CS3 MSG18 00/678 /GVd3-7 26/11/18 ASSIGNMENT (Office) Monical Chung MSIG 24/1/18 B10.02am OD (II) WS / IF RES | OD RES / EVA / INV | MV | CS SLG 69587 Twincur Automotive 6842 0051 Blk 2 Kaki Bk+ #01-17/18 MSD/ VPT /17- 000640 MSC/V/18-600149 Store Experied Make of Vel. 23 01 2018 CA - REV - REP. - REV 24 HRS InteTe 10 Isamo 291118 Per Control Melody Venicle IN 6Th X) Estimulte Dismarth: Glologie After repair : 7 3 2018 (Wilson) 5400, 58%

RECEIVED 1 6 000 2018

PRS Xal MSIG 5/2/208 11 oct 2 lb Honola Vezel Hybrid Red 97923 SLG 69581 N-51 Automotive 2 kaki BK+ tve 2 \$ 01-17 RU31211238 215/55 R17 BE GUN BYNCH DO RE 104 W.S. 0-15, W.R. BUY 125 105 105 Territoria that THE REST NO.

3/c Submit PRS report - \$\$ 2500 - 3500

in lupi

PRR

* * 3 days

ELIN N 525

THE C. COMMETTERS BOX BROWN STREET

SION LAW LLC

(Incorporated with limited liability)

EIUC NG CHING BOOK WONG KENG LEONG RAYNEY AUDREY WONG SU-IBLEN PAUL VAP TALSAN ANJALLI D-O MENIANDY SEGA PARAM ANG KIM NOUDIANE RAVENDRA KRISHNASAMY JANICE HAN BALIN TAN YINGXIAN, SELWYN CHEONG VENHEL CLARISSA EDISON YAM CHYLEL

Head Office: 133 New Bridge Road #18-01/02 Chinatown Point Singapore 059413

Usuque Entity Number: 200721148H

Branch: 490 Lorong 6 Ton Payoli #03-11 HDB Hub (Biz 3 Lobby 1) Singapore 310490

Main TEL.

(65) 6534 2811 (Hunting)

FAX : (65) 6535 6802

E-MAIL : annatania visionla wile.com

Branch TEL

165) 63580703

REG / CS / PAY / FA

NOV 2018

WHEN REPLYING, PLEASE QUOTE GUILREFERENCE - Please to HEAD OFFICE for this mining

Our Ref

: AKN-atv-Ins-T140-105673-18

Your Ref

: SGE 1618 C

Date:

20 November 2018

WITHOUT PREJUDICE

BY HAND

MSIG INSURANCE (SINGAPORE) PTE LTD

4 Shenton Way #21-01 SGX Centre 2

Singapore 068807 Attn:

Motor Claims Department

GOH BOO CHIN

8 Limbok Terrace Singapore 545174 CERTIFICATE OF POSTING

For your information only

Dear Sir.

CHANG HONG CURRY MIXED RICE & FOOD ENTERPRISE ACCIDENT INVOLVING SLG 6958 T & SGE 1618 C ON 23-JAN-2018 AT MALAYSIA CUSTOM AT ABOUT 1230HOURS

We are instructed by the above named to claim damages against you/your insured in connection with a road traffic accident on 23-JAN-2018 AT MALAYSIA CUSTOM AT ABOUT 1230HOURS involving our client's vehicle registration number SLG 6958 T and vehicle registration number SGE 1618 C driven by you your insured at the material time.

We are instructed that the accident was caused by you/your insured's negligent driving and /or management of your/your insured 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:-

01.	Cost of Repair		S	9,951.00
02.	Rental fees		S	360.00
03.	2 days loss of use for pre repair		S	240.00
04.	Survey report fees		S	744.00
05.	GIA & LTA search / report fees		S	43.98
06.	Cost Contribution (at this stage)		S	1,605.00
07.	Disbursements (at this stage)		S	50.00
		TOTAL	SI	2,993.98

.../2 to be continued next page

CONFIDENTIALITY

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VISION LAW LLC

Advocates & Solicitors Page 2

Our Ref

: AKN-atv-Ins-T140-105673-18

Your Ref

SGE 1618 C

Date:

20 November 2018

MSIG INSURANCE (SINGAPORE) PTE LTD

4 Shenton Way #21-01 SGX Centre 2

Singapore 068807

Attn: Motor Claims Department

GOH BOO CHIN

8 Limbok Terrace Singapore 545174

We enclose a copy of each of the following documents for your consideration:-

- (a) GIA report lodged by driver of SLG 6958 T & SGE 1618 C:
- (b) Video footage of accident;
- (c) LTANet Search:
- (d) Certificate of Insurance:
- (e) Registration Card;
- (f) Rental agreement, rental invoice & rental receipt:
- (g) Final Repair Bill:
- (h) Surveyor's report & invoice; and
- (i) 94 coloured photographs depicting the damages to motor vehicle SLG 6958 T.

(P.S:- Original photographs will be sent to insurance co. only)

The demand 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.

Please note that if you are insured and you wish to claim under your insurance policy, you should immediately pass this letter and all the enclosed documents to your insurer.

Please note that you or your insurer should send to us an acknowledgement of receipt of this letter within 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 herein is quantified based on 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.

Please also note that if you have a counterclaim against our client arising out of the accident, you are also required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents within 8 weeks of your receipt of this letter.

Yours faithfully

(HEAD OFFICE)

Enc.

Chang Hong Curry Mixed Rice & Food Enterprise

As per your instruction we have submitted your claim as set out above to the third party insurance company. Please do notify us if there is any discrepancy, if any, particularly, the number of days claimed for rental charges and/or loss of use as soon as possible. Thank you.

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MSNE18012326 / SME Motor Pte Ltd - Kaki Bulut ENTRY DATE & TIME: 25/01/2018 11:27 SUBMITTED BY: Chia Pel Yleg

Your NCD will be affected due to late reporting Actual e-Filling Submission Date & Time: 25/01/2018 13:25

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised Driver.
- 3. Information provided must be as truthful and accurate as possible. Any wilful misropresentation or witholding of material facts may allow insurance companies to repudiate policy ability.
- 4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- 5. Any false reporting may be referred to the Police for investigation.
- This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
- 7. By the ladgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

and department	
	ACCIDENT STATEMENT
Date Of Report	25/01/2018 11:27
Date Of Accident	23/01/2018 12:30
Exact Location Of Accident	MALAYSIA CUSTOM
Country/State of Loss	SINGAPORE
P. S. L. L. C.	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SLG6958T
Insured/Policyholder	
Name Of Registered Owner	CHANG HONG CURRY MIXED RICE & FOOD ENTERPRISE

Co Reg No 53173138C

Email Address NOEMAIL
Mobile Phone No

Alternative Phone No OFFICE-91856164

Manufacturer HONDA
Model VEZEL

Exact Purpose for which vehicle was being used at time of accident

Are you claiming under your own insurance policy for repair to your vehicle?

If No, Please state action to be taken THIRD PARTY
Vehicle Category PRIVATE CAR

Insurance Company

Vehicle Particulars

Name of Insurance Company ERGO INSURANCE PTE, LTD.

Type Of Coverage COMPREHENSIVE

Fleet Policy NO

Policy Number DMPC17S015502

Cover Note Number

Driver

 Name of Driver
 KE HUAMING

 NRIC No
 \$8271856G

 Date Of Birth
 03/12/1982

 Occupation
 INDOOR

 Date Of Driving Pace
 30/11/2009

Driving Experience 8 YEARS AND 1 MONTH

Gender MALE

Mobile Number (LOCAL) +65-91896164

Fax Number Contact Number

EMail Address NOEMAIL

Address

BLK 710 YISHUN AVE 5 #08-118

Postcode

760710

Was driver an employee of the Insured's Company YES

If No, Relationship of the Driver with the Insured

Vehicle Registration Number of Driver's Own

Vehicle

*

Insurance Company of Driver's Own Vehicle

.

General Information of the Accident

Type Of Accident

COLLISION - HEAD TO REAR

Weather Conditions

CLEAR

Road Surface

DRY

Other Information

Was any foreign vehicle involved in this accident?

NO

Number of vehicles involved in the accident

Was any body injured in the Accident?

NO

Was any injured conveyed to hospital by

NO

ambulance?

Was any other material or property damaged?

YES

I have been approached by unknown person(s) soliciting/offering accident claims assistance.

NO

Number of Passengers (Including Driver)

2

Passenger 1

NAME:

: HE WEI

GENDER:

: MALE

Details of Police Action

Was the accident reported to the police?

NO

If Yes, Please state which Police Station

Was notice of intended Prosecution given?

NO

if Yes, against whom?

Circumstances of Accident

I WAS GIVING WAY AT THE GIVE WAY LINE. I WAS STATIONARY STOP WHEN THE ACCIDENT OCCUR. AFTER PASSING THE TOLL CHARGE AND I MOVED FORWARD AFTER PASSING THE GANTRY. WHILE BEFORE EXITING THE TOLL STATION, I STOPPED AND GIVE WAY TO THE ON GOING TRAFFIC. WHILE WAITING, SUDDENLY I FELT AN IMPACT FROM THE REAR OF MY VEHICLE. I ALIGHTED FROM MY VEHICLE AND REALISED IT WAS A VEHICLE BEARING (SGE1618C) THAT COLLIDED ONTO THE REAR OF MY VEHICLE WHILE I WAS STATIONARY STOPPED BEHIND THE GIVE WAY LINE.

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

NO

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

SGE1618C

Vehicle Make/Model/Colour Details Of Properties

VEHICLE B

Vehicle Category

PRIVATE CAR

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name Nature Of Damage No. Of Passenger (Including Driver)

Sketch Plan Pg. 1

SKETCH PLAN

IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised Orlyer.
- Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
- The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- 5. Any false reporting may be referred to the Police for investigation.
- The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
- By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
- 8. Consent under the Personal Data Protection Act (PDPA)

lunderstand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General insurance Association of Singapore ("GIA") may/are permetted to curiect, use, disclose and/or process my personal data/personal information set out in this (form) and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurers) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of :
 - processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ir) investigating the accident and/or my claims:
 - (III) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling end/or dealing with my claims.[collectively the "Purposes"]
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the insurers' lawyers/taw firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the ourpose of fraud datection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.

Commission of the Contract of

Policyholder's Signature Date & Times 4)

Oriver's Signature (If driver is not the policyholder) Date & Time:

Reporting Centre Personnel's Signature Name: NRIC/FIN No.:

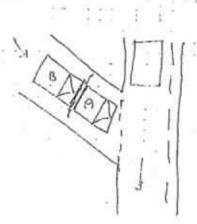
TWING COTE

Sketch Plan #2 Pg. 1

SKETCH PLAN

41.0

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DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

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

Pol-cyhalder's Signature

Date & Time:

Driver's Signature

(If driver is not the policyholder) Date & Time

Reporting Centre Personnel's Signature

Name: NRIC/FIN YOU



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-18-017480

Date of Request:

01/02/2018

Your Ref No:

WALK IN LIOW

TWINCAR AUTOMOTIVE PTE LTD BLK 2 KAKI BUKIT, #01-17/18 KAKI BUKIT AUTOHUB SINGAPORE 417921

Dear Sir/Madam.

Your Vehicle No:

SLG6958T

Date of Accident:

23/01/2018

Place of Accident:

M'SIA CUSTOM

Investment Marian

Involving Vehicle No: SGE1618C

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

[] GIRO [X] Cash [] Cheque



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-18-017481

Date of Request:

01/02/2018

Your Ref No:

WALK IN LIOW

TWINCAR AUTOMOTIVE PTE LTD BLK 2 KAKI BUKIT, #01-17/18 KAKI BUKIT AUTOHUB SINGAPORE 417921

Dear Sir/Madam,

Date of Accident:

23/01/2018

Vehicle No:

SLG6958T

Place of Accident.

MALAYSIA CUSTOM

Involving Vehicle No:

SGE1618C

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SGE1618C	MALAYSIA CUSTOM		4.00 1	
GST Amount			4.00	13.08
Total Amount Due (CCT Inchications			0.92
Total Amount Due (3ST Inclusive)			14.00

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.

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

[] GIRO [X] Cash [] Cheque

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type:

Business

Owner ID:

3138C

Vehicle Details

Vehicle No.:

SLG6958T

Vehicle to be Exported:

No

Intended De-registration Date:

25 Jan 2018

Vehicle Make:

HONDA

Vehicle Model:

VEZEL 1.5X HYBRID A

Primary Colour:

Red

Manufacturing Year:

2016

Engine No.:

LEB5911247

Chassis No.:

RU31211238

Maximum Power Output:

112.0 kW (150 bhp)

Open Market Value:

\$25,821.00

Original Registration Date:

11 Oct 2016

First Registration Date:

11 Oct 2016

Transfer Count:

0

Actual ARF Paid:

\$5,000,00

Intended PARF Rebate Details

PARF Eligibility:

Yes

PARF Eligibility Expiry Date:

10 Oct 2026

PARF Rebate Amount:

\$3,750.00

Intended COE Rebate Details

COE Expiry Date:

10 Oct 2026

COE Category:

B - Car above 1600cc or 97kW (130bhp)

COE Period (Years): 10 QP Paid: \$55,501.00 COE Rebate Amount: \$48,327.00 Total Rebate Amount:

The information contained herein is correct as at 25 Jan 2018

\$52,077.00



PRIVATE CAR

R SB A000577 Cov.Type: C

CERTIFICATE OF INSURANCE

MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189)
MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) RULES, 1960
ROAD TRANSPORT ACT, 1987 (MALAYSIA)
MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1959 (MALAYSIA)

The late late have				4 4	
CERT		C A 7	_	NIC	
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DMPC17S015502

 Index Mark and Registration No. of Vehicle:

SLG6958T

2) Nome of Policyholder:

CHANG HONG CURRY MIXED RICE & FOOD ENTERPRISE

3) Commencement Date of Insurance:

11 October 2017

EXCESS: (SECTION 1). SGDS00.00

ADD XS:UNNAMED DRS-I SGD500.00 ADD XS:NON-AUTH WKSH SGD300.00

4) Expiry Date of Insurance:

10 October 2018

EXCESS: WINDSCREEN SGD100.00

YNG&INEXP DRV(SEC I) SGD3,000.00

- 5) Persons or Classes of Persons entitled to drive
 - 1) Any person who is driving on the Policyholder's order or permission
- 6) Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

And provided further that the Motor Vehicle is registered under the Road Traffic Act and its registration under the Road Traffic Act has not been cancelled at the time of the accident loss or dumuye.

- 7) Limitations as to Use
 - (1) Use only for social domestic and pleasure purposes
 - (2) Use for Policyholder's business

This Policy does not cover

- (1) Use for hire or reward, racing, pace-making, reliability trial or speed-testing
- (2) Use for the carriage of goods other than samples in connection with any trade or business
- (3) Use for any purpose in connection with the Motor Trade

HIRE PURCHASE CO. : MAYBANK

Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third Party Risks and Compensation) Act (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia) are not to be included under these headings (for Items 6 & 7)

WE HEREBY CERTIFY that the Policy to which this Certificate relates is issued in accordance with the provisions of the Mator Vehicles (Third Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia)

Cov Type:

C - Comprehensive

F - Third Party, Fire & Theft

T - Third Party

For and an behalf of ERGO Insurance Pte. Ltd.
Approved Insurer

Authorized Signature

TwinCar AUTOMOTIVE PTE LTD

Kaki Bukit AutoHub 2 Kaki Bukit Ave 2

#01-17 / #01-18 /Heavy Vehicle #01-08 / Spray Painting #02-27 Singapore 417921 Tel No.: +65 6842 0051 Fax No.: +65 6741 0510

E-Mail: sales@n51.com.sg Company Reg. No.: 200714616M GST Registration No.: 200714616M

CHANG HONG CURRY MIXED RICE & FOOD ENTERPRISE 304 UBI AVE I #01-93 SINGAPORE 400304

Contact: 91856164

TAX INVOICE

Date: 03/10/2018

Date in: 05/02/2018

Vehicle Num.: SLG6958T

Make/Model: HONDA VEZEL 1.5X HYBRID A-2016

Chassis/Eng#: RU31211238/LEB5911247

Accident Date: 23/01/2018

Claim No: CLM13994

Reference: JAN-20/2018

Policy No.: DMPC17S015502 (10/10/2018)

LUMPSUM REPAIR BILL AS PER SURVEYOR REPORT

REF: 0578-18-TCA DATED 01/10/2018 BY PAR AUTOMOTIVE CONSULTANCY Amount S\$ 9,300.00

E. & O.E.

Sub S\$:

9,300.00

Add GST (7%) S\$:

651.00

Total Amount SS:

9,951.00



for TWINCAR AUTOMOTIVE PTE LTD

Sold to:	WINCAR)	#01-55 4-4-108-49 (Q h-ah) Ruhi 5109-40-08-49 (Q h-ah) Ruhi Tel 9015 9686 (Ah 8-00)	No	
Item	Quantity	Description Auto Hub to Auto Buy	Unit Price	Amount
		rate roup to purpo Day		\$100
		Reporting Two Tryps		-7
		7 ()		
-				
-				
		E. & O. E.	Sub Total :	/
			GST Tax :	
Issued by	r:		Total :	图100

× 8 8

TWINCAR RENTAL

Business Registration Number: 53092815M

Blk 2 Kaki Bukit Avenue 2 #01-17 Kaki Bukit Autohub, Singapore 417921

Tel: 68420051 Fax: 67410510 email: sales@n51.com.sg

Invoice To:

CHANG HONG CURRY MIXED RICE & FOOD ENTERPRISE

304 UBI AVE 1

#01-93

SINGAPORE 400304

INVOICE

Invoice No.

13-2096

Date

7/2/2018

		Hirer's Car No.	VHA No.	Terms
		SLG6958T	71592	CASH
No. of Day	Description		Per Day	Amount (S\$)
3	Car Rental from the period of 05/02/2018 Vehicle no. SKW3546X	to 07/02/2018.	120.00	360.00
	Singapore Dollars Three Hundred and Sixty	Only		

TWINGAR RENTAL

Authorised Signature



ROC NO. 53092815M

TWINCAR RENTAL

Kaki Bukit Autohub @ 2 Kaki Bukit Ave. 2 #01-18 Singapore 417921 Tel: 6744 0510 / 6842 0051

VEHICLE RENTAL AGREEMENT

VHA NO: 71592 SLG 69587 (X)

HIRER'S PARTICULAR	Veni	cle N	o: Sky	354	X	R	eplace Vel	No:	
Name: (as in I/C) CHANG HING CURRY MIKED FILE FROD ENTERPOSE	Mile	age C	ut:				lileage Out		
NRIC/PASSPORT_No: 53/7-3/38 C		e & M	odel:	_ A	4			Auto / Man	laui
Address (Res): 304 UBI AUE I #01-93 SC400Mi)	OUT	Date	- 8	The Party	do			Group:	
2 70307)	LUDG	Date	>/2	वाम			Time: 0	e Jan	
Name & Address of Employer:			IOD EX						
Resolvention	NON	-WAI	VER EX	CESS:	\$ 450	6			
Occupation: Driving Exp:									
Driving Licence No: D/L Type: Local / International Pass Date: Date of Birth: Tel: (0) (R)				CHAR	GES	_			_
Pass Date: Date of Birth:	Daily		9 S				_	-	+=
Tel: (0) (R) HP 1/85 6/64	-			120	pe	r day	3	360	00
ADDITIONAL DRIVER'S PARTICULARS	Week	dy (2 \$		pe	r week			
Name: (as in I/C) KE HUAMING	Mont	hly (2 \$		pe	r monti	n:		
NRIC/PASSPORT No: S 827/856 G	Hours	. 4	2.5		pe	r hour			_
NRIC/PASSPORT No: 5 827/856 G Address (Res): BLK 7/0 Y/9/4/ AVE 5	Other	s €	0.5					-	+
C 2 D 1001 C	CDW	6	15		pe	day/m	onth		-
D/L Type: Local / International	PAI	0	\$		_	day/m			-
Date of Diffit.	1000	_	200		he	uay/m	ontn		-
Occupation: Driving Exp:	Delive	ry Se	rvice						
VEHICLE CHECKLIST						SUB-	TOTAL \$		1
<u>s</u>	PETR	OL LE	VEL				_	_	+
SCHATCHES SCHATCHES	Out	E	1/4	1/2	3/4	F			+-
ES M ~ M	In	E	1/4	1/2	3/4	F			-
SCHWARS	EXTEN	SION					-		+
	Collec	tion S	ervice						-
	Misc.						_		
E TA					тот	AL CH	ARGE \$	360	0
A-ACCIDENTS A-ACCI	Rented	out b	y:					200	
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Achter Control of the	.mei a	July	ature		7	317.	7		
							200		
STD Tools Jack Hub Caps									
	Additio								

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 TWINCAR RENTAL in connection with this Agreement is true.

* IMPORTANT

- 1. ONLY PERSONS ABOVE 23 YEARS OF AGE WITH MORE TAHN 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 COW 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 TWINCAR RENTAL.

RETURN OF VEHICLE - THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLLIMN "SIGNATURE OF HIRER / DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO TWINCAR RENTAL AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL

DAT	EIN	TIME IN	MILEAGE	CHECKED BY	REMARKS	AND HONGOURS AND
07/00/	2018	16:05URS				TO CHITE PRINC
						SIGNATURE OF HIRER/DRIVER

PAR Automotive Consultancy

Thomson Rd Past Office PO Box 029 Singapore 915701. Tel: 645 31173, Fax: 645 36131.

Regn No. STOKAGELL

Report No: 0578-18-TCA

01 October 2018

Chang Hong Curry Mixed Rice & Food Enterprise c/o Twincar Automotive Pte Ltd 2 Kaki Bukit Ave 2 #01-17 Kaki Bukit Auto Hub Singapore 417921

INVOICE No.

0578-18-TCA

Vehicle No.

SLG6958T

S/NO.

SERVICES RENDERED

Amount due

1

Being accident vehicle appraisal services, transport, photographs and re-inspection (work in progress and post repair inspection).

\$744.00

Total amount payable

\$744.00

Kindly cross your cheque in favour of "PAR Automotive Consultancy"

We thank you in anticipation for your prompt payment.

PAR Automotive Consultancy

PAR Automotive Consultancy

Thomson Rd Post Office PO Box 029 Singapore 915701. Tel: 645 31173. Fax: 645 36131.

Report No: 0578-18-TCA

01 October 2018

ACCIDENT VEHICLE SURVEY REPORT

Chang Hong Curry Mixed Rice & Food Enterprise c/o Twincar Automotive Pte Ltd 2 Kaki Bukit Ave 2 #01-17 Kaki Bukit Auto Hub Singapore 417921

VEHICLE INFORMATION:

Vehicle Reg No .:

SLG6958T

Odometer:

097924km

Make & Model:

Honda Vezel 1,5X Hybrid A

Colour:

Red

Regn No 32986974L

Chassis number:

RU31211238

Date of accident:

23/01/2018

Year of Regn.:

11/10/2016

Date inspected:

05/02/2018

Repairer at:

Twincar Automotive Pte Ltd

Date inspected (After Repair):

07/02/2018

2 Kaki Bukit Ave 2 #01-17 Kaki Bukit Auto Hub

Singapore 417921

STATIC CHECKS, where applicable:

Steering:

serviceable

Footbrake:

serviceable

Handbrake:

serviceable

Paintwork:

Good

General condition:

Good

TIRE CONDITION:

LH / Make

RH / Make

Size

Front:

5mm/Yokohama

5mm/Yokohama

215/55R17

Rear:

5mm/Yokohama

5mm/Yokohama

215/55R17

POINT OF IMPACT AND DAMAGE, where applicable:

Impact on the rear portion.

Please see details as described in the Annex for parts and labour.

REMARKS:

We have inspected the above-mentioned vehicle on a "Without Prejudice" basis.

· PAR Automotive Consultancy

Parts and Labour Assesment

PARTS

REAR END PANEL BUZZER SENSOR 1 shorted 85.00 85.00 REAR END PANEL INNER TOP GARNISH 1 fractured 98.00 98.00 REAR EXHAUST CHROME TAIL PIPE 1 distorted 135.00 135.00 REAR EXHAUST GASKET 1 necessary 48.60 48.60 REAR EXHAUST RUBBER MOUNTING 2 distorted 33.00 33.00 REAR EXHAUST SILENCER BOX 1 bent 528.00 528.00 REAR FLOOR COMPARTMENT TRAY GARNISH 1 fractured 430.30 430.30 REAR NUMBER PLATE LAMP L/R 2 fractured 65.60 65.60 REAR TAILGATE 1 buckled 953.30 953.30 REAR TAILGATE 'HYBRID' EMBLEM 1 necessary 75.80 75.80 REAR TAILGATE 'YEZEL' EMBLEM 1 necessary 32.90 32.90 REAR TAILGATE INNER PULL GARNISH 1 warped 24.90 24.90 REAR TAILGATE INNER UPHOLSTERY TRIM GARNISH 1 fractured 153.40 153.40	11 11 11 11 11 11 11 11 11 11 11 11 11
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REAR TAILGATE REFLECTOR BACK RUBBER GASKET L/R 2 necessary 29.80 29.80	LILEY
REAR TAILGATE REFLECTOR L/R 2 fractured 826.40 826.40	
REAR TAILGATE RUBBER GUIDE STOPPER L/R 2 deformed 21.00 21.00	With
REAR TAILGATE WEATHERSTRIP deformed 96.80 96.80	CHI
REAR TAILGATE WINDSCREEN MOULDING 2 necessary 240.00 240.00	
REAR TAILLAMP L/R 2 fractured 949.20 949.20	6411
Subtotal before discount S\$ 7,525.90 S\$ 7,525.90	- 1
Percentage discount 20% and 20% S\$ 1.505.18 S\$ 1,505.18	erel of
Sub-total 1 S\$ 6,020.72 S\$ 6,020.72	

3279.92

DE LE COMPANIE DE LA				
REAR BUMPER CLIPS - SET	1	necessary	50.00	\$0.00
REAR BUMPER LOWER COVER CLIPS - SET	1	necessary	30.00	20.00
REAR BUMPER REVERSE SENSOR	1	shorted	350.00	30.007
REAR END PANEL INNER TOP GARNISH CLIPS - SET	1	necessary	30.00	
REAR FENDER ARCH GARNISH CLIPS L/R - SET	2	necessary	100.00	100.00
REAR FENDER INNER SHIELD CLIPS L/R - SET REAR FENDER INNER UPHOLSTERY TRIM GARNISH	2	necessary	60.00	60.00
CLIPS L/R - SET	2	nonere	202120	\$71
REAR NUMBER PLATE	1	necessary	100.00	100.00
REAR NUMBER PLATE HOLDER		bent	25.00	25.00
REAR TAILGATE INNER UPHOLSTERY TRIM GARNISH CLIPS - SET	1	bent	50.00	50.00×N
REAR TAILGATE OUTER GARNISH CLIPS - SET	1	necessary	100.00	HX 00.001
REAR TAILGATE REVERSE CAMERA	1	necessary	30.00	30.00 2
	1	shorted	800.00	800.00
REAR TAILGATE WINDSCREEN SEALANT REAR TAILLAMP CLIPS L/R - SET	1	necessary	100.00	100.00
THE THE CEIPS LIK - SET	2	necessary	60.00	60,00×N
	Subtota	before discount	S\$ 1,885.00	S\$ 1,885.00
		Sub-total 2	S\$ 1,885,00	S\$ 1,885.00
LABOUR		Parts-total	SS 7,905.72	SS 7,905.72
The state of the s				
To remove, reinstall electrical wiring harness, check lighting and	rewire	for parking		
	l rewire	for parking	100.00	60.00
To remove, reinstall tailgate windscreen			100.00 300.00	60.00 <u>30</u>
To remove, reinstall tailgate windscreen To remove, reinstall roof top trim upholstery, cushion seat, trim garpet. (to FR) To re-spray painting on the change bodyparts, repair portion, and	arnish,	trim liner	144 - 140 - 240	
To remove, reinstall tailgate windscreen To remove, reinstall roof top trim upholstery, cushion seat, trim garpet. (to FR) To re-spray painting on the change bodyparts, repair portion, and the accident. To remove and change exhaust silencer box with size, repair portion.	arnish,	trim liner	300.00	
To remove, reinstall tailgate windscreen To remove, reinstall roof top trim upholstery, cushion seat, trim garpet. (to FR) To re-spray painting on the change bodyparts, repair portion, and the accident. To remove and change exhaust silencer box with pipe, re-align who provide labour, workmanship to change the above damaged both provide labour, workmanship to change the above damaged both provides and re-align body structure, body alignments and damage.	where	trim liner consistent to	300.00 150.00	1,320.00 60 5
Fo remove, reinstall electrical wiring harness, check lighting and sensor. Fo remove, reinstall tailgate windscreen Fo remove, reinstall roof top trim upholstery, cushion seat, trim garpet. (to FR) Fo re-spray painting on the change bodyparts, repair portion, and the accident. For remove and change exhaust silencer box with pipe, re-align who possistent to the accident. For provide labour, workmanship to change the above damaged both provide labour, workmanship to change the above damaged both posstruct and re-align body structure, body alignments and damaged both provides and re-align body structure.	where	trim liner consistent to	300.00 150.00 1,800.00	120.00 60.00 1,320.00 60 120.00
To remove, reinstall tailgate windscreen To remove, reinstall roof top trim upholstery, cushion seat, trim garpet. (to FR) To re-spray painting on the change bodyparts, repair portion, and the accident. To remove and change exhaust silencer box with pipe, re-align who possistent to the accident. To provide labour, workmanship to change the above damaged both postruct and re-align body structure, body alignments and damaged both construct and re-align body structure, body alignments and damaged both construct and re-align body structure.	where here necessary dyparts, ed cons	trim liner consistent to	300.00 150.00 1,800.00 180.00 1,400.00 100.00	60.00

Results of inspection of the accident vehicle are as shown above.

We have taken into consideration the age and condition of the vehicle in our recommendation.

Hence, the recommended cost of repairs based on Lump Sum repairs is: SS 9,300.00 and the recommended number of working days for the repairs is within 5 day(s).

5 days. 4689-92 246,3750

B J Loi (I Eng., MIML AIRTE)

Automotive Appraiser

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

Mobile Number

Fax Number Contact Number EMail Address

- 1. Please report correctly the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised Driver.
- 3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or witholding of material facts may allow insurance companies to repudiate policy ability.
- 4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- 5. Any false reporting may be referred to the Police for investigation.
- This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
- 7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

HE WAS THE WINDOWS	ACCIDENT STATEMENT
Date Of Report	25/01/2018 11:27
Date Of Accident	23/01/2018 12:30
Exact Location Of Accident	MALAYSIA CUSTOM
Country/State of Loss	SINGAPORE
PROPERTY OF THE PARTY OF	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SLG6958T
Insured/Policyholder	
Name Of Registered Owner	CHANG HONG CURRY MIXED RICE & FOOD ENTERPRISE
Co Reg No	53173138C
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	OFFICE-91856164
Vehicle Particulars	
Manufacturer	HONDA
Model	VEZEL
Exact Purpose for which vehicle was being used at time of accident	
Are you claiming under your own insurance policy for repair to your vehicle?	NO
f No, Please state action to be taken	THIRD PARTY
Vehicle Category	PRIVATE CAR
Insurance Company	
Name of Insurance Company	ERGO INSURANCE PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	DMPC17S015502
Cover Note Number	
Driver	
Name of Driver	KE HUAMING
NRIC No	S8271856G
Date Of Birth	03/12/1982
Occupation	INDOOR
Date Of Driving Pass	30/11/2009
Driving Experience	8 YEARS AND 1 MONTH
Gender	MALE

(LOCAL) +65-91896164

NOEMAIL

Address

BLK 710 YISHUN AVE 5 #08-118

Postcode

760710

Was driver an employee of the Insured's Company YES

If No, Relationship of the Driver with the Insured

Vehicle Registration Number of Driver's Own

Vehicle

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident

COLLISION - HEAD TO REAR

Weather Conditions

CLEAR

Road Surface

DRY

Other Information

Was any foreign vehicle involved in this accident?

NO

Number of vehicles involved in the accident

Was any body injured in the Accident?

NO

Was any injured conveyed to hospital by

ambulance?

NO

Was any other material or property damaged?

YES

I have been approached by unknown person(s)

soliciting/offering accident claims assistance.

NO

Number of Passengers (Including Driver)

2

Passenger 1

NAME:

: HE WEI

GENDER:

: MALE

Details of Police Action

Was the accident reported to the police?

NO

If Yes, Please state which Police Station

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

I WAS GIVING WAY AT THE GIVE WAY LINE. I WAS STATIONARY STOP WHEN THE ACCIDENT OCCUR. AFTER PASSING THE TOLL CHARGE AND I MOVED FORWARD AFTER PASSING THE GANTRY. WHILE BEFORE EXITING THE TOLL STATION, I STOPPED AND GIVE WAY TO THE ON GOING TRAFFIC. WHILE WAITING, SUDDENLY I FELT AN IMPACT FROM THE REAR OF MY VEHICLE. I ALIGHTED FROM MY VEHICLE AND REALISED IT WAS A VEHICLE BEARING (SGE1618C) THAT COLLIDED ONTO THE REAR OF MY VEHICLE WHILE I WAS STATIONARY STOPPED BEHIND THE GIVE WAY LINE.

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

NO

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number Vehicle Make/Model/Colour

SGE1618C

Details Of Properties

VEHICLE B

Vehicle Category

PRIVATE CAR

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name Nature Of Damage No. Of Passenger (Including Driver)

SKETCH PLAN

IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised Driver.
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- The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
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- The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance
 Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by
 interested parties.
- By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
- 8. Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this (form) and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of :
 - processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims. (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal information may/can be disclosed by any of the insurers and/or GIA to their third party service providers or agents(including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.

Date & Time:

CHANG HONG CURRY MIXED

A DE & FOOD ENTERPRISE

(53170 1380)

Policyholder's Signature Date & Time:

- 1: -

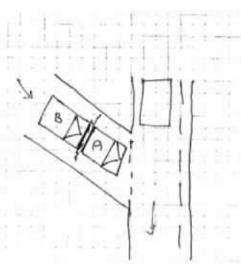
Driver's Signature (If driver is not the policyholder)

Reporting Centre Personnel's Signature Name: NRIC/FIN No.:

TWINGOTE

SKETCH PLAN

VEHICLE & - SEE 1619C



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

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VEHI CLE	. w	71-41 LE	1	WAS	STA			anne Tekt		VARIOUS RATE TOTAL
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VEHI CLE	ve A	441 LE	S-C	GASS	\$144 T			anne Tekt		VARIOUS RATE TOTAL
VEHI CLE	ve A	441 LE	S-C	GASS	\$144 T			anne Tekt		VARIOUS RATE TOTAL
VEHI CLE	ve A	441 LE	S-C	GASS	\$144 T			anne Tekt		VARIOUS RATE TOTAL
VEHI CLE	ve A	441 LE	S-C	GASS	\$144 T			anne Tekt		VARIOUS RATE TOTAL

DECLARATION

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

CHANG HONG CURE MI COOD ENTERPRESSE

Policyholder's Signature or Date & Time:

Oriver's Signature (If driver is not the policyholder) Date & Time: Reporting Centre Personnel's Signature Name: NRIC/FIN No.:

Driving License

REPUBLIC OF SINGAPORE IDENTITY CARD NO. \$8271856G



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Resta.

KE HUAMING

村 年 的 DH NESE

Detectable Se D3-19-1989 M Tracks or both CHINA outenes.





YOU ARE UDENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASSIES!

PASS DATE

Class 5 Mater Cars 4 3000kg with 47 passwengers enriceing all her 2009 of the driver, and office motor survices 4 3500kg

NF 1284



ERGO

STEVALK CAR

ACUSTY CENTRAL

CERTIFICATE OF INSURANCE

MCTOR VEHICLES (THIRD-PARTY RISKS AND COMPRISATION) ALL I IC-APTER 1980
MCTOR VEHICLES (THIRD-PARTY RISKS AND COMPRISATION) RIBES, 1950
RCAD (MASSPORT ACT 1987 IMALAYSTA)
MCTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1958 (MACAYSTA)

CERTIFICATE NO.

INCCITATIONS!

1) Index Mark and Registration

No. of Vehicle:

SL062367

2) Name of Policyholder:

4) Expiry Date of Insurance:

CHANG MORN TORRY KINED PICE & FORT MILLIANTEE

3) Commencement Date of Insurance:

11 October 1017

TYCERS: (SECTION T) . MUDGEO.00

AND MELICANDE STEAM PERSONAL CO.

In Opsober 1674

EXCHES: KINGGERTH 933156.00

YAMALDEEP THY STO TO MELO, 600.30

5) Persons or Classes of Persons entitled to drive

- i) kny person who is driving on the Pelicyholder's owner or permission
- 6) Provided that the person driving is permitted in accordance with the ficensing or other laws or regulations to drive the Motor. Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any execument or regulation in that behalf from driving the Motor Vehicle.

And provided further that the Motor Vehicle is registered under the Road Truffic Act and its registration under the Road Truffic

// Limitations as to Use

- (1) Use only for social domestic and pinnerse porposes
- (3) Use for Policylolder's bosiness

This Policy does not cover

- (1) use for hire or reward, recing, pane-making, velicities trial or appear teating
- (R) the for the carriage of goods other than samples is connection with may trade or somitimes
- (3) The for any purpose in commention with the Motor Trade

THE PURCHASE IN . KAYBANA

Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third Party Risks and Compensation) Act (Chapter 189) and Section 95 of the Road (ransport Act, 1987 (Malaysia) are not to be included under these headings (for Items 5 & ?)

WE HEREBY CERTIFY that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia)

Learnd
Cav Type:
C Comprehensive
F - Third Party, Fire & Theft
T - Third Party

For and an behalf of ERGO Ensurance Pte. Ltd.
Approved Insurer

Authorized Signature

ERGO Insurance Pue Lic. Co. Reg. No.: 19440521311 CS1 Reg. No.: MX 0116530-5
3 Terrance Doubland #14-21 Surfac Taxon Five Engagers 058063 Tax 455 5879 M39 Acad 466 6029 5246 Warnerspounding

本田技研工業株式会社 型式 DAA-RU3 車台番号 RU3-1211238 T7BGOH7-R565M -A-J















MKF\$18072109 / Kan Fook Sing Motor Workshop - Defu ENTRY DATE & TIME: 24/01/2018 16:41 SUBMITTED BY: Margaret Lee

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised Driver,
- Information provided must be as <u>truthful and accurate</u> as possible. Any wilful misrepresentation or witholding of material facts may allow insurance companies to repudiate policy ability.
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- 6. This report will be forwarded by the insurers of the GiA Records Management Centre established by the General Insurance Association of Singapore (GiA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
- 7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available

ACCIDENT STATEMENT

Date Of Report 24/01/2018 16:41

Date Of Accident 23/01/2018 12:40

Exact Location Of Accident M'SIA CUSTOM - NEAR WOODLANDS

Country/State of Loss MALAYSIA/JOHOR DARUL TAKZIM

DETAILS OF OWN VEHICLE

Vehicle Registration Number SGE1618C

Insured/Policyholder

Name Of Registered Owner JNR ENTERTAINMENT PTE TLTD

Co Reg No -

Email Address NOEMAIL

Mobile Phone No

Alternative Phone No Office-91017576

Vehicle Particulars

Manufacturer TOYOTA

Model WISH

Exact Purpose for which vehicle was being used at

time of accident

Are you claiming under your own insurance policy

for repair to your vehicle?

If No, Please state action to be taken REPORTING ONLY

Vehicle Category PRIVATE CAR

Insurance Company

Name of Insurance Company MSIG INSURANCE (SINGAPORE) PTE, LTD.

Type Of Coverage THIRD PARTY

Fleet Policy NO

Policy Number 7VPT1695870

Cover Note Number

Driver

Name of Driver GOH BOO CHIN

NRIC No S1199716C

Date Of Birth 09/12/1956

Occupation INDOOR

Date Of Driving Pass 17/12/1976

Driving Experience 41 YEARS AND 1 MONTH

Gender MALE

Mobile Number (LOCAL) +65-91017576

Fax Number Contact Number EMail Address NOFMAIL Address 8 LIMBOK TERRACE S545174 Postcode Was driver an employee of the Insured's Company YES If No, Relationship of the Driver with the Insured Vehicle Registration Number of Driver's Own Vehicle Insurance Company of Driver's Own Vehicle General Information of the Accident Type Of Accident COLLISION - HEAD TO REAR Weather Conditions CLEAR Road Surface DRY Other Information Was any foreign vehicle involved in this accident? NO Number of vehicles involved in the accident Was any body injured in the Accident? NO Was any injured conveyed to hospital by NO ambulance? Was any other material or property damaged? YES I have been approached by unknown person(s) NO soliciting/offering accident claims assistance. Number of Passengers (Including Driver) 4 Passenger 1 Name: : SHIRLEY WONG MEI HONG Gender: : Female Passenger 2 Name: : LIM AH HENG Gender: : Female Passenger 3 Name: : NG CHOON WEI Gender: : Male Details of Police Action Was the accident reported to the police? NO If Yes, Please state which Police Station Was notice of intended Prosecution given? NO If Yes, against whom? Circumstances of Accident REFER TO ATTACHED REPORT

Attachment(s)

Are accident photos available for attachment? YES
Was there any video captured by Car Camera? NO
Was there any audio recorded? NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number SLG6958T

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category PRIVATE CAR

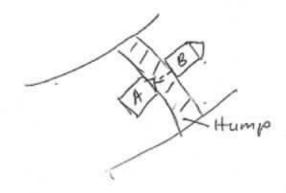
Name of Driver NA
NRIC/Passport Number
Contact Number NA
Address NA
NA
Postcode NA

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

SKETCH PLAN



A SSCEIGIFC B. SLG 6958T

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Ja	ot aft	wy the	custom	<i>immigra</i>	ation,	1 000	about
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	knowledge and	f belief.	do .		Veid	308131 32 Zus ,	i et koosen
			Signature & Company		-	Own Damage Third Party Cit	pim
		SESSING	(Capplicable)	_		Other Workshi	9
	TION re the foregoing	particulars	are true in eyery respect	E:			100 mg

Plaase Chop Sign & Return

Policyholder's Signature Date & Time:

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

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:

SKETCH PLAN

IMPORTANT NOTICE

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I understand, acknowledge, agree and consent that:

- My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this (form) and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "insurers"), the insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s)
 - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims. (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party strate providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for the or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of franskidetection. investigation and management in present and all fugure claimsocials svots and discounts the hazaration yeld is
- (e) the information so collected under (d) above may be shared / disclosed.
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulation

Please Chop Sign & Name.

Policyholder's Signature

Date & Time:

Driver's Signature

(If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

engwieder and behel

Name:

NRIC/FIN No.:



MSIG Insurance (Singapore) Pte. Ltd. (Co Reg No 2004122120) 4 Shenton Way, # 21-01, SGX Centre 2, Singapore 068807 Tel +65 6827 7888, Fax +65 6827 7800 www.msig.com.sg

CERTIFICATE OF INSURANCE

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

03 Mar 2017

Third Party

A0633-001

CERTIFICATE No.

7VPT1695870

Index Mark and Registration Number of Vehicle : SGE1618C

2. Chassis Number of Vehicle

ENE100288270

3. Name of Policyholder

JNR ENTERTAINMENT PTE LTD

4. Effective date of the Commencement of Insurance for the purposes of the Act

10 Mar 2017

00:01AM

5. Date of Expiry of Insurance

09 Mar 2018

6. Persons or Classes of Persons entitled to drive*

(a) Any person who is driving on the Policyholder's order or with their permission.

Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

And provided further that the Motor Vehicle is registered and licensed under the Road Traffic Act and its registration and licensing under the Road Traffic Act has not been cancelled at the time of the accident loss or damage.

7.Limitations as to Use*

Use only for social, domestic & pleasure purposes and for the Policyholder's business.

The Policy does not cover use for hire or reward, tuition, driving test, racing, pace-making reliability trial, speed-testing, the carriage of goods (other than samples) in connection with any trade, or business or use for any purpose in connection with the Motor Trade.

*Limitations rendered inoperative by Section 8 of the Motor Vehicle (Third-Party Risks and Compensation) Act (Chapter 189)and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

VWE HEREBY CERTIFY that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks & Compensation) Act (Chapter 189) and the Road Transport Act, 1987 (Malaysia).

For MSIG Insurance (Singapore) Pte. Ltd.

Approved Insurer

Not valid unless countersigned by Authorized Person

IMPORTANT NOTICE

This Certificate is not transferable to a new owner of the vehicle.

If for any reason the insurance is terminated during its currency, the Certificate must be returned to the insurer, or if the Certificate has been lost or destroyed a Statutory Declaration to that Effect must be made. Failure to comply with this etiligation is an offence under the computacry Insurance Legislation.

This Certificate must be returned if the insurance is suspended during its currency. If you are involved in an accident, full details must be forwarded immediately to the Company.

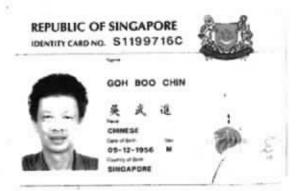
FORM M.X.1 (001)

6VPT1600636

(For the Issuance of Motor Certificate of Insurance only)

MSD/VPT/16-000186-00





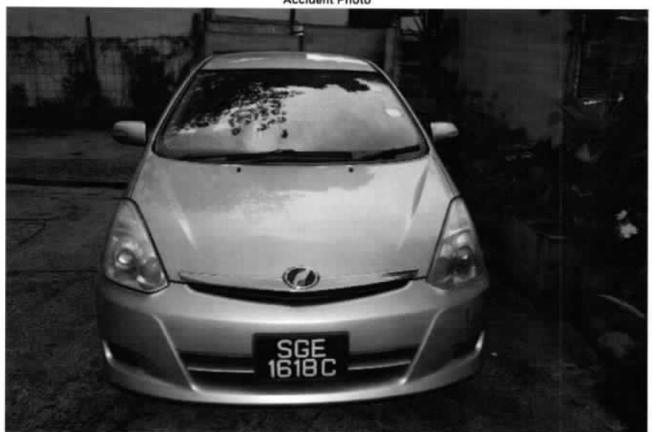
YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASSIES!

16 Jan 1976 16 Jan 1976 15 Jan 1976 17 Dec 1976

S1199716C

26-11-2002

SINGAPORE 545174 NINIC No. S1 199716C

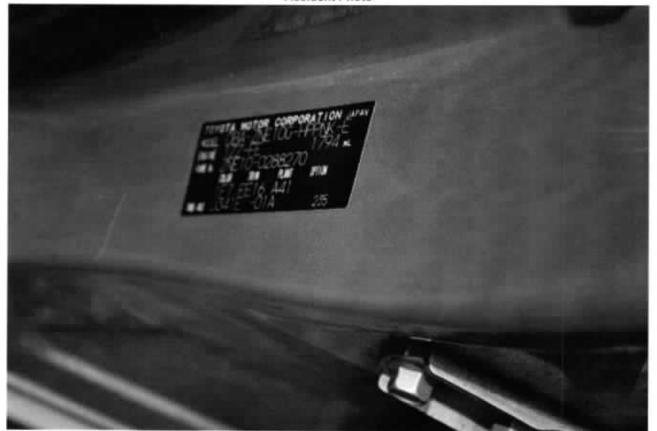












Merimen e-Claims Page 1 of 1

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

LAIM SUBF	OLDER TRA	CKING									
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt		Adj S	ubmitted	Ins Auth'ed	Sta	tus	
Main	25 Jan 2018		29 Jan 2018 10:02 Edit Adj Rpt	5\$3,900 Edit Est	0.00 timates	0.000	900.00 w Rpt		Res	Pending for Survey Report Cancel Case	
,	fain	R	eference		laim Det	ails		Document	ts	1	Show All
CLAIM SUE	FOLDER DE	ETAILS					[Created	by insurer]			
Insured:	JNR ENTE	RTAINMENT PT	LTD, Co. Reg. N	0:: 2013179	30R						
Main Claimant	CHANG H	HANG HONG CURRY MIXED RICE & FOOD ENTERPRISE, Co. Reg. No.: 53173138C									
Vehicle Reg. No.:	SLG695	SLG6958T			Date of	LOSS:	[15 Months	8 12:00 - :59 s and 12 Days Fr			Man Yr)]
Claim Type:	TP / MSC/V/18-000149				Policy/C Note No		MSD/VPT/17-000640 (Third Party Only) Coverage: 10/03/2017 - 09/03/2018				
Vehicle Reg. No. (Insured):	SGE1618	c			Policy Ni (Claimar						
					Excess:						
Repairer:	Twincar /	Automotive Pte I	td (Kaki Bukit) 🗄	LK 2 KAKI B	UKIT, #0	1-17/1	8 KAKI BUK	(IT AUTOHUB, 41	17921 Ka	ki Bukit - 1	eit
Handling Insurer:	I digitation of the		re) Pte. Ltd. (HQ	A DOM INTO		200			1000	-	-
Adjuster:	LKK Auto	Consultants Pte	Ltd (HQ) - Tel: 62	256-3561	[Handler	by XI	NG GUO Q	IANG] [Fina	al Rpt d	ue 28/1	1/2018]
Driver/Custo dian (Insured):		CHIN (), NRIC:	51199716C, Tel:	+65910175	76						
ASSOCIAT	ED MAIL RE	CEIVED						Vi	ew Ali	Compose	Case Mail
 MSIG_SG 	(26/11/201	i): Report Send	Back Alerts - SLG	6958T (TP)	9						
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Due Date	Priority	Type Task	Group Subject	ct Hand	ler A	ssigne	ed By	Completed On	Cr	eated On	Done?

Claim Documents

*SLG6958T (MSC/V/18-000149) [SGE1618C] TP CHANG HONG CURRY MIXED RICE & FOOD ENTERPRISE Jan 23 2018 12:00PM [JNR ENTERTAINMENT PTE LTD] Twincar Automotive Pte Ltd

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No.	Finalized On	MSIG Insurance (Singapore) Pte. Ltd. (HQ)		Thumbnail	Print
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3	26/01/18 15:09	TP GIA Rep - SLG6958T Fram:SC - Rep. No. SGE1618C, Claimant: INR ENTERTAINMENT PTE LTD	0	Load PDF	
4	26/01/18 16:09	Reserve Sheet From:SC - Reg. No.: SGE1616C, Claimant: JNR ENTERTAINMENT PTE LTD	0	Load PDF	
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Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			

Merimen e-Claims Page 3 of 3

Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)	
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Show Remarks To: Handling Insurer Note: Remarks are private unless you show it to other parties.	

LKK Auto Consultants Pte Ltd (Co. Reg. No. 199807198R)

51 Ubi Ave 1 #01-25, Pava 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:

CS3/MSG18001678/GVD3E2-1

Date:

11/12/2018

REFERENCE

Handling Insurer:

Ltd

MSIG Insurance (Singapore) Pte.

Policy No:

MSD/VPT/17-000640

Claimant Vehicle No:

SLG6958T

Insured Vehicle No:

SGE1618C

Date of Loss:

23/01/2018

Nature of Claim:

TP

Claim No:

MSC/V/18-000149

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:

SLG6958T

Make & Model:

HONDA VEZEL, 1.5 HYBRID X (A) 11/10/2016 (Man. Year: 2016)

Engine No: Chassis No:

Odometer:

LEB5911247 RU31211238

97923 km

Reg. Date: Colour

1496 cc Engine Capacity:

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:

Good

Steering (Serviceable):

Yes Footbrake (Serviceable):

Pre-accident Condition:

Yes

Handbrake (Serviceable): CONDITION OF TYRES

Yes

215/55 R17

Engine Modification:

Rear Tyre Size:

215/55 R17

Front Tyre Size: Front Left Side:

Yokohama 6 mm

Rear Left Side:

Yokohama 6 mm

Front Right Side:

Yokohama 6 mm

Rear Right Side:

Yokohama 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	7,905.72	3,559.92	4,345.80	54.97
Miscellaneous Items	0.00	0.00	0.00	
Labour	4,030.00	1,350.00	2,680.00	66.50
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	11,935.72	4,909.92	7,025.80	58.86
Approved Total (Overridden) (S\$)		3,900.00		
(S\$)	11,935.72	3,900.00	8,035.72	67.32
+ GST 7.00/7.00% (S\$)	835.50	273.00	562.50	67.32
Nett Amount (S\$)	12,771.22	4,173.00	8,598.22	67.32
and the second of the second o	F1-10-V-131-17-12-2	11/4/1/1/2/2/2/2/2/2/2/2/2/2/2/2/2/2/2/2		

INSPECTION

Date of Assignment:

29/01/2018

Date Inspected:

05/02/2018 Inspected At:

Twincar Automotive Pte Ltd (Kaki Bukit)

BLK 2 KAKI BUKIT, #01-17/18 KAKI

BUKIT AUTOHUB Singapore 417921

Estimated Period of Repair:

5.0 days

Adjuster Report Page 2 of 5

Adjuster: XING GUO QIANG Manager: VERON CHEN

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.

Adjuster Report Page 3 of 5

REPAIR DETAILS

Reference

Part Source: MRM-SG Version: 1.0 (Last Synchronised: 11 Dec 2018)

Parts: M1-SUV HONDA VEZEL 1.5 HYBRID X (A) (Catalogue:Merimen Singapore 1.0)

Labour: Repairer's (Price-denominated Standard List)

Print Code: (Unsubmitted, no print-code for SLG6958T)

Validity: These estimates are valid only if they contain the print code (above) on all estimate pages, running page

numbers with the END OF ESTIMATES marker on the last estimate page

Further Info: Items/values not in reference catalogue are prefixed with an asterisk *.

Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*REAR BUMPER	Squashed	762.70 FL	*762.70 FL
2	1		*REAR BUMPER LOWER COVER	Deformed	190.00 FL	*190.00 FL
3	2		*REAR BUMPER REFLECTOR L/R	Fractured	282.20 FL	*282.20 FL
4	2		*REAR BUMPER SIDE L/R	Deformed	390.00 FL	*390.00 FL
5	2		*REAR BUMPER SIDE RETAINER L/R	Necessary	29.00 FL	*29.00 FL
6	1		*REAR END PANEL	Repair	415.60 FL	*-FL
7	1		*REAR END PANEL ANTENNA SENSOR	Not Necessary	85.00 FL	*-FL
8	1		*REAR END PANEL BUZZER SENSOR	Not Necessary	85.00 FL	*-FL
9	1		*REAR END PANEL INNER TOP GARNISH	Fractured	98.00 FL	*98.00 FL
10	1		*REAR EXHAUST CHROME TAIL PIPE	Not Necessary	135.00 FL	•-FL
11	1		*REAR EXHAUST GASKET	Not Necessary	48.60 FL	*-FL
12	2		*REAR EXHAUST RUBBER MOUNTING	Not Necessary	33.00 FL	*-FL
13	1		*REAR EXHAUST SILENCER BOX	Not Necessary	528.00 FL	*-FL
14	1		*REAR FLOOR COMPARTMENT TRAY GARNISH	Not Necessary	430.30 FL	*-FL
15	2		*REAR NUMBER PLATE LAMP L/R	Not Necessary	65.60 FL	*-FL
16	1		*REAR TAILGATE	Buckled	953.30 FL	*953.30 FL
17	1		*REAR TAILGATE HYBRID EMBLEM	Necessary	75.80 FL	*75.80 FL
18	1		*REAR TAILGATE VEZEL EMBLEM	Necessary	32.90 FL	*32.90 FL
19	1		*REAR TAILGATE INNER PULL GARNISH	Not Necessary	24.90 FL	•-FL
20	1		*REAR TAILGATE INNER UPHOLSTERY TRIM GARNISH	Not Necessary	153.40 FL	*-FL
21	1		*REAR TAILGATE MECHANISM LOCK	Bent	157.10 FL	*157.10 FL
22	1		*REAR TAILGATE OPENER BUTTON SENSOR	Not Necessary	175.50 FL	*-FL
23	1		*REAR TAILGATE OUTER GARNISH	Not Necessary	189.80 FL	*-FL
24	1		*REAR TAILGATE OUTER GARNISH H LOGO EMBLEM	Not Necessary	22.00 FL	*-FL
25	2		*REAR TAILGATE REFLECTOR BACK RUBBER GASKET L/R	Not Necessary	29.80 FL	*-FL
26	2		*REAR TAILGATE REFLECTOR L/R	Fractured	826.40 FL	*826.40 FL
27	2		*REAR TAILGATE RUBBER GUIDE STOPPER L/R		21.00 FL	*-FL
			Report was unsubmitted during this print-o	out		

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
				Not Necessary		
28	1		*REAR TAILGATE WEATHERSTRIP	Not Necessary	96.80 FL	*- FL
29	2		*REAR TAILGATE WINDSCREEN MOULDING	Necessary	240.00 FL	*240.00 FL
30	2		*REAR TAILLAMP L/R	Not Necessary	949.20 FL	•-FL
31	1		*SET REAR BUMPER CLIPS	Necessary	50.00 FS	*40.00 FS
32	1		*SET REAR BUMPER LOWER COVER CLIPS	Not Necessary	30.00 FS	*- FS
33	1		*REAR BUMPER REVERSE SENSOR	Shorted	350.00 FS	*200.00 FS
34	1		*SET REAR END PANEL INNER TOP GARNISH CLIPS	Necessary	30.00 FS	*20.00 FS
35	2		*SET REAR FENDER ARCH GARNISH CLIPS L/R	Not Necessary	100.00 FS	*-F8
36	2		*SET REAR FENDER INNER SHIELD CLIPS L/R	Not Necessary	60.00 FS	*-FS
37	2		*SET REAR FENDER INNER UPHOLSTERY TRIM GARNISH CLIPS L/R	Not Necessary	100.00 FS	*-FS
38	1		*REAR NUMBER PLATE	Not Necessary	25.00 FS	*-FS
39	1		*REAR NUMBER PLATE HOLDER	Not Necessary	50.00 FS	*-F8
40	1		*SET REAR TAILGATE INNER UPHOLSTERY TRIM GARNISH CLIPS	Not Necessary	100.00 FS	*-FS
41	1		*SET REAR TAILGATE OUTER GARNISH CLIPS	Necessary	30.00 FS	*20.00 FS
42	1		*REAR TAILGATE REVERSE CAMERA	Not Necessary	800.00 FS	*-FS
43	1		*REAR TAILGATE WINDSCREEN SEALANT	Necessary	100.00 FS	*50.00 FS
44	2		*SET REAR TAILLAMP CLIPS L/R	Not Necessary	60.00 FS	*- FS
F=Fts	anchise	part. S=5	SpcNett: L=LintflemDisc.	today trought your poor.	anderers	/ a neteracy/cary
			- List Item Discount on L Items 20	Sub Total (S\$) 0.00/20.00% (S\$)	9,410.90 1,505.18	4,367.40 807.48
				Total Parts (S\$)	7,905.72	3,559.92

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
Lab	our Items			
1	TO REMOVE, REINSTALL ELECTRICAL WIRING HARNESS, CHECK LIGHTING AND REWIRE FOR PARKING SENSOR	New	100.00	30.00
2	TO REMOVE, REINSTALL TAILGATE WINDSCREEN	New	300.00	120.00
3	TO REMOVE, REINSTALL ROOF TOP TRIM UPHOLSTERY, CUSHION SEAT, TRIM GARNISH, TRIM LINER CARPET (TO FR)	New	150.00	60.00
4	TO RE-SPRAY PAINTING ON THE CHANGE BODYPARTS, REPAIR PORTION, AND WHERE CONSISTENT TO THE ACCIDENT	New	1,800.00	600.00
5	TO REMOVE AND CHANGE EXHAUST SILENCER BOX WITH PIPE,RE-ALIGN WHERE NECESSARY CONSISTENT TO THE ACCIDENT	New	180.00	
6	TO PROVIDE LABOUR, WORKMANSHIP TO CHANGE THE ABOVE DAMAGED BODYPARTS, REPAIR, RE-CONSTRUCT AND RE-ALIGN BODY STRUCTURE, BODY ALIGNMENTS AND DAMAGED CONSISTENT TO THE ACCIDENT	New	1,400.00	500.00
7	TO APPLY ANTI-RUST CHEMICAL ON REPAIRED AND REPLACED PANEL	New	100.00	40.00
	Gross Labou	ır Cost (S\$)	4,030.00	1,350.00

< END OF ESTIMATES >