

REF: CCG/EQI18011983/AGB352-1  
 ASSIGNMENT (Office)  
 From (Person): Joel Goh of EQI Date/Time: 20.1.2020 9.47am  
 Estimated Cost: Bill to:

Special Instruction:  
 Lsum \$10,200.00  
 Third Parties:  
 Claimant:  
 Surveyor: KTO Automobile Assessors  
 Workshop: Hong Nam Motor Agency

OD (FP Re-inspection) / Evaluation  
 To Inspect Vehicle No: AP 33J Insured: GBD 1602L  
 at Workshop n/o: Hong Nam Motor Agency  
 of 316 Lavender Street Singapore  
 Policy No: Claim No: DM184001250-JG  
 Sum Insured: Excess:  
 Make of Veh: D.O.A. 12.5.2018  
 (Client's Record)

04/02/2020 @ Afternoon

Date/Time: Person Contacted: Vehicle IN / OUT  
 Date/Time: Confirmed with Final Fig , days (Red \$ / %; Original 12 days)  
 Date/Time: 04/2 Submit Final Fig 7100 , 4 days (Red \$ 621.08 / 4% ; Original days)

Date/Time	Action/Instruction
	AP33J - CCG/EQI18011983/AGB352 GBD1602L - CCG/EQI18011983/AGB352 DOA: 12/05/2018 DOA: 12/05/2018
26/2	File pass MK to close. * Reinspection Fee *

Para(1) : Parts found not replaced (To highlight R or UB, ER, Etc)

Para(2) : Comments on consistency of damages (Parts Not Consistent : NC)

**COPY SENT**

Para(3) : Nett Value

Market Value : _____	Inspected/ Evaluated by:	Fee Charged:	Date:
Salvage Value : _____		Basic & Add	
Nett Value : _____		Transport	
		Photos	
		Others	
		Total	Re-inspection Fee \$250

- 1) Date/Time \_\_\_\_\_ File Pass to \_\_\_\_\_
- 2) Date/Time \_\_\_\_\_ File Return to \_\_\_\_\_
- 3) Date/Time \_\_\_\_\_ File Pass to \_\_\_\_\_
- 4) Date/Time \_\_\_\_\_ File Return to \_\_\_\_\_
- 5) Date/Time \_\_\_\_\_ File Pass to \_\_\_\_\_
- 6) Date/Time \_\_\_\_\_ File Return to \_\_\_\_\_

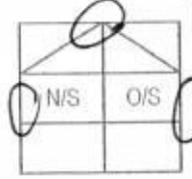
ISS. REC. BY:

REF:

ASSIGNMENT

From \_\_\_\_\_ Date: \_\_\_\_\_  
 Estimated Cost: \_\_\_\_\_  
OD / TP / WS / TP.RES / OD RES / EVA / INV / MV  
 To Inspect Vehicle No: \_\_\_\_\_  
 at Workshop m/s \_\_\_\_\_  
 of \_\_\_\_\_  
 Insured: \_\_\_\_\_  
 Policy No.: \_\_\_\_\_  
 Claims No.: \_\_\_\_\_  
 Sum Insured: \_\_\_\_\_ Excess: \_\_\_\_\_  
 (Client's Record)  
 Make of Veh: \_\_\_\_\_

Veh No: AP33J Yr Regr: 21 Nov 2014  
 Type: M/Car / M/Truck / Bus / Van / Lorry / Taxi / Prime Mover /  
 Truck / Trailer or \_\_\_\_\_  
 Make: Piaggio X10 125 c.c. 124  
 Colour: Black A/C: Insured / Std / NI / NA  
 Sp. Reading: 45700 T/Radio: Insured / Std / NI / NA  
 Eng/No: \_\_\_\_\_  
 C/No: ZAPM7610000002880  
 Gen. Cond: Good / Fair / Poor / Burnt  
 Steering: In order / Jammed / Leaked / Burnt or  
 Brake: In order / Jammed / Leaked / Burnt or  
 Modi: Nil / S/Rim / STD A/Rim or  
 Tyre Size: F: 120/70-15  
 R: 150/70-13  
BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /  
 TOYO / YOKO or \_\_\_\_\_



(Policy Condition)  
 Remark: The veh had commenced its  
 repair at the time of inspection.

Bal. or Market Value: \$6800  
 IDAC Accident Rpt: \_\_\_\_\_ Consistent? : Yes or No  
 GIA / PR Seen: \_\_\_\_\_ Consistent? : Yes or No  
 Est. Repairs: 4 days Res.: Yes or No  
 Lum Sum: 20 % 3 Val.: Yes or No

Front \_\_\_\_\_ Rear \_\_\_\_\_  
 R/Bal. 5 mm R/Bal. 5 mm  
 L/Bal. \_\_\_\_\_ mm L/Bal. \_\_\_\_\_ mm  
 D.O.A. \_\_\_\_\_ D.O.I. 04-02-20  
 Survey held at: \_\_\_\_\_ w/s \_\_\_\_\_ 5pm  
 Des. of Damages: Front / Rear / O/S / W/S / UIC / Rooftop or

CA / REV / REP. / 24 HRS  
 Date: \_\_\_\_\_ Person Contacted: \_\_\_\_\_  
 Vehicle: IN / OUT

The UIC / Chassis frame / Body Structure affected due to collision.

Date / Time	Action / Instruction
	<u>code: 2687</u>
	<u>45 #7100/- (Red = #6321.08 / 471.)</u>

Date/Time, File Pass to?  : Preli. Report  
 : Final Report  
 i) \_\_\_\_\_  
 Date/Time, File Return to? \_\_\_\_\_  
 ii) \_\_\_\_\_  
 Report Format: \_\_\_\_\_  
 Lump Sum / M.E.J: \_\_\_\_\_

Days Of Repair: \_\_\_\_\_  
 Resurvey No. of Trip: \_\_\_\_\_

Add Fee:  : Site Insp. (\$) \_\_\_\_\_  
 : Interview (\$) \_\_\_\_\_  
 : Tech. Invs (\$) \_\_\_\_\_  
 : Weekend (\$) \_\_\_\_\_

Survey Fee: \_\_\_\_\_  
 Transportator: \_\_\_\_\_  
 : RS \_\_\_\_\_  
 Photos: \_\_\_\_\_  
 Other: \_\_\_\_\_  
 TOTAL: \_\_\_\_\_

## Summer Lee (LKK Auto)

---

**From:** Joel Goh <joel.goh@eqinsurance.com.sg>  
**Sent:** Monday, 20 January, 2020 9:47 AM  
**To:** Roger  
**Cc:** 'assignments'  
**Subject:** RE: EQ's ref : DM18HO01250-JG | Our ref : RY-R6-119/18/na | Arrangement for physical RI  
**Attachments:** r6-119 Survey report (KTO).pdf; r6-119 survey invoice (KTO).pdf

**Without Prejudice**  
**Save As To Cost**

Dear Roger

Thank you for your confirmation.  
We will arrange accordingly.

Dear LKK

Please assist on this physical re-inspection.

Best Regards,

Joel Goh  
Executive | Claims



**EQ Insurance Company Limited**

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110  
did 65 6500 6772 | tel 65 6223 9433 ext 772 | fax 65 6223 4190  
www.eqinsurance.com.sg

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---

**From:** Roger [mailto:roger@lcp.com.sg]  
**Sent:** Saturday, January 18, 2020 5:26 PM  
**To:** Joel Goh  
**Subject:** EQ's ref : DM18HO01250-JG | Our ref : RY-R6-119/18/na | Arrangement for physical RI  
**Importance:** High

Hi Joel,

**ACCIDENT ON 12/5/18 INVOLVING AP 33J / GBD 1602L**  
**Claimant - TAY CHOON HEE IRVIN**

My client says his m/cycle will be available for physical RI by yr surveyor on 4/2/20 in the afternoon at **Hong Nam Motor Agency** at 316 Lavender Street, S(338818).

Pls confirm yr surveyor will be attending the physical RI.

Regards,  
Lawrence Chua Practice LLC  
Roger Yek  
RY/R6-119-18/na

DID : 66718 339

---

**From:** Joel Goh <joel.goh@eqinsurance.com.sg>  
**Sent:** Monday, 23 December 2019 4:57 PM  
**To:** Roger <roger@lcp.com.sg>  
**Subject:** RE: EQ's ref : DM18HO01250-JG | Our ref : RY-R6-119/18/na | Claimant - TAY CHOON HEE IRVIN

**Without Prejudice**  
**Save As To Cost**

Dear Roger

I refer to our earlier tele-conversation pertaining to the above client.  
As mentioned, our best offer for your client's claim is global sum of \$15,650.00 (all in).

If your client is not agreeable to our offer, we propose to arrange for physical re-inspection of your client's vehicle.

Best Regards,

Joel Goh  
Executive | Claims



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---

**From:** Roger [mailto:roger@lcp.com.sg]  
**Sent:** Friday, December 20, 2019 6:44 PM  
**To:** Joel Goh  
**Subject:** EQ's ref : DM18HO01250-JG | Our ref : RY-R6-119/18/na | Claimant - TAY CHOON HEE IRVIN  
**Importance:** High

**WITHOUT PREJUDICE SAVE AS TO COST**  
-----

Hi Joel,

Thank you for yr email dtd 6/12/19.

My client was outstation and I have just met with him to discuss yr offer.

My client feels that yr offer is woefully inadequate, for the reasons I have set out in my email dtd 20/11/19. I note that LKK is saying that a similar replacement m/cycle is available for \$6,800 and hence it is not reasonable for my client to repair his m/cycle. LKK has not indicated what they had looked at in arriving at this view. Can you ask them to let us have the data or source that they had referred to and whether they had taken into account the points I have raised in my email dtd 20/11/19?

Otherwise, my client says he is prepared to settle his claim at **\$17,000 all-in** as suggested by me in my email dtd 3/12/19.

Regards,  
Lawrence Chua Practice LLC  
Roger Yek  
RY/R6-119-18/na

DID : 66718 339

---

**From:** Joel Goh <[joel.goh@eqinsurance.com.sg](mailto:joel.goh@eqinsurance.com.sg)>

**Sent:** Friday, 6 December 2019 11:08 AM

**To:** Roger <[roger@lcp.com.sg](mailto:roger@lcp.com.sg)>

**Subject:** RE: EQ's ref : DM18HO01250-JG | Our ref : RY-R6-119/18/na | Claimant - TAY CHOON HEE IRVIN

**Without Prejudice**  
**Save As To Cost**

Dear Roger

We regret to advise that we are unable to accept your proposal of \$17,000.00.  
For amicable settlement, we are prepared to increase our offer to global sum of \$15,000.00 (all in).

Best Regards,

Joel Goh  
Executive | Claims



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did 65 6500 6772 | tel 65 6223 9433 ext 772 | fax 65 6223 4190

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A handwritten signature in black ink, appearing to be "Joel Goh", with a horizontal line extending to the right.

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---

**From:** Roger [mailto:roger@lcp.com.sg]

**Sent:** Tuesday, December 3, 2019 5:34 PM

**To:** Joel Goh

**Subject:** RE: EQ's ref : DM18HO01250-JG | Our ref : RY-R6-119/18/na | Claimant - TAY CHOON HEE IRVIN

**WITHOUT PREJUDICE SAVE AS TO COST**  
-----

Hi Joel,

**ACCIDENT ON 12/5/18 INVOLVING AP 33J / GBD 1602L**

I am prepared to take my clients' instruction to settle at **\$17,000 all-in inclusive of cost/disbursements.**

Regards,

Lawrence Chua Practice LLC

Roger Yek

RY/R6-119-18/na

DID : 66718 339

---

**From:** Joel Goh <joel.goh@eqinsurance.com.sg>

**Sent:** Monday, 2 December 2019 4:56 PM

**To:** Roger <roger@lcp.com.sg>

**Subject:** RE: EQ's ref : DM18HO01250-JG | Our ref : RY-R6-119/18/na | Claimant - TAY CHOON HEE IRVIN

**Without Prejudice**

**Save As To Cost**

Dear Roger

For amicable settlement, we are prepared to revise our offer to global sum of \$14,000.00 (all in).  
Kindly advise acceptance.

Best Regards,

Joel Goh

Executive | Claims



**EQ Insurance Company Limited**

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110

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A handwritten mark consisting of a circle with a horizontal line extending to the right, and a small '5' written above it.

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---

**From:** Roger [mailto:roger@lcp.com.sg]  
**Sent:** Wednesday, November 27, 2019 5:08 PM  
**To:** Joel Goh  
**Subject:** EQ's ref : DM18HO01250-JG | Our ref : RY-R6-119/18/na | Claimant - TAY CHOON HEE IRVIN

**WITHOUT PREJUDICE SAVE AS TO COST**  
-----

Hi Joel,

**ACCIDENT ON N12/5/18 INVOLVING AP 33J / GBD 1602L**

Thank you for yr email dtd 21/11/19 and yr offer therein.

Strictly to facilitate an amicable settlement, our client counter-propose to settle at a lump sum \$17,500 for Damages + cost and disbursements to be taxed if not agreed.

For cost, we are prepared to accept \$1,600 + 7% GST.

Our disbursements at this stage is as follows –

Police search/report	\$ 16.00
LTA search	\$ 7.49
Medical report	\$ 100.00
Incidentals/GST	\$ 85.60
	-----
	\$ 209.09

Pls confirm settlement.

Regards,  
Lawrence Chua Practice LLC  
Roger Yek  
RY/R6-119-18/na

DID : 66718 339

---

**From:** Joel Goh <joel.goh@eqinsurance.com.sg>  
**Sent:** Thursday, 21 November 2019 2:04 PM  
**To:** Roger <roger@lcp.com.sg>  
**Subject:** RE: EQ's ref : DM18HO01250-JG | Our ref : RY-R6-119/18/na | Claimant - TAY CHOON HEE IRVIN

**Without Prejudice**  
**Save As To Cost**

Dear Roger

We do not agree that your client is absolved of all liabilities.  
Based on the new MAG, liability apportionment is 80-20 with 80% against our insured.  
As police action was against our insured, we are prepared to increase our liability to 90%.

CROSS-JUNCTIONS (Uncontrolled)				
6.		<b>Reason(s):</b> Driver Y on the major road has right of way, but should keep a lookout for vehicles entering the major road from an adjoining minor road. Driver Y	80	20

48

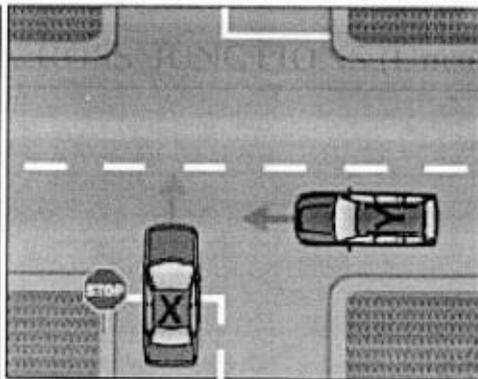


Diagram 1.11

Vehicle X – Entering the cross-junction from a minor road with a “stop” line/”stop” sign at the junction adjoining the major road

Vehicle Y – Moving straight across the junction on the major road

should also take evasive action to avoid a collision. Driver X approaching the major road from a minor road should stop at the “stop” line/“stop” sign to give way to oncoming traffic from both directions of the major road.<sup>21</sup>

For amicable settlement, we are prepared to revise our offer as follow:

General Damages	\$2,500.00
Medical Expenses	\$634.22
Transport	\$150.00
Cost of Repairs	\$5,500.00 (settlement purpose)
Loss of Use	\$600.00
Towing	\$50.00
Liability @ 90%	\$8,490.80
Survey Report Fee	\$591.00
Medical Report Fee	\$100.00
Search Fee	\$37.49

Cost & Disbursement (All in)	\$1,819.00
<b>Total</b>	<b>\$11,038.29</b>

Best Regards,

Joel Goh  
Executive | Claims



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did 65 6500 6772 | tel 65 6223 9433 ext 772 | fax 65 6223 4190  
www.eqinsurance.com.sg



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---

**From:** Roger [mailto:roger@lcp.com.sg]  
**Sent:** Wednesday, November 20, 2019 1:15 PM  
**To:** Joel Goh  
**Subject:** EQ's ref : DM18HO01250-JG | Our ref : RY-R6-119/18/na | Claimant - TAY CHOON HEE IRVIN

**WITHOUT PREJUDICE SAVE AS TO COST**

-----

Hi Joel,

Thank you for yr email and yr offer therein.

**Liability**

For the reason stated in my email dtd 3/10/19, my client is of the view that liability is 100% agst yr insured. My client says he was not riding very fast as his motorcycle only has a small 125cc engine, and he is big sized man and was carrying his wife as a pillion rider. He had noticed yr insured slow down and stop at the stop line. He therefore proceeded ahead as he was on the main road. Yr insured suddenly dashed out past the stop line and collided into his motorcycle towards the rear.

Pls confirm that you will concede full liability for my client's claim.

**Quantum**

For **GD**, I have forwarded you my client's injury photos. He has residual pigmentation at the back of his shoulders and lower limb. I trust you will agree my quantification at \$3,000 is not excessive or unreasonable.

For **COR**, I note the RI report by LKK. I am assuming that yr offer of \$4,000 is on the premise that it would have been more economical for my client to have scrapped his m/cycle than repair it.

My client says that at the time of the accident, he only held a Class 2B motorcycle licence and can only ride motorcycles with up to 200cc engine capacity. He had specifically chosen the Piaggio X10 125 because it has a 125 cc engine but the motorcycle body is that of a big motorcycle. My client says there are lots of small motorcycles will under 200cc engine but they are all small bikes. My client is a heavy built man and needed a big bike to fit his frame. There are not many Piaggio X10 125 motorcycles available in the market. I have searched SgCarMart and

confirm there are 300cc Piaggios but not 125cc Piaggios available on the market. For this reason, my client says he had proceeded with the repairs.

You will note that LKK have estimated \$7,000 for lump sum repairs which they have indicated is excluding "check items" at \$3,579.30. Can you check with them what the "check items" is about? If you add the 2 figures together, you will get **\$10,579.30** for total COR which is even more than the **\$10,200** which my client is claiming for COR.

For LOU, I have explained that the workshop took time to order parts which are not readily available in Spore. This may be because as I have highlighted above, the Piaggio X10 125 is not a commonly available m/cycle in the market. I have calculated LOU up to 20/10/18 when the workshop says the repairs were completed. I am prepared to advise my client to reduce this to \$4,700.

My client's claim is not very big, and is not without basis (see above points). We can settle without Writ.

Pls re-consider my client's claim favourably. To re-cap,

General Damages	\$ 3,000.00	
Medical expenses	\$ 634.22	
Transport	\$ 150.00	(reduced)
Towing service	\$ 50.00	
COR	\$ 10,200.00	
LOU	\$ 4,700.00	(reduced)
	-----	
	\$ 18,734.22	

I am prepared to agree to cost and disbursements as per yr email dtd 14/11/19 to facilitate a settlement.

Regards,  
Lawrence Chua Practice LLC  
Roger Yek  
RY/R6-119-18/na

*DID : 66718 339*

---

**From:** Joel Goh <[joel.goh@eqinsurance.com.sg](mailto:joel.goh@eqinsurance.com.sg)>  
**Sent:** Thursday, 14 November 2019 1:34 PM  
**To:** Roger <[roger@lcp.com.sg](mailto:roger@lcp.com.sg)>  
**Subject:** RE: EQ's ref : DM18HO01250-JG | Our ref : RY-R6-119/18/na | Claimant - TAY CHOON HEE IRVIN

**Without Prejudice**  
**Save As To Cost**

Dear Roger

For amicable settlement, we are prepared to revise our offer as follow:

General Damages	\$2,000.00
Medical Expenses	\$634.22
Transport	\$105.00
Cost of Repairs	\$4,100.00
Loss of Use	\$100.00
Towing	\$50.00
Liability @ 90%	\$6,290.30
Survey Report Fee	\$591.00

Medical Report Fee	\$100.00
Search Fee	\$37.49
Cost & Disbursement (All in)	\$1,819.00
<b>Total</b>	<b>\$8,837.79</b>

Kindly advise acceptance.

Best Regards,

Joel Goh  
Executive | Claims



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*[Handwritten mark]*

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**From:** Joel Goh  
**Sent:** Wednesday, November 6, 2019 10:05 AM  
**To:** 'Roger'  
**Subject:** RE: EQ's ref : DM18HO01250-JG | Our ref : RY-R6-119/18/na | Claimant - TAY CHOON HEE IRVIN

**Without Prejudice**  
**Save As To Cost**

Dear Roger

I just called LKK our surveyor for this matter and they advised that the surveyor is on leave for this week. Appreciate if you could hold hands until next Wednesday, 13/11/2019, and I will revert to you with an offer.

Best Regards,

Joel Goh  
Executive | Claims



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www.eqinsurance.com.sg

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*[Handwritten mark]*

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---

**From:** Joel Goh  
**Sent:** Friday, November 1, 2019 4:11 PM  
**To:** 'Roger'  
**Subject:** RE: EQ's ref : DM18HO01250-JG | Our ref : RY-R6-119/18/na | Claimant - TAY CHOON HEE IRVIN

**Without Prejudice**  
**Save As To Cost**

Dear Roger

I am in the midst of seeking mandate for this matter.  
Apologies for the delay.

Best Regards,

Joel Goh  
Executive | Claims



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did 65 6500 6772 | tel 65 6223 9433 ext 772 | fax 65 6223 4190  
www.eqinsurance.com.sg

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A handwritten signature in black ink, appearing to be 'Roger', with a horizontal line underneath.

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---

**From:** Roger [<mailto:roger@lcp.com.sg>]  
**Sent:** Friday, November 1, 2019 12:22 PM  
**To:** Joel Goh  
**Subject:** EQ's ref : DM18HO01250-JG | Our ref : RY-R6-119/18/na | Claimant - TAY CHOON HEE IRVIN  
**Importance:** High

**WITHOUT PREJUDICE**  
-----

Hi Joel,

I called yr DID but there was no answer.

I refer you to my email dtd 16/10/19 below.

I trust that you will agree that our client's claim is reasonable. Pls let us have yr Discharge Voucher for our clients' execution soonest.

Regards,

Lawrence Chua Practice LLC  
Roger Yek  
RY/R6-109-18/na

DID : 66718 339

**From:** Roger <roger@lcp.com.sg>  
**Sent:** Wednesday, 16 October 2019 9:57 AM  
**To:** 'Joel Goh' <joel.goh@eqinsurance.com.sg>  
**Subject:** EQ's ref : DM18HO01250-JG | Our ref : RY-R6-119/18/na | Claimant - TAY CHOON HEE IRVIN

**WITHOUT PREJUDICE**  
-----

Hi Joel,

**ACCIDENT ON 12/5/18 INVOLVING AP 33J / GBD 1602L**

As requested, I quantify my client's claim as follows –

Multiple abrasions	\$ 3,000.00
Medical expenses	\$ 634.22
Transport (\$30 x 8 trips)	\$ 240.00
Towing service	\$ 50.00
Cost of Repairs	\$ 10,200.00
Loss of Use (\$30 x 169 days)	\$ 5,070.00
Survey report fee	\$ 591.00
	-----
	\$ 19,785.22
Legal cost/GST	\$ 2,140.00
Medical report fee	\$ 100.00
Police search/report	\$ 30.00
LTA search	\$ 7.49
Incidentals/colour copies/GST	\$ 107.00
	-----
	\$ 22,169.71

In support of the claim, I attach the following –

1. colour photos showing my client's injury;
2. police search/report fee;
3. LTA search fee;
4. medical report fee;
5. towing receipt;
6. result of police investigation;
7. survey report on my client's AP 33J;
8. invoice for survey report;
9. email from the workshop dtd 4/7/19.

For LOU, the workshop informs us that the repairs were completed on **20/10/18** and our client collected the m/cycle on 12/11/18. We will stop LOU on 20/10/18 when the repairs were completed.

I look forward to receiving yr offer on my client's claim soonest.

Regards,  
Lawrence Chua Practice LLC  
Roger Yek  
RY/R6-109-18/na

DID : 66718 339

---

**From:** Roger <[roger@lcp.com.sg](mailto:roger@lcp.com.sg)>  
**Sent:** Monday, 14 October 2019 11:14 AM  
**To:** 'Joel Goh' <[joel.goh@eqinsurance.com.sg](mailto:joel.goh@eqinsurance.com.sg)>  
**Subject:** EQ's ref : DM18HO01250-JG | Our ref : RY-R6-119/18/na | Claimant - TAY CHOON HEE IRVIN

**WITHOUT PREJUDICE**  
-----

Hi Joel,

I refer to my email dtd 3/10/19.

Pls let us have yr offer on my client's claim soonest.

Pls do no hesitate to call me at my DID 66718 339 if you have any questions.

Regards,  
Lawrence Chua Practice LLC  
Roger Yek  
RY/R6-109-18/na

DID : 66718 339

---

**From:** Roger <[roger@lcp.com.sg](mailto:roger@lcp.com.sg)>  
**Sent:** Thursday, 3 October 2019 5:17 PM  
**To:** 'Joel Goh' <[joel.goh@eqinsurance.com.sg](mailto:joel.goh@eqinsurance.com.sg)>  
**Subject:** RE: EQ's ref : DM18HO01250-JG | Our ref : RY-R6-119/18/na | Claimant - TAY CHOON HEE IRVIN

**WITHOUT PREJUDICE**  
-----

Hi Joel,

I realise that I have not quantified my client's PD claim.

My client is looking to claim –

COR	\$ 10,200
LOU (169 days) (from 12/5/18 – 20/10/18)	\$ 5,070
Survey fee	\$ 591
	-----
	\$ 15,861

COR is based on the surveyor's estimate in their report.

For LOU, the workshop informs us that the repairs were completed on 20/10/18 and our client collected the m/cycle on 12/11/18. We will stop LOU on 20/10/18 when the repairs were completed.

Regards,  
Lawrence Chua Practice LLC  
Roger Yek  
RY/R6-109-18/na

*DID : 66718 339*

---

**From:** Roger <[roger@lcp.com.sg](mailto:roger@lcp.com.sg)>  
**Sent:** Thursday, 3 October 2019 4:39 PM  
**To:** 'Joel Goh' <[joel.goh@eqinsurance.com.sg](mailto:joel.goh@eqinsurance.com.sg)>  
**Subject:** EQ's ref : DM18HO01250-JG | Our ref : RY-R6-119/18/na | Claimant - TAY CHOON HEE IRVIN

Hi Joel,

**ACCIDENT ON 12/5/18 INVOLVING AP 33J / GBD 1602L  
CLAIMANT – TAY CHOON HEE IRVIN**

I attach the following –

1. letter dtd 21/8/19 from Traffic Police that action is being taken agst yr insured for dangerous driving
2. survey report by KTO Automobile Assessors
3. invoice from KTO Automobile Assessors

My client's wife who was riding pillion at the time suffered very serious injuries in the accident, as she bore the brunt of the impact by yr insured's vehicle. On the facts, I am instructed to push for 100% liability agst yr insured. In view of the police action agst yr insured and the collision to our client's m/cycle towards the rear, I would humbly submit that this is not unreasonable.

For LOU, my client's instruction is that he was focused on his wife's very serious injury. The workshop was initially not prepared to carry out the repairs and had only agreed to do the repairs after much persuasion by my client and because my client had bought the Piaggio from the workshop. My client says he was informed by the workshop that certain parts for his Piaggio had to be ordered from overseas and he had left it to the workshop to do the necessary.

I would be grateful if you could take a look at my client's claim, including the claim for COR and LOU, and let us have yr offer soonest.

Regards,  
Lawrence Chua Practice LLC  
Roger Yek  
RY/R6-109-18/na

*DID : 66718 339*

---

**From:** Joel Goh <[joel.goh@eqinsurance.com.sg](mailto:joel.goh@eqinsurance.com.sg)>  
**Sent:** Friday, 12 July 2019 5:16 PM  
**To:** Roger <[roger@lcp.com.sg](mailto:roger@lcp.com.sg)>  
**Cc:** [nell@lcp.com.sg](mailto:nell@lcp.com.sg)  
**Subject:** SPAM-LOW: RE: EQ's ref : DM18HO01250-JG | Our ref : RY-R6-119/18/na - TAY CHOON HEE IRVIN

Without Prejudice  
Save As To Cost

Dear Roger

Thank you for your email.

Please assist to forward us the documents supporting your client's property claim and PIR for our consideration.

Best Regards,

Joel Goh  
Executive | Claims



**EQ Insurance Company Limited**

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110  
did 65 6500 6772 | tel 65 6223 9433 ext 772 | fax 65 6223 4190  
www.eqinsurance.com.sg

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*Privileged/Confidential information may be contained in this message. If you are not the intended recipient, please notify the sender.*

---

**From:** Roger [mailto:roger@lcp.com.sg]  
**Sent:** Friday, July 12, 2019 12:44 PM  
**To:** Joel Goh  
**Cc:** nell@lcp.com.sg  
**Subject:** EQ's ref : DM18HO01250-JG | Our ref : RY-R6-119/18/na - TAY CHOON HEE IRVIN

**WITHOUT PREJUDICE**  
-----

Hi Joel,

Thank you for yr email dtd 6/7/19 and yr offer therein.

I have omitted my client's claim for the damage to his m/cycle in my letter of claim. I am now getting the relevant supporting documents and will come back to you again with my client's revised claim.

In the meantime, I note yr offer is at 80% only. I believe you are offering as for a major/minor road situation. On the facts, my client was lawfully proceeding straight along Chin Swee Road when yr insured had stopped at the stop line. Yr insured also says he had stopped to check left and right for oncoming vehicles. Yr insured claims traffic was clear so he proceeded forward. Yr insured clearly failed to heed the presence and approach of my client's m/cycle and in stopping and suddenly moving forward, my client did not have any opportunity to avoid the collision. I would respectfully say yr insured should take full liability for the accident.

I am following up with the Traffic Police for the final result of police investigations.

Regards,

Lawrence Chua Practice LLC  
Roger Yek  
RY/R6-109-18/na

DID : 66718 339

**From:** Joel Goh <[joel.goh@eqinsurance.com.sg](mailto:joel.goh@eqinsurance.com.sg)>  
**Sent:** Saturday, 6 July 2019 8:42 PM  
**To:** Roger <[roger@lcp.com.sg](mailto:roger@lcp.com.sg)>  
**Subject:** OUR REF: DM18HO01250-JG ; YOUR REF: RY-R6-119/18/AA (TAY CHOON HEE IRVIN)

OUR REF: DM18HO01250-JG  
YOUR REF: RY-R6-119/18/AA (TAY CHOON HEE IRVIN)

**Without Prejudice**  
**Save As To Cost**

Dear Roger

We refer to your reference above.  
For amicable settlement, we are prepared to settle your client's claim's follow:

General Damages	\$1,500.00
Medical Expenses	\$634.22
Transport	\$105.00
Towing	\$50.00
Liability @ 80%	\$1,831.38
Medical Report Fee	\$100.00
Search Fee	\$21.49
Cost & Disbursement (All in)	\$1,500.00
Total	\$3,452.87

Kindly confirm acceptance. Thank you.

Please note that our above offer and any settlement arising from the above offer are made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our insured/driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

Settlement and payment are subject to production of original documents on demand at any time and execution of Discharge Voucher (**for settlement sum above \$20,000/-**) by the Plaintiff/Claimant. Further all original documents shall be retained by us after we have made payment on the settlement sum.

Best Regards,

Joel Goh  
Executive | Claims



**EQ Insurance Company Limited**

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110

did 65 6500 6772 | tel 65 6223 9433 ext 772 | fax 65 6223 4190

[www.eqinsurance.com.sg](http://www.eqinsurance.com.sg)

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# KTO Automobile Assessors

Reg. No: 52941122M

470 Segar Road #09-232 Singapore 670470 Tel: 98505311 Fax: 63107269

\*\*\*\*\*  
\*\*\*\*INVOICE\*\*\*\*  
\*\*\*\*\*

M/S: Tay Choon Hee Irvin  
C/O Hong Nan Motor Agency  
316 Lavender Street Singapore 338818

Invoice No : 18-07997  
Invoice Ref : TP/HNM/AP33J/7997  
Date : 19 September 2018

DESCRIPTION	AMOUNT
For Services Rendered Inspection Report Fees Inclusive Of: Transportation And Photographs Seventy-Six (76) Copies Vehicle No : AP 33 J Make/Model : Piaggio X10 125 ABS	\$ 591.00
Singapore Dollars: Five Hundred Ninety One Only	\$ 591.00

Cheques should be made payable to KTO AUTOMOBILE ASSESSORS. Please indicate our Invoice No. on the reverse of your cheque.

**KTO AUTOMOBILE ASSESSORS**

Ong Ah Keng (CAE, AMIMI, MSAAA)  
Automotive Appraiser

**ACCIDENT DAMAGED VEHICLE INSPECTION REPORT**

M/S : Tay Choon Hee Irvin  
C/O Hong Nan Motor Agency  
316 Lavender Street Singapore 338818

Date : 19 September 2018  
Our Ref : TP/HNM/AP33J/7997

**REFERENCE PARTICULARS**

Date of Accident : 12 May 2018  
Date of Inspection : 20 July 2018

Type of Inspection : Third Party Claim  
Date of Re-Inspn : -

**VEHICLE PARTICULARS**

Registration No : AP 33 J  
Make : Piaggio  
Model : X10 125 ABS  
Year : 2014

Engine No : M761M1004877  
Chassis No : ZAPM7610000002980  
Odometer : ~  
Colour : White

**CONDITION OF VEHICLE (STATIC CHECKS AT TIME OF INSPECTION ONLY)**

Engine condition : Good  
Front brake : Affected  
Rear brake : Serviceable

General Body Work : Good  
Steering : Affected  
Lightings : Serviceable

**TYRE CONDITION (Remaining estimated life of tyre in mm)**

Location	Make	Size	Thread Balance
Front	: Michelin	120/70-17	4 mm
Rear	: Michelin	150/70-13	5 mm

**GENERAL DESCRIPTION OF DAMAGES**

The scooter sustained damage at the front & both side portion.

For details, refer to assessment for repairs and photographs attached.

**ASSESSMENT SUMMARY**

Our assessment of the repair costs to pre-accident condition was **\$10,200.00 nett** at lump sum basis. (Subject to GST if applicable)

Under normal circumstances, estimated period required for repairs : Twelve (12) working days.

Enclosed Seventy-Six (76) photographs depicting damage to the vehicle.

Inspection conducted at : Hong Nan Motor Agency.  
316 Lavender Street Singapore 338818.

In accordance to your instruction, we have **not authorise** repairs and inspection was conducted strictly on a "**WITHOUT PREJUDICE BASIS**".

**ASSESSMENT OF REPAIRS AND SPARE PARTS COSTS**

**DESCRIPTION OF PARTS AND NATURE OF REPAIRS**

A)	SPARE PARTS	QTY PC/SET	ASSESSED CONDITION	ORIGINAL QUOTATION	REVISED QUOTATION
1	Handle bar	1	Bent	\$ 457.50	\$ 457.50
2	Front brake master pump LH	1	Punctured	\$ 285.00	\$ 285.00 X Svc
3	Front brake lever LH	1	Grazed	\$ 52.50	\$ 52.50
4	Front brake disc plate LH	1	Warped	\$ 390.00	\$ 390.00 X Svc
5	Front meter complete	1	Cracked	\$ 1,080.00	\$ 1,080.00
6	Front meter instrument group cover	1	Cracked	\$ 195.00	\$ 195.00
7	Front fork & under bracket assy	1 set	Misaligned	\$ 1,598.00	\$ 1,598.00 X
8	Front upper steering cone bearing	1 set	Necessary	\$ 47.50	\$ 47.50 X Svc
9	Front lower steering cone bearing	1 set	Necessary	\$ 96.00	\$ 96.00 X Svc
10	Front indicator lamp LH	1	Cracked	\$ 78.00	\$ 78.00
11	Front shield (Top cowling)	1	Cracked/Grazed	\$ 385.00	\$ 385.00
12	Front lower shield	1	Cracked	\$ 265.00	\$ 265.00
13	Front top visor lid	1	Cracked	\$ 185.00	\$ 185.00
14	Centre lid	1	Cut	\$ 180.00	\$ 180.00
15	Front side deflector L/R \$187.50	2	Cracked/Ripped off	\$ 375.00	\$ 375.00
16	Centre lid cover L/R @ \$85.00	2	LH only (Missing)	\$ 170.00	\$ 85.00
17	Handle bar upper cover	1	Serviceable	\$ 195.00	-
18	Handle bar centre cover	1	Emblem (Missing)	\$ 120.00	\$ 15.90
19	Front mudguard	1	Grazed	\$ 220.00	\$ 220.00
20	Front wheel compartment cover	1	Cracked	\$ 185.00	\$ 185.00
21	Front dashboard assy	1	Cracked	\$ 385.00	\$ 385.00
22	Front dashboard door L/R @ \$58.00	2	Grazed/Torn	\$ 116.00	\$ 116.00 58
23	Front dashboard door lid L/R @ 28.00	2	Torn	\$ 56.00	\$ 56.00
24	Front dashboard corner cover L/R @ \$45.00	2	Cracked/Torn	\$ 90.00	\$ 90.00 X Svc
25	Front dash cover L/R @ \$38.00	2	Torn	\$ 76.00	\$ 76.00
26	Front dash button panel	1	Cracked	\$ 382.50	\$ 382.50
27	Rear exhaust pipe assy	1	Bent/Grazed	\$ 980.00	\$ 980.00 X
28	Front headlamp stay	1	Bent	\$ 198.00	\$ 198.00 X Svc
29	Floor board bracket RH	1	Bent	\$ 154.50	\$ 154.50 X
30	Front windscreen	1	Grazed/Cracked	\$ 800.00	\$ 800.00
31	Front dashboard cover	1	Cracked	\$ 128.00	\$ 128.00
32	Front meter dash cover	1	Cut/Torn	\$ 165.00	\$ 165.00
33	Front glove compartment	1	Cracked	\$ 280.00	\$ 280.00
34	Central side cover LH	1	Cracked	\$ 180.00	\$ 180.00
35	Footrest step board LH	1	Grazed	\$ 260.00	\$ 260.00
36	Centre console lid	1	Cracked	\$ 155.00	\$ 155.00 X Svc
37	Pillion step board L/R @ \$45.00	2	Grazed/Missing	\$ 90.00	\$ 90.00
38	Rider step board mat L/R @ \$85.00	2	Grazed	\$ 160.00	\$ 160.00
39	Pillion footrest rubber mat L/R @ \$35	2	Missing/Grazed	\$ 70.00	\$ 70.00
40	Pillion footrest rubber mat button clips L/R	2	Necessary	\$ 10.00	\$ 10.00
				\$ 11,295.50	\$ 10,911.40

<b>Balance B/F</b>			<b>\$ 11,295.50</b>	<b>\$ 10,911.40</b>	
41	Side spoiler L/R @ \$295.00	2	Grazed/Cracked	\$ 590.00	\$ 590.00
42	Rear side cover RH	1	Cracked	\$ 330.00	\$ 330.00
43	Rear side cover guard L/R @ \$165.00	2	Grazed/Cracked	\$ 330.00	\$ 330.00
44	Rear side cover top cover L/R @ \$180.00	2	Cracked	\$ 360.00	\$ 360.00
45	Pillion grab bar (Top)	1	Grazed	\$ 62.00	\$ 62.00
46	Pillion grab bar (Bottom)	1	Grazed	\$ 99.00	\$ 99.00
47	Rear tail light centre cover	1	Hld Cracked	\$ 80.00	\$ 80.00
48	Rear tail lamp RH	1	Cracked	\$ 384.00	\$ 384.00
49	Front view mirror LH-(Supplementary)	1	Ripped off	\$ 120.70	\$ 120.70
				<hr/>	
				\$ 13,651.20	\$ 13,267.10
			Less 10%	\$ 1,365.12	\$ 1,326.71
			<b>Parts Total :</b>	<hr/>	<hr/>
				\$ 12,286.08	\$ 11,940.39
<b>B)</b>	<b>LABOUR CHARGES &amp; MISC</b>				
50	Front number plate		\$ 15.00	\$ 12.00	/
51	Transportation (2 Trips)		\$ 120.00	\$ 100.00	80
52	To conduct body frame alignment.		\$ 150.00	\$ 120.00	40
53	Remove & replaced damage cover, realign & adjust above parts. Check wiring, re-connection & lighting system.		\$ 850.00	\$ 600.00	450
			<hr/>	<hr/>	
			<b>Labour Total :</b>	\$ 1,135.00	\$ 832.00
			<b>Total Parts and Labour</b>	<hr/>	<hr/>
			\$ 13,421.08	\$ 12,772.39	

FINAL LUMP SUM ADJUSTMENT

8875.59  
 20% : 7100  
\$ 10,200.00

**REMARKS**

The repairer has agreed to undertake repair the vehicle at a lump sum basis of \$10,200.00 nett corresponding to replacement of parts and labour charges. We now revert for your decision on the above claim.

Yours faithfully  
 KTO Automobile Assessors



Ong Ah Keng (CAE, AMIMI, MSAAA)  
 Automotive Appraiser



## 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

EQ INSURANCE COMPANY LTD

Ref : CC6/EQI18011983/Gga3s2-1

5 MAXWELL ROAD  
#17-00 TOWER BLOCK  
MND COMPLEXSINGAPORE 069110

Date : 27-02-2020



Code : EQI

### 1. Policy Particulars :- THIRD PARTY CLAIM

<b>Insured Veh.</b>	GBD 1602L	<b>Veh. Inspected</b>	AP 33J
<b>Policy No.</b>	DMCPHQ17-003456	<b>Coverage (\$)</b>	0.00
<b>Claim No.</b>	DM18HO01250-JG	<b>Excess (\$)</b>	0.00
<b>Assign From</b>	JOEL GOH	<b>Assign Date</b>	20/01/2020

### 2. Vehicle Particulars & Condition

<b>Make &amp; Model</b>	PIAGGIO X10 125	<b>c.c</b>	124
<b>Engine No.</b>	HIDDEN	<b>Year of Reg.</b>	2014
<b>Chassis No.</b>	ZAPM7610000002980	<b>Colour</b>	BLACK
<b>Odometer</b>	45700	<b>Steering</b>	IN ORDER
<b>Brakes</b>	IN ORDER	<b>Modification</b>	NIL
<b>General</b>	GOOD		

### 3. Conditions of Tyres

	Size	Make	Balance
<b>R/H Front Tyre</b>	120/70-15	MICHELIN	5 mm
<b>L/H Front Tyre</b>			mm
<b>R/H Rear Tyre</b>	150/70-13	MICHELIN	5 mm
<b>L/H Rear Tyre</b>			mm

### 4. Description of Damages

THE VEHICLE HAD COMPLETED ITS REPAIR WORKS.  
REPAIR CONDITION SEE DETAILS.

### 5. General Information

<b>Accident Date</b>	12/05/2018	<b>Inspection Date</b>	04/02/2020
<b>Survey held at</b>	HONG NAN MOTOR AGENCY 316 LAVENDER ST SINGAPORE 338818		

### 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**



## 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 3

### ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. AP 33J

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<b>REPLACEMENT OF PARTS</b>				
1	HANDLE BAR	REPLACED	457.50	457.50
1	FRONT BRAKE MASTER PUMP LH	SERVICEABLE	285.00	-
1	FRONT BRAKE LEVER LH	REPLACED	52.50	52.50
1	FRONT BRAKE DISC PLATE LH	SERVICEABLE	390.00	-
1	FRONT METER COMPLETE	REPLACED	1,080.00	1,080.00
1	FRONT METER INSTRUMENT GROUP COVER	REPLACED	195.00	195.00
1	SET FRONT FORK & UNDER BRACKET ASSY	SERVICEABLE	1,598.00	-
1	SET FRONT UPPER STEERING CONE BEARING	SERVICEABLE	47.50	-
1	SET FRONT LOWER STEERING CONE BEARING	SERVICEABLE	96.00	-
1	FRONT INDICATOR LAMP LH	REPLACED	78.00	78.00
1	FRONT SHIELD (TOP COWLING)	REPLACED	385.00	385.00
1	FRONT LOWER SHIELD	REPLACED	265.00	265.00
1	FRONT TOP VISOR LID	REPLACED	185.00	185.00
1	CENTRE LID	REPLACED	180.00	180.00
2	FRONT SIDE DEFLECTOR L/R @ \$187.50	REPLACED	375.00	375.00
2	CENTRE LID COVER L/R @ \$85.00	N/S REPLACED	170.00	85.00
1	HANDLE BAR UPPER COVER	SERVICEABLE	195.00	-
1	HANDLE BAR CENTRE COVER	EMBLEM REPLACED	120.00	15.90
1	FRONT MUDGUARD	REPLACED	220.00	220.00
1	FRONT WHEEL COMPARTMENT COVER	REPLACED	185.00	185.00
1	FRONT DASHBOARD ASSY	REPLACED	385.00	385.00
2	FRONT DASHBOARD DOOR L/R @ \$58.00	N/S REPLACED / O/S SERVICEABLE	116.00	58.00
2	FRONT DASHBOARD DOOR LID L/R @ \$28.00	REPLACED	56.00	56.00
2	FRONT DASHBOARD CORNER COVER L/R @ \$45.00	SERVICEABLE	90.00	-
2	FRONT DASH COVER L/R @ \$38.00	REPLACED	76.00	76.00
1	FRONT DASH BUTTON PANEL	REPLACED	382.50	382.50
1	REAR EXHAUST PIPE ASSY	SERVICEABLE	980.00	-
1	FRONT HEADLAMP STAY	SERVICEABLE	198.00	-
1	FLOOR BOARD BRACKET RH	SERVICEABLE	154.50	-

Report Ref No. CC6/EQ118011983/Gga3s2-1



## 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 3

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
1	FRONT WINDSCREEN	REPLACED	800.00	800.00
1	FRONT DASHBOARD COVER	REPLACED	128.00	128.00
1	FRONT METER DASH COVER	REPLACED	165.00	165.00
1	FRONT GLOVE COMPARTMENT	REPLACED	280.00	280.00
1	CENTRAL SIDE COVER LH	REPLACED	180.00	180.00
1	FOOTREST STEP BOARD LH	REPLACED	260.00	260.00
1	CENTRE CONSOLE LID	SERVICEABLE	155.00	-
2	PILLION STEP BOARD L/R @ \$45.00	REPLACED	90.00	90.00
2	RIDER STEP BOARD MAT L/R @ \$85.00	REPLACED	160.00	160.00
2	PILLION FOOTREST RUBBER MAT L/T @ \$35.00	REPLACED	70.00	70.00
2	PILLION FOOTREST RUBBER MAT BUTTON CLIPS L/R	REPLACED	10.00	10.00
2	SIDE SPOILER L/R @ \$295.00	REPLACED	590.00	590.00
1	REAR SIDE COVER RH	REPLACED	330.00	330.00
2	REAR SIDE COVER GUARD L/R @ \$165.00	REPLACED	330.00	330.00
2	REAR SIDE COVER TOP COVER L/R @ \$180.00	REPLACED	360.00	360.00
1	PILLION GRAB BAR (TOP)	REPLACED	62.00	62.00
1	PILLION GRAB BAR (BOTTOM)	REPLACED	99.00	99.00
1	REAR TAIL LIGHT CENTRE COVER	HLD REPLACED	80.00	80.00
1	REAR TAIL LAMP RH	REPLACED	384.00	384.00
1	FRONT VIEW MIRROR LH	REPLACED	120.70	120.70
	LESS 10% DISCOUNT		-1,365.12	-921.51
			12,286.08	8,293.59
	<b><u>SPECIAL NETT ITEMS</u></b>			
1	FRONT NUMBER PLATE (SN)	REPLACED	15.00	12.00
			15.00	12.00
	<b><u>LABOUR</u></b>			
	TRANSPORTATION (2 TRIPS).		120.00	80.00
	TO CONDUCT BODY FRAME ALIGNMENT.		150.00	40.00
	REMOVE & REPLACED DAMAGE COVER, REALIGN & ADJUST ABOVE PARTS. CHECK WIRING, RE-CONNECTION & LIGHTING SYSTEM.		850.00	450.00
			1,120.00	570.00



GRAND TOTAL		13,421.08	8,875.59
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)			7,100.00

Report Ref No. CC6/EQI18011983/Gga3s2-1

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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