

Accident Photo



Accident Photo

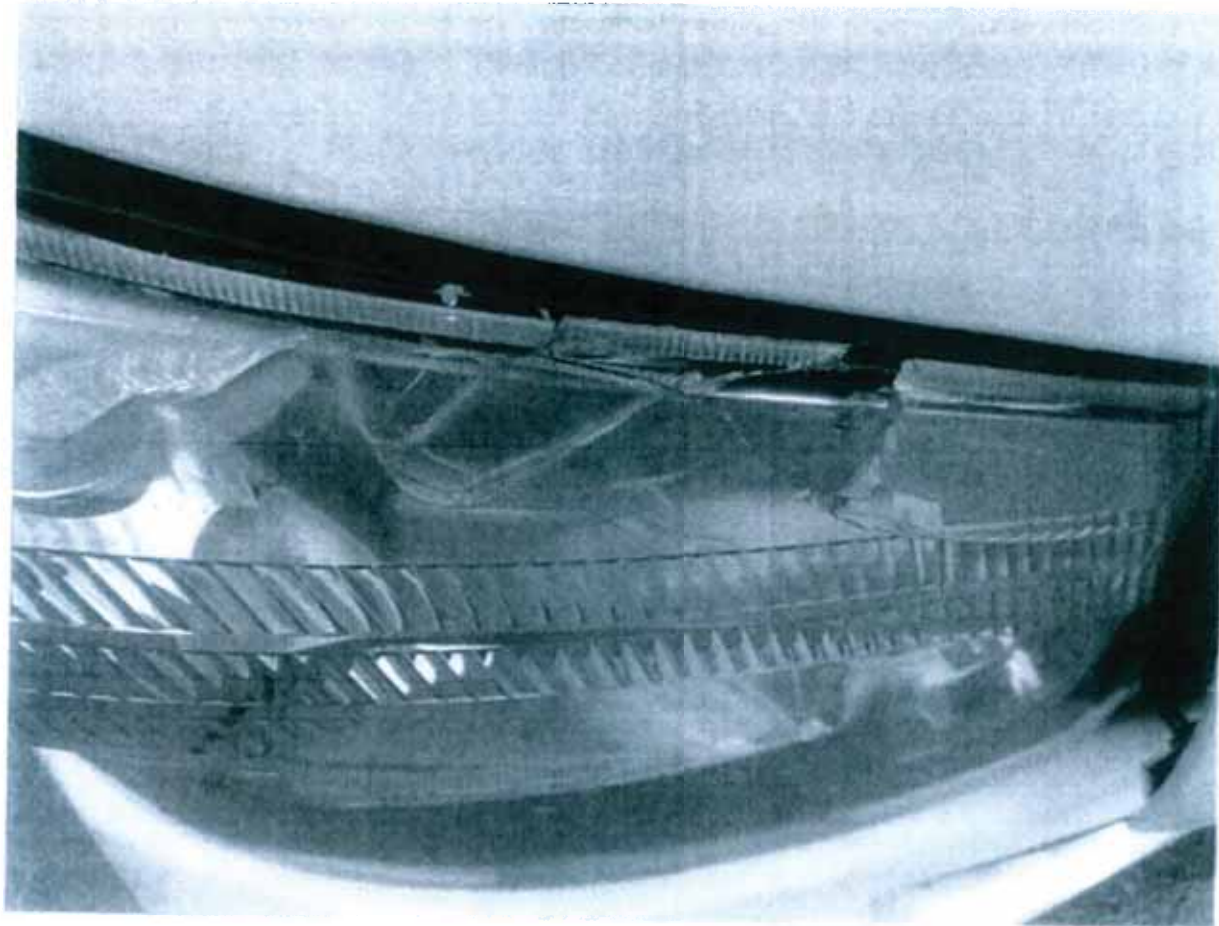


Accident Photo





Accident Photo



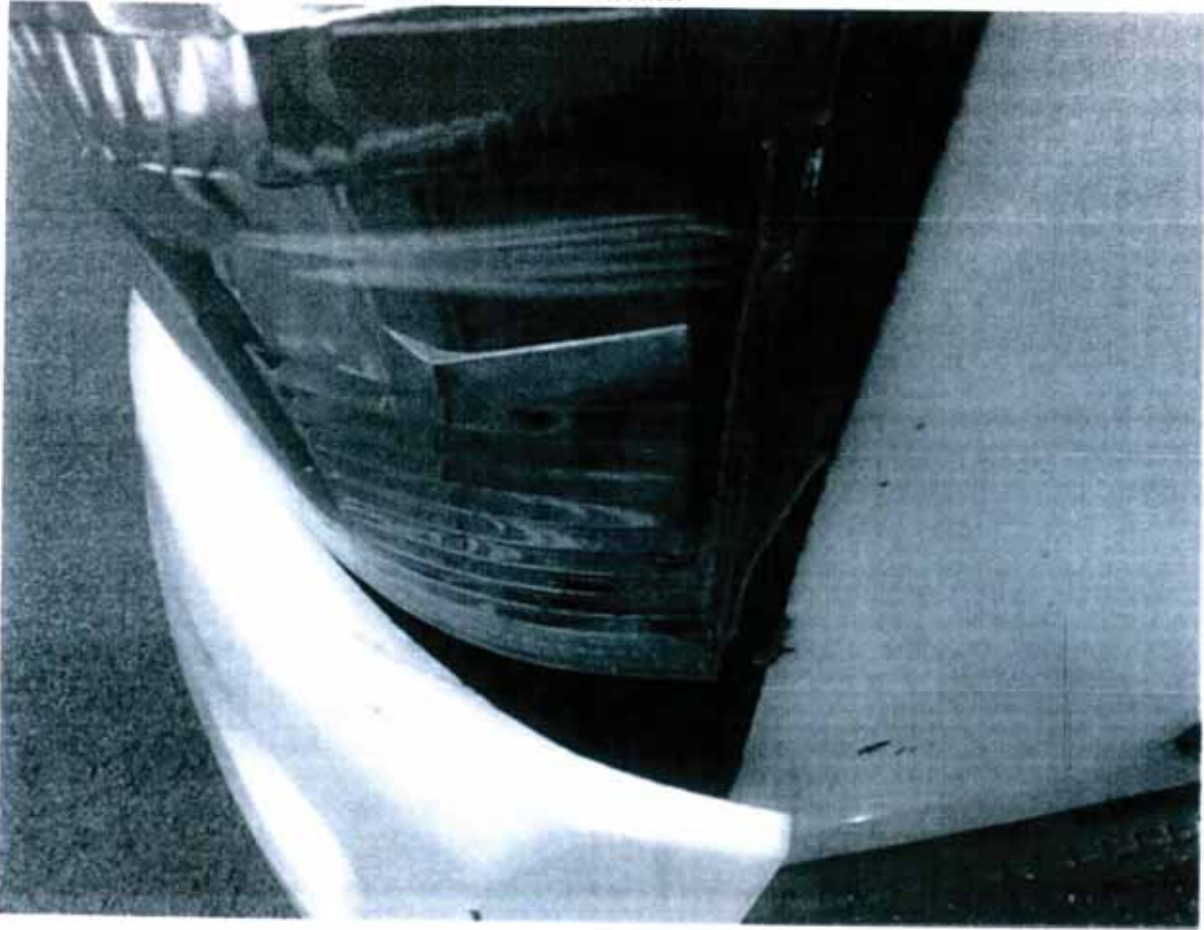
Accident Photo



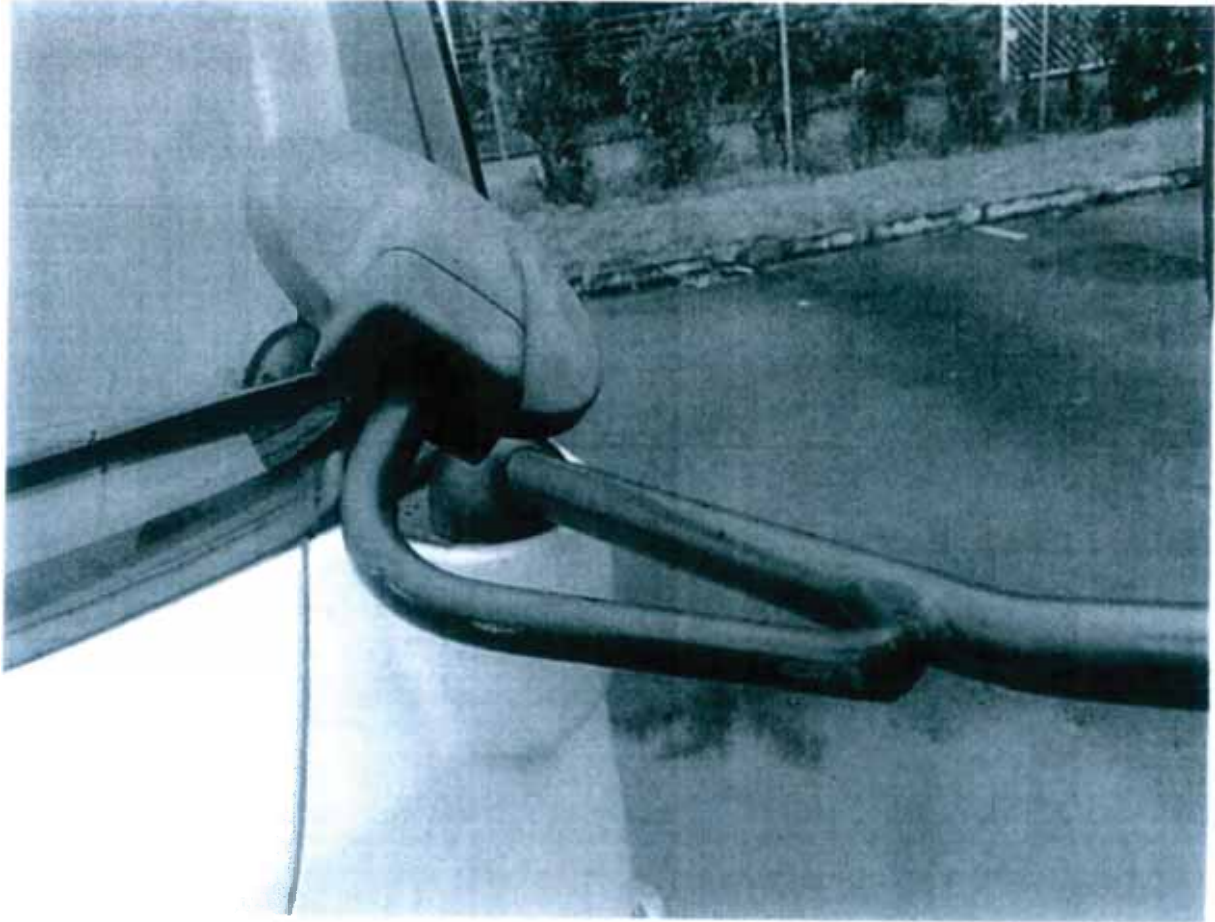
Accident Photo

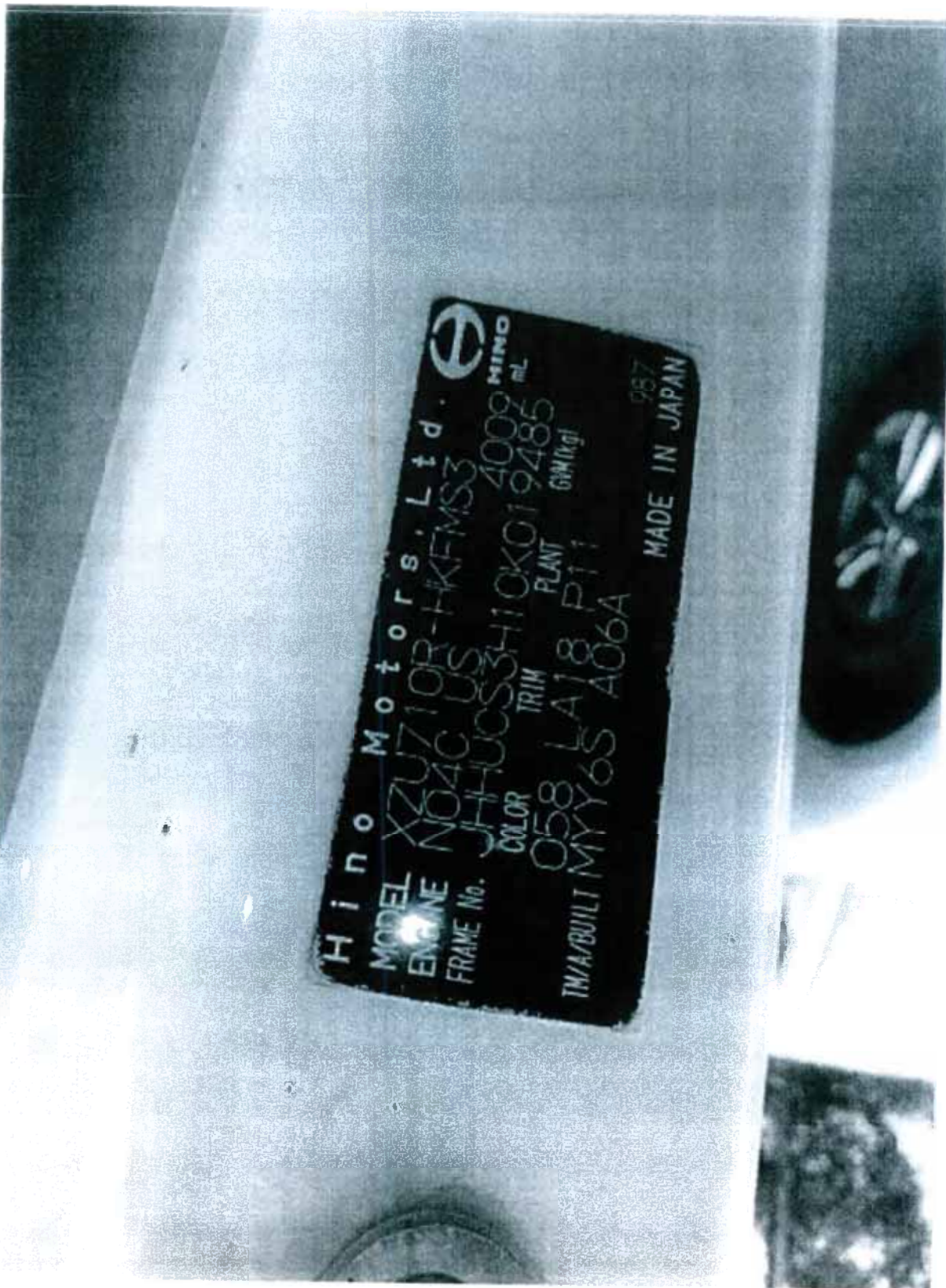


Accident Photo



Accident Photo





Accident Photo

Addendum Sheet



GENERAL INSURANCE ASSOCIATION OF SINGAPORE RECORDS MANAGEMENT LIMITED
 7, Jetties Quay #07-03 Singapore 098521
 Tel: (65) 6322 0010 Fax: (65) 6322 0032
 Operating Hours: Monday to Friday, 9.00am to 5.00pm
 UEN: S66590706 / GST Reg. No. S460017715

IMPORTANT NOTE: Please submit the completed Addendum form to the same Authorised Reporting Centre with whom you submitted the Original Report

ADDENDUM

(A) PARTICULARS OF PERSON MAKING THE AMENDMENTS:

Original Report No. MPAL 20158249 Vehicle Registration No. YP6218V
 Name of Reporter Fist Fongzon Fong NRIC/FIN/Passport No. S200660W
 (*Vehicle Driver / Vehicle Owner) (*) Please delete as appropriate
 Address 5 Teos Bay Walk Phone No. 61662750
 Contact (Tel) +65 62611069 Mobile No. _____
 Email Address fongzye.chan@ffs.sg
 Date of Accident 09/3/2020 Time of Accident 13.35
 Place of Accident Cement 445 opposite
 Insurance Company NTUC Income Insurance Co-operative Ltd

(B) ADDITIONAL INFORMATION / AMENDMENTS:

I have made a report on the above mentioned accident and would like to air my complaint and make the following amendments:

1. Change the time of accident to 8.15am

2. To attach police report



Policyholder / Driver's Signature

Date 12/3/2020

Reporting Centre Personnel's Signature

Name [Signature]
 NRIC/FIN No. [Signature]
 Date 24/3/2020

Police Report



**SINGAPORE
POLICE FORCE**



TSG220717/2899

Police Station Of Origin
Kanyang N P C
2 Jurong West Avenue 5 SINGAPORE
642482
Tel No: 1800-7229099

Page 3

Report No: TSG220717/2899

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made
17/07/2020 15:11

Visit Report No:

Station Diary No.
33

Informant's Particulars

Name of Informant: BALASUBRAMANIAN KAMATCHIYIN SELVAN			Address: APT BLK 659D JURONG WEST STREET 64 #02-56 BOON LAY VIEW SINGAPORE 644689		
ID Type / ID No. FIN NO: G3022285X			Contact No. Home/Office Mobile: 97314537		
Nationality INDIAN			Email		
Sex: Male	Age: 31	Date of Birth: 15/07/1989	Type of Informant: Driver		
Race: Indian			Language: English		Institution / School Name
Occupation: OPERATION ASSISTANT SUPERVISOR			Driving Licence Information: Class 3 Date of Expiry		

General Information of the Accident

Type of Accident	Non-Injury Others	Drink Drive	Date/Time of Accident: 08/07/2020 08:15	Type of Location Straight Road
Location: Along Road 1 CLEMENTI AVENUE 3				
Weather: Fairing	Road Surface: Wet	Road Speed Limit		
Traffic Flow: Two Way	Traffic Control: Not Controlled	Traffic Volume: Light		
Type of Collision: Between Moving Vehicles - Head To Rear				Anyone conveyed by ambulance: No

Details of Vehicle Involved

Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
SLN6537L	Car				Slightly Damaged	0
YP6215U	Lorry				Slightly Damaged	0

Details of Person Involved

Any Pedestrian Involved: No	Use of Pedestrian Crossing: NA
No. of Pedestrians Injured: NIL	

Police Report



**SINGAPORE
POLICE FORCE**



1/202007102006

Police Station Of Origin
Nanyang N.P.C
2 Jurong West Avenue 6 SINGAPORE
649482
Tel No 1800-7820099

2 of 3

Report No 1/202007102006

CONTINUATION OF REPORT

Driver			
Name	GOH SIOW MONG	ID No	S7815942D
Related Vehicle	SLN8507L (Car)	Contact No	NIL
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class NIL Date of Expiry NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL
Driver			
Name	BALASUBRAMANIAN KAMATCHIYIN SELVAN	ID No	G3022285X
Related Vehicle	YP6218U (Lorry)	Contact No	97314537
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class 3 Date of Expiry NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL

Brief Details.

On 09/07/20 at 0815hrs, I was driving my company vehicle (Fast Frozen Food) V1) YP6218U along Clementi Avenue 3 to head to Block 443 Clementi Avenue 3 to make a frozen food delivery. That was when I had gotten into an accident with another car in front of me V2) SLN8507L which was one black Mazda. My vehicle V1 had hit onto V2's rear after V2 had jammed its brakes abruptly. There was a car in front of V2 that was making a U-turn which I believe V2 was trying to avoid and had therefore jammed its brake abruptly.

No one was injured due to the impact. V1's front was dented while V2's windshield glass and tail light were broken. The accident was not attended by any Police or any ambulance. I have exchanged particulars and contact numbers with V2's driver. I had also reported to the insurance company on the same day at 1430hrs. My vehicle does not have any CCTV installed.

On 16/07/2020, I received a letter from the Traffic Police ref TP/PR/29509/2020 directing me to lodge a traffic accident report and to also contact Officer Ang Yi Ting Stephanie at Tel.65476414.

1. The first step is to identify the problem. This involves understanding the current situation and the goals that need to be achieved.

3 of 3

Report No. 7202027-1-0216

Sketch Plan

IMPORTANT: Please attach a copy of your vehicle's Insurance Certificate to the report. If you don't have the certificate with you now, please fax a copy to 55474685 stating the report number as reference.

Signature Of Notary

Office Time
17/07/2020 11:11

Categorization Of Cases



Mr. [Name]
 [Address]
 [City, State, Zip]

235,000.



RECORDS MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-20-083679
Date of Request: 19/07/2020

Your Ref No: JK.20.0384.SA.PDPI

JK LAW CHAMBERS
58A Pagoda Street
Singapore 059217

Dear Sir/Madam,

Your Search Criteria:

Date of Accident: 09/07/2020
Place of Accident: CLEMENTI AVENUE 3
Client Vehicle No: SMC7362P

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-20-083696
Date of Request: 20/07/2020

Your Ref No: JK.20.0384.SA.PDPI

JK LAW CHAMBERS
58A Pagoda Street
Singapore 059217

Dear Sir/Madam,

Date of Accident: 09/07/2020
Vehicle No: SMC7362P
Place of Accident: ALONG CLEMENTI AVE 3
Involving Vehicle No: SLN8507L

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (\$\$)	QTY	AMOUNT (\$\$)
SLN8507L	ALONG CLEMENTI AVE 3	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque



RECORDS MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-20-083695
Date of Request: 20/07/2020

Your Ref No: JK.20.0384.SA.PDPI

JK LAW CHAMBERS
58A Pagoda Street
Singapore 059217

Dear Sir/Madam,

Date of Accident: 09/07/2020
Vehicle No: SMC7362P
Place of Accident: ALONG CLEMENTI AVE 3
Involving Vehicle No: YP6218U

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
YP6218U	ALONG CLEMENTI AVE 3	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque

Enquire Vehicle Owner Details (As At 09 Jul 2020 / 08:05:00)

Vehicle Owner Details

Owner ID Type:

Singapore NRIC

Owner ID:

S7615942D

Owner Name:

GOH SIOW MONG (WU SHAOMAO)

Registered Address Type:

Private Residential (Condo Apt or House) /
Shopping / Office Complexes

Registered Block / House No.:

12

Registered Street Name:

ANG MO KIO CENTRAL 3

Registered Unit No.:

11 - 17

Registered Building Name:

Registered Postal Code:

567746

Vehicle Insurance Details

Vehicle No.:

SLN8507L

Make - Description / Model:

MAZDA / MAZDA3 5-DOOR WAGON 2.0L
SP.6EAT SUNROOF

Insurance Company Name:

AIG ASIA PACIFIC INSURANCE PTE. LTD.

Printed on 20 Jul 2020 10:24:31

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Enquire Vehicle Owner Details (As At 09 Jul 2020 / 08:05:00)

Vehicle Owner Details

Owner ID Type:

Business

Owner ID:

51969600W

Owner Name:

FAST FROZEN FOOD

Registered Address Type:

Private Residential (Condo Apt or House) /
Shopping / Office Complexes

Registered Block/House No.:

5

Registered Street Name:

TUAS BAY WALK

Registered Unit No.:

-

Registered Building Name:

-

Registered Postal Code:

637755

Vehicle Insurance Details

Vehicle No.:

YP6218U

Make Description/Model:

HINO / HINO XZU710R-HKFMS3

Insurance Company Name:

NTUC INCOME INS CO-OP LTD

Printed on 21 Jul 2020 22:37:22

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EASY AUTO

PHOTOCOPY

To: Wu See Kiat

Invoice

Blk 503, Jelapang Road,
#09-366, S(670503)

Invoice No. : I-5035
Invoice Date : 1/8/2020
Due Date : 1/8/2020
VHA No. : 5035
Referral ID : JA

Description

Vehicle No : SDV218B

Rental Description : Rental for 8 Days @ \$180 Per day \$ 1,440.00

Rental Period : 11/7/2020 to 18/7/2020

Total Amount Payable : \$ 1,440.00

תאריך: 07-08-2019

SAFE AUTO

Business Reg No : 53295959X

25 Kaki Bukit Road 4

#05-83, Singapore 417800

Tel: 62828861

PHOTOCOPY

TAX INVOICE

Bill To :

Wu See Kiat

Blk 503, Jelapang Road,

#09-366, S(670503)

Invoice No

: INV-20-04

Invoice Date

: 25/7/2020

Vehicle No

: SMC7362P

Vehicle Make/Model

: BMW X3

No	Description	Qty	Unit Price	Amount
1	Repair Cost	1	\$ 10,950.00	\$ 10,950.00
Remarks :		Total : \$ 10,950.00		

Payment by cheque should be crossed and make payable to
"Safe Auto"



Safe Auto

A handwritten signature in black ink.

Authorized Signature

UNITED PHOTOCOPY Appraisal And Management Pte Ltd

Motor Vehicle Appraiser and Insurance Loss Adjuster
No. 8 Kaki Bukit Ave 4 #06-21 Premier @ Kaki Bukit Singapore 415875
Handphone No. : +65 9146 1186 Email : united.appraisal@live.com.sg
Business Registration Nos. : 200817301N

INVOICE

To : Wu See Kiat

Date : 03 Aug 2020

c/o : Safe Auto

1 Kaki Bukit Ave 6

Invoice No. : 8093578

Kaki Bukit Autobay Blk C #01-52

Singapore 417883

DESCRIPTION	AMOUNT
Service rendered for appraisal / inspection report :	
Professional inspection fees	SGD 680.00
Photographs 40 pcs	
Transport fees	
Re-inspection fees (work in progress, post repair inspection)	
Total	SGD 680.00
Singapore dollar : SIX HUNDRED EIGHTY ONLY.	
Registration no. : SMC7362P	
Make/Model : B.M.W X3 SDRIVE20i	
Our reference : UAM20.07.06-AK-STP-SAF-SMC7362P	
<i>All payments made payee to:-</i> " UNITED APPRAISAL & MANAGEMENT PTE LTD "	



for UNITED APPRAISAL & MANAGEMENT PTE LTD

UNITED Appraisal And Management Pte Ltd

Motor Vehicle Appraiser and Insurance Loss Adjuster
No. 8 Kaki Bukit Ave 4 #06-21 Premier @ Kaki Bukit Singapore 415875
Handphone No. : +65 9146 1186 Email : united.appraisal@live.com.sg
Business Registration Nos. : 200817301N

Our ref. : UAM20.07.06-AK-STP-SAF-SMC7362P

Date : 03 Aug 2020

Wu See Kiat

WITHOUT PREJUDICE

Dear Sir,

Re : Third Party Claim For Vehicle Registration No. SMC7362P

We refer to your instruction to appraise the above-mentioned vehicle on 13 July 2020

A static inspection was carried out and our report is enclosed for your perusal. The estimated cost of repair submitted by Messrs. Safe Auto for SGD 15,886.20 as per our attached schedule has been inspected thoroughly by us against the actual damages sustained on the above-mentioned vehicle and we recommend the replacement and rectification accordingly.

Our revised quotation for the repair is SGD 13,718.64. In our opinion, it to be excessive. Therefore, we recommend a contract lump-sum repair cost. This is more economical than to have the above-mentioned vehicle repaired on parts by/for parts basis. Invariably, the repairer has the prerogative/option for the recommended replacement parts to either be repaired or be replaced.

We have negotiated with the repairer and they have agreed to repair the above-mentioned vehicle for SGD 10,950.00 NETT. Which, in our opinion is fair and reasonable.

The repairer has agreed to undertake the repairs to your requirement at the recommended contract lump-sum. However, we have not given any instruction and authorisation to the repairer to proceed with the repairs.

Under normal circumstances, the entire repair of the damaged vehicle should be completed within a reasonable period of 5 (Five) days.

We are reverting the matter to you for a decision, and enclosed is our vehicle inspection report, appraisal schedule and invoice for services rendered.

Please do not hesitate to contact us if you have any queries on this matter.

Yours faithfully,

United Appraisal & Management Pte Ltd


Ananda K. Biswas Marc
Motor Vehicle Appraiser

Encls. :

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UNITED Appraisal And Management Pte Ltd

Motor Vehicle Appraiser and Insurance Loss Adjuster
No. 8 Kaki Bukit Ave 4 #06-21 Premier @ Kaki Bukit Singapore 415875
Handphone No. : +65 9146 1186 Email : united.appraisal@live.com.sg
Business Registration Nos. : 200817301N

VEHICLE INSPECTION REPORT

To : Wu See Kiat

Our ref. : UAM20.07.06-AK-STP-SAF-SMC7362P

Date : 03 Aug 2020

REFERENCE

Assign by	: Wu See Kiat	Insured	: To be advice
Assign on	: 13 Jul 2020	Policy no.	: To be advice
Inspection on	: 13 Jul 2020	Claim no.	: To be advice
Accident on	: 09 Jul 2020	Sum insured	: To be advice
Workshop name	: Safe Auto	Excess	: Not applicable
Inspection at	: 1 Kaki Bukit Ave 6	3rd party Veh.	: To be advice
	Kaki Bukit Autobay Blk C #01-52	3rd party ins.	: To be advice
	Singapore 417883		

PARTICULARS OF DAMAGED VEHICLE

Registration no.	: SMC7362P	Odometer	: 57919 km
Make / Model	: B.M.W X3 SDRIVE20i	Chassis no.	: WBATR120X01C94222
Regn. date	: 19 Jul 2018	Engine no.	: 22265232B48B20A
Body colour	: Brown	Engine cap.	: 1998 cc

PRE-ACCIDENT CONDITION OF VEHICLE (STATIC CHECK ONLY)

Steering	: In order	Paintwork	: Good
Footbrake	: In order	Undercarriage	: Serviceable
Handbrake	: In order	Gen. condition	: Good

TYRE CONDITION ON VEHICLE

	Make	Size	Tread depth	Type of road wheel
Front N/S	: Bridgestone	245/50R19	70%	Alloy
Front O/S	: Bridgestone	245/50R19	70%	Alloy
Rear N/S	: Bridgestone	245/50R19	70%	Alloy
Rear O/S	: Bridgestone	245/50R19	70%	Alloy

NOTE: The above percentages represent the estimated remaining life of tyre threads.

* Denotes damaged component/s

POINT OF IMPACT

On the rear in the direction from rear to front.	
--	--

SYNOPSIS OF DAMAGES RESULTANT FROM THE ACCIDENT

The impact of the collision has damaged / affected the tailgate, rear bumper, rear end panel, exhaust pipe and etc...

Please refer to Annex A (Appraisement Schedule) for a detailed account of the damages and photographs taken.

Note: Reinspection vehicle on 15 Jul 2020 for repair in progress.

RECOMMENDATION

The estimate cost of repair submitted by Messrs Safe Auto as per schedule attached has been revised and scrutinised, and in our opinion, we consider it to be fair and reasonable. The repairers have agreed to undertake the repairs to the owner's satisfaction at our revision. We have not authorised the repairs.

Our adjusted cost of repair is SGD 10,950.00 to carry out the repairs. Please refer to Annex A (Appraisement Schedule) for a detailed account of the cost estimates.

REMARKS

We have not authorised the repair. However, for information, under normal circumstances, the repair would takes approximately 5 (Five) working days to complete.

In accordance to your instruction, we have **NOT AUTHORISED** the repair to the damaged vehicle and the survey was conducted strictly on a "**WITHOUT PREJUDICE**" basis.

We are pleased to advise that the inspection work was carried out accordingly, and hereby submit our Appraisal Report, which includes evidence photographs.

Yours faithfully,
United Appraisal & Management Pte Ltd



Ananda K. Biswas Marc
Motor Vehicle Appraiser

APPRAISEMENT SCHEDULE

Annex A

Registration no. : SMC7362P

Our reference : UAM20.07.06-AK-STP-SAF-SMC7362P

S/N	Qty	Description	Condition / Remarks	Estimate by Wshop SGD	Adjusted Amt SGD
LIST ITEMS					
1	1	Rear bumper	Deformed	1689.00	1689.00
2	1	Rear bumper side retainer @ SGD 145.50	Necessary	291.00	291.00
3	1	Rear bumper carrier	Cracked	345.90	345.90
4	1	Rear bumper side support @ SGD 277.20	Cracked	554.40	554.40
5	1	Rear bumper lower	Deformed	658.00	658.00
6	1	Rear bumper diffuser	Distorted	516.00	516.00
7	1	Rear bumper tow cover	Missing	92.00	92.00
8	1	Rear bumper reinforcement	Bend	558.00	558.00
9	1	Rear bumper reflector @ SGD 108.00	O/S Cracked	216.00	108.00
10	4	Rear sensor @ SGD 226.00	2pcs Shorted	904.00	452.00
11	4	Rear sensor spacer @ SGD 5.00	Necessary	20.00	20.00
12	4	Rear sensor o-ring @ SGD 3.00	Necessary	12.00	12.00
13	1	Tailgate	Dented	2588.90	2588.90
14	1	Tailgate logo	Necessary	2.00	2.00
15	1	Tailgate emblem X3	Necessary	87.00	87.00
16	1	Tailgate weatherstrip	Necessary	241.00	241.00
17	1	Tailgate windscreen moulding	Necessary	132.00	132.00
18	1	Rear end panel	Refer To Labour	0.00	0.00
19	1	Exhaust pipe assy	Bend	2145.00	2145.00
20	1	Exhaust hook	Damaged	275.00	275.00
21	2	Exhaust mounting @ SGD 92.00	Stretched	184.00	184.00
				11511.20	10951.20
Less 0% / 5%				0.00	547.56
				11511.20	10403.64
SPECIAL NETT ITEMS					
1	1	Sundries	Necessary	60.00	40.00
2	2set	Tailgate reflector clips @ SGD 25.00	Necessary	60.00	60.00
3	2	Tailgate reflector seal @ SGD 30.00	Necessary	60.00	50.00
4	1set	Tailgate outer garnish clips	Necessary	40.00	40.00
5	1set	Tailgate trimboard clips	Necessary	45.00	45.00
6	1	Tailgate windscreen primer and cleaner	Necessary	100.00	80.00
7	1	Tailgate windscreen inner seal	Necessary	60.00	40.00
8	1	Tailgate windscreen sealant	Necessary	80.00	60.00
9	1	Tailgate sealant	Necessary	100.00	80.00
10	1set	Rear bumper clips	Necessary	80.00	80.00
11	2set	Taillamp clips @ SGD 25.00	Necessary	60.00	60.00
12	2	Taillamp seal @ SGD 30.00	Necessary	60.00	50.00
13	1	Rear end panel sealant	Not Necessary	100.00	0.00
14	1	Exhaust chrome sleeve	Dented	160.00	160.00
				1065.00	845.00
TOTAL				12576.20	11248.64

APPRAISEMENT SCHEDULE

Annex A

Registration no. : SMC7362P

Our reference : UAM20.07.06-AK-STP-SAF-SMC7362P

S/N	Qty	Description	Condition / Remarks	Estimate by Wshop SGD	Adjusted Amt SGD
			Balance C/F	12576.20	11248.64
<u>LABOUR & MISC CHARGES</u>					
1		To dismantle / renew the accident damaged portion. To panel beating, reshape, straighten, orientate and align repair / replacement parts.		1200.00	900.00
2		To disconnect wire harness of electrical component to facilitate repairs, reconnect and check functions.		80.00	60.00
3		To remove and refit interior upholstery to facilitate the repair.		200.00	180.00
4		To remove and refit tailgate component to replace tailgate, check and re-adjust the close gap and alignment and water seepage.		100.00	80.00
5		To remove and refit tailgate windscreen to facilitate the repair.		180.00	150.00
6		To remove and refit, straighten and readjust exhaust pipe and replace exhaust silencer.		250.00	220.00
7		To apply undercoating on the accident repair and replaced panel for rust protection.		100.00	80.00
8		Supply spray paint material and necessary items to respray tailgate, rear bumper, rear end panel and other affected area / panel.		1200.00	800.00
TOTAL				3310.00	2470.00
Total Parts and Labour Cost of Repair				15886.20	13718.64
Less (Lumpsum repair adjustment)					2768.64
Adjustment Parts and Labour Cost of Repair					10950.00

