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AS	SIGNMENT
rom; Date; .	Veh'No: SHO 43242 Yr Regn: 2012
stimate(Cost:	Type: M.Car / M.Cycla / Bus / Van / Lorry / Tage/ Prime Mover /
DITPINSITPRESIODRES/EVALINVINV	Truck/Trailer or
o InspedVehicle No:	11-
1 Workshop m/s	
(77
osured: SLL 7476D	
Folicy No. 5088353561-02 (15/01/2019-	Eng/No:
12 Na	
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(Client'sRecord)	Sleering: Inorder I Jammed I Leaked / Burnt or
Make of Vth:	Brake: Inorder / Jamimed / Leaked / Burnt or
	Modi: Nil / S/Rim / STD Alkim or
(Policy Condition)	Tyre Size; F: 215/60116
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	TOYOTYOKO OF A AMERICAN
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GIA / PR Seen: Consistent? : Yes or No	UBal. 6 mm L/Bal. 6 mm
Est Repairs: days Res.: Yes or No	0.0.A. 4/4/19 0.0.1. 5/4/19
Lum Sum: % 3 Val.; Yes or No	Survey held at (DRE (Loyang)
CA / REV / REP. / 24 HRS	Des. of Damages: Frt / Rear / O/S, / N/S / U/C / Rooftop or
Vehicle: 'IN LO	1. G. /
Date:Person Contacted:	The U/C / Chassis frame / Body Structure affected due to collision.
Dale / Time Action / Instruction	
	604]/Elva392 20A-1619/2017 Inc
SLL 7478D - X	91
9/4/19 6613 4/5 \$ 1850 / 3 /21	. Chad \$ 1240.82, 46%)
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RECEIVE	-010
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DateTime, File Return to?	Transportation:
4.73	
ž) Add	ree
	, marrien
Report Format: 7	Tech, Invs (\$) Others [60]

Report Format:

TOTAL

Shiau Chan (LKKAuto)

From:

MTCL@income.com.sg

Sent:

Tuesday, 9 April 2019 5:51 PM

To:

Shiau Chan (LKKAuto)

Subject:

FW: REQUEST CLAIM NUMBER

Hi

All claim created.

With Regards

Azlin Rani

Senior Administrator, Motor Insurance www.income.com.sg











At Income, we are 'In with You' on Performance, Growth, Innovation and Impact. These attributes reflect what we promise as an employer and what we want our people to exemplify.

Find out more at income.com.sg/careers

From: Shiau Chan (LKKAuto) [mailto:siewsc@lkkauto.com]

Sent: Tuesday, 9 April 2019 12:07 PM

To: MTCL@income.com.sg

Subject: REQUEST CLAIM NUMBER

Dear Sir/Madam,

Please refer to the below:

TP Claims against NTUC Income: Follow-Through Survey

Date:

09/04/2019

S/No	Income Reference	Claimant (Owner / Taxi Company)	Claimant Vehicle No.	Income Vehicle No.	D
1	MT/1039023-002	COMFORT TRANSPORTATION PTE LTD	SHD 4324Z	SLL 7478D	L

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: siewsc@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Disclaimer

This e-mail contains privileged or confidential information which is intended only for the use of the recipient(s)

Hello, NAC_PAYA_UBI_800601

· Change Language

· Change Password

· Log Out

My Desktop Notice of Loss Policy Query

Policy No.

SLL7478D

Date of Accident

Certificate Number

04/04/2019 12:09

Search

Policy No. 5088353561-

02

Vehicle No.(For Motor)

Certificate Number

Policyholder Name TRANSCO ENTERPRISES

20862000A GFT

Policyholder Product Cover Type NRIC drivo CLASSIC

Insured Object Vehicle No. SLL7478D SLL7478D Commence Date Expiry Date

15/01/2019

Continue

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

- Please report correctly 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 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.

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.

By the lodgement of this report to the insurers, you aforesaid.	u hereby consent to the archiving of this report at the centre and to copies of the report being made available
MARKET AND	ACCIDENT STATEMENT
Date Of Report	05/04/2019 11:46
Date Of Accident	04/04/2019 19:00
Exact Location Of Accident	SOMERSET RD TOWARDS GRANGE RD
Country/State of Loss	SINGAPORE
	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SHD4324Z
Insured/Policyholder	
Name Of Registered Owner	COMFORT TRANSPORTATION PTE LTD
Co Reg No	199303821R
Email Address	FLEETSAFETY@CDGTAXI.COM.SG
Mobile Phone No	
Alternative Phone No	OFFICE-65508768

Alternative Phone No Vehicle Particulars

HYUNDAI Manufacturer

SONATA-2.0 (A) 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

TAXI

Insurance Company

Name of Insurance Company

INDIA INTERNATIONAL INSURANCE PTE LTD

Type Of Coverage

THIRD PARTY FIRE AND/OR THEFT

YES

Policy Number

Fleet Policy

MCOM0015

Cover Note Number

Driver

LEE HONG HEE Name of Driver

S1698896J NRIC No 19/05/1965 Date Of Birth OUTDOOR Occupation 20/09/1991 Date Of Driving Pass

27 YEARS AND 6 MONTHS Driving Experience

MALE Gender

(LOCAL) +65-92951648 Mobile Number

Fax Number

Contact Number

CHRISLHH@GMAIL.COM EMail Address

Address

BLK 28 BALAM ROAD

#08-25

Postcode

370028

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured

OTHER - TAXI DRIVER

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

myorca in ino acondone

NO

Was any body injured in the Accident?

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)

2

Passenger 1

NAME:

: -

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 ATTACHED

Attachment(s)

YES

Are accident photos available for attachment?

Was there any video captured by Car Camera?

YES

Remarks/ Reasons:

.....

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

SLL7478D

Vehicle Make/Model/Colour

HONDA

Details Of Properties

Vehicle Category

PRIVATE CAR

Name of Driver

AMIR BIN TAIB

NRIC/Passport Number

S0008976A

Contact Number

Address

Postcode

Insurance Company Name

Page 2 of 19

Nature Of Damage

No. Of Passenger (Including Driver)

IMPORTANT NOTICE

- Please report correctly the details of the accident to speed up the claims process.
- 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 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.
- Any false reporting may be referred to the Police for investigation.
- The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance
 Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by
 interested parties.
- By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
- 8. Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this (form) and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
 - processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) Investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims. (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents(including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.

COMFORT TRANSPORTATION PTE LTD CO. REG. NO. 1993038213

> Policyholder's Signature Date & Time:

Driver's Signature (If driver is not the policyholder)

Date & Time:

Olivia Wendy

Reporting Centre Personnel's Signature Name: 0.5 APR 2019

NRIC/FIN No .:

GLARMC SketchPlanForm, V3

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6.3

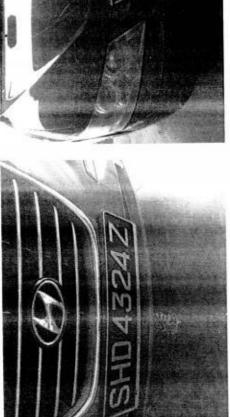
	SKETCH PLAN		
DESCRIBE CIRCUMSTANCES OF THE ACCIDENT Statement as per atached DECLARATION I/We declare the foregoing particulars are true in every respect. Olivia Wendy Policyholder's Signature Date & Time: (If driver is not the policyholder) Name: 05 APR 2019	AS 540.	43242	GRANGERO
DESCRIBE CIRCUMSTANCES OF THE ACCIDENT Statement as per artached DECLARATION I/We declare the foregoing particulars are true in every respect. Olivia Wendy Policyholder's Signature Date & Time: Of foreirs in oth the policyholder) Reporting Centre Personner's Signature Reporting Centre Personner's Signature Name: 05 A PR 7819	8 9 2 2	441485	
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Policyholder's Signature Date & Time: Olivia Wendy Olivia Wendy Reporting Centre Personnel's Signature Name: 0.5 APR 2019		culars are true in every respect.	1
Date & Time: (If driver is not the policyholder) Name: 0.5 APR 2019		W2	Olivia Wendy W
	Policyholder's Signature Date & Time:	(If driver is not the policyho	older) Name: 0.5 APR 2019

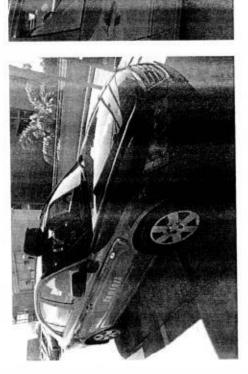
GIARMC SketchFlanForm_V3

Sketch Plan Pg. 3

Describe Circumstances of the	ne Accident.	
On the 04/04/2019 @ about	19:00hrs, I was driving along Somerset Rd to	wards Grange Rd
Direction. Suddenly a vehicl	e SLL7478D encroached onto my lane and gra	azed onto my right
front portion of my taxi.		
01 female passenger on boa	rd my taxi and no injury reported at the poir	nt of accident.
Declaration		
I/We declare the foregoing parti	culars are true in every respect.	
COMFORT TRANSPORTATION CO. REG. NO. 19930382	PTE LTD	Olivis Wendy
Policyholder's Signature/Date & Time	Driver's Signature(If driver is not the policyholder)/Date & Time	Witnessed by Reporting Centre Personnel
		0 5 APR 2019











COMFORTDELGRO ENGINEERING

COMFORTDELGRO

Date/Time: 05.04.2019 12:29 Page: 1

Team:

ARC Repair TP(CLSO)1

JOB CARD

Sales Order:

REGN NO.

MAKE:

JC NO.: 305284529

E.....1/2.....

FUEL

STOMER

ORESS

_ (R)

COMFORT TRANSPORTATION PTE LTD

7010045

STOMER NO.

383 SIN MING DRIVE

Singapore SINGAPORE 575717

65508755

(P)

DATE/TIME IN MODEL 05.04.2019 10:15 SONATA TARGET DATE YR OF MANU 28.06.2012

CHASSIS CO KMHET41VMCA826781

SHD4324Z

HYUNDAI

COMPLETION DATE/TIME

COUNT CARD NO.

JOB DESCRIPTION

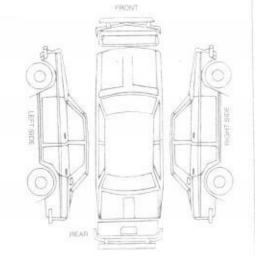
Accident Date: 04.04.2019

NATURE: 3P 04.04.19

S/NO

LABOR CODE

DESCRIPTION



ECKED & PASSED OUT BY: CUSTOMER'S SIGNATURE SERVICE ADVISOR Exit Pass awledgement Slip Vehicle No.: SHD4324Z SHD4324Z JU NTUC LKK le No.:

⇒ of Service Advisor

Signature/Date

Name of Service Advisor

Date

Feturned to Service Reception upon collection

To be kept by Security Guard

COMFORTDELGRO ENGINEERING PTE LTD

Date: 05.04.2019 *Time: 12:40:54

Page: 1

REPAIR ESTIMATE

COMPANY: THIRD PARTY'S CLAIMS (CAS)

CUSTOMER: 7010045

ADDRESS: COMFORT TRANSPORTATION PTE LTD

383 SIN MING DRIVE

SINGAPORE SINGAPORE 575717

65508755

JOB NO REGN NO

: 305284529 : SHD4324Z

MILEAGE

; 0000000000

MAKE

: HYUNDAI

MODEL

: SONATA

DATE OF REGN : 28.06.2012 DATE/TIME IN : 05.04.2019 10:15

ACCIDENT DATE : 04.04.2019

JOB / PARTS DESCRIPTION

OTY IND UNIT-PRICE DISC% AMOUNT

PART REQUISITION

0001 04-01-0101-0003-A	SNTV2 BUMPER FRONT+ 1 538.80 20.00 431.04 - 1
0002 04-01-0101-0026-A	SNTV2 HEADLAMP ASSY RH - 1 797.90 20.00 638.32
0003 04-01-0101-0017-A	SNTVC FENDER FRONT RH+ 1 593.00 20.00 474.40 X
0004 04-01-0101-0030-G	SNTVC BRKT-FR BUMPER UPR 1 18.00 20.00 14.40
0005 04-01-0101-0047-G	SNTVC BRACKET-FR BUMPER M 1 12.70 20.00 10.16
0006 17-01-0101-0010-A	HYUNDAI BULB FOR HEADLAMP 1 8.00 10.00 7.20 X
0007 17-01-0199-0005-A	(SONATA/E220)BULB-SIGNAL(1 5.00 10.00 4.50 ×
0008 17-01-9999-0007-A	(ALL) HALOGEN BULB 12V55W 1 12.00 10.00 10.80 ×

SUB-TOTAL : 1,590.82

JOB NATURE

0000 PB

PANEL BEATING

0001 SP

SPRAYPAINT CHARGE

500.00 300 500.00 400 50.00 30

0002 17-01

CHECK ALL LIGHTING

COMFORTDELGRO ENGINEERING PTE LTD

Date: 05.04.2019 Time: 12:40:54

Page: 2

REPAIR ESTIMATE

COMPANY: THIRD PARTY'S CLAIMS (CAS)

CUSTOMER: 7010045

ADDRESS: COMFORT TRANSPORTATION PTE LTD

383 SIN MING DRIVE

SINGAPORE SINGAPORE 575717

65508755

JOB NO REGN NO MILEAGE MAKE

MODEL

: SHD4324Z : 00000000000 : HYUNDAI : SONATA

: 305284529

DATE OF REGN : 28.06.2012 DATE/TIME IN

: 05.04.2019 10:15

ACCIDENT DATE : 04.04.2019

JOB / PARTS DESCRIPTION

QTY IND UNIT-PRICE DISC% AMOUNT

0003 20-00

TUFF COAT ON AFFECTED PARTS.

50.00 1 17

SUB-TOTAL : 1,100.00

TOTAL : 2,690.82

AUTHORISED: YES / NO

MVA NAME & SIGNATURE

DATE:

SURVEYOR NAME & SIGNATURE

DATE:

Kalini IUILY

M 5/4/9 1305 ha

3 hg,

U/s

Aller Repair philo

Virtuals and ones sense notify NOTE OF THE LOCAL DISCUSSION Service of the control of the service of TO THE PROPERTY e ejudice" basis No Kegal Worth Charge of School Support to line apployal from insufance Comparing Subject to line application. Acknowledged by Repaires Signature:

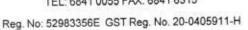
COMFORTDELGRO ENGINEERING

	sh Dof		29			
our Job Ref No 305284529 08/04/19			CamfortDelGro Engineering Pte L 59 Loyang Drive Singapore 5089 Fax: 6546 8156		Drive Singapore 508969	
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)		LKK			Fax:	27
ttn		KAL\	Upolici	_		
un		: SHD43242		Date of	Accident:	04/04/19
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	The r	epair job shall bill to:	NT	UC		SLL7478D
		inalized amount shall b	on:		###	
						Section
	(a)	Spare Parts after Lis	t discount	###		
	(b)	Labour Charges		· · · · · ·		
		Total for Part-By-Pa	art Repair Cost		0	
	(c)	Lumpsum Repair (if	applicable)		N	
	(c.)	Total for Lumpsum r Final Lumpsum Re	epair cost after L	ess: 20%		\$1,450.00
3.		mated normal period fo	Contraction of Cardenses		ing days	no reply from you
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National Assessment Centre Services

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933 TEL: 6841 0055 FAX: 6841 6315





NS/INC19006119/K1qd3n2 NTUC INCOME INSURANCE CO-OPERATIVE LTD Ref: 73 BRAS BASAH ROAD #05-01 NTUC TRADE UNION HOUSESINGAPORE Date: 11-04-2019 189556 Code: INC4 Policy Particulars :- THIRD PARTY CLAIM 1. SHD 4324Z Veh. Inspected **SLL 7478D** Insured Veh. 0.00 5088353561-02 Coverage (\$) Policy No. 0.00 MT/1039023-002 Excess (\$) Claim No. 05/04/2019 **Assign Date** Assign From Vehicle Particulars & Condition 2. 1991 HYUNDAI SONATA C.C Make & Model 2012 Year of Reg. Engine No. HIDDEN BLUE KMHET41VMCA826781 Colour Chassis No. IN ORDER 848047 Steering Odometer STANDARD ALLOY RIM Modification IN ORDER Brakes FAIR General **Conditions of Tyres** 3. Balance Size Make 6 mm 215/60 R16 HANKOOK R/H Front Tyre 6 mm HANKOOK 215/60 R16 L/H Front Tyre 6 mm HANKOOK 215/60 R16 R/H Rear Tyre 6 mm HANKOOK 215/60 R16 L/H Rear Tyre **Description of Damages** 4. THE VEHICLE SUSTAINED DAMAGES AT THE O/S FRONT PORTION. DAMAGES SEE DETAILS. General Information 5. 05/04/2019 04/04/2019 Inspection Date **Accident Date** COMFORTDELGRO ENGINEERING PTE LTD Survey held at 59 LOYANG DRIVE SINGAPORE 508969 Remarks 5a. A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS. Estimate Days of Repair 5b.

3 Working Days

ESTIMATED NORMAL PERIOD FOR REPAIR:



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ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SHD 4324Z

Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS			
SNTV2 BUMPER FRONT	DEFORMED	538.80	538.80
SNTV2 HEADLAMP ASSY RH	GRAZED	797.90	797.90
SNTVC FENDER FRONT RH	TO REPAIR SEE LABOUR	593.00	8.5
SNTVC BRKT-FR BUMPER UPR	SERVICEABLE	18.00	
SNTVC BRACKET-FR BUMPER M	SERVICEABLE	12,70	
LESS 20% DISCOUNT		-392.08	-267.34
		1,568.32	1,069.36
NETT ITEMS			
HYUNDAI BULB FOR HEADLAMP (N)	NOT NECESSARY	8.00	
(SONATA/E220) BULB-SIGNAL (N)	NOT NECESSARY	5.00	
(ALL) HALOGEN BULB 12V55W (N)	NOT NECESSARY	12.00	
LESS 10% DISCOUNT		-2.50	
		22.50	
LABOUR		270152925	0.0000000
PANEL BEATING.INCLUSIVE OF THE REPAIR OF SNTVC FENDER FRONT RH.		500.00	
SPRAYPAINT CHARGE.		500.00	400.00
CHECK ALL LIGHTING.		50.00	30.00
TUFF COAT ON AFFECTED PARTS.	NOT NECESSARY	50.00	
. Media/W. 2013/07/4014-0.00/49/101-0-101-0-101-0-101-0-101-0-101-0-101-0-101-0-101-0-101-0-101-0-101-0-101-0-		1,100.00	730.00
GRAND TOTAL		2,690.82	1,799.30
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)			1,450.00
	REPLACEMENT OF PARTS SNTV2 BUMPER FRONT SNTV2 HEADLAMP ASSY RH SNTVC FENDER FRONT RH SNTVC BRKT-FR BUMPER UPR SNTVC BRACKET-FR BUMPER M LESS 20% DISCOUNT NETT ITEMS HYUNDAI BULB FOR HEADLAMP (N) (SONATA/E220) BULB-SIGNAL (N) (ALL) HALOGEN BULB 12V55W (N) LESS 10% DISCOUNT LABOUR PANEL BEATING.INCLUSIVE OF THE REPAIR OF SNTVC FENDER FRONT RH. SPRAYPAINT CHARGE. CHECK ALL LIGHTING. TUFF COAT ON AFFECTED PARTS.	REPLACEMENT OF PARTS SNTV2 BUMPER FRONT SNTV2 HEADLAMP ASSY RH SNTVC FENDER FRONT RH SNTVC BRKT-FR BUMPER UPR SNTVC BRACKET-FR BUMPER M LESS 20% DISCOUNT NETT ITEMS HYUNDAI BULB FOR HEADLAMP (N) (SONATA/E220) BULB-SIGNAL (N) (ALL) HALOGEN BULB 12V55W (N) LESS 10% DISCOUNT LABOUR PANEL BEATING.INCLUSIVE OF THE REPAIR OF SNTVC FENDER FRONT RH. SPRAYPAINT CHARGE. CHECK ALL LIGHTING. TUFF COAT ON AFFECTED PARTS. RECOMMENDED COST OF LUMP SUM REPAIRS	Description of Parts

Report Ref No. NS/INC19006119/K1qd3n2

KALVIN ANG WEI KUN

Automotive Assessor / Investigator

K.K.LAU CPT(RET)

BEng(Hons),B.Bus,MBA,PEng,PE, MInstAEA,MASME,MIRTE

REGD Auto Consultant-SAE, Licensed Appraiser

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