



JusEquity Law Corporation

ADVOCATES & SOLICITORS • COMMISSIONER FOR OATHS

171 Chin Swee Road, #02-06 CES Centre, Singapore 169877.
Telephone (65) 6536 9339, (65) 6253 1812, (65) 6397 2008, (65) 6533 2327
Fax : (65) 6253 0120 (Conveyancing) , (65) 6536 5368 (Litigation)
Email : info@juseq.com.sg

Our Ref: JEQ/160519 /0616/HSA/SN
Your Ref: Please quote

Writer: Janis Leong
Secretary: Serene Ng

26 January 2018

M/s LKK Auto Consultants Pte Ltd
No. 51 Ubi Avenue 1
#01-25 Paya Ubi Industrial Park
Singapore 408933
Attention: **Mr. Adrian Ling**

**BY FAX 6841 6315 &
CERTIFICATE OF POSTING**

Dear Sirs,

MC SUIT NO. 8249 OF 2017

We refer to the above matter.

We act for the Plaintiff, the owner of motor vehicle No. SKF 2909D and M/s. Seah Ong & Partners LLP act for the Defendant, the driver of SJE 211M.

Please be informed that parties have appointed you as the Single Joint Expert for this action to provide an independent assessment in respect of cost of repairs for motor car No. SKF 2909D. We forward herewith copies of the survey reports and accident reports for your perusal.

Kindly note that as an appointed Single Joint Expert, your primary duty is to the Court and you are required to give a fair and reasonable assessment of costs of repairs for SKF 2909D.

Hence, kindly arrange to conduct a fresh re-inspection on the Plaintiff's vehicle no. SKF 2909D and prepare the SJE report by **23 February 2018**.

Please let us have your assessment report and your invoice for fees for preparing the same.

Yours faithfully


Encl: By Post

cc: **Seah Ong & Partners LLP**
Ref: 17.23001.S.CK.jt

By Fax 6536 5811 Only

CONFIDENTIALITY CAUTION

This message is intended only for the use of the individual or entity to whom it is addressed and contains information that is privileged and confidential. If you, the reader of this message, are not the intended recipient, you should not disseminate, distribute or copy this communication. If you have received this communication in error, please notify us immediately by telephone and return the original message to us at the above address at our expense. Thank you.

Report No: 0487-16-HSA

05 September 2016

ACCIDENT VEHICLE SURVEY REPORT

Lin Soon Wha
c/o H S Automotive Services
Blk 2 Kaki Bukit Ave 2 #01-15
Kaki Bukit Auto Hub
Singapore 417921

VEHICLE INFORMATION:

<i>Vehicle Reg No.:</i>	SKF2909D	<i>Odometer:</i>	126799km
<i>Make & Model:</i>	BMW 520i A	<i>Colour:</i>	Black
<i>Chassis number:</i>	WBANT12000CX30275	<i>Date of accident:</i>	17/06/2016
<i>Year of Regn.:</i>	30/11/2009	<i>Date inspected:</i>	21/06/2016
<i>Repairer at:</i>	H S Automotive Services Blk 2 Kaki Bukit Ave 2 #01-15 Kaki Bukit Auto Hub Singapore 417921		

STATIC CHECKS, where applicable:

<i>Steering :</i>	serviceable
<i>Footbrake :</i>	serviceable
<i>Handbrake :</i>	serviceable
<i>Paintwork :</i>	Good
<i>General condition :</i>	Good

TIRE CONDITION:

	<u>LH / Make</u>	<u>RH / Make</u>	<u>Size</u>
<i>Front:</i>	5mm/Continental	5mm/Continental	245/40R15
<i>Rear:</i>	5mm/Continental	5mm/Continental	245/40R15

POINT OF IMPACT AND DAMAGE, where applicable:

Impact on the front portion.
Please see details as described in the Annex for parts and labour.

REMARKS:

We have inspected the above-mentioned vehicle on a "**Without Prejudice**" basis.

Parts and Labour Assessment

Report No: 0487-16-HSA

Vehicle No: SKF2909D

Description of part	Qty	Condition as inspected	Repairer's estimate	Our adjustment
Engine turbo cooler air guide	1	warped	80.00	80.00 +
Front air duct	1	warped	195.00	195.00 +
Front air duct hose	1	deformed	125.00	125.00 +
Bonnet	1	buckled	2,270.00	2,270.00 X
Bonnet damper RH/LH	2	bent	214.00	214.00 +
Bonnet hinges RH/LH	2	repair	150.00	0.00 +
Bonnet insulator mat	1	deformed	215.00	215.00 +
Bonnet lock striker RH/LH	2	bent	150.00	150.00 +
Bonnet mechanism lock RH/LH	2	bent	440.00	440.00 +
Bonnet nozzle RH/LH	2	reuse	330.00	0.00 +
Bonnet weatherstrip centre	1	deformed	45.00	45.00 +
Bonnet weatherstrip RH/LH	2	deformed	130.00	130.00 +
Front bumper	1	squashed	1,330.00	1,330.00 ✓
Front bumper logo "BMW"	1	necessary	79.00	79.00 ✓
Front bumper logo clip	2	necessary	13.00	13.00 ✓
Front bumper air duct RH/LH	2	warped	150.00	150.00 ✓
Front bumper foglamp grille garnish RH/LH	2	warped	84.00	84.00 +
Front bumper foglamp grille RH/LH	2	warped	160.00	160.00 +
Front bumper fog lamp RH/LH	2	fractured	480.00	480.00 +
Front bumper inner sponge	1	deformed	62.00	62.00 ✓
Front bumper lower centre grille	1	warped	78.00	78.00 ✓
Front bumper lower beam	1	bent	160.00	160.00 ✓
Front bumper lower beam bracket RH/LH	2	bent	70.00	70.00 ✓
Front bumper lower under cover	1	reuse	210.00	0.00 +
Front bumper nozzle cover RH/LH	2	distorted	112.00	112.00 +
Front bumper headlamp nozzle RH/LH	2	fractured	262.00	262.00 131
Front bumper parking sensor	4	shorted	1,400.00	1,400.00 500.
Front bumper parking sensor holder	4	necessary	140.00	140.00 +
Front bumper parking sensor rubber seal	4	necessary	60.00	60.00 +
Front bumper parking sensor wire harness - set	1	reuse	140.00	0.00 +
Front bumper reinforcement	1	bent	715.00	715.00 ✓
Front bumper side bracket RH/LH	2	bent	70.00	70.00 ✓
Front bumper tow hook cover	1	warped	40.00	40.00 X.
Front grille RH/LH	2	fractured	260.00	260.00 ✓
Front headlamp RH/LH	2	fractured	6,330.00	6,330.00 2750
Front headlamp clip LH	4	necessary	26.00	26.00 ✓

PAR Automotive Consultancy

10
135

Front headlamp bracket lower bracket RH/LH	RH NH Repl'd	2	bent	270.00	270.00
Front support panel		1	repair	750.00	0.00
				Subtotal before discount	17,795.00
				Subtotal 1	16,215.00
6529 620255	Percentage discount	0%	and 0%	0.00	0.00
				Sub-total 1	17,795.00
Bonnet insulator mat clip - set	HE mm	1	necessary	30.00	30.00
Front number plate c/w holder	50	1	bent	50.00	50.00
				Subtotal before discount	80.00
				Sub-total 2	80.00
				Percentage discount	0% and 0%
				Sub-total 2	80.00
				Parts-total	17,875.00
					16,295.00

LABOUR

1. To straighten and panel beating front support panel, front frame members. To remove and refit above parts.		1,200.00	880.00 400
2. To putty, re-spray painting and polish affected areas.	930.	1,000.00	600.00 500
3. To rust proof affected areas		90.00	60.00
4. To check and rectify wiring system.		80.00	50.00 30.
		Labour total	2,370.00
		Labour total	1,590.00
		Parts & Labour total	20,245.00
			17,885.00

Results of inspection of the accident vehicle are as shown above.

We have taken into consideration the age and condition of the vehicle in our recommendation.

Hence, the recommended cost of repairs based on LUMP SUM repairs is : **\$14,300.00**
 and the recommended number of working days for the repairs is : **5**



B J Loi (I Eng. MIMI, AIRTE)
 Automotive Appraiser

total: 7182.55
 H/S: 5.7K
 04 Days.

MSME16073454 / SIME Motor Pte Ltd - Kaki Bukit
ENTRY DATE & TIME: 18/06/2016 13:21

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	18/06/2016 13:21
Date Of Accident	17/06/2016 10:45
Exact Location Of Accident	BEO CRESCENT CARPARK
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKF2909D ✓
Insured/Policyholder	
Name Of Registered Owner	LIN SOON WHA
NRIC No	S2189219Z
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-91887308
Alternative Phone No	Office-91887308

Vehicle Particulars

Manufacturer	BMW
Model	520I
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?	No
If No, Please state action to be taken	Third Party
Vehicle Category	Private Car

Insurance Company

Name of Insurance Company	AXA Insurance Singapore Pte Ltd
Type Of Coverage	Comprehensive
Fleet Policy	No
Policy Number	GA075688/1
Cover Note Number	

Driver

Name of Driver	LIN SOON WHA
NRIC No	S2189219Z
Date Of Birth	24/07/1965
Occupation	Indoor
Date Of Driving Pass	29/11/2006
Driving Experience	9 Years And 6 Months
Gender	Female
Mobile Number	(Local) +65-91887308
Fax Number	
Contact Number	Office-91887308
EEmail Address	NOEMAIL

Address 37A JERVOIS ROAD
 Postcode 249021
 Was driver an employee of the Insured's Company No
 If No, Relationship of the Driver with the Insured Owner
 Vehicle Registration Number of Driver's Own Vehicle -
 -
 -
 Insurance Company of Driver's Own Vehicle -
 -
 -

General Information of the Accident

Type Of Accident Unknown - REVERSING OF VEHICLE
 Weather Conditions Clear
 Road Surface Dry

Other Information

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

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

MY CAR WAS STATIONARY AT CARPARK EXIT. SUDDENLY, THE VEHICLE (SJE211M) REVERSED AND HIT ONTO MY CAR FRONT PORTION.

Are accident photos available for attachment? Yes

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number SJE211M
 Vehicle Make/Model/Colour
 Details Of Properties VEHICLE B
 Name of Driver ROBERT TAN CHEE TIONG
 NRIC/Passport Number
 Contact Number 96700146
 Address
 Postcode
 Insurance Company Name
 Nature Of Damage
 No. Of Passenger (Including Driver)

Details of Witness

Name
 Phone Number
 Email Address

Sketch Plan Pg.1

SKETCH PLAN

IMPORTANT NOTICE

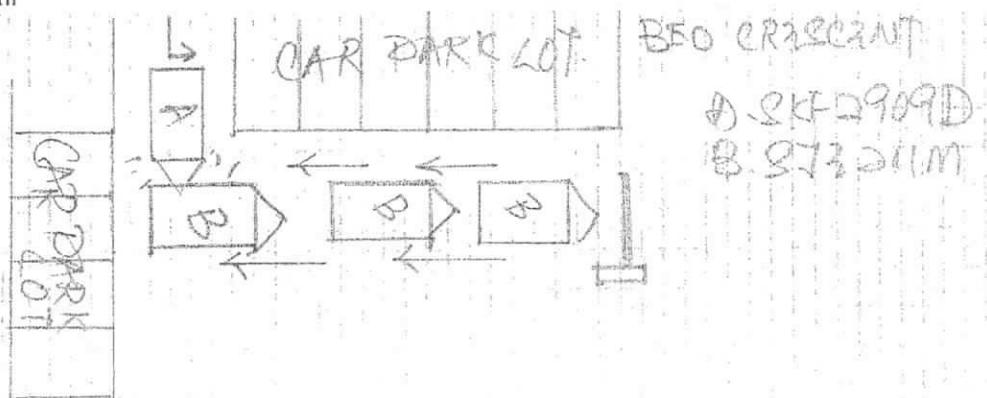
1. Please report **correctly** the details of the accident to speed up the claims process.
2. This Form must be **completed by the Policyholder and/or the Authorised Driver.**
3. Information provided must be as **truthful and accurate as possible.** Any willful misrepresentation or withholding of material 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 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.


 Policy holder's Signature / Date & Time

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

 Witnessed by Reporting Centre Personnel

Sketch Plan



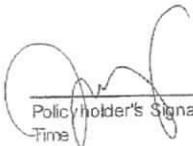
Pf's sketch

Describe Circumstances of the Accident

MY CAR WAS STATIONARY AT CAR PARK EXIT. SUDDENLY THE VAN
REVERSED AND HIT ONTO MY CAR FRONT PORTION.

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

Witnessed by Reporting Centre Personnel

Pf's version



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			
JUSEQUITY LAW CORPORATION		Ref : CS/LAW18008738/Avbe2	
171 CHIN SWEE ROAD #02-06 CES CENTRE SINGAPORE 169877		Date : 01-11-2018	
		Code : L053	
1. Policy Particulars :- THIRD PARTY CLAIM (RESURVEY INSPECTION)			
	Insured Veh.	SJE 211M	Veh. Inspected
	Policy No.	17.23001.S.CK.jt	Coverage (\$)
	Claim No.	JEQ/160519/0616/HSA/SN	Excess (\$)
	Assign From		Assign Date
			26/01/2018
2. Vehicle Particulars & Condition			
	Make & Model	B.M.W. 520i	c.c
	Engine No.	HIDDEN	Year of Reg.
	Chassis No.	WBANT12000CX30275	Colour
	Odometer	149599	Steering
	Brakes	IN ORDER	Modification
	General	GOOD	
			SPORTS RIM
3. Conditions of Tyres			
		Size	Make
	R/H Front Tyre	245/40 R18	MICHELIN
	L/H Front Tyre	245/40 R18	MICHELIN
	R/H Rear Tyre	245/40 R18	MICHELIN
	L/H Rear Tyre	245/40 R18	MICHELIN
			Balance
			6 mm
4. Description of Damages			
THE VEHICLE HAD COMPLETED ITS REPAIR WORKS.			
REPAIR CONDITION SEE DETAILS.			
5. General Information			
	Accident Date	17/06/2016	Inspection Date
	Survey held at	H S AUTOMOTIVE SERVICES 2 KAKI BUKIT AVE 2 #01-15 KAKI BUKIT AUTOHUB SINGAPORE 417921	
			15/05/2018
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:		4 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 3

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SKF 2909D

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	ENGINE TURBO COOLER AIR GUIDE	NOT CHANGED	80.00	-
1	FRONT AIR DUCT	NOT CHANGED	195.00	-
1	FRONT AIR DUCT HOSE	NOT CHANGED	125.00	-
1	BONNET	REPAIRED SEE LABOUR	2,270.00	-
2	BONNET DAMPER RH/LH	NOT CHANGED	214.00	-
2	BONNET HINGES LH/RH	NOT CHANGED	150.00	-
1	BONNET INSULATOR MAT	NOT CHANGED	215.00	-
2	BONNET LOCK STRIKER RH/LH	NOT CHANGED	150.00	-
2	BONNET MECHANISM LOCK RH/LH	NOT CHANGED	440.00	-
2	BONNET NOZZLE RH/LH	REUSE	330.00	-
1	BONNET WEATHERSTRIP CENTRE	NOT CHANGED	45.00	-
2	BONNET WEATHERSTRIP RH/LH	NOT CHANGED	130.00	-
1	FRONT BUMPER	REPLACED	1,330.00	1,330.00
1	FRONT BUMPER LOGO "BMW"	REPLACED	79.00	79.00
2	FRONT BUMPER LOGO CLIP	REPLACED	13.00	13.00
2	FRONT BUMPER AIR DUCT RH/LH	REPLACED	150.00	150.00
2	FRONT BUMPER FOGLAMP GRILLE GARNISH RH/LH	NOT CHANGED	84.00	-
2	FRONT BUMPER FOGLAMP GRILLE RH/LH	NOT CHANGED	160.00	-
2	FRONT BUMPER FOG LAMP RH/LH	NOT CHANGED	480.00	-
1	FRONT BUMPER INNER SPONGE	REPLACED	62.00	62.00
1	FRONT BUMPER LOWER CENTRE GRILLE	REPLACED	78.00	78.00
1	FRONT BUMPER LOWER BEAM	REPLACED	160.00	160.00
2	FRONT BUMPER LOWER BEAM BRACKET RH / LH	REPLACED	70.00	70.00
1	FRONT BUMPER LOWER UNDER COVER	REUSE	210.00	-
2	FRONT BUMPER NOZZLE COVER RH/LH	NOT CHANGED	112.00	-
2	FRONT BUMPER HEADLAMP NOZZLE RH/LH	O/S NOT CHANGED / N/S REPLACED	262.00	131.00
4	FRONT BUMPER PARKING SENSOR	NOT CHANGED-2PCS / REPLACED - 2PCS	1,400.00	500.00

Report Ref No. CS/LAW18008738/Avbe2



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.:2 of 3

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
4	FRONT BUMPER PARKING SENSOR HOLDER	NOT CHANGED	140.00	-
4	FRONT BUMPER PARKING SENSOR RUBBER SEAL	NOT CHANGED	60.00	-
1	SET FRONT BUMPER PARKING SENSOR WIRE HARNESS	REUSE	140.00	-
1	FRONT BUMPER REINFORCEMENT	REPLACED	715.00	715.00
2	FRONT BUMPER SIDE BRACKET RH/LH	REPLACED	70.00	70.00
1	FRONT BUMPER TOW HOOK COVER	NOT CHANGED	40.00	-
2	FRONT GRILLE RH/LH	REPLACED	260.00	260.00
2	FRONT HEADLAMP RH/LH	O/S NOT CHANGED / N/S REPLACED	6,330.00	2,750.00
4	FRONT HEADLAMP CLIP LH	REPLACED	26.00	26.00
2	FRONT HEADLAMP BRACKET LOWER BRACKET RH/LH	O/S NOT CHANGED / N/S REPLACED	270.00	135.00
1	FRONT SUPPORT PANEL	REPAIRED SEE LABOUR	750.00	-
	LESS 5% DISCOUNT		-	-326.45
			17,795.00	6,202.55
	<u>SPECIAL NETT ITEMS</u>			
1	SET BONNET INSULATOR MAT CLIP (SN)	NOT NECESSARY	30.00	-
1	FRONT NUMBER PLATE C/W HOLDER (SN)	REPLACED	50.00	50.00
			80.00	50.00
	<u>LABOUR</u>			
	TO STRAIGHTEN AND PANEL BEATING FRONT SUPPORT PANEL, FRONT FRAME MEMBERS. TO REMOVE AND REFIT ABOVE PARTS. INCLUSIVE OF THE REPAIR OF BONNET AND FRONT SUPPORT PANEL.		1,200.00	400.00
	TO PUTTY, RE-SPRAY PAINTING AND POLISH AFFECTED AREAS.		1,000.00	500.00
	TO RUST PROOF AFFECTED AREAS.	NOT NECESSARY	90.00	-
	TO CHECK AND RECTIFY WIRING SYSTEM.		80.00	30.00
			2,370.00	930.00
	GRAND TOTAL		20,245.00	7,182.55
	RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)			5,700.00

Report Ref No. CS/LAW18008738/Avbe2



Report Ref No. CS/LAW18008738/Avbe2

ADRIAN LING WAI PING

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

Licensed Appraiser

A handwritten signature in black ink, appearing to be 'K.K. LAU'. The signature is stylized and cursive.

K.K.LAU CPT(RET)

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

REGD Auto Consultant-SAE, Licensed Appraiser

DISCLAIMER OF LIABILITY TO THIRD PARTIES:- This Report is made solely for the use and benefit of the Client named on the front page of this Report.

No liability of responsibility whatsoever, in contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.