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	ection)/ Evaluatio			Ollin Irans		Automotive.
To Inspect Vehi		SLB 3661U	Insured:	SHB 4005E		
at Workshop m/		Automotiu	Tel:	68420051		
01	2 Kak	a Bukit Ave >	F1-10#			
Policy No:			Claim No:	MCT18040871		
Sum Insured:			Excess:			
Make of Veh:			D.O.A.	2804 2018		
(Client's Record)		106-30-70	8 (Tursday)	@ 4pm		
Part Commence			_	1 H	O.D. Enforcement/Dute:	
Date/Time:	P					
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Date Time: File Reborn to?		T-Sale			Teamspairs in	
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## Catherine Chong (LKK Auto)

From:

Olivia Lau (LKKAuto) <olivialau@lkkauto.com>

Sent:

Friday, 20 July, 2018 12:12 PM

To:

Hsiao Tong (LKKAuto); assignments; Admin A

Subject:

FW: Our ref: MCT18040871

From: Mekavathanan Sarangapani

Sent: Friday, 20 July 2018 12:14:09 PM (UTC+08:00) Kuala Lumpur, Singapore

To: Olivia Lau (LKKAuto)

Cc: Manivel Priyadarshini; Joel Nah Shern Ern; Pooi Chin Han Daniel

Subject: Our ref: MCT18040871

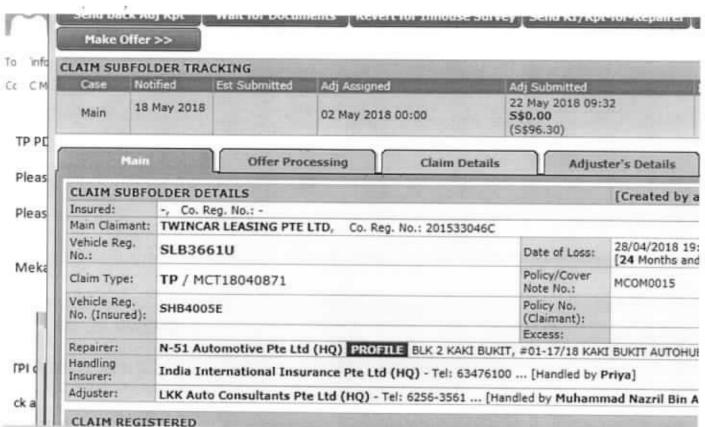
LOD from TP Ong & Shan for TPPD claim - S\$ 12 K ???

Please carry out physical inspection.

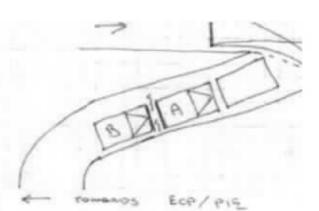
Please preserve our rights for the same .

Priya -Please obtain CCTV from Insured and TP (Our Insured allege that TP stop for no reason ??)

Meka







# DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

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		air 10					

If Yes, against whom?

### Circumstances of Accident

REFER TO ATTACHED SKETCH PLAN

# Attachment(s)

Are accident photos available for attachment? YES
Was there any video captured by Car Camera? YES
Was there any audio recorded? NO

DETAILS OF OTHER VEHICLE PROPERTY 1

# 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@tkkauto.com;assignments@lkkauto.com

# VEHICLE DAMAGE INSPECTION REPORT

Our File No:

Date:

THE NO.

E

urer

India International Insurance Pte Ltd

Policy No:

thicle No :

SLB3661U 28/04/2018

Insured Vehicle No : Nature of Claim:

SH

ON & IDENTIFICATION OF VEHICLE

SLB3661U

45

HONDA VEZEL, 1.5 (A)

Engine No:

05/04/2016 (Man. Year: 2016)

Chassis No.

icity:

1496 cc

New Car Price:

Market Value/New Car Price

OF VEHICLE AT THE TIME OF SURVEY

dition:

Steering (Serviceable):

Yes

Footbrake (Servic

Serviceable)

Engine Modification:

No

Pre-accident Conc

OF TYRES

ize: de:

215/60 R16

Yes

Rear Tyre Size: Rear Left Side:

de: Habilead 6 mm 3ide: Habilead 6 mm

Rear Right Side:

es represent the remaining tyre treads depth

Repairer's	Adjuster's
0.00	0.00
0.00	0.00
0.00	0.00
9.00	0.00
2.00	2.00
	0.00 0.00 0.00 0.00

Best Regards,

Mekavathanan

HOD

Motor Claims Department

India International Insurance Pte Ltd

64 Cecil Street, #04/#05 IOB Building, Singapore 049711

DID: 6347 6105 Fax: 6224 4174

INDIA
INTERNATIONAL
INSURANCE

Kindly note that by submitting this claim to us, you are deemed to have agreed to us collecting, using, disclosing and processing your personal data, sharing your personal data with our service providers (located both inside and outside Singapore) and/or with other insurers in the general insurance industry, including

the General Insurance Association of Singapore. This enables us to ensure proper processing, handling and/or dealing with your claim, which includes investigating the said claim, and complying with applicable laws. If you do not agree to the same, kindly let us know immediately.

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Print this email only if it is absolutely necessary and help in preservation of environment. India International Insurance Pte Ltd.

Registration No. 198703792-K

## Catherine Chong (LKK Auto)

From:

Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent:

Friday, 27 July, 2018 10:24 AM

To:

assignments

Subject:

FW: India ref:MCT18040871/001/MP-Your ref: SRSTP.7159.18.AY(N51)-Accidnet

Involving SHB4005E & SLB3661U on 28.04.18 Claimant: M/s Twincar Leasing Pte Ltd

Hi,

Kindly acknowledge.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Ong & Shan LLC <ongshanllc@gmail.com>

Sent: Friday, 27 July, 2018 8:29 AM

To: Manivel Priyadarshini <manivel@iii.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Subject: Re: India ref:MCT18040871/001/MP-Your ref: SRSTP.7159.18.AY(N51)-Accidnet Involving SHB4005E &

SLB3661U on 28.04.18 Claimant: M/s Twincar Leasing Pte Ltd

Dear Sirs,

We refer to the above matter.

Our client's vehicle is available for re-inspection schedule as follows:-

On

7th August 2018 (Tuesday)

At

4.00 pm

At

N-51 Automotive Pte Ltd

2 Kaki Bukit Ave 2

#01-17/18 Kaki Bukit AutoHub

Singapore 417921

Contact

Ms. Emily / Mr. Ang

Tel No.

6842-0051 / 81138483

Kindly let us have the name of the surveyor who will conduct the re-inspection.

Warmest Regards,

CM Chen M/s Ong & Shan LLC Block 184 Toa Payoh Central #02-364 Singapore 310184

1 1

No	Subject Matter	Current	Revised	Remarks
1	Reserves			
	TPPD	PRESERVE	(olc.	
	ТРРІ	PRESERVE	(3K)	
	UNINSURED LOSS	PRESERVE		
	SUBRO	PRESERVE		
	LPPN			
	Investigation Fees			
	Survey Fees		642	
	Legal Fees			
	Others			
2	Fraud Check			
3	Upload to merimen			
4	Grant Rights			
5	Payment			

\*\*\* FAX TX REPORT \*\*\*

#### TRANSMISSION OK

JOB NO.

DESTINATION ADDRESS

962547261

2148

OK

SUBADDRESS DESTINATION ID

ST. TIME TX/RX TIME

PGS.

20/07 13:41

E 00' 20

RESULT

PAXED
2 0 JUL 2018
MOYCLM DEFT

ONG & SHAN LLC

COMMISSIONERS FOR OATHS
NOTARIES PUBLIC

Our Counter-Signatory's Email Notifications: Lawyer <u>ongshanilo@gmail.com</u> Secretary : Serene Lee

Our Ref

SRSTP.7159.18.AY (N51)

Your Ref

TBA (SHB 4005E)

Date

18th July 2018

11/2

India International Insurance Pte Ltd 64 Cecil Street #05-00 IOB Building

Singapore 049711

Attn: Motor Claims Department

Comfort Transportation Pte Ltd 383 Sin Ming Drive Gas Building Singapore 575717 Please send all correspondences to:

- 2 Kallang Avenue #09-04 Singapore 339407
   Tel: 6444 7845 | Fax: 6444 5847
- 101 Upper Cross Street #06-14A Singapore 058357 Tel: 6536 7991 | Fax: 6536 7995
- 184 Toe Payoh Central #02-364 Singapore 310184 Tel: 6224 9847 | Fax: 6254 7261

WE DO NOT ACCEPT SERVICE BY FAX

BY HAND-ON LAND

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Our Ref: MCT [ ]

Date

India Internet cro BY POST ONLY

(Without enclosures)

2017/w/x

Dear Sirs,

ACCIDENT INVOLVING SLB 3661U & SHB 4005E ON 28.04.2018 ALONG AIRPORT BOULEVARD (T2 AREA TOWARDS TERMINAL 2) @ 1925-HRS

We refer to the above matter.

We are instructed by M/s Twincar Leasing Pte Ltd to claim damages against your insured in connection with a road traffic accident on 28.04.2018 along Airport Boulevard involving our

# ONG & SHAN LLC

ADVOCATES & SOLICITORS COMMISSIONERS FOR OATHS NOTARIES PUBLIC

Our Counter-Signatory's Email Notifications: Lawyer onoshanllo@gmail.com Secretary Serene Lee

Please send all correspondences to

- ☐ 2 Kallang Avenue #09-04 Singapore 339407 Tel: 6444 7845 | Fax: 6444 5847
- □ 101 Upper Cross Street #05-14A Singapore 058357 Tel: 6536 7991 | Fax: 6536 7995
- ☑ 184 Toa Payon Central #02-364 Singapore 310184 Tel 6224 9847 | Fax: 6254 7261

WE DO NOT ACCEPT SERVICE BY FAX

Our Ref

SRSTP.7159.18.AY (N51)

Your Ref

TBA (SHB 4005E)

Date

18th July 2018

India International Insurance Pte Ltd

64 Cecil Street #05-00 IOB Building Singapore 049711

Attn: Motor Claims Department

Comfort Transportation Pte Ltd 383 Sin Ming Drive

Gas Building Singapore 575717

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Name

We are in rocein all your

BY HAND ON

(without enclosures)

Dear Sirs.

ACCIDENT INVOLVING SLB 3661U & SHB 4005E ON 28.04.2018 ALONG AIRPORT BOULEVARD (T2 AREA TOWARDS TERMINAL 2) @ 1925 HRS

We refer to the above matter.

We are instructed by M/s Twincar Leasing Pte Ltd to claim damages against your insured in connection with a road traffic accident on 28.04.2018 along Airport Boulevard involving our client's vehicle registration number SLB 3661U and vehicle registration number SHB 4005E driven by the driver of your insured's vehicle at the material time.

We are instructed that the accident was caused by the negligence of the driver of your insured vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expenses, particulars of which are as follows:

ONG & SHAN LLC

A LIMITED LIABILITY CORPORATION | COMPANY REGISTRATION NUMBER 201408968D

THIS DOCUMENT IS FOR THE ADDRESSEE (S) ONLY & MAY CONTAIN CONFIDENTIAL INFORMATION &/OR MAY SE SUBJECT TO LEGAL PRIVILEGE. IF YOU HAVE RECEIVED THIS IN ERROR, PLEASE CONTACT US IMMEDIATELY.

1.	Repair costs	(\$	12,198.00	3/
2.	Loss of Rental	5-	1.027.20	
3.	Survey fees	S	888.00	
4.	LTA search fee	\$	12.84	
5.	GIA report fees	\$	29.00	
6.	Incidentals	S	80.00	
7.	Costs	\$	900.00	
		****		
		S	15,135.04	
		22	=======	

A copy of each of the following supporting documents is enclosed:

- 1) Accident report of SLB 3661U
- Accident Scene photos
- Survey report on SLB 3661U, together with original photographs
- Final repair bill
- Rental invoice
- Insurance Certificate & Vehicle Registration Card
- LTA report & receipt

Our client's repairers had notified your company of the above accident and both pre-repair inspection and <u>POST-REPAIR INSPECTION</u> of our client's vehicle were carried out by your appointed surveyor.

Please note that you should send to us an acknowledgment of receipt of this letter within fourteen(14) days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against your insured without further notice to you.

Please note that if you have a counterclaim against our client arising out of the accident, you are also required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents within eight(8) weeks of your receipt of this letter.

Yours faithfully

ONG & SHAN LLC

encs

ONG & SHAN LLC

A LIMITED LIABILITY CORPORATION | COMPANY REGISTRATION NUMBER 201408968D

#### 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.
- Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or witholding 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.
- This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurence 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	30/04/2018 14:35
Date Of Accident	28/04/2018 19:25
Exact Location Of Accident	AIRPORT BLVD (T2 AREA TOWARDS TERMINAL 2)
Country/State of Loss	SINGAPORE
Kinds of the same	DETAILS OF OWN VEHICLE

	DETAILS OF OWN VEHICLE	TOTAL STREET
Vehicle Registration Number	SLB3661U	

Insured/Policyholder

Name Of Registered Owner TWINCAR LEASING PTE LTD

Co Reg No 201533045C Email Address NOEMAIL

Mobile Phone No

Alternative Phone No OFFICE-83802233

Vehicle Particulars

Manufacturer HONDA

Model VEZEL-1.5 X CVT ABS D/AIRBAG 2WD 5DR (A)

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 HIRE

Insurance Company

Name of Insurance Company LIBERTY INSURANCE PTE LTD

Type Of Coverage COMPREHENSIVE

Fleet Policy YES

Policy Number SD17V11639/VPZ/R02

Cover Note Number

Driver

Name of Driver LAM WENG HWA

 NRIC No
 S8417863B

 Date Of Birth
 04/07/1984

 Occupation
 OUTDOOR

 Date Of Driving Pass
 31/05/2016

Driving Experience 1 YEAR AND 10 MONTHS

Gender MALE

Mobile Number (LOCAL) +65-98596362

Fax Number

Contact Number

EMail Address NOEMAIL

Address

BLK 38A BENDMEER ROAD #14-816

Postcode

331038

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured

OTHER - HIER

Vehicle Registration Number of Driver's Own Vehicle

Insurance Company of Driver's Own Vehicle

#### General Information of the Accident

Type Of Accident

COLLISION - HEAD TO REAR

Weather Conditions

CLEAR

Road Surface

DRY

#### Other Information

Was any foreign vehicle involved in this accident?

NO

Number of vehicles involved in the accident

YES

Was any body injured in the Accident?

Was any injured conveyed to hospital by ambulance?

NO

Was any other material of property damaged?

YES

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

NO.

Number of Passengers (Including Driver)

1

#### Details of Police Action

Was the accident reported to the police?

NO

If Yes, Please state which Police Station

Was notice of intended Prosecution given?

NO

If Yes, against whom?

#### Circumstances of Accident

#### REFER TO ATTACHED SKETCH PLAN

#### Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

YES

Was there any audio recorded?

NO

#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

SHB4005E

Vehicle Make/Model/Colour

**Details Of Properties** 

Vehicle Category

PRIVATE CAR

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

#### DETAILS OF INJURED PERSON 1

Name

LAM WENG HWA

Approximate Age

Page 2 of 12

Injuries Sustain

Injured person in which vehicle?

Were seat belts worn?

Was this injured conveyed to hospital by ambulance?

Address

BLK 38A BENDEMEER ROAD #14-816

Postcode 331038

#### Sketch Plan

#### SKETCH PLAN

#### IMPORTANT NOTICE

- ). Figure regard correctly the details of the earliest by recording the daken pleason
- 2. The forth must be some sted by the Policyholder and/or the Authorised Dilect
- 3. In the market should be at truthful and accurate as possible. Any of the reconstitution or prototyping of scattering facts may allow in research companies to comparison to comparison.
- The discount run, since of the Paris by interests companies is not as at inclined on af post zone. Typistics of the meaning summeries.
- Env.table.committing.committee the Partie for investigation.
- 6 The report will be followed by the insurers of the GIA Representangement Control into the by the Superactivation of Attours from a Single control (CAT) for another giant that depose of the reservice in fair a feet the many available was application by the remaind parties.
- fig the long-medial this report to the incurers, you have be secrebed to the archiving of this report of the centre and recognised.
- i Consent under the Personal Data Protection Art (FDPA)

Commercial acknowledge, og count i consult to pe

- (iii) The white they divide not all the Constal Installate Recognition as Experiency (BIA') morphise per mit after as feet, and distribute and/or are two my personal data/personal information and part out in this (form) and distribute and transfer as the morphise or all this transfer to day my inspect (to "entirely into "Personal Information") and distribute and transfer as at Postonal Information to all inspect (1 bits large instead unbody) much had within as done (all inspects) who have the distribute of the context of the personal installation of the inspect to a post of the context of the context of the context of the personal approach affects of the second of the personal and the person
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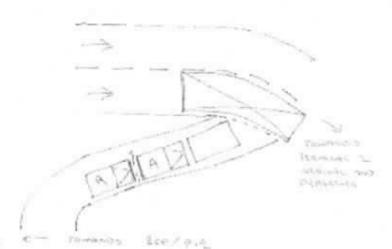
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#### SKETCH FLAN

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DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

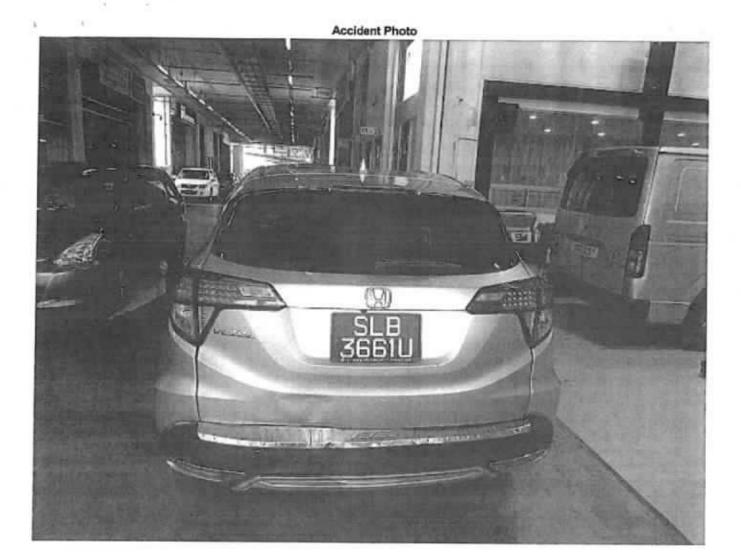
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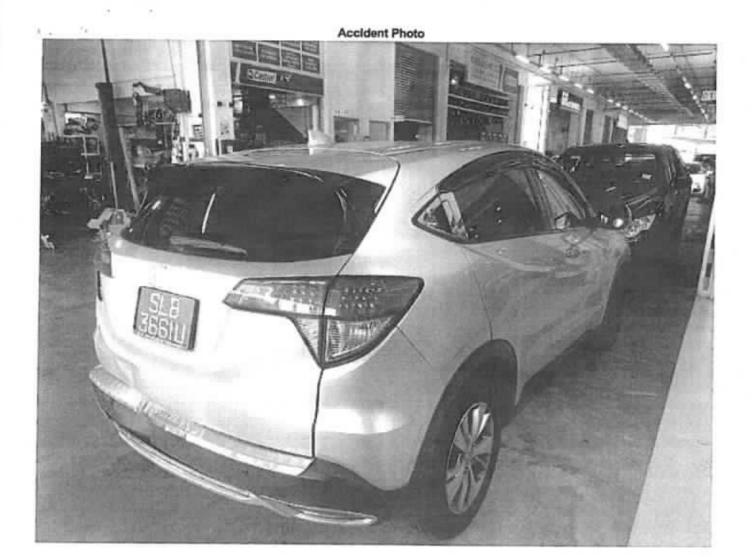
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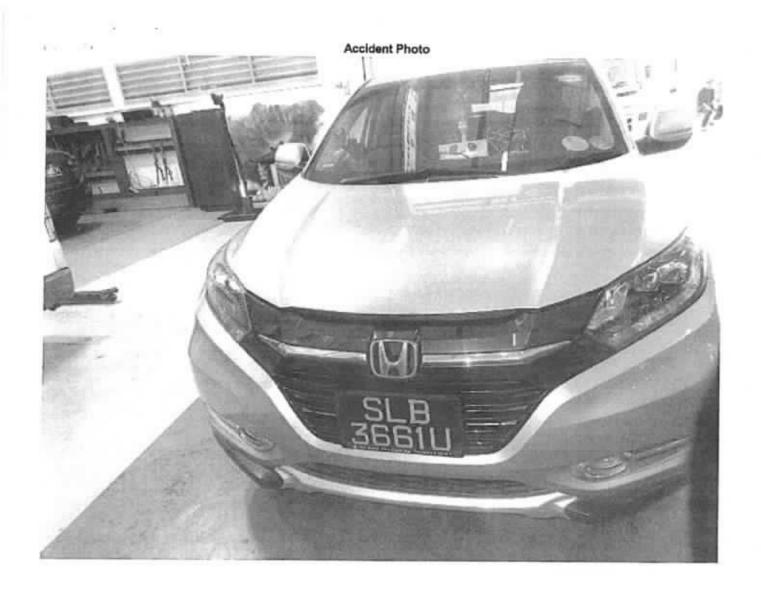
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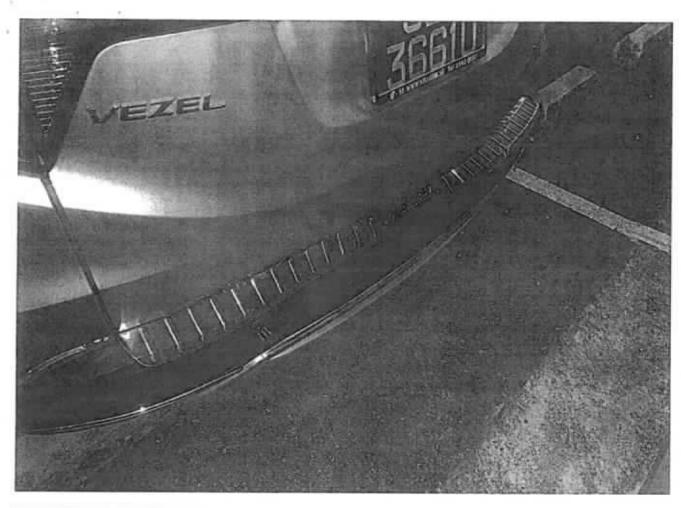
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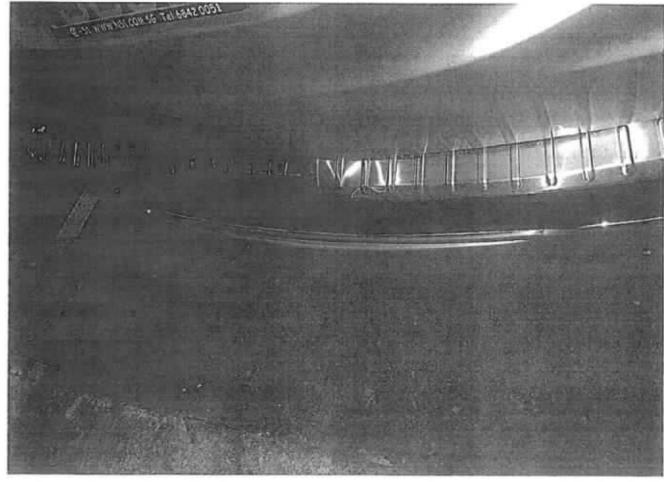


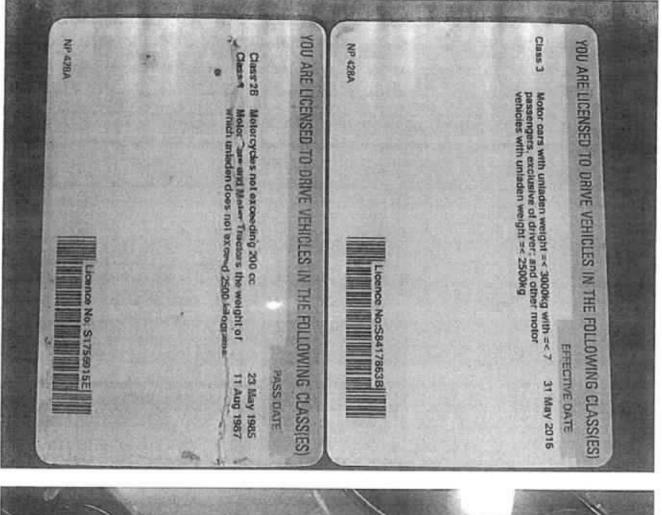




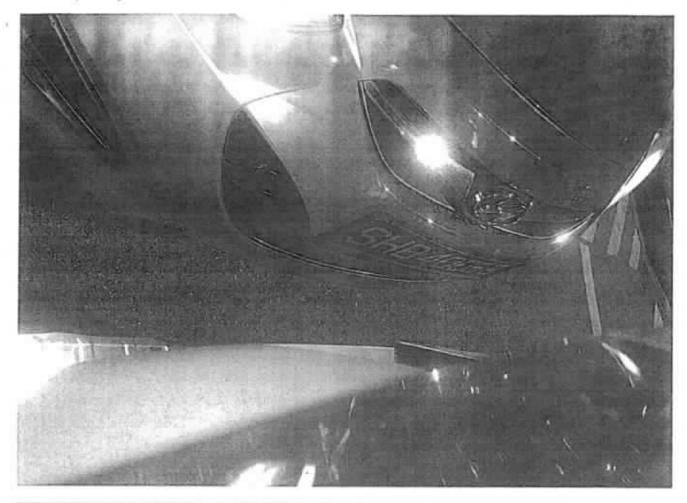




















Qualified Automobile Accident Damage Appraisers/Loss Adjusters Blk 2 Rivervale Link, #09-02 Singapore 545040 Tel/Fax: 6886 1106 Mobile: 9007 5234 Email: constant as@yahoo.com.sg RCB No. 53138015K

# Automobile Inspection Report

To: Twincar Leasing Pte Ltd c/o 2 Kaki Bukit Ave 2

#01-18 Kaki Bukit Autohub

Singapore 417921

Date

: 11/06/2018

Reference No : CAS/18-06/031

#### General Information

Registration No. Accident Date

: SLB 3661U

: 28/04/2018

### Particulars of Damaged Vehicle

Colour

Silver

Make & Model

: Honda Vezel 1.5X CVT

Engine Capacity

1496 cc

Pre-Accident Condition : Good

Mileage (KM)

175762

Engine No.

: L15B4033087

Chassis No.

: RU11113082 Registration Date : 05/04/2016

Steering Brake

: In Order : In Order

### Tyre Condition

	Size	Make	Balance
R/H Front Tyre	215/60R16	HABILEAD	90%
L/H Front Tyre	215/60R16	HABILEAD	90%
R/H Rear Tyre	215/60R16	HABILEAD	90%
L/H Rear Tyre	215/60R16	HABILEAD	90%

#### Inspection

Repairer

: N-51 Automotive Pte Ltd

2 Kaki Bukit Ave 2, #01-18 Kaki Bukit Autohub, Singapore 417921

### Adjustment And Recommendation Cost Of Repair

Repairer's Estimate : \$15,623.00

Revised Amount

: \$11,400.00

Less Excess

Nett Total

: \$11,400.00

#### Remarks

- (A) Survey was done on 03/05/2018
- (B) Re-survey was done on 04/05/2018
- (C) Re-survey after repair was done on 08/05/2018
- (D) The survey was conducted entirely on WITHOUT PREJUDICE basis.
- (E) We have NOT given any instruction to authorize the repair of the vehicle.

NOTE: The revised estimate was made from a visual inspection. Should there be any discrepancy or unseen damage/item in this survey, kindly notified the company within 7 (seven) days from the date hereof. Otherwise, the revised amount shall be deem to be valid.

Vehicle No : SLB 3661U

Our ref: CAS/18-06/031

# Adjustment On Repair Costs And Replacement Of Parts:

S/No	Qty	Descriptions	Assessed Condition	Estimate by Workshop (\$)	Revised Amount (\$)
		PARTS REPLACEMENT - LIST ITEMS			
1	1pc	Rear bumper	Dented/Deformed	863.50	863.50
2	1pc	Rear bumper lower cover	Deformed	190.00	190.00
3	2pcs	Rear bumper reflector L/R @ \$151.10	Mounting Broken	302.20	302.20
4	2pcs	Rear bumper side L/R @ \$195.00	Deformed	390.00	390.00
5	2pcs	Rear bumper side retainer L/R @ \$23.00	Necessary	46.00	46.00
6	1pc	Rear end panel .	Dented/Warped	759.10	X 759.10
7	1pc	Rear end panel buzzle sensor	Damaged	85.60	85.60
8	lpc	Rear end panel inner top garnish	Deformed	92.30	92.30
9	1pc	Rear exhaust gasket	Necessary	56.50	X 56:50
10	2pcs	Rear exhaust rubber mounting @ \$16.50	Distorted	33.00	X 33:00
11	1pc	Rear exhaust silencer box .	Dented/Bent	850.10	X 850.10
12	2pcs	Rear fender arch garnish L/R @ \$212.20	Mounting Broken	424.40	424,40
13	2pcs	Rear fender mudflap L/R @ \$112.60	Serviceable	225.20	
14	1pc	Rear floor sponge tray	Serviceable	225.00	300
15	2pcs	Rear number plate lamp L/R @ \$32.80	Serviceable	65.60	
16	1pc	Rear tailgate	Dented/Warped	1,287.10	1,287.10
17	1pc	Rear tailgate 'vezel' emblem	Necessary	58.50	58.50
18	2pcs	Rear tailgate damper L/R @ \$180.00 *	Bent/Jammed	360.00	X 360.00
19	2pcs	Rear tailgate hinges L/R @ \$50.00	Repair	100.00	
20	1pc	Rear tailgate inner pull garnish	Serviceable	35.60	
21	1pc	Rear tailgate inner trim garnish	Deformed	144.20	144.20
22	Ipc	Rear tailgate mechanism lock	Bent/Jammed	180.60	180.60
23	1pc	Rear tailgate opener button sensor	Damaged	85.00	85,00
24	1pc	Rear tailgate outer garnish .	Mounting Broken	238.70	X 238.70
25	1pc	Rear tailgate outer garnish 'H' logo emblem	Necessary	22.00	22.00
26	2pcs	Rear tailgate reflector back rubber gasket L/R @ \$17.30	Necessary	34.60	34.60
27	2pcs	Rear tailgate reflector L/R @ \$326.20 •	Mounting Broken	652.40	X 652.40
28	2pcs	Rear tailgate rubber guide stopper L/R @ \$18.50	Necessary	37.00	X 37.00
29	1pc	Rear tailgate weather strip	Distorted	135.00	135.00
30	2pcs	Rear tailgate windscreen glass inner seal @ \$120.00	Necessary	240.00	240.00
31	2pcs	Rear tailgate windscreen glass moulding @ \$67.90	Necessary	135,80	135.80

Vehicle No : SLB 3661U

Our ref: CAS/18-06/031

S/No	Qty	Descriptions	Assessed Condition	Estimate by Workshop (\$)	Revised Amount (\$)
		PARTS REPLACEMENT – LIST ITEMS (CONT'D)			
32	2pcs	Rear taillamp L/R @ \$577.50	Cracked/Broken	1,155.00	×1,155.00
				9,510.00	8,858.60
		Less 20%		(1,902.00)	(1,771.72)
			Sub total	7,608.00	7,086.88
		PARTS REPLACEMENT – SPECIAL NETT ITEMS			377
1	Iset	Rear bumper clips - set	Necessary	50.00	50.00
2	1set	Rear bumper lower cover clips - set	Necessary	30.00	30.00
3	1pc	Rear bumper lower spoiler •	Dented/Deformed	600.00	600:00
4	1pc	Rear bumper lower spoiler moulding	Grazed	200.00	200:00
5	1pc	Rear bumper reflector chrome moulding	Grazed	250.00	250:00
6	1set	Rear bumper reverse sensor - set	Damaged	350.00	250.00
7	1pc	Rear bumper scuff plate moulding	Dented/Warped	500.00	500:00
8	1pc	Rear end panel inner top garnish chrome moulding	Dented/Buckled	400.00	400.00
9	Iset	Rear end panel inner top garnish clips - set	Necessary	30.00	30.00
10	2sets	Rear fender arch garnish clips L/R – set @ \$40.00	Necessary	80.00	80.00
11	2pcs	Rear fender inner upholstery trim garnish clips L/R – set @ \$30.00	Necessary	60.00	× 69.00
12	lpc	Rear number plate	Serviceable	25.00	ě
13	lpc	Rear number plate holder	Serviceable	50.00	
14	1set	Rear tailgate inner trim garnish clips - set	Necessary	100.00	100:00
15	1set	Rear tailgate outer garnish clips - set	Necessary	30.00	× 30.00
16	1pc	Rear tailgate reverse camera •	Damaged	800.00	X 499:00
17	1set	Rear tailgate spoiler clips - set	Necessary	50,00	50.00
18	1pc	Rear tailgate windscreen glass sealant	Necessary	100.00	100.00
19	2set	Rear taillamp clips L/R - set @ \$30.00	Necessary	60.00	X 60:00
			Sub total	11,373.00	10,276.88
		LABOUR & MISC. CHARGES			
1		To remove, reinstall electrical wiring harness, check lighting, and rewire for parking sensor		100.00	80.00
2		To remove, reinstall tailgate windscreen		300.00	150.00

Vehicle No : SLB 3661U

Our ref: CAS/18-06/031

S/No	Qty	Descriptions	Assessed Condition	Estimate by Workshop (\$)	Revised Amount (\$)
		LABOUR & MISC. CHARGES (CONT'D)			
3		To remove, reinstall roof top trim upholstery, cushion seat, trim garnish, trim liner carpet. (to FR)		150.00	100.00
4		To re-spray painting on the rear bootlid, rear end panel, rear fender (L/R), spare tyre panel and rear bumper		1,800.00	1,400.00
5		To remove and change exhaust silencer box with pipe, re-align where necessary consistent to the accident		180.00	X100,60
6		To provide labour, workmanship to change the above damaged bodyparts, repair, re- construct and re-align body structure, body alignments and damaged consistent to the accident		1,600.00	1,200.00
7		To apply anti-rust chemical on repaired and replaced panel		120.00	90,00
			Grand total	15,623.00	13,396.88
		st of lump sum repair nt condition)			11,400.00

#### Adjustment/Recommendations

We have thoroughly inspected each and every item on the estimate against the physical damage found on the vehicle and we have listed the breakdown of our finding and our recommendation.

The repairer has agreed to undertake the job at a lump sum of \$11,400.00 on a contractual basis. Under normal circumstances, the repair period would be about 6 (Six) working days.

20%: 5200

Yours faithfully,

Constant Appraiser Services

Lim Yong Tian (Sebastian)

Licensed Appraiser

Adv. Dip. In Mechanical Engineering (AUS)

MSAAA

Qualified Automobile Accident Damage Appraisers/Loss Adjusters
Blk 2 Rivervale Link, #09-02 Singapore 545040
Tel/Fax: 6886 1106 Mobile: 9007 5234
Email: constant\_as@yahoo.com.sg
RCB No. 53138015K

# INVOICE

To: Twincar Leasing Pte Ltd c/o 2 Kaki Bukit Ave 2 #01-18 Kaki Bukit Autohub Singapore 417921

Date

: 11/06/2018

Invoice No

: IV18-06031/CAS

Particulars	Amount
Fee For Services Rendered In Respect Of:  Surveying, Adjusting, and Re-inspection Of Accident Damaged Vehicle SLB 3661U (Inclusive Of Photographs And Transport Charges)  Our reference: CAS/18-06/031	\$888.00
Total	\$888,00

Constant Appraiser Services



Kaki Bukit AutoHub 2 Kaki Bukit Ave 2

#01-17 / #01-18 / Heavy Vehicle #01-08 / Spray Painting #02-27 Singapore 417921 Tel No. : +65 6842 0051 Fax No. : +65 6741 0510

E-Mail: sales@n51.com.sg Company Reg. No.: 200616938C GST Registration No.: 200616038C

TWINCAR LEASING PTE LTD 2 KAKI BUKIT AVE 2 #01-17 KAKI BUKIT AUTOHUB SINGAPORE 417921

Contact: 98596362

#### TAX INVOICE

Date: 23/06/2018

Date in: 30/04/2018

Vehicle Num.: SLB3661U

Make/Model: HONDA VEZEL 1.5X CVT ABS D/AIRBAG 2WD-2016

Chassis/Eng#: RU11113082/L15B4033087

Accident Date: 28/04/2018

Claim No: CLM14534

Reference: APR-53/2018

Policy No.: SD17V11639/VPZ/R02 (18/10/2018)

Amount S\$ 11,400.00

LUMPSUM REPAIR BILL AS PER SURVEYOR REPORT

REF: CAS/18-06/031 DATED 03/05/2018 BY CONSTANT APPRAISER SERVICES

E. & O.E.

Sub SS:

11,400.00

Add GST (7%) SS:

798.00

Total Amount S\$:

12,198.00

for N-51 AUTOMOTIVE PTE LTD









biSATE,

# TWINCAR LEASING PTE. LTD.

Company & GST Registration Number : 201533046C 2 Kaki Bukit Avenue 2 #01-17 Kaki Bukit Autohub, Singapore 417921 Tel: 6744 0510 Fax: 6741 0510 emial: twincar.rental@n51.com.sg

#### Invoice To

LAM WENG HWA Blk 38A Bendemeer Road #14-816 Singapore 331038 TAX INVOICE

Invoice No.

CLM 18004

Date

15/5/2018

Terms

Cash

No. Days	Description	Rate	Amount
8	LOSS OF RENTAL FOR SLB3661U - ACCIDENT DATED ON 28/04/2018 FROM 30/04/2018 TO 08/05/2018 (\$ 120 PER DAY )	120.00	960.0
	VEHICLE NO : SLB3661U  VEHICLE MODEL : HONDA VEZEL 1.5X  MANUFACTURING YEAR : 2016  ENGINE NO : L15B4033087  CHASSIS NO : RU11113082  Tax collected on sales	7.00%	67.2
		Subtotal	\$960.00
INCAR L	EASING PTE. LTD. 30 *	7% GST	\$67.2
	WCAA NCA	Total Amount	\$1,027.20

Authorised Signature

Note: Kindly make payable to "TWINCAR LEASING PTE LTD" or by Bank-in/transfer to UOB Bank A/c No. 310-307-697-6 (Bank Code 7375)





Liberty Insurance Pte Ltd Registration no.199002791D 51 Club Street 903-00 Liberty House Singapore 059428

Tel: (55) 6221 8611 Fax: (65) 6225 6890 Willhalter http://www.libertvingurance.com.eg

#### CERTIFICATE OF INSURANCE

MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189)
MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) RULES, 1960
ROAD TRANSPORT ACT, 1987 (MALAYSIA)
MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1969 (MALAYSIA)

Certificate No	SD17V11639/VPZ/R02	j
Form	MZ406C	
Date Of Issue	10-OCT-2017	
1.Index Mark and Registration No. of Vehicle:	SLB3661U	
2.Chassis number of Vehicle:	RU11113082	
3.Name of Policyholder:	TWINCAR LEASING PTE LTD	
4.Effective date of Commencement of Insurance	19-OCT-2017 00:00 AM	
for the purpose of the Act:		
5.Date of Expiry of Insurance:	18-OCT-2018 23:59 PM	
C. December of Change of December		

6.Persons or Classes of Persons

entitled to drive":

Any person who is driving on the Policyholder's order or with their permission or to whom the vehicle is hired.

Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

And provided further that the Motor Vehicle is registered under the Road Traffic Act and its registration under the Road Traffic Act has not been cancelled at the time of the accident loss or damage.

#### 7.Limitations as to use":

A) Use for carriage of passengers or goods in connection with the Policyholder's business.

B) Use for social, domestic, pleasure and business purposes of any person to whom the vehicle is hired.

C) Use for the carriage of passengers for hire or reward under "Uber/Grabcar" by the person to whom the vehicle is hired.

#### 8.Policy does not cover:

A) Use for racing, pace-making, reliability trial or speed-testing.

B) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.

"Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third Party Risks and Compensation) Act (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia) are not to be included under these headings.

I/We hereby certify that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia).

For and on behalf of LIBERTY INSURANCE PTE LTD Approved Insurers

. 60//

Authorised Signature

For Information only:

COVERAGE:

Comprehensive, Unlimited Windscreen, Uber/Grabcar Extension

SUM INSURED:

EXCESS:

MARKET VALUE AT THE TIME OF LOSS

Section I - Singapo

Section 1 - Singapore S\$2000 / Outside Singapore S\$4000, Section 1I - Singapore S\$1500 / Outside

Singapore S\$3000, Windscreen Excess S\$100

FINANCE COMPANY:

PRODUCER NAME:

INSURE HOUSE

PLYWPLYW/19-OCT-17

19-OCT-17

#### Enquire PARF/COE Rebate for Registered Vehicle

#### Vehicle Owner Particulars

Owner ID Type:

Owner ID:

Vehicle Details

Vehicle No.:

Vehicle to be Exported:

Intended De-registration Date:

Vehicle Make:

Vehicle Model:

Primary Colour:

Manufacturing Year: Engine No.:

Chassis No.:

Maximum Power Output:

Open Market Value:

Original Registration Date:

First Registration Date:

Transfer Count:

Actual ARF Pald:

Intended PARF Rebate Details

PARF Eligibility:

PARF Eligibility Expiry Date:

PARF Rebate Amount:

Intended COE Rebate Details

COE Explry Date:

COE Category:

COE Period (Years):

QP Paid:

COE Rebate Amount:

Total Rebate Amount:

The information contained herein is correct as at 30 Apr 2018

Company

3046C

SLB3661U

No

30 Apr 2018

HONDA

VEZEL 1.5X CVT ABS D/AIRBAG 2WD

Silver

2016 L15B4033087

RU11113082

96.0 kW (128 bhp)

\$19,627.00

05 Apr 2016

05 Apr 2016

0

\$9,627.00

Yes

04 Apr 2026

\$7,220.00

04 Apr 2026

A - Car up to 1600cc & 97kW (130bhp)

10

\$56,001.00

\$44,396.00

\$51,616,00

# Land Transport Authority

Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time:

30 Apr 2018 / 14:37:38

Receipt Date/Time: 30 Apr 2018 / 14:37:38

# Tax Invoice/Receipt

Receipt No.: ITNET-00000-180430-001373

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 - SHB4005E As at 28 Apr 2018/19:25:00 Insurance Co: INDIA INT'L INS PTE LTD Insurance Enquiry - SHB4005E		7.00	0.49	7.49
Enquiry Fee 20180430143702983102		7.00	0.49	1.40
	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			
	1000000000002392	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.

# Enquire Vehicle & Owner Information (Vehicle No. SHB4005E As At 28 Apr 2018 / 19:25:00)

#### Law Firm Search Details

Search Reason:

Insurance claim in relation to traffic accident

Law Firm Case No.:

SRSTP.7159.18

Current Owner Details

Owner ID Type:

Company

Owner ID:

199303821R

Owner Name:

COMFORT TRANSPORTATION PTE LTD

Registered Address Type: Private Residential (Condo Apt or House) / Shopping / Office Complexes

Registered Block/House No.:383

Registered Street Name: SIN MING DRIVE

Registered Unit No.:

Registered Building Name: GAS BUILDING

Registered Postal Code: 575717

Current Vehicle Details

Vehicle No.:

SHB4005E

Make Description/Model: HYUNDAI / 140 1.7L CRDI AT ABS AIRBAG 4DR

Insurance Company Name: INDIA INT'L INS PTE LTD



# Ong James has successfully logged out.

Your last login date and time was 17 Jul 2018, 12:34:23.

# To return to ONE.MOTORING, please click here

For security reasons, please CLEAR YOUR CACHE after each session.

# Session Transaction History

5/No.	L Asset Type	Asset ID	Asset Owner ID	Transaction Type	Transaction Amount (S\$)	Log Date/Time
1	Vehicle	SBL1750A		18.19 Enquire Veh Owner Info (Others) by Law Firm	7.49	17 Jul 2018 / 12:43:11
2	Vehicle	GBF2141H		18.19 Enquire Veh Owner Info (Others) by Law Firm	7.49	17 Jul 2018 / 12:42:00
3	Vehicle	SHB4005E		18.19 Enquire Veh Owner Info (Others) by Law Firm	7.49	17 Jul 2018 / 12:40:39
4	Vehicle	SJK6861R		18.19 Enquire Veh Owner Info (Others) by Law Firm	7.49	17 Jul 2018 / 12:39:19



5b.

ESTIMATED NORMAL PERIOD FOR REPAIR:

# 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 Intern	nationale Des Experts En Autor	nobile
ND	IA INTERNATIONA	L INSURANCE PL	Ref : CS3/III180081	19/Gtbe2-1
	CECIL STREET -02 IOB BUILDING	SINGAPORE 049711	Date: 27-08-2018 Code: III2	
	Pol	icy Particulars :- THIRD P	ARTY CLAIM (RESURVE	Y INSPECTION)
	Insured Veh.	SHB 4005E	Veh. Inspected	SLB 3661U
	Policy No.		Coverage (\$)	0.00
	Claim No.	MCT18040871	Excess (\$)	0.00
	Assign From	PRIYA	Assign Date	20/07/2018
2.		Vehicle P	articulars & Condition	
	Make & Model	HONDA VEZEL	c.c	1496
	Engine No.	HIDDEN	Year of Reg.	2016
П	Chassis No.	RU11113082	Colour	SILVER
	Odometer	191663	Steering	IN ORDER
	Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
	General	GOOD		
3,		Con	ditions of Tyres	
		Size	Make	Balance
	R/H Front Tyre	215/60 R15	HABILEAD	6 mm
	L/H Front Tyre	215/60 R15	HABILEAD	6 mm
	R/H Rear Tyre	215/60 R15	HABILEAD	6 mm
	L/H Rear Tyre	215/60 R15	HABILEAD	6 mm
l.			iption of Damages	
		D COMPLETED ITS REPAIR ON SEE DETAILS.	WORKS.	
5,		Gen	eral Information	
	Accident Date	28/04/2018	Inspection Date	07/08/2018
	Survey held at	N-51 AUTOMOTIVE PL		
		2 KAKI BUKIT AVE 2 #01-17 KAKI BUKIT AUTOH SINGAPORE 417921	IUB	
5a.		X EVI DE STEEL ST	Remarks	

Estimate Days of Repair

5 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. SLB 3661U

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
-1	REAR BUMPER	REPLACED	863.50	863.50
1	REAR BUMPER LOWER COVER	REPLACED	190.00	190.00
2	REAR BUMPER REFLECTOR L/R @\$151.10	REPLACED	302.20	302.20
2	REAR BUMPER SIDE L/R @\$195.00	REPLACED	390.00	390.00
2	REAR BUMPER SIDE RETAINER L/R @\$23.00	REPLACED	46.00	46.00
1	REAR END PANEL	REPAIRED SEE LABOUR	759.10	
1	REAR END PANEL BUZZLE SENSOR	REPLACED	85.60	85.60
1	REAR END PANEL INNER TOP GARNISH	REPLACED	92.30	92.30
1	REAR EXHAUST GASKET	NOT NECESSARY	56.50	
2	REAR EXHAUST RUBBER MOUNTING @\$16.50	NOT NECESSARY	33.00	
1	REAR EXHAUST SILENCER BOX	NOT NECESSARY	850.10	
2	REAR FENDER ARCH GARNISH L/R @\$212.20	REPLACED	424.40	424.4
2	REAR FENDER MUDFLAP L/R @\$112.60	SERVICEABLE	225.20	
4	REAR FLOOR SPONGE TRAY	SERVICEABLE	225.00	
2	REAR NUMBER PLATE LAMP L/R @\$32.80	SERVICEABLE	65.60	
1	REAR TAILGATE	REPLACED	1,287.10	1,287.1
1	REAR TAILGATE 'VEZEL' EMBLEM	REPLACED	58.50	58.5
2	REAR TAILGATE DAMPER L/R @\$180.00	NOT NECESSARY	360.00	
2	REAR TAILGATE HINGES L/R @\$50.00	REPAIRED SEE LABOUR	100.00	
1	REAR TAILGATE INNER PULL GARNISH	SERVICEABLE	35.60	
1	REAR TAILGATE INNER TRIM GARNISH	REPLACED	144.20	144.2
1	REAR TAILGATE MECHANISM LOCK	REPLACED	180.60	180.6
1	REAR TAILGATE OPENER BUTTON SENSOR	REPLACED	85.00	85.0
1	REAR TAILGATE OUTER GARNISH	NOT NECESSARY	238.70	
1	REAR TAILGATE OUTER GARNISH 'H' LOGO EMBLEM	REPLACED	22.00	22.0
2	REAR TAILGATE REFLECTOR BACK RUBBER GASKET L/R @\$17.30	REPLACED	34.60	34.6
2	REAR TAILGATE REFLECTOR L/R @\$326.20	NOT NECESSARY	652.40	
2	REAR TAILGATE RUBBER GUIDE STOPPER L/R @\$18.50	NOT NECESSARY	37.00	
1	REAR TAILGATE WEATHERSTRIP	REPLACED	135.00	135.0
2	REAR TAILGATE WINDSCREEN GLASS INNER SEAL @\$120.00	REPLACED	240.00	240.0
2	REAR TAILGATE WINDSCREEN GLASS MOULDING @\$67.90	REPLACED	135.80	135.8

Report Ref No. CS3/III18008119/Gtbe2-1



# 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 (\$)
2	REAR TAILLAMP L/R @\$577.50	NOT NECESSARY	1,155.00	
	LESS 20% DISCOUNT		-1,902.00	-943.36
			7,608.00	3,773.44
	SPECIAL NETT ITEMS			
1	SET REAR BUMPER CLIPS (SN)	REPLACED	50.00	50.00
1	SET REAR BUMPER LOWER COVER CLIPS (SN)	REPLACED	30.00	30.00
1	REAR BUMPER LOWER SPOILER (SN)	REPLACED	600.00	300.00
1	REAR BUMPER LOWER SPOILER MOULDING (SN)	REPLACED	200.00	100.00
4	REAR BUMPER REFLECTOR CHROME MOULDING (SN)	REPLACED	250.00	150.00
1	SET REAR BUMPER REVERSE SENSOR (SN)	REPLACED	350.00	200.00
4	REAR BUMPER SCUFF PLATE MOULDING (SN)	REPLACED	500.00	150.00
1	REAR END PANEL INNER TOP GARNISH CHROME MOULDING (SN)	REPLACED	400.00	100.00
1	SET REAR END PANEL INNER TOP GARNISH CLIPS (SN)	REPLACED	30.00	30.0
2	SETS REAR FENDER ARCH GARNISH CLIPS L/R @\$40.00 (SN)	REPLACED	80.00	80.0
2	REAR FENDER INNER UPHOLSTERY TRIM GARNISH CLIPS L/R @\$30.00 (SN)	NOT NECESSARY	60.00	
1	REAR NUMBER PLATE (SN)	SERVICEABLE	25.00	
1	REAR NUMBER PLATE HOLDER (SN)	SERVICEABLE	50.00	
1	SET REAR TAILGATE INNER TRIM GARNISH CLIPS (SN)	REPLACED	100.00	40.0
1	SET REAR TAILGATE OUTER GARNISH CLIPS (SN)	NOT NECESSARY	30.00	
1	REAR TAILGATE REVERSE CAMERA (SN)	NOT NECESSARY	800.00	
1	SET REAR TAILGATE SPOILER CLIPS (SN)	REPLACED	50.00	50.00
1	REAR TAILGATE WINDSCREEN GLASS SEALANT (SN)	REPLACED	100.00	50.00
2	SET REAR TAILLAMP CLIPS L/R @\$30.00 (SN)	NOT NECESSARY	60.00	
			3,765.00	1,330.00
	LABOUR			
	TO REMOVE, REINSTALL ELECTRICAL WIRING HARNESS, CHECK LIGHTING, AND REWIRE FOR PARKING SENSOR.		100.00	30.0
	TO REMOVE, REINSTALL TAILGATE WINDSCREEN.		300.00	100.00
	TO REMOVE, REINSTALL ROOF TOP TRIM UPHOLSTERY, CUSHION SEAT, TRIM GARNISH, TRIM LINER CARPET (TO FR)		150.00	60.00
	TO RE-SPRAY PAINTING ON THE REAR BOOTLID, REAR END PANEL, REAR FENDER (L/R), SPARE TYRE PANEL AND REAR BUMPER.		1,800.00	600.0

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#### 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.:3 of 3

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	TO REMOVE AND CHANGE EXHAUST SILENCER BOX WITH PIPE, RE-ALIGN WHERE NECESSARY CONSISTENT TO THE ACCIDENT.	NOT NECESSARY	180.00	
	TO PROVIDE LABOUR, WORKMANSHIP TO CHANGE THE ABOVE DAMAGED BODYPARTS, REPAIR, RECONSTRUCT AND RE-ALIGN BODY STRUCTURE, BODY ALIGNMENTS AND DAMAGED CONSISTENT TO THE ACCIDENT. INCLUSIVE OF THE REPAIR OF REAR END PANEL AND REAR TAILGATE HINGES L/R.		1,600.00	600.00
	TO APPLY ANTI-RUST CHEMICAL ON REPAIRED AND REPLACED PANEL.		120.00	60.00
			4,250.00	1,450.00
	GRAND TOTAL		15,623.00	6,553.44

RECOMMENDED COST OF LUMP SUM REPAIRS	5,200.00
(TO ITS PRE-ACCIDENT CONDITION)	

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XING GUO QIANG

M.MATAI, AMSAE-A

ADRIAN LING WAI PING

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

**Automotive Assessor** 

Licensed Appraiser

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