

Surveyor:

TANPUN

DOI:

ASSIGNMENT

O&B 11/19

Date / Time:

28/11/2018

Registered in Merimen:

28/11/2018

Pre-assign / CCU / FTE



Insured Vehicle No.:

STB 3628M

Claim No.:

Name of Insured:

Engare Wong Wei Hsin

Policy No.:

Insured Tel No.:

HP:

Make / Model:

Excess Sec II :SS

D.O.A.:

26/11/2018

Place of Accident:

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO

Driver Tel No.:

(V/L: YES / NO)

Insured Liability: %

Final ? Yes / No

STY9366K



INSRS:

WSP:

Tel:

Liability:

RMKS:

PML



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date / Time

5/12/18

10/12/18

29/01/19

STY9366K - ALA 180 21457 (Pha34); DOA 21/11/18

STB 3628M - X

FILE REVIEWED. OI RATE-ENDED TP.
SEND LETTER BY EMAIL TO OI TO NOTIFY
TP CLAIM & NO LOSS.

EMAIL LIABILITY CLERK

MINUTE

ORIGINAL TP LOD IN

CONTINUED ACCEPTANCE REPORT SHUT IS
LOD.

ALL DONE IN ORDER.

TO CLOS.

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

After call ltr to OI:

10/12/18 - VIC

Documentation Check List: Handler Typist

Notification ltr (if non-pickup)

After call ltr to OI:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice

LTA / GIA:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD

Payment Breakdown Form:

Post-Repair Photos:

Others:

PRELIMINARY ADVICE

Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

P/P SS 3,689.60 (3 days) Reduction: 38 %

Email ☐ Call ☐

FINAL SETTLEMENT

Date/Time:

Confirm with:

Email ☐ Call ☐

Final Liability:

% 100 (Agreed / Assessed) BOLA S/N No.:

14

If NO or B 28, Ass. Lia:

Repair Cost:

C/L 600 SS 3,947.87

(OI RATE-ENDED TP)

Loss of Rental (LOR):

SS - (days)

Loss of Use (LOU):

SS 200.00 x 3 days

Loss of Income (LOI):

SS - (5 x days)

LOR only ☐ LOU only ☐LOR + LOU ☐ LOR + LOI ☐ [Tick only one]

GIA/LTA Search:

SS 2.00

Medical:

SS -

Disbursement:

SS -

(e.g. Tow/ Independent)

Legal Cost:

SS -

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee: 4300.00

Total:

SS 4,249.87

Global Sum SS:

FINAL PAYMENT

Date/Time:

Confirm with:

Email ☐ Call ☐

Payee 1:

SS 4,249.87

Name 1:

PERFORMANCE MOTORS LIMITED

Payee 2 (if applicable):

SS -

Name 2:

Payee 3 (if applicable):

SS -

Name 3:

Signature

Taufm

REF: AIG

2457/11has J(W)

ASSIGNMENT

From: Date: 04/01/2019

Estimated Cost:

OD / TP / WS / TP RES / OD RES / EVA / INV / MY

To inspect Vehicle No. SJY 9366K
at Workshop m/s Performance
of 303 Alexandra Road

Insured

Policy No.

Claims No.

Sum Insured

Excess

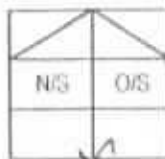
(Client's Record)

Make of Veh.

Yaguel

(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: 3 days Res: Yes or No

Lum Sum: % 3 Val: Yes or No

CA / REV / REP. / 24 HRS^{up}

Date: Person Contacted

Vehicle: IN / OUT

Taufm

Veh No: SJY 9366K Reg: 2018 Nov.

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

Truck / Trailer or

Make: BAW 4302 cc 1998

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

Sp Reading: 2638 T/Radio: Insured / Std / NI / NA

Eng/No:

C/No: WBA 4U3 2000 EA 29485

Gen. Cond: Good / Fair / Poor / Burnt

Steering: Inorder / Jammed / Leaked / Burnt or

Brake: Inorder / Jammed / Leaked / Burnt or

Mod: Nil / S/P / STD A/Rim or

Tyre Size: F: 755 / 160 R18.

R:

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

TOYO / YOKO or

Front

Rear

R/Bal: 6 mm R/Bal: 6 mm

L/Bal: 6 mm L/Bal: 6 mm

D.O.A.

D.O.I.

Survey held at

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

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

Date / Time Action / Instruction

P/R \$3,689.00
Comp: \$2,540.20 (68.7%)

Date/Time, File Pass to?

☐ : Prol. Report
☐ : Final Report

11

Date/Time, File Return to?

21

Days Of Repair:

Resurvey No. of Trip:

Survey Fee:

Transportation:

) \$ + RS \$

) Photos

) Other

TOTAL

Report Format :

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

Add Fee: ☐ : Site Insp (\$

☐ : Interview (\$

☐ : Tech. Invs (\$

☐ : Weekend (\$

Performance Motors Limited

A member of the Sime Darby Group
Co. Reg. No. 197401559W GST Reg. No M2-0020081-X

303, Alexandra Road
Sime Darby Performance Centre
Singapore 159941
Tel: 63190100 (Sales & Admin)
63190111 (AfterSales)
Fax: 64747770

380, Kampong Arang Road
East Coast Centre
Singapore 438180
Tel: 63190888 (AfterSales)
Fax: 63449772

315, Alexandra Road
Sime Darby Business Centre
Singapore 159941
Tel: 63190528 (AfterSales)
63190533 (AfterSales)
Fax: 64796601 (AfterSales)
64796624 (AfterSales)



LKK Auto Consultants hence notify
the Repairer of the following:

* To resurvey before/after spray painting

* To resurvey before/after damaged part(s) during resurvey

* Parts prices are subject to confirmation

* The estimate is on a "Without Prejudice" basis

* No illegal modification(s) is allowed

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

GST REG. NO : M2 - 0020081 - X

ESTIMATE

Acknowledged by Repairer

Signature:

Date:

Estimate No. :	b1 49275	Page No. :	1 of 4
Date Estimated :	28/11/2018		
Prepared By :	Joseph Yaguel		

- ESTIMATE REPAIR FOR -	- ACCOUNT - 121
Ong Peck Har Shirley	AIG Asia Pacific Insurance Pte. Ltd.
65 Jalan Leban	78 Shenton Way
	#08-16 Chartis Building
	Singapore 079120
Singapore 577602	

REGN. NO.	CHASSIS NO.	REGN. DATE	MODEL	MILEAGE
SJY9366K	EA29485	18/10/2018	430i-C	0

DESCRIPTION

Replace rear bumper panel and attachments, etc to knock
out dents caused by the accident

850 ✓ 1,700.00

Spray rear bumper panel

934 ✓ 1,038.00

To check electrical wiring systems and lightings at the
rear section for proper function.

150 ✓ 177.00

Sundries *Nu*

? ✓ 80.00

Total Labour 1: 2,995.00

DESCRIPTION

RR BUMPER CARRIER ECE
REAR BUMPER CENTRE GUIDE
RR BUMPER LH SIDE GUIDE
RR BUMPER RH SIDE GUIDE
TRIM PANEL BUMPER REAR BOTTOM (M)
REINFORCEMENT BUMPER REAR BOTTOM (M)
REAR BUMPER PANEL PRIMED (M/PDC)
DECOUPLING RING PDC TORQUE CONVERTE
PDC SENSOR MINERAL GREY (B39)

QTY	PRIC	VALUE
1	443.70	443.70
1	56.80	56.80
1	49.30	49.30
1	49.30	49.30
1	217.80	217.80
1	82.25	82.25
1	1,295.95	1,295.95
4	5.05	20.20
2	368.80	737.60

Total Parts : 2,952.90

Claims OD / 3rd Party / Uninsured losses / Direct Settlement

Regn No. Claim No.

Date & Time 4/1/19 03:15pm Excess 00

Surveyor's Name *Tanjah* Sign

Surveyor's Tel 9241-1489 Authorized Yes / No

A-Photo Date *wp* Time

RECEIVED PARTS PHOTO BY SURVEYOR / No PML Yes / No

Surveyor's Email *tanjah@lkkauto.com*

Print Name Print Signature



Labour 1	:	2,995.00
Parts	:	2,952.90
Labour 2	:	0.00
Excess	:	0.00
Total GST @ 7%	:	416.35
Grand Total	:	6,364.25

** THIS ESTIMATE IS VALID FOR A PERIOD OF 30 DAYS ONLY**
** PRICE FOR PARTS ARE SUBJECTED TO CHANGE WITHOUT PRIOR NOTICE **

6,019.80

Performance Motors Limited

A member of the Sime Darby Group
Co. Reg. No. 197401559W GST Reg. No M2-0020081-X



303, Alexandra Road
Sime Darby Performance Centre
Singapore 159941
Tel. 63190100 (Sales & Admin)
63190111 (AfterSales)
Fax. 64747770

380, Kampong Arang Road
East Coast Centre
Singapore 438180
Tel. 63190888 (AfterSales)
Fax. 63449773

315, Alexandra Road
Sime Darby Business Centre
Singapore 159944
Tel. 63190529 (AfterSales)
63190533/530 (Motorrad)
Fax. 64796401 (AfterSales)
64796424 (Motorrad)

GST REG. NO : M2 - 0020081 - X

E S T I M A T E

Estimate No. : **b1 49275**
Date Estimated : **28/11/2018**
Prepared By : **Joseph Yaguel**

Page No. : **3 of 4**

REGN. NO.	CHASSIS NO.	REGN. DATE	MODEL	MILEAGE
SJY9366K	EA29485	18/10/2018	430i-C	0

15. A person not party to these Terms & Conditions of Service shall have no right under any legislation for the enforcement of contractual terms by a third party (whether in force now or to be enacted in the future and as the same may be modified, adapted or supplemented from time to time) to enforce any term in these Terms & Conditions of Service.

16. The laws of the Republic of Singapore shall govern the validity and interpretation of these Terms & Conditions of Service and the Parties submit to the exclusive jurisdiction of the Courts of the Republic of Singapore.

17. The Sime Darby Motors Group companies in Singapore are committed to ensuring that your personal data is protected. The purpose of this document is to explain how we collect information about you, the procedures that we have in place to safeguard your privacy and how you can instruct us if you prefer to limit the use of that information.

17.1 The Vendor shall collect and use the Customer's personal data for any of the following purposes, including but not limited to:

- the registration of the Vehicle with the relevant transportation authorities, including but not limited to Land Transport Authority;
- sharing of the Customer's personal data with the Vendor's principal, its related corporations and contractors, whether within Singapore or overseas, and/or insurance companies, so as to provide the necessary warranties and/or extended warranties for the Vehicle to the Customer;
- sharing of the Customer's personal data with financial institutions and motor vehicle insurers, on the Customer's behalf, in order for the Customer to obtain financing for the purchase of the Vehicle and the motor insurance on the Vehicle and when necessary, to obtain the loan amounts outstanding from financial institutions, on the Customer's behalf so as to assist the Customer in effecting the Vehicle loan redemptions;
- servicing of Vehicle and to update the Vendor's after-sales service records. The relevant personal data shall be used by the Vendor, its appointed after-sales service dealers, agents and sub-contractors and/or the Vendor's principal and/or its related corporations whether within or outside Singapore to provide the relevant after-sales service and/or to repair the Vehicle and to communicate with the Customer on any matter relating to the provision of the services in general including to notify the Customer by any means, including by short message services ("SMS") of the next/ subsequent date/mileage for routine service for the Vehicle;
- administrative, research and analysis purposes to enable it to monitor and improve the services it provides; and
- organizing events for the Customer, to inform the Customer of such events by any means (including through SMS, multi-media services ("MMS"), phone call, fax, magazines, or brochures) any new products, promotions or services provided by the Vendor in Singapore.

17.2 The Vendor shall also disclose the Customer's personal data:

- to its service providers, for example, providers of web hosting or maintenance services, for the purpose of supplying itself with the inter connected servers and/or web site links with the relevant authorities;
- to its customer service agencies whether within or outside Singapore for administrative, research and analysis purposes to enable it to monitor and improve the services it provides;
- to the Vendor's service providers and/or the Vendor's principal, its related corporations and contractors whether within or outside Singapore for the purpose of organizing events for the Customer, to inform the Customer of and send to the Customer by any means (including through SMS, MMS, phone call, fax, magazine or brochures) any new products or promotions or services that are provided by the Vendor and/or the Vendor's principal whether within or outside Singapore;
- to the Vendor's business partners for the purpose of carrying out product promotions;
- to the Vendor's stakeholders and the Vendor's principal and its/their related corporations and contractors for the purpose of carrying out audits;
- to the Vendor's principal and/or the Vendor's stakeholders and their respective related corporations and contractors whether within or outside Singapore for the purposes of carrying out audits; and
- to the Vendor's principal and its related corporations whether located within or outside Singapore for the purpose of responding to any of the Customer's enquiries.

17.3 The Vendor shall retain the Customer's personal data either for the period of the business relationship or, for the requisite retention periods as stipulated in any contractual arrangements or under any applicable law, whichever is later.

17.4 If the Vendor amends any provision in this clause 17, it will notify the Customer via e-mail and may place notices on the Vendor's web site. The Vendor's email to the Customer shall require the Customer's consent to its change of use of the Customer's personal data. Continued use of the Vendor's services shall signify the Customer's agreement to any such changes.

17.5 The personal data the Customer provides may be transferred to the Vendor's principal within or outside Singapore for surveys and research purposes conducted with the objective of enhancing the Customer's satisfaction.

17.6 The Customer shall have a right to request a copy of the personal data the Vendor holds about the Customer and information about the ways in which the Customer's personal data has been or may have been used or disclosed within a year before the date the Customer's request. If the Customer wishes to exercise this right, the Customer shall complete the Vendor's prescribed form and/or:

- put his request in writing and indicate whether he would like to have a copy of his personal data or he wishes to have information about the ways in which his personal data is used or disclosed during the past year or both;
- include proof of his identity and address (e.g. a copy of the Customer's driving licence and a recent credit card bill); and
- specify the personal data he wants access to, including any account or reference numbers where applicable.

The Vendor shall reply to the Customer as soon as reasonably possible upon its receipt of the Customer's request.

Performance Motors Limited

A member of the Sime Darby Group
Co. Reg. No. 197401559N, GST Reg. No. M2-0020061-K



SUPPLEMENTARY

Estimate No. : b1 49275
Date Estimated : 28/11/2018
Prepared By : Joseph Yaguel

Page No. :

REPAIR FOR -
Ong Peck Har Shirley
65 Jalan Leban

- ACCOUNT - 121
AIG Asia Pacific Insurance Pte. Ltd.
78 Shenton Way
#08-16 Chartis Building
Singapore 079120

Singapore 577602

REGN NO	CHASSIS NO	REGN DATE	MODEL	MILEAGE
SJY9366K	EA29485	18/10/2018	430i-C	0

DESCRIPTION	ORIGINAL PRICE	DISC. %	NETT
-------------	----------------	---------	------

DESCRIPTION	UNIT PRICE	QTY	DISC. %	NETT
-------------	------------	-----	---------	------

# LETTERING M5 *	81.90	1.00		81.90 <i>add</i>
------------------	-------	------	--	------------------

Total Labour :	
Total Parts :	81.90
Total Labour & Parts :	81.90

Performance Motors Limited

A member of the Sime Darby Group
Co. Reg. No. 191401559W, GST Reg. No. M2-0020051-K



FINAL REPORT

Estimate No. : b1 49275
Date Estimated : 28/11/2018
Prepared By : Joseph Yaguel

Page No. :

REPAIR FOR -
Ong Peck Har Shirley
65 Jalan Leban

- ACCOUNT - 121
AIG Asia Pacific Insurance Pte. Ltd.
78 Shenton Way
#08-16 Chartis Building
Singapore 079120

Singapore 577602

REGN NO	CHASSIS NO	REGN DATE	MODEL	MILEAGE
SJY9366K	EA29485	18/10/2018	430i-C	0
DESCRIPTION	ORIGINAL PRICE	DISC. %	NETT	
To replace rear bumper and attachments include knocking out dents caused by the accident	850.00		850.00	
To spray paint rear bumper	934.00		934.00	
To check electrical wiring systems and lightings at the rear section for proper function	150.00		150.00	
Sundries	80.00		80.00	

DESCRIPTION	UNIT PRICE	QTY	DISC. %	NETT
TRIM PANEL BUMPER REAR BOTTOM (M)	226.40	1.00		226.40
REAR BUMPER PANEL PRIMED (M/PDC)	1,347.10	1.00		1,347.10
# LETTERING M5 *	81.90	1.00		81.90
DECOUPLING RING PDC TORQUE CONVERTE	5.05	4.00		20.20

SUPPLEMENTARY ITEMS

Total Labour :	2,014.00
Total Parts :	1,675.60
Total Labour & Parts :	3,689.60
Deduction for Excess :	0.00
Total Repair Costs less Excess:	3,689.60
GST @7%:	258.27
Grand Total:	3,947.87

Vic (LKKAuto)

From: PBSP <pml-pbsp@sime-darby.com.sg>
Sent: Tuesday, 12 February, 2019 4:42 PM
To: Taufikh (LKKAuto); Vic (LKKAuto)
Subject: FINAL REPORT / SJY9366K
Attachments: Final Report SJY9366K_2.pdf; Final Report SJY9366K.pdf

Dear Taufikh

We refer to the above and attached Final Report.

Please confirm COR as follows:

Total Labour : 2,014.00
Total Parts : 1,675.60
Total Labour & Parts : 3,689.60

Repair days: 3

Thank you.

Regards,
Caroline
C/o Performance Motors Limited - Body and Paint
303 Alexandra Road Singapore 159941
DID: 6319 0174 Fax: 6479 4601

"This electronic mail content and any accompanying attachments ("the Message") is intended only for the named addressee ("the Recipient") and may contain information that is confidential, privileged and/or proprietary to the Sime Darby group of companies ("Sime Darby") and/or protected under applicable laws. If you are not the intended Recipient, you are strictly prohibited from using, disseminating, forwarding and/or printing the Message. Please notify the sender immediately by return e-mail and permanently delete all copies of the Message. Sime Darby disclaims all liability for any error, loss or damage arising from the Message being infected by computer virus or other malicious software. Any views and/or opinions expressed in the Message are solely those of the author's and do not necessarily represent those of Sime Darby's."

NOTE: TO BE COMPLETED BY SURVEYOR

TEAM

**AIG THIRD PARTY EXPRESS SETTLEMENT
FOR ACCIDENTS ON OR AFTER 1ST JUNE 2008
(PAYMENT BREAKDOWN)**

Vehicle No:		Model:	BMW
Date of Accident:			

Global Sum Settlement:	[]	Yes	[]	No	
Repair Estimate	:	\$			
Final Repair Cost	:	\$			
Loss of Use	:	\$			days at \$ per day
Rental (if any)	:	\$			days
LTA / GIA Search Fee	:	\$			
Others	:	\$			
	:	\$			
Final Settlement Sum	:	\$			

Is Third Party Workshop GIA Registered? [] YES [] NO (Kindly indicate below)	
A) For Non GIA Registered Workshop:	Agreed Liability _____ (%)
B) For GIA Registered Workshop:	BOLA Application: 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)	Performance Motor Limited	:	\$
2)		:	\$
3)		:	\$

Signed by appointed surveyor

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)



Auto
Consultants
Pte Ltd

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

10 DECEMBER 2018

EUGENE WONG WEI HSEIN (EUGENE HUANG WEIXIAN) By Post and By Email
2 LINCOLN ROAD
#24-02
SINGAPORE 308342

Dear Sir/Madam,

OUR REF : CC3/AIG18021457/ha3
YOUR REF : SFB 3628M
ACCIDENT INVOLVING SFB 3628M AND SJY 9366K ALONG THOMSON ROAD ON
26.11.2018

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AIG Asia Pacific Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from Body Repairer/Workshop acting on behalf of the owner of SJY 9366K against your motor insurance policy.

Based on the accident report and accident scenario, it was reported that your vehicle had collided to the Third-Party vehicle SJY 9366K. As such, liability may not be on your favour unless proven otherwise.

Please be informed that your No Claim Discount (NCD – if any) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defense, please reply to us within 10 days from the date of this letter.

Your full co-operation in the handling of the claim is required and kindly submit the following to vicalpeh@lkkauto.com within 10 days from the date of this letter **if not provided at AIG's reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)



Auto
Consultants
Pte Ltd

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

- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AIG's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AIG of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AIG shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6256 3561 or email us at vicalpeh@lkkauto.com.

Please quote the claim reference when you contact us that we can assist you more effectively.

Yours sincerely,



Vic Alpeh
Case Handler
DID: 6841 2096
FAX: 6741 4108
Email: vicalpeh@lkkauto.com

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

eugenewongwh@gmail.com
(Email)

Vic (LKKAUTO)

From: Vic (LKKAUTO)
Sent: Monday, 10 December, 2018 5:21 PM
To: eugenewongwh@gmail.com
Cc: Admin A; Vic (LKKAUTO)
Subject: YOUR REF: SFB 3628M_ACCIDENT INVOLVING SFB 3628M AND SJY 9366K ALONG THOMSON ROAD ON 26.11.2018



Auto
Consultants
Pte Ltd

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

10 DECEMBER 2018

EUGENE WONG WEI HSEIN (EUGENE HUANG WEIXIAN) By Post and By Email
2 LINCOLN ROAD
#24-02
SINGAPORE 308342

Dear Sir/Madam,

OUR REF : CC3/AIG18021457/ha3
YOUR REF : SFB 3628M
ACCIDENT INVOLVING SFB 3628M AND SJY 9366K ALONG THOMSON ROAD ON 26.11.2018

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Please be informed that your No Claim Discount (NCD – if any) may be affected as a result of the claim against your policy.

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- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (if any)
- Video footage of accident (if any)

- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AIG's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AIG of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AIG shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6256 3561 or email us at vicalpeh@lkkauto.com.

Please quote the claim reference when you contact us that we can assist you more effectively.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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



Save the Earth. Print only when necessary.

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AUTHORIZATION TO ACT
(AIG Asia Pacific – EXPRESS THIRD PARTY CLAIM)

I, ONG PECK HAR SHIRLEY ("the third party claimant")
of 65 Jalan Leban S (577603) (address),
owner of SJY 9366 K / (vehicle no.) hereby authorize
Performance Motors Ltd
("the workshop") to act for me with respect to my claim for repair costs and/or
rental and/or loss of use ("claim") for my vehicle no. SJY 9366 K that was
damaged pursuant to the accident which occurred on 26.11.2018 (date) along
Thomson Road towards Marymount Road (location)
involving vehicle no/s SFB 3628 M / ("the accident").

I further authorize the workshop to settle the 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/s being made in
favour of the workshop.

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

Date this 04 day of 01 (month) 20 19 (year)



Signed by "the third party claimant"

PERFORMANCE MOTORS LIMITED

303 Aljunied Road
Singapore Performance Centre

Signed by "the workshop"

RELEASE VOUCHER
(AIG Asia Pacific – EXPRESS THIRD PARTY CLAIM)

"We/I, Performance Motors 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\$ 3947.87 (repair costs), S\$ 300.00 (loss of use/rental) S\$ 2.00 (search fees) for vehicle no. SY9366K that was damaged pursuant to the accident which occurred on 26-11-2018 (date) along Thomson Rd towards Marymount Rd (location) involving vehicle no/s SFB3628M.

This is pursuant to the inspection conducted on 4-1-2019 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner Ong Peck Har Shirley ("third party claimant") of vehicle no. SY9366K 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 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 SY9366K (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 29 day of 04 (month) 20 19 (year)



Signed by AIG appointed surveyor

PERFORMANCE MOTORS LIMITED

303 Aljunied Road
Singapore 408767

[Signature]
Director (Finance)

Chopped & Signed by "the workshop"

303, Alexandra Road
Sime Darby Performance Centre
Singapore 159941
Tel. 63190100 (Sales & Admin)
63190111 (AfterSales)
Fax. 64747770380, Kampong Arang Road
East Coast Centre
Singapore 438185
Tel. 63190888 (AfterSales)
Fax. 63449773315, Alexandra Road
Sime Darby Business Centre
Singapore 159944
Tel. 63190528 (AfterSales)
63190833/558 (Motorrad)
Fax. 64796601 (AfterSales)
64796624 (Motorrad)

SERVICE TAX INVOICE

Repair Order No. : B1 1327716

Date IN : 04/01/2019

Cust. Svc. Advisor: Joseph Yaguel

Page No. : 1 of 2

Invoice Number : 2086286 / WSB

Invoice Date : 12/04/2019

Payment Terms : 30 Days From Invoice

Invoice By : Sharon Heng

- CUSTOMER INFORMATION -

Mdm Ong Peck Har Shirley
65 Jalan Leban

Singapore 577602

- INVOICE TO - 121

AIG Asia Pacific Insurance Pte. Ltd.
78 Shenton Way
#08-16 Chartis Building
Singapore 079120REGN. NO.
SJY9366KCHASSIS NO.
EA29485REGN. DATE
18/10/2018MODEL
430I-CMILEAGE
2638

- - - - LABOUR 1 - - - -

To replace rear bumper and attachments including to
remove and install body parts in order to carry out painting
job.

To respray rear bumper.

To check electrical wiring systems and lightings at the
rear section for proper function.

Sundries

INS CLAIMS : ACCIDENT REPAIR. DIRECT SETTLEMENT.

DATE OF ACCIDENT : 26.11.2018. 3RD PARTY CAR : SFB3628M.

YOUR REF NO : NIL.

VEHICLE WAS SURVEYED BY MR TAUFIKH FROM LKK AUTO
CONSULTANTS PTE LTD ON 4.1.2019 AT 3.15 PM. AUTHORISED
REPAIR BY MR VIC ALPEH FROM LKK AUTO CONSULTANTS PTE
LTD ON 10.12.2018 VIA E-MAIL.PROPOSE LOSS OF USE = \$100x3. THE AMOUNT IS SUBJECTED
TO INSURANCE COMPANY CONFIRMATION.

GIA SEARCH FEE = \$2.00.

NETT

850.00

934.00

150.00

80.00

0.00

0.00

0.00

Total Labour 1: 2,014.00

- - - - PARTS - - - -

REAR BUMPER PANEL PRIMED (M/PDC)

DECOUPLING RING PDC TORQUE CONVERTE

TRIM PANEL BUMPER REAR BOTTOM (M)

LETTERING M5

Qty Retail
Price

1 1,347.10

4 5.05

1 226.40

1 81.90

NETT

1,347.10

20.20

226.40

81.90

Total Parts : 1,675.60

Performance Motors Limited

A member of the Sime Darby Group
Co. Reg. No. 197401559W GST Reg. No. M2-0020881-x



303, Alexandra Road
Sime Darby Performance Centre
Singapore 119943
Tel. 63190100 (Sales & Admin)
63190111 (AfterSales)
Fax. 64787770

280, Kampong Arang Road
East Coast Centre
Singapore 438180
Tel. 63190888 (AfterSales)
Fax. 63469773

115, Alexandra Road
Sime Darby Business Centre
Singapore 159944
Tel. 63190528 (AfterSales)
63190533/530 (Motorrad)
Fax. 64796601 (AfterSales)
64796624 (Motorrad)

SERVICE TAX INVOICERepair Order No. : **B1 1327716**Date IN : **04/01/2019**Cust. Svc. Advisor: **Joseph Yaguel**Page No. : **2 of 2**Invoice Number : **2086286 / WSB**Invoice Date : **12/04/2019**Payment Terms : **30 Days From Invoice**Invoice By : **Sharon Heng**

Labour Charges : **1,934.00**
Parts Charges : **1,675.60**
Lubricant/Misc : **80.00**

Total Labour & Parts Charges	: S\$	3,689.60
Less Insurance Excess	: S\$	0.00
Invoice Total Amount Exclude GST	: S\$	3,689.60
GST @ 7%	: S\$	258.27
Invoice Total Amount Include GST	: S\$	3,947.87

Computer generated invoice. No signature is required.

Amount Payable Include GST : **S\$ 3,947.87**

All amounts are in Singapore Dollars.

Work was carried out subject to the Company's Terms and Conditions of Service.

No complaints will be entertained unless reported within seven (7) days of the date of this invoice.

For credit purchases, interest @1% per month will be debited on overdue amounts.





RECORDS MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

Third Party Insurer Enquiry

Our Ref No: GR-18-184278

Date of Request: 27/11/2018

Your Ref No: Online Purchase

Performance Motors Limited
303 Alexandra Road
Sime Darby Performance Centre
Singapore 159941

Dear Sir/Madam,

Enquiry Date 27/11/2018
Enquiry By Melanie Setiawati
TP Vehicle No. SFB3628M
Accident Date 26/11/2018

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SFB3628M	AIG Asia Pacific Insurance Pte. Ltd.	12/04/2018-11/04/2019	65-6419-3000

Thank You.

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

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RECORDS MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735**TAX INVOICE**

Our Ref No: GR-18-184278

Date of Request: 27/11/2018

Your Ref No: Online Purchase

Performance Motors Limited
303 Alexandra Road
Sime Darby Performance Centre
Singapore 159941

Dear Sir/Madam,

Enquiry Date 27/11/2018
Enquiry By Melanie Setiawati
TP Vehicle No. SFB3628M
Accident Date 26/11/2018

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque

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

Express

CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	27 Nov 2018 Edit Reg		04 Jan 2019 00:00 Edit Adj Rpt	S\$3,689.60 Edit Estimates	S\$3,689.60 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All					
CLAIM SUBFOLDER DETAILS [Created by adjuster]									
Insured:	EUGENE WONG WEI HSIEN , ID: S7334735A								
Main Claimant:	ONG PECK HAR SHIRLEY , ID: S1755461A								
Vehicle Reg. No.:	SJY9366K	Date of Loss:	26/11/2018 20:00 - :59 [1 Months and 8 Days From LTA Reg Date (Man Yr)]						
Claim Type:	TP / 7689729486SG	Policy/Cover Note No.:	2100460324 (Comprehensive)						
Vehicle Reg. No. (Insured):	SFB3628M	Policy No. (Claimant):	CN018005						
		Excess:							
Repairer:	Performance Motors Limited (Alexandra) 303 Alexandra Road, Sime Darby Performance Centre, 159941 Alexandra - Tel: 63190172/63190174								
Handling Insurer:	AIG Asia Pacific Insurance Pte. Ltd. (Express) - Tel: 65-6419-3000 ... [Handled by Kesaval, Jaclyn-M] Jaclyn-M.Kesaval@aig.com								
Claimant's Insurer:	AXA Insurance Pte Ltd (HQ) - Tel: 6338 7288								
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by MOHD TAUFIKH BIN HAMID] ... [Final Rpt due 07/12/2018]								
ASSOCIATED MAIL RECEIVED View All Compose Case Mail									
There are no mail for this case.									
ALL ASSOCIATED TASKS View All Search Tasks Create New Task Complete									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

Claim Documents

***SJY9366K (7689729486SG)**
[SFB3628M]
TP
ONG PECK HAR SHIRLEY
Nov 26 2018 8:00PM
[EUGENE WONG WEI HSIEN]
Performance Motors Limited

Upload Documents		Upload Photos		Compose New Letter		Upload Video		Upload Audio		View View in Browser	
Letters/Correspondences										1 per page	<input checked="" type="checkbox"/>
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)						Thumbnail	Print		
1	(Draft)	Third Party Express Settlement - Payment Breakdown							Edit		
Photos/Images										3 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)						Thumbnail	Print		
1	28/03/19 13:56	Odometer Reading							Load JPG		
2	28/03/19 13:56	Chassis Number							Load JPG		
3	28/03/19 13:56	General View							Load JPG		
4	28/03/19 13:56	General View							Load JPG		
5	28/03/19 13:56	General View							Load JPG		
6	28/03/19 13:56	General View							Load JPG		
7	28/03/19 13:56	General View							Load JPG		
8	28/03/19 13:56	General View							Load JPG		
9	28/03/19 13:56	General View							Load JPG		
10	28/03/19 13:56	General View							Load JPG		
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19	28/03/19 13:56	General View							Load JPG		
20	28/03/19 13:56	General View							Load JPG		
21	28/03/19 13:56	General View							Load JPG		
22	28/03/19 13:57	Reinspection Photo							Load JPG		
23	28/03/19 13:57	Reinspection Photo							Load JPG		
24	28/03/19 13:57	Reinspection Photo							Load JPG		
25	28/03/19 13:57	Reinspection Photo							Load JPG		
26	28/03/19 13:57	Reinspection Photo							Load JPG		
27	28/03/19 13:57	Reinspection Photo							Load JPG		
28	28/03/19 13:57	Reinspection Photo							Load JPG		
Documentation										1 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)						Thumbnail	Print		
1	28/11/18 13:39	TP ESTIMATE + DOCS							Load PDF		
2	28/11/18 13:39	TP GIA REPORT							Load PDF		
3	10/12/18 17:24	EMAIL TO OI							Load PDF		
4	10/12/18 17:24	LETTER TO OI							Load PDF		

Letters/Correspondences			1 per page	<input checked="" type="checkbox"/>
No	Finalized On			
LKK Auto Consultants Pte Ltd (HQ)				
5	10/01/19 14:41	TP ESTIMATE - MARKED		Thumbnail Print
6	13/05/19 09:59	WORKSHOP INVOICE		Load PDF
7	13/05/19 09:59	AUTHORISATION TO ACT FORM		Load PDF
8	13/05/19 09:59	Release Voucher		Load PDF
9	13/05/19 09:59	GIA SEARCH		Load PDF
AIG Asia Pacific Insurance Pte. Ltd. (SG)				
No	Finalized On			Thumbnail Print
1	29/11/18 10:19	OI GIA REPORT		Load PDF

Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			
Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ) <div style="border: 1px solid black; height: 100px; margin-top: 5px;"></div>			
Show Remarks To: <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:	SFB3628M (Insd veh)	Model:	BMW 430i 2.0 (A)
	SJY9366K (TP veh)		
Date of Accident:	26/11/2018		

Global Sum Settlement	:	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Repair Estimate	: \$	6,515.82	
Final Repair Cost	: \$	3,947.87	
Loss of Use	: \$	300.00	3.00 days at \$100.00 per day
Rental (if any)	: \$	0.00	days
LTA / GIA Search Fee	: \$	2.00	
Others:	: \$	0.00	
	: \$		
Final Settlement Sum	: \$	4,249.87	

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

A) For Non GIA Registered Workshop: Agreed Liability _____ (%)

B) For GIA Registered Workshop: BOLA Applicable: Yes/ ~~No~~ BOLA Scenario No: _____

BOLA Liability: _____ 100 _____ (%) 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)	Performance Motors Limited	: \$	4,249.87
2)		: \$	
3)		: \$	

JOANNE LEE KHANG MIN

13 May
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: CC3/AIG18021457/T1HA3Q2

Date: 13/05/2019

REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd.

Policy No:

2100460324

Claimant Vehicle No: SJY9366K

Insured Vehicle No: SFB3628M

Date of Loss: 26/11/2018

Nature of Claim:

TP

Claim No: 7689729486SG

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: SJY9366K

Make & Model: BMW 430i, 2.0 (A)

Reg. Date: 18/10/2018 (Man. Year: 2018)

Colour: Grey

Engine Capacity: 1998 cc

Market Value/New Car Price: N/A

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

Engine No: F9513140B48B20B

Chassis No: WBA4V32000EA29485

Odometer: 2638 km

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: 255/40 R18

Rear Tyre Size: 255/40 R18

Front Left Side: Continental 6 mm

Rear Left Side: Continental 6 mm

Front Right Side: Continental 6 mm

Rear Right Side: Continental 6 mm

The above values represent the remaining tyre tread's depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	3,174.55	1,755.60	1,418.95	44.70
Miscellaneous Items	0.00	0.00	0.00	
Labour	2,915.00	1,934.00	981.00	33.65
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Gross Total (S\$)	6,089.55	3,689.60	2,399.95	39.41
+ GST 7.00/7.00% (S\$)	426.27	258.27	168.00	39.41
Nett Amount (S\$)	6,515.82	3,947.87	2,567.95	39.41
+ Loss of Use (3.0 x S\$100.00/day) (S\$)		300.00		
+ Doc/Search Fee (S\$)		2.00		
Nett Liability (S\$)		4,249.87		

INSPECTION

Date of Assignment: 04/01/2019

Date Inspected: 04/01/2019 Inspected At:

Performance Motors Limited (Alexandra)

303 Alexandra Road, Sime Darby

Performance Centre

Singapore 159941

Estimated Period of Repair: 3.0 days

Adjuster: MOHD TAUFIKH BIN HAMID**Manager:** VIC ALPEH

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		*SUNDRIES	Necessary	80.00 FS	*80.00 FS
2	1		*RR BUMPER CARRIER ECE	Not Necessary	443.70 FS	*- FS
3	1		*REAR BUMPER CENTRE GUIDE	Not Necessary	56.80 FS	*- FS
4	1		*RR BUMPER LH SIDE GUIDE	Not Necessary	49.30 FS	*- FS
5	1		*RR BUMPER RH SIDE GUIDE	Not Necessary	49.30 FS	*- FS
6	1		*TRIM PANEL BUMPER REAR BOTTOM (M)	Deformed	226.40 FS	*226.40 FS
7	1		*REINFORCEMENT BUMPER REAR BOTTOM (M)	Not Necessary	82.25 FS	*- FS
8	1		*REAR BUMPER PANEL PRIMED (M/PDC)	Deformed	1,347.10 FS	*1,347.10 FS
9	4		*DECOUPLING RING PDC TORQUE CONVERTE	Necessary	20.20 FS	*20.20 FS
10	2		*PDC SENSOR MINERAL GREY (B39)	Not Necessary	737.60 FS	*- FS
11	1		*LETTERING M5	Necessary	81.90 FS	*81.90 FS
Total Parts (S\$)					3,174.55	1,755.60

F=Franchise part. S=SpccNett.

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
<u>Labour Items</u>				
1	REPLACE REAR BUMPER PANEL AND ATTACHMENTS ,ETC TO KNOCK OUT DENTS CAUSED BY THE ACCIDENT	New	1,700.00	850.00
2	SPRAY REAR BUMPER PANEL	New	1,038.00	934.00
3	TO CHECK ELECTRICAL WIRING SYSTEM AND LIGHTINGS AT THE REAR SECTION FOR PROPER FUNCTION	New	177.00	150.00
Gross Labour Cost (\$\$)			2,915.00	1,934.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >