

INS. CASE OWNER:

(Kenneth)

CC4, ALG 180 10384, Kpa39

VZL  
LAW

Surveyor:

Kenneth

DOI:

ASSIGNMENT

8/6/18

Date / Time

4/6/2018

Registered in Merimen:

2/6/2018

Pre-assign / CCU / FTE

SL55620K



Insured Vehicle No.:

Claim No.:

Name of Insured:

HO YIN SHI @ WENDY HO HUAN H

Policy No.:

A00058127

Insured Tel No.:

HP:

Make / Model:

NISSAN QASHQAI

Excess Sec II :SS

D.O.A: 3/6/2018

Place of Accident:

180 B Kensington ST CP

Is driver the owner?

( YES / NO )

Nature of Accident:

If NO, Driver Name / Age:

HO PAN HUI

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

Driver Tel No.:

97665088 (V/L: YES / NO)

Insured Liability:

%

Final ? Yes / No

SJW 6438R



INSRS:

WSP:

Tel:

Liability:

RMKS:

Complete  
vms

INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/ Time

13/6

AM

SJW 6438R - X: SL55620K - X

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:

26/7/18

OI called in ALG: Disputed claim.

28/9/18

ALG (Joanne) had called OI to explain on liability. OI acknowledge ALG explanation &amp; agreed to let ALG handle the matter

13/11/18

TP pass lawyer  
submit up report to ALG

13/11/18

File pass to Ma Kwai to close (up)

## 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:

%

100

(Agreed / Assessed)

BOLA S/N No.:

NIC - (G/S)

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:

Conf. 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:

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

S\$ 201.52.

CORRECT  
13/11/18

(up)

--




## 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				
AIG ASIA PACIFIC INSURANCE PTE LTD		Ref : CC4/AIG18010384/Kpa3		
78 SHENTON WAY #08-16 CHARTIS BUILDING SINGAPORE 079120		Date : 07-06-2018		
Code : AIG				
<b>1. Policy Particulars :- THIRD PARTY CLAIM</b>				
Insured Veh.	SLS 5620K	Veh. Inspected	SJW 6938R	
Policy No.		Coverage (\$)	0.00	
Claim No.		Excess (\$)	0.00	
Assign From		Assign Date	07/06/2018	
<b>2. Vehicle Particulars &amp; Condition</b>				
Make & Model		c.c	0	
Engine No.	HIDDEN	Year of Reg.		
Chassis No.		Colour		
Odometer	-	Steering		
Brakes		Modification		
General				
<b>3. Conditions of Tyres</b>				
	Size	Make	Balance	
R/H Front Tyre			mm	
L/H Front Tyre			mm	
R/H Rear Tyre			mm	
L/H Rear Tyre			mm	
<b>4. Description of Damages</b>				
<b>5. General Information</b>				
Accident Date	03/06/2018	Inspection Date	08/06/2018	
Survey held at	COMPLETE VMS PTE LTD BLK 176 SIN MING DRIVE #03-14 SIN MING AUTOCARE COMPLEX SINGAPORE 575721			
<b>5a. Remarks</b>				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				



Kp

COMPLETE VMS PTE LTD - The Premier One-Stop Vehicle Accident Claims Centre  
176 Sin Ming Drive, #03-14, Sin Ming Autocare Complex, Singapore 575721  
(Tel) 6455 0012 (Fax) 6554 0012 (Web) www.completevms.com.sg

Email : darren@completevms.com.sg ( )  
lily@completevms.com.sg ( )  
lihui@completevms.com.sg ( )

CHOW FOOK HENG  
BLK 339 CLEMENTI AVE 5 #09-244  
SINGAPORE 120339

Attention : THE OWNER  
Contact : 93398745

Estimate : ES006370

Date : 07/06/2018  
Vehicle Num : SJW6938R  
Make/Model : TOYOTA ALTIS 1.6-2010  
Chassis/Eng# : MR053ZEE106173256/3ZZ4992925  
Accident Date : 03/06/2018  
Claim No :  
Reference :  
Policy No :

*Not Notch  
U/Sy 8 1350h  
Pehny After Pain*

S/N Quantity Particular Unit Price Amount S\$

LIST ITEMS :		
1.	1	FRONT BUMPER
2.	1	FRONT BUMPER SPONGE
3.	1	FRONT BUMPER REINFORCEMENT
4.	1	FRONT BUMPER SIDE RETAINER R/H
5.	6	FRONT BUMPER CLIP
6.	1	FRONT BUMPER FOG LAMP GARNISH R/H
7.	1	FRONT BUMPER FOG LAMP R/H
8.	2	FRONT BUMPER BRACKET
9.	1	FRONT FENDER SPLASH SHIELD R/H
10.	3	FRONT FENDER SPLASH SHIELD CLIP
11.	1	HEADLAMP R/H

List Total S\$ :  
25.00% Discount S\$ :

<i>Buc/0.1</i>	581.90	✓
<i>sm</i>	112.00	✓
<i>n</i>	383.80	✓
<i>dit</i>	57.20	✓
<i>8.50</i>	51.00	✓
<i>cm</i>	84.20	✓
<i>mg. M</i>	184.20	✓
<i>57.30</i>	114.80	X
<i>2</i>	156.00	X
<i>8.50</i>	25.50	X
<i>mg. M</i>	664.50	✓
	2,414.90	
	603.73	
	1,811.17	

LABOUR :  
CHANGE HEAD LAMP & DO WIRING & LIGHT BEAM LEVEL CHECKS  
RUST PROOFING TREATMENT  
SPRAY PAINT DAMAGED AREA AFFECTED  
TO KNOCK AND STRAIGHTEN FRONT SUPPORT PANEL, FRONT  
CHASSIS FRAME, AND CHANGE ALL NECESSARY PARTS

Labour Total S\$ :

<i>201</i>	45.00	
<i>2201</i>	80.00	X
<i>2201</i>	500.00	
<i>2501</i>	600.00	
	1,225.00	

SingDollars : Three Thousand Thirty-Six & Cents Seventeen Only

Total S\$ : 3,036.17

COMPLETE VMS PTE LTD

This is only an estimate based on our preliminary inspection and does not cover additional parts and labour time which may be required after the work has begun

LKK Auto Consultants hence notify the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:



Email : darren@completevms.com.sg ( )  
lily@completevms.com.sg ( )  
lihui@completevms.com.sg ( )

CHOW FOOK HENG  
BLK 339 CLEMENTI AVE 5 #09-244  
SINGAPORE 120339

Attention : THE OWNER  
Contact : 93398745

Estimate : ES006370

Date : 07/06/2018  
Vehicle Num. : SJW6938R  
Make/Model : TOYOTA ALTIS 1.6-2010  
Chassis/Eng# : MR053ZEE106173256/3ZZ4992925  
Accident Date : 03/06/2018  
Claim No. :  
Reference :  
Policy No. :

*Not Notified*  
*U/Sy 8?*  
*Rebody After Paint*

*2 days*

S/N	Quantity	Particular	Unit Price	Amount S\$
-----	----------	------------	------------	------------

LIST ITEMS :				
1.	1	FRONT BUMPER	Buclm	581.90
2.	1	FRONT BUMPER SPONGE		112.00
3.	1	FRONT BUMPER REINFORCEMENT		383.80
4.	1	FRONT BUMPER SIDE RETAINER R/H	nil	57.20
5.	6	FRONT BUMPER CLIP	8.50	51.00
6.	1	FRONT BUMPER FOG LAMP GARNISH R/H		84.20
7.	1	FRONT BUMPER FOG LAMP R/H		184.20
8.	2	FRONT BUMPER BRACKET	57.30	114.60
9.	1	FRONT FENDER SPLASH SHIELD R/H	na	156.00
10.	3	FRONT FENDER SPLASH SHIELD CLIP	8.50	25.50
11.	1	HEADLAMP R/H		664.50

List Total S\$ :  
25.00% Discount S\$ :

2,414.90  
603.73  
1,811.17

LABOUR :  
CHANGE HEAD LAMP & DO WIRING & LIGHT BEAM LEVEL CHECKS  
RUST PROOFING TREATMENT  
SPRAY PAINT DAMAGED AREA AFFECTED  
TO KNOCK AND STRAIGHTEN FRONT SUPPORT PANEL, FRONT  
CHASSIS FRAME, AND CHANGE ALL NECESSARY PARTS

20l  
na 45.00  
80.00 X  
220l 500.00  
250l 600.00  
1,225.00

Labour Total S\$ :

SingDollars : Three Thousand Thirty-Six & Cents Seventeen Only

Total S\$ : 3,036.17

COMPLETE VMS PTE LTD

This is only an estimate bases on our preliminary inspection and does not cover additional parts and labour time which may be required after the work has begun

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- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer  
Signature:  
Date:

## Hsiao Tong (LKKAUTO)

---

**From:** Loh, Chee-Heng <Chee-Heng.Loh@aig.com>  
**Sent:** Thursday, 26 July 2018 4:17 PM  
**To:** loft.ho@gmail.com  
**Cc:** Boyogan, Joane; Hsiao Tong (LKKAUTO)  
**Subject:** AIG ref: 4020638187SG-003, accident involving SL55620K and SJW6938R on 3 Jun 2018

Dear Ms Ho,

As spoken over the telephone earlier, our appointed adjuster, LKK Auto Consultants Pte Ltd, will be handling the third party property damage claim against us.

The case handler is Ms Hsiao Tong. Kindly forward the scene photos and video footage to her for assessment.

Thank you.

Best regards,  
Loh Chee Heng  
AIG  
Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)  
Tel +(65) 6419 1881 | Fax +(65) 6835 7416  
[Chee-Heng.Loh@aig.com](mailto:Chee-Heng.Loh@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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## Hsiao Tong (LKKAUTO)

**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Wednesday, 1 August 2018 7:57 AM  
**To:** 'Lily Leow'  
**Subject:** <Request for Evidence> Your ref: SJW 6938R \*Our Ref: CC4/AIG18010384/Kpa3  
[ACCIDENT INVOLVING SLS 5620K(AIG) & SJW 6938R ON 03/06/2018]

Your ref: **SJW 6938R**

**WITHOUT PREJUDICE**

Our Ref: CC4/AIG18010384/Kpa3

Dear Sir/Madam,

### ACCIDENT INVOLVING SLS 5620K(AIG) & SJW 6938R ON 03/06/2018

We refer to the above matter.

Please be informed that liability is unclear. Our insured strongly disputed liability. Our driver reported that your client cut into his lane while driving up from the carpark. Attached here with a copy of our insured driver accident report for your easy reference.

Kindly let us have evidences (ie: video footage/ scene photos / PIR) in order for us to look into the matter.

SKETCH PLAN

(A) SLS 5620K  
(B) SJW 6938R

Mirror  
Mirror

Bencoolen St

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

At the above time and date

I was driving into the basement carpark of Bencoolen tower. I was driving very slow as there was a vehicle in front of me. Vehicle B was coming out of the carpark (up slope) at a fast speed and vehicle B cut into my lane and hit onto the left portion of my vehicle. Driver of B came out to apologize and ask me to claim against his insurance. I was in my lane all the time.

DECLARATION

I/We declare the above particulars are true & correct.

Appreciate and early reply.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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



## Hsiao Tong (LKKAuto)

**From:** Loh, Chee-Heng <Chee-Heng.Loh@aig.com>  
**Sent:** Thursday, 26 July 2018 4:21 PM  
**To:** Boyogan, Joane; Hsiao Tong (LKKAuto)  
**Subject:** FW: AIG ref: 4020638187SG-003, accident involving SLS5620K and SJW6938R on 3 Jun 2018

Hi Joane/Hsiao Tong,

Fyi, OI called call centre and disputed liability, request for claims to call OI before any settlement.

BI LOD received.

**From:** Loh, Chee-Heng  
**Sent:** Thursday, July 26, 2018 4:16 PM  
**To:** 'loft.ho@gmail.com'  
**Cc:** Boyogan, Joane; Hsiao Tong (LKKAuto)  
**Subject:** AIG ref: 4020638187SG-003, accident involving SLS5620K and SJW6938R on 3 Jun 2018

Dear Ms Ho,

As spoken over the telephone earlier, our appointed adjuster, LKK Auto Consultants Pte Ltd, will be handling the third party property damage claim against us.

The case handler is Ms Hsiao Tong. Kindly forward the scene photos and video footage to her for assessment.

Thank you.

Best regards,  
Loh Chee Heng  
AIG  
Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)  
Tel +(65) 6419 1881 | Fax +(65) 6835 7416  
[Chee-Heng.Loh@aig.com](mailto:Chee-Heng.Loh@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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FACTS  
UNDER NORMAL CIRCUMSTANCES, THE MOTORIST DRIVING UPSLOPE OF DRIVEWAY, HE TENDS TO ACCELERATE TO MOVE FORWARD FOR FEAR OF ROLLING BACKWARDS, AND HIS VIEW ON ROAD IS LIMITED DUE TO UPSLOPE, HE WOULD ALSO KEEP A DISTANCE FROM LEFT WALL WHILE NEGOTIATING THE LEFT BEND, THEREFORE, HE WOULD DRIVE MORE TO THE RIGHT. HOWEVER, IT IS NOT CONCLUSIVE STILL DEPEND ON INDIVIDUAL'S DRIVING EXPERIENCE AND SKILL.

\* BOTH PARTIES DO NOT HAVE CCTV FOOTAGE IN THE STATEMENT, SO IT IS QUITE DIFFICULT TO DETERMINE WHO IS RIGHT OR WRONG, WITHOUT EVIDENCE, NO PARTY CAN PIN THE OTHER FOR RESPONSIBILITY FOR THE ACCIDENT, EVEN THE SCEN PHOTO TAKEN AFTER THE ACCIDENT. VEHICLES HAVE MOVED AWAY FROM POSITION OF COLLISION/IMPACT, SO

THE POSITION SEEN FROM THE PHOTO FIT THE SCENARIOS DEDUCTED BY BOTH PARTIES. THEREFORE LIABILITY IS

EQUALLY SHARED UNLESS EITHER PARTY CAN PRODUCE EVIDENCE TO SUPPORT THEIR RESPECTIVE STAND.

## Hsiao Tong (LKKAuto)

---

**From:** Loft Ho <loft.ho@gmail.com>  
**Sent:** Saturday, 28 July 2018 7:50 PM  
**To:** Loh, Chee-Heng  
**Cc:** Boyogan, Joane; Hsiao Tong (LKKAuto)  
**Subject:** Re: AIG ref: 40206381875G-003, accident involving SLS5620K and SJW6938R on 3 Jun 2018

Hi

Please see the attached photos of the scene where it will show the entry of the car park.

The counter party that hit the side of our car did not slow down when he drove up to the exit.



UN





Thank you.

Regards  
Wendy Ho

On 26 Jul 2018, at 4:16 PM, Loh, Chee-Heng <[Chee-Heng.Loh@aig.com](mailto:Chee-Heng.Loh@aig.com)> wrote:

Dear Ms Ho,

As spoken over the telephone earlier, our appointed adjuster, LKK Auto Consultants Pte Ltd, will be handling the third party property damage claim against us.

The case handler is Ms Hsiao Tong. Kindly forward the scene photos and video footage to her for assessment.

Thank you.

Best regards,  
Loh Chee Heng  
AIG  
Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)  
Tel +(65) 6419 1881 | Fax +(65) 6835 7416  
[Chee-Heng.Loh@aig.com](mailto:Chee-Heng.Loh@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

**Follow us:**

<image001.png> <image002.png>

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## Hsiao Tong (LKKAUTO)

---

**From:** Lily Leow <lily@completevms.com.sg>  
**Sent:** Wednesday, 1 August 2018 10:05 AM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** Re: <Request for Evidence> Your ref: SJW 6938R \*Our Ref: CC4/AIG18010384/Kpa3 [ACCIDENT INVOLVING SLS 5620K(AIG) & SJW 6938R ON 03/06/2018]  
**Attachments:** img-801095025.pdf

WITHOUT PREJUDICE

Dear  
Hsiao Tong

With reference to your email, please see attached photo to prove that our insured is not at fault. Please look into this matter and advise accordingly.

Thank you and best regards  
Lily Leow  
Tel: 64550012  
Complete VMS Pte Ltd  
Blk 176 Sing Ming Drive #03-14  
Sin Ming Autocare Complex  
Singapore 575721  
[E-mail: lily@completevms.com.sg](mailto:lily@completevms.com.sg)

On Wed, Aug 1, 2018 at 7:56 AM, Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

Your ref: **SJW 6938R**  
Our Ref: CC4/AIG18010384/Kpa3

**WITHOUT PREJUDICE**

Dear Sir/Madam,

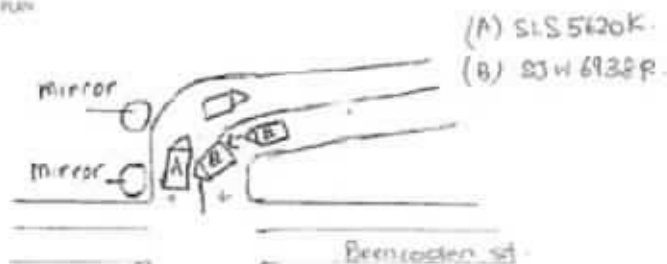
**ACCIDENT INVOLVING SLS 5620K(AIG) & SJW 6938R ON 03/06/2018**

We refer to the above matter.

Please be informed that liability is unclear. Our insured strongly disputed liability. Our driver reported that your client cut into his lane while driving up from the carpark. Attached here with a copy of our insured driver accident report for your easy reference.

Kindly let us have evidences (ie: video footage/ scene photos / PIR) in order for us to look into the matter.





DETAILED CIRCUMSTANCES OF THE ACCIDENT

At the above time and date

I was driving into the basement carpark of Bencaden tower. I was driving very slow as there was a vehicle in front of me. Vehicle B was coming out of the carpark (upslope) at a fast speed and vehicle B cut into my lane and hit onto the front portion of my vehicle. Driver of B came out to apologise and ask me to claim against his insurance.

I was in my lane all the time.

DECLARATION

I hereby declare that the above is a true and correct statement.

Appreciate and early reply.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108



3 June 2018 1640pm



## Hsiao Tong (LKKAUTO)

---

**From:** Boyogan, Joane <Joane.Boyogan@aig.com>  
**Sent:** Tuesday, 25 September 2018 2:20 PM  
**To:** Loh, Chee-Heng; Hsiao Tong (LKKAUTO)  
**Subject:** RE: AIG ref: 4020638187SG-003, accident involving SLS5620K and SJW6938R on 3 Jun 2018

Dear Chee Heng and Hsiao Tong,

Just an update on the liability dispute of our Insured.

I've spoken to Ms Ho who mentioned her father has stopped the car upon seeing the other party moving up the slope. However, 3P vehicle which was travelling fast did not stop & collided onto their vehicle.

Informed Ms Ho that 3P provided us with scene photo showing our vehicle encroaching onto 3P's lane. Unless we have video footage to prove otherwise, unlikely that we can reject the 3P's claim. In light of the scene photo and to mitigate our losses, advised that we proceed to negotiate for amicable settlement but we will still seek contributory negligence from 3P.

Ms Ho acknowledged our explanation and agree to let us handle the matter as we deem fit. I've also explained to her the injury portion and our reasoning on why it is better to offer nominal settlement rather than litigate the matter.

FYNA please. Thank you

Regards,

Joane Boyogan  
AIG  
Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way AIG Building #08-16 Singapore 079120  
Tel +64191898 | Fax +68357416  
[joane.boyogan@aig.com](mailto:joane.boyogan@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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---

**From:** Loh, Chee-Heng  
**Sent:** Thursday, July 26, 2018 4:21 PM  
**To:** Boyogan, Joane; Hsiao Tong (LKKAUTO)  
**Subject:** FW: AIG ref: 4020638187SG-003, accident involving SLS5620K and SJW6938R on 3 Jun 2018

Hi Joane/Hsiao Tong,

Fyi, OI called call centre and disputed liability, request for claims to call OI before any settlement.

BI LOD received.

---

**From:** Loh, Chee-Heng  
**Sent:** Thursday, July 26, 2018 4:16 PM  
**To:** 'loft.ho@gmail.com'  
**Cc:** Boyogan, Joane; Hsiao Tong (LKKAUTO)  
**Subject:** AIG ref: 4020638187SG-003, accident involving SLS5620K and SJW6938R on 3 Jun 2018

Dear Ms Ho,

As spoken over the telephone earlier, our appointed adjuster, LKK Auto Consultants Pte Ltd, will be handling the third party property damage claim against us.

The case handler is Ms Hsiao Tong. Kindly forward the scene photos and video footage to her for assessment.

Thank you.

Best regards,  
Loh Chee Heng  
AIG  
Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)  
Tel +(65) 6419 1881 | Fax +(65) 6835 7416  
[Chee-Heng.Loh@aig.com](mailto:Chee-Heng.Loh@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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Your Ref : SLS5620K  
Our Ref : TPDS18086 - SJW6938R

27th August 2018

By Postage

**AIG ASIA PACIFIC INSURANCE PTE LTD**

78 Shenton Way #07-16  
Charitis Building  
Singapore 079120

Attention: Motor Claims Department

Dear OIC,

**ACCIDENT INVOLVING VEHICLE: SJW6938R AND SLS5620K ALONG BENCOOLEN STREET (THE BENCOOLEN CARPARK) ON 03/06/2018**

We are the authorized repair workshop for the owner of motor vehicle no. **SJW6938R**, which is involved in the captioned accident with your insured vehicle **SLS5620K**. The vehicle owner has requested and authorized us to assist him in presenting his/her claim against the party responsible for the damage to the vehicle.

As the accident was caused by the negligent act of driving, we are submitting these claims for your consideration on behalf of the owner/claimant.

1	Cost of Repair	S\$ 1,444.50	(inclusive GST)
2	5Day Loss of Rental@ \$200.00	S\$ 1,000.00	
3	LTA search fee/GIA search fee	S\$ 36.45	
		<u>S\$ 2,480.95</u>	

We enclosed herewith the following documents to support the claims:-

- a. GIA Report
- b. Proforma invoice
- c. LTA search fee/GIA search fee

Kindly look into the matter and let us hear from you on the settlement of our customer's claims as soon as possible.

**Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/claimant.**

Thank you  
Yours Faithfully

**Chiu Siong Lim**  
6455 0012  
For Complete VMS Pte Ltd

# COMPLETE VMS PTE LTD

176 Sin Ming Drive, #03-14 / 07, Sin Ming Autocare Complex, S575721  
Tel: 6455 0012 Fax: 6554 0012 Email: main@completevms.com.sg  
Business Reg. No. 200416180E GST Reg. No.: 200416180E



AIG ASIA PACIFIC INSURANCE PTE LTD  
78 Shenton Way #07-16 Chartis Building  
Singapore 079120

Attention : MOTOR CLAIMS DEPT

Proforma Invoice : TP006370

Date : 27/08/2018  
Vehicle Num : SJW6938R  
Make/Model : TOYOTA ALTIS 1.6-2010  
Chassis/Eng# : MR053ZEE106173256/3ZZ4992925  
Accident Date : 03/06/2018  
Claim No :  
Reference :  
Policy No :

COST OF REPAIR AS AGREED

Amount S\$

1,350.00

SingDollars : One Thousand Four Hundred Forty-Four & Cents Fifty Only

Total S\$ :	1,350.00
GST S\$ :	94.50
Amount Due S\$ :	1,444.50

=====

A handwritten signature in black ink, appearing to be 'Ch', written over a horizontal line.

COMPLETE VMS PTE LTD



Co. Reg. No.: 200717924R

## No: 2124

Vehicle No: SGE8467A

Order checked & accepted by





35 Eden Grove, Singapore 539085  
Co.Reg. No.: 200717924R

STW6938K

VEHICLE RENTAL AGREEMENT

STA No: 002035

HIRER'S PARTICULAR

Name : (as in I/C) Chow Fook Heng  
NRIC / Passport No: 812300386  
Address: \_\_\_\_\_

ADDITIONAL DRIVER'S PARTICULARS

Name : (as in I/C) \_\_\_\_\_  
NRIC / Passport No: \_\_\_\_\_  
Address: \_\_\_\_\_

REMARKS

Veh. No: SGED467A Replace Veh. No: \_\_\_\_\_  
Mileage Out: \_\_\_\_\_ Mileage Out: \_\_\_\_\_  
Out : Date 7/6/2018 Out : Date \_\_\_\_\_  
Out : Time 10-30am Out : Time \_\_\_\_\_

RENTAL CHARGES			
Daily	5	@ \$	<u>200/-</u>
Monthly		@ \$	<u>1000 - 00</u>
Delivery Charges	@ \$		<u>For</u>
Others	@ \$		
SUB TOTAL \$			<u>1000 - 00</u>

PETROL: Empty, 1/8, 1/4, 3/8, 1/2, 5/8, 3/4, 7/8, Full

INSURANCE EXCESS PAYABLE ON CLAIM

Hirer is responsible for the first \$ \$2500 - excess  
for Collision / Damages to 1st party (i.e.) COMPLETE LEASING P/L  
vehicle (inc. windscreen) and also first \$ \$2000 - excess  
for Collision / Damages to 3rd party's vehicle for each and every  
accident / damages.

Hirer's Signature: \_\_\_\_\_

I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving license(s) is/are current and not disqualified from driving.

IMPORTANT

- ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORIZED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- VEHICLE IS STRICTLY FOR USE IN SINGAPORE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT FROM THE COMPANY COMPLETE LEASING PTE LTD
- IN THE EVENT OF AN ACCIDENT, THE HIRER OF AUTHORIZED DRIVER:
  - shall report all accidents involving the said vehicle to the owner immediately,
  - shall NOT admit liability or sign any settlement documents with any 3rd parties
- THIS AGREEMENT IS SUBJECT TO THE CONDITIONS PRINTED ON THE REVERSE SIDE

EXCESS:  
ADDITIONAL \$2500  
FOR 22 TO 27 &  
ABOVE 65 YEARS OLD

DATE IN	TIME IN	CHECKED BY	SIGNATURE OF HIRER / DRIVER
<u>12/6/2018</u>	<u>12pm</u>	<u>[Signature]</u>	<u>[Signature]</u>



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 04 Jun 2018 / 13:32:02

Receipt Date/Time : 04 Jun 2018 / 13:32:02

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-180604-001277

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SLS5620K				
As at 03 Jun 2018/00:00:01				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SLS5620K Enquiry Fee 20180604133100482654	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
		xxxxxxxxxxxx5909	Credit Card: Visa/MasterCard	7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

## TAX INVOICE

Our Ref No: GR-18-086428

Date of Request: 06/06/2018

Your Ref No: WALK IN CHIU

COMPLETE VMS PTE LTD  
176 SIN MING DRIVE #03-14 SIN MING AUTOCARE COMPLEX  
SINGAPORE 575721

Dear Sir/Madam,

Your Vehicle No: SJW6938R

Date of Accident: 03/06/2018

Place of Accident: BENCOOLEN ST

Involving Vehicle No: SLS5620K

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

---

For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque

## TAX INVOICE

Our Ref No: GR-18-086429

Date of Request: 06/06/2018

Your Ref No: WALK IN CHIU

COMPLETE VMS PTE LTD  
176 SIN MING DRIVE #03-14 SIN MING AUTOCARE COMPLEX  
SINGAPORE 575721

Dear Sir/Madam,

Date of Accident: 03/06/2018

Vehicle No: SJW6938R

Place of Accident: BENCOOLEN STREET (THE BENCOOLEN CARPARK)

Involving Vehicle No: SLS5620K

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SLS5620K	BENCOOLEN STREET (THE BENCOOLEN CARPARK)	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank You.

This is a computer generated document and requires no signature.

---

For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque

## Hsiao Tong (LKKAUTO)

**From:** Loh, Chee-Heng <Chee-Heng.Loh@aig.com>  
**Sent:** Monday, 12 November 2018 9:23 AM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** 4020638187SG-003, URGENT

Dear Hsiao Tong,

We have received PD LOD from Teo Keng Siang LLC.

Kindly advise if TP withdrew from direct settlement.

Thank you.

We are instructed by **Chow Fook Heng** to claim damages against you in connection with a accident on **3/6/18 ALONG BENCOOLEN STREET (THE BENCOOLEN CARPARK)** involving our client's motor vehicle registration number **CLIENT'S SJW 6938 R** and motor vehicle registration number **DEFENDANT'S SLS 5620 K** driven by you or your authorised driver at the material time.

We are instructed that your negligent driving and/or management of your vehicle caused the accident. As a result of the accident, our client's vehicle was damaged and our client was put to loss and expenses, particulars of which are as follows:

• Cost of Repair	\$ 1,444.50
• Pre-repair fee (\$120 x 2 days)	\$ 240.00
• Rental fees (\$200 x 5 days)	\$ 1,000.00
• LTA / GIA search fee	\$ 43.94
• Costs incl. GST	\$ 749.00
<b>Total</b>	<b>\$ 3,477.44</b>

PDX Intercompany Exchange Pte



010808575882

FROM **TEO KENG SIANG LLC**  
PDX Box No. **8902**

Best regards,  
Loh Chee Heng  
AIG  
Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)  
Tel +(65) 6419 1881 | Fax +(65) 6835 7416  
[Chee-Heng.Loh@aig.com](mailto:Chee-Heng.Loh@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

---

**From:** Boyogan, Joane  
**Sent:** Tuesday, September 25, 2018 2:20 PM  
**To:** Loh, Chee-Heng; Hsiao Tong (LKKAUTO)  
**Subject:** RE: AIG ref: 4020638187SG-003, accident involving SLS5620K and SJW6938R on 3 Jun 2018

Dear Chee Heng and Hsiao Tong,

Just an update on the liability dispute of our Insured.

I've spoken to Ms Ho who mentioned her father has stopped the car upon seeing the other party moving up the slope. However, 3P vehicle which was travelling fast did not stop & collided onto their vehicle.

Informed Ms Ho that 3P provided us with scene photo showing our vehicle encroaching onto 3P's lane. Unless we have video footage to prove otherwise, unlikely that we can reject the 3P's claim.

In light of the scene photo and to mitigate our losses, advised that we proceed to negotiate for amicable settlement but we will still seek contributory negligence from 3P.

Ms Ho acknowledged our explanation and agree to let us handle the matter as we deem fit. I've also explained to her the injury portion and our reasoning on why it is better to offer nominal settlement rather than litigate the matter.

FYNA please. Thank you

Regards,

Joane Boyogan  
AIG  
Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way AIG Building #08-16 Singapore 079120  
Tel +64191898 | Fax +68357416  
[joane.boyogan@aig.com](mailto:joane.boyogan@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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Fyi, OI called call centre and disputed liability, request for claims to call OI before any settlement.

BI LOD received.

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As spoken over the telephone earlier, our appointed adjuster, LKK Auto Consultants Pte Ltd, will be handling the third party property damage claim against us.

The case handler is Ms Hsiao Tong. Kindly forward the scene photos and video footage to her for assessment.

Thank you.

Best regards,

Loh Chee Heng

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1881 | Fax +(65) 6835 7416

[Chee-Heng.Loh@aig.com](mailto:Chee-Heng.Loh@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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

Revoked / No settlement

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	08 Jun 2018 <a href="#">Edit Reg</a>		04 Jun 2018 00:00 <a href="#">Edit Adj Rpt</a>	<b>S\$1,350.00</b> <a href="#">Edit Estimates</a>	<b>S\$1,350.00</b> <a href="#">View Rpt</a>		<b>Pending for Survey Report</b> <a href="#">Cancel Case</a>

Main	Reference	Claim Details	Documents	Show All					
<b>CLAIM SUBFOLDER DETAILS</b> <span style="float: right;">[Created by adjuster]</span>									
Insured: <b>HO YIN SHI @ WENDY HE HUAN LI</b> , ID: 57826507H									
Main Claimant: <b>CHOW FOOK HENG</b> , ID: S1230038G									
Vehicle Reg. No.:	<b>SJW6938R</b>	Date of Loss:	03/06/2018 00:00 - :59 [97 Months and 19 Days From LTA Reg Date (Man Yr)]						
Claim Type:	<b>TP / 4020638187SG</b>	Policy/Cover Note No.:	1700058227 (Comprehensive)						
Vehicle Reg. No. (Insured):	<b>SLS5620K</b>	Policy No. (Claimant):	5100235171(DRIVOCCLASSIC)						
		Excess:							
Repairer:	<b>COMPLETE VMS PTE LTD (HQ)</b> 176 Sin Ming Drive #03-14 Sin Ming Autocare Complex, 575721 Sin Ming - Tel: 6455 0012								
Handling Insurer:	<b>AIG Asia Pacific Insurance Pte. Ltd. (Express)</b> - Tel: 65-6419-3000 ... [Handled by <b>Loh, Chee-Heng</b> ] Chee-Heng.Loh@aig.com								
Claimant's Insurer:	<b>NTUC Income Insurance Co-operative Ltd (HQ)</b> - Tel:								
Adjuster:	<b>LKK Auto Consultants Pte Ltd (HQ)</b> - Tel: 6256-3561 ... [Handled by <b>KENNETH KONG</b> ] ... <b>[Final Rpt due 19/06/2018]</b>								
<b>ASSOCIATED MAIL RECEIVED</b> <span style="float: right;"><a href="#">View All</a> <a href="#">Compose Case Mail</a></span>									
• AIG_SG (08/06/2018): Request To Upload TP GIA Report									
<b>ALL ASSOCIATED TASKS</b> <span style="float: right;"><a href="#">View All</a> <a href="#">Search Tasks</a> <a href="#">Create New Task</a> <a href="#">Complete</a></span>									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									



## Claim Documents

\*SJW6938R (4020638187SG)  
[SLS5620K]  
TP  
CHOW FOOK HENG  
Jun 3 2018 12:00AM  
[HO YIN SHI @ WENDY HE HUAN LI]  
COMPLETE VMS PTE LTD

Upload Documents			Upload Photos			Compose New Letter			Upload Video			Upload Audio			View			View in Browser		
Photos/Images															3 per page		<input checked="" type="checkbox"/>			
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)													Thumbnail	Print				
1	11/07/18 17:31	General View													Load JPG	<input checked="" type="checkbox"/>				
2	11/07/18 17:31	General View													Load JPG	<input checked="" type="checkbox"/>				
3	11/07/18 17:31	General View													Load JPG	<input checked="" type="checkbox"/>				
4	11/07/18 17:31	General View													Load JPG	<input checked="" type="checkbox"/>				
5	11/07/18 17:31	General View													Load JPG	<input checked="" type="checkbox"/>				
6	11/07/18 17:31	General View													Load JPG	<input checked="" type="checkbox"/>				
7	11/07/18 17:31	General View													Load JPG	<input checked="" type="checkbox"/>				
8	11/07/18 17:31	General View													Load JPG	<input checked="" type="checkbox"/>				
9	11/07/18 17:31	General View													Load JPG	<input checked="" type="checkbox"/>				
10	11/07/18 17:31	General View													Load JPG	<input checked="" type="checkbox"/>				
11	11/07/18 17:31	Odometer Reading													Load JPG	<input checked="" type="checkbox"/>				
12	11/07/18 17:31	Chassis Number													Load JPG	<input checked="" type="checkbox"/>				
13	13/11/18 12:17	Reinspection Photo													Load JPG	<input checked="" type="checkbox"/>				
14	13/11/18 12:17	Reinspection Photo													Load JPG	<input checked="" type="checkbox"/>				
15	13/11/18 12:17	Reinspection Photo													Load JPG	<input checked="" type="checkbox"/>				
16	13/11/18 12:17	Reinspection Photo													Load JPG	<input checked="" type="checkbox"/>				
17	13/11/18 12:17	Reinspection Photo													Load JPG	<input checked="" type="checkbox"/>				
18	13/11/18 12:17	Reinspection Photo													Load JPG	<input checked="" type="checkbox"/>				
19	13/11/18 12:17	Reinspection Photo													Load JPG	<input checked="" type="checkbox"/>				
20	13/11/18 12:17	Reinspection Photo													Load JPG	<input checked="" type="checkbox"/>				
21	13/11/18 12:17	Reinspection Photo													Load JPG	<input checked="" type="checkbox"/>				
Documentation															1 per page		<input checked="" type="checkbox"/>			
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)													Thumbnail	Print				
1	07/06/18 15:28	ACKNOWLEDGEMENT EMAIL TO AIG DD 05.06.2018													Load PDF					
2	07/06/18 15:28	EMAIL FROM AIG DD 04.06.2018													Load PDF					
3	07/06/18 15:28	NOTIFICATION FROM WORKSHOP													Load TIF					
4	12/06/18 13:36	TP ESTIMATE - MARKED													Load PDF					
5	12/06/18 13:36	TP GIA REPORT													Load PDF					
6	31/07/18 14:45	OI SCENE PHOTOS													Load PDF					
7	13/11/18 12:16	Email to AIG dd 131118													Load PDF					
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)													Thumbnail	Print				
1	08/06/18 16:54	OI GIA REPORT													Load PDF					
2	12/06/18 17:39	TP GIA													Load PDF					

## Documents Checklist

<b>DOCUMENTS CHECKLIST</b>	Reset	Save	Print
----------------------------	-------	------	-------

There are no document checklists configured.

**Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)**

**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: CC4/AIG18010384/KPA3Q2

Date: 14/11/2018

## REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd.

Policy No:

1700058227

Claimant Vehicle No : SJW6938R

Insured Vehicle No : SLS5620K

Date of Loss: 03/06/2018

Nature of Claim: TP

Claim No: 4020638187SG

## DESCRIPTION &amp; IDENTIFICATION OF VEHICLE

Reg No: SJW6938R

Make &amp; Model: TOYOTA COROLLA ALTIS, 1.6 (A)

Reg. Date: 15/04/2010 (Man. Year: 2010)

Colour: White

Engine Capacity: 1598 cc

Market Value/New Car Price: N/A

Sum Insured (S\$): Market Value/New Car Price

Engine No: 3ZZ4992925

Chassis No: MR053ZEE106173256

Odometer: 81207 km

## CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition: Steering (Serviceable): Yes Footbrake (Serviceable): Yes

Handbrake (Serviceable): Yes Engine Modification: No Pre-accident Condition:

## CONDITION OF TYRES

Front Tyre Size: 205/55 R16 Rear Tyre Size: 205/55 R16

Front Left Side: Pirelli 8 mm Rear Left Side: Pirelli 8 mm

Front Right Side: Pirelli 8 mm Rear Right Side: Pirelli 8 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	1,811.17	1,217.25	593.92	32.79
Miscellaneous Items	0.00	0.00	0.00	
Labour	1,225.00	490.00	735.00	60.00
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
<b>Calculated Gross Total (S\$)</b>	<b>3,036.17</b>	<b>1,707.25</b>	<b>1,328.92</b>	<b>43.77</b>
<b>Approved Total (Overridden) (S\$)</b>		<b>1,350.00</b>		
(S\$)	3,036.17	1,350.00	1,686.17	55.54
<b>+ GST 7.00/7.00% (S\$)</b>	<b>212.53</b>	<b>94.50</b>	<b>118.03</b>	<b>55.54</b>
<b>Nett Amount (S\$)</b>	<b>3,248.70</b>	<b>1,444.50</b>	<b>1,804.20</b>	<b>55.54</b>
<b>Global Sum Settlement (S\$)</b>		<b>0.00</b>		

## INSPECTION

Date of Assignment: 04/06/2018

Date Inspected: 08/06/2018 Inspected At:

COMPLETE VMS PTE LTD (HQ)  
176 Sin Ming Drive #03-14 Sin Ming  
Autocare Complex  
Singapore 575721

Estimated Period of Repair: 2.0 days

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**Adjuster:** KENNETH KONG**Manager:** CHEW HSIAO TONG

*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.*

## REPAIR DETAILS

### Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*FRONT BUMPER	Buckled / Distorted	581.90 FL	*581.90 FL
2	1		*FRONT BUMPER SPONGE	Serviceable	112.00 FL	*- FL
3	1		*FRONT BUMPER REINFORCEMENT	Repair	383.80 FL	*- FL
4	1		*FRONT BUMPER SIDE RETAINER R/H	Distorted	57.20 FL	*57.20 FL
5	6		*FRONT BUMPER CLIP	Necessary	51.00 FL	*51.00 FL
6	1		*FRONT BUMPER FOG LAMP GARNISH R/H	Cracked	84.20 FL	*84.20 FL
7	1		*FRONT BUMPER FOG LAMP R/H	Mtg Cracked	184.20 FL	*184.20 FL
8	2		*FRONT BUMPER BRACKET	Repair	114.60 FL	*- FL
9	1		*FRONT FENDER SPLASH SHIELD R/H	Serviceable	156.00 FL	*- FL
10	3		*FRONT FENDER SPLASH SHIELD CLIP	Not Necessary	25.50 FL	*- FL
11	1		*HEADLAMP R/H	Mtg Cracked	664.50 FL	*664.50 FL

F=Franchise part. L=ListItemDisc.

<b>Sub Total (\$\$)</b>	<b>2,414.90</b>	<b>1,623.00</b>
<b>- List Item Discount on L Items 25.00/25.00% (\$\$)</b>	<b>603.73</b>	<b>405.75</b>
<b>Total Parts (\$\$)</b>	<b>1,811.17</b>	<b>1,217.25</b>

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
<u>Labour Items</u>				
1	CHARGE HEAD LAMP & DO WIRING & LIGHT BEAM LEVEL CHECKS	New	45.00	20.00
2	RUST PROOFING TREATMENT	New	80.00	0.00
3	SPRAY PAINT DAMAGED AREA AFFECTED	New	500.00	220.00
4	TO KNOCK AND STRAIGHTEN FRONT SUPPORT PANEL, FRONT CHASSIS FRAME, AND CHARGE ALL NECESSARY PARTS	New	600.00	250.00
Gross Labour Cost (S\$)			1,225.00	490.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >