

AGG PRE BY

REF CS3/EQI/19006554/11cd3^{SY}

point of instruction

Surveyor

Tan Hieh

ASSIGNMENT (Office)

From Person

Joel Goh

of

EQI

Date/Time

12/4/19 @ 9:37am

Estimated Cost

Bill to

OD (T) / WS / TP / RES / OD RES / EVA / INV / MY / CS

To Inspect Vehicle No.

SJQ 9795Y

Insured

GBE 13384

at Workshop no.

3 Motorwerkz Concept

Tel.

9797 2800

of

NO. 25 Kaki Bukit Rd 4 #01-40

Policy No.

Claim No.

DM194001030-JG

Sum Insured

Excess

Make of Veh

(Client's Record)

D.O.A

9/4/19

CA / REV / REP / REV 24 HRS

H.O.D. Employment

Date/Time

11:43am @ 12/4/19

Person Contacted

Jay

Vehicle In

OUT

Date/Time	Action/Instruction (X) Estimate
	SJQ 9795Y - C/L C/P 8017125 / TLVd3e2
	GBE 13384 -
	Dismantle: 15/4/2019
	After repair: 18/4/2019

Surveyor

Toufikh

REF:

EQ

ASSIGNMENT

From

Date:

Yr. Regn.

550 97954

2009, June

Estimated Cost

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

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

Truck / Trailer or

To Inspect Vehicle No:

Make:

Honda FT7

CC 1329

at Workshop n/s

Colour

white

A/C: Insured / Std / NI / NA

of

Sp. Reading

133639

T/Radio: Insured / Std / NI / NA

Insured:

Eng/No:

GE 61177658

Policy No.

C/No:

Claims No.

Gen. Cond: Good / Fair / Poor / Burnt

Sum Insured:

Excess:

Steering: Inorder / Jammed / Leaked / Burnt or

(Client's Record)

Brake: Inorder / Jammed / Leaked / Burnt or

Make of Veh:

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

(Policy Condition)

Tyre Size:

F: 145/55R15

R:

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



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

TOYO / YOKO or

Bal. or Market Value:

Front

Rear

IDAC Accident Rpt:

Consistent? : Yes or No

R/Bal.

C

mm

R/Bal.

G

mm

GIA / PR Seen:

Consistent? : Yes or No

L/Bal.

b

mm

L/Bal.

b

mm

Est. Repairs:

6

days

Res.: Yes or No

Lump Sum:

%

3 Val: Yes or No

D.O.A.

D.O.I.

12/4/19 @ 4:50 pm

Survey held at

2100 Ansonby

CA / REV / REP. / 24 HRS

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

Date:

Person Contacted:

Vehicle: IN / OUT

The UIC / Chassis frame / Body Structure affected due to collision.

Date / Time

Action / Instruction

Estimated repair range \$3,000 - \$4,000.

Signature
4/7/2019

Date/Time, File Pass to?

: Preli. Report

Days Of Repair: 6

6

1)

: Final Report

Resurvey No. of Trip: 2

2

Date/Time, File Return to?

Survey Fee:

2)

Add Fee:

Site Insp (\$

Transportation:

Interview (\$

Photos:

Tech. Insp (\$

Others:

Weekend (\$

TOTAL

Report Format: PRS

Lump Sum / LB.1: (\$

Nivitha (LKK Auto)

From: Joel Goh <joel.goh@eqinsurance.com.sg>
Sent: Friday, 12 April 2019 9:37 AM
To: Hui Ting
Cc: Corene; assignments
Subject: RE: Our client's vehicle no. SJQ9795Y (3MC); Your insured's vehicle no. GBE1338U - PRI (DM19HO01030-JG)
Attachments: 3 Motorwerkz Concept Pte Ltd - Pre-Repair Notice (EQ)(SJQ9795Y).pdf

Without Prejudice

Dear Hui Ting

Thank you for your response.
We do not agree with your list of surveyors and will appoint LKK to conduct PRS.

Dear LKK

Please assist on the following PRS.

Best Regards,

Joel Goh
Executive | Claims



EQ Insurance Company Limited
5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110
did 65 6500 6772 | tel 65 6223 9433 ext 772 | fax 65 6223 4190
www.eqinsurance.com.sg

 A Member of Citystate

Privileged/Confidential information may be contained in this message. If you are not the intended recipient, please notify the sender.

From: Hui Ting [mailto:huiting@crossborderllc.com]
Sent: Friday, April 12, 2019 9:24 AM
To: Janet Tan
Cc: Corene; Joel Goh
Subject: RE: Our client's vehicle no. SJQ9795Y (3MC); Your insured's vehicle no. GBE1388U - PRI

Your attention is drawn to the CONFIDENTIALITY NOTICE below.

WITHOUT PREJUDICE

Dear Janet

1. We refer to your email dated 12 April 2019.
2. Our client objects appointing your surveyors as a single joint expert.

3. We propose one of the motor surveyors named in the list below to conduct the joint pre-repair survey as a single joint expert:-

- | | |
|------------------|---|
| 1) Dave Chang | Sincere Appraisal Services |
| 2) Sebastian Lim | Constant Appraiser Services |
| 3) Alan Cheong | CL Appraiser Pte Ltd |
| 4) Yap Teck Chye | MC-Coy Appraiser Pte Ltd |
| 5) Andrew How | Prominent Appraiser Services |
| 6) Marc Ananda | United Appraisal and Management Pte Ltd |
| 7) Dennis Yap | PAL'S Appraiser Pte Ltd |
| 8) Yap Teck Lee | LCW Appraiser Pte Ltd |
| 9) Dixon Yeo | Treasure Appraiser Pte Ltd |
| 10) T.T. Rajan | ST Appraisal Services |

4. Please let us know within two (2) working days whether you are agreeable to the appointment of any of the above motor surveyors as a single joint expert.

Thank You.

Regards
Huiting
TEL: 6438 1323 ext 2006

CrossBorders LLC
133 New Bridge Road
#23-03/04/05 Chinatown Point
Singapore 059413
Tel: (65) 6438 1323
Fax: (65) 6438 2313

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CrossBorders LLC DOES NOT ACCEPT SERVICE OF COURT DOCUMENTS OR NOTICE OF ANY PROCEEDINGS BY FACSIMILE OR EMAIL

From: Janet Tan <janet.tan@eqinsurance.com.sg>
Sent: Friday, 12 April 2019 9:20 AM
To: Hui Ting <huiting@crossbordersllc.com>
Cc: Corene <corene@crossbordersllc.com>; Joel Goh <joel.goh@eqinsurance.com.sg>
Subject: RE: Our client's vehicle no. SJQ9795Y (3MC); Your insured's vehicle no. GBE1388U - PRI

Without Prejudice

Save As To Costs

Dear Hui Ting,

For pre repair survey request, please email to eqiprs@eqinsurance.com.sg

We shall be appointing our surveyor to attend to the pre-repair survey of your client's vehicle.

Below is a list of motor surveyors in our panel. Please **revert within 2 working days** if you agree or have any objections to the appointment of any of the motor surveyors. If we do not hear from you, you are deemed to have

agreed to the appointment of any of the motor surveyors listed by us. Alternatively, please specify one or more of our proposed motor surveyors to the said assignment.

<p>1. AJAX Inspection Services Pte Ltd Tel: 6255 0808 Fax: 6849 9155</p>	<p>2. Automobile Inspection Services Pte Ltd Tel: 6286 0155 Fax: 6284 1539 Contact Person: Sophia</p>
<p>3. LBS Automotive Appraisal Pte Ltd L.B.S. Auto Consultants Pte Ltd Tel: 6281 6690 / 62832866 Fax: 6281 8748 Contact Person: Amy/ Grace</p>	<p>4. Priority Services Tel: 62934822 Fax: 62963283 Contact Person: Sharon</p>
<p>5. RT Appraisal Pte Ltd Tel: 67486076 Fax: 67480361 Contact Person: Elson/Elgene</p>	<p>6. LKK Auto Consultants Pte Ltd Tel: 6256-3561 Fax: 6741-4108</p>
<p>7. Kelvin Automotive Appraising Services Tel: 81825263 Fax: 67461148 Contact Person: Kelvin</p>	<p>8. Automotive Appraiser & Surveying Services Tel: 96623655 Fax: 67655662 Contact Person: Mr Chee</p>
<p>9. JP Knights Pte Ltd Tel: 63450068 Fax: 63445328</p>	<p>10. Appraisals Associates Pte Ltd Tel : 67472822 Fax: 67470070</p>
<p>11. Infiniti Appraisal Service Tel : 96684818/90099001 Fax: 64587432</p>	

If you object to all the motor surveyors as proposed by us, please provide a list of at least 10 motor surveyors whom you consider as suitable to appoint for our consideration. We shall revert to you within 2 working days.

Meanwhile, we reserve our rights on Post-Repair Inspection, kindly contact us or our appointed surveyor before you return your client's vehicle to him/her.

Regards,

Janet Tan
Senior Executive | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110

did 65 6496 9032 | tel 65 6223 9433 ext 032 | fax 65 6223 4190

www.eqinsurance.com.sg

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From: Hui Ting [<mailto:huiting@crossbordersllc.com>]

Sent: Wednesday, April 10, 2019 4:34 PM

To: EQI PRS <EQIPRS@eqinsurance.com.sg>

Cc: Corene <corene@crossbordersllc.com>

Subject: Our client's vehicle no. SJQ9795Y (3MC); Your insured's vehicle no. GBE1388U - PRI

Your attention is drawn to the CONFIDENTIALITY NOTICE below.

WITHOUT PREJUDICE

Dear Sirs

1. Please find attached our PRI notice dated 10 April 2019 for your kind attention.
2. Please reply email to corene@crossbordersllc.com & huiting@crossbordersllc.com

Thank You.

Regards

Huiting

TEL: 6438 1323 ext 2006

CrossBorders LLC
133 New Bridge Road
#23-03/04/05 Chinatown Point
Singapore 059413
Tel: (65) 6438 1323
Fax: (65) 6438 2313

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CROSSBORDERS LLC

Advocates & Solicitors | Commissioner for Oaths | Notary Public

Our Ref: AJ.tk.3MC (SJQ9795Y)
Your Ref: GBE1338U

10 April 2019

EQ Insurance Company Limited
5 Maxwell Road
#17-00 Tower Block MND Complex
Singapore 069110
Attn: Motor Claims Department

BY FAX: 6223 4190 & EMAIL

URGENT

Dear Sirs

NOTICE TO INSURER TO CONDUCT PRE-REPAIR INSPECTION
CLAIMANT: ZHUO ZHIQIANG
TRAFFIC ACCIDENT ON 9 APRIL 2019 AT 18:50 HRS ALONG NEAR LORONG CHUAN
AFTER EXIT 10 TOWARDS BRADDELL ROAD INVOLVING VEHICLES NO. SJQ9795Y &
GBE1338U

We are instructed by Zhuo Zhiqiang to notify you of a road accident on 9 April 2019 at about 18:50 hrs along near Lorong Chuan after Exit 10 towards Braddell ROAD involving our client's vehicle registration number SJQ9795Y and vehicle registration number GBE1338U driven by your insured at the material time. A copy of the Singapore accident statement/traffic police report filed is enclosed.

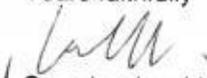
As a result of the accident, our client's vehicle has been damaged. Before our client proceeds to repair the damaged vehicle, please let us know within 2 working days (excluding any intervening Saturday, Sunday and Public Holiday) of your receipt of this notice whether you or your insurer would like to conduct a pre-repair survey of the vehicle. If we do not receive any reply from you within the stipulated timeline, our client shall proceed to repair the vehicle without further reference to you.

Please be informed that the said vehicle can be inspected at:

Venue: 3 Motorwerkz Concept Pte Ltd
Address: No. 25 Kaki Bukit Road 4
#01-40
Singapore 417800
Contact: Jay Lim (9797 2800)

Please liaise with the above workshop directly.

Yours faithfully


Crossborders LLC

Email: corene@crossbordersllc.com /
huiting@crossbordersllc.com

encs

**PLEASE LET US KNOW THE DATE
OF THE PRE-REPAIR INSPECTION**

.....

MAIN OFFICE
133 NEW BRIDGE ROAD
#23-03/04/05
CHINATOWN POINT
SINGAPORE 059413
TEL: 6438 1323
FAX: 6438 2313

BRANCH OFFICE
1 JALAN BERSEH
#03-12 NEW WORLD CENTRE
SINGAPORE 209037

PLEASE SEND ALL
CORRESPONDENCES TO
THE MAIN OFFICE

WE DO NOT ACCEPT
SERVICE BY FAX

CONFIDENTIALITY CAUTION
THIS DOCUMENT IS FOR THE ADDRESSEE(S) ONLY AND MAY CONTAIN CONFIDENTIAL INFORMATION AND/OR MAY BE
SUBJECT TO LEGAL PRIVILEGE. IF YOU HAVE RECEIVED THIS IN ERROR, PLEASE CONTACT US IMMEDIATELY.

CROSSBORDERS LLC

A LIMITED LIABILITY CORPORATION, REGISTRATION NUMBER 201305284K
GST REGISTRATION NUMBER 201305284K

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. **Any false reporting may be referred to the Police for investigation.**
6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

ACCIDENT STATEMENT

Date Of Report	10/04/2019 14:38
Date Of Accident	09/04/2019 18:50
Exact Location Of Accident	NEAR LORONG CHUAN AFTER CTE EXIT10 TWD BRADDELL RD
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SJQ9795Y
Insured/Policyholder	
Name Of Registered Owner	ZHUO ZHIQIANG
NRIC No	S8225237A
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-96848780
Alternative Phone No	OFFICE-96848780

Vehicle Particulars

Manufacturer	HONDA
Model	FIT
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	THIRD PARTY
Vehicle Category	PRIVATE CAR

Insurance Company

Name of Insurance Company	NTUC INCOME INSURANCE CO-OPERATIVE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	5105734704
Cover Note Number	

Driver

Name of Driver	ZHUO ZHIQIANG
NRIC No	S8225237A
Date Of Birth	06/09/1982
Occupation	INDOOR
Date Of Driving Pass	12/02/2005
Driving Experience	14 YEARS AND 1 MONTH
Gender	MALE
Mobile Number	(LOCAL) +65-96848780
Fax Number	
Contact Number	OFFICE-96848780
EMail Address	NOEMAIL

Address	BLK 230 LORONG 8 TOA PAYOH #04-178
Postcode	310230
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	COLLISION - HEAD TO REAR
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) soliciting/offering accident claims assistance.	NO
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 TO ATTACHED

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	GBE1338U
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	COMMERCIAL VEHICLE
Name of Driver	RAMASAMY MANIVEL
NRIC/Passport Number	G2338536N
Contact Number	86563156
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 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 willful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
- 4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- 5. Any false reporting may be referred to the Police for investigation.
- 6. The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
- 7. By the 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.
- 8. **Consent under the Personal Data Protection Act (PDPA)**

I understand, acknowledge, agree and consent that:

(a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:

(i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;

(ii) investigating the accident and/or my claims;

(iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;

(iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/rail 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.

Shino 10 Apr 2019
Policyholder's Signature / Date & Time

Shino 10 Apr 2019
Driver's Signature (if driver is not the policyholder) / Date & Time

[Signature]
Witnessed by Reporting Centre Personnel

Sketch Plan

After CTE exit, towards braddell road
Near Lorong Chuas

A = SJQ 9795Y

B = GBE 1338U



> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Singapore NRIC
Owner ID:	5237A
Vehicle Details	
Vehicle No.:	SJQ9795Y
Vehicle to be Exported:	No
Intended Deregistration Date:	23 Apr 2019
Vehicle Make:	HONDA
Vehicle Model:	FIT 1.3G A
Primary Colour:	White
Manufacturing Year:	2009
Engine No.:	L13A4194320
Chassis No.:	GE61177658
Maximum Power Output:	73.0 kW (97 bhp)
Open Market Value:	\$13,828.00
Original Registration Date:	03 Jun 2009
First Registration Date:	03 Jun 2009
Transfer Count:	1
Actual ARF Paid:	\$13,828.00
Intended PARF Rebate Details	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	02 Jun 2019
PARF Rebate Amount:	\$6,914.00
Intended COE Rebate Details	
COE Expiry Date:	30 Apr 2029
COE Category:	A - Car (1600cc & below)
COE Period(Years):	10
PQP Paid:	\$26,175.00
COE Rebate Amount:	\$93.00
Total Rebate Amount:	\$7,007.00

The information contained herein is correct as at 23 Apr 2019

OK



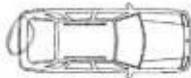
LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Page No.: 1 of 1

PRE-REPAIR INSPECTION REPORT			
EQ INSURANCE COMPANY LTD 5 MAXWELL ROAD #17-00 TOWER BLOCK MND COMPLEXSINGAPORE 069110		Ref: CS3/EQ119006554/T1cd3s2 Date: 10-07-2019	
Code: EQI			
1. Policy Particulars :- (THIRD PARTY CLAIM)			
Insured Veh.	GBE 1338U	Veh. Inspected	SJQ 9795Y
Policy No.		Coverage (\$)	0.00
Claim No.	DM19HO01030-JG	Excess (\$)	0.00
Assign From	JOEL GOH	Assign Date	12/04/2019
2. Vehicle Particulars & Condition			
Make & Model	HONDA FIT	c.c	1339
Engine No.	HIDDEN	Year of Reg.	2009
Chassis No.	GE61177658	Colour	WHITE
Odometer	133639 KM	Steering	IN ORDER
Brakes	IN ORDER	Modification	SPORTS RIM
General	GOOD		
3. Conditions of Tyres			
	Size	Make	Balance
R/H Front Tyre	195/55R15	BRIDGESTONE	6 mm
L/H Front Tyre	195/55R15	BRIDGESTONE	6 mm
R/H Rear Tyre	195/55R15	BRIDGESTONE	6 mm
L/H Rear Tyre	195/55R15	BRIDGESTONE	6 mm
4. Description of Damages			
THE VEHICLE SUSTAINED DAMAGES AT THE REAR PORTION.			
5. General Information			
Accident Date	09/04/2019	Inspect Date / Time	12/04/2019 (04:50 PM)
Survey held at	3 MOTORWERKZ 25 KAKI BUKIT ROAD 4 SYNERGY @ KB #01-42 SINGAPORE 417800		
5a. Remarks			
A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) THE REPAIR ESTIMATE WAS NOT PRESENTED AT THE TIME OF INSPECTION. THE REPAIRER WAS TOLD TO PREPARE THE ESTIMATE. C) ENCLOSED PLEASE FIND DAMAGED VEHICLE PHOTOGRAPHS. D) THE ESTIMATED REPAIR COST OF THE DAMAGED VEHICLE IS IN THE REGION OF \$3,000-\$4,000			
5b. Estimate Days of Repair			
ESTIMATED NORMAL PERIOD FOR REPAIR:		6 Working Days	

Report Ref No. CS3/EQ119006554/T1cd3s2

Inspected By



MOHAMAD TAUFIKH

M.MATAI, AMSAE-A

Automotive Assessor



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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