Anwaya Gos Oico	REF CS3 A	M18017024/GHJ3V	Spenial historytica	
ron) (Person). Xin	AS	SIGNMENT (Office) Date/Time 11/12/2019	US: \$56	00-00
or TP Re-inspection	Evaluation		Surveyor: PAR	
o Inspect Vehicle No	SLS 9720D	Insured: SFB 516	6 P	ncer Automotix
t Workshop m/s		ofixe Tel 68420051	- K	
22	2 kaki Bukit Ave	2 # 01-18 Autohub		
olicy Mr. S8M 00 1	/OR	Claim No: 19.2738	4	
um Insured:		Excess:		
fake of Veh. * Dient's Record)		D.O.A. 15 09 3	2018	
magneticative =			Dawner and Control of the Control of	,
Date/Time:	Person Contacted	Vehicle IN / O	H.O.D. Eulersement/Date	
Date/Time:				7
11	2 Submit Final Fig. 2 Q	Final Fig, days	48	riginal, days)
- (/	/Instruction) majs (Red 3 270)	// 10%; Original_1	_days)
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SEB	97000-CS3/ASM180 5166R-CS3/ASM180	17024 /4che 3	30A: 15/9	
		17024 740002	Don: 15/5	SULF
				A Au
			/	Sumania
	RECEIVED) D 5 FEB 2020		17/2/200
	I/L OLITE			1 1
ara(I) : Parts f	ound not replaced (T	o highlight R or UB,	LR, Etc)	
				•
ara(2). Comm	ents on consistency of d	lamages (Parts Not Consi	stent : NC)	
ara(3): Nett V	alue			
			Fee Charged:	Date
Mark	et Value	Inspected/	Basic & Add	Date:
Salva	ge Value	Evaluated by:	Transport	730
			Photos Others	
Nett V Date/Time 4 2 2	000 -	7	Total	150
	The Pass to TV Ves	2) Date/Time	File Return to	.,,,,
) Date/Time	File Pass to	4) Date/Time	File Return to	
5) Date/Time	File Pass to	6) Date/Time	File Return to	

ASSIGNMENT

From Date	VelicNoc	Yr Regn:
Estimated Cost	Type: M.Car / M.Cycle / Bun / Var	1 Lorry / Taxi / Prime Mover /
DD / TP / WS / TP RES / OD RES / EVA / INV / MV	Truck / Trailer or	
To Inspect Vehicle No.	Make:	900
at Workshop mile	Colour	A/C: Insured / Std / NE/ NA
of	Sp.Reading	T/Radio: Insured / Std / NI / NA
insured:	Eng/No:	
Policy No.	C/No:	+
Claims No.	Gen. Cond. Good / Fair / Poor / B	Burnt
Sum Insured: Excess:	Steering: Inorder / Jammed / Lea	ked / Burnt or
(Client's Record)	Brake: Inorder / Jammed / Lea	iked / Burnt or
Make of Veh:	Modi: Nil / S/Rim / STD A/Ri	m or
	Tyre Size: F:	
(Policy Condition)	R:	
Remark: The veh had commenced its N/S O/S		JZA / MIC / OHTSU / PIR / SUMI /
repair at the time of inspection.	TOYO / YOKO or	
Balt or Market Value:	Front	Rear
DAC Accident Rport Consistent? : Yes or No	R/Bal, mm	R/Bal. mm
GIA / PR Seen. Consistent? : Yes or No	L/Bal. mm	UBal mm
Est. Repairs: days Res.: Yes or No	D.O.A.	D.O.I.
Lum Sum: % 3 Val. Yes or No	Survey held at	
	Des. of Damages : Frt / Rear /	O/S / N/S / U/C / Rooftop or
CA / REV / REP. / 24 HRS Vehicle: IN / OUT		
Date: Person Contacted		Body Structure affected due to collision.
Date / Time Action / Instruction		
	Pour Of Pour I	
Doin/Tenu, Filir Page 167 : Prell. Report	Days Of Repair:	Commercial
) : Final Report	Resurvey No. of Trip:	Survey Fee: Transportation:
Add Ea	e: Site Insp. (\$	Transportation:
a Mad Fe	Interview (1) Fluito
Propert Control of	:Tech lives G) (66)
Puport Former:		
Lump Sum / LEE / S	:Western #	
		DOM:

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man dan	Cynthia L	h	of		ASM	Dat	te/Time:	18092018	4.06pm
Estimated Co					Bill to:		10100 2012/100		
OD / (D) / W Fo Inspect Ve	STTP RES / OD R	es/eva Sl	CFP (MV/C	S	Insured:	SFB	5166R	
at Werkshop	m/s	Twin	ar A	utomot	W	Tel:	68470	1051	
of		2 Kaki	Bukit	Ave 2	+01-17				
Policy No:					Claim No:	SSMOO	VUR		
Sum insured:					Excess:				
Make of Veh						D.C).A.	5092018	
CA / REV	REP. / REV 24 18082018 417pm		son Con		09.2018 Zlynn		LO.D. Fador	osement:	
Date/Time	Action/Instruction	X) [5	finate					
	STE SHOLR-	*							

	Frem Report	Day	s of Repair				
Dan/Time File Batum to	; Final Report	Res	urvey No. of	Trip:	Survey Fee:	100	
PARTICULAR THE PROPERTY OF		Add Fee:	Site Insp	\$	Transportation:		
			Interview	\$	I Photos		
Report Format :	PRS		Tech, Inva	15	1: 58en		
.ump Sum / 1.B.l: (S			Weekend	5)		
					(1014)	(00	

Nivitha (LKK Auto)

From:

Xin Yi <xinyi@seahong.com.sg>

Sent:

Wednesday, 11 December 2019 3:59 PM

To:

'Admin-D (LKKAuto)'; 'Admin A'

Cc:

'Chee Kiong'; samson@seahong.com.sg; amanda@seahong.com.sg;

gideon@seahong.com.sq

Subject:

SOP file ref: 19.27384 | Claim by TAY CHIT LUR (OWNER of SLS 9720D) | Accident

on 15.09.18 | SLS 9720D

Dear Nivitha

MC/MC SUIT NO.

15730 OF 2019

CLAIMANT:

TAY CHIT LUR (OWNER)

VEHICLE NUMBER : ALLEGED ACCIDENT DATE :

SLS 9720D

AXA VEHICLE NUMBER :

15.09.2018

ANA VEHICLE NUIVIBER :

SFB 5166R

- Our client, AXA, informed us that you were engaged to do PRI for this claim.
- Claimant's LOD and other supporting documents can be downloaded via https://ldrv.ms/b/s!AtyQSg-0066hk hUbwKqz7oJQpQnUA.
- Can we have the PRI report? Please also let us know if RI is required.
- If you have conducted post repair inspection already, please let us have your survey report soonest. Thanks!

Thanks & Best Regards

Heng Xinyi

(Secretary to Mr Tan Chee Kiong) Seah Ong & Partners LLP 36 Robinson Road #12-03 City House

Fingapore 068877

Tel: 6536 5369 Fax: 6536 5811

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VISION LAW LLCAXAINSURANCE PTE LTD

Advocates & Solicitors - Notaries Public - Commissioners for Os (Incorporated with limited liability)

ERIC NO CHENG BOON WONG KENG LEONG RAYNEY AUDREY WONG SU-HSIEN PAUL YAP TAI SAN ANIALLI DIO MUNIANDY ANG KIM NOI DIANE RAVENDRA KRISHNASAMY TAN VINDYIAN SELWYN CHEONG YUNHUL CLARISSA EDISON TAM CHYLEU SONIA LIM WEI LEI

Unique Entity Number: 200721148H Head Office: 133 New Bridge Road #18-01/02 Chinatown Point Singapore 059413

Branch: 490 Lorong 6 Ton Payoh #03-11 HDB Hub (Biz 3 Lobby 1) Singapore 310490

Make (65) 6534 281) (TE (65) 663 5 6482 TEL E-MAIL : annatan@visioniawilc.c

Branch TEL

: (65) 63580703

60142750

AXA INSURANCE PTE LTL

3019640878-

WHEN REPLYING, PLEASE QUOTE OUR REFERENCE - Please to HEAD OFFICE for this matter

Our Ref

: AM-atv-Ins-T140-109657-19

Your Ref

: SFB 5166 R

Date:

2 April 2019

AXA INSURANCE SINGAPORE PTE LTD

8 Shenton Way #27-01 AXA Tower Singapore 068811

Attn: Motor Claims Department

YEOW KIM HOO

2A Kovan Road Singapore 548009

Dear Sir.

BY HAND

WITHOUT PREJUDICE

URGEN

CERTIFICATE OF POSTING [For your information only]

CLAIMANT

TAY CHIT LUR ACCIDENT INVOLVING SLS 9720 D & SFB 5166 R ON 15-SEP-2018 ALONG JALAN LINGKARAN DALAM IN MALAYSIA AT ABOUT 2230HOURS

We are instructed by the above named to claim damages against you/your insured in connection with a road traffic accident on 15-SEP-2018 ALONG JALAN LINGKARAN DALAM IN MALAYSIA AT ABOUT 2230HOURS involving our client's vehicle registration number SLS 9720 D and vehicle registration number SFB 5166 R driven by you/your insured at the material time.

We are instructed that the accident was caused by you/your insured's negligent driving and /or management of your/your insured vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:-

01.	Cost of Repair	\$5,992.00
02.	Rental fees	\$ 840.00
03.	Loss of Use for 2 days at \$120.00 per day	\$ 240.00
04.	Survey report fees	\$ 641.00
05.	Towing fees	\$ 100.00
06.	GIA & LTA search / report fees	\$ 43.98
07.	Cost Contribution (at this stage)	\$1,605.00
08.	Disbursements (at this stage)	\$ 50.00
	TOTAL	59 511 98

.../2 to be continued next page

VISION LAW LLC

Advocates & Solicitors Page 2

Our Ref

: AM-atv-Ins-T140-109657-19

Your Ref

: SFB 5166 R

Date:

2 April 2019

AXA INSURANCE SINGAPORE PTE LTD

8 Shenton Way #27-01 AXA Tower Singapore 068811

Attn: Motor Claims Department

YEOW KIM HOO

2A Kovan Road Singapore 548009

We enclose a copy of each of the following documents for your consideration:-

- (a) GIA report lodged by driver of SLS 9720 D & SFB 5166 R;
- (b) Photographs taken at scene of accident;
- (c) LTANet Search;
- (d) Certificate of Insurance:
- (e) Registration Card;
- (f) Towing receipt;
- (g) Rental agreement, rental invoice & rental receipt;
- (h) Final Repair Bill;
- Surveyor's report & invoice; and
- (j) 61 coloured photographs depicting the damages to motor vehicle SLS 9720 D.

(P.S:- Original photographs will be sent to insurance co. only)

The demand herein is in respect of our client's claim for damages pertaining to his motor vehicle and any settlement following or subsequent to this demand shall not prejudice our client's claim in respect of damages and consequential loss in relation to his personal injuries.

Please note that if you are insured and you wish to claim under your insurance policy, you should immediately pass this letter and all the enclosed documents to your insurer.

Please note that you or your insurer should send to us an acknowledgement of receipt of this letter within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice to you or your insurer. Our client's claim herein is quantified based on supporting documents in our file. Until a settlement is reached, all negotiations are conducted on the basis that the damages quantified herein are subject to revision if so instructed by our client.

Please also note that if you have a counterclaim against our client arising out of the accident, you are also required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents within 8 weeks of your receipt of this letter.

Yours faithfully

(HEAD OFFICE)

Enc.

cc: client

Tay Chit Lur

As per your instruction we have submitted your claim as set out above to the third party insurance company. Please do notify us if there is any discrepancy, if any, particularly, the number of days claimed for rental charges and/or loss of use as soon as possible. Thank you.



RECORDS MANAGEMENT CENTRE

GENERAL INSURANCE ASSOCIATION OF SINGAPORE RECORDS MANAGEMENT CENTRE

6 Raffles Quay #18-00, Singapore 048580 Phone: +65 6224 0010 Fax: +65 6224 0030 Operating Hours: Monday to Friday 9am to 5pm GST Registration No: M400017735

TAX INVOICE

Our Ref No:

GR-18-147941

Date of Request:

25/09/2018

Your Ref No:

WALK IN LEONG

TWINCAR AUTOMOTIVE PTE LTD BLK 2 KAKI BUKIT, #01-17/18 KAKI BUKIT AUTOHUB SINGAPORE 417921

Dear Sir/Madam,

Your Vehicle No:

SLS9720D

Date of Accident:

15/09/2018

Place of Accident:

JLN LINGKARRAN DALAM

Involving Vehicle No: SFB5166R

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	
GST Amount	14.02
Total Amount Due (GST Inclusive)	0.98
The state of the s	15.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

[] GIRO [X] Cash [] Cheque



RECORDS MANAGEMENT CENTRE

GENERAL INSURANCE ASSOCIATION OF SINGAPORE RECORDS MANAGEMENT CENTRE

6 Raffles Quay #18-00, Singapore 048580 Phone: +65 6224 0010 Fax: +65 6224 0030 Operating Hours: Monday to Friday 9am to 5pm GST Registration No: M400017735

TAX INVOICE

Our Ref No:

GR-18-147942

Date of Request:

25/09/2018

Your Ref No:

WALK IN LEONG

TWINCAR AUTOMOTIVE PTE LTD BLK 2 KAKI BUKIT, #01-17/18 KAKI BUKIT AUTOHUB SINGAPORE 417921

Dear Sir/Madam.

Date of Accident:

15/09/2018

Vehicle No:

SLS9720D

Place of Accident:

JALAN LINGKARAN DALAM (PETRONAS JALAN BUKIT CHAGAR

Involving Vehicle No: SFB5166R

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION			
THE RESIDENCE AND DESCRIPTION OF		PER DOC (S\$)	QTY	AMOUNT (S\$)
GST Amount	JALAN LINGKARAN DALAM (PETRONAS JALAN BUKIT CHAGAR	14.00		13.08
	ue (GST Inclusive)			0.92
	de (GOT middalve)			14.00

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

[] GIRO [X] Cash [] Cheque

Thomson Rd Post Office PO Box 029 Singapore 915701. Tel: 645 31173, Fax: 645 36131.

Report No: 0109-19-TCA

04 March 2019

ACCIDENT VEHICLE SURVEY REPORT

Tay Chit Lur

70 Sengkang Square #01-46

Singapore 544705

VEHICLE INFORMATION:

Vehicle Reg No.:

SLS9720D

Odometer:

096088km

Regn. No: 52986974L

Make & Model:

Honda CRZ 1.5L CVT

Colour:

Silver

Chassis number:

JHMZF1420CS202396

Date of accident:

15/09/2018

Year of Regn.:

19/09/2012

Date inspected:

19/09/2018

Repairer at:

Twincar Automotive Pte Ltd

Date inspected (After Repair):

24/09/2018

2 Kaki Bukit Ave 2 #01-17

Kaki Bukit Auto Hub

Singapore 417921

STATIC CHECKS, where applicable:

Steering:

serviceable

Footbrake:

serviceable

Handbrake:

serviceable

Paintwork:

Good

General condition:

Good

TIRE CONDITION:

LH / Make

RH / Make

Size

Front:

5mm/Yokohama

5mm/Yokohama

195/55R16

Rear:

5mm/Bridgestone

5mm/Bridgestone

195/55R16

POINT OF IMPACT AND DAMAGE, where applicable:

Impact on the rear RH portion.

Please see details as described in the Annex for parts and labour.

REMARKS:

We have inspected the above-mentioned vehicle on a "Without Prejudice" basis.

Parts and Labour Assesment

PARTS

Description of part	Qty	Condition	Repairer's estimate	Our adjustment	
REAR AXLE CARRIAGE	1	distorted	1,335.90	1,335.90 X SV	C
REAR BUMPER	1	squashed	603.10	603.10	
REAR BUMPER LOWER GARNISH	1	deformed	191.80	191.80 X 5V	e
REAR BUMPER RH END SEAL COVER	1	reuse	60.60	S/C 0.00	
REAR BUMPER SIDE RETAINER L/R	2	necessary	32,60	32.60 16.3	
REAR RH 16" SPORT RIM	1	abraded	791.40	791.40	
REAR RH ABS SENSOR	1	shorted	173.50	173,50 × 9V	6
REAR RH FENDER	1	repair	791.40	0.00	100
REAR RH FENDER AIR VENT	1	warped	27.20	27:20 X SV	~
REAR RH FENDER GLASS MOULDING	1	reuse	48.60	5VC 0.00	_
REAR RH SHOCK ABSORBER	1	bent	217.10	217.10 /	
REAR RH WHEEL BEARING	1	dislodged	279.30	279.30 /	
REAR TAILLAMP L/R	2	R-fractured	1,331.60	665.80	
		I before discount	S\$ 5,884.10	S\$ 4,317.70 257	3
Percentage discount 20% and 20%	6	-	S\$ 1,176.82	S\$ 863.54	iΣ
		Sub-total 1	S\$ 4,707.28	S\$ 3,454.16	7
REAR BUMPER CLIPS - SET	1	necessary	50.00	50.00 /	
REAR BUMPER REVERSE SENSOR	1	shorted	350.00	350:00 X SU	C
REAR RH 195/55/16 TYRE	1	abraded	400.00	400.00 150	
REAR RH FENDER GLASS SEALANT	1	reuse	100.00	0.00	
REAR RH FENDER INNER TRIM GARNISH CLIPS - SET	1	reuse	50.00	0.00	
REAR RH FENDER SHIELD	1	fractured	30,00	30.00	
REAR RH FENDER SHIELD CLIPS - SET	1	necessary	50.00	50.00	
REAR TAILLAMP CLIPS L/R - SET	2	necessary	40.00	40.00 X C.	
RH SIDE ROCKER PANEL GARNISH CLIPS - SET	1	necessary	50.00	50:00 ×)3	16
	Subtota	before discount	S\$ 1,120.00	S\$ 970.00	
		Sub-total 2	S\$ 1,120.00	S\$ 970.00	
		Parts-total	S\$ 5,827.28	SS 4,424.16	

LABOUR

Parts & Labour Total	S\$ 8,757.28	S\$ 6,534.16	1270
Labour Total	S\$ 2,930.00	S\$ 2,110.00	
To apply anti-rust chemical on repaired and replaced panel.	100.00	60.00	X
construct and re-align body structure, body alignments and damaged consistent to the accident.	1,000.00	750.00	500
To provide labour, workmanship to change the above damaged bodyparts, repair, re-			
To re-spray painting on the change bodyparts, repair portion, and where consistent to the accident.	900.00	660.00	400
carpet. (to FR)	150.00	60.00	/
To remove, reinstall roof top trim upholstery, cushion seat, trim garnish, trim liner		100.00	00
To road test driving, check and resetting wheel alignments system.	180.00	180.00	60
To remove, change rear suspension parts, axle carriage, absorber, lower arm, top arm, trailing arm, knuckle arm, wheel bearing, bearing hub and etc.	400.00	350.00	200
To remove, reinstall fender glass	100.00	0.00	
To remove, reinstall electrical wiring harness, check lighting and rewire for parking sensor.	100.00	50.00	1

Results of inspection of the accident vehicle are as shown above.

We have taken into consideration the age and condition of the vehicle in our recommendation.

Hence, the recommended cost of repairs based on Lump Sum repairs is: S\$ 5,600.00 and the recommended number of working days for the repairs is within 7 day(s).

B J Loi (I Eng., MIMI, AIRTE)

Automotive Appraiser

3608.4 20%: 2900 5 Days

WINCAR RENTAL

siness Registration Number: 53092815M

: 2 Kaki Bukit Avenue 2 #01-17 Kaki Bukit Autohub, Singapore 417921

: 68420051 Fax : 67410510 email: sales@n51.com.sg

VOICE TO:

VY CHIT LUR

SENGKANG SQUARE

1-46

NGAPORE 544705

INVOICE

Invoice No.

13-2343

Date

24/9/2018

		Hirer's Car No.	VHA No.	Terms
		SLS9720D	71818	CASH
No. of Day	Description		Per Day	Amount (S\$)
7	Car Rental from the period of 17/09/2018 Vehicle no. SKW3546X	to 24/09/2018.	120.00	840.00
	Singapore Dollars Eight Hundred and Forty	Only		
			Total	\$840.00



Regn. No: 52986974L

Thomson Rd Post Office PO Box 029 Singapore 915701. Tel: 645 31173, Fax: 645 36131.

Report No: 0109-19-TCA

04 March 2019

Tay Chit Lur 70 Sengkang Square #01-46 Singapore 544705

INVOICE No.

0109-19-TCA

Vehicle No.

SLS9720D

S/NO.	SERVICES RENDERED	Amount due
1	Being accident vehicle appraisal services, transport, photographs and re-inspection (work in progress and post repair inspection).	
	Part and Par	\$641.00
	Total amount payable	\$641.00

Kindly cross your cheque in favour of "PAR Automotive Consultancy"

We thank you in anticipation for your prompt payment.

PAR Automotive Consultancy

Thornson Rd Post Office PO Box 029 Singapore 915701. Tel: 645 31173, Fax: 645 36131.

Report No: 0109-19-TCA

04 March 2019

ACCIDENT VEHICLE SURVEY REPORT

Tay Chit Lur 70 Sengkang Square #01-46 Singapore 544705

VEHICLE INFORMATION:

Vehicle Reg No.

SLS9720D

Odometer:

096088km

Make & Model:

Honda CRZ 1.5L CVT

Colour:

Silver

Regn No. 52986974L

Chassis number:

JHMZF1420CS202396

Year of Regn .:

19/09/2012

Date of accident: Date inspected:

15/09/2018 19/09/2018

Repairer at:

24/09/2018

2 Kaki Bukit Ave 2 #01-17

Kaki Bukit Auto Hub

Singapore 417921

RE-INSPECTION

We had carried out re-inspection during works in progress and post repair inspection on the above vehicle. Attached in Annex B are the re-inspection photos, showing the work in progress and our re-inspection to the hidden part that were damaged.

REMARKS:

We have inspected the above-mentioned vehicle on a "Without Prejudice" basis.



redefining / insurance



Cartificate number

Chassis number

Entire number

AXA Insurance Pte Ltd.

2 1800 880 4888 (Within Singapore) (85) 6880 4888 (International)

A (65) 6880 4740

Contonur.esen@ass.com.og MODEL STR. CRITILE

Certificate of Insurance

account number 04963

After Volucies (Third-Party Risks and Compensioner) Act. (C Minor Vehicles (Third-Party Risks.) Rules, 1958 (Malaysia) Didni Aci. (Chapter 189) - Motor Vehicles (Third-Party Risks and Compensation) Rules. 1960-Road Transport Act. 1987 (Malaysia)

Policy details

Palicyhalder name Cover

Plan nonie HCD applicable

Vehicle registration number Period of Insurance Finance loon company

YEOW KIM KHOD Comprehensive Expential 10% SFR5166R

from 26/04/2018 to 25/04/2019 (both dates inclusive)

GA342158/1 ACR500029328 2AZF007347

Persons or classes of persons entitled to drive*

IAI The Policyhelder

thi Any Named Driver as stated in the Policy:

I. NAREN TEO CHEW YIN

it i Any purson who is driving on the Policyholder's order or with their permission

Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so premitted 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.

Limitation as to use*

thur prily for social, domestic and pleasure purposes and for the Policyholder's trustness.

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 motor trade; or when the Motor Car, whether stationary, in use or otherwise, is in or on, a x-icing track, circuit, route, course or any other roads by whatever name called that are typically used for racing, pace-making or such similar purposes.

* Limitatives, readined incognitive by Section B of the Motor Valuetes (Third-Party Risks and Componission) Act, (Chapter 189) and Section 95 of the Road Transport Act, 1987 (McGenius, pre-row to be included under these headings.

EXCESS

Basic Own Damage Excess Windscreen Excess

SSD 600.00 500 100 00 M

An Additional Excess is applicable as follows:

- 1. 5\$500 for unnamed Authorised Driver
- 2. 5\$500 for declared Young and Inexperienced Driver
- 3. S\$5,000 for undoclared Young and inexperienced Drivers. This additional excess is reduced to 5\$2,500 if You have chearn AXA Premium

Additional clauses & endorsements to your policy

L/We hereby cortify that the policy to which this Certificate relates is issued in accordance with the provision of t Compensations Act, (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia).

24 Hours Towing: 8566 7775 SINGAPORE 827607 (REPORTING CENTRE) JACT-SAMO, PICKEER POINT IS SOON LEE STREET

CHENG AUTO "EXCLUSIVE AUTHORIZED WORKSHOP"

AXA Insurance Pte Ltd

Authorised signature

Important note

Existing the first and that on the sale of a motor velocit they must surrender the Cartificate of insurance and the Policy to the insurance company. If the Certificate of Insurance has been foot or destroyed a Statutory Declaration to the effect must be made. Falling to corruly with this obligation is an affecte under the Motor Venicle (Third-Party Ross and Compensation Act (Cap. 189).

The Premium Warranty Clouse requires the promium to be paid in full within a specific period failing which there would be no liability under the policy, range midanament etc.

AXA Insurance Pte Ltd (199903512M) 8 Shenton Way, #24-01, AXA Tower,

Singapore 068811

Customer Centre, #81-01



ROC NO. 53092815M

TWINCAR RENTAL

Kaki Bukit Autohub @ 2 Kaki Bukit Ave. 2 #01-18 Singapore 417921 Tel: 6744 0510 / 6842 0051

7404

VEHICLE RENTAL AGREEMENT

VHA No: 71818

HIRER'S PARTICULAR	Vehicle No: SkW 3546 X Replace Veh No:	100				
Name: (as in I/C) TRY CHT LUR	Mileage Out: Mileage Out:					
NRIC/PASSPORT No: S 1599618 H Address (Res): TO SENGKANG SQUARE	Make & Model: To hoth Group:					
#01-46 \$ (644705)	OUT: Date 17/9/14 Time: 1645 HA	4				
Name & Address of Employer:	HIRE/PERIOD EXPIRY					
	NON-WAIVER EXCESS : \$					
Occupation: Driving Exp:						
Pass Date: Date of Birth: 31/03/1963	CHARGES					
Tel: (O) (R) HP 9825 1098	Daily es 100 perday 7 840	0				
	Weekly @\$ per week	0.0				
Name: (as in I/C) SM S/ANG BOON RELIEL	Monthly ⊕ \$ per month					
NRIC/PASSPORT No: S 9308181 A	Hours @\$ per hour					
Address (Res) to SENGKANG STUPPE #01-46 S (544705)	Others @\$					
#01-46 S (544705)	CDW @ \$ per day/month					
Pass Date: 17/03/2014 Date of Birth: 09/05/1993	PAI © \$ per day/month					
Occupation: Date of Birth: Driving Exp:	Delivery Service					
VEHICLE CHECKLIST	SUB-TOTAL \$					
un u	PETROL LEVEL	-				
HEAR	Out E 1/4 1/2 3/4 F					
S - SCRATCHES S - SCRATCHES	In E 1/4 1/2 3/4 F					
	EXTENSION					
à i	Collection Service					
	Misc.					
8 4 4	TOTAL CHARGE \$ 840	SO.				
THE THORS THORS THORS	Rented out by:					
HIGHT FRONT TOP LEFT	~ M					
2 ∢	Quer my					
ACCESSORIES CHECK	Hirer's Signature					
Ashtray Cig Lighter S/Tyre	*					
STD Tools Jack Hub Caps	Xxx /					
Radio / Cass CD Cartidges	Addition Driver's Signature	-				

I have read and agree to the terms & condition on both sides of this agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher, All information I have given TWINCAR RENTAL in connection with this Agreement is true.

IMPORTANT

- 1. ONLY PERSONS ABOVE 23 YEARS OF AGE WITH MORE TAHN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- 2. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER, AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- 3. THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN, AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF COW AND/OR PAJ WHERE APPLICABLE.
- 4. IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY, IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
- 5. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY, AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY TWINGAR RENTAL

RETURN OF VEHICLE - THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO TWINCAR RENTAL AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

	(Sold to:	lwinear)	AUTOBAY TOWING 1 Kaki Bukit Avenue 6 #01-55 AutoBAY @ Kaki Bukit Sinyapore 417883 Tel: 9015 8686 (An Boon)	CASH S	
	Item	Quantity	Description	Unit Price	Amount
1			Auto Hub to Auto Bay		\$ 100
			Reporting Two Trips		
1					
			E. & O. E.	Sub Total :	
Is	sued by	ŗ		GST Tax :	\$700

TwinCar AUTOMOTIVE PTE LTD

Kaki Bukit AutoHub 2 Kaki Bukit Ave 2

#01-17 / #01-18 /Heavy Vehicle #01-08 / Spray Painting #02-27 Singapore 417921 Tel No. : +65 6842 0051 Fax No. : +65 6741 0510

E-Mail: sales@n51.com.sg Company Reg. No.: 200714616M GST Registration No.: 200714616M

TAY CHIT LUR 70 SENGKANG SQUARE #01-46 SINGAPORE 544705

Contact: 96756510, 98251098

TAX INVOICE

Date: 07/03/2019

Date in: 17/09/2018

Vehicle Num.: SLS9720D

Make/Model: HONDA CR-Z 1.5L CVT-2012

Chassis/Eng#: JHMZF1420CS202396/LEA12006137

Accident Date: 15/09/2018

Claim No: CLM14210

Reference: SEPT-08/2018

Policy No.: D18MTPV01003611 (11/02/2019)

Amount S\$ 5,600.00

LUMPSUM REPAIR BILL AS PER SURVEYOR REPORT

REF: 0109-19-TCA DATED 04/03/2019
3Y PAR AUTOMOTIVE CONSULTANCY

E. & O.E.

Sub S\$:

5,600.00

Add GST (7%) S\$:

392.00

Total Amount SS:

5,992.00



his is NOT an admission of blome / Nability, to ad facts which will speed up the settlement of Dabe of socident Time [2] Ex	of ctairms				To be signed by SOTH drivers			
15/9/18 D345	Petronas	Julan 1	Salet Chagas	-(JB.)	3 Injuries even if slight			
Material damage To vehicles other than vehicles A and B 7 No Yes 1	o objects other than) YESGES	Witness' name, address is passenger in vehicle A	and tell no. (to be u or vehicle 8)				
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ome Yeow kim Hop	A DI		110000000000000000000000000000000000000	В	ed /policyholder (see insurance cert			
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AXA ØC OTPFT OT	PO DII		foundations	110	C C TPFT CTF			
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	D17	Fire		110 Policy No.	(if available)			
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as of licence				Class of No	once			
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an arrow (+)	THE PERSON OF THE	one or enpact - 4. the	road stone - 5 names of th	e streets or made	an arrow(+)			
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Of which website are	3 26 Other Dis center? See No. 2 no. Chart Relationship of Section of Section and Section of Section and Section of Section Section of Section Section of Section Section Section Section Section Section Section Section Sec													
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Driver or persons in Charge of vehicle of		Indoor	Outdoor			Yes	No	%s	ter					
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rgured messare			10000		Yes :	No :	Yes :	No :						
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Accident details	17 What warnings were given by driver or other barb?													
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	www.co.co.co	of Passangers (I	hokeding Onter(
Declaration	22 State number of	regong particula	echading Devery are are true in every rese	set /	-	Del								



Sompo Insurance Singapore Pte. Ltd.

To some than you will not prove than the working coming to some for your manager of the source of th

Certificate of Insurance

MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189) MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) RULES, 1960 ROAD TRANSPORT ACT, 1987 (MALAYSIA) MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA)

D18MTPV01003611

Cert No Policy No. TAY CHIT LUR Insured

Motor Car (Registration No.) St. S97200

Contprehensive - ExcelDrive FOCUS

12 FEBRUARY 2018 00:00 Felicy Commencement Date 11 FEBRUARY 2019 23:59 Policy Expiry Date

Maximum Liability (Section I)

Market value at time of loss

Excess'

\$500 - Section I (Walved up to 50% or maximum \$\$600 whichever is lower if accident repair is done at ExcelDrive

Workshops for the first daim per policy year)

Voluntary Excess*

Windscreen Excess*

SS100 00 Walved if Repair at ExcelDrive Workshop

Loss of Use * Subject to GST wherever applicable

Persons of Classes of Persons entitled to dilive

Any other person who is driving on the Insured's order or with his permission.

In the event of the death of the insured,

a, any member of the insured's family, or a paid driver who has been driving the Motor Car during the life of the insured and permission to drive had not been withdrawn prior to the death of the insured; and

b. any other person who has been given permission to drive the Motor Car prior to the death and such permission had not been withdrawn by the Insured

Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Car 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 Car. And provided further that the Motor Car is registered under the Road Traffic Act (Chapter 276) and its registration under the Road Traffic Act (Chapter 276) has not been cancelled at the time of the accident, loss or damage.

Limitations As To Use

Use only for social, domestic and pleasure purpose and for the Insured's business. The Policy does not cover use for hire or reward, recing, pace-making, speed testing, reliability trial, the carriage of goods other than samples in connection with any trade or business or use for any purposes in connection with the Motor Trade.

ExcelDrive Workshops and Accident Reporting

It is a condition precedent to liability that the Insured shall call at the Company's Accident Reporting Center with the Motor Car within 24 hours of the accident or by the next working day thereof.

All accident repairs to the Motor Car must be carried out at ExcelDrive Workshops, otherwise the claim is not payable under the Policy. For ExcelDrive Prestige Plan, accident repairs to the Motor Car can be carried out at any workshop other than ExcelDrive Workshops.

For the list of Accident Reporting Centres and ExcelDrive Workshops, please visit our website at www.sompo.com.sg or call our Emergency Hotline: (65) 6226 3323.

IAVE HEREBY CERTIFY that the policy to which this Certificate relates is issued in accordance with (1) the provisions of the Motor Vehicles [Third-Party Risks and Compensation] Act (Chapter 199) and Part IV of the Road Transport Act 1987 (Malaysia); and (2) the Policy terms, conditions and exceptions of the Private Car Policy ref MTP 27

Sompo Insurance Singapore Pte. Ltd.

Authorised Signatory

Date/Time of Issue: 12 FEBRUARY 2018 14:50

IMPORTANT NOTICE

Keep the Certificate in your Motor Car.

Under the Motor Vehicles (Thro-Party Risks and Compensation) Act (Chapter 189), it shall be unlawful for any person to use or cause to permit any other person to use a motor vehicle without a valid policy of insurance under the Act.

This Policy will cause to be valid once the Motor Car has been sold to another person. The Policy is not transferable to the new owner of the Motor Car.

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type: Owner ID:

Vehicle Details

Vehicle No.:

Vehicle to be Exported:

Intended Deregistration Date: Vehicle Make:

Vehicle Model: Primary Colour: Manufacturing Year:

Engine No.:

Chassis No.: Maximum Power Output:

Open Market Value: Original Registration Date: First Registration Date:

Transfer Count: Actual ARF Paid:

Intended PARF Rebate Details

PARF Eligibility:

PARF Eligibility Expiry Date:

PARF Rebate Amount:

Intended COE Rebate Details

COE Expiry Date:

COE Category:

COE Period(Years):

QP Paid:

COE Rebate Amount:

Total Rebate Amount:

The information contained herein is correct as at 17 Sep 2018

Singapore NRIC

9618H

5LS9720D

No

17 Sep 2018 HONDA CR-Z 1.5L CVT

Silver 2012

LEA12006137

JHMZF1420CS202396 90.0 kW (120 bhp)

\$28,658.00 19 Sep 2012 19 Sep 2012

2

\$17,195.00

Yes

18 Sep 2022 \$12,036.00

18 Sep 2022

A - Car (1600cc & below)

10

\$68,000.00 \$27,218.00

\$39,254,00

MSME18120670 / SME Motor Pte Ltd - Keki Bukit ENTRY DATE & TIME: 17/09/2018 17:23 SUBMITTED BY: Chia Pai Ying

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

Date Of Birth

Date Of Driving Pass

Driving Experience

Mobile Number

Fax Number Contact Number

Occupation

Gender

- 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.
- 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 consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

aloresaid.								
and the control of th	ACCIDENT STATEMENT							
Date Of Report	17/09/2018 17:23							
Date Of Accident	15/09/2018 22:30							
Exact Location Of Accident	JALAN LINGKARAN DALAM (PETRONAS JALAN BUKIT CHAGAR							
Country/State of Loss	MALAYSIA/JOHOR DARUL TAKZIM							
	DETAILS OF OWN VEHICLE							
Vehicle Registration Number	SLS9720D							
Insured/Policyholder								
Name Of Registered Owner	TAY CHIT LUR							
NRIC No	S1599618H							
Email Address	NOEMAIL							
Mobile Phone No	(LOCAL) +65-96756510							
Alternative Phone No	OFFICE-96756510							
Vehicle Particulars								
Manufacturer	HONDA							
Model	CRZ							
Exact Purpose for which vehicle was being used at time of accident								
Are you claiming under your own insurance policy for repair to your vehicle?	NO							
If No, Please state action to be taken	THIRD PARTY							
Vehicle Category	PRIVATE CAR							
Insurance Company								
Name of Insurance Company	SOMPO INSURANCE SINGAPORE PTE, LTD.							
Type Of Coverage	COMPREHENSIVE							
Fleet Policy	NO							
Policy Number	D18MTPV01003611							
Cover Note Number								
Driver								
Name of Driver	SIM SIANG BOON REUEL							
NRIC No	S9308181A							

09/03/1993

17/03/2014

4 YEARS AND 5 MONTHS

(LOCAL) +65-98251098

INDOOR

MALE

Address

70 SENGKANG SQUARE #01-46

Postcode

544705

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured

CHILDREN

Vehicle Registration Number of Driver's Own

Vehicle

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident

SIDE SWIPE

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

YES

Was any other material or property damaged?

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

NO

Number of Passengers (Including Driver)

2

Passenger 1

NAME:

: UNKNOWN

GENDER:

: FEMALE

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

I WAS STATIONARY STOP AND QUEUING UP FOR THE NEXT AVAILABLE PUMP STATION AT PETRONAS (JALAN BUKIT CHAGAR). WHILE I WAS WAITING, SUDDENLY A VEHICLE CAME OUT FROM THE PETROL STATION, INSTEAD OF TURNING OUT FROM THE PETROL STATION, HE MADE A RIGHT TURN AND HIT ONTO THE RIGHT REAR PORTION OF MY VEHICLE. AS THERE WAS VEHICLE IN FRONT OF ME, I COULDN'T SHIFT MY VEHICLE TO AVOID THE COLLISION. AND THE SUDDEN TURN BY VEHICLE (SFB5166R) TO MY DIRECTION WAS TOO SUDDEN, I ALSO COULDN'T REACT IN TIME. I ALIGHTED FROM MY VEHICLE AND REALISED IT WAS A VEHICLE WITH LICENCE PLATE (SFB5166R) THAT COLLIDED ONTO MY VEHICLE WHEN HE MADE A RIGHT TURN GOING AGAINST THE FLOW AND HIT ONTO THE RIGHT REAR OF MY VEHICLE.

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

SFB5166R

Vehicle Make/Model/Colour

Details Of Properties

VEHICLE B

Vehicle Category

PRIVATE CAR

Name of Driver

NRIC/Passport Number

Contact Number

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 <u>truthful and accurate as possible</u>. Any wilful misrepresentation or withholding of material facts may allow insurance companies to <u>regulate policy flability</u>.
- 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.
- 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.
- By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available 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' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of the purpose of the pu
 - processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (Iv) administering my claims (including the mailing of correspondence, statements, 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/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims. (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the insurers' lawyers/law 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 detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (II) for complying with requirements under any regulations, laws or court orders.

Policyholder's Signature Date & Time:

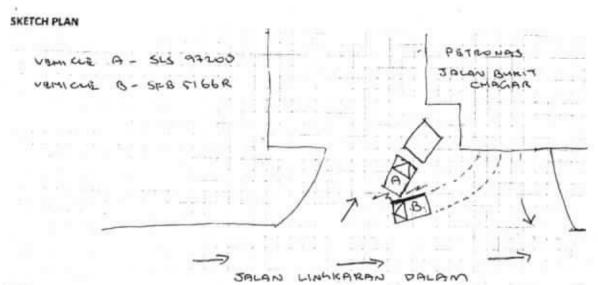
N. 210 10

Oriver's Signature (If driver is not the policyholder) Date & Time: Reporting Centre Personnel's Signature Name:

NRIC/FIN No.:

TWNOOR

Sketch Plan #2 Pg. 1



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

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DECLARATION

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

Policyholder's Signature Date & Time:

Oriver's Signature (if driver is not the policyholder) Date & Time:

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

INSURANCE

no Insurance Singspore Fle. Ltd.

The state of the s

Certificate of Insurance

RIVERICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CHAPTER139) MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CITAL SEASON) TO THE SEASON OF THE SEASON O

D10MHPV01003611 ACCOUNTS IN

TAY CHIT LUR

Car (Repairation No.) 91,587600

Comprisoners Excellence FOCUE

May Communicated Date DEFERMARY TOTAL UC-OD 11 FEBRUARY 2010 2153 Police Linky Care

Maximum Circuits (Section 1) Market value at lone of line.

\$300 - Section)

OWallingt up to \$555 or materium \$5500 whildrafter it loves if octobers' repair is not a military Drive Workshope let the first count per policy young

N.A

SS100.00 - Warred if Repair at East Drive William Co.

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Process Classes of Persons minred to driver

If the braund.

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under the stood Trial it Act (Chopter 278) has not been carcelled at the line of the process, loss in damage Unitations As To Use Use only for rootal, complete and diseason purpose and for the locured's business. The Follow does not cover, se for block invests.

mating, pace making is seed and up, he into the transpace of pends of or their name of a resemble on with any mating or are take or one for any purposes in connection with the Motor Trade.

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Sumpo insummer Singapore Pts. Ltd.

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WHOREHALD NOTICE

Frame Confecto Pyris News Co.

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Accident Photo















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 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.
- 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.

By the lodgement of this report to the insurers, you hereby consideresaid.	sent to the archiving of this report at the centre and to copies of the report being made available
MERCHANIST LANGUES IN	ACCIDENT STATEMENT
Date Of Report	17/09/2018 11:29
Date Of Accident	15/09/2018 23:45
Exact Location Of Accident	PETRONAS JALAN BUKIT CHAGAR (JB)
Country/State of Loss	MALAYSIA/JOHOR DARUL TAKZIM
The state of the s	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SFB5166R
Insured/Policyholder	
Name Of Registered Owner	YEOW KIM HOO
NRIC No	S2639029Z
Email Address	GOLDENCONSTRUCTIONPL@GMAIL.COM
Mobile Phone No	(LOCAL) +65-96607969
Alternative Phone No	OFFICE-96607969
Vehicle Particulars	
Manufacturer	тоуота
Model	ESTIMA-2.4 (A)
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
Are you claiming under your own insurance policy for repair to your vehicle?	YES
If No, Please state action to be taken	
Vehicle Category	PRIVATE CAR
Insurance Company	
Name of Insurance Company	AXA INSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	GA342154/1
Cover Note Number	
Driver	

Name of Driver YEOW KIM HOO NRIC No S2639029Z Date Of Birth 20/10/1962 Occupation INDOOR Date Of Driving Pass 23/02/1983

Driving Experience 35 YEARS AND 6 MONTHS

Gender MALE

Mobile Number (LOCAL) +65-96607969

Fax Number

Contact Number OFFICE-96607969 Address

2A KOVAN ROAD

Postcode

548009

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

SIDE SWIPE

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

NO

ambulance?

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

STATEMENT RECORDED BY SOO - PROGRESSIVE AUTOMOTIVE PTE LTD (6741 5336)

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

SLS9720D

Vehicle Make/Model/Colour

Details Of Properties

PRIVATE CAR

Vehicle Category Name of Driver

SIM SIANG BOON REUEL

NRIC/Passport Number

S9308181A

Contact Number

98251098

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 <u>truthful</u> and <u>accurate as possible</u>. Any wilful misrepresentation or withholding of material facts may allow insurance companies to <u>repudiate policy liability</u>.
- 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.
- 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.
- By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
- B. Consent under the Personal Data Protection Act (PDPA)

I understand, admowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this (form) and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
 - processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) Investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - [Iv] administering my claims (including the mailing of correspondence, statements, 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/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims. (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the insurers' lawyers/law 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 detection, investigation and management in present and all future claims.
- (e) 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 reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.

Policyholder's Signature

Date & Time:

Driver's Signature (If driver is not the policyholder) Date & Time:

Reporting Centre Personnel's Signature

Names

NRIC/FIN No.:

SKETCH PLAN		17-1-1-
		<u>Vehicle</u>
		A-SFB S1668
	\rightarrow	B-SLS 97>0
	ARI	
0	Petronas IB	
	e trong	Legend
		CEREIIU A
		P B
		L 6
CCCDIDE CIDCULACTANICS	our write a consultative	Vehicle Matorcycle
ESCRIBE CIRCUMSTANCES		
When I was	exiting from Petro	inas Station of Jalan
Bukit Chager.	IB. The traffic was	herry so I maked
7.0	to the queeing va	7/ 4
too bright,	I mable to expect	the vahicle B locate
and knock	onto the year vic	Lt parties of the
VLLICIE B.	-	
7,000		
ECLARATION		
We declare the foregoing part	culars are true in every respect.	inst own policy must be made within the stipulated time frame
m the day of occurrence. Kindly che	r never a sourceen (144) days clause whereby the claim aga it your policy for more details.	inst own policy must be made withlighthe stipulated-timeframe
h	MG R X	
flcyholder's Signature	Driver's Signature	Reporting Centre Personnel's Signature
ite & Time:	(If driver is not the policyholder)	Name:
	Date & Time:	NRIC/PIN No.:

Common Statement Pg. 1

his is NOT an admission of blame / liability, but nd facts which will speed up the settlement of o	faims	CARLES .				To be signed by BOTH drivers			
15 9 18 5345 Exac	etron is	dent Julan	Baket	Chaga	r(Js.)	3 Injuries even if slight No Yes *			
Material dumage To valides other than vehicles A and 8 To o	objects other than	n vehicles	S Witness		and tel no. (to b	e underlined if he/she Vehicle Video Camera Available No Yes			
Registration No. SFB 5166 R (VEHICLE A) Insured / policyholder (see insurance cert. ame YEOW Eim Hop apital lasters)	_	Put a cross (boxes app	RCUMSTAN X) in each of olicable to you Chain Collabor shided into Bloydia	the relevant	B Neme	pistration No. SLS 9720 PEHICLE B) SLS 9720 ured /policyholder (see insurance cent.			
idress	D1	Califided Inno Mutanopolist				Address			
HIC / Passport no S 2639 029 3 H no. (From Sum till Soon) G 6602465	D)	0.	tided vito Pedestitar stitled into Property on – Change/Cross L		1/1/1/19/19	/ Passport no			
Vehicle	E19	Collin	lifen – Orse Junctio Isn – Heed on Calife Ilylon – Heed to Rea	en.	90 7 Vei	90 7 Vehicle			
Insurance company	D11	Collision	olon – Major/Minor I – Opening Goor of V		1162	type			
AXR OC OTPFT OTP	D14 D15	Califhian - U-Ture Drink Driving / Drug influence				the policy cover damage to vehicle 07			
Driver Same as Own	1319		Flood indulum / Comaged allen Tree / Other Ol		190 g Dri	No. (if available)			
apital latters) NC / Passport no.	— E33 — E33	23. Bite Swipe				21D NRIC / Resport no. S/30818 (A-Class of licence			
ender Maie Female	- 1		TOTAL numi		HP Gende	78251098			
Indicate the point of initial impact with an arrow (◆)	ise indicate: 1.	Sketch of social layout of the rose to time of impact	d - 2.the direction	on of vehicles A	and 8 with arrows the streets or road	id Indicate the point of initial impact with an arrow(→)			
		э тс	\ AT	TAC	HEC				
Visible damage to vehicle A	-1-1	110		174	1116	11Visible damage to vehicle B			
My remarks	Hely glease ross	144	_	1444					
F		15 Sig	matures of driv	ers 135	[14]HY	remarks			
	A	h			в —				
	-								

Individual Statement

insured	al submitted within 24 hours to your insurer or Idea or appointed workshop (line a separate sheet of paper whose necessary) 1. Occupation (if more than one, state all) Final: Perform Perfo									
	2 Virticle registration		c.c.		If commerc permissible	cal vehicle,				
Of which websile are you the owner?	3 Is driver the counter? Test / No. 2 to Ches feedbooring of					state the vehicle member and name of excusor of ditem's sees vehicle (where applicable)				
a .	4 Exact purpose for which vehicle was being used at time of accident. [-] Private use. [-] Commercial use. [-] Private time. [-] Private use. [-] Commercial use. [-] Private time. [-] Private use. [-] Private u									
3 *	6 Are you claiming us If no, state action to		Third Party	ser to your vetside! Reporting On		No Party	Own Warks	hop)		
	7 Date of birth Occupation			Date of license			e driven with Its permission?		Nos criver an employee of the insured's company?	
hiver or person in horon of vehicle at		ndoor	Outdoor			Yes	.No	Yes	No	
he time of accident including insured)	It live details of any :	pre-soliting in	galiment of sight or he	uring and of any of	her cloability					
	9 Full dotate of all de-	ving convictio	ns including pending or	secutions in the tar	st 36 months	Į.				
	Dete			Merce			Periody			
						=				
	13 Name(s), oddress(es) and approximate age(s)				occupants, lich vehicle	Were seat belts being ween?		Was injured conveyed to neighborship ambiliance?		
njured entons						Yes :	No	Tes:	No :	
						Yes	50	Tes	No	
			_			Vis :	No.	706	No	
emage to property vehicles (other than shides A and B)	11 Name(s) and address(as) of whicle regionation or details of property		6			Tres : No. : Treszen's ruene and address: (If Security				
	12 Was the accelerate 28 year, please state	of Shipping	Markey Mee	No	7					
Objection	CI Was notice of inter if yes, against who		on given? Yes	No						
	34 Weather conditions 35 Road surface	Chear		Rarreng Dity	3	Othe				
Accident details	18 Spend of vehicles A sm/ter B km/ter 17 What wannings were given by driver or other party?									
	18 Were street lights (kinstraded? Ver No.									
	19 What Rights seere displayed on your venica/the other vehicle(s)? 20 If your vehicle is commercial, state weight of bod corned at time of accident. 21 State how accident happened, width of rands, speed \$100, etc (Refer to stached). 22 State number of Passangers (Including Driver)									
cheration	I/We disclare the foreg		s are true in every cosp		7	Date				



redefining / insurance



AXA Insurance Pte Ltd

2 1800 890 4886 (Within Singapore) (65) 6880 4888 (International)

(85) 6880 4740

☑ customor.core@sss.com.sg

Wyw.asa.com.sg

Certificate of Insurance

account number 64983

Mytur Vehicles (Third-Party Risks and Compensation) Act. (Chapter 189) - Motor Vehicles (Third-Party Risks and Compensation) Rules. 1950 -Road Transport Act. 1987 (Maleysia)

Meter Vehicles (Third-Party Risks) Rules. 1959 (Maleysia)

Policy details

Policyholder name

YEOW KIM KHOD

Certificate number

GA342159 / 1

Caver Plan name Comprehensive Expention

Chassis number Engine number

ACR500029328 2AZF007347

NCD applicable

10%

SFB5186R

Vehicle registration number Period of Insurance

from 26/04/2018 to 25/04/2019 (both dates inclusive)

Finance loan company

Persons or classes of persons entitled to drive*

rat The Policyholder

thi Any Named Driver as stated in the Policy:

I. MAREN TED CHEW YIN

it i Any person who is driving on the Policyholder's order or with their permission

Provided that the person driving is permitted in accordance with the licensing or other 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.

Limitation as to use*

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

Tim 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 motor trade; or when the Motor Car, whether stationary, in use or otherwise, is in or on, a racing track, circuit, route, course or any other roads by whatever name called that are typically used for racing, pace-making or such similar purposes.

Lanet, times, rendered monorative by Section 8 of the Motor Vehicles (Third-Party Risks and Componention) Act, (Chapter 180) and Section DS of the Road Transport Act, 1987 rid dervice, any net to be included under those headings.

FYCESS

Basic Own Demage Excess

SGD 600.00

Windscreen Excess

SGD 100,00

An Additional Excess is applicable as follows:

- 1. S\$500 for unnamed Authorised Driver
- 2. S\$500 for declared Young and Inexperienced Driver
- 3. \$55,000 for undeclared Young and Inexperienced Drivers. This additional excess is reduced to \$\$2,500 if You have chosen AXA Premium Workshops.

Additional clauses & endorsements to your policy

I/We hereby certify that the policy to which this Certificate relates is issued in accordance with the provision of t Compensation: Act. (Chapter 189) and Part IV of the Road Transport Act. 1987 (Malaysia).

24 Hours Towing: 8666 Z7Z5____ SINGAPORE 627607 (REPORTING CENTRE) PUT-DRING , PIONEER POINT IS SOON LEE STREET

CHENG AUTO PEXCLUSIVE AUTHORIZED WORKSHOP

AXA Insurance Pte Ltd

Authorised signature

Important note

Policyholitions are worned that on the sale of a moser vehicle they must aurrander the Certificate of Insurance and the Policy to the Insurance company. If the Certificate of Insurance has been lost or destroyed a Statutory Declaration to the effect must be made. Fellure to comply with this obligation is an offence under the Motor Vehicle (Third-

The Prenium Warrenty Clause requires the premium to be paid in full within a specific pened failing which there would be no liability under the policy, renewel certificate, endorsement etc.

AXA Insurance Pte Ltd (199903512M) 8 Shenton Way, #24-01, AXA Tower, Singapore 068811 Customer Centre, #81-01









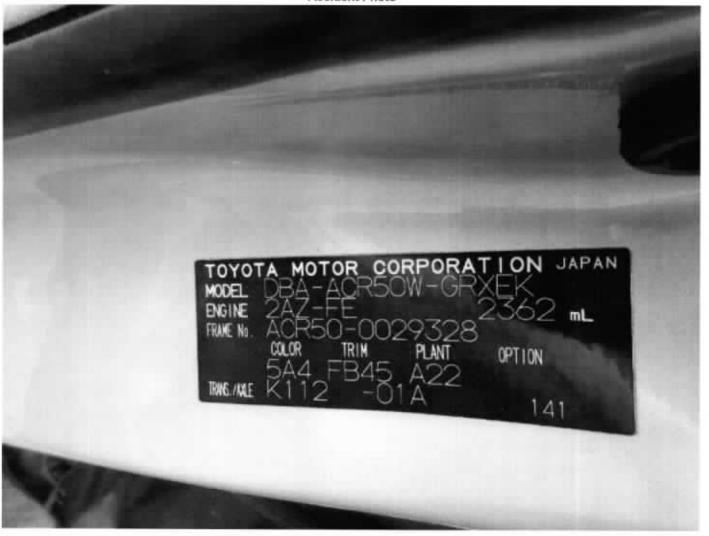








Accident Photo





51 UBI AVE 1, #01/02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 6256 3561 FAX: (065) 6256 4315

Your Ref: 19.27384 Date: 06th Feb 2020

Our Ref: CS3/ASM18017024/Gtd3e2-1

M/s AXA Insurance Pte Ltd

C/O: Seah Ong & Partners LLP 36 Robinson Road #12-03 City House Singapore 068877 (The Motor Claims Department)

Dear Sir / Madam,

EVALUATION REPORT (PAPER SURVEY) OF ACCIDENT VEHICLE NO: SLS 9720D

INSURED VEHICLE: SFB 5166R ACCIDENT DATE: 15/09/2018

We thank you for your instruction on 11/12/2019.

We acknowledge receipt of the following documents:-

- a) Automobile Inspection Report of SLS 9720D from M/s PAR Automotive Consultancy.
- Singapore Accident Statement of Vehicles SLS 9720D and SFB 5166R.
- c) Final Repair Bill of SLS 9720D from M/s Twincar Automotive Pte Ltd.
- d) Colour damaged vehicle photographs of SLS 9720D.

Pre-Repair Inspection Date: 19/09/2018 at M/s Twincar Automotive Pte Ltd, Kaki Bukit Autohub, 2 Kaki Bukit Ave 2, #01-17 / #01-18, Singapore 417921.

Based on the documents received from you, we have evaluated the damages of the vehicle and have the following comments:-

1. Information Recorded: -

Registration Number : SJS 9720D

Make & Model : Honda CR-Z 1.5L CVT

Year of Registration : 2012

Chassis Number : JHMZF1420CS202396

Engine Capacity : 1497 cc

- We recommend that the repairs of the entire damage require about <u>5 (Five)</u> working days to complete.
- We hereby provide our recommendations on the cost of repair to the damaged vehicle as stated in the following page.



LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Page No.:1 of 2

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SLS 9720D

ty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	REAR AXLE CARRIAGE	SERVICEABLE	1,335.90	9
1	REAR BUMPER	SQUASHED	603.10	603.10
1	REAR BUMPER LOWER GARNISH	SERVICEABLE	191.80	
1	REAR BUMPER RH END SEAL COVER	SERVICEABLE	60.60	
2	REAR BUMPER SIDE RETAINER L/R	N/S SERVICEABLE / O/S DEFORMED	32.60	16.30
1	REAR RH 16" SPORT RIM	ABRADED	791.40	791.40
1	REAR RH ABS SENSOR	SERVICEABLE	173.50	
1	REAR RH FENDER	TO REPAIR SEE LABOUR	791.40	R
1	REAR RH FENDER AIR VENT	SERVICEABLE	27.20	
1	REAR RH FENDER GLASS MOULDING	SERVICEABLE	48.60	
1	REAR RH SHOCK ABSORBER	BENT	217.10	217.1
1	REAR RH WHEEL BEARING	DISLODGE	279.30	279.3
2	REAR TAILLAMP L/R	O/S FRACTURED	1,331.60	665.8
	LESS 20% DISCOUNT		-1,176.82	-514.6
			4,707.28	2,058.4
	SPECIAL NETT ITEMS			
1	SET REAR BUMPER CLIPS (SN)	NECESSARY	50.00	50.0
1	REAR BUMPER REVERSE SENSOR (SN)	SERVICEABLE	350.00	
1	REAR RH 195/55/16 TYRE (SN)	ABRADED	400.00	150.0
1	REAR RH FENDER GLASS SEALANT (SN)	SERVICEABLE	100.00	
1	SET REAR RH FENDER INNER TRIM GARNISH CLIPS (SN)	SERVICEABLE	50.00	3
1	REAR RH FENDER SHIELD (SN)	FRACTURED	30.00	30.0
1	SET REAR RH FENDER SHIELD CLIPS (SN)	NECESSARY	50.00	50.0
2	SET REAR TAILLAMP CLIPS L/R (SN)	SERVICEABLE	40.00	
1	SET RH SIDE ROCKER PANEL GARNISH CLIPS (SN)	SERVICEABLE	50.00	
			1,120.00	280.0
	LABOUR			
	TO REMOVE, REINSTALL ELECTRICAL WIRING HARNESS, CHECK LIGHTING AND REWIRE FOR PARKING SENSOR.		100.00	50.0
	TO REMOVE, REINSTALL FENDER GLASS.	NOT NECESSARY	100.00	

Report Ref No. CS3/ASM18017024/Gtd3e2-1



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, CHANGE REAR SUSPENSION PARTS, AXLE CARRIAGE, ABSORBER, LOWER ARM, TOP ARM, TRAILING ARM, KNUCKLE ARM, WHEEL BEARING, BEARING HUB AND ETC.		400.00	200.00
	TO ROAD TEST DRIVING, CHECK AND RESETTING WHEEL ALIGNMENTS SYSTEM.		180.00	60.00
	TO REMOVE, REINSTALL ROOF TOP TRIM UPHOLSTERY, CUSHION SEAT, TRIM GARNISH, TRIM LINER CARPET. (TO FR)		150.00	60.00
	TO RE-SPRAY PAINTING ON THE CHANGE BODYPARTS, REPAIR PORTION, AND WHERE CONSISTENT TO THE ACCIDENT.		900.00	400.00
	TO PROVIDE LABOUR, WORKMANSHIP TO CHANGE THE ABOVE DAMAGED BODYPARTS, REPAIR, RECONSTRUCT AND RE-ALIGN BODY STRUCTURE, BODY ALIGNMENTS AND DAMAGED CONSISTENT TO THE ACCIDENT. INCLUSIVE OF THE REPAIR OF REAR RH FENDER.		1,000.00	500.00
	TO APPLY ANTI-RUST CHEMICAL ON REPAIRED AND REPLACED PANEL.	NOT NECESSARY	100.00	
	TO A CONTRACT OF THE CONTRACT		2,930.00	1,270.00
	GRAND TOTAL		8,757.28	3,608.40

RECOMMENDED COST OF LUMP SUM REPAIRS	2,900.00
(TO ITS PRE-ACCIDENT CONDITION)	

Report Ref No. CS3/ASM18017024/Gtd3e2-1

XING GUO QIANG

ADRIAN LING WAI PING

M.MATAI, AMSAE-A

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

Automotive Assessor

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 whatspeyer, 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 part, does so at his or her own risk.