

2012/2013

ASS. REC. BY

REF: CS / II 13006290 / BSB-7

Special Instruction:

SAVA/01

W/A

ASSIGNMENT (Office)

From (Person): Shami

of

II

Date/Time: 27072018

Estimated Cost:

Bill to:

OD / (P) WS / TP RES / OD RES / EVA / INV / MV / CS

To Inspect Vehicle No:

6Y 865G

Insured:

SHA 2122T

at Workshop m/s:

Toh Motor

Tel:

9791 9594

of

160 Sin Ming Dr #03-16

Policy No:

Claim No:

MCT18040083

Sum Insured:

Excess:

Make of Veh:

(Client's Record)

D.O.A.

04042018

CA / REV / REP. / REV 24 HRS w/p

05-04-2018

Date/Time:

04.04.2018

5:30pm

Person Contacted:

Ask Shan.

H.O.D. Endorsement:

Vehicle

IN/OUT

Date/Time	Action/Instruction (X) Estimate
	6Y 865G - NA / MCT18040083 / 04
	SHA 2122T - TO / MCT18040083 / Right
	(\$4,200.00 Red - 61%)

Repair days 5

RECEIVED 16 AUG 2018

[Signature]
6/8/2018

250-20 = 170

REF:

IV

ASSIGNMENT

From:

Date:

Estimated Cost:

OD / TP / WS / TP RES / OD RES / EVA / INV / MV

To inspect Vehicle No:

at Workshop m/s

of

Insured:

Policy No.

Claims No.

Sum Insured:

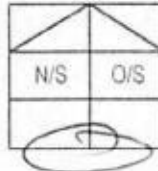
Excess:

(Client's Record)

Make of Veh:

(Policy Condition)

Remark: The veh had commenced its
repair at the time of inspection.



Bal. or Market Value:

IDAC Accident Rpt:

Consistent? : Yes or No

GIA / PR Seen:

Consistent? : Yes or No

Est. Repairs:

days

Res.: Yes or No

Lum Sum:

%

3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Vehicle: IN / OUT

Date:

Person Contacted:

Veh No:

91/86561

Yr Regn:

DEC 20 04

Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make:

Suzuki Carry

C.C

1298

Colour:

Silver

A/C

Insured / Std / NI / NA

Sp. Reading

185592

T/Radio: Insured / Std / NI / NA

Eng/No:

C/No:

JSAFDA22406145423

Gen. Cond: Good / Fair / Poor / Burnt

Steering: In order / Jammed / Leaked / Burnt or

Brake: In order / Jammed / Leaked / Burnt or

Modi: Nil / S/Rim / STD A/Rim or

Tyre Size:

F:

155 / R12 Yokohama

R:

155 / R13 New Sanyo

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or

Front

R/Bal.

7

mm

Rear

R/Bal.

7

mm

L/Bal.

7

mm

L/Bal.

7

mm

D.O.A.

4/04/2018

D.O.I.

5/4/2018

Survey held at

Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or

The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time

Action / Instruction

e/c.

NO EST UPON SURVEY
Submit PRE report.

RECEIVED 08 MAY 2018

Date/Time, File Pass to?

☐

Prel. Report

1)

☐

Final Report

Date/Time, File Return to?

2)

Days Of Repair:

Resurvey No. of Trip:

Survey Fee:

Transportation:

Add Fee:

☐

Site Insp (\$

☐

Interview (\$

☐

Tech. Invs (\$

☐

Weekend (\$

) \$ + RS \$

) Photos

) Others

TOTAL

Report Format :

PRE

Lump Sum / I.B.I: (\$

80

10

90

Catherine Chong (LKK Auto)

From: Olivia Lau (LKKAuto) <olivialau@lkkauto.com>
Sent: Monday, 30 July, 2018 12:12 PM
To: assignments
Cc: SUR
Subject: [III]: III REF: MCT18040083 YOUR REF: L.18.0567.CYN ACCIDENT INVL SHA2122T (III) & GY865G ON 04/04/2018
Attachments: III REF: MCT18040083 YOUR REF: L.18.0567.CYN ACCIDENT INVL SHA2122T (III... (49.2 KB)

LKK Ref: CS3/III18006290/M1be2

Hi Assignments Team,

I refer to the below – I have sent you an email earlier on this. Please expedite.

Best Regards,

Olivia Lau | Admin Manager

LKK Auto Consultants

phone: 6256-3561 | email: olivialau@lkkauto.com | fax: 6741-4108

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

Make
good
use of
Today

From: Joel Nah Shern Ern [mailto:JoelNah@iii.com.sg]
Sent: Friday, 27 July, 2018 11:06 AM
To: Sherini Pillai <sherini@iii.com.sg>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>
Subject: RE: III REF: MCT18040083 YOUR REF: L.18.0567.CYN ACCIDENT INVL SHA2122T (III) & GY865G ON 04/04/2018

Dear all,

Rights have been granted for this LOD.

Joel Nah
Motor Claims Department
India International Insurance Pte Ltd
64 Cecil Street #04-02 IOB Building
Singapore 049711
Tel: 6347 6100 Ext 206 Fax: 6224 4174

From: Sherini Pillai
Sent: Friday, 27 July, 2018 11:05 AM
To: Joel Nah Shern Ern <JoelNah@iii.com.sg>

Subject: RE: III REF: MCT18040083 YOUR REF: L.18.0567.CYN ACCIDENT INV L SHA2122T (III) & GY865G ON 04/04/2018

Joel,

Pls get LKK to conduct paper survey. Tks.

Regards,

Sherini Pillai

Motor Claims Department

India International Insurance Pte Ltd

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

DID: 6347 6128 Fax: 6224 4174



From: Kuru & Co [mailto:kurulegal@yahoo.com.sg]

Sent: Monday, July 23, 2018 4:49 PM

To: Pooi Chin Han Daniel <danielpooi@iii.com.sg>

Cc: Sherini Pillai <sherini@iii.com.sg>; Olivia Lau (olivialau@lkkauto.com) <olivialau@lkkauto.com>

Subject: Re: III REF: MCT18040083 YOUR REF: L.18.0567.CYN ACCIDENT INV L SHA2122T (III) & GY865G ON 04/04/2018

Hi Daniel

We refer to your email of 23.07.18.

We are instructed that your surveyor had conducted:

1. Pre-repair inspection (before dismantling of vehicle) on 04.04.18
2. Pre-repair inspection (after dismantling of vehicle) on 05.04.18
3. Post repair inspection on 11.04.18

In this respect, our client has complied with the NIMA Protocol and we have been instructed to reject your request for a post inspection.

Please let us have a copy of the Pre/Post repair inspection report.

We have already submitted our client's claim with supporting documents including our client's vehicle survey report in which the workshop's estimate is reflected.

We trust you and your surveyor (who had physically inspected our client's vehicle) will be able to make a reasonable offer to our client's claim within the next 7 days.

Regards

Irene

Kuru & Co

150 South Bridge Road

#04-06 Fook Hai Building

Singapore 058727

Tel: 6532 2009
Fax: 6532 2007

On Monday, 23 July 2018, 4:42:02 PM SGT, Pooi Chin Han Daniel <danielpooi@iii.com.sg> wrote:

Without Prejudice Save as to Cost

Dear Sir

We refer to the above accident and your letter dated **13.7.18**

We wish to conduct re-inspection on your client's vehicle.

Please advise the date, time and venue (1) week in advance so as to enable us to make the necessary arrangement for survey.

Daniel Pooi

Motor Claims Department

India International Insurance Pte Ltd

64 Cecil Street #04-02 IOB Building

Singapore 049711

Tel: 6347 6100 Ext 202 Fax: 6224 4174

S&P 'A-' (stable) rated Company



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.

DISCLAIMER:

This email is intended solely for the person to whom it has been addressed.

It may contain confidential and/or legally privileged information.

If you are not the person for whom this e-mail was intended, or if this e-mail has reached you by mistake, please delete it immediately and inform us of the error and also be hereby notified that any use, distribution, transmission, printing, copying or dissemination of this information in any way or in any manner is strictly prohibited and may be unlawful. Internet communications may not be entirely secure or accurate as information could be intercepted, corrupted, lost, delayed or contain viruses.

Therefore, we do not accept liability for any errors or omissions in the content of this message or any delay in delivery which may arise as a result of Internet transmission or any modification.

Print this email only if it is absolutely necessary and help in preservation of environment.

India International Insurance Pte Ltd.

Registration No. 198703792-K

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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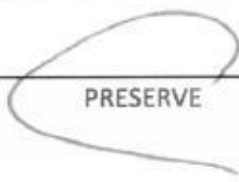


If you are not the person for whom this e-mail was intended, or if this e-mail has reached you by mistake, please delete it immediately and inform us of the error and also be hereby notified that any use, distribution, transmission, printing, copying or dissemination of this information in any way or in any manner is strictly prohibited and may be unlawful. Internet communications may not be entirely secure or accurate as information could be intercepted, corrupted, lost, delayed or contain viruses.

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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

No	Subject Matter	Current	Revised	Remarks
1	Reserves		•	
	TPPD	PRESERVE		
	TPPI			
	UNINSURED LOSS	PRESERVE		
	SUBRO	PRESERVE		
	LPPN			
	Investigation Fees			
	Survey Fees			
	Legal Fees			
	Others			
2	Fraud Check			
3	Upload to merimen			
4	Grant Rights			
5	Payment			

 *** FAX TX REPORT ***

TRANSMISSION OK

JOB NO. 2159
 DESTINATION ADDRESS 965322007
 SUBADDRESS
 DESTINATION ID
 ST. TIME 23/07 10:42
 TX/RX TIME 00' 20
 PGS. 1
 RESULT OK



KURU & CO

Advocates & Solicitors
 UEN / CST Registration No: 53130937A

150 South Bridge Road
 #04-06 Fook Hai Building
 Singapore 058727

Kurubalan s/o Manickam Rengaraju
 Jan Chua Peck Kiang

Tel: 65322 009 (5 lines)
 Fax: 65322 007 (Our fax no. is not for service of court documents)

Our ref: L.18.0567.CYN
 (Please quote our reference when replying)

13 July 2018



BY CERTIFICATE OF POSTING

Comfort Transportation Pte Ltd
 383 Sin Ming Drive
 Gas Building
 Singapore 575717

(Yr ref: SHA 2122T)

BY HAND

India International Insurance Pte Ltd
 64 Cecil Street
 #04/#05 IOB Building
 Singapore 049711

(Yr ref: SHA 2122T)

Dear Sirs,

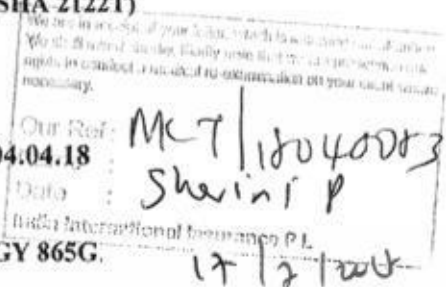
**ACCIDENT INVOLVING GY 865G & SHA 2122T ON 04.04.18
 AT/ALONG GEYLANG EAST CENTRAL**

We act for Agneselle LLP, owner of vehicle registration number GY 865G.

We are instructed to claim for damages against you in connection with the above-captioned road traffic accident involving our client's vehicle and your vehicle registration number SHA 2122T.

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

Cost of repairs \$ 6,900.00
 Loss of use \$ 1,800.00



KURU & CO

Advocates & Solicitors

UEN / GST Registration No: 53130937A

150 South Bridge Road
#04-06 Fook Hai Building
Singapore 058727

Kurubalan s/o Manjckam Rengaraju
Jan Chua Peck Kiang

Tel: 65322 009 (5 lines)

Fax: 65322 007 (Our fax no. is not for service of court documents)

Our ref: **L.18.0567.CYN**

(Please quote our reference when replying)

13 July 2018



BY CERTIFICATE OF POSTING

Comfort Transportation Pte Ltd
383 Sin Ming Drive
Gas Building
Singapore 575717

(Yr ref: SHA 2122T)

BY HAND

India International Insurance Pte Ltd
64 Cecil Street
#04/#05 IOB Building
Singapore 049711



(Yr ref: SHA 2122T)

Dear Sirs,

ACCIDENT INVOLVING GY 865G & SHA 2122T ON 04.04.18 AT/ALONG GEYLANG EAST CENTRAL

MC7/18040003
Shavini P
17/12/18

We act for **Agneselle LLP**, owner of vehicle registration number **GY 865G**.

We are instructed to claim for damages against you in connection with the above-captioned road traffic accident involving our client's vehicle and your vehicle registration number **SHA 2122T**.

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

Cost of repairs	\$ 6,900.00
Loss of use	\$ 1,800.00
Survey fee	\$ 638.00
LTA fee/s	\$ 7.49
Towing fee	\$ 55.00
Incidentals (Inclusive of GST)	\$ 53.50
Cost at this stage (Inclusive of GST)	\$ 749.00

Enclosed are the supporting documents for your perusal:

Pre-repair Notification letter

Our client's SAS report

Your insured's LTA search

Repair Bill

Survey report, invoice and 68 colored photographs (on your undertaking to return the same with 03 days upon demand)

Towing receipt

Certificate of insurance

KURU & CO

Advocates & Solicitors
UEN / GST Registration No: 53130937A

150 South Bridge Road
#04-06 Fook Hai Building
Singapore 058727

Kurubalan s/o Manickam Rengaraju
Jan Chua Peck Kiang

Tel: 65322 009 (5 lines)

Fax: 65322 007 (Our fax no. is not for service of court documents)

Our ref: **L.18.0567.CYN**
(Please quote our reference when replying)

Yr ref: **SHA 2122T**

13 July 2018

BY CERTIFICATE OF POSTING



Comfort Transportation Pte Ltd
383 Sin Ming Drive
Gas Building
Singapore 575717

Dear Sirs,

**ACCIDENT INVOLVING GY 865G & SHA 2122T ON 04.04.18
AT/ALONG GEYLANG EAST CENTRAL**

We act for Agneselle LLP, owner of vehicle registration number GY 865G.

We are instructed that **our client's vehicle was damaged** in the above captioned accident by the negligent driving of your vehicle registration **SHA 2122T**.

Please let us have the following information/particulars:-

1. the name, address and NRIC number of the driver of the said motor vehicle at the time of the accident;

1.1. Name as in NRIC/Passport: _____

1.2. NRIC No.: _____

1.3. Address: _____

2. whether the said driver was at the time of the accident driving as your servant or agent;

3. whether the said driver was an authorized driver and covered by your insurance policy.

TAKE NOTICE – If we do not hear from you within **seven (7) days** from the date hereof, there is a presumption in law that the said driver was driving as your servant/agent and we shall commence action against you as a Defendant.

We wish to advise you that you have to notify your insurers of the above accident. Failing to do so may entitle your insurers to repudiate liability for breach of condition. In which case, you will be personally liable for any claims resulting from the above accident.

Yours faithfully,

Kuru & Co

Mr. Tan Joo Koh (SR)

Cc: India International Insurance Pte Ltd – **BY HAND**
Attn: **Motor claims Department / Your ref: SHA 2122T**
64 Cecil Street
#04/#05 IOB Building
Singapore 049711



36 TAN
51c TAN

Subject: PRI 1/ L18.0567.cj // ACCIDENT INVOLVING GY 865G & SHA 2122T ON 04.04.18
From: Kuru & Co (kurulegal@yahoo.com.sg)
To: motorclaim@iii.com.sg;
Bcc: tohmotor96@gmail.com;
Date: Wednesday, 4 April 2018, 12:48

Our ref: L18.0567.cj

Your ref: SHA 2122T

4 April 2018

Dear Sirs,

**ACCIDENT INVOLVING GY 865G & SHA 2122T ON 04.04.18
ALONG GEYLANG EAST CENTRAL
NOTIFICATION OF ACCIDENT AND PRE-REPAIR SURVEY**

We act for **Agneselle LLP**, whose vehicle registration number **GY 865G** was damaged in the above accident.

A copy of the **Singapore Accident Statement** filed is enclosed.

As a result of the accident, our client's vehicle has been damaged. Before our client proceed to repair the damaged vehicle, please let us know within **2 working days** of your receipt of this notice whether you would like to conduct a pre-repair survey of the vehicle.

If we do not receive any reply from you within the stipulated timeline, our client shall proceed to repair the vehicle without further reference to you.

Regards

Irene

Kuru & Co

150 South Bridge Road

#04-06 Fook Hai Building

Singapore 058727

Tel: 6532 2009

Fax: 6532 2007

Attachments

- SAS report.pdf (1.66 MB)

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy ability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

ACCIDENT STATEMENT

Date Of Report	04/04/2018 11:28
Date Of Accident	04/04/2018 08:00
Exact Location Of Accident	GEYLANG EAST CENTRAL
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	GY865G
Insured/Policyholder	
Name Of Registered Owner	AGNESELLE LLP
Co Reg No	T10LL1808G
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	OFFICE-92724517

Vehicle Particulars

Manufacturer	SUZUKI
Model	CARRY
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	COMMERCIAL VEHICLE

Insurance Company

Name of Insurance Company	NTUC INCOME INSURANCE CO-OPERATIVE LTD
Type Of Coverage	THIRD PARTY FIRE AND/OR THEFT
Fleet Policy	NO
Policy Number	5057485190-05
Cover Note Number	

Driver

Name of Driver	SIM BING HONG
NRIC No	S8728637A
Date Of Birth	11/09/1987
Occupation	OUTDOOR
Date Of Driving Pass	19/03/2007
Driving Experience	11 YEARS AND 0 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-92724517
Fax Number	
Contact Number	
EEmail Address	NOEMAIL

Address	BLK 7 UPP ALJUNIED LANE #10-69
Postcode	360007
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	CHILDREN
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	
Was any body injured in the Accident?	NO
Was any injured conveyed to hospital by ambulance?	NO
Was any other material or property damaged?	YES
I have been approached by unknown person(s) soliciting/offering accident claims 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 SKETCH PLAN

Attachment(s)

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

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SHA2122T
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	TAXI
Name of Driver	
NRIC/Passport Number	
Contact Number	
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

Accident Sketch Plan

SKETCH PLAN

IMPORTANT NOTICE

1. Please report **correctly** the details of the accident to speed up the claims process.
2. This form must be **completed by the Policyholder and/or the Authorized Driver**.
3. Information provided must be as **truthful and accurate as possible**. Any willful misrepresentation or withholding of material facts may allow insurance companies to **repudiate policy liability**.
4. The issue and acceptance of this form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. **Any false reporting may be referred to the Police for investigation.**
6. The report will be forwarded by the Insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
8. **Consent under the Personal Data Protection Act (PDPA)**

I understand, acknowledge, agree and consent that

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this form and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police) for the purpose(s) of:
 - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the making of correspondence, statements, invoices, reports or notices to me which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims collectively the "Purposes";
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes;
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims;
- (e) the information so collected under (d) above may be shared / disclosed:
 - (i) to all Insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulation, law enforcement and government agencies as reasonably required for the purposes stated; or
 - (ii) for complying with requirements under any regulations, laws or court orders.


Policyholder's Signature
Date & Time: 14/5/2018
14-Apr-2018

Driver's Signature
(If driver is not the policyholder)
Date & Time: 14/5/2018 4:45 PM
NRIC/FIN No.

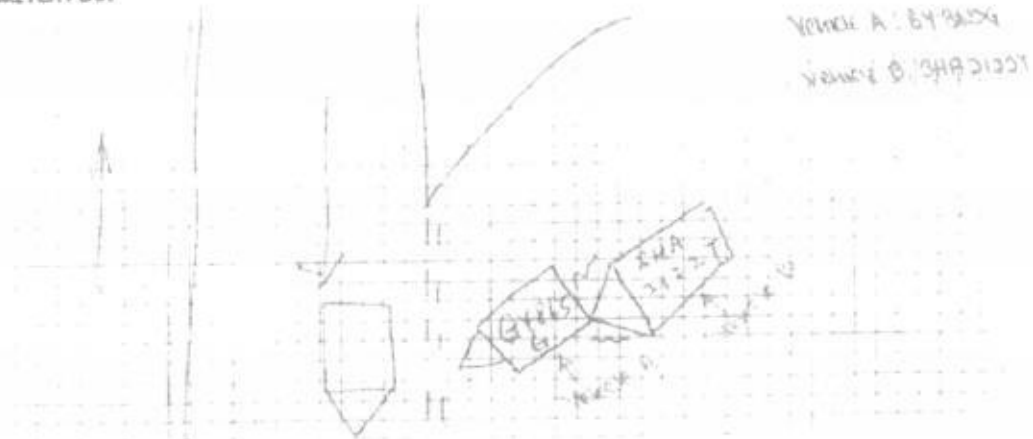
Reporting Centre Personnel's Signature
Name:
NRIC/FIN No.

CITY AUTO PTE LTD
Blk 4 Sin Ming Road
01-58/60/62, Sin Ming Ind Est
Singapore 575643
Tel: 6342 2211 Fax: 6342 7543
(Claims Section)

CLAIMS SECTION

Accident Sketch Plan

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

I was at slip road entering highway East Central. I stopped at give way line to give way to vehicles at the main road.

A constant Delage taxi - SHA 2122 T, suddenly hit my vehicle from behind. It caused my vehicle to swing forward. I then hit the back of my head against the head rest of my seat.

DECLARATION

I/We declare the foregoing particulars are true in every respect.

Policyholder's Signature
Date & Time: 10.15.14
10.15.14

Driver's Signature
[If driver is not the policyholder]
Date & Time: 10.15.14 10.15.14

CITY AUTO PTE LTD
Blk 8, 8th Floor, Ming Road
Singapore 575843
Tel: 6453 1235 Fax: 6453 7044
Reporting Centre: 6453 7044
Name: [Signature]
NRCUTIN No:

Enquire Vehicle & Owner Information (Vehicle No. SHA2122T As At 04 Apr 2018 / 08:00:00)

Law Firm Search Details

Search Reason: Insurance claim in relation to traffic accident

Law Firm Case No.: L18.0567.CJ

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.: SHA2122T

Make Description/Model: HYUNDAI / I40 1.7 CRDI F/L AT ABS AIRBAG 4DR

Insurance Company Name: INDIA INT'L INS PTE LTD



Toh Motor Enterprise

Business Reg. No.: 53112359J

Blk 160 #05-16 Sin Ming AutoCity Sin Ming Drive Singapore 575722

Mobile : 9748 3351 Fax: 6266 7396 Email: tohmotorclaims@gmail.com

M / S : ✓ AGNESELLE LLP S / No. : 6772
Contact No. : _____ Job Sheet No. : _____
Car No. : ✓ GY865G Date : 09/Jul/2018

Brand	Model	Description	Qty	Unit Price	Amount
✓SUZUKI	✓CARRY	LUMP SUM REPAIR			\$ 6,900.00
Total :					\$ ✓ 6,900.00

- Goods sold are not returnable or exchangeable
- All cheques should be crossed and made payable to "TOH MOTOR ENTERPRISE".

TOH MOTOR ENTERPRISE



ABSOLUTE APPRAISAL SERVICES PTE LTD
LOSS ADJUSTERS & MOTOR APPRAISERS
160 Sin Ming Drive #05-16 Sin Ming AutoCity (S) 575722
Mobile: 9688-0413 Fax: 6266-7396
Email: absolute.app.svcs@gmail.com

Invoice

Customer: Agneselle LLP
C/o: 160 Sin Ming Drive #05-16
Sin Ming AutoCity (S) 575722

Date: 02.05.2018

Invoice No: NS-2018-159

Description		Amount
Vehicle No:	GY865G	
Make & Model:	Suzuki Carry (Van)	
Our reference:	AAS/2018/159	
Services rendered for appraiser / inspection report		
Survey Fee		
Photographs		
Transport Fees		
Re-inspection Fees		
SGD Dollar : Six hundred thirty eight dollar only	Total:	SGD \$ 638.00

Notes:

All cheques payment should be crossed and made payment to "Absolute Appraisal Services Pte Ltd"

Please indicate our "Invoice No." on the reverse side of the cheque.

Please do not hesitate to contact us should you have any enquires.



Absolute Appraisal Services Pte Ltd



ABSOLUTE APPRAISAL SERVICES PTE LTD
LOSS ADJUSTERS & MOTOR APPRAISERS

160 Sin Ming Drive #05-16 Sin Ming AutoCity (S) 575722
Mobile: 9688-0413 Fax: 6266-7396
Email: absolute.app.svcs@gmail.com

Vehicle Inspection Report

To: Agneselle LLP
C/o: 160 Sin Ming Drive #05-16
Sin Ming AutoCity (S) 575722

Date of report: 02.05.2018
Date of request: 04.04.2018
Date of inspection: 04.04.2018
Date of accident: 04.04.2018
Claim type: Third Party Claim

Report No: AAS/2018/159

Particulars of affected vehicle:

Registration no: GY865G
Make/Model: Suzuki Carry (Van)
Year of registration: 2004
Colour: Metallic Silver

Odometer: 185590 km
Engine Capacity: 1298 cc
Engine no: G13BB861287
Chassis no: JSAFDA32V00145423

Condition of tires:

Front Left: 5mm
Make: Yokohama
Rear Left: 5mm
Make: Yokohama

Front Right: 5mm
Make: Yokohama
Rear Right: 5mm
Make: Yokohama

Type of road wheel: STD (The above represent the remaining life of the tire thread)

Pre-accident condition (Static tests only)

General Bodywork	: Good
Paintwork	: Good
Handbrake	: In order
Footbrake	: In order
Steering	: In order
Apparent engine modification	: Nil

The Assignment

The inspection was conducted at M/s. Toh Motor Enterprise
160 Sin Ming Drive #05-16
Sin Ming AutoCity (S) 575722

(Subsequent inspection was conducted)

Assessment

Repairer's estimate:	\$ 11,609.41
Revised estimate:	\$ 8,631.39
Recommended reserve:	\$ 6,900.00 (Lump sum)

Estimated normal duration of repairs : 12 Working days



ABSOLUTE APPRAISAL SERVICES PTE LTD
LOSS ADJUSTERS & MOTOR APPRAISERS
160 Sin Ming Drive #05-16 Sin Ming AutoCity (S) 575722
Mobile: 9688-0413 Fax: 6266-7396
Email: absolute.app.svcs@gmail.com

Vehicle No: GY865G

Report No: AAS/2018/159

W/O PREJUDICE

Point of impact

At the rear portion.

General description of damages

The tailgate, LH tail lamp, rear bumper, rear end panel, floor panel, LHR quarter panel, exhaust silencer, LHR undercarriages, etc.

Other parts were also found damaged. (See schedule for details)

Recommendation

The estimate cost of repair submitted by M/s Toh Motor Enterprise as per schedule attached have been revise and scrutinize. We list the breakdown of our findings and recommendation as per attached.

Our adjusted amount for the cost of repair is SGD \$8,631.39

Conclusion

The repairer has agreed to undertake the repair at a lumpsum of SGD \$6,900.00

Under normal circumstances, the repair of the damaged vehicle should be completed within a reasonable period of 12 working days.

We have **Not Authorised** and/or instruction to the repairer to proceed with the repairs. This inspection was conducted entirely on a '**Without Prejudice**' basis.

We are pleased to advise that the inspection was carried out accordingly and hereby submit our appraisal report which includes 68 photographs.

Your Faithfully
Absolute Appraisal Services Pte Ltd



Nicky Seah
Automobile Appraiser
MSAAA / MSMCTA



ABSOLUTE APPRAISAL SERVICES PTE LTD LOSS ADJUSTERS & MOTOR APPRAISERS

160 Sin Ming Drive #05-16 Sin Ming AutoCity (S) 575722

Mobile: 9688-0413 Fax: 6266-7396

Email: absolute.app.svcs@gmail.com

Vehicle No: GY865G

Report No: AAS/2018/159

Appraisement Schedule

S/N	Parts Description	Qty	Condition		Repairer's Est	Revised Est
1	Tailgate	1	Dented		\$ 890.70	\$ 890.70 DD
2	Tailgate glass rubber	1	Necessary		\$ 89.40	\$ 89.40 NN
3	Tailgate sticker 'Suzuki'	1	Necessary		\$ 46.20	\$ 46.20 NN
4	Tailgate sticker 'Carry'	1	Necessary		\$ 26.30	\$ 26.30 NN
5	Tailgate sticker '1.3'	1	Necessary		\$ 12.60	\$ 12.60 NN
6	Tailgate outer moulding	1	Serviceable		\$ 77.40	-
7	Tailgate lock	1	Distorted		\$ 80.20	\$ 80.20 SV
8	Tailgate striker	1	Serviceable		\$ 36.30	-
9	Tailgate weather-strip	1	Necessary		\$ 97.20	\$ 97.20 NE
10	Tailgate absorber LH/RH	2	Serviceable	\$ 155.40	\$ 310.80	-
11	Tail lamp LH/RH	2	LH Cracked	\$ 255.70	\$ 511.40	\$ 255.70 CR
12	Rear bumper	1	Dented		\$ 580.40	\$ 580.40 DD
13	LHR mudflap	1	Dented/Torn		\$ 63.30	\$ 63.30 SV
14	Rear panel	1	Dented		\$ 778.10	\$ 778.10 R
15	Spare wheel carrier	1	Dented		\$ 170.50	\$ 170.50 R
16	LHR quarter panel	1	Dented/Distorted		\$ 1,133.70	\$ 1,133.70 NC
17	Exhaust silencer	1	Dented/Bent		\$ 560.30	\$ 560.30 X
18	Exhaust heat shield	1	Serviceable		\$ 73.80	-
19	LHR trailing arm	1	Bent		\$ 262.10	\$ 262.10 NC
20	LHR shock absorber	1	Bent/Jammed		\$ 239.90	\$ 239.90 NC
21	Rear lateral arm	1	Bent		\$ 326.80	\$ 326.80 NC
22	Rear axle	1	Misalign/Realign		\$ 680.40	-
23	Rear axle shaft LH	1	Serviceable		\$ 299.70	-
24	Rear axle bearing	2	Serviceable	\$ 103.20	\$ 206.40	-
25	Rear axle oil seal	2	Serviceable	\$ 22.70	\$ 45.40	-

Total:	\$ 7,599.30	\$ 5,613.40
-15%	\$ 1,139.90	\$ 842.01
List total:	\$ 6,459.41	\$ 4,771.39

1	Tailgate sticker '60km/h'	1	Necessary		\$ 20.00	\$ 20.00 NE
2	Rear number plate	1	Dented		\$ 40.00	\$ 40.00 NN
3	Reverse sensor	1set	Malfunctioned		\$ 300.00	\$ 250.00 CUT
4	Gear oil	1	Not Necessary		\$ 80.00	-
5	LHR quarter panel moulding	1set	Necessary		\$ 70.00	\$ 70.00 NC
6	Joint sealant	2	Necessary	\$ 60.00	\$ 120.00	\$ 80.00 BL

Special nett total:	\$ 630.00	\$ 460.00
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Parts Total:	\$ 7,089.41	\$ 5,231.39
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ABSOLUTE APPRAISAL SERVICES PTE LTD LOSS ADJUSTERS & MOTOR APPRAISERS

160 Sin Ming Drive #05-16 Sin Ming AutoCity (S) 575722

Mobile: 9688-0413 Fax: 6266-7396

Email: absolute.app.svcs@gmail.com

Vehicle No: GY865G

Report No: AAS/2018/159

S/N Labour Description

Repairer's Est

Revised Est

1 Remove & refit rear trimmings, etc

\$ 100.00

\$ 60.00 ✓

2 Transfer tailgate fittings.

\$ 120.00

\$ ⁶⁰80.00 ✓

3 Transfer tailgate glass.

\$ 120.00

\$ ~~100.00~~ 80.00 ✓

4 Remove & ^{repair}renew exhaust pipe.

\$ 120.00

\$ 80.00

5 Anti rust.

\$ 100.00

\$ 60.00 ✓

6 Conduct lighting and wirings checks.

\$ 60.00

\$ 40.00 ✓

7 Drop rear undercarriages, renew damaged parts, realign rear axle.

\$ 600.00

\$ ~~400.00~~ ✓

8 Conduct wheel alignment.

\$ 100.00

\$ ~~80.00~~ X

9 Remove & renew damaged parts. Re-align all affected area

\$ 1,800.00

\$ ^{600.00}1,500.00

10 Respray all damaged parts. Touch up all affected area.

\$ 1,400.00

\$ ^{600.00}1,000.00

Labour Total:

\$ 4,520.00

\$ 3,400.00

Grand Total:

\$ 11,609.41

\$ 8,631.39

The final adjusted lump sum amount is \$6,900.00

Under normal circumstances, the repair should be completed within a reasonable period of 12 working days.

45
Repair days 5

68 Photographs were taken at the time of inspection.

Disclaimer: This report is intended for the exclusive use of the address solely in relation to the loss occurrence in which the assessed vehicle involved. No liability or responsibility whatsoever shall be held by Absolute Appraisal Service Pte Ltd for any reliance on this report by any third party.



24 HOURS TOWING SERVICES

KAOLIN MOTOR TRADING CO

Thomson Road Post Office, P.O. Box 95, Singapore 915704

Tel: 6452 0716, 6458 4013

Registration No. 21645200K

CASH SALE
JOB ORDER

Messrs Gash. Toh Motor

No. 7006276

Date 4-3-18

Vehicle No. G4865G

Model Carry

Destination Greyhound Bst ctr to W8

Time In

Time Out

Remarks

Amount \$ 55

- ☐ Change Spare Tyre / Jumpstart
- ☐ Basement / Multi Carpark
- ☒ Accident
- ☐ Using King Dolly (Extra Trailer)
- ☐ Lowered Bodykit / Suspension

- ☐ Loaded With Goods
- ☐ Dismantle Shaft / Brake / Equipment
- ☐ Open Door
- ☐ Crane up / Winch out

38.1232015

Yong Joo H
Driver

Received By

bizSAFE

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, 1959 (MALAYSIA)

Certificate Number : 5057485190-05

Cover : Third Party, Fire & Theft

1. Index mark and Registration Number of Vehicle : **GY865G**
Chassis Number : JSAFDA32V00145423
2. Name of Policyholder : AGNESELLE LLP
3. Effective Date of Insurance : 22 Dec 2017
4. Expiry Date of Insurance : 21 Dec 2018
5. Persons or Classes of Persons entitled to drive#
(a) The Policyholder.
(b) Any other person who is driving on the Policyholder's order or with his/her permission.
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.
6. Limitations as to Use#
(a) Use for social domestic and pleasure purposes and in connection with the Policyholder's business or profession.
(b) Use for the carriage of passengers or goods in connection with the Policyholder's business.

This Policy does not cover

- (a) Use for hire or reward.
- (b) Use for racing, pace-making, reliability trial or speed-testing.
- (c) Use whilst drawing a trailer except the towing of any one disabled mechanically propelled vehicle.

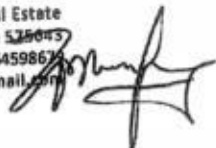
Limitations rendered inoperative by Section 8 of the Motor Vehicle (Third Party Risks and Compensation) Act (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

EXCESS (SECTION 1)	: N/A
EXCESS (SECTION 2)	: N/A
INSURE WITH COE	: YES
HIRE PURCHASE COMPANY	: TAI THONG LEE TRADING PTE LTD
SUM INSURED	: MARKET VALUE OF INSURED VEHICLE AT TIME OF LOSS

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)

Agency : CITY INSURANCE AGENCY PTE. LTD. (00000573566)
Date of Issue : 11 Dec 2017 15:29 hrs

CITY INSURANCE AGENCY PTE LTD
Block 8 Sin Ming Industrial Estate
Sector C #01-80 Singapore 520083
Tel: +65 64598677 Fax: +65 64598678
E-mail: sginsurance01@gmail.com
ROC: 201326450K



Countersigned By:

Authorised Officer


For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED



Chief Executive



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				
INDIA INTERNATIONAL INSURANCE PL		Ref : CS3/III18006290/Bsbe2-1		
64 CECIL STREET #05-02 IOB BUILDING SINGAPORE 049711		Date : 21-08-2018		
		Code : III2		
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SHA 2122T	Veh. Inspected	GY 865G	
Policy No.		Coverage (\$)	0.00	
Claim No.	MCT18040083	Excess (\$)	0.00	
Assign From	SHERINI	Assign Date	27/07/2018	
2. Vehicle Particulars & Condition				
Make & Model	SUZUKI CARRY	c.c	1298	
Engine No.	HIDDEN	Year of Reg.	2004	
Chassis No.	JSAFDA32V00145423	Colour	SILVER	
Odometer	185592	Steering	IN ORDER	
Brakes	IN ORDER	Modification	NIL	
General	GOOD			
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre	155 R13	YOKOHAMA	7 mm	
L/H Front Tyre	155 R13	YOKOHAMA	7 mm	
R/H Rear Tyre	155 R13	NEW SONAR	7 mm	
L/H Rear Tyre	155 R13	NEW SONAR	7 mm	
4. Description of Damages				
THE VEHICLE SUSTAINED DAMAGES AT THE REAR PORTION. DAMAGES SEE DETAILS.				
5. General Information				
Accident Date	04/04/2018	Inspection Date	05/04/2018	
Survey held at	TOH MOTOR ENTERPRISE 160 SIN MING DRIVE #05-16 SIN MING AUTOCITY SINGAPORE 575722			
5a. Remarks				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
5b. Estimate Days of Repair				
ESTIMATED NORMAL PERIOD FOR REPAIR:		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. GY 865G

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	TAILGATE	DENTED	890.70	890.70
1	TAILGATE GLASS RUBBER	NOT NECESSARY	89.40	-
1	TAILGATE STICKER 'SUZUKI'	NOT NECESSARY	46.20	-
1	TAILGATE STICKER 'CARRY'	NOT NECESSARY	26.30	-
1	TAILGATE STICKER '1.3'	NOT NECESSARY	12.60	-
1	TAILGATE OUTER MOULDING	SERVICEABLE	77.40	-
1	TAILGATE LOCK	SERVICEABLE	80.20	-
1	TAILGATE STRIKER	SERVICEABLE	36.30	-
1	TAILGATE WEATHER-STRIP	NECESSARY	97.20	97.20
2	TAILGATE ABSORBER LH / RH @\$155.40	SERVICEABLE	310.80	-
2	TAIL LAMP LH / RH @\$255.70	N/S CRACKED	511.40	255.70
1	REAR BUMPER	DENTED	580.40	580.40
1	LHR MUDFLAP	SERVICEABLE	63.30	-
1	REAR PANEL	TO REPAIR SEE LABOUR	778.10	-
1	SPARE WHEEL CARRIER	TO REPAIR SEE LABOUR	170.50	-
1	LHR QUARTER PANEL (DENTED / DISTORTED)	NOT CONSISTENT WITH THE IMPACT	1,133.70	-
1	EXHAUST SILENCER	TO REPAIR SEE LABOUR	560.30	-
1	EXHAUST HEAT SHIELD	SERVICEABLE	73.80	-
1	LHR TRAILING ARM (BENT)	NOT CONSISTENT WITH THE IMPACT	262.10	-
1	LHR SHOCK ABSORBER (BENT / JAMMED)	NOT CONSISTENT WITH THE IMPACT	239.90	-
1	REAR LATERAL ARM (BENT)	NOT CONSISTENT WITH THE IMPACT	326.80	-
1	REAR AXLE	MISALIGN / REALIGN	680.40	-
1	REAR AXLE SHAFT LH	SERVICEABLE	299.70	-
2	REAR AXLE BEARING @\$103.20	SERVICEABLE	206.40	-
2	REAR AXLE OIL SEAL @\$22.70	SERVICEABLE	45.40	-

Report Ref No. CS3/III18006290/Bsbe2-1



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 (\$)
	LESS 15% DISCOUNT		-1,139.90	-273.60
			6,459.40	1,550.40
	<u>SPECIAL NETT ITEMS</u>			
1	TAILGATE STICKER '60KM/H' (SN)	NECESSARY	20.00	20.00
1	REAR NUMBER PLATE (SN)	NOT NECESSARY	40.00	-
1	SET REVERSE SENSOR (SN)	CUT	300.00	200.00
1	GEAR OIL (SN)	NOT NECESSARY	80.00	-
1	SET LHR QUARTER PANEL MOULDING (NECESSARY) (SN)	NOT CONSISTENT WITH THE IMPACT	70.00	-
2	JOINT SEALER @\$60.00 (SN)	NECESSARY	120.00	60.00
			630.00	280.00
	<u>LABOUR</u>			
	REMOVE & REFIT REAR TRIMMINGS, ETC.		100.00	60.00
	TRANSFER TAILGATE FITTINGS.		120.00	60.00
	TRANSFER TAILGATE GLASS.		120.00	80.00
	REMOVE & REPAIR EXHAUST PIPE.		120.00	80.00
	ANTI RUST.		100.00	40.00
	CONDUCT LIGHTING AND WIRINGS CHECKS.		60.00	30.00
	DROP REAR UNDERCARRIAGES, RENEW DAMAGED PARTS, REALIGN REAR AXLE.	NOT NECESSARY	600.00	-
	CONDUCT WHEEL ALIGNMENT.	NOT NECESSARY	100.00	-
	REMOVE & RENEW DAMAGED PARTS, RE-ALIGN ALL AFFECTED AREA. INCLUSIVE OF THE REPAIR OF REAR PANEL, SPARE WHEEL CARRIER AND EXHAUST SILENCER.		1,800.00	600.00
	RESPRAY ALL DAMAGED PARTS. TOUCH UP ALL AFFECTED AREA.		1,400.00	600.00
			-	-
			-	-
			4,520.00	1,550.00
	GRAND TOTAL		11,609.40	3,380.40
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)				2,700.00

Report Ref No. CS3/III18006290/Bsbe2-1



Report Ref No. CS3/III18006290/Bsbe2-1

A handwritten signature in black ink, appearing to read 'Lim'.

LIM TEOW GUAN

Asst. Automotive Assessor

A handwritten signature in black ink, appearing to read 'Ho Leong Chuan'.

HO LEONG CHUAN

Automotive Assessor

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

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