ASS.REC.BY:	REF: CS A6119009198 As d302 Special Instruction: ASSIGNMENT (Office)
From (Person); 1900 Estimated Cost;	of A'61. Dete/Time: 33 5 2019 4,07pm
To Inspect Vehicle No:	JOD RESTEVATING MY ICS SMD_55 S Insured: SLN 7131T
at Workshop m/s	
Policy No:	Claim No: C10003160 JD
Sum Insured:	Excess;
Make of Veh: (Client's Record)	D.O.A. 14/5/2019.
CA / REV / REP. / Date/Time:	Person Contacted: Sukyi Vehicle IN LOUT
Date/Time Action/	struction Ishmolt (V
SMD	X-23
SLN:	SIT-X
15/07/19 Com	med HS \$ 8,900/- @ 3 days with Adian
	7.536 00 Ped - 76%)

ASS, REC. BY:	
Adrian	SICHMENT
Front: Date:	Veh No: SMD 555 - Yr Regn: 2018 1 July
Estimated Cost:	Type: McCarl M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /
DD / TF / WS / TP RES / OD RES / EVA / INV / MV	Truck / Trailer or
To Inspect Vehicle No:	Make: Poische Panamear. cc 2985
at Workshop m/s	Colour Grey A/C: Insured / Std / NI / NA
of	Sp.Reading 66 4 T/Radio: Insured / Std / NI / NA
nsured	Eng/No:
Policy No.	CNO: WP02229723 L 115131
Claims No.	Gen. Cond: Good / Fair / Poor / Burnt
Sum Insured: Excess:	Steering: Inorder / Jammed / Leaked / Burnt or
(Client's Record)	Brake: Inorder / Jammed / Leaked / Burnt or
Make of Veh:	Modi: Nil / S/Rim / STD A/Rim or
	Tyre Size: F: 295/40R19-
(Polic, Condition)	R: 295/40R19
Remark: The veh had commenced its N/S O/S	BS / DUN / EXNOVA GY) FS / LIZA / MIC / OHTSU / PIR / SUMI /
repair at the time of inspection.	TOYO / YOKO or
Bal. or Market Value:	Front Rear
IDAC Accident Rport: Consistent? : Yes or No	R/Bal. 06 mm R/Bal. 06 mm
GIA / PR Seen: Consistent?: Yes or No	L/Bal. 06 mm L/Bal. 06 mn
Est. Repairs: 3 days Res.: Yes or No	D.O.A. D.O.I. 27/05/19
Lum Sum: % 3 Val.: Yes or No	Sun/ey held at NHT.
	Des. of Damages : Frt / Rear / O/S / N/S / U/C / Rooftop or
CA / REV / REP. / 24 HRS Vehicle: IN / OUT	(C. Original Control of the Control
Date: Person Contacted:	The U/C / Chassis frame / Body Structure affected due to collision.
Date / Time Action / Instruction	2 N S
il Budget Direct.	The state of the s
	RECEIVED 1 E JUL 2019
mv :	
: PV : .	
Nett:	-
1 ten .	
The second of th	j
Resurvey No. of Trip -	1.
Date/Time, File Pass to? Date/Time, File Return to?	Part Prices Check: Survey Fee: Date:
1) 15/01/19 1) 14/05/1	IN OUT Basic & Add.
3) [4]	S +RS,SI
5) (6)	Photos 450
Preli. Report:	Others

Nivitha (LKK Auto)

From:

Ivy Ratilla <ivy.r@budgetdirect.com.sg>

Sent:

Thursday, 23 May 2019 4:07 PM

To:

Admin-D (LKKAuto)

Cc:

SUR; Justin Wong

Subject:

Claim ref:C10003160/JW || OI- SLN7131T (Beige) TP- SMD55S || Est:0.00 || New Hock

Teck

Attachments:

SMD55S PRI.pdf

Hi Team,

We would like to arrange TP Pre repair Survey for SMD55S. Please see below email for reference.

They have chosen Mohamad Taufihk.

Kindly confirm.

Regards,

.....

Ivy Admin Executive, Claims

T +65 6540 2185 F +65 6725 0853

E ivy.r@budgetdirect.com.sg



Customer Care +65 6221 2111 Claims +65 6221 2199 Claims (Int.) +65 6540 2199

Veh Out

190 Clemenceau Avenue, #03-01 Singapore Shopping Centre Singapore 239924 budgetdirect.com.sq

auto ageneral

Auto & General Insurance (Singapore) Pte. Limited (Co. Reg. No. 201626103G) trading as <u>Budget</u> <u>Direct Insurance</u>.

This email is sent by Auto & General (SEA) Services Pte. Limited or a related body corporate (Auto & General) and is for the intended addressee. The views expressed in this email and attachments (email) reflect the views of the stated author but may not reflect views of Auto & General. This email is confidential and subject to copyright. It may be privileged. If you are not the intended addressee, confidentiality and privilege have not been waived and any use, interference with, or disclosure of this email is unauthorised.

* MSIJE19066395 / SME Motor Pie Lid - Kaki Bukil ENTRY DATE & TILLE, 22/05/2019 17 47 SUBMITTED BY: Chia Per Ying

Your NCD will be affected due to late reporting Actual e-Filling Submission Date & Time: 22/05/2019 17:53

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

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

ACCIDENT	STATEMENT
----------	-----------

22/05/2019 17:47 Date Of Report 14/05/2019 13:50 Date Of Accident

PREMISES OF AUTOBAY KAKI BUKIT Exact Location Of Accident

SINGAPORE Country/State of Loss

DETAILS OF OWN VEHICLE

SMD55S Vehicle Registration Number

Insured/Policyholder

CHEW GEOK CHAN CHAI Name Of Registered Owner

S2552669D NRIC No NOEMAIL Email Address

(LOCAL) +65-97590630 Mobile Phone No OFFICE-97590630 Alternative Phone No.

Vehicle Particulars

PORSCHE Manufacturer PANAMERA Model

Exact Purpose for which vehicle was being used at

time of accident

Are you claiming under your own insurance policy

for repair to your vehicle?

NO

If No. Please state action to be taken

THIRD PARTY PRIVATE CAR

Vehicle Category

Insurance Company

AXA INSURANCE PTE LTD Name of Insurance Company

COMPREHENSIVE Type Of Coverage

NO Fleet Policy

GA380343 Policy Number

Cover Note Number

Driver

CHEW GEOK CHAN CHAI Name of Driver

S2552669D NRIC No 08/04/1963 Date Of Birth INDOOR Occupation 28/07/1983 Date Of Driving Pass

35 YEARS AND 9 MONTHS Driving Experience

MALE Gender

(LOCAL) +65-97590630 Mobile Number

Fax Number

OFFICE-97590630 Contact Number

NOEMAIL EMail Address

Address

55 RICHARDS PLACE

Postcode

546373

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

HIT AND RUN / VANDALISM / DAMAGED WHILST PARKED

Weather Conditions

CLEAR

Road Surface

DRY

Other Information

Was any foreign vehicle involved in this accident?

NO

Number of vehicles (including own vehicle) involved in the accident

2

Was any body injured in the Accident?

NO

Was any injured conveyed to hospital by

ambulance?

NO

Was any other material or property damaged?

YES

I have been approached by unknown person(s) soliciting/offering accident claims assistance.

NO

Number of Passengers (Including Driver)

0

Details of Police Action

Was the accident reported to the police?

YES

If Yes, Please state which Police Station

Police Station Name

TRAFFIC POLICE DIVISION HQ

Police Station Address

ROAD: 10 UBI AVENUE 3 , POSTCODE: 408865 , COUNTRY:

SINGAPORE

Police Station Contact

TEL NO: 65470000 - FAX NO:

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

REFER TO POLICE REPORT: T/20190522/7016.

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

NO

Was there any audio recorded?

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

SLN7131T

Vehicle Make/Model/Colour

VEHICLE B

Details Of Properties

PRIVATE CAR

Vehicle Category Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

Page 2 of 22

No. Of Passenger (Including Driver)

Sketch Plan Pg. 1

SKETCH PLAN

IMPORTANT NOTICE

- Please report correctly the details of the accident to speed up the claims process.
- This Form must be completed by the Policyholder and/or the Authorised Driver.
- Information provided must be as <u>truthful and accurate as possible</u>. 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 inclinity on the part of the insurance companies.
- 5 Any false reporting may be referred to the Police for investigation.
- The report will be forwarded by the Insurers of the GIA Records Management Centra established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
- By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesald.
- 8. Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

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

Policyholder's Signature Date & Time: Oriver's Signature (If driver is not the policyholder) Date & Times Reporting Centre Personnel's Signature Name: NRIC/FIN No.:

zanjanja istencija nomienim viz

Sketch Plan #2 Pg. 1

	BLOCK B	4	
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			~
		American Communication	
		AMEN NOTES	
		100 N O P	
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		4 - 2000	
ECLARATION We declare the foreseine particulars are	e true in every respect.		
ECLARATION We declare the foregoing particulars are	true in every respect.		. 1
ECLARATION We declare the foregoing particulars are	true in every respect.		15/10 - 4-74A
ECLARATION We declare the foregoing particulars are	true in every respect.	24	15/19 64:40
ECLARATION We declare the foregoing particulars are	e true in every respect.	24	15/19 4: 40

Sketch Plan #3 Pg. 1

LETTER OF UNDERTAKING

ITWE, CHEW GEOK CHAN CHAI	, the owner of venticl	e no. STAID 30 3
My/Our Insurance is under M/s AXA Insurance claim under my/our Policy or against the such a claim to M/s AXA Insurance Pte L within 14(fourteen) days of occurrence	id with all relevant facts	and documents
My/Our Third Party claim is handle by m NEW HOCK TECK MOTOR	y/our preferred worksho	p
Signed and Acknowledge by		
		22/05/19.
New to & signature of policyholder	Company stamp	Date

Sketch Plan #4 Pg. 1





1 of 3

Report No. T/20190522/7016

Police Station Of Origin: Traffic Police 10 Ubi Avenue 3 SINGAPORE 408865 Tel No: 65470000

22/05/20	ne Report M 19 16:09	lade:	Vide Report No.:			Station Diary No.:	
Informa	nt's Partice	ulars					
Name of CHEW C	Informant: SEOK CHA	N CHAI	Address: 55 RICHARDS PLACE SINGAPORE 546373				
ID Type / ID No.: NRIC NO / S2552669D		Contact No.: Home/Office: Mobile			Mobile: 67	: 67479241	
Nationali SINGAP	ity: ORE CITIZ	EN	Email: chloe@nhtm	otor.cor	m		
Sex: Male	Age: 56	Date of Birth: 08/04/1963	Type of Infor Vehicle Own	mant: ier			
Race: Chinese			Language: Institution English			ion / School Name:	
Occupation: Director			Driving Licence Information: Class: Date of		Date of Ex	of Expiry:	
		n of the Accident Non-Injury Hit and Run	Drin Driv No		Date/Tin Accident 14/05/20		Type of Location Car Park
Type of Accident Location	t:	Non-Injury Hit and Run	Drin Driv		Accident	:	Type of Location Car Park
Type of Accident Location	t: n: JKIT AVEN	Non-Injury Hit and Run	Drin Driv	e:	Accident	1: 019 13:50	Car Park
Type of Accident Location KAKI BU	t: D: JKIT AVEN	Non-Injury Hit and Run	Drin Driv No Road Surfa	e: ce:	Accident	1: 019 13:50	Car Park

Vehicle No.	Type	Make	Model	Color	Condition	No of Passenge
SLN7131T	Car			Gold	III III II III II II II II II II II II	0
SMD55S	Car	PORSCHE				0

Details of Person Involved	
Any Pedestrian Involved: No	
No. of Pedestrians Injured: NIL	Use of Pedestrian Crossing: NA

Sketch Plan #5 Pg. 1





2 of 3

Report No. T/20190522/7016

Police Station Of Origin: Traffic Police 10 Ubi Avenue 3 SINGAPORE 408865 Tel No: 65470000

CONTINUATION OF REPORT

Vehicle Owner Name	CHEW GEOK CHAN CHAI		ID No	.77	S2552669D
Related Vehicle	NIL		Conta	ct No.	67479241
Hospital/Clinic	NIL		Class Drivin Licent Expiry	g ce &	Class: NIL Date of Expiry: NIL
	NIL	Date Disc		NIL	
No. of Days gran	ted Medical Leave NIL	Degree of	Injury	NIL	

Brief Details.

My vehicle SMD55S was parked stationary in the parking lot.
A few hours later, I realised that my vehicle had suffered damages on my rear right portion of my vehicle and also the exhaust pipe.
I reviewed the surveillance cameras and realised that SLN7131T had hit onto my vehicle at about 1:50pm.
SLN7131T did not stop and proceeded to exit the premise.

Sketch Plan #6 Pg. 1



Police Station Of Origin: Traffic Police 10 Ubi Avenue 3 SINGAPORE 408865 Tel No: 65470000



3 of 3

Report No. T/20190522/7016

CONTINUATION OF REPORT

Sketch Plan Informant is not able to provide sketch plan

Signature Of Officer Recording The Report: Not applicable

Signature Of Interpreter: Not applicable

Officer In Charge Of Case: TP / TPIB / ABDUL KAREEM BIN ABDUL HAGUE Contact No.: 65476079

Authentication Stamp NP168

Signature Of Informant:

The identity of the person making this report has been authenticated by SingPass. No signature is required.

Date/Time: 22/05/2019 16:09

Classification Of Case:



新福德車廠私人有限公司

NEW HOCK TECK MOTOR PTE. LTD.

1 Kaki Bukit Ave 6, Blk C #01-43 Autobay@Kaki Bukit, Singapore 417883 Email: admin@nhtmotor.com Website: www.nhtmotor.com Tel: 6747 9241 Fax: 6741 7276

UEN: 201718370K

CHEW GEOK CHAN CHAI Blk 1 Kaki Bukit Ave 6 # 01-43 Singapore 417883

TP Budget Direct. Shirley. 21/05/2019

Accident date: 14/05/2019

Estimated repair cost for vehicle no: SMD55S PORSCHE PANAMERA 3.0 A '18

CHASSIS: WP0ZZZ97ZJL115131

S/N	QTY	Items	U/PRICE	AMOUNT
1	1	Rear Bumper tota		\$8,600.00
2	1	Rear Bumper Lower at		\$1,480.00
3	12	Rear Bumper Clip New	\$8.00	\$96.00
4	1	Rear Bumper Towing Cover		\$60.00
7	1	Rear Bumper Reinforcement		\$1,500.00
8	4	Rear Bumper Reverse Sensor NA	\$580.00	\$2,320.00
9	1	Rear R/H Bumper Side Retainer >+ ~		\$250.00
10	1	Rear R/H Bumper Side Reflector		\$380.00
11	1	Rear Exhaust Assy (dt		\$5,800.00
13	2	Rear R/H Exhaust Mounting	\$290.00	\$580.00
14	1	Rear R/H Exhaust Aluminium Cover Compled		\$360.00
15	1	Rear Center Exhaust XH M		\$9,500.00

Subtotal:- \$31,726.00

9925.20

Labour charges

To remove & refit reverse sensor		\$350.00 100
To remove & refit rear & center exhaust		\$480.00 200
To reset computer		\$380.00 100
To check wiring		\$150,00 30
Tuff kote	1230	\$150.00
Panel beating		\$1,600.00
Spray painting		\$1,600.00 400
	Subtotal:-	\$4,710.00

LKK Auto Consultants hence notify the Repairer of the following:

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

Acknowledged by Repairer

Signature:

Date:

total: 11155.20.

Total:-

\$36,436.00

35636.00

8.9K



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

AUTO & GENERAL INSURANCE (S) PL	Ref :	CS/AGI19009198/Asd3n2
---------------------------------	-------	-----------------------

(BUDGET DIRECT INSURANCE) 190 CLEMENCEAU AVENUE #03-01

SINGAPORE SHOPPING CENTRESINGAPORE

ESTIMATED NORMAL PERIOD FOR REPAIR:

Date: 16-07-2019

2399		NG CENTRESINGAPORE	Code: AGI			
1.		Policy Particul	ars :- THIRD PARTY CLA	AIM		
•	Insured Veh.	SLN 7131T	Veh. Inspected	SMD 55S		
	Policy No.		Coverage (\$)	0.00		
_	Claim No.	C10003160/JW	Excess (\$)	0.00		
	Assign From	IVY	Assign Date	23/05/2019		
2.		Vehicle P	articulars & Condition	Y-10.400 PA-224		
	Make & Model	PORSCHE PANAMERA	c.c	2995		
	Engine No.	HIDDEN	Year of Reg.	2018		
	Chassis No.	WP0ZZZ97ZJL115131	Colour	GREY		
	Odometer	6674	Steering	IN ORDER		
	Brakes	IN ORDER	Modification	SPORTS RIM		
	General	GOOD				
3.		Cor	nditions of Tyres			
		Size	Make	Balance		
	R/H Front Tyre	295/40 R19	GOODYEAR	6 mm		
	L/H Front Tyre	295/40 R19	GOODYEAR	6 mm		
	R/H Rear Tyre	295/40 R19	GOODYEAR	6 mm		
	L/H Rear Tyre	295/40 R19	GOODYEAR	6 mm		
4.	Description of Damages					
	THE VEHICLE SU	ISTAINED DAMAGES AT THE DETAILS.	REAR PORTION.			
5.		General Information				
	Accident Date	14/05/2019	Inspection Date	27/05/2019		
	Survey held at	NEW HOCK TECK MOTOR	₹ PTE LTD			
	1 KAKI BUKIT AVENUE 6 #01-43 AUTOBAY @ KAKI BUKIT SINGAPORE 417883					
5a.	Remarks					
	A)THE INSPECTION B)IN ACCORDAN	ON WAS CONDUCTED ON A ICE TO YOUR INSTRUCTION	IS, WE HAVE NOT AUTHOR	ASIS. RISED REPAIRS.		
5b.		Estimate Days of 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. SMD 55S

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS		1	
1	REAR BUMPER	TORN	8,600.00	4,887.00
1	REAR BUMPER LOWER	сит	1,480.00	900.00
12	REAR BUMPER CLIP @\$8.00	NECESSARY	96.00	96.00
1	REAR BUMPER TOWING COVER	NOT NECESSARY	60.00	15
1	REAR BUMPER REINFORCEMENT	NOT NECESSARY	1,500.00	(a) 11 -
4	REAR BUMPER REVERSE SENSOR @\$580.00	NOT NECESSARY	2,320.00	12
1	REAR R/H BUMPER SIDE RETAINER	NOT NECESSARY	250.00	100
1	REAR R/H BUMPER SIDE REFLECTOR	NOT NECESSARY	380.00	
1	REAR EXHAUST ASSY	СИТ	5,800.00	4,990.00
2	REAR R/H EXHAUST MOUNTING @\$290.00	NOT NECESSARY	580.00	0.5
1	REAR R/H EXHAUST ALUMINIUM COVER	CRUMPLED	360.00	155.00
1	REAR CENTER EXHAUST	NOT NECESSARY	9,500.00	8
	LESS 10% DISCOUNT		12	-1,102.80
	Mariod chareau Anna Anna Anna Anna Anna Anna Anna An		30,926.00	9,925.20
	LABOUR			
	TO REMOVE & REFIT REVERSE SENSOR.		350.00	100.00
	TO REMOVE & REFIT REAR & CENTER EXHAUST.		480.00	200.00
	TO RESET COMPUTER.		380.00	100.00
	TO CHECK WIRING.		150.00	30.00
	TUFF KOTE.	NOT NECESSARY	150.00	
	PANEL BEATING.		1,600.00	400.00
	SPRAY PAINTING.		1,600.00	400.00
			4,710.00	1,230.00
	GRAND TOTAL		35,636.00	11,155.20

RECOMMENDED COST OF LUMP SUM REPAIRS	8,900.00
(TO ITS PRE-ACCIDENT CONDITION)	

Report Ref No. CS/AGI19009198/Asd3n2

ADRIAN LING WAI PING

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

Licensed Appraiser

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No liability of responsibility whatsoever, in contact or tort, 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.