INS. CASE OWNE	R:	CC 4/ 4 190	0 1/08/	J4 63 12 DA	c .
+, Surveyor	6783	DOL:	9/6/2019	Date / Time	12/19
Pre-assign / CCI Insured Vehicle N Name of Insured Insured Tel No.	62	Equipment yll	Claim No. Policy No. Make / Model		vws i46K
Excess Sec II :SS  Is driver the owner  If NO, Driver No.	77 (YES /(NO))	D.O.A: 11/0 4/19  Nature of Accident: Bin Wohamad	Place of Accid		REPORT VES NO
CKM Jago		(V/L: 😥 / NÖ.)	Insured Liabili		1? Yes/No
INSRS: WSP: Tel: Liability: RMKS:	Hwy. INSI WSP Tel: Liabs RMS	ility:	INSRS: WSP: Tel: Liability: RMKS:		INSRS: WSP: Tel: Liability: RMKS:
Date/Time	(km 30824 . 7 ;				
	GETHER X			Non-Reporting ltr (1st): Non-Reporting ltr (2nd):	DATE/PIC
	- FILE PASS TO TYPE MAI	NOW CITY CO.		Non-Reporting ltr (Final): Notification ltr (if non-pick Call OI:	up):
28/2/2020	FHUS PASS TO HALL TO	LLOST		After call itr to Ol:	
				Documentation Check Li	-0.5
				Notification by (if non-pick	up)
				After call [tr to O]:	
				Authorisation To Aut. Release Voucher:	
				Final Repair Bill:	
				Car Rental Invoice:	
				Towing Involce	
				LTA / GIA :	
				Medical Bill:	
				PIR:	
				Mandate/Reject Instruction	in:
				LOD	
RELIMINARY ADVICE	Tute/Time:	Sent By:		Payment Breakdown For	ti:
1000	armer same.	Still By.		Post-Repair Photos:	
INALIZATION	Date/Time:	Confirmation		Others:	
Repair Cost:	S\$ (	Confirm with:		Confirm by:	
TNAL SETTLEMENT	Date/Time: 10/12/2019	days) Reduction:	%	Email	Call C
Final Liability:		Confirm with Ashley		Email Call	
Repair Cost: (w(lps)	S\$ 1016.30	f / Assessed) BOLA S/N No.: NI		If NO or B 28, Ass. Lia:	
oss of Rental (LOR)	) ss 2xx 20	3 days) × \$120	HIS PARKED TP		
oss of Use (LOU):	SS - (5	days) × 3120			
cas of Income (LOI):	ice e	c days)		(DOD.)	/
OR only LOU only		LOR+LOI Tick only one	a	1120000	ARNS -
HA/LTA Search	\$\$ 2.00	Little only one	0]	2X 7	2000
Medical:	S5 -			1) Claim states >> A	Land Control of the C
Dishursement:	55	(e.g. Tow/ Independen	nt X	1) Claim status: No roll/3	eject/Private Settle
egal Cost	S\$ -	telle row moderates	-	2) Report Format: 1P 3) Survey fee: \$40	D
Cotal:	85 1403, 70	Global Sum SS:		TALL ALL	
FINAL PAYMENT	Date/Time:	Confirm with:		Email Call	
Payee 1:	S\$ 1403.70		A 15 1.1	Email Call	
1201 (String PNA.)	SS 1103.10	Name 1: Hua Hong Prive	are marcon	74	
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and the second second					

7708 JW

		79.11	 E ( - 1%)	
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 			 	٠.

From	Date 24/6/2019	Veh No: SKW 3080 Y	Yr Regn 26 oct 2015
Estamoled Cost	•	Type: M.Carl M.Cycle / Bus / Van /	Lorry / Taxi / Prime Mover /
OD TP WS / TP RES / OD RES /	EVA / INV / INV	Truck / Trailer or	1356
To Inspect Vehicle No: S	KW 3080Y	Make: Honda Od	yssey 0.0 23546
d Workshop mis Hux	a Homa	Colour Grey	A/C: Insured / Std / Ni / NA
25 D surequi	Kendul Street 1	Sp. Reading 150 745	T/Radio: Insured / Std / NI / NA
nsured:		Eng/No:150	745
folicy No.		CINO JHMRC189	ofc204964
lains No.		Gen. Cond. Gool / Fair / Poor / Burn	nt
um insured:	Excess.	Steering: loorder / Jammed / Leaker	d/Burnt or
(Client's Record)		Brake: Inerder / Jammed / Leake	d / Burnt or
take of Veti:	llam	Modi: Nil / S/Rim / STD A/Rim	10
(1)	Not waiting)	Tyre Size F: 2(5/55)	217
(Policy Condition)		R: -	
emark: The yeh had commenced	tits N/S O	<u> </u>	A / MIC / OHTSU / PIR / SUMI /
repair at the time of insp		TOYO / YOKO or	A THE CASE OF THE
			Paur
al. or Market Value:	Consistent? Yes or No	Front R/Bal. C mm	Rear R/Bal 6 mm
The Production of the Producti	Consistent? Yes or No	Les /	151
	a (42 2		
st Repairs 3 days		D.O.A. IL (4(19	-116111
um Sum: 20 %	3 Val.: Yes or No	Survey held at	he Hong
A / REV / REP. / 24 HRS	s lwp	Des. of Damages : Frt) / Rear / O/S	S / N/S / U/C / Rooftop or
late: Person Con	Vehicle: 1N / C		A SECURITION OF THE PROPERTY O
Date: Person Con  Date / Time   Action / Instruction		The U/C / Chassis frame / Bo	dy Structure affected due to collision.
(Red \$ 4	Lls \$950/- 3lay.	s et repair.	
postime File Plans 3/7	reli, Report	Days Of Repair:	
faccount for the same of the s	nal Report	Resurvey No. of Trip:	Survey Fee:
Sate/Time, File Return In?			Yourspottifiers
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	10	: Interview (\$	) Floks
Seport Formus :		: Tech: Inos. (8	1 (Marci
ong Som / LBD: rz		SAME NAME OF	
			5000

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

Your ref:

19/19/19/VC05/021685

Our ref:

CC4/LPC19007708/Jda3

Date: 01/07/2019

The Motor Claims Department M/s LONPAC INSURANCE BHD

Dear Sir/Madam,

### PRELIMINARY ADVICE OF VEHICLE NO.

SKW 3080Y

We refer to the above matter.

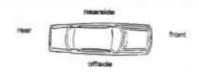
Please be informed that we had conducted the inspection of the above mentioned vehicle on 24/06/2019 at the premises of M/s Hua Hong Pte Ltd and have the following to report:-

Workshop Estimate Amount	: SS	1,406.24	
Revised Estimate Amount	: S\$	950.00	
"Check" Items Amount	: S\$		
Total (Including Check Items)	; S\$	950.00	
Market Value	: S\$	- (es	.)
LTA Reimbursement Value	: S\$	- (esi	.)
Nett Value	: S\$	- (es	(.)

Description of Damage:

The vehicle sustained damages at the

Front O/S Portion



Comments/Present Status:

Damages Consistent

Estimated normal period for repairs: 3.0 days

Yours faithfully,

ONG HWEE JIE

Licensed Appraiser

Company Registration No. 199607198R

51 UBLAVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

Your ref:

19/19/19/VC05/021685

Our ref:

CC4/LPC19007708/Jda3

Date: 01/07/2019

The Motor Claims Department M/s LONPAC INSURANCE BHD

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SKW 3080Y

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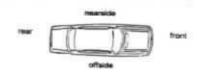
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LTA Reimbursement Value	: S\$		(est.)
Nett Value	: S\$		(est.)

Description of Damage:

The vehicle sustained damages at the

Front O/S Portion



Comments/Present Status:

Damages Consistent

Estimated normal period for repairs: 3.0 days

Yours faithfully,

ONG HWEE JIE

Licensed Appraiser

## > Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Yehicle Owner Particulars		
Owner ID Type:	Singapore NRIC	
Owner ID: Vehicle Details	2107H	
Vehicle No.:	SKW3080Y	
Vehicle to be Exported:	No	
Intended Deregistration Date:	25 Jun 2019	
Vehicle Make:	HONDA	
Vehicle Model:	ODYSSEY 2.4 EXV-S CVT SR	
Primary Colour:	Grey	
Manufacturing Year:	2015	
Engine No.:	K24W71012107	
Chassis No.:	JHMRC1890FC204964	
Maximum Power Output:	129.0 kW (172 bhp)	
Open Market Value:	\$28,685.00	
Original Registration Date:	26 Oct 2015	
First Registration Date:	26 Oct 2015	
Transfer Count:	0	
Actual ARF Paid: Intended PARF Rebate Details	\$32,159.00	
PARF Eligibility:	Yes	
PARF Eligibility Expiry Date:	25 Oct 2025	
PARF Rebate Amount: Intended COE Rebate Details	\$24,119.00	
COE Expiry Date:	25 Oct 2025	
COE Category:	B - Car above 1600cc or 97kW (130bhp)	
COE Period(Years):	10	
QP Paid:	\$58,190,00	
COE Rebate Amount:	\$36,853,00	
Total Rebate Amount:	\$60,972.00	

The information contained herein is correct as at 25 Jun 2019



## HUA HONG PRIVATE LIMITED

25D SUNGEL KADUT STREET 1, SINGAPORE 729332 Tel: (65) 6661 9688 Fax: (65) 6661 9699 Email: info@huahong.com.sg

## Estimate Repair List

02 May 2019

QUQT201905-000002 HHTPCLAIMS19-64

LONPAC INSURANCE BHD. 300 BEACH RD, #17-04/07 THE CONCOURSE SINGAPORE 199555

Attn: Motor Claims Department

ACCIDENT INVOLVING SKW3080Y & GZ2296E ON 11/04/2019 AT 71 PIONEER RD (TUAS AMENITY CENTRE) CARPARK AT ABOUT 1230 HOURS

Insured

SALINA

:

:

4

1

Vehicle Registration No.

SKW3080Y

Vehicle Make

HONDA

Vehicle Model

ODYSSEY 2.4 EXV-S CVT SR

Vehicle Chassis No.

JHMRC1890FC204964

Policy No.

5084615042-02 :

Date of Accident

11/04/2019

Type of Claim: Third Party

S/N	Quantity	Description	Unit Price S\$	Amount S\$	
1	1	Front Bumper CUT/		\$ 696.30	
2	10	Front Bumper Clip	\$ 3.90	\$ 39.00	30
3	1	[A. 14] [A. 15] [A. 15] [A. 15] [A. 15] [A. 16] [A. 16	LX	\$ 22.50	
	-		Less 20%	\$ 757.80 \$ 151.56	
				\$ 606.24	
To d	ismantle i	change front bumper.		\$ 300.00	200
		bumper and front RH fender.		\$ 500.00	400
				\$ 1,406.24	
			7% GST	\$ 98.44	
			Total	\$ 1,504.68	

LKK Auto Consultants hence notify the Repairer of the following:

- . To resurvey before/after spray painting
- . To display damaged part(s) (suring resurvey
- . Parts prices are subject to confirmation.
- . Third party survey is on a "Without Prejudice" basis.
- . No illegal modification(s) is allowed
- . Supplementary (territs) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:

U/5 3days Total-\$950/-

Authorised by Claims Dept

Hure In-LKK

24/6/19

## Nivitha (LKK Auto)

From:

GERALD POH WEE BIN <geraldpoh@lonpac.com>

Sent:

Thursday, 2 May 2019 10:13 AM

To:

assignments@lkkauto.com

Cc:

Admin-D (LKKAuto)

Subject:

FW: Accident involving SKW 3080 Y & GZ 2296 E on 11/04/2019 at 71 Pioneer Rd

[External Confidential]

Attachments:

RE: Accident involving SKW 3080 Y & GZ 2296 E on 11/04/2019 at 71 Pionee... (35.7

KB); GIA REPORT 2 - TP LONPAC.pdf; GZ2296E.mp4

11-ssumo alslia

Lonpac External - Confidential

Our Ref

: 19/19/19/VC05/021685

Dear Nivitha,

Please proceed to survey and revert on liability.

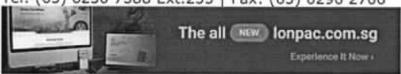
We attached the video footage for your attention and you need to turn on the volume to hear the impact.

Best Regards Gerald Poh

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road, #17-04/07 The Concourse, Singapore 199555

Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706



Lonpac External - Confidential data is for use by authorised external parties only.

From: Yvonne Toh [mailto:yvonne@huahong.com.sg]

Sent: Thursday, 2 May, 2019 10:02 AM

To: GERALD POH WEE BIN Cc: 'HH Jerleen Tang'

Subject: RE: Accident involving SKW 3080 Y & GZ 2296 E on 11/04/2019 at 71 Pioneer Rd [External General]

Dear Gerald,

We refer to the attached email.

Please find attached revised Police Report attached in SAS.

Kindly advise on liability.

Thank you.

Regards,



### HUA HONG PRIVATE LIMITED 25D SUNGEI KADUT STREET 1 SINGAPORE 729332 T. 6661 9688 | F. 6661 9699 | huahong.com.sg





From: Yvonne Toh <yvonne@huahong.com.sg>

Sent: Tuesday, 30 April 2019 1:36 PM

To: 'GERALD POH WEE BIN' <geraldpoh@lonpac.com> Cc: 'HH Jerleen Tang' <jerleen@huahong.com.sg>

Subject: RE: Accident involving SKW 3080 Y & GZ 2296 E on 11/04/2019 at 71 Pioneer Rd [External General]

Dear Gerald,

Please refer to attached accident footage. Kindly turn on the volume.

Thank you.

Regards, Yvonne Toh Claims Department



## HUA HONG PRIVATE LIMITED 25D SUNGEI KADUT STREET 1 SINGAPORE 729332 T. 6661 9688 | F. 6661 9699 | huahong.com.sg





From: GERALD POH WEE BIN <geraldpoh@lonpac.com>

Sent: Tuesday, 30 April 2019 11:22 AM To: Yvonne Toh < yvonne@huahong.com.sg> Cc: MT\_Claim\_SG <mt\_claim@lonpac.com>

Subject: RE: Accident involving SKW 3080 Y & GZ 2296 E on 11/04/2019 at 71 Pioneer Rd [External General]

## Lonpac External - General

WITHOUT PREJUDICE

Our Ref

: 19/19/19/VC00/021685

Dear Yvonne,

Our insured has lodged a police report stating that he was not aware of any accident at the stated location mentioned.

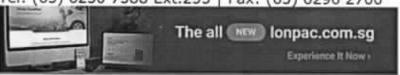
Please furnish us with the video footage to ascertain if there was any collision.

Best Regards Gerald Poh

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road, #17-04/07 The Concourse, Singapore 199555

Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706



Lonpac External - General data is for internal / external use.

From: Yvonne Toh [mailto:yvonne@huahong.com.sg]

Sent: Monday, 15 April, 2019 4:00 PM

To: MT\_Claim\_SG Cc: 'Jerleen Tang'

Subject: Accident involving SKW 3080 Y & GZ 2296 E on 11/04/2019 at 71 Pioneer Rd

Dear Sir/Mdm

Kindly advise liability for this accident case.

Our insured claiming third party. GIA report as per attached.

Should you have any clarification, please contact us @ 6661 9688.

Thank you.

Regards Yvonne Toh Claims Department



HUA HONG PRIVATE LIMITED 25D SUNGEI KADUT STREET 1 SINGAPORE 729332 T. 6661 9688 | F. 6661 9699 | W. huahong.com.sg









## Mei Kwan (LKKAuto)

From:

Mei Kwan (LKKAuto)

Sent:

Thursday, 4 July, 2019 11:39 AM

To:

GERALD POH WEE BIN

Cc:

MT\_Claim\_SG; Jia Le (LKK Auto); CS A Team; Admin A

Subject:

RE: Accident involving SKW 3080 Y & GZ 2296 E on 11/04/2019 at 71 Pioneer Rd

[External Confidential]

Attachments:

Preliminary Advice.pdf; TP ESTIMATE - MARKED.pdf

# WITHOUT PREJUDICE' SAVE AS TO COSTS

LPC REF: 19/19/19/VC05/021685 LKK REF: CC4/LPC19007708/Jda3

Dear Sir / Madam,

We refer to the above matter.

Enclosed revert of vehicle: SKW 3080Y

We have not authorized repairs.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice

Our case handler in-charge is Jia Le and she can be contacted at DID: 6749 5792.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

### LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: <u>MeiKwan@lkkauto.com</u> | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, ≠02-25 | S(408933)

From: GERALD POH WEE BIN <geraldpoh@lonpac.com>

Sent: Thursday, 2 May, 2019 4:27 PM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: MT\_Claim\_SG <mt\_claim@lonpac.com>; Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

Subject: RE: Accident involving SKW 3080 Y & GZ 2296 E on 11/04/2019 at 71 Pioneer Rd [External Confidential]

## Lonpac External - Confidential

Dear Mei Kwan,

Attached copy of insured's report for your attention.

The video footage has been emailed to your office and

Please be informed that vehicle is not in the workshop, repairer will arrange.

Best Regards,

#### G.Nivitha Admin

### LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: <u>assignments@lkkauto.com</u> | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: GERALD POH WEE BIN [mailto:geraldpoh@lonpac.com]

Sent: Thursday, 2 May 2019 10:13 AM

To: assignments@lkkauto.com

Cc: Admin-D (LKKAuto) <admin-d@lkkauto.com>

Subject: FW: Accident involving SKW 3080 Y & GZ 2296 E on 11/04/2019 at 71 Pioneer Rd [External Confidential]

## Lonpac External - Confidential

Our Ref

: 19/19/19/VC05/021685

Dear Nivitha,

Please proceed to survey and revert on liability.

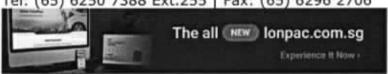
We attached the video footage for your attention and you need to turn on the volume to hear the impact.

Best Regards Gerald Poh

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road, #17-04/07 The Concourse, Singapore 199555

Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706



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Sent: Thursday, 2 May, 2019 10:02 AM

To: GERALD POH WEE BIN Cc: 'HH Jerleen Tang'

Subject: RE: Accident involving SKW 3080 Y & GZ 2296 E on 11/04/2019 at 71 Pioneer Rd [External General]

Dear Gerald,

We refer to the attached email.

Please find attached revised Police Report attached in SAS.

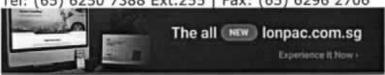
of any accident at the stated location mentioned.

Please furnish us with the video footage to ascertain if there was any collision.

Best Regards Gerald Poh

Senior Claims Executive | Lonpac Insurance Bhd 300 Beach Road, #17-04/07 The Concourse, Singapore 199555

Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706



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From: Yvonne Toh [mailto:yvonne@huahong.com.sq]

Sent: Monday, 15 April, 2019 4:00 PM

To: MT\_Claim\_SG Cc: 'Jerleen Tang'

Subject: Accident involving SKW 3080 Y & GZ 2296 E on 11/04/2019 at 71 Pioneer Rd

Dear Sir/Mdm

Kindly advise liability for this accident case.

Our insured claiming third party. GIA report as per attached.

Should you have any clarification, please contact us @ 6661 9688.

Thank you.

Regards Yvonne Toh Claims Department



HUA HONG PRIVATE LIMITED 25D SUNGEI KADUT STREET 1 SINGAPORE 729332 T. 6661 9688 | F. 6661 9699 | W. huahong.com.sg









This email has been checked for viruses by AVG antivirus software. www.avg.com



### 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 Internation	onale Des Experts En Automol	bile
ON	PAC INSURANCE	BHD	Ref : CC4/LPC1900770	08/Jda3n2
	BEACH ROAD 04/07 THE CONC	OURSESINGAPORE 199555	Date: 02-03-2020 Code: LPC2	
1.		Policy Particulars	:- THIRD PARTY CLAIM	
	Insured Veh.	GZ 2296E	Veh. Inspected	SKW 3080Y
	Policy No.	Z19VC05001564	Coverage (\$)	0.00
	Claim No.	19/19/19/VC05/021685	Excess (\$)	0.00
	Assign From	GERALD	Assign Date	02/05/2019
2.	The second	Vehicle Parti	culars & Condition	
	Make & Model	HONDA ODYSSEY	c.c	2356
	Engine No.	HIDDEN	Year of Reg.	2015
	Chassis No.	JHMRC1890FC204964	Colour	GREY
	Odometer	150745	Steering	IN ORDER
	Brakes	IN ORDER	Modification	SPORTS RIM
	General	GOOD		
3,		Condit	ions of Tyres	
		Size	Make	Balance
	R/H Front Tyre	215/55 R17	DUNLOP	6 mm
	L/H Front Tyre	215/55 R17	DUNLOP	6 mm
	R/H Rear Tyre	215/55 R17	DUNLOP	6 mm
	L/H Rear Tyre	215/55 R17	DUNLOP	6 mm
i.	West Street	Descripti	on of Damages	FIELDY EV
	THE VEHICLE SU	STAINED DAMAGES AT THE FR	ONT PORTION.	
	DAMAGES SEE D	ETAILS.		
5,		Genera	I Information	
	Accident Date	11/04/2019	Inspection Date	24/06/2019
	Survey held at	HUA HONG PTE LTD		
		25D SUNGEI KADUT STREET	1 SINGAPORE 729332	
5a.		R	emarks	100000000000000000000000000000000000000
		ON WAS CONDUCTED ON A"WI" CE TO YOUR INSTRUCTIONS, V		
5b.	TO THE ACCORDANCE		Days of Repair	D THE PHONE
	ESTIMATED NOR	MAL PERIOD FOR REPAIR:	3 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 1

### ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SKW 3080Y

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	FRONT BUMPER	CUT	696.30	696.30
10	FRONT BUMPER CLIP @\$3.90	NECESSARY	39.00	30.00
1	FRONT BUMPER RETAINER (RH)	NOT NECESSARY	22.50	-
	LESS 20% DISCOUNT		-151.56	-145.26
	A STATE OF THE STA		606.24	581.04
	LABOUR			
	TO DISMANTLE & CHARGE FRONT BUMPER.		300.00	200.00
	TO SPRAY FRONT BUMPER AND FRONT RH FENDER .		500.00	400.00
			800.00	600.00
	GRAND TOTAL		1,406.24	1,181.04

RECOMMENDED COST OF LUMP SUM REPAIRS	THE RESIDENCE OF THE PARTY.	950.00
(TO ITS PRE-ACCIDENT CONDITION)		

Report Ref No. CC4/LPC19007708/Jda3n2

OF

ONG HWEE JIE

**Automotive Assessor** 

A THE

HO LEONG CHUAN

**Automotive Assessor** 

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 contact or tors, is accepted to any third party who may reply on the Report wholly or in part. Any third party acting or replying on this Report in whole or in part, does so at his or her own risk.