

ASS. REC. BY:

REF:

CS3/CT118017205/R1C03⁹

Special Instruction:

Surveyor:

Rasul

ASSIGNMENT (Office)

From (Person):

Jowyn Tay

of

CTI

Date/Time:

20/9/18 @ 4:54pm

Estimated Cost:

Bill to:

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

To Inspect Vehicle No:

SKA 3859J

Insured:

GBF 8570M

at Workshop m/s:

Gold Auto Works

Tel:

8199 9149

of

48 Joh Guan Rd East # 01-119

Policy No:

DMCVSN1723 491801

Claim No:

SNM18D04546C02

Sum Insured:

Excess:

Make of Veh:

D.O.A.

18/09/2018

(Client's Record)

CA / REV / REP. / REV 24 HRS

(up)

H.O.D. Endorsement:

Date/Time:

9:24am @ 21/9/18

Person Contacted:

Simon

Vehicle ☒ IN / OUT

Date/Time

Action/Instruction

(X) Estimate

SKA 3859J - CC6 / AIG 13001768 / Uq2a3W2

Jot: 24/01/13

GBF 8570M - X

Dismantle: 24/9/2018

After repair: 28/9/2018

PRS

REF: CTI

2058F

ASSIGNMENT

From: Date: 21/09/18

Estimated Cost:

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

To Inspect Vehicle No: SKA 3859J
at Workshop n/s Gold Auto Works
of 45 Joh Gwon Rd East # 01-119

Insured:

Policy No:

Claims No:

Sum Insured:

Excess:

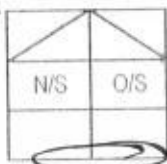
(Client's Record)

Make of Veh:

Simon@ 8199 9149

(Policy Condition)

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



Bal. or Market Value:

36k

IDAC Accident Rpt:

Consistent? : Yes or No

GIA / PR Seen:

Consistent? : Yes or No

Est. Repairs:

6

days

Res: Yes or No

Lum Sum:

%

3 Val: Yes or No

CA / REV / REP. 1-24 HRS (up)

Vehicle: IN / OUT

Date:

Person Contacted:

Veh No: SKA 3859J Yr Regn: 2011 / P65

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

Truck / Trailer or

Make: Toyota Camry 2.4 A c.c 2362

Colour: BLACK A/C Insured / Std / NI / NA

Sp Reading: 198340 T/Radio: Insured / Std / NI / NA

Eng/No:

C/No: MK053BK4007044491

Gen. Cond: Good / Fair / Poor / Burnt

Steering: In order / Jammed / Leaked / Burnt or

Brake: In order / Jammed / Leaked / Burnt or

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

Tyre Size: F: 215/55 R17
R: 11

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

Front

Rear

R/Bal. 6 mm R/Bal. 6 mm

L/Bal. 6 mm L/Bal. 6 mm

D.O.A. 8/04/18 D.O.L. 21/09/18

Survey held at

Gold Auto

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

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

Date / Time

Action / Instruction

Estimated repair range \$6,500 - \$7,500

10/10/2018

Date/Time, File Pass to?

☐

: Preli. Report

1)

☐

: Final Report

Date/Time, File Return to?

2)

Days Of Repair: 6

Resurvey No. of Trip: 2

Add Fee:

☐

: Site Insp (\$

☐

: Interview (\$

☐

: Tech. Insp (\$

☐

: Weekend (\$

Report Format:

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

Survey Fee:

Transportation:

: S + RS. \$

: Photos

: Others

TOTAL



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

CHINA TAIPING INSURANCE (S) PTE LTD

Ref : CS3/CTI18017205/R1cd3

3 ANSON ROAD #16-00

SPRINGLEAF TOWERS SINGAPORE 079909

Date : 21-09-2018



Code : CTI

1. Policy Particulars :- (THIRD PARTY CLAIM)

Insured Veh.	GBF 8570M	Veh. Inspected	SKA 3859J
Policy No.	DMCVSN1723491801	Coverage (\$)	0.00
Claim No.	SNM18D04546C02	Excess (\$)	0.00
Assign From	MERIMEN (JOWYN TAY)	Assign Date	21/09/2018

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	18/09/2018	Inspection Date	21/09/2018
Survey held at	GOLD AUTOWORKS PTE LTD 48 TOH GUAN ROAD EAST #01-119 ENTERPRISE HUB SINGAPORE 608586		

5a. Remarks

A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) THE REPAIR ESTIMATE WAS NOT PRESENTED AT THE TIME OF INSPECTION. THE REPAIRER WAS TOLD TO PREPARE THE ESTIMATE. C) ENCLOSED PLEASE FIND DAMAGED VEHICLE PHOTOGRAPHS.
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...CLAIM SUBFOLDER...(New Assignment)

CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	20 Sep 2018		20 Sep 2018 16:59 Assign				New Assignment Cancel Case

Main

Reference

Claim Details

Documents

[Show All](#)

CLAIM SUBFOLDER DETAILS

[Created by insurer]

Insured:			
Main Claimant:	TAN SIEW ENG		
Vehicle Reg. No.:	SKA3859J	Date of Loss:	18/09/2018 00:00 - :59
Claim Type:	TP / SNM18D04546C02	Policy/Cover Note No.:	DMCVSN1723491801
Vehicle Reg. No. (Insured):	GBF8570M	Policy No. (Claimant):	
		Excess:	S\$0.00
Repairer:	Gold Auto Works Pte Ltd (HQ) 48 Toh Guan Rd East #01-119, Enterprise Hub, 608586 Jurong East - Tel: 96199144/ 87789382		
Handling Insurer:	China Taiping Insurance (Singapore) Pte. Ltd. (HQ) - Tel: 6389 6111 ... [Handled by Jowyn Tay - 6389 6174]		
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Final Rpt due 01/10/2018]		
Adj Asg. Remarks:	NO EST, CASE W/O SJE.		

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.									

Sarwant Singh
Pritam Singh
Khong Zi-Wei

SATWANT ASSOCIATES

ADVOCATES & SOLICITORS & COMMISSIONERS FOR MATRONS & NOLAN & PETERS

CONVEYANCING OFFICE:
450 Lorong 6 Toa Payoh
#02-03 Harsing Centre
Singapore 319394
Tel: 6221 6114
Fax: 6266 6925
www.satwantlaw.com.sg
(Fax not for service
of documents)

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(Please quote our Ref. when replying)

Your Ref: To be advised
Our Ref: PD/DL/1801648 (sp) – Toa Payoh Office
(pri@satwantlaw.com)

20 September 2018

China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road
#16-00 Springleaf Tower
Singapore 079909

BY EMAIL ONLY

Attention: Motor Claims Department

Dear Sir/Mdm,

**ACCIDENT INVOLVING SKA3859J & GBF8570M ALONG JURONG WEST AVENUE 1
NEAR BLK 463 OPPOSITE ESSO STATION ON 18/09/2018 @ 15:00**

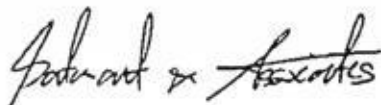
We refer to your email dated 20 September 2018 confirming your intention to conduct a pre-repair survey on our client's vehicle SKA3859J.

Please be informed that said vehicle can be inspected at:

Workshop Name: Gold Autoworks Pte Ltd
Address: 48 Toh Guan Rd East, Enterprise Hub #01-119 Singapore 608586
Contact Person: Simon
Contact Number: 8199-9149

In the event you fail to conduct the pre-repair survey within the next 2 working days, excluding any intervening Saturday, Sunday or Public Holiday, the said workshop will commence repairs thereafter without further reference to you.

Yours faithfully,



SATWANT & ASSOCIATES

cc client

For Surveyor: To initial after Completion

1st Inspection
Appointed surveyor
(Name & Signature)

Date & Time

2nd Inspection
Appointed surveyor
(Name & Signature)

Date & Time

3rd Inspection
Appointed surveyor
(Name & Signature)

Date & Time

NB: Any Settlement of offer is on the express condition that this settlement is in respect of our client's claim for property related damaged only and shall not preclude our client from claiming injury-related damages arising from this accident. This document is intended for the addressee(s) only and may contain confidential information and/or may be subject to legal privilege. If you have received this in error, please contact us immediately and destroy the original message.

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	19/09/2018 12:05
Date Of Accident	18/09/2018 15:00
Exact Location Of Accident	JURONG WEST AVE 1 NEAR BLK 463 OPP ESSO STATION
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKA3859J
Insured/Policyholder	
Name Of Registered Owner	TAN SIEW ENG
NRIC No	S2612058F
Email Address	SUSANTANSZ@GMAIL.COM
Mobile Phone No	(LOCAL) +65-94525028
Alternative Phone No	OFFICE-NOPHONE

Vehicle Particulars

Manufacturer	TOYOTA
Model	CAMRY-2.4 (A)

Exact Purpose for which vehicle was being used at time of accident

Are you claiming under your own insurance policy for repair to your vehicle? NO

If No, Please state action to be taken THIRD PARTY

Vehicle Category PRIVATE CAR

Insurance Company

Name of Insurance Company	TOKIO MARINE INSURANCE SINGAPORE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	18-MV001278-R02
Cover Note Number	

Driver

Name of Driver	TAN SIEW ENG
NRIC No	S2612058F
Date Of Birth	31/05/1964
Occupation	INDOOR
Date Of Driving Pass	11/04/2002
Driving Experience	16 YEARS AND 5 MONTHS
Gender	MALE
Mobile Number	+65-94525028
Fax Number	
Contact Number	OFFICE-NOPHONE
EMail Address	SUSANTANSZ@GMAIL.COM

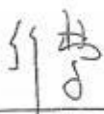
SKETCH PLAN


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:


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

I AM AWARED THAT MY INSURER MAY HAVE A 14 DAYS TIMEFRAME FOR ME TO SUBMIT AN OWN DAMAGE CLAIM UNDER MY OWN POLICY. I WILL CHECK MY POLICY FOR MORE DETAILS.

[Back to OneMotoring](#)

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Singapore NRIC
Owner ID:	2058F
Vehicle Details	
Vehicle No.:	SKA3859J
Vehicle to be Exported:	No
Intended Deregistration Date:	24 Sep 2018
Vehicle Make:	TOYOTA
Vehicle Model:	CAMRY 2.4 AUTO ABS AIRBAG
Primary Colour:	Black
Manufacturing Year:	2011
Engine No.:	2AZE207260
Chassis No.:	MR053BK4007044491
Maximum Power Output:	123.0 kW (164 bhp)
Open Market Value:	\$25,321.00
Original Registration Date:	24 Feb 2011
First Registration Date:	24 Feb 2011
Transfer Count:	1
Actual ARF Paid:	\$25,321.00
Intended PARF Rebate Details	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	23 Feb 2021
PARF Rebate Amount:	\$15,192.00
Intended COE Rebate Details	
COE Expiry Date:	23 Feb 2021
COE Category:	B - Car (1601cc & above)
COE Period(Years):	10
QP Paid:	\$58,910.00
COE Rebate Amount:	\$14,259.00
Total Rebate Amount:	\$29,451.00

The information contained herein is correct as at 24 Sep 2018

OK

36,000
29,451

6,549

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

CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	20 Sep 2018		20 Sep 2018 16:59 Edit Adj Rpt	S\$0.00 Edit Estimates	S\$0.00 View Rpt		Pending for Survey Report Cancel Case

Main

Reference

Claim Details

Documents

[Show All](#)

CLAIM SUBFOLDER DETAILS

[Created by insurer]

Insured:	-, Co. Reg. No.: -		
Main Claimant:	TAN SIEW ENG		
Vehicle Reg. No.:	SKA3859J	Date of Loss:	18/09/2018 00:00 - :59 [90 Months and 25 Days From LTA Reg Date (Man Yr)]
Claim Type:	TP / SNM18D04546C02	Policy/Cover Note No.:	DMCVSN1723491801
Vehicle Reg. No. (Insured):	GBF8570M	Policy No. (Claimant):	
		Excess:	S\$0.00
Repairer:	Gold Auto Works Pte Ltd (HQ) 48 Toh Guan Rd East #01-119, Enterprise Hub, 608586 Jurong East - Tel: 96199144/ 87789382		
Handling Insurer:	China Taiping Insurance (Singapore) Pte. Ltd. (HQ) - Tel: 6389 6111 ... [Handled by Jowyn Tay - 6389 6174]		
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by MOHD RASUL] ... [Final Rpt due 01/10/2018]		
Adj Asg. Remarks:	NO EST, CASE W/O SJE.		

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.									

Claim Documents

***SKA3859J (SNM18D04546C02)**
[GBF8570M]
TP
TAN SIEW ENG
Sep 18 2018 12:00AM
[-]
Gold Auto Works Pte Ltd

<div> <div>Upload Documents</div> <div>Upload Photos</div> <div>Compose New Letter</div> </div>			<div> <div>View</div> <div>View in Browser</div> </div>	
<div>Photos/Images</div>			<div>3 per page</div>	<div></div>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	09/10/18 18:00	General View	<div></div> <div>Load PDF</div>	
2	09/10/18 18:00	Photographs of Damaged Parts	<div></div> <div>Load PDF</div>	
3	09/10/18 18:00	Photo After Spray	<div></div> <div>Load PDF</div>	
<div>Documentation</div>			<div>1 per page</div>	<div></div>
No	Finalized On	China Taiping Insurance (Singapore) Pte. Ltd. (HQ)	Thumbnail	Print
1	20/09/18 16:58	PRS	<div></div> <div>Load PDF</div>	

Documents Checklist

DOCUMENTS CHECKLIST

Reset

Save

Print

There are no document checklists configured.

Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)

Show Remarks To:

☐ Handling Insurer

Note: Remarks are private unless you show it to other parties.

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

Our File No: CS3/CTI18017205/R1CD3S2

Date: 17/10/2018

REFERENCE

Handling Insurer:	China Taiping Insurance (Singapore) Pte. Ltd.	Policy No:	DMCVSN1723491801
Claimant Vehicle No :	SKA3859J	Insured Vehicle No :	GBF8570M
Date of Loss:	18/09/2018	Nature of Claim:	TP
		Claim No:	SNM18D04546C02

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:	SKA3859J	Engine No:	2AZE207260
Make & Model:	TOYOTA CAMRY, 2.4 (A)	Chassis No:	MR053BK4007044491
Reg. Date:	24/02/2011 (Man. Year: 2011)	Odometer:	195340 km
Colour:	Black		
Engine Capacity:	2362 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:	Fair	Steering (Serviceable):	Yes	Footbrake (Serviceable):	Yes
Handbrake (Serviceable):	Yes	Engine Modification:	No	Pre-accident Condition:	

CONDITION OF TYRES

Front Tyre Size:	215/55R17	Rear Tyre Size:	215/55R17
Front Left Side:	Michelin 6 mm	Rear Left Side:	Michelin 6 mm
Front Right Side:	Michelin 6 mm	Rear Right Side:	Michelin 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	0.00	0.00	0.00	
Miscellaneous Items	0.00	0.00	0.00	
Labour	0.00	0.00	0.00	
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Nett Amount (S\$)	0.00	0.00	0.00	

INSPECTION

Date of Assignment:	20/09/2018	
Date Inspected:	21/09/2018	Inspected At: Gold Auto Works Pte Ltd (HQ) 48 Toh Guan Rd East #01-119, Enterprise Hub Singapore 608586
Estimated Period of Repair:	6.0 days	

Adjuster: MOHD RASUL

Manager: CELINE FONG

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.

- A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS.
- B) THE REPAIR ESTIMATE WAS NOT PRESENTED AT THE TIME OF INSPECTION.
THE REPAIRER WAS TOLD TO PREPARE THE ESTIMATE.
- C) ENCLOSED PLEASE FIND DAMAGED VEHICLE PHOTOGRAPHS.

THE ESTIMATED REPAIR COST OF THE DAMAGED VEHICLE IS IN THE REGION OF \$6,500.00 - \$7,500.00

REPAIR DETAILS

Reference

Part Source:	MRM-SG	Version: 1.0 (Last Synchronised: 17 Oct 2018)
Parts:	143	TOYOTA CAMRY 2.4 (A) (Catalogue:Merimen Singapore 1.0)
Labour:	Repairer's	(Price-denominated Standard List)
Print Code:	(Unsubmitted, no print-code for SKA3859J)	
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

There are no new parts selected.

Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

There are no labour items selected.

Report was unsubmitted during this print-out.

< END OF ESTIMATES >