

Surveyor

REF: CS/GA118023190/T1sb52

Special Instruction:

From (Person): Kelvyn of GM Date/Time: 20-12-2018
 Estimated Cost: _____ Bill to: _____

US: \$ 8000.00

Third Parties:

Claimant:

Surveyor: Sincere AppraisalWorkshop: Horizon Auto

OD/TP Re-inspection/ Evaluation

To Inspect Vehicle No: SLT 7573U
 at Workshop m/s Horizon Auto
 of 25 Kaki Bukit Rd 4 #01-48

Insured: SJM 3409Z
 Tel: 9395 4747 (Vnant)

Policy No: _____ Claim No: CLM0MVP000000794

Sum Insured: _____ Excess: _____

Make of Veh: _____ D.O.A. 22072018
 (Client's Record)

28-12-2018 (Friday) @ 11am

H.O.D. Endorsement/Date: _____

Date/Time: _____ Person Contacted: _____ Vehicle IN / OUT

Date/Time: _____ Confirmed with _____ Final Fig _____, _____ days (Red \$ _____ / _____ %; Original 6 days)

Date/Time: 03/01/18 Submit Final Fig 459,550, 5 days (Red \$ 2,450 / 131 %; Original 6 days)

Date/Time	Action/Instruction
	<u>6 Tui Yuan Heights (Mr. Ho - 9752 7271)</u>
	<u>SLT 7573U - x</u>
	<u>SJM 3409Z - CS/GA118023190 / U1b2</u>
	<u>Ref: 22072018</u>

Para(1) : Parts found not replaced (To highlight R or UB, LR, Etc)

Para(2) : Comments on consistency of damages (Parts Not Consistent : NC)

RECEIVED 03 JAN 2019

Para(3) : Nett Value

Market Value : _____

Salvage Value : _____

Nett Value : _____

Inspected/
Evaluated by:

Fee Charged:

Date:

Basic & Add
Transport
Photos
Others
Total

250

1) Date/Time _____ File Pass to _____

2) Date/Time _____ File Return to _____

3) Date/Time _____ File Pass to _____

4) Date/Time _____ File Return to _____

5) Date/Time _____ File Pass to _____

6) Date/Time _____ File Return to _____

SUMMARY

Catherine Chong (LKK Auto)

From: Ngian, Kelvyna <Kelvyna.Ngian@sg.gaig.com>
Sent: Thursday, 20 December, 2018 10:03 AM
To: Admin-D (LKKAuto); 'Admin A'
Subject: RE: **re-inspection** RE: Vision Law ref: JH1-ylv-Ins-H80-107487-18-er | GAIC ref: CLMOMVP000000794 | Vehicle no. SJM3409Z DOA - 22/07/2018
Attachments: Accident Statement_SJM3409Z (OI).pdf; Accident Statement_SLT7573U (AXA).pdf

Hi team

Can you attend to the reinspection? details below.

6 Tai Yuan Heights
9752 7371 (Mr. Ho)

Thanks
Kelvyna

From: Prestina Moh <prestinamoh@visionlawllc.com>
Sent: Wednesday, December 19, 2018 6:37 PM
To: Ngian, Kelvyna <Kelvyna.Ngian@sg.gaig.com>
Subject: [External] **re-inspection** RE: Vision Law ref: JH1-ylv-Ins-H80-107487-18-er | GAIC ref: CLMOMVP000000794 | Vehicle no. SJM3409Z DOA - 22/07/2018

URGENT

WITHOUT PREJUDICE

Our ref: DA1.ylv.INS.H80.107487.18.pmv

Dear Kelvyna,

We refer to your request for a re-inspection on our client's vehicle, **SLT 7573 U**.

Please be informed that the re-inspection as per your request has been arranged as follows:-

Date : 28 December 2018 (Friday)
Time : At 11:00 a.m.
Venue : Horizon Auto Tuners Pte Ltd
25 Kaki Bukit Road 4
#01-48 Synergy
Singapore 417800
Contact: Vincent (Tel: 9395 4747)

Accordingly, kindly ensure the attendance of your appointed surveyor at the above arranged re-inspection without fail.

Please let us have your written confirmation and the name and contact number of your appointed surveyor.

Regards,

Prestina Moh (Secretary)
Vision Law LLC
133 New Bridge Road
#18-01/02 Chinatown Point
Singapore 059413

Tel: 6534-2811 (Ext. 146)

Fax: 6535-6802

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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 misrepresentation or withholding 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.**
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	23/07/2018 16:38
Date Of Accident	22/07/2018 12:00
Exact Location Of Accident	BISHAN STREET 21 OUTSIDE RAFFLES INSTITUTION
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SLT7573U
Insured/Policyholder	
Name Of Registered Owner	HO MING HENG
NRIC No	S1304812F
Email Address	MINGHENG_HO@YAHOO.COM.SG
Mobile Phone No	(LOCAL) +65-97527271
Alternative Phone No	OTHERS-97527271

Vehicle Particulars

Manufacturer	BMW
Model	GRAN TOURER
Exact Purpose for which vehicle was being used at time of accident	NORMAL USAGE
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	PRIVATE CAR

Insurance Company

Name of Insurance Company	AXA INSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	UNAVAILABLE
Cover Note Number	

Driver

Name of Driver	HO MING HENG
NRIC No	S1304812F
Date Of Birth	08/12/1958
Occupation	INDOOR
Date Of Driving Pass	19/06/1978
Driving Experience	40 YEARS AND 1 MONTH
Gender	MALE
Mobile Number	(LOCAL) +65-97527271
Fax Number	
Contact Number	OTHERS-97527271
Email Address	MINGHENG_HO@YAHOO.COM.SG

Address	6 TAI YUAN HEIGHTS
Postcode	555178
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OWNER
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	2
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)	1

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 ATTACH.

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	SJM3409Z
Vehicle Make/Model/Colour	MAZDA BLUE
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	LIM ZHI ZHONG, NICHOL
NRIC/Passport Number	S8850346E
Contact Number	90123037
Address	
Postcode	
Insurance Company Name	GREAT AMERICAN INSURANCE COMPANY
Nature Of Damage	FRONT & RIGHT
No. Of Passenger (Including Driver)	1

Sketch Plan

SKETCH PLAN

IMPORTANT NOTICE

1. Please read carefully the text and the notes referred to the relevant notes.
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 willful misrepresentation or withholding of material facts may render insurance companies to reassess 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. Swearing reports may be referred to the Police for investigation.
6. The report will be forwarded by the Agents of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will be made available upon application to interested parties.
7. By the completion 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 as stated.
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 be permitted to collect, use, disclose and/or process my personal data/personal information set out in this form and any other personal information and/or information disclosed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to an 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 purposes) of:
 - (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 this accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions and/or dealing with 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 correspondence/packages; and/or
 - (v) dealing with applicable law in administering, processing, handling and/or dealing with my claims (collectively the "Purposes").
 - (b) All Insurers 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/are 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 located outside of Singapore, for one or more of the above Purposes;
 - (d) my Personal Information may also be collected and used to compile a claims history for the purpose of fraud detection, investigation and management in present and all future claims;
 - (e) the information disclosed under (b) above may be shared/disclosed:
 - (i) to all Insurers and/or any other third parties that assist in evaluating, investigating, settling or managing fraud, litigation, law enforcement and government agencies as reasonably required for the purposes stated; or
 - (ii) to entities with no relationship with me who work with or assist in the above.

Policyholder's Signature
Date & Time

23/7/1600

Insurer's Signature
Date & Time

23/7/1600

Reporting Centre Personnel's Signature
Date & Time

23/7/1600

RISHAN STREET 21

Traffic Direction →

Other Car

my car

I was driving along left lane of Bishan Street 21 towards Maynard Road when I was just outside Raffles Institution, my car was hit on the rear bumper, right side by car SJM 3409Z driven by Mr Lim Jhi Zhong, Nicholas. The car sustained (SJM 3409Z) sustained damage to its left front headlight and bumper.

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

Policyholder's Signature _____
Date & Time: 23/7/18 4pm

Driver's Signature _____
(If driver is not the policyholder)
Date & Time: 23/7/18
4 PM

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

Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



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 misrepresentation or withholding 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.
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	23/07/2018 15:43
Date Of Accident	22/07/2018 12:00
Exact Location Of Accident	BISHAN STREET 21
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SJM3409Z
Insured/Policyholder	
Name Of Registered Owner	LIM YEW JIAN
NRIC No	S0017425D
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-90123036
Alternative Phone No	OTHERS-90123036

Vehicle Particulars

Manufacturer	MAZDA
Model	ROADSTER
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
Are you claiming under your own insurance policy for repair to your vehicle?	YES
If No, Please state action to be taken	
Vehicle Category	PRIVATE CAR

Insurance Company

Name of Insurance Company	GREAT AMERICAN INSURANCE COMPANY
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	MOMVP000003421-00-000
Cover Note Number	

Driver

Name of Driver	LIM ZHI ZONG, NICHOLAS
NRIC No	S8850346E
Date Of Birth	03/12/1988
Occupation	OUTDOOR
Date Of Driving Pass	20/10/2007
Driving Experience	10 YEARS AND 9 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-90123037
Fax Number	
Contact Number	
EMail Address	LIM.NICHOLAS@ICLOUD.COM

Address	24 BRIGHTON AVENUE
Postcode	559259
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	CHILDREN
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	2
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)	1

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

VEHICLE B (SLT7573U) SLOWED DOWN TO TURN LEFT INTO GATE THAT WAS NOT OPEN. I TRIED TO STOP AND MANAGED TO SWERVE A BIT TO THE RIGHT AND ACCIDENTALLY COLLIDED INTO THE VEHICLE B (SLT7573U) REAR RIGHT.

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	SLT7573U
Vehicle Make/Model/Colour	BMW
Details Of Properties	
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

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**.
3. 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**.
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. 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.
7. 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:

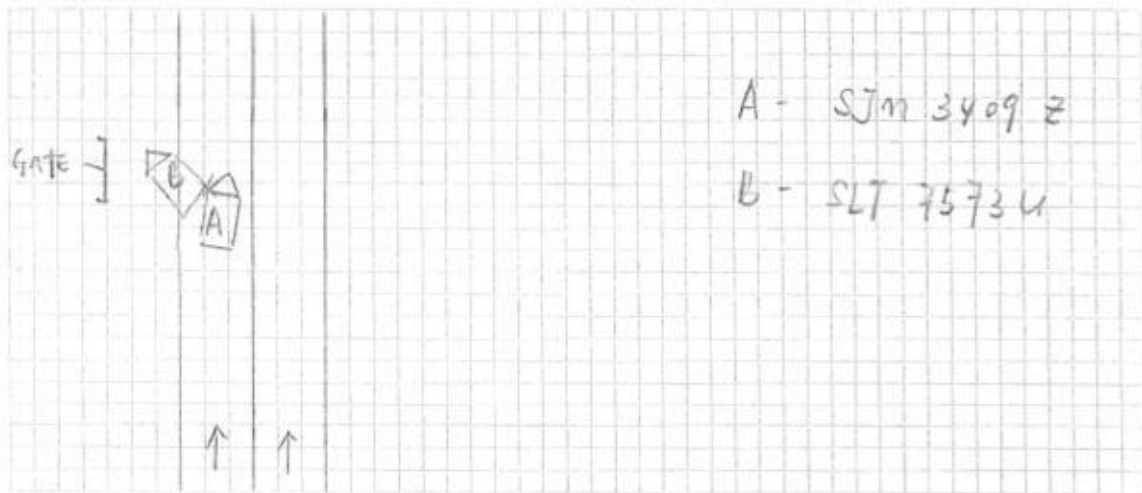
- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "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:
 - (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 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:
 - (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 regulations, laws or court orders.

Policyholder's Signature
Date & Time:


Driver's Signature
(If driver is not the policyholder)
Date & Time: 23/7/18 4PM


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

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Vehicle B (SLT 7573 U) slowed down to turn left into gate that was not open. I tried to stop and managed to swerve a bit to the right and accidentally collided into the vehicle B (SLT 7573 U) near right.

DECLARATION

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

Policyholder's Signature
Date & Time:

Driver's Signature
(If driver is not the policyholder)
Date & Time: 25/7/12 4PM

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



**GREAT AMERICAN INSURANCE COMPANY**

UEN: T15FC0029B GST REG. NO.: M90370081T
3 TEMASEK AVENUE, #16-01 CENTENNIAL TOWER
SINGAPORE 039190
TEL: +65 6804 6000
FAX: +65 6235 2616

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)

Policy Details

Certificate Number	: MOMVP000003421-00-000	Cover	: Private Car (Comprehensive)
Policyholder Name	: Lim Yew Jian	Chassis Number	: NCEC202157
NCD Entitlement	: 50% No Claim Discount	Engine Number	: LF10310779
Hire Purchase	: N/A	Registration Number	: SJM3409Z
Period of Insurance	: From 23/01/2018 (00:00) To 22/01/2019 (23:59) (Both Dates Inclusive)		

Persons or Classes of Persons entitled to Drive

a) The Policyholder

b) 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 or so has been Vehicle 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

Limitations as to Use

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

This Policy does not cover:

a) Use for Hire and Reward

b) Use for racing, pace making, reliability trial or speed testing

c) Use for carriage of goods (other than samples) in connection with any trade of business

d) Use for any purpose in connection with Motor Trade

* 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

Excess (Section 1)	: SGD 1,500.00	Workshop	: Authorised Workshop
Excess (Section 2)	: N/A	Off Peak Car	: No
Windscreen Excess	: SGD 100.00	NCD Protection	: No
ADDITIONAL EXCESS	: Please refer overleaf		

Driver Details

Main Driver	: Lim Yew Jian
Named Driver 1	: Lim Zhi Zong, Nicholas
Named Driver 2	: Goh Maggie
Named Driver 3	: Lim Zhenmin, Germaine
Name of Intermediary	: Alpine Insurance Agency Pte Ltd
Date of Issue	:

I/We hereby certify that the policy to which this Certificate relates is issued in accordance with the provision of the Motor Vehicles (Third Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia)

Signed for and on behalf of

Great American Insurance Company

Authorised Signatory

m10w

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S8850346E



Name
LIM ZHI ZONG, NICHOLAS

林志宗

Race
CHINESE

Date of Birth
03-12-1988


Sex
M

Country of Birth
SINGAPORE




REPUBLIC OF SINGAPORE DRIVING LICENCE


Identity Card No. S8850346E



LIM ZHI ZONG, NICHOLAS

Birth Date 03 Dec 1988

Issue Date 20 Oct 2007



3439010



NRIC No. S8850346E



Date of Issue
04-12-2003

Address
24 BRIGHTON AVENUE
SINGAPORE 559259

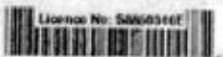
YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)

PASS DATE

Class 3 Motor Cars <= 3600kg with <= 7 passengers, exclusive of the driver, and other motor vehicles <= 2500kg 20 Oct 2007

NP 428A

License No. S8850346E



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo





SINCERE
APPRAISAL SERVICES PTE LTD

VEHICLE DAMAGE INSPECTION REPORT

Our Ref: 494/TP/2018

Date: 17/8/2018

REFERENCE

Date of loss: 22/7/2018
Claimant: Ho Ming Heng

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:	SLT7573U	Make &	BMW
Reg date:	10/11/2017	Model	216I
Colour:	Silver	Engine No:	33475105B38A15A
Type:	Motor Car	Chassis No:	WBA2D920505E91585
Type of Claims:	Third Party	Odometer No:	17290km
		Engine Cap:	1499cc

CONDITION OF VEHICLE AT THE TIME OF SURVEY (STATIC ONLY)

General Condition: Good	Steering: Good	Engine Modification: Nil
Paint work: Good	Handbrake: Good	Pre-accident
	Footbrake: Good	Damage: Nil

CONDITION OF TYRES

Front Left Size:	Continental 205/60R16 70%	Front Right Size:	Continental 205/60R16 70%
Rear Left Size:	Continental 205/60R16 70%	Rear Right Size:	Continental 205/60R16 70%

The above percentages represent the remaining life of the tyre threads

COST OF REPAIRS

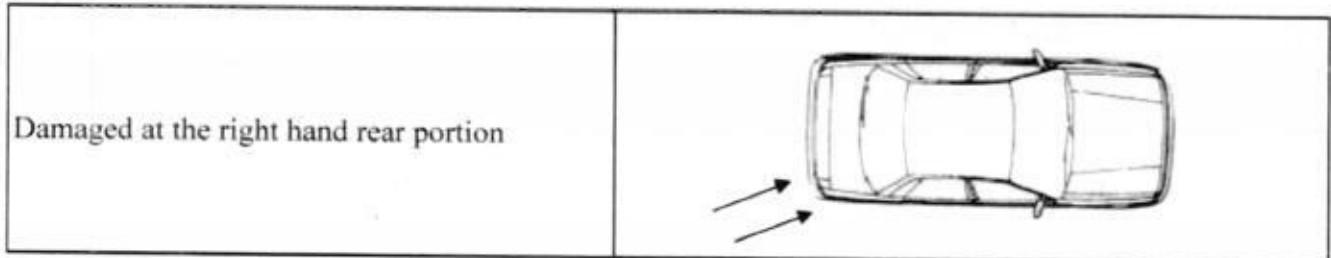
	Repairer S\$	Adjuster S\$
Parts	S 9,948.65	S 6,788.10
Labour	S 3,830.00	S 3,250.00
Calculated Cost (S\$) :	<u>S 13,778.65</u>	<u>S 10,038.10</u>

Recommended Lump Sum Repair Cost (S\$) : S 8,000.00

Date of Assignment: 30/7/2018
Date Inspected: 30/7/2018
Est. repair Period: 06 days

Inspected At: Horizon Auto Turners Pte Ltd
25 Kaki Bukit Road 4
#01-48 Synergy
Singapore 417800

POINT OF IMPACT



BRIEF CIRCUMSTANCES OF ACCIDENT

The Insured's vehicle collided onto the Third Party's vehicle along Bishan Street 21 towards Marymount Road, Raffles Institution.

GENERAL DESCRIPTION OF DAMAGES

Our visual inspection of the vehicle revealed that the damages noted are at the right hand rear portion.

SPECIAL REMARKS

We have inspected the actual damages found on the vehicle and recommend the replacement of parts and repairs accordingly. The estimated repair cost is \$13,778.65. The repairer has agreed to undertake the repairs at our adjusted lump sum amount of \$8,000.00.

We have not authorised the repair. Under normal circumstances, estimated **06** working days are required to repair the vehicle.

We are pleased to advise that the inspection work was carried out accordingly, and hereby submit our Inspection Report and photographs.



Dave Chang
Automotive Appraiser
AUTO. ENG, CAE, CGI
MIRTE, MSAAA, MTM

Automotive Appraiser: Dave Chang

Please note that this report is solely based on our findings at the time and place of inspection. This inspection has been carried out to our best knowledge and ability. Any other liability is hereby excluded.

ANNEX A

REPAIR DETAILS

Recommended Parts

No	Qty	Description	Condition	Repairer's Amount	Adjuster's Amount
1	1	Rear bumper assy	dented/cracked	\$ 1,080.40	\$ 1,080.40
2	1	Rear bumper right side retainer	bent/cracked	\$ 183.30	\$ 183.30
3	1	Rear bumper right bracket	bent/cracked	\$ 166.70	\$ 166.70
4	1	Rear bumper reinforcement	bent/cut	\$ 531.30	\$ 531.30 ^{X VB}
5	1	Rear bumper right reflector	cut/bent	\$ 98.40	\$ 98.40
6	1	Rear bumper tow cover	necessary/warped/cut	\$ 88.60	\$ 88.60
7	1	Rear tailgate assy	dented/bent	\$ 2,072.70	\$ 2,072.70
8	1	Rear right taillamp	bent/cut	\$ 882.90	\$ 882.90
9	1	Rear right fender assy	repair	\$ 2,144.70	\$ -
10	1	Rear right fender inner lower panel	dented	\$ 1,135.80	\$ 1,135.80 ^{X R}
11	1	Rear end lower panel	repair	\$ 1,182.20	\$ -
				⁴⁵⁷³ \$ 9,567.00	\$ 6,240.10
		Less 5%		^{4344.35} \$ 478.35	\$ 312.01
				\$ 9,088.65	\$ 5,928.10
<u>Special Nett Items</u>					
1	12	Rear bumper clips	necessary	\$ 60.00	\$ ⁴⁰ 60.00 ^Δ
2	1	Rear right fender inner lower panel sealant	necessary	\$ 80.00	\$ 80.00 ^{X nn}
3	1	Rear no plate with garnish	necessary	\$ 80.00	\$ 80.00 ^{X VB}
4	2	Rear bumper reverse sensor	malfunction	\$ 560.00	\$ ^Δ 560.00 ⁵⁰⁰
5	1	Rear windscreen glass sealant	necessary	\$ 80.00	\$ ^Δ 80.00 ⁵⁰
				\$ 860.00	\$ 860.00
Total parts				⁶⁷⁰ \$ 9,948.65	\$ 6,788.10

ANNEX B

REPAIR DETAILS

Recommended Labour

No	Description	Repairer's Amount	Adjuster's Amount
1	Labour for panel beating, cut, weld, straighten rear right and rear affected area and replace rear right and rear damaged parts.	\$ 1,400.00	\$ 1,200.00 ⁸⁰⁰
2	To putty and spray painting rear right and rear portion.	\$ 1,400.00	\$ 1,200.00 ⁸⁰⁰
3	To check rear lighting and wiring.	\$ 50.00	\$ 30.00 ✓
4	To apply anti rust proofing to rear right affected area.	\$ 140.00	\$ 120.00 ⁴⁰
5	To remove and install rear bumper reverse sensor.	\$ 80.00	\$ 60.00 ³⁰
6	To remove and install rear inner trim to facilitate the repair.	\$ 180.00	\$ 150.00 ⁶⁰
7	To reset all fault code if necessary.	\$ 140.00	\$ 120.00 ✓
8	To remove and install rear windscreen glass to facilitate the repair.	\$ 140.00	\$ 120.00 ✓
9	To repair, straighten and align rear right fender assy.	\$ 180.00	\$ 150.00 ¹⁰⁰
10	Towing service.	\$ 120.00	\$ 100.00 ^X
Total labour :		\$ 3,830.00	\$ 3,250.00

7214.35 ²²⁰⁰

4565750

ANNEX C

REPAIR DETAILS

Adjusted Repair Cost

	Repairer's Amount	Adjuster's Amount
Total parts :	\$ 9,948.65	\$ 6,788.10
Total labour :	\$ 3,830.00	\$ 3,250.00
Total repair cost :	<u>\$ 13,778.65</u>	<u>\$ 10,038.10</u>

Adjusted Repair Cost (Lump Sum Repair)


\$ 8,000.00

**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				
GREAT AMERICAN INSURANCE COMPANY		Ref : CS/GAI18023190/T1sbs2		
3 TEMASEK AVENUE #16-01 CENTENNIAL TOWER SINGAPORE 039190		Date : 04-01-2019		
		Code : GAI		
1. Policy Particulars :- THIRD PARTY CLAIM (RESURVEY INSPECTION)				
Insured Veh.	SJM 3409Z	Veh. Inspected	SLT 7573U	
Policy No.	MOMVP000003421-00-000	Coverage (\$)	0.00	
Claim No.	CLMOMVP000000794	Excess (\$)	0.00	
Assign From	KELVYNA	Assign Date	20/12/2018	
2. Vehicle Particulars & Condition				
Make & Model	B.M.W. 216I	c.c	1499	
Engine No.	HIDDEN	Year of Reg.	2017	
Chassis No.	WBA2D920505E91585	Colour	SILVER	
Odometer	-	Steering	IN ORDER	
Brakes	IN ORDER	Modification	SPORTS RIM	
General	GOOD			
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre	205/60R16	CONTINENTAL	6 mm	
L/H Front Tyre	205/60R16	CONTINENTAL	6 mm	
R/H Rear Tyre	205/60R16	CONTINENTAL	6 mm	
L/H Rear Tyre	205/60R16	CONTINENTAL	6 mm	
4. Description of Damages				
THE VEHICLE HAD COMPLETED ITS REPAIR WORKS.				
REPAIR CONDITION SEE DETAILS.				
5. General Information				
Accident Date	22/07/2018	Inspection Date	28/12/2018	
Survey held at	6 TAI YUAN HEIGHTS			
Repairer	HORIZON AUTO TUNERS PTE LTD			
5a. Remarks				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS.				
B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
5b. Estimate Days of Repair				
ESTIMATED NORMAL PERIOD FOR REPAIR:		5 Working Days		



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ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SLT 7573U

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<u>REPLACEMENT OF PARTS</u>				
1	REAR BUMPER ASSY	REPLACED	1,080.40	1,080.40
1	REAR BUMPER RIGHT SIDE RETAINER	REPLACED	183.30	183.30
1	REAR BUMPER RIGHT BRACKET	REPLACED	166.70	166.70
1	REAR BUMPER REINFORCEMENT	USED BACK	531.30	-
1	REAR BUMPER RIGHT REFLECTOR	REPLACED	98.40	98.40
1	REAR BUMPER TOW COVER	REPLACED	88.60	88.60
1	REAR TAILGATE ASSY	REPLACED	2,072.70	2,072.70
1	REAR RIGHT TAILLAMP	REPLACED	882.90	882.90
1	REAR RIGHT FENDER ASSY	REPAIRED SEE LABOUR	2,144.70	-
1	REAR RIGHT FENDER INNER LOWER PANEL	REPAIRED SEE LABOUR	1,135.80	-
1	REAR END LOWER PANEL	REPAIRED SEE LABOUR	1,182.20	-
	LESS 5% DISCOUNT		-478.35	-228.65
			9,088.65	4,344.35
<u>SPECIAL NETT ITEMS</u>				
12	REAR BUMPER CLIPS (SN)	REPLACED	60.00	40.00
1	REAR RIGHT FENDER INNER LOWER PANEL SEALANT (SN)	NOT NECESSARY	80.00	-
1	REAR NO PLATE WITH GARNISH (SN)	USED BACK	80.00	-
2	REAR BUMPER REVERSE SENSOR (SN)	REPLACED	560.00	500.00
1	REAR WINDSCREEN GLASS SEALANT (SN)	REPLACED	80.00	50.00
			860.00	590.00
<u>LABOUR</u>				
	LABOUR FOR PANEL BEATING, CUT, WELD, STRAIGHTEN REAR RIGHT AND REAR AFFECTED AREA AND REPLACE REAR RIGHT AND REAR DAMAGED PARTS. INCLUSIVE OF THE REPAIR OF REAR RIGHT FENDER ASSY, REAR RIGHT FENDER INNER LOWER PANEL AND REAR END LOWER PANEL.		1,400.00	700.00
	TO PUTTY AND SPRAY PAINTING REAR RIGHT AND REAR PORTION.		1,400.00	800.00

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Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	TO CHECK REAR LIGHTING AND WIRING.		50.00	30.00
	TO APPLY ANTI RUST PROOFING TO REAR RIGHT AFFECTED AREA.		140.00	40.00
	TO REMOVE AND INSTALL REAR BUMPER REVERSE SENSOR.		80.00	30.00
	TO REMOVE AND INSTALL REAR INNER TRIM TO FACILITATE THE REPAIR.		180.00	60.00
	TO RESET ALL FAULT CODE IF NECESSARY.		140.00	120.00
	TO REMOVE AND INSTALL REAR WINDSCREEN GLASS TO FACILITATE THE REPAIR.		140.00	120.00
	TO REPAIR, STRAIGHTEN AND ALIGN REAR RIGHT FENDER ASSY.		180.00	100.00
	TOWING SERVICE.	NOT NECESSARY	120.00	-
			3,830.00	2,000.00
GRAND TOTAL			13,778.65	6,934.35
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)				5,550.00

Report Ref No. CS/GAI18023190/T1sbs2

MOHAMAD TAUFIKH

M.MATAI, AMSAE-A

Automotive Assessor

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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