

Surveyor

Adnan

REF: CSI/LAW19008682/Avd362

Special Instruction:

Us: #12,900-00

ASSIGNMENT (Office)

From (Person): Lyn Abdul Kadir of Kennedy'skw Date/Time: 13/5/2019

Estimated Cost: Bill to:

Third Parties:

Claimant:

Surveyor: Prominent Appraiser

Workshop: Verve Autoclinic

OD/TP Re-inspection / Evaluation

To Inspect Vehicle No: SJG 5239R Insured: SFN 860P
at Workshop m/s Verve Autoclinic Tel: 9159 5951
of 25 Kellie Bulfinch Rd 4 #03-39 synergy
Policy No: Claim No: MC/MC 5644/2018
Sum Insured: Excess:
Make of Veh: D.O.A. 5/3/2017
(Client's Record)

SJE

Date/Time: Person Contacted: Vehicle IN / OUT
Date/Time: Confirmed with Final Fig. days (Red \$ / %; Original 14 days)
Date/Time: 04/07/19 Submit Final Fig. 6.1K, 09 days (Red \$ 6800 / 53 %; Original days)

Date/Time	Action/Instruction
	SJG 5239R NA/INC 09023392/c2 SFN 860P-X EVA: 18/10/2019
	RECEIVED 2019
	Do Not Finalise

Para(1) : Parts found not replaced (To highlight R or UB, LR, Etc)

Para(2) : Comments on consistency of damages (Parts Not Consistent : NC)

Para(3) : Nett Value

Market Value :

Salvage Value :

Nett Value :

Inspected/
Evaluated by:

Fee Charged

Basic & Add
Transport
Photos
Others
Total

Date:

700

700

1) Date/Time 4/7-typer File Pass to

3) Date/Time File Pass to

5) Date/Time File Pass to

2) Date/Time File Return to

4) Date/Time File Return to

6) Date/Time File Return to

Nivitha (LKK Auto)

From: Lyn Abdul Karim <Lyn.AbdulKarim@kennedyslaw.com>
Sent: Monday, 13 May 2019 2:27 PM
To: 'sur@lkkauto.com'; 'admin-d@lkkauto.com'
Cc: Akramjeet Khaira; Nicholas Ng
Subject: FW: Accident Involving SJG5239R & SFN860P along Punggol Drive on 5 March 2017 | MC/MC 5644/2018 | Request for paper survey (Part 1)
Attachments: 20190513 - Ltr to LKK (paper survey).pdf; 20170306 - SJG5239R GIA report.pdf; OI GIA (SFN860P).pdf

For and on behalf of Mr Akramjeet Singh Khaira / Mr Nicholas Ng

Dear Sirs,

Resending Part 1 of our email.

Regards
Lyn Abdul Karim
Legal Secretary
For and on behalf of Akramjeet Singh Khaira / Nicholas Ng
LEGAL SOLUTIONS LLC

T (Main): +65 6436 4300 | T (Direct): +65 6436 4326 | F: +65 6436 4301



80 Raffles Place
#44-01
UOB Plaza 1
Singapore 048624

website: www.legalsolutions.com.sg
Supporting: www.singaporelaw.sg

We are pleased to inform you that Legal Solutions LLC and Kennedys Singapore LLP have formed a joint law venture known as Kennedys Legal Solutions.

From: Lyn Abdul Karim
Sent: 13 May 2019 11:25
To: 'assignments@lkkauto.com' <assignments@lkkauto.com>; 'admin-d@lkkauto.com' <admin-d@lkkauto.com>
Cc: Akramjeet Khaira <akram.khaira@kennedyslaw.com>; Nicholas Ng <Nicholas.Ng@kennedyslaw.com>
Subject: FW: Accident Involving SJG5239R & SFN860P along Punggol Drive on 5 March 2017 | MC/MC 5644/2018 | Request for paper survey

For and on behalf of Mr Akramjeet Singh Khaira / Mr Nicholas Ng

Dear Sirs,

We re-sending our email below sent earlier to sur@lkkauto.com which was undelivered.

Regards
Lyn Abdul Karim
Legal Secretary
For and on behalf of Akramjeet Singh Khaira / Nicholas Ng
LEGAL SOLUTIONS LLC

T (Main): +65 6436 4300 | T (Direct): +65 6436 4326 | F: +65 6436 4301



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We are pleased to inform you that Legal Solutions LLC and Kennedys Singapore LLP have formed a joint law venture known as Kennedys Legal Solutions.

From: Lyn Abdul Karim

Sent: 13 May 2019 10:14

To: 'sur@lkkauto.com' <sur@lkkauto.com>

Cc: Akramjeet Khaira <akram.khaira@kennedyslaw.com>; Nicholas Ng <Nicholas.Ng@kennedyslaw.com>

Subject: Accident Involving SJG5239R & SFN860P along Punggol Drive on 5 March 2017 | MC/MC 5644/2018 | Request for paper survey

For and on behalf of Mr Akramjeet Singh Khaira / Mr Nicholas Ng

Dear Sirs,

We refer to the above matter.

Kindly find attached our letter together with the supporting documents for your attention.

We look forward to hear from you.

Regards

Lyn Abdul Karim

Legal Secretary

For and on behalf of Akramjeet Singh Khaira / Nicholas Ng

LEGAL SOLUTIONS LLC

T (Main): +65 6436 4300 | T (Direct): +65 6436 4326 | F: +65 6436 4301



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We are pleased to inform you that Legal Solutions LLC and Kennedys Singapore LLP have formed a joint law venture known as Kennedys Legal Solutions.

General Data Protection Regulations - From 25 May 2018 to the extent that we are currently in a contract with you or are intending to enter into a contract that involves processing the data of individuals in the EU, we would ask you to note the terms of our [GDPR Privacy Policy](#), also our [Client Terms of Business](#) to the extent that we have not already agreed GDPR variations with you and, if you supply any products or services to us, our [Supplier Terms of Business](#) each of which will apply to all existing and future dealings between us as appropriate.

Please be aware of the increase in cybercrime and fraud. If you receive an email purporting to be from someone at Kennedys which seeks to direct a payment to bank details which differ from those which we have already given you (in our retainer letter and on our invoices) it is unlikely to be genuine. Please do not reply to the email or act on any information contained in it but contact us immediately.

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Your ref Please advise

Our ref AK2/ZTN/nak/929892.AIG(mpi&mpd)

13 May 2019

BY EMAIL ONLY (sur@lkkauto.com)

LKK AUTO CONSULTANTS PTE LTD
51 Ubi Avenue 1
#01-25 Paya Ubi Industrial Park
Singapore 408933

Attention: Mr Adrian Ling

Dear Sirs

MC/MC 5644/2018

ACCIDENT INVOLVING SJG 5239R & SFN 860P ALONG PUNGGOL DRIVE ON 5 MARCH 2017

1. We refer to the above matter.
2. In MC/MC 5644/2018, the Plaintiff (ex-owner and driver of SJG 5239R and represented by M/s East Asia Law Corporation) makes a claim against the Defendant (owner and driver of SFN 860P represented by us) for, among others, Cost of Repairs and Rental Charges arising out of the above accident.
3. Please be informed that both parties have agreed to appoint you as the Single Joint Expert (SJE) for this matter. As the SJE, you have a duty to assist the Court in arriving at a just outcome for this matter.
4. Please see enclosed the following documents:
 - a. Singapore Accident Statement of SJG 5239R dated 6 March 2017;
 - b. Singapore Accident Statement of SFN 860P dated 6 March 2017;
 - c. Survey Report from Prominent Appraiser Services Pte Ltd dated 25 April 2017 (with coloured photographs);

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Kennedys
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t +65 6436 4411

akram.khalra@kennedyslaw.com
nicholas.ng@kennedyslaw.com

- d. Repair Bill from Verve Autoclinic dated 26 April 2017; and
 - e. LTA search dated 8 May 2019 showing no record found for SJG 5239R.
5. As the Plaintiff's vehicle may have been scrapped/de-registered, kindly conduct a paper re-inspection for SJG 5239R based on the above documents and prepare an SJE report to record your findings.
6. Please also advise on the following:
- a. Your fees for paper re-inspection and SJE Report;
 - b. Your fees for half-day attendance at the State Courts;
 - c. Time needed to prepare the report.
7. Kindly acknowledge receipt of this letter and we look forward to hearing from you.

Yours faithfully



Akramjeet Singh Khaira / Nicholas Ng
Legal Solutions LLC

Enc.

Cc Solicitors for the Plaintiff
M/s East Asia Law Corporation
(Ref: 2017.4734.EA.MK.ya)
(By email: yvonne@ealc.com.sg)

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 Authorized 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 ability.
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 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	06/03/2017 10:48
Date Of Accident	05/03/2017 20:00
Exact Location Of Accident	ALONG PUNGGOL DRIVE OUTSIDE BLK 635C
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SJG5239R
Insured/Policyholder	
Name Of Registered Owner	WONG YAO DE
NRIC No	S8234381D
Email Address	james.wyd@gmail.com
Mobile Phone No	(LOCAL) +65-90097850
Alternative Phone No	Office-90097850
Vehicle Particulars	
Manufacturer	SUZUKI
Model	SWIFT 1.3M
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?	No
If No, Please state action to be taken	Third Party
Vehicle Category	Private Car
Insurance Company	
Name of Insurance Company	Direct Asia Insurance (Singapore) Pte Ltd
Type Of Coverage	Comprehensive
Fleet Policy	No
Policy Number	MT/00297781
Cover Note Number	19/04/2016-02/04/2017
Driver	
Name of Driver	WONG YAO DE
NRIC No	S8234381D
Date Of Birth	11/10/1982
Occupation	Indoor
Date Of Driving Pass	28/12/2004
Driving Experience	12 Years And 2 Months
Gender	Male
Mobile Number	(Local) +65-90097850
Fax Number	
Contact Number	Office-90097850
Email Address	james.wyd@gmail.com

Address
Postcode
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 -
Vehicle -
Insurance Company of Driver's Own Vehicle -

General Information of the Accident

Type Of Accident Collision- Head to Side
Weather Conditions Clear
Road Surface Dry

Other Information

Was any foreign vehicle involved in this accident? No
Was any body injured in the Accident? No
Was any other material or property damaged? No
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 SKETCH PLAN

Attachment(s)

Are accident photos available for attachment? Yes
Was there any video captured by Car Camera? Yes
Was there any audio recorded? No

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/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims.
 - (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.

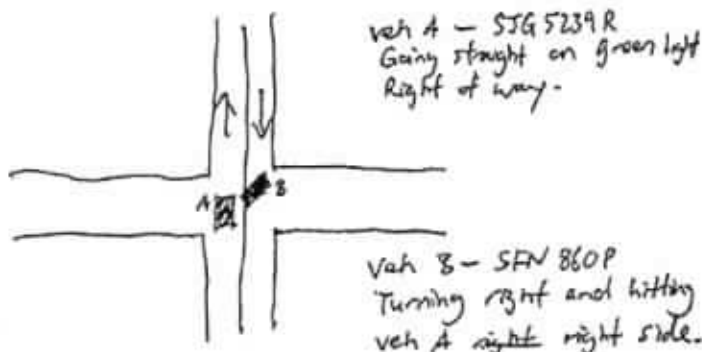
[Signature] 06/03/2017
1014 HRS

Policyholder's Signature / Date & Time

Sketch Plan

[Signature]
Driver's Signature (if driver is not the policyholder) / Date & Time

[Signature]
Witnessed by Reporting Centre Personnel



Describe Circumstances of the Accident

Whilst travelling straight with the traffic light in my favour and me having the right of way, veh '3' - a Nissan which was earlier on the opposite direction was about to make a right turn. However, at the point of moment where my car pass the traffic light, veh 8 was totally oblivious to me and ~~was turning right~~ and still ~~accelerate~~ towards my car and hit the driver side.

The immense impact swung me sideways and caused my left side to hit a kerb before coming to a complete halt.

You had been advised by workshop that in the event that you wish to claim against your own policy (OD claim), there is a Fourteen (14) days clause whereby the claim must be made within the stipulated timeframe from the day of occurrence.

Reporting Only

Claim OD

Claim TP

Claim OD / TP at other workshop

Declaration

We declare the foregoing particulars are true in every respect.

[Signature] 06/03/2017
1020 HCS

Policyholder's Signature / Date & Time

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

Witnessed by Reporting Centre Personnel

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 ability.
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 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	06/03/2017 09:12
Date Of Accident	05/03/2017 19:40
Exact Location Of Accident	JUNCTION OF PUNGGOL DRIVE & EDGEDALE PLAINS
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SFN860P
Insured/Policyholder	
Name Of Registered Owner	LIM ENG TEONG
NRIC No	S1199223D
Email Address	limalbert@stengg.com
Mobile Phone No	(LOCAL) +65-98160825
Alternative Phone No	Others-98160825

Vehicle Particulars

Manufacturer	NISSAN
Model	SYLPHY 1.5

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	AIG Asia Pacific Insurance Pte. Ltd.
Type Of Coverage	Comprehensive
Fleet Policy	No
Policy Number	2100120980-08000
Cover Note Number	16/02/2017 TO 15/02/2018

Driver

Name of Driver	LIM ENG TEONG
NRIC No	S1199223D
Date Of Birth	17/08/1955
Occupation	Indoor
Date Of Driving Pass	28/01/1982
Driving Experience	35 Years And 1 Month
Gender	Male
Mobile Number	(Local) +65-98160825
Fax Number	
Contact Number	Others-98160825
EMail Address	limalbert@stengg.com

Address	138 EDGEDALE PLAINS #13-106 SINGAPORE 820138
Postcode	
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- Cross Junction
Weather Conditions	Clear
Road Surface	Dry

Other Information

Was any foreign vehicle involved in this accident?	No
Was any body injured in the Accident?	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 WITH ATTACH.

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	SJG5239R
Vehicle Make/Model/Colour	
Details Of Properties	
Name of Driver	JAMES WONG
NRIC/Passport Number	S8234381D
Contact Number	90097850
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

Details of Witness

Name	
Phone Number	
Email Address	

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' law yers/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/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' law yers/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 law yers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.

Lim Eng Peong
1/11/17, 6/3/17 0915 hrs
NAH

Policyholder's Signature / Date & Time _____
Driver's Signature (If driver is not the policyholder) / Date & Time _____
Witnessed by Reporting Centre Personnel _____

Sketch Plan

ROAD DRIVE
EDMONT PLANS

A: SFNB60P
B: SJ45239R

Accident Sketch Plan Pg.1

Describe Circumstances of the Accident

I was on Ponggol Dr waiting to make a right turn onto Edgemoor plains. while I just started to drive forward after checking clear for any oncoming vehicles from the left and the pedestrians had crossed the road.

Then a sudden, a black car (S1652992) appear at my left at a fast speed. I immediately slam on the brake but the oncoming car had swiped past, and hitting the front right of my car.

The black car managed to stopped at a 90° angle, about 40/50 m away from the junction (impact pt).

There was no injury in this incident.

1/2m, 6/3/17

Insurance Co.	AIA ASIA PACIFIC
Vehicle No.	SEN860P
Date of Accident	6/3/17
<input type="checkbox"/> Reporting Only	
<input type="checkbox"/> With Damage Claim	
<input type="checkbox"/> Third Party Claim	
<input type="checkbox"/> Other Workshop	

Declaration

We declare the foregoing particulars are true in every respect.

Lim Eng Teong 0915 hrs
1/2m 6/3/17 NH

Policyholder's Signature / Date & Time

Driver's Signature (If driver is not the policyholder) / Date & Time

Witnessed by Reporting Centre Personnel



AIG ASIA PACIFIC INSURANCE PTE LTD

MOTOR ACCIDENT INTERVIEW FORM

NAME (DRIVER) : Lim Eln TEONG
 VEHICLE NUMBER : SFN200P
 DATE/TIME OF ACCIDENT : 5/3/2017 @ 1940 HRS
 PLACE OF ACCIDENT : JUNCTION OF BATHOL DRIVE & EDGEMOOR PLAIN
 THIRD PARTY VEHICLE (IF ANY) : SJH5289R

WHERE DID YOU START YOUR JOURNEY AND WHERE WAS THE INTENDED DESTINATION BEFORE THE ACCIDENT?

FROM BATHOL PLAIN TO HOME AT EDGEMOOR PLAIN

DID YOU DRINK ANY ALCOHOLIC DRINKS BEFORE YOU DRIVE ON THE DAY OF THE ACCIDENT? IF YES, DID THE TRAFFIC POLICE CONDUCT ANY BREATHE-ANALYSER TEST ON YOU? IF YES, WHAT IS THE RESULT?

No

WHAT IS THE TYPE OF COLLISION AND THE EXTENSIVENESS OF THE DAMAGES TO ALL VEHICLES INVOLVED?

CAR CRASH

WERE YOU OR YOUR PASSENGER/S INJURED? IF INJURED, WHICH HOSPITAL? WERE YOU TAKEN TO THE TRAFFIC POLICE FOR INVESTIGATION?

No

Lim Eln Teong 6/3/17
 Name: 0915113

I Affirmed The Above Information Is Given To My Best Knowledge.





RENEWAL SCHEDULE

NISSAN AUTO PROTECTOR

THIS SCHEDULE IS NOT MEANT FOR ROAD TAX RENEWAL PURPOSES
PLEASE PRODUCE YOUR ORIGINAL CERTIFICATE OF INSURANCE

PERIOD OF INSURANCE (both dates inclusive)	From : 16 Feb 2017 To : 15 Feb 2018	POLICY NO. : 2100120980 ENDORSEMENT NO. : 08000
INSURED	Lim Eng Teong	PREMIUM CALCULATION : S\$ After 5% Safe Driving Discount & 50% No Claim Discount
ADDRESS	138 Edgedale Plains #13-108 Singapore 820138	PREMIUM \$829.15 GST @ 7.00% \$58.04 Total Due \$887.19
BUSINESS/PROFESSION	Uniformed Group	Insurance coverage includes the following benefit(s): Loss Of Use 10 Days (1600 - 1600cc), NCD Protector
REGISTRATION NO.	SFN880P	
MAKE AND TYPE OF BODY	NISSAN Sylphy 1.5	
YEAR OF REGISTRATION	2009 CC/TONNAGE : 1,498.00	
SEATING CAPACITY	5	
CHASSIS NO.	JN1BAAG11Z0107460	
ENGINE NO.	HR15090881B	
SUM INSURED	Market Value	
INSURING WITH COE/PARF	Yes	
EXCESS	\$5600.00 (1)	
NAMED DRIVERS	1) The Policyholder 2) Lim Andrea	
SUBJECT TO AGE CONDITION : All Age Condition		SUBJECT TO ENDORSEMENT(S) : 2(a), 7(a), 25, 57, 72(b), 82(m), 89, 94, 130, 140(c), 203
HIRE PURCHASE OWNERS/EMPLOYER'S LOAN :	NA	Issued in SINGAPORE on 24 Jan 2017

Person(s) Entitled To Drive :

- a) The Insured.
b) Any other person who is driving on the Insured's order or with his permission.
This policy will indemnify the Insured or any authorised driver only if he/she meets the age conditions.
A Young and/or inexperienced Driver Excess ("YIDER") of \$53,000.00, in addition to the Policy Excess, applies to You and any Authorised Driver (named or unnamed) if You are or the said Authorised Driver is below the age of 23 and/or has less than 2 years' driving experience.

Limitation As To Use :

Use only for social, domestic and pleasure purposes and for the Insured's business. The Policy does not cover use for hire or rewards, tuition, driving test, racing, pace-making, reliability trial speed-testing the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with the Motor Trade.

APPROVED REPORTING CENTRES / NISSAN AUTHORISED REPAIRERS

1. Tan Chong Mtr - 913 St Timah Rd (T: 64694091/2/3) 2. Tan Chong Mtr - 17 Lor 8 Toa Payoh (T: 63570753/4)
3. TC AutoClinic - No 1 Sixth Lok Yang Rd (T: 62622212) 4. Autolution Industrial - 19 Ubi Rd 4 (T: 64909668)
5. TC AutoClinic - 25 Leng Kee Rd (T: 67038511/2/3)
APPROVED REPORTING CENTRES / AIG AUTHORISED REPAIRERS (FOR CLAIMS-RELATED REPAIRS)
6. ComfortDelgro Engrg - 205 Braddell Rd (T: 63837118) 7. DPS Body & Paint Workshop - 208 Pandan Gardens (T: 65684501)
8. Ethos - 30 Bukit Batok Cres (T: 66547777) 9. Glass-Fix - 52 Ubi Ave 3 (T: 62790887) - For windscreen only
10. Kan Fook Sing Motor - 61 Defu Lane 12 (T: 67479560) 11. Lai Huat (Meng Kee) Motor - 21 Sin Ming Ind (T: 64538110)
12. Nova Automotive - 1008 Bukit Merah Lane 3 (Tel: 62723892) 13. Progressive Automotive - 3022A Ubi Rd 1 (T: 67415336)
14. SME Motor - 1 Kaki Bukit Ave 6 Bk D (T: 67476106)

500610-702
TAN CHONG CREDIT PTE LTD - HHC
911 BUKIT TIMAH ROAD
TAN CHONG MOTOR CENTRE
SINGAPORE 589622
ANSP-MOTOR

AIG Asia Pacific Insurance Pte. Ltd.

AUTHORISED REPRESENTATIVE

TCK/MC

ORIGINAL

Accident Photo



Accident Photo



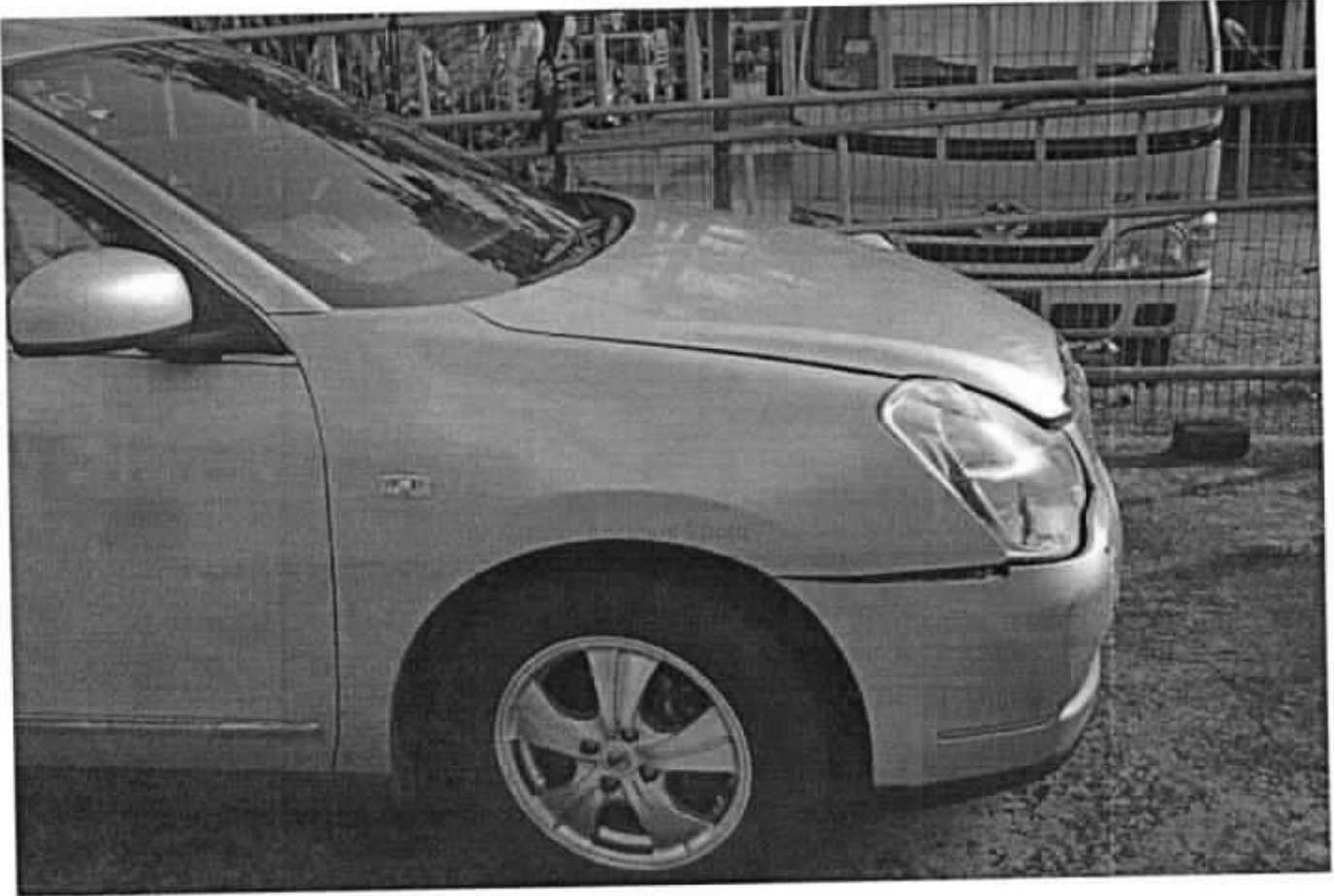
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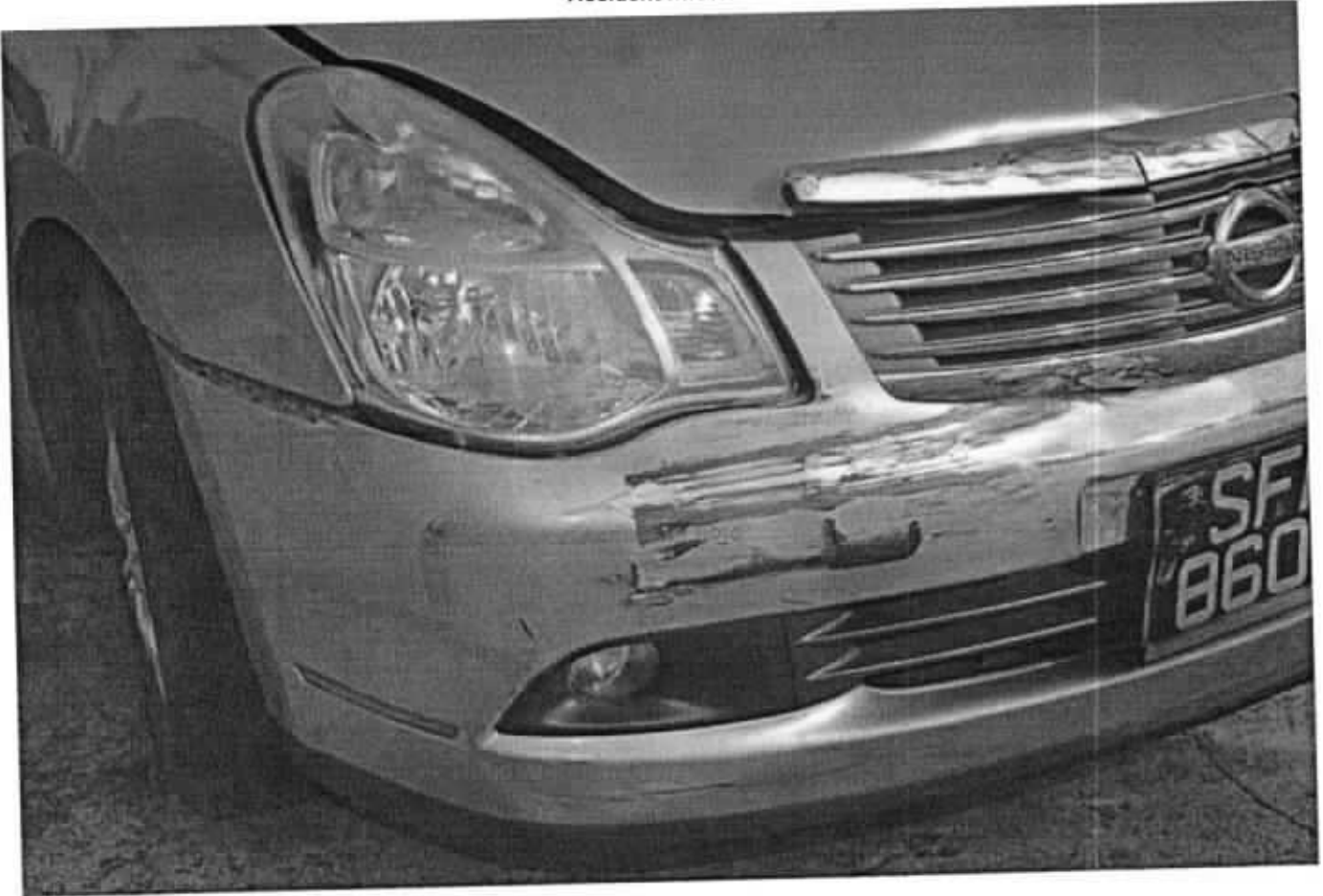
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Accident Photo



Accident Photo



Accident Photo



Accident Photo



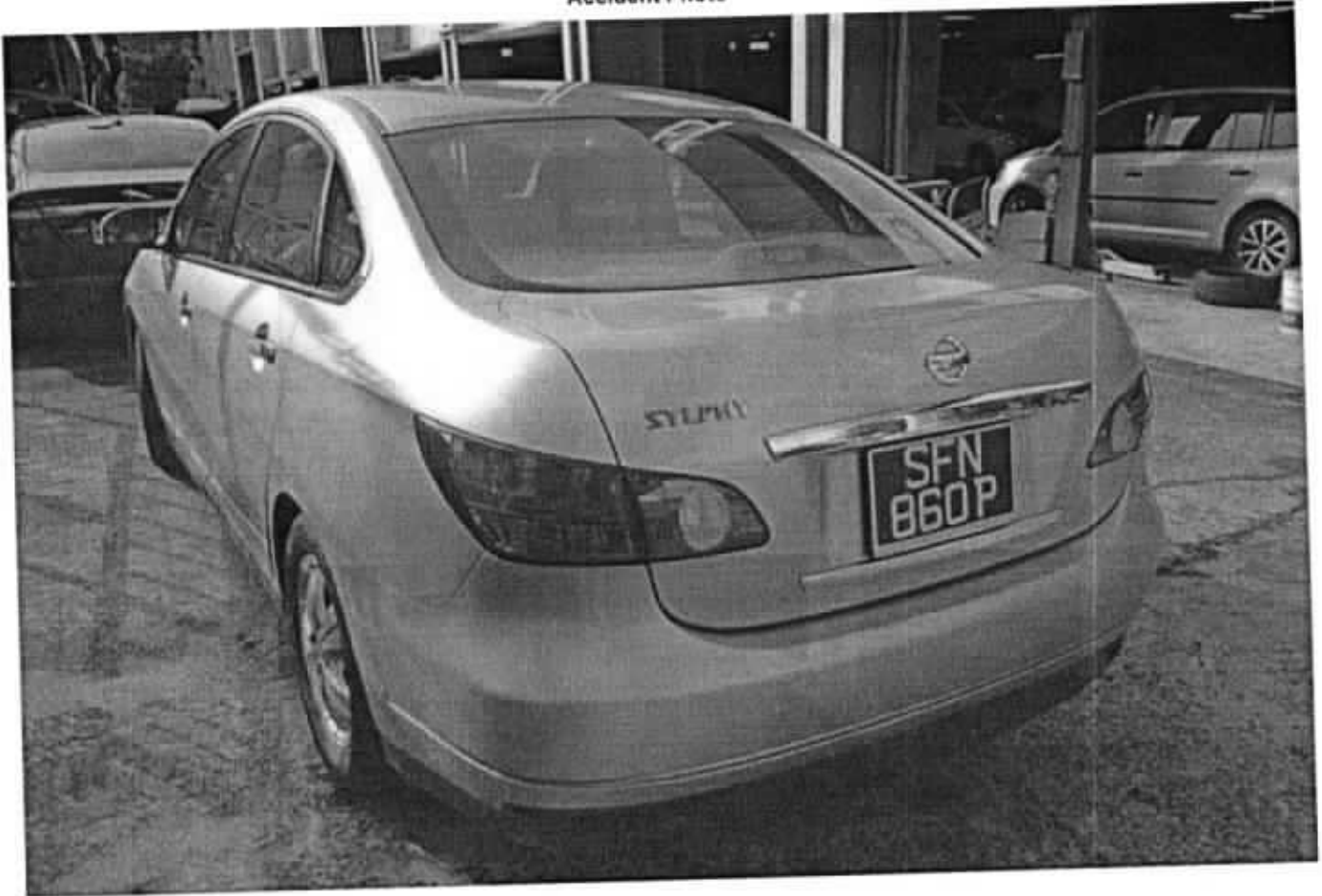
Accident Photo



Accident Photo



Accident Photo



Verve Autoclinic

Blk 25 Kaki Bukit Road 4 #03-39 Synergy @ KB

Singapore 417800

H/P no. 9159 5951 (Jaron)

Email : mail4jaron@yahoo.com.sg

Date : 26/04/2017

Name : Mr Wong Yao De

Date of Accident : 05/03/2017

Address : C/o. 25 Kaki Bukit Road 4
Synergy@KB #03-39
Singapore 417800

Vehicle Model : Suzuki Swift

Final Repair Cost For SJG5239R (OPC)

Lump Sum Repair Costs

\$ 12,900.00

Please note the following:

- No record found. [CM00078]

Enquire Vehicle & Owner Information

Input Details

As At Date/Time*: 08052019 (DDMMYYYY) 000000 (HHMMSS)
Enquire For*: ☒ Vehicle ☐ Power-Assisted Bicycle(PAB) ☐ e-scooter
Vehicle No.*: SJG5239R
Search Reason*: Insurance claim in relation to traffic accident
Date of Filing*: 08052019 (DDMMYYYY)
Suit No.*: MC/MC 5644/2018
Law Firm Case No.*: AK2/ZTN/NAK/92989

Important Notice

The fee for electronic searches is revised to \$7.49 (inclusive of GST) with effect from 20 Dec 2017.

This fee has remained unchanged for more than 10 years. The fee adjustment is due to rising costs and providing this service to vehicle owners/users e.g. setting-up and maintenance of IT systems and manpower costs.

* Mandatory field

terms and conditions:

This application is subjected but not limited to the following conditions:

1. These Terms and Conditions are supplemental to and are to be read together with the Conditions of Use found at the footer of the e-Services@ONE.MOTORING website accessed via <http://www.onemotoring.com.sg>.

I Agree

I Do Not Agree

Clear



PROMINENT APPRAISER SERVICES PTE LTD

Qualified Loss Adjusters And Motor Appraisers

Correspondence Address: 1 Simei St 3 #02-24 S(529890)
Mobile: 9295 2204 Fax: 6722 8508 Email: pasvcs@hotmail.com

Business Reg. 201404434D

VEHICLE INSPECTION REPORT

Report No. : PAS/TP/0060317

Date of Report : 25/04/2017

To : Mr Wong Yao De
C/o. 25 Kaki Bukit Road 4
Synergy@KB #03-39
Singapore 417800

Date of Assignment : 06/03/2017
Report requested by : Mr Wong Yao De
Date of Accident : 05/03/2017
Date of Inspection : 06/03/2017
Claim No. : Third Party Claim
Policy No. : -

PARTICULARS OF DAMAGED VEHICLE

Vehicle Registration No. : SJG5239R (OPC)
Make & Model : Suzuki Swift (M)
Year of Registration : 2008
Colour : Met. Black

Engine Capacity (cc) : 1328cc
Mileage (km) : 126080km
Chassis / Frame No. : ZC11S402273
Engine No. : M13A2025499

TYRE CONDITION

Front LH : 6 mm
Make : Yokohama

Front RH : 6 mm
Make : Yokohama

Rear LH : 6 mm
Make : Yokohama

Rear RH : 6 mm
Make : Yokohama

Road wheels Type : Alloy

(The above represents the approximate remaining life of tyre treads)

PRE-ACCIDENT CONDITION OF DAMAGED VEHICLE (Static tests only)

General Bodywork : Good
Paintwork : Good
Handbrake : Serviceable
Footbrake : Serviceable
Steering : Serviceable
Apparent Engine Modification : Nil

PLACE OF REPAIRER OFFICE/WORKSHOP

Location : M/s. Verve Autoclinic
25, Kaki Bukit Road 4, Synergy@KB, #03-39, Singapore 417800

ASSESSMENT

Repairer's Estimate : \$ 20,253.31
Revised Amount : \$ 16,113.37
Less Excess : \$ -
Recommended Reserve : \$ 12,900.00 (Lump Sum)

Estimated Normal Period of Repairs : 14 Working Days

Disclaimer: This report is intended for the exclusive use of the addressee solely in relation to the loss occurrence in which the assessed vehicle involved. No liability or responsibility whatsoever shall be held by PROMINENT APPRAISER SERVICES PTE LTD for any reliance on this report by any third party.



PROMINENT APPRAISER SERVICES PTE LTD

Qualified Loss Adjusters And Motor Appraisers

Correspondence Address: 1 Simei St 3 #02-24 S(529890)
Mobile: 9295 2204 Fax: 6722 8508 Email: pasvcs@hotmail.com

Business Reg: 201404434D

Vehicle No: SJG5239R (OPC)

Report No.: PAS/TP/0060317

GENERAL REMARKS

WITHOUT PREJUDICE

THE ASSIGNMENT

The survey was conducted at M/s. Verve Autoclinic, 25, Kaki Bukit Road 4, Synergy@KB, #03-39, Singapore 417800.

(Subsequent inspections have been conducted)

POINT OF IMPACT

Along the RHS and LHF lower portions. (The all four roadwheels were also affected)

DAMAGES

The front fenders, front wheel housings, front door pillars, both front and RHR doors, RH center door pillar, both rocker panels, RHR fender, front sport rims, front knuckle arms, front shock absorbers, front lower arms, rear sport rims, LHR shock absorber, rear axle beam, etc.

Other parts were also found damaged. (See schedule for details)

ADJUSTMENT / RECOMMENDATION

We have inspected thoroughly each and every item on the repairer's estimate against the actual damaged found on the vehicle. We list the breakdown of our findings and our recommendation as per schedule attached.

Our adjusted amount for the cost of repairs is SGD \$16,113.37.

CONCLUSION

The repairer has agreed to undertake the repairs at a lump sum of SGD \$12,900.00.

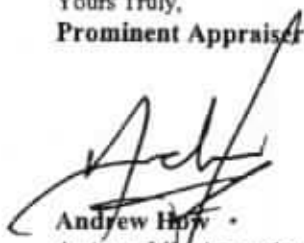
This inspection was conducted entirely on a 'Without Prejudice' basis. We have not given an authorization and/or instruction to the repairer to proceed with the repairs.

We hereby reverting the matter to you for your discretion on repairs.

Assuring you of our best services always.

Yours Truly,

Prominent Appraiser Services Pte Ltd


Andrew Ho
Automobile Appraiser
MSAAA
Licensed Appraiser



PROMINENT APPRAISER SERVICES PTE LTD

Qualified Loss Adjusters And Motor Appraisers

Correspondence Address 1 Simei St 3 #02-24 S(529890)
Mobile: 9295 2204 Fax: 6722 8508 Email: pasvcs@hotmail.com

Business Reg 201404434D

Vehicle No. : SJG5239R (OPC)

Report No. : PAS/TP/0060317

APPRAISEMENT SCHEDULE

S/No.	Qty	Parts Descriptions	Condition		Repairer's Estimate (S\$)	Our Assessment (S\$)
1	2 pcs	Frt fender R/L <i>LH Repair</i>	Dented	\$ 264.30	\$ 528.60	\$ 528.60 <i>264.30</i>
2	2 pcs	Frt fender signal lamp R/L	RH Cracked	\$ 31.20	\$ 62.40	\$ 31.20 ✓
3	2 pcs	Frt fender cowling R/L <i>LH Repair</i>	Torn/Deformed	\$ 73.80	\$ 147.60	\$ 147.60 <i>73.80</i>
4	12 pcs	Frt fender cowling clip R/L	Necessary	\$ 3.00	\$ 36.00	\$ 36.00 ✓
5	1 pc	Frt fender inner panel RH	Dented/Repair		\$ 259.40	\$ - X
6	2 pcs	Frt shock absorber R/L	Bent/Jammed	\$ 220.30	\$ 440.60	\$ 440.60 ✓
7	2 pcs	Frt knuckle arm R/L	Bent/Distorted	\$ 266.80	\$ 533.60	\$ 533.60 ✓
8	2 pcs	Frt lower arm R/L	Bent	\$ 179.60	\$ 359.20	\$ 359.20 ✓
9	2 pcs	Frt wheel hub R/L	Distorted/Warped	\$ 144.50	\$ 289.00	\$ 289.00 ✓
10	2 pcs	Frt wheel bearing R/L	Necessary	\$ 128.30	\$ 256.60	\$ 256.60 ✓
11	2 pcs	Frt driveshaft R/L	Serviceable	\$ 812.60	\$ 1,625.20	\$ - X
12	1 pc	Frt crossmember	Realign		\$ 671.20	\$ - X
13	1 pc	Frt door pillar RH <i>Repair</i>	Dented/Distorted		\$ 644.20	\$ 644.20 ✓
14	1 pc	Frt door mirror assy RH	Refit		\$ 254.30	\$ - X
15	1 pc	Frt door RH	Dented		\$ 624.20	\$ 624.20 ✓
16	1 pc	Frt door outer handle RH	Cracked		\$ 130.80	\$ 130.80 ✓
17	1 pc	Frt door outer handle cover RH	Cracked		\$ 32.50	\$ 32.50 ✓
18	1 pc	Frt door outer handle frame RH	Dented/Cracked		\$ 78.20	\$ 78.20 ✓
19	1 pc	Frt door black tape RH	Necessary		\$ 63.10	\$ 63.10 ✓
20	1 pc	Frt door weatherstrip RH	Torn/Necessary		\$ 150.90	\$ 150.90 ✓
21	1 pc	Frt door trim RH	Cracked/Deformed		\$ 587.00	\$ 587.00 ✓
22	1 pc	Frt door lock RH	Dented/Jammed		\$ 167.30	\$ 167.30 ✓
23	1 pc	Frt door glass regulator assy RH	Dented/Bent		\$ 287.90	\$ 287.90 ✓
24	1 pc	Frt door glass channel beam RH	Dented/Bent		\$ 43.60	\$ 43.60 ✓
25	1 pc	Center door pillar RH <i>Repair</i>	Dented/Distorted		\$ 432.40	\$ 432.40 X
26	2 pcs	Rocker panel R/L <i>LH Repair</i>	Dented/Distorted	\$ 384.30	\$ 768.60	\$ 768.60 <i>384.30</i>
27	2 pcs	Rocker panel lower cover R/L <i>LH Repair</i>	Torn/Deformed	\$ 129.60	\$ 259.20	\$ 259.20 <i>129.60</i>
28	1 pc	Rr door RH	Dented		\$ 521.40	\$ 521.40 ✓
29	1 pc	Rr door outer handle RH	Refit		\$ 106.70	\$ - X
30	1 pc	Rr door outer handle cover RH	Refit		\$ 32.50	\$ - X
31	1 pc	Rr door outer handle frame RH	Refit		\$ 60.90	\$ - X
32	1 pc	Rr door black tape RH	Necessary		\$ 52.20	\$ 52.20 ✓
33	1 pc	Rr door weatherstrip RH	Torn/Necessary		\$ 147.30	\$ 147.30 ✓
34	1 pc	Rr door trim RH	Cracked/Deformed		\$ 551.70	\$ 551.70 ✓
35	1 pc	Rr door lock RH	Dented/Damaged		\$ 152.90	\$ 152.90 ✓
36	1 pc	Rr door glass regulator assy RH	Dented		\$ 260.10	\$ 260.10 ✓
37	1 pc	Rr door glass channel beam RH	Dented/Bent		\$ 50.30	\$ 50.30 ✓
38	1 pc	Rr fender RH <i>Repair</i>	Dented/Distorted		\$ 363.90	\$ 363.90 X
39	2 pcs	Rr shock absorber R/L	LH Bent	\$ 170.30	\$ 340.60	\$ 170.30 X
40	2 pcs	Rr wheel bearing R/L	Distorted/Warped	\$ 80.60	\$ 161.20	\$ 161.20 X
41	2 pcs	Rr axle beam kingpin R/L	Bent	\$ 110.50	\$ 221.00	\$ 221.00 X
42	1 pc	Rr axle beam	Bent/Distorted		\$ 1,012.30	\$ 1,012.30 X
					\$ 13,768.60	\$ 10,556.90
				Less Discount : 15%	\$ 2,065.29	15% \$ 1,583.54
				List Parts Sub-Total :	\$ 11,703.31	\$ 8,973.37

4579.10

3892.23



PROMINENT APPRAISER SERVICES PTE LTD

Qualified Loss Adjusters And Motor Appraisers

Correspondence Address: 1 Simei St 3 #02-24 S(529890)

Mobile: 9295 2204 Fax: 6722 8508 Email: pasvcs@hotmail.com

Business Reg. 201404434D

Vehicle No. : SJG5239R (OPC)

Report No. : PAS/TP/0060317

S/N	Qty	Parts Descriptions	Condition	Repairer's Estimate (S\$)	Our Assessment (S\$)
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				<u>\$ 11,703.31</u>	<u>\$ 8,973.37</u>
1	1 set	Sport rim	Dented/Defaced/Warped	S/N \$ 1,200.00	\$ 1,200.00 800.
2	4 pcs	Tyre (Depreciate 20%)	Cut/Bulged	S/N \$ 1,000.00	\$ 800.00 X 111
3	1 bot	Brake fluid	Necessary	S/N \$ 200.00	\$ 200.00 50.
4	1 pc	Frt door pillar sealant RH	Necessary	S/N \$ 50.00	\$ 40.00 X 111
5	1 pc	Center door pillar sealant RH	Necessary	S/N \$ 50.00	\$ 40.00 X 111
6	1 pc	Rr fender panel sealant RH	Necessary	S/N \$ 50.00	\$ 40.00 X 111
Special Nett Sub-Total :				<u>\$ 2,550.00</u>	<u>\$ 2,320.00</u>

Parts Total : \$ 14,253.31 \$ 11,293.37

850



PROMINENT APPRAISER SERVICES PTE LTD

Qualified Loss Adjusters And Motor Appraisers

Correspondence Address: 1 Simei St 3 #02-24 S(529890)

Mobile: 9295 2204 Fax: 6722 8508 Email: pasvcs@hotmail.com

Business Reg: 2014044340

Vehicle No.: SJG5239R (OPC)

Report No.: PAS/TP/0060317

S/No.	Labour Descriptions	Repairer's Estimate (\$\$)	Our Assessment (\$\$)
1	Towing.	\$ 150.00	\$ 120.00 <i>60</i>
2	To check electrical system and repair wire harness.	\$ 80.00	\$ 50.00 <i>30</i>
3	To remove, check, replace both front undercarriage parts and realign crossmember.	\$ 400.00	\$ 350.00 <i>X</i>
4	To conduct wheel alignment.	\$ 120.00	\$ 120.00 <i>80</i>
5	To transfer RHF door component parts to new door.	\$ 100.00	\$ 80.00 <i>✓</i>
6	To transfer RHR door component parts to new door.	\$ 100.00	\$ 80.00 <i>✓</i>
7	To remove and reinstall dashboard for necessary repairs.	\$ 350.00	\$ 300.00 <i>X</i>
8	To remove and reinstall interior trims, garnishes, seats, etc. for necessary repairs. (Include remove carpet)	\$ 220.00	\$ 180.00 <i>80</i>
9	To remove, check and replace rear undercarriage parts. (Include flush and bleed brakes system)	\$ 300.00	\$ 250.00 <i>X</i>
10	To straighten, repair, realign on affected area and replace damaged parts.	\$ 2,000.00	\$ 1,540.00 <i>1200</i>
11	To spray painting on affected area. <i>2870</i>	\$ 2,000.00	\$ 1,600.00 <i>1200</i>
12	To spray anti-rust coating on new and affected panels.	\$ 180.00	\$ 150.00 <i>60</i>
Labour Total :		\$ 6,000.00	\$ 4,820.00
Total (Parts & Labour) :		\$ 20,253.31	\$ 16,113.37

For Lump Sum Repairs

The final adjusted Lump Sum contract amount is \$ 12,900.00

Under normal circumstances, the repairs should be completed within a reasonable period of **14 Working Days**.

188 Photographs were taken at the time of inspection.

N.B: By accepting to carry out the repairs on a contract Lump Sum basis, the repairer shall have the prerogative and discretion to replace the damaged parts with new, used, OEM or reconditioned parts and/or to repair the vehicle on a roadworthy condition to the entire satisfaction of owner.

Note: The revised estimate has been adjusted from a visual inspection. Any discrepancies or unseen damages should be notified to the company within 7 days from the date hereof. Otherwise this revised amount shall be deemed as valid.



PROMINENT APPRAISER SERVICES PTE LTD

Qualified Loss Adjusters And Motor Appraisers

Correspondence Address: 1 Simei St 3 #02-24 S(529890)

Mobile: 9295 2204 Fax: 6722 8508 Email: parvos@promnas.com

Business Reg: 201404434D

Vehicle No.: SJK5239R (OPC)

Report No.: PAS/TP/0060317

APPRAISEMENT SCHEDULE

S/No.	Qty	Parts Descriptions	Condition		Repairer's Estimate (\$)	Our Assessment (\$)
1	2 pcs	Frt fender R/L	Dented <i>LH</i>	\$ 264.30	\$ 528.60	\$ 528.60 264.30
2	2 pcs	Frt fender signal lamp R/L	RH Cracked	\$ 31.20	\$ 62.40	\$ 31.20
3	2 pcs	Frt fender cowlings R/L	Torn Deformed <i>RH</i>	\$ 73.80	\$ 147.60	\$ 147.60 73.80
4	12 pcs	Frt fender cowlings clip R/L	Necessary <i>LH</i>	\$ 3.00	\$ 36.00	\$ 36.00 18
5	1 pc	Frt fender inner panel RH	Dented Repair		\$ 259.40	\$
6	2 pcs	Frt shock absorber R/L	Bent/Jammed	\$ 220.30	\$ 440.60	\$ 440.60
7	2 pcs	Frt knuckle arm R/L	Bent/Distorted	\$ 266.80	\$ 533.60	\$ 533.60
8	2 pcs	Frt lower arm R/L	Bent	\$ 179.60	\$ 359.20	\$ 359.20
9	2 pcs	Frt wheel hub R/L	Distorted/Warped	\$ 144.50	\$ 289.00	\$ 289.00
10	2 pcs	Frt wheel bearing R/L	Necessary	\$ 128.30	\$ 256.60	\$ 256.60
11	2 pcs	Frt driveshaft R/L	Serviceable	\$ 812.60	\$ 1,625.20	\$
12	1 pc	Frt crossmember	Realign		\$ 671.20	\$
13	1 pc	Frt door pillar RH	Dented/Distorted		\$ 644.20	\$ 644.20 12
14	1 pc	Frt door mirror assy RH	Refit		\$ 254.30	\$
15	1 pc	Frt door RH	Dented		\$ 624.20	\$ 624.20
16	1 pc	Frt door outer handle RH	Cracked		\$ 130.80	\$ 130.80
17	1 pc	Frt door outer handle cover RH	Cracked		\$ 32.50	\$ 32.50
18	1 pc	Frt door outer handle frame RH	Dented/Cracked		\$ 78.20	\$ 78.20
19	1 pc	Frt door black tape RH	Necessary		\$ 63.10	\$ 63.10
20	1 pc	Frt door weatherstrip RH	Torn/Necessary		\$ 150.90	\$ 150.90 N/A
21	1 pc	Frt door trim RH	Cracked/Damaged		\$ 587.00	\$ 587.00
22	1 pc	Frt door lock RH	Dented/Jammed		\$ 167.30	\$ 167.30
23	1 pc	Frt door glass regulator assy RH	Dented/Bent		\$ 287.90	\$ 287.90
24	1 pc	Frt door glass channel beam RH	Dented/Bent		\$ 43.60	\$ 43.60
25	1 pc	Center door pillar RH	Dented/Distorted		\$ 432.40	\$ 432.40
26	2 pcs	Rocker panel R/L	Dented/Distorted	\$ 384.30	\$ 768.60	\$ 768.60 12
27	2 pcs	Rocker panel lower cover R/L	Torn/Damaged <i>LH</i>	\$ 129.60	\$ 259.20	\$ 259.20 129.60
28	1 pc	Rr door RH	Dented		\$ 521.40	\$ 521.40
29	1 pc	Rr door outer handle RH	Refit		\$ 106.70	\$
30	1 pc	Rr door outer handle cover RH	Refit		\$ 32.50	\$
31	1 pc	Rr door outer handle frame RH	Refit		\$ 60.90	\$
32	1 pc	Rr door black tape RH	Necessary		\$ 52.20	\$ 52.20
33	1 pc	Rr door weatherstrip RH	Torn/Necessary		\$ 147.30	\$ 147.30 N/A
34	1 pc	Rr door trim RH	Cracked/Damaged		\$ 551.70	\$ 551.70
35	1 pc	Rr door lock RH	Dented/Damaged		\$ 152.90	\$ 152.90
36	1 pc	Rr door glass regulator assy RH	Dented		\$ 260.10	\$ 260.10
37	1 pc	Rr door glass channel beam RH	Dented/Bent		\$ 50.30	\$ 50.30
38	1 pc	Rr fender RH	Dented/Distorted		\$ 363.90	\$ 363.90
39	2 pcs	Rr shock absorber R/L	LH Bent	\$ 170.30	\$ 340.60	\$ 340.60
40	2 pcs	Rr wheel bearing R/L	Distorted/Warped	\$ 80.60	\$ 161.20	\$ 161.20
41	2 pcs	Rr axle beam kingpin R/L	Bent	\$ 110.50	\$ 221.00	\$ 221.00
42	1 pc	Rr axle beam	Bent/Distorted		\$ 1,012.30	\$ 1,012.30
					\$ 13,768.60	\$ 10,556.40
				Less Discount: 15%	\$ 2,065.29	\$ 1,583.54
				Est Parts Sub-Total	\$ 11,703.31	\$ 8,972.87
						2347.62



PROMINENT APPRAISER SERVICES PTE LTD

Qualified Loss Adjusters And Motor Appraisers

Correspondence Address: 1 Seren St 3 #02-24 S(529890)

Mobile 9295 2204 Fax 6722 8508 Email pasvcs@hotmail.com

Business Reg 2014044340

Vehicle No.: SJC5239R (OPC)

Report No.: PAS/TP/0060317

S/N	Qty	Parts Description	Condition	Repairer's Estimate (\$S)	Our Assessment (\$S)
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				\$ 11,703.31	\$ 8,973.37
1	1 set	Sport rim	Dented/Defaced/Warped	S/N \$ 1,200.00	\$ 1,200.00 N/A
2	4 pcs	Tyre (Depreciate 20%)	Cut/Bulged	S/N \$ 1,000.00	\$ 1,000.00 N/A
3	1 bot	Brake fluid	Necessary	S/N \$ 200.00	\$ 200.00
4	1 pc	Fr door pillar sealant RH	Necessary	S/N \$ 50.00	\$ 40.00
5	1 pc	Center door pillar sealant RH	Necessary	S/N \$ 50.00	\$ 40.00
6	1 pc	Rr fender panel sealant RH	Necessary	S/N \$ 50.00	\$ 40.00
Special Net Sub-Total :				\$ 2,550.00	\$ 2,320.00 40%

Parts Total :	\$ 14,253.31	\$ 11,293.37
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PROMINENT APPRAISER SERVICES PTE LTD

Qualified Loss Adjusters And Motor Appraisers

Correspondence Address: 1 Seren St #02-24 S(529890)

Mobile: 9295 2204 Fax: 6722 8508 Email: pasvcs@hotmail.com

Business Reg: 201404434L

Vehicle No.: S1G5239R (OPC)

Report No.: PAS/TP/0060317

S/No.	Labour Descriptions	Repairer's Estimate (\$)	Our Assessment (\$)
1	Towing	\$ 150.00	\$ 120.00 <i>27th slip</i>
2	To check electrical system and repair wire harness	\$ 80.00	\$ 50.00 <i>30</i>
3	To remove, check, replace both front undercarriage parts and realign crossmember.	\$ 400.00	\$ 350.00
4	To conduct wheel alignment	\$ 120.00	\$ 120.00 <i>80</i>
5	To transfer R/H door component parts to new door.	\$ 100.00	\$ 80.00 <i>60</i>
6	To transfer L/H door component parts to new door.	\$ 100.00	\$ 80.00 <i>60</i>
7	To remove and reinstall dashboard for necessary repairs.	\$ 350.00	\$ 300.00
8	To remove and reinstall interior trims, garnishes, seats, etc. for necessary repairs. (Include remove carpet)	\$ 220.00	\$ 180.00 <i>100</i>
9	To remove, check and replace rear undercarriage parts (Include flush and bleed brakes system)	\$ 300.00	\$ 250.00
10	To straighten, repair, realign on affected area and replace damaged parts.	\$ 2,000.00	\$ 1,500.00 <i>1400</i>
11	To spray painting on affected area.	\$ 2,000.00	\$ 1,600.00 <i>1500</i>
12	To spray anti-rust coating on new and affected panels.	\$ 180.00	\$ 150.00 <i>120</i>
Labour Total:		\$ 6,000.00	\$ 4,820.00
Total (Parts & Labour):		\$ 20,253.31	\$ 16,113.37 <i>3350/-</i>

For Lump Sum Repairs

The final adjusted Lump Sum contract amount is: \$ 12,000.00

Under normal circumstances, the repairs should be completed within a reasonable period of 14 Working Days.

188 Photographs were taken at the time of inspection.

Vehicle change ownership the last 1 week.

N.B: By accepting to carry out the repairs on a contract Lump Sum basis, the repairer shall have the prerogative and discretion to replace the damaged parts with new, used, OEM or reconditioned parts and/or to repair the vehicle in a roadworthy condition to the entire satisfaction of owner.

Note: The insured vehicle has been subjected to a total loss. The photographs of various damages should be supplied to the company within 7 days from the date of loss. Otherwise the company reserves the right to dispute the claim.



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

Your Ref: MC/MC5644/2018

Date: 05th July 2019

Our Ref: CS1/LAW19008682/Avd3e2

M/s Kennedys Legal Solutions Pte. Ltd.

80 Raffles Place
#44-05 Uob Plaza
Singapore 048624

Dear Sir / Madam,

**EVALUATION REPORT (PAPER SURVEY) OF ACCIDENT VEHICLE NO: SJG 5239R
INSURED VEHICLE: SFN 860P
ACCIDENT DATE: 05/03/2017**

We thank you for your instruction on 13/05/2019.

We acknowledge receipt of the following documents:-

- a) Automobile Inspection Report of SJG 5239R from M/s Prominent Appraiser Services Pte Ltd.
- b) Final Repair Bill of SJG 5239R from M/s Verve Autoclinic.
- c) Singapore Accident Statement of Vehicles SJG 5239R and SFN 860P.
- d) Colour damaged vehicle photographs of SJG 5239R.

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	: SJG 5239R
Make & Model	: Suzuki Swift (M)
Chassis Number	: ZC11S402273
Year of Registration	: 2008
Engine Capacity	: 1328 cc

2. We recommend that the repairs of the entire damage require about 9 (Nine) working days to complete.
3. 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

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

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ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SJG 5239R

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
2	FRT FENDER R/L @\$264.30	N/S TO REPAIR SEE LABOUR / O/S DENTED	528.60	264.30
2	FRT FENDER SIGNAL LAMP R/L @\$31.20	O/S CRACKED	62.40	31.20
2	FRT FENDER COWLING R/L @\$73.80	N/S NOT NECESSARY / O/S TORN / DEFORMED	147.60	73.80
12	FRONT FENDER COWLING CLIP R/L @\$3.00	NECESSARY	36.00	36.00
1	FRT FENDER INNER PANEL RH	TO REPAIR SEE LABOUR	259.40	-
2	FRT SHOCK ABSORBER R/L @\$220.30	NOT NECESSARY	440.60	-
2	FRT KNUCKLE ARM R/L @\$266.80	NOT NECESSARY	533.60	-
2	FRT LOWER ARM R/L @\$179.60	NOT NECESSARY	359.20	-
2	FRT WHEEL HUB R/L @\$144.50	NOT NECESSARY	289.00	-
2	FRT WHEEL BEARING R/L @\$128.30	NOT NECESSARY	256.60	-
2	FRT DRIVESHAFT R/L @\$812.60	SERVICEABLE	1,625.20	-
1	FRT CROSSMEMBER	REALIGN	671.20	-
1	FRT DOOR PILLAR RH	TO REPAIR SEE LABOUR	644.20	-
1	FRT DOOR MIRROR ASSY RH	REFIT	254.30	-
1	FRT DOOR RH	DENTED	624.20	624.20
1	FRT DOOR OUTER HANDLE RH	NOT NECESSARY	130.80	-
1	FRT DOOR OUTER HANDLE COVER RH	NOT NECESSARY	32.50	-
1	FRT DOOR OUTER HANDLE FRAME RH	NOT NECESSARY	78.20	-
1	FRT DOOR BLACK TAPE RH	NECESSARY	63.10	63.10
1	FRT DOOR WEATHERSTRIP RH	TORN / NECESSARY	150.90	150.90
1	FRT DOOR TRIM RH	CRACKED / DEFORMED	587.00	587.00
1	FRT DOOR LOCK RH	DENTED / JAMMED	167.30	167.30
1	FRT DOOR GLASS REGULATOR ASSY RH	DENTED / BENT	287.90	287.90
1	FRT DOOR GLASS CHANNEL BEAM RH	DENTED / BENT	43.60	43.60
1	CENTER DOOR PILLAR RH	TO REPAIR SEE LABOUR	432.40	-
2	ROCKER PANEL R/L @\$384.30	N/S TO REPAIR SEE LABOUR / O/S DENTED / DISTORTED	768.60	384.30

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Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
2	ROCKER PANEL LOWER COVER R/L @\$129.60	N/S NOT NECESSARY / O/S TORN / DEFORMED	259.20	129.60
1	RR DOOR RH	DENTED	521.40	521.40
1	RR DOOR OUTER HANDLE RH	REFIT	106.70	-
1	RR DOOR OUTER HANDLE COVER RH	REFIT	32.50	-
1	RR DOOR OUTER HANDLE FRAME RH	REFIT	60.90	-
1	RR DOOR BLACK TAPE RH	NECESSARY	52.20	52.20
1	RR DOOR WEATHERSTRIP RH	TORN / NECESSARY	147.30	147.30
1	RR DOOR TRIM RH	CRACKED / DEFORMED	551.70	551.70
1	RR DOOR LOCK RH	DENTED / DAMAGED	152.90	152.90
1	RR DOOR GLASS REGULATOR ASSY RH	DENTED	260.10	260.10
1	RR DOOR GLASS CHANNEL BEAM RH	DENTED / BENT	50.30	50.30
1	RR FENDER RH	TO REPAIR SEE LABOUR	363.90	-
2	RR SHOCK ABSORBER R/L @\$170.30	NOT NECESSARY	340.60	-
2	RR WHEEL BEARING R/L @\$80.60	NOT NECESSARY	161.20	-
2	RR AXLE BEAM KINGPIN R/L @\$110.50	NOT NECESSARY	221.00	-
1	RR AXLE BEAM	NOT NECESSARY	1,012.30	-
	LESS 15% DISCOUNT		-2,065.29	-686.87
			11,703.31	3,892.23
	<u>SPECIAL NETT ITEMS</u>			
1	SET SPORT RIM (SN)	DENTED / DEFACED / WARPED	1,200.00	800.00
4	TYRE (SN)	NOT NECESSARY	1,000.00	-
1	BOT BRAKE FLUID (SN)	NECESSARY	200.00	50.00
1	FRT DOOR PILLAR SEALANT RH (SN)	NOT NECESSARY	50.00	-
1	CENTER DOOR PILLAR SEALANT RH (SN)	NOT NECESSARY	50.00	-
1	RR FENDER PANEL SEALANT RH (SN)	NOT NECESSARY	50.00	-
			2,550.00	850.00
	<u>LABOUR</u>			
	TOWING.		150.00	60.00
	TO CHECK ELECTRICAL SYSTEM AND REPAIR WIRE HARNESS.		80.00	30.00

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Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	TO REMOVE, CHECK, REPLACE BOTH FRONT UNDERCARRIAGE PARTS AND REALIGN CROSSMEMBER.	NOT NECESSARY	400.00	-
	TO CONDUCT WHEEL ALIGNMENT.		120.00	80.00
	TO TRANSFER RHF DOOR COMPONENT PARTS TO NEW DOOR.		100.00	80.00
	TO TRANSFER RHR DOOR COMPONENT PARTS TO NEW DOOR.		100.00	80.00
	TO REMOVE AND REINSTALL DASHBOARD FOR NECESSARY REPAIRS.	NOT NECESSARY	350.00	-
	TO REMOVE AND REINSTALL INTERIOR TRIMS, GARNISHES, SEATS, ETC. FOR NECESSARY REPAIR. (INCLUDE REMOVE CARPET)		220.00	80.00
	TO REMOVE, CHECK AND REPLACE REAR UNDERCARRIAGE PARTS. (INCLUDE FLUSH AND BLEED BRAKES SYSTEM)	NOT NECESSARY	300.00	-
	TO STRAIGHTEN, REPAIR, REALIGN ON AFFECTED AREA AND REPLACE DAMAGED PARTS. INCLUSIVE OF THE REPAIR OF N/S FRT FENDER, FRT FENDER INNER PANEL RH, FRT DOOR PILLAR RH, CENTER DOOR PILLAR RH, N/S ROCKER PANEL AND RR FENDER RH.		2,000.00	1,200.00
	TO SPRAY PAINTING ON AFFECTED AREA.		2,000.00	1,200.00
	TO SPRAY ANTI-RUST COATING ON NEW AND AFFECTED PANELS.		180.00	60.00
			6,000.00	2,870.00
GRAND TOTAL			20,253.31	7,612.23
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)				6,100.00

Report Ref No. CS1/LAW19008682/Avd3e2

ADRIAN LING WAI PING

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

Licensed Appraiser

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