From (Person	Pauline	Soh	οE		ENT (Office)	Date/Ti	me 071	1/2
Estimated Co.	at:				Bill to:			•
To Inspect Ve	TP RES / O		SL	12280	7	Insured:	YN 82651	=
at Workshop	m/s	E	MNOS	MOTOR		Tal-	6747 20	
of	BIKC, 1	Laki	Bucit	Ave	6 401-64	F Mito bay		
Policy No:					Claim No:		G200002	5
Sum Imared:					Excess:			
Make of Velo						D.O.A.	05/0	Mn
CA / REV Date/Time:	REP. REV	24 HR	r w	Su	vey wor	70 C LOO HOI Vehicle	). Endersement:	
			I Person C	ontocted:	ms Ng	Velucie	THEORY	
Date/Time	Action/Instru	ction	Edwards	~				
	94 20	y-x						
		5-X						

Preli. Report. Final Report Photos: Others

250 TOTAL

## Nivitha (LKK Auto)

From:

Pauline Soh <pauline.soh@ergo.com.sg>

Sent:

Friday, 7 February 2020 11:44 AM

To:

Nancy Lam; Admin-D (LKKAuto (admin-d@lkkauto.com); Admin A (admin-

a@lkkauto.com); Mei Kwan (LKKAuto (Meikwan@lkkauto.com)

Cc:

Zheng Hanyang; Phoebe Xie

Subject:

RE: Claims ref no. (P) CDMCG20000225 Our Client's vehicle no. SLT2280Y (ES) -

YOUR INSURED - YN8265E (ERGO)- DOA 05/02/2020 TO ISSUE PRI

Date Classification: Confidential, C3

\*\* NOTE: Please create case, input our Claim ref no. and upload ALL survey related documents into Merimen. Payment invoices shall be ignored for cases that are not submitted via Merimen.

Hi LKK.

Please conduct this survey request.

(Note: Survey vehicle only, LOD will be handled by Ergo)

Kindly inform us if you are not able to attend it.

Thank you.

Warmest Regards. Pauline Soh ERGO Insurance Pte. Ltd.

5 Temasak Boulevard, #04-05 Suntec Tower Five Singapore 038985 DID +65 6829 9194 pauline.soh@ergo.com.sg

Warden ber

**ERGO** 

www.ergo.com.sg

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From: Nancy Lam <nancy@crossbordersllc.com>

Sent: Friday, 7 February 2020 11:00 am

To: ERGO Insurance Pte. Ltd. (Claims Department) <claims@ergo.com.sg>; Pauline Soh

<pauline.soh@ergo.com.sg>

Cc: Zheng Hanyang <a href="mailto:kanyang.zheng@ergo.com.sg">kanyang.zheng@ergo.com.sg</a>; Phoebe Xie <a href="mailto:khoebe.xie@ergo.com.sg">kanyang.zheng@ergo.com.sg</a>; Phoebe Xie <a href="mailto:khoebe.xie@ergo.com.sg">kanyang.zheng@ergo.com.sg</a>;

Subject: RE: Claims ref no. (P) CDMCG20000225 Our Client's vehicle no. SLT2280Y (ES) - YOUR

INSURED - YN8265E (ERGO)- DOA 05/02/2020 TO ISSUE PRI

Your attention is drawn to the CONFIDENTIALITY NOTICE below.

### WITHOUT PREJUDICE

#### Dear Sirs

We refer to your letter dated as below

- We are instructed that our client has confirmed LKK Auto Consultants Pte Ltd as a single joint expert.
- Please be informed that the said vehicle can be inspected at:

Venue:

Eunos Motor Service

Address:

Blk C, 1 Kaki Bukit Ave 6 #01-064 Autobay @ Kaki Bukit

Singapore 417883

Contact

Ms Ng (6747 2033)

Please liaise with the above workshop.

Thank You.

Regards Nancy

TEL: 6438 1323 (ext 2020)

CrossBorders LLC 133 New Bridge Road #23-03/04/05 Chinatown Point Singapore 059413

Tel: (65) 6438 1323 Fax: (65) 6438 2313

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CrossBorders LLC DOES NOT ACCEPT SERVICE OF COURT DOCUMENTS OR NOTICE OF ANY PROCEEDINGS BY FACSIMILE OR EMAIL

From: ERGO Insurance Pte. Ltd. (Claims Department) <claims@ergo.com.sg>

Sent: Friday, 7 February 2020 10:37 am

To: nancy@crossbordersllc.com; Pauline Soh <pauline.soh@ergo.com.sg>

Cc: Zheng Hanyang < hanyang.zheng@ergo.com.sg>; Phoebe Xie < phoebe.xie@ergo.com.sg> Subject: Claims ref no. (P) CDMCG20000225 Our Client's vehicle no. SLT2280Y (ES) - YOUR

INSURED - YN8265E (ERGO)- DOA 05/02/2020 TO ISSUE PRI

Date Classification: Confidential, C3

Dear Nancy,

We would like to conduct a PRI survey, please refer to our list of surveyors :

1	AIS	Automobile Inspection Services Pte I	
2	FTA	FormTeam Consultancy Pte Ltd	
3	IAS	Infiniti Appraisal Service	
4	JPK	JP Knights Pte Ltd	
5	LBS	L.B.S Auto Consultants Pte Ltd	
6	LKK	LKK Auto Consultants Pte Ltd	
7	PS	Priority Services	
8	VAC	Vicom Ltd	
9	AJAX	AJAX Inspection Services Pte Ltd	
10	AA	Appraisal Associate	

Warmest Regards. Pauline Son ERGO Insurance Pte. Ltd.

5 Temasak Boulevard, #04-05 Suntec Tower Five Singapore 038985 DID. +65 6829 9194 pauline.soh@ergo.com.sq

www.ergo.com.sg

**ERGO** 

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# in f

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From: Nancy Lam < nancy@crossbordersllc.com>

Sent: Thursday, 6 February 2020 2:37 pm

To: ERGO Insurance Pte. Ltd. (Claims Department) < claims@ergo.com.sg>

Ce: Corene Chong <corene@crossbordersllc.com>; Celeste Ng <celeste@crossbordersllc.com>; Tang Hui

Ting < huiting@crossbordersllc.com>

Subject: Our Client's vehicle no. SLT2280Y (ES) - YOUR INSURED - YN8265E (ERGO)- DOA

05/02/2020 TO ISSUE PRI

Your attention is drawn to the CONFIDENTIALITY NOTICE below.

### WITHOUT PREJUDICE

Dear Sirs

Please find attached our PRI notice dated 06 February 2020 for your kind attention.

Thank You.

Thank You.

Regards Nancy

TEL: 6438 1323 (ext 2020)

CrossBorders LLC 133 New Bridge Road #23-03/04/05 Chinatown Point Singapore 059413

Tel: (65) 6438 1323 Fax: (65) 6438 2313

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CrossBorders LLC DOES NOT ACCEPT SERVICE OF COURT DOCUMENTS OR NOTICE OF ANY PROCEEDINGS BY FACSIMILE OR EMAIL

## Denise Tay (LKKAuto)

From:

Denise Tay (LKKAuto)

Sent:

Tuesday, 11 February 2020 12:15 PM

To:

Pauline Soh; Admin-D (LKKAuto); Admin A; Mei Kwan (LKKAuto)

Zheng Hanyang; Phoebe Xie

Subject:

RE: Claims ref no. (P) CDMCG20000225 Our Client's vehicle no. SLT2280Y (ES) -

YOUR INSURED - YN8265E (ERGO)- DOA 05/02/2020 TO ISSUE PRI

Dear Sir/Madam.

Please be informed that we have inspected the vehicle SLT 2280Y on 10/02/20 We are pending estimate from repairer.

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: denisetay@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Pauline Soh <pauline.soh@ergo.com.sg>

Sent: Friday, 7 February 2020 11:44 AM

To: Nancy Lam <nancy@crossbordersllc.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: Zheng Hanyang <a href="mailto:kanyang.zheng@ergo.com.sg">kanyang.zheng@ergo.com.sg</a>; Phoebe Xie <a href="mailto:kanyang.zheng@ergo.com.sg">kanyang.zheng@ergo.com.sg</a>; Phoebe Xie <a href="mailto:kanyang.zheng@ergo.com.sg">kanyang.zheng@ergo.com.sg</a>; Phoebe Xie <a href="mailto:kanyang.zheng@ergo.com.sg">kanyang.zheng@ergo.com.sg</a>;

Subject: RE: Claims ref no. (P) CDMCG20000225 Our Client's vehicle no. SLT2280Y (ES) - YOUR

INSURED - YN8265E (ERGO)- DOA 05/02/2020 TO ISSUE PRI

Date Classification: Confidential, C3

\*\* NOTE: Please create case, input our Claim ref no. and upload ALL survey related documents into Merimen. Payment invoices shall be ignored for cases that are not submitted via Merimen.

Hi LKK,

Please conduct this survey request.

(Note: Survey vehicle only, LOD will be handled by Ergo)

Kindly inform us if you are not able to attend it.

Thank you.

Warmest Regards, Pauline Soh ERGO Insurance Pte. Ltd.

5 Temasek Boulevard, #04-05 Suntec Tower Five Singapore 038985

MPA220016675 / Progressive Car Care Pis Lid - HQ ENTRY DATE & TIME: 05/02/2020 12:17 SUBMITTED BY: Chebrig Ming Ming

### 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 previded must be as truthful and accurate as possible. Any wilful misrepresentation or witholding of material facts may allow insurance companies to repudiate policy liability.
- 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.	
· 基的(17.19) [2.17]	ACCIDENT STATEMENT
Date Of Report	06/02/2020 12:57
Date Of Accident	05/02/2020 12:00
Exact Location Of Accident	POTONG PASIR AVE 2 TOWARDS ENTERING CARPARK
Country/State of Loss	SINGAPORE
。 10. 10. 10. 10. 10. 10. 10. 10. 10. 10.	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SLT2280Y
Insured/Policyholder	
Name Of Registered Owner	TAY AH TIN
NRIC No	SXXXX429C
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-97931129
Alternative Phone No	OTHERS-97931129
Vehicle Particulars	
Manufacturer	TOYOTA
Model	ESTIMA-2.4 AERAS (A)
Exact Purpose for which vehicle was being used a time of accident	t.
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	REPORTING ONLY
Vehicle Category	PRIVATE CAR
Insurance Company	
Name of Insurance Company	AXA INSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	GA401459
Cover Note Number	
Driver	
Name of Driver	TAY KOK LEONG
NRIC No	SXXXX854E

Date Of Birth 28/02/1974 Occupation INDOOR Date Of Driving Pass 13/01/1996

Driving Experience 24 YEARS AND 0 MONTHS

Gender MALE

Mobile Number (LOCAL) +65-98256003

Fax Number Contact Number

EMail Address GEORGETAYKL@YMAIL.COM Address APT BLK 170 BEDOK SOUTH RD

#09-364

Postcode 460170

Was driver an employee of the Insured's Company NO

If No. Relationship of the Driver with the Insured SIBLING

Vehicle Registration Number of Driver's Own

Vehicle

ehicle

Insurance Company of Driver's Own Vehicle

-

General Information of the Accident

Type Of Accident COLLISION - HEAD TO REAR

Weather Conditions CLEAR Road Surface DRY

Other Information

Was any foreign vehicle involved in this accident? NO

Number of vehicles (including own vehicle)

involved in the accident

2 YES

Was any body injured in the Accident?

Was any injured conveyed to hospital by

ambulance?

NO

NO

1

NO

Was any other material or property damaged? YES

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

Number of Passengers (Including Driver)

**Details of Police Action** 

Was the accident reported to the police?

If Yes, Please state which Police Station

Was notice of intended Prosecution given? NO

If Yes, against whom?

Circumstances of Accident

REFER TO THE ATTACH STATEMENT RECORDED BY KAREN - PROGRESSIVE CAR CARE PTE LTD TEL 6741 5336

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

YES

Remarks/ Reasons:

VIDEO WITH THE OWNER.

Was there any audio recorded? NO

**DETAILS OF OTHER VEHICLE PROPERTY 1** 

Vehicle Registration Number

YN8265E

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category

COMMERCIAL VEHICLE

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

**DETAILS OF INJURED PERSON 1** 

Page 2 of 13

Name

TAY KOK LEONG

Approximate Age

Injuries Sustain

Injured person in which vehicle?

Were seat belts wom?

Was this injured conveyed to hospital by ambulance?

Address Postcode

SLT2280Y

NO

### Sketch Plan

To:WS - Euros

KETCH PLAN		
145		Vehicle A - SLT 22R B -YN 8265
	Polong Pasir Me )	Legend &
ESCRIBE CIRCUMSTANCES	OF THE ACCIDENT	
waiting to	entre the down park.	
My Morn o	od veh B trying to outineously, but voh et to prevent the	B-Gilod 40
DECLARATION  /We declare the foregoing particles to addise that your inside may now the day of examence. Cindly checkly checkl		Reporting Contre Personnel's Signature Name:

#### Sketch Plan #2

#### SKETCH PLAN

#### IMPORTANT NOTICE

- Please report <u>correctly</u> the details of the accident to speed up the claims process.
- This Form must be completed by the Policyholder and/or the Authorised Driver.
- Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiete policy liability.
- 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 ropies of this report will for a fee to 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.
- 5. Censent under the Personal Data Protection Act (PDPA)

Lunderstand, acknowledge, agree and consent that:

- (4) 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 indurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "insurers"), the insurers ibsyces/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 disclusure 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")
- [14] 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 Singapure, 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:

if driver what the policyholders

MURICIE

Date & Time:

Driver's Signature

Reporting Clintre Personnel's Signature

Name:

NEIC/FIN NO.

EUNOS MOTOR SERVICE 44n! And Man

6.	BUX I KAKI BUKIT AVE 6 BUILD64 SINGAPORE 417883 SET 22807 Tejeta E	Hima.	
	TELL 6747 2033, 6748 0107 FAX: 6741 5197	Date >	
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	FN. Bumpa- ton	540.00	~
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	From Supposed Ponse Perit och	164.00	
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	Spray boinding	7500	
	Spanel Beading to	95000	
	Wiring So 30	9246.50	
	1 ump Sum ( \$ 7397/5		9296.50
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	100 159 1 to 0 total 728750		
	HS 58	5.810	
	HS: 5.81C 04 Days.		
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	the Renaiser of the Asia hence notify		
	To display damaged early painting		
	Third party survey of a confermation		
	Third party survey is on a "Without Prejudice" basis     Sprowers modification(s) is allowed.		
	Supplementary item(s) must be resurveyed and is subject to final approval from insurance Company		
	ACKTOWNEDGE by Recorns		
	Signature: Date:		

A'ZONE

### LKK Auto Consultants Pte Ltd (Co.Reg.No:199607198R)

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

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com;assignments@lkkauto.com

### VEHICLE DAMAGE INSPECTION REPORT

Our File No:

CS/EGI20002160/ATF3N2

Date:

30/03/2020

REFERENCE

Handling Insurer:

ERGO Insurance Pte. Ltd.

Policy No:

Claimant Vehicle

SLT2280Y

Insured Vehicle No:

YN8265E

Ditto of Loss:

05/02/2020

Nature of Claim:

TP

Claim No:

CDMCG20000225

DESCRIPTION & IDENTIFICATION OF VEHICLE

Rea No:

No:

SLT2280Y

Make & Model: Reg. Date:

TOYOTA ESTIMA AERAS, 2.4 (A) 23/10/2017 (Man. Year. 2017)

Engine No: Chassis No: Odometer:

2AZL016020 ACR507147210

51903 km

Colour

Engine Capacity: Market Value/New Car Price: 2362 cc N/A

Sum Insured (S\$):

Market Value/New Car Price

CONDITION OF VEHICLE AT THE TIME OF SURVEY

Ceneral Condition:

Steering (Serviceable):

Yes

Footbrake (Serviceable):

Yes

Handbrake (Serviceable):

Engine Modification:

No

Pre-accident Condition:

CONDITION OF TYRES

Front Tyre Size:

225/50R18

Rear Tyre Size:

225/50R18

Front Left Side:

Bridgestone 6 mm

Rear Left Side: Rear Right Side: Bridgestone 6 mm Bridgestone 6 mm

Front Right Side: Bridgestone 6 mm Tim above values represent the remaining tyre treads depth

COST OF CLAIMS		Repairer's	Adjuster's	Difference	Diff %
Ports		7,546.50	6,427.50	1,119.00	14.83
Miscellaneous Items		0.00	0.00	0.00	
Embour		1,750.00	830.00	920.00	52.57
Paintwork Labour		0.00	0.00	0.00	
Tawing		0.00	0.00	0.00	
	Calculated Gross Total (S\$)	9,296.50	7,257.50	2,039.00	21.93
	Approved Total (Overridden) (S\$)		5,800.00		
	Nett Amount (S\$)	9,296.50	5,800.00	3,496.50	37.61

INSPECTION

Onto of Assignment:

07/02/2020

Eunos Motor Service (HQ)

Date Inspected:

10/02/2020 Inspected At:

1 Kaki Bukit Ave 6, #01-64 AutoBay @ Kaki Bukit

Singapore 417883

Estimated Period of Repair:

4.0 days

Adjuster:

ADRIAN LING

Manager:

DENISE TAY KWEE CHENG

NOTE. This report represents our findings at the time and place of inspection stated herein. Such inspection has been carried out to the best of our knowledge and ability but any other liability under any other circumstances is hereby expressly excluded.

### REPAIR DETAILS

Reference

Pari Source: MRM-SG

Version: 1.0 (Last Synchronised: 30 Mar 2020)

Parts: M1-MPV

TOYOTA ESTIMA AERAS 2.4 (A) (Catalogue:Merimen Singapore 1.0)

Labour

Repairer's

(Price-denominated Standard List)

Print Code: (Unsubmitted, no print-code for SLT2280Y)

Validity:

These estimates are valid only if they contain the print code (above) on all estimate pages, running page numbers with

the END OF ESTIMATES marker on the last estimate page

Further Info: Items/values not in reference catalogue are prefixed with an asterisk \*.

Po	com	mon	dod	Par	te
T ( )	C - R - D T - R - R - R - R - R - R - R - R - R -	111-11	2 3 2 3		1.7

No.	Qty Part No.	Particulars	Condition	Repairer's	Amount
1	1	*FRONT BONNET	Distorted	766.00 FL	*766.00 FL
2	2	*FRONT BONNET HINGE	Not Necessary	196.00 FL	*-FL
3	1	*FRONT BONNET LOCK	Damaged	132.00 FL	*132.00 FL
4	9	*FRONT BONNET RUBBER	Not Necessary	84.00 FL	*-FL
5	2	"HEADLAMP ASSY LH/RH	Cracked	6,660.00 FL	*6,460.00 FL
6	1	*FRONT BUMPER	Torn	540.00 FL	*540.00 FL
7	3	*FRONT BUMPER TOP GRILLE	Cracked	488.00 FL	*488.00 FL
В	1	*FRONT BUMPER CENTRE GRILLE	Not Necessary	174.00 FL	*-FL
9	4	*FROTN SUPPORT PANEL	Repair	723.00 FL	*-FL
112	1	*FRONT PANEL TOP GARNISH COVER	Deformed	164.00 FL	*164.00 FL
11	8	*FRONT GARNISH COVER CLIPS	Necessary	40.00 FL	*20,00 FL
12	1	*FRT GRILLE RUBBER	Not Necessary	95.00 FL	*-FL
	unchise part. L=ListIt	omDisc.			
			Sub Total (S\$)	10,062.00	8,570.00
		- List Item Discount on	L Items 25.00/25.00% (S\$)	2,515.50	2,142.50
			Total Parts (S\$)	7,546.50	6,427.50

Report was unsubmitted during this print-out.

# Recommended Miscellaneous Items

Thurs are no new miscellaneous items selected.

The second second	and the second second	and it is	Language Com-
Recomr	nende	ed La	Dour

No	Particulars	Lab.Type	Repairer's	Amount
Lat	our Items			
1	SPRAY PAINTING	New	750.00	400.00
2	PANEL BEATING TO NEW & REPLACE PARTS	New	950.00	400.00
3	WIRING	New	50.00	30,00
		Gross Labour Cost (S\$)	1,750.00	830.00
	Report was unsu	ibmitted during this print-out.		

< END OF ESTIMATES >