urveyor :	REF: CS GAI 80 9216 / Tlrd33 Special Instruction:  ASSIGNMENT (Office)
rom (Person):	Sharon Ng of GAI Date/Time: 20/10/18@5:37pm
stimated Cost:	
11	TP RES / OD RES / EVA / INV / MV 7 CS
To Inspect Veh	icle No: SLO 1794D Insured:
	ran chong Motor Tel: 67038916
of	913 Blef timah
Policy No:	Claim No: C1MOMVP 000000 873
Sum Insured:	Excess: \$200.00
architecture and a second	D.O.A. 66/10 2018
Make of Veh: (Client's Record	. 11.000
CA (REV)	REP. / REV 24 HRS H.O.D. Enforcement:
	1.14am@23/10/18 Person Contacted: Zuhn Vehicle IN 1607
Date/Time.	THAT TO ESTITUTE PERSON COMPACIENT
Date/Time	Action/Instruction ( ) Estimate
	SLQ 1794D-CS GAS18018252/Klsbe 2 201: 6/10/18
24/10/18	
24/10/18	Sharon authorice repair. Inform 2nhini authorice repair by email. Call a
	answer.

#### Nivitha (LKK Auto)

From:

Ng, Sharon < Sharon.Ng@sq.gaiq.com>

Sent:

Monday, 22 October 2018 5:37 PM

To:

SUR; 'assignments@lkkauto.com'

Subject:

FW: Survey SLQ1794D OD Recovery Claim || GAIC ref: CLMOMVP000000873

Attachments:

EST.TIF; IC DL COI.PDF; SLQ1794D 06102018.PDF(NEW).pdf

Dear Sir

Pease conduct OD survey tomorrow. Excess is \$200 (after 50% waiver)

TP veh was also surveyed by your office (X-ref: CS/GAI18018252/K1sb), please verify damages consistency.

Regards Sharon Ng Great American

From: Muhammad Zuhri <zuhri@tanchong.com>

Sent: Monday, October 22, 2018 1:13 PM

To: General Claims < GeneralClaims@sg.gaig.com > Subject: [External] Survey SLQ1794D OD Recovery Claim

Hi,

Kindly assist to arrange survey as follows:

Date: 23/10/2018 Day: Tuesday

Time: 2:30pm (Waiting)

Best Regards, M.ZUHRI

Tan Chong Motor Sales Pte Ltd

913 Bukit Timah Road Singapore 589622

Tel: +65-64694091 :: DID: +65-67038916 :: Fax: +65-64697472

Email: zuhri@tanchong.com

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

The content of this e-mail message and any attachments are confidential and may be legally privileged, intended solely for the addressee. If you are not the intended recipient, be advised that any use, dissemination, distribution, or copying of this e-mail is strictly prohibited. If you receive this message in error, please notify the sender immediately by reply email and destroy the message and its attachments.



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

Your Ref: CLM0MVM000000873

Date: 24 October 2018

Our Ref: CS/GAI18019216/T1rd3

The Motor Claims Department GREAT AMERICAN INSURANCE COMPANY

Dear Sir/Madam,

## PRELIMINARY ADVICE OF VEHICLE NO. SLQ 1794D .

We thank you for the instruction on 22/10/2018

Please be informed that we had conducted the inspection of the abovementioned vehicle 23/10/2018 at the premises of m/s: <u>TAN CHONG MOTOR PTE LTD</u> and have the following to report:-

Repairer's Estimate (Gross)	: S\$	6,121.74	Ç
Revised Estimate Amount	: S\$	5,202.86	
"Check" Items (Estimated)	: S\$	98.00	
Total Repair cost (Estimated)	: S\$	5,300.86	
Pre-Accident Value	: S\$	86,000.00	
COE/PARF value	: S\$	47,328.00	
Nett Value	: S\$	38,672.00	

Description of Damage:

The vehicle sustained damages at the front o/s portion.

rear front offside

Comment:

Repair day: 5 days

We have not authorize repair.

Yours faithfully

TAUFIKH

Automotive Assessor

#### Janice Lee (LKKAuto)

From:

Janice Lee (LKKAuto)

Sent:

Wednesday, October 24, 2018 2:28 PM

To:

'Ng, Sharon'

Cc:

SUR

Subject:

RE: Survey SLQ1794D OD Recovery Claim | GAIC ref: CLMOMVP000000873

Attachments:

SLQ 1794D ESTIMATE.pdf; SLQ 1794D OD.pdf

Dear Sharon,

Enclosed preliminary revised for SLQ 1794D.

We have not authorize repair.

Damages consistent. Repair cost economical.

Thank you.

Best Regards,

Jannice Lee (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: <u>janicelee@lkkauto.com</u> | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Admin-D (LKKAuto)

Sent: Tuesday, October 23, 2018 11:35 AM

To: 'Ng, Sharon' <Sharon.Ng@sg.gaig.com>; assignments <assignments@lkkauto.com>

Cc: SUR <sur@lkkauto.com>

Subject: RE: Survey SLQ1794D OD Recovery Claim | GAIC ref: CLMOMVP000000873

Dear Sir/Mdm,

Thank you for the assignment.

BEST REGARDS.

G.Nivitha | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Ng, Sharon [mailto:Sharon.Ng@sg.gaig.com]

Sent: Monday, 22 October 2018 5:37 PM

To: SUR <sur@lkkauto.com>; 'assignments@lkkauto.com' <assignments@lkkauto.com> Subject: FW: Survey SLQ1794D OD Recovery Claim || GAIC ref: CLMOMVP000000873

Dear Sir

. Pease conduct OD survey tomorrow. Excess is \$200 (after 50% waiver)

TP veh was also surveyed by your office (X-ref: CS/GAI18018252/K1sb), please verify damages consistency.

Regards Sharon Ng Great American

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To: General Claims < General Claims @sg.gaig.com >

Subject: [External] Survey SLQ1794D OD Recovery Claim

Hi,

Kindly assist to arrange survey as follows:

Date: 23/10/2018 Day: Tuesday

Time: 2:30pm (Waiting)

Best Regards, M.ZUHRI Tan Chong Motor Sales Pte Ltd 913 Bukit Timah Road Singapore 589622

Tel: +65-64694091 :: DID: +65-67038916 :: Fax: +65-64697472

Email: zuhri@tanchong.com

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

The content of this e-mail message and any attachments are confidential and may be legally privileged, intended solely for the addressee. If you are not the intended recipient, be advised that any use, dissemination, distribution, or copying of this e-mail is strictly prohibited. If you receive this message in error, please notify the sender immediately by reply email and destroy the message and its attachments.

This email has been checked for viruses by AVG antivirus software. www.avg.com

#### Janice Lee (LKKAuto)

From:

Ng, Sharon <Sharon.Ng@sg.gaig.com>

Sent:

Wednesday, October 24, 2018 5:01 PM

To:

Janice Lee (LKKAuto)

Cc:

SUR

Subject:

RE: Survey SLQ1794D OD Recovery Claim | GAIC ref: CLMOMVP000000873

Dear Janice

Please proceed to authorize repair. Kindly confirm no. of days to repair for us to work on transport allowance.

Thanks & Regards

Sharon

GAIC

From: Janice Lee (LKKAuto) < JaniceLee@lkkauto.com>

Sent: Wednesday, October 24, 2018 2:28 PM To: Ng, Sharon <Sharon.Ng@sg.gaig.com>

Cc: SUR <sur@lkkauto.com>

Subject: [External] RE: Survey SLQ1794D OD Recovery Claim | GAIC ref: CLMOMVP000000873

Dear Sharon,

Enclosed preliminary revised for SLQ 1794D.

We have not authorize repair.

Damages consistent. Repair cost economical.

Thank you.

Best Regards,

Jannice Lee (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: <u>janicelee@lkkauto.com</u> | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Admin-D (LKKAuto)

Sent: Tuesday, October 23, 2018 11:35 AM

To: 'Ng, Sharon' <Sharon.Ng@sg.gaig.com>; assignments <assignments@lkkauto.com>

Cc: SUR < sur@lkkauto.com>

Subject: RE: Survey SLQ1794D OD Recovery Claim | GAIC ref: CLMOMVP000000873

Dear Sir/Mdm,

Thank you for the assignment.

#### Janice Lee (LKKAuto)

From:

Janice Lee (LKKAuto)

Sent:

Wednesday, October 24, 2018 5:28 PM

To:

'zuhri@tanchong.com'

Cc:

SUR

Subject:

SLQ 1794D GAI OD

Dear Sir,

As instructed by our client, please proceed to repair the insured vehicle SLQ 1794D (excess \$200/-).

If there are any check items or supplementary items please inform our office's Assignment Team at Tel: 6741 8434 to arrange our surveyor for inspection.

All supplementary items and unconfirm items are subjected to further approval from insurance company before completion of the repair.

\*Our client reserve their right not to pay if there is no valid approval obtained before repair.

Thank you.

Best Regards,

Jannice Lee (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: janicelee@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

# SIC

#### 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.
- Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or witholding 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. 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.
- 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.

aforesaid.	
	ACCIDENT STATEMENT
Date Of Report	08/10/2018 09:15
Date Of Accident	06/10/2018 20:45
Exact Location Of Accident	TOA PAYOH LORONG 1A
Country/State of Loss	SINGAPORE
	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SLQ1794D
Insured/Policyholder	
Name Of Registered Owner	LOKE CHAN ENG
NRIC No	S1519180E
Email Address	LOKECE1538@GMAIL.COM
Mobile Phone No	(LOCAL) +65-98482564
Alternative Phone No	OTHERS-98482564
Vehicle Particulars	
Manufacturer	NISSAN
Model	QASHQAI-1.2 DIG-T (A)
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
Are you claiming under your own insurance policy for repair to your vehicle?	YES
If No, Please state action to be taken	
Vehicle Category	PRIVATE CAR
Insurance Company	
Name of Insurance Company	GREAT AMERICAN INSURANCE COMPANY
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	MOMVP000003346-00-000
Cover Note Number	
Driver	
Name of Driver	LOKE CHAN ENG

 NRIC No
 \$1519180E

 Date Of Birth
 15/06/1962

 Occupation
 INDOOR

 Date Of Driving Pass
 17/04/1985

Driving Experience 33 YEARS AND 5 MONTHS

Gender MALE

Mobile Number (LOCAL) +65-98482564

Fax Number

Contact Number OTHERS-98482564

EMail Address LOKECE1538@GMAIL.COM

Address

BLK 108 TECK WHYE LANE

#06-528

Postcode

680108

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured

OWNER

Vehicle Registration Number of Driver's Own

Vehicle

\_

Insurance Company of Driver's Own Vehicle

-

General Information of the Accident

Type Of Accident

SIDE SWIPE

Weather Conditions

CLEAR

Road Surface

DRY

Other Information

Was any foreign vehicle involved in this accident?

Number of vehicles involved in the accident

Was any body injured in the Accident?

NO

NO

Was any injured conveyed to hospital by

NO

ambulance?

YES

NO

Was any other material or property damaged? I have been approached by unknown person(s) soliciting/offering accident claims assistance.

S)

Number of Passengers (Including Driver)

1

**Details of Police Action** 

Was the accident reported to the police?

NO

If Yes, Please state which Police Station

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

PLEASE REFER TO SKETCH PLAN

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

YES

Was there any audio recorded?

NO

**DETAILS OF OTHER VEHICLE PROPERTY 1** 

Vehicle Registration Number

SH8313C

Vehicle Make/Model/Colour

**HYUNDAI 140** 

**Details Of Properties** 

Vehicle Category

TAXI

Name of Driver

TAN YEW HOCK

NRIC/Passport Number

S0035116D

Contact Number

88683938

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

#### Sketch Plan

#### SKETCH PLAN

#### IMPORTANT NOTICE

- 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.
- 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)

Lunderstand, 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)
  - (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: 08/10/18 09%

Driver's Signature (if driver is not the policyholder)

Date & Time:

Reporting Centre Personner's Signature
Name: Kold, Up Apr

#### Sketch Plan #2

	A) SLR 17940 B)SH 8313C
LOF IA	
TOA PANONI LORI	
TOA PANONI LORI	21 05150
Lone	
UMSTANCES OF THE ACCIDENT	
APPROX 8-45PM , I WAS MAKING A LEFT	THEN ACTUR
FIC LIGHT WAS GEEN (TOWARD TOA PAYE	
313 WAKING A MANT THEN FROM TOR	
MY CAR PLANT FRONT WHEEL AND PA	mpl.

DECLARATION

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

Policybolder's Sanature Date & Time: 108/10/18 0935

Driver's Signature (If driver is not the policyholder) Date & Time: SIVO 2008

DESCRIPTION NO. 100 A DESCRIPTION

Page 4 of 23

# > Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars		
Owner ID Type:	Singapore NRIC	
Owner ID: Vehicle Details	9180E	
Vehicle No.:	SLQ1794D	
Vehicle to be Exported:	No	
Intended Deregistration Date:	24 Oct 2018	
Vehicle Make:	NISSAN	
Vehicle Model:	QASHQAI 1.2 DIG-T CVT ABS 2WD 5DR	
Primary Colour:	Red	
Manufacturing Year:	2017	
Engine No.:	HRA2411266A	
Chassis No.:	SJNFEAJ11U1929367	
Maximum Power Output:	85.0 kW (113 bhp)	
Open Market Value:	\$18,583.00	
Original Registration Date:	29 Jun 2017	
First Registration Date:	29 Jun 2017	
Transfer Count:	0	
Actual ARF Paid: Intended PARF Rebate Details	\$13,583.00	_
PARF Eligibility:	Yes	
PARF Eligibility Expiry Date:	28 Jun 2027	
PARF Rebate Amount:	\$10,187.00	
Intended COE Rebate Details		
COE Expiry Date:	28 Jun 2027	
COE Category:	A - Car up to 1600cc & 97kW (130bhp)	
COE Period(Years):	10	
QP Paid:	\$42,801.00	
COE Rebate Amount:	\$37,141.00	
Total Rebate Amount:	\$47,328.00	

The information contained herein is correct as at 24 Oct 2018



REPUBLIC OF SINGAPORE

IDENTITY CARD NO. \$1519180E





LOKE CHAN ENG

振應

CHINESE Date of birth 15-06-1962

\$1519180E

Country/Place of birth SINGAPORE

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

EFFECTIVE DATE

Motor cars with unladen weight =< 3000kg with =< 7 passengers, exclusive of driver; and other motor vehicles with unladen weight =< 2500kg Class 3

NP 428A

17 Apr 1985

28-07-2017

APT BLK 108 TECK WHYE LANE #06-528 SINGAPORE 680108

5775965



#### GREAT AMERICAN INSURANCE COMPANY

UEN: T15FC0029B GST REG. NO.: M90370081T 3 TEMASEK AVENUE, #16-01 CENTENNIAL TOWER

SINGAPORE 039190 TEL: +65 6804 6000 FAX: +65 6235 2616

# CERTIFICATE OF INSURANCE

- Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) - Motor Vehicles (Third-Party Risks and Compensation) Rules, 1960
 - Road Transport Act, 1987 (Malaysia) Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia)

Policy Details

Certificate Number

MOMVP000003346-00-000

Cover : Private Car (Comprehensive)

Policyholder Name

Loke Chan Eng

Chassis Number

: SJNFEAJ11U1929367

NCD Entitlement

20% No Claim Discount

Engine Number

: HRA2411266A

Hire Purchase

N/A

Registration Number

: SLQ1794D

Period of Insurance

From 05/02/2018 (00:00) To 04/02/2019 (23:59) (Both Dates Inclusive)

#### Persons or Classes of Persons entitled to Drive

- a) The Policyholder
- b) Any person who is driving on the Policyholder's order or with their permission

Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor or so has been Vehicle 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

#### Limitations as to Use

Use only for social, domestic and pleasure purposes and for Policyholder's business This Policy does not cover:

- a) Use for Hire and Reward
- b) Use for racing, pace making, reliability trial or speed testing
- c) Use for carriage of goods (other than samples) in connection with any trade of business
- d) Use for any purpose in connection with 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

Excess (Section 1)

SGD 400.00

Workshop

Authorised Workshop

Excess (Section 2)

N/A

Off Peak Car

No

Windscreen Excess

SGD 100.00

NCD Protection

No

ADDITIONAL EXCESS

Please refer overleaf

#### **Driver Details**

Main Driver

Loke Chan Eng

Named Driver 1

N/A

Named Driver 2

Named Driver 3

N/A N/A

Name of Intermediary

AVA Insurance Brokers Pte Ltd

Date of Issue

I/We hereby certify that the policy to which this Certificate relates is issued in accordance with the provision of the Motor Vehicles (Third Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia)

Signed for and on behalf of

Great American Insurance Company

Authorised Signatory

mlow



## GREAT AMERICAN INSURANCE COMPANY

UEN: T15FC0029B GST REG. NO.: M90370081T 3 TEMASEK AVENUE, #16-01 CENTENNIAL TOWER

SINGAPORE 039190 TEL: +65 6804 6000 FAX: +65 6235 2616

# PRIVATE CAR COMPREHENSIVE POLICY SCHEDULE

ORIGINAL

We, Great American Insurance Company (hereinafter called the Insurer), hereby agree, in consideration of the payment to us by or on behalf of the Insured of the premium specified in the Schedule, to insure against loss, liability or expense in the manner hereinafter provided. Subject to the following terms, conditions, exclusions, clauses, endorsements and warranties printed hereon or attached hereto.

Policy No.

: MOMVP000003346-00-000

Issue Date

: 29/12/2017

Intermediary

: AVA Insurance Brokers Pte Ltd

Insured

: Loke Chan Eng

Address

: Blk 108 Teck Whye Lane

#06-528

Singapore 680108

Period of Insurance

From 05/02/2018 (00:00) To 04/02/2019 (23:59) (Both Dates Inclusive)

Policy Version

: MVP\_0116\_V1.4

#### **Coverage Details**

Sum Insured

Market Value of Insured Vehicle at Time of Loss

Premium Inclusive GST

: SGD 1,024.46

Cover Type

: Private Car (Comprehensive)

**Primary Driver** 

: Loke Chan Eng

Named Driver 1 Named Driver 2

: N/A

: N/A

Named Driver 3

: N/A

Vehicle Make Model

NISSAN QASHQAI 1.2 DIG-T

Manufacturing Year

2017

Registration Number

: SLQ1794D

Vehicle Capacity

: 1197

Off Peak Car

: No

Chassis Number

SJNFEAJ11U1929367

CVT ABS 2WD 5DR

**Engine Number** 

: HRA2411266A

**NCD Entitlement** 

20% No Claim Discount

**NCD Protection** 

No

Workshop

Authorised Workshop

Excess (Section 1)

- Authorised Workshop

Excess (Section 2)

: SGD 400.00

Windscreen Excess

N/A

: SGD 100.00

ADDITIONAL EXCESS

- An Additional Excess of \$2,500/- to be applied to Un-Named Authorised Driver of

aged below 24 years old and/or less than 24 months driving experience.

 An Additional Excess of \$500/- to be applied to Un-named Authorised Drivers whom are aged 24 years old and above, and whom driving license is 24 months and above.

Hire Purchase

Company

: N/A

Subjected to the following terms, conditions, clauses, endorsements and warranties printed hereon or attached hereto:

#### 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 witholding 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.
- 5. 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.

ACCIDEN	TOTAT		SEC. IN
ACCIDEN	II SIAI	=n	

Date Of Report 08/10/2018 09:45 Date Of Accident 06/10/2018 20:50

Exact Location Of Accident LORONG 1 TOA PAYOH TWDS LOR 6 TURNING TO LOR 1A

Country/State of Loss SINGAPORE

#### **DETAILS OF OWN VEHICLE**

Vehicle Registration Number SH8313C

Insured/Policyholder

Name Of Registered Owner COMFORT TRANSPORTATION PTE LTD

Co Reg No 199303821R

Email Address FLEETSAFETY@CDGTAXI,COM.SG

Mobile Phone No

Alternative Phone No OFFICE-65508768

Vehicle Particulars

Manufacturer HYUNDAI Model 140

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?

THIRD PARTY

Vehicle Category

If No, Please state action to be taken

TAXI

Insurance Company

Name of Insurance Company INDIA INTERNATIONAL INSURANCE PTE LTD

Type Of Coverage THIRD PARTY FIRE AND/OR THEFT

Fleet Policy YES

Policy Number MCOM0015

Cover Note Number

Driver

Name of Driver TAN YEW HOCK NRIC No S0035116D

Date Of Birth 24/11/1953 Occupation OUTDOOR Date Of Driving Pass 08/02/1974

Driving Experience 44 YEARS AND 7 MONTHS

MALE

Mobile Number (LOCAL) +65-88683938

Fax Number

Contact Number

EMail Address NOEMAIL To a Address

BLK 442 ANG MO KIO AVENUE 10 #12-1205

Postcode

560442

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured

Vehicle Registration Number of Driver's Own

Vehicle

Insurance Company of Driver's Own Vehicle

OTHER - TAXI DRIVER

General Information of the Accident

Type Of Accident

SIDE SWIPE

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)

**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

PLS REFER TO ATTACHED / Type Of Accident : HEAD TO SIDE

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

YES

Remarks/ Reasons:

Was there any audio recorded?

NO

## DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

SLQ1794D

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category

PRIVATE CAR

Name of Driver

LOKE CHAN ENG

NRIC/Passport Number

S1519180E

Contact Number

Address

Postcode

Insurance Company Name

GREAT AMERICAN INSURANCE COMPANY

Nature Of Damage

RIGHT FRT

No. Of Passenger (Including Driver)

#### Sketch Plan Pg. 1

#### 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.
- 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:

- 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)
  - (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
- (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.
- 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.

COMPORT TRANSPORTATION PTE LTD

CO REG. NO. 199203321R

Policyholder's Signature Date & Time:

Driver's Signature

(if driver is not the policyholder)

Date & Time:

NRIC/FIN No .:

SIANAC ShellaPlanForts\_V3

SKETCH PLAN LUR DESCRIBE CIRCUMSTANCES OF THE ACCIDENT ON. 6 OCT. 20 7 20.50 he vert new location give way to 14 veluce Follower Suddenl and behin 6 west B JeH A left hout pout at NO VEH A. accident PAK on DECLARATION I/We declare the foregoing particulars are true in every respect. COMPORT TRANSPORTATION PTE LTEX CO. REG. NO. 192202321R Policyholder's Signature Driver's Signature Reporting Centre Personnel's Signature Date & Time:

(if driver is not the policyholder)

Date & Time:

GMRIAC ShetchPlanForm\_V3

Name:

NRIC/FIN No.:

TAN CHONG MOTOR SALES PTE. LTD. 911, BUKIT TIMAH ROAD SINGAPORE 589623

ESTIMATE

: ACCIDENT/BODY REPAIRS

WORKSHOP

: BUKIT TIMAH

CONTACT NO

: 4694091

REFERENCE

: INS/IC/ZHR/0464/2018

: 20-OCT-2018

GREAT AMERICAN INSURANCE COMPANY

3 TEMASEK AVENUE

#16-01 CENTENNIAL TOWER

S(039190)

TEL : 68046059

FAX : 62353354

ATTN: MOTOR CLAIM MANAGER

OWNER'S NAME

1 MR LOKE CHAN ENG

ADDRESS

: BLK 108 TECK WHYE LANE

#06-528

S(680108)

TELEPHONE NO : 98482564

TYPE OF CLAIM : OD OR OD RECOVERY CLAIM

POLICY NO

: MOMVP000003346-00-000

VEHICLE NO

1 SLQ1794D

MODEL CODE : FRLARBZJ11UEA--A--

MODEL/YEAR : NISSAN QASHQAI 1.2 ENGINE NO

: HRA2411266A

CHASSIS NO : SJNFEAJ11U1929367

MILEAGE

‡ 1 KM

DATE IN

1 20/10/2018

LIABILITY

0.00

EXCESS CLAUSE :

0.00

ESTIMATE BY : MUHAMMAD ZUHRI

ACCIDENT DATE : 06/10/2018

Tamplin 97495749

Ex \$200

Revent, Not Arthrise
23/10/158 545pm

\* Rosum before point surplikantown.

#### 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 allowed
- . Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:

# TAN CHONG MOTOR SALES PTE. LTD. BUKIT TIMAH W/SHOP SERVICE DEPARTMENT

# ESTIMATED LABOUR CHARGES FOR ACCIDENT VEHICLE REGN NO SLQ1794D

s/NO	JOB CODE	NATURE OF JOB		SURVEYOR'S RECOMMENDATION
1	RPI	PERFORM RUST PROOFING & TREATMENT FOR AFFECTED PANEL	240.00	120.
2	SEALI	APPLY SEALANT TO ALL AFFECTED PANEL JOINTS & RESEAL NECESSARY AREA	200.00	100-
3	WAPI	ELECTRONIC 4 WHEEL ALIGNMENT & ADJUST STRG ANGLES TO STANDARD SPECIFICATION- PASSENGER	93.00	/
4	22/001	REPAIR FRONT DOOR RH & FRONT HOOD RENEW FRONT FENDER RH & FRONT BUMPER	1560.00	1170.
5	22/002	S/PAINT FRONT BUMPER, FRT FENDER RH, FRT HOOD 25°	1000.00	1
6	ZZ/003	CONDUCT WHEEL BALANCING & RENEW SPORTRIM	25.00	/
		TOTAL LABOUR CHARGES	3118.00	
	1	To replace Replace & next headlang	#48	?

# TAN CHONG MOTOR SALES PIL. BUKIT TIMAH W/SHOP SERVICE DEPARTMENT TAN CHONG MOTOR SALES PTE. LTD.

#### MATERIAL LIST FOR ACCIDENT VEHICLE REGN NO SLQ1794D

			DAMAGI	ED PARTS & P	RICES	
S/NO	PARTS DESCRIPTION	PARTS NUMBER	NETT	LIST	S/NETT	REMARKS
1	SUNDRIES	NPN			50.00	Xnn
2	WHEEL-ROAD AL	D0300-4EA1A			50.00	4
3	BRKT-BPR SIDE,RH	62222-4EA0A	20.90	ner/		
4	BUMPER SET FR	62022-4EA0H	614.60	de		
5	PROTECTOR-FR, RH	63842-HV00A	87.50	ht-		
6	FENDER-FRONT RH	F3100-4EAMB	622.70	ht-		
7	MOULDING	80870-4EA0A	323.60	X hM		
8	FENDER-OVER,FR	63810-4EA0A	483.00	de/		
	SUB TOTAL FIT RH head lar	No war and				
	SUB TOTAL	1 10000	2152.30	0.00	1281.90	
	LESS DISCOUNT (NETT-20.00%, LIST-30.00	8, S/NETT00%)	430.46	0.00	0.00	
	GRAND TOTAL		1721.84	0.00	1281.90	
	OVERALL TOTAL		3003.74			

-----

LEGEND: REMARKS( OK ) = APPROVED, REMARKS( X ) = NOT APPROVED

TAN CHONG MOTOR SALES PTE. LTD. BUKIT TIMAH W/SHOP SERVICE DEPARTMENT

#### SUMMARY OF ESTIMATE FOR VEHICLE REGN NO SLQ1794D

-----

TOTAL LABOUR CHARGES 3118.00
TOTAL SPARE PARTS CHARGES 3003.74

GRAND TOTAL 6121.74 . 6616,94

\* All charges do2 not include GST.

SURVEYOR'S PARTICULARS

0.00

NAME :
SURVEYED DATE :
AUTHORIZED DATE :
EXCESS CLAUSE :
LIABILITY :
PEMARKS : 0.00

REMARKS

PLS NOTE : This estimate is based on visual inspection of the affected vehicle. Should we require further labour charges & spare parts in the process of repairs, we shall inform you accordingly.

TAN CHONG MOTOR SALES PTE. LTD. 911, BUKIT TIMAH ROAD SINGAPORE 589623

FINALIZED 1 ACCIDENT/BODY REPAIRS

WORKSHOP

1 BUKIT TIMAH

CONTACT NO : 4694091

REFERENCE

: INS/IC/ZHR/0464/2018

DATE

1 20-OCT-2018

GREAT AMERICAN INSURANCE COMPANY

3 TEMASEK AVENUE

#16-01 CENTENNIAL TOWER

S(039190)

TEL : 68046059

FAX 1 62353354

ATTN: MOTOR CLAIM MANAGER

OWNER'S NAME

MR LOKE CHAN ENG

: BLK 108 TECK WHYE LANE

♦06-528

S(680108)

: 98482564 TELEPHONE NO

TYPE OF CLAIM : OD OR OD RECOVERY CLAIM

POLICY NO

: MOMVP000003346-00-000

VEHICLE NO

: SLQ1794D

MODEL CODE

FRLARBZJ11UEA--A--

MODEL/YEAR

: NISSAN QASHQAI 1.2

ENGINE NO

: HRA2411266A

CHASSIS NO

: SJNFEAJ11U1929367

HILEAGE

t 1 KM

DATE IN

1 20/10/2018

LIABILITY

0.00

EXCESS CLAUSE

200.00

ESTIMATE BY . MUHAMMAD ZUHRI

ACCIDENT DATE : 06/10/2018

Janker (APO X5)

# TAN CHONG MOTOR SALES PTE. LTD. BUKIT TIMAH W/SHOP SERVICE DEPARTMENT

LABOUR CHARGES FOR ACCIDENT VEHICLE REGN NO SLQ1794D

aria.	STATE STATE OF	NATURE OF JOB	CHARGES	STATES AND LOSS OF	
		FOCUS & ADJUST H/LAMP, RESET HORIZONTAL & VERTICAL ALIGNMENT TO FACTORY SPECIFICATION(SUPPLEMANTARY)		48.00	
2	RPI	PERFORM RUST PROOFING & TREATMENT FOR AFFECTED PANEL	240.00	120.00	
3	SEALI	APPLY SEALANT TO ALL AFFECTED PANEL JOINTS & RESEAL NECESSARY AREA	200.00	100.00	
4	WAPI	ELECTRONIC 4 WHEEL ALIGNMENT & ADJUST STRG ANGLES TO STANDARD SPECIFICATION- PASSENGER	93.00	93.00	
5	ZZ/001	REPAIR FRONT DOOR RH & FRONT HOOD RENEW FRONT FENDER RH & FRONT BUMPER	1560.00	1170.00	
6	22/002	S/PAINT FRONT BUMPER, FRT FENDER RH, FRT HOOD & FRONT DOOR RH	1000.00	1000.00	
7	%Z/003	CONDUCT WHEEL BALANCING & RENEW SPORTRIM	25.00	25.00	
		TOTAL LABOUR CHARGES	Harry Contract	2556.00	

# TAN CHONG MOTOR SALES PTE. LTD. BUKIT TIMAH W/SHOP SERVICE DEPARTMENT

## MATERIAL LIST FOR ACCIDENT VEHICLE REGN NO SLQ1794D

DAMAGED PARTS & PRICES

			DANAGED PARIS & PAICES			
s/NO	PARTS DESCRIPTION	PARTS NUMBER	NETT	LIST		REMARKS
1	LAMP ASSY-RH(SUPPLEMANTARY ITEM)	26010-4EA0A	559.00		ut/	ок
2	SUNDRIES	NPN			50.00	х
3	WHEEL-ROAD AL	D0300-4EA1A			1231.90	OK
4	BRKT-BPR SIDE,RH	62222-4EA0A	20.90			ох
5	BUNPER SET FR	62022-4EA0H	614.60			ок
6	PROTECTOR-FR, RH	63842-HV00A	87.50			OK
7	FENDER-PRONT RH	F3100-4EAMB	622.70			OX
8	MOULDING	80870-4EA0A	323.60			х
9	FENDER-OVER, FR	63810-4EA0A	483.00			OK
			2387.70		1231.90	
	SUB TOTAL	c (www. COA)	477.54	0.00	0.00	
	LESS DISCOUNT (NETT-20.00%, LIST-30.00%,	S/NEII006)				
	GRAND TOTAL		1910.16	0.00	1231.9	
	OVERALL TOTAL		3142.06			

LEGEND: REMARKS( OK ) = APPROVED, REMARKS( X ) = NOT APPROVED

#### TAN CHONG MOTOR SALES PTE. LTD. 911, BUKIT TIMAH ROAD SINGAPORE 589623

# SUMMARY OF OVERALL CHARGES FOR VEHICLE REGN NO SLQ1794D

NETT ITEM	2387.70	
LESS 20.00%)	-477.54	
NETT AMOUNT	1910.16	
LIST ITEM	0.00	
LESS 30.00%)	0.00	
LIST AMOUNT	0.00	
SPECIAL NETT ITEM	1231.90	
LESS .00%)	0.00	
SPECIAL NETT AMOUNT	1231.90	
TOTAL LABOUR CHARGES	2556.00	
TOTAL SPARE PARTS CHARGES	3142.06	
TOTAL CHARGES	5698.06	
LESS EXCESS	200.00	
TOTAL	5498.06	
ADD 7 % GST	384.86	
GRAND TOTAL	5882.92	



# 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

	in the second	Affiliated to Federation Internal	tionale Des Experts En Auton	nobile
GRI	EAT AMERICAN IN	ISURANCE COMPANY	Ref : CS/GAI180192	16/T1cd3s2
#16	EMASEK AVENUE -01 CENTENNIAL GAPORE 039190	TOWER	Date: 08-02-2019	
1.		Policy Particu	lars :- OWN DAMAGE	
	Insured Veh.		Veh. Inspected	SLQ 1794D
	Policy No.	MOMVP000003346-00-000	Coverage (\$)	0.00
	Claim No.	CLMOMVP000000873	Excess (\$)	200.00
	Assign From	SHARON NG	Assign Date	22/10/2018
2.		Vehicle Par	ticulars & Condition	
	Make & Model	NISSAN QASHQAI	c.c	1197
	Engine No.	HIDDEN	Year of Reg.	2017
	Chassis No.	SJNFEAJ11U1929367	Colour	RED
	Odometer	42062	Steering	IN ORDER
	Brakes	IN ORDER	Modification	SPORTS RIM
	General	GOOD		
3.		Cond	itions of Tyres	
		Size	Make	Balance
	R/H Front Tyre	215/60R17	GOODYEAR	6 mm
	L/H Front Tyre	215/60R17	GOODYEAR	6 mm
	R/H Rear Tyre	215/60R17	GOODYEAR	6 mm
	L/H Rear Tyre	215/60R17	GOODYEAR	6 mm
4.		Descrip	tion of Damages	
	THE VEHICLE SU	STAINED DAMAGES AT THE FI	RONT O/S PORTION.	
	DAMAGES SEE D	ETAILS.		
5.		Gener	ral Information	
	Accident Date	06/10/2018	Inspection Date	26/10/2018
	Survey held at	TAN CHONG MOTOR SALES	PTE LTD	
		913 BUKIT TIMAH ROAD SINGAPORE 589623		
5a.			Remarks	
	A)THE MARKET V B)IN ACCORDANG	ALUE IS \$\$86,000.00(EST. AVE CE TO YOUR INSTRUCTIONS,	RAGE) WE HAVE AUTHORISED R	EPAIRS.
5b.	Estimate Days of Repair			

5 Working Days

ESTIMATED NORMAL PERIOD FOR REPAIR:



## LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:1 of 2

#### ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SLQ 1794D

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	BRKT - BPR SIDE, RH (N)	NECESSARY	20.90	20.90
1	BUMPER SET FR (N)	DEFORMED	614.60	614.60
1	PROTECTOR - FR, RH (N)	DEFORMED	87.50	87.50
1	FENDER - FRONT RH (N)	BENT	622.70	622.70
1	MOULDING (N)	NOT NECESSARY	323.60	125C5113G
1	FENDER - OVER, FR (N)	DEFORMED	483.00	483.00
1	LAMP ASSY - RH (N) (ADDITIONAL)	CUT	559.00	559.00
	LESS 20% DISCOUNT		-542.26	-477.54
			2,169.04	1,910.16
	SPECIAL NETT ITEMS			
1	SUNDRIES (SN)	NOT NECESSARY	50.00	
	WHEEL - ROAD AL (SN)	сит	1,231.90	1,231.90
	The state of the s		1,281.90	1,231.90
	LABOUR			
	PERFORM RUST PROOFING & TREATMENT FOR AFFECTED PANEL.		240.00	120.00
	APPLY SEALANT TO ALL AFFECTED PANEL JOINTS & RESEAL NECESSARY AREA.		200.00	100.00
	ELECTRONIC 4 WHEEL ALIGNMENT & ADJUST STRG ANGLES TO STANDARD SPECIFICATION - PASSENGER.		93.00	93.00
	REPAIR FRONT DOOR RH & FRONT HOOD RENEW FRONT FENDER RH & FRONT BUMPER.		1,560.00	1,170.00
	S/PAINT FRONT BUMPER, FRT FENDER RH, FRT HOOD & FRONT DOOR RH.		1,000.00	1,000.00
	CONDUCT WHEEL BALANCING & RENEW SPORTRIM.		25.00	25.00
	FOCUS & ADJUST H/LAMP, RESET HORIZONTAL & VERTICAL ALIGNMENT TO FACTORY SPECIFICATION. (ADDITIONAL)		48.00	48.00
	Transport of State Comments		3,166.00	2,556.00
	GRAND TOTAL		6,616.94	5,698.06

RECOMMENDED COST O	OF REPAIRS	5.698
KECOMMENDED COST C	OF REPAIRS	0,

Report Ref No. CS/GAI18019216/T1cd3s2



Page No.:2 of 2

LESS EXCESS	-200.00
NETT LIABILITY	5,498.06

Report Ref No. CS/GAI18019216/T1cd3s2

Dugun

MOHAMAD TAUFIKH

M.MATAI, AMSAE-A

**Automotive Assessor** 

St.S.

ADRIAN LING WAI PING

B.Eng, AMSOE, AMIRTE, AMSAE-A, M.MATAI

Licensed Appraiser

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