

22/03/2001

ASS. REC. BY:

REF:

es/smo20002871/utd3/n2

Special Instructions:

Surveyor: Marcus

ASSIGNMENT (Office)

From (Person): Grace Teo of SMO Date/Time: 19/02/2020

Estimated Cost: Bill to:

OD/TP/WS/TP RES / OD RES / EVA / INV / MV / CS

To Inspect Vehicle No: SGE 6630H Insured: GBF 8491H

at Workshop m/s Revolution Auto Tel: 9239 0237.

of 8 kerk' Bukit Ave 4 #01-49 premier

Policy No: Claim No: CMTD2000692/MYE

Sum Insured: Excess:

Make of Veh: D.O.A. 11/02/2020

(Client's Record)

CA / REV / REP. / REV 24 HRS lup) H.O.D. Endorsement:

Date/Time: 240pm 01/2/2020 Person Contacted: Ikhwan Vehicle: IN/OUT

Date/Time	Action/Instruction	Telephone
	SGE 6630H-X	
	GBF 8491H-X	
20/2/20	Sent pending estimate.	

(08/11/13) waf

ASS. REC. BY: MORIS

REF:

Smo

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:

(Client's Record)

Make of Veh:

(Policy Condition)

Remark: The veh had commenced its
repair at the time of inspection.

Bal. or Market Value:

IDAC Accident Rpt:

Consistent?: Yes or No

CA / PR Seen:

Consistent?: Yes or No

Est. Repairs:

days Res.: Yes or No

Lum Sum:

% 3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Vehicle: IN / OUT

Date:

Person Contacted:

Date / Time

Action / Instruction

27/1/20 we 22-3-2021 1/5.1ph. LTA 5380

1/5 2500 confirmed with Lukas. (Rld: 6910.40 : 73%)

RECEIVED 26 FEB 2020

Date/Time, File Pass to?

☐

Prel. Report

20/2 Typst

☒

Final Report

Date/Time, File Return to?

2)

Report Format:

Lump Sum / I.B.I. (\$) 2500

Veh No: SGE6630H Yr Regn: 23/3 06Type: (M) Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make:

Hyundai vernaC.C. 1599

Colour:

Beige

A/C: Insured / Std / NI / NA

Sp. Reading

Bothy fly?

T/Radio: Insured / Std / NI / NA

Eng/No:

C/No:

KMHEN41CR.64041425Gen. Cond: (M) Good / Fair / Poor / BurntSteering: (M) In order / Jammed / Leaked / Burnt orBrake: (M) In order / Jammed / Leaked / Burnt or

Modi: Nil / S/Rim / STD A/Rim or

Tyre Size:

F:

R:

185/65R14BS / (M) EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or

Front

6

Rear

6

R/Bal.

6

mm

R/Bal.

6

mm

L/Bal.

6

mm

L/Bal.

6

mm

D.O.A.

11/2/20

D.O.I.

19/2/20

Survey held at

Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or

Rear n/s.

The U/C / Chassis frame / Body Structure affected due to collision

Days Of Repair: 5

Resurvey No. of Trip:

Survey Fee:

Transportation:

Add Fee:

☐

Site Insp (\$

☐

Interview (\$

☐

Tech. Invs (\$

☐

Weekend (\$

) \$ + R\$ \$

) Photos

) Others

TOTAL

250

Nivitha (LKK Auto)

From: Teo, Grace <grace.teo@sompo.com.sg>
Sent: Wednesday, 19 February 2020 2:14 PM
To: Claims Dept; 'admin-d@lkkauto.com'; 'assignments@lkkauto.com'; sur@lkkauto.com; Ye, Yong Kang Melvin
Cc: claims; Lucas Chow; Henry, Irene James; Choo, Thelma
Subject: CMTD2000692/MYE - LKK(MC)/ GBF8491H & SGE6630H ACC on 11/02/2020 (PRE-REPAIR SURVEY REQUEST) - veh in
Attachments: SGE 6630 H - GIA.PDF

Our Reference : CMTD2000692/MYE
Your Reference : SGE6630H

Without Prejudice
EMAIL ONLY

Date: 19.02.2020

OUR Email: motorsurvey@sompo.com.sg

Attention:
M/S BIFROST AUTO PTE LTD

Dear Ikhwan,

ACCIDENT INVOLVING GBF8491H & SGE6630H ON 11.02.2020

We refer to your email reply of today.

We will appoint **Mr. Marcus Chua** of **LKK Auto** to conduct the survey.

Hi **LKK Auto**,

Please make the arrangement to survey for **SGE6630H** on a without prejudice and any admission of liability basis.

Please be informed that **Mr. Melvin Ye** is the handler of this case who can be contacted at 63224 667/
melvin.ye@sompo.com.sg .

Please revert your report upon completion of survey to my colleague, **Mr. Melvin**.

Thank you.

Best Regards
Grace Teo
Claims Division
D: 6329 5170 | T: 6461 6555 | F: 6221 3147

For motor claims survey request, please email to motorsurvey@sompo.com.sg



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From: Claims Dept <claims_rar@bifrostauto.com>

Sent: Wednesday, February 19, 2020 2:08 PM

To: Teo, Grace <grace.teo@sompo.com.sg>

Cc: Ye, Yong Kang Melvin <melvin.ye@sompo.com.sg>; claims <claims@bifrostauto.com>; Lucas Chow <assessment_ral@bifrostauto.com>; Henry, Irene James <irene.henry@sompo.com.sg>

Subject: Re: CMTD2000692/MYE - PRI/ GBF8491H & SGE6630H ACC on 11/02/2020 (PRE-REPAIR SURVEY REQUEST)

Dear Sir/Maam,

We wish to nominate Marcus Chua from LKK to conduct the PRS for our client's vehicle.

Please assist to have the said surveyor to contact me before coming over for the PRS.

Thank you.

The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document.

Nur'Ikhwan

Motor Claims Department

Tel: 9329 0237

On Wed, 19 Feb 2020 at 14:03, Teo, Grace <grace.teo@sompo.com.sg> wrote:

Our Reference : CMTD2000692/MYE

Your Reference : SGE6630H

Without Prejudice

EMAIL ONLY

Date: 19.02.2020

OUR Email: motorsurvey@sompo.com.sg

Attention:

M/S BIFROST AUTO PTE LTD

Dear Ikhwan,

ACCIDENT INVOLVING GBF8491H & SGE6630H ON 11.02.2020

We refer to your Notice of Accident dated 19.02.2020.

Please be informed that **Mr. Melvin Ye** is the handler of this case who can be contacted at 63224 667/ melvin.ye@sompo.com.sg .

We intend to conduct a pre-repair survey of the damage to your client's/your customer's vehicle jointly with your client/your motor workshop. We propose to use one of the motor surveyors named in the attached list to conduct the joint pre-repair survey as a single joint expert.

Pre-Repair Survey

	Motor Surveyor	Surveyor	Selection (Indicate as tick)
1	Raleigh Services	Andrew Ow Yong	
		Vincent Ng	
2	LKK Auto Consultants	Kenneth Kong (North area)	
		Marcus Chua (East area)	
		Mohd Rasul (West area)	
		Mohd Taufikh (West area)	
3	Priority Services	Jimmy Lee	
		Lawrence Ng	
		Jeffery Ong	

Please let us know within **two (2) working days** whether you agree to the appointment of any of these motor surveyors as a single joint expert. You may select up to two of the listed motor surveyors. We will bear the cost of the pre-repair survey carried out by the single joint expert.

Best Regards

Grace Teo

Claims Division

D: 6329 5170 | T: 6461 6555 | F: 6221 3147

For motor claims survey request, please email to motorsurvey@sompo.com.sg



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From: Claims Dept <claims_rar@bifrostable.com>
Sent: Wednesday, February 19, 2020 11:33 AM
To: Claims - Motor Survey <MotorSurvey@sompo.com.sg>
Cc: claims <claims@bifrostable.com>; Lucas Chow <assessment_ral@bifrostable.com>
Subject: Accident involving SGE 6630 H & GBF 8491 H on 11/02/2020 (PRE-REPAIR SURVEY REQUEST)

Without Prejudice

Dear Sir/ Mdm,

We refer to the above matter.

We represent our client, Qisha , to notify you of the aforesaid accident involving our client's vehicle SGE 6630 H and your insured's vehicle GBF 8491 H on 11/02/2020.

Please find enclosed our client's GIA report for your necessary action.

This serves as a **NOTICE** that we are claiming against GBF 8491 H for damages, costs and disbursements.

Please let us know within **2 working days** from today, your client's and your intention to conduct a pre-repair survey of our client's vehicle, along with your list of at least **ten (10) motor surveyors**.

If we do not receive any reply from you within the stipulated timeline, we shall proceed to appoint our own surveyor and proceed with the necessary repair for our client's vehicle without further reference to your insured or you.

Premises for the Pre-repair inspection: 8 Kaki Bukit Ave 4 #01-49, Premier @ Kaki Bukit Singapore 415875

Contact Person: IKHWAN (93290237)

Contact Email: claims_rar@bifrostable.com

VEH IN (Date & Time) : 18/02/2020

Kindly cc a copy of this letter to your insured for his/her acknowledgement.

We look forward to hearing from you soon.

To avoid incurrence of any unnecessary cost on both our end, kindly confirm liability status within 7 days from this to minimize time wastage and incurrence of any unnecessary cost(s) on both our end, we seek your kind advice, within 7 days working days, on liability status for subject claim. If we do not hear from you within the stipulated period, we shall proceed with the purchase of your insured GIA report and this cost or any other cost incurred for confirmation of liability status shall be included in our LOD for reimbursement purpose.

The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document.

Nur'Ikhwan

Motor Claims Department

Tel: 9329 0237

Denise Tay (LKKAuto)

From: Denise Tay (LKKAuto)
Sent: Thursday, 20 February 2020 9:55 AM
To: Admin-D (LKKAuto); 'Teo, Grace'; assignments; 'Ye, Yong Kang Melvin'
Cc: 'Henry, Irene James'; 'Choo, Thelma'; SUR
Subject: RE: CMTD2000692/MYE - LKK(MC)/ GBF8491H & SGE6630H ACC on 11/02/2020 (PRE-REPAIR SURVEY REQUEST) - veh in

Dear Sir/Madam,

Please be informed that we have inspected the vehicle SGE 6630H on 19/02/2020
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: Admin-D (LKKAuto) <admin-d@lkkauto.com>
Sent: Wednesday, 19 February 2020 2:38 PM
To: 'Teo, Grace' <grace.teo@sompo.com.sg>; assignments <assignments@lkkauto.com>; 'Ye, Yong Kang Melvin' <melvin.ye@sompo.com.sg>
Cc: 'Henry, Irene James' <irene.henry@sompo.com.sg>; 'Choo, Thelma' <thelma.choo@sompo.com.sg>; SUR <sur@lkkauto.com>
Subject: RE: CMTD2000692/MYE - LKK(MC)/ GBF8491H & SGE6630H ACC on 11/02/2020 (PRE-REPAIR SURVEY REQUEST) - veh in

Dear Sir/Mdm,

Thank you for the assignment.

Best Regards

G.NIVITHA

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Teo, Grace [<mailto:grace.teo@sompo.com.sg>]
Sent: Wednesday, 19 February 2020 2:14 PM
To: Claims Dept; 'admin-d@lkkauto.com'; 'assignments@lkkauto.com'; sur@lkkauto.com; Ye, Yong Kang Melvin

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Price Range

Depreciation

> 10 year(s)

Vehicle Type



Home » Used Cars » Direct Owners » Hyundai Verna 1.6M (COE till 06/2021)

Hyundai Verna 1.6M (COE till 06/2021)

Overview

Financial

Insurance

Accessories

Similar

Research

Photos

Map

Price \$14,500

Depreciation \$10,760 /yr

Reg Date 27-Jun-2006
(1yr 4mths 6days COE left)

Mileage N.A.

Manufactured 2006

Road Tax \$1,042 /yr

Transmission Manual

Dereg Value \$6,262 as of today (change)

OMV \$11,288

COE \$23,227

ARF \$12,417

Engine Cap 1,599 cc

Power 82.4 kW (110 bhp)

Curb Weight 1,263 kg

No. of Owners 3

Type of Vehicle Mid-Sized Sedan

Features

View specs of the Hyundai Verna (2005-2009)

Category

COE Car, Direct Owner Sale

Status

Available

Resources



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Contact Person(s) Raj Kur

Contact No. 963961

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» Ownership Transfer

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Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type: Business
Owner ID: 450D

Vehicle Details

Vehicle No.: SGE6630H
Vehicle to be Exported: No
Intended Deregistration Date: 21 Feb 2020
Vehicle Make: HYUNDAI
Vehicle Model: VERNA 1.6M
Primary Colour: Gold
Manufacturing Year: 2006
Engine No.: G4ED6388023
Chassis No.: KMHCN41CR6U041405
Maximum Power Output: 82.4 kW (110 bhp)
Open Market Value: \$11,437.00
Original Registration Date: 23 Mar 2006
First Registration Date: 23 Mar 2006
Transfer Count: 3
Actual ARF Paid: \$12,581.00

Intended PARF Rebate Details

PARF Eligibility: Forfeited
PARF Eligibility Expiry Date: -
PARF Rebate Amount: \$0.00

Intended COE Rebate Details

COE Expiry Date: 22 Mar 2021
COE Category: E - Open Category
COE Period(Years): 5
PQP Paid: \$24,771.00
COE Rebate Amount: \$5,380.00
Total Rebate Amount: \$5,380.00

Message

Please note that the 5-year COE for this vehicle cannot be further renewed. The vehicle must be de-registered upon COE expiry or when the vehicle reaches its statutory lifespan (if applicable), whichever is earlier.

The information contained herein is correct as at 20 Feb 2020

OK

Bifrost Auto Pte Ltd

No.8 Kaki Bukit Ave 4, Premier @ Kaki Bukit, #01-49 Singapore 415875
Tel: +65 6452 4457 | Fax: +65 6452 4584
Co. Reg. No.: 201929175W

Vehicle No: SGE6630H
Model: Hyundai Verna
Chassis No:
Year of manufacturing:

Not Approved
19/2/20
2/5 @ 2500/- 5 days.
Take photo After rep.

NO.	DESCRIPTION	QTY	U/P	AMT
#	List Item			
	Rear bumper	1		580.70
	Rear bumper retainer RH	1		76.80 X
	Rear bumper retainer LH	1		76.80 X
	Rear bumper bracket RH	1		92.60 X
	Rear bumper bracket LH	1		92.60 X
	Rear bumper sponge	1		162.80
	Rear bumper reinforcement	1		382.70
	Boot lid	1		985.30
	Boot lid lock	1		238.60 X
	Boot lid lock catch	1		75.50 X
	Boot lid rubber beading	1		189.30
	Boot lid emblem - Logo	1		82.60 X
	Boot lid emblem - Verna	1		80.70
	Boot lid emblem - C1.6	1		55.20
	Tail lamp RH	1		380.00 X
	Tail lamp LH	1		380.00
	End panel	1		523.80 X
	End panel top garnish	1		279.60 X
	Rear fender LH	1		1127.30 X
	Rear fender inner trim LH	1		382.50 X
				6245.40

Special Nett Items

Reverse sensor set	1	250.00	200
Rear bumper clip set	1	50.00	
End panel sealant	1	50.00	X
Rear number plate & casing	1	45.00	X
		395.00	

Labour & Miscellaneous Charge

To R&R rear bumper reverse sensor	80.00	50
To check wiring and lighting system	100.00	30
To supply under coating / putty on parts replaced	80.00	30
To perform anti rust treatment on affected areas	60.00	
To R&R boot lid mechanism	200.00	50
To R&R rear trims , garnish and seats assy	250.00	80
To repair , replace and realign damaged areas	900.00	520

P-1900.20
2x
P-1520.16
S.N-250.00
A-1360.00
3130.16
2504.

To spray painting on affected areas
To perform water seepage test after repair
Sundries

900.00 600
11 150.00 X
11 50.00 X

2770.00

List Items Subtotal
Special Nett Items Subtotal
Labour Items Subtotal
Total

2410.40

LKK Auto Consultants hence notify
the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and
is subject to prior approval from Insurance Company

Acknowledged by Repairer:

Signature:

Date:



LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Affiliated to Federation Internationale Des Experts En Automobile				
SOMPO INSURANCE SINGAPORE PL			Ref : CS/SMO20002871/Utd3n2	
50 RAFFLES PLACE #05-01/06 SINGAPORE LAND TOWERS SINGAPORE 048623			Date : 02-03-2020	
			Code : SMO	
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	GBF 8491H	Veh. Inspected	SGE 6630H	
Policy No.		Coverage (\$)	0.00	
Claim No.	CMTD2000692/MYE	Excess (\$)	0.00	
Assign From	GRACE TEO	Assign Date	19/02/2020	
2. Vehicle Particulars & Condition				
Make & Model	HYUNDAI VERNA (M)	c.c	1599	
Engine No.	HIDDEN	Year of Reg.	2006	
Chassis No.	KMHCN41CR6U041405	Colour	BEIGE	
Odometer	-	Steering	IN ORDER	
Brakes	IN ORDER	Modification	SPORTS RIM	
General	GOOD			
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre	185/65 R14	DUNLOP	6 mm	
L/H Front Tyre	185/65 R14	DUNLOP	6 mm	
R/H Rear Tyre	185/65 R14	DUNLOP	6 mm	
L/H Rear Tyre	185/65 R14	DUNLOP	6 mm	
4. Description of Damages				
THE VEHICLE SUSTAINED DAMAGES AT THE REAR N/S PORTION. DAMAGES SEE DETAILS.				
5. General Information				
Accident Date	11/02/2020	Inspection Date	19/02/2020	
Survey held at	REVOLUTION AUTOMOTIVE PTE LTD 8 KAKI BUKIT AVE 4, #01-49/50/51/52/53/54 PREMIER @ KB, SINGAPORE 415875			
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:		5 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 2

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SGE 6630H

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	REAR BUMPER	DENTED / DEFORMED	580.70	418.60
1	REAR BUMPER RETAINER RH	NOT NECESSARY	76.80	-
1	REAR BUMPER RETAINER LH	NOT NECESSARY	76.80	-
1	REAR BUMPER BRACKET RH	NOT NECESSARY	92.60	-
1	REAR BUMPER BRACKET LH	NOT NECESSARY	92.60	-
1	REAR BUMPER SPONGE	TORN	162.80	98.80
1	REAR BUMPER REINFORCEMENT	DENTED	382.70	176.10
1	BOOT LID	DENTED	985.30	737.20
1	BOOT LID LOCK	SERVICEABLE	238.60	-
1	BOOT LID LOCK CATCH	NOT NECESSARY	75.50	-
1	BOOT LID RUBBER BEADING	TWISTED	189.30	126.00
1	BOOT LID EMBLEM-LOGO	NOT NECESSARY	82.60	-
1	BOOT LID EMBLEM-VERNA	NECESSARY	80.70	42.00
1	BOOT LID EMBLEM-C1.6	NECESSARY	55.20	38.00
1	TAIL LAMP RH	NOT NECESSARY	380.00	-
1	TAIL LAMP LH	CRACKED	380.00	263.50
1	END PANEL	TO REPAIR SEE LABOUR	523.80	-
1	END PANEL TOP GARNISH	NOT NECESSARY	279.60	-
1	REAR FENDER LH	TO REPAIR SEE LABOUR	1,127.30	-
1	REAR FENDER INNER TRIM LH	NOT NECESSARY	382.50	-
	LESS 20% DISCOUNT		-	-380.04
			6,245.40	1,520.16
SPECIAL NETT ITEMS				
1	SET REVERSE SENSOR (SN)	SHORTED	250.00	200.00
1	SET REAR BUMPER CLIP (SN)	NECESSARY	50.00	50.00
1	END PANEL SEALANT (SN)	NOT NECESSARY	50.00	-
1	REAR NUMBER PLATE & CASING (SN)	NOT NECESSARY	45.00	-



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 (\$)
1	SUNDRIES (SN)	NOT NECESSARY	50.00	-
			445.00	250.00
	LABOUR			
	TO R&R REAR BUMPER REVERSE SENSOR.		80.00	50.00
	TO CHECK WIRING AND LIGHTING SYSTEM.		100.00	30.00
	TO SUPPLY UNDER COATING/PUTTY ON PARTS REPLACED. }		80.00	30.00
	TO PERFORM ANTI RUST TREATMENT ON AFFECTED AREAS. }		60.00	-
	TO R&R BOOT LID MECHANISM.		200.00	50.00
	TO R&R REAR TRIMS,GARNISH AND SEATS ASSY.		250.00	80.00
	TO REPAIR,REPLACE AND REALIGN DAMAGED AREAS.INCLUSIVE OF THE REPAIR OF END PANEL AND REAR FENDER LH.		900.00	520.00
	TO SPRAY PAINTING ON AFFECTED AREAS.		900.00	600.00
	TO PERFORM WATER SEEPAGE TEST AFTER REPAIR.	NOT NECESSARY	150.00	-
			2,720.00	1,360.00
GRAND TOTAL			9,410.40	3,130.16
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)				2,500.00

Report Ref No. CS/SMO20002871/Utd3n2

CHUA KANG SENG

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 whatsoever, in contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.