MS CASE OWNER 2121	CC 4, 4°C 18	30 19495,	Apa3n2 LKK	
Surveyor:	ASSI DOI:	GNAENT NY-10/18	Date/Time:	0,18
December 1 Committee			Registered in Merimen:	-
Pre-assign / CCU / FTE	SLu baeb u			
Insured Vehicle No. :	2 FM pologo M	Claim No.		
Name of Insured :		Policy No.	3	
Insured Tel No. :	HP:			
Excess Sec II :S\$	D.O.A: 74-10-16	Make / Model		
Is driver the owner?		Place of Accide	nt:	
	NO) Nature of Accident :			
If NO, Driver Name / Age : Driver Tel No. :	(V/L: (TES) NO.)	OI GIA REPOR	RT(YES)/ NO ; TP GIA REPOR y: % Final? Yes	
Sh 6 880 h _	→ →			
INSRS:		-		
WSP: Tel: Liability: RMKS: Date/Time	INSRS: WSP: Tel: Liability: RMKS:	INSRS; WSP: Tel: Liability: RMKS:	INSRS WSP: Tel: Liabilii RMKS	ty :
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200	101 10000	N	STAGE Non-Reporting ltr (1st):	DATE/PIC
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911/18 - FICE	prestation martely		After call itr to OI:	21
2 412/ W - DV CO.	· . J	74	Documentation Check List: Har	odler Typist
ZIIII Z	nt try fax		Notification ltr (if non-pickup)	
21119 - 176 >	Mei kun to cluse		After call ltr to OI: Authorisation To-Act	
			Release Voucher:	
			Final Repair Bill:	
			Car Rental Invoice:	
			Towing Invoice	
-			LTA/GIA:	
			Medical Bill:	44
			Mind te/Reject Instruction:	
			LOD	
PRELIMINARY ADVICE Date/Time:	TITLE Sent By: CA		Payment Breakdown Form:	
Partine:	1 11 8 Sent By: Ch	١,	Post-Repair Photos:	
FINALIZATION Date/Time:	Confirm with;		Others:	Emple Communication
Repair Cost: S\$	(days) Reduction:	%	Confirm by:	0 11 []
FINAL SETTLEMENT Date/Time		70	Email call	Call
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Repair Cost: S\$ 3300-	00	Ser .	The same and a read a read a read a	
Loss of Rental (LOR): S\$ 450-0	17 17 10)	CALANT	SENISE
Loss of Use (LOU): S\$ - Loss of Income (LOI): S\$	(\$ x days)		IL-MILLI	T-IVI
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GIA/LTA Search S\$	LOU LOR + LOI Tick only	y one]	7.0	
Medical: S\$			1) Claim status: Nameal/Reject/I	Private Settle
Disbursement: S\$	(e.g. Tow/ Indepe	endent)	2) Report Format:	Tivate Settle
Legal Cost S\$	The second secon		3) Survey fee: \$450 A	
Total: SS 405v- FINAL PAYMENT Date/Time:	The state of the s			
	Confirm with:	4.11 - 2. a	Email Call	
Payee 1: S\$ 4050 Payee 2: (Strike if N.A.) S\$		tutomorno		
Payee 3: (Strike if N.A.) S5	Name 2: Name 3:	-	(*)	
	14 1944 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		Well-	-

January 2	
7.50	IGNMENT 246
From Date:	Veh No: SGG 880G- Yr Regn: TUN 2015
Estimated Cost	Type: M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /
OD / TP / WS / TP RES / OD RES / EVA / INV / MY	Truck / Trailer or
To Inspect Vehicle No	Make Subaru Forester ac 1998
at Workshop m/s	Colour Wile. A/C: Insured / Std / NI / NA
of	Sp.Reading 66278 T/Radio: Insured / Std / NI / NA
Insured	Eng/No: FA 20 K 85 38 37 .
Policy No.	C/No: JFISJAK85FG052323
Claims No.	Gen. Cond. Good Fair / Poor / Burnt
Sum Insured: Excess:	Steering: Jammed / Leaked / Burnt or
(Client's Record)	Brake: Iporder Jammed / Leaked / Burnt or
Make of Veh:	Modi: Nil / SRim / STD A/Rim or
3	Tyre Size: F: 215 50 R18
(Policy Condition)	R: 215/60 R18
Remark: The veh had commenced its N/S O/S	DIDUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /
repair at the time of inspection.	TOYO / YOKO or
Bal. or Market Value	Front Rear
IDAC Accident Rport: Consistent? ; Yes or No	R/Bal. Ob mm R/Bal. ob mm
GIA / PR Seen: Consistent? : Yes or No	L/Bal. 06 mm L/Bal. 96, mm
Est. Repairs: O\Psi days Res.: Yes or No	D.O.A. D.O.I. 74/10/18.
Lum Sum: % 3 Val.: Yes or No	Survey held at Lecny
CA / REV / REP. / 24 HRS	Des. of Damages : Frt / Key / O/S / N/S / U/C / Rooftop or
Vehicle: IN / OUT	
Date: Person Contacted:	The U/C / Chassis frame / Body Structure affected due to collision.
Date / Time Action / Instruction TP LonPac	
US \$ 3300 (Red \$	6951 6841.
0/2 4/200 (00.1)	0. (1.
Date/Time, File Pass 10? : Preli. Report	Days Of Repair:
: Final Report	Resurvey No. of Trip: Survey Fee:
Date/Time, File Return to?	Transportation
21 Add Fe	e: Site Insp (\$)S+P5SI
	Interview (\$) Photos
Report Format :	Tech Invs (\$) Others
Lump Sum / I.B.I: (\$	Weekend (\$)

REF:



Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBLINDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

Your ref:

18/18/18/VP05/021054

Our ref:

CC4/LPC18019495/Apa3

Date:

07.11.2018

The Motor Claims Department M/s Lonpac Insurance Bhd

DearSirs/Madam,

PRELIMINARY ADVICE OF VEHICLE NO.

SGG 880G

We refer to the above matter.

Please be informed that we had conducted the inspection of the above mentioned vehicle on 24/10/2018 at the premises of M/s LEANG AUTOMOTIVE and have the following to report:-

Workshop Estimate Amount	: S\$	10,251.00
Revised Estimate Amount	: S\$	3,300.00
"Check" Items Amount	: S\$	
Market Value	: S\$	
LTA Reimbursement Value	: S\$	2
Nett Value	: S\$	*

Description of Damage:

The vehicle sustained damages at the

REAR PORTION

front offside

Comments/Present Status:

Damages Consistent

Estimated normal period for repairs:

4.0 days

Yours faithfully,

ADRIAN LING

Licensed Appraiser

> Back to OneMotoring

Enquire Transfer Fee

C	Vehicle Details	
	Vehicle No.:	SGG880G
	Vehicle Type :	P11 - Passenger Station Wagon/Jeep/Land Rover
	Vehicle Attachment 1:	With Sun Roof
		Normal
	Vehicle Scheme :	
	Vehicle Make:	SUBARU SUFFERENCE OVER SUFFERENCE OF SUFFERE
	Vehicle Model :	FORESTER 2.0XT CVT AWD SR
	Chassis No. :	JF1SJGK85FG052323
	Propellant:	Petrol
	Engine No.:	FA20K853837
	Engine Capacity :	1998 cc
	Maximum Power Output:	177.0 kW (237 bhp)
	Maximum Laden Weight:	2110 kg
	Unladen Weight :	1682 kg
	Year Of Manufacture:	2015
	Original Registration Date:	26 Jun 2015
	Lifespan Expiry Date :	(#1)
	COE Category:	B - Car above 1600cc or 97kW (130bhp)
	Quota Premium :	\$71,509.00
	COE Expiry Date :	25 Jun 2025
	Road Tax Expiry Date :	25 Dec 2018
	PARF Eligibility Expiry Date:	25 Jun 2025
	Inspection Due Date:	25 Jun 2020
	Intended Transfer Date :	07 Nov 2018
	CO2 Emission :	197.00 (g/km)
	CEV/VES Rebate Utilised	
	Amount:	
	CO Emission :	
	HC Emission :	*
	NOx Emission:	
	PM Emission:	
		Dec 2018. You may renew the road tax from 26 Sep 2018 with all pre-requisite(s) fulfilled. If the road tax is

The current road tax expiry is 25 Dec 2018. You may renew the road tax from 26 Sep 2018 with all pre-requisite(s) fulfilled. If the road tax is renewed after 25 Dec 2018, late renewal fee(s) will be imposed. Please use Enquire Road Tax Payable to check on the late fee(s) payable.

Road tax, including Over Payment (if any), of a vehicle will follow the vehicle to the new registered owner when its ownership is being transferred.

Amount Payable (From 26 Dec 2018 to 25 Jun 2019)

Alliount Payable (Prom 20 Dec 20.	10 (0 25)411 2017/		
	Amount Before GST	GST Amount	Amount After GST
	(S\$)	(5\$)	(S\$)
Transfer Fee :	25.00	33	25.00
Sub Total :			25.00
Nett Road Tax Amount (After	605.00	2	605.00
Offsetting Over Payment):			
Total Amount Payable:			630.00
Amount Payable (From 26 Dec 20)	18 to 25 Dec 2019)		
	Amount Before GST	GST Amount	Amount After GST
	(S\$)	(5\$)	(S\$)
Transfer Fee :	25.00		25.00
Sub Total :			25.00
Nett Road Tax Amount (After	1,210.00		1,210.00
Offsetting Over Payment):			
Total Amount Payable:			1,235.00

You may print this page for reference.

OK Print

> Back to OneMotoring

Enquire PARF/COE Reba	te for Registered Vehicle
VIII O Postinion	to for freguerar an inches

Vehicle Owner Particulars	
Owner ID Type:	Singapore NRIC
Owner ID:	7308F
Vehicle Details	
Vehicle No.:	SGG880G
Vehicle to be Exported:	No
Intended Deregistration Date:	07 Nov 2018
Vehicle Make:	SUBARU
Vehicle Model:	FORESTER 2.0XT CVT AWD SR
Primary Colour:	White
Manufacturing Year:	2015
Engine No.:	FA20K853837
Chassis No.:	JF1SJGK85FG052323
Maximum Power Output:	177.0 kW (237 bhp)
Open Market Value:	\$16,845.00
Original Registration Date:	26 Jun 2015
First Registration Date:	26 Jun 2015
Transfer Count:	1
Actual ARF Paid: Intended PARF Rebate Details	\$16,845.00
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	25 Jun 2025
PARF Rebate Amount: Intended COE Rebate Details	\$12,633.00
COE Expiry Date:	25 Jun 2025
COE Category:	B - Car above 1600cc or 97kW (130bhp)
COE Period(Years):	10
QP Paid:	\$71,509.00
COE Rebate Amount:	\$47,434.00
COE REDATE AMOUNT	

The information contained herein is correct as at 07 Nov 2018

TPLurPec SGG880G.
Xieo Trig. Subaru Forester

Subaru Forester JF1SJ6K8SF6052323

763 / Rees Burpas Distorted 30 Pees Buyer Clips ren 34x1-68/ Peas Buper Side Holdes 202 Rees Bryses Reflector x 02 RH and 48 x2 = \$16-48 Pear Burger Peinforcement Bert 512 Rear Burger lop Garnish could 330 - 200(sw)
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Subaru Wording. Z	42/
Forester Wording	
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AWD Wording	22/
Door Exhat Pipe. Rept	792 +
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List. 2632 Liber	(17620
10260 Told	33/C 040mgs
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Spring Perinting.	1100 850
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Spring Pointing. Wiring. To undersent To remove reverse sensor To remove upholslery.	150 850 150 X 150 X

 Supplementary item(s) must be resurveyed and is subject to final approval from insurance Company

Third party : € .ey is on a "Without Prejudice" basis.

No illegal modification(s) is allowed

. To display damaged part(s) during resurvey

Parts prices are subject to confirmation

LKK Auto Consultants hence notify

the Repairer of the following:

• To resurvey before/after spray painting

1: 10251

Nivitha (LKK Auto)

From:

ONG LI LI < llong@lonpac.com>

Sent:

Wednesday, 24 October 2018 10:35 AM

To:

mariah@alc.com.sg; assignments@lkkauto.com; Catherine Chong (LKK Auto)

Cc:

MT_Claim_SG

Subject:

Your Ref: ALC.2018.479.LA.dk Our Ref: TBA (SLU6906U)

Attachments:

24102018102911.pdf

Without Prejudice Save as to Costs

Dear Sir/Mdm

We intend to conduct a pre-repair survey of the damage to your client's/your customer's vehicle jointly with your client/your motor workshop. We propose to use one of the motor surveyors named in the following list to conduct the joint pre-repair survey as a single joint expert.

No.	Name	Please tick √
1	Kalvin Ang	
2	Xing Guo Qiang	
3	Mohamad Taufikh	
4	Bryan Ang	
r.	Adrian Ling	
6	Mohammed Rasul	
7	Marcus Chua	
3	Kenneth Kong	
C.	Muhammad Nazril Bin Abdullah	
10	Sathya Sai Kathirrasen	

NOW IN MY 40. JA:10 3018 6 110W

Phase let us know within two (2) working days whether you agree to the appointment of any motor surveyors as a single joint expert.

Rogards,

Calili

Salar Claims Executive | Lonpac Insurance Bhd

Peach Road #17-04/07 The Concourse Singapore 199555

T : (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706

4 OCT 2018

LONPAL

ARASAN LAW CHAMBERS ADVOCATES & SOLICITORS UEN NO. 53229182D

151 Chin Swee Road #06-08 Manhattan House Singapore 169876 Tel: 68353350

Fax: 68353352

E-mail: mariah@alc.com.sg

You Ref

SLU 6906U

Our ref

ALC.2018.479.LA.dk

24 October 2018

IMMEDIATE ATTENTION

WITHOUT PREJUDICE By Fax Only: 6296 2706

Lonpac Insurance Bhd 300 Beach Road #17-04/07 The Concourse Singapore 199555

Attn: Manager/Motor Claims Department

Dear Sirs.

NOTICE TO INSURANCE TO CONDUCT PRE-REPAIR SURVEY WITHIN 2 WORKING DAYS PURSUANT TO PARAGRAPH 6.2 OF PRE-ACTION PROTOCOL FOR NIMA CASE

We refer to the above matter.

We act for Mr. Lai Chien Rong, the driver of motor vehicle SGG 880G who has appointed us to act on his behalf to claim against your insured's vehicle no. SLU 6906U in regards to the road traffic accident on 24,10.18.

Please be informed that the said motor vehicle can be inspected at:-

LEANG AUTOMOTIVE

1 Kaki Bukit Avenue 6 #01-68 Autobay @ Kaki Bukit Singapore 417883

Kindly contact Mr Ng Keon Leang at Tel: (+65) 9028 6516

If you fail to conduct the pre-repair inspection 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,

Plc

M/S ARASAN LAW CHAMBERS

Cc

Mr Leang

Fax: 6909 3046

Hsiao Tong (LKKAuto)

From:

ONG LI LI < llong@lonpac.com>

Sent:

Friday, 2 November 2018 10:37 AM

To:

Admin-D (LKKAuto); assignments; Hsiao Tong (LKKAuto)

Cc:

MT Claim SG; Admin A

Subject:

RE: Your Ref: ALC.2018.479.LA.dk Our Ref: 18/18/18/VP05/021054 (SLU6906U)

Dear Hsiao Tong

Our Insured has appealed against our repudiation successfully.

Therefore, please continue to handle the Third party claim and let us have your preliminary advice soon.

Regards,

Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road #17-04/07 The Concourse Singapore 199555

Tel: (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706

From: ONG LI LI

Sent: Monday, 29 October, 2018 10:30 AM To: 'Admin-D (LKKAuto)'; assignments

Cc: MT_Claim_SG; Admin A

Subject: RE: Your Ref: ALC.2018.479.LA.dk Our Ref: 18/18/18/VP05/021054 (SLU6906U)

Dear Catherine

Please note that our Insured has breached the policy terms and conditions and therefore, we have repudiate all liabilities under the insurance policy.

Kindly refer the TP claims to our Insured directly.

Regards,

Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road #17-04/07 The Concourse Singapore 199555

Tel: (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706

From: Admin-D (LKKAuto) [mailto:admin-d@lkkauto.com]

Sent: Wednesday, 24 October, 2018 11:01 AM

To: ONG LI LI; assignments Cc: MT_Claim_SG; Admin A

Subject: RE: Your Ref: ALC.2018.479.LA.dk Our Ref: 18/18/18/VP05/021054 (SLU6906U)

Dear Li Li,

Thank you for the assignment.

Best Regards,

Catherine Chong | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315

From: ONG LI LI [mailto:llong@lonpac.com]
Sent: Wednesday, 24 October, 2018 10:56 AM

To: Maria < mariah@alc.com.sg >; assignments@lkkauto.com; Catherine Chong (LKK Auto) < admin-d@lkkauto.com >

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: Your Ref: ALC.2018.479.LA.dk Our Ref: 18/18/18/VP05/021054 (SLU6906U)

Without Prejudice Save as to Costs

Dear Maria

Thank you for confirming the appointment of a Single Joint Expert.

Dear Nivitha/Catherine

Please assign Adrian Ling to conduct TP survey.

Thanks,
Regards,
Ong Li Li
Senior Claims Executive | Lonpac Insurance Bhd
300 Beach Road #17-04/07 The Concourse Singapore 199555
Tel: (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706

From: Maria [mailto:mariah@alc.com.sg]
Sent: Wednesday, 24 October, 2018 10:51 AM

To: ONG LI LI

Subject: RE: Your Ref: ALC.2018.479.LA.dk Our Ref: TBA (SLU6906U)

WITHOUT PREJUDICE

Dear Li Li.

Kindly arrange your surveyor, Mr Adrian Ling, to conduct the pre-repair survey, at our client's designated workshop.

Best Regards Mariah

Arasan Law Chambers

151 Chin Swee Road #06-08 Manhattan House

Singapore 169876 ☎: 6835 3350

昌:6835 3352

Email: Mariah@alc.com.sg

From: ONG LI LI [mailto:llong@lonpac.com]
Sent: Wednesday, October 24, 2018 10:35 AM

To: mariah@alc.com.sg; assignments@lkkauto.com; Catherine Chong (LKK Auto) admin-d@lkkauto.com

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: Your Ref: ALC.2018.479.LA.dk Our Ref: TBA (SLU6906U)

Without Prejudice Save as to Costs

Dear Sir/Mdm

We intend to conduct a pre-repair survey of the damage to your client's/your customer's vehicle jointly with your client/your motor workshop. We propose to use one of the motor surveyors named in the following list to conduct the joint pre-repair survey as a single joint expert.

No.	Name	Please tick √
1	Kalvin Ang	
2	Xing Guo Qiang	
3	Mohamad Taufikh	
4	Bryan Ang	
5	Adrian Ling	
6	Mohammed Rasul	
7	Marcus Chua	
8	Kenneth Kong	
9	Muhammad Nazril Bin Abdullah	
10	Sathya Sai Kathirrasen	

Please let us know within two (2) working days whether you agree to the appointment of any of these motor surveyors as a single joint expert.

Regards, Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road #17-04/07 The Concourse Singapore 199555

Tel: (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706

Hsiao Tong (LKKAuto)

From:

Hsiao Tong (LKKAuto)

Sent:

Wednesday, 7 November 2018 11:32 AM

To:

'ONG LI LI'

Cc:

MT_Claim_SG; Admin A; assignments

Subject:

RE: Your Ref: ALC.2018.479.LA.dk Our Ref: 18/18/18/VP05/021054 (SLU6906U) *LKK

REF: CC4/LPC18019495/Apa3

Attachments:

TP GIA REPORT.pdf; TP ESTIMATE_MARKED.pdf; Preliminary Advice - SGG 880G.pdf;

LKK Survey Photos.pdf; LKK Resurvey Photos.pdf

Hi Lili,

Thank you for your email. We will continue to handle third party claim.

Enclosed for your perusal is:

TP GIA report

TP estimated cost of repair

Preliminary advice

- Photographs of TP vehicle in its damaged condition

Kindly let us have a copy of insured's accident report for our necessary action.

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, Pava Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: ONG LI LI < llong@lonpac.com> Sent: Friday, 2 November 2018 10:37 AM

To: Admin-D (LKKAuto) <admin-d@lkkauto.com>; assignments <assignments@lkkauto.com>; Hsiao Tong (LKKAuto)

<chewht@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: Your Ref: ALC.2018.479.LA.dk Our Ref: 18/18/18/VP05/021054 (SLU6906U)

Dear Hsiao Tong

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Therefore, please continue to handle the Third party claim and let us have your preliminary advice soon.

Regards,

Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road #17-04/07 The Concourse Singapore 199555

Tel: (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706

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Cc: MT_Claim_SG; Admin A

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Dear Catherine

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Kindly refer the TP claims to our Insured directly.

Regards,

Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road #17-04/07 The Concourse Singapore 199555

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Sent: Wednesday, 24 October, 2018 11:01 AM

To: ONG LI LI; assignments Cc: MT_Claim_SG; Admin A

Subject: RE: Your Ref: ALC.2018.479.LA.dk Our Ref: 18/18/18/VP05/021054 (SLU6906U)

Dear Li Li,

Thank you for the assignment.

Best Regards,

Catherine Chong | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: <u>assignments@lkkauto.com</u> | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: ONG LI LI [mailto:llong@lonpac.com]
Sent: Wednesday, 24 October, 2018 10:56 AM

To: Maria <mariah@alc.com.sg>; assignments@lkkauto.com; Catherine Chong (LKK Auto) admin-d@lkkauto.com

Cc: MT_Claim_SG <mt_claim@lonpac.com>

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Without Prejudice Save as to Costs

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Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road #17-04/07 The Concourse Singapore 199555

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To: ONG LI LI

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WITHOUT PREJUDICE

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Arasan Law Chambers

151 Chin Swee Road #06-08 Manhattan House Singapore 169876

☎: 6835 3350 昌:6835 3352

Email: Mariah@alc.com.sg

From: ONG LI LI [mailto:llong@lonpac.com]
Sent: Wednesday, October 24, 2018 10:35 AM

To: mariah@alc.com.sg; assignments@lkkauto.com; Catherine Chong (LKK Auto) admin-d@lkkauto.com>

Cc: MT Claim SG <mt claim@lonpac.com>

Subject: Your Ref: ALC.2018.479.LA.dk Our Ref: TBA (SLU6906U)

Without Prejudice Save as to Costs

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2	Xing Guo Qiang	
3	Mohamad Taufikh	
4	Bryan Ang	
5	Adrian Ling	
6	Mohammed Rasul	
7	Marcus Chua	
8	Kenneth Kong	
9	Muhammad Nazril Bin Abdullah	
10	Sathya Sai Kathirrasen	

Please let us know within two (2) working days whether you agree to the appointment of any of these motor surveyors as a single joint expert.

Regards, Ong Li Li Senior Claims Executive | Lonpac Insurance Bhd 300 Beach Road #17-04/07 The Concourse Singapore 199555 Tel: (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706

Hsiao Tong (LKKAuto)

From:

GERALD POH WEE BIN < geraldpoh@lonpac.com>

Sent:

Wednesday, 7 November 2018 11:39 AM

To:

Hsiao Tong (LKKAuto)

Cc:

MT Claim SG

Subject:

RE: Your Ref: ALC.2018.479.LA.dk Our Ref: 18/18/18/VP05/021054 (SLU6906U) *LKK

REF: CC4/LPC18019495/Apa3

Attachments:

07112018113635.pdf

Dear Hsiao Tong,

Attached copy of insured's GIA report for your attention.

Best Regards Gerald Poh

Senior Claims Executive | Lonpac Insurance Bhd 300 Beach Road, #17-04/07 The Concourse, Singapore 199555

Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706

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

Sent: Wednesday, 7 November, 2018 11:32 AM

To: ONG LI LI

Cc: MT_Claim_SG; Admin A; assignments

Subject: RE: Your Ref: ALC.2018.479.LA.dk Our Ref: 18/18/18/VP05/021054 (SLU6906U) *LKK REF:

CC4/LPC18019495/Apa3

Hi Lili,

Thank you for your email. We will continue to handle third party claim.

Enclosed for your perusal is:

- TP GIA report
- TP estimated cost of repair
- Preliminary advice
 - Photographs of TP vehicle in its damaged condition

Kindly let us have a copy of insured's accident report for our necessary action.

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: ONG LI LI < llong@lonpac.com> Sent: Friday, 2 November 2018 10:37 AM

To: Admin-D (LKKAuto) <admin-d@lkkauto.com>; assignments <assignments@lkkauto.com>; Hsiao Tong (LKKAuto)

<chewht@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: Your Ref: ALC.2018.479.LA.dk Our Ref: 18/18/18/VP05/021054 (SLU6906U)

Dear Hsiao Tong

Our Insured has appealed against our repudiation successfully.

Therefore, please continue to handle the Third party claim and let us have your preliminary advice soon.

Regards, Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road #17-04/07 The Concourse Singapore 199555

Tel: (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706

From: ONG LI LI

Sent: Monday, 29 October, 2018 10:30 AM To: 'Admin-D (LKKAuto)'; assignments

Cc: MT_Claim_SG; Admin A

Subject: RE: Your Ref: ALC.2018.479.LA.dk Our Ref: 18/18/18/VP05/021054 (SLU6906U)

Dear Catherine

Please note that our Insured has breached the policy terms and conditions and therefore, we have repudiate all liabilities under the insurance policy.

Kindly refer the TP claims to our Insured directly.

Regards,

Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road #17-04/07 The Concourse Singapore 199555

Tel: (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706

From: Admin-D (LKKAuto) [mailto:admin-d@lkkauto.com]

Sent: Wednesday, 24 October, 2018 11:01 AM

To: ONG LI LI; assignments

Cc: MT Claim_SG; Admin A

Subject: RE: Your Ref: ALC.2018.479.LA.dk Our Ref: 18/18/18/VP05/021054 (SLU6906U)

Dear Li Li,

Thank you for the assignment.

Best Regards,

Catherine Chong | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: ONG LI LI [mailto:llong@lonpac.com] Sent: Wednesday, 24 October, 2018 10:56 AM

To: Maria <mariah@alc.com.sg>; assignments@lkkauto.com; Catherine Chong (LKK Auto) admin-d@lkkauto.com>

Cc: MT Claim_SG <mt claim@lonpac.com>

Subject: RE: Your Ref: ALC.2018.479.LA.dk Our Ref: 18/18/18/VP05/021054 (SLU6906U)

Without Prejudice Save as to Costs

Dear Maria

Thank you for confirming the appointment of a Single Joint Expert.

Dear Nivitha/Catherine

Please assign Adrian Ling to conduct TP survey.

Thanks, Regards, Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd 300 Beach Road #17-04/07 The Concourse Singapore 199555

Tel: (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706

From: Maria [mailto:mariah@alc.com.sg] Sent: Wednesday, 24 October, 2018 10:51 AM

To: ONG LI LI

Subject: RE: Your Ref: ALC.2018.479.LA.dk Our Ref: TBA (SLU6906U)

WITHOUT PREJUDICE

Dear Li Li,

Kindly arrange your surveyor, Mr Adrian Ling, to conduct the pre-repair survey, at our client's designated workshop.

Mariah

Arasan Law Chambers

151 Chin Swee Road #06-08 Manhattan House

Singapore 169876 ☎: 6835 3350

昌:6835 3352

Email: Mariah@alc.com.sg

From: ONG LI LI [mailto:llong@lonpac.com]
Sent: Wednesday, October 24, 2018 10:35 AM

To: mariah@alc.com.sg; assignments@lkkauto.com; Catherine Chong (LKK Auto) admin-d@lkkauto.com

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: Your Ref: ALC.2018.479.LA.dk Our Ref: TBA (SLU6906U)

Without Prejudice Save as to Costs

Dear Sir/Mdm

We intend to conduct a pre-repair survey of the damage to your client's/your customer's vehicle jointly with your client/your motor workshop. We propose to use one of the motor surveyors named in the following list to conduct the joint pre-repair survey as a single joint expert.

No.	Name	Please tick √
1	Kalvin Ang	
2	Xing Guo Qiang	
3	Mohamad Taufikh	
4	Bryan Ang	
5	Adrian Ling	
6	Mohammed Rasul	
7	Marcus Chua	
8	Kenneth Kong	
9	Muhammad Nazril Bin Abdullah	
10	Sathya Sai Kathirrasen	

Please let us know within two (2) working days whether you agree to the appointment of any of these motor surveyors as a single joint expert.

Regards, Ong Li Li Senior Claims Executive | Lonpac Insurance Bhd 300 Beach Road #17-04/07 The Concourse Singapore 199555 Tel: (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706

Hsiao Tong (LKKAuto)

From:

Hsiao Tong (LKKAuto)

Sent:

Saturday, 22 December 2018 11:49 AM

To:

'GERALD POH WEE BIN'; 'ONG LI LI'

Cc:

MT_Claim_SG; Admin A

Subject:

<Seek Mandate> : LONPAC Ref: 18/18/18/VP05/021054 (SLU6906U) *LKK REF:

CC4/LPC18019495/Apa3q2

Attachments:

LKKInspection.pdf; LKKAdjustment1.pdf; LKK Survey Photos.pdf; LKK Resurvey

Photos.pdf; TP Docs_SGG808G.pdf

Lonpac Ref: 18/18/18/VP05/021054 LKK Ref: CC4/LPC18019495/Apa3q2

Dear Sirs/Madam,

ACCIDENT INVOLVING SLU 6906U(OI) AND SGG 880G(TP) ON 24/10/2018

We refer to the above matter.

We have highlighted to your good office on 07/11/2018 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

This is a head-to-rear collision. Liability is not in our driver's favour.

Summary to offer to third party repairer, "LEANG AUTOMOTIVE" is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair	\$10,251.00	\$ 3,300.00
2. Loss of Rental (5days x \$200.00)	\$ 1,000.00	\$ 750.00 (5days x \$150.00)
	\$11,251.00	\$ 4,050.00

^{**04}days recommendation for repair + 1Sunday = <u>5days</u>

Relevant supporting claim documents are attached herewith for your perusal and reference.

The above is for your approval.

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: GERALD POH WEE BIN <geraldpoh@lonpac.com>

Sent: Wednesday, 7 November 2018 11:39 AM To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Hsiao Tong (LKKAuto)

From:

ONG LI LI < llong@lonpac.com>

Sent:

Monday, 24 December 2018 12:02 PM

To:

Hsiao Tong (LKKAuto)

Cc:

MT_Claim_SG; Admin A

Subject:

RE: <Seek Mandate> : LONPAC Ref: 18/18/VP05/021054 (SLU6906U) *LKK REF:

CC4/LPC18019495/Apa3q2

Dear Hsiao Tong

Please proceed.

Regards,

Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road #17-04/07 The Concourse Singapore 199555

Tel: (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706



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

Sent: Saturday, 22 December, 2018 11:49 AM

To: GERALD POH WEE BIN; ONG LI LI

Cc: MT_Claim_SG; Admin A

Subject: <Seek Mandate> : LONPAC Ref: 18/18/18/VP05/021054 (SLU6906U) *LKK REF:

CC4/LPC18019495/Apa3q2

Lonpac Ref: **18/18/18/VP05/021054** LKK Ref: CC4/LPC18019495/Apa3a2

Dear Sirs/Madam,

ACCIDENT INVOLVING SLU 6906U(OI) AND SGG 880G(TP) ON 24/10/2018

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From: GERALD POH WEE BIN < geraldpoh@lonpac.com>

Sent: Wednesday, 7 November 2018 11:39 AM To: Hsiao Tong (LKKAuto) < chewht@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: Your Ref: ALC.2018.479.LA.dk Our Ref: 18/18/18/VP05/021054 (SLU6906U) *LKK REF:

CC4/LPC18019495/Apa3

Dear Hsiao Tong,

Attached copy of insured's GIA report for your attention.

Best Regards Gerald Poh Senior Claims Executive | Lonpac Insurance Bhd 300 Beach Road, #17-04/07 The Concourse, Singapore 199555 Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706

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

Sent: Wednesday, 7 November, 2018 11:32 AM

To: ONG LI LI

Cc: MT_Claim_SG; Admin A; assignments

Subject: RE: Your Ref: ALC.2018.479.LA.dk Our Ref: 18/18/18/VP05/021054 (SLU6906U) *LKK REF:

CC4/LPC18019495/Apa3

Hi Lili,

Thank you for your email. We will continue to handle third party claim.

Enclosed for your perusal is:

TP GIA report

TP estimated cost of repair

Preliminary advice

Photographs of TP vehicle in its damaged condition

Kindly let us have a copy of insured's accident report for our necessary action.

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: ONG LI LI < <u>llong@lonpac.com</u>> Sent: Friday, 2 November 2018 10:37 AM

To: Admin-D (LKKAuto) admin-d@lkkauto.com; assignments assignments@lkkauto.com; Hsiao Tong (LKKAuto)

<chewht@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: Your Ref: ALC.2018.479.LA.dk Our Ref: 18/18/18/VP05/021054 (SLU6906U)

Dear Hsiao Tong

Our Insured has appealed against our repudiation successfully.

Therefore, please continue to handle the Third party claim and let us have your preliminary advice soon.

Regards,

Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road #17-04/07 The Concourse Singapore 199555

Tel: (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706

From: ONG LI LI

Sent: Monday, 29 October, 2018 10:30 AM To: 'Admin-D (LKKAuto)'; assignments

Cc: MT_Claim_SG; Admin A

Subject: RE: Your Ref: ALC.2018.479.LA.dk Our Ref: 18/18/18/VP05/021054 (SLU6906U)

Dear Catherine

Please note that our Insured has breached the policy terms and conditions and therefore, we have repudiate all liabilities under the insurance policy.

Kindly refer the TP claims to our Insured directly.

Regards,

Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road #17-04/07 The Concourse Singapore 199555

Tel: (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706

From: Admin-D (LKKAuto) [mailto:admin-d@lkkauto.com]

Sent: Wednesday, 24 October, 2018 11:01 AM

To: ONG LI LI; assignments

Cc: MT_Claim_SG; Admin A

Subject: RE: Your Ref: ALC.2018.479.LA.dk Our Ref: 18/18/18/VP05/021054 (SLU6906U)

Dear Li Li,

Thank you for the assignment.

Best Regards,

Catherine Chong | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: ONG LI LI [mailto:llong@lonpac.com] Sent: Wednesday, 24 October, 2018 10:56 AM

To: Maria < mariah@alc.com.sg >; assignments@lkkauto.com; Catherine Chong (LKK Auto) < admin-d@lkkauto.com >

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: RE: Your Ref: ALC.2018.479.LA.dk Our Ref: 18/18/18/VP05/021054 (SLU6906U)

Without Prejudice Save as to Costs

Dear Maria

Thank you for confirming the appointment of a Single Joint Expert.

Dear Nivitha/Catherine

Please assign Adrian Ling to conduct TP survey.

Thanks, Regards, Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road #17-04/07 The Concourse Singapore 199555

Tel: (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706

From: Maria [mailto:mariah@alc.com.sg] Sent: Wednesday, 24 October, 2018 10:51 AM

To: ONG LI LI

Subject: RE: Your Ref: ALC.2018.479.LA.dk Our Ref: TBA (SLU6906U)

WITHOUT PREJUDICE

Dear Li Li.

Kindly arrange your surveyor, Mr Adrian Ling, to conduct the pre-repair survey, at our client's designated workshop.

Mariah

Arasan Law Chambers

151 Chin Swee Road #06-08 Manhattan House

Singapore 169876 ☎: 6835 3350

昌:6835 3352

Email: Mariah@alc.com.sg

From: ONG LI LI [mailto:llong@lonpac.com]
Sent: Wednesday, October 24, 2018 10:35 AM

To: mariah@alc.com.sg; assignments@lkkauto.com; Catherine Chong (LKK Auto) admin-d@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>

Subject: Your Ref: ALC.2018.479.LA.dk Our Ref: TBA (SLU6906U)

Without Prejudice Save as to Costs

Dear Sir/Mdm

We intend to conduct a pre-repair survey of the damage to your client's/your customer's vehicle jointly with your client/your motor workshop. We propose to use one of the motor surveyors named in the following list to conduct the joint pre-repair survey as a single joint expert.

No.	Name	Please tick √
1	Kalvin Ang	
2	Xing Guo Qiang	
3	Mohamad Taufikh	
4	Bryan Ang	
5	Adrian Ling	
6	Mohammed Rasul	
7	Marcus Chua	
8	Kenneth Kong	
9	Muhammad Nazril Bin Abdullah	
10	Sathya Sai Kathirrasen	

Please let us know within two (2) working days whether you agree to the appointment of any of these motor surveyors as a single joint expert.

Regards, Ong Li Li Senior Claims Executive | Lonpac Insurance Bhd 300 Beach Road #17-04/07 The Concourse Singapore 199555 Tel: (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706



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 Internation	nale Des Experts En Automo	bile	
ONP	AC INSURANCE	BHD	Ref : CC4/LPC180194	95/Apa3n2	
	EACH ROAD 4/07 THE CONCC	DURSESINGAPORE 199555	Date: 04-01-2019 Code: LPC2		
١.		Policy Particulars	:- THIRD PARTY CLAIM		
	Insured Veh.	SLU 6906U	Veh. Inspected	SGG 880G	
	Policy No.	Z18VP05017095	Coverage (\$)	0.00	
	Claim No.	18/18/18/VP05/021054	Excess (\$)	0.00	
	Assign From	ONG LI LI	Assign Date	24/10/2018	
		Vehicle Parti	culars & Condition		
	Make & Model	SUBARU FORESTER	c.c	1998	
	Engine No.	HIDDEN	Year of Reg.	2015	
	Chassis No.	JF1SJGK85FG052323	Colour	WHITE	
	Odometer	66278	Steering	IN ORDER	
	Brakes	IN ORDER	Modification	SPORTS RIM	
	General	GOOD			
3.	DESCRIPTION OF THE PARTY OF THE	Condit	ions of Tyres		
		Size	Make	Balance	
	R/H Front Tyre	215/50 R18	BRIDGESTONE	6 mm	
	L/H Front Tyre	215/50 R18	BRIDGESTONE	6 mm	
	R/H Rear Tyre	215/50 R18	BRIDGESTONE	6 mm	
	L/H Rear Tyre	215/50 R18	BRIDGESTONE	6 mm	
1.		Descript	ion of Damages		
	THE VEHICLE SU DAMAGES SEE D	STAINED DAMAGES AT THE RE	EAR PORTION.		
5.		Genera	al Information		
	Accident Date	24/10/2018	Inspection Date	24/10/2018	
	Survey held at	LEANG AUTOMOTIVE			
		BLK 1 KAKI BUKIT AVE 6 #01-68 AUTOBAY@ KAKI BUKIT SINGAPORE 417883			
5a.			Remarks		
	A)THE INSPECTION B)IN ACCORDAN	ON WAS CONDUCTED ON A"WI	THOUT PREJUDICE" BASI WE HAVE NOT AUTHORISI	S. ED REPAIRS.	
5b.		Estimate	Days of Repair		
	ESTIMATED NOR	MAL PERIOD FOR REPAIR:	4 Working Days	s	



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. SGG 880G

ty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	REPLACEMENT OF PARTS			7.00
1	REAR BUMPER	DISTORTED	763.00	763.00
1	REAR BUMPER CLIPS	NECESSARY	30.00	30.00
2	REAR BUMPER SIDE HOLDER @\$34.00	NECESSARY	68.00	68.00
2	REAR BUMPER REFLECTOR @\$48.00	O/S CRACKED	96.00	48.00
1	REAR BUMPER REINFORCEMENT	BENT	512.00	512.00
1	REAR BUMPER TOP GARNISH	CRACKED	330.00	330.00
1	REAR END PANEL	TO REPAIR SEE LABOUR	553.00	
1	REAR END PANEL TOP GARNISH	CRACKED	192.00	192.00
2	TAILLAMP @\$562.00	O/S CRACKED	1,124.00	562.00
1	TAILGATE	TO REPAIR SEE LABOUR	1,073.00	
1	TAILGATE LOCK	NOT NECESSARY	280.00	
1	TAILGATE WEATHERSTRIPE	NOT NECESSARY	131.00	
1	TAILGATE GLASS MOULDING	NOT NECESSARY	132.00	
1	SUBARU LOGO	NOT NECESSARY	89.00	
1	SUBARU WORDING	NECESSARY	36.00	36.00
1	FORESTER WORDING	NECESSARY	42.00	42.00
1	XT WORDING	NECESSARY	27.00	27.00
1	4WD WORDING	NECESSARY	22.00	22.00
1	REAR EXHAUST PIPE	TO REPAIR SEE LABOUR	792.00	
	LESS 20% DISCOUNT			-526.40
			6,292.00	2,105.60
	SPECIAL NETT ITEMS			
1	REVERSE SENSOR (SN)	DAMAGED	280.00	200.00
1	REAR END PANEL SEALANT (SN)	NOT NECESSARY	60.00	
1	TAILGATE GLASS SEALANT (SN)	NOT NECESSARY	60.00	
1	REAR EXHAUST CHROME PIPE (SN)	BENT	129.00	80.00
25%	55.3 (E.) (2009), (2009), (2009), (2009), (2009), (2009), (2009), (2009), (2009), (2009), (2009), (2009), (200 (2009), (2009), (2009), (2009), (2009), (2009), (2009), (2009), (2009), (2009), (2009), (2009), (2009), (2009)	(0.0000000)	529.00	280.00

Report Ref No. CC4/LPC18019495/Apa3n2



LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Page No.: 2 of 2

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	LABOUR			
	PANEL BEATING INCLUSIVE OF THE REPAIR OF REAR END PANEL, TAILGATE AND REAR EXHAUST PIPE.		1,400.00	750.00
	SPRAY PAINTING.		1,100.00	850.00
	WIRING.		50.00	30.00
	TO UNDERSEAL.	NOT NECESSARY	150.00	-
	TO REMOVE REVERSE SENSOR.		100.00	50.00
	TO REMOVE UPHOLSTERY .		150.00	40.00
	TO TRANSFER TAILGATE FITTINGS.	NOT NECESSARY	150.00	72
	TO REMOVE TAILGATE GLASS.	NOT NECESSARY	180.00	65
	TO REMOVE EXHAUST PIPE.	NOT NECESSARY	150.00	14
		The state of the s	3,430.00	1,720.00
	GRAND TOTAL		10,251.00	4,105.60
	RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)			3,300.00

Report Ref No. CC4/LPC18019495/Apa3n2



ADRIAN LING WAI PING

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

Licensed Appraiser

DISCLAIMER OF LIABILITY TO THIRD PARTIES:- This Report is made solely for the use and benefit of the Client named on the front page of this Report.

No liability of responsibility whatsoever, in contact or tort, is accepted to any third party who may reply on the Report wholly or in part. Any third party acting or replying on this Report, in whole or in part, does so at his or her own risk.