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

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Vehicle Reg No.:	SLN495	BU			Date of Loss:		020 00:00 - :59		
Claim Type	Policy/Cover PNPV2018-00005938-01 (Comprehensive) Note No.: Coverage: 18/05/2019 - 17/05/2020								
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Nivitha (LKK Auto)

From:

Venessa Chan - SGUser <venessa.chan@fwd.com>

Sent:

Tuesday, 18 February 2020 10:41 AM

To: Cc: 'admin-d@lkkauto.com'; 'admin-a@lkkauto.com' Motor Claims SG - SG Common; Eileen Bay - SGUser

Subject:

Notice of Accident - Traffic accident involving SLN 4958 U and SLN 7999 G (your

insured) on 14 February 2020 at/along 44 Jalan Eunos (Our ref: LCH.ct/2BK02-

A10097.20)

Attachments:

A10097.ltr.pdf

Dear Sir/Madam,

Please refer to the email below and liaise with TP repairer for PRS.

Please create the case in Merimen.

Kindly upload all correspondence emails/documents sent to you into Merimen.

Thank you.

Best Regards,

Venessa Chan

Administrative Assistant, Claims

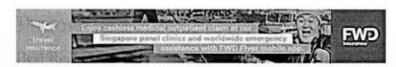


FWD Singapore Pte. Ltd.

6 Temasek Boulevard, #18-01 Suntec Tower Four, Singapore 038986

E venessa.chan@fwd.com

W www.fwd.com.sg



From: Venessa Chan - SGUser

Sent: Tuesday, February 18, 2020 10:38 AM

To: 'Chris Tan' <mail@cheonghoh.sg>

Cc: hup Ley Huat <hup.ley.huat@gmail.com>; Motor Claims SG - SG Common <motorclaims.sg@fwd.com>; Eileen Bay - SGUser <eileen.bay@fwd.com>

Subject: Notice of Accident - Traffic accident involving SLN 4958 U and SLN 7999 G (your insured) on

14 February 2020 at/along 44 Jalan Eunos (Our ref: LCH.ct/2BK02-A10097.20)

WITHOUT PREJUDICE

Dear Sir/Madam,

We regret that we are objecting to your proposed list of surveyors.

Veh Out.

We will be appointing, M/S <u>LKK Auto Consultants Pte Ltd</u> to conduct the pre-repair survey (PRS) on your client's vehicle, SLN4958U. We seek your cooperation to inform your client's workshop to arrange the vehicle readily for dismantling with repair estimates during the pre-repair survey.

If there is a change in your client's workshop, please inform us soon. We reserve our rights for re-inspection.

*Please note that we do not accept fax. Hence, please send in any correspondences related to Motor Claims via e-mail to motorclaims.sg@fwd.com.

Thank you.

Best Regards,

Venessa Chan

Administrative Assistant, Claims

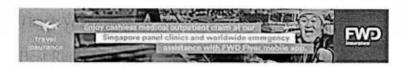


FWD Singapore Pte. Ltd.

6 Temasek Boulevard, #18-01 Suntec Tower Four, Singapore 038986

E <u>venessa.chan@fwd.com</u>

W www.fwd.com.sg



From: Chris Tan < mail@cheonghoh.sg > Sent: Tuesday, February 18, 2020 9:51 AM

To: Venessa Chan - SGUser < venessa.chan@fwd.com>

Cc: hup Ley Huat <hup.ley.huat@gmail.com>

Subject: Re: Notice of Accident - Traffic accident involving SLN 4958 U and SLN 7999 G (your insured)

on 14 February 2020 at/along 44 Jalan Eunos (Our ref: LCH.ct/2BK02-A10097.20)

Dear Venessa

Pls see attached our letter of 17 February 2020 for your information and reply

Regards, Chris Tan Cheonghoh Law Corporation Blk 53 Chin Swee Road #03-05 Singapore 160053

Tel: 63378700 Fax: 63373700

On 17 Feb 2020, at 3:08 PM, Venessa Chan - SGUser <venessa.chan@fwd.com> wrote:

WITHOUT PREJUDICE

Dear Chris,

Refer to your email dated on 17.02.2020 of the PRI Notice of your client's vehicle SLN4958U;

Please find our panel surveyors as follows: -

- LKK AUTO CONSULTANTS PTE LTD
- INFINITI APPRAISAL SERVICE
- AJAX INSPECTION SERVICES PTE LTD
- RT APPRAISAL PTE LTD

If you are not agreeable to any of the above, we reserve our rights to request for pre-repair inspection of your client's vehicle.

We look forward to receiving your reply.

Thank you.

*Please note that contents of this email should not be construed as any admission of liability on the part of our insured and/ or insurers. We hereby maintain full reservation of rights and all defences available to us.

*Please note that we do not accept fax. Hence, please send in any correspondences related to Motor Claims via e-mail to motorclaims.sg@fwd.com.

Best Regards,

Venessa Chan

Administrative Assistant, Claims

<image001.png>

FWD Singapore Pte. Ltd.

6 Temasek Boulevard, #18-01 Suntec Tower Four, Singapore 038986

E venessa.chan@fwd.com

W www.fwd.com.sg

<image002.jpg>

From: Chris Tan <mail@cheonghoh.sg>

Sent: Monday, February 17, 2020 2:41 PM

To: Motor Claims SG - SG Common <motorclaims.sg@fwd.com>

Cc: hup Ley Huat <hup.ley.huat@gmail.com>

Subject: Re: Notice of Accident - Traffic accident involving SLN 4958 U and SLN 7999 G (your insured) on 14 February 2020 at/along 44 Jalan Eunos (Our ref: LCH.ct/2BK02-

A10097.20)

Dear Sir/Madam

Pls see attached our PRS letter for your information and urgent reply.

Regards,

Chris Tan

Cheonghoh Law Corporation Blk 53 Chin Swee Road #03-05 Singapore 160053

Tel: 63378700 Fax: 63373700

ATTENTION:

The email and any attachments transmitted with it are private and confidential and intended solely for the use of the individual or entity to whom they are addressed. If you have received this email in error, please notify the sender immediately and delete this email and any attachments from your system. You should not use, disclose, copy or store this email and any attachments.

Messages and attachments are scanned for all viruses known. However, you are advised that you open any attachments at your own risk. If this message contains password-protected attachments, the files have NOT been scanned for viruses by our mail domain. Please always scan for viruses before opening any attachments.

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Cheonghoh Law Corporation

Co. Reg No.201108070G

(Incorporated with limited liability) Blk 53 Chin Swee Road #03-05 . Singapore 160053

Tel: 63378700 Fax: 63373700 E-mail: mail@cheonghoh.sg

In reply, please quote our Reference Number

Our Ref: LCH.ct/2KB02-10097.20

Your Ref: SLN 7999 G

17 February 2020

FWD Singapore Pte Ltd 6 Temasek Boulevard Suntec Tower 4 #18-01 Singapore 408868 Attn: Venessa Chan

BY EMAIL ONLY Fax No: 67275799

Dear Sirs

ACCIDENT INVOLVING VEHICLES NO SLN 4958 U AND SLN 7999 G ON 14 FEBRUARY 2020 AT/ALONG 44 JALAN EUNOS -

We refer to the above matter and to your email of 17 February 2020.

Pursuant to the NIMA protocol of the Practice Directions Amendment No. 1 of 2016, we have our client's instructions to reject your list of appointed surveyors as stated in your said email.

We are further instructed to append below our client's 10 proposed surveyors as follows:

- 1) Fong Kok Heng
- 2) Danny Yap
- Willy Goh
 Francis Ng
- 5) Dennis Yap
- 6) Louis Ng
- 7) Michael Yap
- 8) LimYong Tian
- 9) Patrick Ng 10) Philip Foo

If you are not agreeable to our list of surveyors above, kindly appoint your surveyor to proceed with the pre-repair survey of our client's vehicle SLN 4958 U is at our client's repairer workshop as follows:-

Hup Ley Huat Motor Spray Painting Services Blk 1 Kaki Bukit Avenue 6 #01-35 Singapore 417883

Person to contact: Mr Tan Boon Seng (contact no. 96773832)

Yours faithfully

Lee Cheong Hoh

CHEONGHOH LAW CORPORATION

cc: client - via fax only (SLN 4958 U)

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

- 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 provided 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.
- 5. 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.	5520 (Anii 1900 - 1900 - 1900 - 1900 - 1900 - 1900 - 1900 - 1900 - 1900 - 1900 - 1900 - 1900 - 1900 - 1900 - 1
	ACCIDENT STATEMENT
Date Of Report	15/02/2020 11:08
Date Of Accident	14/02/2020 13:15
Exact Location Of Accident	44 JLN EUNOS
Country/State of Loss	SINGAPORE
	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SLN4958U
Insured/Policyholder	
Name Of Registered Owner	CHAI SIEW YIN
NRIC No	SXXXX847E
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-90181018
Alternative Phone No	OFFICE-90181018
Vehicle Particulars	
Manufacturer	TOYOTA
Model	HARRIER
Exact Purpose for which vehicle was being used at time of accident	
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	THIRD PARTY
Vehicle Category	PRIVATE CAR
Insurance Company	
Name of Insurance Company	ALLIANZ GLOBAL CORPORATE & SPECIALTY SE - SINGAPORE BRANCH
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	SGV0000373191
Cover Note Number	
Driver	
Name of Driver	YAP YI FANG
NRIC No	SXXXX144C
Date Of Birth	27/01/1994

 Name of Driver
 YAP YI FANO

 NRIC No
 SXXXX144C

 Date Of Birth
 27/01/1994

 Occupation
 INDOOR

 Date Of Driving Pass
 29/05/2013

Driving Experience 6 YEARS AND 8 MONTHS

Gender FEMALE

Mobile Number (LOCAL) +65-81235815

Fax Number Contact Number EMail Address

YIFANG.YF@GMAIL.COM

Address

. 1

B/60 CHESTNUT AVE #22-04 S679517

Postcode

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured

CHILDREN

Vehicle Registration Number of Driver's Own

Vehicle

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident

HIT AND RUN / VANDALISM / DAMAGED WHILST PARKED

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

Was any body injured in the Accident?

NO

Was any injured conveyed to hospital by

ambulance?

Was any other material or property damaged?

YES

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

NO

Number of Passengers (Including Driver)

0

Details of Police Action

Was the accident reported to the police?

NO

If Yes, Please state which Police Station

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

REFER TO ATTACHED REPORT

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

NO

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

SLN7999G

Vehicle Make/Model/Colour

Details Of Properties

PRIVATE CAR

Vehicle Category Name of Driver

HUANG JUN QUAN

NRIC/Passport Number

Contact Number

90216821

Address

NA

Postcode

NA

NA

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

Page 2 of 18

Accident Sketch Plan Pg. 1

SKETCH PLAN

IMPORTANT NOTICE

- Please report <u>correctly</u> 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.
- Information provided must be as <u>truthful and accurate as possible</u>. Any wilful misrepresentation or withholding of material facts may allow insurance companies to <u>repudiate policy liability</u>.
- 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.
- 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 copies of this report will for a fee be 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.
- 8. Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

- (a) 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 insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the insurers' lawyers/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 disclosure 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")
- (b) 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 Singapore, 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.

hifay

Policyholder's Signature Date & Time: Driver's Signature
(If driver is not the policyholder)
Date & Time: \C \D2020 \1:2004

Reporting Centre Personnel's Signature

NRIC/FIN No.:

Name:

Accident Sketch Plan Pg. 1

ETCH PLAN		
	REF	
		A. SLN 49584
		8: SLN 7999 G.
		8. 31.
ESCRIBE CIRCUMSTANCES	OF THE ACCIDENT	
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I that partitly par	1	n Enhos, And in front of
the shapmone at i	around lyth on 14 feb 2020.	1 0 1 1
with no tent when		art atta lurch, the
back right of the	car was damanged. The into	niver of the other
whice that bump	into the car was waiting	and inferred me of
the accident. He	was reversing his car. and	of the proceeded to
		INSURER: Allianz .
		DOA: 14/2/2020
		CLAIM TYPE: 1P
		CLAIMITTE
		WORKSHOP: Hup Ley Hual
DECLARATION /We declare the foregoing parti	iculars are true in every respect.	Pruly 5
Policyholder's Signature Date & Time:	Driver's Signature (If driver is not the policyholder) Date & Time: 15 bl 2500 11: 200AM	Reporting Centre Personnel's Signature Name: NRIC/FIN No.:

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Owner ID Type:	Singapore NRIC	
Owner ID:	847E	
Vehicle No.:	SLN4958U	Home
Vehicle to be Exported:	No	
Intended Deregistration Date:	19 Feb 2020	
Vehicle Make:	ТОУОТА	
Vehicle Model:	HARRIER PREMIUM 2.0 A	
Primary Colour:	Black	
Manufacturing Year:	2015	
Engine No.:	3ZRB687681	
Chassis No.:	ZSU600066691	
Maximum Power Output:	111.0 kW (148 bhp)	
Open Market Value:	\$29,454.00	
Original Registration Date:	05 May 2017	
First Registration Date:	05 May 2017	
Transfer Count:	0	
Actual ARF Paid:	\$28,236.00	
的一种。 1998年,1998年(1998年) 1998年(1998年)	的一种的特殊的人。 第一种的特殊的人,但是一种的特殊的人,但是一种的人,但是一种的人,但是一种的人,但是是一种的人,但是是一种的人,但是是一种的人,但是一种的人,但是是一种的人,也	媷
PARF Eligibility:	Yes	
PARF Eligibility Expiry Date:	04 May 2027	
PARF Rebate Amount:	\$21,177.00	_
COE Expiry Date:	04 May 2027	9.5
COE Category:	E - Open Category	
COE Period(Years):	10	
QP Paid:	\$54,616.00	
COE Rebate Amount:	\$39,215.00	
Total Rebate Amount:	\$60,392.00	

The information contained herein is correct as at 19 Feb 2020

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

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt		Adj Subi	mitted	Ins Auth'ed	Status	
Main	25 Feb 2020 12:08 Edit Reg		18 Feb 2020 00:00 Edit Adj Rpt	S\$0.00 Edit Estimate	es	\$\$0.00 View Rp			Pending for Survey Report Cancel Case	
	Main	Re	ference	C	laim I	Details		Document	s	Show All
CLAIM S	UBFOLDER DE	TAILS	Manager of the court in				[Create	d by adjuster]		
Insured:	HUANG J	UNQUAN, ID: SE	3230498C							
Main Claimant:	CHAI SIE	W YIN, ID: S15	13847E							
Vehicle Re No.:	g. SLN495	8U			Date	of Loss:	[33 Mont	14/02/2020 00:00 - :59 [33 Months and 9 Days From LTA Reg Date (Man Yr)]		
Claim Type	Policy/Cover PNPV2018-00005938-01 (Comprehensive) Note No.: PNPV2018-00005938-01 (Comprehensive) Coverage: 18/05/2019 - 17/05/2020									
Vehicle Re No. (Insured):	SLN7999	SLN7999G				y No. imant):				
(modred)					Exce	and the second s				
Repairer:	Hup Ley I	Huat Motor Spra	y Painting Serv	ices () BLK 1	KAKI	BUKIT AV	VE 6 #01-	35, 409793 Kaki B	ukit - Tel:	
Handling Insurer:	The Company of the Land	japore Pte. Ltd.	STATE OF THE PROPERTY OF THE P							20/02/2020
Adjuster:	LKK Auto	Consultants Pte	Ltd (HQ) - Tel:	6256-3561	. [Hai	ndled by)	KING GUO	QIANG] [Fin	al Rpt due	28/02/2020
ASSOCIA	ATED MAIL RE	CEIVED						1	View All C	ompose Case Ma
There are	no mail for this	case.								
ALL ASS	OCIATED TAS	sks=					View Al	Search Tasks	Create New	Task Complet
Due Da	Salar atternation of	Type Task	Group Subj	ect Hand	ler	Assign	ned By	Completed On	Create	ed On Done

Claim Documents

*SLN4958U [SLN7999G] TP **CHAI SIEW YIN** Feb 14 2020 12:00AM [HUANG JUNQUAN] Hup Ley Huat Motor Spray Painting Services

-	otos/Images	ad Photos Compose New Letter		rowser ¥
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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

Our File No:

CS3/FWD20002795/GVF3S2

Date:

25/02/2020

REFERENCE

Handling Insurer:

FWD Singapore Pte. Ltd.

Policy No:

PNPV2018-00005938-01

Claimant Vehicle No:

SLN4958U

Insured Vehicle No:

SLN7999G

Date of Loss:

14/02/2020

Nature of Claim:

TP

Claim No: N/A

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:

SLN4958U

Make & Model:

TOYOTA HARRIER, 2.0 Premium (A) 05/05/2017 (Man. Year: 2015)

Engine No:

3ZRB687681

Reg. Date: Colour:

Black

Chassis No: Odometer:

ZSU600066691

Engine Capacity:

1986 cc

N/A

102397 km

Market Value/New Car Price:

Market Value/New Car Price

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition:

Sum Insured (S\$):

Good

Steering (Serviceable):

Footbrake (Serviceable): Yes

Handbrake (Serviceable):

Yes

Engine Modification:

Pre-accident Condition: No

Yes

CONDITION OF TYRES

Front Tyre Size:

235/55 R18

Rear Tyre Size:

235/55 R18

Front Left Side:

Michelin 6 mm

Rear Left Side:

Michelin 6 mm

Front Right Side:

Michelin 6 mm

Rear Right Side:

Michelin 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	0.00	0.00	0.00	
Miscellaneous Items	0.00	0.00	0.00	
Labour	0.00	0.00	0.00	
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Nett Amount (S\$)	0.00	0.00	0.00	

INSPECTION

Date Inspected:

Date of Assignment:

18/02/2020

19/02/2020

Inspected At:

Hup Ley Huat Motor Spray Painting Services

BLK 1 KAKI BUKIT AVE 6 #01-35

Singapore 409793

Estimated Period of Repair:

3.0 days

Adjuster: XING GUO QIANG Manager:

VERON CHEN

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.

- A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS.
- B) THE REPAIR ESTIMATE WAS NOT PRESENTED AT THE TIME OF INSPECTION.

THE REPAIRER WAS TOLD TO PREPARE THE ESTIMATE.

C) ENCLOSED PLEASE FIND DAMAGED VEHICLE PHOTOGRAPHS.

THE ESTIMATED REPAIR COST OF THE DAMAGED VEHICLE IS IN THE REGION OF \$2,000.00 - \$3,000.00(EST)

REPAIR DETAILS

Reference

Version: 1.0 (Last Synchronised: 25 Feb 2020) Part Source: MRM-SG

TOYOTA HARRIER 2.0 Premium (A) (Catalogue:Merimen Singapore 1.0) Parts: M1-SUV

(Price-denominated Standard List) Labour: Repairer's

Print Code: (Unsubmitted, no print-code for SLN4958U)

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

END OF ESTIMATES marker on the last estimate page

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

Recommended Parts

There are no new parts selected.

Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

There are no labour items selected.

Report was unsubmitted during this print-out.

< END OF ESTIMATES >