lvin
6

## REF: NS/ZNC18007937/Kltbn2

<u>AS</u>	SIGNMENT
From: Date:	Veh No: SHC 8354R Yr Regn: 19 215
Estima £ 6000	Type: M.Car / M.Cycle / Bus / Van / Lorry / T
OD ITP NISTERES I OD RES I EVA / INV / MV	Truck / Trailer or
To Insp StVelide No:	Make: Hunder Z40 0.0 1685
at Work	Colour Blue A/C: Insufa / Std / NI / NA
of	Sp.Reading 4.3 125 T/Radio: Ins Oed / Std / NI / NA
Insured: SJS 8251×	Eng/No:
Policy N = 50 98 43 9336 091818 - 080819	CNO: KMHLB XI 4A 64 07 6946
Claims 1-10 MT 10992223 -002	Gen. Cond: Good / Fab Poor / Burnt
Sum in s Lifet: Excess:	Steering: Inorder / Jammed / Leaked / Burnt or
(Client'sRecord)	Brake: Inorder/Jammed/Leaked/Burnt or
Make of Veh;	Modi: Nil / S/Rim / ST&A/Rim or
*	. Tyre Size; F: 200/60 N/6
(Policy Condition)	R:
Remark: The web had commenced its N/S 0//	
repair at the time of inspection.	TOYO/YOKO OF Haylkook
Bal. or Market Value:	Front Rear 2
IDAC Accident Rport: Consistent? : Yes or No	R/Bal. 7 mm R/Bal. 2 mm
GIA / PR Seen; Consistent? : Yes or No	L/Bal. + mm L/Bal. mm
Est. Repairs: days Res.: Yes or No	D.O.A. 27/4/-8 D.O.I. 30/4/8
Lum Sum: % 3 Val.: Yes or No	Survey held at (DGE (Loyang)
	Des. of Damages : Frt / Rear / O/S / N/S / U/C / Rooftop or
CA / REV / REP. / 24 HRS  Vehicle: IN / C	ale faul
Date: Person Contacted:	The U/C / Chassis frame / Body Structure affected due to collision.
Date / Time   Action / Instruction	
STIC 8354R - 703/70317013047/	/ Klegsq2 DUT- CBUALATINE
STS 8251 X - X	45
3/5/18 Contras 45 \$1850/ 3 Pays.	
Rd: \$4461.44,717.	
RECEIVED 8 8 MAI	2018
Dateline, File Passio? : Preli. Report	Days Of Repair: 3
1) typict : Final Report	Resurvey No. of Trip: \ Survey Fee: 160
Date/line, File Return to?	Transportation.
2) Add	
40	: Interview (\$) Photos
* MART 198 - 1P	
1/5 - 1850	I seed to



## **National Assessment Centre Services**

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933 TEL: 6841 0055 FAX: 6841 6315





NTUC INCOME INSURANCE CO-OPERATIVE LTD			Ref: NS/INC1800793	37/K1rb		
		D JNION HOUSESINGAPORE	Date: 30-04-2018			
			Code: INC4			
1.			:- THIRD PARTY CLAIM	SHC 8354R		
	Insured Veh.	SJS 8251X	Veh. Inspected	NO. CONT. CO. CO. CO. CO. CO. CO. CO. CO. CO. CO		
	Policy No.	5098439336	Coverage (\$)	0.00		
_	Claim No.		Excess (\$)	0.00		
	Assign From		Assign Date	30/04/2018		
2.		Vehicle Parti	culars & Condition			
	Make & Model		c.c	0		
	Engine No.	HIDDEN	Year of Reg.			
	Chassis No.		Colour			
	Odometer	5:	Steering			
	Brakes		Modification			
	General					
3.		Condit	ions of Tyres	ALL PROPERTY LEGISLA		
		Size	Make	Balance		
	R/H Front Tyre			mm		
	L/H Front Tyre			mm		
	R/H Rear Tyre			mm		
	L/H Rear Tyre			mm		
4.		Descript	ion of Damages			
5.		Genera	al Information			
	Accident Date	27/04/2018	Inspection Date	30/04/2018		
	Survey held at	COMFORTDELGRO ENGINEE				
	our voj noid at	59 LOYANG DRIVE SINGAPORE 508969	energy Zation is a state of the			
5a.	MINERAL MARKET	Part of the F	Remarks			
	A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.					

								Gene	ralClaim
Hello, NAC_PAYA_UBI_800601				and the second		Change Lar	nguage	· Change Passwo	rd • Log Out
Polic	y Query								,
Policy N	0.				Date of Acc	ident	27/04	/2018 18:23	
Vehicle	No.(For Motor)	S358251X							
					Search				
Select	Policy No.	Policyholder Name	Policyholder NRIC	Product	Cover Type	Vehicle No.	Insured Object	Commence Date	Expiry Date
65	5098439336	NG SOON SENG	S6819311G	GPC	drivo CLASSIC	5JS8251X	SJS8251X	09/03/2018	08/03/2019
	Policy N Vehicle	Policy Query  Policy No.  Vehicle No.(For Mator)  Select Policy No.	Policy Query  Policy No.  Vehicle No.(For Motor)  Salest  Select  Policy No.  Policyholder Name	Policy Query  Policy No.  Vehicle No. (For Motor)  Sijs8251X  Select Policy No. Policyholder Name Policyholder NRIC	Policy Query  Policy No.  Vehicle No. (For Motor)  SJS8251X  Select Policy No. Policyholder Name NRIC Product	Policy Query  Policy No. Date of Acc  Vehicle No. (For Motor) SJ\$82\$1X  Search  Select Policy No. Policyholder Name NRIC Product Cover Type	Policy Query  Policy No. Date of Accident  Vehicle No. (For Motor) SJS8251X  Search  Select Policy No. Policyholder Name NRIC Product Cover Type Vehicle No.	Policy Query  Policy No. Date of Accident 27/04  Vehicle No. (For Motor) SJS8251X  Search  Select Policy No. Policyholder Name NRIC Product Cover Type Vehicle No. Object	Policy Query  Policy No. Date of Accident 27/04/2018 18:23  Vehicle No. (For Motor) SJS8251X  Search  Select Policy No. Policyholder Name NRIC Product Cover Type Vehicle No. Object Date Date

TP Claims against NTUC Income: Follow-Through Survey

			The same of the Party of the Pa	The state of the s
Claimant Vohicle No.	Income Vehicle No.	Date of Accident	Estimate	ומחותבובו
ner / laxi company)	1		40 0000	
CLC 2015C	SI M 50727	29/04/2018	\$ 6,197.34	3,230.00
ASPORTATION PIE LID				
	SHD 1776Y	28/04/2018	5 1,334.30	
NSPORTATION PIE LID	2017			
	10000110	20/04/2018	7 919 90	
NICEOSETATION DIE I TO SHC 7707M	SLL 4050H	23/04/2012	Delegated to	
		Canada de la constante	A C 21 1 AA	
-	CIC 8251X	27/04/2018	5 0,311.44	
NSPORTATION PIELIU	2000000			
NSPORIALION	0	OHE COSTA	alic cook	alic cook

Claim received from LKK Auto

### 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 witholding of material facts may allow insurance companies to
- 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.
- Any false reporting may be referred to the Police for investigation.
- 6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
- 7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

### ACCIDENT STATEMENT

Date Of Report

28/04/2018 10:46

Date Of Accident

27/04/2018 20:40

Exact Location Of Accident

TIONG BAHRU RD X ZION RD

SINGAPORE

### **DETAILS OF OWN VEHICLE**

Vehicle Registration Number

SHC8354R

Insured/Policyholder

Country/State of Loss

Name Of Registered Owner

COMFORT TRANSPORTATION PTE LTD

199303821R

Co Reg No Email Address

FLEETSAFETY@CDGTAXI.COM.SG

Mobile Phone No

Alternative Phone No

OFFICE-65508768

Vehicle Particulars

Manufacturer

HYUNDAI

Model

140

Exact Purpose for which vehicle was being used at

time of accident

Are you claiming under your own insurance policy

for repair to your vehicle?

THIRD PARTY

If No, Please state action to be taken Vehicle Category

TAXI

Insurance Company

Name of Insurance Company

INDIA INTERNATIONAL INSURANCE PTE LTD

Type Of Coverage

THIRD PARTY FIRE AND/OR THEFT

Fleet Policy

YES

Policy Number

MCOM0015

Cover Note Number

Driver

ENG BUCK HIN

Name of Driver NRIC No

S0213830A

Date Of Birth

13/01/1953

Occupation

OUTDOOR

Date Of Driving Pass

06/06/1979

**Driving Experience** 

38 YEARS AND 10 MONTHS

Gender

MALE

Mobile Number

Fax Number

Contact Number

BROADEN@SINGNET.COM.SG

**EMail Address** 

Page 1 of 10

Address

529 08-592 BEDOK NORTH STREET 3

Postcode

460529

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured

OTHER - TAXI DRIVER

Vehicle Registration Number of Driver's Own

Vehicle

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident

SIDE SWIPE

Weather Conditions

CLEAR WET

Road Surface

Other Information

Was any foreign vehicle involved in this accident? NO

Number of vehicles involved in the accident

Was any body injured in the Accident?

NO

Was any injured conveyed to hospital by ambulance?

NO

Was any other material or property damaged?

YES

I have been approached by unknown person(s) soliciting/offering accident claims assistance.

NO

Number of Passengers (Including Driver)

1

Details of Police Action

Was the accident reported to the police?

NO

If Yes, Please state which Police Station

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

SEE ATTACH.

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

YES

Remarks/ Reasons:

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

SJS8251X

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category

PRIVATE CAR

Name of Driver

NG SOON SENG

NRIC/Passport Number

S6819311G

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

LEFT CENTRE

No. Of Passenger (Including Driver)

Page 2 of 10

## Sketch Plan Pg. 1

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DECLARATION	in overy respect.	1	The hol
I/We declare the foregoing particulars are true OMFORT TRANSPORTATION PTE VID	1		Olla IX N
CO REG. NO. 199303821R	M	1 1 1	CION 1,
ALL THE PROPERTY OF THE PROPER	MY /		ersonnel's Signature
Policyholder's Signature Driver	s Signature		discusses a suffrance, a
Date & Time: (If driv	er is not the policyholder)	Name:	

### Sketch Plan Pg. 2

### IMPORTANT NOTICE

- Please report correctly the details of the accident to speed up the claims process.
- This Form must be completed by the Policyholder and/or the Authorised Driver.
- 3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or 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
- 7. By the lodgment 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.
- Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

- 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)
  - (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.
- my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
  - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or

(ii) for complying with requirements under any regulations, laws or court orders.

COMFORT TRANSPORTATION PTE LIT CO. REG. NO. 199303821R

Policyholder's Signature

Date & Time:

Oriver's Signature (If driver is not the policyholder)

Date & Time:

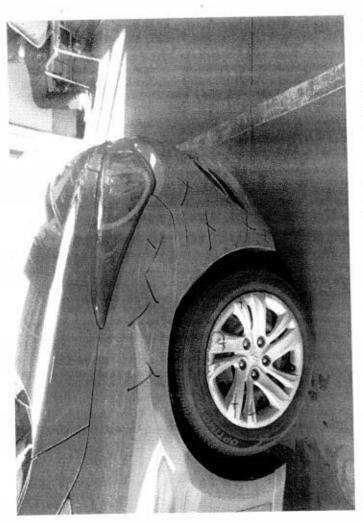
Reporting Centre Person

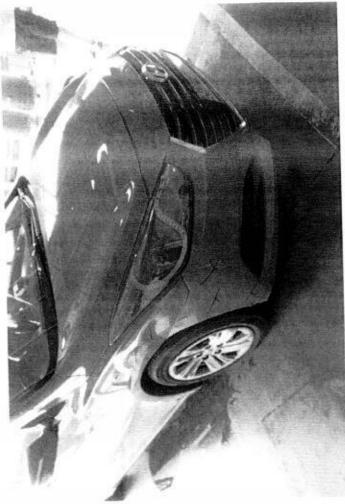
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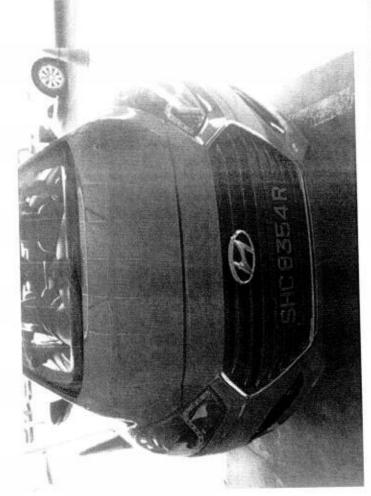
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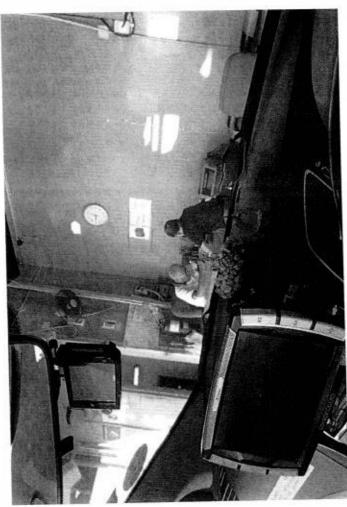
Name:

NRIC/FIN No .:













# COMFORTDELGRO ENGINEERING

A member of COMFORTDELGRO

#### ComfortDelGro Engineering Pte Ltd

Workshops 59 Löyang Drive Singapore 508965 383 Sin Ming Drive Singapore 575717 45 Pandan Road Singapore 508288

24 Senoko Loop Singapore 758156 7 Sangai Kudut Way Singapore 22879 I 8 Detu Avenue 1 Singapore 539531

Date/Time: 28.04.2018 11:53

Page : 1

JOB CARD Sales Order: JC NO305154317 ARC Repair TP(CLSO)1 ream: REGN NO.: SHC8354R MILEAGE ISTOMER VARS COMFORT TRANSPORTATION PTE LTD MAKE HYUNDAI FUEL ₹/MS 7010045 STOMER NO. 383 SIN MING DRIVE E.....1/2.. MODEL 1-40 28.04.2018 09:00 Singapore SINGAPORE 575717 65508755 YR OF MANU. 13.08.2015 TARGET DATE L. (R) (P) CHASSIS CODE KMHLB41UMGU076946 COMPLETION DATE/TIME: SCOUNT CARD NO.

JOB DESCRIPTION

Accident Date: 27.04.2018 NATURE: 3P 27.04.2018

NTUC - taxi Right Fint damey
LCK/Kalmi -

CUSTOMER'S SIGNATURE
Exit Pass
Vehicle No.: SHC8354R
Name of Service Advisor B Date

## COMFORTDELGRO ENGINEERING PTE LTD

**REPAIR ESTIMATE\*** 

VEHILCE NO: SHC8354R : HYUNDAI MAKE

NTUC DOA: 27.04.18

EL	. 140				4.2018 mount
у	Parts Description / Labour	Туре	Unit Price		
	Front bumper			\$	1,052.20
0	Front Bumper Clips		\$2.20	\$	22.00
	Front Bumper Grille - RH			\$	40.30
	Front Bumper Bracket - RH %			\$	24.60
	Hondlomp PH 300			\$	1,388.00
	Headlamp Support Panel			\$	1,067.50
	Front Fender – RH /			\$	619.00
	Front Fender Shield – RH			\$	169.80
	Front Wheel Rim – RH			\$	351.90
É	Front Wheel Rim – RH Front Wheel Cover – RH Front Wheel bearing – RH			\$	150.70
1	Front Wheel bearing - RH			\$	258.50
ĺ	Front Shock Absorber - Rt *			\$	342.20
1	Front Lower Arm – RH			\$	715.10
	SUB TOT			\$	, <b>6,201.80</b> 1,240.36
	LESS 2 DISCOUNTED TOT	STATE OF		\$	4,961.44
					0.00
				\$	0.00
	Labour Charge			100	400
1	Panel Beating			\$	450.00
1	Spray Painting Charge			\$	450.00
1	Wiring Charge			\$	50.00
1	Tuff Kote	uto Consulta	nts hence notify	\$	80.00
1	Remove/Reix Florit Oridercamage	epairer of the survey belote/a	ter Spray pansuring	\$	200.00
1	Front Wheel Alignment • To dis	splay damaged	att(s) during resurve)		120.00
	Kahn Illik TOTAL LANGE SUP 3-/4/8 15254 ESTIMATE TO 3 Parts ESTIMATE TO Acknowledge Date	DUR legal modification plementary item	on a "Without Prajudio on(s) is allowed (s) must be resurveye	\$ and Company	1,350.00
(T)	1 2/8/8 1525h 1555	plect in tinal au	Contract to the contract of th		6 244 44
	ESTIMATE TO		parer	\$	6,311.44
	45. 2 1/ Signa Date	sture:			
	Alle Keest alt				

be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company.

### COMFORTDELGRO ENGINEERING

Our Job Ref No . 305154317			E/217			
Our J Date			y. 2018		Comfort	SelGro Engineering Pte Ltd
		ON FORM	7.2010		Fax: 654	g Drive Singapore 508969 6 8156
FINA				82		
То	:		KK	_	Fax:	
Attn	:	K	ALVIN	_		
Vehic	de Reg	No. : SHC83	54R	Date	of Accident:	27.04.2018
The s	survey a	and estimates of th	e repairs of the ab	ove-mentioned	vehicle are as fo	ollows:-
1.	The re	epair job shall bill t	o:N	ITUC		SJS8251X
2.	The fi	inalized amount sh	all be:			
	(a)	Spare Parts after	List discount			
	(b)	Labour Charges				
	reception	Total for Part-By	y-Part Repair Cos	ŧ		
	(c.)	Lumpsum Repair Total for Lumpsu	m repair cost after	Less:		
		Final Lumpsum	Repair cost			\$1,850.00
3. 4.	We s	shall treat the abo	d for repairs: ve amount as Cor			no reply from you
	We s withi		ve amount as Cor	rect and Confi	med if there is	
4.	We s withi	shall treat the abo In 7 working days	ve amount as Cor	rect and Confi We fina	med if there is	
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4. 5.	We s within Than Sign Nam Tel Fax	shall treat the about 7 working days the your for your assistance:  ature:  6214 831  6546 8156	ve amount as Coristance.	Sig Na Da	confirm the est	Califa 3/5/10
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4. 5.	We s within Than Sign Nam Tel Fax Official Rental Loss of Survey LTA Se Medica	shall treat the about 7 working days ak you for your assistance:  in 6214 831  in 6546 8156  I Use Only  Item  Rate P/Day	ve amount as Coristance.	Sig Na Da  Document Attached Yes or No	confirm the est	Califa 3/5/10



Thatcham escribe

### National Assessment Centre Services

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

TEL: 6841 0055 FAX: 6841 6315

Reg. No: 52983356E GST Reg. No. 20-0405911-H



NS/INC18007937/K1rbn2 NTUC INCOME INSURANCE CO-OPERATIVE LTD Ref: 73 BRAS BASAH ROAD #05-01 NTUC TRADE UNION HOUSESINGAPORE 11-05-2018 Date: 189556 Code: INC4 Policy Particulars :- THIRD PARTY CLAIM 1. SHC 8354R SJS 8251X Veh. Inspected Insured Veh. 0.00 Coverage (\$) Policy No. 5098439336 0.00 MT/0992223-002 Excess (\$) Claim No. 30/04/2018 **Assign Date** Assign From Vehicle Particulars & Condition 2. 1685 C.C Make & Model **HYUNDAI 140** 2015 Year of Reg. HIDDEN Engine No. BLUE KMHLB41UMGU076946 Colour Chassis No. IN ORDER 403125 Steering Odometer STANDARD ALLOY RIM Modification IN ORDER Brakes FAIR General **Conditions of Tyres** 3. Make Balance Size 7 mm HANKOOK 205/60 R16 R/H Front Tyre 7 mm 205/60 R16 HANKOOK L/H Front Tyre 7 mm HANKOOK 205/60 R16 R/H Rear Tyre HANKOOK 7 mm 205/60 R16 L/H Rear Tyre **Description of Damages** 4. THE VEHICLE SUSTAINED DAMAGES AT THE O/S FRONT PORTION. DAMAGES SEE DETAILS. General Information 5. 30/04/2018 Inspection Date 27/04/2018 **Accident Date** COMFORTDELGRO ENGINEERING PTE LTD Survey held at 59 LOYANG DRIVE SINGAPORE 508969 Remarks 5a. A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS. **Estimate Days of Repair** 5b. 3 Working Days

ESTIMATED NORMAL PERIOD FOR REPAIR:



## **National Assessment Centre Services**

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

TEL: 6841 0055 FAX: 6841 6315





## ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SHC 8354R

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	FRONT BUMPER	CRACKED	1,052.20	1,052.20
10	FRONT BUMPER CLIPS @\$2.20	NECESSARY	22.00	22.00
1	FRONT BUMPER GRILLE-RH	SERVICEABLE	40.30	
1	FRONT BUMPER BRACKET-RH	SERVICEABLE	24.60	-
1	HEADLAMP-RH	SERVICEABLE	1,388.00	1
1	HEADLAMP SUPPORT PANEL	SERVICEABLE	1,067.50	
1	FRONT FENDER-RH	DENTED	619.00	619.00
1	FRONT FENDER SHIELD-RH	SERVICEABLE	169.80	73-
- 8	FRONT WHEEL RIM-RH	SERVICEABLE	351.90	
	FRONT WHEEL COVER-RH	GRAZED	150.70	150.70
1	FRONT WHEEL BEARING-RH	SERVICEABLE	258.50	
1	FRONT SHOCK ABSORBER-RH	SERVICEABLE	342.20	
1	FRONT LOWER ARM-RH	SERVICEABLE	715.10	
- 2	LESS 20% DISCOUNT		-1,240.36	-368.78
			4,961.44	1,475.12
	LABOUR			Tong time ser
	THATCHAM STANDARD REPAIR TIME ON BODY WORKS.		820.00	
	THATCHAM TTS STANDARD SPRAY PAINTING COST AND LABOUR.		530.00	420.00
			1,350.00	820.00
	GRAND TOTAL		6,311.44	2,295.12
	RECOMMENDED COST OF LUMP SUM REPAIRS			1,850.00
	RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION) (CONFIRMED)			

Report Ref No. NS/INC18007937/K1rbn2

KALVIN ANG WEI KUN

Automotive Assessor / Investigator

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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