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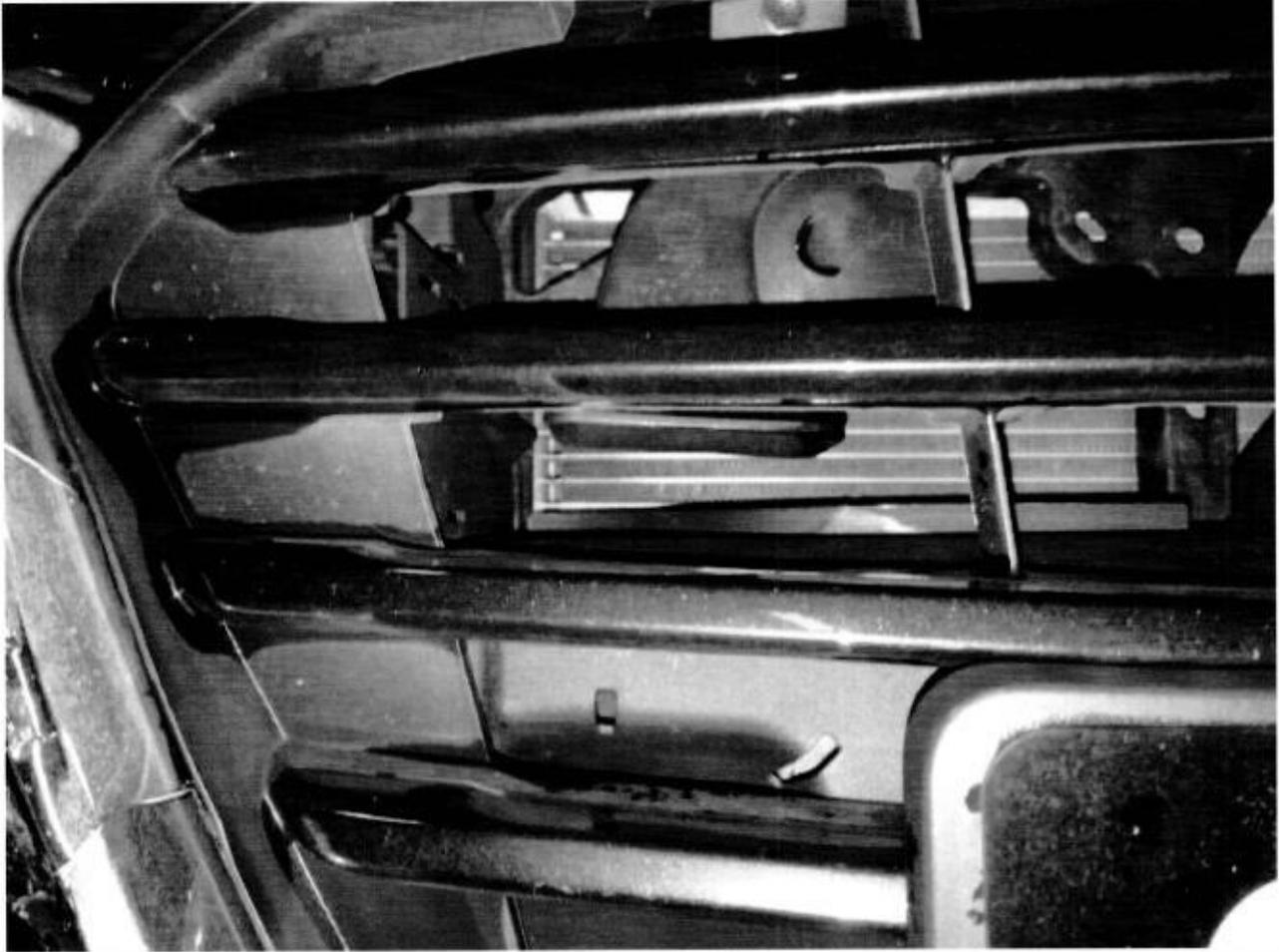
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UNITED Appraisal And Management Pte Ltd

Motor Vehicle Appraiser and Insurance Loss Adjuster
Block 9 Defu Lane 10 #01-500 Singapore 539190
Handphone No. : +65 9146 1186 Email : united.appraisal@live.com.sg
Business Registration Nos. : 200817301N

Our ref. : UAM19.07.07-AK-STP-HMS-SJP8716M

Date : 02 Aug 2019

Tan Eng Lye

WITHOUT PREJUDICE

Dear Sir,

Re : Third Party Claim For Vehicle Registration No. SJP8716M

We refer to your instruction to appraise the above-mentioned vehicle on 08 July 2019

A static inspection was carried out and our report is enclosed for your perusal. The estimated cost of repair submitted by Messrs. Hong Motor Service for SGD 10,267.20 as per our attached schedule has been inspected thoroughly by us against the actual damages sustained on the above-mentioned vehicle and we recommend the replacement and rectification accordingly.

Our revised quotation for the repair is SGD 8,133.36. In our opinion, it to be excessive. Therefore, we recommend a contract lump-sum repair cost. This is more economical than to have the above-mentioned vehicle repaired on parts by/for parts basis. Invariably, the repairer has the prerogative/option for the recommended replacement parts to either be repaired or be replaced.

We have negotiated with the repairer and they have agreed to repair the above-mentioned vehicle for SGD 6,500.00 NETT. Which, in our opinion is fair and reasonable.

The repairer has agreed to undertake the repairs to your requirement at the recommended contract lump-sum. However, we have not given any instruction and authorisation to the repairer to proceed with the repairs.

Under normal circumstances, the entire repair of the damaged vehicle should be completed within a reasonable period of 7 (Seven) days.

We are reverting the matter to you for a decision, and enclosed is our vehicle inspection report, appraisal schedule and invoice for services rendered.

Please do not hesitate to contact us if you have any queries on this matter.

Yours faithfully,

United Appraisal & Management Pte Ltd



Ananda K. Biswas Marc
Motor Vehicle Appraiser

Encls. :

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VEHICLE INSPECTION REPORT

To : Tan Eng Lye

Our ref. : UAM19.07.07-AK-STP-HMS-SJP8716M

Date : 02 Aug 2019

REFERENCE

Assign by	: Tan Eng Lye	Insured	: To be advice
Assign on	: 08 Jul 2019	Policy no.	: To be advice
Inspection on	: 08 Jul 2019	Claim no.	: To be advice
Accident on	: 07 Jul 2019	Sum insured	: To be advice
Workshop name	: Hong Motor Service	Excess	: Not applicable
Inspection at	: Blk 5035 Ang Mo Kio Ind. Park 2 #01-365 Singapore 569538	3rd party Veh.	: To be advice
		3rd party ins.	: To be advice

PARTICULARS OF DAMAGED VEHICLE

Registration no.	: SJP8716M	Odometer	: 226366 km
Make / Model	: KIA Cerato Forte 1.6A EX 4DR	Chassis no.	: KNAFH221395035839
Regn. date	: 15 Apr 2009	Engine no.	: G4FC9H236365
Body colour	: White	Engine cap.	: 1591 cc

PRE-ACCIDENT CONDITION OF VEHICLE (STATIC CHECK ONLY)

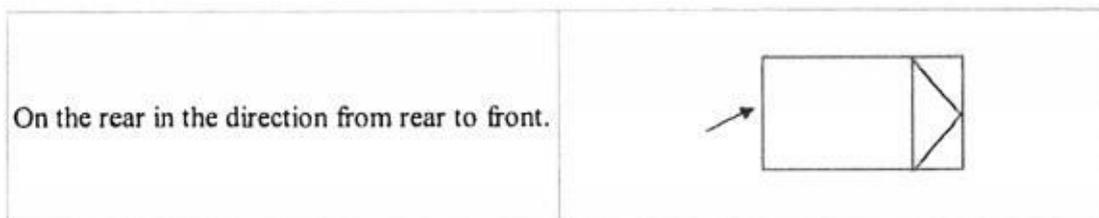
Steering	: In order	Paintwork	: Good
Footbrake	: In order	Undercarriage	: Serviceable
Handbrake	: In order	Gen. condition	: Good

TYRE CONDITION ON VEHICLE

	Make	Size	Tread depth	Type of road wheel
Front N/S	: Yokohama	195/65R15	70%	Alloy
Front O/S	: Yokohama	195/65R15	70%	Alloy
Rear N/S	: Michelin	195/65R15	70%	Alloy
Rear O/S	: Michelin	195/65R15	70%	Alloy

NOTE: The above percentages represent the estimated remaining life of tyre threads.

* Denotes damaged component/s

POINT OF IMPACT**SYNOPSIS OF DAMAGES RESULTANT FROM THE ACCIDENT**

The impact of the collision has damaged / affected the bootlid, rear bumper, taillamps, rear end panel, rear fender and etc...

Please refer to Annex A (Appraisal Schedule) for a detailed account of the damages and photographs taken.

Note: Reinspection vehicle on 09 Jul 2019 for repair in progress.

RECOMMENDATION

The estimate cost of repair submitted by Messrs Hong Motor Service as per schedule attached has been revised and scrutinised, and in our opinion, we consider it to be fair and reasonable. The repairers have agreed to undertake the repairs to the owner's satisfaction at our revision. We have not authorised the repairs.

Our adjusted cost of repair is SGD 6,500.00 to carry out the repairs. Please refer to Annex A (Appraisal Schedule) for a detailed account of the cost estimates.

REMARKS

We have not authorised the repair. However, for information, under normal circumstances, the repair would take approximately 7 (Seven) working days to complete.

In accordance to your instruction, we have **NOT AUTHORISED** the repair to the damaged vehicle and the survey was conducted strictly on a "**WITHOUT PREJUDICE**" basis.

We are pleased to advise that the inspection work was carried out accordingly, and hereby submit our Appraisal Report, which includes evidence photographs.

Yours faithfully,
United Appraisal & Management Pte Ltd



Ananda K. Biswas Marc
Motor Vehicle Appraiser

APPRAISEMENT SCHEDULE

Annex A

Registration no. : SJP8716M

Our reference : UAM19.07.07-AK-STP-HMS-SJP8716M

S/N	Qty	Description	Condition / Remarks	Estimate by Wshop SGD	Adjusted Amt SGD
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LIST ITEMS

1	1	Bootlid	Dented	732.00	X 732.00 Repair
2	1	Bootlid logo	Necessary	47.00	/ 47.00 27.6
3	1	Bootlid emblem " CERATO "	Necessary	49.80	/ 49.80 26.3
4	1	Bootlid emblem " FORTE "	Necessary	59.80	/ 59.80 39.4
5	2	Bootlid reflector @ SGD 104.00	N/S Grazed	208.00	/ 208.00 -
6	1	Bootlid weatherstrip	Necessary	107.00	/ 107.00 73.4
7	1	Bootlid inner lock	Distorted	145.60	/ 145.60 -
8	1	Bootlid lock striker	Re-Used	92.00	X 0.00
9	1	Bootlid outer moulding	Re-Used	187.00	X 0.00 Svc
10	1	Rear bumper	Deformed	672.00	/ 672.00 587.34
11	1	Rear bumper lower	Deformed	467.00	/ 467.00 77
12	2	Rear bumper side retainer @ SGD 97.00	Distorted	194.00	/ 194.00 379.3
13	1	Rear bumper reinforcement	Cracked	445.00	/ 445.00 85
14	3	Rear bumper bracket @ SGD 85.00 IPC	Distorted	255.00	/ 255.00 Svc
15	1	Rear bumper inner sponge	Torn	295.00	X 295.00 Svc
16	1	Rear end panel	Dented	531.00	X 531.00 Repair
17	1	Rear end panel top garnish	Deformed	197.00	/ 197.00 74.6
18	2	Taillamp @ SGD 392.00	Cracked	784.00	/ 784.00 246.05
19	2	Taillamp lower bracket @ SGD 94.50	Distorted	189.00	X 189.00 Svc
20	2	Rear fenders	Refer To Labour	0.00	X 0.00 R
21	2	Rear fender inner shield @ SGD 138.00	Torn	276.00	/ 276.00 196
22	1	Rear fender air vent n/s	Re-Used	124.00	X 0.00 Svc
				6057.20	5654.20 2632.59
Less 0% / 20%				0.00	1130.84
				6057.20	4523.36 2406.07

SPECIAL NETT ITEMS

1	1	Sundries	Necessary	50.00	X 30.00
2	1	Bootlid sealant	Necessary	80.00	X 60.00
3	2	Bootlid reflector seal @ SGD 30.00	Necessary	60.00	X 50.00 Svc
4	2set	Bootlid reflector clip @ SGD 15.00	Necessary	30.00	X 30.00
5	1set	Rear bumper clip	Necessary	35.00	/ 35.00
6	2set	Taillamp clip @ SGD 25.00	Necessary	50.00	X 50.00
7	2	Taillamp seal @ SGD 40.00	Necessary	80.00	X 70.00 Svc
8	1	Rear end panel sealant	Necessary	80.00	X 60.00
9	1set	Rear end panel top garnish clip	Necessary	35.00	/ 35.00
10	2set	Rear fender inner shield clips @ SGD 25.00	Necessary	50.00	/ 50.00
11	1	Reverse sensor with module (4pcs type)	Shorted	400.00	/ 380.00 200
				950.00	850.00
TOTAL				7007.20	5373.36 320

APPRAISEMENT SCHEDULE

Annex A

Registration no. : SJP8716M

Our reference : UAM19.07.07-AK-STP-HMS-SJP8716M

S/N	Qty	Description	Condition / Remarks	Estimate by Wshop SGD	Adjusted Amt SGD
			Balance C/F	7007.20	5373.36
<u>LABOUR & MISC CHARGES</u>					
1		To dismantle / renew the accident damaged portion. To panel beating, reshape, straighten, orientate and align repair / replacement parts.		1400.00	1200.00 400
2		To disconnect wire harness of electrical component to facilitate repairs, reconnect and check functions.		80.00	60.00 30
3		To remove and refit interior upholstery to facilitate the repair.		200.00	180.00 60
4		To remove and refit bootlid component to replace bootlid, check and re-adjust the close gap and alignment and water seepage.		100.00	80.00 X
5		To measure, drill holes on replaced rear bumper, position and install reverse sensor, check and test on the distance and functions.		80.00	60.00 40
6		To apply undercoating on the accident repair and replaced panel for rust protection.		200.00	180.00 X
7		Supply spray paint material and necessary items to respray on bootlid, rear bumper, rear end panel, taillamp base panel, rear fender and other affected area / panel.		1200.00	1000.00 800
				1330	
TOTAL				3260.00	2760.00
Total Parts and Labour Cost of Repair				10267.20*	8133.36
Less (Lumpsum repair adjustment)					1633.36
Adjustment Parts and Labour Cost of Repair					6500.00

2756.07

20%: 3000

4 Days.



LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Affiliated to Federation Internationale Des Experts En Automobile

SOMPO INSURANCE SINGAPORE PL Ref : CS3/SMO19012064/Gqf3s2-1

50 RAFFLES PLACE
#05-01/06
SINGAPORE LAND TOWERSINGAPORE 048623

Date : 16-12-2019



Code : SMO

1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	SLR 1544D	Veh. Inspected	SJP 8716M
Policy No.	D18MTPV01012470	Coverage (\$)	0.00
Claim No.	CMTD1903256	Excess (\$)	0.00
Assign From	GNOH PAU LOONG	Assign Date	25/11/2019

2. Vehicle Particulars & Condition

Make & Model	KIA CERATO FORTE 1.6	c.c	1591
Engine No.	HIDDEN	Year of Reg.	2009
Chassis No.	KNAFH221395035839	Colour	WHITE
Odometer	226366	Steering	IN ORDER
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
General	GOOD		

3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre	195/65 R15	MICHELIN	6 mm
L/H Front Tyre	195/65 R15	MICHELIN	6 mm
R/H Rear Tyre	195/65 R15	MICHELIN	6 mm
L/H Rear Tyre	195/65 R15	MICHELIN	6 mm

4. Description of Damages

THE VEHICLE SUSTAINED DAMAGES AT THE REAR PORTION.
DAMAGES SEE DETAILS.

5. General Information

Accident Date	07/07/2019	Inspection Date	09/07/2019
Survey held at	HONG MOTOR SERVICES BLK 5035 ANG MO KIO IND PARK 2 #01-365 SINGAPORE 569538		

5a. Remarks

A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS.
B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.

5b. Estimate Days of Repair

ESTIMATED NORMAL PERIOD FOR REPAIR: **4 Working Days**



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ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SJP 8716M

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<u>REPLACEMENT OF PARTS</u>				
1	BOOTLID	TO REPAIR SEE LABOUR	732.00	-
1	BOOTLID LOGO	NECESSARY	47.00	27.60
1	BOOTLID EMBLEM "CERATO"	NECESSARY	49.80	26.30
1	BOOTLID EMBLEM "FORTE"	NECESSARY	59.80	39.40
2	BOOTLID REFLECTOR @ \$104.00	GRAZED	208.00	208.00
1	BOOTLID WEATHERSTRIP	NECESSARY	107.00	73.40
1	BOOTLID INNER LOCK	DISTORTED	145.60	145.60
1	BOOTLID LOCK STRIKER	SERVICEABLE	92.00	-
1	BOOTLID OUTER MOULDING	SERVICEABLE	187.00	-
1	REAR BUMPER	DEFORMED	672.00	587.34
1	REAR BUMPER LOWER	DEFORMED	467.00	467.00
2	REAR BUMPER SIDE RETAINER @ \$97.00	DISTORTED	194.00	77.00
1	REAR BUMPER REINFORCEMENT	CRACKED	445.00	379.30
3	REAR BUMPER BRACKET @ \$85.00	DISTORTED 1PC ONLY	255.00	85.00
1	REAR BUMPER INNER SPONGE	SERVICEABLE	295.00	-
1	REAR END PANEL	TO REPAIR SEE LABOUR	531.00	-
1	REAR END PANEL TOP GARNISH	DEFORMED	197.00	74.60
2	TAILLAMP @ \$392.00	N/S CRACKED / O/S NOT NECESSARY	784.00	246.05
2	TAILLAMP LOWER BRACKET @ \$94.50	SERVICEABLE	189.00	-
2	REAR FENDERS (NPA)	TO REPAIR SEE LABOUR	-	-
2	REAR FENDER INNER SHIELD @\$138.00	TORN	276.00	196.00
1	REAR FENDER AIR VENT N/S	SERVICEABLE	124.00	-
	LESS 20% DISCOUNT		-	-526.52
			6,057.20	2,106.07
<u>SPECIAL NETT ITEMS</u>				
1	SUNDRIES (SN)	SERVICEABLE	50.00	-
1	BOOTLID SEALANT (SN)	SERVICEABLE	80.00	-

Report Ref No. CS3/SMO19012064/Gqf3s2-1



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Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
2	BOOTLID REFLECTOR SEAL @ \$30.00 (SN)	SERVICEABLE	60.00	-
2	SET BOOTLID REFLECTOR CLIP @ \$15.00 (SN)	SERVICEABLE	30.00	-
1	SET REAR BUMPER CLIP (SN)	NECESSARY	35.00	35.00
2	SET TAILLAMP CLIP @ \$25.00 (SN)	SERVICEABLE	50.00	-
2	TAILLAMP SEAL @ \$40.00 (SN)	SERVICEABLE	80.00	-
1	REAR END PANEL SEALANT (SN)	SERVICEABLE	80.00	-
1	SET REAR END PANEL TOP GARNISH CLIP (SN)	NECESSARY	35.00	35.00
2	SET REAR FENDER INNER SHIELD CLIPS @ \$25.00 (SN)	NECESSARY	50.00	50.00
1	REVERSE SENSOR WITH MODULE (4PCS TYPE) (SN)	SHORTED	400.00	200.00
			950.00	320.00
	LABOUR			
	TO DISMANTLE / RENEW THE ACCIDENT DAMAGED PORTION. TO PANEL BEATING, RESHAPE, STRAIGHTEN, ORIENTATE AND ALIGN REPAIR / REPLACEMENT PARTS. INCLUSIVE OF THE REPAIR OF BOOTLID, REAR END PANEL AND REAR FENDERS.		1,400.00	400.00
	TO DISCONNECT WIRE HARNESS OF ELECTRICAL COMPONENT TO FACILITATE REPAIRS, RECONNECT AND CHECK FUNCTIONS.		80.00	30.00
	TO REMOVE AND REFIT INTERIOR UPHOLSTERY TO FACILITATE THE REPAIR.		200.00	60.00
	TO REMOVE AND REFIT BOOTLID COMPONENT TO REPLACE, BOOTLID, CHECK AND RE-ADJUST THE CLOSE GAP AND ALIGNMENT AND WATER SEEPAGE.	NOT NECESSARY	100.00	-
	TO MEASURE, DRILL HOLES ON REPLACED REAR BUMPER, POSITION AND INSTALL REVERSE SENSOR, CHECK AND TEST ON THE DISTANCE AND FUNCTIONS.		80.00	40.00
	TO APPLY UNDERCOATING ON THE ACCIDENT REPAIR AND REPLACED PANEL FOR RUST PROTECTION.	NOT NECESSARY	200.00	-
	SUPPLY SPRAY PAINT MATERIAL AND NECESSARY ITEMS TO RESPRAY ON BOOTLID, REAR BUMPER, REAR END PANEL, TAILLAMP BASE PANEL, REAR FENDER AND OTHER AFFECTED AREA / PANEL.		1,200.00	800.00
			3,260.00	1,330.00
GRAND TOTAL			10,267.20	3,756.07
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)				3,000.00

Report Ref No. CS3/SMO19012064/Gqf3s2-1



Report Ref No. CS3/SMO19012064/Gqf3s2-1

XING GUO QIANG

M.MATAI, AMSAE-A

Automotive Assessor

ADRIAN LING WAI PING

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

Licensed Appraiser

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