

INS. CASE OWNER:

CC 3 / CT11800 8462, Klyn

LKK:
IDAC:

Surveyor:

Kalin

DOI:

ASSIGNMENT

8/5/18

Date / Time:

8/5/18

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

SJN 54452

Name of Insured:

Insured Tel No.:

HP:

Excess Sec II :S\$

D.O.A.:

3/5/14

Is driver the owner?

(YES / NO)

Nature of Accident:

Claim No.:

SNM18D02H05607

Policy No.:

Make / Model:

Place of Accident:

If NO, Driver Name / Age:

Driver Tel No.:

(V/L: YES / NO)

OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO

Insured Liability:

%

Final ? Yes / No

SHC 2018



INSRS:

WSP:

Tel:

Liability:

RMKS:

WKE

W



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/ Time

23/5/18
JUNInsured provided duly signed mutual
settlement agreement. - Elaine.

24-5-18

WROTE TO CGE TO CONFIRM
& WITHDRAW TP CLAIM.

RECEIVED 25 MAY 2018

RECEIVED 28 MAY 2018

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

After call ltr to OI:

Documentation Check List: Handler Typist

Notification ltr (if non-pickup)

After call ltr to OI:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice:

LTA / GIA:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD:

Payment Breakdown Form:

Post-Repair Photos:

Others:

PRELIMINARY ADVICE Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

S\$

(days)

Reduction:

%

Email ☐ Call ☐

FINAL SETTLEMENT

Date/Time:

Confirm with

Email ☐ Call ☐

Final Liability:

%

(Agreed / Assessed) BOLA S/N No.:

If NO or B 28, Ass. Lia:

Repair Cost:

S\$

Loss of Rental (LOR):

S\$

(days)

Loss of Use (LOU):

S\$

(\$ x days)

Loss of Income (LOI):

S\$

(\$ x days)

LOR only ☐ LOU only ☐LOR + LOU ☐LOR + LOI ☐

(Tick only one)

GIA/LTA Search

S\$

Medical:

S\$

Disbursement:

S\$

(e.g. Tow/ Independent)

Legal Cost

S\$

Total:

S\$

Global Sum S\$:

FINAL PAYMENT

Date/Time:

Confirm with:

Email ☐ Call ☐

Payee 1:

S\$

Name 1:

Payee 2: (Strike if N.A.)

S\$

Name 2:

Payee 3: (Strike if N.A.)

S\$

Name 3:

COPY SENT
16/5/18
MUTUALLY SETTLED
BY OI & TP.

WP-

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

\$350

COMPANY : THIRD PARTY'S CLAIMS (CAS)
CUSTOMER: 7010070
ADDRESS : CITYCAB PTE LTD
383 SIN MING DRIVE
SINGAPORE SINGAPORE 575717
65551188

JOB NO : 305157893
REGN NO : SHC 210A
MILEAGE : 0000000000
MAKE : TOYOTA
MODEL : PRIUS HYBRID(G4)
DATE OF REGN : 05.09.2017
DATE/TIME IN : 08.05.2018 13:10
ACCIDENT DATE : 07.05.2018

JOB / PARTS DESCRIPTION

QTY IND UNIT-PRICE DISC% AMOUNT

PART REQUISITION

0001 04-01-0302-2287-G PRIG4 GUARD-REAR BUMPER C 1 L 552.60 25.00 414.45

SUB-TOTAL : 414.45

JOB NATURE

0000 L PANEL BEATING 200.00

0001 23-502 SPRAYPAINT ON AFFECTED AREA 180.00

SUB-TOTAL : 380.00

TOTAL : 794.45

MVA NAME & SIGNATURE
DATE :

AUTHORISED : YES / NO
SURVEYOR NAME & SIGNATURE
DATE :

8/5/2018 14:31
Alice CHINA

Kalir 12/11/11
N 8/5/12 1600 hrs.
2 days.
PIP
After Repair photo

Page 1 of 2

Shu Pei (LKKAuto)

From: Elaine Cheong <elaine.cheong@sg.cntaiping.com>
Sent: Friday, 18 May 2018 10:02 AM
To: Lucas Lee; Shu Pei (LKKAuto)
Subject: RE: Direct Settlement - Accident Involving SJN5945Z (OI : CTI - SNM18D02355C02) and SHC210A (TP : LKK REF - CC3/CTI18008462/K1jb3) on 07.05.2018

Dear Shu Pei,

We refer to our email of even date.

Insured provided duly signed mutual settlement agreement. Kindly request workshop to withdraw claim.

Thank you.

Regards,

Elaine Cheong
Executive (Motor Claims)
Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #16-00 Springleaf Tower
Singapore 079909
Co. Reg. No. 200208384E
DID: 6389 6530
Fax: 6225 5879
Email: elaine.cheong@sg.cntaiping.com
Website: www.sg.cntaiping.com



From: Lucas Lee
Sent: Friday, 18 May, 2018 9:44 AM
To: 'Shu Pei (LKKAuto)' <shupeil@lkkauto.com>
Subject: RE: Direct Settlement - Accident Involving SJN5945Z (OI : CTI - SNM18D02355C02) and SHC210A (TP : LKK REF - CC3/CTI18008462/K1jb3) on 07.05.2018

Dear Sirs,

Kindly refer to the above attachment.

Case Handler: Elaine Cheong

member of COMFORTDELGRO

Date/Time: 08.05.2018 15:40 Page : 1

am: ARC Repair TP(CFSO)1

JOB CARD Sales Order:

JC NO: 305157893

| | | |
|--------------------------------|-------------------------------|----------------------------|
| OMER | REGN NO. SHC 210A | MILEAGE |
| CITYCAB PTE LTD | MAKE TOYOTA | FUEL |
| S 7010070 | MODEL PRIUS HYBRID(G4)08. | DATE/TIME IN 05.2018 13:10 |
| OMER NO. 583 SIN MING DRIVE | YR OF MANU 09.09.2017 | TARGET DATE |
| ESS Singapore SINGAPORE 575717 | CHASSIS CODE JDRB3FUX03562839 | COMPLETION DATE/TIME |
| 65551188 | | |
| (R) (O) | | |
| (P) | | |
| OUNT CARD NO. | | |

CHINA

cident Date: 07.05.2018
ATURE: 3P 07.05.2018

JOB DESCRIPTION

NO LABOR CODE DESCRIPTION

KED & PASSED OUT BY:

SERVICE ADVISOR

CUSTOMER'S SIGNATURE

edgement Slip

Exit Pass

id.: SHC 210A LKE

Vehicle No.: SHC 210A

Service Advisor

Signature/Date

Name of Service Advisor

Date

urned to Service Reception upon collection

To be kept by Security Guard



Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAVA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Your ref: To Be Advised
Our ref: CC3/CTI18008462/K1jb3

Date: 09.05.2018

The Motor Claims Department
M/s CHINA TAIPING INSURANCE (S) PTE LTD

Dear Sir/Madam,

PRELIMINARY ADVICE OF VEHICLE NO.

SHC210A

We refer to the above matter.

Please be informed that we had conducted the inspection of the above mentioned vehicle on 08.05.2018 at the premises of M/s ComfortDelGro Engineering Pte Ltd and have the following to report:-

| | | |
|--------------------------|-------|----------|
| Workshop Estimate Amount | : S\$ | 2,041.78 |
| Revised Estimate Amount | : S\$ | 794.45 |
| "Check" Items Amount | : S\$ | 323.63 |
| Market Value | : S\$ | - |
| LTA Reimbursement Value | : S\$ | - |
| Nett Value | : S\$ | - |

Description of Damage:

The vehicle sustained damages at the
Rear N/S Portion



Comments/Present Status:

Damages Consistent

Estimated normal period for repairs: 2 days

Yours faithfully,

KALVIN ANG
Licensed Appraiser

CITY CAB PTE LTD

REPAIR ESTIMATE

VEHICLE NO : SHC 210A

MAKE :

MODEL : TOYOTA PRIUS

8/5/2018 14:31

HKK/Kalvin PbyP
Alice CHINA

| | PARTS DESCRIPTION | QTY | UNIT PRICE | AMOUNT |
|--|-------------------------------------|-----|------------|-------------------------------------|
| | REAR BUMPER <i>X 1 p.p.</i> | | | \$ 458.60 |
| | REAR BUMPER RE-INFORCEMENT ? | | | \$ 318.80 |
| | REAR BUMPER UNDER COVER ✓ | | | \$ 552.60 |
| | REAR BUMPER SIDE RETAINER ? | | | \$ 112.70 |
| | REAR BUMPER SPONGE <i>X</i> | | | \$ 143.40 |
| | REAR BUMPER CLIPS <i>X</i> | | | \$ 22.00 |
| | | | | |
| | SUB TOTAL | | | \$ 1,608.10 |
| | LESS 25% | | | \$ 402.03 |
| | DISCOUNTED TOTAL | | | \$ 1,206.08 |
| | | | | |
| | REAR BUMPER REVERSE SENSOR <i>X</i> | | | \$ 135.70 |
| | REAR BUMPER RUBBER MAT <i>X</i> | | | \$ 50.00 |
| | | | | |
| | | | | \$ 185.70 |
| | | | | |
| | LABOUR CHARGE | | | |
| | Panel Beating | | | \$ 280.00 ²⁰⁰ |
| | Spray Painting Charge | | | \$ 200.00 ¹⁸⁰ |
| | Wiring Charge | | | \$ 50.00 ^X |
| | Remove/Refix Reverse Sensor | | | \$ 120.00 ^X |
| | | | | |
| | TOTAL LABOUR | | | \$ 650.00 |
| | | | | |
| | ESTIMATE TOTAL | | | \$ 2,041.78 |
| | | | | |

Kalvin
8/5/18 1600hrs.
2 bays.
P/P
After Repair photo

LKK Auto Consultants hence notify the Repaired of the following:

- To resurvey to confirm or spray painting
- To display damaged part for survey
- Parts prices are subject to change
- Third party survey is on a "no fault" basis
- No illegal modification is allowed
- Supplemental claims must be made and approved from insurance company

Ack:
Sig:
Date:

This is an initial estimate based on a visual inspection of the above vehicle. The final repair quantum will be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company.

Lucas Lee

Claims Department (Motor)

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #16-00 Springleaf Tower Singapore 079909

Direct (65) 6389 6181

Fax (65) 6222 7175

Email: lucas.lee@sg.cntaiping.com

Website: www.sg.cntaiping.com



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

Sent: Wednesday, 9 May, 2018 5:08 PM

To: Claims Dept of CTI

Cc: Lucas Lee; Jowyn Tay; Admin A; Joy Irene (LKKAUTO)

Subject: Direct Settlement - Accident Involving SJN5945Z (OI : CTI - TBA) and SHC210A (TP : LKK REF - CC3/CTI18008462/K1jb3) on 07.05.2018

WITHOUT PREJUDICE

Dear Jowyn,

We refer to the above matter.

This is a TP direct settlement case. We had inspected TP vehicle SHC 210A at M/s ComfortDelGro Engineering Pte Ltd (Loyang).

Enclosed for your perusal is:

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

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 Joy and she can be contacted at DID: 6841 2409.

Thank you.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupen@lkkauto.com | fax: 6741-4108

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

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Joy Irene (LKKAuto)

From: Catherine Koh Mui Gek <catherinekoh@cdge.com.sg>
Sent: Thursday, 24 May 2018 5:16 PM
To: Joy Irene (LKKAuto)
Cc: Admin A; CS A Team; William Tan Thoo Seng
Subject: Re: Your ref : SHC 210A ON 07.05.2018 / CTI SJN 5945Z

Dear Joy

Your principal's insured had settled our PD claim. We have closed file at our end.

Thank you.

Best Regards
Catherine Koh
Claims Department | ComfortDelgro Engineering Pte Ltd
Off : 62148733 | Fax : 62141843

From: "Joy Irene (LKKAuto)" <JoyIrene@lkkauto.com>
To: William Tan Thoo Seng <williamtan@cdge.com.sg>, 'Catherine Koh Mui Gek' <catherinekoh@cdge.com.sg>
Cc: Admin A <admin-a@lkkauto.com>, CS A Team <cs-a@lkkauto.com>
Date: 24/05/2018 05:09 PM
Subject: Your ref : SHC 210A ON 07.05.2018 / CTI SJN 5945Z

WITHOUT PREJUDICE

Dear Sirs,

We refer to the subject of this e-mail.

We are instructed by our principal M/s China Taiping to inform you that your client has entered and have signed a mutual agreement with their insured.

In view of this, we request for your confirmation and withdrawal of this claim.

Kindly advise.

Thank you.

Best Regards,
Joy Irene | Case Handler
LKK Auto Consultants Pte Ltd
DID: 6841-2409 | email: joyirene@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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ComfortDelGro - a Green Office certified by the Singapore Environment Council - is committed to preserving the environment. We encourage you to print this only if necessary.

ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

Joy Irene (LKKAuto)

From: Joy Irene (LKKAuto)
Sent: Thursday, 24 May 2018 5:24 PM
To: Elaine Cheong
Cc: Admin A; CS A Team
Subject: RE: Direct Settlement - Accident Involving SJN5945Z (OI : CTI - SNM18D02355C02) and SHC210A (TP : LKK REF - CC3/CTI18008462/K1jb3) on 07.05.2018

Dear Ms. Eileen,

TP repairer has withdrawn TP claim and have closed their file.

In view of this, we will proceed to close the matter on our end and submit our wp report to your good-office.

Thank you.

Best Regards,
Joy Irene | Case Handler
LKK Auto Consultants Pte Ltd
DID: 6841-2409 | email: joyirene@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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From: Mei Kwan (LKKAuto)
Sent: Friday, 18 May 2018 1:51 PM
To: Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: FW: Direct Settlement - Accident Involving SJN5945Z (OI : CTI - SNM18D02355C02) and SHC210A (TP : LKK REF - CC3/CTI18008462/K1jb3) on 07.05.2018

Hi Joy,

FYNA please.

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: Elaine Cheong [<mailto:elaine.cheong@sg.cntaiping.com>]
Sent: Friday, 18 May, 2018 10:02 AM
To: Lucas Lee <lucas.lee@sg.cntaiping.com>; Shu Pei (LKKAuto) <shupe@lkkauto.com>
Subject: RE: Direct Settlement - Accident Involving SJN5945Z (OI : CTI - SNM18D02355C02) and SHC210A (TP : LKK REF - CC3/CTI18008462/K1jb3) on 07.05.2018

Dear Shu Pei,

We refer to our email of even date.

Insured provided duly signed mutual settlement agreement. Kindly request workshop to withdraw claim.

Thank you.

Regards,

Elaine Cheong
Executive (Motor Claims)
Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #16-00 Springleaf Tower
Singapore 079909
Co. Reg. No. 200208384E
DID: 6389 6530
Fax: 6225 5879
Email: elaine.cheong@sg.cntaiping.com
Website: www.sg.cntaiping.com



From: Lucas Lee
Sent: Friday, 18 May, 2018 9:44 AM
To: 'Shu Pei (LKKAUTO)' <shupeil@lkkauto.com>
Subject: RE: Direct Settlement - Accident Involving SJN5945Z (OI : CTI - SNM18D02355C02) and SHC210A (TP : LKK REF - CC3/CTI18008462/K1jb3) on 07.05.2018

Dear Sirs,

Kindly refer to the above attachment.

Case Handler: Elaine Cheong

Lucas Lee
Claims Department (Motor)
China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #16-00 Springleaf Tower Singapore 079909
Direct (65) 6389 6181
Fax (65) 6222 7175
Email: lucas.lee@sg.cntaiping.com
Website: www.sg.cntaiping.com



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

Sent: Wednesday, 9 May, 2018 5:08 PM

To: Claims Dept of CTI

Cc: Lucas Lee; Jowyn Tay; Admin A; Joy Irene (LKKAuto)

Subject: Direct Settlement - Accident Involving SJN5945Z (OI : CTI - TBA) and SHC210A (TP : LKK REF - CC3/CTI18008462/K1jb3) on 07.05.2018

WITHOUT PREJUDICE

Dear Jowyn,

We refer to the above matter.

This is a TP direct settlement case. We had inspected TP vehicle SHC 210A at M/s ComfortDelGro Engineering Pte Ltd (Loyang).

Enclosed for your perusal is:

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

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 Joy and she can be contacted at DID: 6841 2409.

Thank you.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupeil@lkkauto.com | fax: 6741-4108

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

For more information please visit <http://www.symanteccloud.com>




LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

| Affiliated to Federation Internationale Des Experts En Automobile | | | | |
|---|--|-------------------------------|--------------------|---|
| CHINA TAIPING INSURANCE (S) PTE LTD | | Ref : CC3/CTI18008462/K1jb3q2 | | |
| 3 ANSON ROAD #16-00 SPRINGLEAF TOWERS SINGAPORE 079909 | | Date : 30-05-2018 | |  |
| | | Code : CTI | | |
| 1. Policy Particulars :- THIRD PARTY CLAIM | | | | |
| Insured Veh. | SJN 5945Z | Veh. Inspected | SHC 210A | |
| Policy No. | | Coverage (\$) | 0.00 | |
| Claim No. | SNM18D02355C02 | Excess (\$) | 0.00 | |
| Assign From | | Assign Date | 08/05/2018 | |
| 2. Vehicle Particulars & Condition | | | | |
| Make & Model | TOYOTA PRIUS | c.c | 1798 | |
| Engine No. | HIDDEN | Year of Reg. | 2017 | |
| Chassis No. | JTDKB3FUX03562839 | Colour | YELLOW | |
| Odometer | 57243 | Steering | IN ORDER | |
| Brakes | IN ORDER | Modification | STANDARD ALLOY RIM | |
| General | GOOD | | | |
| 3. Conditions of Tyres | | | | |
| | Size | Make | Balance | |
| R/H Front Tyre | 195/65 R15 | YOKOHAMA | 7 mm | |
| L/H Front Tyre | 195/65 R15 | YOKOHAMA | 7 mm | |
| R/H Rear Tyre | 195/65 R15 | YOKOHAMA | 7 mm | |
| L/H Rear Tyre | 195/65 R15 | YOKOHAMA | 7 mm | |
| 4. Description of Damages | | | | |
| THE VEHICLE SUSTAINED DAMAGES AT THE REAR N/S PORTION. DAMAGES SEE DETAILS. | | | | |
| 5. General Information | | | | |
| Accident Date | 07/05/2018 | Inspection Date | 08/05/2018 | |
| Survey held at | COMFORTDELGRO ENGINEERING PTE LTD 59 LOYANG DRIVE SINGAPORE 508969 | | | |
| 5a. Remarks | | | | |
| A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS. | | | | |
| 5b. Estimate Days of Repair | | | | |
| ESTIMATED NORMAL PERIOD FOR REPAIR: | | 2 Working Days | | |

**LKK Auto Consultants Pte Ltd**

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

TEL: 6256 3561 FAX: 6256 4315

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

Page No.:1 of 1

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SHC 210A

| Qty | Description of Parts | Condition | Estimate By Workshop (\$) | Our Adjusted (\$) |
|------------------------------------|---|----------------------|---------------------------|-------------------|
| | <u>REPLACEMENT OF PARTS</u> | | | |
| 1 | REAR BUMPER | TO REPAIR SEE LABOUR | 458.60 | - |
| 1 | REAR BUMPER REINFORCEMENT | SERVICEABLE | 318.80 | - |
| 1 | REAR BUMPER UNDER COVER | CUT | 552.60 | 552.60 |
| 1 | REAR BUMPER SIDE RETAINER | SERVICEABLE | 112.70 | - |
| 1 | REAR BUMPER SPONGE | NOT NECESSARY | 143.40 | - |
| 1 | REAR BUMPER CLIPS | NOT NECESSARY | 22.00 | - |
| | LESS 25% DISCOUNT | | -402.03 | -138.15 |
| | | | 1,206.07 | 414.45 |
| | <u>SPECIAL NETT ITEMS</u> | | | |
| 1 | REAR BUMPER REVERSE SENSOR (SN) | SERVICEABLE | 135.70 | - |
| 1 | REAR BUMPER RUBBER MAT (SN) | NOT NECESSARY | 50.00 | - |
| | | | 185.70 | - |
| | <u>LABOUR</u> | | | |
| | PANEL BEATING INCLUSIVE OF THE REPAIR OF REAR BUMPER. | | 280.00 | 200.00 |
| | SPRAY PAINTING CHARGE. | | 200.00 | 180.00 |
| | WIRING CHARGE. | NOT NECESSARY | 50.00 | - |
| | REMOVE/REFIX REVERSE SENSOR. | NOT NECESSARY | 120.00 | - |
| | | | 650.00 | 380.00 |
| | GRAND TOTAL | | 2,041.77 | 794.45 |
| RECOMMENDED COST OF REPAIRS | | | | 794.45 |

Report Ref No. CC3/CT118008462/K1jb3q2

KALVIN ANG WEI KUN

Automotive Assessor / Investigator

HO LEONG CHUAN

Automotive Assessor

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