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Pre-assign / CCI	VAKU KVI	Registered in Merimen: 20 8 18
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Insured Tel No.	HP AHAAJN	Make / Model :
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(08/11/13) wef	REF: ALG	
ASS. REC. BY:	0.000	
	_	ASSIGNMENT
From	Date: 1718/18	Veh No: 52M/7806 Yr Regn: 3 /17
Estimated Cost:		Type: M.Car. M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /
OD TP WS I TP RES I OD I	RES / EVA / INV / MV	Truck / Trailer or 4
To Inspect Vehicle No.	SLM 1790K	Make OPEL ASTRA a.c 1399
at Workshop m/s	First Autoworks	Colour Res A/C: Insured / Std / NI / NA
of 23 Kaki BK	t Ave 4# 04-01	Sp.Reading 3 3 2 5-3 T/Radio: Insured / Std / NI / NA
Insured:		Eng/No:
Policy No.	SKV 42161/	CNO: WOLBEGECSHGOLKS7
Claims No.		Gen. Cond Good / Fair / Poor / Burnt
Sum Insured:	Excess:	Steering: Inerder / Jammed / Leaked / Burnt or
(Client's Record)	11-300m O owner	Brake: Inorder / Jammed / Leaked / Burnt or
Make of Veh:	waiting	Modi: NII /S/RIO / STD A/Rim or
		Tyre Size: F:
(Policy Condition)		R: 225/45717
Remark: The veh had commo	enced its N/S (DIS BS / DUN / EXNOVA / GY / FS / LIZA / MIS / OHTSU / PIR / SUMI /
repair at the time o	f inspection.	TOYO / YOKO or
Ball or Market Value:		Front Rear
IDAC Accident Rport:	Consistent? : Yes or No	R/Bal. 6 mm R/Bal. 6 mm
GA PR Seen:	Consistent? : Yes or No	L/Bal. 6 mm L/Bal. 6 mm
Est. Repairs:	days Res.: Yes or No	D.O.A. / 5/6/10 D.O.I. 20/8/10
Lum Sum	% 3 Val.: Yes or No	Survey held at
		AS THE RESERVENCE OF THE PROPERTY OF THE PROPE
CA / REV / REP. / 24	Vehicle: IN I	0/1 0
Date: Person	Contacted:	The U/C / Chassis frame / Body Structure affected due to collision.
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Date/Time, File Return to?	I rinai Kaport	Transportation
2)	Add	Fee: : Site Insp (\$)
		: Interview (\$) Photos
Report Format :		Tech Invs (\$) Others
Report Format : Lump Sum / I.B.I: (\$	X.	: Tech. Invs (\$) Others

Date: 20/08/2018

To Whom It May Concern

Dear Sir.

RE: VEHICLE .: SLM 1790K

CHASSIS NO.: W0LBE6EC5HG024571 ENGINE NO.: B1162637GSGX0842

Name of insured .: Lai Yiu Cheng Date of accident.: 15/08/2018

Reference: SLM 1790K

OPEL Make:

Astra

Not Allond hkete mous. The shoto before say 20/8/18 4der.

We append hereunder the estimated cost of repairs to be carried out to the above vehicle.

Parts

No.	Qty	Part Description	Price (SGD)
1	1	REAR BUMPER UPPER Deepcus	1,750.00 -
2	1	REAR BUMPER LOWER 47	618.00 🗶
3	1	REAR BUMPER TOW COVER 41	34.00 X
4	1	RHR FENDER INNER PANEL RH	1906.00 ≪
5 6 7	1	RHR FENDER INNERSHIELD 4 1	105.00
6	1	REAR BUMPER REFLECTOR RH 41	53.00 🗪
1	1	REINFORCEMENT, RR END PANEL 11	970.00
8	1	REAR BUMPER GUIDE RH 11	83.00 X
<u>8</u> <u>9</u> <u>10</u>	1	REAR BUMPER RETAILER RH	95.00
10	1	RHR TAILLAMP 11	820.000
11	1	RHR MUDFLAT ∼ L	140.00
12 4	best	RIM of cus	300.00

Parts Total: 6,874.00 Less 10%: 687.40

> Total: 6,186.60

Labour

No.	Labour Description	Price (SGD)
1	To dismantle / renew the accident damaged portion,to panel beating,reshape,straighten,orientate and align repair 610 /replacement parts.	2500.00 1625
2	Carry out spray painting on accident affected area. (Rear ,Rear bumper, RHR fender)	2200.00 //00
3	To disconnect wire harness of electrical component to facilitate repairs, reconnect and check electrical function after repair	150.00 30
4	To conduct 4 wheel alignment	150.00/00

Labour Total: 5,000.00 Other

No.

1 2

Other Description

Rear Bumper Clip Set Ceramic Coating

3007

Price (SGD)

40.00

919.00

Other Total:

959.00

Total: \$12,145.60

Gst (7%):

\$850.19

GRAND TOTAL:

\$12,995.79

NB: THIS IS ONLY AN ESTIMATE AND SHOULD ADDITIONAL WORK BE FOUND NECESSARY TO BE CARRIED OUT IN THE COURSE OF REPAIRS, EXTRA MATERIALS AND LABOUR COST WILL BE CHARGED ACCORDINGLY WHICH HOWEVER, YOU WILL BE INFORMED PRIOR TO ACTION TAKEN. PARTS PRICES ARE SUBJECT TO CHANGES.

Yours faithfully

Service Advisor Ronnie Tan

DID: 6844 1985 Fax:6844 5185

LICK Auto Consultants hence notify the Repairer of the following:

- * To result it's before other spray painting
- To display damages partist during resurvey
- Parts prices are subject to confirmation
- Trung parts but-By is on a "Without Prejudice" basis
- No ilegai modificazioniti) is allowed
- Supplementary notifical must be resurveyed and is subject to lines approval from Insurance Company

Acknowledged by Repairer

Signature

Dates

From:

Ikbal Mohamed <ikbal1949@yahoo.com.sg>

Sent:

Tuesday, 18 September 2018 11:41 PM

To:

Hsiao Tong (LKKAuto)

Subject:

Re: SKV4216Y

Dear Sir/Madam

Thanks for your mail.

I never encountered any accident during my driving of 25 years in Singapore and I do not understand several items mentioned in your mail including the video.

I wanted to discuss this with you personally. Unfortunately I am still on overseas business trip and will be back in Singapore on 27th September.

I will contact you upon my arrival to discuss about it. Kindly bear with me until such time.

Meanwhile I do not know the status of my claim which I submitted to Tan Chong.

Appreciate your reply by email.

Thanks for your understanding.

Kind regards

Mohamed Ikbal

Sent from my iPhone

On 10 Sep 2018, at 7:13 AM, Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

10 Sept 2018

Mr MOHAMED NOORUDDIN MOHAMED IKBAL

Dear Sir/ Mdm

OUR REF

: CC6/AIG18015107/Upa3

YOUR REF

: SKV 4216Y

ACCIDENT INVOLVING SKV 4216Y & SLM 1790K ALONG UPPER CHANGI ROAD NORTH ON 15/08/2018

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AIG Asia Pacific Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from SLM 1790K against your motor insurance policy.

We have reviewed the matter and based on all available information at hand for the accident, we are of the view that we do not have a good defense towards the claim submitted by the owner of SLM 1790K. Kindly refer to the attached video footage from SLM 1790K for your easy reference. As per video footage, we could observe third party(SLM 1790K) was travelling straight within the lane, your vehicle was going straight(on the right-turn only lane) instead of turning right and resulted the collision. As such, we are of the view that liability is not in your favour and we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

If you feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next 10 days i.e. by 21/09/2018, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Note: This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

Best Regards,

Hsiao Tong, Chew | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Ikbal Mohamed < ikbal1949@yahoo.com.sg>

Sent: Friday, 31 August 2018 10:18 AM

To: Hsiao Tong (LKKAuto) < chewht@lkkauto.com>

Cc: Alshah <aishah mohd isa@tanchong.com>; hamzah saad@tanchong.com

Subject: RE: SKV4216Y

Dear Sir

Your letter ref: CC 6/AIG18015107/Upa3

The above referenced letter was received by me on 30 Aug 2018 at 5 PM. I tried to call you but unable to reach you.

I would like to provide the following information to you.

I was driving my car (SKV 4216Y) along PIE/TPE and was trying to take a right turn on the Upper Changi road North in order to go to Vicom test center. All of a sudden, I found one Opel Astra (SLM 1790K) came behind very fast and hit my car on the left side front wheel causing dent and damage to left side front wheel and bonnet. This happened on 15 Aug 2018 around 4.30 PM.

I took the particulars of the driver. I went to the police to make a complaint. But they advised me to settle with insurance as there is no damage to any person. I was away on overseas business trip for few days. Later I made a report at Tan Chong and Tan Chong has agreed to follow it up and update me (Please refer to the enclosure about the report).

Meanwhile the other party sent me what's up message on 25th Aug saying that he got a quote for respray and repair of his car for S\$ 500/= and wanted to know that I can pay this money to repair his car for which he will send me a settlement letter.

It is the first time I face this situation and I am not familiar with the procedures. So I told him that I will prefer the insurance to handle as he (other party) has caused the accident and damaged my car.

Please let me know any further action to be taken from my side. I will be away from 4th Sep for 2 weeks on overseas business trip. You can reach me through email and contact me for urgent matters on my mobile Tel No: 9770 6042.

Thank you very much for your co operation.

Dear Mr. Hamzah,

Hope you are doing well.

I understand from Madam Aishah that you will be handling this case.

Please let me know if you require any further information or you need me to meet you (I will be available until 3 Sept and later away for 2 weeks).

I received the enclosed letter from M/S LKK Auto Consultants for which I replied to them.

Thanks for your understanding and support.

Kind regards. Mohamed Ikbal Tel: (65) 9770 6042

---- Forwarded message -----

From: Aishah <aishah mohd isa@tanchong.com>
To: Ikbal Mohamed <ikbal1949@yahoo.com.sg>
Sent: Monday, 27 August 2018, 10:26:29 AM GMT+8

Subject: RE: SKV4216Y

Dear Sir.

Attached are copies of the addendum report for your records.

Sorry for the missed out of the other photo.

Thank you.

Best Regards,

Aishah Bte Mohd Isa

Snr Admin Asst

Autolution Industrial Pte Ltd 19 Ubi Road 4 Singapore 408623 DID: 67038695 Fax: 68467483 Email: aishah mohd isa@tanchong.com Website: www.tanchong.com :: www.nissan.com.sg From: Ikbal Mohamed <ikbal1949@yahoo.com.sg> Sent: Monday, August 27, 2018 9:15:07 AM To: Aishah Subject: Re: SKV4216Y Dear Madam Aishah Thanks for the information. Please note you enclosed the same photo TWICE for the other car mainly the accident/damage part is not shown. Kindly correct it and send the revised one. Thanks and best regards Mohamed Ikbal Sent from my iPhone On 25 Aug 2018, at 12:53 PM, Aishah aishah mohd_isa@tanchong.com> wrote: Dear Sir. Attached are copies of the accident report for your records. Thank you.

Best Regards,

Aishah Bte Mohd Isa

Snr Admin Asst

Autolution Industrial Pte Ltd

19 Ubi Road 4

Singapore 408623

DID: 67038695 Fax: 68467483

Email: aishah mohd isa@tanchong.com

Website: www.tanchong.com:: www.nissan.com.sg

<SKV4216Y-SAS-15.8.2018.pdf>
<SLM 1790K vs SKV 4216Y - TP VIDEO_FRONT.mp4>
<SLM 1790K vs SKV 4216Y - TP VIDEO_REAR.mp4>

From:

Hsiao Tong (LKKAuto)

Sent:

Tuesday, 28 August 2018 12:19 PM

To:

Lee, Ming Yao (MingYao.Lee@aig.com)

Subject:

Your Ref: 3773175891SG *Our Ref: CC6/AIG18015107/Upa3 [ACCIDENT INVOLVING

SKV 4216Y(OI) & SLM 1790K(TP) ON 15/08/2018]

Your Ref: 3773175891SG

Our Ref: CC6/AIG18015107/Upa3

Dear Sirs/Madam,

ACCIDENT INVOLVING SKV 4216Y(OI) & SLM 1790K(TP) ON 15/08/2018

We refer to the above matter:

We have uploaded a copy of third party video in Merimen for your easy reference.

From third party video, it shows that our insured was going straight(on the right-turn only lane) instead of turning right and resulted the collision. We are of the view that liability is not in our insured's favour.



From:

Lee, Ming-Yao <MingYao.Lee@aig.com>

Sent:

Tuesday, 28 August 2018 1:51 PM

To:

Hsiao Tong (LKKAuto)

Subject:

RE: Your Ref: 3773175891SG *Our Ref: CC6/AIG18015107/Upa3 [ACCIDENT

INVOLVING SKV 4216Y(OI) & SLM 1790K(TP) ON 15/08/2018]

Hi Hsiao Tong,

As per video footage, we could observe TPV was travelling straight within the lane, it is very likely that our insured was also travelling straight but on the right-turn only lane. As such, liability is not in our favor. Please proceed to settle claim at best.

However, please do check with insured and clear on this accident.

Regards,

George Lee

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel+(65) 6419 1769 | Fax+(65) 6835 7416

Ming-Yao Lee@aig.com | www.aig.com.sg

From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]

Sent: 28 August 2018 12:19

To: Lee, Ming-Yao

Subject: Your Ref: 3773175891SG *Our Ref: CC6/AIG18015107/Upa3 [ACCIDENT INVOLVING SKV 4216Y(OI) &

SLM 1790K(TP) ON 15/08/2018]

Your Ref: 3773175891SG

Our Ref: CC6/AIG18015107/Upa3

Dear Sirs/Madam.

ACCIDENT INVOLVING SKV 4216Y(OI) & SLM 1790K(TP) ON 15/08/2018

We refer to the above matter.

We have uploaded a copy of third party video in Merimen for your easy reference.

From third party video, it shows that our insured was going straight(on the right-turn only lane) instead of turning right and resulted the collision. We are of the view that liability is not in our insured's favour.

Kindly let us have your comments/ instruction after viewing the video.

We will engage insured on this matter once we receive your instruction.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <u>chewht@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Uhi Industrial Park, Ubi Avenue 1, ≠02-25 | S(408933)

From:

Ikbal Mohamed <ikbal1949@yahoo.com.sg>

Sent:

Friday, 31 August 2018 10:18 AM

To:

Hsiao Tong (LKKAuto)

Cc:

Aishah; hamzah_saad@tanchong.com

Subject:

RE: SKV4216Y

Attachments:

SKV4216Y-SAS-ADD-15.8.2018.pdf; LKK Auto Letter.pdf

Dear Sir

Your letter ref: CC 6/AIG18015107/Upa3

The above referenced letter was received by me on 30 Aug 2018 at 5 PM. I tried to call you but unable to reach you.

I would like to provide the following information to you.

I was driving my car (SKV 4216Y) along PIE/TPE and was trying to take a right turn on the Upper Changi road North in order to go to Vicom test center. All of a sudden, I found one Opel Astra (SLM 1790K) came behind very fast and hit my car on the left side front wheel causing dent and damage to left side front wheel and bonnet. This happened on 15 Aug 2018 around 4.30 PM.

I took the particulars of the driver. I went to the police to make a complaint. But they advised me to settle with insurance as there is no damage to any person. I was away on overseas business trip for few days. Later I made a report at Tan Chong and Tan Chong has agreed to follow it up and update me (Please refer to the enclosure about the report).

Meanwhile the other party sent me what's up message on 25th Aug saying that he got a quote for respray and repair of his car for S\$ 500/= and wanted to know that I can pay this money to repair his car for which he will send me a settlement letter.

It is the first time I face this situation and I am not familiar with the procedures. So I told him that I will prefer the insurance to handle as he (other party) has caused the accident and damaged my car.

Please let me know any further action to be taken from my side. I will be away from 4th Sep for 2 weeks on overseas business trip. You can reach me through email and contact me for urgent matters on my mobile Tel No: 9770 6042.

Thank you very much for your co operation.

Dear Mr. Hamzah,

Hope you are doing well.

I understand from Madam Aishah that you will be handling this case.

Please let me know if you require any further information or you need me to meet you (I will be available until 3 Sept and later away for 2 weeks).

I received the enclosed letter from M/S LKK Auto Consultants for which I replied to them.

Thanks for your understanding and support.

Kind regards. Mohamed Ikbal Tel: (65) 9770 6042

---- Forwarded message -----

From: Aishah <aishah_mohd_isa@tanchong.com>
To: Ikbal Mohamed <ikbal1949@yahoo.com.sg>
Sent: Monday, 27 August 2018, 10:26:29 AM GMT+8

Subject: RE: SKV4216Y

Dear Sir.

Attached are copies of the addendum report for your records.

Sorry for the missed out of the other photo.

Thank you.

Best Regards,

Aishah Bte Mohd Isa

Snr Admin Asst

Autolution Industrial Pte Ltd

19 Ubi Road 4

Singapore 408623

DID: 67038695 Fax: 68467483

Email: aishah mohd isa@tanchong.com

Website: www.tanchong.com :: www.nissan.com.sg

From: Ikbal Mohamed <ikbal1949@yahoo.com.sg>

Sent: Monday, August 27, 2018 9:15:07 AM

To: Aishah

Subject: Re: SKV4216Y

Dear Madam Aishah

Thanks for the information.

Please note you enclosed the same photo TWICE for the other car mainly the accident/damage part is not shown.

Kindly correct it and send the revised one.

Thanks and best regards

Mohamed Ikbal

Sent from my iPhone

On 25 Aug 2018, at 12:53 PM, Aishah <aishah mohd isa@tanchong.com> wrote:

Dear Sir.

Attached are copies of the accident report for your records.

Thank you.

Best Regards,

Aishah Bte Mohd Isa

Snr Admin Asst

Autolution Industrial Pte Ltd

19 Ubi Road 4

Singapore 408623

DID: 67038695 Fax: 68467483

Email: aishah mohd isa@tanchong.com

Website: www.tanchong.com :: www.nissan.com.sg

<SKV4216Y-SAS-15.8.2018.pdf>

From:

Hsiao Tong (LKKAuto)

Sent:

Monday, 10 September 2018 8:14 AM

To:

'ikbal1949@yahoo.com.sg'

Subject:

RE: SKV4216Y

Attachments:

SLM 1790K vs SKV 4216Y - TP VIDEO_FRONT.mp4; SLM 1790K vs SKV 4216Y - TP

VIDEO_REAR.mp4

10 Sept 2018

Mr MOHAMED NOORUDDIN MOHAMED IKBAL

Dear Sir/ Mdm

OUR REF

: CC6/AIG18015107/Upa3

YOUR REF

: SKV 4216Y

ACCIDENT INVOLVING SKV 4216Y & SLM 1790K ALONG UPPER CHANGI ROAD NORTH ON 15/08/2018

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer. AIG Asia Pacific Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from SLM 1790K against your motor insurance policy.

We have reviewed the matter and based on all available information at hand for the accident, we are of the view that we do not have a good defense towards the claim submitted by the owner of SLM 1790K. Kindly refer to the attached video footage from SLM 1790K for your easy reference. As per video footage, we could observe third party(SLM 1790K) was travelling straight within the lane, your vehicle was going straight(on the right-turn only lane) instead of turning right and resulted the collision. As such, we are of the view that liability is not in your favour and we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further liftigation, which would escalate to even more cost.

If you feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next 10 days i.e. by 21/09/2018, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Note: This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

From:

Hsiao Tong (LKKAuto)

Sent:

Wednesday, 17 October 2018 4:38 PM

To:

'Ikbal Mohamed'

Subject:

RE: SKV4216Y

Hi Mr Muhammad Ikbal,

As discussed during our meeting on 05 Oct 2018, from the car video footage, we could observe third party (SLM 1790K) was travelling straight within the lane, your vehicle was going straight (on the right-turn only lane) instead of turning right and resulted the collision. As such, we are of the view that liability is not in your favour and we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

For your own counter claim against third party insurer, you may check with your workshop for an update.

Please call us if you have any queries.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Ikbal Mohamed <ikbal1949@yahoo.com.sg>

Sent: Thursday, 4 October 2018 3:30 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: Re: SKV4216Y

Dear Sir/ Madam
I am busy at the office and cannot make it today.
I will try my best to meet you before 5pm tomorrow.
Thanks for your understanding
Mohamed Ikbal

Sent from my iPhone

On 19 Sep 2018, at 9:51 AM, Hsiao Tong (LKKAuto) < chewht@lkkauto.com > wrote:

Hi Sirs.

Contents noted.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Ikbal Mohamed < ikbal1949@yahoo.com.sg>
Sent: Tuesday, 18 September 2018 11:41 PM
To: Hsiao Tong (LKKAuto) < chewht@lkkauto.com>

Subject: Re: SKV4216Y

Dear Sir/Madam

Thanks for your mail.

I never encountered any accident during my driving of 25 years in Singapore and I do not understand several items mentioned in your mail including the video.

I wanted to discuss this with you personally. Unfortunately I am still on overseas business trip and will be back in Singapore on 27th September.

I will contact you upon my arrival to discuss about it. Kindly bear with me until such time.

Meanwhile I do not know the status of my claim which I submitted to Tan Chong.

Appreciate your reply by email.

Thanks for your understanding.

Kind regards

Mohamed Ikbal

Sent from my iPhone

On 10 Sep 2018, at 7:13 AM, Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

10 Sept 2018

Mr MOHAMED NOORUDDIN MOHAMED IKBAL

Dear Sir/ Mdm

OUR REF

: CC6/AIG18015107/Upa3

YOUR REF

: SKV 4216Y

ACCIDENT INVOLVING SKV 4216Y & SLM 1790K ALONG UPPER CHANGI ROAD NORTH ON 15/08/2018

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AIG Asia Pacific Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from SLM 1790K against your motor insurance policy.

We have reviewed the matter and based on all available information at hand for the accident, we are of the view that we do not have a good defense towards the claim submitted by the owner of SLM 1790K. Kindly refer to the attached video footage from SLM 1790K for your easy reference. As per video footage, we could observe third party(SLM 1790K) was travelling straight within the lane, your vehicle was going straight(on the right-turn only lane) instead of turning right and resulted the collision. As such, we are of the view that liability is not in your favour and we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

If you feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next 10 days i.e. by 21/09/2018, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Note: This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

Best Regards,

Hsiao Tong, Chew | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Ikbal Mohamed <ikbal1949@yahoo.com.sg>

Sent: Friday, 31 August 2018 10:18 AM

To: Hsiao Tong (LKKAuto) < chewht@lkkauto.com>

Cc: Aishah <aishah mohd isa@tanchong.com>; hamzah saad@tanchong.com

Subject: RE: SKV4216Y

Dear Sir

Your letter ref: CC 6/AIG18015107/Upa3

The above referenced letter was received by me on 30 Aug 2018 at 5 PM. I tried to call you but unable to reach you.

I would like to provide the following information to you.

I was driving my car (SKV 4216Y) along PIE/TPE and was trying to take a right turn on the Upper Changi road North in order to go to Vicom test center. All of a sudden, I found one Opel Astra (SLM 1790K) came behind very fast and hit my car on the left side front wheel causing dent and damage to left side front wheel and bonnet. This happened on 15 Aug 2018 around 4.30 PM.

I took the particulars of the driver. I went to the police to make a complaint. But they advised me to settle with insurance as there is no damage to any person. I was away on overseas business trip for few days. Later I made a report at Tan Chong and Tan Chong has agreed to follow it up and update me (Please refer to the enclosure about the report).

Meanwhile the other party sent me what's up message on 25th Aug saying that he got a quote for respray and repair of his car for S\$ 500/= and wanted to know that I can pay this money to repair his car for which he will send me a settlement letter.

It is the first time I face this situation and I am not familiar with the procedures. So I told him that I will prefer the insurance to handle as he (other party) has caused the accident and damaged my car.

Please let me know any further action to be taken from my side. I will be away from 4th Sep for 2 weeks on overseas business trip. You can reach me through email and contact me for urgent matters on my mobile Tel No: 9770 6042.

Thank you very much for your co operation.

Dear Mr. Hamzah,

Hope you are doing well.

I understand from Madam Aishah that you will be handling this case. Please let me know if you require any further information or you need me to meet you (I will be available until 3 Sept and later away for 2 weeks).

I received the enclosed letter from M/S LKK Auto Consultants for which I replied to them.

Thanks for your understanding and support.

Kind regards. Mohamed Ikbal Tel: (65) 9770 6042

---- Forwarded message -----

From: Aishah <aishah mohd isa@tanchong.com>
To: Ikbal Mohamed <ikbal1949@yahoo.com.sg>
Sent: Monday, 27 August 2018, 10:26:29 AM GMT+8

Subject: RE: SKV4216Y

Dear Sir,

Attached are copies of the addendum report for your records.

Sorry for the missed out of the other photo.

Thank you.

Best Regards,

Aishah Bte Mohd Isa

Snr Admin Asst

Autolution Industrial Pte Ltd

19 Ubi Road 4

Singapore 408623

DID: 67038695 Fax: 68467483

Email: aishah mohd isa@tanchong.com

Website: www.tanchong.com :: www.nissan.com.sg

From: Ikbal Mohamed < ikbal1949@yahoo.com.sg>

Sent: Monday, August 27, 2018 9:15:07 AM

To: Aishah

Subject: Re: SKV4216Y

Dear Madam Aishah
Thanks for the information.
Please note you enclosed the same photo TWICE for the other car mainly the accident/damage part is not shown. Kindly correct it and send the revised one.
Thanks and best regards
Mohamed Ikbal

Sent from my iPhone

On 25 Aug 2018, at 12:53 PM, Aishah <aishah mohd isa@tanchong.com> wrote:

Dear Sir,

Attached are copies of the accident report for your records.

Thank you.

Best Regards,

Aishah Bte Mohd Isa

Snr Admin Asst

Autolution Industrial Pte Ltd

19 Ubi Road 4

Singapore 408623

DID: 67038695 Fax: 68467483

Email: aishah_mohd_isa@tanchong.com

Website: www.tanchong.com :: www.nissan.com.sg

<SKV4216Y-SAS-15.8.2018.pdf>
<SLM 1790K vs SKV 4216Y - TP VIDEO_FRONT.mp4>
<SLM 1790K vs SKV 4216Y - TP VIDEO_REAR.mp4>

From:

Hsiao Tong (LKKAuto)

Sent:

Thursday, 14 March 2019 10:13 PM

To:

Chityan.Foo@aig.com

Subject:

Re: Your Ref: 3773175891SG *Our Ref: CC6/AIG18015107/Upa3 [ACCIDENT

INVOLVING SKV 4216Y(OI) & SLM 1790K(TP) ON 15/08/2018]

Hi Jimmy,

We refer to the above matter.

We were informed by third party repairer(1st Autoworks Pte Ltd) that third party claimant did not send in his car for repair at their workshop. Third party repairer had closed the case at their end.

In view of the above, we will proceed to close file and submit wp report to your good office.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Hsiao Tong (LKKAuto)

Sent: Tuesday, 28 August 2018 12:18 PM To: Lee, Ming Yao (MingYao.Lee@aig.com)

Subject: Your Ref: 3773175891SG *Our Ref: CC6/AIG18015107/Upa3 [ACCIDENT INVOLVING SKV 4216Y(OI) & SLM

1790K(TP) ON 15/08/2018]

Your Ref: 3773175891SG

Our Ref: CC6/AIG18015107/Upa3

Dear Sirs/Madam.

ACCIDENT INVOLVING SKV 4216Y(OI) & SLM 1790K(TP) ON 15/08/2018

We refer to the above matter.

We have uploaded a copy of third party video in Merimen for your easy reference.

From third party video, it shows that our insured was going straight(on the right-turn only lane) instead of turning right and resulted the collision. We are of the view that liability is not in our insured's favour.

Kindly let us have your comments/instruction after viewing the video.

We will engage insured on this matter once we receive your instruction.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



Unique Car Beauty Shop

53, Ubi Ave 1, #01-40. Paya Ubi Industrial Park Singapore 408934 Web: www.cs2singapore.com, Email: info@cs2singapore.com

Customer: Kevin
Address:
Telephone: 91264776

Customer: Kevin
Address:
Telephone: 91264776



ROUGERE	WEELS ON THE PARTY OF THE PARTY
Service.	St. O com Still

III)	RHII(CA)CHANDINI	Bernho	Whitefare	SUSSECUE
1	Ceramic Coating - Small SLM1790K (Red Opel Astra) - x1	1	919.00	\$919.00
2	FOC Leather Conditioning (Unclaimed) SLM1790K (Red Opel Astra) - x1	1	0.00	\$0.00
3	RIM Coating (\$40/RIM) SLM1790K (Red Opel Astra) - x4	4	40.00	\$160.00
4	Parking Fee	1	-8.00	\$-8.00

Fireconnecturition to Charlette

Discount:	\$-299.00
Net Total:	\$772.00
SGD Total:	\$7/7/2.00

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Singapore NRIC
Owner ID:	9831B
Vehicle Details	
Vehicle No.:	SLM1790K
Vehicle to be Exported:	No
Intended De-registration Date:	20 Aug 2018
Vehicle Make:	OPEL
Vehicle Model:	ASTRA HB 1.4 AT
Primary Colour:	Red
Manufacturing Year:	2016
Engine No.:	B1162637GSGX0842
Chassis No.:	W0LBE6EC5HG024571
Maximum Power Output:	110.0 kW (147 bhp)
Open Market Value:	\$19,772.00
Original Registration Date:	22 Mar 2017
First Registration Date:	22 Mar 2017
Transfer Count:	0
Actual ARF Paid: Intended PARF Rebate Details	\$14,772.00
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	21 Mar 2027
PARF Rebate Amount: Intended COE Rebate Details	\$11,079.00
COE Expiry Date:	21 Mar 2027
COE Category:	B - Car above 1600cc or 97kW (130bhp)
COE Period(Years):	10
QP Paid:	\$53,300.00
COE Rebate Amount:	\$45,763.00
Total Rebate Amount:	\$56,842.00

The information contained herein is correct as at 20 Aug 2018

OK

View Received Message

This mail is associated with:

*SLM1790K (37731758915G) [SKV4216Y]

LAT YOU CHEUNG Aug 15 2018 12:00AM [MOHAMED NOGRUDDIN MOHAMED IKBAL] 1st Autoworks Pte Ltd

Reply Reply All Print Message Delete Message

From LKK_HQ

AIG Asia Pacific Insurance Pte. Ltd. (AIG_SG), sent on 21/08/2018 12:31 PM.

Subject No OI GIA Report (SKV4216Y VS SLM1790K)

н

Pis be advice that no OI GIA report received Pls find OI details below for your further actions

Of name: MOHAMED NOORUDDIN MOHAMED IXBAL

57 SIMEI RISE #08-53 Singapore 528792

Mobile No: 98199702

Thank you.

Regards.

Syaza Irdina Azian

DOCUMENTS SUMMARY

There are no documents.



51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

Our Ref: CC6/AIG18015107/Upa3

23 August, 2018

MOHAMED NOORUDDIN MOHAMED IKBAL

57 SIMEI RISE #08-53 SINGAPORE 528792

Dear Sirs.

ACCIDENT INVOLVING SKV 4216Y AND SLM 1790K ON 15/08/2018 ALONG/ AT UPPER CHANGI ROAD NORTH TOWARDS JALAN MAYAANAM TRAFFIC JUNCTION

We, LKK Auto Consultants Pte Ltd has been appointed to act on the behalf of your insurer, AIG Asia Pacific Insurance Pte Ltd (AIG) to settle a THIRD PARTY claim against you for an accident which happened on the above-mentioned date and location.

Kindly proceed to lodge your GIA report within five (05) working days of receipt of this letter, giving the version of the accident amongst other things related to the accident. The GIA report can be lodged at any of AIG reporting centres. You may refer to your Certificate of Insurance for the list of the reporting centres.

If you have any information to add or any amendments to make, please contact the undersigned within five days from the date of this letter.

Please note that the standing of your insurance policy such as NCD, premium & etc would be affected.

Yours faithfully,

Hsiao Tong Claims

Tel: 6742 3197 Fax: 6741 4108

Email: chewht@lkkauto.com

c.c. Claims Manager AIG Asia Pacific Insurance Pte Ltd (Motor Claims Dept)

Print Sent Message

This mail is associated with:

*SLM1790K (3773175891SG) [SKV4216Y] TP

> LAI YIU CHEUNG Aug 15 2018 12:00AM

[MOHAMED NOORUDDIN MOHAMED IKBAL]

1st Autoworks Pte Ltd

From

LKK Auto Consultants Pte Ltd (LKK_HQ), sent on 28/08/2018 10:58 AM.

To CC

NoorMariesa.AbuKassim@aig.com; ShengYang.Lim@aig.com; Imran.Ishak@aig.com; yokeshi.chan@aig.com; Darshe ne.Supramaniam@aig.com; Aashweenjeetkaur.Mithoosingh@aig.com; Syazairdina.Azlan@aig.com

AIG SG; chewht@lkkauto.com

Subject

Request for OI GIA [SKV 4216Y; DOA:15/08/2018]

Hi,

We refer to the above matter.

Kindly advise if there is any OI GIA. If so, kindly assist to upload a copy of it in Merimen for our necessary action.

Hsiao Tong

LKK Auto Consultants Pte Ltd

<-- Original Message -->

From: AIG_SG To: LKK_HQ

Sent On: 21/08/2018 12:31 PM

Subject: No OI GIA Report (SKV4216Y VS SLM1790K)

Hi

Pls be advice that no OI GIA report received Pls find OI details below for your further actions

Ol name: MOHAMED NOORUDDIN MOHAMED IKBAL

Address:

57 SIMEI RISE #08-53 Singapore 528792

Mobile No: 98199702

Thank you.

Regards.

Syaza Irdina Azlan

...CLAIM SUBFOLDER...(Pending for Survey Report) Revoked / No settlement

LAIM SUBI	FOLDER TRA	CKING						
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'ed	Status	
Main	20 Aug 2018 Edit Reg		20 Aug 2018 00:00 Edit Adj Rpt	5\$4,825.50 Edit Estimates	5\$4,825.50 View Rpt		Pending for Survey Report Cancel Case	
	Main) R	eference	Claim De	etails	Documents	Show All	
CLAIM SU	BFOLDER DE	TAILS			[Created	by adjuster]		
Insured:	MOHAME	NOORUDDIN	HOHAMED IKBAL	ID: S2630368)				
Main Claimant:	LAI YIU C	HEUNG, ID: S	26398318					
Vehicle Reg No.:	SLM179	ок		Date o		8 16:00 - :59 s and 24 Days Fron	n LTA Reg Date (Man Yr)]	
Claim Type:	TP / 377	3175891SG		Policy/ Note N		45 (Comprehensive		
Vehicle Reg No. (Insured):	SKV4216	•		Policy (Claim	5000014005	5089148653-01		
Programme Type				Excess	8			
Repairer:	1st Autov	rorks Pte Ltd (H	Q) 23 Kaki Bukit Av	e 4, #04-01, 4159	3 Kaki Bukit - Tel:	68441985		
Handling Insurer:	AIG Asia	Pacific Insuranc	e Pte. Ltd. (Expres	s) - Tel: 65-6419-	3000 [Handled b	y Foo, Chit Yan]	Chityan.Foo@aig.com	
Claimant's Insurer:	NTUC Inc	ome Insurance	Co-operative Ltd (HQ) - Tel:				
Adjuster:	LKK Auto	Consultants Pte	Ltd (HQ) - Tel: 62	56-3561 [Handle	ed by MARCUS CH	UA] [Final Rp	t due 30/08/2018]	
ASSOCIAT	ED MAIL RE	CEIVED				View	All Compose Case Mail	
• AIG_SG	(21/08/2018):	No OI GIA Rep	oad TP GIA Repor ort (SKV4216Y VS	SLM1790K)	View All S	Search Tasks Cr	eate New Task Complete Created On Done?	

Claim Documents

*SLM1790K (3773175891SG)

[SKV4216Y]

TP

LAI YIU CHEUNG

Aug 15 2018 4:00PM

[MOHAMED NOORUDDIN MOHAMED IKBAL]

1st Autoworks Pte Ltd

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7	20/08/18 18:21	General View	0	Load 3PG	V
В	20/08/18 18:21	General View	0	Load JPG	4
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10	20/08/18 18:21	General View	0	Load JPG	V
11	20/08/18 18:21	General View	0	Load JPG	4
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Documents Checklist

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Show Remarks To: Handling Insurer Note: Remarks are private unless you show it to other parties.	

LKK Auto Consultants Pte Ltd (Co. Reg. No: 199507198R)

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

Singapore 408933

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

VEHICLE DAMAGE INSPECTION REPORT

Our File No:

CC6/AIG18015107/UPA3Q2

Date:

18/03/2019

REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd.

Policy No:

2100429445

Claimant Vehicle No:

SLM1790K

Insured Vehicle No:

SKV4216Y

Date of Loss:

15/08/2018

Nature of Claim:

TP

Claim No: 3773175891SG

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:

SLM1790K

Make & Model:

OPEL ASTRA, 1.4 HB (A)

22/03/2017 (Man. Year: 2016)

Engine No:

B1162637GSGX0842

Reg. Date: Colour:

Red

Chassis No: Odometer:

W0LBE6EC5HG024571 33253 km

Engine Capacity:

1399 cc

Market Value/New Car Price: N/A

Sum Insured (S\$):

Market Value/New Car Price

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition:

Steering (Serviceable):

Yes Footbrake (Serviceable):

Handbrake (Serviceable):

Yes Engine Modification:

Pre-accident Condition:

Yes

CONDITION OF TYRES

Front Tyre Size:

225/45 R17

Rear Tyre Size:

225/45 R17

Front Left Side: Front Right Side: Michelin 6 mm Michelin 6 mm Rear Left Side: Rear Right Side: Michelin 6 mm Michelin 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	7,145.60	1,970.50	5,175.10	72.42
Miscellaneous Items	0.00	0.00	0.00	
Labour	5,000.00	2,855.00	2,145.00	42.90
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Gross Total (S\$)	12,145.60	4,825.50	7,320.10	60.27
+ GST 7.00/7.00% (S\$)	850.19	337.79	512.40	60.27
Nett Amount (S\$)	12,995.79	5,163.29	7,832.50	60.27
Global Sum	Settlement (S\$)	0.00		

INSPECTION

Date of Assignment:

20/08/2018

Date Inspected:

20/08/2018

Inspected At:

1st Autoworks Pte Ltd (HQ)

23 Kaki Bukit Ave 4, #04-01

Singapore 415933

Estimated Period of Repair:

4.0 days

Adjuster: MARCUS CHUA

Manager:

CHEW HSIAO TONG

REPAIR DETAILS

Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*REAR BUMPER UPPER	Deep Cut	1,750.00 FL	*1,750.00 FL
2	1		*REAR BUMPER LOWER	Not Necessary	618.00 FL	*- FL
3	1		*REAR BUMPER TOW COVER	Not Necessary	34.00 FL	*-FL
4	1		*RHR FENDER INNER PANEL RH	Repair	1,906.00 FL	*-FL
5	1		*RHR FENDER INNERSHIELD	Not Necessary	105.00 FL	*-FL
3	1		*REAR BUMPER REFLECTOR RH	Not Necessary	53.00 FL	*-FL
7	1		*REINFORCEMENT ,RR END PANEL	Not Necessary	970.00 FL	*-FL
В	1		*REAR BUMPER GUIDE RH	Not Necessary	83.00 FL	*-FL
9	1		*REAR BUMPER RETAINER RH	Necessary	95.00 FL	*95.00 FL
10	1		*RHR TAILLAMP	Not Necessary	820.00 FL	*-FL
11	1		*RHR MUDFLAT	Not fitted	140.00 FL	*-FL
12	1		*REAR RIM O/S	Cut	300.00 FL	*300.00 FL
13	1		*SET REAR BUMPER CLIP	Necessary	40.00FS	*40.00 FS
14	1		*CERAMIC COATING	*Check	919.00 FS	*-FS
=Fts	inchise	part. S=SpcN	lett. L=ListItemDisc.	500///00 917/1001		C20010-100-1
				Sub Total (S\$)	7,833.00	2,185.00
			- List Item Discount on L Items	10.00/10.00% (S\$)	687.40	214.50
				Total Parts (S\$)	7,145.60	1,970.50

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

Particulars	Lab.Type	Repairer's	Amount
ur Items			
TO DISMANTLE /RENEW THE ACCIDENT DAMAGED PORTION ,TO PANEL BEATING ,RESHAPE ,STRAIGHTEN ,ORIENTATE AND ALIGN REPAIR /REPLACEMENT PARTS	New	2,500.00	1,625.00
CARRY OUT SPRAY PAINTING ON ACCIDENT AFFECTED AREA (REAR,REAR BUMPER,RHR FENDER)	New	2,200.00	1,100.00
TO DISCONNECT WIRE HARNESS OF ELECTRICAL COMPONENT TO FACILITATE REPAIRS ,RECONNECT AND CHECK ELECTRICAL FUNCTION AFTER REPAIR	New	150.00	30.00
TO CONDUCT 4 WHEEL ALIGNMENT	New	150.00	100.00
Gross Labou	r Cost (S\$)	5,000.00	2,855.00
	IT Items TO DISMANTLE /RENEW THE ACCIDENT DAMAGED PORTION ,TO PANEL BEATING ,RESHAPE ,STRAIGHTEN ,ORIENTATE AND ALIGN REPAIR /REPLACEMENT PARTS CARRY OUT SPRAY PAINTING ON ACCIDENT AFFECTED AREA (REAR,REAR BUMPER,RHR FENDER) TO DISCONNECT WIRE HARNESS OF ELECTRICAL COMPONENT TO FACILITATE REPAIRS ,RECONNECT AND CHECK ELECTRICAL FUNCTION AFTER REPAIR TO CONDUCT 4 WHEEL ALIGNMENT	TO DISMANTLE /RENEW THE ACCIDENT DAMAGED PORTION ,TO PANEL BEATING ,RESHAPE ,STRAIGHTEN ,ORIENTATE AND ALIGN REPAIR /REPLACEMENT PARTS CARRY OUT SPRAY PAINTING ON ACCIDENT AFFECTED AREA (REAR,REAR BUMPER,RHR FENDER) TO DISCONNECT WIRE HARNESS OF ELECTRICAL COMPONENT TO FACILITATE REPAIRS ,RECONNECT AND CHECK ELECTRICAL FUNCTION AFTER REPAIR	TO DISMANTLE /RENEW THE ACCIDENT DAMAGED PORTION ,TO PANEL BEATING ,RESHAPE ,STRAIGHTEN ,ORIENTATE AND ALIGN REPAIR /REPLACEMENT PARTS CARRY OUT SPRAY PAINTING ON ACCIDENT AFFECTED New 2,200.00 AREA (REAR,REAR BUMPER,RHR FENDER) TO DISCONNECT WIRE HARNESS OF ELECTRICAL COMPONENT TO FACILITATE REPAIRS ,RECONNECT AND CHECK ELECTRICAL FUNCTION AFTER REPAIR TO CONDUCT 4 WHEEL ALIGNMENT New 150.00

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