From (Barrow	Joalyn Ng shi 6594 253	n Bun	IGNMENT (Office)		Date/Time:	30.8.19	14 14 p. H
Estimated Co	63/4-33		Bill to:				
To Inspect V	S/TP RES / OD RI	LO 1014	/MV/CS				
	m/s Chry Go		•	_ Inmred: Tel:	6444	1626	
Policy Not	80458027 Q1	ny	Claim No:	60 42	47		
Sum Insured:	-	/		9500.0	D		
Make of Veh (Client's Beggr		, ,	Excess:	\$500.0	D.O.A. 2	19.201	1
Make of Veh (Client's Proper CA / REV	Action/Instruction	Person Co	V: \$72 K witholad. Kelly		HOD F	dementant.	9
Make of Veh (Client's Depar CA REV Date/Time	Action/Instruction	Person Co	V: \$70 K patitotad. Kelly		HOD E	dementant.	9
Make of Veh (Client's People CA REV Date/Time	Action/Instruction	Person Co	V: \$70 K patitotad. Kelly	V	HOD E	dementant.	1

ASS. REC. BY:	/ CSI MSG 19015338/KUS3
meth	ASSIGNMENT
From: Date:	
Estimated Cost:	Veh No: SLQ 18 78 X Yr Regn: Of, /
OD LYP / WS / TP RES / OD RES / EVA / INV / MV	Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover / Truck / Trailer or
To Inspect Vehicle No:	_21
at Workshop m/s Chan C	7 1 1000 00 //
of Contract	2 = 07
Insured:	Sp.Reading 3 782 7 T/Radio: Insured / Std / N1 / I
Policy No.	
Claims No.	1010010134 010 47
Sum Insured: Mu Excess: 5	Gen. Cond: 960d/ Fair / Poor / Burnt 500/ Steering: Inorpe? / Jammed / Leaked / Burnt or
(Client's Record)	
Make of Veh:	model / Califfied / Ceaked / Burnt or
	The state of the state of
(Policy Condition)	Tyre Size: F: 215/457 R17
Remark: The veh had commenced its N/S	O/S READINATIVE AND A STATE OF THE STATE OF
repair at the time of inspection.	SS/DOR/EXNOVA/GY/FS/LIZA/MIC/OHTSU/PIR/SUMI/
ist or Market Value: 8 72k	100000
DAC Accident Rport: Consistent? : Yes or No	Eroni Rear
IA / PR Seen: Consistent?: Yes or No	mm rotar mr
st. Repairs: 05 days Res.: Yes or No	UBal. 7 mm L/Bal. 7 mm
om Som: ZU % 3 Val.: Yes or No	D.O.A. 27/8/19 D.O.I. 30/8/1
0	Survey held at
A / REP. / 24 HRS	Des. of Damages : Frt 1 Rear / O/S / N/S / U/C / Rooftop or
Vehicle: IN /	
ate / Time Action / Instruction	The U/C / Chasals frame / Body Structure affected due to collision
File pass to	
19/19 @ 1000 Xigo yen will a	chack x (a)1 back
9 9 19 Reco email from Jocelyn 9	approval on 15 repair
8/11 6/ En D (500 000)	0 0
of who of a court emeil	6 cu from (Red 3810.88, 379)
R	ECEIVED 1 3 NOV 2019
Tiene, File Pass to?	
. Freil. Report	Days Of Repair: 5
Time, File Return to?	Resurvey No. of Trip: 2 Survey Fee 200
A CONTRACTOR OF THE CONTRACTOR	Transportation.
13/11-typist Add F	
ort Format : Me/men	Interview (\$) Faces
AND	Tech Invs (\$) Others 1
p Sum / I.B.1: (5 6500 =	Weekend (\$

...CLAIM SUBFOLDER...(New Assignment)

Case	NotiFied	Est Submitted	'Adj Assigned	Adj Rut	Adj Submitted	Dis Woth'ed	Status		
Main	29 Aug 2019		30 Aug 2019 10:14 Assign		, i		New Assign Cancel Can	The state of the s	
	Main	Re	ference	Clai	m Details	Docume	ents	Show All	
CLAIM 5	UBFOLDER DET	1,12,111	OON CHILAN	D. 513148760	. Tel: +659434647	and the second s	ated by ins	urer]	
Vehicle Ri	eg. No.:	SLQ1			te of Loss:	27/0 [25	8/2019 17:00	9 Days From LT	
Claim Typ	e:	OD / 6	504247	Pol	icy/Cover Note No.;	Cove	A80458027QMY (Comprehensiv Coverage: 29/06/2019 - 28/06/2020		
				Exc	0551	5\$50	0.00		
Repairer:		Ang Mo	Kio - Tel: 648416	26	to Kio Industrial Park			destruit en reen co	
sandling :	Insurer:	MSIG I Bun]	MSIG Insurance (Singapore) Pte. Ltd. (HQ) - Tel: +65 6827 7888 [Handled by Jocelyn Ng Shi Bun]				yn Ng Shin		
Adjuster:				and the second of the second of the second	Tel: 6256-3561 [CONTRACTOR		Trans Port	
Driver/Cu	stodian:				: S1314876G, Tel:				
Adj Asg. i	Remarks:	Car in. Please	Survey & revert. Prevert, thank you.	lease contact (s ASAP if you cannot	attend this assign	iment. No est	imate provided.	
ASSOCIA	ATED MAIL REC	EIVED				View Al	Comp	ose Case Mail	
There are	no mail for this c	ase.							
ALL ASS	OCIATED TASK	· e			was and a	CANCEL ST	or cert mesons	11410/225°249.000	
ALL ASS	OCIATED TASK	.5			View All Search	n Tasks Cre	ate New Task	Complete	

View Received Message

This mail is associated with:

*SLQ1878X (604247)

OD Aug 27 2019 5:00PM [TAN CHOON CHUAN] Chew Goon Motor

Reply	Reply All Mark as Unread Print M	essage Delete Message	Forward	
From	MSIG Insurance (Singapore) Pt	te. Ltd. (MSIG_SG), sent	on 13/11/2019 10:19 AM.	
1.1.24.14	E-1444 - 4 19%			
Subject	Alert - Adi Mandate Approved (\$\$6500.00) - \$L01878)	(- Claim Handler: Jocelyn Ng Shin Bun	

DOCUMENTS SUMMARY

There are no documents.

LKK Auto Consultants Pte Ltd (Co.Reg.No:199607198R)

51 Ubi Ave 1 #01-25, Paya Ubi Industrial Park Singapore 408933

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com;assignments@lkkauto.com

MSIG Insurance (Singapore) Pte. Ltd. Ta:

4 Shenton Way #21-01 SGX Centre 2 Singapore 068807

From: LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park Singapore 408933

Attn:

Jocelyn Ng Shin Bun

Date:

11 Nov 2019

Preliminary Advice

Vehicle No Make

Assignment Date

Date of Inspection

: SLQ1878X

: NISSAN PULSAR : 30/08/2019

:30/8/2019

Accident Date

: 27/08/2019 : A80458027QMY

:5

Policy No. Excess

: \$\$500.00

Est. Duration of Repair

Inspection At

CHEW GOON MOTOR

Point of Impact / General Description of Damages

The vehicle sustained impact / damages front portion and parts claimed are consistent to the accident.

Repairer's Estimate (Gross)	:S\$	10,310.88	
Revised Amount	:S\$	6,500.00	(lump sum)
Check Items (Estimated)	:S\$	0.00	
Total	:5\$	6,500.00	

:5\$ Lump Sum Repair

Total Loss Consideration

New for Old Value	:S\$	
Pre-Accident Value	:S\$	72,000.00
COE / PARF Rebate	:S\$	39,164.00
Salvage Value	:S\$	
Margin for Repair	:S\$	32,836.00

Remarks

(X)

The vehicle is economical for repair.

The above survey was conducted on a 'without prejudice' basis.

Veron Chen (LKKAuto)

From:

Jocelyn Ng <jocelyn_ng@sg.msig-asia.com>

Sent:

Thursday, 19 September 2019 12:06 PM

To:

Chew Goon Motor(ad3)

Cc:

Veron Chen (LKKAuto); Eric; chewgoon@singnet.com.sg; Ng Chen How

Subject:

RE: SLQ 1878X-DOA: 27/8/2019 (MSIG OD)

Dear Kelly,

Thank you for your email.

We note on the reason for vehicle repaired on lumpsum basis and have gotten managerial approval to allow this OD repair on a special case basis.

Please be informed that this approval should not be quoted as precedent to future cases and that all repair job at lumpsum basis have to be approved by us before the repair job start.

Thank you Have a great week ahead!

Jocelyn Ng

Executive, Claims Services

D: +65 6594 2539 | F: +65 6225 7402 | jocelyn_ng@sg.msig-asia.com



MSIG

MSIG Insurance (Singapore) Pte Ltd 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | T: +65 6220

9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | msig.com.sg 🚺 🎯 🛅 🖸







A Member of MS&AD INSURANCE GROUP

From: Chew Goon Motor(ad3) [mailto:ad3@chewgoonmotor.com.sg]

Sent: Saturday, 14 September, 2019 12:35 PM To: Jocelyn Ng <jocelyn_ng@sg.msig-asia.com>

Cc: Veron Chen | LKK Auto <veronchen@lkkauto.com>; Eric <eric@chewgoonmotor.com.sg>;

chewgoon@singnet.com.sg

Subject: SLQ 1878X-DOA: 27/8/2019 (MSIG OD)

EXTERNAL EMAIL: Be careful when you click any links or open any attachment(s).

Dear Jocelyn,

We would like to appeal for vehicle to be done on lumpsum basis.

Reason being this vehicle make & model is uncommon in Singapore, the original parts are not readily available.

Attached is letter for insured stating the same.

Thanks & Regards, Kelly

Chew Goon Motor
Blk 10, Ang Mo Kio Ind Park 2A,
Ave 5 #01-15 , 16 & 17,
Ang Mo Kio Autopoint
Singapore 568047

Tel: 6484 1626 Fax: 6484 0465

CONFIDENTIALITY NOTICE

This e-mail (including any attachments) may contain information that is privileged or confidential. The sending of this e-mail to any person other than the intended recipient is not a waiver of the privilege or confidentiality that attaches to it. If you are not the intended recipient, please notify the sender immediately, delete the email and do not copy, distribute or disclose its contents.

Veron Chen (LKKAuto)

From:

Chew Goon Motor(ad3) <ad3@chewgoonmotor.com.sg>

Sent:

Saturday, 14 September 2019 12:35 PM

To:

Jocelyn Na

Cc:

Veron Chen (LKKAuto); Eric; chewgoon@singnet.com.sg

Subject:

SLQ 1878X-DOA: 27/8/2019 (MSIG OD)

Attachments:

SLQ1878X.pdf

Dear Jocelyn,

We would like to appeal for vehicle to be done on lumpsum basis.

Reason being this vehicle make & model is uncommon in Singapore, the original parts are not readily available.

Attached is letter for insured stating the same.

Thanks & Regards, Kelly

Chew Goon Motor

Blk 10, Ang Mo Kio Ind Park 2A, Ave 5 #01-15 , 16 & 17, Ang Mo Kio Autopoint Singapore 568047

Tel: 6484 1626

Fax: 6484 0465

Veron Chen (LKKAuto)

From:

Chew Goon Motor(ad3) <ad3@chewgoonmotor.com.sg>

Sent:

Tuesday, 10 September 2019 2:35 PM

To:

Veron Chen (LKKAuto)

Cc:

Eric; chewgoon@singnet.com.sg

Subject:

RE: SLQ 1878X-DOA: 27/8/2019 (MSIG OD)

Attachments:

SLQ1878X.pdf

Dear Veron,

Kindly refer to the attached.

Thanks & Regards, Xiao Yan

Chew Goon Motor

Blk 10, Ang Mo Kio Ind Park 2A, Ave 5 #01-15, 16 & 17, Ang Mo Kio Autopoint Singapore 568047

Tel: 6484 1626 Fax: 6484 0465

Sent from Mail for Windows 10

From: Veron Chen (LKKAuto) <veronchen@lkkauto.com>

Sent: Monday, September 2, 2019 2:14:55 PM

To: SUR <sur@lkkauto.com>; Chew Goon Motor(ad3) <ad3@chewgoonmotor.com.sg>; chewgoon@singnet.com.sg

<chewgoon@singnet.com.sg>

Subject: SLQ 1878X-DOA: 27/8/2019 (MSIG OD)

Dear Kelly,

As instructed by our client, please proceed to repair the insured vehicle SLQ 1878X, under part by part repair (Excess \$500/-).

If there are any check items or supplementary items please inform our office's Assignment Team at Tel: 6741 8434 to arrange our surveyor for inspection.

All supplementary items and unconfirm items are subjected to further approval from insurance company before completion of the repair.

*Our client reserve their right not to pay if there is no valid approval obtained before repair.

Note: Please provides us cost price (Costs plus 10% basis)

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Lump Sum Repair Acknowledgement

	(w/shop)
Chew Goon Mo	y .

to repair my vehicle back to road worthy condition on a lump sum basis.

I understand and acknowledge that a lump sum repair takes into consideration repairs and / or replacements with the use of reconditioned and ex-stocks parts wherever possible.

Vehicle No: SLQ 187.8X

Co. Reg No:

Make/Model: Nissan / Pulsar

Owner/ Driver Name: Tan Chorn Chuan

Signature:

I/C No:

Acknowledgement Date:

Veron Chen (LKKAuto)

From:

Veron Chen (LKKAuto)

Sent:

Monday, 2 September 2019 2:15 PM

To:

SUR; Chew Goon Motor(ad3) (ad3@chewgoonmotor.com.sg);

chewgoon@singnet.com.sg

Subject:

SLQ 1878X-DOA: 27/8/2019 (MSIG OD)

Dear Kelly,

As instructed by our client, please proceed to repair the insured vehicle SLQ 1878X, under part by part repair (Excess \$500/-).

If there are any check items or supplementary items please inform our office's Assignment Team at Tel: 6741 8434 to arrange our surveyor for inspection.

All supplementary items and unconfirm items are subjected to further approval from insurance company before completion of the repair.

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Note: Please provides us cost price (Costs plus 10% basis)

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

View Received Message

This mail is associated with :

*SLQ1878X (604247)

Aug 27 2019 5:00PM [TAN CHOON CHUAN] Chew Goon Motor

Reply Reply All Mark as Unread Print Message Delete Message Forward	Reply	Reply All	Mark as Unread	Print Message	Delete Message	Forward
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MSIG Insurance (Singapore) Pte. Ltd. (MSIG_SG), sent on 02/09/2019 13:44 PM. From

Subject

Alert - Adj Mandate Approved (S\$6437.84) - SLQ1878X - Claim Handler: Jocelyn Ng Shin Bun

Approved:6437,84:A if C under part by part repair. Veh is still below 3 years. Check items to be verified and confirmed.

DOCUMENTS SUMMARY

There are no documents.

LKK Auto Consultants Pte Ltd (Co.Reg.No:189607198R)

51 Ubi Ave 1 #01-25, Paya Ubi Industrial Park

Singapore 408933

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com;assignments@lkkauto.com

MSIG Insurance (Singapore) Pte. Ltd. To:

4 Shenton Way #21-01 SGX Centre 2 Singapore 068807

From: LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park Singapore 408933

Attn:

Jocelyn Ng Shin Bun

Date:

30 Aug 2019

Preliminary Advice

Vehicle No	: SLQ1878X	Accident Date	: 27/08/2019
Make	: NISSAN PULSAR	Policy No.	: A80458027QMY
Assignment Date	: 30/08/2019	Excess	: \$\$500.00
Date of Inspection	:30/8/2019	Est. Duration of Repair	:5
Inspection At	:CHEW GOON MOTOR		

Point of Impact / General Description of Damages

The vehicle sustained impact / damages front portion and parts claimed are consistent to the accident.

Repairer's Estimate (Gross)	:S\$	10,310.88
Revised Amount	:5\$	6,437.84
Check Items (Estimated)	:SS	2,059,61
Total	:S\$	8,497.45
Lump Sum Repair	:8\$	

Total Loss Consideration

New for Old Value	:S\$	
Pre-Accident Value	:S\$	72,000.00
COE / PARF Rebate	:S\$	39,164,00
Salvage Value	:8\$	
Margin for Repair	:5\$	32,836.00

Remarks

(X)

The vehicle is economical for repair.

Repairer request to carry out the repair using list price on Lump Sum basis.

> Back to OneMotoring

Enquire	PARF/COE	Rebate for	Registered	Vehicle
---------	----------	------------	------------	---------

Vehicle Owner Particulars	Management &			
Owner ID Type:	Singapore NRIC			
Owner ID: Vehicle Details	876G			
Vehicle No.:	SLQ1B78X			
Vehicle to be Exported:	No			
Intended Deregistration Date:	30 Aug 2019			
Vehicle Make:	NISSAN			
Vehicle Model:	PULSAR 1.2L DIG-T			
Primary Colour:	Silver			
Manufacturing Year:	2017			
Engine No.:	HRA2410165A			
Chassis No.:	VSKDDAC13U0104708			
Maximum Power Output:	85.0 kW (113 hhp)			
Open Market Value:	\$17,532.00			
Original Registration Date:	29 Jun 2017			
First Registration Date:	29 Jun 2017			
Transfer Count:	0			
Actual ARF Paid: Intended PARF Rebate Details	\$7,532.00			
PARF Eligibility:	Yes			
PARF Eligibility Expiry Date:	28 Jun 2027			
PARF Rebate Amount: Intended COE Rebate Details	\$5,649.00			
COE Expiry Date:	28 Jun 2027			
COE Category:	A - Car up to 1600cc & 97kW (130bhp)			
COE Period(Years):	10			
QP Paid:	\$42,801.00			
COE Rebate Amount:	\$33,515.00			
Total Rebate Amount:	\$39,164.00			

The information contained herein is correct as at 30 Aug 2019

OK

Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type: Singapore NRIC
Owner ID: 876G

Owner ID: 8
Vehicle Details

Vehicle No.: SLQ1878X

Vehicle to be Exported:
Intended Deregistration Date:
Vehicle Make:
No
28 Aug 2019
Vehicle Make:
NISSAN

Vehicle Model: PULSAR 1.2L DIG-T

Primary Colour: Silver
Manufacturing Year: 2017

 Engine No.:
 HRA2410165A

 Chassis No.:
 V5KDDAC13U0104708

 Maximum Power Output:
 85.0 kW (113 bhp)

 Open Market Value:
 \$17,532.00

 Original Registration Date:
 29 Jun 2017

 First Registration Date:
 29 Jun 2017

 Transfer Count:
 0

 Actual ARF Paid:
 \$7,532.00

Intended PARF Rebate Details

PARF Eligibility: Yes

PARF Eligibility Expiry Date: 28 Jun 2027
PARF Rebate Amount: \$5,649.00

Intended COE Rebate Details

COE Expiry Date: 28 Jun 2027

COE Category: A - Car up to 1600cc & 97kW (130bhp)

 COE Period(Years):
 10

 QP Paid:
 \$42,801.00

 COE Rebate Amount:
 \$33,527.00

 COE Rebate Amount:
 \$33,527.00

 Total Rebate Amount:
 \$39,176.00

The information contained herein is correct as at 28 Aug 2019

OK



MSIG Insurance (Singapore) Pte. Ltd. 4 Shenton Way #21-01 SGX Centre 2 Singapore 068807 Tel: (65) 6827 7888 Fax: (65) 6827 7800 Co. Reg. No. 200412212G GST Reg. No. 20-0412212G

Certificate of Insurance

ORIGINAL

ROAD TRANSPORT ACT 1987 (MALAYSIA)

THE MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1959 (FEDERATION OF MALAYSIA)

THE MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CAP. 189 OF THE REVISED EDITION)

(REPUBLIC OF SINGAPORE)

THE MOTOR VEHICLES (THIRD-PARTY RISK AND COMPENSATION) RULES, 1996 EDITION (REPUBLIC OF SINGAPORE) OR ANY AMENDMENT, ACT OR ACTS PASSED IN SUBSTITUTION THEREOF.

Form M.X.1

Individual Ownership

MOTOR MAX PLUS Comprehensive

Certificate No. A 80458027 QMY

Excess: SGD500

Windscreen Excess: SGD100

1. Index Mark and Registration Number of Vehicle

SLQ1878X

2. Name of Policyholder

TAN CHOON CHUAN

 Effective Date of the Commencement of Insurance for the purposes of the Act 29/06/2019

4. Date of Expiry of Insurance

28/06/2020

5. Persons or Classes of Persons entitled to drive*

TAN CHOON CHUAN

Any other person provided he is driving on the Policyholder's order or with the Policyholder's permission.

 Provided that the person driving is permitted in accordance with the licensing or other laws or laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

Limitations as to use*

Use only for social domestic and pleasure purposes and for the Policyholder's business.

The Policy does not cover use for hire or reward 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.

 Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

PLEASE NOTE ALL CLAIMS RELATED REPAIR CAN BE CARRIED OUT AT ANY WORKSHOP OF YOUR CHOICE OR AT ANY MSIG AUTHORISED WORKSHOP LISTED IN THE ATTACHED.

This Certificate is not transferable to a new owner of the vehicle. If for any reason the Policy is terminated during its currency, the Certificate must be returned to the insurer within 7 days of the termination or if the Certificate has been lost or destroyed, a Statutory Declaration to that effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189).

I/WE HEREBY CERTIFY that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia) or any Amendment, Act or Acts passed in substitution typereof.

Signature

Counter-Signatory:

Assure Pte Ltd

Approved Insurers

MSIG Insurance (Singapore) Pte. Ltd.

Amy Ler Senior Vice President, Agencies

This certificate is not valid unless it is signed for & on behalf of the Company and Counter-Signed by a duty authorised representative of the Counter-Signatory.

MCGM19113453 / Chew Guon Molor - AMK. ENTRY DATE & TIME: 28/08/2019 11:02 SUBMITTED BY: Lau Yee Thong

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 witholding of material facts may allow insurance companies to repudiate policy liability.
- 4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- 5. Any false reporting may be referred to the Police for investigation.
- 6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General insurence 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	28/08/2019 11:02
Date Of Accident	27/08/2019 17:45
Exact Location Of Accident	JUNCTION OF SENKANG EAST AVE & SENKANG EAST RD
Country/State of Loss	SINGAPORE
	DETAILS OF OWN VEHICLE

	DETAILS OF OWN VEHICLE				
Vehicle Registration Number	SLQ1878X				
Insured/Policyholder					
Name Of Registered Owner	TAN CHOON CHUAN				
NRIC No	S1314876G				

Email Address NOEMAIL Mobile Phone No (LOCAL) +65-94346476 Alternative Phone No. OTHERS-94346476

Vehicle Particulars

Manufacturer NISSAN

Model PULSAR 1.2L DIG-T

Exact Purpose for which vehicle was being used at PRIVATE

time of accident

Are you claiming under your own insurance policy YES

for repair to your vehicle?

If No, Please state action to be taken

Vehicle Category PRIVATE CAR

Insurance Company

Name of Insurance Company MSIG INSURANCE (SINGAPORE) PTE. LTD.

Type Of Coverage COMPREHENSIVE

Fleet Policy NO

Policy Number A80458027QMY

Cover Note Number

Driver

Name of Driver TAN CHOON CHUAN

NRIC No S1314876G Date Of Birth 21/01/1958 Occupation OUTDOOR Date Of Driving Pass 14/06/1979

Driving Experience 40 YEARS AND 2 MONTHS

Gender MALE

Mobile Number (LOCAL) +65-94346476

Fax Number

Contact Number OTHERS-94346476

EMail Address NOEMAIL Address BLK 486C TAMPINES AVENUE 9 #07-74

Postcode 522486 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 - HEAD TO REAR

2

NO

NO

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

Was any body injured in the Accident? NO

Was any injured conveyed to hospital by

ambulance?

Was any other material or property damaged? YES

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

Number of Passengers (Including Driver)

Details of Police Action

Was the accident reported to the police? NO

If Yes, Please state which Police Station

Was notice of intended Prosecution given? NO

If Yes, against whom?

Circumstances of Accident

RED LIGHT THERE ARE THREE CAR IN FRONT OF ME. GREEN LIGHT ON FRONT THREE CAR MOVE AND I FOLLOW. AS I MOVE ON THE CAR IN FRONT SUDDENLY BRAKE WHICH WERE TOO SUDDEN THAT I HIT MY BRAKE THE CAR STILL SLIGHT FORWARD TO KNOCK ON THE CAR IN FRONT OF ME. THAT IS WHAT HAD HAPPEN, THAT ALL I HAD TO SAY.

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 SLR4187G

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category PRIVATE CAR

Name of Driver CHIA WEI PENG FABIAN

NRIC/Passport Number S8711067B Contact Number 92220913

Address Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

Sketch Plan

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 Orives.
- 3. Information provided must be as truthful and accurate as possible. Any willul 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.
- fi. 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 ladgment 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 anii/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 occident (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 purposeist
 - [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) corrying 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/er
 - [v] complying with applicable law in administering, processing, hundling 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 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.
- my Personal information will also be collected and used to compile claims history for the purpose of fraud detection. investigation and management in present and all future claims.
- (c) the information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as revsonably required for the purposes stated, or

(ii) for copyplying with requirements under any regulations, laws or court orders.

Policeholder's Signature Date & Time: 26 6 16

Driver's Signature

(If driver is not the policyholder)

Date & Time:

Reporting Centre Personne's Signature

Name:

NRIC/FIN No.:

Sketch Plan #2	
SKETCH PLAN	
38	A SLQ 1878X
0	A SLQ 1878X 13 SLR 41879
	etang East Ave
DESCRIBE CIRCUMSTANCES OF THE ACCIDENT	The state of the state of
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cov grill &	tight formula to knock on the own intront of me that I happen that all I had to only
ECLARATION	

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

Policyholder's Signatury Date & Time: 28(15)

Driver's Signature (If driver is not the policyhulder) Oate & Time;

Reporting Centre Personnell's Signature Name: NRIC/FIN No.

趙 源 摩 哆 Chew Goon Motor

Blk 10, Ang Mo Kio Industrial Park 2A, Avenue 5 #01-15, 16, 17 & #03-05, AMK Autopoint Singapore 568047 Tel: 6484 1626 (24Hrs) Fax: 6484 0465

Business Reg. No: 221880/00C GST Reg. No: MX-0486007-AO

MSIG Insurance (S) Pte Ltd

Accident Date: 27.08.2019

NOT NOTE . SEN USM & 6500p

5day, A80450

A80458027QMY

Policy No: _

29.08.2019

Date:

Fax: 62564315

Specialised in Car Painting, Welding,

ESTIMATE

承接汽车烧焊喷漆及 代理各种车辆赔偿

anel-Beatin	g and Insurance Claim. ESTIMATE		代理各种车辆赔偿
数 量 Quantity	货 名 DESCRIPTION	单 价 Unit Price	提 Amount 额 \$ cts.
1pc 1pc 8pc 1pc 1pc 1pc 1pc 2pcs 1pc 12pcs 2pcs 2pcs	Estimate Cost of Repair to "Nissan Pulsar" Reg. No. SLQ1878X Bonnet Bonnet Rubber Seal Bonnet Insulator Clips Bonnet Lock Grille Grille Emblem Grille Chrome Moulding Headlamps (LED) Front Bumper Front Bumper Clips Front Bumper Top Retainers	2.60 1,436.40 2.60 28.20	2,872.80 N
1pc 1pc 1pc 1pc 1pc 1pc 1pc 1pc	Front Bumper Bracket LH Front Bumper Sponge Front Bumper Reinforcement Front Bumper Tow Cover Front Bumper Corner Retainer LH Support Panel Support Panel Top Ganish Support Panel Top Ganish Clips To display design from the following: The person of the following:	2.60	77 143.20 N 77 176.00 N 7 454.50 N 7 28.10 N 7 35.20 N 7 329.60 N 7 417.20 N 7 28.60 N 7 28.60 N 7 224.48
1pc 1pc 1pc	Front Number Plate Air Con Condenser Radiotor To Conduct Electrical Check, Focus Headlamp To Remove / Refit Air Con Condenser & Refill Gas		245.00 SN Pe 443.40 SN Pa 638.00 SN 30.00 Zo
	To Remove / Refit Air Con Condenser & Refill Gas To Remove / Refit, Radiator System, Bleed, Refill Coolant Labour Charge - Panel Beating, Repairing Of Chassis Member, Inner Panel, Front Fenders etc. Cnt, Weld Support & Parts Replacment. To Spray Painting Affected Areas	Total :	900.00 66 900.00 72 10,310.88

Merimen e-Claims Page 1 of 1

...CLAIM SUBFOLDER...(Pending for Survey Report)

Case	Notified	Est Submitted	Adj Assigned	Adi Rpt		Adi Submitted	Ins Auth'ed	Status	
Main	29 Aug 2019	LEE SAUTHESTA	30 Aug 2019 10:14 Edit Adj Rpt	\$\$6,500 Edit Est		\$\$6,500.00 View Rpt	3115 75411 50	Pending for Report Cancel Case	N CONTRACTOR
	Main	R	eference	C	aim Deta	ils)	Documents	٦.	Show All
CLAIM SU	BFOLDER DE	TAILS				[Created	by insurer]		
Insured:	TAN CHO	ON CHUAN, ID:	S1314876G, Tel:	+65943464	76, Ema	II: NOEMAIL			
Vehicle Reg No.:	SLQ187	8X			Date of L		19 17:00 - :59 hs and 29 Days From L	TA Reg Date (Man Yr)]
Claim Type	OD / 604	1247			Policy/Co Note No.		7QMY (Comprehensive : 29/06/2019 - 28/06/2		
					Excess:	5\$500.00			
Repairer:	Chew Goo 64841626		Blk 10 Ang Mo Kia I	ndustrial Pa	rk 2A, #01	-15/16 & 17, A	MK Autopoint, 568047	Ang Mo Kio -	Tel:
Handling Insurer:	MSIG Ins	urance (Singapo	re) Pte. Ltd. (HQ)	- Tel: +65	6827 7888	[Handled by	Jocelyn Ng Shin Bu	n)	
Adjuster:	LKK Auto	Consultants Pte	Ltd (HQ) - Tel: 62	56-3561	[Handled	by KENNETH K	ONG [Final Rpt	due 29/09/	2019]
Driver/Cust dian:	TAN CHOO	N CHUAN (61 / M	ale), NRIC: S131	4876G, To	d: +65943	346476 Email: N	OEMAIL		
Adj Asg. Remarks:	Car in. Sur	vey & revert. Plea	se contact us ASAP	if you canno	attend t	his assignment.	No estimate provided.	Please revert	, thank you
ASSOCIAT	ED MAIL RE	CEIVED					View A	Compos	e Case Mail
							andler: Jocelyn Ng landler: Jocelyn Ng		
In the comm		ve-				View All	Search Tasks Creat	e New Task	Complete
ALL ASSO	CIATED TAS	14.3							

Page 1 of 2 Merimen e-Claims

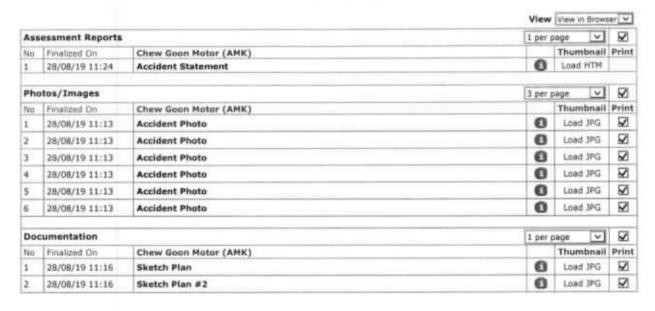
Claim Documents

*SLQ1878X (604247) OD Aug 27 2019 5:00PM [TAN CHOON CHUAN] Chew Goon Motor

Ass	essment Reports		1 per page V	
No	Finalized On	Chew Goon Motor (AMK)	Thumbna	Transmission .
1	28/08/19 11:24	Accident Statement	Load HTM	
Νo	Finalized On	LKK Auto Consultants Pte Ltd (HQ)	Thumbna	Prin
1	30/08/19 14:21	Adjuster Immediate Advice	0 Load HTM	_
2	11/11/19 11:02	Adjuster Immediate Advice	■ Load HTM	
Pho	tos/Images		3 per page ✓	1 2
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbna	l Prin
1	02/09/19 09:04	General View	■ Load JPG	M
2	02/09/19 09:04	General View	■ Load 3PG	V
3	02/09/19 09:04	General View	 Load 3PG 	821
4	02/09/19 09:04	General View	Load 3PG	2
5	02/09/19 09:04	General View	€ Load 3PG	12
6	02/09/19 09:04	General View	Load JPG	M
7	02/09/19 09:04	General View	■ Load JPG	Z
8	02/09/19 09:04	General View	■ Load 3PG	-
9	02/09/19 09:04	General View	■ Load JPG	82
10	02/09/19 09:04	General View	■ Load 3PG	12
11	02/09/19 09:04	General View	■ Load JPG	52
12	02/09/19 09:04	General View	■ Load JPG	V
13	02/09/19 09:04	General View	€ Load 3PG	PTS.
14	02/09/19 09:04	General View	■ Load JPG	-
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23	02/09/19 09:04	General View	■ Load JPG	4993
24	02/09/19 09:04	General View	€ Load JPG	-
25	02/09/19 09:04	General View	Load 3PG	600
26	11/11/19 10:58	Reinspection Photo	Load 3PG	-
27	11/11/19 10:58	Reinspection Photo	Load JPG Load JPG	-
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28	11/11/19 10:58	Reinspection Photo	3 Load JPG	100
29	10.7	Reinspection Photo		
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33	11/11/19 10:58	Reinspection Photo	Load JPG Load JPG	-
34	11/11/19 10:58	Reinspection Photo	1 Load JPG	-
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36	11/11/19 10:58	Reinspection Photo	■ Load JPG	_
37	11/11/19 10:59	Reinspection Photo	■ Load JPG	
38	11/11/19 10:59	Reinspection Photo	Load 3PG	- W

Ass	essment Reports		1 per	page 🗸	2
No	Finalized On	Chew Goon Motor (AMK)		Thumbnail	Print
Documentation		1 per	page 🔻		
No	Finalized On	MSIG Insurance (Singapore) Pte. Ltd. (HQ)		Thumbnail	Print
1	29/08/19 19:19	PARF COE	0	Load PDF	
2	29/08/19 19:19	Transfer Fee Details	0	Load PDF	
3	29/08/19 19:21	Email from Chew Goon Motor (Kelly) - to arrange survey	0	Load PDF	
4	29/08/19 19:26	TP GIA Report - SLR4187G	0	Load PDF	
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)		Thumbnail	Print
1	30/06/19 14:22	MARK ESTIMATE	0	Load PDF	
2	13/11/19 10:04	FINAL MARKING	0	Load PDF	

Linked Accident Report Documents



Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			
Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)			
			^
			~
Show Remarks To: Handling Insurer Note: Remarks are private unless you show it to other parties.			

LKK Auto Consultants Pte Ltd (Co.Reg. No:199607196R)

51 Ubi Ave 1 #01-25, Paya Ubi Industrial Park

Singapore 408933

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com;assignments@lkkauto.com

VEHICLE DAMAGE INSPECTION REPORT

MSIG Insurance (Singapore) Pte. Ltd.

4 Shenton Way, #21-01 SGX Centre 2

Singapore 068807

Our File No:

CS/MSG19015338/KVF3E2

Date:

14/11/2019

REFERENCE

Insured/Claimant: Date of Loss:

TAN CHOON CHUAN

Policy No:

A80458027QMY

Odometer:

Nature of Claim: OD Claim No:

37827 km

604247

DESCRIPTION & IDENTIFICATION OF VEHICLE

27/08/2019

Reg No:

SLQ1878X

Make & Model:

Reg. Date:

NISSAN PULSAR, 1.2 L DIG-T (A)

29/06/2017 (Man. Year: 2017)

HRA2410165A Engine No: Chassis No: VSKDDAC13U0104708

Metallic Grey

Colour: Engine Capacity:

1197 cc

Market Value/New Car Price:

S\$72,000.00

Sum Insured (S\$):

Market Value/New Car Price

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition:

Steering (Serviceable):

Yes Footbrake (Serviceable): No Pre-accident Condition:

Yes

Handbrake (Serviceable): CONDITION OF TYRES

Yes Engine Modification:

215/45Z R17

Front Tyre Size: Front Left Side:

215/45Z R17 Neuton 7 mm Rear Tyre Size: Rear Left Side:

Neuton 7 mm

Front Right Side:

Neuton 7 mm

Rear Right Side:

Neuton 7 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	8,350.88	6,598.40	1,752.48	20.99
Miscellaneous Items	0.00	0.00	0.00	
Labour	1,960.00	1,490.00	470.00	23.98
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	10,310.88	8,088.40	2,222.48	21.55
Approved Total (Overridden) (S\$)		6,500.00		
- Excess (S\$)	500.00	500.00	0.00	0.00
(S\$)	9,810.88	6,000.00	3,810.88	38.84
+ GST 7.00/7.00% (S\$)	686.76	420.00	266.76	38.84
Nett Amount (S\$)	10,497.64	6,420.00	4,077.64	38.84
	10/2/2010/05/10 92/2017	24.5.5.5.5.75.75.7	THE CONTRACTOR	

INSPECTION

Date of Assignment:

30/08/2019

Date Inspected:

30/08/2019 Inspected At:

Chew Goon Motor (AMK)

Blk 10 Ang Mo Kio Industrial Park 2A.

#01-15/16 & 17, AMK Autopoint

Singapore 568047

Estimated Period of Repair:

5.0 days

Adjuster: KENNETH KONG Manager: VERON CHEN NOTE. This report represents our findings at the time and place of inspection stated herein. Such inspection has been carried out to the best of our knowledge and ability but any other liability under any other circumstances is hereby expressly excluded.

REPAIR DETAILS

Deferen			
Referen Part Source		(Last Synchronised: 14 Nov 2019)	
Parts:	N/A	NISSAN PULSAR 1.2 L DIG-T (A) (Model not available in database)	
Labour:	Repairer's	(Price-denominated Standard List)	
Print Code:		no print-code for SLQ1878X)	
Validity:	These estimates are valid only if they contain the print code (above) on all estimate pages, running page numbers with the END OF ESTIMATES marker on the last estimate page		
Further Info	: Items/values r	not in reference catalogue are prefixed with an asterisk *.	

Recomm	mender	Parts
Recoilli	nenuec	raits

No.	Qty	Part No. Particulars	Condition	Repairer's	Amount
1	1	*BONNET	Bent	1,204.90 FN	1,204.90 FN
2	1	*BONNET RUBBER SEAL	Cut	77.50 FN	*77.50 FN
3	8	*BONNET INSULATOR CLIPS	Necessary	20.80 FN	*20.80 FN
4	1	*BONNET LOCK	Distorted	244.10 FN	*244,10 FN
5	1	*GRILLE	Cracked	422.70 FN	*422.70 FN
6	1	*GRILLE EMBLEM	Necessary	82.00 FN	*82.00 FN
7	1	*GRILLE CHROME MOULDING	Dented	285.00 FN	*285.00 FN
8	1	*HEADLAMPS (LED)	N/S Mtg Cracked	2,872.80 FN	*1,436.40 FN
9	1	*FRONT BUMPER	Bent	1,117.40 FN	*1,117.40 FN
10	12	*FRONT BUMPER CLIPS	Necessary	31.20FN	*31.20 FN
11	1	*FRONT BUMPER TOP RETAINERS	O/S Repair / N/S Distorted	56.40 FN	*28.20 FN
12	1	*FRONT BUMPER BRACKET LH	Distorted	143.20 FN	*143.20 FN
13	1	*FRONT BUMPER SPONGE	Cracked	176.00 FN	*176.00 FN
14	1	*FRONT BUMPER REINFORCEMENT	Repair	454.50 FN	*-FN
15	1	*FRONT BUMPER TOW COVER	Serviceable	28.10 FN	*- FN
16	1	*FRONT BUMPER CORNER RETAINER LH	Distorted	35.20 FN	*35.20 FN
17	1	*SUPPORT PANEL	Buckled	329.60 FN	*329.60 FN
18	1	*SUPPORT PANEL TOP GARNISH	Cracked	417.20 FN	*417.20 FN
19	11	*SUPPORT PANEL TOP GARNISH CLIPS	Necessary	28.60 FN	*28.60 FN
20	1	*FRONT NUMBER PLATE	Bent	45.00 FS	*45.00 FS
21	1	*AIR CON CONDENSER	Punctured	443.40 FS	*443.40 FS
22	1	*RADIATOR	Punctured	638.00 FS	*638.00 FS
F=Fn	anchise	part. S=SpcNett. N=NettItemDisc.			
			Sub Total (S\$)		7,206.40
		- Nett Item Discount on	N Items 10.00/10.00% (S\$)	802.72	608.00
			Total Parts (S\$)	8,350.88	6,598.40

Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

Particulars	Lab.Type	Repairer's	Amount
our Items			72-27-27-27
TO CONDUCT ELECTRICAL CHECK, FOCUS HEADLAMP	New	30.00	20.00
TO REMOVE / REFIT AIR CON CONDENSER & REFILL GAS	New	120.00	100.00
TO REMOVE / REFIT, RADIATOR SYSTEM, BLEED, REFILL COOLANT	New	60.00	50.00
TO SPRAY PAINTING AFFECTED AREAS	New	850.00	720.00
LABOUR CHARGE - PANEL BEATING, REPAIRING OF CHASSIS MEMBER, INNER PANEL, FRONT FENDERS ETC. CUT, WELD SUPPORT & PARTS REPLACEMENT	New	900.00	600.00
Gross Labou	r Cost (S\$)	Cost (S\$) 1,960.00	1,490.00
	TO CONDUCT ELECTRICAL CHECK, FOCUS HEADLAMP TO REMOVE / REFIT AIR CON CONDENSER & REFILL GAS TO REMOVE / REFIT, RADIATOR SYSTEM, BLEED, REFILL COOLANT TO SPRAY PAINTING AFFECTED AREAS LABOUR CHARGE - PANEL BEATING, REPAIRING OF CHASSIS MEMBER, INNER PANEL, FRONT FENDERS ETC. CUT, WELD SUPPORT & PARTS REPLACEMENT	TO CONDUCT ELECTRICAL CHECK, FOCUS HEADLAMP TO REMOVE / REFIT AIR CON CONDENSER & REFILL New GAS TO REMOVE / REFIT, RADIATOR SYSTEM, BLEED, REFILL COOLANT TO SPRAY PAINTING AFFECTED AREAS LABOUR CHARGE - PANEL BEATING, REPAIRING OF CHASSIS MEMBER, INNER PANEL, FRONT FENDERS	TO CONDUCT ELECTRICAL CHECK, FOCUS HEADLAMP TO REMOVE / REFIT AIR CON CONDENSER & REFILL TO REMOVE / REFIT, RADIATOR SYSTEM, BLEED, REFILL COOLANT TO SPRAY PAINTING AFFECTED AREAS LABOUR CHARGE - PANEL BEATING, REPAIRING OF CHASSIS MEMBER, INNER PANEL, FRONT FENDERS ETC. CUT, WELD SUPPORT & PARTS REPLACEMENT

< END OF ESTIMATES >