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DD TP Re-ins	spection / Evalua	ition		Workshop: We HOR
o Inspect Vel		SLE 59851	6 Insured: SJh 4182	m
Workshop n	a/s Wo	Hoe Auto	Tel: 6858 0019	2.1
	19	Kim Chuan -	Brau	
olicy No:			Claim No: 532309 /	TT
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lake of Veh:			DOA 06102	710
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Date/Firmer		Person Contacto	ed: Vehicle IN / O	DUT
Date/Time: _	Confi	rmed with	Final Fig,days	(Red \$/_%; Original 26 day
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'ага(2) : С	Vett Value  Market Value			Fee Charged: Date: Basic & Add Transport
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Avenue		
*	abataNMLNI	
	Value SLE 5985 G	Yr Regn 7 16
Estimated Cost.	Type: M.Gar / M.Gycle / Bus / Van	
OD / TP / WS / TP RES / OD RES / EVA / INV / MV	Truck / Trailer or	
To Inspect Vehicle No	Make Toyota Corolla	Axio = 1496
at Workshop mile	Golour	A/C Insured / Std / NI / NA
of	So Reading	T/Radio Insured / Std / NI / NA
Insured	Eng/No.	
Policy No.	GNO. NRE1610017.	38
Claims No.	Gen. Cond. God / Fair / Poor / Bu	
	Steering: In@er / Jammed / Leak	
	Brake: Ingreer / Jammed / Leak	
(Client's Record) Make of Veh	Modl NiD / S/Rim / STD A/Rim	OF
Middle At A Cit	Tyre Size F: 174	65 R 15
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(Policy Condition)  Remark: The veh had commenced its  N/S	O/S BS / DUN / EXNOVA / GY / FS / LL	ZA / MIC / OHTSU / PIR / SUMI /
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Date / Time Action / Instruction		
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: Final Report	Resurvey No. of Trip:	Survey Fee
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	Interney 15	Photos
Report Format	Tenty InvestS	1.00
Lower Com (LD b) C	Marketon 15	

# Catherine Chong (LKK Auto)

From:

Irene Tan <irene\_tan@sg.msig-asia.com>

Sent:

Monday, 21 May, 2018 1:32 PM

To:

Veron Chen (LKKAuto); Shiau Chan (LKKAuto); Admin-D (LKKAuto); Olivia Lau

(LKKAuto)

Cc:

Sally

Subject:

Please revert with your confirmation to attend physical resurvey of SLE5985G; Our

claim no.: 532309/IT

Importance:

High

# FOR YOUR IMMEDIATE ACTION, PLEASE

Good afternoon Veron,

We refer to your PRI report dated 10.11.17.

Please revert with your confirmation that your surveyor will attend the physical resurvey arranged by M/s. Catherine Lim LLC as below:

### CATHERINE LIM LLC

株 ADVOCATES & SOLICITORS □ NOTARY PUBLIC-公证官

野 COMMISSIONER FOR CATHS- 食管官

ST CATHERINE CLUM

TH DIRECTOR

LLS (HONS) SENGAPORE-社体系-体的 M.S.A. (BUSINESS LAW)-企业最-硕士

Your Ref: 532309/IT Our Ref: CL/171030/T/CC.sg

18 May 2018

M/s MSIG Insurance (Singapore) Ptc Ltd

20 Havelock Road #03-01 Central Square Singapore 059765 UEN No. 201310922K

Tel: (65) 6438 5500
Fax: (66) 6438 0111
www.catherinelimilc.com
Crimile Infragratherinelimilc.com
CATHERINE I.IM LLC is a law
corporation with limited liability
I.E.F.NC

REG/CS/PAY/FA 2 1 MAY 2018

WITHOUT PREJUDICE

Dear Sir

### ACCIDENT INVOLVING SLE 5985G / SJG 4152M AND OTHERS ON 6.10.2017

We refer to your annotation dated 11 Jan 2018.

We arrange re-inspection as follows:

Date:

25 May 2018

Time:

2pm

Venue:

28 Auto

1002 Bukit Mearh Lane 3

#01-83

Contact:

Edwin @ 8781 8338

Please confirm and let us know your appointed surveyor.

### Best Regards

Irene Tan

Senior Executive, Claims Services (Motor)

Direct line +65 6594 2541 | Direct fax +65 6225 7402 | irene\_tan@sg.msig-asia.com





Insurer Claims Team of the Year 2016

MSIG Insurance (Singapore) Pte Ltd 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | T: +65 6220

9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | msig.com.sg









A Member of MS&AD INSURANCE GROUP

CONFIDENTIALITY NOTICE

This e-mail (including any attachments) may contain information that is privileged or confidential. The sending of this e-mail to any person other than the intended recipient is not a waiver of the privilege or confidentiality that attaches to it. If you are not the intended recipient, please notify the sender immediately, delete the email and do not copy, distribute or disclose its contents.

# ...CLAIM SUBFOLDER...(Pending for Survey Report)

Case	Notified	Est Submitted	Adj Assigned	Adi Rot	Adj Submitted	Ins Auth'ed	Status	
Main	06 Oct 2017		10 Oct 2017 13:49 Edit Adj Rpt	S\$0.00 Edit Estimates	S\$0.00 View Rpt	ans rath ed		Survey Report
	Main	F	eference	Claim	Details	Docume	nts	Show All
CLAIM S	UBFOLDER DET	TAILS				[Crea	ited by insure	erl
insured:		TAN S	IEW KEI JOANNA	ASHLEY, ID: S	35086961	1	,	
Main Clair	nant:	Northean Section	OVE LEASING PT		No.: 201602573M			
Vehicle Re	eg. No.:	SLES	985G	Date	of Loss:	[14 M	/2017 09:00 - onths and <b>9</b> Da ate (Man Yr)]	
Claim Type:		TP/	532309	Policy	Policy/Cover Note No.:		7469QMX (Cor age: 30/06/201 /2018	
Vehicle Re	g. No. (Insured):	SJG4:	52M	Policy	No. (Claimant):		,	
				Exces	T. A. J.			
Repairer:		Weel	loe Auto Service	(HQ) 19 Kim Chua	n Terrace, Singapore	e 537041, 537041	Kaki Bukit - Te	1: 68580019
landling 1	insurer:	6594	Insurance (Singa 541]	apore) Pte. Ltd. (	HQ) - Tel: +65 6827	7 7888 [Handled	by Irene Tan	Gek Ing -
Adjuster:		23/0	uto Consultants   5/2018]	Pte Ltd (HQ) - Te	: 6256-3561 [Har	ndled by MARCUS	CHUA] [Fi	nal Rpt due
ASSOCIA	TED MAIL REC	EIVED				View Al	II Compos	e Case Mail
MSIG_S	SG (21/05/2018)	Report Send B	ck Alerts - SLE59	985G (TP)				
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ALL ASS	OCIATED TASK	s			View All   Search	h Tasks   Cre	ate New Task	Complete
Due Da	to thorter	Type Task	Group Subjec	t Handler	Assigned By	Completed On	Created (	

## CATHERINE LIM LLC

林 ADVOCATES & SOLICITORS

翠 NOTARY PUBLIC -公证官

玲 COMMISSIONER FOR OATHS- 宣誓官

律

節 CATHERINE C.L.LIM

馆 DIRECTOR

LL.B (HONS) SINGAPORE-法律系-律師 M.B.A. (BUSINESS LAW)-商业系-硕士

Our Janu no: 532309/17 Our Ref: CL/171030/T/CC.sg

05 January 2018

M/s MSIG Insurance (Singapore) Pte Ltd

4 Shenton Way #21-01

SGX Centre 2

Singapore 068807

Attn: Motor Claims Dept

Tan Siew Kei Joanna Ashley

33 Punggol Field

#02-18

Singapore 828817

Dear Sir



20 Havelock Road #03-01 Central Square Singapore 059765 UEN No. 201310922K

Tel: (65) 6438 5500
Fax: (65) 6438 0111
www.catherinelimllc.com
Email: info@catherinelimllc.com
CATHERINE LIM LLC is a law
corporation with limited liability

#### WITHOUT PREJUDICE

(to the personal injury claim)

By Hand

CERTIFICATE OF POSTING

(Please be informed that all supporting documents

have been forwarded to your insurer.)

# ACCIDENT INVOLVING SLE 5985G / SJG 4152M AND OTHERS ON 6.10.2017 ALONG KPE TOWARDS MCE

We act for Car Cove Leasing Pte Ltd, the owner of motor vehicle No. SLE 5985G, which was involved in the above accident.

Our client has suffered loss and damage as a result of your Insured's negligence in the driving of motor vehicle No. SJF 4152M.

We quantify our client's claim as follows:-

1.	Repair Costs	S	28,300.00
2.	Loss of use (28 days x \$120)	S	3,360.00
3.	Survey fee	S	1,286.00
4.	LTA/GIA search	S	10.00
5.	Incidentals, transport & photocopying etc	\$	53.50
6.	Cost contribution	\$	963.00
		S	33,972.50

We enclose herewith photocopies of our client's accident report, LTA search, certificate of insurance, final repair bill, survey fee, survey report and original colour photographs of our client's damaged vehicle for your immediate attention.

Please let us know within the next 14 days from the receipt of this letter, whether you are prepared to admit liability and revert with a settlement proposal, failing which our clients shall have no alternative but to commence legal proceedings against your insured.

Yours faithfully

Encs L

cc: clients

D. Woload

Irene Tan [0348] Senior Executive

(Please note that if your motor vehicle was not driven by you, there is a presumption in law that the said driver was driving as your agentines sentines you let us know the particulars of your driver if your motor vehicle was not driven by you.)

Type: M.Car LM.Cycle / Bus / Van / Lorry / Taxi / Prime Mover / Truck / Trailer or A/  Make: // Oyoro Lorollo A Co.c. / 45 6  at Workshop m/s / Well 120 / Colour / C	(88/19/13) wef ASS. REC. BY: MCrcus	REF: M.	814/	
Type   Mick   MARCE   Cost   Truck   Trailer or CA		ASSI	GNMENT	
Truck I Trailer or CA  Make  Colour  Clour	From:			46 Yr Regn: 7,16
To Inspect Vehicle No:  at Workshop mis  at Workshop mis at Workshop  at Wo	Estimated Cost:		Type: M.Car / M.Cycle / Bus / Va	n / Lorry / Taxi / Prime Mover /
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at Workshop mis    Coolur   Co	To Inspect Vehicle No:	16.58866	Make Toyoto I	prolle Axio ac 148 6
Insured. Policy No. Claims No. Sum Insured: Excess:  Excess:  Excess:  Excess:  C(Client's Record)  Make of Velt:  (Policy Condition)  Remark: The veh had commenced its repair at the time of inspection.  Bal. or Market Value:  IDAC Accident Root:  Consistent? Yes or No  Est. Repairs:  CA   REV   REP.   24 HRS  Vehicle: IN   OUT  Date:  Person Contacted:  Person Contacted:  The UC   Chassis frame   Body Structure affected due to collision.  Accident / Instruction  Accident / Instruction  RECEIVED 0 7 NOV 2017  Date Time   Repair Repair:  Constituent   PRS.  Lump Sum/ I.B.: (S)  Add Fee:  Site Insp (S)  N. R. P. Survey Fee:  Transposition:  Report Format:  PRS.  Lump Sum/ I.B.: (S)  N. R. P. Survey Fee:  Transposition:  Add Fee:  Site Insp (S)  N. R. P. Survey Fee:  Transposition:  Add Fee:  Site Insp (S)  N. R. P. Polor  N. R. P. Polor  Survey See:  Cond. Cond. Cond. Cond. Cond. Cond. Cond.  N. R. P. Cond. Cond. Cond. Cond. Cond.  N. R. P. Cond. C	at Workshop m/s	were has	Colour Nock	
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Claims No.  Sum Insured: Excess: Excess: Sum Insured: Leaked / Burnt or Steering: podded / Jammed / Leaked / Burnt or Modi: NJ SRim / STD A/Rim or Tyre Size: F:  (Policy Condition)  Remark: The veh had commenced its repair at the time of Inspection.  Bail or Market Value: DAC Accident Rport: Consistent? Yes or No UBAL Accident Rport: Gays Res: Yes or No UBAL Accident Rport: Save yes yes or Days of Repair: Save yes yes yes yes yes yes yes yes yes ye	Insured:	96186681		0
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Modi : NI   Sirim   STD A/Rim or Tyre Size: F:  R:   75   65 - 27    Remark: The veh had commenced its repair at the time of inspection.  Bail or Market Value:   DAC Accident Rport: Consistent? Yes or No   DIDAC Accident Rport:   Consistent? Yes or No   DIDAC Accident Rport:   Consistent? Yes or No   DIDAC Accident Rport:   Sale   Yes or No   DIDAC   Repairs:   Sale   Yes or No   DIDAC   Repairs:   Sale   Yes or No   DIDAC   Report   Person Contacted:   No   Didac   Person Contacted:   Date:   Person Contacted:   No   Didac   Time   Accion   Instruction   LTA   DITAC   Date   Time   Accident   Instruction   LTA   DITAC   Date   Time   Repair   Dispute   Instruction   LTA   Date   Date   Time   Report   Dispute   Instruction   LTA   Date   Date   Time   Report   Dispute   Instruction   LTA   Date   Date   Time   Report   Dispute   Instruction   Resurvey   No. of Trip:   Survey   Fee:   Instruction   Time   Report	Sum Insured:	Excess	Steering: Iporde/ Jammed / Les	sked / Burnt or
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Date: Person Contacted: Vehicle: IN/OUT  Date: Person Contacted: Person Contacted: The U/C / Chassis frame / Body Structure affected due to collision.  Date / Time Action / Instruction				, , , , , , , ,
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		1		
				TOTAL 100

12/9 CE 0141



1557 KEPPEL ROAD ( BLOCK C ) #01-02 Singapore 089066

TEL NO: (65) 87818338 EMAIL: edwin@carcove.com.sg

Date: 18TH DEC 2017

CAR COVE LEASING PTE LTD 1557 KEPPEL ROAD #01-02 (BLOCK C) SINGAPORE 089066

FINAL BILL REPAIR COSTS
VEHICLE NO: SLE 5985 G ( TOYOTA COROLLA AXIO 1.5X A )

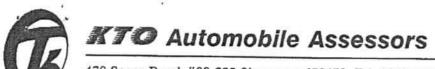
REPAIR COST FOR VEHICLE NO.: SLE 5985 G AS PER SURVEYOR'S

REPORT KTO AUTOMOBILE ASSESSORS (ATTACHED HEREWITH)

DATED: 18TH DEC 2017

\$28,300.00 (LUMP SUM)

SINGAPORE DOLLARS: TWENTY EIGHT THOUSAND THREE HUNDRED ONLY



Reg. No: 52941122M

470 Segar Road #09-232 Singapore 670470 Tel: 98505311 Fax: 63107269

\*\*\*\*INVOICE\*\*\*\*

M/S: Car Cove Leasing Pte Ltd

One Commonwealth Building

1 Commonwealth Lane #02-04

Singapore 149544

Invoice No : 17-07787

Invoice Ref : TP/CCL/SLE5985G/7787

Date

: 18 December 2017

DESCRIPTION	A	MOUNT
For Services Rendered Inspection Report Fees Inclusive Of: Transportation And Photographs Ninety-Six (96) Copies Vehicle No: SLE 5985 G Make/Model: Toyota Corolla Axio 1.5X A	\$	1,286.00
Singapore Dollars: One Thousand Two Hundred Eighty Six Only	s	1,286.00

Cheques should be made payable to KTO AUTOMOBILE ASSESSORS. Please indicate our Invoice No on the reverse of your cheque.

KTO AUTOMOBILE ASSESSORS

Ong Ah Keng (CAE, AMIMI, MSAAA)

Automotive Appraiser

Reg. No: 52941122M

470 Segar Road #09-232 Singapore 670470 Tel: 98505311 Fax: 63107269

### ACCIDENT DAMAGED VEHICLE INSPECTION REPORT

M/S: Car Cove Leasing Pte Ltd

One Commonwealth Building

1 Commonwealth Lane #02-04

Singapore 149544

Date

: 18 December 2017

Our Ref

: TP/CCL/SLE5985G/7787

#### REFERENCE PARTICULARS

Date of Accident

: 06 October 2017

Type of Inspection : Third Party Claim

Date of Inspection

: 09 October 2017

Date of Re-Inspn

VEHICLE PARTICULARS

Registration No

: SLE 5985 G

Engine No

: 2NR8604126

Make

: Toyota

Chassis No

: NRE1610017238

Model

: Corolla Axio 1.5X A

Odometer

: 92693 km

Registration Date:

: 2016

Colour

: Black

### CONDITION OF VEHICLE (STATIC CHECKS AT TIME OF INSPECTION ONLY)

Engine condition

: Good

General Body Work: Good

Foot Brake

: Serviceable

Steering

: Serviceable

Hand Brake

: Serviceable

Lightings

: Serviceable

#### TYRE CONDITION (Remaining estimated life of tyre in mm)

Front Near side Front Off Side

Make : Yokohama

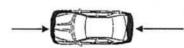
Size 185/65R15 185/65R15 Thread Balance 6 mm

Rear Near Side Rear off Side

: Yokohama : Dunlop : Dunlop

185/65R15 185/65R15 6 mm 6 mm 6 mm

#### GENERAL DESCRIPTION OF DAMAGES



The vehicle sustained severe damage at the front & rear portion. For details, refer to assessment for repairs and photographs attached.

### ASSESSMENT SUMMARY

Our assessment of the repair costs to pre-accident condition was \$28,300.00 nett at lump sum basis. (Subject to GST if applicable)

Under normal circumstances, estimated period required for repairs: Twenty-Six (26) working days.

Enclosed Ninety-Six (96) photographs depicting damage to the vehicle.

Inspection conducted at : Car Cove Leasing Pte Ltd. 19 Kim Chuan Terrace Singapore 537041.

In accordance to your instruction, we have not authorise repairs and inspection was conducted strictly on a "WITHOUT PREJUDICE BASIS".

Our Ref : TP/CCL/SLE5985G/7787

# ASSESSMENT OF REPAIRS AND SPARE PARTS COSTS

		QTY	ASSESSED		ORIGINAL		REVISED
SP	PARE PARTS	PC/SET	CONDITION		QUOTATION		QUOTATION
	ont bumper	1	Dislodged	\$	1,755.20	\$	1,755.20 60
	ont bumper side retainer L/R @ 68.50	2	Damaged	\$	137.00	\$	137.00
	ront bumper upper grille	1	Torn	S	475.00	\$	475.00
	ont bumper lower grille	1	Torn	\$	297.00	\$	297.00
	ront bumper lower splash guard	1	Torn	\$	178.90	\$	178.90
	ront bumper reinforcement	1	Dented	\$	764.30	\$	764.30-35
	ront bumper form	1	Damaged	\$	287.00	\$	287.00
	ront radiator chrome grille top moulding	1	Sheared off	\$	189.00	\$	189.00
	ront radiator chrome grille	1	Sheared off	\$	620.00	\$	620.00
	ront headlamp L/R @ \$2,760.00	2	Cracked/Scraped	\$	5,520.00	\$	5,520.00
	ront bonnet	1	Dented	\$	1,981.30	\$	1,981.30
	ront bonnet hinge L/R \$53.80	2	Bent	S	107.60	\$	107.60
	ront bonnet lock	1	Jammed	S	130.00	\$	130.00
	ront support panel	1	Dented	S	1,950.00	\$	1,950.00
	ront support panel top garnish	1	Torn	\$	147.80	\$	147.80
	ront air intake tube	1	Torn	S	173.20	\$	173.20
	ront air cleaner lower casing	1	Cracked	S	357.00	S	357.00 X N
	ront radiator assy	1	Dented	S	1,510.50	S	1,510.50 1, 2
	ront radiator bracket L/R @ \$38.00	2	Bent	\$	76.00	S	76.00
	ront air con condenser	1	Dented	S	1,289.25	S	1,289.25
	ront radiator cooling fan cowling assy	1	Cracked/Jammed	S	1,093.40	\$	1,093.40
	ront air-con cooling pipe	1	Bent	\$	304.70	S	304.70 X N
	ront radiator spare tank	1	Cracked	\$	157.00	S	157.00
	ront fender L/R @ \$759.50	2	RH only (Dented)	\$	1,519.00	S	759.50
	ront fog lamp cover L/R	1 set	Missing	S	180.00	\$	180.00
	ear bumper	1	Dislodged	S	1,591.40	\$	1,591.40 \ 21
	tear bumper side retainer L/R @ \$84.10	2	Damaged	S	168.20	S	168.20
	lear bumper bracket L/R @ \$52.70	2	Cracked	\$	105.40	S	105.40
	Lear boot lid	1	Dented	\$	1,988.70	S	1,988.70
	tear boot lid trim garnish	1	Torn	\$	218.00	S	218.00 ×N
	tear boot lid hinge L/R @ \$174.90	2	Bent	S	349.80	S	349.80× N
	tear boot lid lock	1	Jammed	S	179.15	S	179.15
	lear boot lid striker	1	Bent	\$	59.00	S	59.00
	tear boot he striker	1	Torn	S	197.15	S	197.15
	tear boot lid license lamp moulding	1	Sheared off	S	329.30	\$	329.30 XN
	Rear fender L/R @ \$1,955.00	2	LH only (Mangled)	\$	3,910.00	\$	1,955.00
	Rear tail lamp panel L/R @ \$197.50	2	Dented	S	395.00	\$	395.00
	Rear fender air vent L/R @175.10	2	Torn	\$	350.20	S	350.20 ⊀▲
	Rear fender alf vent L/R @175.10 Rear fender inner trim garnish L/R @ \$645.90		Crumpled/Torn 12	\$	1,291.80	\$	1,291.80 39
	Rear lender inner trim garnish L/R (@ \$645.9)	1	Dented	\$	764.50	\$	764.50
		1	Tom	\$	297.30	S	297.30
	Rear end panel top garnish	1	Repair	\$	2,157.40	-	-
	Rear spare tyre trunk panel	1	Bent	\$	1,275.70	\$	1,275.70 × N
13 R	Rear exhaust silencer pipe	1	Delit	\$	36,828.15	S	31,956.25
			1 acc 25%	\$	9,207.04	S	7,989.06
			Less 25%	\$	27,621.11	S	23,967.19

	FINAL LUMP SUM ADJUSTMENT		20.00			\$	28,300.00
		Total F	arts and Labour	\$	40,852,06	Lay	35,388.14
			Labour Total:	\$	8,340.00	\$	6,530.00
82	To provide towing services.		4 8 8 9	\$	100.00	\$	100.00
81	To supply rear windscreen glass sealant.			S	50.00	\$	40.00 X HM
80	To replace & re-align rear exhaust system to	position.		\$	150.00	S	120.00 70
79	To reinstall rear reverse camera and check for		function.	S	120.00	\$	80.00
78	To transfer rear boot lid mechanism & comp		M	\$	80.00	\$	40.00_
77	To remove & reinstall fuel tank, pipe, hose,	wire etc. t	o assist repairs.	\$	280.00	\$	200.00 70
76	Remove & refix rear cushion seat, interior usafety belt, wire, etc. to assist repairs.	pholstery,	trims garnish, hose, pipe,	s	240.00	\$	GB 00.001
75	To remove & reinstall rear windscreen glass			\$	120.00	\$	120.00 × ND
75	and conducted alignment.		•	\$	800.00	\$	
74	To mount vehicle onto chassis alignment ber	nch, straig	hten rear chassis frame,		200 000		550.00×NA
73	To cavity preservation on all affected areas			\$	350.00	\$	200.00 \
70	headlights & centre locking system for prope			\$	80.00	S	50.00
72	Check wiring, lighting, electrical circuit, rec				25.55	4	#0.00 ·
71	Remove & reinstall air-con system, vacuum			\$	120.00	S	120.00
70	To carry out diagnostic checks & reset.			\$	350.00	\$	250.00
70	repairs, reshape, refit, adjust, replace and rea	align all re	elevant parts.	\$	3,000.00	\$	2,500.00
09	beating, cutting, welding, remove & reinstal	l necessar	y fittings to facilitate	•	2.602.05		. 0.20
69	materials.  Remove damaged parts, straighten, knock or	it dante le	ok out panal panal	\$	2,500.00	S	2,000.00
68	LABOUR CHARGES & MISC Spray painting on above new & repaired par	ts includir	ng supply of paint	,	2 500 00	5	2 000 00
			raris Total:	3	32,312.00	3	20,030.14
0/	Near boot no reverse camera	1 set	Malfunction Parts Total:	\$	590.00 32,512.06	\$	590.00 × NA
66 67	Rear spare tyre tool foam Rear boot lid reverse camera	l Lest	Cracked	\$	372.50	S	372.50 279.3
65	Front fender under linder clips L/R	1 set	Necessary	\$	38.00	\$	38.00 30
64	Rear fender splash shield L/R @ \$79.50	2	Torn	\$	159.00	\$	159.00 11 9.25
63	Rear fender under linder L/R @ \$197.10	2	Torn	\$	394.20	S	394.20 X NA
62	Rear spare tyre trunk cover	1	Torn	\$	259.00	S	259.00 1942
61	Rear exhaust mounting hook @ \$35.00	2	Torn	\$	70.00	S	70.00 52 50
60	Rear boot lid 'Toyota' logo	1	Necessary	\$	47.55	S	47.55
59	Rear boot lid 'Axio' emblem	1	Necessary	\$	49.30	S	49.30
58	Rear boot lid 'Corolla' emblem	1	Necessary	S	35.40	\$	35.40
57	Rear tail lamp L/R @ \$641.00	2	Cracked	S	1,282.00	\$	1,282.00
56	Rear bumper clips	1 set	Necessary	\$	47.00	\$	47.00
55	Rear bumper reflector lamp L/R @ \$157.70	652	Cracked	\$	315.40	\$	315.40 97.5
54	Rear windscreen glass moulding	1-1	Necessary	\$	279.30	\$	279.30 XNN
53	Rear tail lamp seal L/R @ \$ \$23.10	2	Necessary	\$	46.20	\$	46.20 X NW
52	Rear boot lid license lamp L/R @ \$34.00	2	Cracked	\$	68.00	\$	68.00
51	Rear number plate with casing	1 set	Bent/Cracked	\$	60.00	\$	60.00 ×N+1
50	Front bumper clips	1 set	Necessary	\$	47.00	\$	47.00 35.
49	Front wiper washer tank	1	Dented	S	201.70	\$	201.70 120
48	Front radiator grille emblem	1	Grazed	S	68.00	\$	68.00 46
47	Front number plate with casing	1 set	Cracked/Ripped off	\$	60.00	\$	GY 00.00
46	Front fender inner liner clips L/R	1 set	Necessary	S	28.00	\$	28.00
45	Front fender inner liner L/R @ \$167.70	2	Torn	\$	335.40	\$	335.40 246
44	Front support panel top garnish clips	1 set	Necessary	\$	38.00	\$	38.00 28
	S/Nett Item						1.5

#### POINT OF IMPACT

The impact was confined to the front & rear portion of the vehicle.

The damages appeared to be consistent as per the accident report statement.

Please refer the attached schedule and photographs for details.

#### ADJUSTMENT/RECOMMENDATIONS

We have thoroughly inspected each and every item on the repairer's estimates against the actual damaged found on the vehicle. We have listed the breakdown of our findings and recommendations as per assessment above.

#### CONCLUSION

The repairer has agreed to undertake repair the vehicle at a lump sum basis of \$28,300.00 nett corresponding to replacement of parts, spray painting and labour charges. We now revert for your decision on the above claim.

Yours faithfully KTO Automobile Assessors

Ong Ah Keng (CAE, AMIMI, MSAAA)

Automotive Appraiser

# ...CLAIM SUBFOLDER...(Pending for Survey Report)

LAIM SUBF	OLDER TRA	CKING						
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitt	ed Ins Auth'ed	Status	
Main	06 Oct 2017		10 Oct 2017 13:49 Edit Adj Rpt	S\$15,000.00 Edit Estimates	S\$15,000.0 View Rpt	00	Pending for Report Cancel Ca	
,	1ain	R	eference	Claim D	etails	Docume	ents	Show All
CLAIM SU	BFOLDER DI	TAILS			[Crea	ted by insurer]		
Insured:	TAN SIEV	V KEI JOANNA A	SHLEY, ID: S8508	6963				
Main Claimant:	CAR COV	E LEASING PTE L	TD, Co. Reg. No.:	201602573M				
Vehicle Reg No.:	SLE598	5G		Date o		/2017 09:00 - :59 onths and <b>9</b> Days F	rom LTA Reg Date	(Man Yr)]
Claim Type:	<b>TP</b> / 532	309		Policy/ Note N		A27867469QMX (Comprehensive) Coverage: 30/06/2017 - 29/06/2018		
Vehicle Reg No. (Insured):	SJG4152	м		Policy (Claim				
				Excess	:			
Repairer:	Wee Hoe	Auto Service (H	Q) 19 Kim Chuan Te	rrace, Singapore 5	37041, 537041	1 Kaki Bukit - Tel: 6	8580019	
Handling Insurer:	MSIG Ins	urance (Singapo	ore) Pte. Ltd. (HQ)	- Tel: +65 6827 7	888 [Handle	d by Irene Tan Ge	ek Ing - 6594 254	1]
Adjuster:	23/05/2		<b>Ltd (HQ)</b> - Tel: 62	56-3561 [Handl	ed by MOHD T	AUFIKH BIN HAM	ID] [Final Rp	t due
ASSOCIAT	ED MAIL RE	CEIVED					View All Comp	ose Case Mail
<ul> <li>MSIG_S0</li> </ul>	(21/05/2018	3): Report Send	Back Alerts - SLE5	985G (TP)				
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Due Date	Priority	Type Task	Group Subjec	t Handler	Assigned By	Completed C	On Created (	On Done?

### Claim Documents

\*SLE5985G (532309)
[SJG4152M]
TP
CAR COVE LEASING PTE LTD
Oct 6 2017 9:00AM
[TAN SIEW KEI JOANNA ASHLEY]
Wee Hoe Auto Service

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2	09/10/17 14:41	TP GIA Rep - SLE5985G (Part 1).	0	Load PDF	
3	09/10/17 14:41	TP GIA Rep - SLE5985G (Part 2).	0	Load PDF	

Merimen e-Claims Page 5 of 5

Photos/Images		3 per	page 🔻	V	
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4	09/10/17 15:34	OI GIA Rep - SJG4152M	0	Load PDF	
5	09/10/17 16:58	EMAIL to TP our list of SJE	0	Load PDF	
6	10/10/17 13:49	EMAIL to TP reject their List of SJE	0	Load PDF	
7	11/01/18 14:29	LOD	0	Load PDF	
8	11/01/18 14:29	Final Repair Bill	0	Load PDF	
9	11/01/18 14:29	Survey Fee & Report	Ð	Load PDF	
10	11/01/18 14:29	Survey Report photos (1)	0	Load PDF	
11	11/01/18 14:29	Survey Report photos (2)	0	Load PDF	
12	21/05/18 13:19	Arrangement on phy resurvey by Catherine Lim LLC	0	Load PDF	
13	21/05/18 13:39	LKK's confirmation to attend resurvey	0	Load PDF	
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)		Thumbnail	Print
1	09/07/18 16:10	PRS Invoice	0	Load PDF	
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# **Documents Checklist**

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			
Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)			
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Show Remarks To: Handling Insurer Note: Remarks are private unless you show it to other parties.			

### LKK Auto Consultants Pte Ltd (Co.Reg. No:199607198R)

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

Singapore 408933

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com;assignments@lkkauto.com

### VEHICLE DAMAGE INSPECTION REPORT

Our File No:

CS3/MSG17019395/T1SBE2-1

Date:

09/07/2018

REFERENCE

Handling Insurer: MSIG Insurance (Singapore) Pte. Ltd.

Policy No:

A27867469QMX

Claimant Vehicle

SLE5985G

Insured Vehicle No:

SJG4152M

Date of Loss:

06/10/2017

Nature of Claim:

TP

Claim No: 532309

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:

No:

**SLE5985G** 

Make & Model:

TOYOTA COROLLA, 1.5 X AXIO (A)

Engine No:

2NR8604126

Reg. Date: Colour:

27/07/2016 (Man. Year: 2016) Black

Chassis No: Odometer:

NRE1610017238 0 km

Engine Capacity:

Market Value/New Car Price:

1496 cc

N/A

Sum Insured (S\$):

Market Value/New Car Price

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition:

Steering (Serviceable):

Yes Footbrake (Serviceable):

Handbrake (Serviceable):

Yes Engine Modification:

No Pre-accident Condition: Yes

CONDITION OF TYRES

Front Tyre Size:

175/65 R15

Rear Tyre Size:

175/65 R15

Front Left Side: Front Right Side: Yokohama 5 mm Yokohama 5 mm Rear Left Side: Rear Right Side: Yokohama 5 mm Yokohama 5 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	8	Repairer's	Adjuster's	Difference	Diff %
Parts		32,512.06	14,486.21	18,025.85	55.44
Miscellaneous Items	S	0.00	0.00	0.00	
Labour		8,340.00	4,260.00	4,080.00	48.92
Paintwork Labour		0.00	0.00	0.00	
Towing		0.00	0.00	0.00	
	Calculated Gross Total (S\$)	40,852.06	18,746.21	22,105.85	54.11
	Approved Total (Overridden) (S\$)		15,000.00		
	Nett Amount (S\$)	40,852.06	15,000.00	25,852.06	63.28

INSPECTION

Date of Assignment:

10/10/2017

Date Inspected:

25/05/2018 Inspected At:

Wee Hoe Auto Service (HQ)

19 Kim Chuan Terrace, Singapore 537041

Singapore 537041

Estimated Period of Repair:

15.0 days

Adjuster: MOHD TAUFIKH BIN HAMID

Manager: Hiew May Fung

Adjuster Report

NOTE: This report represents our findings at the time and place of inspection stated herein. Such inspection has been carried out to the best of our knowledge and ability but any other liability under any other circumstances is hereby expressly excluded.

Adjuster Report

Reference

# REPAIR DETAILS

Part Source: MRM-SG Version: 1.0 (Last Synchronised: 09 Jul 2018)

Parts: 143 TOYOTA COROLLA 1.5 X AXIO (A) (Catalogue:Merimen Singapore 1.0)

Labour: Repairer's (Price-denominated Standard List)

Print Code: (Unsubmitted, no print-code for SLE5985G)

Validity: These estimates are valid only if they contain the print code (above) on all estimate pages, running page

numbers with the END OF ESTIMATES marker on the last estimate page

Further Info: Items/values not in reference catalogue are prefixed with an asterisk \*.

### Recommended Parts

No.	Qty	Part No. Particulars	Condition	Repairer's	Amount
1	1	*FRONT BUMPER	Replaced	1,755.20 FL	*800.00 FL
2	2	*FRONT BUMPER SIDE RETAINER L/R	Replaced	137.00 FL	*137.00 FL
3	1	*FRONT BUMPER UPPER GRILLE	Replaced	475.00 FL	*475.00 FL
4	1	*FRONT BUMPER LOWER GRILLE	Replaced	297.00 FL	*297.00 FL
5	1	*FRONT BUMPER LOWER SPLASH GUARD	Replaced	178.90 FL	*178.90 FL
6	1	*FRONT BUMPER REINFORCEMENT	Replaced	764.30 FL	*359.00 FL
7	1	*FRONT BUMPER FOAM	Replaced	287.00 FL	*187.00 FL
8	1	*FRONT RADIATOR CHROME GRILLE TOP MOULDING	Replaced	189.00 FL	*189.00 FL
9	1	*FRONT RADIATOR CHROME GRILLE	Replaced	620.00 FL	*489.00 FL
10	2	*FRONT HEADLAMP L/R	Replaced	5,520.00 FL	*1,612.00 FL
11	1	*FRONT BONNET	Replaced	1,981.30 FL	*891.00 FL
12	2	*FRONT BONNET HINGE L/R	Replaced	107.60 FL	*107.60 FL
13	1	*FRONT BONNET LOCK	Replaced	130.00 FL	*130.00 FL
14	1	*FRONT SUPPORT PANEL	Replaced	1,950.00 FL	*980.00 FL
15	1	*FRONT SUPPORT PANEL TOP GARNISH	Replaced	147.80 FL	*147.80 FL
16	1	*FRONT AIR INTAKE TUBE	Replaced	173.20 FL	*173.20 FL
17	1	*FRONT AIR CLEANER LOWER CASING	Not Necessary	357.00 FL	*-FL
18	1	*FRONT RADIATOR ASSY	Replaced	1,510.50 FL	*1,283.00 FL
19	2	*FRONT RADIATOR BRACKET L/R	Replaced	76.00 FL	*76.00 FL
20	1	*FRONT AIR CON CONDENSER	Replaced	1,289.25 FL	*1,289.25 FL
21	1	*FRONT RADIATOR COOLING FAN COWLING ASSY	Replaced	1,093.40 FL	*859.00 FL
22	1	*FRONT AIR-CON COOLING PIPE	Not Necessary	304.70 FL	*-FL
23	1	*FRONT RADIATOR SPARE TANK	Replaced	157.00 FL	*157.00 FL
24	1	*FRONT FENDER L/R	O/S Replaced	1,519.00 FL	*759.50 FL
25	1	*SET T FOG LAMP COVER L/R	Replaced	180.00 FL	*180.00 FL
26	1	*REAR BUMPER	Replaced	1,591.40 FL	*1,210.00 FL
27	2	*REAR BUMPER SIDE RETAINER L/R	Replaced	168.20 FL	*168.20 FL
28	2	*REAR BUMPER BRACKET L/R	Replaced	105.40 FL	*105.40 FL
29	1	*REAR BOOT LID	Replaced	1,988.70 FL	*988.00 FL
30	1	*REAR BOOT LID TRIM GARNISH	Not Necessary	218.00 FL	*-FL
31	2	*REAR BOOT LID HINGE L/R	Not Necessary		*-FL
32	1	*REAR BOOT LID LOCK	Replaced	179.15 FL	*179.15 FL
33	1	*REAR BOOT LID STRIKER	Replaced	59.00 FL	*59.00 FL
34	1	*REAR BOOT LID WEATHER STRIP	Replaced	197.15 FL	*197.15 FL
35	1	*REAR BOOT LID LICENSE LAMP MOULDING	Not Necessary	329.30 FL	*-FL
36	2	*REAR FENDER L/R	Repaired	3,910.00 FL	*-FL
37	2	*REAR TAIL LAMP PANEL L/R	Replaced	395.00 FL	*395.00 FL
38	2	*REAR FENDER AIR VENT L/R	Not Necessary	350.20 FL	*-FL
39	1	*REAR FENDER INNER TRIM GARNISH L/R	N/S Replaced	1,291.80 FL	

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
40	1		*REAR END PANEL	Replaced	764.50 FL	*595.00 FL
41	1		*REAR END PANEL TOP GARNISH	Replaced	297.30 FL	*297.30 FL
42	1		*REAR SPARE TYRE TRUNK PANEL	Repaired	2,157.40 FL	*-FL
43	1		*REAR EXHAUST SILENCER PIPE	Not Necessary	1,275.70 FL	*- FL
44	1		*SET FRONT SUPPORT PANEL TOP GARNISH CLIPS	Replaced	38.00 FS	*28.00 FS
45	2		*FRONT FENDER INNER LINER L/R	Replaced	335.40 FS	*246.00 FS
46	1		*SET FRONT FENDER INNER LINER CLIPS L/R	Replaced	28.00 FS	*28.00 FS
47	1		*FRONT NUMBER PLATE WITH CASING	Replaced	60.00 FS	*40.00 FS
48	1		*FRONT RADIATOR GRILLE EMBLEM	Replaced	68.00 FS	*46.00 FS
49	1		*FRONT WIPER WASHER TANK	Replaced	201.70 FS	*120.00 FS
50	1		*SET FRONT BUMPER CLIPS	Replaced	47.00 FS	*35.00 FS
51	1		*SET REAR NUMBER PLATE WITH CASING	Not Necessary	60.00 FS	*-FS
52	2		*REAR BOOT LID LICENSE LAMP L/R	Not Necessary	68.00 FS	*-FS
53	2		*REAR TAIL LAMP SEAL L/R	Not Necessary	46.20 FS	*-FS
54	1		*REAR WINDSCREEN GLASS MOULDING	Not Necessary	279.30 FS	*-FS
55	2		*REAR BUMPER REFLECTOR LAMP L/R	Replaced	315.40 FS	*97.50 FS
56	1		*SET REAR BUMPER CLIPS	Replaced	47.00 FS	*47.00 FS
57	2		*REAR TAIL LAMP L/R	Replaced	1,282.00 FS	*729.00 FS
58	1		*REAR BOOT LID CORROLA EMBLEM	Replaced	35.40 FS	*35.40 FS
59	1		*REAR BOOT LID AXIO EMBLEM	Replaced	49.30 FS	*49.30 FS
60	1		*REAR BOOT LID TOYOTA LOGO	Replaced	47.55 FS	*47.55 FS
61	2		*REAR EXHAUST MOUNTING HOOK	Replaced	70.00 FS	*52.50 FS
62	1		*REAR SPARE TYRE TRUNK COVER	Replaced	259.00 FS	*194.25 FS
63	2		*REAR FENDER UNDER LINDER L/R	Not Necessary	394.20 FS	*- FS
64	1		*REAR FENDER SPLASH SHIELD L/R (2 PCS)	Replaced	159.00 FS	*119.25 FS
65	1		*SET FRONT FENDER UNDER LINDER CLIPS L/R	Replaced	38.00 FS	*30.00 FS
66	1		*REAR SPARE TYRE TOOL FOAM	Replaced	372.50 FS	*279.37 FS
67 F=Fra	1 Inchise	nart S=Snr	*SET REAR BOOT LID REVERSE CAMERA Nett. L=ListItemDisc.	Not Necessary	590.00 FS	*-FS
		рол. о орс	The same of the sa	Sub Total (S\$)	41,719.10	18,573.57
			- List Item Discount on L Items	, ,	7	4,087.36
				Total Parts (S\$)	32,512.06	14,486.21

Report was unsubmitted during this print-out.

# Recommended Miscellaneous Items

There are no new miscellaneous items selected.

### Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
Lab	our Items			
1	SPRAY PAINTING ON ABOVE NEW & REPAIRED PARTS INCLUDING SUPPLY OF PAINT MATERIALS	New	2,500.00	1,600.00
2	REMOVE DAMAGED PARTS, STRAIGHTEN, KNOCK OUT DENTS, JACK OUT PANEL, PANEL BEATING, CUTTING, WELDING, REMOVE & REINSTALL NECESSARY FITTINGS TO FACILITATE REPAIRS, RESHAPE, REFIT, ADJUST, REPLACE AND REALIGN ALL RELEVANT PARTS	New	3,000.00	1,800.00
3	TO CARRY OUT DIAGNOSTIC CHECKS & RESET	New	350.00	150.00
4	REMOVE & REINSTALL AIR-CON SYSTEM, VACUUM AND REFILL AIR-CON GAS TO ASSIST REPAIR	New	120.00	100.00
5	CHECK WIRING, CENTRE LOCKING SYSTEM FOR PROPER FUNCTION	New	80.00	50.00
6	TO CAVITY PRESERVATION ON ALL AFFECTED AREAS & RE-SEAL WELDED PORTIONS	New	350.00	150.00
7	TO MOUNT VEHICLE ONTO CHASIS ALIGNMENT BENCH, STRAIGHTEN REAR CHASSIS FRAME, AND CONDUCTED ALIGNMENT	New	800.00	0.00
8	TO REMOVE & REINSTALL REAR WINDSCREEN GLASS TO ASSIST REPAIRS	New	120.00	0.00
9	REMOVE & REFIX REAR CUSHION SEAT, INTERIOR UPHOLSTERY, TRIM GARNISH, HOSE, PIPE, SAFETY BELT, WIRE, ETC. TO ASSIST REPAIRS	New	240.00	80.00
10	TO REMOVE & REINSTALL FUEL TANK, PIPE, HOSE, WIRE, ETC. TO ASSIST REPAIR	New	280.00	70.00
11	TO TRANSFER REAR BOOT LID MECHANISM & COMPONENTS	New	80.00	40.00
12	TO REINSTALL REAR REVERSE CAMERA AND CHECK FOR PROPER FUNCTION	New	120.00	80.00
13	TO REPLACE & RE-ALIGN REAR EXHAUST SYSTEM TO POSITION	New	150.00	70.00
14	TO SUPPLY REAR WINDSCREEN GLASS SEALANT	New	50.00	0.00
15	TO PROVIDE TOWING SERVICES	New	100.00	70.00
	Gross Labou	r Cost (S\$)	8,340.00	4,260.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >