

ASS. REC. BY:

REP: CS/FCI/19003585/ Us d3 n2

Special Instruction:

Surveyor:

CWS

ASSIGNMENT (Office)

From (Person):

Joanne Yong

of

FCE

Date/Time: 5:26pm 26/2/19

Estimated Cost:

Bill to:

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

To Inspect Vehicle No:

SKP 5275B

Insured:

SHC 8897R

at Workshop in/s

Kah Motor

Tel:

82886304/68465678

of

15 Ubi Rd 4

Policy No:

Claim No:

D19001330 MFSH

Sum Insured:

Excess:

Make of Veh:

(Client's Record)

D.O.A.

20/2/19

CA / REV / REP. / REV 24 HRS

DS

413119

H.O.D. Endorsement:

Date/Time:

9:31am 26/2/19

Person Contacted:

Faiz

Vehicle IN:

OUT

Date/Time

Action/Instruction

(✓)

Estimate

SKP 5275B -X

SHC 8897R-NS/INC17024517/Krbn2

DOA: 21/2/17

05/03/19 @ 15:04 p.m. revised PA to Joanne Yong via email

(08/11/13) wef

ASS. REC. BY: Marcus

REF:

ASSIGNMENT

From: Date:

Estimated Cost:

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

To Inspect Vehicle No: SKP5275

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: 4 days Res.: Yes or No

Lum Sum: 131 % 3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date: Person Contacted:

N/S	O/S

Vehicle: IN / OUT

Veh No: SKP5275 Yr Regn: 9114

Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or CA /

Make: Honda civic C.C. 1598

Colour: Gray A/C: Insured / Std / NI / NA

Sp. Reading: 50232 T/Radio: Insured / Std / NI / NA

Eng/No:

C/No: MRHFB1630EP00008

Gen. Cond: Good / Fair / Poor / Burnt

Steering: In order / Jammed / Leaked / Burnt or

Brake: In order / Jammed / Leaked / Burnt or

Modi: Nil / S/Rim / STD A/Rim or

Tyre Size: F:

R: 205/55-26

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

TOYO / YOKO or

Front

R/Bal. 6 mm

L/Bal. 6 mm

D.O.A. 20/2/19

Survey held at

Rear

R/Bal. 6 mm

L/Bal. 6 mm

D.O.I. 4/3/19

Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or

O/S Rear

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

Date / Time Action / Instruction

8/3/19 Confirmed final by 3534.01 with Amy

(\$11,010.00 Red - 76%)

RECEIVED 00 MAR 2019

Date/Time, File Pass to?

08/03/19

1) Typist

Date/Time, File Return to?

2)

☐ : Preli. Report☒ : Final Report

Days Of Repair: 4

Resurvey No. of Trip: 1

Add Fee: ☐ : Site Insp (\$)☐ : Interview (\$)☐ : Tech. Invs (\$)☐ : Weekend (\$)

Survey Fee:

Transportation: \$ + RS, \$ SI

Photos

Others

TOTAL

4x15: 60

170 + 60
50
50
45

375

Report Format :

Lump Sum / I.B.I: (\$ 3,534.01 P/P)



Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Your Ref: D19001330MFSH

Date: 05 March 2019

Our Ref: CS/FCI19003585/Usd3

The Motor Claims Department
First Capital Insurance Ltd

Dear Sir/Madam,

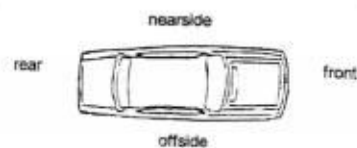
INITIAL INSPECTION REPORT OF VEHICLE NO. SKP 5275B

Please be informed that we had conducted the inspection of the abovementioned vehicle on 04/03/2019 at the premises of M/s Kah Motor Co. Sdn. Bhd. and have the following to report:-

Workshop Estimate Amount	: S\$ 14,544.01
Revised Estimate Amount	: S\$ 2,812.59
"Check" Items Amount	: S\$ 541.42
Market Value	: S\$
LTA Reimbursement Value	: S\$
Nett Value	: S\$

Description of Damage:

The vehicle sustained damages at the o/s rear portion.



Comments/ Present Status:

Damages Consistent.

Repair days: 4 Days

Yours faithfully,
Marcus Chua
Automotive Assessor

MOTOR SURVEY ASSIGNMENT

Date	22-02-2019	Our Ref No. D19001330MFSH
Accident Date	20-02-2019	Claim Type. Third Party
Insured Vehicle	SHC8897R	Third Party Vehicle. SKP5275B
Survey Location	15 UBI ROAD 4	
Contact Person.	MOHD FAEAZ BIN YAACOB	
Contact No.	68465678/ 82886304	Fax No. 0
Survey Type	DIRECT SETTLEMENT:	
Appointed Surveyor	LKK AUTO CONSULTANTS PTE LTD	
Contact Person	NA	Fax No. 68416315
Contact Number.	NA	

FOR DIRECT SETTLEMENT

Please submit to us the Tax Invoice together with letter of claim for Rental OR Loss of use (based on NIMA Benchmark rates) together with your survey report.

THIRD PARTY SURVEY REQUEST

Cc : Workshop	KAH MOTOR CO SDN BHD	Attention. NIL
Cc : TP Solicitor	NA	TP Solicitor Fax No. NA
Officer Incharge	JOANNEY	

IMPORTANT NOTE

Kindly submit the survey report via CWS within 14 days for survey assignment and 7 days for re-inspection.
This is a computer generated letter, no signature required.

Shirley Hiew (LKK Auto)

From: Shirley Hiew (LKK Auto) <ShirleyHiew@lkkauto.com>
Sent: Tuesday, 5 March 2019 3:04 PM
To: 'Joanne Yong Lai fong'; 'CWS Motor Claims'
Cc: assignments; SUR; Admin-D (LKKAuto)
Subject: RE: SURVEY ASSESSMENT - D19001330MFSH/1
Attachments: SKP 5275B - Preli Advise.pdf

Dear Joanne,

Enclosed preliminary revised of vehicle SKP 5275B.

Thank you.

Best Regards,

Shirley Hiew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: Sur@lkkauto.com | fax: 6256-4315

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

From: Admin-D (LKKAuto) [mailto:admin-d@lkkauto.com]
Sent: Tuesday, 26 February 2019 11:03 AM
To: 'CWS Motor Claims' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>
Cc: 'Joanne Yong Lai fong' <Joanneyong@msfirstcapital.com.sg>; SUR <sur@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D19001330MFSH/1

Dear Sir/Mdm,

Thank you for the assignment.

Please be informed vehicle not in the workshop, repairer arrange on 04/03/2019.

G.Nivitha | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315

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

From: CWS Motor Claims [mailto:cwsmotorclaims@msfirstcapital.com.sg]
Sent: Monday, 25 February 2019 5:26 PM
To: ASSIGNMENTS@LKKAUTO.COM
Cc: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>; Joanne Yong Lai fong

<Joanneyong@msfirstcapital.com.sg>

Subject: PRI: SURVEY ASSESSMENT - D19001330MFSH/1

Dear Sir/Mdm,

We refer to the above reference.

Please find attached the necessary documents for survey.

Kindly submit your report via CWS within the next 14 days.

Note: All the accident reports are uploaded into CWS for your perusal.

Best Regards,

Admin Team

Claim Workflow System

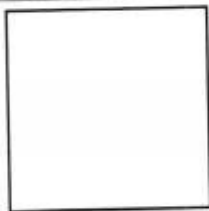
Motor Claims Department

MS First Capital Insurance Limited

Tel : 6507 3848

Fax : 6507 3849

PS: This is a system generated mail. Please do not reply to this mail.



This email has been checked for viruses by AVG antivirus software.
www.avg.com

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\$58 until it's SOLD!

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Ways of Selling

New 5 Years Coe Renewal Honda Stream 1.8A



2.68%P.A Low Interest@GV
Finance: \$0 Admin Fees: \$2500
Downpayment Monthly \$638
GV Credit Pte Ltd StarAd



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1 vehicles

Honda Civic

Advanced Search Submit

	Make	Model	Price	Depreciation	Reg Date	Eng Cap	Mileage	Veh Type	Status
Search Selection	Honda Civic		Any	Any	2014	Any	Any	Any	Available
	Honda Civic	1.6A VTI-S	\$62,800	\$9,910 /yr	02-Jul-2014	1,598 cc	66,832 km	Sedan	Available
Low Interest Rate 1.98%! High Residual Value, Value For Money! Face-lifted Model! Very Low Mileage! Extended Warranty Available! Excellent Condition, Drive And Feel It For Yourself! Buy It From Us Wit...									
Dickson Automobile									
Posted: 27-Feb-2019 Tags: 2014 Honda Civic, 2014 honda civic, Honda Civic, honda civic, Honda, Civic, civic, Used Honda									

Save this search criteria, to get email alerts whenever a match is found.

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Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type: Singapore NRIC

Owner ID: 2739A

Vehicle Details

Vehicle No.: SKP5275B

Vehicle to be Exported: No

Intended Deregistration Date: 05 Mar 2019

Vehicle Make: HONDA

Vehicle Model: CIVIC 1.6 VTIS A/T ABS D/AIRBAG 2WD

Primary Colour: Grey

Manufacturing Year: 2014

Engine No.: R16B22100222

Chassis No.: MRHFB1630EP000018

Maximum Power Output: 92.0 kW (123 bhp)

Open Market Value: \$19,315.00

Original Registration Date: 18 Sep 2014

First Registration Date: 18 Sep 2014

Transfer Count: 0

Actual ARF Paid: \$19,315.00

Intended PARF Rebate Details

PARF Eligibility: Yes

PARF Eligibility Expiry Date: 17 Sep 2024

PARF Rebate Amount: \$14,486.00

Intended COE Rebate Details

COE Expiry Date: 17 Sep 2024

COE Category: A - Car up to 1600cc & 97kW (130bhp)

COE Period(Years): 10

QP Paid: \$61,990.00

COE Rebate Amount: \$34,301.00

Total Rebate Amount: \$48,787.00

The information contained herein is correct as at 04 Mar 2019

OK



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 No.: 18-MX008031-R04 (Private Motor Car)

- | | | |
|---|-----------------|---------------------------------------|
| 1. Index Mark and Registration Number of Vehicle | SKP5275B | Chassis No.: MRHFB1630EP000018 |
| 2. Name of Policyholder | MS GOH BEE LIAN | |
| 3. Effective date of the Commencement of Insurance for the purposes of the Act | 18/09/2018 | |
| 4. Date of Expiry of Insurance | 17/09/2019 | |
| 5. Persons or Class of Persons entitled to drive* | | |
| (a) The Policyholder. | | |
| (b) Any other person who is driving on the Policyholder's order or with his 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. And provided further that the Motor Vehicle is registered under the Road Traffic Act and its registration under the Road Traffic Act has not been cancelled at the time of the accident loss or damage.

6. Limitations as to use*

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

The policy does not cover use for hire or reward, racing, pace-making, reliability trial, speed-testing or the carriage of goods (other than samples) in connection with any trade or business or use for any purpose in connection with the 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.

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).

Please refer to the Policy Schedule for full details, terms and conditions of the insurance.

IMPORTANT NOTICE

This Certificate is not transferable. During its currency, if the insurance is cancelled for whatsoever reason, you must return the Certificate to Tokio Marine Insurance Singapore Ltd. within 7 days thereof or, if the Certificate has been lost destroyed, you must make a statutory declaration to that effect. Failure to comply with this duty is an offence under Motor Vehicle (Third-Party Risks and Compensation) Act (Chapter 189).

ADDITIONAL INFORMATION

Account: E2316DDA

Insurance Plan:	Comprehensive Approved Workshop Plan	
Limit for total loss or theft:	Prevailing Market Value	
Policy Excess:	Own Damage Claims	SGD 600
	Windscreen Excess	SGD 100

Tokio Marine Insurance Singapore Ltd.

Authorised Signature



KAH MOTOR CO. SDN. BHD.
 (A Member of the Oriental Holdings Berhad)
 Service and Body Repair
 Tel: +65 6841 3838 Website: www.honda.com.sg
 For 24-hours Roadside Assistance, Call 98203838

QUOTATION

GST Reg No.: M200050223
 Company Ref. No.: S60FC1380G

Customer : MS FIRST CAPITAL INSURANCE
 36 ROBINSON ROAD
 #16-01 CITY HOUSE
 SINGAPORE 068877
 Registration No : SKP5275B
 Chassis No : MRHFB1630EP000018
 Model : 2014 CIVIC 1.6L AUTO (EURO 4)
 Owner's Name : GOH BEE LIAN
 Ins Policy No. :
 Date of Accident : 20/2/2019

Document No. : SQT19000881 Page 1
 Date : 25. Feb 2019
 Customer No. : WZF002
 Svc Advisor : ARY CHUA WAI NGEE
 Engine No : R16B22100222
 Date | Time : 25. Feb 2019 8:51:00 AM
 Surveyor Name :
 Survey Date :
 Authorisation Date :

Item	Description	Qty	Unit Price	Disc %	Amount	0% GST Amount	Amount incld GST
	TP DIRECT SETTLEMENT (J/NO:) OWNER: MS GOH BEE LIAN OWNER INSURER: TOKIO MARINE INSURANCE ACC DATE: 20/02/2019 SURVEYED BY: DATE: REF NO: TP INSURER: FIRST CAPITAL INSURANCE TP VEH:SHC8897R						
67510-TS4-T00ZZ	PANEL COMPR.RR.DOOR <i>306500</i>	1	717.50	25	538.12	37.67	575.79
67825-TR0-A01	TAPER.RR.DOOR SASH UPPER <i>ru</i>	1	19.30	25	14.47	1.01	15.48
42700-TS6-P80	DISKALUMINIUM WHEEL 16X6 1/2J <i>cu</i>	1	721.90	25	541.42	37.90	579.32
	Sum Item				1094.01	76.58	1,170.59
BOSUN	SUNDRIES <i>ru</i>	1	50.00	10	50.00	3.50	53.50
BKDR22R	REMOVE & TRANSFER ITEMS TO NEW RR R DR. ADJUST	1	300.00		300.00	21.00	321.00
BKFE22K	STRAIGHTEN ALIGN RR R FENDER.	1	1120.00	600	1120.00	78.40	1198.40
BP03R	SPRAY PAINTING ON REPAIRED OR REPLACED AREAS. (3P)	1	11800.00	1350	11800.00	826.00	12626.00
	Sum Labor				13270.00	928.90	14,198.90
BO-WHEEL ALIGN X4	WHEEL ALIGNMENT X4	1	180.00		180.00	12.60	192.60
	Sum Ext. Service				180.00	12.60	192.60

Survey By *Morris LKH*
 Date & Time *4/3/19 @ 12pm.*
 Excess *—*
 Status *Not Authorized*
 Signature *The Mr. Behr pany.*
4dy.

Total Amount	14,544.01	1,018.08	15,562.09
Total (Inclusive of GST)			15,562.09
• 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:			



SERVICE PRE-INVOICE

KAH MOTOR CO. SDN. BHD.

(A Member of the Oriental Holdings Berhad)

GST Reg No.: M200050223

Company Ref. No.: S60FC1380G

370 Ubi Road 3 Singapore 408651. Tel: +65 6841 3883 Fax: +65 6741 5022

255 Alexandra Road Singapore 159937. Tel: +65 6471 5458 Fax: +65 6471 5460

Customer: WZF002 / MS FIRST CAPITAL
 Chassis No: MRHFB1630EP000018
 License No: SKP5275B
 Mileage: 50232
 Engine No: R16B22100222

Document No: SVO19013992
 Printed By: ARYCHUA
 Order Date: 4. March 2019
 Order Time: 1:42:45 PM
 Service Advisor: ARY CHUA WAI NGE

ITEM	DESCRIPTION	QTY	UNIT	DISC %	AMOUNT	7% GST Amount incld Amount	GST
	TP DIRECT SETTLEMENT (J/NO: 72247) OWNER: MS GOH BEE LIAN OWNER INSURER: TOKIO MARINE INSURANCE ACC DATE: 20/02/2019@23.30PM ACC: GRANGE RD TOWARDS ORCHARD LINK SURVEYED BY: MARCUS CHUA(LKK) 04-03-2019@12.12PM REF NO: D19001330MFSH TP INSURER: FIRST CAPITAL INSURANCE TP VEH:SHC8897R						
67510-TR0-G00ZZ	PANEL COMPR.RR.DOOR	1	717.50	25	538.12	37.67	575.79
67825-TR0-A01	TAPER.RR.DOOR SASH UPPER	1	19.30	25	14.47	1.01	15.48
42700-TS6-P80	DISKALUMINIUM WHEEL 16X6 1/2J	1	721.90	25	541.42	37.90	579.32
	SUM PARTS:				1,094.01	76.58	1,170.59
BOSUN	0760 SUNDRIES	1	10.00		10.00	0.70	10.70
BKDR22R	EXT-YJ REMOVE & TRANSFER ITEMS TO NEW RR R DR. ADJUST & ALIGN RR R DR.(N)	1	300.00		300.00	21.00	321.00
BKFE22K	EXT-YJ STRAIGHTEN ALIGN RR R FENDER.	1	600.00		600.00	42.00	642.00
BP03R	EXT-YBH SPRAY PAINTING ON REPAIRED OR REPLACED AREAS.(3P)	1	1,350.00		1,350.00	94.50	1,444.50
	SUM LABOUR:				2,260.00	158.20	2,418.20
BO-WHEEL ALIGN X4	WHEEL ALIGNMENT X4	1	180.00		180.00	12.60	192.60
	SUM EXT SERVICE:				180.00	12.60	192.60
	TOTAL SGD				3,534.01	247.38	3,781.39
	Total Payable (SGD)						3,781.39

WD = 4

GST Amount is calculated from individual line(s)




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				
MS FIRST CAPITAL INSURANCE LTD		Ref : CS/FCI19003585/Usd3n2		
36 ROBINSON ROAD #16-01 CITY HOUSESINGAPORE 068877		Date : 11-03-2019		
		Code : FCI2		
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SHC 8897R	Veh. Inspected	SKP 5275B	
Policy No.		Coverage (\$)	0.00	
Claim No.	D19001330MFSH	Excess (\$)	0.00	
Assign From	JOANNE YONG	Assign Date	26/02/2019	
2. Vehicle Particulars & Condition				
Make & Model	HONDA CIVIC (A)	c.c	1598	
Engine No.	HIDDEN	Year of Reg.	2014	
Chassis No.	MRHFB1630EP000018	Colour	GREY	
Odometer	50232	Steering	IN ORDER	
Brakes	IN ORDER	Modification	SPORTS RIM	
General	GOOD			
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre	205/55 R16	BRIDGESTONE	6 mm	
L/H Front Tyre	205/55 R16	BRIDGESTONE	6 mm	
R/H Rear Tyre	205/55 R16	BRIDGESTONE	6 mm	
L/H Rear Tyre	205/55 R16	BRIDGESTONE	6 mm	
4. Description of Damages				
THE VEHICLE SUSTAINED DAMAGES AT THE O/S REAR PORTION. DAMAGES SEE DETAILS.				
5. General Information				
Accident Date	20/02/2019	Inspection Date	04/03/2019	
Survey held at	KAH MOTOR CO SDN BERHAD 15 UBI ROAD 4 SINGAPORE 408610			
5a. Remarks				
A)DAMAGES CONSISTENT TO ACCIDENT REPORT. B)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. C)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
5b. Estimate Days of Repair				
ESTIMATED NORMAL PERIOD FOR REPAIR:		4 Working 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

Page No.: 1 of 1

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SKP 5275B

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	PANEL COMPR RR DOOR (SN)	BADLY DENTED	538.12	538.12
1	TAPER RR DOOR SASH UPPER (SN)	NECESSARY	14.47	14.47
1	DISKALUMINIUM WHEEL 16X6 1/2 J (SN)	CUT	541.42	541.42
1	SUNDRIES (SN)	NECESSARY	50.00	10.00
			1,144.01	1,104.01
LABOUR				
	REMOVE & TRANSFER ITEMS TO NEW RR R DR.ADJUST.		300.00	300.00
	STRAIGHTEN ALIGN RR R FENDER.		1,120.00	600.00
	SPRAY PAINTING ON REPAIRED OR REPLACED AREAS (3P).		11,800.00	1,350.00
	WHEEL ALIGNMENT X4.		180.00	180.00
			13,400.00	2,430.00
GRAND TOTAL			14,544.01	3,534.01
RECOMMENDED COST OF REPAIRS				3,534.01

Report Ref No. CS/FCI19003585/Usd3n2

CHUA KANG SENG

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.
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