

Cecilia



PLEASE ARRANGE TO SURVEY
VEHICLE AT 30 BUKIT BATOK
CRESCENT (S 658075)

Selamatshahh
CLAIM DEPARTMENT
DID : 66547519
FAX :

Date : 03/10/2019
To : INDIA INTERNATIONAL INSURANCE PTE LTD
Attn : Motor Claim Department

ESTIMATION
FAX :

Owner : NEO SENG WEE
: AIG ASIA PACIFIC INSURANCE PTE. LTD.

Certificate No : 1800071237 Accident Date : 15/09/2019

Vehicle No : SLQ-5623-M Make & Model : HONDA FREED 1.5L E AT

ESTIMATED REPAIR COST DETAILS

Excess : 0.00 Add Excess : 0.00

QTY	DESCRIPTION	REPAIRER AMT (\$)	SURVEYOR APP.
-----	-------------	-------------------	---------------

List Item

1	FRONT BUMPER <i>de /</i>	1,014.10	
1	FRONT BUMPER RETAINER LH <i>X SVC</i>	44.70	
10	FRONT BUMPER CLIPS <i>de /</i>	50.00	
	Sub Total	1108.80	
	Discount 20% On Parts	(221.76)	

Labour & Misc

LABOUR TO FACILITATE REPAIR
TO RESPRAY AFFECTED AREAS

700 ~~400.00~~
200 ~~400.00~~

Date : 03/10/2019
 To : INDIA INTERNATIONAL INSURANCE PTE LTD
ESTIMATION
 Attn : Motor Claim Department FAX :

Owner : NEO SENG WEE
 : AIG ASIA PACIFIC INSURANCE PTE. LTD.
 Certificate No : 1800071237 Accident Date : 15/09/2019
 Vehicle No : SLQ-5623-M Make & Model : HONDA FREED 1.5L E AT
ESTIMATED REPAIR COST DETAILS Excess : 0.00 Add Excess : 0.00

QTY	DESCRIPTION	REPAIRER AMT (\$)	SURVEYOR APP.
-----	-------------	-------------------	---------------

Sub Total

800.00

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
- Any 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:

Remarks:

2 days - P/P - Resurvey before paint

1,687.04

SUB TOTAL
 GST 7.0 % 118.09
TOTAL 1,805.13

Surveyor's name: Rasul - 149 900 10068

Principal's name: NEO SENG WEE

Survey Date & Time: 04/10/19 @ 0955

Date : 12/11/2019

To : INDIA INTERNATIONAL INSURANCE PTE LTD

Attn : Motor Claim Department

FAX :

Owner : NEO SENG WEE

Insured By : AIG ASIA PACIFIC INSURANCE PTE. LTD.

Certificate No : 1800071237

Accident Date : 15/09/2019

Vehicle No : SLQ-5623-M

Make & Model : HONDA FREED 1.5L E AT

FINAL ESTIMATED REPAIR COST DETAILS Excess : 0.00 Add Excess : 0.00

QTY	DESCRIPTION	REPAIRER AMT (\$)	SURVEYOR AMT (\$)
<u>List Item</u>			
1	FRONT BUMPER	1014.10	1014.10
1	FRONT BUMPER RETAINER LH	44.70	0.00
10	FRONT BUMPER CLIPS	50.00	50.00
	Sub Total	1108.80	1064.10
	Discount 20% On Parts	(0.00)	(212.82)
<u>Labour & Misc</u>			
	LABOUR TO FACILITATE REPAIR	400.00	200.00
	TO RESPRAY AFFECTED AREAS	400.00	200.00
	Sub Total	800.00	400.00

Date : 12/11/2019
To : INDIA INTERNATIONAL INSURANCE PTE LTD
Attn : Motor Claim Department FAX :

Owner : NEO SENG WEE
Insured By : AIG ASIA PACIFIC INSURANCE PTE. LTD.
Certificate No : 1800071237 Accident Date : 15/09/2019
Vehicle No : SLQ-5623-M Make & Model : HONDA FREED 1.5L E AT

FINAL ESTIMATED REPAIR COST DETAILS Excess : 0.00 Add Excess : 0.00

QTY	DESCRIPTION	REPAIRER AMT (\$)	SURVEYOR AMT (\$)
	Sub Total	1,687.04	1,251.28
	GST 7.0 %	118.09	87.59
	Total	1,805.13	1,338.87

Surveyor Name : RASUL - LKK
Date & Time : 04/10/2019 9:55:00 AM

Selamatshahh
CLAIM DEPARTMENT
DID : 66547519
FAX :

Date : 12/11/2019

To : INDIA INTERNATIONAL INSURANCE PTE LTD

Attn : Motor Claim Department

FAX :

Owner : NEO SENG WEE

Insured By : AIG ASIA PACIFIC INSURANCE PTE. LTD.

Certificate No : 1800071237

Accident Date : 15/09/2019

Vehicle No : SLQ-5623-M

Make & Model : HONDA FREED 1.5L E AT

FINAL ESTIMATED REPAIR COST DETAILS Excess : 0.00 Add Excess : 0.00

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List Item			
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	Sub Total	1108.80	1064.10
	Discount 20% On Parts	(0.00)	(212.82)
	Labour & Misc		
	LABOUR TO FACILITATE REPAIR TO RESPRAY AFFECTED AREAS	400.00	200.00
	Sub Total	800.00	400.00

Date : 12/11/2019
To : INDIA INTERNATIONAL INSURANCE PTE LTD

Attn : Motor Claim Department FAX :

Owner : NEO SENG WEE
Insured By : AIG ASIA PACIFIC INSURANCE PTE. LTD.
Certificate No : 1800071237 Accident Date : 15/09/2019
Vehicle No : SLQ-5623-M Make & Model : HONDA FREED 1.5L E AT

FINAL ESTIMATED REPAIR COST DETAILS Excess : 0.00 Add Excess : 0.00

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	Sub Total	1,687.04	1,251.28
	GST 7.0 %	118.09	87.59
	Total	1,805.13	1,338.87

Surveyor Name : RASUL - LKK
Date & Time : 04/10/2019 9:55:00 AM

Selamatshahh

CLAIM DEPARTMENT

DID : 66547519

FAX :

Nivitha (LKK Auto)

From: Motor Claim - III <motorclaim@iii.com.sg>
Sent: Tuesday, 1 October 2019 1:51 PM
To: Rakeswaran Anand; 'sur@lkkauto.com'; Admin-D (LKKAuto)
Cc: Sundari Nagarajan - III
Subject: RE: SLQ5623M Third Party Claim Against Your Insured SHC2723Z Liability status
Attachments: GIA.PDF

Dear Sir / Mdm,

Please conduct a survey on TP vehicle SLQ5623M and let us have your report urgently.

This claim will be handled by Ms Sundari.

*Kindly upload this survey request email to merimen.

Thank You.

Best Regards,
Gabriel Wee



64 Cecil Street; #05 - IOB Building
Singapore 049711
Tel: 6347 6100, Ext - 248

From: Rakeswaran Anand [mailto:rakes.anand@ethozgroup.com]
Sent: 01 October, 2019 1:51 PM
To: Motor Claim - III <motorclaim@iii.com.sg>
Cc: Selamatshahh Zainal <Selamatshahh.Zainal@ethozgroup.com>; Lee Chen Sin <ChenSin.Lee@ethozgroup.com>
Subject: RE: SLQ5623M Third Party Claim Against Your Insured SHC2723Z Liability status

Hi,

Kindly arrange LKK Auto Consultant to conduct the survey on 4/10/2019.

Thank you.

Best Regards,
Rakeswaran Anand
Customer Service Engineer

ETHOZ
ETHOZ GROUP LTD

30 Bukit Batok Crescent Singapore 658075
Tel: 6654 7777 | DID: 6654 7506 | Mobile: 90386765

*Veh Out
Survey on 4/10/2019*



From: Motor Claim - III [<mailto:motorclaim@iii.com.sg>]
Sent: Tuesday, September 24, 2019 2:03 PM
To: Rakeswaran Anand <rakes.anand@ethozgroup.com>
Cc: Selamatshahh Zainal <Selamatshahh.Zainal@ethozgroup.com>; Lee Chen Sin <ChenSin.Lee@ethozgroup.com>; Kenneth Patrick Cornelius <kenneth.Cornelius@ethozgroup.com>; Jackson Teo Ban Chye <jackson.teo@ethozgroup.com>
Subject: RE: SLQ5623M Third Party Claim Against Your Insured SHC2723Z Liability status

Dear Sir / Mdm,

We acknowledge receipt of your email.

We propose using one of the following motor surveyors:

- LKK Auto Consultants Pte Ltd
- Vicom Assessment Centre Pte Ltd

Please notify us within 02 days of receipt of this letter for surveyor agreed on or if you have any objections to the above list.

Best Regards,
Gabriel Wee



64 Cecil Street; #05 - IOB Building
Singapore 049711
Tel: 6347 6100, Ext – 248

From: Rakeswaran Anand [<mailto:rakes.anand@ethozgroup.com>]
Sent: 24 September, 2019 11:58 AM
To: Motor Claim - III <motorclaim@iii.com.sg>
Cc: Selamatshahh Zainal <Selamatshahh.Zainal@ethozgroup.com>; Lee Chen Sin <ChenSin.Lee@ethozgroup.com>; Kenneth Patrick Cornelius <kenneth.Cornelius@ethozgroup.com>; Jackson Teo Ban Chye <jackson.teo@ethozgroup.com>
Subject: SLQ5623M Third Party Claim Against Your Insured SHC2723Z Liability status

Dear All,

Appreciate much if you can advise us on the Liability status for the below loss.

Attached is our client GIA Report for your kind reference.

Our Client's Vehicle Number:	SLQ5623M
India International Insurance Vehicle Number:	SHC2723Z

Thank you.

Best Regards,
Rakeswaran Anand
Customer Service Engineer

ETHOZ
ETHOZ GROUP LTD

30 Bukit Batok Crescent Singapore 658075

Tel: 6654 7777 | DID: 6654 7506 | Mobile: 90386765

www.ethozgroup.com



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India International Insurance Pte Ltd.

Registration No. 198703792-K

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India International Insurance Pte Ltd.

Registration No. 198703792-K

TAX INVOICE

MR. NEO SENG WEE
BLK 289C BUKIT BATOK ST25
#12-190
SINGAPORE - 652289

X
Tax Invoice : WS 1911/OPR0188
Invoice Date : 13-Nov-2019
Ref. No. : 19090814
GST No. : M2-0057587-3

VEHICLE NO. : SLQ-5623-M
ACCIDENT DATE : 15/09/2019

MAKE & MODEL : HONDA FREED 1.5L E AT

Page 1

Description	Qty	Unit Price(S\$)	Amount (S\$)
BEING REPAIR COST FOR THE ABOVE VEHICLE			1,251.28
7 % GST			87.59



Total (S\$)	1,338.87
--------------------	-----------------

E & O E

CHEQUE SHOULD BE CROSSED AND MADE PAYABLE TO ETHOZ PROTECT PTE LTD

No receipt will be issued.

Computer generated document no signature required.

CONTACT : JOYCE CHOO
DID : 66547920
Main : 63198000
Fax :

PLEASE DETACH AND ENCLOSED WITH PAYMENT

Customer's Copy

Please do not staple. Please write your Invoice No. on the back of your cheque

Customer Name : MR. NEO SENG WEE
Reference No. : 19090814
Tax Invoice : WS 1911/OPR0188
Invoice Date : 13-Nov-2019
Invoice Amount : S\$ 1,338.87
Payment Due Date : 13-Nov-2019
Cheque No. : _____

ETHOZ PROTECT PTE LTD
30 BUKIT BATOK CRESCENT
SINGAPORE 658075



Print Received Message

This mail is associated with :

***SLQ5623M (MCT19090790)**
[SHC2723Z]

TP

NEO SENG WEE

Sep 15 2019 9:00AM

[COMFORT TRANSPORTATION PTE LTD]

Ethoz Group Ltd

From India International Insurance Pte Ltd (HQ) (III_SG), sent on 17/12/2019 11:44 AM.
To LKK_HQ
Subject Alert - Adj Mandate Approved (S\$1560.32) - SLQ5623M - Claim Handler: Sundari Nagarajan

Approved:1560.32:Agreed to do direct settlement. Revert with your quantum advice.

**ETHOZ**

WITHOUT PREJUDICE

Final Settlement

Your Ref : *MCT19090790*
Our Ref : **OPR/15092019/TP-10357**

Date : 26/12/2019

INDIA INTERNATIONAL INSURANCE PTE LTD
64 CECIL STREET, #04 / #05
IOB BUILDING
Singapore - 049711

Attn : MOTOR CLAIM DEPARTMENT

Subject : **ACCIDENT INVOLVING VEHICLE NUM: SLO-5623-M, SHC2723Z ON
15/09/2019 AT UPPER THOMSON ROAD SEMBAWANG HILL FOOD CENTER**

Dear Sir/Madam,

We refer to the above matter.

Enclosed herewith duly signed Discharge Voucher, Letter of Authorization, Final Invoice & Original LOD for your necessary action. Kindly forward your cheque amount of \$1,560.00 made payable to ETHOZ Protect Pte Ltd being full and final settlement.

Thank you.

Yours faithfully,

Joyce Choo
CLAIM DEPARTMENT
DID : 66547920
FAX : 66547540
EMAIL : joyce.choo@ethozgroup.com

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

Direct Settlement

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	03 Oct 2019 Edit Reg		01 Oct 2019 00:00 Edit Adj Rpt	\$\$1,251.28 Edit Estimates	\$\$1,251.28 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All					
CLAIM SUBFOLDER DETAILS [Created by adjuster]									
Insured:	COMFORT TRANSPORTATION PTE LTD , Co. Reg. No.: 199303821R								
Main Claimant:	NEO SENG WEE , ID: 57417126E								
Vehicle Reg. No.:	SLQ5623M	Date of Loss:	15/09/2019 09:00 - :59 [26 Months and 1 Days From LTA Reg Date (Man Yr)]						
Claim Type:	TP / MCT19090790	Policy/Cover Note No.:	MCOM0015						
Vehicle Reg. No. (Insured):	SHC2723Z	Policy No. (Claimant):	1800071237-01						
		Excess:							
Repairer:	ETHOZ Protect Pte Ltd (Bukit Batok) 30 Bukit Batok Crescent, 658075 Bukit Batok - Tel: 66547750/51								
Handling Insurer:	India International Insurance Pte Ltd (HQ) - Tel: 63476100 ... [Handled by Sundari Nagarajan - 6347 6071]								
Claimant's Insurer:	AIG Asia Pacific Insurance Pte. Ltd. (SG) - Tel: 65-6419-3000								
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by MOHD RASUL] ... [Final Rpt due 14/10/2019]								
ASSOCIATED MAIL RECEIVED View All Compose Case Mail									
<ul style="list-style-type: none"> • III_SG (17/12/2019): Alert - Adj Mandate Approved (\$\$1560.32) - SLQ5623M - Claim Handler: Sundari Nag... • III_SG (07/10/2019): Alert - Adj Mandate Approved (\$\$0.00) - SLQ5623M - Claim Handler: Sundari Nagara... 									
ALL ASSOCIATED TASKS View All Search Tasks Create New Task Complete									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

Claim Documents

*SLQ5623M (MCT19090790)
[SHC2723Z]
TP
NEO SENG WEE
Sep 15 2019 9:00AM
[COMFORT TRANSPORTATION PTE LTD]
ETHOZ Protect Pte Ltd

Upload Documents Upload Photos Compose New Letter			View View in Browser	
Video			1 per page <input type="checkbox"/> <input checked="" type="checkbox"/>	
No	Finalized On	India International Insurance Pte Ltd (HQ)	Thumbnail	Print
1	07/10/19 12:34	Video - Accident-TP	Load MP4	
Photos/Images			3 per page <input type="checkbox"/> <input checked="" type="checkbox"/>	
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	13/11/19 17:17	General View	Load JPG	<input checked="" type="checkbox"/>
2	13/11/19 17:17	General View	Load JPG	<input checked="" type="checkbox"/>
3	13/11/19 17:17	General View	Load JPG	<input checked="" type="checkbox"/>
4	13/11/19 17:17	General View	Load JPG	<input checked="" type="checkbox"/>
5	13/11/19 17:17	General View	Load JPG	<input checked="" type="checkbox"/>
6	13/11/19 17:17	General View	Load JPG	<input checked="" type="checkbox"/>
7	13/11/19 17:17	General View	Load JPG	<input checked="" type="checkbox"/>
8	13/11/19 17:17	General View	Load JPG	<input checked="" type="checkbox"/>
9	13/11/19 17:17	General View	Load JPG	<input checked="" type="checkbox"/>
10	13/11/19 17:17	General View	Load JPG	<input checked="" type="checkbox"/>
11	13/11/19 17:17	General View	Load JPG	<input checked="" type="checkbox"/>
12	13/11/19 17:17	General View	Load JPG	<input checked="" type="checkbox"/>
13	13/11/19 17:17	General View	Load JPG	<input checked="" type="checkbox"/>
14	13/11/19 17:17	General View	Load JPG	<input checked="" type="checkbox"/>
15	13/11/19 17:17	General View	Load JPG	<input checked="" type="checkbox"/>
16	13/11/19 17:17	General View	Load JPG	<input checked="" type="checkbox"/>
17	13/11/19 17:18	Reinspection Photo	Load JPG	<input checked="" type="checkbox"/>
18	13/11/19 17:18	Reinspection Photo	Load JPG	<input checked="" type="checkbox"/>
19	13/11/19 17:18	Reinspection Photo	Load JPG	<input checked="" type="checkbox"/>
20	13/11/19 17:18	Reinspection Photo	Load JPG	<input checked="" type="checkbox"/>
Documentation			1 per page <input type="checkbox"/> <input checked="" type="checkbox"/>	
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	03/10/19 16:57	EMAIL_FROM_III_DD_01102019	Load PDF	
2	03/10/19 16:57	TP_GIA_REPORT	Load PDF	
3	07/10/19 17:11	TP ESTIMATE- MARKED	Load PDF	
4	13/11/19 17:17	LOD AND OTHER DOCUMNTS	Load PDF	
5	06/12/19 14:52	RENTAL RECEIPT	Load PDF	
6	06/12/19 14:52	LTA SEARCH	Load PDF	
7	06/12/19 14:52	LOD	Load PDF	
8	09/01/20 10:28	WORKSHOP INVOICE	Load PDF	
9	09/01/20 10:28	AUTHORISATION TO ACT FORM	Load PDF	
10	09/01/20 10:28	DISCHARGE VOUCHER	Load PDF	
No	Finalized On	India International Insurance Pte Ltd (HQ)	Thumbnail	Print
1	04/10/19 08:40	Singapore Accident Statement	Load PDF	

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: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

VEHICLE DAMAGE INSPECTION REPORT

Our File No: CC4/III19017370/R1GA3Q2

Date: 09/01/2020

REFERENCE

Handling Insurer: India International Insurance Pte Ltd Policy No: MCOM0015
 Claimant Vehicle No : SLQ5623M Insured Vehicle No : SHC2723Z
 Date of Loss: 15/09/2019 Nature of Claim: TP Claim No: MCT19090790

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: SLQ5623M
 Make & Model: HONDA FREED HYBRID, 1.5 G (A) Engine No: LEB5550422
 Reg. Date: 14/07/2017 (Man. Year: 2017) Chassis No: GB71025551
 Colour: Blue Odometer: 58717 km
 Engine Capacity: 1496 cc
 Market Value/New Car Price: N/A
 Sum Insured (S\$): Market Value/New Car Price

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition: Steering (Serviceable): Yes Footbrake (Serviceable): Yes
 Handbrake (Serviceable): Yes Engine Modification: No Pre-accident Condition: Yes

CONDITION OF TYRES

Front Tyre Size: 205/50 R16 Rear Tyre Size: 205/50 R16
 Front Left Side: Falken 6 mm Rear Left Side: Falken 6 mm
 Front Right Side: Falken 6 mm Rear Right Side: Falken 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	887.04	851.28	35.76	4.03
Miscellaneous Items	0.00	0.00	0.00	
Labour	800.00	400.00	400.00	50.00
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Gross Total (S\$)	1,687.04	1,251.28	435.76	25.83
+ GST 7.00/7.00% (S\$)	118.09	87.59	30.50	25.83
Nett Amount (S\$)	1,805.13	1,338.87	466.26	25.83
+ Car Rental (2.0 x S\$107.00/day) (S\$)		214.00		
+ Doc/Search Fee (S\$)		7.45		
Nett Liability (S\$)		1,560.32		
Global Sum Settlement (S\$)		1,560.00		

INSPECTION

Date of Assignment: 01/10/2019
 Date Inspected: 04/10/2019 Inspected At: ETHOZ PROTECT PTE LTD
 30 Bukit Batok Crescent
 Singapore 658075
 Estimated Period of Repair: 2.0 days

Adjuster: MOHD RASUL

Manager: Chong Pui Lin

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

Reference

Part Source: MRM-SG	Version: 1.0 (Last Synchronised: 06 Dec 2019)	
Parts: M1-MPV	HONDA FREED HYBRID 1.5 G (A) (Catalogue:Merimen Singapore 1.0)	
Labour: Repairer's	(Price-denominated Standard List)	
Print Code:	(Unsubmitted, no print-code for SLQ5623M)	
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 not in reference catalogue are prefixed with an asterisk *.	

Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount	
1	1		*FRONT BUMPER	Deformed	1,014.10 FL	*1,014.10 FL	
2	1		*FRONT BUMPER RETAINER LH	Not Necessary	44.70 FL	*- FL	
3	10		*FRONT BUMPER CLIPS	Necessary	50.00 FL	*50.00 FL	
					Sub Total (\$\$)	1,108.80	1,064.10
					- List Item Discount on L Items 20.00/20.00% (\$\$)	221.76	212.82
					Total Parts (\$\$)	887.04	851.28

F=Franchise part. L=ListItemDisc.

Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
<u>Labour Items</u>				
1	LABOUR TO FACILITATE REPAIR	New	400.00	200.00
2	TO RESPRAY AFFECTED AREAS	New	400.00	200.00
Gross Labour Cost (S\$)			800.00	400.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >