

...CLAIM SUBFOLDER...(Pending for Survey Report)

Total Loss

CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Status
Main	17 Jun 2020		17 Jun 2020 14:25 Edit Adj Rpt	S\$34,394.00 Edit Estimates	S\$34,394.00 View Rpt	Pending for Survey Report

Main	Reference	Claim Details	Documents	Show All					
CLAIM SUBFOLDER DETAILS [Created by insurer]									
Insured:	Jardine Cycle and Carriage Limited Group Of Companies, Co. Reg. No.: 197701469G								
Vehicle Reg. No.:	3386S	Date of Loss:	15/06/2020 19:00 - :59 [22 Months and 20 Days From LTA Reg Date (Man Yr)]						
Claim Type:	OD / 625005	Policy/Cover Note No.:	26578554MTR (Comprehensive) Coverage: 01/01/2020 - 31/12/2020						
		Excess:	S\$3,500.00						
Repairer:	Cycle & Carriage Automotive Pte Ltd (Pandan Gardens) 209 Pandan Gardens, 609339 West Coast - Tel: 65684501/65684518								
Handling Insurer:	MSIG Insurance (Singapore) Pte. Ltd. (HQ) - Tel: +65 6827 7888 ... [Handled by Vimmala D/O Raja Singam - 65942471]								
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by MOHD RASUL] ... [Final Rpt due 17/07/2020]								
Driver/Custodian:	MOHAMED SHARIF BIN SARIKAN (52 / Male) , NRIC: S1811934Z, Tel: +6596287624 Email: NOEMAIL								
Adj Asg. Remarks:	Car in. Survey and Revert. Please contact us ASAP if you cannot attend. Please revert and check on the market value & rebate								
ASSOCIATED MAIL RECEIVED View All Compose Case Mail									
MSIG_SG (22/06/2020): Alert - Adj Mandate Revoked - 3386S - Claim Handler: Vimmala D/O Raja Singam									
ALL ASSOCIATED TASKS View All Search Tasks Create New Task Complete									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

Claim Documents

*3386S (625005)

OD

Jun 15 2020 7:00PM

**[Jardine Cycle and Carriage Limited Group Of Companies]
Cycle & Carriage Automotive Pte Ltd**

Upload Documents			Upload Photos			Compose New Letter			View			View in Browser		
Video										1 per page				
No	Finalized On		Cycle & Carriage Automotive Pte Ltd (Pandan Gardens)							Thumbnail		Print		
1	17/06/20 09:32		Video - Accident [Linked Accident Report Documents]							Load MP4				
Assessment Reports										1 per page				
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1	17/06/20 09:37		Accident Statement							Load HTM				
No	Finalized On		LKK Auto Consultants Pte Ltd (HQ)							Thumbnail		Print		
1	19/06/20 10:55		Adjuster Immediate Advice							Load HTM				
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Photos/Images										3 per page				
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Video				1 per page	☒
No	Finalized On	Cycle & Carriage Automotive Pte Ltd (Pandan Gardens)		Thumbnail	Print
25	17/06/20 09:37	Police Report [Linked Accident Report Documents]		Load JPG	☒
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27	17/06/20 09:37	Police Report [Linked Accident Report Documents]		Load JPG	☒
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)		Thumbnail	Print
1	18/06/20 10:49	Chassis Number		Load JPG	☒
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1	17/06/20 10:46	PARF/COE rebate		Load PDF	
2	17/06/20 10:46	Road tax expiry date -25/07/2020		Load PDF	
3	17/06/20 11:35	SG car mart selling price for MITSUBISHI ATTRAGE 1.2 CVT (A)		Load PDF	
4	17/06/20 13:47	Estimate from C&C		Load PDF	
5	17/06/20 13:48	Email from C&C to arrange for survey		Load PDF	
6	22/06/20 11:50	Discharge Form		Load PDF	
7	22/06/20 15:32	Signed DV		Load PDF	
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No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)		Thumbnail	Print
1	19/06/20 10:58	ESTIMATE		Load PDF	
2	03/07/20 14:55	LTA REBATE		Load PDF	
3	03/07/20 15:42	LETTER		Load PDF	

Linked Accident Report Documents

Video				1 per page	☒
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Documents Checklist

DOCUMENTS CHECKLIST

Reset Save Print

There are no document checklists configured.

Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)

Show Remarks To: ☐ Handling Insurer

Note: Remarks are private unless you show it to other parties.

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

MSIG Insurance (Singapore) Pte. Ltd.
4 Shenton Way, #21-01 SGX Centre 2
Singapore 068807

Our File No: CS/MSG20006383/R1QF3S2**Date:** 03/07/2020**REFERENCE**

Insured/Claimant: Jardine Cycle and Carriage Limited Group Of Companies
Date of Loss: 15/06/2020

Policy No: 26578554MTR
Nature of Claim: OD Claim No: 625005

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: **3386S**
Make & Model: MITSUBISHI ATTRAGE, 1.2 CVT (A) Engine No: 3A92UHC0541
Reg. Date: 26/07/2018 (Man. Year: 2018) Chassis No: MMBSTA13AJH002496
Colour: Grey Odometer: 0 km
Engine Capacity: 1193 cc
Market Value/New Car Price: S\$50,000.00
Sum Insured (\$\$): **Market Value/New Car Price**

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition: Fair Steering (Serviceable): Yes Footbrake (Serviceable): Yes
Handbrake (Serviceable): Yes Engine Modification: No Pre-accident Condition:

CONDITION OF TYRES

Front Tyre Size: 185/55 R15 Rear Tyre Size: 185/55 R15
Front Left Side: Bridgestone 6 mm Rear Left Side: Bridgestone 6 mm
Front Right Side: Bridgestone 6 mm Rear Right Side: Bridgestone 6 mm

The above values represent the remaining tyre tread depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	72,342.00	19,744.00	52,598.00	72.71
Miscellaneous Items	0.00	0.00	0.00	
Labour	22,220.00	14,650.00	7,570.00	34.07
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (\$\$)	94,562.00	34,394.00	60,168.00	63.63
- Excess (\$\$)	3,500.00	3,500.00	0.00	0.00
(\$\$)	91,062.00	30,894.00	60,168.00	66.07
+ GST 7.00/7.00% (\$\$)	6,374.34	2,162.58	4,211.76	66.07
Nett Amount (\$\$)	97,436.34	33,056.58	64,379.76	66.07

INSPECTION

Date of Assignment: 17/06/2020

Date Inspected: 17/06/2020 Inspected At:

Cycle & Carriage Automotive Pte Ltd (Pandan Gardens)
209 Pandan Gardens
Singapore 609339

Estimated Period of Repair: 25.0 days

Adjuster: MOHD RASUL**Manager:** SHIAU CHAN

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.

(EXCLUDE CHECK ITEMS S\$54,580.00 NETT)

TOTAL LOSS ASPECT

Market Value :	\$50,000.00
OMV :	\$13,576.00
PARF Rebate (1) :	\$ 3,750.00
Quota Premium Paid :	\$25,000.00
COE Rebate (2) :	\$20,255.00
Total Rebate (1) + (2) = :	\$24,005.00

The total amount incurred will be Market Value \$50,000.00 minus Total Rebate \$24,005.00 = \$25,995.00 before excess.

In view of the above, the vehicle is uneconomical to be repaired, you are advised to invite tender for the wreck.

REPAIR DETAILS

Reference

Part Source:	(Last Synchronised: 03 Jul 2020)	
Parts:	N/A	MITSUBISHI ATTRAGE 1.2 CVT (A) (Model not available in database)
Labour:	Repairer's	(Price-denominated Standard List)
Print Code:	(Unsubmitted, no print-code for 3386S)	
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 *.	

Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*SUNDRIES	Necessary	80.00 FS	*50.00 FS
2	1		*FACE, FR BUMPER	Torn	703.00 FS	*703.00 FS
3	1		*COVER, FR BUMPER	Cracked	12.00 FS	*12.00 FS
4	1		*COVER, HEADLAMP SUPT PANEL	Cracked	62.00 FS	*62.00 FS
5	5		*CLIP, FR BUMPER	Necessary	20.00 FS	*20.00 FS
6	1		*GRILLE, FR UNDER	Deformed	165.00 FS	*165.00 FS
7	1		*GARNISH, FR BUMPER, LH	Scratched	127.00 FS	*127.00 FS
8	1		*GARNISH, FR BUMPER, RH	Missing	127.00 FS	*127.00 FS
9	1		*BRACKET, FR BUMPER, LH	Necessary	13.00 FS	*13.00 FS
10	1		*BRACKET, FR BUMPER, RH	Necessary	13.00 FS	*13.00 FS
11	1		*GRILLE, RADIATOR	Missing	554.00 FS	*554.00 FS
12	1		*MARK, THREE-DIA	Missing	69.00 FS	*69.00 FS
13	1		*HOOD	Buckled	734.00 FS	*734.00 FS
14	1		*INSULATOR, HOOD	Torn	177.00 FS	*177.00 FS
15	6		*CLIP, HOOD INSULATOR	Necessary	18.00 FS	*18.00 FS
16	1		*HINGE, HOOD, LH	Bent	56.00 FS	*56.00 FS
17	1		*HINGE, HOOD, RH	Bent	56.00 FS	*56.00 FS
18	1		*CABLE, HOOD LOCK RELEASE	*Check	30.00 FS	*- FS
19	1		*LATCH, HOOD	Bent	69.00 FS	*69.00 FS
20	2		*DAM, HOOD	Necessary	40.00 FS	*40.00 FS
21	1		*WEATHERSTRIP, HOOD, RR	Necessary	51.00 FS	*51.00 FS
22	1		*FENDER, FR LH	Buckled	497.00 FS	*497.00 FS
23	1		*FENDER, FR RH	Buckled	497.00 FS	*497.00 FS
24	1		*SHIELD, FR WHEELHOUSE, LH	Torn	98.00 FS	*98.00 FS
25	1		*SHIELD, FR WHEELHOUSE, RH	Torn	98.00 FS	*98.00 FS
26	1		*CLIP, INNERSHIELD 26pcs	Necessary	104.00 FS	*104.00 FS
27	1		*GARNISH, FR PILLAR, RH	Cut	30.00 FS	*30.00 FS
28	2		*GARNISH PILLAR, FR FENDER	*Check	130.00 FS	*- FS
29	1		*PANEL ASSY, FR END	Bent	1,055.00 FS	*1,055.00 FS
30	1		*PANEL, HEADLAMP SUPPORT UPR	*Check	65.00 FS	*- FS
31	1		*WHEELHOUSE, FR INR RH	Bent	347.00 FS	*347.00 FS
32	1		*SIDEMEMBER ASSY, FR RH	Bent	497.00 FS	*497.00 FS
33	1		*GLASS, WINDSHIELD	Cracked	985.00 FS	*985.00 FS
34	1		*TAPE, WINDSHIELD GLASS	Necessary	24.00 FS	*24.00 FS
35	1		*COVER, ENG ROOM UNDER FR	*Check	99.00 FS	*- FS
36	1		*PANEL, AIR GUIDE, LH	*Check	11.00 FS	*- FS
37	1		*PANEL, AIR GUIDE, RH	*Check	11.00 FS	*- FS
38	10		*CLIP, AIR GUIDE	*Check	40.00 FS	*- FS
39	1		*GARNISH, FR DECK	*Check	178.00 FS	*- FS
40	1		*COVER, FR DECK, LH	*Check	16.00 FS	*- FS
41	1		*COVER, FR DECK, RH	*Check	16.00 FS	*- FS
42	1		*COVER, DOOR MIRROR, OTR RH	*Check	114.00 FS	*- FS
43	1		*MIRROR ASSY, DOOR, RH	Not Necessary	638.00 FS	*- FS
44	1		*PANEL, INSTRUMENT	*Check	730.00 FS	*- FS
45	1		*HEADLINING	Deformed	548.00 FS	*548.00 FS

Report was unsubmitted during this print-out.

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
46	1		*BACK ASSY, FR SEAT, RH	*Check	2,114.00 FS	*- FS
47	1		*S/BELT, FR PRE-TENSION, OTR L	Activated	587.00 FS	*587.00 FS
48	1		*S/BELT, FR PRE-TENSION, OTR R	Activated	587.00 FS	*587.00 FS
49	1		*ADJUSTER, FR S/BELT ANCH, LH	*Check	63.00 FS	*- FS
50	1		*ADJUSTER, FR S/BELT ANCH, LH	*Check	63.00 FS	*- FS
51	1		*MODULE, PASSENGER AIR BAG	*Check	1,664.00 FS	*- FS
52	1		*MODULE, ROOF RAIL A/BAG, RH	Activated	2,276.00 FS	*2,276.00 FS
53	1		*MODULE, AIR BAG	*Check	597.00 FS	*- FS
54	1		*SPRING, AIR BAG SENSOR	Activated	334.00 FS	*334.00 FS
55	1		*SENSOR, AIR BAG	Activated	292.00 FS	*292.00 FS
56	1		*CONT UNIT, SRS DIAGNOSIS	Cracked	580.00 FS	*580.00 FS
57	1		*SENSOR, SIDE AIR BAG, RH	Activated	292.00 FS	*292.00 FS
58	1		*HEADLAMP ASSY, LH	Broken	660.00 FS	*660.00 FS
59	1		*HEADLAMP ASSY, RH	Broken	660.00 FS	*660.00 FS
60	1		*LAMP ASSY, FOG , FR LH	*Check	303.00 FS	*- FS
61	1		*LAMP ASSY, FOG, FR LH	*Check	303.00 FS	*- FS
62	1		*TANK, WINDSHIELD WASHER	Deformed	74.00 FS	*74.00 FS
63	1		*MOTOR, WINDSHIELD WASHER	Cracked	30.00 FS	*30.00 FS
64	1		*HORN	*Check	79.00 FS	*- FS
65	1		*HOLDER, BATTERY	*Check	11.00 FS	*- FS
66	1		*L-BOLT, BATTERY	Bent	10.00 FS	*10.00 FS
67	1		*SEAT, BATTERY	*Check	45.00 FS	*- FS
68	1		*HARNESS, CHASSIS, FR	*Check	1,480.00 FS	*- FS
69	1		*HARNESS, CONTROL	*Check	1,245.00 FS	*- FS
70	1		*CONDENSER ASSY, A/C REFRIGE	Bent	758.00 FS	*758.00 FS
71	1		*COMPR & CLUTCH ASSY, A/C	Cracked	1,737.00 FS	*1,737.00 FS
72	1		*PIPE, A/C CONDENSER OUTLET	Bent	305.00 FS	*305.00 FS
73	1		*HOSE, A/C COMPR DISCHARGE	Bent	210.00 FS	*210.00 FS
74	1		*HOSE, A/C COMPR SUCTION	Bent	231.00 FS	*231.00 FS
75	1		*ENGINE ASSY, LONG	*Check	6,874.00 FS	*- FS
76	1		*INSULATOR, ENG MOUNTING	*Check	203.00 FS	*- FS
77	1		*INSULATOR, T/M MOUNTING	*Check	209.00 FS	*- FS
78	1		*ROD ASSY, ENG ROLL STOPPER	*Check	155.00 FS	*- FS
79	1		*THROTTLE BODY ASSY	*Check	977.00 FS	*- FS
80	1		*PANEL, AIR GUIDE	*Check	112.00 FS	*- FS
81	1		*RADIATOR ASSY	Bent	967.00 FS	*967.00 FS
82	1		*TANK ASSY, RADIATOR COND	Deformed	42.00 FS	*42.00 FS
83	1		*FAN, COOLING	*Check	77.00 FS	*- FS
84	1		*SHROUD, COOLING FAN	Cracked	130.00 FS	*130.00 FS
85	1		*MOTOR, COOLING FAN	*Check	479.00 FS	*- FS
86	1		*HOSE, RADIATOR, LWR	*Check	23.00 FS	*- FS
87	1		*HOSE, RADIATOR, UPR	*Check	16.00 FS	*- FS
88	1		*WATER PUMP ASSY	*Check	267.00 FS	*- FS
89	1		*BODY ASSY, AIR CLEANER	Cracked	153.00 FS	*153.00 FS
90	1		*DUCT, A/CLNR INTAKE	Cracked	131.00 FS	*131.00 FS
91	1		*DUCT, A/CLNR TO THROT BODY	Cracked	103.00 FS	*103.00 FS
92	1		*MANIFOLD, INLET	*Check	562.00 FS	*- FS
93	1		*MANIFOLD, EXHAUST	*Check	1,741.00 FS	*- FS
94	1		*STATER ASSY	*Check	1,196.00 FS	*- FS
95	1		*ALTERNATOR	*Check	1,647.00 FS	*- FS
96	1		*BELT, ALTERNATOR	Cut	47.00 FS	*47.00 FS
97	1		*T/CONV & AUTO T/A ASSY	*Check	12,356.00 FS	*- FS
98	1		*SHAFT AS, FR AXLE DRIVE, LH	*Check	1,201.00 FS	*- FS
99	1		*SHAFT AS, FR AXLE DRIVE, RH	*Check	1,201.00 FS	*- FS
100	1		*KNUCKLE, LH	*Check	365.00 FS	*- FS
101	1		*KNUCKLE, RH	*Check	365.00 FS	*- FS
102	2		*BEARING, FR WHEEL HUB	*Check	242.00 FS	*- FS
103	2		*SNAP RING, FR WHEEL HUB	*Check	16.00 FS	*- FS
104	2		*HUB ASSY, FR WHEEL	*Check	430.00 FS	*- FS
105	1		*CROSSMEMBER, FR AXLE, NO.1	*Check	864.00 FS	*- FS

Report was unsubmitted during this print-out.

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
106	1		*ARM ASSY, FR SUSP, LWR LH	*Check	337.00 FS	*- FS
107	1		*ARM ASSY, FR SUSP, LWR RH	*Check	337.00 FS	*- FS
108	1		*BAR, FR SUSP STABILIZER	*Check	282.00 FS	*- FS
109	2		*STRUT, FR SUSP	*Check	904.00 FS	*- FS
110	1		*CYLINDER ASSY, BRAKE MASTER	*Check	532.00 FS	*- FS
111	1		*BOOSTER ASSY, BRAKE	*Check	754.00 FS	*- FS
112	1		*HYDR UNIT, BRAKE MODULATOR	*Check	3,630.00 FS	*- FS
113	1		*TUBE, FR BRAKE, LH	*Check	44.00 FS	*- FS
114	1		*TUBE, BRAKE MAIN, FR LH	*Check	44.00 FS	*- FS
115	1		*TUBE, BRAKE MAIN, FR RH	*Check	44.00 FS	*- FS
116	1		*TUBE, FR BRAKE, RH	*Check	17.00 FS	*- FS
117	1		*TUBE, BRAKE M/CYL SECONDARY	*Check	35.00 FS	*- FS
118	1		*TUBE, BRAKE M/CYL PRIMARY	*Check	29.00 FS	*- FS
119	2		*SENSOR, FR ABS	*Check	342.00 FS	*- FS
120	1		*SHAFT, STEERING, LWR	*Check	423.00 FS	*- FS
121	1		*GEAR & LINK ASSY, STEERING	*Check	1,444.00 FS	*- FS
122	2		*END ASSY, TIE ROD	*Check	104.00 FS	*- FS
123	1		*UNPAINTED BODYKITS	*Check	1,643.00 FS	*- FS
124	1		*BRACKET, IU ADHESIVE	Necessary	26.00 FS	*26.00 FS
125	4		*L LLC	Necessary	26.00 FS	*26.00 FS
126	1		*BODY PNL SEALANT	Necessary	80.00 FS	*80.00 FS
127	1		*BODY KIT SEALANT	Necessary	80.00 FS	*80.00 FS
128	1		*FRT WINDSCREEN SEALANT	Necessary	80.00 FS	*80.00 FS
129	1		*FRT WINDSCREEN SOLAR FILM	Necessary	280.00 FS	*280.00 FS
130	1		*FRT NUMBER PLATE WITH CASING	Necessary	80.00 FS	*80.00 FS

F=Franchise part. S=SpcNett.

Total Parts (\$)	72,342.00	19,744.00
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Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
Labour Items				
1	CUSHION ASSY FR SEAT LH - LWR. (NPA)	New	0.00	0.00
2	CUSHION ASSY FR SEAT RH - LWR. (NPA)	New	0.00	0.00
3	SEAT BELT FR SEAT INR LH. (NPA)	New	0.00	0.00
4	SEAT BELT FR SEAT INR RH. (NPA)	New	0.00	0.00
5	RENEW & RE-ALIGN ACCIDENT DAMAGED PORTION AREA.	New	8,250.00	5,500.00
6	RESPRAY FRT BUMPER, FRT SUPPORT, BONNET, LHF FENDER, LEFT WHEELHOUSE, LHF DOOR, LHF A PILLAR, RHF FENDER, RHF WHEELHOUSE, RHF DOOR, RH WINGMIRROR RHF A PILLAR, ENGINE FIRE WALL, FRT CHASSIS & FRT BUMPER BODY KIT.	New	6,300.00	5,460.00
7	RENEW AIRCON CONDENSER & RADIATOR.	New	100.00	100.00
8	TOP UP AIRCON GAS.	New	80.00	80.00
9	RENEW DASHBOARD ASSY & REMOVE / REFIT INSTRUMENT PNL, RADIO & DASHBOARD WIRING HARNESS.	New	825.00	550.00
10	REMOVE / REFIT ENGINE & GEARBOX ASSY.	New	1,100.00	1,100.00
11	RENEW FRT AIRBAG LH/RH, CURTAIN AIRBAG RH, SENSOR & CONTROL UNIT.	New	825.00	550.00
12	REMOVE / REFIT FLOOR CARPET & TRIM RENEW FRT SEAT LH & RH.	New	550.00	275.00
13	RENEW ROOF LINING.	New	550.00	275.00
14	CHECK WIRING ELECTRICAL SYSTEM & ADJUST HEADLAMP AIM.	New	50.00	50.00
15	TO CARRY OUT DIAGNOSTIC CHECK USING HI-SCAN PRO TEST USING HI-SCAN PRO TEST.	New	200.00	200.00
16	CONDUCT CHASSIS ALIGNMENT - CELETTE BENCH. (*Check)	New	1,000.00	0.00
17	TO CONDUCT COMPUTERIZE FULL WHEEL ALIGNMENT.	New	120.00	120.00
18	APPLY ANTI CORROSION ON AFFECTED AREAS.	New	380.00	150.00
19	RENEW FRT U/CARRIAGE LH / RH, ENGINE CROSS MEMBER & DRIVE SHAFT. (*Check)	New	1,100.00	0.00
20	RENEW STEERING RACK & PINION ASSY & SHAFT LOWER STEERING (*Check)	New	550.00	0.00
21	RENEW FRT WINDSCREEN GLASS.	New	240.00	240.00
Gross Labour Cost (\$\$)			22,220.00	14,650.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >