

9 We note the Government-appointed automotive surveyor LKK Auto Consultants Pte ("LKK") had indicated that the recommended cost of lump sum repairs was \$6,250, and the estimated upper range of the repair costs for the Claimant's vehicle was in the region of \$6,000 - \$7,000. However, we note that the repair estimate was not presented at the time of inspection – LKK's assessment was not made with the benefit of this.

10 If SPF wishes to dispute the Claimant's costs of repair, the burden is on SPF to prove that the repair costs of \$14,000 incurred by the Claimant was unreasonable. SPF should therefore forward the Claimant's Surveyor's Report to LKK together with the photographs provided by the Claimant, and seek LKK's revised opinion on whether based on the photographs provided by the Claimant, each line item stated in the Claimant's Surveyor's Report is reasonable together with a detailed explanation.

11 In particular, LKK should provide input based on the Claimant's photographs on the following line items in the Claimant's Surveyor's Report which were not included in LKK's report:

- a) List item 10-22 and special nett item 5 – Related to front right-hand door. LKK should comment, whether it is reasonable for these items to be replaced and an appropriate estimate for this item.
- b) List item 30 – Front right-hand top arm. LKK should comment whether it is reasonable for this item to be replaced and an appropriate estimate for this item.
- c) List item 31 – Steering rack and pinion. LKK should comment whether it is reasonable for this item to be replaced and an appropriate estimate for this item.
- d) Special nett item 4 – Front tyre RH. LKK should comment whether it is reasonable for this item to be replaced and an appropriate estimate for this item.

If LKK is of the view that any of these items should not be replaced, we seek LKK's detailed justification for each of these items.

12 SPF should otherwise be prepared to pay the full cost of repair as paid by the Claimant (i.e. \$14,000.00).

Item 7(b) – Loss of use

13 LKK has indicated that 9 days would be required for repairs, comprising 7 repair days and 2 days on the weekend.

14 The Claimant has claimed loss of use at \$1,080.00 (6 days x \$180.00 per day). Appendix F of the State Courts Practice Directions indicates that the benchmark rates for loss of use for a vehicle above 1,600 cc is \$100.00 - \$120.00 per day. We are of the view that a sum of \$720.00 (6 days x \$120.00 per day) would be reasonable.