Sarveyor		REF: 033/	45M19001959	/ Grazer		Special Instruction:		
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3			-			Surveyor: PA	R Automotive	Consulter
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		SMEGAK		ed: SE	3H 1010Z			
at Workshop i	m/s Cala	precision mal	umones Tel:	874	2 7297			
		ntei Buleit A	166#01-1	12				
Policy No:			Clair	n No: 11.	26851			
Sum Insured:			Exce					
Make of Veh: (Client's Record)			D.O.	A. 28/	المال الم			
Date/Time:		Person Conta	cted	NAME OF THE OWNER, OF THE OWNER, OF THE OWNER,	H.C	D. Endorsement/Da	tc:	
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Estimated Cos			1	Bill to:	77.00	NVI-12007-01-4
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	ASSIGNMENT
From: Date:	Veh No: SME9 K Yr Regn. 25 Jan 2
Estimated Cost:	Type: M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /
DD TP WS/TP RES/OD RES/EVA/INV/MV	Truck / Trailer or AMG
o Inspect Vehicle No:	, Make Merce CLA 180 == 1595
d Workshop mis Precision Motorwor	65 Golour Black A/C Insured / Std / NI / NA
1	Sp.Reading 29955 T/Radio: Insured / Std / NI / NA
nsured	Eng/No:
Policy No.	CNO: WDD 1173 422N 414038
Claims No.	Gen. Cond. Good / Fair / Poor / Burnt
Sum Insured: Excess:	Steering: Ino@r / Jammed / Leaked / Burnt or
(Client's Record)	Brake: Inorder / Jammed / Leaked / Burnt or
Make of Veh:	Modi: Nil / SRift / STD A/Rim or
	Tyre Size: F: 225/40 / 18
(Policy Condition)	A: //
Remark: The yeh had commenced its N/S	D/S BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /
repair at the time of inspection.	TOYO/YOKO OF Continental
Bal. or Market Value:	Front Rear
IDAC Accident Rport: Consistent? : Yes or No	R/Bal. 6 mm R/Bal. 6 mm
GIA / PR Seen: Consistent? : Yes or No	L/Bal. L mm L/Bal. 6 mm
Est Repairs: 7 days Res.: Yes or No	D.O.A. , D.O.I. 30-01-19
2 Vist Ver er Ne	Survey held at w/5 Con
Lum Sum: 70 % 3 Val. Yes of No	Des. of Damages : Frt / Rear / Q/S / N/S / U/C / Rooftop or
CA / REV / REP. / 24 HRS Vehicle: IN	alc C+
Date: Person Contacted:	The U.C.I Chassis frame I Body Structure affected due to collision.
Date / Time Action / Instruction	
\$7000 - \$8000	
4. 1.	
	Day of Daysley 7
Date/Time, File Pass to? : Prell. Report	Days Of Repair: 7
: Final Report	Resurvey No. of Trip: Survey Fee: 100
	The second secon
Date/Time, File Return to?	Id Fee! Site Insp. (\$) 5-85 9
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Date/Time, File Return to?	dd Fee: Site Insp (\$) _ s+Rs_s Interview (\$) Phone Tech Invs (\$) Comes

Nivitha (LKK Auto)

From:

Xin Yi <xinyi@seahong.com.sg>

Sent: ,

Sunday, 14 April 2019 5:28 PM 'Admin-D (LKKAuto)'; 'Admin A'

Cc:

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

amanda@seahong.com.sg; june@seahong.com.sg; christina@seahong.com.sg

Subject:

[SOP file ref: 19.26851] [SME 99K]

Dear Nivitha

CLAIMANT:

HO SEIH CHEN REBECCA (OWNER & DRIVER)

CLAIMANT VEHICLE NO.:

SME 99K

ALLEGED ACCIDENT DATE:

28 JANUARY 2019

AXA VEHICLE NO.:

SBH 1010Z

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. Copies of the relevant documents can be downloaded via https://ldrv.ms/b/s!AtyQSg-oo66hjqFL7xB-d4OZTTOIMQ.

We have requested for coloured photographs of the Claimant's vehicle in the survey report. We will forward once we receive the same.

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

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VISION LAW LLC

Advocates & Solicitors - Notary Public - Commissioner for Oaths Agents for Trade Marks

(Incorporated with Limited Liability)
Unique Entity Number 2200721148H

ERIC NG CHING BOON
WONG KENG LEONG RAYNEY
AUDREY WONG SU-HSIEN
PAUL YAP TAI SAN
ANIALLI DIO MUNIANDY
SEGA PARAM
ANG KIM NOI DIANE
RAYENDRA KRISHNASAMY
JANICE HAN JIA LIN
TAN YINGXIAN SELWYN
CHEONG YUNHUI, CLARISSA

HEAD OFFICE

133 New Bridge Road
#18-01/02 Chinatown Point
Singapore 059413
Branch: 490 Toe Payoh Lecong 6
#03-11 HDB Hub
(Biz 3 Lobby 1)

Singapore 310490

TEL : (65) 65342811 (Hunting)
FAX : (65) 65356802
EMAL : jenniferguny@visioniaw@c.com

Branch : 444 TEL: 63580703 FAX: 63586449702644

60140904

WHEN REPLYING PLEASE QUOTE OUR REFERENCE - Please reply to HEAD OFFICE for this matter

Our Ref

: AW1-jgv-ins-P48-109468-19(jw) (jenniferguay@visionlawllc.bem)

Your Ref

: SBH 1010 Z

21st March 2019

EDISON TAM CHYLEU SONIA LIM WELLEI

AXA INSURANCE SINGAPORE PTE LTD

8 Shenton Way #27-01/02, AXA Tower Singapore 068811

GOH AYE LIN IRENÉ 7A Charlton Road Singapore 593558



WITHOUT PREJUDICE BY HAND ONLY

BY POST ONLY [For your information only]

3

Dear Sir.

CLAIMANT: Ho Seih Chen Rebecca

ACCIDENT INVOLVING SME 99 K & SBH 1010 Z ON 28-Jan-2019 AT CARPARK TE 25 AT ABOUT 10:40 HRS

We act for Ho Seih Chen Rebecca who was the driver as well as the owner of vehicle no. SME 99 K in the above accident. We understand that you were the insurers of SBH 1010 Z at the material time. We are instructed that the accident was caused entirely by your insured driver's negligence.

Subject to our client's confirmation and subject to revision, we now quantify our clients' damages as follows:-

1)	Whiplash Injury		\$ 6,000.00
2)	Unpaid MC (7 days at \$100.00 per day)		\$ 700.00
3)	Medical expenses		\$ 30.00
4)	Transportation Fee		\$ 100.00
5)	Cost of Repair	*	\$18,297.00
6)	Loss of Use for 7 days at \$250.00 per day		\$ 1,750.00
7)	Pre Repair Loss of Use (2 Days)		\$ 500.00
8)	Survey report fees		\$ 987.00
9)	Police & GIA & LTA search / report fees		\$ 70.00
10)	Medical report fee		\$ 150.00
11)	Public Trustee		\$ 225.00
12)	Costs and GST 7%		\$ 3,210.00
13)	Photocopy, facsimile and other incidentals		\$ 100.00
	140 Marie Const. That The Const. Const. (A large programme Appendix Const.)		\$32,119.00

NB.: Any settlement of offer is on the express condition that this settlement is in respect of our client's claim for property-related damages only and shall not preclude our client from claiming injury-related damages arising from this accident.

CONFIDENTIALITY

THE INFORMATION CONTAINED IN THESE DOCUMENTS MAY BE PRIVILEGED AND CONFIDENTIAL AND IS INTENDED FOR THE EXCLUSIVE USE OF THE ADDRESSEE DESIGNATED ABOVE. If you are not the addressee, any disclosure, reproduction, distribution or other dissemination or use of this communication is strictly prohibited. If you have received this transmission in error please contact us immediately by telephone so that we can arrange for its return.

VISION LAW LLC

Advocates & Solicitors - Notary Public - Commissioner for Onths Agents for Trade Marks

(Incorporated with Limited Liability)

EILIC NG CHING BOON WONG KENG LEONG RAYNEY AUDREY WONG SU-HSIEN PAUL YAP TAI SAN ANJALLI D/O MUNIANDY SEGA PARAM ANG KIM NOI DIANE RAVENDRA KRISHNASAMY JANICE HAN JIA LIN TAN YINGXIAN SELWYN

CHEONG YUNHUI, CLARISSA EDISON TAM CHYLEU SONIA LIM WEI LEI

Unique Entity Number 200721148H HEAD OFFICE 133 New Bridge Road #18-01/02 Chinatown Folini

Singapore 059413 Breach : 490 Toe Payon Lorong 6 #03-11 HDB Hub (Biz 3 Lobby I) Singapore 310490 60140904 HEAD OFFICE

TEL : (65) 65342811 (Hunting) FAX : (65) 65356802

EMAL : jennifergusy@vis

TEL: 635807

WHEN REPLYING PLEASE QUOTE OUR REFERENCE - Please reply to HEAD OFFICE for this matter

: AW1-jgv-ins-P48-109468-19(jw) (jenniferguay@visionlawllc.csm

Your Ref

: SBH 1010 Z

21st March 2019

WITHOUT PREJUDICE BY HAND ONLY

AXA INSURANCE SINGAPORE PTE LTD

8 Shenton Way

#27-01/02, AXA Tower Singapore 068811

GOH AYE LIN IRENE 7A Charlton Road Singapore 593558



BY POST ONLY [For your information only]

.3

Dear Sir.

CLAIMANT: Ho Seih Chen Rebecca

ACCIDENT INVOLVING SME 99 K & SBH 1010 Z ON 28-Jan-2019 AT CARPARK TE 25 AT ABOUT 10:40 HRS

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9)	Police & GIA & LTA search / report fees		\$ 70.00
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11)	Public Trustee		\$ 225.00
12)	Costs and GST 7%		\$ 3,210.00
13)	Photocopy, facsimile and other incidentals		\$ 100.00
	A MANAGEMENT OF A STATE OF A STAT		\$32,119.00

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1/29/2019

Enquire Vehicle & Owner Information (Vehicle No. SBH1010Z As At 28 Jan 2019 / 00:00:00)

· * Law Firm Search Details

Search Reason:

Insurance claim in relation to traffic accident

Law Firm Case No.:

P48

Current Owner Details

Owner ID Type:

Singapore NRIC

Owner ID:

51263252E

Owner Name:

NG KIM ENG

Registered Address Type:

HDB/HUDC

Registered Block/House No.: 538

Registered Street Name:

HOUGANG STREET 52

Registered Unit No.:

08 - 76

Registered Building Name: -

Registered Postal Code:

530538

Current Vehicle Details

Vehicle No.:

58H1010Z

Make Description/Model: NISSAN / SUNNY 1.6EXM

Insurance Company Name: AXA INSURANCE PTE LTD

MBME19013251 / SME Meter Pte Lid - Koan Build ENTRY DATE & True: 28/01/2019 18:14 SUBMITTED BY: Chia Pel Ying

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 wiful misrepresentation or witholding of meterial facts may allow insurance companies to repudiate policy flability.

- 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.

 By the lodgement of this report to the insurers, you hereby co- aforesaid. 	onsent to the archiving of this report at the centre and to copies of the report being made available
	ACCIDENT STATEMENT
Date Of Report	28/01/2019 16:14
Date Of Accident	28/01/2019 10:40
Exact Location Of Accident	CARPARK TE 25
Country/State of Loss	SINGAPORE
	DETAILS OF OWN VEHICLE
Vehicle Registration Number Insured Policyholder	SME99K
Name Of Registered Owner	HO SEIH CHEN
NRIC No .	S7831388i
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-88130099
Alternative Phone No Vehicle Particulars	OFFICE-88130099
Manufacturer	MERCEDES-BENZ
Model .	CLA 180
Exact Purpose for which vehicle was being used a time of accident	at
Are you claiming under your own insurance policy for repair to your vehicle?	NO .
f 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	THIRD PARTY
Fleet Policy	NO
Policy Number	5102488929
Cover Note Number	1 OFFICE CONTROL OF TARREST
Driver	AND THE RESIDENCE OF THE PARTY
Name of Batter	

Name of Driver HO SEIH CHEN REBECCA

NRIC No 57831388 Date Of Birth 22/10/1978 Occupation INDOOR Date Of Driving Pass 11/07/2018

Oriving Experience 0 YEAR AND 6 MONTH

Gender FEMALE

Mobile Number (LOCAL) +65-88130099

Fax Number Contact Number

EMail Address NOEMAIL' Address

BLK 145 JALAN BUKIT MERAH #03-1104

Postcode²

160145

Was driver an employee of the Insured's Company N

If No. Relationship of the Driver with the Insured

OTHER --

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 ON COLLISION

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?

YES

Was any injured conveyed to hospital by

NO

ambulance?

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)

.

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

ON 28/01/2019 AT AROUND 10,40AM, I WAS TRAVELLING AT CARPARK TE25, SUDDENLY, A WHITE CAR (SBH1010Z) DASHED OUT FROM THE CARPARK LOT. I TRIED TO AVOID BUT NOT IN TIME. I IMMEDIATELY WENT DOWN FROM MY CAR AND FOUND OUT MY CAR FRONT PORTION WAS DAMAGED. I ALSO OFFER TO EXCHANGE PARTICULARS WITH THE OTHER PARTY BUT HE DIDN'T WANT TO. I FELT SOME PAIN ON MY RIGHT NECK AND RIGHT SHOULDER.

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

Vehicle Registration Number

SBH1010Z

Vehicle Make/Model/Colour

Details Of Properties

VEHICLE B

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)

DETAILS OF INJURED PERSON 1

Name

HO SEIH CHEN REBECCA

Approximate Age

Injuries Sustain

Injured person in which vehicle?

SME99K

Were seat belts worn?

Was this injured conveyed to hospital by ambulance?

Address

Postcode

Sketch Plan Pg. 1

SKETCH PLAN

IMPORTANT NOTICE

- 1. Please report <u>correctly</u> the details of the accident to speed up the claims process.
- 2. Init Form must be sumplessed by the Policyholder and/or the Authorised Oriver.
- information provided must be as trushful and accurate as possible. Any willul misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
- The issue and ecceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- 5. Act (3the regording may be referred to the Police for investigation
- The report will be increased 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 indement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copiet of the report being made available aforesaid.
- B. Consent under the Personal Data Protection Act (PDPA)

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 referring 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 essenal cover of anyelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling anti/or dealing with my claims, (collectively the "Purports")
- (c) ad insurer(1) who have insured vehicle(s) involved in this actions and the insurers' (ewyers/law lirms, 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/few firms), which may be stred 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:
 - (ii) 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, as
 - (A) is completing with requirements under any regulations, laws or court orders.

Policyholder's Signatura Dave & Time:

Oriver's Signature

(If driver is not the policyhelper)

Opte & Time:

Reporting Centre Personnel's Signature Name: NRIC/PIN No.:

Page 4 of 16

Sketch Plan #2 Pg. 1

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DECLARATION	e true la every respect.		400
/wie declare the foregoing particulars at	(~\dag{-\dag{-}}.		
X-X .	AV.		
XX	Driver's Signature	Reporting Centre Personnel's Signature	
Policyholder i Signatura Date & Time:	(if driver is not the policyholder)	Name NEC/FIX No.	



Certificate of Insurance

MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189) MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) RULES, 1960 ROAD TRANSPORT ACT. (1987 (MALAYSIA)

MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1955 [MALAYSIA]

Certificate Number: 5102488929 Cover : drivo RREMIUM
L. Index mark and Registration Number of Vehicle SME99K
Chassis Number : WDD1173422N414038
2. Name of Policyholder : HO SEIH CHEN
3. Effective Date of Insurance : 19 Jul 2018
4. Expiry Date of Insurance : 24 Jul 2019

- 5. Persons or Classes of Persons entitled to driver
 - (a) The Policyholder.
 - (b) Any other person who is driving as the Policyholder's order or with his/her permission. Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.
- 6. Umitations as to Used
 - (a) Use for social domestic and pleasure purposes and in connection with the Policyholder's business or profession.

This Policy does not cover

- (a) Use for hire or reward.
- (b) Use for racing, pace-making, reliability trial or speed-testing.
- (t) Use for the carriage of goods (other than samples) in connection with any trade or business.
- (iii) Use for any purpose in connection with the Motor Trade.
 - a Limitations rendered inoperative by Section 8 of the Motor Vehicle (Third Party Risks and Compensation)
 Act (Chapter 129) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

EXCESS (SECTION 1) : 55600 EXCESS (SECTION 2) : N/A WINDSCREEN EXCESS . 55100 ADDITIONAL EXCESS N/A UNNAMED DRIVER EXCESS PLEASE MEFER OVERLEAF REPAIR AT OWNER'S PREFERRED WORKSHOP YES INSURE WITH COE : 113 NCD PROTECTION : NO TRANSPORT ALLOWANCE = NO EXCESS WAIVER : NO PRIMARY DRIVER HO SEIH CHEN REBECCA NAMED DRIVER (1) : N/A NAMED ORIVER (2) : N/A HIRE PURCHASE COMPANY SING INVESTMENTS & FINANCE LTD SUM INSURED MARKET VALUE OF INSURED VEHICLE AT TIME OF LOSS

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)

Agency VV INSURANCE AGENCY PTE, LTD. (0000061487R)

Dute of Issue 19 Jul 2018 15:58 hrs

Countersigned By:

FOR NTUC INCOME INSURANCE CO-OPERATIVE LIMITED

Authorised Offic

Chief Executive

SIN MIN CLINIC 221 UPPER THOMSON ROAD SINGAPORE 574353

Name Ho Seib Chen Re	266 Receipt No
NRIC/ID No 5753/346	
Description	Date 28/1/19
	Amount
Consultation Fees	\$ 25
Medications	S
AN anion Do	5
400	
Investigations/Procedures	
Practice Costs	
Prescription Fees	. \$
	. \$
Total Amoun	1 \$30
Authorised Signature _ Aun	
Dr Low Hon Kwok DR. LOW F	ON KWOK
	. *
SIN MIN C. VIC 221 Upper Thomson Road, Singap	ore 574353. Tel:64532266
Medical Certificate *	Y2KNo. 48205
	Date 28.1.19
This is to certify that Ito Seih Chen Red	LCC9 57831388I
is suffering from Wheplash injury to'N C	ck
and is unfit for work for Seven days from	19 3.3.19

Lewsoner

Dr Low Hon Kwok MBRS (SYDNEY)

Fit for light duty for

* not walled for absence from EDUP, LOW HON KWOK MBBS (SYDNEY) MCR 00425A

SIN MIN CLINIC 221 UPPER THOMSON KOAD

SINGAPORE 574353

SIN MIN CLINIC

221 Upper Thomson Road, Singapore 574353 Dr Low Hon Kwok (MBBS, Sydney)

Tel: 64532266

Fax: 64570470

Email: sinmin221@gm

keom Tollow 22

MBBS (SYDNEY) MCR 00425/

Dr Low Hon Kwol

21 February 2019

VISION LAW LLC

133 New Bridge Road

#18-01/02 Chinatown Point

Singapore 059413

Dear Sirs

Your Ref: AW1-jgv-ins-P48-109468-19(jw)

MEDICAL REPORT OF HO SEIH CHEN REBECCA (NRIC NO: S7831388I)

I refer to your letter dated 11 February 2019 and enclose herein the medical report of Madam Ho Seih Chen Rebecca and receipt for payment of medical report fee

Yours faithfully

Receipt No

TEL 64532266

Lagranne

DR. LOW HON KWOK MBBS (SYDNEY) MCR 00425A

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VIELDY LAW LLC

Medications

Consultation Fees

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Notice No SCT 8 S, 28 8 I I S O, 00

Practice Costs

Authorised Signature

DR. LOW HOW KWOK

SIN MIN CLINIC

221 Upper Thomson Road, Singapore 574353 Dr Low Hon Kwok (MBBS. Sydney)

Tel: 64532266

Fax: 64570470

Email: sinmin221@gmail.com

21 February 2019

VISION LAW LLC

133 New Bridge Road

#18-01/02 Chinatown Point

Singapore 059413

Dear Sirs

Your Ref: AW1-jgv-ins-P48-109468-19(jw)

MEDICAL REPORT OF HO SEIH CHEN REBECCA (NRIC NO: 57831388I)

Madam Ho Seih Chen Rebecca consulted me on 28 January 2019 at 2.00 p.m. She reported she was driving a sedan car along a road inside a car park when the driver of another sedan car in a parking lot on her right hand side did not notice her approaching drove out of the parking lot and caused her car to hit the other car on the passenger side front section on 28 January 2019 at 10.45 a..m.

She complained she felt pain in the back of neck and adjacent right shoulder on moving the head.

On examination there was no visible bruise or swelling in the affected regions, movements of the neck were not restricted, power and sensation and tendon reflexes in both upper limbs were normal. On palpation there were tenderness in the muscles in back of neck and adjacent right shoulder. The complaints and physical examination findings were consistent with diagnosis of whiplash injury to neck caused by the vehicles' collision. The whiplash injury was Grade 1 in the Quebec Classification of Whiplash-Associated Disorders.

She received outpatient treatment, was given Anarex tablets for pain relief and as muscle relaxant, and was given seven days sick leave 28 January to 3 February 2019. She was advised to go to hospital for X ray and treatment if the pain got worse or lasted more than seven days

Yours faithfully

nousum

DR. LOW HON KWOK MBBS (SYDNEY) MCR 00425A

PRECISION MOTORWORKS PTE LTD

Co Reg No.201535749H/ GST Reg No.201535749H 68 Kaki Bukit Ave 6 #01-02 ARK @ KB Singapore 417896 Telephone: 6385 5564

FINAL REPAIR BILL

DATE:

18 March 2019

TO:

HO SEIH CHENG

C/O 68 Kaki Bukit Ave 6

#01-02 KB

Singapore 417896

RE: VEHICLE NO. SME 99 K

REPAIRS COSTS

LUMP SUM REPAIRS

GST 7%

\$17,100.00 \$ 1,197.00

GRAND TOTAL

\$18,297.00

SINGAPORE DOLLARS EIGHTEEN THOUSAND & TWO HUNDRED & NINETY SEVEN ONLY

Regn. No: 52986974L

Thomson Rd Post Office PO Box 029 Singapore 915701. Tel: 645 31173, Fax: 645 36131.

Report No: 0141-19-PM

11 March 2019

PR-109468

Ho Seih Cheng c/o Precision Motorworks 68 Kaki Bukit Ave 6 ARK @ KB #01-02 Singapore 417896

INVOICE No.

0141-19-PM

Vehicle No.

SME99K .

S/NO.

SERVICES RENDERED

Amount due

Being accident vehicle appraisal services, transport, photographs and re-inspection (work in progress and post repair inspection).

\$987.00

Total amount payable

\$987.00

Kindly cross your cheque in favour of "PAR Automotive Consultancy"

We thank you in anticipation for your prompt payment.

PAR Automotive Consultancy

Regn. No: 52986974L

Thorrson Rd Post Office PO Box 029 Singapore 915701. Tel: 645 31173, Fax: 645 36131.

Report No: 0141-19-PM

11 March 2019

ACCIDENT VEHICLE SURVEY REPORT

Ho Seih Cheng c/o Precision Motorworks 68 Kaki Bukit Ave 6 ARK @ KB #01-02 Singapore 417896

VEHICLE INFORMATION:

Vehicle Reg No .:

SME99K

Odometer:

29955km

Make & Model:

Mercedes Benz CLA180

Colour:

Black

Chassis number:

WDD1173422N414038

Date of accident:

28/01/2019

Year of Regn.:

25/01/2017

Date inspected:

30/01/2019

Repairer at:

Precision Motorworks

Date inspected (After Repair):

20/02/2019

68 Kaki Bukit Ave 6 ARK @ KB #01-02

Singapore 417896

STATIC CHECKS, where applicable:

Steering:

serviceable

Footbrake :

scrviceable

Handbrake:

scrviceable

Paintwork:

Good

General condition:

Good

TIRE CONDITION:

LH / Make .

RH / Make

Size

Front:

5mm/Continental

5mm/Continental

225/40R18

Rear:

5mm/Bridgestone

5mm/Bridgestone

225/40R18

POINT OF IMPACT AND DAMAGE, where applicable;

Impact on the front RH portion.

Please see details as described in the Annex for parts and labour.

REMARKS:

We have inspected the above-mentioned vehicle on a "Without Prejudice" basis.

Parts and Labour Assessment

Report No: 0141-19-PM

Vehicle No: SME99K

Description of part		Qty	Condition as inspected	Repairer's estimate	Our adjustment
Front bumper		1	squashed	1,335.00	-11-11-11-11-11-11-11-11-11-11-11-11-11
Front bumper distance radar sensor		1	shorted	1,160.00	X 1,160:00 X
Front bumper distance radar sensor bracket		1	necessary	67.00	X 67:00 X
Front bumper inner side guide RH/LH	FE.	2	necessary	112.00	56 112.00 /
Front bumper lower grille	5	1	fractured	- 115.00	× 115.00×
Front number plate garnish	53	1-	reuse ////	0.00	- 0.00
Front bumper parking sensor		1 4	shorted	752.00	7.9.752.00
Front bumper parking sensor "O" ring		4	necessary .	48.00	48.00
Front bumper parking sensor hölder		. 4	necessary	180.00	×180:00 × /
Front bumper side retainer RH/LH		1 1	necessary	48.00	48:00
Front bumper sponge		1	deformed	115.00	/ 115.00 /
Front bumper top weatherstrip	•	1	deformed	- 129.00	× 129:00 ×
Front bumper tow hook cover	10 1022	1	warped	56.00	X 56.00
Front bumper garnish RH	5040	1	deformed	215.00	215.00
Front grille		1	fractured .	650.00	× 650.00 ×
Front grille logo "Mercedes"	*	1	nccessary	135.00	/ 135.00
Front grille logo emblem bracket		1	necessary	89.00	89.00
Front grille outer garnish	2	1	deformed	135.00	/ 138.00
Front grille outer garnish chrome moulding RH/LH		2	deformed	130.00	X 130.00 X
Front headlamp RH		1	fractured	2,460.00	/2,460.00 /
Front headlamp xenon control module RH		1	shorted	286.00	× 286.00 ×
Front fender RH		1	buckled	1,400.00	/1,400.00 980
Front knuckle arm		1	bent	775.00	× 775.00 Posts
Front knuckle arm		1	dislodged	1,160.00	1,160:00 950
Front lower arm		1	bent	525.00	/ 525.00 /
Front shock absorber	1	1	bent	640.00	× 640.00 T
Front shock absorber top mounting		1	necessary	240.00	¥ 240.00 M
Front stabliser link	8	U	bent	71.00	X 71.00
Front steering tie rod end		1	rcuse W/V	158.00	× 0.00
Front fender inner shield (rear) RH		1	deformed	135.00	/ 135.00 /
		Subi	total before discount	13,321.00	13,163.00
Percentage discount	0%		1096	0.00	1,316.30
6981	ē		Sub-total 1	13,321.00	11,846.70

10%. 6282.9

Annex A: Page 2 Report No: 0141-19-PM-SME99K

			1	Labour total Parts & Labour total	3,700.00 21,891.00	2,390.00 19,106.70
	6. To rust proof affected areas.			.1100	120.00	90:00,60
	5. To conduct electronic wheel alignment.				200,00	150:00 💮
	4, To remove and refit front suspension system.				500.00	350:00 150
	To check and rectify wiring system.			9" "	80.00	59.00 5.0
	2. To putty, re-spray painting and polish affected are	eas.			1,600.00	1,000.00
				00		Vine
	To straighten and panel beating bonnet, front suppand front RH frame members. To remove and refit a				1,200.00	750.00
è	LABOUR	+		Parts-total	18,191.00	16,716.70
	18 es			Sub-total 2	4,870.00	4,870.00
	Percentage discount	0%	and	0%	0.00	0.00
			Su	btotal before discount	4,870.00	4,870.00
	Front bumper lower cabon fibre d-side defuser set		1	fractured	600.00	· 600:00 38.
	Front bumper lower cabon fibre defuser		1	fractured	2,500.00	× 2,500.00 ×
	Front tyres	57	1	abraded	600.00	X 600:00 X
	Front sport rim		1	abraded	1,170.00	1,170.00 8
7	The state of the s					

Results of inspection of the accident vehicle are as shown above.

We have taken into consideration the age and condition of the vehicle in our recommendation.

Hence, the recommended cost of repairs based on LUMP SUM repairs is : and the recommended number of working days for the repairs is :

\$17,100.00

. K

B J Lot (I Eng., MIMI, AIRTE)

Automotive Appraiser

2%: 6900

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.
- 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.
- 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 hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

aroresaid.	
THE RESIDENCE OF THE PARTY OF T	ACCIDENT STATEMENT
Date Of Report	28/01/2019 16:24
Date Of Accident	28/01/2019 10:45
Exact Location Of Accident	CARPARK LOT 287 @ BLK 145 JALAN BUKIT MERAH
Country/State of Loss	SINGAPORE
The second secon	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SBH1010Z
Insured/Policyholder	
Name Of Registered Owner	NG KIM ENG
NRIC No	S1263252E
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-97851035
Alternative Phone No	OFFICE-97851035
Vehicle Particulars	
Manufacturer	NISSAN
Model	SUNNY
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?	YES
If No, Please state action to be taken	
Vehicle Category	PRIVATE CAR
Insurance Company	
Name of Insurance Company	AXA INSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	GA030296/1
Cover Note Number	
Driver	
Name of Driver	TAN BEOW GER
NRIC No	S1373766E
Date Of Birth	29/01/1959
Occupation	INDOOR
Date Of Driving Pass	30/03/1976
Driving Experience	42 YEARS AND 9 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-97851035
Fax Number	

NOEMAIL

Address

Postcode

Was driver an employee of the Insured's Company NO

SPOUSE If No, Relationship of the Driver with the Insured

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

NO

ambulance?

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:

: WIFE

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 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

SME99K

Vehicle Make/Model/Colour

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

ORTANT 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 Drivet. 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. 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
- 7. 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 (POPA)

l understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Incurance 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 puser p provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and training such Personal information to all insurer(s) who have insured vehicle(s) involved to this accident (all insurer(s) who have insured vehicle(s) involved to this accident (all insurer(s) who have insured vehicle(s) involved to this accident (all insurer(s) who have insured vehicle(s) involved to this accident (all insurer(s) who have insured vehicle(s) involved to this accident (all insurer(s) who have insured vehicle(s) involved to this accident (all insurer(s) who have insured vehicle(s) involved to this accident (all insurer(s) who have insured vehicle(s) involved to this accident (all insurer(s) who have insured vehicle(s) involved to this accident (all insurer(s) who have insured vehicle(s) involved to this accident (all insurer(s) who have insured vehicle(s) involved to this accident (all insurer(s) vehicle(s) vehicle(s) vehicle(s) vehicle(s) vehicle(s) vehicle(s) vehicle(s) vehicle(s) veh vehicle(s) involved in this accident shall be collectively referred to as the "Insulars"), the incuriors associated laws the Monetary Authority of Singapore and any relevant government agency/authority (such as the potion), for the automorals
 - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any measury 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, involces, res which could involve disclosure of certain personal data about me to bring about delivery of the same at well as on the esternal cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with any tialms. Icollectively the "Purposes"
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the insurers lawyers/law figure, man/are per in to collect, use, disclose and/or process my Personal information for one or more of the above Purposes, and
- my Personal Information may/can be disclosed by any of the Insurers and/or G.A to their third party senace providers of agents (including their lawyers/law firms), which may be sized outside of Singapore, for exe or more of the above fluid
- (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.
- (a) the information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing feaud, regulators, law enforcement and government agencies as reasonably required for the our poses stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders

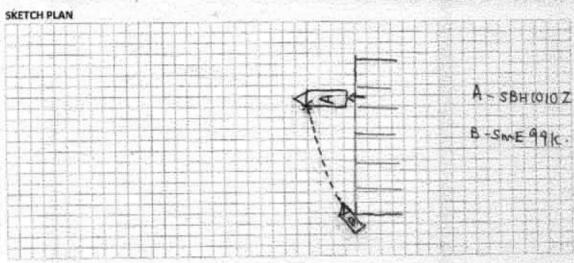
Policyholder's Standture Date & Time:

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

Oute & Time:

Reporting Centre Personnel's Signature

NRIC/FIN No.:



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

0			the the		0 1	
BUR 14	5 along	Jalen	Bullet	meran		cloudy I.
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DECLARATION

I/We declare the foregoing particulars are true in every respect.

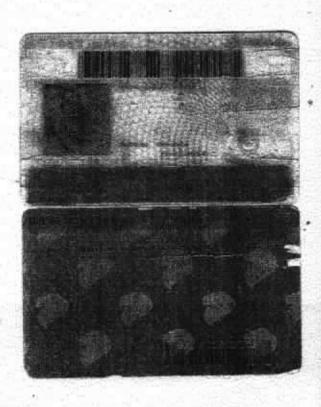
Palicyhalder's Signature Date & Time: Driver's Signature (if driver is not the policyholder) Clate & Time:

Name: NRIC/FIN No.:

Reporting Centre Personnel's Signature

SWOOD SHOW WELL AND VIL





AKA	redefining /insurance				
Date: _	28/1/18				
To: Own	ner of Vehicle Number: SBH 1010 Z				
The follo	lowing has been advised to you via your workshop, S>14 with through their				
Please t	tick the applicable box if you had been advice on the content as seen below:				
v	You had been advised by the workshop that in the case that you wish to claim against your own policy, there is a Fourteen (14) days clause whereby the claim must be made within the stipulated timeframe from the day of occurrence.				
N	You had been advised by the workshop on the liability and merits of the case accordingly.				
(V)	You had been advised by the workshop on the claims procedure for the type of claim that you will be making due to this accident.				
M	There will be delay to your vehicle repair due to the unavailability of spare parts locally and there is no other option except to indent it from overseas.				
(V)	There will be no cancellation/withdrawal of the Own Damage claim once the order of the spare parts have been placed. If you wish to cancel/withdraw the claim, you shall bear all costs, expenses &/or related charges incurred directly &/or indirectly to the procurement of the spare parts.				
11	The estimated waiting time for the spare parts to arrive is The				
, ,	estimated arrival time does not include the repair period.				
()	You will be driving the vehicle out despite being advised by the workshop mechanic/personnel that the vehicle may not be road worthy.				
1	For vehicles below Three (3) years old, your Insurance Company will use only genuine original parts to repair your vehicle.				
	For vehicles above Three (3) years old, your insurance Company will be carrying out repairs using ony combination of genuine original parts and/or original equipment manufacturer (OEM) parts.				
M	You had been advised by the workshop of the Twelve (12) months warranty for Own Damage repairs on workmanship related to the accident.				
(~)	For vehicles that are under warranty with a local distributor, you have been advised by the workshop to check with your local distributor on any effect to your warranty prior to making this Own Damag claim.				
()	Others				
Signe	ed and acknowledge by:				
	Ngilly				
Nam	ne and signature of policyholder/authorised driver				
-	A code-bon personnel including company stamp				







Accident Photo















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

Your Ref: 19.26851 Date: 03rd May 2019

Our Ref: CS3/ASM19001959/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: SME 99K INSURED VEHICLE: SBH 1010Z ACCIDENT DATE: 28/01/2019

We thank you for your instruction on 14/04/2019.

We acknowledge receipt of the following documents:-

- a) Automobile Inspection Report of SME 99K from M/s Par Automotive Consultancy.
- b) Singapore Accident Statement of Vehicles SME 99K and SBH 1010Z.
- Final Repair Bill of SME 99K from M/s Precision Motorworks Pte Ltd.
- d) Colour damaged vehicle photographs of SME 99K.

Pre-Repair Inspection Date: 30/01/2019 at M/s Precision Motorworks Pte Ltd, 68 Kaki Bukit Ave 6 #01-02 ARK @ KB, Singapore 417896.

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

: SME 99K

Make & Model

: Mercedes Benz CLA180 AMG

Year of Registration

: 2017

Chassis Number

: WDD1173422N414038

Engine Capacity

: 1595 cc

- We recommend that the repairs of the entire damage require about ______ 7 (Seven) _____ 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

Page No.:1 of 2

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SME 99K

aty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	FRONT BUMPER	SQUASHED	1,335.00	1,335.00
1	FRONT BUMPER DISTANCE RADAR SENSOR	NOT NECESSARY	1,160.00	
1	FRONT BUMPER DISTANCE RADAR SENSOR BRACKET	NOT NECESSARY	67.00	9
2	FRONT BUMPER INNER SIDE GUIDE RH / LH	NECESSARY-1PC ONLY	112.00	56.00
1	FRONT BUMPER LOWER GRILLE	NOT NECESSARY	115.00	
1	FRONT NUMBER PLATE GARNISH (NPA)	NOT NECESSARY	14	
4	FRONT BUMPER PARKING SENSOR	SHORTED-1PC ONLY	752.00	138.00
4	FRONT BUMPER PARKING SENSOR "O" RING	NECESSARY	48.00	48.00
4	FRONT BUMPER PARKING SENSOR HOLDER	NOT NECESSARY	180.00	
2	FRONT BUMPER SIDE RETAINER RH / LH	NECESSARY-1PC ONLY	48.00	24.00
1	FRONT BUMPER SPONGE	DEFORMED	115.00	115.00
1	FRONT BUMPER TOP WEATHERSTRIP	NOT NECESSARY	129.00	
1	FRONT BUMPER TOW HOOK COVER	NOT NECESSARY	56.00	
1	FRONT BUMPER GARNISH RH	DEFORMED	215.00	215.0
1	FRONT GRILLE	NOT NECESSARY	650.00	
1	FRONT GRILLE LOGO "MERCEDES"	NOT NECESSARY	135.00	
1	FRONT GRILLE LOGO EMBLEM BRACKET	NOT NECESSARY	89.00	
1	FRONT GRILLE OUTER GARNISH	NOT NECESSARY	135.00	
2	FRONT GRILLE OUTER GARNISH CHROME MOULDING RH / LH	NOT NECESSARY	130.00	8
1	FRONT HEADLAMP RH	FRACTURED	2,460.00	2,460.00
1	FRONT HEADLAMP XENON CONTROL MODULE RH	NOT NECESSARY	286.00	
1	FRONT FENDER RH	BUCKLED	1,400.00	980.00
1	FRONT KNUCKLE ARM	REPEATED	775.00	
1	FRONT KNUCKLE ARM	DISLODGE	1,160.00	950.0
1	FRONT LOWER ARM	BENT	525.00	525.0
1	FRONT SHOCK ABSORBER	NOT NECESSARY	640.00	
1	FRONT SHOCK ABSORBER TOP MOUNTING	NOT NECESSARY	240.00	
1	FRONT STABILISER LINK	NOT NECESSARY	71.00	
1	FRONT STEERING TIE ROD END	NOT NECESSARY	158.00	
1	FRONT FENDER INNER SHIELD (REAR) RH	DEFORMED	135.00	135.00

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LKK Auto Consultants Pte Ltd

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

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Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	LESS 10% DISCOUNT			-698.10
	50 (Final Called Street - April 1995)		13,321.00	6,282.90
	SPECIAL NETT ITEMS			
1	FRONT SPORT RIM (SN)	ABRADED	1,170.00	850.00
1	FRONT TYRES (SN)	NOT NECESSARY	600.00	9
1	FRONT BUMPER LOWER CABON FIBRE DEFUSER (SN)	NOT NECESSARY	2,500.00	
	SET FRONT BUMPER LOWER CABON FIBRE D-SIDE DEFUSER (SN)	FRACTURED	600.00	380.00
	0. 01		4,870.00	1,230.00
	LABOUR			
	TO STRAIGHTEN AND PANEL BEATING BONNET, FRONT SUPPORT PANE LAND FRONT RH FRAME MEMBERS. TO REMOVE AND REFIT ABOVE PARTS.		1,200.00	400.00
	TO PUTTY, RE-SPRAY PAINTING AND POLISH AFFECTED AREAS:		1,600.00	400.00
	TO CHECK AND RECTIFY WIRING SYSTEM.		80.00	30.00
	TO REMOVE AND REFIT FRONT SUSPENSION SYSTEM.		500.00	150.00
	TO CONDUCT ELECTRONIC WHEEL ALIGNMENT.		200.00	60.00
	TO RUST PROOF AFFECTED AREAS.		120.00	60.00
			3,700.00	1,100.00
	GRAND TOTAL		21,891.00	8,612.90
	DESCRIPTION COST OF LUMP SUM DEDAIRS			6 900 00

RECOMMENDED COST OF LUMP SUM REPAIRS	6,900.00
(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

Licensed Appraiser

Automotive Assessor

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