1	Front Bumper	1926.00	1926.00	1520.00 ✓
4	2	Front Bumper Side Retainers	210.00	210.00	168.00
5	1	1 Set Front Bumper Clips	50.00	50.00	36.00
6	1	Front Bumper Apron Garnish	385.00	385.00	0.00
7	1	Front Bumper Reinforcement	1391.00	1391.00	0.00
8	2	Front Bumper Reinforcement Brackets	446.00	446.00	0.00
9	1	Front Bumper Side Grille Rh	172.00	172.00	172.00
10	1	Front Bumper Side Grille Chrome Moulding Rh	129.00	129.00	129.00
11	1	Front Bumper Pad- Center	351.00	351.00	0.00
12	1	Front Bumper Pad- Rh	395.00	395.00	395.00
13	1	Front Bumper Fog Lamp Rh	390.00	390.00	0.00
14	1	Front Bumper Spray Nozzle Rh	273.00	273.00	273.00
15	1	Front Bumper Spray Nozzle Cover Rh	82.00	82.00	82.00
16	1	Head Lamps (hid)rh	2937.00	2937.00	920.00 ✓
17	1	Head Lamps (hid)lh	2937.00	0.00	0.00
18	2	Head Lamp Clips	50.00	50.00	12.00
19	4	Head Lamp Lock Brackets	152.00	152.00	152.00
20	1	Front Fender Rh	1495.00	1495.00	1300.00 ✓
21	1	Front Fender Arch Garnish Rh	211.00	211.00	135.00 ✓
22	1	Front Fender Arch Garnish Retainer Rh	86.00	86.00	86.00
23	1	Front Fender Arch Garnish Clips	40.00	40.00	32.00
24	1	Front Fender Mudflaps Rh	389.00	389.00	389.00
25	1	Front Fender Inner Shield Rh	239.00	239.00	189.00 ✓
26	13	Front Fender Inner Shield Clips	65.00	65.00	65.00
27	1	Front Support Panel	1586.00	1586.00	0.00
28	1	Radiator Assy.	1472.00	0.00	0.00
29	1	Air-con Condenser	1723.00	0.00	0.00
30	1	Air-con Condenser Pipe	263.00	0.00	0.00
31	1	Horns	120.00	120.00	0.00
32	1	Wiper Tank	156.00	156.00	0.00
33	1	Wiper Tank Motor	185.00	185.00	0.00
34	1	Wiper Tank Neck	70.00	70.00	0.00
35	1	Front Absorber Rh	452.00	452.00	452.00
36	1	Front Absorber Mounting Rh	170.00	170.00	170.00
37	1	Front Lower Arm Rh	471.00	471.00	471.00
38	1	Front Knuckle Arm Rh	1083.00	1083.00	971.00 ✓
39	1	Front Wheel Bearing Rh	512.00	512.00	512.00
40	1	Front Anti-roll Bar Rh	472.00	472.00	472.00
41	2	Front Anti-roll Bar Bush Rh	84.00	84.00	84.00
42	1	Front Anti-roll Bar Link Rh	157.00	157.00	157.00
43	1	Front Drive Shaft Rh	1796.00	1796.00	1796.00
44	1	Steering Rack & Pinion	2852.00	2852.00	0.00

SKU9797J-01032018

# **INFINITI APPRAISAL SERVICE** **RECOMMENDED SPARE PARTS**

#	Qty	Parts Description	Repairer's Estimate (\$\$)	GTG Appraiser Services LLP (\$\$)	Our Adjustment (\$\$)
45	1	Front Brake Caliper Rh	792.00	792.00	0.00
46	1	Front Disc Rotor Rh	298.00	298.00	0.00
47	1	Front Brake Pad Rh	253.00	253.00	0.00
48	1	Front Brake Disc Back Plate Rh	149.00	149.00	0.00
49	1	Front Wheel Speed Sensor Rh	206.00	206.00	0.00
50	2	Front Cross Member	2659.00	2659.00	0.00 ✓
51	1	Front Door Emblem- 4.4l	102.00	102.00	102.00
<b>TOTAL</b>			<b>36825.00</b>	<b>36430.00</b>	<b>11242.00</b>

## **SPECIAL NETT ITEM**

1	1	Front Sport Rim Rh(19 inch Helco)	3500.00	3200.00	1200.00 ✓
2	1	Front Tyre Rh(255/50/19)	550.00	500.00	245.00 ✓
3	1	Radiator Coolant	40.00	40.00	0.00
4	1	Brake Fluid	80.00	80.00	0.00
5	1	Headlamps Top Garnish	600.00	450.00	300.00
6	1	Door Bottom Aluminium Side Guard	2500.00	2500.00	0.00
<b>TOTAL</b>			<b>7270.00</b>	<b>6770.00</b>	<b>1745.00</b>

SKU9797J-01032016

# **INFINITI APPRAISAL SERVICE RECOMMENDED LABOUR**

#	Job Description	Repairer's Estimate (\$\$)	GTG Appraiser Services LLP (\$\$)	Our Adjustment (\$\$)
1	To cut/weld front support panel. To panel beat and straighten front door rh, front wheel housing rh and affected area. To realign replacement parts	1800.00	1650.00	500.00
2	To putty and spray painting on accident affected area and to touch up paint work where required	1500.00	1400.00	600.00
3	To remove and check all electrical components, wirings and control unit and test for working condition	80.00	80.00	20.00
4	To apply undercoating on the required area for rust protection	180.00	150.00	40.00
5	Towing fee- speed dolly	150.00	150.00	120.00
6	To remove and install air-con system	150.00	140.00	0.00
7	To remove and install radiator	120.00	120.00	0.00
8	To remove and install front under-carriage	550.00	500.00	150.00
9	To perform four-wheel alignment	90.00	90.00	80.00
10	To check and reset wheel speed sensor function	350.00	350.00	0.00
<b>TOTAL LABOUR COST</b>		<b>4970.00</b>	<b>4630.00</b>	<b>1400.00</b>

## **COST OF CLAIM**

Description	Repairer's Estimate (\$\$)	GTG Appraiser Services LLP (\$\$)	Our Adjustment (\$\$)
<b>Total Recommended Parts</b>	<b>44096.00</b>	<b>37200.00</b>	<b>12987.00</b>
<b>Total Recommended Labour</b>	<b>4970.00</b>	<b>4630.00</b>	<b>1490.00</b>
<b>Total Cost of Claim</b>	<b>49066.00</b>	<b>41830.00</b>	<b>14477.00</b>

SKU97971-01032016

## INFINITI APPRAISAL SERVICE

### OUR FINDINGS AND RECOMMENDATION

#### OUR FINDINGS

Based on the documents and photographs provided, we opine the repairs recommended were generally acceptable, except for the following items can be excluded on the basis as stated below :

##### A) Items without evidence of damages

- 1) BONNET
- 2) BONNET SIDE LOCKS
- 3) FRONT BUMPER APRON GARNISH
- 4) FRONT BUMPER REINFORCEMENT
- 5) FRONT BUMPER REINFORCEMENT BRACKETS
- 6) FRONT BUMPER PAD- CENTER
- 7) FRONT BUMPER FOG LAMP RH
- 8) FRONT SUPPORT PANEL
- 9) HORNS
- 10) WIPER TANK
- 11) WIPER TANK MOTOR
- 12) WIPER TANK NECK
- 13) FRONT BRAKE CALIPER RH
- 14) FRONT DISC ROTOR RH
- 15) FRONT BRAKE PAD RH
- 16) FRONT BRAKE DISC BACK PLATE RH
- 17) FRONT WHEEL SPEED SENSOR RH

##### B) Items that does not warrant any replacement

- 1) STEERING RACK & PINION
- 2) FRONT CROSS MEMBER
- 3) RADIATOR COOLANT
- 4) DOOR BOTTOM ALUMINIUM SIDE GUARD
- 5) BRAKE FLUID

#### OUR RECOMMENDATION

We re-adjust the cost of recommended labour from S\$4,630.00 to S\$1,490.00.

For your understanding of our re-appraisal on parts and labour, the detailed listings are in 'RECOMMENDED SPARE PARTS' and 'RECOMMENDED LABOUR' respectively.

According to our re-appraisal the recommended repairs cost is S\$14,477.00, which includes spare parts cost of S\$12,987.00 and labour cost of S\$1,490.00 on part-by-part basis. We would state in conclusion the claim for the repairs to be considered at S\$11,550.00 on a lump sum basis with the repair period of 6 working days.

Our re-appraisal conducted to this vehicle was strictly on a without prejudice basis based upon the documents, photographs and information provided. We also state that it is done within our ability, knowledge and experience.

Edward Cho  
INFINITI APPRAISAL SERVICE

Cedric Ng  
INFINITI APPRAISAL SERVICE

This report is confidential and is used for the purpose of servicing our clients and their agents. We will not be responsible for the disclosure of such information or any of its part thereof by any non-contracting party. All rights reserved.

Your Ref: AM1-ylv-INS-E25-100174-16-pmv

Date: 15<sup>th</sup> May 2018

Our Ref: CS1/LAW18007583/Arbe2

**M/s VISION LAW LLC\***

133 NEW BRIDGE ROAD #18-01/02  
CHINATOWN POINT  
SINGAPORE 059413

Dear Sir / Madam,

**EVALUATION REPORT (PAPER SURVEY) OF ACCIDENT VEHICLE NO:**

**SKU 9797J**

**INSURED VEHICLE: SKR 9224L**

**ACCIDENT DATE: 01/03/2016**

We thank you for your instruction on 23/04/2018.

We acknowledge receipt of the following documents:-

- a) Automobile Inspection Report of SKU 9797J from M/s Gtg Appraiser Services Llp.
- b) Survey report by Infiniti Appraisal Service with colour photographs.
- c) Colour damaged vehicle photographs of SKU 9797J.

Based on the documents received from you, we have evaluated the damages of the vehicle and have the following comments:-

1. Information Recorded: -

Registration Number	: SKU 9797J
Make & Model	: B.M.W. X5 3.0 XDRIVE35I A
Year of Registration	: 2011
Chassis Number	: WBAZV42080L492155
Engine Capacity	: 2979 cc

2. We recommend that the repairs of the entire damage require about 8 (eight) working days to complete.
3. We hereby provide our recommendations on the cost of repair to the damaged vehicle as stated in the following page.



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## ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SKU 9797J

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	<b>REPLACEMENT OF PARTS</b>			
1	BONNET	TO REPAIR SEE LABOUR	3,495.00	-
2	BONNET SIDE LOCKS	NOT NECESSARY	448.00	-
1	FRONT BUMPER	DEFORMED	1,926.00	1,680.00
2	FRONT BUMPER SIDE RETAINERS	DISTORTED	210.00	105.00
1	SET FRONT BUMPER CLIPS	DEFORMED	50.00	50.00
1	FRONT BUMPER APRON GARNISH	DEFORMED	385.00	385.00
1	FRONT BUMPER REINFORCEMENT	NOT NECESSARY	1,391.00	-
2	FRONT BUMPER REINFORCEMENT BRACKETS	NOT NECESSARY	446.00	-
1	FRONT BUMPER SIDE GRILLE RH	RIPPED OFF	172.00	172.00
1	FRONT BUMPER SIDE GRILLE CHROME MOULDING RH	RIPPED OFF	129.00	129.00
1	FRONT BUMPER PAD - CENTER	NOT NECESSARY	351.00	-
1	FRONT BUMPER PAD - RH	DEFORMED	395.00	395.00
1	FRONT BUMPER FOG LAMP RH	CRACKED	390.00	390.00
1	FRONT BUMPER SPRAY NOZZLE RH	DISTORTED	273.00	273.00
1	FRONT BUMPER SPRAY NOZZLE COVER RH	NOT NECESSARY	82.00	-
1	HEAD LAMPS (HID) RH	BROKEN	2,937.00	2,350.00
1	HEAD LAMPS (HID) LH	SERVICEABLE	2,937.00	-
2	SET HEAD LAMP CLIPS	DISTORTED	50.00	25.00
4	HEAD LAMP LOCK BRACKETS	DISTORTED	152.00	152.00
1	FRONT FENDER RH	BUCKLED	1,495.00	1,285.00
1	FRONT FENDER ARCH GARNISH RH	DEFORMED	211.00	211.00
1	FRONT FENDER ARCH GARNISH RETAINER RH	DISTORTED	86.00	86.00
1	SET FRONT FENDER ARCH GARNISH CLIPS	DEFORMED	40.00	40.00
1	FRONT FENDER MUDFLAPS RH	DEFORMED	389.00	389.00
1	FRONT FENDER INNER SHIELD RH	TORN	239.00	239.00
13	FRONT FENDER INNER SHIELD CLIPS	DEFORMED	65.00	30.00
1	FRONT SUPPORT PANEL	TO REPAIR SEE LABOUR	1,586.00	-
1	RADIATOR ASSY	SERVICEABLE	1,472.00	-
1	AIR-CON CONDENSER	SERVICEABLE	1,723.00	-

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Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
1	AIR-CON CONDENSER PIPE	SERVICEABLE	263.00	-
1	HORNS	NOT NECESSARY	120.00	-
1	WIPER TANK	DEFORMED	156.00	156.00
1	WIPER TANK MOTOR	DISTORTED	185.00	185.00
1	WIPER TANK NECK	NOT NECESSARY	70.00	-
1	FRONT ABSORBER RH	DISTORTED	452.00	452.00
1	FRONT ABSORBER MOUNTING RH	DISTORTED	170.00	170.00
1	FRONT LOWER ARM RH	DISTORTED	471.00	471.00
1	FRONT KNUCKLE ARM RH	DISTORTED	1,083.00	1,083.00
1	FRONT WHEEL BEARING RH	DISTORTED	512.00	512.00
1	FRONT ANTI ROLL BAR RH	TWISTED	472.00	472.00
2	FRONT ANTI ROLL BAR BUSH RH	DISTORTED	84.00	84.00
1	FRONT ANTI ROLL BAR LINK RH	DISTORTED	157.00	157.00
1	FRONT DRIVE SHAFT RH	DISTORTED	1,796.00	1,796.00
1	STEERING RACK & PINION	DISTORTED	2,852.00	2,852.00
1	FRONT BRAKE CALIPER RH	NOT NECESSARY	792.00	-
1	FRONT DISC MOTOR RH	NOT NECESSARY	296.00	-
1	SET FRONT BRAKE PAD RH	NOT NECESSARY	253.00	-
1	FRONT BRAKE DISC BACK PLATE RH	NOT NECESSARY	149.00	-
1	FRONT WHEEL SPEED SENSOR RH	DISTORTED	206.00	206.00
2	FRONT CROSS MEMBER	NOT NECESSARY	2,659.00	-
1	FRONT DOOR EMBLEM - 4.4L	NOT NECESSARY	102.00	-
			36,825.00	16,982.00
	<b>SPECIAL NETT ITEMS</b>			
1	FRONT SPORT RIM RH (19" HEICO) (SN)	BROKEN	3,500.00	1,400.00
1	FRONT TYRE RH (255/50/19) (SN)	TORN	550.00	400.00
1	RADIATOR COOLANT (SN)	NOT NECESSARY	40.00	-
1	BRAKE FLUID (SN)	NOT NECESSARY	80.00	-
1	SET HEADLAMPS TOP GARNISH (SN)	NECESSARY	600.00	180.00
1	SET DOOR BOTTOM ALUMINIUM SIDE GUARD (SN)	NOT NECESSARY	2,500.00	-
			7,270.00	1,980.00

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Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	<b>LABOUR</b>			
	TO CUT/WELD FRONT SUPPORT PANEL. TO PANEL BEAT AND STRAIGHTEN FRONT DOOR RH, FRONT WHEEL HOUSING RH AND AFFECTED AREA. TO REALIGN REPLACEMENT PARTS. INCLUSIVE OF THE REPAIR OF BONNET AND FRONT SUPPORT PANEL.		1,800.00	600.00
	TO PUTTY AND SPRAY PAINTING ON ACCIDENT AFFECTED AREA AND TO TOUCH UP PAINT WORK WHERE REQUIRED.		1,500.00	600.00
	TO REMOVE AND CHECK ALL ELECTRICAL COMPONENTS, WIRINGS AND CONTROL UNIT AND TEST FOR WORKING CONDITION.		80.00	50.00
	TO APPLY UNDERCOATING ON THE REQUIRED AREA FOR RUST PROTECTION.		180.00	40.00
	TOWING FEE-SPEED DOLLY.		150.00	150.00
	TO REMOVE AND INSTALL AIR-CON SYSTEM.	NOT NECESSARY	150.00	-
	TO REMOVE AND INSTALL RADIATOR.	NOT NECESSARY	120.00	-
	TO REMOVE AND INSTALL FRONT UNDER-CARRIAGE.		550.00	350.00
	TO PERFORM FOUR WHEEL ALIGNMENT.		90.00	90.00
	TO CHECK AND RESET WHEEL SPEED SENSOR FUNCTION.		350.00	80.00
			4,970.00	1,960.00
	<b>GRAND TOTAL</b>		<b>49,065.00</b>	<b>20,922.00</b>
<b>RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)</b>				<b>16,700.00</b>

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ADRIAN LING WAI PING

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

Licensed Appraiser

K.K.LAU CPT(RET)

BEng(Hons),B.Bus,MBA,PEng,PE,  
MinstAEA,MASME,MIRTE

REGD Auto Consultant-SAE, Licensed Appraiser

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