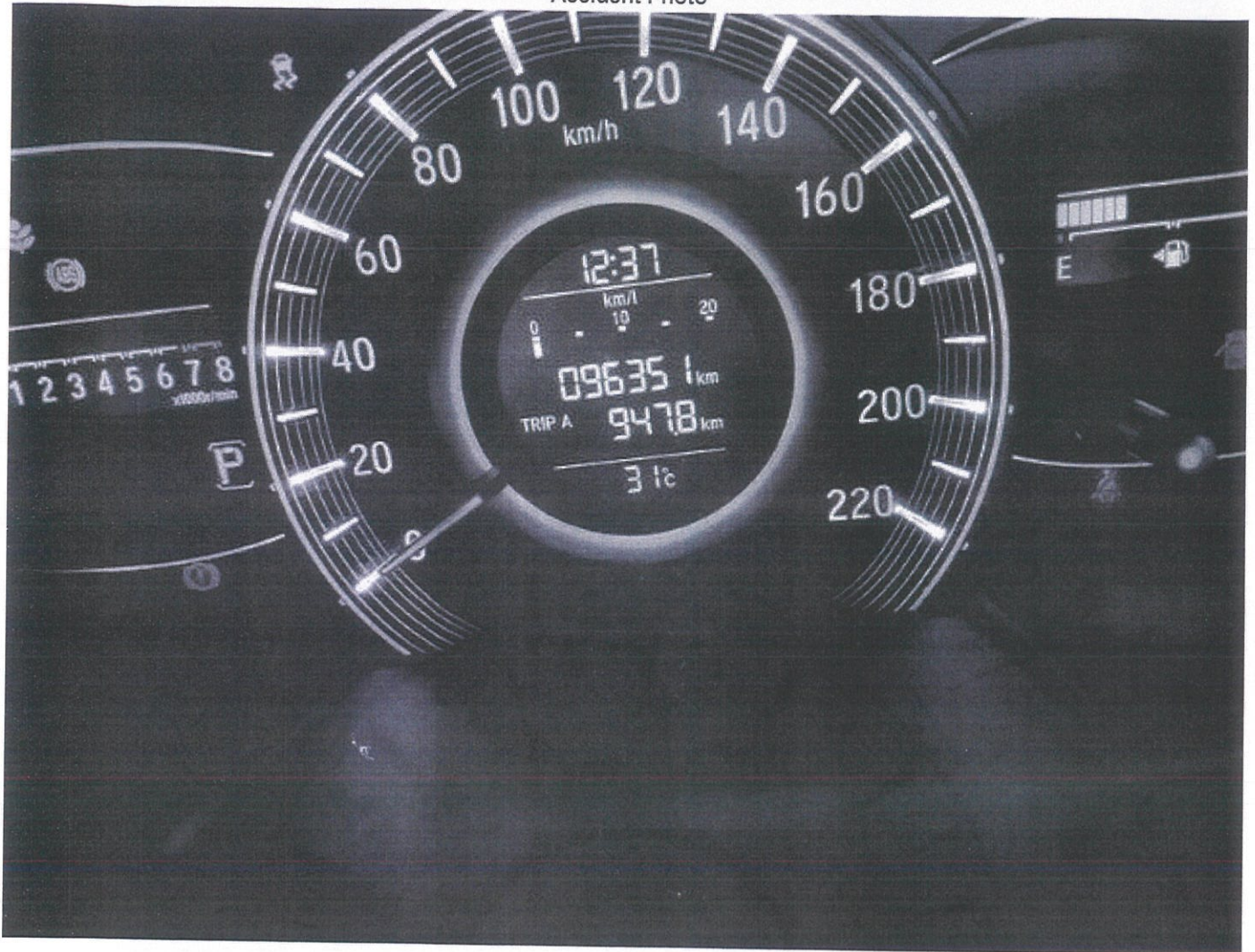


Accident Photo



Accident Photo



STAR AUTOMOBILE SERVICES PTE LTD

Block 5033 Ang Mo Kio Industrial Park 2

#01-255 Singapore 569536

Tel no: (65) 6482 1009

Fax no: (65) 6482 4452

Our Ref: TP2020/12/014

16.12.2018

Attn: The Motor Claims Department

FINAL REPAIR BILL FOR REGN NO: SKR 5792 P

ASSESSMENT AND RECOMMENDED COST OF REPAIRS BY SURVEYOR

1) Lump Sum	\$8,700
-------------	---------

Total Repair Cost S\$8700.00

(EIGHT THOUSAND & SEVEN HUNDRED ONLY)

Payments are to make payable to Star Autmobile Services Pte Ltd

Star Automobile Services Pte Ltd



AUTOMOTIVE APPRAISER AND SURVEYING SERVICES

Qualified Automobile Accident Damage Appraisers/Loss Adjusters
601, Choa Chu Kang Street 62, # 04-07, Singapore 680601
E-mail Address: aasschee@singnet.com.sg
Tel: 96623655, 67655661
RCB No. 43037800M

OFFICIAL RECEIPT**No. TP/0049/12/2020**

Date: 17 December 2020


Received from: Lui Fook Kee
c/o Star Automobile Services Pte. Ltd.

The sum of Dollars: Eight Hundred And Forty Four Only.

Being payment of: Invoice Number: TP/0049/12/2020
Vehicle Number: SKR 5792P

S'pore Dollars: 844.00

AUTOMOTIVE APPRAISER AND SURVEYING SERVICES



CHEE AIK THUAN (HP 96623655)
ENG TECH, CAE MIMI / AM SAE-A
MSAAA/Accident Damage Appraiser

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E-mail Address: aasschee@singnet.com.sg

Tel: 96623655, 67655661

RCB No. 43037800M

INVOICE

To,

Lui Fook Kee
c/o Star Automobile Services Pte. Ltd.
Block 5033, # 01-255
Ang Mo Kio Industrial Park 2
Singapore 569536

Invoice No : TP/0049/12/2020

Date : 17 December 2020

Terms : Cash

Description	Amount (S\$)
Being :	
To survey vehicle no. SKR 5792P based on the estimate cost of S\$ 15,158.80 without GST	530.00
Transport Charges	80.00
Photographs - 40 pcs	40.00
Follow-up Survey (After Dismantling & Damaged Parts) Fees - Transport Charge only	60.00
Follow-up Survey (After Dismantling & Damaged Parts) Photographs - 04 pcs	4.00
Follow-up Survey (After Before Painting & Damaged Parts) Fees - Not Applicable	0.00
Follow-up Survey (Before Painting & Damaged Parts) Photographs - 00 pcs	0.00
Follow-up Survey (After Repair/Painting) Fees - Transport Charges Only.	60.00
Follow-up Survey (After Repair/Painting) Photographs - 06 pcs	6.00
Site Inspection - Transport charges	60.00
Site Photographs - 04 pcs	4.00
	844.00
S'pore Dollars : Eight Hundred And Forty Four Only.	
Our Reference No. :	TP/0049/12/2020
Claim No. :	Not Available
Policy No. :	Not Available
Date of Accident :	04 November 2020
3rd Party Vehicle No. :	SHC 3032C
Owner's Vehicle No. :	SKR 5792P SURVEYED WITHOUT PREJUDICE

AUTOMOTIVE APPRAISER AND SURVEYING SERVICES

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MSAAA-Accident Damage Appraiser

E. & O.E.

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Tel: 96623655, 67655661

RCB No. 43037800M

VEHICLE INSPECTION REPORT

To:	Lui Fook Kee c/o Star Automobile Services Pte. Ltd. Block 5033, # 01-255 Ang Mo Kio Industrial Park 2 Singapore 569536	Report No	:	TP/0049/12/2020
		Date	:	17 December 2020

REFERENCE

Requested by	:	Lui Fook Kee	3rd Party Vehicle No.	:	SHC 3032C
Date of Request	:	07 December 2020	Owner's Vehicle No.	:	SKR 5792P
Date of Accident	:	04 November 2020	Sum Insured	:	Not Available
Date Inspected	:	07 December 2020	Policy No.	:	Not Available
Inspected at	:	Star Automobile Services Pte. Ltd.	Claim No.	:	Not Available

PARTICULARS OF VEHICLE

Reg. No.	:	SKR 5792P	Vehicle Model	:	Odyssey 2.4 EX-S CVT	Air Conditioner	:	Yes
Vehicle Make	:	Honda	Engine No.	:	K24W71001847	Radio/Cassette	:	Yes
Original Regn Date	:	16 February 2015	Chassis No.	:	JHMR1880EC204312	Seat Belt	:	Yes
Lifespan Expiry Date	:	-----	Propellant	:	Petrol	Colour	:	Black
COE Expiry Date	:	15 February 2025	Engine Capacity	:	2,356 cc.	Speedometer	:	97,799 km

CONDITION OF TYRES

	MAKE	SIZE	RIM	% REMAINING
Right Front	: Unknown	Unknown	Sport Rim	Unknown
Refer to item no. 13 on page 2/5				
Left Front	: Unknown	Unknown	Sport Rim	Unknown
Refer to item no. 13 on page 2/5				
Right Rear	: Unknown	Unknown	Sport Rim	Unknown
Refer to item no. 13 on page 2/5				
Left Rear	: Unknown	Unknown	Sport Rim	Unknown
Refer to item no. 13 on page 2/5				

DESCRIPTION OF DAMAGES

NOTE: The above vehicle was SURVEYED WITHOUT PREJUDICE

The owner's vehicle sustained damages on the LH side portions.

Estimated period of repairs: 12 (Twelve) working days

Repairer completed the repair in: 10 (Ten) days inclusive of Sunday And Public Holiday

Number of photographs taken at time of inspection and attached: 40 (Forty) + 04 (Four) Follow-up Survey
(After Dismantling & Damaged Parts), 06 (Six) Follow-up Survey (After Repair/Painting) and 04 (Four) Site Photographs only.

SUMMARY OF REPAIR COSTS

Repairer's Estimate	\$	15,158.80
Revised Parts	\$	7,827.84
Revised Labour	\$	3,040.00
Total Revised Amount	\$	10,867.84
Adjusted Amount	Lump Sum \$	8,700.00
Less: Owner's Excess	\$	N.A.
Total	\$	8,700.00
Nett Total without GST	\$	8,700.00

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MSAAA-Accident Damage Appraiser

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RCB No. 43037800M

ADJUSTMENT ON REPAIR COST & REPLACEMENT OF PARTS

Registration No: **SKR 5792P**

Attachment to report no. TP/0049/12/2020

REPAIRER'S ESTIMATE		OUR RECOMMENDATIONS	
Replacement Of Damaged Panels/Parts and Labour Charges	S\$ Price	Conditions	S\$ Price
REPLACEMENT OF DAMAGED PANELS/PARTS		LUMP SUM REPAIR	LESS 20%
01. 1 pc rear bumper	557.50	Grazed/Dented/Bent - Allowable	557.50
02. 1 pc rear bumper RH clamp kit	35.00	Serviceable - Not Allowed	0.00
03. 1 pc rear LH fender	969.00	Grazed/Dented - Not Allowed	To repair
04. 1 pc rear LH sliding door	1,026.00	Grazed/Dented - Allowable	1,026.00
05. 1 pc rear LH door upper moulding	57.00	Serviceable - Not Allowed	0.00
06. 1 pc rear LH door lower protector	321.90	Grazed/Dented - Allowable	321.90
07. 1 pc front LH door	918.50	Grazed/Dented - Allowable	918.50
08. 1 pc front LH door upper moulding	38.00	Serviceable - Not Allowed	0.00
09. 1 pc front LH door lower protector	326.40	Grazed/Dented - Allowable	326.40
10. 1 pc front LH door wingmirror assy	630.00	Grazed - Allowable	630.00
11. 2 pcs LH wheel rim @ 938.70	1,877.40	Grazed/Dented - Allowable	1,877.40
	-----		-----
	6,756.70		5,657.70

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Registration No: **SKR 5792P**

Attachment to report no. TP/0049/12/2020

REPAIRER'S ESTIMATE		OUR RECOMMENDATIONS	
Replacement Of Damaged Panels/Parts and Labour Charges	S\$ Price	Conditions	S\$ Price
REPLACEMENT OF DAMAGED PANELS/PARTS		LUMP SUM REPAIR	LESS 20%
Carried forward from page 1/5	6,756.70		5,657.70
12. 1 pc front steering rack and pinion	3,902.10	Bent - Allowable	3,902.10
		NOTE: Owner sent the vehicle to Kah Motor Co. Sdn. Bhd. (Agent for Honda Vehicle) for inspection while waiting for M/s Mova Automotive Pte. Ltd. to get the instruction from the 3rd party Insurance Co. (India International Insurance). It was the staff of Kah Motor Co. Sdn. who told him that the steering rack and pinion were also bent. That is why, from that time till todate, 07 December 2020 (more than one month) from the date of accident on the (04 November 2020), the owner did not replace the steering rack and pinion.)	
	-----		-----
	10,658.80		9,559.80
			1,911.96

			7,647.84
13. 4 pcs tyre @ 180.00 S.Nett	720.00	Owner went to replace all 4 tyres - Allowable 2 pcs only (Depreciation of 50%)	180.00
		NOTE: Owner went to replace all 4 tyres because he need to use the vehicle while waiting for M/S Mova Automotive Pte. Ltd. to get the instruction from the 3rd party Insurance Co. (India International Insurance), else vehicle will be left in the workshop over a month.	
	-----		-----
	11,378.80		7,827.84
	-----		-----

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Registration No: **SKR 5792P**

Attachment to report no. TP/0049/12/2020

REPAIRER'S ESTIMATE		OUR RECOMMENDATIONS	
Replacement Of Damaged Panels/Parts and Labour Charges	S\$ Price	Conditions	S\$ Price
LABOUR CHARGES			
01. Labour charges - R & R fender glass	120.00	Not Necessary Reason being: 01. Fender to be repaired (refer to item no. 03)	0.00
02. Labour charges - R & R seat, garnish and etc.	100.00	Necessary Reason being: 01. To remove and refit trim garnishes, trim finishers and etc. to facilitate the repairing of the rear LH fender.	80.00
03. Labour charges - Panel beating	1,000.00	Necessary Reason being: 01. To remove damaged parts and attachments, repair and reshape dented panels, renew damaged panels and parts (refer to our recommendations), align and refit attachments.	750.00
04. Labour charges - R & R rear bumper reverse sensor.	80.00	Necessary Reason being: 01. To transfer rear bumper reverse sensors (4 pcs) onto new rear bumper.	80.00
05. Labour charges - R & R front LH door and LH sliding door attachments.	100.00	Necessary Reason being: 01. To transfer/renew front LH door and LH sliding door attachments to new doors.	100.00
	----- 1,400.00		----- 1,010.00

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Registration No: **SKR 5792P**

Attachment to report no. TP/0049/12/2020

REPAIRER'S ESTIMATE		OUR RECOMMENDATIONS	
Replacement Of Damaged Panels/Parts and Labour Charges	S\$ Price	Conditions	S\$ Price
LABOUR CHARGES			
Carried forward from page 3/5	1,400.00		1,010.00
06. Labour charges - Spray painting	1,400.00	Necessary Reason being: 01. To respray paint on rear bumper, rear LH fender, LH sliding door, front LH door, door wingmirror, front LH fender and other affected areas.	1,300.00
07. Labour charges - Anti rust proofing	150.00	Necessary Reason being: 01. To apply/respray anti rust proofing.	100.00
08. Labour charges - R & R steering rack.	300.00	Necessary Reason being: 01. To remove and renew steering rack and pinion.	150.00
09. Labour charges - Wheel alignment.	100.00	Necessary Reason being: 01. To conduct and adjust wheel alignment.	100.00
08. Labour charges - Lighting system	30.00	Necessary Reason being: 01. To check wiring, lighting system and conduct water leak test.	30.00
09. Labour charges - Reset system	400.00	Necessary Reason being: 01. To erase and reset system.	350.00
	----- 3,780.00 -----		----- 3,040.00 -----

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ADJUSTMENT ON REPAIR COST & REPLACEMENT OF PARTS

Registration No: **SKR 5792P**

Attachment to report no. TP/0049/12/2020

REPAIRER'S ESTIMATE		OUR RECOMMENDATIONS	
Replacement Of Damaged Panels/Parts and Labour Charges	S\$ Price	Conditions	S\$ Price
CARRIED FORWARD FROM PAGE 2/5			
Replacement of damaged panels/part	11,378.80		7,827.84
CARRIED FORWARD FROM PAGE 4/5			
Labour Charges	3,780.00		3,040.00
	-----		-----
	15,158.80		10,867.84
	-----		-----
			LUMP SUM
			8,700.00
			=====

NOTE:

Please refer to our recommendations of **S\$ 10,867.84**.

In our opinion, the vehicle can be repaired at a Lump Sum of S'pore Dollars: **Eight Thousand And Seven Hundred Only**.

(S\$ 10,867.84 x 20% (S\$ 2,173.57) = S\$ 8,694.27)

LUMP SUM CONTRACT

In view of the fact that the repairer has been offered a reduced budget to complete the repair. **(TOTAL REVISED LESS ANOTHER 20%)**, the repairer should be entitled to exercise some discretion to complete the repair.

- To replace with New Parts (Genuine or Non Genuine Parts)
- To replace with Second Hand Parts (Imported or local Used Parts)
- To repair

The repairer would repair the vehicle to the entire satisfaction of the owner and in 'road worthy' condition.

The above terms and condition for the **LUMP SUM REPAIR CONTRACT** (Accident-Damaged Vehicle) is in line with the circular through a referendum from the Singapore Automobile Appraisers Association dated 25 May 2004.

Please find enclosed

- Letter from the Singapore Automobile Appraisers Association dated 25 May 2004
- Letter from The General Insurance Association Of Singapore dated 28 June 2004.
- Letter from the General Insurance Association Of Singapore dated 08 September 2005
- The New Paper reply from NTUC Income dated 19 September 2003.

AUTOMOTIVE APPRAISER AND SURVEYING SERVICES

CHEE AIK THUAN (HP. 96623655)
ENG TECH, CAE MIMI / AM SAE-A
MSAAA/Accident Damage Appraiser

Singapore Automobile Appraisers Association

c/o 424 Balestier Road #02-06 Giffard Mansion

Singapore 329810 Tel: 64423323

Fax 64429690

- (1) To All Members
- (2) To Whom It May Concern

Date : 25th May 2004

Definition of the Terms and Conditions for a LUMP SUM REPAIR CONTRACT (Accident - Damaged Vehicle)

The new committee had through a referendum with all members, by way of a circular, on the above subject, received overwhelming support and agreement.

In view of the above, it is agreed that the terms and conditions for a Lump Sum Repair Job as had been in practice by the majority of licensed appraisers in the past couple of decades, should be as follows :-

The repairer, by agreeing to a further reduction of a minimum of 20% from the revised cost for repairs as recommended by the appraiser, shall reserve the right to :

1. Replace any damaged parts with used, reconditioned or new parts.
2. Repair any damaged body parts that the repairer is confident and capable of repairing to a roadworthy condition and to the entire satisfaction of the owner.

However, the repairer by accepting the Lump Sum Repair Contract shall also be responsible for the following :-

1. Repair the vehicle to a roadworthy condition (including a final inspection by a reputable vehicle inspection centre, if the owner insists) and to the entire satisfaction of the owner
2. To absorb or be responsible for any additional labour or parts costs which are either omitted from the original quotation or are discovered during the course of repairs.

This circular serves to supersede " The Concept of Lump Sum Repair " circular dated 29th January 2004 put up by the old committee

THE COMMITTEE



GENERAL INSURANCE ASSOCIATION OF SINGAPORE

103 Abbey Street, Singapore 069923. Tel: 62218782/9 Fax: 62272051

• Your Reference

• Our Reference:

MV/262

To Mr Chee, SAAA

28 June 2004

Mr Kenny Tan
Hon Secretary
The Singapore Motor Workshop Association
Block 10, Ang Mo Kio Industrial Park 2A
#01-22 AMK AutoPoint
Singapore 568047

Via Mail & Fax No.: 6484 6923

Dear Mr. Tan,

LUMP SUM REPAIRS AS DEFINED BY SAAA

We invite reference to your circular dated 1 April 2004 on the above subject sent under cover of your letter of the same date.

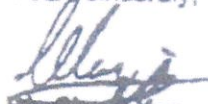
We find that the said circular recommended a change in repair practice to members of the SMWA on the basis of a circular dated 29 January 2004 from the Singapore Automobile Appraisers Association (SAAA) to their members, which stated that all damaged parts are to be replaced rather than repaired or used back.

We now enclose for your ready perusal the SAAA's letter of 25 May 2004 that supersedes the aforesaid circular dated 29 January 2004 and reverts to the practice that has been in force all along, which is to carry out repairs wherever possible rather than carry out a replacement.

We trust that you will make appropriate and immediate arrangements to communicate this change to your members so that both our members can continue to work together on the same basis as before.

Thank you.

Yours sincerely,


Wu Sheng Yan
Executive Director

Encl: SAAA circular dated 25 May 2004
Cc: Ms. Portia Ho of MAS



GENERAL INSURANCE ASSOCIATION OF SINGAPORE

103 Amoy Street, Singapore 069923 Tel 62218788/9 Fax 62272051

► Your Reference

► Our Reference

MV/262, MV/343

8 September 2005

Mr Bernard Low
President
Singapore Motor Workshop Association
Blk 10 Ang Mo Kio Industrial Park 2A
AMK AutoPoint
Singapore 568047

Dear Mr. Low,

COST OF REPAIR OF DAMAGED VEHICLE / LUMP SUM REPAIR (STANDARD BASIS)

We refer to your letter of 24th August 2005.

As we have explained in our letter of 19th May, the purpose of the GIA guideline on Cost of repairs including Lump Sum repairs, is to raise standards and improve the transparency to all parties concerned. It is in line with recent regulatory development for transparency in corporate management and consumer rights protection.

Under this new guideline, workshops are required to specify which parts have been repaired and which parts have been replaced. By specifying these additional information, the workshops will help to avoid the unnecessary and unpleasant disputes which have arose sometime in the past simply because of the uncertainty of work done on a damaged vehicle.

This new guideline does not contradict our common understanding that repairs should be done wherever possible rather than carry out a replacement. As mentioned in your letter, "if the repairer is confident and capable of repairing to a roadworthy condition and to the entire satisfaction of the owner", we see no reason for the workshops to disagree to being transparent by providing the information in the repair bill. Conversely, by not agreeing to this new guideline a negative inference will be created on the intention of the workshops and no doubt the courts will look closely at such intention in case they have to decide.

The New Paper 19 September 2003

NTUC INCOME'S REPLY

THE two workshops were not quoting widely varying figures for the same service, according to Income.

Mr Freddy Neo, senior manager of NTUC Income's claims department, told The New Paper: 'As Mr Ong's vehicle is nine years old, we arranged for it to be repaired on a lump sum basis.'

This means the repairers are allowed to replace the damaged parts with used, reconditioned or new parts, or repair it to a roadworthy condition. Part-by-part repairs require only new, genuine parts.

Mr Neo said Income sent the work out for bidding only on Sept 3 because Mr Ong had originally wanted to file a third party claim. On Sept 5, Income awarded the job to one of its workshops with its 'benchmarked price' of \$1,400.

This price was not accepted by Mr Ong's preferred workshop. "(The \$10,000 quote)... was for a part-by-part estimate and included some items that were not recommended by Idac to be replaced," Mr Neo said.

"The total of parts not recommended to be replaced amounted to \$1,800."

Mr Neo added that Income had then offered \$1,500 to Mr Ong's preferred workshop, but it rejected this too.

He said that he understood Mr Ong was looking into the possibility of making a third-party claim.

In an e-mail reply from overseas, NTUC Income's CEO Tan Kin Lian said that if the delay in repairs was caused by Income, it would provide compensation to Mr Ong. This is \$50 to \$80 a day, depending on the car's model.

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Photographs: SURVEYED PHOTOGRAPHS

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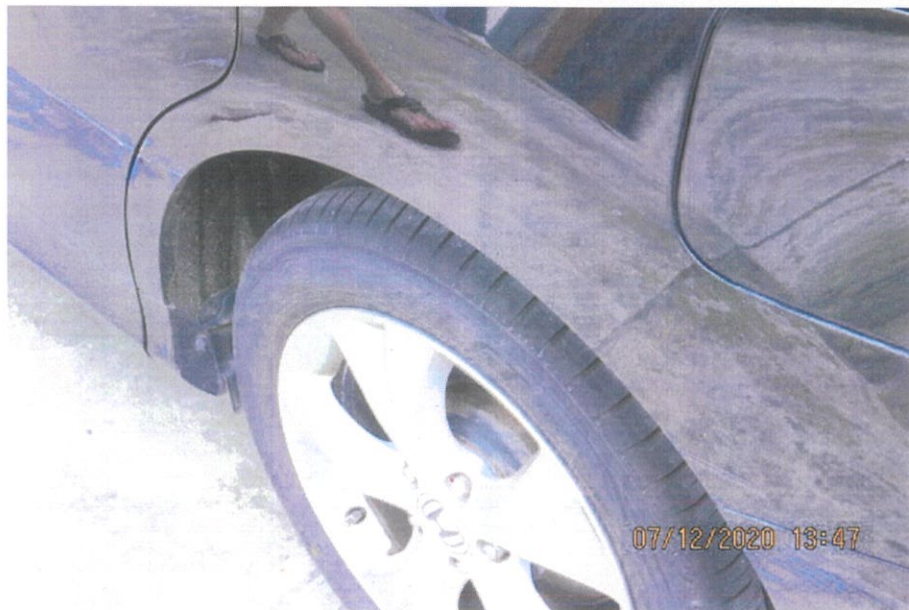
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