

ASS. REC. BY:

REF:

C93 / ASM / 8008002 / G246

Special Instructions

Surveyor:

013

ASSIGNMENT (Office)

Smart claim

From (Person):

Stacey Ng

of

ASM

Date/Time:

30/04/2018 4:17pm

Estimated Cost:

Bill to:

OD / TP RES / TP RES / OD RES / EVA / INV / MV / CS

To Inspect Vehicle No:

SLV 2528Z

Insured:

SFL 9659G

at Workshop no/s

Kum Onw

Tel:

of

160 Sim Meng Drive #05-08

Policy No:

Claim No:

S8 M00FL2

Sum Insured:

Excess:

Make of Veh:

D.O.A.

29/04/2018

(Client's Record)

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

H.O.D. Endorsement:

Date/Time:

02/05/2018 11:21am

Person Contacted:

mdm Lim

Vehicle IN/OUT

Date/Time	Action/Instruction (X) Estimate
	SLV 2528Z - X
	SFL 9659G - NA / IN (10018172) / Wlr
	Qn: 12092010
10/5/18	After Repair

Surround

REF: ASM

Smart claim

ASSIGNMENT

From _____ Date: _____
 Estimated Cost: _____
 OD / TP / WS / TP RES / OD RES / EVA / INV / MY _____
 To inspect Vehicle No: _____
 at Workshop no: _____
 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.

/	
N/S	O/S

Bal. or Market Value: _____
 IDAC Accident Rport: _____ 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 _____
 Date: _____ Person Contacted: _____ Vehicle: IN / OUT

Veh No: SLV 2528Z Yr Regn: 2017 Dec 26
 Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /
 Truck / Trailer or _____

Make: Mercedes Benz A180 SE (A) cc 1595
 Colour: Black A/C Insured / Std / NI / NA
 Sp Reading: 5858 T/Ratio: Insured / Std / NI / NA

Eng/No: _____
 C/No: WDD1760422J695459
 Gen Cond: Good / Fair / Poor / Burnt

Steering: In order / Jammed / Leaked / Burnt or
 Brake: In order / Jammed / Leaked / Burnt or
 Modi: NI / S/Rim / STD A/Rim or

Tyre Size: F: 205 / 55R16
 R: "

BS / DUN / EXNOVA / GY / FS / LIZA MIC / OHTSU / PIR / SUMI /
 TOYO / YOKO or _____

Front	Rear
R/Bal: 6 mm	R/Bal: 6 mm
L/Bal: 6 mm	L/Bal: 6 mm
D.O.A: 29042016	D.O.I: 03052018 @ 4:41pm

Survey held at: Kum Chw
 Des. of Damages: Frt / Rear / O/S / N/S / UIC / Rooftop or

The UIC / Chassis frame / Body Structure affected due to collision.

Date / Time	Action / Instruction
18/1/18	Submit PR Report

Date/Time, File Pass to? : Preli. Report
 : Final Report

Days Of Repair: _____
 Resurvey No. of Trip: _____

1) _____
 Date/Time, File Return to? _____
 2) _____
 Report Format : _____
 Lump Sum / I.B.I: (\$ _____)

Add Fee: Site Insp (\$ _____)
 Interview (\$ _____)
 Tech Invs (\$ _____)
 Weekend (\$ _____)

Survey Fee:	<input style="width: 100%; height: 100%;" type="text"/>
Transportation:	
\$ + RE \$ _____	
Phelps _____	
Others _____	
TOTAL	_____

Catherine Chong (LKK Auto)

From: Xin Yi <xinyi@seahong.com.sg>
Sent: Tuesday, 31 July, 2018 12:31 PM
To: 'Catherine Chong (LKK Auto)'
Cc: Chee Kiong; 'Samson'
Subject: SLV 2528Z [Our file ref: 18.24738 PD-O]
Attachments: TP LOD.pdf

Dear Catherine,

CLAIMANT :	LAW CHOR WAH
VEHICLE NUMBER :	SLV 2528Z
ALLEGED ACCIDENT DATE :	30 APRIL 2018
AXA VEHICLE NUMBER :	SFL 9659C

We act for AXA Insurance Pte Ltd for the above matter.

We understand that you were engaged to survey the claimant's vehicle.

The claimant has issued their LOD and their surveyor's report is attached. A copy is enclosed.

Please let us hear from you on the following: -

- a. If you have conducted post-repair inspection already, please let us have your survey report urgently.
- b. If you have not conducted post-repair inspection, please let us arrange for inspection with the claimant's solicitor and let us have your survey report in due course.

May we hear from you on the above soonest.

Yours faithfully,

Heng Xinyi, on behalf of Mr Tan Chee Kiong

(Secretary to Mr Tan Chee Kiong)

Seah Ong & Partners LLP

36 Robinson Road

#12-03 City House

Singapore 068877

Tel: 6536 5369

Fax: 6536 5811

This message is intended for the recipient named above. It may contain confidential or privileged information. If you are not the intended recipient, please notify the sender immediately by replying to this message and then delete it from your system. Do not read, copy, use or circulate this communication. Thank you.

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JLCAdvisors

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Notary Public

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3 0 1 9 4 3 1 0 5 9 - - -

60100179

Yr Ref: PIs advise
Our Ref: 2018/KC-6118VL/LTH/sh

24 July 2018

AXA Insurance Pte Ltd
8 Shenton Way
#24-01 AXA Tower
Singapore 068811

BY PDX

Attn: Motor Claims Department

Ong Kue Huan
Blk 219 Tampines Street 24
#07-40
Singapore 520219



Certificate of Posting
(w/o enclosures)

Dear Sirs

Accident involving SLV2528Z / SFL9659G on 30 April 2018 along Upper Thomson Road East Towards City

We act for Mr Law Chor Wah, the owner of SLV2528Z at all material times of the accident.

As a result of the sole or contributory negligence of your insured's hirer and/or authorized driver and/or agent and/or servant, Mr Ong Kue Huan, in the driving and/or management of motor vehicle SFL9659C, which caused the above accident, our client's motor vehicle SLV2528Z was damaged and he has been put to loss and expense.

We are instructed by our client to claim the following against you as the insurers (or owner): -

S/No.	Description	Amount	Amount
(a)	Repair Costs	S\$5,778.00	
(b)	Rental fee	S\$960.00	S\$6,738.00
(c)	Survey report fee		S\$490.00
(d)	Costs including GST		S\$642.00
(e)	Disbursements:		
	(i) LTA fee	S\$7.49	
	(ii) GIA search fee	S\$15.00	
	(iii) GIA report fee	S\$14.00	
	(iv) Colour photocopy charges	S\$13.00	S\$49.49
		Total	S\$7,919.49

Our ref: 2018/KC-6113/VL/LTH/sh
 Your ref: Pls advise

24 July 2018

A copy each of the following supporting documents is enclosed:

S/No.	Date	Description of document (all copies unless otherwise stated)
1.	30.04.2018	GIA report of SLV2528Z
2.	30.04.2018	GIA report of SFL9659G
3.	29.04.2018	LTA result of SFL9659G
4.	02.05.2018	Acepac Rental Agreement 16123
5.	22.05.2018	Prestige Appraiser Services Pte Ltd invoice PS/002/05/18 and coloured photographs of SLV2528Z
6.	23.06.2018	Repair invoice no. TP180007
7.	-	Certificate of Insurance

To the owner: Please note that if you are insured and you wish to claim under your insurance policy, you should immediately pass this letter and all the enclosed documents to your insurers.

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

Please also note that if you have a counterclaim against your 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 documents within 8 weeks of your receipt of this letter.

Yours faithfully



JLC Advisors LLP
 (Main Office)

enc.

cc: client (SLV2528Z)

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	30/04/2018 14:56
Date Of Accident	29/04/2018 14:35
Exact Location Of Accident	UPPER THOMSON ROAD EAST TOWARDS CITY
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SLV2528Z
Insured/Policyholder	
Name Of Registered Owner	LAW CHOR WAH
NRIC No	S1700480H
Email Address	ANDY@NICHEINTERIOR.COM
Mobile Phone No	(LOCAL) +65-96375798
Alternative Phone No	OTHERS-96375798
Vehicle Particulars	
Manufacturer	MERCEDES-BENZ
Model	A180
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	THIRD PARTY
Vehicle Category	PRIVATE CAR
Insurance Company	
Name of Insurance Company	LONPAC INSURANCE BHD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	Z/17/VP00/101120
Cover Note Number	
Driver	
Name of Driver	LAW CHOR WAH
NRIC No	S1700480H
Date Of Birth	21/09/1965
Occupation	OUTDOOR
Date Of Driving Pass	15/02/1989
Driving Experience	29 YEARS AND 2 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-96375798
Fax Number	
Contact Number	OTHERS-96375798
Email Address	ANDY@NICHEINTERIOR.COM

Address	BLK 217 PASIR RIS STREET 21 #06-150
Postcode	510217
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OWNER
Vehicle Registration Number of Driver's Own Vehicle	-
Insurance Company of Driver's Own Vehicle	-

General Information of the Accident

Type Of Accident	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 this accident	
Was any body injured in the Accident?	NO
Was any injured conveyed to hospital by ambulance?	
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

PLEASE REFER TO 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	SFL9659G
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	ONG KUE HUAN
NRIC/Passport Number	S0787879F
Contact Number	97869659
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

SKETCH PLAN

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful 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 lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
8. Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
 - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (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, regulators, 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: 30 APR 2012
14:56 hrs

Driver's Signature
(If driver is not the policyholder)
Date & Time:



Reporting Centre Personnel's Signature
Name: POH Kwee Choo
NRIC/FIN No.: S6840583A

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

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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	30/04/2018 15:21
Date Of Accident	29/04/2018 14:40
Exact Location Of Accident	UPPER CHANGI ROAD EAST > CITY
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SFL9659G
Insured/Policyholder	
Name Of Registered Owner	ONG KUE HUAN
Vehicle Particulars	
Manufacturer	HONDA
Model	ODYSSEY 2.4 EXV-S CVT LED SR
Vehicle Category	PRIVATE CAR
Insurance Company	
Name of Insurance Company	AXA INSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	VPA/P1537412
Cover Note Number	27/08/2017-26/08/2018

Driver

Name of Driver	ONG KUE HUAN
NRIC No	S0787879F
Address	BLK 219 TAMPINES STREET 24 #07-40

General Information of the Accident

Type Of Accident	COLLISION - HEAD TO REAR
Weather Conditions	CLEAR

Other Information

Was any foreign vehicle involved in this accident?	NO
Was any body injured in the Accident?	NO
Was any other material or property damaged?	YES
Number of Passengers (Including Driver)	1

Circumstances of Accident

REFER TO ATTACHMENT

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

SLV2528Z

Vehicle Make/Model/Colour

MERCEDES BENZ (B)

Name of Driver

Insurance Company Name

Sketch Plan Pg. 1

SKETCH PLAN

IMPORTANT NOTICE

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7. By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
- 8 **Consent under the Personal Data Protection Act (PDPA)**

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
 - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (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, regulators, 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.



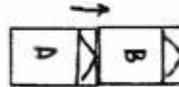
Policyholder's Signature
Date & Time:

Driver's Signature
(If driver is not the policyholder)
Date & Time:



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

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Vehicle in front of me was stationary. I accidentally knock its rear. There was no injury involved. SA-
[Signature]

You had been advised by workshop that in the event that you wish to claim against your own policy (OD claim), there is a **Fourteen (14) days clause** whereby the claim must be made within the stipulated timeframe from the day of occurrence.

<input checked="" type="checkbox"/>	Reporting Only
<input type="checkbox"/>	Claim OD
<input type="checkbox"/>	Claim TP
<input type="checkbox"/>	Claim OD / TP at other workshop

DECLARATION

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

[Signature]
 Policyholder's Signature
 Date & Time:

Driver's Signature
 (If driver is not the policyholder)
 Date & Time:

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

Sketch Plan Pg. 3



Date: 30/07/18

To: Owner of Vehicle Number: SPL 9659G



The following has been advised to you via your workshop, _____ through their staff, Jonathan.

Please tick the applicable box if you had been advice on the content as seen below:

- () You had been advised by the workshop that in the case that you wish to claim against your own policy, there is a Fourteen (14) days clause whereby the claim must be made within the stipulated timeframe from the day of occurrence.
- () You had been advised by the workshop on the liability and merits of the case accordingly.
- () You had been advised by the workshop on the claims procedure for the type of claim that you will be making due to this accident.
- () There will be delay to your vehicle repair due to the unavailability of spare parts locally and there is no other option except to indent it from overseas.
- () There will be no cancellation/withdrawal of the Own Damage claim once the order of the spare parts have been placed. If you wish to cancel/withdraw the claim, you shall bear all costs, expenses &/or related charges incurred directly &/or indirectly to the procurement of the spare parts.
- () The estimated waiting time for the spare parts to arrive is _____. The estimated arrival time does not include the repair period.
- () You will be driving the vehicle out despite being advised by the workshop mechanic/personnel that the vehicle may not be road worthy.
- () For vehicles below Three (3) years old, your Insurance Company will use only genuine original parts to repair your vehicle.
- () For vehicles above Three (3) years old, your Insurance Company will be carrying out repairs using **any combination** of genuine original parts and/or original equipment manufacturer (OEM) parts.
- () You had been advised by the workshop of the Twelve (12) months warranty for Own Damage repairs on workmanship related to the accident.
- () For vehicles that are under warranty with a local distributor, you have been advised by the workshop to check with your local distributor on any effect to your warranty prior to making this Own Damage claim.
- () Others _____

Signed and acknowledge by:

Name and signature of policyholder/authorised driver

Name and signature of workshop personnel including company stamp

Enquire Vehicle & Owner Information (Vehicle No. SFL9659G As At 29 Apr 2018 / 14:35:00)

Law Firm Search Details

Search Reason: Writ of Summons/originating summons NOT filed in court

Law Firm Case No.: 20186118/VL

Current Owner Details

Owner ID Type: Singapore NRIC

Owner ID: S0787879F

Owner Name: ONG KUE HLAN

Registered Address Type: HDB / HUDC

Registered Block/House No.: 219

Registered Street Name: TAMPINES STREET 24

Registered Unit No.: # 07 - 40

Registered Building Name: -

Registered Postal Code: 520219

Current Vehicle Details

Vehicle No.: SFL9659G

Make Description/Model: HONDA / ODYSSEY 2.4 EXV-S CVT LED SR

Insurance Company Name: AXA INSURANCE PTE LTD

ACEPAC RENTAL

160 Sin Ming Drive #07-08 Sin Ming Auto City Singapore 575722
Tel : 6453 6256 Fax : 6455 7754

SLV 2528 Z

INV NO : 16123

RENTAL AGREEMENT

Reg No. : 52916615A

VEHICLE		
VEHICLE NO :	SLV 46314	MODEL : TOYOTA PRIUS
CHANGE OVER 1 :	DATE :	INITIAL :
CHANGE OVER 2 :	DATE :	INITIAL :

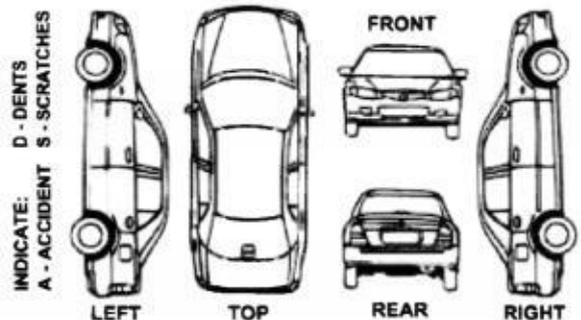
CORPORATE HIRER	
NAME :	
ADDRESS :	
CONTACT PERSON :	TEL :

PERSONAL HIRER / NAMED DRIVER		
NAME :	LAW CHOR WAH	
ADDRESS :	BLK 217, PASIR RIS STREET 21 #06-150 S(510217)	
OFFICE TEL :	RESIDENCE TEL :	PASSPORT / NRIC NO :
NATIONALITY :	PLACE / DATE OF BIRTH :	DRIVING EXPERIENCE :
DRIVING LICENSE NO :	COUNTRY OF ISSUE :	EXPIRY DATE :

ADDITIONAL NAME DRIVER		
NAME :	LAW CHOR WAH	
ADDRESS :	BLK 213, PASIR RIS STREET 21 #03-212 S(510213)	
OFFICE TEL :	RESIDENCE TEL :	PASSPORT / NRIC NO :
NATIONALITY :	PLACE / DATE OF BIRTH :	DRIVING EXPERIENCE :
DRIVING LICENSE NO :	COUNTRY OF ISSUE :	EXPIRY DATE :

CHECK OUT / CHECK IN		
DATE OUT :	2/5/2018	TIME OUT : 4:40 PM
PETROL LEVEL OUT :	E 1/4	1/2 3/4 F
AGREED DATE OF RETURN :		
DATE IN :	10/5/2018	TIME IN : 5:20 PM
PETROL LEVEL IN :	E 1/4	1/2 3/4 F

CHARGES			
Hours	@ \$	per hour	
Days	8	@ \$ 120.-	per day 960-00
Weeks	@ \$	per week	
Months	@ \$	per month	
SUB - TOTAL			
Discount			
TOTAL RENTAL			960-00
Petrol			
Excess			
Delivery / Collection Fees			
Deposit			
Total			
Remarks : Strictly For Hirer Personal / Usage. Not For Reward Usage (eg Uber, Grab Car)			



IMPORTANT NOTES : Restricted to Singapore use only
No refund will be given for petrol left in vehicle.
Hirer is liable to pay first \$ 2000. * under section I & II in any accident plus loss of earnings while damaged vehicle is under repair. Hirer is liable to pay all parking fee and traffic summonses.

Vehicles return during office hour only.
No Service on Public Holiday and Sunday.
Driver must be above 26 years and 2 years driving experience.

HIRER'S DECLARATION
I HAVE READ THE TERMS AND CONDITIONS ON BOTH SIDES OF THIS RENTAL AGREEMENT AND AGREE THERE TO

COMPANY'S STAMP / HIRER'S SIGNATURE

TERMS AND CONDITIONS FOR VEHICLE RENTAL

ACEPAC CAR RENTAL (hereinafter called "the Owner" which expression shall where the context so admits include the owner's successors-in-title) hereby agrees to let and the hirer named herein (hereinafter called "the Hirer") agrees to take on hire the motor vehicle described herein (hereinafter called "the said vehicle") subject to the following terms and conditions.

1. The said vehicle (and all tools and accessories therein) is the property of the Owner and the Hirer shall be a mere bailee thereof and no interest therein shall pass to the Hirer.
2. The hiring shall commence on the date and at the time specified and shall continue for the period and end on the date and at the time stated unless extended or as expressly requested by the Hirer.
3. Upon collection of the vehicle, the Hirer shall immediately examine the state and condition of the vehicle, including the paint and body work of the vehicle, and shall forthwith notify the Owner of any damage and / or defects whatsoever to the said vehicle. If the Hirer fails to do so, the Hirer shall be deemed to have accepted and agreed that the vehicle is in all respects in a good physical condition, roadworthy, in a proper and safe working condition and fully equipped with audio equipment, fitting, accessories, tools and spare tyre.
4. The Hirer shall pay in cash prior to the commencement of the hiring a hire charge specified herein. No part of such hire charge shall in any circumstances be refundable except at the discretion of the Owner.
5. If the Hirer shall fail to return the said vehicle at the expiration of the period of hire, then without prejudice to the other rights of the Owner, the Hirer shall pay to the Owner for every hour elapsing between the time of such expiration and the time the said vehicle is returned to the Owner, such further other charge in accordance with the Owner's current rate of hire charges or at such other rates as the Owner may in its absolute discretion think fit.
6. The said vehicle may only be driven by the Hirer or by person or persons who have been expressly designated and authorised in this contract. The driver or drivers must be in possession of a valid driving licence and shall at all times drive the said vehicle in a careful and skilful manner, observing the traffic regulations and laws and in the event of any breach thereof, the Hirer shall pay all fines and penalties which may be incurred and shall also answer all Police and Traffic Court Summonses, Notices and Inquiries in connection therewith. Particular attention is to be accorded to the following :-
 - i) The car must not be overloaded. At all times the car must be provided with sufficient oil, water and the prescribed tyre pressure. Tampering with speedometer is strictly prohibited.
 - ii) The Hirer shall not drive the said vehicle whilst under the influence of intoxicating liquor or drugs.
 - iii) It is expressly forbidden to hire the said vehicle out to third persons or to let unauthorised persons or learners to use the said vehicle or to permit the said vehicle to be used for illegal purposes (for instance, in connection with theft, drug peddling or trafficking, smuggling or any other criminal activity) or the purposes of test or racing. Failure to comply may entail serious consequences as the Hirer assumes full responsibility and in the event of the said vehicle being seized, confiscated or forfeited as a result thereof, the Hirer shall indemnify the Owner for all losses incurred including the value of the said vehicle.
 - iv) The Hirer and the driver must be over 26 years of age and be holding a valid driving licenses and have a minimum of 2 years regular and qualified driving experience.
7. The Hirer or driver shall report all accidents involving the said vehicle to the Owner immediately and also to the police not later than 24 hours after the accident. The Hirer or driver shall not admit or compound any claim either partially or in full. Hirer is to secure the names and addresses of all witnesses as well as the registration number of all vehicles involved in the accident. All communications or letters received from the police or third parties are to be referred to the Owner immediately. The Hirer shall not abandon the said vehicle without adequate provisions for safe guarding and securing the same. Failure to comply with rule 7 will render Hirer liable for all cost and third party claims.
8. The Owner shall not under any circumstances be liable to make any payment to the Hirer in respect of or to indemnify the Hirer against any loss, injury or damage sustained by the Hirer or by any third party as a result of the use of the said vehicle or as a result of any defect therein and in taking delivery of the said vehicle the Hirer shall be deemed to have satisfied himself that it is in all respects roadworthy and in a proper and safe condition.
9. If for any reason the vehicle described in the schedule of any other vehicle ordered by the Hirer prior to the commencement of the period of hire is not available at the time of such commencement, the Owner shall have the right to replace the said vehicle with an alternative vehicle of similar seating capacity and performance and if no such alternative vehicle is available or if the Owner shall decline to provide an alternative vehicle then the Hirer shall be repaid by hire charge and deposit (if any) paid by him after offsetting the rental charge and costs incurred but shall have no other claim of any kind whatsoever against the Owner. However, if no deposit is paid, Hirer must pay for rental charge incurred on demand.
10. The Hirer shall pay for the cost of petrol during the period of hiring PROVIDED ALWAYS that the Hirer having taken delivery of the said vehicle with a full tank of petrol shall return it likewise failing which the Owner shall be entitled to refill the tank and the cost thereof shall be recoverable from the Hirer.
11. The Hirer or drivers acknowledge that the insurance effected by the Owner does not cover personal injuries or death in the driver of the vehicle.
12. The said vehicle shall be covered under a Motor Vehicle Insurance Policy which contains an excess clause of \$4,000 for 1st party (ie own-vehicle and also \$4,000 excess for damage claim by 3rd party vehicle for each and every accident; an additional \$2,000.00 excess will be charged if the driver is below 26 years of age and holds a Licence which is less than 2 year or other rates which may from time to time be adjusted.
13. In the event of any damage or loss to the vehicle caused by the negligence, fault, default, act or omission of the Hirer or drivers which has resulted in the Owner's insurers repudiating liability for such damage or loss, the Hirer shall be liable for all damage to or loss of the vehicle and shall indemnify and keep the Owner indemnified against all costs (including legal costs on a full indemnity basis), claims and liabilities (whether civil or criminal) relating to or arising out of such negligence, fault, action or omission.
14. In the breach of the terms and conditions of the agreement the Owner reserves the right to resume possession of the hired vehicle at anytime from the Hirer in the Owners' interest without prejudice.
15. The Owner shall not be liable to the Hirer or any person for any loss or damage whatsoever and howsoever caused or occasioned by reason of the Owner resuming possession of the vehicle nor shall the Owner be liable to any person for monies, goods, articles or things not belonging to the Owner which are in or alleged to be in the vehicle at the time the Owner resumes possession of the vehicle.
16. The Hirer shall not take the said vehicle outside mainland Singapore, Malaysia or any other territory outside Singapore without the written consent of the Owner. Failure to comply with this term may entail serious consequences and the Hirer shall assume personal and full responsibility and in the event of the said vehicle being damaged, seized, confiscated or forfeited as a result thereof, the Hirer shall indemnify the Owner for all losses incurred including the value of the said vehicle.
17. A 24-hour breakdown / towing service is provided by the Owner, free of charge, for the vehicle which is situated anywhere within the Republic of Singapore. Notwithstanding hereof:
 - i) where the Hirer has instructed or directed any third party, other than the Owner or the Owner's authorised workshops, to attend to the towing or repair of the breakdown vehicle, the Hirer shall be personally liable for the full costs and expenses incurred thereby and the Owner shall not be obliged to reimburse the Hirer for such costs and expenses;
 - ii) **TYRE PUNCTURE IS NOT CONSIDERED NORMAL WEAR AND TEAR.** the Hirer shall be liable to pay a sum of Singapore Dollars Forty (SGD 40) only to the Owner as SERVICE CHARGE for services rendered in attending to any punctured tyres of the vehicle, the filling up of empty petrol tank of the vehicle, or in procuring replacement keys for the vehicle where the Hirer or drivers had misplaced them;
 - iii) the Hirer shall be also liable to reimburse the Owner such costs and expenses incurred in attending to any one of the matters specified above.
19. No relaxation, forbearance or indulgence by the Owner in enforcing any of the terms and conditions of this Agreement shall prejudice or affect the rights and powers of the Owner hereunder nor shall any waiver or any breach operate as a waiver of any subsequent or continuing breach.

OFFICIAL RECEIPT

No.: 16123

Date: 11-5-2018

Received from LAW CHOR WAH

the sum of Dollars NINE HUNDRED & SIXTY ONLY.

in payment of CAR RENTAL FOR 8 DAYS.

\$ 960/xx

Cash / Cheque No:



Besform

PRESTIGE APPRAISER SERVICES

Insurance Loss Adjusters and Licensed Appraisers Regn. 52868584L
Blk 131 Rivervale Street #05-872 S'pore 540131 Tel: 65528323
Fax: 64574321

No. 22926

INVOICE

Customer

To

Mr Law Chor Wah
c/o 160 Sin Ming Drive
#05-08 Sin Ming Auto City
Singapore 575722

Date

22-May-18

Our ref

PS/002/05/18

Your Ref

VEHICLE REGISTRATION NO : SLV 2528 Z

VEHICLE MAKE/MODEL : Mercedes Benz A180

INSPECTION REPORT FEES

(inclusive of photographs & transport charges)

\$490.00

DOLLARS: Four Hundred And Ninety Only

○
E. & O. E.

for PRESTIGE APPRAISER SERVICES



PRESTIGE APPRAISER SERVICES

Insurance Loss Adjusters and Licensed Appraiser Regn. 652868584L

Blk 131 Rivervale Street #05-872 S'pore 540131 Tel:65528323 Fax:64574321

Our ref : PS/002/05/18
Date : 22nd May 2018

Mr Law Chor Wah
c/o 160 Sin Ming Drive
#05-08 Sin Ming Auto City
Singapore 575722

Dear Sir,

Re : THIRD PARTY CLAIM

We refer to your instruction to appraise the vehicle **SLV 2528 Z** on 03rd May 2018.

A static inspection was conducted during our survey and our report is enclosed for your perusal. The estimated repair cost submitted by **Messrs. Kum Chew Motor Workshop** for **\$10,364.00** as per our attached schedule have been inspected thoroughly each and every item and revised by us against the actual damages found on the vehicle which have been recommended by us accordingly.

The repairer has agreed to undertake repairs at our revised amount of **\$5,400.00 lump sum** corresponding to supply of parts, labour charges and spray-painting. However, we have not given instruction to authorize the repairs.

Under normal circumstances, the estimated period of repairs would be **FIVE (5) days**. Photographs of the damaged vehicle taken by us during our inspection are enclosed.

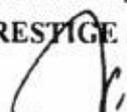
We are reverting the matter to you for a decision.

Please do not hesitate to contact us if you need any clarification.

Assuring you of our best services.

Yours faithfully,

PRESTIGE APPRAISER SERVICES


LOUIS C NG CAE AMIMI
Dip. MTM. Automotive Engineer
Licensed Appraiser

Encl.

PRESTIGE APPRAISER SERVICES

VEHICLE INSPECTION REPORT

To: Mr Law Chor Wah
c/o 160 Sin Ming Drive
#05-08 Sin Ming Auto City
Singapore 575722

Date : 22nd May 2018
Our Ref : PS/002/05/18
Policy No :
Sum Insured :
Excess : T/P Claim

Assigned By : Mr Law Chor Wah
Assignment Date : 03rd May 2018
Accident Date : 29th April 2018
Inspection Date : 03rd May 2018
Workshop Name : Kum Chew Motor Workshop
Survey Conducted At : 160 Sin Ming Drive
#05-08 Sin Ming Auto City
Singapore 575722

PARTICULARS OF VEHICLE

Registration No : SLV 2528 Z
Make/Model : Mercedes Benz A180
Type Of Body : Motorcar
Year Of Manu./Regn. : 2017
Colour : Black

Mileage : 5858km
Engine No : 27091031469280
Chassis No : WDD17604221695459
Passenger Cap. : 4 Passengers
Others : -

CONDITION OF TYRES

	R/H SIDE	L/H SIDE
Front Tyre	: 8mm 205/55R16 Michelin	8mm 205/55R16 Michelin
Rear Tyre	: 8mm 205/55R16 Michelin	8mm 205/55R16 Michelin

The above represent the estimated remaining life of the tyre treads.

PRE-ACCIDENT CONDITION (Static tests only)

Handbrake	: Serviceable	Body Work	: Good
Footbrake	: Serviceable	Paint Work	: Good
Steering	: Serviceable	Others	: -

POINT OF IMPACT

The vehicle sustained an impact on the rear portion.

GENERAL DESCRIPTION OF DAMAGES

The rear end panel, bumper assy, floorboard panel, fenders, tailgate were dented.

For details of damages please refer to schedule attached.

REMARKS:

This survey was conducted strictly without prejudice.

PRESTIGE APPRAISER SERVICES

Vehicle No : SLV 2528 Z

Our Ref : PS/002/05/18

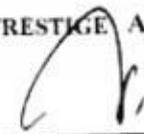
Qty	Descriptions	Conditions	Repairer's Est.	Our Revised.
	<u>NETT ITEMS</u>			
1	rear bumper	dented	\$ 905.00	\$ 905.00
1	rear bumper reinforcement	dented	285.00	285.00
2	rear bumper bracket	dented	90.00	90.00 <i>Rx</i>
2	rear bumper side retainer	dented	48.00	48.00
1	rear bumper inner garnish	dented	95.00	95.00
1	rear bumper inner top garnish	dented	68.00	68.00
1	rear bumper inner top garnish	dented	40.00	40.00
10	rear bumper clip	necessary	320.00	320.00
1	rear bumper lower garnish	dented/torn	42.00	42.00
1	rear bumper inner lower garnish	dented	37.00	37.00
1	rear tow hook cover	dented	425.00	425.00 <i>Rx</i>
1	rear end panel	dented	215.00	215.00
1	rear end panel top garnish	dented/cracked	16.00	16.00
4	rear end panel top garnish clip	necessary	1,100.00	-
1	tailgate	dented - repair	195.00	195.00
1	tailgate weatherstrip	distorted	505.00	505.00
1	R/H taillamp	cracked	505.00	-
1	L/H taillamp	serviceable	895.00	-
1	spare wheel panel	dented - repair	80.00	80.00
1	spare wheel panel top cover	dented/distorted	198.00	198.00
1	R/H rear dust cover	torn	740.00	740.00 <i>SVCx</i>
1	exhaust muffler	dented/bent	170.00	170.00 <i>SVCx</i>
1	exhaust heat shield	dented	<u>6,974.00</u>	<u>4,474.00</u>
		Less 10%	-	447.40
			<u>\$ 6,974.00</u>	<u>\$ 4,026.60</u>
	<u>S NETT ITEM</u>			
1set	reverse sensor	damaged	320.00	280.00
	<u>Labour Charges & Misc</u>			
	To dismantle & replace damaged parts, panel beat where necessary.		1,400.00	1,100.00 <i>800</i>
	To putty, apply primer & spray-paint on the affected portion.		1,400.00	1,200.00 <i>800</i>
	To apply rust-proofing on repaired, replaced panel.		100.00	80.00 <i>50</i>
	To remove/renew exhaust muffler		120.00	80.00 <i>60</i>
	To check wiring functions.		50.00	30.00 ✓
			<u>\$ 10,364.00</u>	<u>\$ 6,796.60</u>



Note: The repairer has agreed to undertake the repairs at our adjusted amount of **\$5,400.00 lump sum** corresponding to supply of parts, labour and spray-painting charges.

Under normal circumstances, the estimated repair period would be **FIVE (5)** days.
Pursuant to your instruction we have **not** authorised repairs on your behalf.

PRESTIGE APPRAISER SERVICES


LOUIS C NG CAE AMIMI (UK)
 Licensed Appraiser
 Dip. MTM. Automotive Engineer

PRESTIGE APPRAISER SERVICES

Insurance Loss Adjusters and Licensed Appraisers

Bik 131 Rivervale Street, #05-872 Singapore 540131

Tel: 65528323 Fax: 64574321

Bus. Reg. No. 52868584L

No. 19320

Date: 22.5.18

OFFICIAL RECEIPT

Received from Mr Law Chor Wah
the sum of Dollars Four Hundred And Ninety Only

in payment of Invoice NO. 22926 Vehicle NO. SLV 2528 Z

PRESTIGE APPRAISER SERVICES

\$ 490 /
Cash / Cheque No. :



Kum Chew Motor Workshop

160, Sin Ming Drive #05-08, Sin Ming Autocity
Singapore 575722.

Business Reg No.: 52865130K

Tax Reg. No. M90367665T

Tel: 6456 3715 Fax: 6455 7754

E-Mail : Kumchew1@singnet.com.sg

PROFORMA INVOICE

TP180007

MR LAW CHOR WAH
BLK 217, PASIR RIS STREET 21 #06-150
SINGAPORE 510217.

Date **23/06/2018**
Vehicle No : **SLV 2528 Z**
Model : **MERCEDES BENZ**
Accident Date : **29/04/2018**
Reference No. : **KC/TP2528/1804-14**

S/N	QTY	PARTICULAR	UNIT PRICE (S\$)	AMOUNT (S\$)
		LUMP SUM REPAIR	\$	5,400.00

SingDollars : Five Thousand Seven Hundred & Seventy Eight Only.

E. & O. E.	TOTAL	\$	5,400.00
	GST	\$	378.00
	AMOUNT DUE	\$	<u>5,778.00</u>


KUM CHEW MOTOR WORKSHOP



Your Ref: 18.24738 PD-O

Date: 12th September 2018

Our Ref: CS3/ASM18008002/Lvbs2-1

M/s AXA Insurance Pte Ltd
C/O: Seah Ong & Partners LLP
36 Robinson Road
#12-03 City House
Singapore 068877

Dear Sir / Madam,

EVALUATION REPORT (PAPER SURVEY) OF ACCIDENT VEHICLE NO: SLV 2528Z
INSURED VEHICLE: SFL 9659C
ACCIDENT DATE: 29/04/2018

We thank you for your instruction on 31/07/2018.

We acknowledge receipt of the following documents:-

- a) Automobile Inspection Report of SLV 2528Z from M/s Prestige Appraiser Services.
- b) Final Repair Bill of SLV 2528Z from M/s Kum Chew Motor Workshop.
- c) Singapore Accident Statement of Vehicles SLV 2528Z and SFL 9659G.
- d) Colour damaged vehicle photographs of SLV 2528Z.

Pre-Repair Inspection Date : 03/05/2018 at M/s Kum Chew Motor Workshop, 160 Sin Ming Drive #05-08 Sin Ming Autocity Singapore 575722.

Based on the documents received from you, we have evaluated the damages of the vehicle and have the following comments:-

1. Information Recorded: -

Registration Number	: SLV 2528Z
Make & Model	: Mercedes Benz A180
Year of Registration	: 2017
Chassis Number	: WDD17604221695459
Engine Capacity	: 1595 cc

2. We recommend that the repairs of the entire damage require about 5 (Five) working days to complete.
3. We hereby provide our recommendations on the cost of repair to the damaged vehicle as stated in the following page.



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 2

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SLV 2528Z

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	REAR BUMPER (N)	DENTED	905.00	905.00
1	REAR BUMPER REINFORCEMENT (N)	DENTED	285.00	285.00
2	REAR BUMPER BRACKET (N)	TO REPAIR SEE LABOUR	90.00	-
2	REAR BUMPER SIDE RETAINER (N)	DENTED	48.00	48.00
1	REAR BUMPER INNER GARNISH (N)	DENTED	95.00	95.00
1	REAR BUMPER INNER TOP GARNISH (N)	DENTED	68.00	68.00
10	REAR BUMPER CLIP (N)	NECESSARY	40.00	40.00
1	REAR BUMPER LOWER GARNISH (N)	DENTED / TORN	320.00	320.00
1	REAR BUMPER INNER LOWER GARNISH (N)	DENTED	42.00	42.00
1	REAR TOW HOOK COVER (N)	DENTED	37.00	37.00
1	REAR END PANEL (N)	TO REPAIR SEE LABOUR	425.00	-
1	REAR END PANEL TOP GARNISH (N)	DENTED / CRACKED	215.00	215.00
4	REAR END PANEL TOP GARNISH CLIP (N)	NECESSARY	16.00	16.00
1	TAILGATE (N)	TO REPAIR SEE LABOUR	1,100.00	-
1	TAILGATE WEATHERSTRIP (N)	DISTORTED	195.00	195.00
1	R/H TAILLAMP (N)	CRACKED	505.00	505.00
1	L/H TAILLAMP (N)	SERVICEABLE	505.00	-
1	SPARE WHEEL PANEL (N)	TO REPAIR SEE LABOUR	895.00	-
1	SPARE WHEEL PANEL TOP COVER (N)	DENTED / DISTORTED	80.00	80.00
1	R/H REAR DUST COVER (N)	TORN	198.00	198.00
1	EXHAUST MUFFLER (N)	SERVICEABLE	740.00	-
1	EXHAUST HEAT SHIELD (N)	SERVICEABLE	170.00	-
	LESS 10% DISCOUNT		-	-304.90
			6,974.00	2,744.10
SPECIAL NETT ITEMS				
1	SET REVERSE SENSOR (SN)	DAMAGED	320.00	280.00
			320.00	280.00



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 2

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	LABOUR			
	TO DISMANTLE & REPLACE DAMAGED PARTS, PANEL BEAT WHERE NECESSARY. INCLUSIVE OF THE REPAIR OF REAR BUMPER BRACKET, REAR END PANEL, TAILGATE AND SPARE WHEEL PANEL.		1,400.00	800.00
	TO PUTTY, APPLY PRIMER & SPRAY-PAINT ON THE AFFECTED PORTION.		1,400.00	800.00
	TO APPLY RUST-PROOFING ON REPAIRED, REPLACED PANEL.		100.00	50.00
	TO REMOVE / RENEW EXHAUST MUFFLER.		120.00	60.00
	TO CHECK WIRING FUNCTIONS.		50.00	30.00
			3,070.00	1,740.00
	GRAND TOTAL		10,364.00	4,764.10
	RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)			3,800.00

Report Ref No. CS3/ASM18008002/Lvbs2-1

K.K.LAU CPT(RET)

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

REGD Auto Consultant-SAE, Licensed Appraiser

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