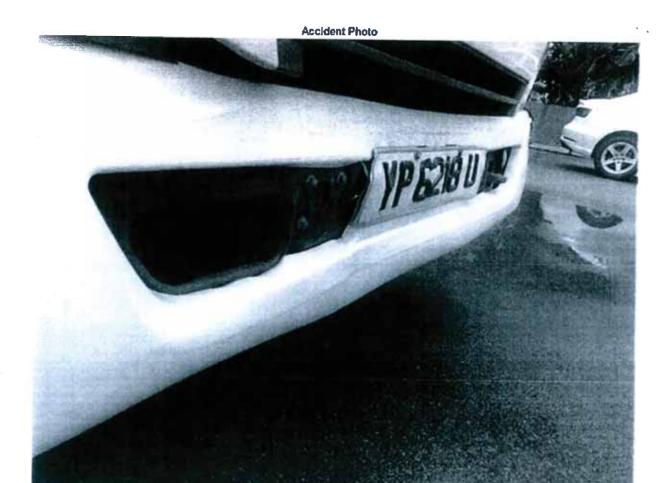
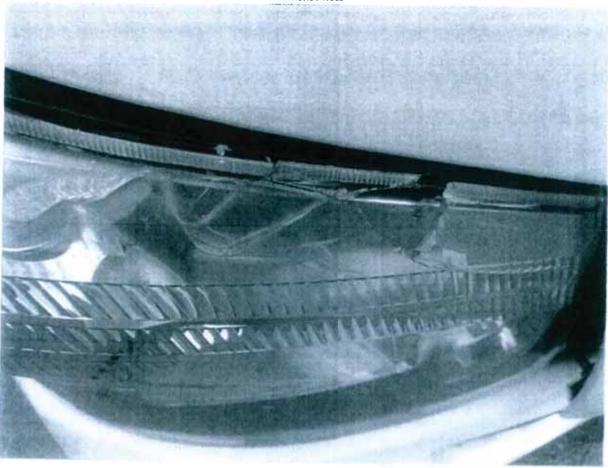


Accident Photo



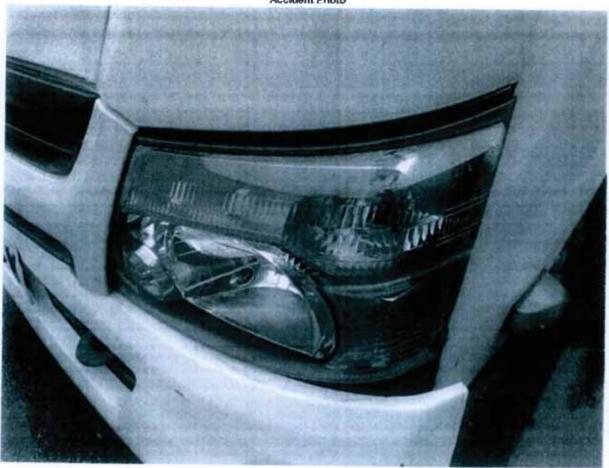


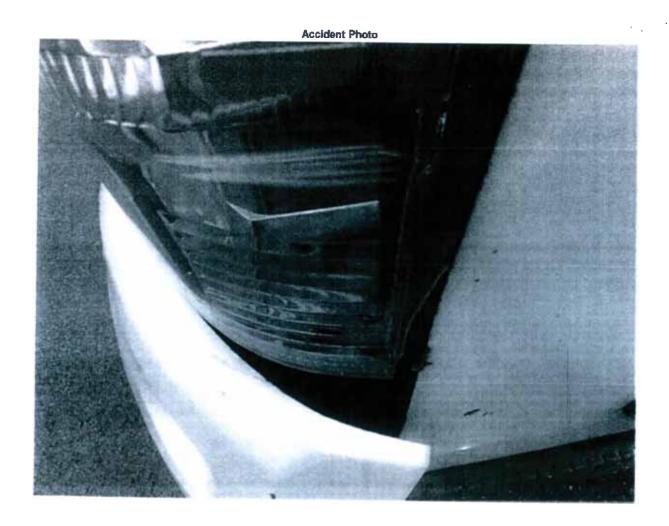
Accident Photo



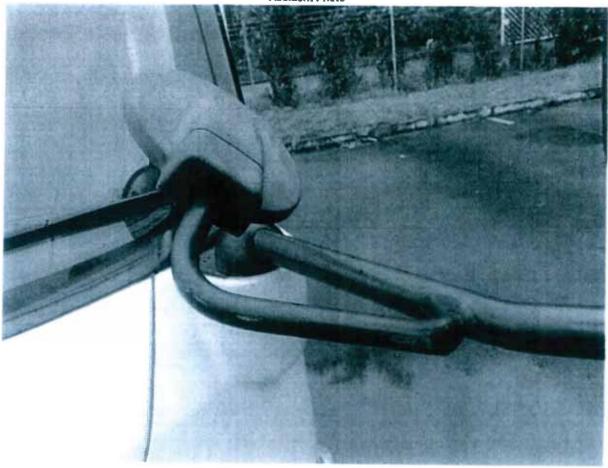












Addendum Sheet



CINERAL INSURANCE ASSOCIATION OF SINGAPORE RELORDS MANAGEMENT LENGTH 4. Lattin Chan 4.8-69 Sing of 11 Oddon; Let (10) 6274 Odd 1 (1-15) 6224 COM Operating Hourit Thomas to Finday, Oddon URA 56630790 / GST Reg. No. Newbook8778

IMPORTANT NOTE: Please submit the completed Addendum form to the same Audionsed Rep. Horgical Personal Programmes and Programm with whom you submitted the Original Report

ADDENDUM

(A)	PARTICULARS OF PE	RSON MAKING THE AMENDMENTS	ia	
	Original Report No.	MPAC20158249	Vehicle Registration No. 17962181	
	Normal Law Law May L	first from 20 food	NRIC/FIN/Passpore No. 5000060010	
	("Nebrole Driver / Ve	hicle Owner) (*) Please delete as ap	propriate	
	Address	5 Thos Bay Walk	name : 1016\$2	750
	Costori (Yel)	+6562611069	Mobile No.	
		fungue chand for sq		
	Date of Accident	09/2/2020	Time of Accident 13-35	
	Place of Accident	Oznar : 445 03703H	e	
	Insurance Company;	NTUC Income Inwan	e co-operative Ud	
[8]	ADDITIONALINFORI	MATION / AMENDMENTS:		
	thave made a report make the following a		ind would like to include adopenia. Here is	
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	Policinalder (Driver)	Signature	Reporting Centre Persognol's Leature	
	1-1-50		NRICHINA JUSTINIA TO	
	-		Date 244	

Police Report





Police Station Of Origin Manyang N.P.O. 2 Jurong West Avenue 3 SIMGAPORS 048462

Fes 3 Separt No. T1992067 conserva

2 Jurong 049482		ue S SINGAPO	RE		P	epart No. T/200000 corgan
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Nationaling INDIAN	·		Email	Lan management	1.00 dB. 21	214037
Seo: Make	Age: 31	Date of Birth 15/07/1969	Type of Informant Oriver		***	
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Indian			English		azachálóu /	School Name
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Dotalls of Person Involved	
Any Padestrian Involved: No	
No. of Padesnians Injured MIL	Use of Podestran Crossing 14A





Police Station Of Origin.
Nanyang N P C
2 Jurang West Avenue 5 SINGAPORE
649482
Tel No. 1503-7520999

2 of 9 Report No. 1/2020071/11/2026

CONTINUATION OF REPORT

Driver		1-11-1	13.7	7. 1	TO PASING A POLYMENT
Kams	GOH STOW MONG		ID No		S7815942D
Related Vehicle	SUNESOTU (Cer)		Contac	ž No	NIL
Hosphal/Clinic	BIL		Class of Driving Sidence Exptry	÷ 8	Class Nil. Date of Ecory, Nil.
Opto Treatment	NaL	Date Disc	harge	HIL	
No. of Days gram	ted Medical Leave RFL	Degree of	Injury	NIL	
Driver 1994				4.54	CONTRACT SALAMENT A
Name	BALASUERAMANIAN KAMATCH GELVAN	IVIN	1D #45		G3022295X
Rolated Vehicle	YP5215U (Lony)		Cornec	. No.	97314537
Hospital/Clinic	NIL		Class (Orlving Licens Expiry	3 6	Class. 3 Date of Expury NIL
Date Treatment		Date Olac	nerge	NIL	
No of Days gran	led Madical Leave NIL	Degree of			

Brief Details.

On 03/07/20 at 08 (5 five, I was driving my company vehicle (Fest Frozen Food) V1) YP8216U along Clementi Avenue 3 to head to Block 443 Clementi Avenue 3 to make a frazen lood delivery. That was when I had gotten into an accident with another car in front of me V2) SUN8507U which was one black Mazda, My vehicle V1 had hit onto V2's rear effect V2 had jammed as 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 white V2's windshield glass and tall lights were broken. The accident was not attended by any Police or any arributance. I have exchanged personalizes and contact numbers with V2's driver. I had also reported to the insurance company on the same day at 1430kms. My vehicle does not have any OCTV stataled.

On 18/07/2020, 1 received a letter from the Traffic Police inel TPAP/29509/2020 directing me to lodge is traffic accident report and to also contact Officer Ang YI Ting Sapphares at Tel.65476414.

Police Report





Police Station Of Origin, Nanyang N P C 3 Jurong West Avenue 5 SINGAPORE 649457 Tel No. 1800-782959

3 of 3 Repres No. 7/292007/11/2006

CONTINUATION OF SEPORT

Sketch Plan

Informant is not able to provide sketch clan

important. Piesse attach a copy of your vehicle's trisurance Certificate to this resort. If you don't have the certificate with you now please fax a copy to 55474885 stating the report number as reference.

Signature Of Officer Recording The Report

Signature Of Interpreter

Not applicable

Officer in Charge Of Case
TP / GIA /
Staff Sgt WONG SIEU LUI
Contact No. 6547615;

Authoritication Stamp

The (Appl. May 1977 AV)



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:

[X] 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 DESCRIPTION DESCRIPTION DESCRIPTION DESCRIPTION DE LOCATION DE L'ACCIDENT L'AC						
DOCOMEN 12	ACCIDENT LOCATION	PER DOC (\$\$)	OTY	AMOUNT (S\$)		
SLN8507L	ALONG CLEMENTI AVE 3	14.0	10 1	(44)	08	
GST Amount			<u> </u>	10.	US	
Total Amount Due (G:	ST Includiva)			0.	92	
TOTAL TOTAL CONTRACTOR	or 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:

'ate:

[X] 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:

IVUICE

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

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
YP6218U	ALONG CLEMENTI AVE 3	14.0		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:

[X] GIRO [] Cash [] Cheque



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

Vehicle Owner Details

Owner D Type:

Singapore NRIC

Owner Name:

GOH SIOW MONG (WU SHAOMAO)

Resistered Block "House No.

12

Registered Unit No.

#11-17

Registered Postal Code

567746

Owner'Illy

S7615942D

Registered Address Type:

Private Residential (Condo Apt or House) /

Shopping / Office Complexes

Registered Street Name.

ANG MO KIO CENTRAL 3

Registered Building Name -

Vehicle Insurance Details

Stationa Fig.

SLN8507L

FREE CONTRACTORS

AIG ASIA PACIFIC INSUBANCE DTE 1 TO

Mak - Description/Model

MAZDA / MAZDA5 5-DOOR WAGON 2.0L SP.6EAT SUNROOF

Printed on 20 Jul 2020 10:24:31

Copyright © Land Transport Authority of Singapore 2018



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

Vehicle Owner Details

Owner ID Type:

Owner ID:

Business

51969600W

Owner Name:

Registered Address Type:

FAST FROZEN FOOD

Private Residential (Condo Apt or House) /

Shopping / Office Complexes

Registered Block/House No.:

Registered Street Name:

5

TUAS BAY WALK

Registered Unit No.:

Registered Building Name:

Registered Postal Code:

637755

Vehicle Insurance Details

Vehicle No.

Make Description/Model:

YP6218U

HINO / HINO XZU710R-HKFMS3

insurance Company Name:

NTUC INCOME INS CO-OP LTD

Printed on 21 Jul 2020 22:37:22

Copyright Land Transport Authority of Singapore 2018.

EASY AUTO

PHOTOGOPY

To: Wu See Kiat

Invoice

Blk 503, Jelapang Road,

#09-366, S(670503)

Invoice No. : 1-5035 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

EASY AUTO

ROC No 53024488E

Bik 14. Ang Me Kid Ave 4, #034361. Singapore 569, 14. Tel 64587181. Hg/97777040. 93862521

PHOTOCOPY

VHA No: 5035

VEHICLE RENTA	AL AGREEMENT
HIRER'S PARTICULAR	venicie No JDV 2(86 Replace ver No J.M.C 7362)
Name as in C. Wu see Fight	Mieage Out 205000 FAN Mieage Opt
NAIC PASSPORT NO _ S D US 1939 A.	Mare & Model Mary Color Augo Manua-
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NRIC PASSPORT No	Others 35
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PHOTOCOPY

SAFE AUTO

Business Reg No : 53295959X

25 Kaki Bukit Road 4 #05-83, Singapore 417800

Tel: 62828861

Bill To:

TAX INVOICE

Invoice No

INV-20-04

Wu See Kiat

Invoice Date

25/7/2020

Blk 503, Jelapang Road,

Vehicle No

SMC7362P

#09-366, S(670503)

Vehicle Make/Model

BMW X3

o	Description	Qty	Unit Price	Amount
	Repair Cost	1	\$ 10,950.00	\$ 10,950.00
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"Safe Auto"	CALL THE WAY	Safe Auto
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	TE AGTS	EUL,
		Authorized Signature



UNITED Appraisal And Management Pte Ltd

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

INVOICE

: Wu See Kiat

Date

: 03 Aug 2020

c/o : Safe Auto

I Kaki Bukit Ave 6

Invoice No. : 8093578

Kaki Bukit Autobay Blk C #01-52

Singapore 417883

	DESCRIPTION	AMOUNT
Service rendere	d for appraisal / inspection report :	
Professional	inspection fees	SGD 680.00
Photographs	40 pcs	:
Transport fe	es	
Re-inspectio	n 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	
_	: UAM20.07.06-AK-STP-SAF-SMC7362P	



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

Date : 03 Aug 2020

Wu See Kiat

Encls.:

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 <u>SGD 13,718.64</u> . 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 hump-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 five) days.
We are reverting the matter to you for a decision, and enclosed is our vehicle inspection report, appraisement 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

The information contained in these document may be privileged and confidential, and is intended for the exclusive use of the addressee designation. If you are not the addressee, any enclosure, reproduction, distribution or other dissemination or use of this communication is strictly prohibited. If you received this document by error, please contact us immediately to arrange for its return.

Motor Vehicle Appraiser and Insurance Loss Adjuster
No. 8 Kaki Bukit Ave 4 #06-21 Premier @ Kaki Bukit Singaore 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 Kjat	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	:	I 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.: SMC7362POdometer: 57919 kmMake / Model: B.M.W X3 SDRIVE20IChassis no.: WBATR120X0LC94222Regn. date: 19 Jul 2018Engine no.: 22265232B48B20ABody colour: BrownEngine cap.: 1998 cc

PRE-ACCIDENT CONDITION OF VEHICLE (STATIC CHECK ONLY)

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

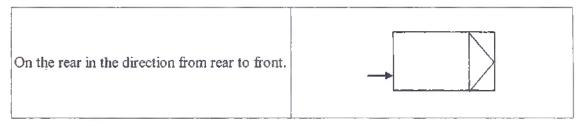
TYRE CONDITION ON VEHICLE

		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



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 subr	nitted by Messrs	Safe Auto	as per schedule
attached has been revised and se	crutinised, and in ou	ir opinion, we consider it to b	e fair and reasonable.
The repairers have agreed to un not authorised the repairs.	dertake the repairs	to the owner's satisfaction at	our revision. We have
Our adjusted cost of repair is	SGD 10.950.00	to carry out the repairs. Pleas	se 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		1555.40 🗸
2	1	Rear bumper side retainer @ SGD 145.50	Necessary	291.00	291.00	X svc
3	1	Rear bumper carrier	Cracked	345.90	345.90	\checkmark
4	1	Rear bumper side support @ SGD 277.20	Cracked	554.40	554.40	\checkmark
5	1	Rear bumper lower	Deformed	658.00	658.00	\checkmark
6	1	Rear bumper diffuser	Distorted	516.00	516.00	✓
7	l.	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	X svc
$_{10}$ 1	р <u>с.</u> 4_	Rear sensor @ SGD 226.00	2pcs Shorted	904.00	452.00	226 🗸
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	J	Tailgate	Dented	2588.90	2588.90	1600 🗸
14	1	Tailgate logo	Necessary	2.00	2.00	/
15	í	Tailgate emblem X3	Necessary	87.00	87.00	
16	J	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	i	Exhaust pipe assy	Bend	2145.00	2145.00	X svc
20	1	Exhaust hook	Damaged	275.00		128 🗸
	<u> 2</u>	Exhaust mounting @ SGD 92.00	Streehed	184.00		92 🗸
1	Ipc ²			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	30 ✓
2	2set	Tailgate reflector clips @ SGD 25.00	Necessary	60.00	60.00	10 ✓
3	2	Tailgate reflector seal @ SGD 30.00	Necessary	60.00	50.00	10 🗸
4	lser	Tailgate outer garnish clips	Necessary	40.00	40.00	10 🗸
5	1 set	Tailgate trimboard clips	Necessary	45.00	45.00	
6	1	Tailgate windscreen primer and cleaner	Necessary	100.00	80.00	
7	I	Tailgate windscreen inner seal	Necessary	60.00	40.00	20 🗸
8	3	Tailgate windscreen sealant	Necessary	80.00	60.00	\checkmark
9	1	Tailgate sealant	Necessary	100.00	\$0.00	20 🗸
10	lset	Rear bumper clips	Necessary	80.00	80.00	30 🗸
H	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	
		LABOUR & MISC CHARGES	Balance C/F	12576.20	11248.64	
1		To dismantle / renew the accident damaged portion. To panel beating, reshape, straighten, orientate and align repair / replacement parts.		1200.00	900.00	600 🗸
2		To disconnect wire harness of electrical component to facilitate repairs, reconnect and check functions.		80.00	60.00	30 ✓
3		To remove and relit interior upholstery to facilitate the repair.		200.00	180.00	30 ✓
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	30 ✓
2		To remove and refit tailgate windscreen to facilitate the repair.		180.00	150.00	120 🗸
6		To remove and refit, straighten and readjust exhaust pipe and replace exhaust silencer.		250.00	220,00	50 🗸
7		To apply undercoating on the accident repair and replaced panel for rust protection.		100,001	80,00	30 ✓
8		Supply spray paint material and necessary items to respray tailgate, rear bumper, rear end panel and other affected area / panel.		[200,00	800,00	650 ✓
		TOTAL		3310.00	2470.00	
		Total Parts and Labour Cost of Repair Less (Lumpsum repair adjustment)		15886.20	13718.64 2768.64	
		Adjustment Parts and Labour Cost of Repai	r		10950.00	

5 repair days

















