

INS CASE OWNER:

CC

180

LKK:

IDAC:

## ASSIGNMENT

Surveyor:

DOI:

Date / Time:

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

Name of Insured:

Insured Tel No.:

HP:

Excess Sec II :SS

D.O.A:

Is driver the owner?

( YES / NO )

Nature of Accident:

If NO, Driver Name / Age:

Driver Tel No.:

(V/L: YES / NO)

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

Insured Liability:

%

Final ? Yes / No

SCY63B

SJW 7677U

SGH 3956C



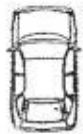
INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



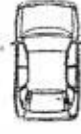
INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/Time

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:

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:

SS

3,350.00

(5

days)

Reduction:

26

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with:

Email

Call

Final Liability:

%

100

(Agreed / Assessed)

BOLA S/N No.:

120

If NO or B 28, Ass. Lia:

0%

Repair Cost:

SS

3,954.50

Loss of Rental (LOR):

SS

-

(-

days)

Loss of Use (LOU):

SS

450

(\$ 80

x 6

days)

Loss of Income (LOI):

SS

-

(\$ -

x -

days)

LOR only

LOU only

LOR + LOU

LOR + LOI

[Tick only one]

GIA/LTA Search

SS

8.00

Medical:

SS

-

Disbursement:

SS

-

Legal Cost

SS

-

Total:

SS

4,072.50

Global Sum SS:

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

SS

4,072.50

Name 1:

CHENG HOE MOTOR PTE LTD

Payee 2: (Strike if N.A.)

SS

-

Name 2:

-

Payee 3: (Strike if N.A.)

SS

-

Name 3:

-

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

TP

3) Survey fee:

\$450

COPY SENT

2

R

Li

# Cheng Hoe Motor Pte Ltd

Blk 1019, Yishun Industrial Park A #01-374/382, Singapore 768761  
 TEL: 67556142 (YIS) FAX: 67557719 (YIS) Email: chmotor@singnet.com.sg  
 GST:201001158E RCB NO:201001158E

SGG 3956C  
 TP/LONPAC

M/S : LONPAC INSURANCE BERHAD

300 BEACH ROAD

#17-04/07 THE CONCOURSE

SINGAPORE 199555

TEL: 62507388

FAX: 62963767

ATTN: Motor Claim Department

WS Ref: TP/LONPAC/YS

Claim Type: Third Party

Accident Date: 11/12/2018

TP Veh Reg No: SJW2677U

Estimate No: ES1891406/YISHUN

Date: 13 Dec 2018

Policy No: 5100405753

Veh Reg No: SGG3956C

Make/Model: TOYOTA WISH 1.8 A

Chassis No: ZNE100307939

Engine No: 1ZZ2579443

Reg. Date: 10/05/2006

## Estimate Repair Cost to Vehicle No :SGG3956C

Description	U/Price	Quantity	List Price S\$	Amount S\$
<b>List Price</b>				
1 REAR BUMPER	497.6000	1 PC	497.60	✓
2 REAR BUMPER RH SIDE RETAINER	55.6000	1 PC	55.60	✓
3 REAR BUMPER CLIP	3.5000	6 PC	21.00	✓
4 REAR TAILGATE	1,272.400	1 PC	1,272.40	✓
5 TAILGATE INNER LOCK	398.1000	1 PC	398.10	✓
6 TAILGATE INNER RUBBER	322.3000	1 PC	322.30	50% 16/15/1
7 TAILGATE LOGO	59.1000	1 PC	59.10	✓
8 TAILGATE MOULDING	419.8000	1 PC	419.80	✓
9 REAR PANEL OUTER	519.3000	1 PC	519.30	✓
			3,565.20	
	Less 25%		891.30	2,673.90
<b>Special Net</b>				
10 REAR WINDSCREEN GLASS SEALANT	40.0000	1 PC	40.00	✓
11 REVERSE SENSOR	200.0000	1 PC	200.00	✓
			240.00	240.00
<b>Labour</b>				
12 REMOVE AND REFIX REAR WINDSCREEN GLASS	100.0000	1 LA	100.00	✓
13 REMOVE & REFIX REAR BUMPER ASSY, TAILLAMPS, TAILGATE, LOCK ASSY; TO CUTTING, WELDING & RENEW REAR PANEL; KNOCKING & REPAIR REAR RH FENDER & REALIGN THE SAME	700.0000	1 LA	700.00	600
14 PUTTY & RESPRAY PAINTING ON REAR PANEL, REAR BUMPER, REAR RH FENDER, TAILGATE	750.0000	1 LA	750.00	650
15 RUSTPROOFING	60.0000	1 LA	60.00	✓
			1,610.00	1,610.00

LKK Auto Consultants hence notify  
 the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey 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

Acknowledged by Repairer

Signature:

Date:

Total S\$ 4,523.90

Add GST @ 7% 316.67

Total Amount Payable S\$ 4,840.57

For Cheng Hoe Motor Pte Ltd

AUTHORISED SIGNATURE

# Cheng Hoe Motor Pte Ltd

Blk 1019, Yishun Industrial Park A #01-374/382, Singapore 768761  
TEL: 67556142 (YIS) FAX: 67557719 (YIS) Email: chmotor@singnet.com.sg  
GST:201001158E RCB NO:201001158E

SGG 3956C  
TP/lonpac

M/S : LONPAC INSURANCE BERHAD  
300 BEACH ROAD  
#17-04/07 THE CONCOURSE  
SINGAPORE 199555

TEL: 62507388

FAX: 62963767

ATTN: Motor Claim Department

WS Ref: TP/LONPAC/YS

Claim Type: Third Party

Accident Date: 11/12/2018

TP Veh Reg No: SJW2677U

Estimate No: ES1891406/YISHUN  
Date: 13 Dec 2018  
Policy No: 5100405753  
Veh Reg No: SGG3956C  
Make/Model: TOYOTA WISH 1.8 A  
Chassis No: ZNE100307939  
Engine No: 1ZZ2579443  
Reg. Date: 10/05/2006

## Estimate Repair Cost to Vehicle No :SGG3956C

Description	U/Price	Quantity	List Price	Amount
<b>List Price</b>			<b>SS</b>	<b>SS</b>
1 REAR BUMPER	497.6000	1 PC	497.60	✓
2 REAR BUMPER RH SIDE RETAINER	55.6000	1 PC	55.60	✓
3 REAR BUMPER CLIP	3.5000	6 PC	21.00	✓
4 REAR TAILGATE	1,272.400	1 PC	1,272.40	✓
5 TAILGATE INNER LOCK	398.1000	1 PC	398.10	✓
6 TAILGATE INNER RUBBER	322.3000	1 PC	322.30	✓
7 TAILGATE LOGO	59.1000	1 PC	59.10	✓
8 TAILGATE MOULDING	419.8000	1 PC	419.80	✓
9 REAR PANEL OUTER	519.3000	1 PC	519.30	✓
			3,565.20	
	Less 25%		891.30	2,673.90
<b>Special Net</b>				
10 REAR WINDSCREEN GLASS SEALANT	40.0000	1 PC	40.00	✓
11 REVERSE SENSOR	200.0000	1 PC	200.00	✓
			240.00	240.00
<b>Labour</b>				
12 REMOVE AND REFIX REAR WINDSCREEN GLASS	100.0000	1 LA	100.00	✓
13 REMOVE & REFIX REAR BUMPER ASSY, TAILLAMPS, TAILGATE, LOCK ASSY, TO CUTTING, WELDING & RENEW REAR PANEL; KNOCKING & REPAIR REAR RH FENDER & REALIGN THE SAME	700.0000	1 LA	700.00	600
14 PUTTY & RESPRAY PAINTING ON REAR PANEL, REAR BUMPER, REAR RH FENDER, TAILGATE	750.0000	1 LA	750.00	650
15 RUSTPROOFING	60.0000	1 LA	60.00	✓
			1,610.00	1,610.00

Total SS 4,523.90

Add GST @ 7% 316.67

Total Amount Payable SS 4,840.57

For Cheng Hoe Motor Pte Ltd

AUTHORISED SIGNATURE

Handwritten calculations:  
#3242.90  
810.72  
#2432.18  
161.15 SN  
240 SN  
1410  
#4243.33

Handwritten: 45 #3350

## Nivitha (LKK Auto)

**From:** ONG LI LI <llong@lonpac.com>  
**Sent:** Wednesday, 12 December 2018 2:26 PM  
**To:** Cheng Hoe Motor Pte Ltd (Yishun-June); MT\_Claim\_SG; assignments@lkkauto.com; Admin-D (LKKAuto)  
**Subject:** Our Ref: TBA RE: Repair Survey (Single Joint Expert) - SGG3956C  
**Attachments:** 3956.pdf

3.47pm @ 12/12/18  
Vehicle In  
person effective

Without Prejudice  
Save as to Costs

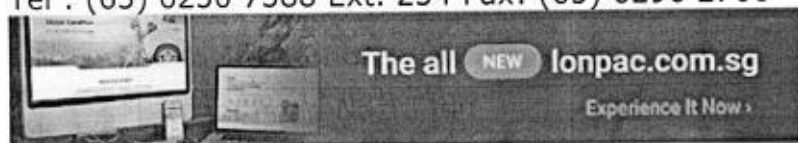
Dear June

Please see below for the list of surveyors and liaise with LKK Auto Consultants Pte Ltd for survey.

No.	Name	Please tick ✓
1	Kalvin Ang	
2	Xing Guo Qiang	
3	Mohamad Taufikh	
4	Bryan Ang	
5	Adrian Ling	
6	Mohammed Rasul	
7	Marcus Chua	
8	Kenneth Kong	
9	Muhammad Nazril Bin Abdullah	
10	Sathya Sai Kathirrasen	

Please let us know within two (2) working days whether you agree to the appointment of any of these motor surveyors as a single joint expert.

Regards,  
Ong Li Li  
Senior Claims Executive | Lonpac Insurance Bhd  
300 Beach Road #17-04/07 The Concourse Singapore 199555  
Tel : (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706



---

**From:** Cheng Hoe Motor Pte Ltd (Yishun-June) [mailto:chmotor@singnet.com.sg]  
**Sent:** Wednesday, 12 December, 2018 2:08 PM  
**To:** MT\_Claim\_SG  
**Subject:** Repair Survey (Single Joint Expert) - SGG3956C

Dear Sir,

**OUR CLIENT – SGG3956C**  
**DOA – 11/12/18@1630hrs**  
**YR INSURED : SJW2677U**

Kindly provide us of your surveyor listing for the selection on the survey.

Thank you.

Regards  
June  
Cheng Hoe Motor Pte Ltd  
Blk 1019 Yishun Ind Park A  
01-374, Singapore 768761  
Tel :67556142  
Fax : 67557719

**Mei Kwan (LKKAuto)**

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**From:** GERALD POH WEE BIN <geraldpoh@lonpac.com>  
**Sent:** Thursday, 13 December, 2018 3:57 PM  
**To:** Mei Kwan (LKKAuto)  
**Cc:** MT\_Claim\_SG  
**Subject:** RE: Our Ref: TBA RE: Repair Survey (Single Joint Expert) - SGG3956C  
**Attachments:** 13122018155414.pdf

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**Categories:** HMK

Our Ref : 18/18/18/VP05/021211

Dear Mei Kwan,

Attached copy of insured's GIA report for your attention.

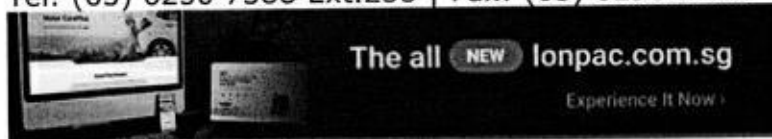
Best Regards

Gerald Poh

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road, #17-04/07 The Concourse, Singapore 199555

Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706



---

**From:** Mei Kwan (LKKAuto) [mailto:Meikwan@lkkauto.com]  
**Sent:** Thursday, 13 December, 2018 3:49 PM  
**To:** ONG LI LI  
**Cc:** MT\_Claim\_SG; Admin A; Vic (LKKAuto); CS A Team  
**Subject:** RE: Our Ref: TBA RE: Repair Survey (Single Joint Expert) - SGG3956C

**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

**LPC ref:** TBA  
**LKK REF:** CC4/LPC18022438/ha3

Dear Sir / Madam,

We refer to the above matter.

Kindly let us have a copy of both parties accident report for our necessary action.

Please take note that the case handler in-charge is Vic and he can be contacted at DID: 6841 2096.

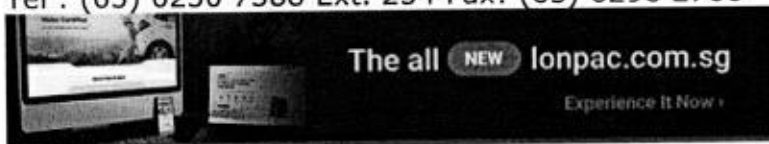
*To check availability of the case handler, you may contact the undersigned.*

Thank you.

8	Kenneth Kong	
9	Muhammad Nazril Bin Abdullah	
10	Sathya Sai Kathirrasen	

Please let us know within two (2) working days whether you agree to the appointment of any of these motor surveyors as a single joint expert.

Regards,  
Ong Li Li  
Senior Claims Executive | Lonpac Insurance Bhd  
300 Beach Road #17-04/07 The Concourse Singapore 199555  
Tel : (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706



**From:** Cheng Hoe Motor Pte Ltd (Yishun-June) [<mailto:chmotor@singnet.com.sg>]  
**Sent:** Wednesday, 12 December, 2018 2:08 PM  
**To:** MT\_Claim\_SG  
**Subject:** Repair Survey (Single Joint Expert) - SGG3956C

Dear Sir,

**OUR CLIENT – SGG3956C**  
**DOA – 11/12/18@1630hrs**  
**YR INSURED : SJW2677U**

Kindly provide us of your surveyor listing for the selection on the survey.

Thank you.

Regards  
June  
Cheng Hoe Motor Pte Ltd



**LETTER OF AUTHORISATION**

(FOR PROPERTY DAMAGE CLAIM ONLY)

Re: Motor Insurance Claim SGG3956C  
in respect of the traffic accident on 11/12/2018  
at/along from Malaysia JB towards Woodlands Checkpoint

I/We, Ishak Bin Mohali  
NRIC S6933032J of Blk 180B Rivervale Crescent #08-365  
Singapore 542180


owner of motor vehicle SGG3956C, insured by NTUC Income Insurance  
Co-operative Ltd under policy no. 5100405753

hereby authorise M/s **CHENG HOE MOTOR PTE LTD** of Blk 1019 Yishun  
Industrial Park A #01-374 Singapore 768761, to act as my/our representative in  
my/our claim against the owner/driver of motor vehicle SJW2677U in respect of  
the above-mentioned accident.

I further authorise that any payment due to me/us from the aforesaid claim is to be  
directed to my/our abovenamed representative.

And I/We hereby indemnify my/our abovenamed representative against any claim  
and/or damage which may arise from any action taken on my/our behalf.

I/We affirm all the above by my/our signature below.

Signed :   
Date : 12/12/18



## Khanchna (LKK Auto)

---

**From:** Khanchna (LKK Auto)  
**Sent:** Tuesday, 3 September 2019 4:16 PM  
**To:** Cheng Hoe Motor Pte Ltd (Yishun-June)  
**Cc:** Admin A  
**Subject:** RE: MVA BETWEEN SJW 2677U (OI) & SGG3956C (TP) ON 11/12/2018  
**Attachments:** LONPAC DV.pdf

WITHOUT PREJUDICE

Your Ref: SGG3956C

Dear Sirs/Mdm,

We refer to the above matter.

We confirm settlement as follows:

1. Cost of Repair (w/GST)	\$ 3,584.50
2. Loss of Rental (6 days x \$80)	\$ 480.00
3. LTA Search Fee	\$ 8.00
<b>Total</b>	<b>\$ 4,072.50</b>

We attach herewith a copy of the DV for your further action.

Kindly also send us (LKK) all the documents below for our necessary action: -

- Hardcopy of the DV

Thank you.

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

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

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: 6841 2360 | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

## Khanchna (LKK Auto)

---

**From:** Khanchna (LKK Auto)  
**Sent:** Thursday, 8 August 2019 3:32 PM  
**To:** 'MT\_Claim\_SG'  
**Cc:** Admin A  
**Subject:** SEEK MANDATE [ACCIDENT INVOLVING SJW 2677U (OI:LPC:18/18/18/VP05/021211) & SGG 3956C (TP) ON 11/12/2018]  
**Attachments:** DS SUPPORTING DOCS.pdf; LKK Inspection Report.pdf; LKK REINSPECTION PHOTO.pdf; LKK REINSPECTION PHOTOS.pdf; LKK SURVEY PHOTOS.pdf; LKK Survey Report.pdf

Lonpac Ref: 18/18/18/VP05/021211

LKK Ref: CC4/LPC18022438/Kka3q2

Dear Sirs,

We refer to the above matter.

We have highlighted to your good office on 13/12/2018 of Third-Party's request to do Direct Settlement with our Principal, Lonpac Insurance Bhd.

This is three vehicle chain collision, our Insured vehicle is the second vehicle. We opine that BOLA 28 is applicable.

Summary to offer to third party repairer "**CHENG HOE MOTOR PTE LTD**" is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair	\$ 4,840.56	\$ 3,584.50
2. Loss of Rental (6 days x \$80)	\$ 480.00	\$ 480 (6 days x \$80.00)
3. LTA/ GIA Search Fee	\$ 8.00	\$ 8.00
<b>Total</b>	<b>\$ 5,328.56</b>	<b>\$ 4,072.50</b>

\*\*04days recommendation for repair + 1 Sunday + 1 PRS = 6 days.

Relevant supporting claim documents are attached herewith for your perusal and reference.

**The above is for your approval.**

Thank you.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108




## LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Affiliated to Federation Internationale Des Experts En Automobile				
LONPAC INSURANCE BHD			Ref : CC4/LPC18022438/Kka3n2	
300 BEACH ROAD #17-04/07 THE CONCOURSE SINGAPORE 199555			Date : 01-11-2019	
			Code : LPC2	
<b>1. Policy Particulars :- THIRD PARTY CLAIM</b>				
Insured Veh.	SJW 2677U	Veh. Inspected	SGG 3956C	
Policy No.	Z18VP05021281	Coverage (\$)	0.00	
Claim No.	18/18/18/VP05/021211	Excess (\$)	0.00	
Assign From	GERALD	Assign Date	12/12/2018	
<b>2. Vehicle Particulars &amp; Condition</b>				
Make & Model	TOYOTA WISH (A)	c.c	1794	
Engine No.	HIDDEN	Year of Reg.	2006	
Chassis No.	ZNE100307939	Colour	METALLIC RED	
Odometer	236557	Steering	IN ORDER	
Brakes	IN ORDER	Modification	SPORTS RIM	
General	GOOD			
<b>3. Conditions of Tyres</b>				
	Size	Make	Balance	
R/H Front Tyre	205/55 R16	PIRELLI	7 mm	
L/H Front Tyre	205/55 R16	PIRELLI	7 mm	
R/H Rear Tyre	205/55 R16	PIRELLI	7 mm	
L/H Rear Tyre	205/55 R16	PIRELLI	7 mm	
<b>4. Description of Damages</b>				
THE VEHICLE SUSTAINED DAMAGES AT THE REAR PORTION. DAMAGES SEE DETAILS.				
<b>5. General Information</b>				
Accident Date	11/12/2018	Inspection Date	13/12/2018	
Survey held at	CHENG HOE MOTOR PL BLK 1019 YISHUN IND. PARK A #01-374/382 SINGAPORE 768761			
<b>5a. Remarks</b>				
A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
<b>5b. Estimate Days of Repair</b>				
ESTIMATED NORMAL PERIOD FOR REPAIR:			<b>5 Working Days</b>	



# LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Page No.:1 of 2

## ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SGG 3956C

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<b><u>REPLACEMENT OF PARTS</u></b>				
1	REAR BUMPER	BUCKLED	497.60	497.60
1	REAR BUMPER RH SIDE RETAINER	DISTORTED	55.60	55.60
6	REAR BUMPER CLIP @\$3.50	NECESSARY	21.00	21.00
1	REAR TAILGATE	BENT	1,272.40	1,272.40
1	TAILGATE INNER LOCK	DENTED	398.10	398.10
1	TAILGATE LOGO	NECESSARY	59.10	59.10
1	TAILGATE MOULDING	WARPED	419.80	419.80
1	REAR PANEL OUTER	BENT	519.30	519.30
	LESS 25% DISCOUNT		-810.73	-810.73
			2,432.17	2,432.17
1	TAILGATE INNER RUBBER (50%) (SN)	CUT	322.30	161.15
	LESS 25% DISCOUNT		-80.58	-
			241.72	161.15
<b><u>SPECIAL NETT ITEMS</u></b>				
1	REAR WINDSCREEN GLASS SEALANT (SN)	NECESSARY	40.00	40.00
1	REVERSE SENSOR (SN)	CRACKED	200.00	200.00
			240.00	240.00
<b><u>LABOUR</u></b>				
	REMOVE AND REFIX REAR WINDSCREEN GLASS.		100.00	100.00
	REMOVE & REFIX REAR BUMPER ASSY ,TAILLAMPS ,TAILGATE ,LOCK ASSY ,TO CUTTING ,WELDING & RENEW REAR PANEL ,KNOCKING & REPAIR REAR RH FENDER & REALIGN THE SAME.		700.00	600.00
	PUTTY & RESPRAY PAINTING ON REAR PANEL,REAR BUMPER,REAR RH FENDER ,TAILGATE .		750.00	650.00
	RUSTPROOFING.		60.00	60.00
			1,610.00	1,410.00
<b>GRAND TOTAL</b>			<b>4,523.89</b>	<b>4,243.32</b>



RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)			3,350.00
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Report Ref No. CC4/LPC18022438/Kka3n2

KONG SENG CHEONG

Licensed Appraiser

DISCLAIMER OF LIABILITY TO THIRD PARTIES:- This Report is made solely for the use and benefit of the Client named on the front page of this Report.

No liability of responsibility whatsoever, in contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.