

21/02/2018

REF: CS/MSG18014448/Kqd327 Special Instruction:

ASS. REC. BY:

Surveyor
menmenKenneth
Jacelyn Ng

ASSIGNMENT (Office)

MSG

Date/Time: 7/8/18 @ 4:10pm

Estimated Cost:

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

To Inspect Vehicle No:

SGT 8322E

Insured:

Tel: 63837168

at Workshop m/s

Comfort Delgro

of

205 Braddell Road

Policy No: A80401770 QMX

Claim No:

566352

Excess:

\$600.00

Sum Insured:

D.O.A. 01/08/2018

Make of Veh:

(Client's Record)

CA / (REV) / REP. / REV 24 HRS

H.O.D. Endorsement:

Date/Time: 4:30pm 7/8/18

Person Contacted:

Andrew

Vehicle IN/OUT

Date/Time	Action/Instruction (✓) Estimate
	SGT 8322E - X
10/8/2018	Revert via menmen (Suggestion investigation, according to our surveyor damages might not be consistent)
16/8/18 @ 11.10am	Keng Ong informed Insured had withdrawn claim via Menmen.
20/8/18	Submit Prelim. report.

(08/11/13) wef
ASS. REC. BY:

REF: MSIG

ASSIGNMENT

From:

Date: 8/8/2018

Estimated Cost:

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

To Inspect Vehicle No:

SGT 8322E

at Workshop m/s

Comfort Delgro
205 Braddell Road

of

Insured:

Policy No.

Claims No.

Sum Insured:

Excess: \$600.00

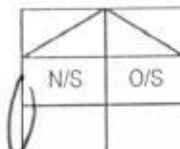
(Client's Record)

10 am @
owner waiting

Make of Veh:

(Policy Condition)

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



Bal. or Market Value:

95K

IDAC Accident Rpt:

Consistent?: Yes or No

GIA / PR Seen:

Consistent?: Yes or No

Est. Repairs:

04 days

Res.: Yes or No

Lum Sum:

1-B1 %

3 Val.: Yes or No

CA / ☒ REV / REP. / 24 HRS

Vehicle: IN / OUT

Date:

Person Contacted:

Veh No:

SGT 8322E Yr Regn: 05, 15

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

Truck / Trailer or

Make:

Ty 1st drive

c.c

1986

Colour:

Black

A/C: Insured / Std / NI / NA

Sp. Reading

97286

T/Radio: Insured / Std / NI / NA

Eng/No:

C/No:

854 60 . 0045640

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 / ☒ Rim or

Tyre Size:

F:

235/55R18

R:

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

TOYO / YOKO or

Front

Rear

R/Bal.

3

mm

R/Bal.

2

mm

L/Bal.

3

mm

L/Bal.

2

mm

D.O.A.

1/8/18

D.O.I.

8/8/18

Survey held at

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

N/S Rear

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

Date / Time

Action / Instruction

10/8 Mr pass to Nite

Damages doesn't looks consist with GIA report.

Suggest investigation, our surveyor not damages might be consistent

Date/Time, File Pass to?

1) 7/8 driver

Date/Time, File Return to?

2)

☒ Preli. Report

☐ Final Report

Days Of Repair:

Resurvey No. of Trip:

Add Fee:

☐

Site Insp (\$

☐

Interview (\$

☐

Tech. Invs (\$

☐

Weekend (\$

Survey Fee:

Transportation:

\$ + RS \$

Photos

Others

TOTAL

Report Format :

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

150

10

160

...CLAIM SUBFOLDER...(New Assignment)

CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	06 Aug 2018 13:43 Sendback Est	06 Aug 2018 13:54 S\$3,724.34	07 Aug 2018 16:10 Assign				New Assignment Cancel Case

Main

Reference

Claim Details

Documents

[Show All](#)

CLAIM SUBFOLDER DETAILS

Insured:	FU YAO MING, ID: S2676652D, Tel: +6596962465		
Vehicle Reg. No.:	SGT8322E	Date of Loss:	01/08/2018 12:00 - :59 [38 Months and 6 Days From LTA Reg Date (Man Yr)]
Claim Type:	OD / 566352	Policy/Cover Note No.:	A80401770QMX (Comprehensive) Coverage: 26/05/2018 - 25/05/2019
		Excess:	S\$600.00
Repairer:	ComfortDelGro Engineering Pte Ltd (Braddell) 205 Braddell Road, 579701 Toa Payoh - Tel: 63837168 /63837118		
Handling Insurer:	MSIG Insurance (Singapore) Pte. Ltd. (HQ) - Tel: +65 6827 7888 ... [Handled by Jocelyn Ng Shin Bun]		
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Imm.Advice due 08/08/2018]		
Driver/Custodian:	ZHAO GANG (48 / Female), NRIC: S6980235D, Tel: +6591592518		
Adj Asg. Remarks:	Survey appt 08/08/18(Wed), 10am. Owner waiting. Survey & revert. Please contact us ASAP if you cannot attend this assignment.		

ASSOCIATED MAIL RECEIVED

[View All](#)[Compose Case Mail](#)

There are no mail for this case.

ALL ASSOCIATED TASKS

[View All](#)[Search Tasks](#)[Create New Task](#)[Complete](#)

Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

**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

MSIG INSURANCE (SINGAPORE) PTE LTD

Ref : CS/MSG18014448/Kqd3

16 RAFFLES QUAY
#24-01 HONG LEONG BLDG SINGAPORE 048581

Date : 08-08-2018



Code : MSG

1. Policy Particulars :- OWN DAMAGE

Insured Veh.		Veh. Inspected	SGT 8322E
Policy No.	A80401770QMX	Coverage (\$)	0.00
Claim No.	566352	Excess (\$)	600.00
Assign From	MERIMEN (JOCELYN NG)	Assign Date	08/08/2018

2. Vehicle Particulars & Condition

Make & Model		c.c	0
Engine No.	HIDDEN	Year of Reg.	
Chassis No.		Colour	
Odometer	-	Steering	
Brakes		Modification	
General			

3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre			mm
L/H Front Tyre			mm
R/H Rear Tyre			mm
L/H Rear Tyre			mm

4. Description of Damages

--

5. General Information

Accident Date	01/08/2018	Inspection Date	08/08/2018
Survey held at	COMFORTDELGRO ENGINEERING PTE LTD 205 BRADDELL ROAD Blk C, 3rd Floor SINGAPORE 579701.		

5a. Remarks

- A) THE MARKET VALUE IS S\$----- (EST. AVERAGE)
B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE AUTHORISED REPAIRS.

View Received Message

This mail is associated with :

SGT8322E (566352)

OD

Aug 1 2018 12:00PM

[FU YAO MING]

ComfortDelGro Engineering Pte Ltd

[Reply](#)[Reply All](#)[Mark as Unread](#)[Print Message](#)[Delete Message](#)[Forward](#)

From MSIG Insurance (Singapore) Pte. Ltd. (MSIG_SG), sent on 16/08/2018 11:10 AM.
To LKK_HQ
Subject Alert - Adj Mandate Revoked - SGT8322E - Claim Handler: Jocelyn Ng Shin Bun

Revoked:Insured withdraw claim

DOCUMENTS SUMMARY

There are no documents.

Shiau Chan (LKKAuto)

From: Jocelyn Ng <jocelyn_ng@sg.msig-asia.com>
Sent: Wednesday, 15 August 2018 3:10 PM
To: Shiau Chan (LKKAuto); SUR
Cc: Keny Ong
Subject: RE: Advise for Repair Cost (MSIG Ref: 566352; Vehicle No: SGT8322E)

Dear Shiau Chan,

Noted with thanks

Thank you
Have a great week ahead!

Jocelyn Ng
Executive, Claims Services
D: +65 6594 2539 | F: +65 6225 7402 | jocelyn_ng@sg.msig-asia.com



MSIG



Insurer Claims
Team of the Year
2016

MSIG Insurance (Singapore) Pte Ltd 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | T: +65 6220 9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | msig.com.sg



A Member of **MS&AD** INSURANCE GROUP

From: Shiau Chan (LKKAuto) [mailto:siewsc@lkkauto.com]
Sent: Wednesday, 15 August, 2018 9:47 AM
To: Jocelyn Ng <jocelyn_ng@sg.msig-asia.com>; SUR <sur@lkkauto.com>
Cc: Keny Ong <Keny_Ong@sg.msig-asia.com>
Subject: RE: Advise for Repair Cost (MSIG Ref: 566352; Vehicle No: SGT8322E)

Dear Jocelyn,

We have checked with our surveyor, the estimate repair cost is around \$400.00.

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: siewsc@lkkauto.com | fax: 6256-4315

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

From: Jocelyn Ng <jocelyn_ng@sg.msig-asia.com>
Sent: Monday, 13 August 2018 11:10 AM
To: Kenneth Kong (LKKAuto) <KennethKong@lkkauto.com>; SUR <sur@lkkauto.com>
Cc: Keny Ong <Keny_Ong@sg.msig-asia.com>
Subject: Advise for Repair Cost (MSIG Ref: 566352; Vehicle No: SGT8322E)

Dear Kenneth/ Denise,

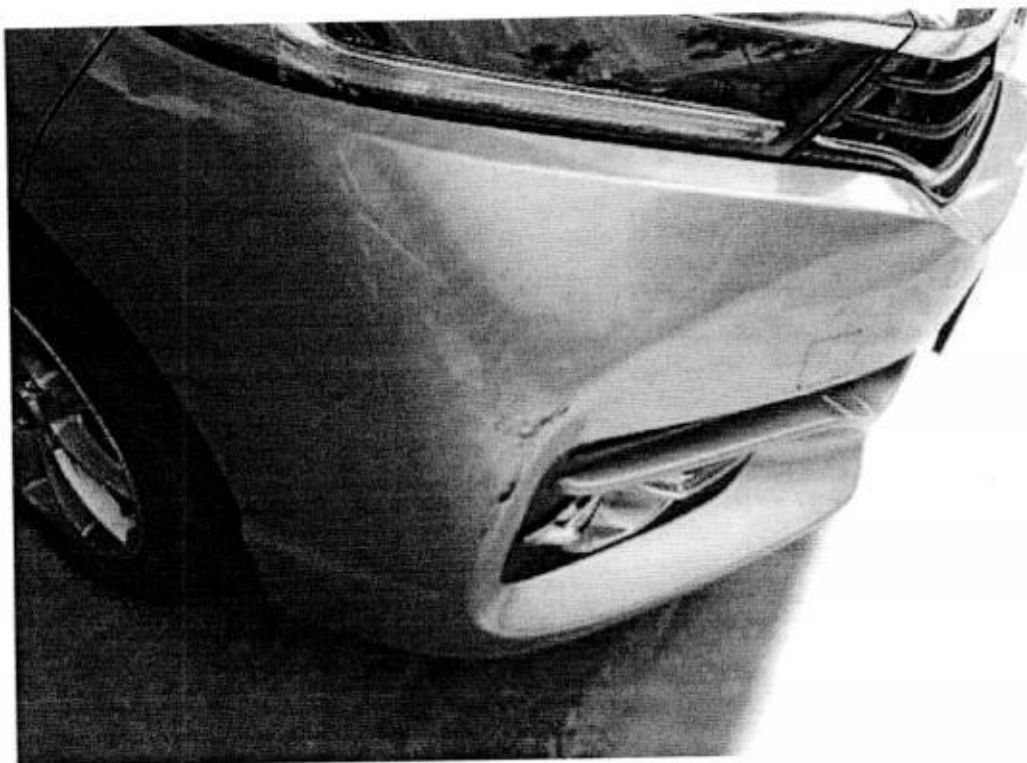
Denise Tay (LKKAUTO)

From: Jocelyn Ng <jocelyn_ng@sg.msig-asia.com>
Sent: Monday, 13 August 2018 11:10 AM
To: Kenneth Kong (LKKAUTO); SUR
Cc: Keny Ong
Subject: Advise for Repair Cost (MSIG Ref: 566352; Vehicle No: SGT8322E)

Dear Kenneth/ Denise,

Can you please advise the repair cost for SGT8322E to cause the below damaged?

Estimate cost \$400



Thank you

Have a great week ahead!

Jocelyn Ng

Executive, Claims Services

D: +65 6594 2539 | F: +65 6225 7402 | jocelyn_ng@sg.msig-asia.com



MSIG



Insurer Claims
Team of the Year
2016

MSIG Insurance (Singapore) Pte Ltd 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | T: +65 6220 9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | msig.com.sg



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Note: This document has not been finalised.

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

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

Singapore 408933

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

To: MSIG Insurance (Singapore) Pte. Ltd.
4 Shenton Way
#21-01 SGX Centre 2
Singapore 068807

From: LKK Auto Consultants Pte Ltd
51 Ubi Ave 1 #01-25
Paya Ubi Industrial Park
Singapore 408933

Attn: Jocelyn Ng Shin Bun

Date: 10 Aug 2018

Preliminary Advice

Vehicle No	: SGT8322E	Accident Date	: 01/08/2018
Make	: TOYOTA HARRIER 2.0	Policy No.	: A80401770QMX
Assignment Date	: 07/08/2018	Excess	: S\$600.00
Date of Inspection	: 08/08/2018	Est. Duration of Repair	: 4.00
Inspection At	: COMFORTDELGRO ENGINEERING PTE LTD (BRADDELL) 205 BRADDELL ROAD SINGAPORE 579701		

Point of Impact / General Description of Damages

The vehicle sustained impact / damages n/s rear portion and parts claimed are consistent to the accident.

Repairer's Estimate (Gross)	:S\$	3,724.34
Revised Amount	:S\$	3,288.68
Check Items (Estimated)	:S\$	0.00
Total	:S\$	3,288.68

Lump Sum Repair	:S\$	
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Total Loss Consideration

New for Old Value	:S\$	
Pre-Accident Value	:S\$	95,000.00
COE / PARF Rebate	:S\$	65,045.00
Salvage Value	:S\$	
Margin for Repair	:S\$	29,955.00

Remarks

- (x) The vehicle is economical for repair.
- () The above survey was conducted on a 'without prejudice' basis.
- (x) Suggestion investigation, according to our surveyor damages might not be consistent.

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Singapore NRIC
Owner ID:	6652D
Vehicle Details	
Vehicle No.:	SGT8322E
Vehicle to be Exported:	No
Intended De-registration Date:	10 Aug 2018
Vehicle Make:	TOYOTA
Vehicle Model:	HARRIER 2.0 PREMIUM AT AIRBAG 2WD
Primary Colour:	Brown
Manufacturing Year:	2015
Engine No.:	3ZRB563458
Chassis No.:	ZSU600045640
Maximum Power Output:	111.0 kW (148 bhp)
Open Market Value:	\$28,961.00
Original Registration Date:	26 May 2015
First Registration Date:	26 May 2015
Transfer Count:	0
Actual ARF Paid:	\$22,546.00
Intended PARF Rebate Details	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	25 May 2025
PARF Rebate Amount:	\$16,909.00
Intended COE Rebate Details	
COE Expiry Date:	25 May 2025
COE Category:	B - Car above 1600cc or 97kW (130bhp)
COE Period(Years):	10
QP Paid:	\$70,890.00
COE Rebate Amount:	\$48,136.00
Total Rebate Amount:	\$65,045.00

The information contained herein is correct as at 10 Aug 2018

OK

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	03/08/2018 10:49
Date Of Accident	01/08/2018 12:40
Exact Location Of Accident	BLK 517 JURONG WEST CARPARK
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SGT8322E
Insured/Policyholder	
Name Of Registered Owner	FU YAO MING
NRIC No	S2676652D
Email Address	SINO_SING@YAHOO.COM
Mobile Phone No	(LOCAL) +65-91592518
Alternative Phone No	OFFICE-91592518

Vehicle Particulars

Manufacturer	TOYOTA
Model	HARRIER 2.0-2.0 PREMIUM AT AIRBAG 2WD (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?	YES
If No, Please state action to be taken	
Vehicle Category	PRIVATE CAR

Insurance Company

Name of Insurance Company	MSIG INSURANCE (SINGAPORE) PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	A 80401770 QMX
Cover Note Number	

Driver

Name of Driver	ZHAO GANG
NRIC No	S6980235D
Date Of Birth	16/10/1969
Occupation	INDOOR
Date Of Driving Pass	14/07/2003
Driving Experience	15 YEARS AND 0 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-91592518
Fax Number	
Contact Number	
Email Address	SINO_SING@YAHOO.COM

Address	86 CORPORATION ROAD #16-13
Postcode	649822
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	SPOUSE
Vehicle Registration Number of Driver's Own Vehicle	-
	-
Insurance Company of Driver's Own Vehicle	-
	-

General Information of the Accident

Type Of Accident	COLLIDED INTO PARKED VEHICLE
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)	2
Passenger 1	NAME: : RINA GENDER: : FEMALE

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 STATEMENT

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	SLX4225Z
Vehicle Make/Model/Colour	HONDA
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	KONG ZHI HUI
NRIC/Passport Number	S7681720J
Contact Number	91803910
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:

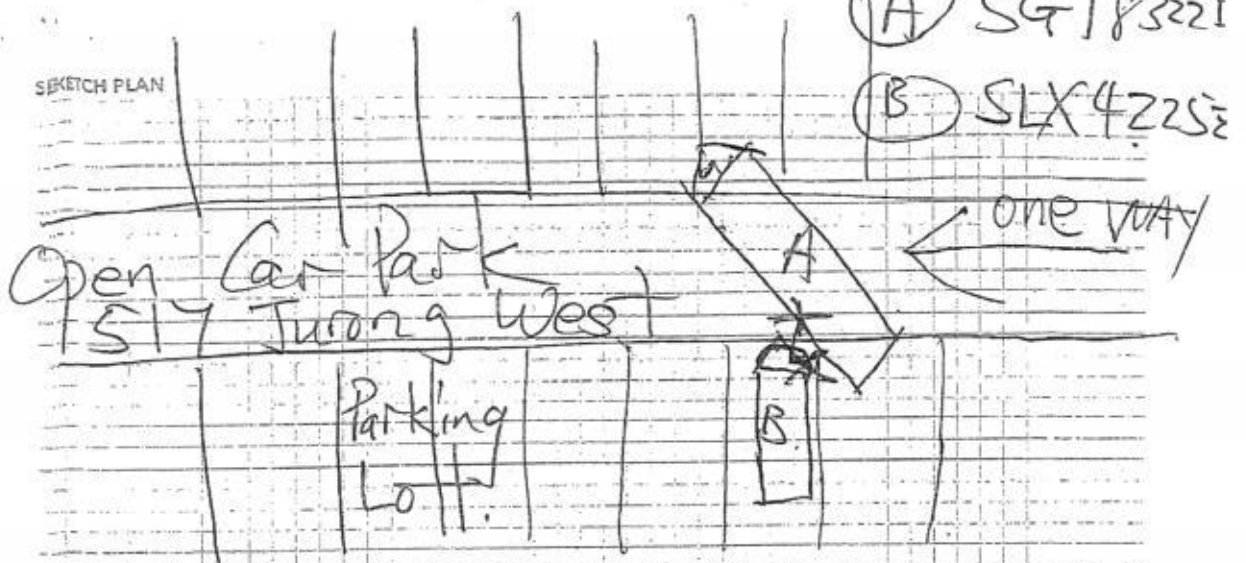
- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "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:

Driver's Signature
(If driver is not the policyholder)
Date & Time: 3/08/18

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

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Refer to attachment.

DECLARATION

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

Policyholder's Signature
Date & Time:

Driver's Signature
(If driver is not the policyholder)
Date & Time: 31/8/18

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

本人 ZHAO GANG. IC: 56980235D. 驾驶车牌 SRT832.
 车主: FU YAO MING S2676652D 的车子, 2018年8月1日(星期三)中午 12:40pm 在 BLK 327 JURONG WEST 停车场. 车子从停车位开出时, 不小心刮到^{在左}侧^左车位上停着的车子^{车主}
 姓名: Leong Kam Chew. IC: 57263068H. 车牌: SLX422JZ
 当天是 Kong zhi Hui S7681720J 驾驶。

发现刮到^{在左}边的车子后, 立即将车子倒回, 马上下车向对方道歉, 表示会为对方修车, 并将自己的驾驶执照和手机号码提供给对方. 当时对方同意让我修车. 当天晚上, 我就把修车的地点发到对方的手机上, 让对方去上述地点修车, 修车的费用由我负责承担. 对方问我是否有车子给她使用? 我问过后, 答复对方^{这里}没有提供车子使用, 不过一天肯定可以修好, 对方思考后, 改变主意, 告诉我, 她们要通过保险处理, 我当时表示同意, 但我从未申报过保险. 根本不知申报程序, 也不知道一定要在 24h 内申报. 8月2日下午 3:00pm. 车主打来电话, 说让我也要向保险公司申报, 可我当时正在做工, 故今晨前来申报. 还请保险公司能够体谅. 非常感谢!

① 前方路上有一辆车子阻挡.

② 停着车子上并没有人在车内. 发生^在撞后
 驾驶者 Kong zhi Hui 出现.

申报人: ZHAO GANG

2018年8月2日
 肖

Sketch Plan Pg. 4

To Whom it may concern

From Yaoming FU S2676652D Car Owner of SGT8322E

Date 3rd August 2018

Dear Sir or MDM,


It is to authorize my wife, ZHAO Gang (S6980235D) to deal with the car insurance agent, to report the car accident happened 1st August 2018 while my wife was driving our car when the accident happened, Please refer to the attached photos taken just after the accident.

Yaoming FU

官



REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S6980235D



Name
ZHAO GANG
赵刚
Race
CHINESE
Date of birth
15-10-1969 Sex
F
Country of birth
CHINA



REPUBLIC OF SINGAPORE DRIVING LICENCE

Vehicle Number S6980235D



Name
ZHAO GANG
Birth Date 15 Oct 1969
Issue Date 14 Jul 2003



3976165



NRIC No. S6980235D



Date of issue
18-12-2006
S6 CORPORATION ROAD #16-13
SINGAPORE 649822
S6980235D 13/11/2013

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(S)

PASS DATE

Class 3 Motor Cars and Motor Tractors the weight of which unladen does not exceed 2500 kilograms 14 Jul 2003

NP 428A

Licence No. S6980235D





MSIG Insurance (Singapore) Pte. Ltd.
4 Shenton Way #21-01 SGX Centre 2 Singapore 068807
Tel: (65) 6827 7800 Fax: (65) 6827 7800
Co. Reg. No. 200412212G GST Reg. No. 20-0412212G

Certificate of Insurance

ORIGINAL

ROAD TRANSPORT ACT 1987 (MALAYSIA)
THE MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1959 (FEDERATION OF MALAYSIA)
THE MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CAP. 189 OF THE REVISED EDITION)
(REPUBLIC OF SINGAPORE)
THE MOTOR VEHICLES (THIRD-PARTY RISK AND COMPENSATION) RULES, 1996 EDITION (REPUBLIC OF SINGAPORE)
OR ANY AMENDMENT, ACT OR ACTS PASSED IN SUBSTITUTION THEREOF.

Form H.X.1
Individual Ownership

MOTOR MAX
Comprehensive

Certificate No. A 00401770 QMX

Excess: SGD500

Windscreen Excess: SGD100

1. Index Mark and Registration Number of Vehicle
SGT8322E

2. Name of Policyholder
Fu Yaoming

3. Effective Date of the Commencement of Insurance for the purposes of the Act
26/05/2018

4. Date of Expiry of Insurance
25/05/2019

5. Persons or Classes of Persons entitled to drive*

Fu Yaoming
Zhao Gang (Spouse) 86960235D DOB: 16/10/69, DE: 13 years.
Any other person provided he is driving on the Policyholder's order or with the Policyholder's permission.

* Provided that the person driving is permitted in accordance with the licensing or other laws or 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*

Use only for social domestic and pleasure purposes and for the Policyholder's business.
The Policy does not cover use for hire or reward racing pace-making reliability trial speed-testing the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with the Motor Trade.

* 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.

PLEASE NOTE ALL CLAIMS RELATED REPAIR MUST BE CARRIED OUT AT ANY MSIG AUTHORISED WORKSHOP LISTED IN THE ATTACHED.

This Certificate is not transferable to a new owner of the vehicle. If for any reason the Policy is terminated during its currency, the Certificate must be returned to the Insurer within 7 days of the termination or if the Certificate has been lost or destroyed, a Statutory Declaration to that effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189).

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) or any Amendment, Act or Acts passed in substitution thereof.

Signature / Date

Counter-Signatory
Valupac Solutions

20 MAR 2018

VALUPAC SOLUTIONS

Email: valupac@singnet.com.sg

Mobile: (65) 9720 5012

Telephone: (65) 6100 3688

MSIG Insurance (Singapore) Pte. Ltd.
Approved Insurers

Amy Lee
Senior Vice President, Agencies

This certificate is not valid unless it is signed for & on behalf of the Company and Counter-Signed by a duly authorized representative of the Counter-Signatory.

XVALYK2018032020272212

**COMFORTDELGRO
ENGINEERING PTE LTD
205 BRADDELL ROAD
SINGAPORE
579701**

Claim Reference:
Assessment Number: WW000471
Version: COM-DGRO/1
Date Calculated: 06/08/2018 06:38

Full Report - V1
Registration: SGT8322E
Printed: 06/08/2018 13:38

Summary Information

Claim

Location:	Singapore (SG)	Currency:	SGD
Printed by:	Toh Wee Ngo	Date of Incident:	
Authorisation Status:	Interim	Able to Authorise Repairs:	TBA
Work Provider:	MSIG Insurance (Singapore) Pte	Repairs Authorised:	TBA
Claim Reference:		Estimated Repair Time:	
Policy Number:		Quote Due Date:	
Other Reference:		Actual Repair Days:	
Third Party:		Parts Ordered Date:	
Insured Amount:		Hire Car Start:	
Under Warranty:		Hire Car End:	
Warranty Expired:		Vehicle Collected:	

Vehicle Details

Vehicle

Manufacturer: TOYOTA
Model: Harrier
Sub Model: BASE MODEL
Model Sheet Number: YMH 01
Registration: SGT8322E
Registration Month:
Registration Year:
VIN Number:
Odometer: Not Known
Colour:
Engine Number:
Fuel Level: %

Model Specs

FROM 06.2011
4X2
PREPARE OFF VEHICLE
2.4 LTR 120 KW
TWO COAT METALLIC

Vehicle Condition

Vehicle Status

Pre-Accident Condition:
Steering:

Brakes Pedal Travel:
Place of Inspection:
Pre-Accident Damage:

Tyres Condition:
Tread Depth LHF:
Tread Depth LHR:
Damage Areas:

Severity of Impact:

Vehicle Status on

Inspection:

Date of Inspection:

06/08/2018

LKK Auto Consultants hence notify
the Repairer of the following:

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

Acknowledged by Repairer

Signature:

Date:

Not Notarised
Resurvey B4 repair

Ex 8600

Fax: 62564315

20/8/18

COMFORTDELGRO ENGINEERING PTE LTD

Claim Reference:

Full Report - V1

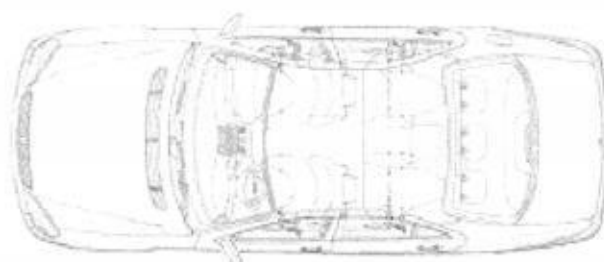
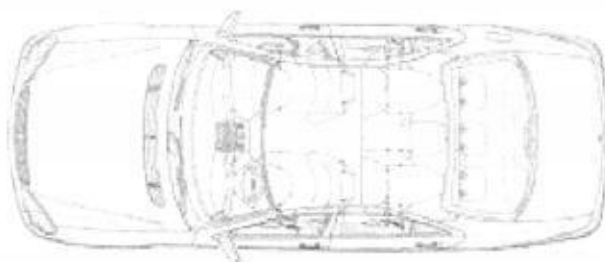
Assessment Number: WW000471

Registration: SGT8322E

Version: COM-DGRO/1

Printed: 06/08/2018 13:38

Date Calculated: 06/08/2018 06:38



Addresses

Cost Summary

Total Labour	\$1,040.00
Total Paint/Material	\$263.64
Total Parts	\$1,800.70
Total of Additional Costs	\$620.00
Excess:	TBA
Grand Total Exc GST:	\$3,724.34
7 % GST:	\$260.70
Grand Total Inc GST:	\$3,985.04

Repair Information

LABOUR

Time Basis 10 WU = 1 HR. Price/CL 1 = \$50.00/HR
Price/Dent = \$50.00/HR

Repair /

Guide Number Repair Details

		WU	Cost Price (\$)
NO NUMBER	R + R L/SILL MOULDING	2.0	10.00
NO NUMBER	RENEW L/R DOOR	27.0	135.00
	INCLUDES: R + R DOOR, CONVERT ALL ATTACHED PARTS, ADJUST DOOR		
NO NUMBER	R + R LEFT REAR WHEEL	1.0	5.00
NO NUMBER	R + R L/R TYRE AND WHEEL	3.0	15.00
3481	REPAIR L/R SIDE PANEL	40.0* X	200.00
4159	REPAIR L/R OUTER WHEELHOUSE	20.0* ✓	100.00

LABOUR COST

Total Work Units	93.0	
Corrosion Protection External Labour	0.0HRS	0.00
Corrosion Protection Internal Labour	0.0HRS	0.00
Sub Total	9.3HRS	\$465.00
Paint Labour	11.5HRS	\$575.00
Total Labour	20.8HRS	\$1,040.00

PAINT WORK

Time Basis 10 WU = 1 HR. Price = \$50.00/HR

Guide Number Description

		WU	Cost Price (\$)
	- TWO COAT METALLIC		
	- PREPARE OFF VEHICLE		
1781	L/R DOOR NEW PART PAINTING	15.0	
2185	L/SILL MOULDING NEW PART PAINT K1R	6.0	
2583	REAR BUMPER NEW PART PAINT K1R	13.0	
3481	L/R SIDE PANEL REPAIR PAINTING <50%	17.0	

COMFORTDELGRO ENGINEERING PTE LTD

Full Report - V1

Claim Reference:

Assessment Number: WW000471

Registration: SGT8322E

Version: COM-DGRO/1

Printed: 06/08/2018 13:38

Date Calculated: 06/08/2018 06:38

1481	LEFT FRONT DOOR SURFACE PAINT	8.0	
2227	LEFT A-PILLAR SURFACE PAINT	4.0	
2279	B-PILLAR L/SILL PNL SURFACE PAINT	5.0	
2395	L/OUTER ROOF FRAME SURFACE PAINT	5.0	
2931	BOOTLID/TAILGATE SURFACE PAINT	8.0	
4159	L/R OUTER WHEELHOUSE SURFACE PAINT	4.0	
LABOUR COST - PAINT			
	TIME(PAINT)	85.0	
	Preparation Main Work Plastic	5.0	
	Preparation Main Work Metal	25.0	
	Preparation Work Multi Layer Paint	0.0	
	Total Work Units (10WU/HR)	115.0	
	Total Paintwork Labour	11.5HRS	\$575.00
MATERIAL COST - PAINT			Cost Price
	New Part Painting		\$42.31
	New Part Painting - Plastic K1R		\$86.60
	Material-Constant Main Work Metal		\$28.60
	Surface-/Blend Paint		\$67.74
	Repair Painting		\$29.39
	Material-Const Main Work Plastic		\$9.00
	Total Excluding Pearlescent Uplift		\$263.64
	Pearlescent Uplift @ 0.0%		\$0.00
	Total Paint Material Cost		\$263.64

PARTS

Price Valid: 01/06/2015

Guide No.	Qty	Description	Part Number	Supplier	Bet.	Price (\$)
1781	1	L/R DOOR	67004 48080		0%	<i>B</i> 480.00* <i>u</i>
1929	1	L/R UPP DR FRM MLDG	75924 48020		0%	<i>u</i> 25.00* <i>2</i>
1943	1	L/R DOOR FRT MLDG	75708 48011		0%	<i>u</i> 15.00* <i>2</i>
1985	1	L/DOOR REAR MOULDING	75742 48030A0		0%	<i>CMS</i> 60.00* <i>u</i>
1993	1	L/R UPP DOOR PROTECT	75988 48020		0%	<i>G/M</i> 22.00* <i>i</i>
1995	1	L/R DOOR FRT MLDG	75978 48020		0%	<i>u</i> 20.00* <i>u</i>
1997	1	L/R DOOR RR MOULDING	75989 48010		0%	<i>u</i> 20.00* <i>u</i>
2185	1	L/SILL MOULDING	75860 48010		0%	<i>u</i> 250.00* <i>X</i>
9551	1	L/R WHEEL	42611 48401		0%	<i>u</i> 700.00* <i>u</i>
1000	1	LR W/HOUSE FRT PLATE	Renew		0%	<i>u</i> 45.00* <i>X</i>
f: OEM Parts			Sub Total			\$1,637.00
g: Original			Mark Up From Cost	(10 %)		\$163.70
h: Secondhand			Sundry Parts	(Fixed)		\$0.00
p: Parallel			Total Parts			\$1,800.70
x: Exchange						

NB - COLOUR CODED ITEMS/TRIM - PART NUMBERS MAY DIFFER

Extras

Description	Betterment	Price
L/R TYRE	0%	\$500.00
4 WHEEL		\$120.00
ALIGNMENT		
Total Extras		\$620.00

Final Calculation

Total Parts	\$1,800.70
Labour	
Total Panel/Mechanical	\$465.00

COMFORTDELGRO ENGINEERING PTE LTD**Claim Reference:****Full Report - V1****Assessment Number: WW000471****Registration: SGT8322E****Version: COM-DGRO/1****Printed: 06/08/2018 13:38****Date Calculated: 06/08/2018 06:38**

Total Paintwork	\$575.00	
Total Labour		\$1,040.00
Additional Costs		
Corr Prot Materials External	\$0.00	
Corr Prot Materials Internal	\$0.00	
Cost of Specialist	\$620.00	
Total of Additional Costs		\$620.00
Total Paint/Material Costs		\$263.64
Grand Total Excludes GST		\$3,724.34
GST @ 7 %		\$260.70
Grand Total Includes GST		\$3,985.04

Assessment Notes

51 Ubi Avenue 1, #01-25
Paya Ubi Industrial Park
Singapore
408933

Full Report - V1
Registration: SGT8322E
Printed: 10/08/2018 14:03

Claim Reference:
Assessment Number: WW000471
Version: COM-DGRO/1
Date Calculated: 10/08/2018 07:03

Summary Information

Claim			
Location:	Singapore (SG)	Currency:	SGD
Printed by:	LKK AUTO	Date of Incident:	
Authorisation Status:	Interim	Able to Authorise Repairs:	TBA
Work Provider:	MSIG Insurance (Singapore) Pte	Repairs Authorised:	TBA
Claim Reference:		Estimated Repair Time:	
Policy Number:		Quote Due Date:	
Other Reference:		Actual Repair Days:	
Third Party:		Parts Ordered Date:	
Insured Amount:		Hire Car Start:	
Under Warranty:		Hire Car End:	
Warranty Expired:		Vehicle Collected:	

Vehicle Details

Vehicle		Model Specs	
Manufacturer:	TOYOTA	FROM 06.2011	2.4 LTR 120 KW
Model:	Harrier	4X2	TWO COAT METALLIC
Sub Model:	BASE MODEL	PREPARE OFF VEHICLE	
Model Sheet Number:	YMH 01		
Registration:	SGT8322E		
Registration Month:			
Registration Year:			
VIN Number:			
Odometer:	Not Known		
Colour:			
Engine Number:			
Fuel Level:	%		

Vehicle Condition

Vehicle Status

Pre-Accident Condition:	Severity of Impact:	
Steering:	Vehicle Status on Inspection:	
Brakes Pedal Travel:	Date of Inspection:	06/08/2018
Place of Inspection:		
Pre-Accident Damage:		
Tyres Condition:	Tread Depth RHF:	
Tread Depth LHF:	Tread Depth RHR:	
Tread Depth LHR:	Direction of Impact:	
Damage Areas:		

Claim Reference:

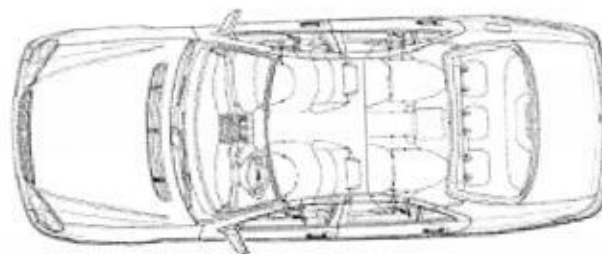
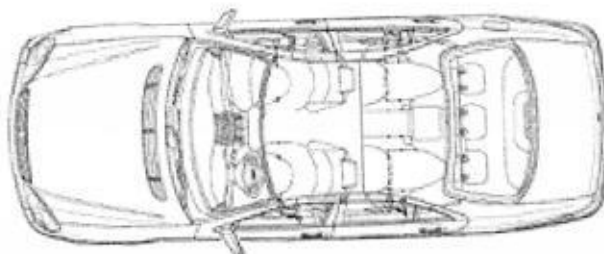
Assessment Number: WW000471

Version: COM-DGRO/1

Date Calculated: 10/08/2018 07:03

Registration: SGT8322E

Printed: 10/08/2018 14:03

**Addresses****Cost Summary**

Total Labour	\$950.00
Total Paint/Material	\$242.48
Total Parts	\$1,476.20
Total of Additional Costs	\$620.00
Excess:	TBA
Grand Total Exc GST:	\$3,288.68
7 % GST:	\$230.21
Grand Total Inc GST:	\$3,518.89

Repair Information**LABOUR**

Time Basis 10 WU = 1 HR. Price/CL 1 = \$50.00/HR
Price/Dent = \$50.00/HR

Repair / Guide Number	Repair Details	WU	Cost Price (\$)
NO NUMBER	RENEW L/R DOOR INCLUDES: R + R DOOR, CONVERT ALL ATTACHED PARTS, ADJUST DOOR	27.0	135.00
NO NUMBER	R + R LEFT REAR WHEEL	1.0	5.00
NO NUMBER	R + R L/R TYRE AND WHEEL	3.0	15.00
3481	REPAIR L/R SIDE PANEL	30.0*	150.00
4159	REPAIR L/R OUTER WHEELHOUSE	20.0*	100.00
LABOUR COST		81.0	
	Total Work Units	0.0HRS	0.00
	Corrosion Protection External Labour	0.0HRS	0.00
	Corrosion Protection Internal Labour	8.1HRS	\$405.00
	Sub Total	10.9HRS	\$545.00
	Paint Labour	19.0HRS	\$950.00
	Total Labour		

PAINT WORK**Guide Number Description**

Time Basis 10 WU = 1 HR. Price = \$50.00/HR
WU Cost Price (\$)

	- TWO COAT METALLIC		
	- PREPARE OFF VEHICLE		
1781	L/R DOOR NEW PART PAINTING	15.0	
2583	REAR BUMPER NEW PART PAINT K1R	13.0	
3481	L/R SIDE PANEL REPAIR PAINTING <50%	17.0	
1481	LEFT FRONT DOOR SURFACE PAINT	8.0	
2227	LEFT A-PILLAR SURFACE PAINT	4.0	
2279	B-PILLAR L/SILL PNL SURFACE PAINT	5.0	
2395	L/OUTER ROOF FRAME SURFACE PAINT	5.0	

Claim Reference:

Full Report - V1

Assessment Number: WW000471

Registration: SGT8322E

Version: COM-DGRO/1

Printed: 10/08/2018 14:03

Date Calculated: 10/08/2018 07:03

2931	BOOTLID/TAILGATE SURFACE PAINT	8.0	
4159	L/R OUTER WHEELHOUSE SURFACE PAINT	4.0	
LABOUR COST - PAINT			
	TIME(PAINT)	79.0	
	Preparation Main Work Plastic	5.0	
	Preparation Main Work Metal	25.0	
	Preparation Work Multi Layer Paint	0.0	
	Total Work Units (10WU/HR)	109.0	
	Total Paintwork Labour	10.9HRS	\$545.00
MATERIAL COST - PAINT			Cost Price
	New Part Painting		\$42.31
	New Part Painting - Plastic K1R		\$65.44
	Material-Constant Main Work Metal		\$28.60
	Surface-/Blend Paint		\$67.74
	Repair Painting		\$29.39
	Material-Const Main Work Plastic		\$9.00
	Total Excluding Pearlescent Uplift		\$242.48
	Pearlescent Uplift @ 0.0%		\$0.00
	Total Paint Material Cost		\$242.48

PARTS

Price Valid: 01/06/2015

Guide No.	Qty	Description	Part Number	Supplier	Bet.	Price (\$)
1781	1	L/R DOOR	67004 48080		0%	480.00*
1929	1	L/R UPP DR FRM MLDG	75924 48020		0%	25.00*
1943	1	L/R DOOR FRT MLDG	75708 48011		0%	15.00*
1985	1	L/DOOR REAR MOULDING	75742 48030A0		0%	60.00*
1993	1	L/R UPP DOOR PROTECT	75988 48020		0%	22.00*
1995	1	L/R DOOR FRT MLDG	75978 48020		0%	20.00*
1997	1	L/R DOOR RR MOULDING	75989 48010		0%	20.00*
9551	1	L/R WHEEL	42611 48401		0%	700.00*
f: OEM Parts			Sub Total			\$1,342.00
g: Original			Mark Up From Cost	(10 %)		\$134.20
h: Secondhand			Sundry Parts	(Fixed)		\$0.00
p: Parallel			Total Parts			\$1,476.20
x: Exchange						

NB - COLOUR CODED ITEMS/TRIM - PART NUMBERS MAY DIFFER

Extras

Description	Betterment	Price
L/R TYRE	0%	\$500.00
4 WHEEL		\$120.00
ALIGNMENT		
Total Extras		\$620.00

Final Calculation

Total Parts		\$1,476.20
Labour		
Total Panel/Mechanical	\$405.00	
Total Paintwork	\$545.00	
Total Labour		\$950.00
Additional Costs		
Corr Prot Materials External	\$0.00	
Corr Prot Materials Internal	\$0.00	
Cost of Specialist	\$620.00	

Claim Reference:

Full Report - V1

Assessment Number: WW000471

Registration: SGT8322E

Version: COM-DGRO/1

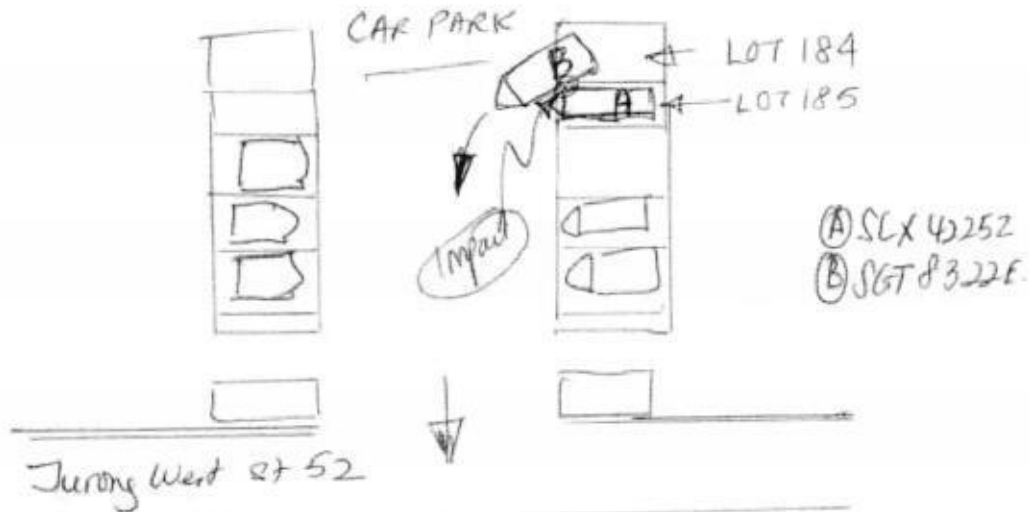
Printed: 10/08/2018 14:03

Date Calculated: 10/08/2018 07:03

Total of Additional Costs	\$620.00
Total Paint/Material Costs	\$242.48
Grand Total Excludes GST	<u>\$3,288.68</u>
GST @ 7 %	\$230.21
Grand Total Includes GST	<u>\$3,518.89</u>

Assessment Notes

Sketch Plan #2



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

I parked my car at carpark lot 185 and left the car to pick up my child from a nearby primary school.

When we walked back to the car about 15 minutes later, we saw a black car reversing into the carpark lot 184 on the right hand side of where our car is parked in a very very close proximity. A closer look confirmed that the car has hit the right hand front corner of my car.

I spoke to the driver of the car and she asked me to repair my car and call her for payment. Further, I took down her contact number, driving license and picture of her vehicle.

The driver later called me and recommended a mechanic she frequented, and suggested not settling through insurance companies. We did not oblige as we need a replacement car and wanted to settle through proper channels.

DECLARATION

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

[Signature]

[Signature]

ComfortDelGro Engineering Pte Ltd (Co.Reg.No:199506048W)205 Braddell Road
Singapore 579701

Tel: 63837168 /63837118 Fax: 62815767/65462533 Email: denisteo@cdge.com.sg

INSURER: MSIG Insurance (Singapore) Pte. Ltd. (HQ)**PARTICULARS OF CLAIM**

Claim Type:	OD (OWN DAMAGE)	Ref. No:	
Policy No:	A80401770QMX	Date of Loss:	01/08/2018
Vehicle Reg. No.:	SGT8322E	Driveable?	
Driver Age/Info:	48 / FEMALE	Party At Fault:	UNKNOWN
TP Injury Involved?	NO	Third Party Involved?	YES
Insured/Claimant:	FU YAO MING	Contact No:	+6596962465
Driver:	ZHAO GANG		

Make/Model:	TOYOTA HARRIER 2.0, 2.0 PREMIUM AT AIRBAG 2WD (A)	Vehicle Reg. Date:	26/05/2015
Vehicle Colour:	METALLIC BROWN	Chassis No:	ZSU600045640
Engine No:	3ZRB563458		
Odometer:	0 KM		

Paint Type:	
Total Loss?	NO
Est. Duration of Repair (day)	5

Description of Accident/Loss	REFER TO STATEMENT
Present Location:	COMFORTDELGRO ENGINEERING PTE LTD (BRADDELL)

COST OF CLAIMS

	Amount
Parts	2,300.70
Miscellaneous Items	0.00
Labour	585.00
Paintwork Labour	838.64
Towing	0.00
Calculated Gross Total (S\$)	3,724.34
- Excess (S\$)	600.00
(S\$)	3,124.34
+ GST 7.00% (S\$)	218.70
Nett Amount (S\$)	3,343.04

This claim is handled by: WILLIAM WANG KIAT SENG

Generated using Merimen e-Claims Internet Estimation & Adjusting System

REPAIR DETAILS**Reference**

Part Source: (Last Synchronised: 06 Aug 2018)

Parts: N/A TOYOTA HARRIER 2.0 2.0 PREMIUM AT AIRBAG 2WD (A) (Model not available in database)

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

Print Code: ComfortDelGro Engineering Pte Ltd/SGT8322E/06/08/2018 13:54

Validity: These estimates are valid only if they contain the print code (above) on all estimate pages, running page numbers with the END OF ESTIMATES marker on the last estimate page

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

Estimates on Parts

No.	Qty	Part No.	Particulars	%Disc	%Depr	Amount
1	1		*PARTS	0.00	0.00	1287 *1,637.00 F
2	1		*S/NETT PARTS	0	0.00	*500.00 FS
F=Franchise part, S=SpcNett.						
Sub Total (\$\$)						2,137.00
+ Margin on L,N Items 10.00% (\$\$)						163.70
Total Parts (\$\$)						2,300.70

ComfortDelGro Engineering Pte Ltd/SGT8322E/06/08/2018 13:54. Not valid without Reference section.
Generated using Merimen e-Claims IEAS

Estimates on Miscellaneous Items

There are no new miscellaneous items selected.

Estimates on Labour

No	Particulars	Lab.Type	Amount
<u>Paintwork Labour</u>			
1	LABOUR	New	787.48 838.64
<u>Labour Items</u>			
2	LABOUR	New	525 585.00
Gross Labour Cost (\$\$)			1,423.64

ComfortDelGro Engineering Pte Ltd/SGT8322E/06/08/2018 13:54. Not valid without Reference section.
Generated using Merimen e-Claims IEAS

< END OF ESTIMATES >

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

CLAIM SUBFOLDER TRACKING						
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Status
Main	06 Aug 2018 13:43	06 Aug 2018 13:54 S\$3,724.34	07 Aug 2018 16:10 Edit Adj Rpt	S\$3,222.68 Edit Estimates	S\$3,222.68 View Rpt	Pending for Survey Report

Main	Reference	Claim Details	Documents	Show All					
CLAIM SUBFOLDER DETAILS									
Insured: FU YAO MING , ID: S2676652D, Tel: +6596962465									
Vehicle Reg. No.: SGT8322E		Date of Loss: 01/08/2018 12:00 - :59 [38 Months and 6 Days From LTA Reg Date (Man Yr)]							
Claim Type: OD / 566352		Policy/Cover Note No.: A80401770QMX (Comprehensive) Coverage: 26/05/2018 - 25/05/2019							
Excess: S\$600.00									
Repairer: ComfortDelGro Engineering Pte Ltd (Braddell) 205 Braddell Road, 579701 Toa Payoh - Tel: 63837168 /63837118									
Handling Insurer: MSIG Insurance (Singapore) Pte. Ltd. (HQ) - Tel: +65 6827 7888 ... [Handled by Jocelyn Ng Shin Bun]									
Adjuster: LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by KENNETH KONG] ... [Final Rpt due 06/09/2018]									
Driver/Custodian: ZHAO GANG (48 / Female), NRIC: S6980235D, Tel: +6591592518									
Adj Asg. Remarks: Survey appt 08/08/18(Wed), 10am. Owner waiting. Survey & revert. Please contact us ASAP if you cannot attend this assignment.									
ASSOCIATED MAIL RECEIVED View All Compose Case Mail									
<ul style="list-style-type: none"> MSIG_SG (16/08/2018): Alert - Adj Mandate Revoked - SGT8322E - Claim Handler: Jocelyn Ng Shin Bun 									
ALL ASSOCIATED TASKS View All Search Tasks Create New Task Complete									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

Claim Documents

SGT8322E (566352)
OD
Aug 1 2018 12:00PM
[FU YAO MING]
ComfortDelGro Engineering Pte Ltd

[Upload Documents](#)
[Upload Photos](#)
[Compose New Letter](#)

View View in Browser

Assessment Reports			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	ComfortDelGro Engineering Pte Ltd (Braddell)		
1	03/08/18 12:47	Accident Statement	Load HTM	Thumbnail Print
2	06/08/18 13:54	Repairer Estimates	Load HTM	
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)		
1	10/08/18 14:26	Adjuster Immediate Advice	Load HTM	Thumbnail Print

















Photos/Images			3 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)		
1	10/08/18 14:47	General View	Load JPG	<input checked="" type="checkbox"/>
2	10/08/18 14:47	General View	Load JPG	<input checked="" type="checkbox"/>
3	10/08/18 14:47	General View	Load JPG	<input checked="" type="checkbox"/>
4	10/08/18 14:47	General View	Load JPG	<input checked="" type="checkbox"/>
5	10/08/18 14:47	General View	Load JPG	<input checked="" type="checkbox"/>
6	10/08/18 14:47	General View	Load JPG	<input checked="" type="checkbox"/>
7	10/08/18 14:47	General View	Load JPG	<input checked="" type="checkbox"/>
8	10/08/18 14:47	General View	Load JPG	<input checked="" type="checkbox"/>
9	10/08/18 14:47	General View	Load JPG	<input checked="" type="checkbox"/>
10	10/08/18 14:47	General View	Load JPG	<input checked="" type="checkbox"/>
11	10/08/18 14:47	General View	Load JPG	<input checked="" type="checkbox"/>
12	10/08/18 14:47	General View	Load JPG	<input checked="" type="checkbox"/>
13	10/08/18 14:47	General View	Load JPG	<input checked="" type="checkbox"/>
14	10/08/18 14:47	General View	Load JPG	<input checked="" type="checkbox"/>
15	10/08/18 14:47	General View	Load JPG	<input checked="" type="checkbox"/>
16	10/08/18 14:47	General View	Load JPG	<input checked="" type="checkbox"/>
17	10/08/18 14:47	General View	Load JPG	<input checked="" type="checkbox"/>
18	10/08/18 14:47	General View	Load JPG	<input checked="" type="checkbox"/>
19	13/08/18 10:38	General View	Load JPG	<input checked="" type="checkbox"/>

Documentation			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	MSIG Insurance (Singapore) Pte. Ltd. (HQ)		
1	03/08/18 16:17	PARF COE	Load PDF	Thumbnail Print
2	03/08/18 16:17	Transfer Fee Details	Load PDF	
3	03/08/18 16:20	TP GIA Report - SLX4225Z	Load PDF	
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)		
1	10/08/18 14:48	AUDATEX ADJUSTED	Load PDF	Thumbnail Print
2	10/08/18 14:51	ESTIMATE	Load PDF	

Linked Accident Report Documents

View View in Browser

Assessment Reports			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	ComfortDelGro Engineering Pte Ltd (Braddell)		
				Thumbnail Print

Assessment Reports			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	ComfortDelGro Engineering Pte Ltd (Braddell)	Thumbnail	Print
1	03/08/18 12:47	Accident Statement	 Load HTM	<input type="checkbox"/>
2	08/08/18 11:22	Addendum Sheet	 Load TIF	<input type="checkbox"/>
3	08/08/18 17:59	Accident Statement Addm. #1	 Load HTM	<input type="checkbox"/>
Photos/Images			3 per page	<input checked="" type="checkbox"/>
No	Finalized On	ComfortDelGro Engineering Pte Ltd (Braddell)	Thumbnail	Print
1	03/08/18 12:46	Accident Photo	 Load JPG	<input checked="" type="checkbox"/>
2	03/08/18 12:46	Accident Photo	 Load JPG	<input checked="" type="checkbox"/>
3	03/08/18 12:46	Accident Photo	 Load JPG	<input checked="" type="checkbox"/>
4	03/08/18 12:46	Accident Photo	 Load JPG	<input checked="" type="checkbox"/>
5	03/08/18 12:46	Accident Photo	 Load JPG	<input checked="" type="checkbox"/>
6	03/08/18 12:46	Accident Photo	 Load JPG	<input checked="" type="checkbox"/>
7	03/08/18 12:46	Accident Photo	 Load JPG	<input checked="" type="checkbox"/>
8	03/08/18 12:46	Accident Photo	 Load JPG	<input checked="" type="checkbox"/>
9	03/08/18 12:46	Accident Photo	 Load JPG	<input checked="" type="checkbox"/>
10	03/08/18 12:46	Accident Photo	 Load JPG	<input checked="" type="checkbox"/>
11	03/08/18 12:46	Accident Photo	 Load JPG	<input checked="" type="checkbox"/>
12	08/08/18 11:21	Accident Photo	 Load JPG	<input checked="" type="checkbox"/>
Documentation			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	ComfortDelGro Engineering Pte Ltd (Braddell)	Thumbnail	Print
1	03/08/18 12:38	Sketch Plan	 Load TIF	<input type="checkbox"/>

Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			
Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ) <div style="border: 1px solid black; height: 40px; width: 100%;"></div>			
Show Remarks To: <input type="checkbox"/> Repairer <input type="checkbox"/> Handling Insurer <small>Note: Remarks are private unless you show it to other parties.</small>			

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

51 Ubi Ave 1 #01-25, Paya Ubi Industrial Park
Singapore 408933

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

VEHICLE DAMAGE INSPECTION REPORT

MSIG Insurance (Singapore) Pte. Ltd.
4 Shenton Way, #21-01 SGX Centre 2
Singapore 068807

Our File No: CS/MSG18014448/KQD3E2

Date: 27/08/2018

REFERENCE

Insured/Claimant: FU YAO MING Policy No: A80401770QMX
Date of Loss: 01/08/2018 Nature of Claim: OD Claim No: 566352

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: **SGT8322E**
Make & Model: TOYOTA HARRIER 2.0, 2.0 PREMIUM AT AIRBAG 2WD (A) Engine No: 3ZRB563458
Reg. Date: 26/05/2015 (Man. Year: 2015) Chassis No: ZSU600045640
Colour: Metallic Black Odometer: 97296 km
Engine Capacity: 1986 cc
Market Value/New Car Price: S\$95,000.00
Sum Insured (S\$): **Market Value/New Car Price**

CONDITION OF VEHICLE AT THE TIME OF SURVEY

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

CONDITION OF TYRES

Front Tyre Size: 235/55 R18 Rear Tyre Size: 235/55 R18
Front Left Side: Bridgestone 3 mm Rear Left Side: Bridgestone 2 mm
Front Right Side: Bridgestone 3 mm Rear Right Side: Bridgestone 2 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	2,300.70	1,910.20	390.50	16.97
Miscellaneous Items	0.00	0.00	0.00	
Labour	585.00	525.00	60.00	10.26
Paintwork Labour	838.64	787.48	51.16	6.10
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	3,724.34	3,222.68	501.66	13.47
- Excess (S\$)	600.00	600.00	0.00	0.00
(S\$)	3,124.34	2,622.68	501.66	16.06
+ GST 7.00/7.00% (S\$)	218.70	183.59	35.11	16.05
Nett Amount (S\$)	3,343.04	2,806.27	536.77	16.06

INSPECTION

Date of Assignment: 07/08/2018 Present Location: ComfortDelGro Engineering Pte Ltd (Braddell)
Date Inspected: 08/08/2018 Inspected At: 205 Braddell Road Singapore 579701
Estimated Period of Repair: 4.0 days

Adjuster: KENNETH KONG

Manager: SHIAU CHAN

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

(REPAIR COST NOT CONCLUDE)
(EXCLUDE CHECK ITEMS S\$66.00 NETT)

REPAIR DETAILS

Reference

Part Source:	(Last Synchronised: 27 Aug 2018)	
Parts:	N/A	TOYOTA HARRIER 2.0 2.0 PREMIUM AT AIRBAG 2WD (A) (Model not available in database)
Labour:	Repairer's	(Price-denominated Standard List)
Print Code:	(Unsubmitted, no print-code for SGT8322E)	
Validity:	These estimates are valid only if they contain the print code (above) on all estimate pages, running page numbers with the END OF ESTIMATES marker on the last estimate page	
Further Info:	Items/values not in reference catalogue are prefixed with an asterisk *.	

Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*PARTS (WCP)		1,637.00 F	*1,282.00 F
2	1		*S/NETT PARTS		500.00 FS	*500.00 FS
					Sub Total (\$\$)	2,137.00
					+ Margin on L,N Items 10.00/10.00% (\$\$)	163.70
					Total Parts (\$\$)	2,300.70
						1,910.20

F=Franchise part. S=SpcNett.

Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
<u>Paintwork Labour</u>				
1	LABOUR	New	838.64	787.48
<u>Labour Items</u>				
2	LABOUR	New	585.00	525.00
Gross Labour Cost (S\$)			1,423.64	1,312.48

Report was unsubmitted during this print-out.

< END OF ESTIMATES >