



JOHN LAW CHAMBERS LLC

Advocates & Solicitors
Commissioner For Oaths and Notary Public
UEN/GST REG. NO. 201938836C

08 APR 2022

Your Ref: TO BE ADVISED

Our Ref: JLC.2022.3330.PD(I)

We Do Not Accept Service of Court
Documents by Fax or Email.

WITHOUT PREJUDICE SAVE AS TO COSTS

MS FIRST CAPITAL INSURANCE LTD

36, ROBINSON ROAD,
#16-01 CITY HOUSE
SINGAPORE 068877.

BY PDX (8002)

Attn: Motor Claims Department

Dear Sir/Madam,

CLAIMANT: XU ZHICHENG

ACCIDENT INVOLVING MOTOR VEHICLES NO. SMZ1976L AND SHB5681X ALONG PUNGGOL FIELD TOWARDS PUNGGOL ROAD ON 24.02.2022 AT ABOUT 1015 HOURS.

1. We act for **XU ZHICHENG**, the owner of vehicle No. **SMZ1976L** involved in the abovementioned road accident, in his claim for damages of the consequential property losses and expenses incurred as a result of the said accident.
2. We are instructed that the accident was caused solely or contributed by your / your authorized driver's / your insured's authorized driver's negligent driving, use and/or management of motor vehicle No. **SHB5681X**.
3. Copies of the following supporting documents are enclosed herewith for your perusal: -

a.	Singapore Accident Statement / Police Report
b.	GIA / LTA
c.	Survey Report and Invoice
d.	Rental Agreement and Invoice

4. As a result of the accident, our client has been put to loss and expenses, particulars of which are as follows.

i.	Cost of Repair	S\$ 39,000.00
ii.	Pre-Inspection Days – 3 Days	S\$ 360.00
iii.	Rental / Loss of Use	S\$ 3,000.00
iv.	Survey Report Fee	S\$ 1,559.00
v.	LTA and GIA Search Fees	S\$ 7.49
vi.	Incidentals	S\$ 150.00
vii.	Cost Contribution Inclusive of GST (at this stage)	S\$ 1,070.00



JOHN LAW CHAMBERS LLC

Advocates & Solicitors

Commissioner For Oaths and Notary Public

UEN/GST REG. NO. 201938836C

08 APR 2022

Your Ref: TO BE ADVISED

Our Ref: JLC.2022.3330.PD(I)

We Do Not Accept Service of Court Documents by Fax or Email.

WITHOUT PREJUDICE SAVE AS TO COSTS

Total :	S\$ 45,146.49
---------	---------------

5. **To the Defendants**, please note that if you are insured and you wish to claim under your insurance policy, you should immediately pass this letter and all the enclosed documents to your insurers.
6. The demand herein is in respect of our client's claim for damages pertaining to his motor vehicle and any settlement following or subsequent to this demand shall not prejudice our clients claims in respects of damages and consequential loss in relation to his personal injuries.
7. Please note that you or your insurers should send to us an acknowledgement of receipt of this letter within 14 days of your receipt of this letter.
8. Please note that if you have a counterclaim against our client arising out of the accident, you/your insured are required to send us a letter giving full particulars of the counterclaim together with all relevant supporting documents within 6 weeks of your receipt of this letter.
9. **To the Insurers**, pursuant to the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189), we hereby give your Insurers/you, **MS FIRST CAPITAL INSURANCE LTD**, notice that we have our client's instructions to commence court proceedings against you/your insured driver without further notice should you fail to acknowledge receipt of this letter within 14 days and/or fail to reply substantively to the same within 8 weeks and/or to preserve our client's claim from being time-barred.
10. You may acknowledge receipt of this letter by email to: **irene@johnlawchambers.com**
11. Please revert.

Yours faithfully

JOHN LAW CHAMBERS LLC

cc: Clients

Enquire Vehicle's Insurance Particulars (As At 24 Feb 2022 / 10:15:00)

Vehicle No.:

SHB5681X

Make Description/Model:

TOYOTA / PRIUS 5DR HATCHBACK (AUTO)

Insurance Company Name:

MS FIRST CAPITAL INSURANCE LIMITED

Business Transaction Reference No.:

20220224132222714149

Please retain the business transaction reference number for Enquire Vehicle Owner Details (if required).

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

1. 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 withholding 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.

ACCIDENT STATEMENT

Date of Submission	24/02/2022 17:47 (SGT)
Date of Accident	24/02/2022 10:15 (SGT)
Exact Location of Accident	Singapore
Additional Location Information	PUNGGOL FIELD TOWARDS PUNGGOL ROAD
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SMZ1976L
-----------------------------	----------

INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	XU ZHICHENG
NRIC No	SXXXX575G
Email Address	alankohzc@gmail.com
Mobile Phone No	(Phone) +65-91445722
Alternative Phone No	+65-91445722

VEHICLE PARTICULARS

Manufacturer	Mercedes
Model	C180
Variant	-
Exact purpose for which vehicle was being used at time of accident	Private use
Are you claiming under your own insurance policy for repair to your vehicle?	No - Claiming third party
Vehicle Category	Private car
Transmission	Auto
CC	1595

INSURANCE COMPANY

Name of Insurance Company	ERGO Insurance Pte. Ltd.
Type of Coverage	Comprehensive
Fleet Policy	No
Policy Number	DMPG21006569
Cover Note Number	28/05/2021-27/05/2022

DRIVER

Name of Driver	XU ZHICHENG
----------------	-------------

Date Of Birth	21/03/1981
Occupation	Indoor
Date Of Driving Pass	14/09/2006
Driving experience	15 YEARS AND 5 MONTHS
Gender	Male
Mobile Number	(Phone) +65-91445722
Alt. Phone Number	+65-91445722
Email Address	alankohzc@gmail.com
Address	BLK288A PUNGGOL PLACE #15-803
Address complement	-
Postcode	821288
Is the driver the policyholder?	Yes
If No, Relationship of the Driver with the Insured	-
Does Driver Own Other Vehicles?	No
Vehicle Registration Number of Other Vehicle Owned by Driver	-
Insurance Company of Other Vehicle Owned by Driver	-

GENERAL INFORMATION OF THE ACCIDENT

Type of Accident	Collision - Cross Junction
Weather Conditions	drizzling
Road Surface	Wet

OTHER INFORMATION

Was any foreign vehicle involved in the accident?	No
Number of vehicles involved in the accident	2
Was anybody injured in the Accident?	No
Was any injured conveyed to hospital by ambulance?	-
Was any other vehicle or property damaged?	Yes
Number of Passengers (Including Driver)	1
Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance?	No

DETAILS OF POLICE ACTION

Was the accident reported to the police?	No
Was notice of intended Prosecution given?	No
If yes, against whom?	-

CIRCUMSTANCES OF ACCIDENT

refer to sketch plan draft and report

ATTACHMENT(S)

Are accident photos available for attachment?	No
Was there any video captured by Car Camera?	Yes
Reasons for not uploading a video of the accident	WITH OWNER
Was there any audio recorded?	No

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SHB5681X
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Taxi
Name of Driver	-
Contact Number	-
Address	-

Address complement	-
Postcode	-
Insurance Company Name	-
Nature Of Damage	-
Details of property damaged in accident	-
No. Of Passenger (Including Driver)	-

SKETCH PLAN

SKETCH PLAN

IMPORTANT NOTICE

1. 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 willful misrepresentation or withholding 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. 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.
 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.
 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:
 - (i) 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/final 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.

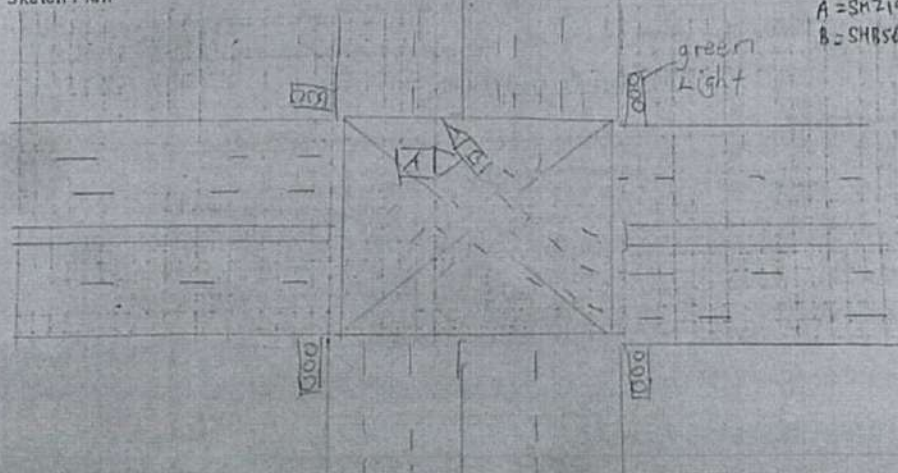


Policyholder's Signature / Date & Time

Driver's Signature (If driver is not the policyholder) / Date & Time

Witnessed by Reporting Centre Personnel

Sketch Plan



A = SHZ1976L
B = SHBS681X

FORZA - WIFI LINK

enquiry@forzaauto.sg - 3000 1000
enquiry@forzaauto.sg - 2401 1000
claims@forzaauto.sg - 1000 1000

Describe Circumstances of the Accident

I WAS TRAVELLING STRAIGHT ALONG PUNGCOL FIELD

TO PUNGCOL RD.

AT THE JUNCTION, I SAW THAT THE LIGHT WAS GREEN

HENCE I PROCEEDED TO TRAVEL STRAIGHT. in my lane

SUDDENLY, A VEHICLE FROM THE OPPOSITE DIRECTION

MADE A RIGHT TURN AND COLLIDED ONTO MY VEHICLE.

Declaration

We declare the foregoing particulars are true in every respect.

Thids

Policyholder's Signature / Date & Time

Thids

Driver's Signature (If driver is not the policyholder) / Date & Time

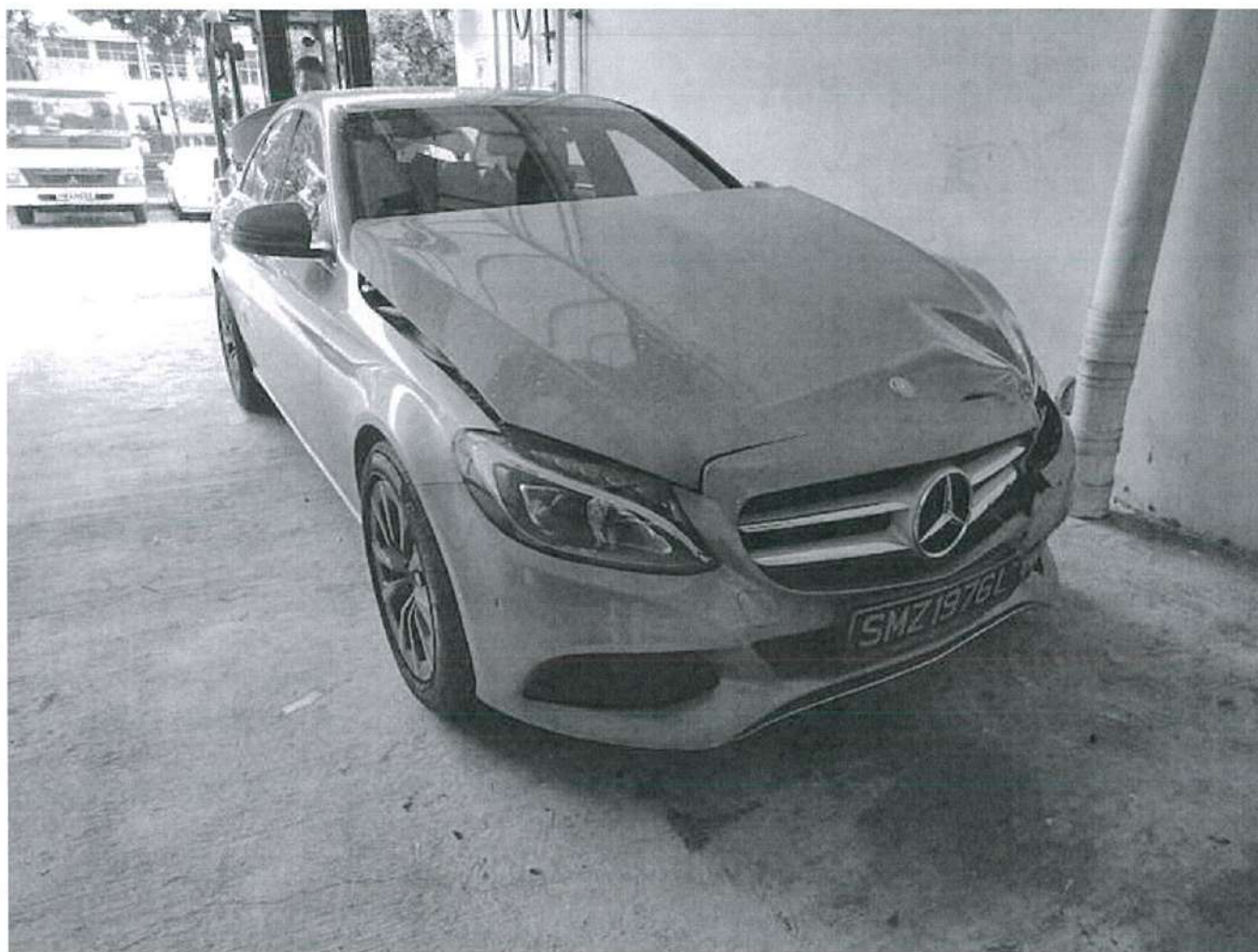


Witnessed by Reporting Centre Personnel

OTHER DOCUMENTS



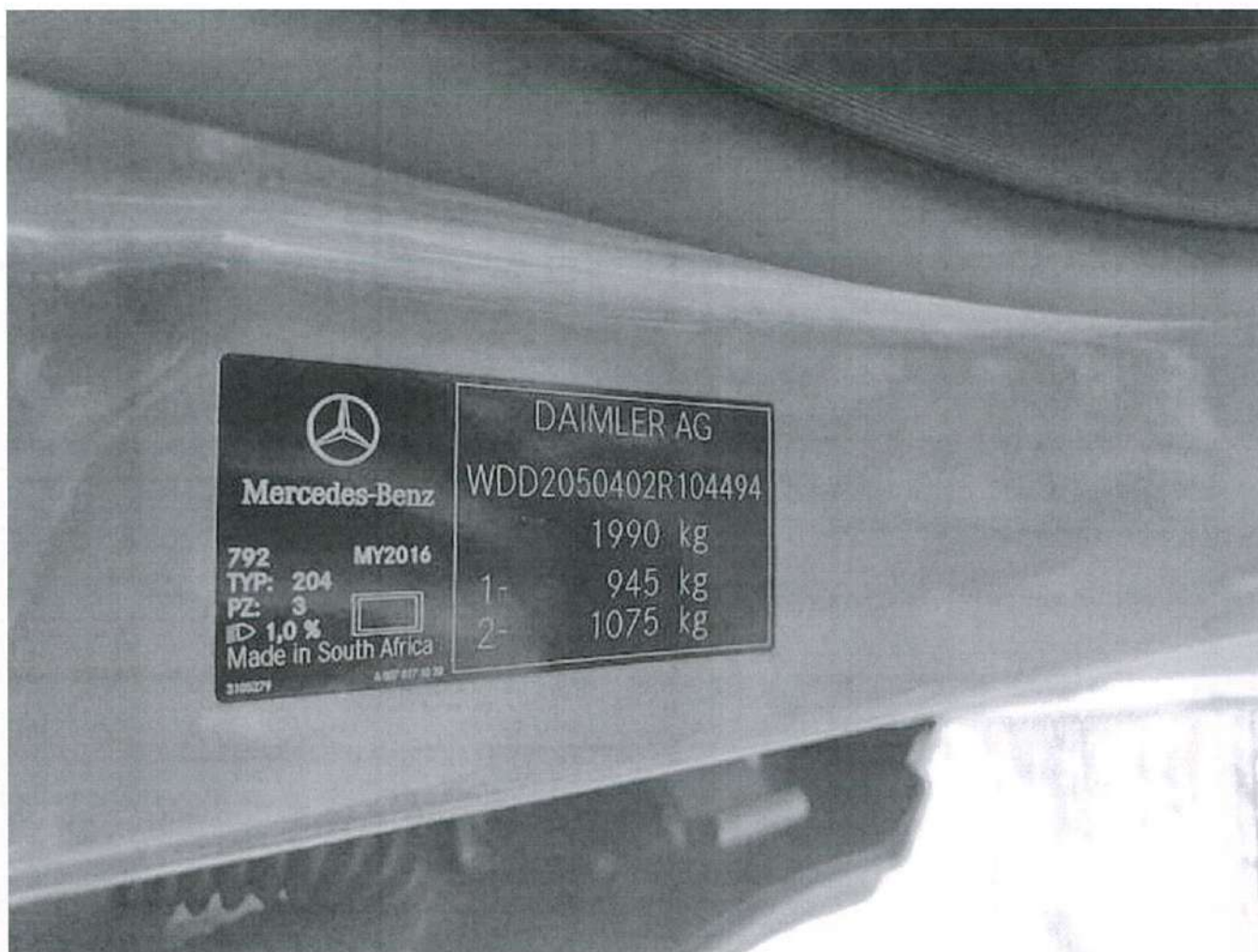


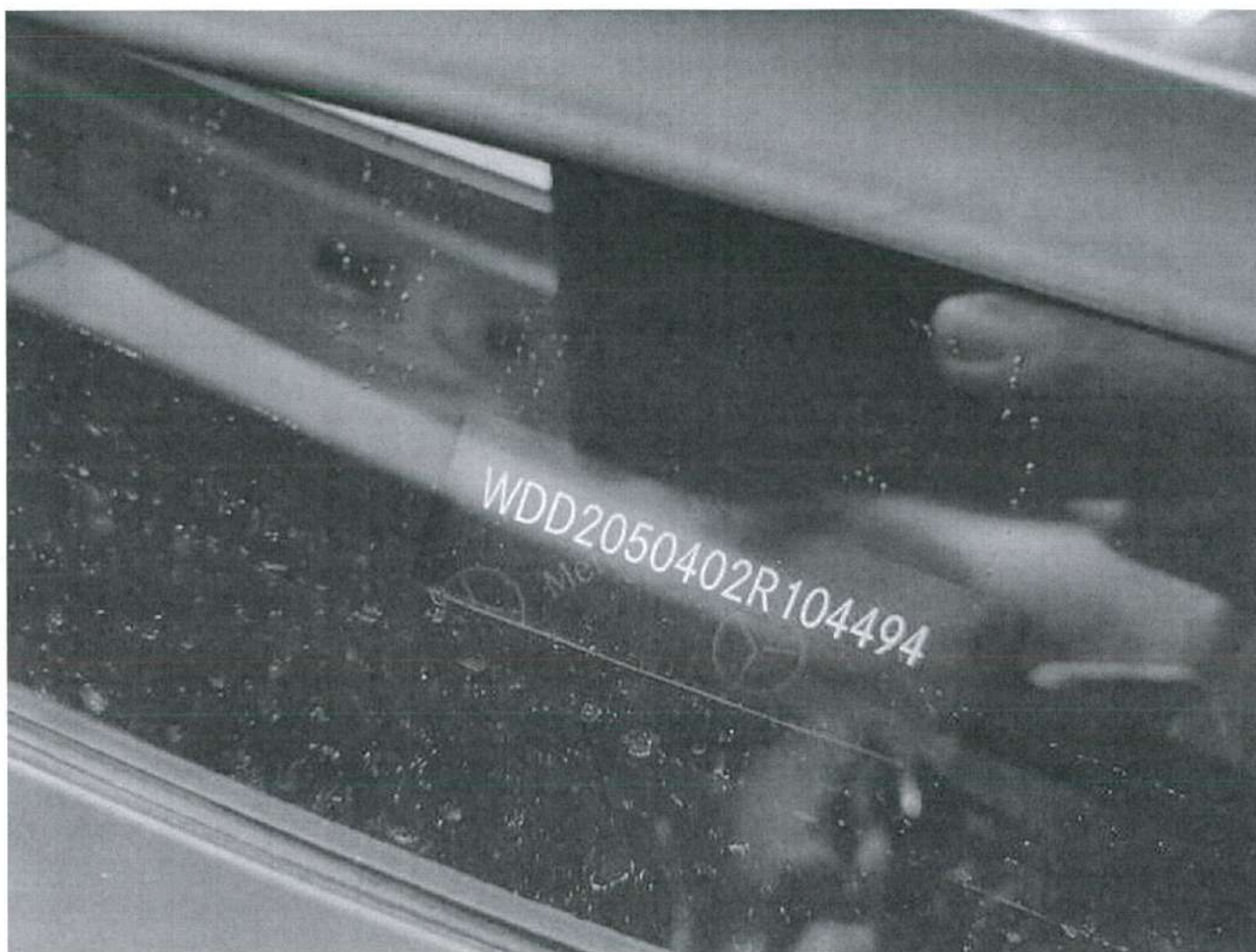


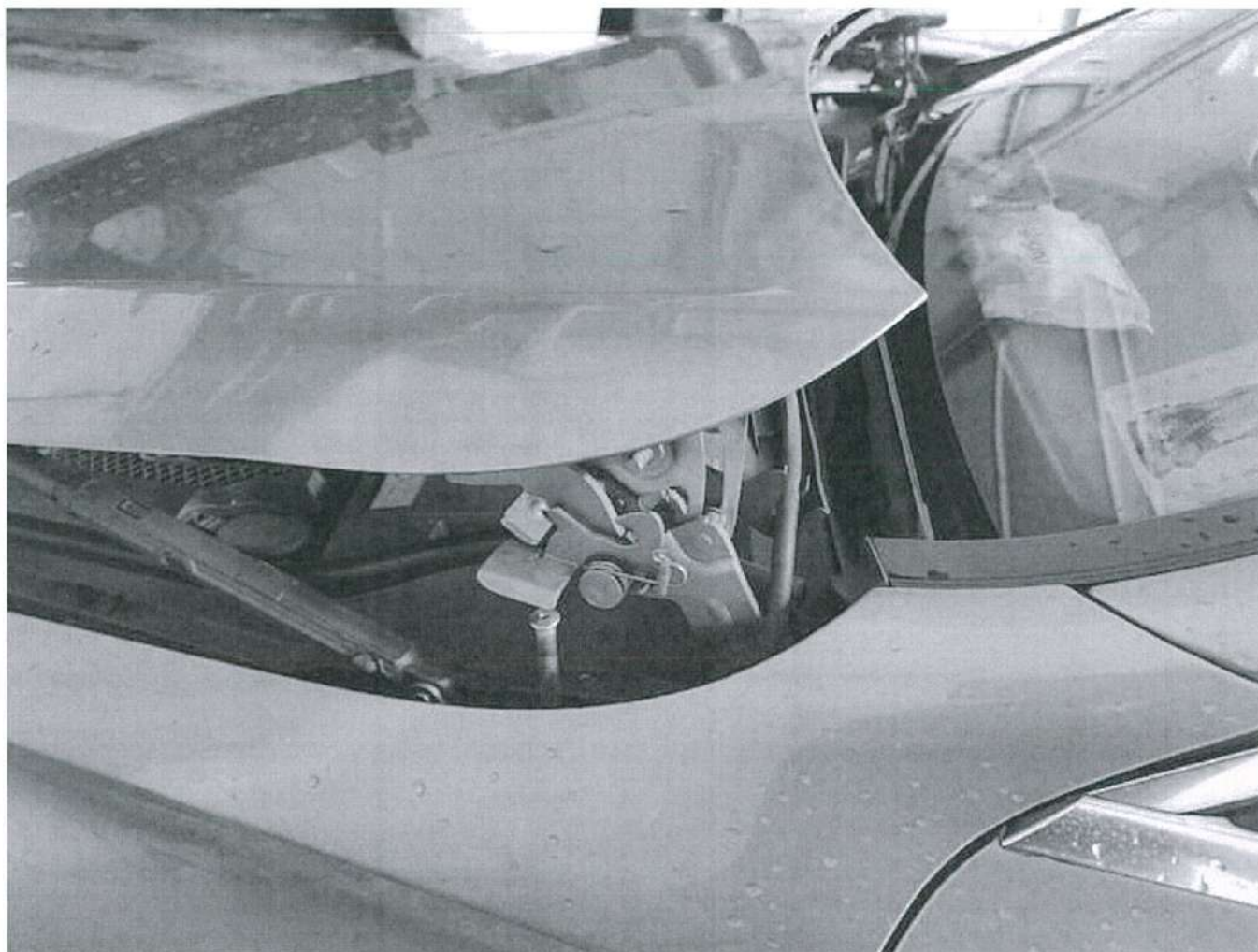
















CARSMITH PRIVATE LIMITED
BARTLEY BIZ CENTRE
13 KAKI BUKIT ROAD 4 #01-20
Singapore 417807
+65 90910000
info@carsmith.biz

ADDRESS
SMZ1976L

DATE 30/03/2022

DATE	SERVICE	DESCRIPTION	QTY	RATE	AMOUNT
	LUMP SUM REPAIR AS RECOMMENDED & AGREED WITH SURVEYOR		1	39,000.00	39,000.00

TOTAL

S\$39,000.00

Accepted By

Accepted Date

Company Registration No. 201910097E
Bank Account Details: DBS Bank : 07-2009261-9
All payments are transacted in Singapore dollars only.
All payments are non-refundable or exchangeable.
Thanks for your patronage.

TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO.
XU ZHI CHENG C/O CARSMITH PRIVATE LIMITED 13 KAKI BUKIT ROAD 4 #01-20 BARTLEY BIZ CENTRE SINGAPORE 417807

DATE	INVOICE NO.
16/3/2022	A 44300

	VHA NO.	DUE DATE	VEH NO.
	A 44300	16/3/2022	SNC 7371 B
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 24 FEBRUARY 2022 TO 11 MARCH 2022 YOUR REF: SMZ 1976 L	15	186.916	2,803.74
Account Name: BKW RENT A CAR PTE LTD Account No: 118-312-9991 Paynow UEN: 200106276D Bank: UNITED OVERSEAS BANK LTD (UOB) Branch: UOB Shaw Centre Branch Bank Address: 1 Scotts Road #03-04 Shaw Centre Singapore 228208 Bank Code: 7375 Branch Code: 018 Swift Code: UOVBSGSG	Subtotal	\$2,803.74	
	GST @ 7%	\$196.26	
All cheques must be made payable to BKW RENT A CAR PTE LTD. *Please indicate the invoice number and vehicle number in the reference.	TOTAL	\$3,000.00	

BKW Rent-A-Car Pte Ltd

120 Lower Delta Road #02-15 Cendex Centre (S) 169208 Tel: 6738 7777 Fax: 6738 6666

ACRA No: 200106276D GST Reg. No: 20-0106276-D Website: www.bkw.sg
A subsidiary of BKW Automobile Pte Ltd



bizSAFE

IBKW
RENT-A-CAR**BKW RENT A CAR PTE LTD**120 Lower Delta Road #02-15 Cendex Centre Singapore 169208 Tel: 6738 7777 Fax: 6738 6666
ACRA No: 20-0108276-D GST Reg. No: 20-0106276-D
24 HOURS HELPLINE : 6223 1122VHA No: **A 44300****HIRER'S PARTICULARS**Name (as in I/C) **XU ZHICHENG**
NRIC/Passport No: **[REDACTED]** Date of Birth: **21/3/1981**
Address: **BLK 288A PUNGLUL PLACE #15-80B3** Age: **38**
Name & Address of Employer: **S 821284**
Occupation: **[REDACTED]** Driving Exp: **[REDACTED]**
Driving Licence No: **[REDACTED]** Passed Date: **14/9/06**
D/L Type: Local/Int'l/Other:**VEHICLE HIRING AGREEMENT**Hirer's Own Vehicle No: **SM21976L** Workshop: **URS1117H**
Loan Vehicle No: **SNL7371B** Replace Veh No: **SM21976L**
VR No: **[REDACTED]**Make & Model: **1 CAMRY** Auto/Manual Group: **[REDACTED]****CHARGES**Daily **15** day @ \$ **200** Per day **3000** r
Weekly/Monthly week @ \$ Per week/Monthly
Others

CDW/PAI @ \$ Per day/Monthly

Delivery/Collection Svc

GST

OR No: (A) SUB-TOTAL **3000** r

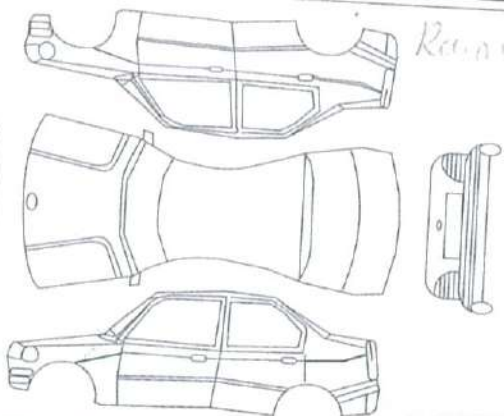
Petrol Level & Surcharge	OUT	E	1/4	1/2	3/4	F
IN						

First km FREE per day

Excess mileage is chargeable at cents per km

GST

TOTAL CHARGES

DRIVER'S PARTICULARSName (as in I/C)
NRIC/Passport No: **[REDACTED]** Date of Birth:
Address:
Age:
Occupation: **S ()**
Driving Licence No: **[REDACTED]** Driving Exp: **[REDACTED]** Yrs
Passed / Expiry Date:
D/L Type: Local/Int'l/Other: Contact No: **[REDACTED]****INDICATE:**A - Accidents
D - Dents
S - Scratches
X - CrackNON WAIVER EXCESS (Subject to GST): \$ **3000****ACCESSORIES CHECK**☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare TyreHirer's Signature: **[Signature]**Additional Driver's Signature: **[Signature]****SINGAPORE Use Only**

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have been given BKW Rent A Car Pte Ltd in connection with this agreement is true.

IMPORTANT

- The Hirer and the authorized driver must be over 23 years of age and under 70 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be borne by the Hirer/the Authorised Driver.
- All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$10 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.
- No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
- Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited.
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with its use or operation. The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including

- legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace a replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
- Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair between \$300 - \$500.
- The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$60.00 per trip.
- In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
- The hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.
- All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
- I understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
20/11/22		31860	Bill TIL	11/3/22
Date In	Time In	Mileage	Check By	Remarks
3/22		31860	Bill TIL	11/3/22

Hirer's/Driver Signature

Hirer's/Driver Signature

WG APPRAISAL SERVICES

Blk 224B, Compassvale Walk, #07-647. Singapore 542224

Email: Winsongkk@hotmail.com Contact: 9747 0063

Company Register No. 53326249J

Our Ref:	WG/TP/2022-69	Date 30 March 2022
Invoice No:	TP/CS/2022-69	
Vehicle No:	SMZ1976L	
Attn:	XU ZHICHENG	
Company:	CARSMITH PRIVATE LIMITED	
Address:	BARTLEY BIZ CENTRE, 13 KAKI BUKIT ROAD, #01-20. SINGAPORE 4178	

Invoice

Surveyor Fee:	S\$1280
Re-inspection Fee:	S\$80
Transport:	S\$60
Photographs:	S\$139/- (@ \$1 per photo, total 139 photos)
Total:	S\$1559

Surveyor:	Winson Goh
Signature:	
Date:	30 March 2022



WG APPRAISAL SERVICES

Blk 224B, Compassvale Walk, #07-647, Singapore 542224

Email: winsongkk@hotmail.com Contact: 9747 0063

Company Register No. 53326249J

ACCIDENT DAMAGED VEHICLE INSPECTION REPORT

M/S : XU ZHICHENG
C/O CARSMITH PRIVATED LIMITED
BARTLEY BIZ CENTR , 13 KAKI BUKIT ROAD, #01-20
SINGAPORE 417807

Date : 30 March 2022
Our Ref : WG/TP/2022-69

REFERENCE PARTICULARS

Date of Accident : 24 February 2022
Date of Inspection : 24 February 2022

Type of Inspection : Third Party Claim
Date of Re-Inspn : 01 March 2022

VEHICLE PARTICULARS

Registration No : SMZ1976L
Make : MERCEDES BENZ
Model : C180 AVANTGARDE (R17 LED)
Year : 2015

Engine No : 27491030452015
Chassis No : WDD2050402R104494
Odometer : NA
Colour : Silver

CONDITION OF VEHICLE (STATIC CHECKS AT TIME OF INSPECTION ONLY)

Engine condition : Good
Foot Brake : Serviceable
Hand Brake : Serviceable

General Body Work : Good
Steering : Serviceable
Lightings : Serviceable

TYRE CONDITION (Remaining estimated life of tyre in mm)

	Make	Size	Thread Balance
Front Near side	Pirelli	225/55R17	5 mm
Front Off Side	Pirelli	225/55R17	5 mm
Rear Near Side	Pirelli	225/55R17	5 mm
Rear off Side	Pirelli	225/55R17	5 mm

GENERAL DESCRIPTION OF DAMAGES

The vehicle sustained damage at the front left portions..
For details, refer to assessment for repairs and photographs attached.

ASSESSMENT SUMMARY

Our assessment of the repair costs to pre-accident condition was **S\$39,000.00** nett at lump sum basis.(Subject to GST if applicable)

Under normal circumstances, estimated period required for repairs : Twelve (12) working days.

Enclosed One hundred and thirty-nine (139) photographs depicting damage to the vehicle.

Inspection conducted at : CARSMITH PRIVATED LIMITED
BARTLEY BIZ CENTR , 13 KAKI BUKIT ROAD, #01-20. SINGAPORE 417807

In accordance to your instruction, we have **not** authorise repairs and inspection was conducted strictly on a "**WITHOUT PREJUDICE BASIS**".

VEHICLE NO : SMZ1976L
MODEL : C180 AVANTGARDE (R17 LED)

Our Ref : WG/TP/2022-69

ASSESSMENT OF REPAIRS AND SPARE PARTS COSTS

DESCRIPTION OF PARTS AND NATURE OF REPAIRS

A)	SPARE PARTS	QTY PC/SET	ASSESSED CONDITION	ORIGINAL QUOTATION	REVISED QUOTATION
01	WHEEL HOUSE LH	1		\$ 1,044.00	\$ -
02	SIDE MEMBER LH	1	DENTED	\$ 556.00	\$ 556.00
03	STRUT LH	1	DENTED	\$ 834.00	\$ 834.00
04	FRONT CROSS MEMBER	1	DENTED	\$ 899.00	\$ 899.00
05	STIFFENING	1	DENTED	\$ 1,445.00	\$ 1,445.00
06	ABSORBER LH	1	DENTED	\$ 493.00	\$ 483.00
07	FRONT HEADLAMP PANEL LH	1	DENTED	\$ 443.00	\$ 443.00
08	FRONT FENDER LH	1	DENTED	\$ 894.00	\$ 894.00
09	LH FRONT FENDER INNER SHIELD	1	CRACKED/DEFORMED	\$ 210.00	\$ 210.00
10	LH REAR FENDER INNER SHIELD	1	CRACKED/DEFORMED	\$ 193.00	\$ 193.00
11	FRONT BUMPER	1	CRACKED/DEFORMED	\$ 2,381.00	\$ 2,381.00
12	FRONT BUMPER BRACKET LH	1	CRACKED	\$ 214.00	\$ 214.00
13	FRONT BUMPER BRACKET RH	1	NECESSARY	\$ 214.00	\$ 214.00
14	FRONT BUMPER RETAINER LH	1	CRACKED	\$ 157.00	\$ 157.00
15	FRONT BUMPER RETAINER RH	1	NECESSARY	\$ 157.00	\$ 157.00
16	FRONT BUMPER LOWER GRILLE	1	CRACKED	\$ 394.00	\$ 394.00
17	FRONT BUMPER SIDE GRILLE LH	1	CRACKED	\$ 213.00	\$ 213.00
18	FRONT BUMPER SIDE GRILLE RH	1	CRACKED	\$ 213.00	\$ 213.00
19	FRONT BUMPER LOWER GRILLE CHROME	1	GRAZED	\$ 446.00	\$ 446.00
20	COVER BUMPER FRONT	1	NOT NECESSARY	\$ 95.00	\$ -
21	PDC SENSOR	6	MALFUNCTION	\$ 1,650.00	\$ 1,650.00
22	SENSOR WIRE HARNESS	1	MALFUNCTION	\$ 743.00	\$ 743.00
23	FRONT BUMPER INNER BRACKET	1	CRACKED	\$ 309.00	\$ 309.00
24	IMPACT ABSORBER	1	NOT NECESSARY	\$ 201.00	\$ -
25	FRONT HOOD	1	DENTED	\$ 2,122.00	\$ 2,122.00
26	HOOD HINGE LH	1	BENT	\$ 155.00	\$ 155.00
27	HOOD HINGE RH	1	BENT	\$ 155.00	\$ 155.00
28	HOOD ACTUATOR LH	1	DEPLOY	\$ 392.00	\$ 392.00
29	HOOD ACTUATOR RH	1	DEPLOY	\$ 392.00	\$ 392.00
30	GAS PRESSURE STRUT LH	1	JAMMED	\$ 311.00	\$ 311.00
31	GAS PRESSURE STRUT RH	1	JAMMED	\$ 311.00	\$ 311.00
32	HOOD INSULATOR	1	DEFORMED	\$ 133.00	\$ 133.00
33	HOOD RUBBER	1	NECESSARY	\$ 89.00	\$ 89.00
34	HOOD UPPER SAFETY CATCH	1	BENT	\$ 65.00	\$ 65.00
35	HOOD UPPER LATCH STRIKER	1	BENT	\$ 55.00	\$ 55.00
36	HOOD LOWER SAFETY CATCH	1	BENT	\$ 67.00	\$ 67.00
37	HOOD EMBLEM	1	NECESSARY	\$ 103.00	\$ 103.00
38	FRONT GRILLE ASSY	1	CRACKED	\$ 1,439.00	\$ 1,439.00
39	FRONT GRILLE EMBLEM	1	NECESSARY	\$ 109.00	\$ 109.00
40	FRONT HEADLAMP LH	1	CRACKED	\$ 5,399.00	\$ 5,399.00
41	FRONT HEADLAMP RH	1	CRACKED	\$ 5,399.00	\$ 5,399.00
42	AIRCON CONDENSER	1	BENT	\$ 1,611.00	\$ 1,611.00
43	AIRCON FAN ASSY	1	MALFUNCTION	\$ 890.00	\$ 890.00
44	AIRCON SUCTION PIPE	1	BENT	\$ 310.00	\$ 310.00
45	AIRCON SUCTION HOSE	1	BENT	\$ 244.00	\$ 244.00
46	AIRCON DISCHARGE HOSE	1	BENT	\$ 384.00	\$ 384.00
47	AIRCON LIQUID PIPE	1	BENT	\$ 336.00	\$ 336.00
48	AIRCON RECEIVER PIPE	1	BENT	\$ 342.00	\$ 342.00
49	RADIATOR ASSY	1	PUNCTURED	\$ 1,939.00	\$ 1,539.00
50	RADIATOR TOP HOSE	1	NECESSARY	\$ 109.00	\$ 109.00
51	RADIATOR HOSE BOTTOM	1	NECESSARY	\$ 98.00	\$ 98.00
52	RADIATOR EXPANSION TANK	1	DEFORMED	\$ 273.00	\$ 273.00
53	AIR INTER COOLER	1	PUNCTURED	\$ 942.00	\$ 942.00
54	AIR DUCT	1	CRACKED	\$ 385.00	\$ 385.00
55	AIR INTAKE HOSE	1	DEFORMED	\$ 109.00	\$ 109.00
56	WIPER TANK	1	NOT NECESSARY	\$ 168.00	\$ -

57	FRONT ENGINE UNDER COVER	1	CRACKED	\$	211.00	\$	211.00	
58	RIM	1	GRAZED	\$	1,688.00	\$	1,688.00	
59	FRONT SHOCK ABSORBER LH	1	BENT	\$	1,023.00	\$	1,023.00	
60	ABSORBER TOP MOUNTING LH	1	NECESSARY	\$	132.00	\$	132.00	
61	ROD LH	1	BENT	\$	119.00	\$	119.00	
62	STEERING KNUCKLE LH	1	BENT	\$	782.00	\$	782.00	
63	KNUCKLE BEARING LH	1	NECESSARY	\$	339.00	\$	339.00	
64	STRUT ROD LH	1	BENT	\$	590.00	\$	590.00	
65	CROSS STRUT LH	1	BENT	\$	899.00	\$	899.00	
				\$	45,017.00	\$	43,099.00	
				Less 10%	\$	4,501.70	\$	4,309.90
				\$	40,515.30	\$	38,789.10	

B) S/NETT ITEM

66	FRONT BUMPER CLIP	1 SET	NECESSARY	\$	40.00	\$	30.00
67	FRONT GRILLE CLIP	1 SET	NECESSARY	\$	30.00	\$	20.00
68	FRONT FENDER INNER SHIELD CLIP	1 SET	NECESSARY	\$	40.00	\$	30.00
69	FRONT NUMBER PLATE	1	BENT	\$	100.00	\$	90.00
70	COOLANT	1 BOT	NECESSARY	\$	80.00	\$	70.00
				\$	290.00	\$	240.00

Parts Total :

\$	40,805.30	\$	39,029.10
----	------------------	----	------------------

C) LABOUR CHARGES & MISC

71	CHECK FRONT WIRING AND LIGHTNING SYSTEM	\$	100.00	\$	90.00
72	REMOVE, REFIT CONDENSER AND TOP UP GAS	\$	200.00	\$	180.00
73	REMOVE, REFIT RADIATOR AND TOP UP COOLANT	\$	200.00	\$	180.00
74	DIAGNOIS CHECK AND CLEAR FAULT CODE	\$	150.00	\$	120.00
75	COMPUTERISED AND CHECK FRONT WHEEL ALIGNMENT	\$	200.00	\$	180.00
76	REMOVE AND REPLACE FRONT UNDERCARRIAGE PARTS	\$	350.00	\$	300.00
77	PANEL BEATING AND RENEW DAMAGE PARRTS ON AFFECTED AREAS	\$	1,800.00	\$	1,600.00
78	SPRAY PAINTING ON AFFECTED AREAS	\$	2,200.00	\$	1,800.00
79	APPLY ANTO RUST ON AFFECTED AREAS	\$	120.00	\$	100.00
		\$	5,320.00	\$	4,550.00

Labour Total :

Total Parts and Laboure :

\$	46,125.30	\$	43,579.10
----	------------------	----	------------------

FINAL LUMP SUM ADJUSTMENT

\$	34,900.00
----	------------------

POINT OF IMPACT

The impact was confined to the front portion of the vehicle.

The damages appeared to be consistent as per the accident report statement.

Please refer the attached schedule and photographs for details.

ADJUSTMENT/RECOMMENDATIONS

We have thoroughly inspected each and every item on the repairer's estimates against the actual damaged found on the vehicle. We have listed the breakdown of our findings and recommendations as per assessment above.

CONCLUSION

The repairer has agreed to undertake repair the vehicle at a lump sum basis of **S\$39,000.00 nett** corresponding to replacement of parts, spray painting and labour charges. We now revert for your decision on the above claim.

Yours faithfully

WG APPRAISAL SERVICES



Winson Goh

Automotive Appraiser

