

1882010

INS. CASE OWNER:

Richard

CC 4 HSM  
AXA1900

4946A

a3  
pb32LKK:  
IDAC:

Surveyor:

Adrian

DOI:

ASSIGNMENT

19/3/19

Date / Time:

19/3/19

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

SKG 52H

Name of Insured:

CHING THIAN HAN

Insured Tel No.:

HP:

Excess Sec II :SS

D.O.A.:

15/2/19

Is driver the owner?

( YES / NO )

Nature of Accident:

If NO, Driver Name / Age:

LEONG JIA XIN

Driver Tel No.:

(V/L: YES / NO)

Claim No.:

SAMOIKOT / 104820

Policy No.:

444306+1

Make / Model:

MERCEDES

Place of Accident:

PUNJHON INTERAL KOL

OI GIA REPORT: YES / NO : TP GIA REPORT: YES / NO

Insured Liability:

%

Final ? Yes / No

STJ 55037

INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:Mh  
solutionINSRS:  
WSP:  
Tel:  
Liability:  
RMKS:INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:

Date/ Time	STAGE	DATE / PIC
	Non-Reporting ltr (1st):	
	Non-Reporting ltr (2nd):	
	Non-Reporting ltr (Final):	
	Notification ltr (if non-pickup):	
	Call OI:	
	After call ltr to OI:	
	Documentation Check List: Handler	Typist
	Notification ltr (if non-pickup)	<input checked="" type="checkbox"/>
	After call ltr to OI:	<input checked="" type="checkbox"/>
	Authorisation To Act:	<input type="checkbox"/>
	Release Voucher:	<input type="checkbox"/>
	Final Repair Bill:	<input type="checkbox"/>
	Car Rental Invoice:	<input type="checkbox"/>
	Towing Invoice:	<input type="checkbox"/>
	LTA / GIA:	<input type="checkbox"/>
	Medical Bill:	<input type="checkbox"/>
	PIR:	<input type="checkbox"/>
	Mandate/Reject Instruction:	<input type="checkbox"/>
	LOD	<input type="checkbox"/>
	Payment Breakdown Form:	<input type="checkbox"/>
	Post-Repair Photos:	<input type="checkbox"/>
	Others:	<input type="checkbox"/>

PRELIMINARY ADVICE Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

S\$

( days) Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with

Email

Call

Final Liability:

%

(Agreed / Assessed) BOLA S/N No.:

27

If NO or B 28, Ass. Lia:

Repair Cost:

S\$

( days)

Revised TP

Loss of Rental (LOR):

S\$

( days)

Loss of Use (LOU):

S\$

(S 50 x 9 days) (S60)

Loss of Income (LOI):

S\$

(S x days)

LOR only

LOU only

☒

LOR + LOU

☐

LOR + LOU

(Tick only one)

GIA/LTA Search

S\$

1) Claim status: Normal/Reject/Private Settle

Medical:

S\$

2) Report Format:

Disbursement:

S\$

(e.g. Tow/ Independent)

3) Survey fee:

Legal Cost

S\$

Total:

S\$

Global Sum S\$:

Email

Call

FINAL PAYMENT

Date/Time:

Confirm with:

Payee 1:

S\$

Name 1:

Payee 2: (Strike if N.A.)

S\$

Name 2:

Payee 3: (Strike if N.A.)

S\$

Name 3:

From:

Date:

19/3/19

Estimated Cost:

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

To inspect Vehicle No:

SJT 5503

at Workshop m/s

MG Solution

of

23 Kuki Bkt Ave 4 #0203

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:

6

days

Res.: Yes or No

Lum Sum:

20

%

3 Val.: Yes or No

CA / REV / REP. / 24 HRS <sup>up</sup>

Date:

Person Contacted:

Vehicle: IN / OUT

Veh No:

SJT5503J

Yr Regn:

2012, March

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

Truck / Trailer or

Make:

Toyota Altis

c.c 1598

Colour

Black

A/C: Insured / Std / NI / NA

Sp. Reading

119276

T/Radio: Insured / Std / NI / NA

Eng/No:

MROS3REE10429839

C/No:

Gen. Cond: Good / Fair / Poor / Burnt

Steering: Inorder / Jammed / Leaked / Burnt or

Brake: Inorder / Jammed / Leaked / Burnt or

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

Tyre Size:

F:

195/65R15

R:

195/65R15

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

TOYO / YOKO or

Front

Rear

R/Bal.

06

mm

R/Bal.

06

mm

L/Bal.

06

mm

L/Bal.

06

mm

D.O.A.

D.O.I.

18/03/19

Survey held at

MG Solution

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

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

Date / Time

Action / Instruction

TPAXA.

US \$3900 with 6 repair days.

MV: 33K.

PV: 23.4K

Nett: 9.6K.

(Red = \$4238.05/52%)

\* 6 repair days + 1 Sunday + 2 PRS = 9 days.

Date/Time, File Pass to?

☐

: Preli. Report

1)

Date/Time, File Return to?

☐

: Final Report

2)

Report Format :

Lump Sum / I.B.I. (\$

Days Of Repair:

Resurvey No. of Trip:

Add Fee:

☐

: Site Insp (\$

☐

: Interview (\$

☐

: Tech. Invs (\$

☐

: Weekend (\$

Survey Fee:

Transportation:

S + RS. \$

Photos

Others

TOTAL

# MG SOLUTION PTE LTD

23 Kaki Bukit Avenue 4 (South Wing) #02-03 Singapore 415933

Tel: (+65) 6243 1373 | Fax: (+65) 6243 1376

Reg. No: 201427944N

Email : mg3solution@gmail.com

TO	: AXA INSURANCE SINGAPORE PTE LTD	DATE	: 18/03/2019
ATTENTION	: MOTOR CLAIMS DEPT	JOB TYPE	: T/P CLAIM
ESTIMATE REPORT	:		
<u>VEHICLE DETAILS</u>			
VEHICLE NO	: SJT5503J		
MODEL	: TOYOTA COROLLA ALTIS 1.6 A		
CHASSIS NO			
<u>ACCIDENT DETAILS</u>		DATE	: 15-Mar-19
		TIME	: 07:00HRS
THIRD PARTY REQUESTOR / CONTACT		:	JACK LI

## CLAIM DETAIL : PARTS

S/N	DESCRIPTION	QTY	UNIT LIST PRICE	TOTAL LIST PRICE
1	BOOTLID <i>Dented</i>	1	\$ 812.00	\$ 812.00
2	BOOTLID LOGO	1	\$ 50.00	\$ 50.00
3	BOOTLID EMBLEM '1.6'	1	\$ 60.00	\$ 60.00
4	BOOTLID EMBLEM 'COROLLA'	1	\$ 60.00	\$ 60.00
5	BOOTLID EMBLEM 'ALTIS'	1	\$ 45.00	\$ 45.00
6	BOOTLID EMBLEM 'WT-I'	1	\$ 60.00	\$ 60.00
7	BOOTLID TOP LOCK <i>Dented</i>	1	\$ 133.00	\$ 133.00
8	BOOTLID LOWER LOCK <i>New</i>	1	\$ 63.00	\$ 63.00
9	BOOTLID WEATHERSTRIP <i>Cut</i>	1	\$ 178.00	\$ 178.00
10	REAR BUMPER <i>Dented</i>	1	\$ 613.00	\$ 613.00
11	REAR BUMPER SIDE RETAINER(REAR) <i>New</i>	2	\$ 89.40	\$ 178.80
12	REAR BUMPER SIDE RETAINER(FRONT) <i>New</i>	2	\$ 134.50	\$ 269.00
13	REAR BUMPER REINFORCEMENT <i>New</i>	1	\$ 530.50	\$ 530.50
14	REAR BUMPER REINFORCEMENT SPONGE <i>cracked</i>	1	\$ 163.00	\$ 163.00
15	TAILLAMP <i>cracked</i>	2	\$ 366.70	\$ 733.40
16	TAILLAMP PANEL <i>Repair</i>	2	\$ 233.50	\$ 467.00
17	TAILLAMP BRACKET <i>New</i>	2	\$ 60.00	\$ 120.00
18	REAR END PANEL <i>Dented.</i>	1	\$ 868.70	\$ 868.70

258

492

586.60

19	REAR END PANEL TOP GARNISH <i>del</i>	1	\$ 233.00	\$ 233.00	✓
<i>Rear Bumper stay</i>		<i>2</i>	<i>178.40</i>	TOTAL PRICE	\$ 5,637.40
<i>h/tl Deduct</i>		<i>89.20</i>	LESS 25%	\$ 1,409.35	
		<i>3820</i>	SUB TOTAL PRICE	\$ 4,228.05	
		<i>2865</i>			

#### SPECIAL NETT ITEMS

S/N	DESCRIPTION	QTY	UNIT S/NETT	TOTAL S/NETT	
1	REAR NUMBER PLATE <i>new</i>	1	\$ 45.00	\$ 45.00	+
2	BOOTLID SEALANT <i>new</i>	1	\$ 60.00	\$ 60.00	+
3	REAR BUMPER CLIPS(SET) <i>new</i>	1	\$ 30.00	\$ 30.00	+
4	TAILLAMP CLIPS(SET) <i>new</i>	1	\$ 30.00	\$ 30.00	+
5	TAILLAMP PANEL SEALANT <i>new</i>	1	\$ 60.00	\$ 60.00	+
6	REAR END PANEL TOP GARNISH CLIPS(SET) <i>new</i>	1	\$ 35.00	\$ 35.00	10
7	REAR END PANEL INSULATION SEAL <i>new</i>	1	\$ 120.00	\$ 120.00	60.
8	REVERSE SENSOR <i>2nd</i>	1	\$ 220.00	\$ 220.00	200.

300 TOTAL \$ 600.00

#### CLAIM DETAILS: LABOUR AND SPRAY PAINTING (REAR)

1	PANEL BEATING, REMOVAL AND REPLACING PARTS	\$ 1,400.00	800	
2	TO SPRAY PAINT AFFECTED AREA	\$ 1,200.00	800	
3	TUFF COAT	\$ 120.00	60	
4	WIRING CHECK	\$ 120.00	30	
5	REMOVE AND REFIX CUSHION SEAT/ UPHOLSTERY AND ROOF LINING TO	\$ 100.00	60	
6	REMOVE AND REFIX REVERSE SENSOR AND DISTANCE SETTING	\$ 130.00	50	
7	TRANSFER BOOTLID MECHANISM	\$ 160.00	x	
8	CONDUCT WATER LEAKAGE TEST	\$ 80.00	x	

1800

TOTAL \$3,310.00

TOTAL PARTS COST : \$ 4,828.05

TOTAL LABOUR COST : \$ 3,310.00

TOTAL REPAIR COST : \$ 8,138.05 *8271.85%*

*Adrian King* *total: 4965*  
*h/s 19/03/19* *4/s 3.914*

#### APPROVED DETAILS

EXCESS :

NO. OF WORKING DAYS:

RE-SURVEY :

PART BY PART OR LUMP SUM :

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:

*06 Days.*



DATE & TIME OF SURVEY :  
SURVEYED BY :  
CONTACT NUMBER :  
FAX NUMBER :

> Back to OneMotoring

## Enquire PARF/COE Rebate for Registered Vehicle

Owner ID Type:		Singapore NRIC
Owner ID:		0628E
Vehicle No.:		SJT5503J
Vehicle to be Exported:		Yes
Intended Deregistration Date:		19 Mar 2019
Vehicle Make:		TOYOTA
Vehicle Model:		COROLLA ALTIS 1.6 AUTO
Primary Colour:		Black
Manufacturing Year:		2012
Engine No.:		1ZRX169925
Chassis No.:		MR053REE104129839
Maximum Power Output:		90.0 kW (120 bhp)
Open Market Value:		\$14,432.00
Original Registration Date:		03 Mar 2012
First Registration Date:		03 Mar 2012
Transfer Count:		2
Actual ARF Paid:		\$14,432.00
Intended PARF Rebate Details:		
PARF Eligibility:		Yes
PARF Eligibility Expiry Date:		02 Mar 2022
PARF Rebate Amount:		\$8,659.00
Intended COE Rebate Details:		
COE Expiry Date:		02 Mar 2022
COE Category:		A - Car (1600cc & below)
COE Period(Years):		10
QP Paid:		\$50,001.00
COE Rebate Amount:		\$14,744.00
Total Rebate Amount:		\$23,403.00

The information contained herein is correct as at 19 Mar 2019

OK



**ANNOUNCING AA Trust Automotive**  
as sgCarMart Premium Dealer 2019

**AA TRUST**  
AUTOMOTIVE  
AA Trust Automotive Pte Ltd

**FOR SALE BY OWNER**

**Post an Advertisement**  
Sell it yourself! Advertise it at just  
**\$58 until it's SOLD!**

Post an Ad
 Advertiser Login
 Ways of Selling

**Honda Vezel 1.5X.**

One Owner, Low Mileage, Car Well Maintained.  
Direct Owner - StarAd

**CERTIFIED PRE-OWNED MERCEDES-BENZ**

[View our cars](#)

Browse by Category

Save Search Print

Sort by Date Posted 20 results/page

4 vehicles | **Search**  Advanced Search Search View All

Search Selection	Make	Model	Price	Depreciation	Reg Date	Eng Cap	Mileage	Veh Type	Status
	Altis		Any	Any	2012	Any	Any	Any	Available
	<input type="checkbox"/> Toyota Corolla Altis 1.6A (OPC)		\$35,800	\$9,060 /yr	02-May-2012	1,598 cc	80,000 km	Sedan	Available
Immaculate Condition. Original Condition. Well Maintained By Owner. Low Maintenance And Easy On Fuel. OPC New Scheme. View To Believe. Can Be Convert To Normal Car. Call Us For Viewing Now. Trade In W... Starise Automobile ☆ Posted: 09-Mar-2019 <small>Tags: 2012 Toyota Corolla, 2012 toyota corolla, Toyota Corolla, toyota corolla, Toyota, Corolla, corolla, Used Toyota</small>									
	<input type="checkbox"/> Toyota Corolla Altis 1.6A		\$39,800	\$10,160 /yr	21-May-2012	1,598 cc	138,000 km	Sedan	Available
1 Lady Owner! Most Popular And High Demand Sedan Among It's Class. Serviced Regularly, Accident Free, Original Paint, Beautiful Leather Seats And We Delivery Our Promise. Dream Of Owning It? Grab He... ☆ Posted: 13-Mar-2019 <small>Tags: 2012 Toyota Corolla, 2012 toyota corolla, Toyota Corolla, toyota corolla, Toyota, Corolla, corolla, Used Toyota</small>									
	<input type="checkbox"/> Toyota Corolla Altis 1.6A		\$41,800	\$10,020 /yr	23-Aug-2012	1,598 cc	-	Sedan	Available
New Arrival, One Of The Most Popular Car, Good For Family Needs, Call To View This Unit Before Is Gone. ☆ Posted: 19-Mar-2019 <small>Tags: 2012 Toyota Corolla, 2012 toyota corolla, Toyota Corolla, toyota corolla, Toyota, Corolla, corolla, Used Toyota</small>									
	<input type="checkbox"/> Toyota Corolla Altis 1.6A		\$39,998	\$9,290 /yr	19-Sep-2012	1,598 cc	125,000 km	Sedan	Available
Be Our Next Happy Client To Owned This Quality Pre-Owned Vehicle At Most Reasonable And Affordable Price! Very Well Kept Interior & Exterior! No Knocking Sounds From Undercarriage! Low Fuel Consumption... ☆ Posted: 19-Jan-2019 <small>Tags: 2012 Toyota Corolla, 2012 toyota corolla, Toyota Corolla, toyota corolla, Toyota, Corolla, corolla, Used Toyota</small>									

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

For old advertisements, view Expired ads

20 results/page

*Arr. Mfg solution  
- vln in*



## Service Request Details

Claim

S9M01H6T

Reference

None

Loss Date

15 March 2019

Report Date

18 Mar 2019 4:03:00 PM

Request Date

18 March 2019

Due Date

18 March 2020

Vendor Name

LKK AUTO CONSULTANTS PTE LTD (TP)

Type of Loss

Third Party Vehicle Damage

Services

Pending verification - Direct Settlement

### Actions

Next Step

Finish the work

Complete Work

More

### Vehicle Information

Incident Vehicle Registration #

SJT5503J

Make

TPVD TOYOTA

Model

COROLLA ALTIS 1.6



## Primary Contact/Insured

KHING THIAM CHAI

BLK 295A COMPASSVALE CRESCENT, #05-219, 541295, Singapore

91881302

## Claim Handler

ANG Richard

richard.angbs@axa.com.sg

Additional Instructions

Messages

Invoices

History

Documents

Assessment

Metrics

Notes

New Message

TYPE



SENT

18/3/19 6:00 PM

FROM

LKK AUTO CONSULTANTS PTE LTD (TP)

SUBJECT

VEH IN

BODY



## Nivitha (LKK Auto)

---

**From:** Shu Pei (LKKAuto) <shupeilkkauto.com>  
**Sent:** Monday, 18 March 2019 6:03 PM  
**To:** assignments  
**Cc:** Admin A  
**Subject:** FW: SJT5503J-( PRE-INSPECTION) ;YOUR RF : SKG52H -DOA ON 15/03/2019  
**Attachments:** SJT5503J-( PRE-INSPECTION) ;YOUR RF SKG52H -DOA ON 15032019.pdf

\*\*\*SMARTCLAIM NEW CASE\*\*\*\*

SPOKEN WITH SHARON -VEH IN -KINDLY ARRANGE SURVEYOR TOMORROW

Best Regards,

Shu Pei | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366-0055 | email: [shupeilkkauto.com](mailto:shupeilkkauto.com) | fax: 6741-4108

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

---

**From:** Yan <mg3solution@gmail.com>  
**Sent:** Monday, 18 March 2019 3:38 PM  
**To:** SG AXA Insurance SM AXA SGP - Motor Survey <motor.survey@axa.com.sg>  
**Subject:** SJT5503J-( PRE-INSPECTION) ;YOUR RF : SKG52H -DOA ON 15/03/2019

Dear person in charge,

Please refer to attach file and arrange for pre-inspection.

We prefer our single joint expert as below:

LKK AUTO CONSULTANTS PTE LTD	ADRIAN LING WAI PING
RT APPRAISAL PTE LTD	MICHAEL

Thank You.

Best Regards,  
Jamie Yan

**MG SOLUTION PTE LTD**

23 Kaki Bukit Avenue 4 (South Wing)

#02-03B Vicom Inspection Centre

Singapore 415933

Tel : 6744 4165

Fax : 6744 4604



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

## Immediate Advice

To : AXA Insurance Pte Ltd

Date: 23/04/2019

### Survey Details:

Date of loss	15-Mar-19
Date of appointment	19-Mar-19
Date of survey	19-Mar-19
Location of survey	MG SOLUTION PTE LTD

### Vehicle Details:

Claim Type:	Third party
Vehicle number	SJT 5503J
Make and Model	TOYOTA ALTIS
Date of registration	3/3/2012
Excess	
Market Value	\$33,000
Parf Rebate	\$23,400
Nett Loss	\$9,600

### Repair details:

Initial Estimate	\$ 8,138.05
------------------	-------------

### Proposed/Revised repair cost:

Parts	\$ 3,098.10
Check items (estimate)	\$ -
Labour	\$ 1,800.00
<b>Total</b>	<b>\$ 4,898.10</b>
<b>Lump Sum(if applicable)</b>	<b>\$ 3,900.00</b>

Number of days for repair	6
---------------------------	---



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

**Remarks:**

06 RECOMMENDED REPAIR DAYS + 1SUNDAY + 2PRS = 09 DAYS

**Mandate:**

Liability(TP)	100%	
Proposed repair cost (W/GST)	\$ 4,173.00	\$ -
Loss of use (9days x \$60)	\$ 540.00	\$ -
Loss of rental	-	\$ -
Loss of income	-	\$ -
LTA search fees	\$ 7.45	\$ -
Others	-	\$ -
<b>Proposed Total</b>	<b>\$ 4,720.45</b>	<b>\$ -</b>



## <MANDATE IA> - S9M01H6T [ACCIDENT INVOLVING SKG 52H(OI) & SJT 5503J(TP) ON 15/03/2019]

Type

🔗 Question

Message

Liability: 100% OI Rear ended third party. OI still did not pick up the call however Letter to Insured send on 17/04/2019. We seek your mandate at \$4,720.45(claim LOU). Mandate IA had been uploaded in Smartclaim. Kindly let us have your approval/instruction. -Cecilia 30/04/2019

Reply



**Re:RE: <MANDATE IA> - S9M01H6T [ACCIDENT INVOLVING SKG 52H(OI) & SJT 5503](TP) ON 15/03/2019]**

Type

🔍 Question

Message

Hi, have you contact insured/insured driver on your additional findings after your remarks " accident scene photo in OI GIA report and the photo did show that there is damage to TP vehicle. The damage portion is consistent with the accident scenario".

Reply



## Report Remarks Entry - CC4/ASM19004946/Agb3

Remarks

Remarks

RE-ASSIGN\*\*\*\*FILE PASS TO CPL

Add

New remarks Added

Remarks 1	By	On
<input type="checkbox"/> SJT 5503J ; SKG 52H	LSP	19/3/2019 2:40:45 PM
<input type="checkbox"/> EST : \$ --- SUR :LWP ---- WKSP : MG SOLUTION PTE LTD	LSP	20/3/2019 2:07:02 PM
<input type="checkbox"/> S9M01H6T / 104830	LSP	19/3/2019 2:40:58 PM
<input type="checkbox"/> Services Pending verification - Direct Settlement	LSP	19/3/2019 2:41:03 PM
<input type="checkbox"/> 19/3/19 9:19 AM ANG Richard----Hi, pls engage OI on the TP's claim. As ins'd advised there is no collision, please check if the photos taken during the accident is enough to prove that there is no collision. If not, pls request your surveyor to meet up with insured to take more photos of ins'd front. However do let OI know that in TP's report, the 7th photo actually show that both vehs are very closely to each other, meaning OI veh could have hit slightly on the rear of TP's veh.	LSP	19/3/2019 2:41:19 PM
<input type="checkbox"/> 19/3/19 9:30 AM ANG Richard----Hi, also pls obtain the LOA from OI. TY.	LSP	19/3/2019 2:41:34 PM
<input type="checkbox"/> FILE PASS TO CHT	LSP	20/3/2019 10:46:23 AM
<input type="checkbox"/> PENDING SURVEY	LSP	20/3/2019 10:46:28 AM
<input type="checkbox"/> NO ESTIMATE & SURVEYOR ASSGNMENT PAPER PASS TO HANDLER	LSP	21/3/2019 9:49:29 AM
<input type="checkbox"/> REC'D SUR ASSIGN	CHT	6/4/2019 1:55:23 PM
<input type="checkbox"/> REC'D TP ESTIMATE_MARKED (FINAL) FROM ADRAIN**PASS TO HSIAO TONG	STU	11/4/2019 9:03:48 AM
<input type="checkbox"/> FILE PASS TO CECILIA TO HANDLE	CHT	16/4/2019 7:28:45 AM
<input type="checkbox"/> OI AND OID NO ANSWER- SEND LOI	CPL	17/4/2019 12:42:19 PM
<input type="checkbox"/> 100% B27	CPL	17/4/2019 12:42:27 PM
Your Ref: SKG52H Our Ref: SJT5503J Dear Hsiao Tong, Please find attached our LOD for your onward action. Please feel free to contact the under mentioned should you require any		26/4/2019

<input type="checkbox"/>	further information. Your prompt action will be greatly appreciated. Best Regards, Su Wong MG SOLUTION PTE LTD No 23 Kaki Bukit Avenue 4 AAS Kaki Bukit Centre #02-03B Singapore 415933 Tel: 6243 1373   Fax: 6243 1376	HMK	2:19:46 PM
<input type="checkbox"/>	LOD IN - SEEK MANDATE OF \$4720.45.	CPL	30/4/2019 10:43:52 AM
<input type="checkbox"/>	Message Liability: 100% OI Rear ended third party. OI still did not pick up the call however Letter to Insured send on 17/04/2019. We seek your mandate at \$4,720.45(claim LOU). Mandate IA had been uploaded in Smartclaim. Kindly let us have your approval/instruction. -Cecilia 30/04/2019	CPL	30/4/2019 11:11:22 AM
<input type="checkbox"/>	FILE TRANSFER TO VIVIAN	CPL	4/6/2019 9:13:55 AM
<input type="checkbox"/>	FILE TRANSFER TO VIVIAN	CPL	4/6/2019 9:17:34 AM
<input type="checkbox"/>	We seek your mandate at \$4,720.45(claim LOU). Mandate IA had been uploaded in Smartclaim. Kindly let us have your approval/instruction. -Vivian Lau ( 12.6.19)	LPF	12/6/2019 2:58:53 PM
<input type="checkbox"/>	We seek your mandate at \$4,720.45(claim LOU). Mandate IA had been uploaded in Smartclaim. Kindly let us have your approval/instruction. -Vivian Lau ( 25.6.19)	LPF	25/6/2019 12:15:56 PM
<input type="checkbox"/>	We seek your mandate at \$4,720.45(claim LOU). Mandate IA had been uploaded in Smartclaim. Kindly let us have your approval/instruction. -Vivian Lau ( 11/07/2019)	LPF	11/7/2019 9:39:38 AM
<input type="checkbox"/>	7/21/19 11:16 AM ANG Richard-----Hi, have you contact insured/insured driver on your additional findings after your remarks " accident scene photo in OI GIA report and the photo did show that there is damage to TP vehicle. The damage portion is consistent with the accident scenario".	LSP	22/7/2019 9:42:38 AM
<input type="checkbox"/>	9/26/19 9:55 AM ANG Richard ----- Hi, pls reject TP's claim. TY	LSP	27/9/2019 8:56:15 AM
<input type="checkbox"/>	RE-ASSIGN****FILE PASS TO CPL	LSP	27/9/2019 9:43:07 AM



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

17 APR 2019

KHING THIAM CHAI  
642B PUNGGOL DRIVE  
#11-355  
SINGAPORE 822642

Dear Sir/ Mdm

**OUR REF : CC4/ASM19004946/Agh3**

**YOUR REF : SKG 52H**

**ACCIDENT INVOLVING SKG 52H AND SJT 5503J ALONG/AT PUNGGOL CENTRAL ROAD 1 ON 15/03/2019**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AXA Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from MG SOLUTION PTE LTD acting on behalf of the owner of SJT 5503J against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in our favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 10 days from the date of this letter. Your intent must be formally expressed to us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to [ceciliachong@lkkauto.com](mailto:ceciliachong@lkkauto.com) within 10 days from the date of this letter **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Driver's Work Permit
- Employment Letter/ Authorisation letter from your company
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AXA's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AXA shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6749 4274 or email us at [ceciliachong@lkkauto.com](mailto:ceciliachong@lkkauto.com).

Please quote the claim reference when you contact us that we can assist you more effectively.

Yours sincerely



Cecilia Chong  
Case Handler  
DID: 6749 4274  
FAX: 6741 4108  
EMAIL: [ceciliachong@lkkauto.com](mailto:ceciliachong@lkkauto.com)

Cc *AXA Insurance Pte Ltd*  
*(Motor Claims Dept)*



Re:RE: <MANDATE IA> - S9M01H6T [ACCIDENT INVOLVING SKG 52H(OI) & SJT 5503J(TP) ON 15/03/2019]

Type

🔗 Question

Message

Hi, pls reject TP's claim. TY

Reply



Re:RE: Re:RE: <MANDATE IA> - S9M01H6T [ACCIDENT INVOLVING SKG 52H(OI) & SJT 5503J(TP) ON 15/03/2019]

Type

🔔 Question

Message

Hi, ins'd is adamant that their vehicle did not come into contact with the TP's veh. TY.

Reply





## MG SOLUTION PTE LTD

23 Kaki Bukit Ave 4, AAS Kaki Bukit Centre #02-03 Singapore 415933

Tel: 6243 1373 Fax: 6243 1376

(GST Reg. No. 201427944N)

Date : 26/04/2019

Your Ref : SKG52H

To : AXA INSURANCE SINGAPORE PTE LTD

Attn : Motor Claims Department

Dear Sir/Mdm,

**RE: ACCIDENT INVOLVING VEHICLE SJT5503J & SKG52H ON 15/03/2019 AT  
ALONG PUNGGOL CENTRAL.**

We refer to the above matter.

Attached copies of the following for your kind perusal:

- 1) Proforma Bill No.198131 @ S\$4,173.00 (Inclusive Of 7% GST)
- 2) Loss of Use @ S\$1,800.00 (9 Days x S\$200)
- 3) LTA Search @ S\$7.45
- 4) Authorisation to Act
- 5) GIA Report

Hope the above is in order and kindly let us have your confirmation soon.

Tax invoice will be issue upon amount finalized.

Thank You.

Yours faithfully,



Sharon Chia

HP: 9188 6931

E-mail: mg3solution@gmail.com



## MG SOLUTION PTE LTD

23 Kaki Bukit Ave 4, AAS Kaki Bukit Centre #02-03 Singapore 415933

Tel: 6243 1373 Fax: 6243 1376

(GST Reg. No. 20-1427944-N)

### PROFORMA BILL

Bill To:

**AXA INSURANCE SINGAPORE PTE LTD**

8 SHENTON WAY

#27-01 AXA TOWER

SINGAPORE 068811

Bill No : 198131

Date : 26-April-2019

Vehicle Number : *SJT 5503J*

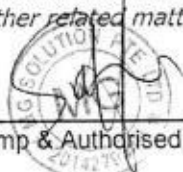
ATTN : MOTOR CLAIMS DEPARTMENT

QTY	CLAIM	AMOUNT
1	To carried out accident repair as per surveyor's recommendation (Lump Sum)	\$ 3,900.00
BEFORE GST		3,900.00
7% GST		273.00
TOTAL		\$ 4,173.00

**Tax Invoice will be issue upon amount finalised.**

*Please note that our above offer and any settlement arising from the above offer are made on a without prejudice basis with sole intention of resolving the matter amicably without parties resorting to legal proceeding. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.*

Co's stamp & Authorised Signature




MG SOLUTION PTE LTD  
23 Kaki Bukit Ave 4 (South Wing) #02-03B  
Vicom Inspection Centre, Singapore 415933  
Tel: 6243 1373 Fax: 6243 1376  
GST Reg. No. : 201427944N

MOTOR CLAIM DISCHARGE

INSURED: Tan Tat Khiong  
CAR/LORRY/CYCLE: REG NO: SJT5503J POLICY NO: -  
ACCIDENT CLAIM NO: -

I / We confirm that I / we have taken delivery of Car / Lorry / Motor Cycle  
Registered No. SJT5503J from the repairers,  
Messrs MG Solution Pte Ltd

And that all repairs necessary as a result of an accident in which the said vehicle was involved on or  
about the 15 day of 03 2015 have been completed to my / our satisfaction, and that  
I / we have no further claim on the above company in Respect thereof.

Date: ..... Signature: 

Co's Stamp: ..... NRIC No: .....

18/03/2019 - FR1  
24/03/2019 - Sunday

Vehicle In - 18/03/2019  
Vehicle Out - 26/03/2019  
Low - 9 days x \$ 200  
= \$ 1,800

> Back to OneMotoring



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701  
GST Registration No. : M4-0006529-2

Print Date/Time : 18 Mar 2019 / 14:04:42

Receipt Date/Time : 18 Mar 2019 / 14:04:42

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-190318-002089

Previous Receipt No. :

S/N Item Description/  
Business Transaction Reference  
No.

Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
-------------------------------	------------------------	------------------------------

Result of Insurance Enquiry - SKG52H

As at 15 Mar 2019/07:00:00

Insurance Co: AXA INSURANCE PTE LTD

1 Insurance Enquiry - SKG52H  
Enquiry Fee  
20190318140320176662

7.00	0.49	7.49
------	------	------

Sub-Total	7.00	0.49	7.49
-----------	------	------	------

Total Before Rounding	7.00	0.49	7.49
-----------------------	------	------	------

Rounding Difference			0.04
---------------------	--	--	------

Total Amount Payable			7.45
----------------------	--	--	------

Paid By

20190318140357568	Direct Debit: eNETS Debit (Internet Banking)	7.45
-------------------	---	------

Total			7.45
-------	--	--	------

Cash Change			0.00
-------------	--	--	------

Tendered Amount			7.45
-----------------	--	--	------

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.

[> Back to OneMotoring](#)

### Vehicle Insurance Particulars Result

Vehicle No.	Incident Date/Time	Insurance Company Name
SKG52H	15 Mar 2019 / 07:00:00	AXA INSURANCE PTE LTD

[Print](#)

[OK](#)

[Save as PDF](#)

LETTER OF AUTHORITY

Name : Tan Tat Khiong  
Address : Blk 643 Punggol Central  
#06-328 S(820643)

Contact No : \_\_\_\_\_

TO: AXA Insurance Singapore Pte Ltd.

Dear Sirs,

ACCIDENT INVOLVING SJT5503J AND SKG52H ON 15/03/19  
AT/ ALONG Punggol Central

I/We, Tan Tat Khiong, am/are the registered owner of  
motor car no. SJT5503J

Please note that I have assigned all compensations monies due to me/us in the above said accident to M/S MG SOLUTION PTE LTD.

I/We, hereby authorize you to release all compensation monies pertaining to the above-mentioned accident to M/S MG SOLUTION PTE LTD and forward your settlement cheque to M/S MG SOLUTION PTE LTD whom I had authorized to collect the said compensation monies.

Thank you



Signature of Claimant



Witness By



Provided always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect my further claim for general and special damages for my personal injuries sustained in the same accident.


## AUTHORIZATION TO ACT


I, Tan Tat Kiang ("the third party claimant")  
of Blk 643 Punggol Central #06-328 S(820643) (address),  
owner of SJT5503J (vehicle no.) hereby authorize  
MG Solution Pte Ltd  
("The workshop") to act for me with respect to my claim for  
repair costs and/or rental and/or loss of use ("claim") for my  
Vehicle No. SJT5503J that was damaged pursuant to the  
accident which occurred on 15/03/2009 (date) along  
Punggol Central (location)  
involving Vehicle No/s SKG 52H  
("The accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this \_\_\_\_\_ day of \_\_\_\_\_ (month) 20 \_\_\_\_\_ (year)

  
\_\_\_\_\_  
Signed by "the third party claimant"

  
\_\_\_\_\_  
Signed by "the workshop"

## Cecilia Chong (LKK Auto)

---

**From:** Cecilia Chong (LKK Auto)  
**Sent:** Friday, 31 January 2020 4:37 PM  
**To:** Sharon  
**Subject:** RE: FW: FW: 3rd Party Claim for Accident involving Vehicle SJT5503J & SKG52H on 15/03/2019 \*LKK REF: CC4/ASM19004946/Agb3  
**Attachments:** OI REPORT.pdf

Your Ref: **SJT 5503J**  
Our Ref: CC4/ASM19004946/Agb3

Without Prejudice

Dear Sirs/Madam,

### **ACCIDENT INVOLVING SKG 52H(AXA) & SJT 5503J ON 15/03/2019**

We refer to the above matter.

Attached is a copy of our insured car accident statement for your easy reference. We have reviewed the matter and we are of the view that our driver is not liable for the accident. Our Insured is adamant that his vehicle did not come into contact with the your client's vehicle.

In view of the above, we have our principal instruction to deny liability and unable to look into your client's matter.

Thank you.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

*"Wishing you a Happy and Prosperous Lunar New Year"*



Best Regards,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108

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



LKK  
Auto  
Consultants  
Pte Ltd

*Save the Earth. Print only when necessary.*

---

**From:** MG Solution  
**Sent:** Monday, 20 January 2020 3:55:41 PM (UTC+08:00) Kuala Lumpur, Singapore  
**To:** Cecilia Chong (LKK Auto)  
**Cc:** Admin A; CS A Team



# 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

AXA INSURANCE PTE LTD

Ref : CC4/ASM19004946/Aga3s2

8 SHENTON WAY #24-01  
AXA TOWERS SINGAPORE 068811  
ATTN: RICHARD ANG

Date : 06-03-2020



Code : ASM

## 1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	SKG 52H	Veh. Inspected	SJT 5503J
Policy No.	GA430671	Coverage (\$)	0.00
Claim No.	S9M01H6T	Excess (\$)	0.00
Assign From	RICHARD ANG	Assign Date	19/03/2019

## 2. Vehicle Particulars & Condition

Make & Model	TOYOTA ALTIS	c.c	1598
Engine No.	HIDDEN	Year of Reg.	2012
Chassis No.	MR053REE104129839	Colour	BLACK
Odometer	119276	Steering	IN ORDER
Brakes	IN ORDER	Modification	SPORTS RIM
General	GOOD		

## 3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre	195/65 R15	YOKOHAMA	6 mm
L/H Front Tyre	195/65 R15	YOKOHAMA	6 mm
R/H Rear Tyre	195/65 R15	YOKOHAMA	6 mm
L/H Rear Tyre	195/65 R15	YOKOHAMA	6 mm

## 4. Description of Damages

THE VEHICLE SUSTAINED DAMAGES AT THE REAR PORTION. DAMAGES SEE DETAILS.
--

## 5. General Information

Accident Date	15/03/2019	Inspection Date	19/03/2019
Survey held at	MG SOLUTION PTE LTD 23 KAKI BUKIT AVE 4 (SOUTH WING) #02-03B VICOM INSPECTION CENTRE, 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.
---

## 5b. Estimate Days of Repair

ESTIMATED NORMAL PERIOD FOR REPAIR:	6 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 2

## ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SJT 5503J

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<b>REPLACEMENT OF PARTS</b>				
1	BOOTLID (CONSISTENT)	DENTED	812.00	758.00
1	BOOTLID LOGO (CONSISTENT)	NECESSARY	50.00	50.00
1	BOOTLID EMBLEM '1.6' (CONSISTENT)	NECESSARY	60.00	60.00
1	BOOTLID EMBLEM 'COROLLA' (CONSISTENT)	NECESSARY	60.00	60.00
1	BOOTLID EMBLEM 'ALTIS' (CONSISTENT)	NECESSARY	45.00	45.00
1	BOOTLID EMBLEM 'WT-I' (CONSISTENT)	NECESSARY	60.00	60.00
1	BOOTLID TOP LOCK (CONSISTENT)	DAMAGED	133.00	133.00
1	BOOTLID LOWER LOCK (CONSISTENT)	NOT NECESSARY	63.00	-
1	BOOTLID WEATHERSTRIP (CONSISTENT)	CUT	178.00	178.00
1	REAR BUMPER (CONSISTENT)	DEFORMED	613.00	492.00
2	REAR BUMPER SIDE RETAINER (REAR) @ \$89.40 (CONSISTENT)	NECESSARY	178.80	178.80
2	REAR BUMPER SIDE RETAINER (FRONT) @ \$134.50 (CONSISTENT)	NOT NECESSARY	269.00	-
1	REAR BUMPER REINFORCEMENT (CONSISTENT)	NOT NECESSARY	530.50	-
1	REAR BUMPER REINFORCEMENT SPONGE (CONSISTENT)	CRACKED	163.00	163.00
2	TAILLAMP @ \$366.70 (CONSISTENT)	CRACKED	733.40	733.40
2	TAILLAMP PANEL @ \$233.50 (CONSISTENT)	TO REPAIR SEE LABOUR	467.00	-
2	TAILLAMP BRACKET @ \$60.00 (CONSISTENT)	NOT NECESSARY	120.00	-
1	REAR END PANEL (CONSISTENT)	DENTED	868.70	586.60
1	REAR END PANEL TOP GARNISH (CONSISTENT)	DEFORMED	233.00	233.00
2	REAR BUMPER STAY @ \$89.20 (CONSISTENT)	N/S DENTED	178.40	89.20
	LESS 25% DISCOUNT		-1,453.95	-955.00
			4,361.85	2,865.00
<b>SPECIAL NETT ITEMS</b>				
1	REAR NUMBER PLATE (SN) (CONSISTENT)	NOT NECESSARY	45.00	-
1	BOOTLID SEALANT (SN) (CONSISTENT)	NOT NECESSARY	60.00	-
1	SET REAR BUMPER CLIPS (SN) (CONSISTENT)	NECESSARY	30.00	30.00
1	SET TAILLAMP CLIPS (SN) (CONSISTENT)	NOT NECESSARY	30.00	-
1	TAILLAMP PANEL SEALANT (SN) (CONSISTENT)	NOT NECESSARY	60.00	-

Report Ref No. CC4/ASM19004946/Aga3s2



# LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.: 2 of 2

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
1	SET REAR END PANEL TOP GARNISH CLIPS (SN) (CONSISTENT)	NECESSARY	35.00	10.00
1	REAR END PANEL INSULATION SEAL (SN) (CONSISTENT)	NECESSARY	120.00	60.00
1	REVERSE SENSOR (SN) (CONSISTENT)	DAMAGED	220.00	200.00
			600.00	300.00
	<b>LABOUR</b>			
	PANEL BEATING, REMOVAL AND REPLACING PARTS. INCLUSIVE OF THE REPAIR OF TAILLAMP PANEL. TO SPRAY PAINT AFFECTED AREA.		1,400.00	800.00
	TUFF COAT.		1,200.00	800.00
	WIRING CHECK.		120.00	60.00
	REMOVE AND REFIX CUSHION SEAT / UPHOLSTERY AND ROOF LINING TO.		120.00	30.00
	REMOVE AND REFIX REVERSE SENSOR AND DISTANCE SETTING.		100.00	60.00
	TRANSFER BOOTLID MECHANISM.	NOT NECESSARY	130.00	50.00
	CONDUCT WATER LEAKAGE TEST.	NOT NECESSARY	160.00	-
			80.00	-
			3,310.00	1,800.00
	<b>GRAND TOTAL</b>		<b>8,271.85</b>	<b>4,965.00</b>
	<b>RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)</b>			<b>3,900.00</b>

Report Ref No. CC4/ASM19004946/Aga3s2

ADRIAN LING WAI PING

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

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.

No liability of responsibility whatsoever, in contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.