



HOTLINE TEL: (65) 6419-3000
FAX: (65) 6415-3723

CERTIFICATE OF INSURANCE

MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189)

MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) RULES, 1998

ROAD TRANSPORT ACT, 1987 (MALAYSIA)

MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1959 (MALAYSIA)

MLZ 400

COMPREHENSIVE COMMERCIAL MOTOR
CERTIFICATE NO. 999994943

(The below excess is subject to GST)
POLICY EXCESS S\$2000.00 (I & II)
WINDSCREEN EXCESS S\$100.00

SUM INSURED Market Value
INSURING WITH COE/PARF Yes
SLK2128C
Dandellon ED Pte Ltd

- 1) VEHICLE REGISTRATION NO.
- 2) NAME OF INSURED
- 3) EFFECTIVE DATE OF THE COMMENCEMENT OF INSURANCE FOR THE PURPOSES OF THE ACT
- 4) DATE OF EXPIRY OF INSURANCE
- 5) PERSON OR CLASSES OF PERSONS ENTITLED TO DRIVE*

26 January 2018
13 September 2018

*Any person who is driving on the insured'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.

6) LIMITATION AS TO USE*

- Use for the carriage of passengers or goods in connection with the insured's business.
Use for social, domestic, pleasure purposes and business purposes of any person whom the vehicle is hired.
The Policy does not cover:
- 1) Use for racing, pace-making, reliability trial or speed-testing.
 - 2) Use whilst towing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.

LOSS OF USE Not Included
HIRE PURCHASE COMPANY Swee Seng Credit Pte Ltd

*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.

I/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).

Issued in Singapore 29 Jan 2018

AIG Asia Pacific Insurance Pte. Ltd.

000064-000
Direct Clients
78 Shenton Way
#07-16
SINGAPORE 079120

AUTHORISED REPRESENTATIVE

SSPTKY

ORIGINAL

Accident Photo



Accident Photo



Accident Photo



Accident Photo



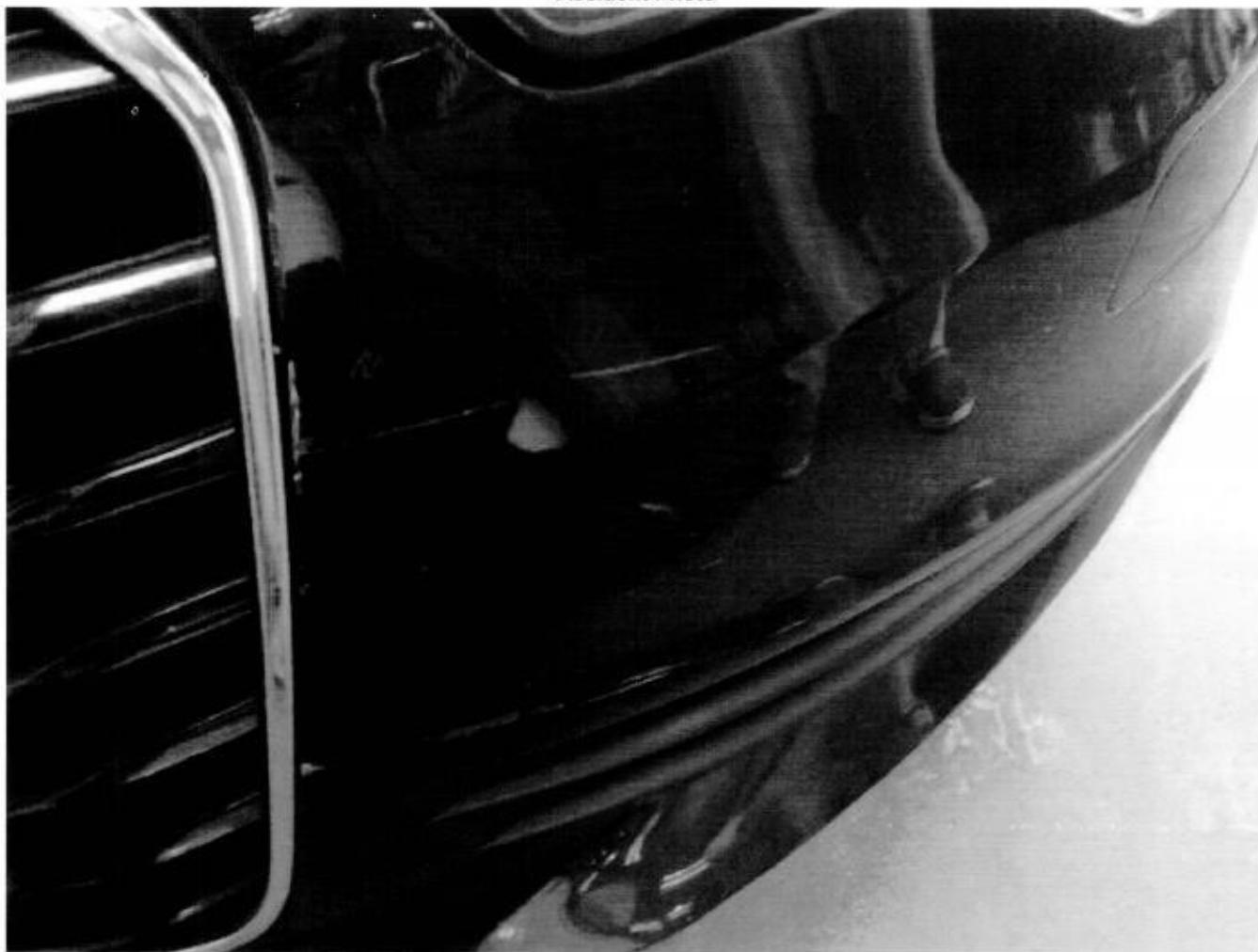
Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



HIAP LEK AUTOMOBILE TRADING

160 Sin Ming Drive
#05-17 Sin Ming Autocity
Singapore 575722

Tel : 6453 1743 Fax: 64576181
E-Mail : hiaplek@hotmail.com

Date: 30th November 2018

Vehicle No : SLW 9196X
Make/ Model : BMW 520i 2.0L AT D/AB 2WD
Year of Manufacture : 2013
Chassis No. : WBAXG12000DX53675
Colour : White
Name : Thong Lee Automobile Pte Ltd
Address : 3 Ang Mo Kio Street 62
#01-15 / 16 Link @ AMK
Singapore 569139

QTY	ITEM/PARTICULARS	AMOUNT (S\$)
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1. Third Party Accident Claim for Motor Vehicle No. SLW 9196X
Date of Accident: 14th June 2018

..... **S\$8,550.00**
(Lump Sum)

Singapore Dollars: Eight Thousand, Five Hundred and Fifty Only

UNITED Appraisal And Management Pte Ltd

Motor Vehicle Appraiser and Insurance Loss Adjuster
No. 8 Kaki Bukit Ave 4 #06-21 Premier @ Kaki Bukit Singapore 415875
Handphone No. : +65 9146 1186 Email : united.appraisal@live.com.sg
Business Registration Nos. : 200817301N

Our ref. : UAM18.06.10-AK-STP-HLA-SLW9196X
Date : 16 Nov 2018

Thong Lee Automobile Pte Ltd

WITHOUT PREJUDICE

Dear Sir,

Re : Third Party Claim For Vehicle Registration No. SLW9196X

We refer to your instruction to appraise the above-mentioned vehicle on 18 June 2018

A static inspection was carried out and our report is enclosed for your perusal. The estimated cost of repair submitted by Messrs. Hiap Lek Automobile Trading for SGD 12,831.90 as per our attached schedule has been inspected thoroughly by us against the actual damages sustained on the above-mentioned vehicle and we recommend the replacement and rectification accordingly.

Our revised quotation for the repair is SGD 10,702.44. In our opinion, it to be excessive. Therefore, we recommend a contract lump-sum repair cost. This is more economical than to have the above-mentioned vehicle repaired on parts by/for parts basis. Invariably, the repairer has the prerogative/option for the recommended replacement parts to either be repaired or be replaced.

We have negotiated with the repairer and they have agreed to repair the above-mentioned vehicle for SGD 8,550.00 NETT. Which, in our opinion is fair and reasonable.

The repairer has agreed to undertake the repairs to your requirement at the recommended contract lump-sum. However, we have not given any instruction and authorisation to the repairer to proceed with the repairs.

Under normal circumstances, the entire repair of the damaged vehicle should be completed within a reasonable period of 5 (Five) days.

We are reverting the matter to you for a decision, and enclosed is our vehicle inspection report, appraisal schedule and invoice for services rendered.

Please do not hesitate to contact us if you have any queries on this matter.

Yours faithfully,
United Appraisal & Management Pte Ltd

Ananda K. Biswas Marc
Motor Vehicle Appraiser

Encls. :

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Business Registration Nos. : 200817301N

VEHICLE INSPECTION REPORT

To : Thong Lee Automobile Pte Ltd

Our ref. : UAM18.06.10-AK-STP-HLA-SLW9196X

Date : 16 Nov 2018

REFERENCE

Assign by	: Thong Lee Automobile Pte Ltd	Insured	: To be advice
Assign on	: 18 Jun 2018	Policy no.	: To be advice
Inspection on	: 18 Jun 2018	Claim no.	: To be advice
Accident on	: 14 Jun 2018	Sum insured	: To be advice
Workshop name	: Hiap Lek Automobile Trading	Excess	: Not applicable
Inspection at	: 160 Sin Ming Drive	3rd party Veh.	: To be advice
	#05-17 Sin Ming Autocity	3rd party ins.	: To be advice
	Singapore 575722		

PARTICULARS OF DAMAGED VEHICLE

Registration no.	: SLW9196X	Odometer	: 68987 km
Make / Model	: BMW 520i 2.0L AT D/AB 2WD	Chassis no.	: WBAXG12000DX53675
Regn. date	: 19 Apr 2013	Engine no.	: A7270457N20820B
Body colour	: White	Engine cap.	: 1997 cc

PRE-ACCIDENT CONDITION OF VEHICLE (STATIC CHECK ONLY)

Steering	: In order	Paintwork	: Good
Footbrake	: In order	Undercarriage	: Serviceable
Handbrake	: In order	Gen. condition	: Good

TYRE CONDITION ON VEHICLE

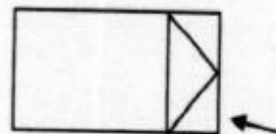
	Make	Size	Tread depth	Type of road wheel
Front N/S	: Pirelli	225/55R17	70%	Alloy
Front O/S	: Pirelli	225/55R17	70%	Alloy
Rear N/S	: Pirelli	225/55R17	70%	Alloy
Rear O/S	: Pirelli	225/55R17	70%	Alloy

NOTE: The above percentages represent the estimated remaining life of tyre threads.

* Denotes damaged component/s

POINT OF IMPACT

On the front in the direction from front to rear.

**SYNOPSIS OF DAMAGES RESULTANT FROM THE ACCIDENT**

The impact of the collision has damaged / affected the front bumper, headlamp, intercooler, front fender and etc...

Please refer to Annex A (Appraisal Schedule) for a detailed account of the damages and photographs taken.

Note: Reinspection vehicle on 20 Jun 2018 for repair in progress.

RECOMMENDATION

The estimate cost of repair submitted by Messrs Hiap Lek Automobile Trading as per schedule attached has been revised and scrutinised, and in our opinion, we consider it to be fair and reasonable. The repairers have agreed to undertake the repairs to the owner's satisfaction at our revision. We have not authorised the repairs.

Our adjusted cost of repair is SGD 8,550.00 to carry out the repairs. Please refer to Annex A (Appraisal Schedule) for a detailed account of the cost estimates.

REMARKS

We have not authorised the repair. However, for information, under normal circumstances, the repair would takes approximately 5 (Five) working days to complete.

In accordance to your instruction, we have **NOT AUTHORISED** the repair to the damaged vehicle and the survey was conducted strictly on a "**WITHOUT PREJUDICE**" basis.

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

Yours faithfully,
United Appraisal & Management Pte Ltd



Ananda K. Biswas Marc
Motor Vehicle Appraiser

UNITED Appraisal And Management Pte Ltd

PHOTOCOPY

Motor Vehicle Appraiser and Insurance Loss Adjuster
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Business Registration Nos. : 200817301N

INVOICE

To : Thong Lee Automobile Pte Ltd
c/o : Hiap Lek Automobile Trading
160 Sin Ming Drive
#05-17 Sin Ming Autocity
Singapore 575722

Date : 16 Nov 2018

Invoice No. : 8093044

DESCRIPTION	AMOUNT
Service rendered for appraisal / inspection report :	
Professional inspection fees	SGD 634.00
Photographs 53 pcs	
Transport fees	
Re-inspection fees (work in progress, post repair inspection)	
Total	SGD 634.00
Singapore dollar : SIX HUNDRED THIRTY THREE ONLY.	
Registration no. : SLW9196X	
Make/Model : BMW 520i 2.0L AT D/AB 2WD	
Our reference : UAM18.06.10-AK-STP-HLA-SLW9196X	
All payments made payee to:- " UNITED APPRAISAL & MANAGEMENT PTE LTD "	



for UNITED APPRAISAL & MANAGEMENT PTE LTD

APPRAISEMENT SCHEDULE

Annex A

Registration no. : SLW9196X

Our reference : UAM18.06.10-AK-STP-HLA-SLW9196X

S/N	Qty	Description	Condition / Remarks	Estimate by Wshop SGD	Adjusted Amt SGD
<u>LIST ITEMS</u>					
1	1	Bonnet	Refer To Labour	0.00	0.00 R
2	1	Front bumper DEF	Deformed	1605.00 1270	1605.00 ✓
3	1	Front bumper logo nec	Necessary	169.00 100	169.00 ✓
4	1/2	Front grille @ SGD 238.60 BT - RH	O/S Cracked	477.20	238.60 ✓
5	1 set	Front bumper clip nec	Necessary	60.00 30	60.00 ✓
6	2	Front bumper side retainer @ SGD 137.00 nec	Necessary	274.00	274.00 ✓
7	4	Front distance sensor @ SGD 283.00 Shorted	2pcs Shorted	1132.00 400	566.00 ✓
8	1	Front bumper reinforcement DD	Bend	614.00	614.00 ✓
9	1	Front bumper reinforcement bracket o/s BT	Dia	223.00	223.00 ✓
10	1	Front bumper inner sponge CRA	Torn	266.00	266.00 ✓
11	1	Front bumper centre grille nn	Deformed	169.40	169.40 x
12	1	Front bumper fog lamp o/s nn	Cracked	260.60	260.60 x
13	1	Front bumper fog lamp cover o/s nn	Cracked	126.90	126.90 x
14	1	Front air intake duct CRA	Cracked	312.80	312.80 ✓
15	1	Headlamp o/s nn	Cracked	2264.00	2264.00 x
16	1	Headlamp ballast o/s nn	Shorted	655.00	655.00 x
17	1	Headlamp lower bracket o/s nn	Distorted	148.00	148.00 x
18	1	Headlamp nozzle o/s nn	Missing	213.00	213.00 x
19	1	Headlamp nozzle bracket o/s nn	Distorted	82.00	82.00 x
20	1	Headlamp nozzle garnish o/s DEF	Deformed	63.00	63.00 ✓
21	1	Intercooler BT	Impacted	987.00	987.00 ✓
22	1	Front fender o/s	Refer To Labour	0.00	0.00 R
				10101.90	9297.30
Less 0% / 5%				0.00	464.87
				10101.90	8832.44

SPECIAL NETT ITEMS

1	1	Sundries	Necessary	50.00	30.00 20
				50.00	30.00
TOTAL				10151.90	8862.44

APPRAISEMENT SCHEDULE

Annex A

Registration no. : SLW9196X
 Our reference : UAM18.06.10-AK-STP-HLA-SLW9196X

S/N	Qty	Description	Condition / Remarks	Estimate by Wshop SGD	Adjusted Amt SGD
			Balance C/F	10151.90	8862.44
<u>LABOUR & MISC CHARGES</u>					
1		To dismantle / renew the accident damaged portion. To panel beating, reshape, straighten, orientate and align repair / replacement parts.		1200.00	700.00 400 X
2		To disconnect wire harness of electrical component to facilitate repairs, reconnect and check functions.		80.00	60.00 40
3		To apply undercoating on the accident repair and replaced panel for rust protection.		200.00	180.00 X
4		Supply spray paint material and necessary items to respray front bumper, bonnet, o/s front fender and other affected area / panel.		1200.00	900.00 500 X
TOTAL				2680.00	1840.00
Total Parts and Labour Cost of Repair				12831.90	10702.44
Less (Lumpsum repair adjustment)					2152.44
Adjustment Parts and Labour Cost of Repair					8550.00

L/S \$4200/- 5 days.



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

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ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SLW 9196X

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<u>REPLACEMENT OF PARTS</u>				
1	BONNET (NPA)	TO REPAIR SEE LABOUR	-	-
1	FRONT BUMPER	DEFORMED	1,605.00	1,270.00
1	FRONT BUMPER LOGO	NECESSARY	169.00	100.00
2	FRONT GRILLE @ \$238.60	O/S BENT	477.20	238.60
1	SET FRONT BUMPER CLIP	NECESSARY	60.00	30.00
2	FRONT BUMPER SIDE RETAINER @ \$137.00	NECESSARY	274.00	274.00
4	FRONT DISTANCE SENSOR @ \$283.00	SHORTED	1,132.00	400.00
1	FRONT BUMPER REINFORCEMENT	DENTED	614.00	614.00
1	FRONT BUMPER REINFORCEMENT BRACKET O/S	BENT	223.00	223.00
1	FRONT BUMPER INNERV SPONGE	CRACKED	266.00	266.00
1	FRONT BUMPER CENTRE GRILLE	NOT NECESSARY	169.40	-
1	FRONT BUMPER FOG LAMP O/S	NOT NECESSARY	260.60	-
1	FRONT BUMPER FOG LAMP COVER O/S	NOT NECESSARY	126.90	-
1	FRONT AIR INTAKE DUCT	CRACKED	312.80	312.80
1	HEADLAMP O/S	NOT NECESSARY	2,264.00	-
1	HEADLAMP BALLAST O/S	NOT NECESSARY	655.00	-
1	HEADLAMP LOWER BRACKET O/S	NOT NECESSARY	148.00	-
1	HEADLAMP NOZZLE O/S	NOT NECESSARY	213.00	-
1	HEADLAMP NOZZLE BRACKET O/S	NOT NECESSARY	82.00	-
1	HEADLAMP NOZZLE GARNISH O/S	DEFORMED	63.00	63.00
1	INTERCOOLER	BENT	987.00	987.00
1	FRONT FENDER O/S (NPA)	TO REPAIR SEE LABOUR	-	-
	LESS 10% DISCOUNT		-	-477.84
			10,101.90	4,300.56
<u>SPECIAL NETT ITEMS</u>				
1	SUNDRIES (SN)	NECESSARY	50.00	20.00
			50.00	20.00

Report Ref No. CS1/AIG19000223/Jqd3s2



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.:2 of 2

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	LABOUR			
	TO DISMANTLE / RENEW THE ACCIDENT DAMAGED PORTION. TO PANEL BEATING, RESHAPE, STRAIGHTEN, ORIENTATE AND ALIGN REPAIR / REPLACEMENT PARTS. INCLUSIVE OF THE REPAIR OF BONNET AND FRONT FENDER O/S.		1,200.00	400.00
	TO DISCONNECT WIRE HARNESS OF ELECTRICAL COMPONENT TO FACILITATE REPAIRS, RECONNECT AND CHECK FUNCTIONS.		80.00	40.00
	TO APPLY UNDERCOATING ON THE ACCIDENT REPAIR AND REPLACED PANEL FOR RUST PROTECTION.	NOT NECESSARY	200.00	-
	SUPPLY SPRAY PAINT MATERIAL AND NECESSARY ITEMS TO RESPRAY FRONT BUMPER, BONNET, O/S FRONT FENDER AND OTHER AFFECTED AREA / PANEL.		1,200.00	500.00
			2,680.00	940.00
	GRAND TOTAL		12,831.90	5,260.56
	RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)			4,200.00

Report Ref No. CS1/AIG19000223/Jqd3s2

ONG HWEЕ JIE

Automotive Assessor

ADRIAN LING WAI PING

B.Eng,AMSOE,AMIRTE,AMSAE-A,M.MATAI

Licensed Appraiser

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