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o Inspect V	chicle No:	SKA 82867	Insured:	SKBI	APPT TOTAL	an Heng Painte
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l'o Inspect Ve	STTP RESTOD	BKA 828	38Z			Insured:	9K8 1688T
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of		Blk 760 SM	ming	MIN	# 01-10		
Policy No:			J		Claim No:	S8M017K	5
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Make of Veh Client's Recor						D.O.A.	21-122018
CA / REV Date/Time;	( REP. / REV 2	4 HRS 'WP' Person C	onfacte	d:	Nomy	/	Endorsement:
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	X No Pho	to					

\* \* \* \* \* \*

## Nivitha (LKK Auto)

From:

Xin Yi <xinyi@seahong.com.sg>

Sent:

Saturday, 9 March 2019 6:02 PM 'Admin-D (LKKAuto)'; 'Admin A'

To: Cc:

'Chee Kiong'; samson@seahong.com.sg; amanda@seahong.com.sg;

sharon@seahong.com.sq

Subject:

SKA 8288Z [Our file ref: 19.26578 PD-O]

Attachments:

TP LOD LITIGATION - CHAU KING PANG.pdf; Insured GIA Report.pdf

Dear Nivita

CLAIMANT:

CHAU KING PANG

VEHICLE NUMBER:

**SKA 8288Z** 

ALLEGED ACCIDENT DATE:

**21 DECEMBER 2018** 

AXA VEHICLE NUMBER :

**SKB 1688T** 

We act for AXA Insurance Pte Ltd for the above matter.

We understand that you were engaged to survey the claimant's vehicle.

The claimant has issued their LOD and their surveyor's report is attached. A copy is enclosed.

Please let us hear from you on the following: -

- If you have conducted post-repair inspection already, please let us have your survey report urgently.
- If you have not conducted post-repair inspection, please let us arrange for inspection with the claimant's solicitor and let us have your survey report in due course.

May we hear from you on the above soonest.

Thanks & Best Regards
Heng Xinyi
(Secretary to Mr Tan Chee Kiong)
Seah Ong & Partners LLP
36 Robinson Road
#12-03 City House
Singapore 068877

Tel: 6536 5369 Fax: 6536 5811

This message is intended for the recipient named above. It may contain confidential or privileged information. If you are not the intended recipient, please notify the sender immediately by replying to this message and then delete it from your system. Do not read, copy, use or circulate this communication. Thank you.

Disclaimer: Internet communications are not secure. While every reasonable effort has been made to ensure that this communication has not been tampered with, Seah Ong & Partners LLP cannot be responsible for alterations made to the contents of this message without its express consent. If you wish to receive a hard copy of this message for comparison or should you require any other form of confirmation of the contents of this message, please contact the sender. Opinions, conclusions and other information in this message that do not relate to the official business of the company shall be understood as neither given nor endorsed by Seah Ong & Partners LLP.

# M NEDUMARAN & CO

60137989

#B2-09 (Unit 2) Thomson V Two

Tel: 6509-8480 / 6509-8481

Advocates & Solicitors Commissioner for Oaths

No. 11 Sin Ming Road

Singapore 575629

Fax: 6509-8482

UEN NO. 53181067D

3019672428---

Please reply to our Branch Office for this matter

Branch Office:

Nedumaran Muthukrishnan

LLB (hons) [Buckingham]

Barrister at Law (Lincoln's Inn)

Our Ref

: MN.IG.L1.1812839

Your Ref

: SXB 1688T

6 March 2019

AXA INSURANCE PTE LTD

8 Shenton Way

#27-01

Singapore 068811

"WITHOUT PREJUDICE" BY HAND

CERTIFICATE OF POSTING

{For your information only}

MR WAHJU HANAFI

7 Siglap Road

#22-61

Singapore

Dear Sir,

CLAIMANT

: CHAU KING PANG

ACCIDENT ON 21/12/2018 INVOLVING VEHICLES NO. SKA 8288Z AND SKB 1688T ALONG BUKIT TIMAH TOWARDS NEWTON CIRCLE AT ABOUT 1415 HOURS

INSURANCE PTE LTD

0 S MAR 2011

We act for MR CHAU KING PANG, who was the owner of motor vehicle no. SKA 8288Z.

We are instructed by the above named to claim damages against you/your insured in connection with a road traffic accident on 21/12/2018 ALONG BUKIT TIMAH TOWARDS NEWTON CIRCLE involving our client's vehicle registration number SKA 8288Z and vehicle registration number SKB 1688T driven by you/your insured at the material time.

We are instructed that the accident was caused by you/your insured's negligent driving and /or management of your/your insured vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows: -

01. Cost of Repair	\$6,850.00
02. Loss of Use for 5 days + 1 Sunday @ \$180.00 per day	\$1,080.00
03. Pre-Repair Survey Loss of Use for 2 days	\$ 360.00
04. Survey report fees	\$ 606.00
05. GIA search/report & LTA search fees	\$ 36.49
06. Costs & Incidentals	\$1,060.00
	\$9,992.49

# M NEDUMARAN & CO

Page 2/-

Our Ref: MN.IG.L1.1812839

We enclose a copy of each of the following documents for your consideration:-

- (a) GIA reports lodged by drivers of SKA 8288Z & SKB 1688T;
- (b) Certificate of Insurance;
- (c) Final Repair Bill;
- (d) Surveyor's report & invoice and
- (e) 36 black and white photographs depicting the damages to motor vehicle SKA 8288Z. [coloured-print photos will be forwarded to insurance company upon request]

The demand herein is in respect of our client's claim for damages pertaining to his motor vehicle and any settlement following or subsequent to this demand shall not prejudice our client's claim in respect of damages and consequential loss in relation to his personal injuries.

Please note that a Notice of Accident dated 2 January 2019 was sent to your insurers. A pre-repair survey on our client's damaged vehicle was carried out by your insurer's appointed surveyor.

Please also note that if you are insured and you wish to claim under your insurance policy, you should immediately pass this letter and all the enclosed documents to your insurer.

Please note that you or your insurer should send to us an acknowledgement of receipt of this letter within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice to you or your insurer. Our client's claim herein is quantified based on supporting documents in our file. Until a settlement is reached, all negotiations are conducted on the basis that the damages quantified herein are subject to revision if so instructed by our client.

Please also note that if you have a counterclaim against our client arising out of the accident, you are also required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents within 8 weeks of your receipt of this letter.

Yours faithfully,

M NEDUMARAN & CO

NEDUMARAN MUTHUKRISHNAN (Branch Office)

Encls

Client (By Fax 6453-3173 Only) – SKA 8288Z

ENTRY DATE & TIME: 24/12/2018 12:15 SLENGTTED BY: Wong Kee Nyuk

#### SINGAPORE ACCIDENT STATEMENT

#### IMPORTANT NOTICE

- 1. Please raport 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 witholding of material facts may allow insurance companies to repudlate policy liability.
- 4. The tesus 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.
- 5. This report will be forwarded by the incurers of the GIA Records Management Centre established by the General insurance Association of Singepore (GIA) for archiving and that copies of this report will for a fee, be made available upon application by interested parties.
  7. By the ladgement of this report to the incurers, you haraby consent to the archiving of this report at the centre and to copies of the report being made available.

ACCIDE			100.51
ACCIDE	ENTST	ATEM	

Date Of Report

24/12/2018 12:15

Date Of Accident

21/12/2018 14:15

Exact Location Of Accident

ALONG BUKIT TIMAH TO NEWTON CIRCLE

Country/State of Loss

SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number

SKA8288Z

Insured/Policyholder

Name Of Registered Owner

CHAU KING PANG

NRIC No.

S2568421C

Email Address

NOEMAIL

Mobile Phone No

(LOCAL) +85-98170476

Alternative Phone No

OFFICE-98170476

Vehicle Particulars

Manufacturer

BMW

Model

Exact Purpose for which vehicle was being used at

time of accident

Are you claiming under your own insurance policy

for repair to your vehicle?

If No, Please state action to be taken

THIRD PARTY

Vehicle Category

PRIVATE CAR

Insurance Company

Name of insurance Company

MSIG INSURANCE (SINGAPORE) PTE. LTD.

Type Of Coverage

COMPREHENSIVE

Fleet Policy

NO

Policy Number

B 27906575 QMY

Cover Note Number

Driver

Name of Driver

CHAU KING PANG

NRIC No Date Of Birth S2566421C

Occupation

14/11/1955 INDOOR

Date Of Driving Pass

14/09/1999

Driving Experience

19 YEARS AND 3 MONTHS

Gender

MALE

Mobile Number

(LOCAL) +65-98170476

Fax Number

Contact Number

OFFICE-98170476

EMail Address

NOEMAIL

Address

Postcode

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

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?

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)

NO

soliciting/offering accident claims assistance. 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 attached report.

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

SKB1688T

Vehicle Make/Model/Colour

**Details Of Properties** 

PRIVATE CAR

Vehicle Category

Name of Driver

WAHJU HANAFI

NRIC/Passport Number

526507491

Contact Number

96681160

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

#### Sketch Plan Pg. 1



### SKETCH PLAN

### IMPORTANT NOTICE

- 1. Please report correctly the details of the excident to upred up the distins groces."
- 2. This form must be completed by the Policyhulder and/or the Authorized Driver.
- Information provided must be as tradification occurate as possible. Any will'd misrapresentation or patriological of societies.
- The increased acceptance of this Form by insurance componies is not an admission of policy leading on the part of the insurance companies.
- 5. One fairs reporting may be referred to the Police for Inventigation.
- 6. The report will be forwarded by the instress of the SIA Records Management Centre extratranset by the securing Linear endorated and or a feet to made available upon approach to a section of the report will for a feet to made available upon approach to a section of the report will for a feet to made available upon approach to a section of the report will be the made.
- So the indement of this report to the least art, you hereby optobal to the probable of this capact set the confreshed to copies of the report being made contable atorisand.
- 8. Consent under the Personal Data Presection Act (PDPA)

I wilderstand, acknowledge, agree and consent that:

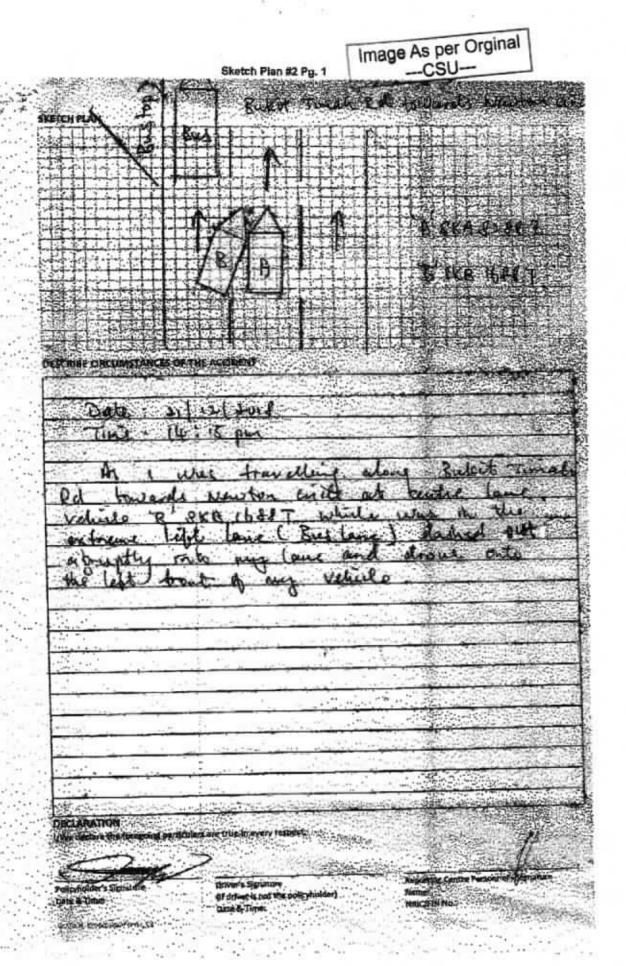
- (a) My Insurer, my workshop and the Secretal Insurance Association of Singapore ("SIA") mire are parameted to collect use disclose and/or processor my personal data/personal information set out in this form) and state personal information provided by the or personal insurance (collectively the "Personal Information") and disclose and transfer such Rectional Information to all injurerial who bayes insured vehicle in white a decident extension is who have trained white and insurance in the second interest white the personal information is accident shall be collectively referred to as the "insurance" in the insurance in the personal Monatory Aphietity of Singapore and any relevant government agency/authority functions the publical, for the personal of:
  - processing, handling and/or desting with my daims including the sattlement of the sising and/or desting with my daims including the sattlement of the sising and an experience.
  - (ii) Investigating the accident anti/or my claims;
  - . Sill corrying our snotter dealing with my instructions or responding to any enquiries by out:
  - (iv) nuministrating my claims (including the resulting of correspondence, Statements, leveloes, reports or multiple to the, which could involve disclosure of certain paracrait data about me to bring about delaying of the same as well as on the excernal cover of envelopes/mail packages); and/or
  - (v) complying with applicable law in administering, processing banding and/or desting with my claims (collective); the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) insolved in this ecologic and the insurers' provided from, maybee permetted 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 my of the insurers and/or fails to their third party were to provide a or agents (including their lawyers/law firms), which may be shed disclosed of Shappore, for one or disclosed firms), which may be shed disclosed of Shappore, for one or disclosed firms).
- (d) my Personal information will also be collected and used to compile claims haltony for the macross of fraud detection, investigation and management to present and all futures claims.
- (e) the information so collected under (d) above may be strated ( disclosed;
  - (i) to all bisurers and/or any other third purises that assist in evaluating Investigating companies or numerica fractions. In all bisurers, law enterconcern and government ages are reasonably regulated for the purpose stated for
  - (ii) for complying with requirements under any regulations, laws or court orders.

Fore Analogy & Negations

Priver's Signature
(If other worst the policyholder)
Date & Tiene

Report of Comments of Comments of Comments

AMERICAN CONTRACT





## GENERAL INSURANCE ASSOCIATION OF SINGAPORE RECORDS MANAGEMENT CENTRE

6 Raffles Quay #18-00, Singapore 048580 Phone: +65 6224 0010 Fax: +65 6224 0030 Operating Hours: Monday to Friday 9am to 5pm

GST Registration No: M400017735

# TAX INVOICE

Our Ref No:

GR-18-197831

Date of Request:

26,12/2018

Your Ref No:

L1.08288.PD

M NEDUMARAN & CO No. 11 Sin Ming Road #B2-09 (Unit 2), Thomson V Two Singapore 575629

Dear Sir/Madam,

### Your Search Criteria:

Pate of Accident:

21,12/2018

∠ce of Accident:

BT TIMAH TWDS NEWTON CIRCLE

Client Vehicle No:

SKA8288Z

DESCRIPTION	AMOUNT (S\$)		
E-File Search Fee (Public)	14.		
GST Amount	0.98		
Total Amount Due (GST Inclusive)	15.00		

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

[X] GIRO [] Cash [] Cheque



RECORDS MANAGEMENT CENTRE

# GENERAL INSURANCE ASSOCIATION OF SINGAPORE RECORDS MANAGEMENT CENTRE

6 Raffles Quay #18-00, Singapore 048580 Phone: +65 6224 0010 Fax: +65 6224 0030 Operating Hours: Monday to Friday 9am to 5pm

GST Registration No: M400017735

TAX INVOICE

DECEIVED 1 2 8 DEC 2018

Our Ref No:

GR-18-197986

Date of Request:

26/12/2018

Your Ref No:

BY: 108288.PD

M NEDUMARAN & CO No. 11 Sin Ming Road #B2-09 (Unit 2), Thomson V Two Singapore 575629

Dear Sir/Madam,

Date of Accident:

21/12/2018

Vehicle No:

SKA8288Z

Place of Accident:

along Bukit Timah to Newton Circle

Involving Vehicle No:

SKB1688T

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)	
SKB1688T	KB1688T along Bukit Timah to Newton Circ e 14.00 1				
GST Amount	0.92				
Total Amount Due	(GST Inclusive)			14.00	

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

[X] GIRO [] Cash [] Cheque

### 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 witholding 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.
- 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.

roresaid	
	ACCIDENT STATEMENT
Date Of Report	21/12/2018 16:38
Date Of Accident	21/12/2018 14:15
Exact Location Of Accident	ALONG BUKIT TIMAH ROAD
Country/State of Loss	SINGAPORE
The state of the s	DETAILS OF OWN VEHICLE
/ehicle Registration Number	SKB1688T
nsured/Policyholder	
Name Of Registered Owner	TJAN TJAN HIA
Vehicle Particulars	
Manufacturer	MERCEDES-BENZ
Model	S400L HYBRID-3.5 (A)
/ehicle Category	PRIVATE CAR
Insurance Company	
Name of Insurance Company	AXA INSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	GA297155
Cover Note Number	
Driver	
Name of Driver	WAHJU HANAFI
NRIC No	\$26507491
Address	7 SIGLAP ROAD #22-51
General Information of the Accident	
Type Of Accident	COLLISION - CHANGE/CROSS LANE
Weather Conditions	CLEAR
Other Information	
Was any foreign vehicle involved in this accident?	NO
Was any body injured in the Accident?	NO
Was any other material or property damaged?	YES
Number of Passengers (Including Driver)	3

#### Circumstances of Accident

REFER TO ATTACHED STATEMENT RECORDED BY LILY - PROGRESSIVE CAR CARE PTE LTD 67415336

### 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

SKA8288Z

Vehicle Make/Model/Colour Name of Driver Insurance Company Name

#### Sketch Plan

### SKETCH PLAN

### IMPORTANT NOTICE

Image As per Orginal

- 1. Please report generally the details of the accident to speed up the claims process.
- This Form must be completed by the Policyholder and/or the Authorised Driver.
- 3. Information provided must be as truthful and ecorate as penaltic. Any wilful misrepresentation or withholding of material facts may allow insurance companies to gapustiate policy liability.
- 4. The Issue and acceptance of this Form by insurance companies is not an edmission of policy liability on the part of the insurance compenies
- 5. Any false reporting may be referred to the Police for investigation.
- 6. The report will be forwarded by the Injurers of the SIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of thic report will for a fee be made available upon application by interested partles.
- 7. By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and as copies of tie recent being made evallable eforesald.
- 1. Consent under the Personal Data Protection Act (PDPA)

I understand, admovfedge, agree and consent that:

- 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 mander such Personal Information to all insurer(s) who have insured vehicle(s) involved in this eccident (all insurer(s) who have insured out at lety i involved in this accident shall be collectively referred to as the "resurers"), the insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the purposets), for the purposets) ul-
  - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the defens:
  - (ii) investigating the assident and/or my claims:
  - (III) carrying out and/or dealing with my instructions or responding to any enquiries by may
  - (IV) alteremistaring dry dalets (including the stulling of correspondence, statements, invoices, reports or netices to me, erich could involve discineure of certain personal data about me to bring about delivery of the same as well as on the armoul over of evelopes/null puckages); and/or
  - (v) complying with applicable law in adepointering, processing, handling and/or dealing with my claims to liabilitatively the Turposm'l
- (b) of insurer(s) who have insured webloe(s) involved in this socident and the insurers' lewyers/law films, majore percentified to collect, ase, titutions and/or process my Fursional teleprocession for save or more of the above Purposes; and
- my Personal Information may/can be decineed by any of the insurers and/or OtA to their third party service providers or agenta/lockstling their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Furposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of Itsuid detection. investigation and management in present and all future ctrims.
- (a). The information to estimated under (a) above way he shared / disclosed:
  - (i) to all learners and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators. New embrowment and government agencies as reasonably required for the purposes stated, or

(ii) for complying with requirements under any regulations, laws or court orders.

PolicanoMer's:Sign Date & Time: 21 De O

Driver's Signature If other is not the policyholder)

Date & Time:

Reporting Control Personnel's Signature Historic

NEWCIFIN NO.

### Sketch Plan #2

	Vehicle
	A-SKBH68
41 / 32 /	В-
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	Legend
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,	MARK MINERAL
ESCRIBE CIRCUMSTANCES OF THE ACCIDENT	
I was trying to chance lane glove Buti	t Timel Road
1 2 1 2 2 1 1 1	the car on the
and given signal to the right but	. / . /
right side didn't stop or slow dow	
side even I was already changed	lane .
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# Common Statement

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### Individual Statement

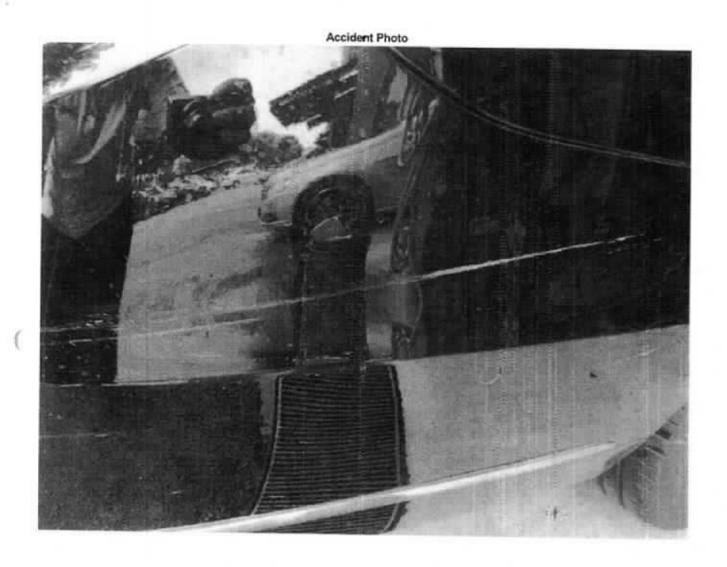
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Accident Photo



Puga No : 7-8
Unable to disclose
NRIC / Griving licence













MSIG Insurance (Singapore) Pte. Ltd. 

# Certificate of Insurance

ROAD TRANSPORT ACT 1967 (MALAYSIA)

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

THE MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CAP. 189 OF THE REVISED EDITION)

(REPUBLIC OF SINGAPORE)

THE MOTOR VEHICLES (THIRD-PARTY RISK AND COMPENSATION) RULES, 1996 EDITION (REPUBLIC OF SINGAPORE)

OR ANY AMENDMENT, ACT OR ACTS PASSED IN SUBSTITUTION THEREOF.

Form K.X.1

Ind.v:dual Ownership

MOTOR MAX PLUS Comprehensive

Certificate No. B 27906575 OMY

Excess: SGD500

Windscreen Excess: SGD100

1. Index Mark and Registration Number of Vehicle SKA8288Z

2. Name of Policyholder Chau King Pang

- 3. Effective Date of the Commencement of Insurance for the purposes of the Act 27/06/2018
- 4. Date of Expiry of Insurance 25/05/2019
- 5. Persons or Classes of Persons entitled to drive\*

Chau King Pang Any other person provided he is driving on the Policyholder's order or with the Policyholder's permission.

- \* Provided that the person driving is permitted in accordance with the licensing or other laws or 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.

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 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.

PLEASE NOTE ALL CLAIMS RELATED REPAIR CAN BE CARRIED OUT AT ANY WORKSHOP OF YOUR CHOICE OR AT ANY HSIG AUTHORISED WORKSHOP LISTED IN THE ATTACHED.

This Certificate is not transferable to a new owner of the vehicle. If for any reason the Policy is terminated during its currency, the Certificate must be returned to the insurer within 7 days of the termination or if the Certificate has been lost or destroyed, a Statutory Declaration to that effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189).

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) or any Amendment, Act or Acts passed in substitution thereof.

MSIG Insurance (Singapore) Pte. Ltd. Approved Insurers

Chief Executive Officer

# LIAN HENG PAINTER COMPANY

160 SIN MING DRIVE #06-10 SIN MING AUTOCITY SINGAPORE 575722 TEL: 64535779 FAX: 64533173 Reg No: 070118/00 - X

Date: 4th March 2019

Our Ref : SKA8288Z

Your Ref: SKB1688T

TO WHOM IT MAY CONCERN:

# INVOICE FOR REPAIR OF VEHICLE NO : SKA8288Z - BMW 520i

1) Cost Of Repair - Lump Sum

\$ 6,850.00

Singapore Dollars: Six Thousand Eight Hundred And Fifty Only.

聯興噴漆公司 LIAN HENG PAINTER CO., 160 SIN MING DRIVE, #06-10 SIN MING AUTOCITY SINGAPORE 575722 TEL: 6453 5779 FAX: 6453 3173





160 Sin Ming Drive #05-16 Sin Ming AutoCity (S) 575722 Mobile: 9688-0413 Fax: 6266-7396 Email: absolute.app.svcs@gmail.com

# Invoice

Customer: Chau King ?ang

C/o:

160 Sin Ming Drive #06-10

Sing Ming AutoCity (S) 575722

Date:

25.01.2019

Invoice No: NS-2019-001

	Description			Amount
Vehicle No	SKA8288Z			
Make & Mcdel:	BMW 520i (A)			
Our reference:	AAS/2019/001			
Services rendered	for appraiser / inspection re	eport		
Survey Fee				
Photographs				
Transport Fees				
Re-inspection Fees				
SGD Dollar : Six hu	ndred and six dollar only	Total:	SGD	\$ 606.00

Notes

All cheques payment should be crossed and made payment to "Absolute Appraisal Services Pte Ltd"

Please indicate our "Invoice No." on the reverse side of the cheque.

Please do not hesitate to contact us should you have any enquires.

Absolute Apprair Towns Pte Ltd



160 Sin Ming Drive #05-16 Sin Ming AutoCity (S) 575722

Mobile: 9688-0418 Fax: 6266-7396 Email: absolute.app.svcs@gmail.com

Vehicle Inspection Report

To:

Chau King Pang

C/o:

160 Sin Ming Drive #06-10

Sing Ming AutoCity (S) 575722

Date of report: Date of request: 25.01.2019 02.01.2019

Date of inspection:

02.01.2019

Date of accident:

21.12.2018

Claim type: Third Party Claim

Report No: AAS/2019/001

Particulars of affected vehicle:

Registration no:

SKA8288Z

Make/Model:

BMW 520i (A) 2012

Year of registration: Colour:

Metallic Silver

Odometer:

99045 km 1997 cc

**Engine Capacity:** Engine no:

B3730276N20B20B

Chassis no:

WBAXG12000DX50680

Condition of tires:

Front Left:

6mm Pirelli

Rear Left: Make:

Make:

6mm Pirelli Front Right:

Rear Right:

6mm Pirelli

Make:

6mm

Make:

Pirelli

Type of road wheel:

Alloy

(The above represent the remaining life of the tire thread)

Pre-accident condition (Static tests only)

General Bodywork

: Good

Paintwork

: Good

Handbrake

: In order

Footbrake

: In order : In order

Steering Apparent engine modification

: Nil

### The Assignment

The inspection was conduct at M/s. Lian Heng Painter Company

160 Sin Ming Drive #06-10

Sing Ming AutoCity (S) 575722

(Subsequent inspection was conducted)

Assessment

Repairer's estimate:

\$ 11,589.49

Revised estimate:

8,551.74

Recommended reserve:

\$ 6,850.00 (Lump sum)

Estimated normal duration of repairs: 5 Working days



160 Sin Ming Drive #05-16 Sin Ming AutoCity (S) 575722 Mobile: 9688-0418 Fax: 6266-7396 Email: absolute.app.svcs@gmail.com

Vehicle No: SKA8288Z

Report No: AAS/2019/001

### W/O PREJUDICE

# Point of impact

At the LHF portion.

# General description of damages

The front bumper, LH headlamp, LHF fender, LHF road wheel, etc.

Other parts were also found damaged. (See schedule for details)

### Recommendation

The estimate cost of repair submitted by M/s Lian Heng Painter Company as per schedule attached have been revise and scrutinize. We list the breakdown of our findings and recommendation as per attached.

Our adjusted amount for the cost of repair is SGD \$8,551.74

### Conclusion

The repairer has agreed to undertake the repair at a lumpsum of SGD \$6,850.00

Under normal circumstances, the repair of the damaged vehicle should be completed within a reasonable period of 5 working days.

We have **Not Authorised** and/or instruction to the repairer to proceed with the repairs. This inspection was conducted entirely on a 'Without Prejudice' basis.

We are pleased to advise that the inspection was carried out accordingly and hereby submit our appraisal report which includes 36 photographs.

Your Faithfully Absolute Appraisal Services Pte Ltd

Nicky Seah Automobile Appraiser MSAAA / MSMCTA



160 Sin Ming Drive #05-16 Sin Ming AutoCity (S) 575722 Mobile: 9688-0415 Fax: 6266-7396

Email: absolute.app.svcs@gmail.com

Vehicle No: SKA82887. Report No: AAS/2019/001 Appraisement Schedule S/N Parts Description Condition Qty Repairer's Est Revised Est Front bumper Dented/Cut 1 \$ 1,377.55 1277 \$ 1,377.55 2 Front bumper emblem 1 Necessary \$ 69.49 69.49 3 Front bumper bracket LH 1 Serviceable S 75.10 · N/// 4 Front bumper sponge 1 Cracked \$ 83.90 00 \$ 83.90 5 Front bumper reinforcement 1 Serviceable \$ 652.10 6 Front bumper fog lamp LH 1 Serviceable \$ 283.70 7 Front bumper fog lamp grille LH 1 Serviceable S 155.40 8 Front bumper PDC decoupling 4 Necessary \$ 6.05 \$ 24.20 24.20 LH headlamp 1 Grazed/Cracked 4,501.60 634 \$ 4,501.60 10 LH headlamp support 1 Serviceable 153.10 11 LHF fender 1 Dented/Repair \$ 863.35 List total: 8,239.49 1 LHF sport rim Dented 1 \$ 700.00 Affected 2 LHF tyre 1 90% \$ 250.00 225:00 Special nett total: \$ 950.00 925.00 Parts Total: 9,189.49 6,981.74 S/N Labour Description Repairer's Est Revised Est 1 To transfer LH headlamp modules, conduct electrical diagnosis, reset & 400.00 /80 \$ 500.00 programme all related. Check all lightings & wirings. 2 To renew LHF sport rims & tyre. \$ 50.00 \$ 20.00 3 To conduct wheel alignment. \$ \$ 100.00 60.00 4 To remove & transfer front bumper sensors. \$ 100.00 \$ 50.00 -5 Rust proofing on front affected panels... \$ MM 40.00 X \$ 100.00 6 To remove and renew front damaged parts. Re-align all affected area. s 750.00 \$ 500:00 250 7 To putty and respray all damaged parts. Touch up all affected area. 800.00 500.00 Labour Total: 2,400.00 1,570.00 Grand Total: \$ 11,589.49 8,551.74 The final adjusted lump sum amount is \$6,850.00 Under normal circumstances, the repair should be completed 20%: 4/00 within a reasonable period of 5 working days.

36 Photographs were taken at the time of inspection.

Disclaimer: This report is intended for the exclusive use of the address solely in relation to the loss occurrence in which the assessed vehicle involved. No liability or responsibility whatsoever shall be held by Absolute Appraisal Service Pte Ltd for any reliance on this report by any third party.

#### SINGAPORE ACCIDENT STATEMENT

### IMPORTANT NOTICE

Contact Number EMail Address

- 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.
- Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or witholding 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

moresain.	
	ACCIDENT STATEMENT
Date Of Report	21/12/2018 16:38
Date Of Accident	21/12/2018 14:15
Exact Location Of Accident	ALONG BUKIT TIMAH ROAD
Country/State of Loss	SINGAPORE
	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SKB1688T
Insured/Policyholder	
Name Of Registered Owner	TJAN TJAN HIA
NRIC No	S2650748J
Email Address	NOEMAIL.
Mobile Phone No	(LOCAL) +65-96681160
Alternative Phone No	OTHERS-96681160
Vehicle Particulars	
Manufacturer	MERCEDES-BENZ
Model	S400L HYBRID-3.5 (A)
Exact Purpose for which vehicle was being us time of accident	sed at
Are you claiming under your own insurance po for repair to your vehicle?	olicy NO
If No, Please state action to be taken	REPORTING ONLY
Vehicle Category	PRIVATE CAR
Insurance Company	
Name of Insurance Company	AXA INSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	GA297155
Cover Note Number	
Driver	
Name of Driver	WAHJU HANAFI
NRIC No	S2650749I
Date Of Birth	20/11/1959
Occupation	INDOOR
Date Of Driving Pass	20/12/2017
Driving Experience	1 YEAR AND 0 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-96681160
Fax Number	

WAHJU.HANAFI@GMAIL.COM

Address

7 SIGLAP ROAD #22-61

Postcode

448909

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured

SPOUSE

Vehicle Registration Number of Driver's Own

Vehicle

Insurance Company of Driver's Own Vehicle

### General Information of the Accident

Type Of Accident

COLLISION - CHANGE/CROSS LANE

Weather Conditions

CLEAR

Road Surface

DRY

#### Other Information

Was any foreign vehicle involved in this accident?

NO

Number of vehicles (including own vehicle)

2

involved in the accident 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)

3

Passenger 1

NAME:

: PAX 1

GENDER:

: FEMALE

Passenger 2

NAME:

: PAX 2

GENDER:

: FEMALE

### 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 ATTACHED STATEMENT RECORDED BY LILY - PROGRESSIVE CAR CARE PTE LTD 67415336

### 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 Vehicle Make/Model/Colour

SKA8288Z

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

- 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.
- 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.
- 5 The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Issurance Association of Singapore (GIA) for Archiving and that cooles of this report will for a fee be made available upon application by inserested parties.
- 3 By the lodgment of this report to the insurers, you hereby concent to the anchiving of this report at the centre and its copies of the report being made available aforesaid.
- 5 Consent under the Personal Data Protection Act (PDPA)

I understand, admowledge, agree and consent that:

- (a) My enuser, my workshop and the General insurance Association of Singapore ("GRA") may/are permitted to order, use, disclose and/or process my personal state/personal information set cut in this [form] and any other personal information provided by me or postessed by my insurer (soffectively the "Personal Information") and disclose and transfer such first sold information to all insurer(s) who have insured subidists) 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 Mointsey Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of
  - processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
  - [1] investigating the accident and/or my dains.
  - (III carrying out and/or dealing with my instructions or responding to any anquiries by me;
  - (iv) administrating my claims (including the malling of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about one to living about delivery of the same as well as on the external cover of envelopes/mell packages); and/or
  - (ii) consisting with applicable law is administrating, processing, handling and/or dealing with my claims lookscrively the "Purposes").
- (b) of immerit) who have neured vehicles) involved in this accident and the finances' lawyers law firms, maybre permitted to sollect, use, disclose and/or process my Personal Information for one or more of the above Purposes, and
- (ii) my Personal Information may/can be illockned by any of the Insurers and/or SIA to their third party service providers or agents/including their lawyers/lew firms), which may be steed outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims licitory for the purpose of freud detection. Investigation and management in present and all future claims.
- ini . The information so explicted under (s) shove may be shared / disclosed-
  - 11 sill traurers and/or any other third parties that easist to evaluating, investigating, opastorling or managing fraud, regulators, for enforcement and government apencies as reasonably required for the purposes stated, or
  - III) for complying with requirements under any regulations, less or court orders.

Policyholder's Signature Date & Time: Of DOO 18

Driver's Signature (if sixture is not the justicyholder) Date & Time: Reporting Centre Personnel's Signature Name: NBIC/FIN No.:

### Sketch Plan #2

ETCH PLAN		Vehicle
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and the organization and their	Tille	
- D V	Www.	Recording Control Business of Change
Policyholder's Signature	Oriver's Signature (If driver is not the policybolder)	Reporting Centre Personnel's Signature Name:
Date & Time: 21 DEE 18	Date & Time:	NURSC/FIN No.:

### Common Statement

tational damage valuable A and B   To obtain a rate in	This is MCT on administral of blame / Natifity, but a summary of allertifies and facts which will spend up by settlement of claims.  [2] Deter of accident. Virtic. [2] Exact location of accident.			
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## Individual Statement

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rawed	Compation (if repre than one, state at)     Which registration no.     CC											
			-			e carrying cap						
Of which volide are you'lle quest?	3 It driver the name? Tas   Jan   2 no. Ober with cutton				state the volute number and reason of income of down's seen which (where applicable)							
	4 Exact purpose for which various was being used at time of acclosure.   Private use.   Commercial use.   I for 8 reward.   Private view.											
2000	Chierry - please specify  S is the vehicle stiff in use? Test											
3.6	5 Is the vehicle station use? Yes too If you state where it is at present Tel you for your own insurance policy for report to your vehicle? Yes the											
	This, since action to be takes  Third Party  PReporting Only  Third Party (Own Workshop)											
	20100111111111111111							Mary del	Was driver an employed			
	7 Eville of Swith Decupation		Date of license		pen	ass. Was vehicle driven with the impred's permission		of the introduction				
tiver or person in targe of values at	30111/59 Inc	foor	Outdoor	2011	10	Yes	No.	*	34-			
the time of socident (including inquest)	If Give details of any pro-existing impairment of sight or bearing and of any other disability.											
	9 full details of all deving consistions including prosecutions in the last 35 repetus.											
	Date			Offerce				Pimalty				
						-		ramay				
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	19 Нате(к), роспетіраці эксі арриомітата адхі(к)		le peres sustamed		occupients, risch vehicht			Was repret conveyed to troupled by arribulance?				
949C						Wes :	No:	Tes :	No :			
						Yes	No .	Yes	No.			
						705	No	Yes	No			
						705	files	Yes	No :			
invoce to properly reflicies (other than risides A and E)	11 Name(s) and address(es) of victicle regulation no. or details of property				Nature of damage			Sistemor's Harme and address (If Anowe)				
	12 Was the accordent repo	roes to the	Period? Ver	No.	~							
	If yes, please state wh	ich Pelice s										
tiler				1 1500	1							
dies	1) Was notice of intended prosecution given? Yes for											
		To.				F-12-19-19						
Accident deta it	14 Weather conditions	CEM		Kanning		Celsus	-					
	25 Total seriace Wet Dry Cohers											
	16 Speed of vehicles A km/ler B km/ler											
	17 What minnings were given by other or either party?											
	38 Wese street (aptics 6 arrivated) Yes No.											
	19 What lights were displayed on your vehicle/the other vehicle/s)?											
	20 3' your vehicle is commercial, state weight of load carried at time of accident											
	21 State how accident hipponed, width of roots, speed limits, etc. (Haller to attached)											
	22 State number of Passengers (including Other) 3 - PCK ( F)											
	View declare the foregoing particulars are trail in every spaces.											
edicator	1/We declare the foregoing	particular	s are trill in every o	spect.								
edivator	l/We declare the foregoing Policyholder's signature		t are triff in every i	spect V~	_	Date	اد	boa	18			

## Driver IC & LIC



Wahju hangh equail com



### Owner IC



Spray Front Bumper 25300 Before get.

quotes. 711718



















Date: 29th Apr 2019



51 UBLAVE 1, #01/02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 6256 3561 FAX: (065) 6256 4315

Your Ref: 19.26578 PD-O

Our Ref: CS3/ASM19000214/Gvd3e2-1

#### M/s AXA Insurance Pte Ltd

C/O: Seah Ong & Partners LLP 36 Robinson Road #12-03 City House Singapore 068877 (The Motor Claims Department)

Dear Sir / Madam,

## EVALUATION REPORT (PAPER SURVEY) OF ACCIDENT VEHICLE NO: SKA 8288Z INSURED VEHICLE: SKB 1688T ACCIDENT DATE: 21/12/2018

We thank you for your instruction on 09/03/2019.

We acknowledge receipt of the following documents:-

- a) Automobile Inspection Report of SKA 8288Z from M/s Absolute Appraisal Services Pte Ltd.
- b) Singapore Accident Statement of Vehicles SKA 8288Z and SKB 1688T.
- e) Final Repair Bill of SKA 8288Z from M/s Lian Heng Painter Company.
- d) Colour damaged vehicle photographs of SKA 8288Z.

Pre-Repair Inspection Date: 04/01/2019 at M/s Lian Heng Painter Company, 160 Sin Ming Drive #06-10 Sin Ming Autocity, Singapore 575722.

Based on the documents received from you, we have evaluated the damages of the vehicle and have the following comments:-

1. Information Recorded: -

Registration Number

: SKA 8288Z

Make & Model

: B.M.W. 520I 2.0L AT D/AB 2WD 4DR GAS/D NAV

Year of Registration

: 2012

Chassis Number

: WBAXG12000DX50680

Engine Capacity

: 1997 cc

- We recommend that the repairs of the entire damage require about <u>5 (Five)</u> working days to complete.
- We hereby provide our recommendations on the cost of repair to the damaged vehicle as stated in the following page.



# 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. SKA 8288Z

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	FRONT BUMPER	DENTED / CUT	1,377.55	1,277.55
1	FRONT BUMPER EMBLEM	NECESSARY	69.49	69,49
-1	FRONT BUMPER BRACKET LH	NOT NECESSARY	75.10	
1	FRONT BUMPER SPONGE	CRACKED	83.90	48.00
1	FRONT BUMPER REINFORCEMENT	SERVICEABLE	652.10	
1	FRONT BUMPER FOG LAMP LH	SERVICEABLE	283.70	
1	FRONT BUMPER FOG LAMP GRILLE LH	SERVICEABLE	155.40	
4	FRONT BUMPER PDC DECOUPLING @\$6.05	NECESSARY	24.20	24.20
1	LH HEADLAMP	GRAZED / CRACKED	4,501.60	2,631.15
1	LH HEADLAMP SUPPORT	SERVICEABLE	153.10	
1	LHF FENDER	TO REPAIR SEE LABOUR	863.35	
	LESS 10% DISCOUNT			-405.04
			8,239,49	3,645.35
	SPECIAL NETT ITEMS			
9	LHF SPORT RIM (SN)	DENTED	700.00	350.00
1	LHF TYRE (SN)	AFFECTED	250.00	150.00
	570 70		950.00	500.00
	LABOUR			
	TO TRANSFER LH HEADLAMP MODULES, CONDUCT ELECTRICAL DIAGNOSIS, RESET & PROGRAMME ALL RELATED. CHECK ALL LIGHTINGS & WIRINGS.		500.00	180.00
	TO RENEW LHF SPORT RIMS & TYRE.		50.00	20.00
	TO CONDUCT WHEEL ALIGNMENT.		100.00	60.00
	TO REMOVE & TRANSFER FRONT BUMPER SENSORS.		100.00	50.00
	RUST PROOFING ON FRONT AFFECTED PANELS.	NOT NECESSARY	100.00	
	TO REMOVE AND RENEW FRONT DAMAGED PARTS. RE ALIGN ALL AFFECTED AREA. INCLUSIVE OF THE REPAI OF LHF FENDER.		750.00	250.00
	TO PUTTY AND RESPRAY ALL DAMAGED PARTS. TOUC UP ALL AFFECTED AREA.	Н	800.00	400.00
			2,400.00	960.00
	GRAND TOTAL		11,589.49	5,105.35

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RECOMMENDED COST OF LUMP SUM REPAIRS	4,100.00
(TO ITS PRE-ACCIDENT CONDITION)	

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XING GUO QIANG

M.MATAI, AMSAE-A

ADRIAN LING WAI PING

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

Automotive Assessor

Licensed Appraiser

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