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26 November 2020

**LKK AUTO CONSULTANTS PTE LTD**

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

**BY EMAIL ONLY**  
([assignments@lkkauto.com](mailto:assignments@lkkauto.com))

**Attention: Mr Marcus Chua**

Dear Sirs,

**MC/MC 13446/2019**

**SINGLE JOINT EXPERT REPORT OF SKN 4080M ("the Plaintiff's car")**

We act for Mr Song Wai Hong Adrian, the 2<sup>nd</sup> Defendant in the above-captioned suit, on the instructions of Aviva Ltd, the insurers of motor vehicle no. SJG 1769D at the material time. M/s Catherine Lim LLC act for Mr Foo Tong Fatt, the owner of motor vehicle no. SKN 4080M and the Plaintiff in the above-captioned suit.

Please be informed that all parties have agreed to appoint your Mr Marcus Chua as the Single Joint Expert (SJE) for the above matter. As such, Mr Marcus Chua's primary duty is independent of both parties.

In order to assist you in the completion of the SJE Report for this, we enclose the following documents for your perusal:-

- (a) Pre-repair survey report of the Plaintiff's car by M/s Crawford & Company International Pte Ltd dated 26 August 2014 with photographs of the Plaintiff's car ("**Crawford's pre-repair survey report**");
- (b) Survey report of the Plaintiff's car by M/s Prominent Appraiser Services Pte Ltd ("**PAS**") dated 30 September 2014 with endorsement of PAS' findings and recommendation together with photographs of the Plaintiff's car ("**PAS' pre-repair survey report**");
- (c) Singapore Accident Statement Report of the Plaintiff's car; and

(d) Singapore Accident Statement Report of SJG 1769D.

We would be obliged if you could kindly go through these reports and the photographs attached thereto. Please note that it was mentioned in Crawford's pre-repair survey report that at the time of inspection before repairs, the Plaintiff's repairer did not provide them with a repair estimate.

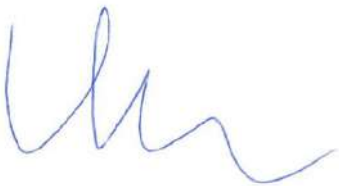
Kindly liaise with Catherine Lim LLC on the re-inspection date and venue. We have also emailed this letter to them.

Kindly be instructed that your SJE report shall contain the following advice:-

- a) What are the items which you disagree with any of these survey reports; if so, please provide the reasons why you disagree;
- b) What is the reasonable cost of repairs;
- c) What is the reasonable period of repairs; and
- d) What is the Economical Repair Limit (i.e. the limit beyond which repairs should not be carried out but the car should be treated as total loss).

We agree to share 50% of your costs with M/s Catherine Lim LLC. Please issue the 50% share of your invoice in the name of "Aviva Ltd care of United Legal Alliance LLC".

Yours faithfully



**Edwina Fan**  
United Legal Alliance LLC

Enc.

cc. **CATHERINE LIM LLC**  
20 Havelock Road  
#03-01 Central Square  
Singapore 059765  
([info@catherinelimllc.com](mailto:info@catherinelimllc.com))  
(File Ref: CL/171007/T/FT)

**BY EMAIL ONLY**



Crawford & Company International Pte Ltd  
8 Shenton Way, #03-01, Singapore 068811  
Tel : 65 6225 4211 Fax : 65 6222 8310 E-mail : admin@crawford.com.sg  
URL : www.crawford.com.sg  
Company Registration No. 197101412E

## VEHICLE DAMAGE INSPECTION REPORT

Our File No: 1077200/G/JL  
Date: 26/08/2014

### REFERENCE

Handling Insurer:	Aviva Ltd	Policy No:	10410437		
Claimant Vehicle No :	SKN4080M	Insured Vehicle No :	SJG1769D		
Date of Loss:	23/08/2014	Nature of Claim:	TP	Claim No:	N/A

### DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:	SKN4080M	Engine No:	R18A1753209
Make & Model:	HONDA STREAM, 1.8 (A)	Chassis No:	RN61047493
Reg. Date:	29/11/2007 (Man. Year: 2007)	Odometer:	85521 km
Colour:	Black		
Engine Capacity:	1799 cc		
Market Value/New Car Price:	N/A		
Sum Insured (S\$):	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:	Good

### CONDITION OF TYRES

Front Tyre Size:	205/55 R16	Rear Tyre Size:	205/55 R16
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 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	
<b>Nett Amount (S\$)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	

### INSPECTION

Date of Assignment:	25/08/2014	Inspected At:	Fastech Auto Pte Ltd (HQ)
Date Inspected:	25/08/2014		1 KAKI BUKIT AVENUE 6, #01-46/48/50 AUTOBAY
Est Repair Period:	8.0 days		Singapore 417883

Adjuster:	Jackson Lim Senior Surveyor	Manager:	Lim Say Koon Senior Surveyor
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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.

**BRIEF CIRCUMSTANCES OF ACCIDENT**

The Insured's vehicle and Third Party's vehicle were involved in a chain collision along AYE.

**CONSISTENCY OF DAMAGES**

No TP GIA report was provided. Consistency of damages can't be confirmed.

**SPECIAL REMARKS**

We have not authorized repair.

From our analysis, the Third Party's vehicle front and rear portions were damaged and the impact caused rear bumper, tailgate, tow cove, door handle, rear exhaust pipe bent/cracked/deformed. As for the front portion, the front bumper, grille, bonnet, headlamp, reinforcement, fender trim cracked/bent/deformed. The rear end panel, front top end panel, washer tank to be checked.

The workshop did not want to provide Repair Estimate to settle the claim. The pre-repair inspection photographs are attached for your reference, hidden damages may be included during the course of repair. Our preliminary estimate including items to be checked is S\$07k - 09k and required 06 - 08 days for repair.

This survey was conducted on a "Without Prejudice" basis.

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

## REPAIR DETAILS

### Reference

<b>Part Source:</b>	MRM-SG	Version: 1.0 (Last Synchronised: 25 Aug 2014)
<b>Parts:</b>	M1-MPV	HONDA STREAM 1.8 (A) (Catalogue:Merimen Singapore 1.0)
<b>Labour:</b>	Repairer's	(Price-denominated Standard List)
<b>Print Code:</b>	<b>Crawford &amp; Company International Pte Ltd/SKN4080M/26/08/2014 16:55</b>	
<b>Validity:</b>	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	
<b>Further Info:</b>	Items/values not in reference catalogue are prefixed with an asterisk *.	

### Recommended Parts

There are no new parts selected.

**Crawford & Company International Pte Ltd/SKN4080M/26/08/2014 16:55.** Not valid without Reference section.

## Recommended Miscellaneous Items

There are no new miscellaneous items selected.

## Recommended Labour

There are no labour items selected.

<b>Crawford &amp; Company International Pte Ltd/SKN4080M/26/08/2014 16:55</b> . Not valid without Reference section.
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**< END OF ESTIMATES >**

**SKN4080M [SJG1769D] - Submitted by: Crawford & Company International Pte Ltd (SG)**

1/36: Front view



2/36: Front left view



3/36: Front right view



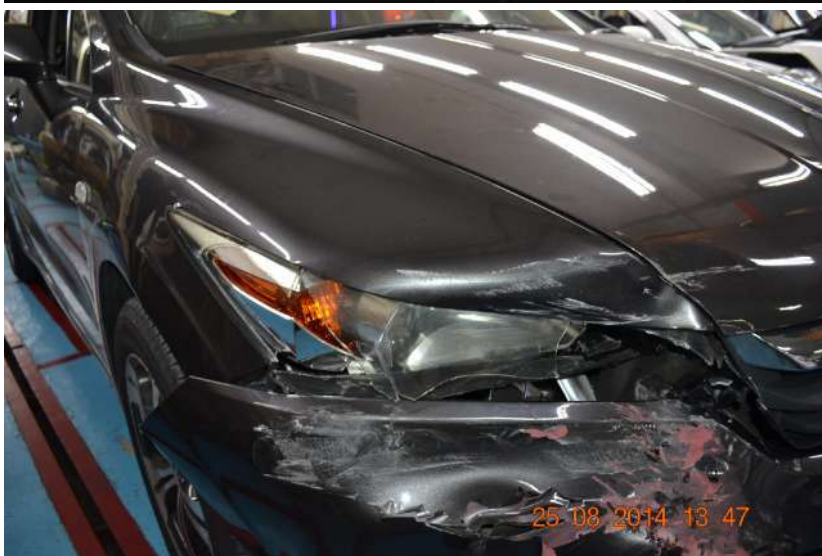
**SKN4080M [SJG1769D] - Submitted by: Crawford & Company International Pte Ltd (SG)**



**4/36: Front fender view**



**5/36: Front door cut/dented**



**6/36: Front fender view**



**SKN4080M [SJG1769D] - Submitted by: Crawford & Company International Pte Ltd (SG)**



**7/36: Front fender, headlamp bent/cracked**



**8/36: Front bumper view**



**9/36: Front bumper cracked/deformed**

**SKN4080M [SJG1769D] - Submitted by: Crawford & Company International Pte Ltd (SG)**



10/36: **Front reinforcement bent**



11/36: **Front grille view**



12/36: **Front grille cracked**



**SKN4080M [SJG1769D] - Submitted by: Crawford & Company International Pte Ltd (SG)**



13/36: **Front bonnet view**



14/36: **Front bonnet bent**



15/36: **Front grille view**

**SKN4080M [SJG1769D] - Submitted by: Crawford & Company International Pte Ltd (SG)**



16/36: **Front grille deformed**



17/36: **Front compartment view**



18/36: **Front washer tank neck view**



**SKN4080M [SJG1769D] - Submitted by: Crawford & Company International Pte Ltd (SG)**



19/36: **Front washer tank neck dislodged**



20/36: **Front side trim view**



21/36: **Front side trim cracked**

**SKN4080M [SJG1769D] - Submitted by: Crawford & Company International Pte Ltd (SG)**22/36: **Rear right view**23/36: **Rear left view**24/36: **Rear view**



**SKN4080M [SJG1769D] - Submitted by: Crawford & Company International Pte Ltd (SG)**



25/36: Rear tow cover deformed



26/36: Rear tailgate view



27/36: Rear tailgate bent

**SKN4080M [SJG1769D] - Submitted by: Crawford & Company International Pte Ltd (SG)**



28/36: **Rear bumper view**



29/36: **Rear bumper deformed**



30/36: **Rear reverse sensor view**

**SKN4080M [SJG1769D] - Submitted by: Crawford & Company International Pte Ltd (SG)**



**31/36: Rear exhaust view**



**32/36: Rear exhaust bent**



**33/36: Rear compartment view**



**SKN4080M [SJG1769D] - Submitted by: Crawford & Company International Pte Ltd (SG)**



34/36: **Rear tailgate handle deformed**



35/36: **Odometer reading**



36/36: **Chassis no**



# PROMINENT APPRAISER SERVICES PTE LTD

Qualified Loss Adjusters And Motor Appraisers

Correspondence Address: 1 Simei St 3 #02-24 S(529890)

Mobile 9295 2204 Fax 6722 8508 Email pasvcs@hotmail.com

Business Reg 201404434D

## VEHICLE INSPECTION REPORT

Report No. : PAS/TP/0440814

Date of Report : 30/09/2014

To : Mr Foo Tong Fatt  
Blk 270 Toh Guan Road  
#09-97  
Singapore 600270

Date of Assignment : 23/08/2014  
Report requested by : Mr Foo Tong Fatt  
Date of Accident : 23/08/2014  
Date of Inspection : 23/08/2014  
Claim No. : Third Party Claim  
Policy No. : -

## PARTICULARS OF DAMAGED VEHICLE

Vehicle Registration No. : SKN4080M  
Make & Model : Honda Stream (A)  
Year of Registration : 2007  
Colour : Met. Brown

Engine Capacity (cc) : 1799cc  
Mileage (km) : 85520km  
Chassis / Frame No. : RN61047493  
Engine No. : R18A1753209

## TYRE CONDITION

Front LH : 7 mm  
Make : Bridgestone

Front RH : 7 mm  
Make : Bridgestone

Rear LH : 7 mm  
Make : Bridgestone

Rear RH : 7 mm  
Make : Bridgestone

Road wheels Type : Alloy  
(The above represents the approximate remaining life of tyre (treads))

## PRE-ACCIDENT CONDITION OF DAMAGED VEHICLE (Static tests only)

General Bodywork : Good  
Paintwork : Good  
Handbrake : Serviceable  
Footbrake : Serviceable  
Steering : Serviceable  
Apparent Engine Modification : Nil

## PLACE OF INSPECTION

Location : M/s. Fastech Auto Pte Ltd  
1, Kaki Bukit Ave 6, #01-48, Autobay, Singapore 417883

## ASSESSMENT

Repairer's Estimate : \$ 29,463.82  
Revised Amount : \$ 21,866.42  
Less Excess : \$ -  
Recommended Reserve : \$ 17,500.00 (Lump Sum)

Estimated Normal Period of Repairs : 18 Working Days

*Disclaimer: This report is intended for the exclusive use of the addressee solely in relation to the loss occurrence in which the assessed vehicle involved. No liability or responsibility whatsoever shall be held by PROMINENT APPRAISER SERVICES PTE LTD for any reliance on this report by any third party.*



# PROMINENT APPRAISER SERVICES PTE LTD

**Qualified Loss Adjusters And Motor Appraisers**

Correspondence Address: 1 Simei St.3 #02-24 S(529890)

Mobile: 9295 2204 Fax: 6722 8508 Email: pasvcs@hotmail.com

Business Reg 201404434D

Vehicle No : SKN4080M

Report No. : PAS/TP/0440814

## GENERAL REMARKS

WITHOUT PREJUDICE

### THE ASSIGNMENT

The survey was conducted at M/s. Fastech Auto Pte Ltd, 1, Kaki Bukit Ave 6, #01-48, Autobay, Singapore 417883.

(Subsequent inspections have been conducted)

### POINT OF IMPACT

At the front and rear portions.

### DAMAGES

The bonnet, front support panel, front chassis members, front bumper, front fenders, radiator assy, a/c condenser, headlamps, front grilles, boot lid, rear bumper, rear end panel, rear floor panel, rear chassis members, rear fenders, rear exhaust silencer, taillamps, boot reflectors, etc.

*Other parts were also found damaged. (See schedule for details)*

### ADJUSTMENT / RECOMMENDATION

We have inspected thoroughly each and every item on the repairer's estimate against the actual damaged found on the vehicle. We list the breakdown of our findings and our recommendation as per schedule attached.

Our adjusted amount for the cost of repairs is SGD \$21,866.42.

### CONCLUSION

The repairer has agreed to undertake the repairs at a lump sum of SGD \$17,500.00.

This inspection was conducted entirely on a 'Without Prejudice' basis. We have not given an authorization and/or instruction to the repairer to proceed with the repairs.

We hereby reverting the matter to you for your discretion on repairs.

Assuring you of our best services always.

Yours Truly,  
**Prominent Appraiser Services Pte Ltd**

  
**Andrew How**  
Automobile Appraiser  
MSAAA





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Mobile 9295 2204 Fax: 6722 8508 Email: pasvcs@hotmail.com

Business Reg 201404434D

Vehicle No. : SKN4080M

Report No. : PAS/TP/0440814

## APPRAISEMENT SCHEDULE

S/No.	Qty	Parts Descriptions	Condition		Repairer's Estimate (\$\$)	Our Assessment (\$\$)
1	1 pc	Frt bonnet	Dented		\$ 1,123.20	\$ 1,123.20
2	1 pc	Frt bonnet lock	Bent		\$ 197.80	\$ 197.80
3	2 pcs	Frt bonnet hinge	Bent/Repair	\$ 76.00	\$ 152.00	\$ -
4	1 pc	Frt bonnet insulator	Refit		\$ 199.50	\$ -
5	1 pc	Frt bonnet seal	Necessary		\$ 37.20	\$ 37.20
6	1 pc	Frt support panel	Dented		\$ 765.20	\$ 765.20
7	1 pc	Frt support panel top garnish	Cracked		\$ 210.30	\$ 210.30
8	1 pc	Frt grille	Cracked		\$ 351.60	\$ 351.60
9	1 pc	Frt grille emblem	Necessary		\$ 28.40	\$ 28.40
10	1 pc	Frt grille moulding	Cracked		\$ 291.30	\$ 291.30
11	2 pcs	Frt horn	Damaged	\$ 76.30	\$ 152.60	\$ 152.60
12	2 pcs	Frt head lamp	Broken/Cracked	\$ 982.90	\$ 1,965.80	\$ 1,965.80
13	2 pcs	Frt head lamp lower bracket	Broken/Cracked	\$ 76.80	\$ 153.60	\$ 153.60
14	1 pc	Frt bumper	Dented		\$ 1,082.70	\$ 1,082.70
15	1 pc	Frt bumper reinforcement	Dented		\$ 541.30	\$ 541.30
16	2 pcs	Frt bumper side retainer	Necessary	\$ 32.50	\$ 65.00	\$ 65.00
17	1 pc	Frt bumper top beam	Dented		\$ 101.20	\$ 101.20
18	1 pc	Frt bumper lower grille	Cracked		\$ 123.50	\$ 123.50
19	2 pcs	Frt bumper fog lamp	No such items	\$ 452.30	\$ 904.60	\$ -
20	2 pcs	Frt bumper fog lamp cover	RH Loop cracked	\$ 195.60	\$ 391.20	\$ 195.60
21	1 pc	Radiator	Dented		\$ 1,284.20	\$ 1,284.20
22	1 pc	Radiator fan motor	Refit		\$ 656.30	\$ -
23	1 pc	Radiator fan cowling	Loop cracked		\$ 165.20	\$ 165.20
24	1 pc	Radiator fan blade	Refit		\$ 99.20	\$ -
25	1 pc	Aircond condenser	Dented		\$ 1,195.20	\$ 1,195.20
26	1 pc	Aircond fan motor	Dented		\$ 569.50	\$ 569.50
27	1 pc	Aircond fan cowling	Dented		\$ 164.20	\$ 164.20
28	1 pc	Aircond fan blade	Dented		\$ 95.20	\$ 95.20
29	1 pc	RHF fender	Dented		\$ 641.20	\$ 641.20
30	1 pc	RHF fender cowling	Torn		\$ 210.60	\$ 210.60
31	1 pc	Rr boot	Dented		\$ 1,284.70	\$ 1,284.70
32	1 pc	Rr boot lock	Dented/Jammed		\$ 295.40	\$ 295.40
33	1 pc	Rr boot lock catch	Bent		\$ 95.20	\$ 95.20
34	1 pc	Rr boot center garnish	Dented		\$ 235.90	\$ 235.90
35	1 pc	Rr boot rubber	Torn		\$ 215.30	\$ 215.30
36	2 pcs	Rr boot absorber	Refit	\$ 168.10	\$ 336.20	\$ -
37	2 pcs	Rr boot hinge	Refit	\$ 92.00	\$ 184.00	\$ -
38	1 pc	Rr boot emblem (stream)	Necessary		\$ 55.60	\$ 55.60
39	1 pc	Rr boot inner board	Dented/Deformed		\$ 352.60	\$ 352.60
40	1 pc	Rr boot inner pull handle	Cracked		\$ 165.20	\$ 165.20
41	1 pc	Rr boot center emblem	Necessary		\$ 65.02	\$ 65.02
42	1 pc	Rr boot wiper motor	Refit		\$ 756.80	\$ -
43	2 pcs	Rr fender inner garnish	Cracked/Deformed	\$ 414.00	\$ 828.00	\$ 828.00
44	2 pcs	Rr tail lamp	Cracked	\$ 889.80	\$ 1,779.60	\$ 1,779.60
45	2 pcs	Rr tail lamp panel	Dented/Repair	\$ 161.20	\$ 322.40	\$ -
46	1 pc	Rr floor panel	Dented/Repair		\$ 1,102.30	\$ -
47	1 pc	Rr floor panel top cover board	Serviceable		\$ 351.20	\$ -
48	1 pc	Rr end panel	Dented		\$ 725.30	\$ 725.30
					\$ 23,069.52	\$ 17,809.42



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Mobile: 9295 2204 Fax: 6722 8508 Email: pasvcs@hotmail.com

Business Reg. 201404434D

Vehicle No. : SKN4080M

Report No. : PAS/TP/0440814

S/No.	Qty	Parts Descriptions	Condition		Repairer's Estimate (\$\$)	Our Assessment (\$\$)
					\$ 23,069.52	\$ 17,809.42
49	1 pc	Rr end panel (lower)	No such items		\$ 365.20	\$ -
50	1 pc	Rr end panel top garnish	Dented/Deformed		\$ 170.30	\$ 170.30
51	1 pc	Rr bumper	Dented		\$ 951.50	\$ 951.50
52	1 pc	Rr bumper top beam	No such items		\$ 215.20	\$ -
53	2 pcs	Rr bumper side retainer	Necessary	\$ 31.70	\$ 63.40	\$ 63.40
54	2 pcs	Rr bumper lower bracket	Dented	\$ 65.00	\$ 130.00	\$ 130.00
55	1 pc	Rr bumper towing cover	Missing		\$ 64.40	\$ 64.40
56	2 pcs	Rr number plate lamp	Cracked	\$ 48.00	\$ 96.00	\$ 96.00
57	1 pc	Rr exhaust silencer	Dented/Bent		\$ 984.50	\$ 984.50
58	2 pcs	Rr exhaust mounting	Torn	\$ 38.00	\$ 76.00	\$ 76.00
					\$ 26,186.02	\$ 20,345.52
				Less Discount : 20%	\$ 5,237.20	20% \$ 4,069.10
				List Parts Sub-Total :	\$ 20,948.82	\$ 16,276.42
1	1 set	Frt number plate	Dented	S/N	\$ 45.00	\$ 45.00
2	3 pcs	Frt griller clip	Necessary	S/N	\$ 15.00	\$ 9.00
3	12 pcs	Frt bonnet insulator clip	Necessary	S/N	\$ 60.00	\$ 36.00
4	8 pcs	Frt bumper clip	Necessary	S/N	\$ 40.00	\$ 24.00
5	6 pcs	Frt fender cowl clip	Necessary	S/N	\$ 30.00	\$ 18.00
6	10 pcs	Rr boot inner board clip	Necessary	S/N	\$ 50.00	\$ 30.00
7	1 pc	Rr boot windscreen sealant	Necessary	S/N	\$ 100.00	\$ 40.00
8	4 pcs	Rr end panel top garnish clip	Necessary	S/N	\$ 20.00	\$ 12.00
9	1 pc	Rr end panel sealant	Necessary	S/N	\$ 80.00	\$ 40.00
10	12 pcs	Rr fender inner garnish clip	Necessary	S/N	\$ 60.00	\$ 36.00
11	1 set	Rr number plate	Dented	S/N	\$ 45.00	\$ 45.00
12	1 set	Rr bumper sensor	Dented	S/N	\$ 350.00	\$ 250.00
				Special Nett Sub-Total :	\$ 895.00	\$ 585.00
				Parts Total :	\$ 21,843.82	\$ 16,861.42



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Business Reg 201404434D

Vehicle No. : SKN4080M

Report No. : PAS/TP/0440814

S/No.	Labour Descriptions	Repairer's Estimate (S\$)	Our Assessment (S\$)
1	To check wiring.	\$ 200.00	\$ 100.00
2	Tuff kote.	\$ 200.00	\$ 150.00
3	Towing charge.	\$ 120.00	\$ 85.00
4	Remove and replace aircond condenser and refill gas.	\$ 160.00	\$ 120.00
5	Remove and replace radiator.	\$ 100.00	\$ 80.00
6	Remove and refit rear boot windscreen.	\$ 160.00	\$ 120.00
7	Remove and refit rear boot garnish item.	\$ 200.00	\$ 80.00
8	Remove and replace rear exhaust pipe.	\$ 160.00	\$ 120.00
9	Remove and refit upholstery and cushion seat.	\$ 160.00	\$ 120.00
10	Remove and replace reverse sensor.	\$ 160.00	\$ 50.00
11	Remove and replace spare part and panel beating.	\$ 3,000.00	\$ 1,980.00
12	To spray painting and etc.	\$ 3,000.00	\$ 2,000.00
Labour Total :		<u>\$ 7,620.00</u>	<u>\$ 5,005.00</u>
Total (Parts & Labour) :		<u>\$ 29,463.82</u>	<u>\$ 21,866.42</u>

## For Lump Sum Repairs

The final adjusted Lump Sum contract amount is \$ 17,500.00

Under normal circumstances, the repairs should be completed within a reasonable period of **18 Working Days**.

109 Photographs were taken at the time of inspection.

**N.B:** By accepting to carry out the repairs on a contract Lump Sum basis, the repairer shall have the prerogative and discretion to replace the damaged parts with new, used, OEM or reconditioned parts and/or to repair the vehicle on a roadworthy condition to the entire satisfaction of owner.

*Note: The revised estimate has been adjusted from a visual inspection. Any discrepancies or unseen damages should be notified to the company within 7 days from the date hereof. Otherwise this revised amount shall be deemed as valid.*







