

FINALIZATION		Date/Time:	Confirm with:	Confirm by:
Repair Cost:	\$5,100	22/11/24	(2 days) Reduction:	%
FINAL SETTLEMENT		Date/Time:	Confirm with:	Email: <input type="checkbox"/> Call: <input type="checkbox"/>
Final Liability:	% 100	(Agreed / Assessed)	BCLA S/N No.:	24
Repair Cost:	\$5,100			
Loss of Rental (LOR):	\$5,400.00	(4 days) x \$100		
Loss of Use (LOU):	\$5 -	(5 days)		
Loss of Income (LOI):	\$5 -	(5 days)		
LOR only <input checked="" type="checkbox"/> LOU only <input type="checkbox"/>	LOR + LOU <input type="checkbox"/>	LOR + LO <input type="checkbox"/>	[Tick only one]	
GLA/TA Search:	\$5 7.45			
Medical:	\$5 -			
Disbursement:	\$5 -	(e.g. Tow/Independent)		
Legal Cost:	\$5 -			
Total:	\$5,106.48	Global Sum \$5:	1050.00	
FINAL PAYMENT		Date/Time:	Confirm with:	Email: <input type="checkbox"/> Call: <input type="checkbox"/>
Payee 1:	\$5,105.00	Name 1:	TEAM WORK CHARGE PTE LTD	
Payee 2: (Strike if N.A.)	\$5 -	Name 2:	-	
Payee 3: (Strike if N.A.)	\$5 -	Name 3:	-	

REF:

## ASSIGNMENT

From:

Date:

Estimated Cost:

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

To inspect Vehicle No:

at Workshop m/s

Teamwork Garage

of

Insured

Policy No.

Claims No.

Sum Insured:

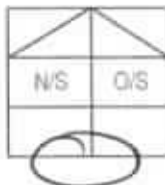
Excess:

(Client's Record)

Make of Veh:

(Policy Condition)

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



Bal. or Market Value:

IDAC Accident Report:

Consistent? : Yes or No

GIA / PR Seen:

Consistent? : Yes or No

Est. Repairs:

2

days

Res.:

Yes or No

Lump Sum:

P/P 2

%

3 Val.:

Yes or No

CA / REV / REP. / 24 HRS

Date:

Person Contacted:

Vehicle IN / OUT

Veh No:

SSU 9307C

Yr Regn:

Jan 2010

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

Truck / Trailer or

Make:

Hyundai Avante

C.C.

1591

Colour:

Red

A/C

Insured / Std / NI / NA

Sp. Reading

153964

T/Radio: Insured / Std / NI / NA

Eng/No:

G4FC9U752162

C/No

KMHDU41BMAU899490

Gen. Cond: Good / Fair / Poor / Burnt

Steering: In order / Jammed / Leaked / Burnt or

Brake: In order / Jammed / Leaked / Burnt or

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

Tyre Size:

F:

195/60R15

R:

— " —

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or

Hankook

Front

Rear

R/Bal.

S

mm

R/Bal.

S

mm

L/Bal.

S

mm

L/Bal.

S

mm

D.O.A.

23/11/2018

D.O.I.

27/11/2018

Survey held at

Teamwork Pqa Ubi

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

Rear

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

Date / Time

Action / Instruction

AIG GBD 81884

Refer under cost plus PIP following AIG new arrangement.

14/05/19

Jimmy PIP 611-24 with 2 d. of rev.  
(Cost: \$670.70 / 95%)

\* 2 repairs Day + 2 PRS = 4 days

Date/Time, File Pass to?

☐

: Preli. Report

1)

☐

: Final Report

Date/Time, File Return to?

2)

Days Of Repair:

Resurvey No. of Trip:

Survey Fee:

Transportation

S + PS \$

Photos

Cubes

TOTAL

Report Format :

Lump Sum / L.B.C. (\$) )

Add Fee:

☐

Site Insp (\$

☐

Interview (\$

☐

Tech. Invs (\$

☐

Weekend (\$



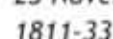
# LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Affiliated to Federation Internationale Des Experts En Automobile				
AIG ASIA PACIFIC INSURANCE PTE LTD		Ref : CC4/AIG18021379/Dhb3		
78 SHENTON WAY #08-16 CHARTIS BUILDING SINGAPORE 079120		Date : 27-11-2018		
		Code : AIG		
<b>1. Policy Particulars :- THIRD PARTY CLAIM</b>				
Insured Veh.	GBD 8188U	Veh. Inspected	SJU 9307C	
Policy No.		Coverage (\$)	0.00	
Claim No.		Excess (\$)	0.00	
Assign From		Assign Date	27/11/2018	
<b>2. Vehicle Particulars &amp; Condition</b>				
Make & Model		c.c	0	
Engine No.	HIDDEN	Year of Reg.		
Chassis No.		Colour		
Odometer	-	Steering		
Brakes		Modification		
General				
<b>3. Conditions of Tyres</b>				
	Size	Make	Balance	
R/H Front Tyre			mm	
L/H Front Tyre			mm	
R/H Rear Tyre			mm	
L/H Rear Tyre			mm	
<b>4. Description of Damages</b>				
<b>5. General Information</b>				
Accident Date	23/11/2018	Inspection Date	27/11/2018	
Survey held at	TEAMWORK GARAGE PTE LTD 53 UBI AVENUE 1 #01-24 SINGAPORE 408934.			
<b>5a. Remarks</b>				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				



200	1
200	1

## Jia Le (LKK Auto)

---

**From:** Jia Le (LKK Auto)  
**Sent:** Tuesday, 11 June 2019 9:03 AM  
**To:** erin  
**Subject:** RE: [EXTERNAL] RE: AIG ref: 3312665638SG, accident involving GBD8188U and SJU9307C on 23 Nov 2018  
**Attachments:** DSCN9572.jpg; DSCN9573.jpg; DSCN9574.jpg; DSCN9578.jpg; DSCN9579.jpg; DSCN9583.jpg

Dear Erin,

We refer to your below email and the contents were noted.

Please find below the adjusted breakdown for the proposed settlement amount to the claimant for your reference.

Cost of Repair (w/gst)	\$ 654.03
Loss of Rental (\$100 x 4 days)	\$ 400.00
LTA Search Fee	\$ 7.45
<b>TOTAL</b>	<b>\$ 1,061.48</b>

Our surveyor is in the opinion that based on the damages sustained to the claimant's vehicle and the adjusted amount is already fair and reasonable.

We attached some inspection photos taken by our surveyor for your reference.

If you have further clarifications, please reply within 5 days from the date of this email, otherwise, we will proceed accordingly.

With regards to the medical claim, our principal is currently looking into the matter.

We hope the above matter clarifies.

Thank you.

Best Regards,

**Carlor Chan** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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

---

**From:** erin [<mailto:erin@alpet.com.sg>]  
**Sent:** Monday, 10 June 2019 5:57 PM  
**To:** Jia Le (LKK Auto)  
**Subject:** RE: [EXTERNAL] RE: AIG ref: 3312665638SG, accident involving GBD8188U and SJU9307C on 23 Nov 2018

Hi

Can I know the amount?

Thanks

Erin

Sent from Samsung tablet.

----- Original message -----

From: "Jia Le (LKK Auto)" <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>

Date: 10/06/2019 17:00 (GMT+08:00)

To: Erin Lee <[erin@alpet.com.sg](mailto:erin@alpet.com.sg)>

Subject: RE: [EXTERNAL] RE: AIG ref: 3312665638SG, accident involving GBD8188U and SJU9307C on 23 Nov 2018

Dear Erin,

For the property damage claim from SJU9307C, we will proceed to settle with third party.

For third party injury claim, please liaise to check with AIG.

Thank you.

Best Regards,

**Carl or Chan** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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

---

**From:** Erin Lee [<mailto:erin@alpet.com.sg>]

**Sent:** Tuesday, 9 April 2019 11:41 AM

**To:** Loh, Chee-Heng

**Cc:** Khoo, Kay-Eng

**Subject:** [EXTERNAL] RE: AIG ref: 3312665638SG, accident involving GBD8188U and SJU9307C on 23 Nov 2018

**Caution: External Email**

Hi Mr Loh

Please keep me updated of any correspondences regarding this claim.

Thanks

Erin

---

**From:** Loh, Chee-Heng <[Chee-Heng.Loh@aig.com](mailto:Chee-Heng.Loh@aig.com)>  
**Sent:** Monday, 8 April 2019 09:28  
**To:** [erin@alpet.com.sg](mailto:erin@alpet.com.sg)  
**Cc:** Khoo, Kay-Eng <[Kay-Eng.Khoo@aig.com](mailto:Kay-Eng.Khoo@aig.com)>  
**Subject:** AIG ref: 3312665638SG, accident involving GBD8188U and SJU9307C on 23 Nov 2018

Dear Erin,

We refer to your email dated 5 Apr 2019, where insured would like to dispute on the claim from SJU9307C.

For the third party injury claim, our examiner, Mr Khoo Kay Eng, will be handling the claim.

For the property damage claim from SJU9307C, our appointed adjusters, LKK Auto Consultants Pte Ltd, will be handling the claim. LKK will survey SJU9307C and ensure damages claimed are consistent to the accident. We have informed LKK to clear insured before any settlement. Would you like to be informed instead?

Thank you.

Best regards,

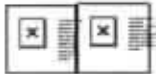
**Loh Chee Heng**  
**AIG**  
Senior Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd

AIG Building, 78 Shenton Way #08-16 Singapore(079120)  
Tel +(65) 6419 1881

[Chee-Heng.Loh@aig.com](mailto:Chee-Heng.Loh@aig.com) | [www.aig.sg](http://www.aig.sg)



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## Jia Le (LKK Auto)

---

**From:** claims@teamworkgarage.com  
**Sent:** Thursday, 27 June 2019 5:25 PM  
**To:** Jia Le (LKK Auto)  
**Cc:** Admin A  
**Subject:** RE: Your Ref: SJU9307C \*Our Ref: CC4/AIG18021379/Ddb3 [ACCIDENT INVOLVINGGBD8188U & SJU9307C ON 23/11/2018]  
**Attachments:** 9307.pdf

Attached tax invoice and signed DV

*Thank you and have a nice day! ☺*

*Letitia*

*Teamwork Garage Pte Ltd*  
Blk 53 Ubi Avenue 1 #01-24 Paya Ubi Industrial Park  
Singapore (408934)  
Tel: 6844 2475 | Fax: 6844 2474

---

**From:** Jia Le (LKK Auto) [mailto:JiaLe@lkkauto.com]  
**Sent:** Thursday, June 27, 2019 11:41 AM  
**To:** Keith Lian <claims@teamworkgarage.com>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: Your Ref: SJU9307C \*Our Ref: CC4/AIG18021379/Ddb3 [ACCIDENT INVOLVINGGBD8188U & SJU9307C ON 23/11/2018]

Without Prejudice

Dear Sirs/Mdm,

Please duly sign the DV enclosed and return to us (LKK) for our necessary action.

Thank you.

Best Regards,

**Carlor Chan** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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

---

**From:** Keith Lian [mailto:claims@teamworkgarage.com]  
**Sent:** Thursday, 27 June 2019 11:14 AM  
**To:** Jia Le (LKK Auto)  
**Cc:** Admin A  
**Subject:** RE: Your Ref: SJU9307C \*Our Ref: CC4/AIG18021379/Ddb3 [ACCIDENT INVOLVINGGBD8188U & SJU9307C ON 23/11/2018]

WITHOUT PREJUDICE

Dear sir ,

We refer to your offer stated below , it is acceptable.

Please let us have your most favourable DV soonest.

Thank you and have a nice day.

*Keith Lian*

Teamwork Garage Pte Ltd  
Blk 53 Ubi Avenue 1  
#01-24  
Paya Ubi Industrial Park  
Singapore 408934  
Tel: 6844 2475  
Fax: 6844 2474

---

**From:** Jia Le (LKK Auto)

**Sent:** Wednesday, 26 June 2019 5:32 PM

**To:** [claims@teamworkgarage.com](mailto:claims@teamworkgarage.com)

**Cc:** Admin A

**Subject:** Your Ref: SJU9307C \*Our Ref: CC4/AIG18021379/Ddb3 [ACCIDENT INVOLVINGGBD8188U & SJU9307C ON 23/11/2018]

**WITHOUT PREJUDICE**

Dear Sirs/Mdm,

**ACCIDENT INVOLVING GBD 8188U & SJU 9307C ON 23/11/2018**

We refer to the above matter.

We propose settlement at a global sum of **\$1,050.00(all-in)**.

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,

**Carlor Chan** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

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

## SATISFACTION & DISCHARGE OF VEHICLE (AFTER REPAIR)

I/We Mohamed Nizarudeen Bin Abdul Majid owner/driver\* of vehicle no. 3J09307C

declare that the repairs of my/our vehicle has been completed and to my/our satisfaction and I/we agree that I/We hereby irrevocable absolutely accept the settlement amount and the liability from the 3<sup>rd</sup> party on the repair costs and/or rental and/or loss of use which are final and that the sum of amount are to be release and

payment to Teamwork Garage PTE LTD for such repairs are in full discharge of my/our claim in respect of the damages caused in the accident at/along

(TE towards Town Before PIE Exit

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

I/We acknowledge that the Discharge Voucher applies only to my/our property damage and will not affect any of the personal injuries claim(s) involved and/or uninsured losses claim in a later date. Further the settlement terms herein should not be used as an evidence to prejudice to any personal injuries claim(s) involved and/or other uninsured losses claim arising of the subject matter in the action.

Dated this \_\_\_\_\_ day of \_\_\_\_\_ (month) 20\_\_\_\_ (year)

Signature of owner/ \*driver (on behalf of owner vehicle) : [Signature]

Name of owner of vehicle / \*driver (on behalf of owner vehicle) : \_\_\_\_\_

NRIC Number of owner/ \*driver (on behalf of owner vehicle) : \_\_\_\_\_

\* Please note that by signing of this document, the driver's signature will represent the decision/approval and on behalf of the owner which is final and irrevocable.

\* Any amendments made in this form will not be valid unless approved and endorsed by the management of the workshop



Teamwork Garage Pte Ltd  
53 Ubi Avenue 1 #01-23/24 Singapore 408934  
Paya Ubi Industrial Park  
Tel: 6844 2475 Fax: 6844 2474  
Email: [claims@teamworkgarage.com](mailto:claims@teamworkgarage.com)  
GST Register No: 201015366H

X

14<sup>th</sup> May 2019

Our reference: 1811-33

Your reference: GBD8188U

**AIG Asia Pacific Insurance Pte Ltd**

78 Shenton Way

#08-16

Singapore 079120

**Attn: Motor Claims Department**

BY HAND

Dear Sir/ Madam,

Claimant : MOHAMED NIZARUDEEN BIN ABDUL MAJEED

Address : BLK 504C YISHUN STREET 51 #04-126 S(763504)

We are instructed by the above named to claim damages against your insured/your insured's driver in connection with a road accident on **23 NOV 2018** along **CTE TOWARDS TOWN BEFORE PIE EXIT** involving our client's vehicle registration number **SJU9307C** and vehicle registrations number **GBD8188U** driven by you/your insured's driver at the material time.

The accident was caused by your insured negligent driving and/or management of the vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:-

Cost of Repair	:	\$654.03
Loss of Rental	:	\$600.00
LTA Search	:	\$7.45
Total	:	\$1,261.48

A copy of each of the following supporting documents are enclosed:-

- a) Our client's Accident Report/Police Report;
- b) COE/PARF Certificates;
- c) Owner / Driver's IC & Driving License;
- d) Letter Of Authorisation;
- e) Tax Invoice;
- f) Certificate of Insurance;
- g) Satisfaction & Discharge of Vehicle;
- h) LTA Search;
- i) Rental Agreement & Official Receipt;

The demand herein is in respect of our client's claim for damages pertaining to their motor vehicle and any settlement following or subsequent of this demand shall not prejudice our client's claim in respect of damages and consequential loss in relation to personal injuries.

Please send to us an acknowledgement of receipt of this letter with 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice to you or your insurer. Our client's claim is quantified based on the supporting documents in our file. Until a settlement is reached, all negotiations are conducted on the basis that the damages quantified herein are subject to revision if so instructed by our client.

Yours faithfully,



A handwritten signature in black ink, appearing to be "J. H. L." or similar.

Teamwork Garage Pte Ltd

Encl.



Auto  
Consultants  
Pte Ltd

8188U AND SJU

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

Our Ref: CC4/AIG18021379/Dhb3

14 March 2019

**ON & ON DINERS PTE LTD**

Blk 8A Admiralty Street  
#06-38  
Singapore 757437

Dear Sir/Madam,

**ACCIDENT INVOLVING GBD 8188U AND SJU 9307C ON 23/11/2018**

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd. to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

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

As spoken, kindly forward accident scene photos for our reference.

Please call us if you have further queries. Thank you.

Yours faithfully,

Cecilia Chong  
Case Handler  
DID: 6749 4274  
FAX: 6741 4108  
EMAIL: cs-a@lkkauto.com

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

## LETTER OF AUTHORIZATION

To AIG (Third party insurance & Workshop)

Claimant Mohamed Nizarudeen Bin Abdul Majeed

Dear Sirs,

I/We Mohamed Nizarudeen Bin Abdul Majeed owner of vehicle no. SJU 9307 C

hereby authorize my/our repairer, TEAMWORK GARAGE PTE LTD

act as my/our agent and proceed on behalf for me/us with respect to my/our claim for repair costs and/or rental and/or loss of use ("claim") for my/our vehicle no. SJU 9307 C that was damage pursuant to the accident which occurred at/along CTE towards Town before PIE exit

involving vehicle nos. G8D 8188 U

I/We hereby irrevocably assign absolutely to you that I/we have authorized and assigned all compensation monies pertaining the above mentioned accident due to me/us to my/our repairer/solicitors TEAMWORK GARAGE PTE LTD. I/We hereby authorize you to forward and release all compensation settlement cheques(s) due to the settlement to my/our repairer/solicitors TEAMWORK GARAGE PTE LTD pertaining to above said accident whom I/we authorized and assigned to collect the said compensation monies.

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

I/We acknowledge that the Discharge Voucher applies only to my/our property damage and will not affect any of the personal injuries claim(s) involved and/or uninsured losses claim in a later date. Further the settlement terms herein should not be used as an evidence to prejudice to any personal injuries claim(s) involved and/or other uninsured losses claim arising of the subject matter in the action.

Thank you.

Dated this 27 day of NOV (month) 20 18 (year)

Signature of owner vehicle (claimant) [Signature]

Name of owner of vehicle (claimant) .....

NRIC Number (claimant) .....

**RELEASE VOUCHER**  
**(AIG Asia Pacific - Express Third Party Claim)**

"We/I, TEAMWORK GARAGE PTE LTD ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd LKK AUTO CONSULTANTS PTE LTD (name of surveyor) with respect to the amount claimed for S\$1,050.00 (Global Sum) for vehicle no. SJU 9307C that was damaged pursuant to the accident which occurred on 23/11/2018 (date) along CTE TWDS TOWN B4 PIE EXIT involving vehicle no/s GBD 8188U.

This is pursuant to the inspection conducted on 27/11/2018 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner MOHAMED NIZARUDEEN BIN ABDUL MAJEED ("the third party claimant") of vehicle no. SJU 9307C 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 AIG Asia Pacific 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 costs of repairs and/or rental and/or loss of use pursuant to the damage to SJU 9307C (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of any claim 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.

Dated this 27 (day) of JUNE (month) 2019 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)



CUSTOMER'S SIGNATURE

# K & t Cars

53 Ubi Ave 1 #01-23 Paya Ubi Ind Park Singapore 408934  
Tel: 6844 5938 Fax: 6285 5228 Email : kntcars@gmail.com  
Biz Reg. No.: 53208965X

No.: 2810

## OFFICIAL RECEIPT

Date: 14/05/2019

Received from Mohamed Nizarudeen Bin Abdul Majeed

The Sum of Dollars Six Hundred Dollars only

Being payment of SGR 8939L (27/11/2018 to 30/11/2018)

K & t Cars

\$ 600/-

Cheque No.:

R

Authorised Signature

# K & t Cars

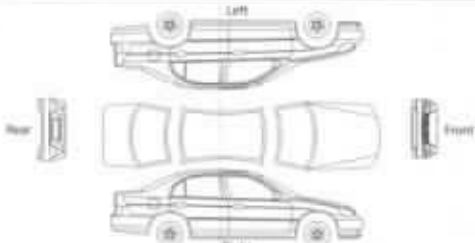
53 Ubi Ave 1 #01-23 Paya Ubi Ind Park  
Singapore 408934  
Tel: 6844 5938 Fax: 6285 5228  
Email: kntcars@gmail.com  
Biz Reg. No.: 53208965X

## VEHICLE RENTAL AGREEMENT

NO.: KT-03892

Veh. No.: SGR 8939 L	Replace Veh. No.: SJU 9307 C
Veh. M/M: Honda Airwave	Replace Veh. M/M: Hyundai Advante

HIRER'S PARTICULAR		<input checked="" type="checkbox"/> SAME AS HIRER	DRIVER'S PARTICULAR
Name: Mohamed Nizarudeen Bin Abdul Majeed			Name:
Address: Blk 504C Yishun Street 51 #04-126 S (763504)			Address:
I/C: 88609557 B	D.O.B: 31/03/1986	I/C:	D.O.B:
Contact: 9190 0331	Pass Date: 12/06/2009	Contact:	Pass Date:

	A - ACCIDENT	Hirer's acceptance
	C - CRACKED	
	D - DENTS	Driver's acceptance
	S - SCRATCHES	



RENTAL DETAILS					
Mileage Out		REMARKS	Mileage In		REMARKS
Date Out	27/11/18		Date In	30/11/18	
Time Out	1500		Time In	1130	
ASSIGNED BY			CHECKED BY		

RENTAL CHARGES				PETROL / DIESEL LEVEL					
Daily	@ \$	150	<u>4</u> Days @ \$ 600	OUT	E	¼	½	¾	F
Weekly	@ \$		_____ Wks @ \$						
Monthly	@ \$		_____ Mth @ \$	IN	E	¼	½	¾	F
Hours	@ \$		_____ Hrs @ \$						
*Inclusive of additional charges (If any)			Amt payable* \$ 600	Petrol Charges		YES	NO	AMT: _____	
				CDW		YES	NO	AMT: _____	
Payment: <input type="checkbox"/> CASH <input type="checkbox"/> NETS <input type="checkbox"/> CHQ <input type="checkbox"/> VISA <input type="checkbox"/> MAST				Security Deposit		YES	NO	AMT: _____	
Bank / Cheque No.:				Advance Payment		YES	NO	AMT: _____	

I/We have read and agree to the terms and conditions stated on this page and overleaf. I/We am/are also aware that should there be any parking and/or traffic offence committed during the leasing period when the vehicle is in my/our possession, we will be billed accordingly. Subsequently, our personal details may be tendered accordingly to the government parking and/or traffic offence department. With us undersigning below, I/We am/are sure that all information I/We have given to K & t CARS in connection with this agreement are true and accurate.

IMPORTANT INFORMATION (To be go through by the personnel of K & t CARS to the hirer and/or driver upon leasing of vehicle)

- Only persons above 26 and below 60 years of age with 2 years driving experience, authorised, licensed and signing this agreement may drive the vehicle.
- Vehicle is strictly for Singapore use only and may not be driven out of Singapore without prior consent of the company K & t CARS.
- Use of the vehicle illegal purpose such as in connection with theft, drug peddling or trafficking, smuggling is strictly prohibited.
- Additional drivers are required to register with us before they are allowed to drive the vehicle. Otherwise, he/she will not be protected by the insurance cover.
- The hirer shall be liable for excess charges for any late return of the rate shown per hour or on a per day basis.
- In case of any accident, the hirer MUST report to K & t CARS immediately regardless of the seriousness of the impact occurred. If there are bodily injuries, a police report MUST be made within the next 24 hours.
- In view of all accident, the hirer will bear the full responsibility for the SGD53,500/- excess payable to K & t CARS and also the first SGD53,500/- excess for damaged to the third party vehicle.

ACKNOWLEDGEMENT	
 Signature of hirer / driver (company stamp if any) X	 For and on behalf of K & t CARS (authorised signature only)

> Back to OneMotoring



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701  
GST Registration No. : M4-0006529-2

Print Date/Time : 23 Nov 2018 / 17:49:30

Receipt Date/Time : 23 Nov 2018 / 17:49:30

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-181123-002376

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
	Result of Insurance Enquiry - SHB9943P As at 22 Nov 2018/12:20:00 Insurance Co: AXA INSURANCE PTE LTD			
1	Insurance Enquiry - SHB9943P Enquiry Fee 20181123174809897702	7.00	0.49	7.49
	<b>Sub-Total</b>	7.00	0.49	7.49
	Result of Insurance Enquiry - GBD8188U As at 23 Nov 2018/10:00:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.			
2	Insurance Enquiry - GBD8188U Enquiry Fee 20181123174809926536	7.00	0.49	7.49
	<b>Sub-Total</b>	7.00	0.49	7.49
	Result of Insurance Enquiry - SH9788J As at 21 Nov 2018/21:30:00 Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED			
3	Insurance Enquiry - SH9788J Enquiry Fee 20181123174809952989	7.00	0.49	7.49
	<b>Sub-Total</b>	7.00	0.49	7.49
	<b>Total Before Rounding</b>	21.00	1.47	22.47
	<b>Rounding Difference</b>			0.02
	<b>Total Amount Payable</b>			22.45
	Paid By			
	XXXXXXXXXXXX2101	Credit Card:		22.45
		Visa/MasterCard		
	<b>Total</b>			22.45
	<b>Cash Change</b>			0.00
	<b>Tendered Amount</b>			22.45
	<b>Excess Refundable Amount</b>			0.00

1811-33  
STU9307C

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

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

Fastlane

## CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	27 Nov 2018 <a href="#">Edit Reg</a>		27 Nov 2018 00:00 <a href="#">Edit Adj Rpt</a>	<b>S\$611.24</b> <a href="#">Edit Estimates</a>	<b>S\$611.24</b> <a href="#">View Rpt</a>		<b>Pending for Survey Report</b> <a href="#">Cancel Case</a>

Main	Reference	Claim Details	Documents	Show All					
<b>CLAIM SUBFOLDER DETAILS</b> <span style="float: right;">[Created by adjuster]</span>									
Insured:	On & On Diners Pte Ltd, Co. Reg. No.: 200917308N								
Main Claimant:	MOHAMED NIZARUDEEN BIN ABDUL MAJEED, ID: S8609557B								
Vehicle Reg. No.:	SJU9307C	Date of Loss:	23/11/2018 11:00 - :59 [106 Months and 18 Days From LTA Reg Date (Man Yr)]						
Claim Type:	TP / 3312665638SG	Policy/Cover Note No.:	2100427958-03 (Comprehensive)						
Vehicle Reg. No. (Insured):	GBD8188U	Policy No. (Claimant):	S095946709						
		Excess:							
Repairer:	Teamwork Garage Pte Ltd (HQ) 53 Ubi Ave 1 #01-24, Paya Ubi Industrial Park, 408934 Ubi - Tel: 6844 2475								
Handling Insurer:	AIG Asia Pacific Insurance Pte. Ltd. (Express) - Tel: 65-6419-3000 ... [Handled by Loh, Chee-Heng] Chee-Heng.Loh@aig.com								
Claimant's Insurer:	NTUC Income Insurance Co-operative Ltd (HQ) - Tel:								
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by BRYAN TANI] ... [Final Rpt due 06/12/2018]								
<b>ASSOCIATED MAIL RECEIVED</b> <span style="float: right;"><a href="#">View All</a> <a href="#">Compose Case Mail</a></span>									
• AIG_SG (28/11/2018): No OI GIA Report									
<b>ALL ASSOCIATED TASKS</b> <span style="float: right;"><a href="#">View All</a> <a href="#">Search Tasks</a> <a href="#">Create New Task</a> <a href="#">Complete</a></span>									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

## Claim Documents

**\*SJU9307C (3312665638SG)**  
**[GBD8188U]**

TP




















**MOHAMED NIZARUDEEN BIN ABDUL MAJEED**

**Nov 23 2018 11:00AM**

**[On & On Diners Pte Ltd]**

**Teamwork Garage Pte Ltd**

<a href="#">Upload Documents</a>		<a href="#">Upload Photos</a>	<a href="#">Compose New Letter</a>	<a href="#">Upload Video</a>	<a href="#">Upload Audio</a>	<b>View</b> <a href="#">View in Browser</a>	
<b>Letters/Correspondences</b>						1 per page <input type="checkbox"/>	
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)				Thumbnail	Print
1	(Draft)	Third Party Express Settlement - Payment Breakdown				1 Edit	
<b>Assessment Reports</b>						1 per page <input type="checkbox"/>	
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)				Thumbnail	Print
1	02/01/19 17:09	<b>Accident Statement</b> <small>From: SC - Reg. No: GBD8188U, Claimant: ON &amp; ON DINERS PTE LTD</small>				1 Load HTM	
<b>Photos/Images</b>						3 per page <input type="checkbox"/>	
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)				Thumbnail	Print
1	13/03/19 15:31	General View				1 Load JPG	<input checked="" type="checkbox"/>
2	13/03/19 15:31	General View				1 Load JPG	<input checked="" type="checkbox"/>
3	13/03/19 15:31	General View				1 Load JPG	<input checked="" type="checkbox"/>
4	13/03/19 15:31	General View				1 Load JPG	<input checked="" type="checkbox"/>
5	13/03/19 15:31	General View				1 Load JPG	<input checked="" type="checkbox"/>
6	13/03/19 15:31	General View				1 Load JPG	<input checked="" type="checkbox"/>
7	13/03/19 15:31	General View				1 Load JPG	<input checked="" type="checkbox"/>
8	13/03/19 15:31	General View				1 Load JPG	<input checked="" type="checkbox"/>
9	13/03/19 15:31	General View				1 Load JPG	<input checked="" type="checkbox"/>
10	13/03/19 15:31	General View				1 Load JPG	<input checked="" type="checkbox"/>
11	13/03/19 15:31	General View				1 Load JPG	<input checked="" type="checkbox"/>
12	13/03/19 15:31	General View				1 Load JPG	<input checked="" type="checkbox"/>
13	13/03/19 15:31	General View				1 Load JPG	<input checked="" type="checkbox"/>
14	13/03/19 15:31	General View				1 Load JPG	<input checked="" type="checkbox"/>
15	13/03/19 15:31	General View				1 Load JPG	<input checked="" type="checkbox"/>
16	13/03/19 15:31	General View				1 Load JPG	<input checked="" type="checkbox"/>
17	13/03/19 15:31	General View				1 Load JPG	<input checked="" type="checkbox"/>
18	13/03/19 15:31	General View				1 Load JPG	<input checked="" type="checkbox"/>
19	13/03/19 15:31	General View				1 Load JPG	<input checked="" type="checkbox"/>
20	13/03/19 15:31	General View				1 Load JPG	<input checked="" type="checkbox"/>
21	13/03/19 15:31	Odometer Reading				1 Load JPG	<input checked="" type="checkbox"/>
22	13/03/19 15:31	Chassis Number				1 Load JPG	<input checked="" type="checkbox"/>
23	13/03/19 15:31	General View				1 Load JPG	<input checked="" type="checkbox"/>
24	13/03/19 15:31	General View				1 Load JPG	<input checked="" type="checkbox"/>
25	13/03/19 15:34	Reinspection Photo				1 Load JPG	<input checked="" type="checkbox"/>
26	13/03/19 15:34	Reinspection Photo				1 Load JPG	<input checked="" type="checkbox"/>
27	13/03/19 15:34	Reinspection Photo				1 Load JPG	<input checked="" type="checkbox"/>
28	13/03/19 15:34	Reinspection Photo				1 Load JPG	<input checked="" type="checkbox"/>
29	13/03/19 15:34	Reinspection Photo				1 Load JPG	<input checked="" type="checkbox"/>
30	13/03/19 15:34	Reinspection Photo				1 Load JPG	<input checked="" type="checkbox"/>

Letters/Correspondences			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
31	13/03/19 15:34	Reinspection Photo	 Load JPG	<input checked="" type="checkbox"/>
32	13/03/19 15:34	Reinspection Photo	 Load JPG	<input checked="" type="checkbox"/>
33	13/03/19 15:34	Reinspection Photo	 Load JPG	<input checked="" type="checkbox"/>
34	13/03/19 15:34	Reinspection Photo	 Load JPG	<input checked="" type="checkbox"/>
35	13/03/19 15:34	Reinspection Photo	 Load JPG	<input checked="" type="checkbox"/>
36	13/03/19 15:34	Reinspection Photo	 Load JPG	<input checked="" type="checkbox"/>
37	13/03/19 15:34	Reinspection Photo	 Load JPG	<input checked="" type="checkbox"/>
38	13/03/19 15:34	Reinspection Photo	 Load JPG	<input checked="" type="checkbox"/>
Documentation			1 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	27/11/18 14:46	TP GIA REPORT	 Load PDF	
2	27/11/18 14:46	EMAIL FROM AIG DD 27112018	 Load PDF	
3	28/11/18 20:13	TP ESTIMATE- MARKED	 Load PDF	
4	03/12/18 10:38	Non reporting letter	 Load PDF	
5	16/03/19 11:58	EMAIL TO OI	 Load PDF	
6	11/07/19 09:43	WORKSHOP INVOICE	 Load PDF	
7	11/07/19 09:43	AUTHORISATION TO ACT FORM	 Load PDF	
8	11/07/19 09:43	Release Voucher	 Load PDF	
9	11/07/19 09:43	RENTAL RECEIPT	 Load PDF	
10	11/07/19 09:43	LTA SEARCH	 Load PDF	
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)	Thumbnail	Print
1	02/01/19 17:08	TP GIA	 Load PDF	

## Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			
<b>Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)</b> <div style="border: 1px solid black; height: 40px; margin-top: 5px;"></div>			
<b>Show Remarks To:</b> <input type="checkbox"/> Handling Insurer <small>Note: Remarks are private unless you show it to other parties.</small>			

NOTE: TO BE COMPLETED BY SURVEYOR

TEAM \_\_\_\_\_

### THIRD PARTY EXPRESS SETTLEMENT (PAYMENT BREAKDOWN)

Vehicle No:	GBD8188U (Insd veh)	Model:	HYUNDAI AVANTE 1.6 (A)
	SJU9307C (TP veh)		
Date of Accident:	23/11/2018		

Global Sum Settlement	:	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Repair Estimate	:	\$	9,947.51
Final Repair Cost	:	\$	654.03
Loss of Use	:	\$	days at \$0.00 per day
Rental (if any)	:	\$	400.00 4 days
LTA / GIA Search Fee	:	\$	7.45
Others:	:	\$	0.00
	:	\$	
Final Settlement Sum	:	\$	1,050.00

Is Third Party Workshop GIA Registered? ☐ YES ☒ NO (Kindly indicate below)

A) For **Non GIA Registered Workshop:** Agreed Liability \_\_\_\_\_ 100 \_\_\_\_\_ (%)

B) For **GIA Registered Workshop:** BOLA Applicable: Yes/ No BOLA Scenario No: \_\_\_\_\_

BOLA Liability: \_\_\_\_\_ (%) Assessed Liability (\*): \_\_\_\_\_ (%)

\* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.

Remarks \_\_\_\_\_

Payment Instruction: Payee's Breakdown			
1)	Teamwork Garage Pte Ltd	:	\$ 1,050.00
2)		:	\$
3)		:	\$

JOANNE LEE KHANG MIN

11 Jul  
2019

LKK Auto Consultants Pte Ltd

Date

Please attach all the supporting documents to the form.

(Final Repair Bill; Rental Invoice; Release Voucher; Authorisation to Act; Survey Report; Medical Report/ Bill (if any))



## LKK Auto Consultants Pte Ltd (Co.Reg.No:199607198R)

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

Singapore 408933

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

## VEHICLE DAMAGE INSPECTION REPORT

Our File No: CC4/AIG18021379/DDB3Q2

Date: 11/07/2019

## REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd. Policy No: 2100427958-03

Claimant Vehicle No: SJU9307C

Insured Vehicle No: GBD8188U

Date of Loss: 23/11/2018

Nature of Claim: TP

Claim No: 3312665638SG

## DESCRIPTION &amp; IDENTIFICATION OF VEHICLE

Reg No: SJU9307C

Make &amp; Model: HYUNDAI AVANTE, 1.6 (A)

Engine No: G4FC9U752162

Reg. Date: 05/01/2010 (Man. Year: 2009)

Chassis No: KMHDU41BMAU899490

Colour: Red

Odometer: 153964 km

Engine Capacity: 1591 cc

Market Value/New Car Price: N/A

Sum Insured (S\$): Market Value/New Car Price

## CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition: Steering (Serviceable): Yes Footbrake (Serviceable): Yes

Handbrake (Serviceable): Yes Engine Modification: No Pre-accident Condition:

## CONDITION OF TYRES

Front Tyre Size: 195/60 R15

Rear Tyre Size: 195/60 R15

Front Left Side: Hankook 5 mm

Rear Left Side: Hankook 5 mm

Front Right Side: Hankook 5 mm

Rear Right Side: Hankook 5 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	5,936.74	171.24	5,765.50	97.12
Miscellaneous Items	0.00	0.00	0.00	
Labour	3,360.00	440.00	2,920.00	86.90
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
<b>Gross Total (S\$)</b>	<b>9,296.74</b>	<b>611.24</b>	<b>8,685.50</b>	<b>93.43</b>
<b>+ GST 7.00/7.00% (S\$)</b>	<b>650.77</b>	<b>42.79</b>	<b>607.98</b>	<b>93.42</b>
<b>Nett Amount (S\$)</b>	<b>9,947.51</b>	<b>654.03</b>	<b>9,293.48</b>	<b>93.43</b>
<b>+ Car Rental (4.0 x S\$100.00/day) (S\$)</b>		<b>400.00</b>		
<b>+ Doc/Search Fee (S\$)</b>		<b>7.45</b>		
<b>Nett Liability (S\$)</b>		<b>1,061.48</b>		
<b>Global Sum Settlement (S\$)</b>		<b>1,050.00</b>		

## INSPECTION

Date of Assignment: 27/11/2018

Date Inspected: 27/11/2018 Inspected At:

Teamwork Garage Pte Ltd (HQ)  
53 Ubi Ave 1 #01-24, Paya Ubi Industrial  
Park  
Singapore 408934

Estimated Period of Repair: 2.0 days

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**Adjuster:** BRYAN TANI

**Manager:** CHAN JIA LE

*NOTE: This report represents our findings at the time and place of inspection stated herein. Such inspection has been carried out to the best of our knowledge and ability but any other liability under any other circumstances is hereby expressly excluded.*

## REPAIR DETAILS

## Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*REAR BUMPER (WCP)	Distorted	559.74 F	*128.40 F
2	2		*REAR BUMPER LOWER BRACKET (WCP)	Not Necessary	70.80 F	*- F
3	2		*REAR BUMPER SIDE RETAINER (WCP)	Serviceable	44.90 F	*- F
4	1		*REAR BUMPER REINFORCEMENT (WCP)	Not Necessary	327.10 F	*- F
5	1		*REAR BUMPER SIDE SPONGE (WCP)	Not Necessary	159.75 F	*- F
6	1		*REAR END PANEL (WCP)	Not Necessary	596.20 F	*- F
7	1		*REAR END PANEL TOP GARNISH (WCP)	Not Necessary	79.50 F	*- F
8	2		*REAR TAILLAMP (WCP)	Not Necessary	635.10 F	*- F
9	1		*BOOTLID (WCP)	Not Necessary	997.10 F	*- F
10	1		*BOOTLID WEATHERSTRIP (WCP)	Not Necessary	153.20 F	*- F
11	1		*BOOTLID EMBLEM LOGO (WCP)	Not Necessary	44.95 F	*- F
12	1		*BOOTLID EMBLEM -AVANTE (WCP)	Not Necessary	58.50 F	*- F
13	2		*BOOTLID LAMP (WCP)	Not Necessary	429.00 F	*- F
14	1		*BOOTLID LOCK (WCP)	Not Necessary	243.00 F	*- F
15	1		*BOOTLID LOCK STRIKER (WCP)	Not Necessary	39.00 F	*- F
16	1		*BOOTLID INNER TRIM (WCP)	Not Necessary	187.65 F	*- F
17	1		*SPARE TYRE TOP BOARD (WCP)	Not Necessary	317.00 F	*- F
18	1		*SET REAR REVERSE SENSOR	Serviceable	300.00 FS	*- FS
19	1		*SET REAR BUMPER CLIP	Necessary	50.00 FS	*30.00 FS
20	1		*JOINT SEALANT	Not Necessary	150.00 FS	*- FS

F=Franchise part. S=SpcNett.

Sub Total (S\$)	5,442.49	158.40
+ Margin on L,N Items 10.00/10.00% (S\$)	494.25	12.84
<b>Total Parts (S\$)</b>	<b>5,936.74</b>	<b>171.24</b>

Report was unsubmitted during this print-out.

## Recommended Miscellaneous Items

There are no new miscellaneous items selected.

## Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
<b>Labour Items</b>				
1	CHECK REAR WIRING AND LIGHTING SYSTEM	New	60.00	0.00
2	REMOVE AND RENEW REAR REVERSE SENSOR	New	150.00	40.00
3	REMOVE AND REFIT REAR LINING ,TRIM AND GARNISH	New	200.00	0.00
4	REMOVE AND STRAIGHTEN REAR EXHAUST	New	150.00	0.00
5	TRANSFER PARTS ,ATTACHMENT FROM OLD BOOTLID TO NEW	New	200.00	0.00
6	PANEL BEATING ON AFFECTED AREAS	New	1,000.00	200.00
7	SPRAY PAINTING ON AFFECTED AREAS	New	800.00	200.00
8	APPLY ANTI RUST ON AFFECTED AREAS	New	800.00	0.00
Gross Labour Cost (S\$)			3,360.00	440.00

Report was unsubmitted during this print-out.

&lt; END OF ESTIMATES &gt;