

2016 2:46 PM

To: 'Lalitha Krishnan - III' <lalitha@iii.com.sg>

Cc: [claims@torque5.com](mailto:claims@torque5.com)

Subject: RE: ACCIDENT INVOLVING SJP2386X & SKE1296A ON 29/8/2015 - FINAL REMINDER III REF: MC2015/3322

Dear Lalitha,

Good day.

As spoken, we will withdraw this case and absorb the legal cost in view of our good relationship.

If we have any difficulties in future, we will contact you directly.

We hope to receive your respond soon for this case as well as other cases.

*Warmest Regards,*

*Peach Ang*



Hotline (65) 6452 4457 EXT 113 | Fax (65) 6452 4584

Address 8 Kaki Bukit Ave 4, #01-49/50/51/52/53/54  
Premier @ KB, Singapore 415875

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help.

From: Torque 5 Claims [<mailto:claims@torque5.com>]

Sent: Monday, 12 December, 2016 2:25 PM

To: 'Lalitha Krishnan - III' <lalitha@iii.com.sg>

Cc:



[claims@torque5.com](mailto:claims@torque5.com)

**Subject:** RE: ACCIDENT INVOLVING SJP2386X & SKE1296A ON 29/8/2015 - FINAL REMINDER III REF: MC2015/3322

Dear Lalitha,

Good day,

Tried calling you several minutes ago but unable to reach. Appreciate if you could return us a call once available.



Meanwhile, we manage to get Vision Law LLC to reduce their legal cost to \$900.00  
We hope to seek your understanding.

***Warmest Regards,***

*Peach Ang*

Admin | Motor Claims Department

**Hotline** (65) 6452 4457 EXT 107 | Fax (65) 6452 4584

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49/50/51/52/53/54  
Premier @ KB, Singapore 415875

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**From:** Lalitha Krishnan - III [mailto:[lalitha@iii.com.sg](mailto:lalitha@iii.com.sg)]

**Sent:** Wednesday, 7 December, 2016 4:30 PM

**To:** 'Torque 5 Claims'

**Subject:** RE: ACCIDENT INVOLVING SJP2386X & SKE1296A ON 29/8/2015 - FINAL REMINDER III REF: MC2015/3322

Dear Sam and Peach

We refer to the above matter.

We apologise for any inconvenience on this matter.

Kindly discharge your solicitors in this matter without any additional cost payable by us in view of our good relationship.

We will direct settle this matter with you.

Best Regards,

*Lalitha Krishnan*

Motor Claims Department

India International Insurance Pte Ltd

DID : 63476139



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**From:** Torque 5 Claims [mailto:[claims@torque5.com](mailto:claims@torque5.com)]

**Sent:** Wednesday, 7 December, 2016 2:56 PM

**To:** Mekavathanan Sarangapani; Lalitha Krishnan - III; Motor Claim - III; C Meenachi - III

**Cc:** [claims@torque5.com](mailto:claims@torque5.com)

**Subject:** RE: ACCIDENT INVOLVING SJP2386X & SKE1296A ON 29/8/2015 - FINAL REMINDER III REF: MC2015/3322

Dear Lalitha,

Good day.

As per tele-conversation on 5<sup>th</sup> December, we will withdraw this case if India International agreed to pay the legal cost of \$1391.00

We hope to have your kind understanding in this matter as reminder had been sent several times but we did not receive any updates.

**Warmest Regards,**

*Peach Ang*

Admin | Motor Claims Department



**Hotline** (65) 6452 4457 EXT 107 | Fax (65) 6452 4584

**Address** 8 Kaki Bukit Ave 4, #01-49/50/51/52/53/54  
Premier @ KB, Singapore 415875

[www.torque5.com](http://www.torque5.com)



**From:** Torque 5 Claims [mailto:claims@torque5.com]

**Sent:** Friday, 11 November, 2016 5:29 PM

**To:** 'Mekavathanan Sarangapani'; 'Lalitha Krishnan - III'; 'Motor Claim - III'; 'C Meenachi - III'

**Cc:** [claims@torque5.com](mailto:claims@torque5.com)

**Subject:** RE: ACCIDENT INVOLVING SJP2386X & SKE1296A ON 29/8/2015 - FINAL REMINDER III REF: MC2015/3322

WITHOUT PREJUDICE

Dear Lalitha,

We regret that despite reasonable effort and repeated email reminders from our end to settle our client's claim, there does not appear to be any reasonable of settlement.

Our LOD was submitted to you on 07-03-2016, it is 11-11-2016 today. This case had been 8 month plus.





We hereby inform you of our client's decision to either receive an offer from your side within 10 days or we will pass this case over to his legal advisor for further assistance.

**Warmest Regards,**

*Rachel Wu*

Claims Officer | Motor Claims Department

**Hotline** (65) 6452 4457 | Fax (65) 6452 4584

**Address** 8 Kaki Bukit Ave 4, #01-49/50/51/52/53/54  
Premier @ KB, Singapore 415875

[www.torque5.com](http://www.torque5.com)



**From:** Torque 5 Claims [mailto:claims@torque5.com]

**Sent:** 10 October, 2016 2:19 PM

**To:** 'Mekavathanan Sarangapani' <mekavathanan@iii.com.sg>; 'Lalitha Krishnan - III' <lalitha@iii.com.sg>; 'Motor Claim - III' <motorclaim@iii.com.sg>; 'C Meenachi - III' <Meenachi@iii.com.sg>

**Cc:** claims@torque5.com

**Subject:** RE: ACCIDENT INVOLVING SJP2386X & SKE1296A ON 29/8/2015 - FINAL REMINDER III REF: MC2015/3322

Dear Team,

Any updates?





TORQUE 5  
GROUP

**Warmest Regards,**  
*Peach Ang*  
Admin | Motor Claims Department

**Hotline** (65) 6452 4457 | Fax (65) 6452 4584

**Address** 8 Kaki Bukit Ave 4, #01-  
49/50/51/52/53/54  
Premier @ KB, Singapore 415875

[www.torque5.com](http://www.torque5.com)



**From:** Mekavathanan Sarangapani [<mailto:mekavathanan@iii.com.sg>]

**Sent:** Sunday, 25 September, 2016 7:58 PM

**To:** 'Torque 5 Claims'; Lalitha Krishnan - III; Motor Claim - III; C Meenachi - III

**Subject:** RE: ACCIDENT INVOLVING SJP2386X & SKE1296A ON 29/8/2015 - FINAL REMINDER III REF: MC2015/3322



Dear Lalitha,

Please look into this case urgently and revert to TP immediately please.

Meka

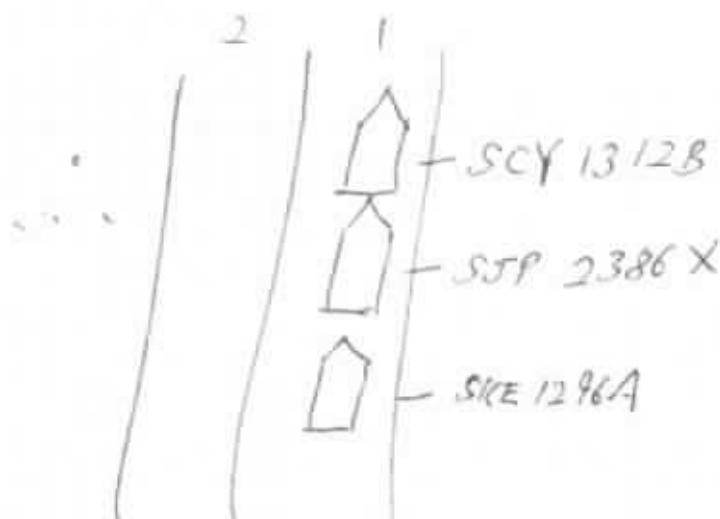
*Lee Vicky* 1630H  
29/8/15

Policyholder's Signature / Date &  
Time

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

Singapore  
Tel: 6567  
Fax:  
Email: vach  
Witnessed by f  
Personnel

### Sketch Plan



**From:** Torque 5 Claims [mailto:claims@torque5.com]

**Sent:** Saturday, 24 September, 2016 1:24 PM

**To:** Lalitha Krishnan - III; Motor Claim - III; C Meenachi - III

**Cc:** claims@torque5.com

**Subject:** RE: ACCIDENT INVOLVING SJP2386X & SKE1296A ON 29/8/2015 - FINAL REMINDER III REF: MC2015/3322

Dear Lalitha,

Reminder please.

**Warmest Regards,**

Peach Ang

Admin | Motor Claims Department



Hotline (65) 6452 4457 | Fax (65) 6452 4584

Address 8 Kaki Bukit Ave 4, #01-  
49/50/51/52/53/54  
Premier @ KB, Singapore 415875

[www.torque5.com](http://www.torque5.com)



From: Torque 5 Claims [<mailto:claims@torque5.com>]

Sent: Tuesday, 23 August, 2016 4:58 PM

To: 'Lalitha Krishnan - III'; 'Motor Claim - III'

Cc: [claims@torque5.com](mailto:claims@torque5.com)

Subject: RE: ACCIDENT INVOLVING SJP2386X & SKE1296A ON 29/8/2015 - FINAL REMINDER III REF: MC2015/3322

Dear Lalitha,

Reminder for below.

Kindly let us have your offer to close the case ASAP.

*Warmest Regards,*

*Peach*







Hotline (65) 6452 4457 DID 108 | Fax (65) 6452 4584

Mobile (65) 8468 2089

Email [suanne.tan@torque5.com](mailto:suanne.tan@torque5.com)

Address 8 Kaki Bukit Ave 4, #01-49/50/51/52/53/54  
Premier @ KB, Singapore 415875

[www.torque5.com](http://www.torque5.com)



From: Motor Claim - III [<mailto:motorclaim@iii.com.sg>]

Sent: Thursday, 28 July, 2016 1:41 PM

To: Torque 5 Claims <[claims@torque5.com](mailto:claims@torque5.com)>

Cc: Lalitha Krishnan - III <[lalitha@iii.com.sg](mailto:lalitha@iii.com.sg)>

Subject: FW: ACCIDENT INVOLVING SJP2386X & SKE1296A ON 29/8/2015 - FINAL REMINDER

Dear Sir/Mdm,

III REF: MC2015/3322

This claim is handled by Ms  
Lalitha



You can direct future correspondence to her

Isabelle Tan  
Motor Claims Department  
**India International Insurance Pte Ltd**  
64 Cecil Street #04/#05 IOB Building  
Singapore 049711  
Tel : 63476100, Ext-243, Fax : 62244174  
E-mail: [isabelle@iii.com.sg](mailto:isabelle@iii.com.sg)

MC2015/3322

**From:** Torque 5 Claims [<mailto:claims@torque5.com>]  
**Sent:** Thursday, July 28, 2016 12:02 PM  
**To:** Motor Claim - III <[motorclaim@iii.com.sg](mailto:motorclaim@iii.com.sg)>  
**Cc:** [claims@torque5.com](mailto:claims@torque5.com)  
**Subject:** RE: ACCIDENT INVOLVING SJP2386X & SKE1296A ON 29/8/2015 - FINAL REMINDER

WITHOUT PREJUDICE,

Dear officer,

We regret that despite reasonable effort having been made to settle our client's claim, there does not appear to be any reasonable prospects of settlement.

We hereby give you 10 clear days' notice that our client intends to proceed with the issue of a writ of summons against you/your insured. In this regards, please let us know if you are instructing solicitors to accept service of process on you/your insured's behalf.

Thank you

**Warmest Regards,**  
Rachel



**Hotline** (65) 6452 4457 DND 112 | Fax (65) 6452 4584

**Address** 8 Kaki Bukit Ave 4, #01-49/50/51/52/53/54  
Premier @ KB, Singapore 415875

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**From:** Torque 5 Claims [<mailto:claims@torque5.com>]

**Sent:** 13 July, 2016 4:35 PM

**To:** [motorclaim@iii.com.sg](mailto:motorclaim@iii.com.sg)

**Cc:** [claims@torque5.com](mailto:claims@torque5.com)

**Subject:** FW: ACCIDENT INVOLVING SJP2386X & SKE1296A ON 29/8/2015 - 2ND REMINDER

WITHOUT PREJUDICE,

Dear Officer,

Is there any updates on the case?

Kindly let us have your offer to close the case.

As our aging shows that the case is 128 days old,  
since submission of LOD.

Thank you

*Warmest Regards,  
Rachel*



**Hotline** (65) 6452 4457 DND 112 | Fax (65) 6452 4584

**Address** 8 Kaki Bukit Ave 4, #01-49/50/51/52/53/54  
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From: Torque 5 Claims [<mailto:claims@torque5.com>]

Sent: Monday, 6 June, 2016 5:25 PM

To: [jaci.lspmg@gmail.com](mailto:jaci.lspmg@gmail.com)

Cc: [claims@torque5.com](mailto:claims@torque5.com)

Subject: FW: ACCIDENT INVOLVING SJP2386X & SKE1296A ON 29/8/2015 - REMINDER

Without Prejudice

Dear Jacintha,  
I tried calling you but to no avail.  
Kindly advise on this case regarding the survey report.  
Thank you.

*Warmest Regards,*  
*Kit Wong*



Hotline (65) 6452 4457 DND 107 | Fax (65) 64584

Address 8 Kaki Bukit Ave 4, #01-49/50/51/52/53/54  
Premier @ KB, Singapore 415875

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help.



---

**From:** Neo Wei Min Mike [<mailto:mike@iii.com.sg>]  
**Sent:** Friday, 3 June, 2016 10:15 AM  
**To:** [claims@torque5.com](mailto:claims@torque5.com); [jaci.ispmg@gmail.com](mailto:jaci.ispmg@gmail.com)  
**Cc:** Motor Claim - III  
**Subject:** RE: ACCIDENT INVOLVING SJP2386X & SKE1296A ON 29/8/2015 - REMINDER

MC20153322

---

**From:** Motor Claim - III  
**Sent:** Friday, 3 June, 2016 8:49 AM  
**To:** Neo Wei Min Mike <[mike@iii.com.sg](mailto:mike@iii.com.sg)>  
**Subject:** FW: ACCIDENT INVOLVING SJP2386X & SKE1296A ON 29/8/2015 - REMINDER

MC20153322

Dear sirs,

Please refer to attached email.  
We had previously appointed ISP.

Dear Jacintha,

Please assist.

Regards  
Mike

---

**From:** Torque 5 Claims [<mailto:claims@torque5.com>]  
**Sent:** Thursday, June 02, 2016 7:16 PM  
**To:** Motor Claim - III <[motorclaim@iii.com.sg](mailto:motorclaim@iii.com.sg)>  
**Cc:** [claims@torque5.com](mailto:claims@torque5.com)  
**Subject:** ACCIDENT INVOLVING SJP2386X & SKE1296A ON 29/8/2015 - REMINDER

Dear Officer,

Without prejudice

Kindly note that the LOD has been sent out since 07/03/2016.  
The case is already 87 days old.  
Kindly let us have your offer to close this case.

Thank you.

***Warmest Regards,***  
*Jae Tan*



Hotline (65) 6452 4457 | Fax (65) 6452 4584

Address 8 Kaki Bukit Ave 4, #01-49/50/51/52/53/54  
Premier @ KB, Singapore 415875

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Kindly note

that by submitting this claim to us, you are deemed to have agreed to us collecting, using, disclosing and processing your personal data, sharing your personal data with our service providers (located both inside and outside Singapore) and/or with other insurers in the general insurance industry, including the General Insurance Association of Singapore. This enables us to ensure proper processing, handling and/or dealing with your claim, which includes investigating the said claim, and complying with applicable laws. If you do not agree to the same, kindly let us know immediately.

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India International Insurance Pte Ltd.

Registration No. 198703792-K

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Registration No. 198703792-K

Kindly note that by submitting this claim to us, you are deemed to have agreed to us collecting, using, disclosing and processing your personal data, sharing your personal data with our service providers (located both inside and outside Singapore) and/or with other insurers in the general insurance industry, including the General Insurance Association of Singapore. This enables us to ensure proper processing, handling and/or dealing with your claim, which includes investigating the said claim, and complying with applicable laws. If you do not agree to the same, kindly let us know immediately.

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India International Insurance Pte Ltd.

Registration No. 198703792-K

## Hsiao Tong (LKKAuto)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Monday, 3 December 2018 5:09 PM  
**To:** 'lalitha@iii.com.sg'  
**Subject:** <Seek Mandate> Your Ref: MC2015/3322 \*Our Ref: CS1/III18019564/Cpq2 [ACCIDENT INVOLVING SKE 1296A(III) & SJP 2386X ON 29/08/2015]  
**Attachments:** Email\_from\_III\_dd\_170417.pdf; Photos\_from\_TP.pdf; LKKAdjustment1.pdf; Cover Letter\_SJP 2386X.pdf

Your Ref: **MC2015/3322**  
Our Ref: CS1/III18019564/Cpq2

Dear Sirs/Mdm,

### **ACCIDENT INVOLVING SKE 1296A(III) & SJP 2386X ON 29/08/2015**

We refer to the above matter.

As per instruction, we have conducted paper survey and proceed DS with third party. We seek your approval to offer third party as follows: -

- a) Liability: 100% (Chain Collision)
- b) Quantum as follows: -

1. COR(w/GST)	\$ 9,095.00
2. Loss of Rental (11 days x \$100.00)	\$ 1,100.00
<b>Total</b>	<b>\$10,195.00</b>

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](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

## Hsiao Tong (LKKAuto)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Tuesday, 4 December 2018 7:54 AM  
**To:** 'Torque 5 Claims'  
**Subject:** RE: \*\*\*\*URGENT\*\*\*\* RE: [India Ref ; MC2015/3322/02/KL/CM] Accdt on 29.08.15 invl SKE1296A(IKII0 & SJP2386X along PIE. LKK REF: CS1/III18019564/Cp

### Without Prejudice

Hi Rachel,

Apologised for late response.

We propose settlement as follow: -

1. Cost of Repair (w/GST)	\$ 9,095.00
2. Loss of Rental (11days x \$100.00)	\$ 1,100.00
<b>TOTAL</b>	<b>\$10,195.00</b>

Please confirm acceptance.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Tuesday, 27 November 2018 3:26 PM  
**To:** 'Torque 5 Claims' <[claims@torque5.com](mailto:claims@torque5.com)>  
**Cc:** 'Mekavathanan Sarangapani' <[mekavathanan@iii.com.sg](mailto:mekavathanan@iii.com.sg)>; Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>; Vivian Lau (LKKAuto) <[vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: \*\*\*\*URGENT\*\*\*\* RE: [India Ref ; MC2015/3322/02/KL/CM] Accdt on 29.08.15 invl SKE1296A(IKII0 & SJP2386X along PIE. LKK REF: CS1/III18019564/Cp

### Without Prejudice

Hi Rachel,

Apologised for late response.

## Hsiao Tong (LKKAuto)

---

**From:** Torque 5 Claims <claims@torque5.com>  
**Sent:** Tuesday, 4 December 2018 9:57 AM  
**To:** Hsiao Tong (LKKAuto)  
**Cc:** claims@torque5.com  
**Subject:** RE: \*\*\*\*URGENT\*\*\*\* RE: [India Ref ; MC2015/3322/02/KL/CM] Accdt on 29.08.15  
invt SKE1296A(IKII0 & SJP2386X along PIE. LKK REF: CS1/III18019564/Cp

WITHOUT PREJUDICE

Dear Hsiao Tong,

We accept the settlement for property matter at \$10,195.00 .

Kindly let us have your DV.

Thank you

**The settlement herein is in respect of our client's claim for damages pertaining to his motor**



**vehicle and any settlement following or subsequent to this demand shall not prejudice our client's claim in respect of damages and consequential loss in relation to his personal injuries.**

*Warmest Regards,*

*Rachel Wu*

Claims Officer | Motor Claims Department

Hotline: (65) 6452 4457 EXT 112 | Fax: (65) 6452 4584

Address: 8 Kaki Bukit Ave 4, #01-49/50/51/52/53/54  
Premier @ KB, Singapore 415875

[www.torque5.com](http://www.torque5.com)



Your Ref: MC2015/3322

Date: 30<sup>th</sup> November 2018

Our Ref: CS1/III18019564/Cpq2

**M/s India International Insurance Pte Ltd**  
64 Cecil Street  
#05-02 IOB Building  
Singapore 049711  
(The Motor Claims Department)

Dear Sir / Madam,

**EVALUATION REPORT (PAPER SURVEY) OF ACCIDENT VEHICLE NO:**  
**SJP 2386X**  
**INSURED VEHICLE: SKE 1296A**  
**ACCIDENT DATE: 29/08/2015**

We thank you for your instruction on 17/04/2017.

We acknowledge receipt of the following documents:-

- a) Repair Estimate of SJP 2386X from M/s Torque 5 Bodyworks Pte Ltd.
- b) Final Repair Bill of SJP 2386X from M/s Torque 5 Bodyworks Pte Ltd.
- c) Singapore Accident Statement of Vehicles SJP 2386X.

Based on the documents received from you, we have evaluated the damages of the vehicle and have the following comments:-

1. Information Recorded: -
  - Registration Number : SJP 2386X
  - Make & Model : Mercedes Benz (C180K)
  - Engine Capacity : 1600 cc
2. We recommend that the repairs of the entire damage require about 9 (Nine) working days to complete.
3. We hereby provide our recommendations on the cost of repair to the damaged vehicle as stated in the following page.

Our Ref : SJP2386X/PFBW150150  
Your Ref : SKE1296A

Date : 7 March 2016

**BY MAIL**  
**WITHOUT PREJUDICE**

**INDIA INTERNATIONAL INSURANCE PTE LTD**  
64 Cecil Street  
#04-#05 IOB Building  
Singapore 049711

**Attn: Motor Claims Department**

Dear Sir/Mdm.

**ACCIDENT INVOLVING: SJP2386X & SKE1296A**  
**DATE OF ACCIDENT: 29<sup>TH</sup> AUGUST 2015**  
**ALONG: PIE TOWARDS JURONG AFTER ADAM EXIT**

We refer to the above mentioned accident.

We are claiming as per below:

Cost of Repairs : \$12,786.50  
Loss of Rental : \$ 1,680.00 (\$120 x 14 days)  
Grand Total : \$14,466.50

Car date in: 29/08/2015 Car date out: 14/09/2015

Authorized Repair Days: 09 (TP)

Please pay the amount of **S\$14,466.50** in favor of **Torque 5 Bodyworks Pte Ltd**

If you have any enquires, please call Ms. Suanne @ 6455-1607 or email [claims@torque5.com](mailto:claims@torque5.com)

Yours faithfully,  
**TORQUE 5 BODYWORKS PTE LTD**

**NOTE:** # Please note that the Loss of Use will be paid based on negotiation and on the NIMA Protocol (Court Guideline).

This is a computer generated letter and does not need a signature.

### AUTHORIZATION TO ACT

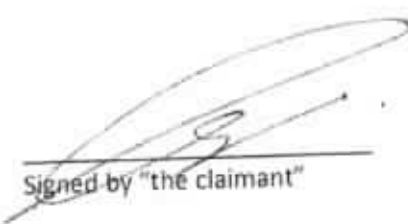
I, Wong Chuan Ning ("the claimant") of 21 Bedok Lane Singapore  
469784 (address), owner of 53P 2386 X

(vehicle number) hereby authorize **Torque 5 Bodyworks Pte Ltd, 8 Kaki Bukit Avenue 4, Premier @ Kaki Bukit #01-52 Singapore 415875** to act for me with respect to my claim for repair costs and/or rental and/or loss of use (claim) for my vehicle number 53P 2386 X that was damaged pursuant to the accident which occurred on 29/08/2015 (date) along/at PIE Towards Jurong Atlas Adam Exit (location) involving vehicle number SKE 1296 A (the other party).

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque being made in favour to **Torque 5 Bodyworks Pte Ltd**.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis in so far as the driver/owner/insurers of the other vehicle is concerned.

Dated this 29 day of 08 (month) 20 15 (year)

  
Signed by "the claimant"

Name: WONG CHUAN NING

NRIC No.: S8517464I



May Na  
Signed by Torque 5 Bodyworks Pte Ltd

Name: May Na



## EXPRESS SETTLEMENT

### DISCHARGE VOUCHER III-Direct Settlement (PODS)

India Ref: MC2015/3322  
Claimant Ref: SJP2386X

We/I, Torque 5 Bodyworks Pte Ltd ("the workshop") hereby confirm that we/I have reached an agreement with the appointed Surveyor of India International Insurance Pte Ltd LKK Auto Consultants Pte Ltd (name of Surveyor) with respect to the amount claimed for S\$ 9,095.00 (repair cost), S\$ 1,100.00 (loss of use/rental), S\$ — (search fee), vehicle no. SJP 2386X that was damaged pursuant to the accident which occurred on 29/08/2015 (date) at PIE towards Jurong After Adam Exit (location) involving vehicle no. SKE 1296A (insured vehicle). This is pursuant to the inspection conducted on — (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner Wong Chuan Ning ("the third party claimant") of vehicle no. SJP 2386X to make the claim as set out in the above paragraph and we/I have full authority to settle the matter on his/her behalf in a manner that we/I deem fit. We/I enclose herein the letter of authority given by "the third party claimant".

We/I further confirm that we/I will indemnify India International Insurance Pte Ltd for all damages, loss and/or expense that they will or have already incurred in the event that "the third party claimant" after the above said agreement lodges a further claim against the former for any loss and expenses suffered pertaining to cost of repairs and/or rental and/or loss of use pursuant to the damage to SJP 2386X (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of all claims of "the third party claimant" pursuant to the accident and that further this settlement is reached on a without prejudice and without admission of liability basis.

This agreement is subject to the application of Singapore law and the Singapore Courts have exclusive jurisdiction over any dispute arising out of the same.

We/I authorize you to pay the total amount of S\$ 10,195.00 to Torque 5 Bodyworks Pte Ltd

Dated this 10 day of December 20 18

#### CLAIMANT:

Signature: [Signature]

Name: Torque 5 Bodyworks Pte Ltd

NRIC: —

Address: 81Kai Buxi Ave 4  
#01-49 Premier @ KB S(415875)

Nationality: —

Occupation: —

#### WITNESS:

Signature: [Signature]

Name: LKK Auto Consultants Pte Ltd

NRIC: 199607198R

Address: 51 Ubi Avenue 1  
#01-25 Paya Ubi Ind. Park S(408933)

Nationality: —

Occupation: —



## Torque 5 Bodyworks Pte Ltd

No.8 Kaki Bukit Ave 4, Premier @ Kaki Bukit, #01-52 Singapore 415875  
Tel: +65 6452 4457 | Fax: +65 6452 4584 | Email: enquiry@torque5.com  
Co. & GST Reg. No.: 201400740K

### Tax Invoice

India International Insurance Pte Ltd

Inv. No. : BW51812001  
Inv. Date : 10 Dec 2018  
Ref : 29/08/2015  
Terms : 30 Days  
Veh. No. : SJP2386X  
Make & Model : MERCEDES C180

#	Description	Qty	UOM	Unit Price	Disc	Amt
1	TO SUPPLY SPARE PARTS AND LABOUR FOR ACCIDENT REPAIR PARTS LUMP SUM AMOUNT	1.00		8,500.00	0.00	8,500.00

I agree to the price as listed above and  
affirm that the goods are received in good  
condition.

(Customer's Signature and Company Stamp)

Subtotal : S\$ 8,500.00  
GST 7.0% : S\$ 595.00  
Total : S\$ 9,095.00

For TORQUE 5 Bodyworks Pte Ltd



(Authorised Signature)



WIN WIN CAR RENTAL

## Invoice

WONG CHUAN NING  
29 BEDOK LANE  
  
SINGAPORE 409784

Invoice No : 17290  
Invoice Date : 14/9/2015  
Due Date : 14/9/2015  
VHA No : 31308  
Referral ID : TF

### Description

Rental for	14	Days @	\$120	per Day	\$ 1680.00
Vehicle No	:	SKM-812-A			
Vehicle Description	:	Toyota Altis			
Rental Period	:	31/8/2015	to	14/9/2015	

Total Amount Payable \$ 1680.00

# WIN WIN CAR RENTAL

Blk 257B, Compassvale Road #15-521 Singapore 542257  
Tel: 6315 8479 H/P: 9833 0807

VHA No: 31308

ROC No: 52987763E

## VEHICLE RENTAL AGREEMENT

<b>HIRER'S PARTICULAR</b> Name: (as in I/C) _____ NRIC/PASSPORT No: _____ Address (Res): _____  Name & Address of Employer: _____  Occupation: _____ Driving Exp: _____ Driving Licence No: _____ D/L Type: Local / International Issue Date: _____ Date of Birth: _____ Tel: (O) _____ (R) _____ HP/PG: _____		Vehicle No: _____ Replace Veh No: _____ Mileage Out: _____ Mileage Out: _____ Make & Model: _____ Auto / Manual Group: _____ Out : Date _____ Time: _____ HIRE / PERIOD EXPIRY _____ Time: _____ NON-WAIVER EXCESS=\$ _____																																											
<b>ADDITIONAL DRIVER'S PARTICULARS</b> Name: (as in I/C) _____ NRIC/PASSPORT No: _____ Address (Res): _____  Driving License No: _____ D/L Type: Local / International Issue Date: _____ Date of Birth: _____ Occupation: _____ Driving Exp: _____		<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th colspan="4">CHARGES</th> </tr> <tr> <td>Daily</td> <td>@\$</td> <td>per day</td> <td></td> </tr> <tr> <td>Weekly</td> <td>@\$</td> <td>per week</td> <td></td> </tr> <tr> <td>Monthly</td> <td>@\$</td> <td>per month</td> <td></td> </tr> <tr> <td>Hours</td> <td>@\$</td> <td>per hour</td> <td></td> </tr> <tr> <td>Others</td> <td>@\$</td> <td></td> <td></td> </tr> <tr> <td>CDW</td> <td>@\$</td> <td>per day/month</td> <td></td> </tr> <tr> <td>PAI</td> <td>@\$</td> <td>per day/month</td> <td></td> </tr> <tr> <td colspan="4">Delivery/Collection Service</td> </tr> <tr> <td colspan="4" style="text-align: right;"><b>SUB-TOTAL \$</b></td> </tr> </table>		CHARGES				Daily	@\$	per day		Weekly	@\$	per week		Monthly	@\$	per month		Hours	@\$	per hour		Others	@\$			CDW	@\$	per day/month		PAI	@\$	per day/month		Delivery/Collection Service				<b>SUB-TOTAL \$</b>					
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I have read and agree to the terms and condition on both sides of the agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given WIN WIN CAR RENTAL in connection with this agreement is true.

### \*IMPORTANT

1. ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
2. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
3. THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
4. IN CASE OF ACCIDENT THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
5. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY WIN WIN CAR RENTAL.

RETURN OF VEHICLE: THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN " SINGAPORE OF HIRER / DRIVER " DURING WHICH THE DAY AND TIME INSERTED BELOW SHALL BE DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO WIN WIN CAR RENTAL AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	
11/9/15	11:30am				 SIGNATURE OF HIRER/DRIVER

## Hsiao Tong (LKKAUTO)

**From:**  
**Sent:**  
**To:**  
**Subject:**

Lalitha Krishnan - III <lalitha@iii.com.sg>  
Monday, 3 December 2018 5:18 PM  
Hsiao Tong (LKKAUTO)  
RE: <Seek Mandate> Your Ref: MC2015/3322 \*Our Ref: CS1/III18019564/Cpq2  
[ACCIDENT INVOLVING SKE 1296A(III) & SJP 2386X ON 29/08/2015]

Dear Hsiao Tong

We refer to your email below dated 3.12.18 contents noted.

We agree with your quantum at \$10,195.00 [for repair cost and rental] .

Please process settlement.

Best Regards

Lalitha Krishnan

Motor Claims Department

India International Insurance Pte Ltd

64 Cecil Street, #04/#05 IOB Building, Singapore 049711

DID: 6347 6139 Fax: 6224 4174



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

**Sent:** Monday, December 03, 2018 5:09 PM

**To:** Lalitha Krishnan - III <lalitha@iii.com.sg>

**Subject:** <Seek Mandate> Your Ref: MC2015/3322 \*Our Ref: CS1/III18019564/Cpq2 [ACCIDENT INVOLVING SKE 1296A(III) & SJP 2386X ON 29/08/2015]

Your Ref: **MC2015/3322**

Our Ref: CS1/III18019564/Cpq2

Dear Sirs/Mdm,

**ACCIDENT INVOLVING SKE 1296A(III) & SJP 2386X ON 29/08/2015**

We refer to the above matter.

As per instruction, we have conducted paper survey and proceed DS with third party. We seek your approval to offer third party as follows: -

a) Liability: 100% (Chain Collision)

b) Quantum as follows: -

1. COR(w/GST)	\$ 9,095.00
2. Loss of Rental (11 days x \$100.00)	\$ 1,100.00
<b>Total</b>	<b>\$10,195.00</b>

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](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

Kindly note that by submitting this claim to us, you are deemed to have agreed to us collecting, using, disclosing and processing your personal data, sharing your personal data with our service providers (located both inside and outside Singapore) and/or with other insurers in the general insurance industry, including the General Insurance Association of Singapore. This enables us to ensure proper processing, handling and/or dealing with your claim, which includes investigating the said claim, and complying with applicable laws. If you do not agree to the same, kindly let us know immediately.

**DISCLAIMER:**

This email is intended solely for the person to whom it has been addressed.

It may contain confidential and/or legally privileged information.

If you are not the person for whom this e-mail was intended, or if this e-mail has reached you by mistake, please delete it immediately and inform us of the error and also be hereby notified that any use, distribution, transmission, printing, copying or dissemination of this information in any way or in any manner is strictly prohibited and may be unlawful. Internet communications may not be entirely secure or accurate as information could be intercepted, corrupted, lost, delayed or contain viruses.

Therefore, we do not accept liability for any errors or omissions in the content of this message or any delay in delivery which may arise as a result of Internet transmission or any modification.

Print this email only if it is absolutely necessary and help in preservation of environment.

India International Insurance Pte Ltd.

Registration No. 198703792-K



Date: 14<sup>th</sup> December 2018

Your Ref: MC2015/3322

Our Ref: CS1/III18019564/Cpq2

**M/s India International Insurance Pte Ltd**  
64 Cecil Street  
#05-02 IOB Building  
Singapore 049711  
(The Motor Claims Department)

Dear Sir / Madam,

**EVALUATION REPORT (PAPER SURVEY) OF ACCIDENT VEHICLE NO:**  
**SJP 2386X**  
**INSURED VEHICLE: SKE 1296A**  
**ACCIDENT DATE: 29/08/2015**

We thank you for your instruction on 17/04/2017.

We acknowledge receipt of the following documents:-

- a) Repair Estimate of SJP 2386X from M/s Torque 5 Bodyworks Pte Ltd.
- b) Final Repair Bill of SJP 2386X from M/s Torque 5 Bodyworks Pte Ltd.
- c) Singapore Accident Statement of Vehicles SJP 2386X.

Based on the documents received from you, we have evaluated the damages of the vehicle and have the following comments:-

1. Information Recorded: -
  - Registration Number : SJP 2386X
  - Make & Model : Mercedes Benz (C180K)
  - Engine Capacity : 1600 cc
2. We recommend that the repairs of the entire damage require about 9 (Nine) working days to complete.
3. We hereby provide our recommendations on the cost of repair to the damaged vehicle as stated in the following page.



# 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 5

## ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SJP 2386X

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	<b><u>REPLACEMENT OF PARTS</u></b>			
1	BONNET	BUCKLED	1,608.90	1,608.90
1	BONNET LOCK	TO REPAIR SEE LABOUR	189.50	-
1	BONNET CATCH	TO REPAIR SEE LABOUR	137.90	-
1	BONNET INSULATOR	SERVICEABLE	299.50	-
10	BONNET INSULATOR CLIPS	NECESSARY	50.00	50.00
1	BONNET SEAL	NECESSARY	119.60	119.60
10	BONNET SEAL CLIPS	NECESSARY	50.00	50.00
1	BONNET LOGO	NECESSARY	96.90	96.90
1	FRONT BUMPER GRILLE }	CRACKED	970.80	970.80
10	FRONT BUMPER GRILLE CLIPS }	NECESSARY	-	-
1	FRONT BUMPER GRILLE LOGO }	NECESSARY	-	-
1	FRONT BUMPER GRILLE CHROME MOULDING - RH TOP }	NECESSARY	-	-
1	FRONT BUMPER GRILLE CHROME MOULDING - RH CENTER }	NECESSARY	-	-
1	FRONT BUMPER GRILLE CHROME MOULDING - LH TOP }	NECESSARY	-	-
1	FRONT BUMPER GRILLE CHROME MOULDING - LH CENTER }	NECESSARY	-	-
1	FRONT BUMPER GRILLE CHROME MOULDING - LOWER }	NECESSARY	-	-
1	FRONT BUMPER	DEFORMED	1,331.90	1,331.90
10	FRONT BUMPER CLIPS	NECESSARY	50.00	50.00
1	FRONT BUMPER SIDE RETAINER LH	CRACKED	46.25	46.25
1	FRONT BUMPER SIDE RETAINER RH	CRACKED	46.25	46.25
1	FRONT BUMPER BRACKET LH	NOT NECESSARY	61.70	-
1	FRONT BUMPER BRACKET RH	NOT NECESSARY	61.70	-
1	FRONT BUMPER SPONGE	CRACKED	255.75	255.75
1	FRONT BUMPER REINFORCEMENT	TO REPAIR SEE LABOUR	478.70	-
1	FRONT SUPPORT PANEL	TO REPAIR SEE LABOUR	897.50	-

Report Ref No. CS1/III18019564/Cpq2





# 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 5

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
1	FRONT SUPPORT PANEL TRIM	SERVICEABLE	198.20	-
10	FRONT SUPPORT PANEL TRIM CLIPS	NECESSARY	50.00	50.00
1	FRONT BRACE PANEL	NOT NECESSARY	131.75	-
1	AIRDUCT INLET	NOT NECESSARY	151.90	-
1	COMPRESOR INTERCOOLER	NOT NECESSARY	280.55	-
1	FRONT BUMPER CHROME MOULDING LH	NECESSARY	151.90	151.90
1	FRONT BUMPER CHROME MOULDING RH	NECESSARY	151.90	151.90
1	FRONT BUMPER TOW COVER	NOT NECESSARY	100.75	-
1	FOG LAMP CHROME MOULDING LH	NOT NECESSARY	176.70	-
1	FOG LAMP COVER LH	NOT NECESSARY	69.75	-
1	FOG LAMP CHROME MOULDING RH	NOT NECESSARY	176.70	-
1	FOG LAMP COVER RH	NOT NECESSARY	69.75	-
1	HEADLAMP LH	CRACKED	1,157.20	1,157.20
1	HEADLAMP SEAL LH	NECESSARY	159.90	159.90
1	HEADLAMP TRIM	NOT NECESSARY	47.70	-
5	HEADLAMP TRIM CLIPS	NOT NECESSARY	20.00	-
1	HEADLAMP LOWER BRACKET LH	NOT NECESSARY	86.40	-
1	HEADLAMP RH	CRACKED	1,157.20	1,157.20
1	HEADLAMP SEAL RH	NECESSARY	59.90	59.90
1	HEADLAMP TRIM	NOT NECESSARY	47.70	-
5	HEADLAMP TRIM CLIPS	NOT NECESSARY	20.00	-
1	HEADLAMP LOWER BRACKET RH	NOT NECESSARY	86.40	-
1	FRONT NUMBER PLATE GARNISH	CRACKED	206.70	206.70
1	BOOTLID	BUCKLED	1,673.50	1,673.50
1	BOOTLID LOCK	JAMMED	314.70	314.70
1	BOOTLID WEATHERSTRIP	NOT NECESSARY	271.70	-
1	BOOTLID EMBLEM "C180"	NECESSARY	95.90	95.90
1	BOOTLID EMBLEM "KOMPRESSOR"	NECESSARY	141.70	141.70
1	BOOTLID LOGO	NECESSARY	96.80	96.80
1	BOOTLID GARNISH (NPA)	NOT NECESSARY	-	-
10	BOOTLID GARNISH CLIPS (NPA)	NOT NECESSARY	-	-
1	BOOTLID TRIM	CUT	278.70	278.70
10	BOOTLID TRIM CLIPS	NECESSARY	50.00	50.00

Report Ref No. CS1/III18019564/Cpq2



# 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.:3 of 5

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
1	REAR BUMPER	DEFORMED	1,427.90	1,427.90
10	REAR BUMPER CLIPS	NECESSARY	50.00	50.00
1	REAR BUMPER SIDE RETAINER LH	CRACKED	78.90	78.90
1	REAR BUMPER SIDE RETAINER RH	CRACKED	78.90	78.90
1	REAR BUMPER BRACKET LH	NOT NECESSARY	67.70	-
1	REAR BUMPER BRACKET RH	NOT NECESSARY	67.70	-
1	SET REVERSE SENSOR	SHORTED	250.00	250.00
1	REAR BUMPER CENTER CHROME MOULDING	NECESSARY	175.20	175.20
1	REAR BUMPER CHROME MOULDING LH	DEFORMED	125.70	125.70
1	REAR BUMPER CHROME MOULDING RH	DEFORMED	125.70	125.70
1	REAR BUMPER SPONGE (NPA)	NOT NECESSARY	-	-
1	REAR BUMPER REINFORCEMENT	TO REPAIR SEE LABOUR	728.90	-
1	REAR END PANEL	TO REPAIR SEE LABOUR	1,815.50	-
1	REAR END PANEL TOP GARNISH	BENT	212.70	212.70
10	REAR END PANEL TOP GARNISH CLIPS	NECESSARY	50.00	50.00
1	LH REAR FENDER INNER TRIM	NOT NECESSARY	201.90	-
10	LH REAR FENDER INNER TRIM CLIPS	NECESSARY	50.00	50.00
1	RH REAR FENDER INNER TRIM	NOT NECESSARY	221.90	-
10	RH REAR FENDER INNER TRIM CLIPS	NECESSARY	50.00	50.00
1	LH TAILLAMP	SERVICEABLE	751.70	-
1	LH TAILLAMP CLIPS	NECESSARY	10.90	10.90
1	RH TAILLAMP	SERVICEABLE	751.70	-
1	RH TAILLAMP CLIPS	NECESSARY	10.90	10.90
1	EXHAUST PIPE	TO REPAIR SEE LABOUR	1,872.90	-
1	EXHAUST PIPE MOUTING	TO REPAIR SEE LABOUR	101.70	-
1	EXHAUST PIPE GASKET (NPA)	NOT NECESSARY	-	-
1	EXHAUST PIPE BRACKET	NOT NECESSARY	79.40	-
1	EXHAUST PIPE HEAT SHIELD	NOT NECESSARY	99.70	-
	LESS 10% DISCOUNT		-2,389.23	-1,306.92
			21,503.07	11,762.23

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# 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

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Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	<b><u>SPECIAL NETT ITEMS</u></b>			
1	FRONT NUMBER PLATE (SN)	BENT	50.00	45.00
1	REAR NUMBER PLATE (SN)	SERVICEABLE	50.00	-
1	BOOTLID EMBLEM "CYCLE&CARRIAGE" (SN)	NECESSARY	150.00	120.00
1	END PANEL SEALANT (SN)	NECESSARY	50.00	30.00
			300.00	195.00
	<b><u>LABOUR</u></b>			
	TO R&R ACCIDENT DAMAGE PARTS, TO CUT / WELD, KNOCK AND REALIGN ACCIDENT AFFECTED AREA. (FRONT PORTION). INCLUSIVE OF THE REPAIR OF BONNET LOCK, BONNET CATCH, FRONT BUMPER REINFORCEMENT, FRONT SUPPORT PANEL, REAR BUMPER REINFORCEMENT, REAR END PANEL, EXHAUST PIPE AND EXHAUST PIPE MOUTING.		1,000.00	700.00
	TO R&R ACCIDENT DAMAGE PARTS, TO CUT / WELD, KNOCK AND REALIGN ACCIDENT AFFECTED AREA. (REAR PORTION)		1,000.00	700.00
	TO PUTTY AND RESPRAY ACCIDENT AFFECTED AREA. (FRONT PORTION) }		800.00	1,200.00
	TO PUTTY AND RESPRAY ACCIDENT AFFECTED AREA. (REAR PORTION) }		800.00	-
	TO RUST PROOF ACCIDENT AFFECTED AREA.		120.00	80.00
	TO CHECK WIRING LAYOUT AND HEADLAMP FOCUS AND TAILLAMP FUNCTION.		160.00	80.00
	TO R&R REVERSE SENSOR AND CHECK FUNCTION.		150.00	120.00
	TO R&R INTERCOOLER TO ASSIST WORK LOAD.	NOT NECESSARY	150.00	-
	TO R&R EXHAUST PIPE TO ASSIST WORK LOAD.	NOT NECESSARY	200.00	-
	TO R&R BOOTLID TRIM, LOCK, GRILLE TO ASSIST WORK LOAD.		200.00	120.00
	TO R&R UPHOLSTERY TO FACILITATE REPAIR.		150.00	120.00
			-	-
			-	-
			-	-
			4,730.00	3,120.00
	<b>GRAND TOTAL</b>		<b>26,533.07</b>	<b>15,077.23</b>

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RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)			8,500.00
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HO LEONG CHUAN

Automotive Assessor

K.K.LAU CPT(RET)

BEng(Hons),B.Bus,MBA,PEng,PE,  
MInstAEA,MASME,MIRTE

REGD Auto Consultant-SAE, Licensed Appraiser

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