

A.S. REC. BY:

REF: CS/INC19002678/Atd302 Special Instruction:

Surveyor: Adnan

ASSIGNMENT (Office)

From (Person): Daniel Koh of INC Date/Time: 9.42am @ 13/2/19

Estimated Cost: Bill to:

OD / TP / WS / TP RES / OD RES / EVA / INV / MV / CS

To Inspect Vehicle No: SJR 3431 G Insured: GBA 22911

at Workshop m/s You Yi Automobile Tel: 67021555

of 23 Kaki Bukit Ave 4 #04-01

Policy No: Claim No: MT-1029869-002

Sum Insured: Excess:

Make of Veh: D.O.A. 28/1/19

(Client's Record)

CA / REV / REP. / REV 24 HRS lwp H.O.D. Endorsement:

Date/Time: 10.17am @ 13/2/19 Person Contacted: Chns Vehicle IN OUT

Date/Time	Action/Instruction (✓) Estimate
	SJR 3431 G-x
	GBA 22911 - NA / UOP 109028000 / c2 DUA: 14/12/2009
	Lump Sum \$16,000 - (Red: 16,138.23; 50%) ; 13 days

ASS-REC. BY:

REF:

Adrian

ASSIGNMENT

From: _____ Date: _____

Estimated Cost: _____

OD / TP / WS / TP RES / OD RES / EVA / INV / MV

To Inspect Vehicle No: _____

at Workshop m/s _____

of _____

Insured: _____

Policy No. _____

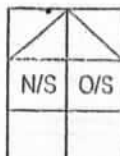
Claims No. _____

Sum Insured: _____ Excess: _____

(Client's Record)

Make of Veh: _____

(Policy Condition)

Remark: The veh had commenced its
repair at the time of inspection.

Bal. or Market Value: _____

IDAC Accident Rpt: _____ Consistent? : Yes or No

GIA / PR Seen: _____ Consistent? : Yes or No

Est. Repairs: _____ days Res.: Yes or No

Lum Sum: _____ % 3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date: _____ Vehicle: IN / OUT

Person Contacted: _____

Veh No: SJR34316 Yr Regn: 1Type: M.Cap / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make: Kia Cerato Forte c.c. 1591Colour: Grey A/C: Insured / Std / NI / NASp. Reading: 60/452 T/Radio: Insured / Std / NI / NA

Eng/No: _____

C/No: KNAFH221395085831Gen. Cond: Good / Fair / Poor / BurntSteering: Inorder / Jammed / Leaked / Burnt orBrake: Inorder / Jammed / Leaked / Burnt orModi: Nil / S/Rim / STD A/Rim orTyre Size: F: 215/45R17R: 215/45R17

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or Roadstone

Front _____ Rear _____

R/Bal. 06 mm R/Bal. 06 mmL/Bal. 06 mm L/Bal. 06 mmD.O.A. _____ D.O.I. 13/02/19. 1229 PMSurvey held at Yon YiDes. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop orFront O/S, U/C.

The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time _____ Action / Instruction _____

TP INC.COE Expires : 28/02/29.

RECEIVED 23 APR 2019

MV : 42KPV : 25.7KNett : 16.3K.

Date/Time, File Pass to?

1) 23/4 Typist

3) _____

5) _____

Prel. Report: _____

Final Report: _____

Date/Time, File Return to?

2) _____

4) _____

6) _____

Part Prices Check:

IN

OUT

Survey Fee:

Basic & Add.

S + RS, SI

Photos

Others

TOTAL

Date:

250250

Nivitha (LKK Auto)

From: Daniel Koh <daniel.koh@income.com.sg>
Sent: Wednesday, 13 February 2019 1:24 PM
To: 'assignments@lkkauto.com'
Subject: FW: TP CASES FARMED OUT TO LKK ON 13/2/2019

Dear Veron/ Nivitha,

Resend with claim ref no and officer in charge

Daniel Koh
Senior Admin Assistant
Motor Insurance
T +65 6430 7901
www.income.com.sg

income
made different



At Income, we are 'In with You' on Performance, Growth, Innovation and Impact. These attributes reflect what we promise as an employer and what we want our people to exemplify.
Find out more at Income.com.sg/careers

in with you

From: Daniel Koh
Sent: Wednesday, 13 February 2019 9:42 AM
To: 'assignments@lkkauto.com' <assignments@lkkauto.com>
Cc: Teng Ken Leong <kenleong.teng@income.com.sg>; Thio Tse Kiat <tsekiat.thio@income.com.sg>
Subject: FW: TP CASES FARMED OUT TO LKK ON 13/2/2019

Dear Veron / Catherine,

Please assist to survey the vehicles as per Mr Teng's instruction :-

S/NO	THIRD PARTY	OUR INSURED	WORKSHOP / CONTACT	DOA / REF / OFFICER
1	SJR3431G	GBA2291J	YOU YI AUTOMOBILE / Chris 67021555	28-1-2019 / MT-1029869-002 / David Phua
2	SKE7070U	YN9001T	YOU YI AUTOMOBILE / Chris 67021555	11-2-2019 / MT-1031762-001 / Azhari
3	SFR1221G	SGX8003E	YOU YI AUTOMOBILE / Chris 67021555	2-2-2019 / MT-1030845-002 / Muhammad Airwan
4	SLE1210K	SME1674T	YOU YI AUTOMOBILE / Chris 67021555	10-2-2019 / MT-1031369-002 / Serene Lim
5	SLZ4580L	GBG7083D	CHEW MOTOR / Sukyi 67479241	29-1-2019 / MT-1030426-001 / Eric Tang

Please contact workshops.

Please ack.

Thank You

MVA319013086 / VAC - Kaki Bukit
ENTRY DATE & TIME: 28/01/2019 14:39
SUBMITTED BY: SITI FADHLON BTE ABDUL KADER

Pay 10 Year COE

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 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 28/01/2019 14:39
Date Of Accident 28/01/2019 08:55
Exact Location Of Accident KIM SENG ROAD
Country/State of Loss SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number SJR3431G
Insured/Policyholder
Name Of Registered Owner SOH CHENG KIAT
NRIC No S1052580B
Email Address NOEMAIL
Mobile Phone No (LOCAL) +65-97505872
Alternative Phone No OTHERS-97505872
Vehicle Particulars
Manufacturer KIA
Model CERATO FORTE 1.6(A) SX ABS D/AB 2WD 4DR
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? NO
If No, Please state action to be taken THIRD PARTY
Vehicle Category PRIVATE CAR
Insurance Company
Name of Insurance Company NTUC INCOME INSURANCE CO-OPERATIVE LTD
Type Of Coverage COMPREHENSIVE
Fleet Policy NO
Policy Number 5060199667-05
Cover Note Number
Driver
Name of Driver SOH CHING WEI
NRIC No S7010955G
Date Of Birth 06/04/1970
Occupation INDOOR
Date Of Driving Pass 13/06/1988
Driving Experience 30 YEARS AND 7 MONTHS
Gender MALE
Mobile Number (LOCAL) +65-97505872
Fax Number
Contact Number OTHERS-97505872
Email Address NOEMAIL

Address 27 LENGKOK MERAK
 Postcode 248877
 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 SIDE SWIPE
 Weather Conditions CLEAR
 Road Surface DRY

Other Information

Was any foreign vehicle Involved in this accident? NO
 Number of vehicles (including own vehicle) Involved in the accident 2
 Was any body injured in the Accident? YES
 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) 3
 Passenger 1 NAME: : LOY TECK KIANG
 GENDER: : FEMALE
 Passenger 2 NAME: : NURHIDAYATI
 GENDER: : FEMALE

Details of Police Action

Was the accident reported to the police? YES
 If Yes, Please state which Police Station
 Police Station Name TRAFFIC POLICE DIVISION HQ
 Police Station Address ROAD: 10 UBI AVENUE 3 , POSTCODE: 408865 , COUNTRY: SINGAPORE
 Police Station Contact TEL NO: 65470000 - FAX NO:
 Was notice of intended Prosecution given? NO
 If Yes, against whom?

Circumstances of Accident

AS PER POLICE REPORT No.T/201690128/7005;

Attachment(s)

Are accident photos available for attachment? YES
 Was there any video captured by Car Camera? YES
 Remarks/ Reasons: WITH DRIVER
 Was there any audio recorded? NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number GBA2291J
 Vehicle Make/Model/Colour TOYOTA DYNA 150 MANUAL
 Details Of Properties
 Vehicle Category COMMERCIAL VEHICLE

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

NTUC INCOME INSURANCE CO-OPERATIVE LTD

Nature Of Damage

No. Of Passenger (Including Driver)

DETAILS OF INJURED PERSON 1

Name •SOH CHING WEI

Approximate Age

Injuries Sustain

Injured person in which vehicle? SJR3431G

Were seat belts worn? YES

Was this injured conveyed to hospital by ambulance?

Address

Postcode

DETAILS OF INJURED PERSON 2

Name •LOY TECK KIANG

Approximate Age

Injuries Sustain

Injured person in which vehicle? SJR3431G

Were seat belts worn? YES

Was this injured conveyed to hospital by ambulance?

Address

Postcode

DETAILS OF INJURED PERSON 3

Name •NURHIDAYATI SUDIONO

Approximate Age

Injuries Sustain

Injured person in which vehicle? SJR3431G

Were seat belts worn? YES

Was this injured conveyed to hospital by ambulance?

Address

Postcode

Accident Sketch Plan Pg. 1

SKETCH PLANIMPORTANT 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 lodging 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.

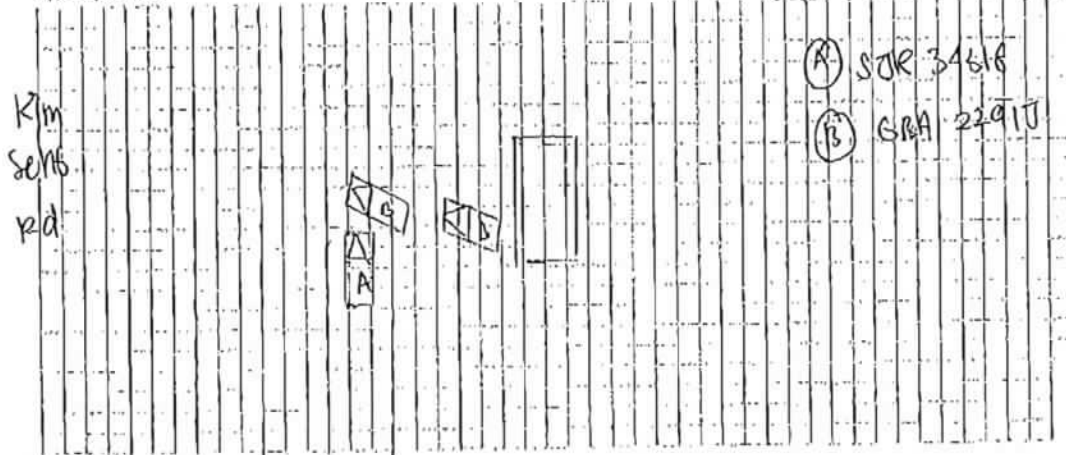
Policyholder's Signature
Date & Time:


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

28 JAN 2019
IDAC KAKI BUKIT (VAC)
23 KAKI BUKIT AVE 4
Reporting Centre Singapore 415903
Name: Tel: 67416697
NRIC/FIN No.: Fax: 67492305
Email: vackb@singnet.com.sg

Accident Sketch Plan Pg. 1

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Refer to Police Report No: T/20190128/7005

[The rest of the section is crossed out with a diagonal line.]

DECLARATION

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

Policyholder's Signature
Date & Time:

IRBAC Sketch Form V1

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

IDAC KAKI BUKIT (VAC)
23 KAKI BUKIT AVE 4

Reporting Centre: Singapore 415933
Name: Tel: 67416697
NRIC/FIN No.: Fax: 67492305
Email: vaackb@singnet.com.sg

28 JAN 2019

Accident Sketch Plan Pg. 1



**SINGAPORE
POLICE FORCE**



T/20190120/7005

1 of 4

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

Report No. T/20190120/7005

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 20/01/2019 10:39		Video Report No.: A/20190120/0043		Station Diary No.:	
Informant's Particulars					
Name of Informant: SOH CHING WEI			Address: 27 LENGKOK MERAK SINGAPORE 240877		
ID Type / ID No.: NRIC NO / S7010955G			Contact No.: Home/Office: Mobile: 97605072		
Nationality: SINGAPORE CITIZEN			Email: scw2725@hotmail.com		
Sex: Male	Age: 40	Date of Birth: 06/01/1970	Type of Informant: Driver		
Race: Chinese			Language: English		Institution / School Name:
Occupation: SELF EMPLOYED			Driving Licence Information: Class:		Date of Expiry:

General Information of the Accident				
Type of Accident:	Injury Attended by Police	Drink Drive: No	Date/Time of Accident: 20/01/2019 08:55	Type of Location: Straight Road
Location: KIM SENG ROAD				
Weather: Clear		Road Surface: Wet	Road Speed Limit:	
Traffic Flow: One Way		Traffic Control: Not Controlled	Traffic Volume: Moderate	
Type of Collision: Between Moving Vehicles - Head To Side			Anyone conveyed by ambulance: Yes	

Details of Vehicle Involved						
Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
GBA2291J	Lorry					0
SJR3431G	Car					3

Details of Vehicle Insurance				
Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date
GBA2291J	NTUC Income Insurance Co-Operative Limited			

Accident Sketch Plan Pg. 1



**SINGAPORE
POLICE FORCE**



T/20190128/7005

2 of 4

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 400065
Tel No: 65470000

Report No. T/20190128/7005

CONTINUATION OF REPORT

Details of Vehicle Insurance				
Vehicle No.	Insurance Company	Insurance No.	Effective	Expiry Date
SJR3431G	NTUC Income Insurance Co-Operative Limited	5060199667-05	19/06/2018	18/06/2019

Details of Person Involved			
Any Pedestrian Involved: No			
No. of Pedestrians Injured: NIL		Use of Pedestrian Crossing: NA	
Driver:			
Name	SOH CHING WEI	ID No.	S7010955G
Related Vehicle	SJR3431G (Car)	Contact No.	87505072
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL
Passenger:			
Name	NURHIDAYATI SUDIONO	ID No.	G7263783L
Related Vehicle	SJR3431G (Car)	Contact No.	NIL
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	Slight
Passenger:			
Name	LOY TECK KIANG	ID No.	NIL
Related Vehicle	SJR3431G (Car)	Contact No.	NIL
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	Slight

Accident Sketch Plan Pg. 1



SINGAPORE
POLICE FORCE



T/20190120/7005

3 of 4

Report No. T/20190120/7005

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408065
Tel No: 65470000

CONTINUATION OF REPORT

Brief Details.

ON SAID TIME & DATE. I WAS TRAVELING ALONG KIM SENG ROAD TOWARDS HAVELOCK ROAD. AS I WAS HEADING STRAIGHT ON 2ND LANE, ALL OF A SUDDEN A LORRY GBA 2201J COME OUT FROM THE RIGHT OF THE CONSTRUCTION SITE & CUT INTO THE 2ND LANE. DUE TO THE SUDDEN CUTTING OF LANE FROM THE SAID VEHICLE, THE COLLISION OCCUR. AFTER THE IMPACT, MY MOTHER FELT A PAIN ON HER CHEST. SHE WAS LATER CONVEY TO SGH HOSPITAL.

Accident Sketch Plan Pg. 1

**SINGAPORE
POLICE FORCE**

T/20190128/7005

4 of 4

Report No. T/20190128/7005

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408065
Tel No: 65470000

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan

Signature Of Officer Recording The Report:
Not applicable

Signature Of Interpreter:
Not applicable

Officer In Charge Of Case:
TP / TPHQ /
MOHAMMED HUSNUL TAUFIQ BIN MD YUSOF
Contact No.: 65476358

Authentication Stamp
NP160

Signature Of Informant:
The identity of the person making this report has
been authenticated by SingPass. No signature is
required.

Date/Time:
20/01/2019 10:39

Classification Of Case:

Land Transport Authority

Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 30 Jan 2019 / 18:21:23

Receipt Date/Time : 30 Jan 2019 / 18:20:07

Tax Invoice/Receipt

Receipt No. : ITNET-00000-190130-003127

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
1	Renew COE - SJR3431G Veh Quota Premium (01 Mar 2019 - 28 Feb 2029) 20190130181510685994	25,727.00	0.00	25,727.00
	Sub-Total	25,727.00	0.00	25,727.00
	Total Before Rounding	25,727.00	0.00	25,727.00
	Rounding Difference			0.00
	Total Amount Payable			25,727.00
	Paid By			
	20190130181609588 Direct Debit: eNETS Debit (Internet Banking)			25,727.00
	Total			25,727.00
	Cash Change			0.00
	Tendered Amount			25,727.00
	Excess Refundable Amount			0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

Posted: 11-Feb-2019 Tags: 2009 Kia Cerato, 2009 kia cerato, Kia Cerato, kia cerato, Kia, Cerato, cerato, Used Kia



Kia Cerato Forte 1.6A EX (New 5-yr COE) \$27,800 \$5,560 /yr 18-Aug-2009 1,591 cc 136,102 km Sedan Available

Full Agent C&C Unit Maintenance With Service Record Very Rare Just One And Only Expatriate Owner, New Paint Selling Cheapest And Lowest Depreciation With 100% Guaranteed Kia Cerato Forte 1.6 A In The M...

PREMIUM AD

Posted: 11-Feb-2019 Tags: 2009 Kia Cerato, 2009 kia cerato, Kia Cerato, kia cerato, Kia, Cerato, cerato, Used Kia



Kia Cerato Forte 1.6A SX (New 5-yr COE) \$27,800 \$5,560 /yr 18-Jun-2009 1,591 cc 168,000 km Sedan Available

No Repair Needed. Fully Stock Condition. Good Condition, Excellent Exterior And Neat Interior, Accident Free. Welcome Own Workshop Inspection And Trade In, Low Depreciation, Flexible Loan. View This B...

Posted: 11-Feb-2019 Tags: 2009 Kia Cerato, 2009 kia cerato, Kia Cerato, kia cerato, Kia, Cerato, cerato, Used Kia



Kia Cerato Forte 1.6A SX (New 5-yr COE) \$27,899 \$5,580 /yr 19-Aug-2009 1,591 cc 123,000 km Sedan Available

Very Well Maintained, Second Owner With All Wear And Tear Part S Recently Replaced. Absolute Fuss Free Vehicle Worthy For Next 5 Years. Buy With Trust And Confidence Only At Ken Garage A 13.

Ken Garage Pte Ltd

Posted: 11-Feb-2019 Tags: 2009 Kia Cerato, 2009 kia cerato, Kia Cerato, kia cerato, Kia, Cerato, cerato, Used Kia



Pimp Your Ride With Sports Rim

Sports rim do not just perk up the aggressive outlook of a car, it actually does improve performance with its lighter weight. Find yourself a beautiful set of rims from the list of tyre & rims retailers.

Find out more!



Kia Cerato Forte 1.6A EX (New 5-yr COE) \$27,900 \$5,580 /yr 27-May-2009 1,591 cc 123,876 km Sedan Available

Well Maintenance Kia Cerato 1.6A! Factory Original Condition Since Day 1! Well Maintained By Previous Owner! Need A Car To Get From Point A To B Only? This Is Your Perfect Choice! Lowest COE Loan Pack...

Posted: 09-Feb-2019 Tags: 2009 Kia Cerato, 2009 kia cerato, Kia Cerato, kia cerato, Kia, Cerato, cerato, Used Kia



Kia Cerato Forte 1.6A EX (New 5-yr COE) \$30,800 \$6,160 /yr 24-Jul-2009 1,591 cc 119,000 km Sedan Available

Super Low Maintenance Kia Cerato 1.6A! Factory Original Condition Since Day 1! Well Maintained By Previous Owner! Need A Car To Get From Point A To B Only? This Is Your Perfect Choice! 100% Loan Appro...

PREMIUM AD

Posted: 09-Feb-2019 Tags: 2009 Kia Cerato, 2009 kia cerato, Kia Cerato, kia cerato, Kia, Cerato, cerato, Used Kia



Kia Cerato Forte 1.6A SX (New 10-yr COE) \$35,888 \$3,590 /yr 17-Jun-2009 1,591 cc - Sedan Available

New 10 Years COE.

Posted: 09-Feb-2019 Tags: 2009 Kia Cerato, 2009 kia cerato, Kia Cerato, kia cerato, Kia, Cerato, cerato, Used Kia



Kia Cerato Forte 1.6M SX \$12,800 \$6,350 /yr 18-Dec-2009 1,591 cc - Sedan Available

Can Renew For 5 Years Coe, Smooth Engine, Easy To Maintain Unit, Immaculate Condition, Depreciation Is Even Cheaper, Do Not Miss, Bank And In House Loan Available! Trade In Welcome. Call For Appointment...

Posted: 09-Feb-2019 Tags: 2009 Kia Cerato, 2009 kia cerato, Kia Cerato, kia cerato, Kia, Cerato, cerato, Used Kia



Kia Cerato Forte 1.6A SX (New 5-yr COE) \$27,800 \$5,560 /yr 01-Sep-2009 1,591 cc 126,000 km Sedan Available

100% Loan Available, Can Renew 10 Years COE, Very Well Maintained, View To Appreciate.

Posted: 09-Feb-2019 Tags: 2009 Kia Cerato, 2009 kia cerato, Kia Cerato, kia cerato, Kia, Cerato, cerato, Used Kia



Kia Cerato Forte 1.6A EX (New 5-yr COE) \$26,800 \$5,360 /yr 26-Jun-2009 1,591 cc 150,533 km Sedan Available

Well Maintained By Previous Owner. Spacious And Reliable. Good Fuel Efficiency! Smooth And Responsive Pickup. Affordable Monthly Installment From \$399! Purchase With Confidence From A Case Trust Compa...

PREMIUM AD

Mayfair Motoring

Posted: 08-Feb-2019 Tags: 2009 Kia Cerato, 2009 kia cerato, Kia Cerato, kia cerato, Kia, Cerato, cerato, Used Kia



Kia Cerato Forte 1.6A EX (New 5-yr COE) \$28,800 \$5,760 /yr 15-Apr-2009 1,591 cc - Sedan Available

6 Months Extended Engine And Gear Box Warranty! Negotiable For Sincere Buyer! Average Mileage. Stock Condition And No Modifications, No Engine Oil Leakage, Original Rims, Firm Undercarriage, Trade In ...

Posted: 08-Feb-2019 Tags: 2009 Kia Cerato, 2009 kia cerato, Kia Cerato, kia cerato, Kia, Cerato, cerato, Used Kia

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Singapore NRIC
Owner ID:	2580B
Vehicle Details	
Vehicle No.:	SJR3431G
Vehicle to be Exported:	No
Intended Deregistration Date:	12 Feb 2019
Vehicle Make:	KIA
Vehicle Model:	CERATO FORTE 1.6(A) SX ABS D/AB 2WD 4DR
Primary Colour:	Silver
Manufacturing Year:	2009
Engine No.:	G4FC9H263088
Chassis No.:	KNAFH221395085831
Maximum Power Output:	92.7 kW (124 bhp)
Open Market Value:	\$13,989.00
Original Registration Date:	19 Jun 2009
First Registration Date:	19 Jun 2009
Transfer Count:	0
Actual ARF Paid:	\$13,989.00
Intended PARF Rebate Details	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	18 Jun 2019
PARF Rebate Amount:	\$6,994.00
Intended COE Rebate Details	
COE Expiry Date:	28 Feb 2029
COE Category:	A - Car (1600cc & below)
COE Period(Years):	10
PQP Paid:	\$25,727.00
COE Rebate Amount:	\$409.00
Total Rebate Amount:	\$7,403.00

The information contained herein is correct as at 12 Feb 2019

OK

MV - 58,888

- 25,727

\$ 33,161

YOU YI
23 Kaki Bukit Ave 4 (South Wing)
#03-01 Singapore 415933

TO	: NTUC	DATE	: 13-Feb-19
ATTENTION	: MOTOR CLAIMS DEPT	JOB TYPE	: T/P CLAIM
ESTIMATE REPORT	:		
<u>OWNER'S PARTICULAR</u>		<u>VEHICLE DETAILS</u>	
NAME	:	VEHICLE NO	: SJR3431G
ADDRESS	:	MODEL	: KIA CERATO
<u>ACCIDENT DETAILS</u>	DATE :	<i>Denise</i>	
	TIME :	<i>KNATH221395085831</i>	
THIRD PARTY REQUESTOR / CONTACT : XIONG 8121 0478			

QUOTATION SUMMARY

CLAIM DETAIL : PARTS

S/N	DESCRIPTION	QTY	UNIT LIST PRICE	TOTAL LIST PRICE
1	BONNET <i>Distorted</i>	1	\$ 680.00	\$ 680.00
2	BONNET WEATHERSTRIP <i>at</i>	1	\$ 65.00	\$ 65.00
3	BONNET INSULATOR <i>near</i>	1	\$ 158.00	\$ 158.00
4	BONNET HINGE <i>Best</i>	2	\$ 45.00	\$ 90.00
5	BONNET LOCK <i>Page</i>	1	\$ 153.00	\$ 153.00
6	BONNET STOPER <i>near</i>	1	\$ 22.00	\$ 22.00
7	BONNET LOCK CABLE <i>near</i>	1	\$ 155.00	\$ 155.00
8	FRONT BUMPER <i>Distorted</i>	1	\$ 568.00	\$ 568.00
9	FRONT BUMPER BRACKET <i>near</i>	1	\$ 38.00	\$ 38.00
10	FRONT BUMPER REINFORCEMENT <i>Best</i>	1	\$ 365.00	\$ 365.00
11	FRONT BUMPER SPONGE <i>crushed</i>	1	\$ 189.00	\$ 189.00
12	FRONT BUMPER LOWER GRILLE <i>near</i>	1	\$ 72.50	\$ 72.50
13	FRONT BUMPER FOGLAMP GRILLE <i>Missing</i>	1	\$ 87.00	\$ 87.00
14	FRONT BUMPER SIDE RETIANER <i>on</i>	2	\$ 21.00	\$ 42.00
15	HEADLAMP <i>crushed</i>	2	\$ 594.00	\$ 1,188.00
16	HEADLAMP LOWER BRACKET <i>2H crushed</i>	2	\$ 146.00	\$ 292.00
17	FRONT AIR DUCT <i>crushed</i>	1	\$ 112.00	\$ 112.00
18	FRONT GRILLE <i>crushed</i>	1	\$ 235.00	\$ 235.00
19	FRONT GRILLE CHROME <i>crushed</i>	1	\$ 189.00	\$ 189.00
20	FRONT GRILLE LOGO <i>on</i>	1	\$ 76.00	\$ 76.00
21	FRONT SUPPORT PANEL <i>Distorted</i>	1	\$ 742.00	\$ 742.00
22	FRONT SUPPORT PANEL SIDE GATE <i>distorted</i>	2	\$ 33.00	\$ 66.00
23	FRONT SUPPORT PANEL LOWER GARNISH <i>crushed</i>	1	\$ 220.00	\$ 220.00

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24	AIRCON PRESSURE PIPE <i>3 Bent</i>	1	\$ 548.00	\$ 548.00
25	AIRCON SUCTION PIPE	1	\$ 541.00	\$ 541.00
26	RADIATOR <i>cracked</i>	1	\$ 1,404.00	\$ 1,404.00
27	RADIATOR TOP BRACKET <i>New</i>	1	\$ 65.00	\$ 65.00
28	RADIATOR FAN COWLING <i>cracked</i>	1	\$ 137.90	\$ 137.90
29	AIR CONDENSOR <i>Bent</i>	1	\$ 1,224.90	\$ 1,224.90
30	FRONT WIPER TANK <i>Bent</i>	1	\$ 149.00	\$ 149.00
31	FRONT WIPER TANK MOTOR <i>New</i>	1	\$ 98.00	\$ 98.00
32	FRONT WIPER GARNISH <i>cracked</i>	1	\$ 215.00	\$ 215.00
33	FRONT DOOR RH <i>Rip</i>	1	\$ 998.00	\$ 998.00
34	FRONT DOOR SIDE MIRROR <i>Damaged</i>	1	\$ 876.00	\$ 876.00
35	FRONT FENDER <i>LH Bunched, RH Dished</i>	2	\$ 490.00	\$ 980.00
36	FRONT FENDER COWLING <i>Bent</i>	1	\$ 160.00	\$ 160.00
37	FRONT FENDER INNER GARNISH <i>Damaged</i>	1	\$ 114.00	\$ 114.00
38	FRONT WHEEL HOUSE RH <i>Dished</i>	1	\$ 1,411.00	\$ 1,411.00
39	FRONT WHEEL HOUSE EXTENSION PANEL RH	1	\$ 954.00	\$ 954.00
40	FRONT WINDSCREEN <i>cracked</i>	1	\$ 845.00	\$ 845.00
41	FRONT WINDSCREEN MOULDING <i>New</i>	1	\$ 211.00	\$ 211.00
42	DASHBOARD <i>at</i>	1	\$ 1,568.00	\$ 1,568.00
43	ENGINE MOUNTING RH <i>torn</i>	1	\$ 641.00	\$ 641.00
44	FRONT SHOCK ABSORBER RH <i>Best</i>	1	\$ 324.00	\$ 324.00
45	FRONT KNUCKLE ARM RH <i>Best</i>	1	\$ 350.00	\$ 350.00
46	FRONT KNUCKLE ARM BEARING RH <i>New</i>	1	\$ 170.00	\$ 170.00
47	FRONT WHEEL HUP RH <i>Damaged</i>	1	\$ 240.00	\$ 240.00
48	FRONT LOWER ARM RH <i>Best</i>	1	\$ 374.90	\$ 374.90
49	FRONT LOWER ARM BALL JOINT RH <i>Best</i>	1	\$ 211.00	\$ 211.00
50	FRONT LINK STABILIZER ARM RH <i>New</i>	1	\$ 184.50	\$ 184.50
51	FRONT STEERING RACK & PINION <i>New</i>	1	\$ 2,419.00	\$ 2,419.00
52	FRONT DRIVESHAFT RH <i>New</i>	1	\$ 1,721.00	\$ 1,721.00

Sub Frame *Best* 898✓

TOTAL PRICE \$ 24,939.70
 LESS 10% \$ 2,493.97
SUB TOTAL PRICE \$ 22,445.73

S/N	DESCRIPTION	QTY	UNIT S/NETT	TOTAL S/NETT
1	FRONT NUMBER PLATE <i>Best</i>	1	\$ 50.00	\$ 50.00
2	FRONT BUMPER CLIP <i>New</i>	10	\$ 6.50	\$ 65.00
4	CENTER GRILLE CLIP <i>New</i>	3	\$ 6.50	\$ 19.50
5	FRONT FENDER INNER COWLING CLIP RH <i>New</i>	12	\$ 6.50	\$ 78.00
6	FRONT WHEEL HOUSE SEALANT RH <i>New</i>	1	\$ 80.00	\$ 80.00
7	FRONT WINDSCREEN SEALANT <i>3 per</i>	1	\$ 60.00	\$ 60.00
8	FRONT WINDSCREEN INNER SEAL	1	\$ 60.00	\$ 60.00
9	RADIATOR COOLANT <i>New</i>	1	\$ 50.00	\$ 50.00
10	DASHBOARD CLIPS <i>New</i>	1	\$ 80.00	\$ 80.00

11	FRONT WHEEL TYRE RH <i>Replaced</i>	1	\$ 450.00	\$ 450.00	<i>180</i>
12	FRONT WHEEL RIM RH <i>lit</i>	1	\$ 800.00	\$ 800.00	<i>450</i>

950

TOTAL \$ 1,792.50

CLAIM DETAILS: LABOUR AND SPRAY PAINTING

1	PANEL BEATING, REMOVAL AND REPLACING PARTS	\$2,500.00	<i>1600.</i>	
2	TO SPRAY PAINT AFFECTED AREA	\$2,500.00	<i>1400.</i>	
3	TUFF COAT	\$300.00	<i>80.</i>	
4	WIRING CHECK	\$100.00	<i>30</i>	
5	REMOVE AND REFIX AIRCON CONDENSER AND REFILL AIRCON GAS	\$120.00	<i>60</i>	
6	REMOVE AND REFIX RADIATOR AND CONDUCT PRESSURE TEST	\$50.00	<i>✓</i>	
7	REFOCUS HEADLAMP BEAM	\$80.00	<i>x</i>	
8	RESET ENGINE LIGTH	\$450.00	<i>x</i>	
9	REMOVE&REFIX ENGING MOUNTING	\$300.00	<i>250</i>	
10	REMOVE&REFIX DASHBOARD AND WIREHARNES	\$400.00	<i>220.</i>	
11	FOUR WHEEL ALIGNMENT	\$100.00	<i>80.</i>	
12	RESET ABS LIGTH	\$450.00	<i>x.</i>	
13	REMOVE AND REFIX FRONT UNDERCARRIAGE	\$550.00	<i>380.</i>	<i>4150</i>

TOTAL \$7,900.00

ESTIMATE REPORT

TOTAL PARTS COST \$ 24,238.23
TOTAL LABOUR COST : \$ 7,900.00
TOTAL REPAIR COST : \$ 32,138.23

APPROVED DETAILS

EXCESS :
NO. OF WORKING DAYS :
RE-SURVEY :
PART BY PART OR LUMP SUM
DATE & TIME OF SURVEY
SURVEYED BY
CONTACT NUMBER
FAX NUMBER

32946-43

13. Pays

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:

Adden Lj

13/02/19.

total: 20255.82

1/21 16k ✓

(Nett Value)



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

DAMAGE ASSESSMENT REPORT

NTUC INCOME INSURANCE CO-OPERATIVE LTD Ref: CS/INC19002678/Atd3e2

73 BRAS BASAH ROAD
#05-01 NTUC TRADE UNION HOUSESINGAPORE
189556

Date: 25-04-2019



ATTN : DAVID PHUA

Code: INC

1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	GBA 2291J	Veh. Inspected	SJR 3431G
Policy No.		Coverage (\$)	0.00
Claim No.	MT-1029869-002	Excess (\$)	0.00
Assign From	DANIEL KOH	Assign Date	13/02/2019

2. Vehicle Particulars & Condition

Make & Model	KIA CERATO FORTE	c.c	1591
Engine No.	HIDDEN	Year of Reg.	2009
Chassis No.	KNAFH221395085831	Colour	GREY
Odometer	60452 KM	Steering	IN ORDER
Brakes	IN ORDER	Modification	SPORTS RIM
General	GOOD		

3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre	215/45 R17	ROADSTONE	6 mm
L/H Front Tyre	215/45 R17	ROADSTONE	6 mm
R/H Rear Tyre	215/45 R17	ROADSTONE	6 mm
L/H Rear Tyre	215/45 R17	ROADSTONE	6 mm

4. Description of Damages

THE VEHICLE SUSTAINED DAMAGES AT THE FRONT O/S AND UNDERCARRIAGE PORTION. DAMAGES SEE DETAILS.

5. General Information

Accident Date	28/01/2019	Inspect Date / Time	13/02/2019 (12:29 PM)
Survey held at	YOU YI AUTOMOBILE 23 KAKI BUKIT AVE 4 (SOUTH WING) #04-01 SINGAPORE 415933		

5a. Remarks

A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.
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5b. Estimate Days of Repair

ESTIMATED NORMAL PERIOD FOR REPAIR:	13 Working Days
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Page No.:1 of 3

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SJR 3431G

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	<u>REPLACEMENT OF PARTS</u>			
1	BONNET	DISTORTED	680.00	680.00
1	BONNET WEATHERSTRIP	CUT	65.00	65.00
1	BONNET INSULATOR	NOT NECESSARY	158.00	-
2	BONNET HINGE @\$45.00	BENT	90.00	90.00
1	BONNET LOCK	DAMAGED	153.00	153.00
1	BONNET STOPPER	NOT NECESSARY	22.00	-
1	BONNET LOCK CABLE	NOT NECESSARY	155.00	-
1	FRONT BUMPER	DISTORTED	568.00	568.00
1	FRONT BUMPER BRACKET	NOT NECESSARY	38.00	-
1	FRONT BUMPER REINFORCEMENT	BENT	365.00	365.00
1	FRONT BUMPER SPONGE	CRACKED	189.00	189.00
1	FRONT BUMPER LOWER GRILLE	NOT NECESSARY	72.50	-
1	FRONT BUMPER FOGLAMP GRILLE	MISSING	87.00	87.00
2	FRONT BUMPER SIDE RETAINER @\$21.00	NECESSARY	42.00	42.00
2	HEADLAMP @\$594.00	CRACKED	1,188.00	1,188.00
2	HEADLAMP LOWER BRACKET @\$146.00	O/S CRACKED	292.00	146.00
1	FRONT AIR DUCT	CRACKED	112.00	112.00
1	FRONT GRILLE	CRACKED	235.00	235.00
1	FRONT GRILLE CHROME	CRACKED	189.00	189.00
1	FRONT GRILLE LOGO	NECESSARY	76.00	76.00
1	FRONT SUPPORT PANEL	DISTORTED	742.00	742.00
2	FRONT SUPPORT PANEL SIDE GATE @\$33.00	DEFORMED	66.00	66.00
1	FRONT SUPPORT PANEL LOWER GARNISH	CRACKED	220.00	98.00
1	AIRCON PRESSURE PIPE	BENT	548.00	228.00
1	AIRCON SUCTION PIPE	BENT	541.00	254.00
1	RADIATOR	CRACKED	1,404.00	864.00
1	RADIATOR TOP BRACKET	NOT NECESSARY	65.00	-
1	RADIATOR FAN COWLING	CRACKED	137.90	137.90
1	AIR CONDENSOR	DENTED	1,224.90	754.00
1	FRONT WIPER TANK	DEFORMED	149.00	149.00
1	FRONT WIPER TANK MOTOR	NOT NECESSARY	98.00	-

Report Ref No. CS/INC19002678/Atd3e2



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Page No.:2 of 3

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
1	FRONT WIPER GARNISH	CRACKED	215.00	215.00
1	FRONT DOOR RH	TO REPAIR SEE LABOUR	998.00	-
1	FRONT DOOR SIDE MIRROR	DAMAGED	876.00	876.00
2	FRONT FENDER @\$490.00	N/S BUCKLED / O/S DISTORTED	980.00	980.00
1	FRONT FENDER COWLING	N/S DEFORMED	160.00	160.00
1	FRONT FENDER INNER GARNISH	DAMAGED	114.00	114.00
1	FRONT WHEEL HOUSE RH	DISTORTED	1,411.00	759.00
1	FRONT WHEEL HOUSE EXTENSION PANEL RH	DISTORTED	954.00	425.00
1	FRONT WINDSCREEN	CRACKED	845.00	845.00
1	FRONT WINDSCREEN MOULDING	NECESSARY	211.00	211.00
1	DASHBOARD	CUT	1,568.00	1,568.00
1	ENGINE MOUNTING RH	TORN	641.00	641.00
1	FRONT SHOCK ABSORBER RH	BENT	324.00	324.00
1	FRONT KNUCKLE ARM RH	BENT	350.00	350.00
1	FRONT KNUCKLE ARM BEARING RH	NECESSARY	170.00	170.00
1	FRONT WHEEL HUP RH	DAMAGED	240.00	240.00
1	FRONT LOWER ARM RH	BENT	374.90	374.90
1	FRONT LOWER ARM BALL JOINT RH	BENT	211.00	211.00
1	FRONT LINK STABILIZER ARM RH	NOT NECESSARY	184.50	-
1	FRONT STEERING RACK & PINION	NOT NECESSARY	2,419.00	-
1	FRONT DRIVESHAFT RH	NOT NECESSARY	1,721.00	-
1	SUB FRAME	BENT	898.00	898.00
	LESS 10% DISCOUNT		-2,583.77	-1,683.98
			23,253.93	15,155.82
	<u>SPECIAL NETT ITEMS</u>			
1	FRONT NUMBER PLATE (SN)	BENT	50.00	50.00
10	FRONT BUMPER CLIP @\$6.50 (SN)	NECESSARY	65.00	30.00
3	CENTER GRILLE CLIP @\$6.50 (SN)	NECESSARY	19.50	10.00
12	FRONT FENDER INNER COWLING CLIP RH @\$6.50 (SN)	NECESSARY	78.00	30.00
1	FRONT WHEEL HOUSE SEALANT RH (SN)	NECESSARY	80.00	30.00
1	FRONT WINDSCREEN SEALANT (SN)	NECESSARY	60.00	40.00

Report Ref No. CS/INC19002678/Atd3e2



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Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
1	FRONT WINDSCREEN INNER SEAL (SN)	NECESSARY	60.00	40.00
1	RADIATOR COOLANT (SN)	NECESSARY	50.00	40.00
1	DASHBOARD CLIPS (SN)	NECESSARY	80.00	50.00
1	FRONT WHEEL TYRE RH (SN)	PUNCTURE	450.00	180.00
1	FRONT WHEEL RIM RH (SN)	CUT	800.00	450.00
			1,792.50	950.00
	LABOUR			
	PANEL BEATING, REMOVAL AND REPLACING PARTS. INCLUSIVE OF THE REPAIR OF FRONT DOOR RH.		2,500.00	1,600.00
	TO SPRAY PAINT AFFECTED AREA.		2,500.00	1,400.00
	TUFF COAT.		300.00	80.00
	WIRING CHECK.		100.00	30.00
	REMOVE AND REFIX AIRCON CONDENSER AND REFILL AIRCON GAS.		120.00	60.00
	REMOVE AND REFIX RADIATOR AND CONDUCT PRESSURE TEST.		50.00	50.00
	REFOCUS HEADLAMP BEAM.	NOT NECESSARY	80.00	-
	RESET ENGINE LIGTH.	NOT NECESSARY	450.00	-
	REMOVE & REFIX ENGING.		300.00	250.00
	REMOVE & REFIX DASHBOARD AND WIREHARNES.		400.00	220.00
	FOUR WHEEL ALIGNMENT.		100.00	80.00
	RESET ABS LIGTH.	NOT NECESSARY	450.00	-
	REMOVE AND REFIX FRONT UNDERCARRIAGE.		550.00	380.00
			7,900.00	4,150.00
GRAND TOTAL			32,946.43	20,255.82
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION) (CONFIRMED)				16,000.00

Report Ref No. CS/INC19002678/Atd3e2

ADRIAN LING WAI PING

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

Licensed Appraiser

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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