MINOUNT TOM (Person estimated Co	Girch pay turng of 8MO Date/Time 07/08/201
D TP /W	STTP RES / OD RES / EVA / INV / MV7 CS
o Inspect Ve	O III
at Workshop	60 1 State 1/2
	DIEMTSCBY 000041 Claim No: CMTD1804237
Sum Insured	Excess:
Make of Veh:	Silvolte roa
	/ Prop. / Sec. 1947
	/ REP. / REV 24 HRS (H.O.D. Endorsement:
	10:20 am Is 10/18 Person Contacted Sun Sun Vehicle IN / OUT
Date/Time: _1	Thousand statement of the statement of t
Date/Time: _1	10:20 ame Is holle Person Contacted Sun Sun Vehicle IN/ OUT
Date/Time: _1	Action/Instruction ( × ) Estimate  PC 2277A - NA INC 150 130 38 h4  PC 1268- X
Date/Time	Action/Instruction ( × ) Estimate  PC 2277A - NA INC 150 130 38 h4  PC 1268- X
Date/Time: _	Action/Instruction ( × ) Estimate  PC 2277 A - NA   INC
Date/Time	Action/Instruction ( × ) Estimate  PC 2277A - NA   INC     50   3038   h4   30A: 03   08   20  PC   268- X  Pls confirm with the diver of the demage
Date/Time	Action/Instruction ( × ) Estimate  PC 2277A - NA INC 15018038 h4  PC 126R- X  (Pls conflorm with the diver of the demage consistency.)
Date/Time	Action/Instruction ( × ) Estimate  PC 2277A - NA INC 15018038 h4  PC 126R- X  (Pls conflorm with the diver of the demage consistency.)
Date/Time	Action/Instruction ( × ) Estimate  PC 2277A - NA   INC     50   3038   h4   30A: 03   08   20  PC   268- X  Pls confirm with the diver of the demage
Date/Time	Action/Instruction ( × ) Estimate  PC 2277A - NA INC 15018038 h4  PC 126R- X  (Pls conflorm with the diver of the demage consistency.)

Survey Val.	REFI SMO		c49231 /
No.	A <sup>s</sup>	SSIGNMENT	
OD TP WS / TP RES / OD RES / EVA	18/10/18 11/10/18 2277 A Autoworkz	Veh No. PC 2277A  Type: M.Car / M.Cycle / Gusy Van / L.  Truck / Trailer or  Make: Gyota H/  Colour white  Sp.Reading 33/603	A/C: Insured / Std / NI / NA
Policy No.		CINO: 17 7572	2p700019125
Claims No.		Gen. Cond: Good / Fair / Poor / Burn	
	xcess.	Steering: Ino@er / Jammed / Leaked	
(Client's Record)	ALCONO.	Brake: Inferier / Jammed / Leaked	
The street of the state of the	- 0 0c0 3 c + 1	Λ	and a management of the second
make of self. Sun Su	NO 85332932	Tyre Size: F: (55	
(Policy Condition)		R	11
Remark: The veh had commenced its repair at the time of inspecti	on.	S BJ DUN / EXNOVA / GY / FS / LIZA TOYO / YOKO or	/ MIC / OHTSU / PIR / SUMI /
Bal. or Market Value.		Front	Rear
IDAC Accident Rport: Cons	istent?: Yes or No	R/Bal. 5 mm	R/Bal. S mm
GIA / PR Seen. Cons	istent?: Yes or No	L/Bal. É mm	L/Bal mm
Est. Repairs: days	Res.: Yes or No	D.O.A. Survey held at W/S	0.01 18-10-18
Lum Sum: . Zo %	3 Val.: Yes or No		^
CA / REV / REP. / 24 HRS LU	Vehicle: IN/O	Des. of Damages : Frt. / Rear / O/S	1 (U/97) U/C / Rooftop or
Date: Person Contacte	d:		y Structure affected due to collision
Date / Time   Action / Instruction   \$ 1500 -		IVED t 8 OCT 2018	
1) : Final Cuta/Time, File Return tol 2)	Report Report Add F	Interview (\$	Survey Fee: 100 Transportation: ) _ 5 - R5 _ 5i ) Phones
Report Format : PRS		Tech Invs (\$	) Others - 10
Lump Sum / 1.B.1: (\$	).	Weekend (\$	)

110

TOTAL

# Nivitha (LKK Auto)

From: Gnoh, Pau Loong <PauLoong.Gnoh@sompo.com.sq>

Sent: Wednesday, 7 August 2019 12:43 PM
To: Catherine Lim LLC; Sarjeet Singh

Cc: sur@lkkauto.com; admin-d@lkkauto.com

Subject: MC Suit: 9903/2019; RE: Your ref : CL/181037/T/SAW.sg DOA: 27.09.2018

Our Ref : CMTD1804237

Attachments: WOS.pdf; Statement of Claim.pdf; List of Documents.pdf

#### Without Prejudice

Dear Sir / Madam,

With reference to your email below, we will appoint our solicitor, Mr Sarjeet of M/s KELVIN CHIA PARTNERSHIP to MOA

for the enclosed copy of MC Suit: 9903/2019.

Please note that we are verifying with our driver the damage consistency between both vehicles and will be carrying out the paper resurvey

for your client's vehicle PC2277A.

We will revert with our proposal once we have the report.

Dear Mr Sarjeet,

Please assist for the enclosed copy of MC Suit: 9903/2019 as we attempt to negotiate settlement, thank you Sir.

By copy to Ms Celine of M/s LKK AUTO,

As just spoken, once we have verified with our driver for the damage consistency, please proceed with the paper resurvey and do forward

the soft copy report once ready, thank you.

Best Regards Gnoh Pau Loong

Claims Division

D: 6329 5217 | T: 6461 6555 | F: 6221 3147



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From: Catherine Lim LLC <info@catherinelimllc.com>

Sent: Wednesday, 7 August, 2019 10:49 AM

To: Ye, Yong Kang Melvin <melvin.ye@sompo.com.sg>

Cc: Gnoh, Pau Loong <PauLoong.Gnoh@sompo.com.sg>; Teo, Grace <grace.teo@sompo.com.sg>; Henry, Irene

James <irene.henry@sompo.com.sg>

Subject: Re: Your ref: CL/181037/T/SAW.sg DOA: 27.09.2018 Our Ref: CMTD1804237

Dear Sir

We have filed a Writ of Summons & List of Documents against your insured / driver. A copy of the Writ of Summons & List of Documents are enclosed for your attention.

Please let us know by 15 August 2019 whether you will be appointing solicitors to accept service of process.

Regards,

Catherine Lim LLC

From: Ye, Yong Kang Melvin

Sent: Friday, October 12, 2018 5:37 PM

To: Sally

Cc: Gnoh, Pau Loong; Teo, Grace; Henry, Irene James

Subject: RE: Your ref: CL/181037/T/SAW.sg DOA: 27.09.2018 Our Ref: CMTD1804237

Our Reference: CMTD1804237

Your Reference: CL/181037/T/SAW.sg

## Without Prejuduce

We refer to your reply dated 12/10/2018.

We do not agree to your list of surveyors.

As such, we will be appointing our motor surveyor, LKK AUTO to conduct the pre-repair survey of your client's vehicle.

The pre-repair survey will include a survey of the vehicle when its damaged parts are being dismantled prior to the commencement of repairs.

We would like our motor surveyor to conduct a post repair inspection once your client's vehicle has been repaired.

The survey is conducted on a without Prejudice basis and without any admission of liability.

Yours faithfully,

Best Regards Melvin Ye

Claims Division

D: 6322 4667 | T: 6461 6555 | F: 6221 3302





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From: Sally [mailto:info@catherinelimllc.com]

Sent: Friday, 12 October, 2018 5:10 PM

To: Ye, Yong Kang Melvin <melvin.ye@sompo.com.sg>

Subject: RE: Your ref: CL/181037/T/SAW.sg DOA: 27.09.2018 Our Ref: CMTD1804237

Dear Sir (Without Prejudice)

We refer to your email.

Our client is not agreeable to your list of surveyor and attached herewith our client's list as single joint expert.

Regards
Sally Goh
Catherine Lim LLC
20 Havelock Road #03-01
Central Square
Singapore 059765

Email: info@catherinelimllc.com

From: Ye, Yong Kang Melvin [mailto:melvin.ye@sompo.com.sg]

Sent: Friday, October 12, 2018 4:12 PM

To: info@catherinelimllc.com

Cc: Gnoh, Pau Loong; Teo, Grace; Gnoh, Pau Loong

Subject: Your ref: CL/181037/T/SAW.sg DOA: 27.09.2018 Our Ref: CMTD1804237

Our Reference: CMTD1804237

Your Reference: CL/181037/T/SAW.sg

Without Prejudice

Date: 12th October 2018

Attention:

M/S CATHERINE LIM LLC

Dear Jacelyn,

# ACCIDENT INVOLVING PC2277A & PC126R ON 27.09.2018

We refer to your Notice of Accident dated 12/10/2018.

Please be informed that Mr Gnoh Pau Loong is the handler of this case.

We intend to conduct a pre-repair survey of the damage to your client's/your customer's vehicle jointly with your client/your motor workshop. We propose to use one of the motor surveyors named in the attached list to conduct the joint pre-repair survey as a single joint expert.

#### Pre-Repair Survey

	Motor Surveyor	Surveyor	Selection (Indicate as tick)
1	Raleigh Services	Andrew Ow Yong	
		Vincent Ng	
2	LKK Auto Consultants	Kenneth Kong (North area)	
		Marcus Chua (East area)	
		Mohd Rasul (West area)	
		Mohd Taufikh (West area)	
3	Priority Services	Jimmy Lee	
		Lawrence Ng	
		Jeffery Ong	
4	JP Knights Adjusters & Surveyors	Jason Lek	
5	In House surveyor	Teo See Ling	

Please let us know within two (2) working days whether you agree to the appointment of any of these motor surveyors as a single joint expert. You may select up to two of the listed motor surveyors. We will bear the cost of the pre-repair survey carried out by the single joint expert.

Best Regards Melvin Ye Claims Division

D: 6322 4667 | T: 6461 6555 | F: 6221 3302



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## IN THE STATE COURTS OF THE REPUBLIC OF SINGAPORE

Case No.: MC/MC 9903/2019 Filed: 10-July-2019 04:55 PM

Between

Heavenly Tours Pte Ltd (Singapore UEN No. 201014923R)

...Plaintiff(s)

And

Hui Leong Transport (2010) Pte Ltd (Singapore UEN No. 201010850C)

...Defendant(s)



#### WRIT OF SUMMONS

To

Hui Leong Transport (2010) Pte Ltd 39 Woodlands Close #03-20 Singapore 737856

THIS WRIT OF SUMMONS has been issued against you in respect of the claim endorsed herein.

#### You must:

- 1. satisfy the claim; or
- 2. enter an appearance,

within 8 days after the service of this Writ, failing which, the Plaintiff(s) may proceed with the action and enter judgment against you without further notice.

THIS WRIT OF SUMMONS is issued by the solicitors for the Plaintiff(s) whose particulars are as below. The address(es) of the Plaintiff(s) is/are 64 Rangoon Road #01-22 Singapore 218354.

Solicitor(s) for the Plaintiff(s)

CATHERINE LIM LLC

20 HAVELOCK ROAD # 03 - 01 CENTRAL SQUARE Singapore 059765

Tel No.: 64385500 Fax No.: 64380111

Email: info@catherinelimllc.com File Ref No.: CL/181037/T/SAW

Solicitor in charge: LIM CHUI LING CATHERINE

Ju

JENNIFER MARIE REGISTRAR STATE COURTS SINGAPORE

#### STATEMENT OF CLAIM

Please see attached Statement of Claim.

#### Note:

- 1. This writ may not be served more than 6 calendar months after the above date unless renewed by order of the Court.
- 2. To defend the claim, the Defendant(s) must enter an appearance(s) using the electronic filing service either personally or by a solicitor at the Registry of the STATE COURTS and notify the (Plaintiff(s) / Plaintiff's solicitors) accordingly within 8 days after service hereof, otherwise judgment may be entered against him without further notice.
- 3. Where the Defendant enters an appearance, he must also serve a defence on the solicitor for the Plaintiff within 14 days after the last day of the time limited for entering an appearance; otherwise judgment may be entered against him without further notice.

# [1] STATEMENT OF CLAIM

- The Plaintiff is and was at all material times the owner of motor vehicle No. PC 2277A.
- On or about the 27th day of September 2018 at about 1.15 p.m., the Plaintiff's authorised driver, one Muhammad Shafiq Bin Mohamed Zarufulla ('the Plaintiff's Driver') was driving bus No. PC 2277A and had parked at the Singapore Zoo Coach area. Bus No. PC 126R driven by the Defendant's agent and/or servant and/or authorised driver, one Peter Ting Cherng Jein ("the Defendant's driver") was reversing out from the parking lot when the left side swipe onto the Plaintiff's bus. Further and/or alternatively, the Defendant's driver so drove his bus No. PC 126R in such a way that he caused and/or contributed to the accident between the Plaintiff's bus and the Defendant's bus.
- The said collision was caused and/or contributed by the negligence of the Defendant's driver in the driving, management and control of his motor vehicle.

# PARTICULARS OF NEGLIGENCE OF THE DEFENDANT DRIVER

- (a) Failing to keep a proper lookout;
- (b) Failing to maintain a safe braking distance;
- (c) Reversing at an excessive speed in the circumstance;
- (d) Failing to have any or any proper control over bus No. PC 126R;
- (e) Failing to notice the Plaintiff's bus in sufficient time to avoid the said collision or at all;
- (f) Reversing too closely to the Plaintiff's bus;
- (g) Failing to stop, slow down, swerve or in any other way so to manage or control the bus No. PC 126R as to prevent the said collision;

# PARTICULARS OF SPECIAL DAMAGES

(a) Cost of Repairs

\$6,750.00

(b) loss of Rental

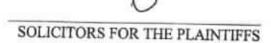
\$2,340.00 \$9,090.00

And the Plaintiff claims:-

- (a) the said sum of \$9,090.00 or alternatively damages;
- (b) interest;
- (c) costs; and
- (d) Such other relief as this Honourable Court deem fit

  1 0 JUL 2019

  Dated this day of 2019



And \$800.00 (or such sum as may be allowed on taxation) for costs, and also, if the Plaintiffs obtain an order for substituted services the further sum of \$300.00 plus disbursements (or such sum as may be allowed on taxation). If the amount claimed and costs be paid to the Plaintiff or his/her/their Solicitors within eight days after service hereof (inclusive of the day of service), further proceedings will be stayed.

# NOTICE OF SERVICE ON MANAGER OF PARTNERSHIP

Take notice that the Writ of Summons is served on you as the person having the control or management of the partnership business of the abovenamed defendant firm (and also as partner in the said firm (a)).

Solicitors for the Plaintiff

If the Defendant(s) enters an appearance, then, unless a summons for judgement is served on him in the meantime, he must also serve a defence on the solicitor for the plaintiff within 14 days after the last day of the time limited for entering an appearance, otherwise judgment may be entered against him without further notice.

This Writ is issued by M/s Catherine Lim LLC, 20 Havelock Road, #03-01 Central

[3]

Square, Singapore 059765, Solicitors for the said Plaintiff whose address is at c/o 474 Jurong West Street 41 #12-398 Singapore 640474.

# ENDORSEMENT OF SERVICE

This Writ was served by by way of personal service (or as may be)
(state manner of service or in accordance with the terms of an order for substituted service) on
the Defendant who is known to me by /who admitted to me that
he/she was at on , the day of 2019
at a.m./p.m.

Indorsed the day of 2019 Process Server

# Form 8

(To be filed with Writ of Summons)

1.	Has the defendant or his insurer acknowledged receipt of the plaintiff's letter of claim?
	Ans. Yes No.
2.	Have attempts been made to settle the matter?
	Ans. Ves/No.
	If no, please give reasons.
3.	Is the question of liability agreed?
	Ans. Yes/No:)
4.	Is the question of quantum agreed?
	Ans. Yes No
5.	Has the defendant indicated that he has a counterclaim?
	Ans. Yes/No.
6.	The following documents/information have been exchanged between the plaintiff and the
	defendant (please tick accordingly):
	GIA reports and type-written transcripts of all persons involved in the accident, including a sketch plan.
	Repairer's bill and evidence of payment.
	Surveyor's report.
	Excess bill/receipt.
	☐ Vehicle registration card.
	COE/PARF certificates.

	☐ Names and addresses of witnesses.
	☐ Photographs of damage to all vehicles.
	☐ Photographs of accident scene.
	☐ Invoice and receipt for rental of alternative vehicle.
	Whether the insurer has been notified of the accident and allowed to carry out a pre-repair inspection of the claimant's vehicle.
	Remarks (if any)
7(a)	Did the accident involve a chain collision or more than 2 vehicles?  Ans. Yes/No.
7(b)	If yes, has the defendant indicated that he intends to bring in a third party?  Ans. Yes No.
7(c)	If yes, has the third party indicated that he intends to bring in a fourth party?
	Ans. Yes/No
7(d)	Were there any other parties involved in the accident?  Ans. Yes/No.
	If yes, please provide details.

# IN THE STATE COURTS OF THE REPUBLIC OF SINGAPORE

MC/MC Suit No. 9903/2019

#### Between

# HEAVENLY TOURS PTE LTD

(Singapore UEN No.201014923R)

... Plaintiff

#### And

## HUI LEONG TRANSPORT (2010) PTE LTD

(Singapore UEN No. 201010850C)

... Defendant

## LIST OF DOCUMENTS

The following is a list of documents relating to the matters in question in this action which are or have been in the possession, custody or power of the abovenamed Plaintiff and are referred to in the Writ of Summons, which is served in compliance with the Order 108, Rule 2 of the Rules of Court.

- The Plaintiff has in his possession, custody or power the documents relating to the matters in question in this action set out in Schedule 1 to this list of documents.
- The Plaintiff had, but does not now have, in his possession, custody or power the
  documents relating to the matters in question in this action set out in Schedule 2 to this
  list of documents.
- Other than the documents set out in Schedules 1 and 2 to this List of Documents, neither the Plaintiff, nor his solicitor nor any other person on his behalf, has now, or at any time in the past ever had, in his possession, custody or power any document of any description whatever relating to any matter in question in this action.

# SCHEDULE 1

### PART 1

No.	Date	Description	
1.	28 September 2018	Singapore Accident lodged by the Plaintiff	
2.	28 September 2018	Singapore Accident lodged by the Defendant	

3.	21 December 2018	Final repair bill by 6 Speed Autowerkz Pte Ltd	
4.	21 November 2018	Survey report ref no: CAS/18-11/031 from Constant Appraiser Services	
5.	3 January 2019	Letter of Demand to Sompo Insurance Singapore Pte Ltd	

# PART 2

Cause papers, notes, instructions to the Plaintiff's solicitors and confidential communication between the Plaintiff and his solicitors with reference to the matters in question in this action for the purpose of obtaining legal advice.

# SCHEDULE 2

There are no documents falling under this category.

2 - AUG 2019

Dated this day

2019

Solicitors for the Plaintiff M/s Catherine Lim LLC

# Constant Appraiser Services

Qualified Automobile Accident Damage Appraisers/Loss Adjusters Blk 2 Rivervale Link, #09-02 Singapore 545040 Tel/Fax: 6886 1106 Mobile: 9007 5234 Email: constant\_as@yahoo.com.sg RCB No. 53138015K

# Automobile Inspection Report

To: Heavenly Tours Pte Ltd c/o 68 Kaki Bukit Avenue 6 #02-05 ARK@Kaki Bukit Singapore 417896

Date

: 21/11/2018

Reference No : CAS/18-11/031

#### General Information

Registration No. Accident Date

PC 2277A 27/09/2018

#### Particulars of Damaged Vehicle

Colour

: White

Make & Model

Toyota Hiace High Roof

Engine Capacity

2982 cc

Pre-Accident Condition

Commuter Turbo Auto Good

Mileage (KM)

331603

Engine No.

1KD2376002

Chassis No.

JTFS22P700019125

Steering

In Order

Registration Date

25/03/2014

Brake

In Order

#### **Tyre Condition**

	Size	Make	Balance
R/H Front Tyre	195R15	BRIDGESTONE	90%
L/H Front Tyre	195R15	BRIDGESTONE	90%
R/H Rear Tyre	195R15	BRIDGESTONE	90%
L/H Rear Tyre	195R15	BRIDGESTONE	90%

#### Inspection

Repairer

: 6 Speed Autowerks Pte Ltd.

68 Kaki Bukit Avenue 6, #02-05 ARK@Kaki Bukit, Singapore 417896

#### Adjustment And Recommendation Cost Of Repair

Repairer's Estimate Revised Amount

: \$9,865.93

Less Excess

: \$6,750.00

Nett Total

.

\$6,750.00

#### Remarks

- (A) Survey was done on 17/10/2018
- (B) Re-survey after repair was done on 24/10/2018
- (C) The survey was conducted entirely on WITHOUT PREJUDICE basis.
- (D) We have NOT given any instruction to authorize the repair of the vehicle.

NOTE: The revised estimate was made from a visual inspection. Should there be any discrepancy or unseen damage/item in this survey, kindly notified the company within 7 (seven) days from the date hereof. Otherwise, the revised amount shall be deem to be valid.

# Constant Appraiser Services

Vehicle No : PC 2277A

Our ref: CAS/18-11/031

# Adjustment On Repair Costs And Replacement Of Parts:

S/No	Qty	Descriptions	Assessed Condition	Estimate by Workshop (\$)	Revised Amount (\$)	
		PARTS REPLACEMENT - LIST ITEMS				1
1	1pc	Tailgate	Dented	2,405.60	2,405.60	1
2	lpc	Tailgate glass moulding	Necessary	271.50	271.50	1
3	1pc	Tailgate inner lock	Serviceable	281.95		
4	1pc	Tailgate emblem logo	Necessary	71.20	71.20	
5	1pc	Tailgate weatherstrip	Distorted	228.45	× 228.45	3
6	2pcs	Tailgate side stopper @ \$48,80	Serviceable	97.60		
7	2pcs	Tailgate side stopper striker @ \$45.00	Serviceable	90.00	7.00	
8	1pc	Tailgate emblem Toyota sticker	Necessary	43.00	43.06	1
9	1pc	Tailgate emblem Hiace sticker	Necessary	52.00	52:00	19
10	1pc	Taillamp LH	Serviceable	338.50		
11	Ipc	Rear bumper	Dented/Grazed	451,60	451.60	
12	2pcs	Rear bumper side retainer @ \$45.50	Serviceable	91.00		
13	1pc	Rear fender LH	Dented/Warped	2,295.60	/ 2,295:60	de
14	lpc	Rear fender glass moulding LH	Necessary	224.00	X 224.00	1
15	lpc	Center body panel LH	Dented/Warped	951.40	951.40	H
16	1pc	Center body panel glass moulding LH	Necessary	110.50	×119:50	1
		3098.75 Less 25% 25% 2324.06		8,003.90	7,104.85	
		Less 25% 259, 2324.06		(2,000.97)	(1,776.21)	
		20/6	Sub total	6,002.93	5,328.64	
		PARTS REPLACEMENT – SPECIAL NETT ITEMS				
1	Isct	Rear bumper clip	Necessary	45.00	/45.00	
2	1pc	Tailgate sticker 70km/h	Necessary	12.00	X 12:00	/
3	lpc	Tailgate sticker Emergency Door Pull To Open	Necessary	48.00	X 48:00	
4	1 set	Tailgate inner trim board clip	Necessary	28.00	× 28:50	1
5	lpc	Rear side body panel glass scalant LH	Necessary	200.00	X 160.00	
6	lset	Rear windscreen sealant	Necessary	100.00	X 80.00	
		DANIE HER VERTICATION OF THE THE TAXABLE PROPERTY.	Sub total	6,435.93	5,701.64	
		LABOUR & MISC. CHARGES			-1.04.04	
1		To remove, refix tailgate glass		140.00	120.00 ×	,
2		To remove, refix tailgate mechanism		100.00	70.00 ×	3

# Constant Appraiser Services

Vehicle No : PC 2277A

Our ref: CAS/18-11/031

1460

S/No	Qty	Descriptions	Assessed Condition	Estimate by Workshop (\$)	Revised Amount (\$)
		LABOUR & MISC. CHARGES (CONT'D)			
3		To check rear electrical wiring		40.00	20.00
4		To remove, refix interior trim to assist repair		120.00	80.00
5		To remove, refix rear seat & carpet		150.00	120.00
6		To remove, refix reverse sensor		80.00	60.00
7		To respray undercoating		100.00	60.00
8		To respray painting & etc		1,200.00	1,000.00
9		Panel beating, cut, weld, remove & replacing above parts		1,500.00	1,206.00
			Grand total	9,865.93	8,431.64
		st of lump sum repair nt condition)			6,750.00

# Adjustment/Recommendations

We have thoroughly inspected each and every item on the estimate against the physical damage found on the vehicle and we have listed the breakdown of our finding and our recommendation.

The repairer has agreed to undertake the job at a lump sum of \$6,750.00 on a contractual basis. Under normal circumstances, the repair period would be about 7 (Seven) working days.

Yours faithfully,

Constant Appraiser Services

Lim Young Tian (Sebastian) Licensed Appraiser

Adv. Dip. In Mechanical Engineering (AUS)

MSAAA

38 29.06 2%: 3050 5 Days.

#### SINGAPORE ACCIDENT STATEMENT

#### IMPORTANT NOTICE

Mobile Number

Fax Number Contact Number EMail Address

- 1. Please report correctly the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised Driver,
- 3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or witholding of material facts may allow insurance companies to repudiate policy 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.
  8. 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
Date Of Report	28/09/2018 16:17
Date Of Accident	27/09/2018 13:15
Exact Location Of Accident	SINGAPORE ZOO (BUS COACH AREA)
Country/State of Loss	SINGAPORE
Charles Street and Se	DETAILS OF OWN VEHICLE
Vehicle Registration Number	PC2277A
Insured/Policyholder	
Name Of Registered Owner	HEAVENLY TOURS PTE LTD
Co Reg No	NA
Email Address	SHAFIQ_MUHD@HOTMAIL.COM
Mobile Phone No	energia provide de entre Energia (Energia de Caracteria de
Alternative Phone No	OFFICE-94461887
Vehicle Particulars	
Manufacturer	TOYOTA
Model	HIACE
Exact Purpose for which vehicle was being use time of accident	d at WORK PURPOSE
Are you claiming under your own insurance pol for repair to your vehicle?	NO NO
If No. Please state action to be taken	THIRD PARTY
Vehicle Category	COMMERCIAL VEHICLE
Insurance Company	
Name of Insurance Company	ALLIED WORLD ASSURANCE COMPANY, LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	BVBPSB0005851800
Cover Note Number	
Driver	
Name of Driver	MUHAMMAD SHAFIQ BIN MOHAMED ZAFURULLA
NRIC No	S9018837B
Date Of Birth	27/05/1990
Occupation	OUTDOOR
Date Of Driving Pass	30/05/2014
Driving Experience	4 YEARS AND 3 MONTHS
Gender	MALE
ame of Driver RIC No site Of Birth scupation site Of Driving Pass siving Experience	\$9018837B 27/05/1990 OUTDOOR 30/05/2014 4 YEARS AND 3 MONTHS

(LOCAL) +65-94461887

SHAFIQ\_MUHD@HOTMAIL.COM

BLK 474 JURONG WEST STREET 41 Address

#12-398

Postcode 640474

Was driver an employee of the Insured's Company YES

If No, Relationship of the Driver with the Insured

Vehicle Registration Number of Driver's Own

Vehicle

Insurance Company of Driver's Own Vehicle

#### General Information of the Accident

Type Of Accident COLLIDED INTO PARKED VEHICLE

Weather Conditions CLEAR Road Surface DRY

#### Other Information

Was any foreign vehicle involved in this accident? NO

Number of vehicles involved in the accident

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 0

NO

NO

Number of Passengers (Including Driver)

#### Details of Police Action

Was the accident reported to the police?

If Yes, Please state which Police Station

Was notice of intended Prosecution given?

If Yes, against whom?

#### Circumstances of Accident

#### REFER ATTACHED

#### Attachment(s)

Are accident photos available for attachment? YES Was there any video captured by Car Camera?

NO NO

BUS

Was there any audio recorded?

## DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number PC126R

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category

Name of Driver PETER TING CHERNG JEIN

NRIC/Passport Number \$79895361 Contact Number 84014515

Address Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

#### Sketch Plan Pg. 1

#### SKETCH PLAN

#### IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised Driver.
- Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of meterial 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.
- This report will be forwarded by the insurers to the GIA Records Mangement Centre establised by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
- By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the
  report being made available aforesaid.
- 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' lewyers/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 disima;
  - (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 peckages); and/or
  - (v) complying with applicable law in administering, processing, hendling and/or dealing with my claims. (collectively the "Purpoces")
- (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.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detention, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
  - to all insureres 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
  - (ii) for complying with requirments under any regulations, laws or court orders.

Patayholder's Signature

Date & Time

Oriver's Signature (if driver is not the policyholder)

Date & Time

Reporting Centre Personnel's Signati

NRIC / Fin No.:

# Sketch Plan #2 Pg. 1

SKETCH PLAN

		Singapore 200 Chus Couch Pres).  (D) PC 2277A  (D) PC 247A
	Conduct of Claim of the Motor Policy, you have to ner or not to claim under the policy. Please check y	
DECLARATION (We declare the foregoing perfic		7
	de	Muu
Policyholden's Signature Date & Time	Oriver's Signature (if driver is not the policyholder) Date & Time	Reporting Centre Personnel's Signature Name: NRIC / Fin No.



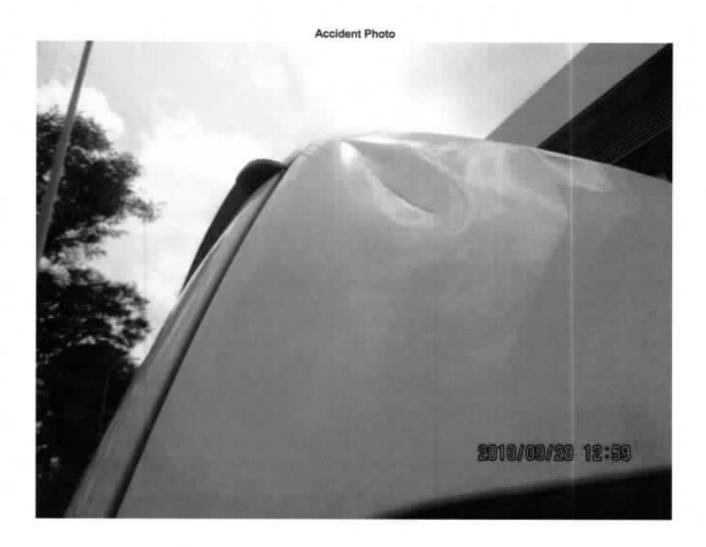


























## Addendum Sheet Pg. 1



GENERAL INSURANCE ASSOCIATION OF SINGAPORE RECORDS MANAGEMENT CENTRE

GENERAL INSURANCE ASSOCIATION ( 6 Raffies Quay #18-00 Singapore 048580 Tel (65) 6224 0010 Fax (65) 6224 0030 Operating Hours : Monday to Friday, 05:00 – 17:00 UBN: \$483300306 / GST Reg. No.: M400017735

IMPORTANT NOTE: Please submit the completed Addendum form to the same Authorised Reporting Centre with whom you submitted the Original Report.

	ADDENDUM					
A)	PARTICULARS OF PERSON MAKING THE AMENDMENTS:					
	Original Report No : MSI (18   26   G3. Vehicle Registration No: PC 22774					
	Namerus shown in NAKO: Mathornal Shedig Bin Mohared 201416/4 59618837 1.					
	(*Vehicle Driver / Vehicle Owner) (*) Please delete as appropriate					
	Address : BIK 479 Just West Street 4, \$12-398 Singapore(640474					
	Contact (Tel) :Mobile No.:					
	Email Address : Shoting - Muhd C lateral, com					
	Date of Accident : 22/4 / 24 \$ Time of Accident : 13:15.					
	Place of Accident : Sing-pare 200 (Bus Carly Are-)					
	Insurance Company: Allied world.					
	instance company.					
	Award from Reporting only to Third Perfy					
	Sin Sin Min.					
	Policyholder / Driver's Signature Date:  Reporting Centre Personnel's Signature Name: NRIC/FIN No.: Date:  Reporting Centre Personnel's Signature Name: NRIC/FIN No.:					

CIVIDAC adduction/form\_v3

MLXA18126021 / Lexbuild Auto & Trading Pte Ltd - HQ ENTRY DATE & TIME 26/09/2018 15:03 SUBMITTED BY: Lim Hui Wen

### SINGAPORE ACCIDENT STATEMENT

#### IMPORTANT NOTICE

Occupation

Date Of Driving Pass

Driving Experience

- 1. Please report correctly the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised Driver.
- 3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or witholding of material facts may allow insurance companies to repudiate policy 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 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 or

	ACCIDENT STATEMENT
Date Of Report	28/09/2018 15:03
Date Of Accident	27/09/2018 13:25
Exact Location Of Accident	SINGAPORE ZOO CAR PARK
Country/State of Loss	SINGAPORE
ALC: A SECURE OF THE RESERVE	DETAILS OF OWN VEHICLE
Vehicle Registration Number	PC126R
Insured/Policyholder	
Name Of Registered Owner	HUI LEONG TRANSPORT (2010) PTE LTD
Co Reg No	201010850C
Email Address	OPERATIONS@HUILEONGBUS.COM
Mobile Phone No	
Alternative Phone No	Office-63682810
Vehicle Particulars	
Manufacturer	HIGER
Model	KLQ6108GQ-6.7 D ABS TURBO (M)
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
f No. Please state action to be taken	REPORTING ONLY
/ehicle Category	COMMERCIAL VEHICLE
Insurance Company	
Name of Insurance Company	SOMPO INSURANCE SINGAPORE PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	YES
Policy Number	D17MTSCBU000036
Cover Note Number	
Driver	
Name of Driver	PETER TING CHERNG JEIN
NRIC No	\$79895361
Date Of Birth	05/09/1979
Date Westy DA	02554400-5500

OUTDOOR

23/07/2007

11 YEARS AND 2 MONTHS

Gender

Mobile Number

MALE

(LOCAL) +65-84014515

Fax Number

Contact Number

EMail Address

NOEMAIL

Address

33 JLN KEMPAS INDAH 1/6 TMN KEMPAS INDAH

Postcode

81300 VES

Was driver an employee of the Insured's Company

If No, Relationship of the Driver with the Insured Vehicle Registration Number of Driver's Own

Vehicle

.

Insurance Company of Driver's Own Vehicle

.

# General Information of the Accident

Type Of Accident

COLLIDED INTO PARKED VEHICLE

Weather Conditions

CLEAR

Road Surface

DRY

#### Other Information

Was any foreign vehicle involved in this accident?

NO

Number of vehicles involved in the accident

2

Was any body injured in the Accident?

NO

Was any injured conveyed to hospital by ambulance?

NO

Was any other material or property damaged?

YES

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

NO

Number of Passengers (Including Driver)

1

#### **Details of Police Action**

Was the accident reported to the police?

NO

If Yes, Please state which Police Station

Was notice of intended Prosecution given?

NO

If Yes, against whom?

## Circumstances of Accident

ON 27/09/18 @ 13:25HRS, I WAS REVERSING MY BUS PC126R AT SINGAPORE ZOO CAR PARK. I DID NOT NOTICE A VEHICLE PC2277A WAS PARKED AT CAR PARK LOT. WHEN MY BUS SIDE MIRROR BRUSHED ONTO THE SAID VEHICLE PC2277A WHILE REVERSING. P/S: BUS NO COMING TO REPORTING CENTRE.

#### 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

PC2277A

Vehicle Make/Model/Colour

**Details Of Properties** 

Vehicle Category

COMMERCIAL VEHICLE

Name of Driver

NRIC/Passport Number

Contact Number
Address
Postcode
Insurance Company Name
Nature Of Damage
No. Of Passenger (Including Driver)

#### Sketch Plan

#### SKETCH PLAN

#### IMPORTANT NOTICE

- ). Please report <u>correctly</u> the details of the acid-ext to seved up the claims process.
- 2. This form must be commetted by the Policyholder and/or the Authorised Driess
- information provided must be as <u>yarded</u> and accepte as accepte. Any wife interspresentation or estimating of material lasts may alread insurance companies to <u>yarded</u> and expectate policy listings.
- The lease and attraptions of this Ferri by muscalar comparises is not at advances of policy liability on the part of the insurance comparise.
- 5. Any false reporting may be related to the Palice for investigation.
- The report will be forwarded by the insistent of the GIA Remonds Management Center established by the General assurance Association of Singapore (SIAI) for according and that copies of this report will fur a fee be stade enabled upon application by solve sched parties.
- 2 By the suggment of this report to the insurers, you harnly consent to the exchang of this report at the centre and to copies of the report being made available abresaid.
- 9. Comment under the Personal Data Protection Act (PDPA)

understand, extremitedge, agree and income that

- (a) Any muser, my workshop and the General incirance hasociation of Singapore ("SAK") may/are permitted to coinct, size, disclose and/or concern my personal data/portunal efformation set out in this (pure), and any other personal information per audit in the point of any other personal information and disclose and transfer and incorrectly also have into red vehicle(s) transfer to it this accessor (a) incorrectly also have into red vehicle(s) transfer to it this accessor (a) incorrectly who have into red vehicle(s) transfer to it this point in the point in the point in the point in the properties.
  - grounding handling antition feating with my claims including the sattlement of the claims and any necessary mentigations relating to the claims;
  - (1) meetigating the accident sector my claims;
  - Its complex aut and/or dealing with my instructions to responding to any enquiries by min.
  - (b) adversalating my claims (recluding the making of correspondence, numerously, involves, reports or reclaim to the whom small involve disclassing of certain personal data about see to bring about delivery of the same as well as on the appears over of previous small packages); and/or
  - (v) complying with application from in administrance, processing, francising and/or dealing with my storms (pulled the "Personne")
- (b) all mourer(s) who have insured vehicle(s) inverses in this account and the insurer's lawyers/size from, may/are principal to collect, are, disches and/or process on, Personal Information for one or once of the above Personal and
- (c) my Personal information may/can be disclosed by one of the Insurers analyse GIA to their thine purple provides or agental eclasing their lawyers/law forms, which may be when mulside of Engageers, for one or more of the above Purposes.
- (d) my Personal information will also be unlected and used to compile claims huttory for the purpose of friend detection, investigation and management to present and oil future claims.
- (iii) the information so collected under (id) above may be shared I discinsed
  - (i) to all sources and/or any other story parties that sould in evaluating, investigating, controlling or managing found, regulators, law antisocoroum and government apercies as maximally required for the purposes stated, or
  - 365 for compaying with requirements under any regulations, laws or court moons.

Purceyborder's Segnature Date & Time:

Driver's Signature of source is not the policy underly Date & Texas

MUCTIN In

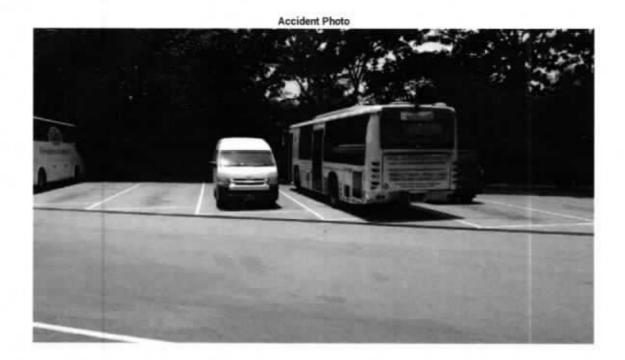


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On PHIME & H. 15 Yes. 1 was minsony t	my has Pc OLP O	Sayger Zu	tor gort
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which the the Soul Whole is 2007 with the	Besity		
the te come, to spoke, onte			
7 1 2			













# 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

	A PROPERTY AND ADDRESS OF THE PARTY AND ADDRES	Affiliated to Federation Internati	onale Des Experts En Auton	nobile
SON	MPO INSURANCE	SINGAPORE PL	Ref : CS3/SMO1801	8656/Gyd3e2-1
#05	RAFFLES PLACE -01/06 GAPORE LAND TO	OWERSINGAPORE 048623	Date: 13-09-2019	
1.		Policy Particulars	:- THIRD PARTY CLA	IM
	Insured Veh.	PC 126R	Veh. Inspected	PC 2277A
	Policy No.	D18MTSCBU000041	Coverage (\$)	0.00
	Claim No.	CMTD1804237	Excess (\$)	0.00
	Assign From	GNOH PAU LOONG	Assign Date	07/08/2019
2.		Vehicle Part	iculars & Condition	HE NOT THE RESERVE
	Make & Model	TOYOTA HIACE	c.c	2982
	Engine No.	HIDDEN	Year of Reg.	2014
	Chassis No.	JTFST22P700019125	Colour	WHITE
	Odometer	331603	Steering	IN ORDER
	Brakes	IN ORDER	Modification	NIL
	General	GOOD		
3.		Condi	tions of Tyres	HI CONTRACTOR OF THE PARTY OF
		Size	Make	Balance
	R/H Front Tyre	195 R15	BRIDGESTONE	5 mm
	L/H Front Tyre	195 R15	BRIDGESTONE	5 mm
	R/H Rear Tyre	195 R15	BRIDGESTONE	5 mm
	L/H Rear Tyre	195 R15	BRIDGESTONE	5 mm
4.		Descript	ion of Damages	
	THE VEHICLE SU	STAINED DAMAGES AT THE NA	S BODY.	
5.			al Information	
	Accident Date	27/09/2018	Inspection Date	18/10/2018
	Survey held at	6 SPEED AUTOWERKZ PTE.	LTD.	
		68 KAKI BUKIT AVENUE 6 #02	-05 ARK@KB SINGAPOR	E 417896
5a.			Remarks	
		ON WAS CONDUCTED ON A"WI CE TO YOUR INSTRUCTIONS, V		
5b.		Estimate	Days of Repair	

5 Working Days

ESTIMATED NORMAL PERIOD FOR REPAIR:



# LKK Auto Consultants Pte Ltd

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TEL: 6256 3561 FAX: 6256 4315

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

Page No.:1 of 2

# ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. PC 2277A

ty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	TAILGATE	DENTED	2,405.60	2,405.60
1	TAILGATE GLASS MOULDING	NECESSARY	271.50	110.00
1	TAILGATE INNER LOCK	SERVICEABLE	281.95	
1	TAILGATE EMBLEM LOGO	NECESSARY	71.20	71.20
1	TAILGATE WEATHERSTRIP	SERVICEABLE	228.45	
2	TAILGATE SIDE STOPPER @\$48.80	SERVICEABLE	97.60	
2	TAILGATE SIDE STOPPER STRIKER @\$45.00	SERVICEABLE	90.00	
1	TAILGATE EMBLEM TOYOTA STICKER }	NECESSARY	43.00	60.35
1	TAILGATE EMBLEM HIACE STICKER }	NECESSARY	52.00	
1	TAILLAMP LH	SERVICEABLE	338.50	
1	REAR BUMPER	DENTED / GRAZED	451.60	451.60
2	REAR BUMPER SIDE RETAINER @\$45.50	SERVICEABLE	91.00	
1	REAR FENDER LH	TO REPAIR SEE LABOUR	2,295.60	,
1	REAR FENDER GLASS MOULDING LH	NOT NECESSARY	224.00	
1	CENTER BODY PANEL LH	TO REPAIR SEE LABOUR	951.40	
1	CENTER BODY PANEL GLASS MOULDING LH	NOT NECESSARY	110.50	
	LESS 25% DISCOUNT		-2,000.98	-774.69
			6,002.92	2,324.06
	SPECIAL NETT ITEMS			
1	SET REAR BUMPER CLIP (SN)	NECESSARY	45.00	45.00
1	TAILGATE STICKER 70KM/H (SN)	NOT NECESSARY	12.00	
1	TAILGATE STICKER EMERGENCY DOOR PULL TO OPEN (SN)	NOT NECESSARY	48.00	
1	SET TAILGATE INNER TRIM BOARD CLIP (SN)	NOT NECESSARY	28.00	
1	REAR SIDE BODY PANEL GLASS SEALANT LH (SN)	NOT NECESSARY	200.00	
1	SET REAR WINDSCREEN SEALANT (SN)	NOT NECESSARY	100.00	
			433.00	45.00
	LABOUR			700
	TO REMOVE, REFIX TAILGATE GLASS	NOT NECESSARY	140.00	

Report Ref No. CS3/SMO18018656/Gyd3e2-1



# 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.:2 of 2

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	TO REMOVE, REFIX TAILGATE MECHANISM.	NOT NECESSARY	100.00	
	TO CHECK REAR ELECTRICAL WIRING.		40.00	20.00
	TO REMOVE, REFIX INTERIOR TRIM TO ASSIST REPAIR.		120.00	80.00
	TO REMOVE, REFIX REAR SEAT & CARPET.		150.00	120.00
	TO REMOVE, REFIX REVERSE SENSOR.		80.00	40.00
	TO RESPRAY UNDERCOATING.	NOT NECESSARY	100.00	
	TO RESPRAY PAINTING & ETC.		1,200.00	600.00
	PANEL BEATING, CUT, WELD, REMOVE & REPLACING ABOVE PARTS. INCLUSIVE OF THE REPAIR OF REAR FENDER LH AND CENTER BODY PANEL LH.		1,500.00	600.00
	AND THE PROPERTY OF THE PROPER		3,430.00	1,460.00
	GRAND TOTAL		9,865.92	3,829.06

RECOMMENDED COST OF LUMP SUM REPAIRS	A STATE OF THE REAL PROPERTY.	3,050.00
(TO ITS PRE-ACCIDENT CONDITION)		

Report Ref No. CS3/SMO18018656/Gyd3e2-1



XING GUO QIANG

M.MATAI, AMSAE-A

**Automotive Assessor** 

St. S.

ADRIAN LING WAI PING

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

Licensed Appraiser

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 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.