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		Validia	
1	FILLS MAINE	Kalvin	

REF: NS/WC18022196 (KHbez

AS	SIGNMENT			
From: Date:	Veh No:	SH (1114	M Yr Regn; 25 Jan	242
Estimate@Cost:			Lorry T & Prime Move	
OD/TP INS ITP RES I OD RES I EVA I INV I MV		Traller or	:	14
o Inspedivehicle No:	Make:		2 Z40 0.0 /	685
et Workshop m/s	Colour	Rha	A/C: Insu 6 d/St	3.01
ரி _{அதி க}	Sp.Reading	282535	T/Radio: Ins @ ed / Si	
insured: SJR 14632L	Eng/No:	_20 ()))		STATE NA
Policy No. 5106081499 04-12-18 - 031919		KML	LB 41 WAH 409	18-44
Claims N4 MT/1023372-007		ood Or Poor Bu		7/(0
Sum In sued: Excess:		6 / Jammed / Leak		
(Client'sRecord)		Jammed / Leak		
Make of Veh;		SIRim I STD ASim	Tyrin	
			,	
(Policy Condition)	Tyle Size,	F:	7,00/16	
Remark: The veh had commenced its N/S C	2.0	Makin El	ZA / MIC / OHTSU / PIR / S	2111417
repair at the time of inspection.	τογοίγο		hes la	SOMI)
Ball or Market Value:	Front	1 111	Rear	
IDAC Accident Rport: Consistent? : Yes or No	R/Bal.	7 mm	R/Bal.)
GIA / PR Seen: Consistent?: Yes or No	L/Bal.	- 13.1 : mm	L/Bal.	mm -
Est. Repairs: days Res.: Yes or No	10.10.1017	Perlet	D.O.I. 10/n	1.8
Lum Sum: % 3 Val.: Yes or No	Survey held		DGE /Loy	ona)
CA / REV / REP. / 24 HRS	Des, of Dam		OIS I NIS I UIC I Roofte	op or
Dale:Person Contacted; Vehicle: IN	TUOIT	N	J Front.	
- Coon Contacted,	The U/C	: / Chassis frame /	Body Structure affected d	iue to collision.
A THOUGOUGH	1/1/1/	NO nin	7.1	
JAC 1114M - 45/INC17015851/	Nubsil	DVA: 1408	2017 Inc	
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My Desktop	roncy query										
Notice of Lass						Date o	of Accident		09/12/2018	17:56	
	Vehicle	No.(For Motor)	SJR463	2L		Certifi	cate Number				
						Search					
	Select	Policy No.	Certificate Number	Policyholder Name	Policyholder NRIC	Product	Cover Type	Vehicle No.	Insured Object	Commence Date	Expiry Date
	0	5106081499		KH LEASING PTE, LTD.	201611813C	GPC	Third Party	SJR4632	The state of the s	04/12/2018	03/09/2019
				- Inc. Manon	· C	Continue					

TP Claims against NTUC Income: Follow-Through Survey

Date: 13/12/2018

S/No	Income Reference	Claimant (Owner / Taxi Company)	Claimant Vehicle No.	Income Vehicle No.	Date of Accident	Time of Accident	Estimate	nate
1	MT/1023016-002	COMFORT TRASPORTATION PTE LTD	SHD 4870M	XD 1376D	7/12/2018	12:45	\$ 5	5,797.00
2	MT/1023382-002	COMFORT TRASPORTATION PTE LTD	SHC 1114M	SJR 4632L	9/12/2018	14:05	\$ 2	2,402.32
ж	MT/1023692-001	COMFORT TRASPORTATION PTE LTD	SHC 7357P	SJU 416E	8/12/2018	6:40	\$ 1	,940.16
4	MT/1023076-002	COMFORT TRASPORTATION PTE LTD	SH 6683Y	SJF 1671G	8/12/2018	11:15	\$ 2	2,094.23
2	MT/1023696-001	COMFORT TRASPORTATION PTE LTD	SHC 2729H	SLR 5667G	8/12/2018	20:50	\$ 2	2,752.46
9	MT/1023700-001	COMFORT TRASPORTATION PTE LTD	SHD 4128Z	SKD 3208Y	5/12/2018	18:45	\$ 1	1,380.32
7	MT/1022942-002	COMFORT TRASPORTATION PTE LTD	SHD 6822P	SHB 8780Z	6/12/2018	18:45	\$ 15	15,378.46
∞	Duplicate Entry	COMFORT TRASPORTATION PTE LTD	SHD 4128Z	SKD 3208Y	6/12/2018	19:45	\$ 1	1,380.32
6	MT/1023712-001	COMFORT TRASPORTATION PTE LTD	SHC 3692Y	GBA 5648U	7/12/2018	15:30	\$ 4	4,503.68
10	MT/1023050-002	COMFORT TRASPORTATION PTE LTD	SHA 7526D	SMA 5171Y	7/12/2018	18:35	\$ 5	5,179.84
11	MT/1023032-002	COMFORT TRASPORTATION PTE LTD	SH 7276A	SJA 3473A	8/12/2018	3:20	\$ 2	2,419.06

OMFORTDELGRO ENGINEERING

member of COMFORIDELGRO

iturned to Service Reception upon collection

ComfortDelGro Engineering Pte Ltd

205 Braddell Road Singapore 579701 Mainline + 65 6383 6280 Facsimile + 65 6280 9755

Workshops
59 Loyang Drive Singapore 508969
383 Sin Ming Drive Singapore 575717
45 Pandan Road Singapore 609286

24 Senoko Loop Singapore 758156 7 Sungei Kadut Way Singapore 728791 501 Yishun Industrial Park A Singapore 768732

Date/Time Ubi 10 3 12 ap 2018 10:51

Page: 1

JOB CARD ARC Repair TP(CLSO)1 Team: Sales Order: 3880593 JC NO.: 305249112 REGN NO.: SHC1114M OMER MILEAGE COMFORT TRANSPORTATION PTE LTD IS FUEL MAKE: 7010045 HYUNDAI OMER NO.1/2. 383 SIN MING DRIVE DATE/TIME IN .0.12.2018 08:55 MODEL I - 40Singapore SINGAPORE 575717 65508755 YR OF MANU. 25.01.2017 (O) (R) TARGET DATE CHASSIS CODE KMHLB41UMHU098554 COMPLETION DATE/TIME: DUNT CARD NO. JOB DESCRIPTION Accident Date: 09.12.2018 NATURE: 3P 09.12.18/B LABOR CODE LEFT SIDE REAR KED & PASSED OUT BY: SERVICE ADVISOR CUSTOMER'S SIGNATURE Exit Pass ledgement Slip Vehicle No.: SHC1114M FZ (NTUC) SHC1114M Date f Service Advisor Signature/Date Name of Service Advisor

To be kept by Security Guard

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 <u>truthful and accurate</u> as possible. Any wilful misrepresentation or witholding of material facts may allow insurance companies to repudiate policy liability.
- 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.
- 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 aforesaid.

	ACCIDENT STATEMENT
Date Of Report	10/12/2018 10:20
Date Of Accident	09/12/2018 14:05
Exact Location Of Accident	MARINA BLVD X SHEARES AVE
Country/State of Loss	SINGAPORE
	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SHC1114M
Insured/Policyholder	
Name Of Registered Owner	COMFORT TRANSPORTATION PTE LTD
Co Reg No	199303821R
Email Address	FLEETSAFETY@CDGTAXI.COM.SG
Mobile Phone No	
Alternative Phone No	OFFICE-65508768
Vehicle Particulars	
Manufacturer	HYUNDAI
Model	140
Exact Purpose for which vehicle was being used at time of accident	t
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	THIRD PARTY
Vehicle Category	TAXI
Insurance Company	
Name of Insurance Company	INDIA INTERNATIONAL INSURANCE PTE LTD
Type Of Coverage	THIRD PARTY FIRE AND/OR THEFT
Fleet Policy	YES
Policy Number	MCOM0015
Cover Note Number	
Driver	
Name of Driver	MOH YONG CHEK
NRIC No	S1385823C
Date Of Birth	09/03/1959
Occupation	OUTDOOR
Date Of Driving Pass	27/09/1985
Driving Experience	33 YEARS AND 2 MONTHS
Gender	MALE
2020 2020 2020 (2010	

(LOCAL) +65-97411839

NOEMAIL

Address

BLK 455A ANG MO KIO ST 44 #03-07

Postcode

561455

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured

OTHER - TAXI DRIVER

Vehicle Registration Number of Driver's Own

Vehicle

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident

SIDE SWIPE

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?

YES

Was any other material or property damaged? I have been approached by unknown person(s)

soliciting/offering accident claims assistance.

NO

Number of Passengers (Including Driver)

3

Passenger 1

NAME:

GENDER:

: MALE

Passenger 2

NAME:

1 -

GENDER:

: FEMALE

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

PLS REFER TO ATTACHED

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

YES

Remarks/ Reasons:

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number Vehicle Make/Model/Colour

SJR4632L

Details Of Properties

Vehicle Category

PRIVATE CAR

Name of Driver

TAN TOCK PENG

NRIC/Passport Number

S1350693J

Contact Number

93233693

Address

Postcode

Nature Of Damage
No. Of Passenger (Including Driver)

NTUC INCOME INSURANCE CO-OPERATIVE LTD RIGHT FRT

Sketch Plan Pg. 1

IMPORTANT NOTICE

- Please report correctly the details of the accident to speed up the claims process.
- This Form must be completed by the Policyholder and/or the Authorised Driver.
- Information provided must be as <u>truthful and accurate as possible</u>. Any wilful misrepresentation or withholding of material facts may allow insurance companies to <u>repudiate policy liability</u>.
- The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- Any false reporting may be referred to the Police for investigation.
- 6. 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.

COMFORT TRANSPORTATION PTE LTD

CO. REG. NO 192203321R

Policyholder's Signature Date & Time: Driver's Signature

(If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

Loke Wei Yieng

Name:

NRIC/FIN No.:

10/12/18

GIARIAC SketchPlanForm_V3

1

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Sketch Plan Pg. 2

SKETCH PLAN	a a
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	Sheaves Ave
A-81-611141	Sheaves Ave I I I I I I I I I I I I I I I I I I I
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B: SJR 463	I I BOOT TO THE STATE OF THE ST
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DESCRIBE CIRCUMSTANCES	F THE ACCIDENT
	As per attached
	,
	A
DECLARATION I/We declare the foregoing parti	ulars are true in every respect
	1 Oka Wei Yierig
MFORT TRANSPORTATION CO. REG. NO. 199202332	
	Vr III
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.:
··· ·· ·· ·· ·· ·· ·· ·· ·· ·· ·· ·· ··	Date & Time: NRIC/FIN No.:

GIARMC ShetchFlanForm_V3

Sketch Plan Pg. 3

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1

Declaration

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

COMFORT TRANSPORTATION PTE LTD CO. REG. NO. 199203321R

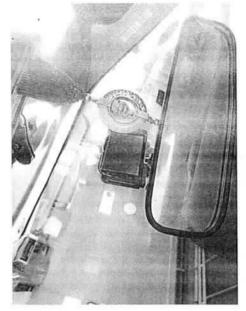
Policyholder's Signature/Date &

Time

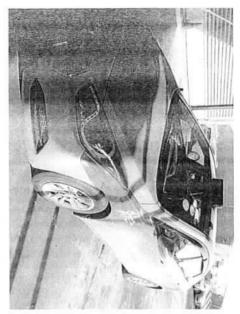
Driver's Signature(If driver is not the policyholder)/Date & Time

Witnessed by Reporting Centre Personnel

10/12/18







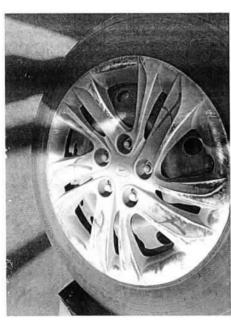


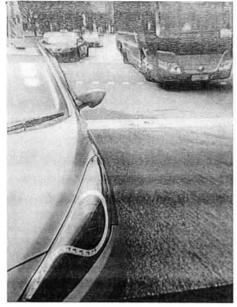


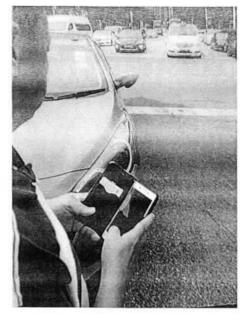


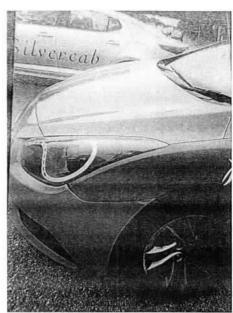


















COMFORTDELGRO ENGINEERING

ui u	ob Ref					Comfort	office Engineering Dra I to
ate		: 12	2.12.2018				DelGro Engineering Pte Ltd og Drive Singapore 508969 6.8156
INA	LIZATI	ON FORM				Fax: 004	0 0 1 0 0
o	:		LKK			Fax:	
Attn	:		KALVIN				
/ehic	cle Reg	No. : SHC11	14M		Date of Accident : 09.12.2018		
The s	survey	and estimates of the	repairs of the above-me	ntioned v	ehicle are	as follows:-	
		epair job shall bill to:		NTUC			SJR4632L
2.	CW65W	inalized amount sha					\$538.72
	(a)	Spare Parts after I	List discount				\$870.00
	(b)	Labour Charges					
		Total for Part-By	-Part Repair Cost				\$1,408.72
	(c.)	Lumpsum Repair	(if applicable)	ole)			270
	Total for Lumpsum repair cost after Less				20%		\$0.00
		Final Lumpsum	Repair cost				\$0.00
4.	We s	nated normal period shall treat the above orking days nk you for your assis	ve amount as Correct a	2 and Conf	irmed if	confirm the es	
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	We s	shall treat the above orking days onk you for your assistant atture:	ve amount as Correct a		irmed if We fine	confirm the es	
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	We s 7 wo Than Sign Nam Tel Fax	shall treat the above orking days onk you for your assistant recommendation in the second se	stance.		We fina	confirm the es lized amount nature :	timates and
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COMFORTDELGRO ENGINEERING PTE LTD

Date: 12.12.2018 Time: 17:39:33

REPAIR ESTIMATE

Page: 1

COMPANY: THIRD PARTY'S CLAIMS (CAS)

CUSTOMER: 7010045

ADDRESS: COMFORT TRANSPORTATION PTE LTD

383 SIN MING DRIVE

SINGAPORE SINGAPORE 575717

65508755

JOB NO REGN NO : 305249112

MILEAGE

: SHC1114M : 0000000000

MAKE

: HYUNDAI

MODEL

: I-40

DATE OF REGN : 25.01.2017 DATE/TIME IN

: 10.12.2018 08:55

ACCIDENT DATE : 09.12.2018

JOB / PARTS DESCRIPTION

OTY IND UNIT-PRICE DISC% AMOUNT

PART REQUISITION

0001 04-01-0103-0574-A I40VC PANEL-FENDER LH+ 1 566.30 20.00 453.04

0002 04-01-0103-0658-G I40VC CAP ASSY-WHEEL HUB 1 107.10 20.00 85.68

SUB-TOTAL: 538.72

JOB NATURE

0000 20-05

FRT FENDER ADVERTISEMENT LOGO RH

100.00

0001 L

PANEL BEATING

300.00

0002 L

SPRAY PAINTING CHARGE

450.00

0003 L

TUFF KOTE

20.00

SUB-TOTAL: 870.00

TOTAL : 1,408.72

MVA NAME & SIGNATURE

AUTHORISED: YES/NO SURVEYOR NAME & SIGNATURE

DATE:

DATE:

COMFORTDELGRO ENGINEERING PTE LTD

COMFOR	TTDELGRO ENGINEERING PTE LTD					
	STIMATE*				T	
	o: SHC 1114M Left Ment: : HYUNDALIAO NTUC/LKK	DATE	10/12/2018 12:29		1	7
MAKE	: NITUE /1KK			,	1/	
MODEL	THICHDININ			т.	1400 DOMA	1
Qty	Parts Description/ Labour	Type	Unit Price	+	ount	1
	Front Bumper Cover			\$	544.50	
	Front Bumper Bracket Top (LH)			\$	22.40	
	Front Bumper Bracket (LH)			\$	24.60	
	Front Fender (LH)			\$	566.30	
	Front Fender Shield (LH)			\$	175.90	
	Front Fender Retainer			\$	24.60	
	Frt Wheel Hub Cap,LH			\$	107.10	
	Firt Wheel Hub Cap, LH			6 1	465.40	-
	SUB TOTAL				,465.40	
	LESS 2076			\$	293.08	-
	DISCOUNTED TOTAL			\$ 1	,172.32	1
	Front Fender Advertisement Logo (LH)			s	100.00	Nett
	Front Fender Advertisement Logo (LH)			3	100.00	Nett
				s	100.00	1
				3	100.00	1
	Labour Charge				2 -	
	Panel Beating			s	10900	
	Spray Painting Charge			S	600.00	#5 (L)
	Tuff Kote			\$	50.00	, ,
	Frt Wheel Alignment			\$	80,00	1×2
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	Kahillean M 10/12/18 1335h 3 hy: Pl Shortest pll	Date;				
	μ					
	This is an initial estimate based on a visual inspection of the	a above	high. The final sension	l montre	will	1
					WIII	
	be prepared after the vehicle is surveyed by a motor Survey	or appoint	ed by the insurance cor	npany.		



National Assessment Centre Services

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

TEL: 6841 0055 FAX: 6841 6315





NTU	C INCOME INSUR	RANCE CO-OPERATIVE LTD	Ref:	NS/INC1802219	96/K1tbe2	
		D UNION HOUSESINGAPORE	Date:	27-12-2018 INC4		
4		Dellas Destinulara		CONTRACTOR OF THE PROPERTY OF		
1.	Insured Veh.	Policy Particulars SJR 4632L	_	nspected	SHC 1114M	
	Policy No.	5106081499	-	age (\$)	0.00	
	Claim No.	MT/1023382-002	Exces		0.00	
	Assign From	W171023302-002	_	n Date	10/12/2018	
2.	Assign From	Vehicle Parti				
	Make & Model	HYUNDAI 140	c.c	- Condition	1685	
	Engine No.	HIDDEN	-	of Reg.	2017	
	Chassis No.	KMHLB41UMHU098554	Colou		BLUE	
	Odometer	282535	Steeri	ng	IN ORDER	
	Brakes	IN ORDER	Modifi	cation	STANDARD ALLOY RIM	
	General	FAIR				
3.		Conditi	ons of	Tyres		
		Size	Make		Balance	
	R/H Front Tyre	205/60 R16	WEST	LAKE	7 mm	
	L/H Front Tyre	205/60 R16	WEST	LAKE	7 mm	
	R/H Rear Tyre	205/60 R16	WEST	LAKE	7 mm	
	L/H Rear Tyre	205/60 R16	WEST	LAKE	7 mm	
4.		Descripti				
	THE VEHICLE SU	STAINED DAMAGES AT THE N/S	FRONT	PORTION.		
	DAMAGES SEE D	ETAILS.				
5.		Genera	Inform	nation		
	Accident Date	09/12/2018	-	ction Date	10/12/2018	
	Survey held at	COMFORTDELGRO ENGINEER	RING PT	E LTD		
		59 LOYANG DRIVE SINGAPORE 508969				
5a.			emarks			
	A)THE INSPECTION	ON WAS CONDUCTED ON A"WIT CE TO YOUR INSTRUCTIONS, W	HOUT P	REJUDICE" BASIS NOT AUTHORISE	D REPAIRS.	
5b.		Estimate	Days o	f Repair		
	ESTIMATED NOR	MAL PERIOD FOR REPAIR:		2 Working Days		



National Assessment Centre Services

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

TEL: 6841 0055 FAX: 6841 6315





ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SHC 1114M

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	FRONT BUMPER COVER	TO REPAIR SEE LABOUR	544.50	
1	FRONT BUMPER BRACKET TOP (LH)	SERVICEABLE	22.40	
1	FRONT BUMPER BRACKET (LH)	SERVICEABLE	24.60	,
1	FRONT FENDER (LH)	DENTED	566.30	566.30
1	FRONT FENDER SHIELD (LH)	SERVICEABLE	175.90	,
1	FRONT FENDER RETAINER	SERVICEABLE	24.60	
1	FRT WHEEL HUB CAP, LH	GRAZED	107.10	107.10
1	FRONT LH WING MIRROR (NPA)	TO REPAIR SEE LABOUR	-	
	LESS 20% DISCOUNT		-293.08	-134.68
			1,172.32	538.72
	SPECIAL NETT ITEMS			
1	FRONT FENDER ADVERTISEMENT LOGO (LH) (SN)	NECESSARY	100.00	100.00
			100.00	100.00
	LABOUR			
	PANEL BEATING. INCLUSIVE OF THE REPAIR OF FRONT BUMPER COVER AND FRONT LH WING MIRROR.		400.00	300.00
	SPRAY PAINTING CHARGE.		600.00	450.00
	TUFF KOTE.		50.00	20.00
	FRT WHEEL ALIGNMENT.	NOT NECESSARY	80.00	
			1,130.00	770.00
	GRAND TOTAL		2,402.32	1,408.72

RECOMMENDED COST OF REPAIRS (CONFIRMED) 1,408.72

Report Ref No. NS/INC18022196/K1tbe2

KALVIN ANG WEI KUN

Automotive Assessor / Investigator

K.K.LAU CPT(RET)

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

REGD Auto Consultant-SAE, Licensed Appraiser

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