



JOHN LAW CHAMBERS LLC

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

21 OCT 2022

Your Ref: TO BE ADVISED

Our Ref: JLC.2022.3989.PD(A)

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

WITHOUT PREJUDICE SAVE AS TO COSTS

LONPAC INSURANCE BHD.
300, BEACH ROAD,
07 THE CONCOURSE,
#17-04, SINGAPORE 199555.

BY PDX (8192)

Attn: Motor Claims Department

Dear Sir/Madam,

CLAIMANT: OZ CAR RENTAL PTE LTD

ACCIDENT INVOLVING MOTOR VEHICLES NO. SDD8328J, GBL517P AND GBE9357L ALONG 59 TUAS AVENUE 1 ON 14.07.2022 AT ABOUT 1200 HOURS.

1. We act for **OZ CAR RENTAL PTE LTD**, the owner of vehicle No. **SDD8328J** 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. **GBE9357L**.
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\$ 9,300.00
ii.	Pre-Inspection Days – 2 Days	S\$ 240.00
iii.	Rental / Loss of Use	S\$ 1,560.00
iv.	Survey Report Fee	S\$ 674.00
v.	LTA and GIA Search Fees	S\$ 36.49
vi.	Incidentals	S\$ 150.00



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vii.	Cost Contribution Inclusive of GST (at this stage)	S\$ 1,070.00
viii.	Total	S\$ 13,030.49

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, **LONPAC INSURANCE BHD.**, 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: admin@johnlawchambers.com
11. Please revert.

Yours faithfully

JOHN LAW CHAMBERS LLC

cc: Clients

Enquire Vehicle's Insurance Particulars (As At 14 Jul 2022 / 12:00:00)

Vehicle No.:

GBE9357L

Make Description/Model:

NISSAN / CABSTAR 3.0 5M/T ABS 2DR 2WD
EURO 5

Insurance Company Name:

LONPAC INSURANCE BHD

Business Transaction Reference No.:

20220726153431559447

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

Printed on 26 Jul 2022 15:34:38

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Thank you

You have successfully logged out.

Your last login date and time was 26 Jul 2022, 15:33:32.

To return to ONE.MOTORING, please click [here](#)

For security reasons, please **CLEAR YOUR CACHE** after each session.

Session Transaction History

S/No.	Asset Type	Asset ID	Transaction Type
1	Vehicle	GBE9357L	18.19 Enquire Veh Owner Info (Others) by Law Firm



RECORD 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

Date of Request: 22/07/2022

Your Ref No: JLC/2022/3989/PD

Dear Sir/Madam,

Date of Accident: 14/07/2022 00:00 (SGT)

Vehicle No: SDD8328J

Place of Accident: Tuas Ave 1, Singapore

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

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
GBL517P	Tuas Ave 1, Singapore	(31.00)	1	(28.97)
GST Amount				(2.03)
Total Amount Due (GST Inclusive)				(31.00)

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.

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 Actual 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	21/07/2022 11:15 (SGT)
Reported by	Driver
Date of Accident	14/07/2022 12:00 (SGT)
Exact Location of Accident	Singapore
Additional Location Information	59 TUAS AVE 1
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SDD8328J
INSURED/POLICYHOLDER	
Is company?	Yes
Name Of Registered Owner	OZ CAR RENTAL PTE. LTD.
Company Reg No	201826382N
Email Address	CLARENCE@OZCAR.SG
Mobile Phone No	(Phone) +65-96723653
Alternative Phone No	-

VEHICLE PARTICULARS

Manufacturer	Honda
Model	Stream
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 hire
Transmission	Auto
CC	1800

INSURANCE COMPANY

Name of Insurance Company	NTUC Income Insurance Co-operative Ltd
Policy Number / Cover Note Number	5112240182-02

DRIVER

Name of Driver	NURUL ATIQA NATHASYA IRWANI BTE AZMAN
NRIC No	S9729700B
Date Of Birth	06/09/1997
Occupation	Indoor

Date Of Driving Pass	12/06/2022
Driving experience	1 MONTH
Gender	Female
Mobile Number	(Phone) +65-88335030
Alt. Phone Number	-
Email Address	ATIQAHNATHASYA@GMAIL.COM
Address	BLK 180C MARSILING ROAD #16-2250
Address complement	-
Postcode	733180
Is the driver the policyholder?	No
If No, Relationship of the Driver with the Insured	Hirer
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	Chain Collision
Weather Conditions	Clear
Road Surface	Dry

OTHER INFORMATION

Was any foreign vehicle involved in the accident?	No
Number of vehicles involved in the accident	3
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)	0
Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance?	No
Translator's name	-
Translator's ID	-
Translator's phone number	-
Translator's email	-
Original language used in the statement	-

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

ATTACHMENT(S)

Are accident photos available for attachment?	Yes
Was there any video captured by Car Camera?	No

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	GBE9357L
Vehicle Manufacturer	Nissan
Vehicle Model	Cabstar
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Commercial vehicle
Name of Driver	LIU KAICHENG
Contact Number	(Phone) +65-81885326

Address	-
Address complement	-
Postcode	-
Insurance Company Name	-
Nature Of Damage	FRONT AND REAR PORTIONS
Details of property damaged in accident	-
No. Of Passenger (Including Driver)	1

DETAILS OF OTHER VEHICLE PROPERTY 2

Vehicle Registration Number	GBL517P
Vehicle Manufacturer	Toyota
Vehicle Model	Dyna
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Commercial vehicle
Name of Driver	THOMAS NG YI SHENG
NRIC No	S1822076H
Contact Number	(Phone) +65-98318238
Address	-
Address complement	-
Postcode	-
Insurance Company Name	-
Nature Of Damage	FRONT PORTION
Details of property damaged in accident	-
No. Of Passenger (Including Driver)	1

INCOME MOTOR SERVICE CENTRE

Report Date & Time Form 16/07/2022 12:43

Report No. 007 16/07/2022
Time 12:00:53

Vehicle No. SDD8328J Reporting Type 17

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 Actual 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 **re-evaluate 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 Traffic Police Department for investigation.**
 6. This report will be forwarded by the insurers to 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 be 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"), in a disclosure and/or transfer of Personal Information to all insurers, who have insured vehicles involved in this accident (all insurers, who have insured vehicles 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 making 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/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims (collectively the "Purposes");
 - (b) all Insurers who have insured vehicles involved in this accident and the Insurers, lawyers/law firms, may be 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 also be disclosed by any of the Insurers and/or GIA to their third-party service providers or agents (including their respective firms), which may be sited outside of Singapore, for one or more of the above Purposes.



16/07/22 12:43

Sketch Plan

16/07/22 12:43

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

Witnessed by Reporting Centre Personnel

(Name as in NRIC/ID Card)



Vehicle A: SDD8328J

Vehicle B: GBE9357L

Vehicle C: GBL517P

Describe Circumstances of the Accident
MY VEHICLE WAS PARKED AT THE LAST CARPARK LOT OF 59 TUAS AVE 1. EVERYTHING WAS FINE AND INTACT WHEN I LEFT AND LOCKED MY VEHICLE FOR WORK.

AT AROUND 12PM, MY FRIEND CALLED ME TO INFORM THAT MY VEHICLE WAS INVOLVED IN A 3 CAR ACCIDENT. I WENT DOWN AND TOOK SOME PHOTOS. NO ONE WAS INJURED.

Declaration

We declare the foregoing particulars are true in every respect.



[Signature]
16/07/22 - 12:43
Reporting Officer's Signature - Date & Time

[Signature]
16/07/22 - 12:43
Driver's Signature (if driver is not the policyholder) (Date & Time)

Chen Junliang
Witnessed by Reporting Officer Personnel
(Name as in NRIC ID card)















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

ADDENDUM

(A) PARTICULARS OF PERSON MAKING THE AMENDMENTS:

Original Report No: SN07227G000J Vehicle Registration No: SDD 8328 J
 Name (as shown in NRIC): Nurul Atiqah Nathasya NRIC/FIN/Passport No: S97297003
 (*Vehicle Driver/Vehicle Owner) (*) Please delete as appropriate
 Address: Bukit 180c Marsiling Rd #16-2250 Singapore (733180)
 Contact (Tel): _____ Mobile No.: 88335030
 Email Address: atiqahnathasya@gmail.com
 Date of Accident: 14/07/2022 Time of Accident: 1200
 Place of Accident: 501 Tuas Ave 1
 Insurance Company: NTUC 5115 262635

(B) ADDITIONAL INFORMATION /AMENDMENTS:

I have made a report on the above-mentioned accident and would like to include additional information or make the following amendments:

The reporting on the previous report, indicate the wrong motor car position.

The correct car position should be



veh(A) → SDD8328J
veh(B) → GBE9357L
veh(C) → GBL517P


 Policyholder / Driver's Signature
 Date: _____

Reporting Centre Personnel's Signature
 Name: _____
 NRIC/FIN No.: _____
 Date: _____

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/2022-214
Invoice No: TP/1 STOP GARAGE/2022-214 Date 18 August 2022
Vehicle No: SDD8328J
Attn: OZ CAR RENTAL PTE LTD
Company: 1 STOP GARAGE
Address: S9 BUILDING, 55 SERANGOON NORTH AVE 4, #02-10 . Singapore 555859

Invoice

Surveyor Fee:	S\$455
Re-inspection Fee:	S\$80
Transport:	S\$60
Photographs:	S\$79/- (@ \$1 per photo, total 79 photos)
Total:	S\$674

Surveyor:
Signature:
Date:



Winson Goh

18 August 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 : OZ CAR RENTAL PTE LTD
C/O 1 STOP GARAGE
S9 BUILDING, 55 SERANGOON NORTH AVE 4, #02-10
Singapore 555859

Date : 19 January 2021
Our Ref : WG/TP/2022-214

REFERENCE PARTICULARS

Date of Accident : 21 July 2022
Date of Inspection : 27 July 2022

Type of Inspection : Third Party Claim
Date of Re-Insprn : 03 August 2022

VEHICLE PARTICULARS

Registration No : SDD8328J
Make : HONDA
Model : STREAM 1.8X A
Year : 2008

Engine No : R18A1793607
Chassis No : RN61084363
Odometer : 358158km
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)

	<u>Make</u>	<u>Size</u>	<u>Thread Balance</u>
Front Near side	: Yokohama	215/45R16	5 mm
Front Off Side	: Yokohama	215/45R16	5 mm
Rear Near Side	: Yokohama	215/45R16	5 mm
Rear off Side	: Yokohama	215/45R16	5 mm

GENERAL DESCRIPTION OF DAMAGES

The vehicle sustained damage at the rear portion.
For details, refer to assessment for repairs and photographs attached.

ASSESSMENT SUMMARY

Our assessment of the repair costs to pre-accident condition was **SS9,300.00** nett at lump sum basis.(Subject to GST if applicable)

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

Enclosed Seventy-Nine (79) photographs depicting damage to the vehicle.

Inspection conducted at :1 STOP GARAGE
S9 BUILDING, 55 SERANGOON NORTH AVE 4, #02-10. Singapore 555859

In accordance to your instruction, we have **not authorise** repairs and inspection

was conducted strictly on a "WITHOUT PREJUDICE BASIS".

VEHICLE NO : SDD8328J
 MODEL : STREAM 1.8X A

Our Ref : WG/TP/2022-214

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	REAR BUMPER	1	DEFORMED/CRACKED	\$	783.00	\$ 783.00 ⁶⁵⁴
02	REAR BUMPER TOW COVER	1	DEFORMED/CRACKED	\$	59.00	\$ 59.00 ²⁸
03	REAR BUMPER BRACKET LH	1	NECESSARY	\$	35.00	\$ 35.00
04	REAR BUMPER BRACKET RH	1	NECESSARY	\$	35.00	\$ 35.00
05	REAR BUMPER RETAINER LH	1	NECESSARY	\$	45.00	\$ 45.00 ²⁵
06	REAR BUMPER RETAINER RH	1	NECESSARY	\$	45.00	\$ 45.00 ²⁵
07	TAILGATE	1	DENTED	\$	1,095.00	\$ 1,095.00 ^{945.20}
08	TAILGATE ABSORBER LH	1	NOT NECESSRY	\$	195.00	\$ - XNN
09	TAILGATE ABSORBER RH	1	NOT NECESSRY	\$	195.00	\$ - XNN
10	TAILGATE EMBLEM LOGO	1	NECESSARY	\$	51.00	\$ 51.00
11	TAILGATE EMBLEM LOGO- STREAM	1	NECESSARY	\$	54.00	\$ 54.00 ³⁸
12	TAILGATE OUTER GARNISH	1	CRACKED	\$	219.00	\$ 219.00
13	TAILGATE LOCK	1	JAMMED	\$	328.00	\$ 328.00 ^{180.50}
14	TAILGATE LOCK STRIKER	1	BENT	\$	55.00	\$ 55.00 ^{xR}
15	TAILGATE INNER TRIM	1	CRACKED	\$	379.00	\$ 379.00 ^{315.30}
16	TAILGATE WEATHERSTRIP	1	DEFORMED	\$	218.00	\$ 218.00 ^{188.20}
17	SPARE TYRE CARRIAGE	1	BENT	\$	375.00	\$ 375.00 ³³¹
18	TAILGATE GLASS MOULDING	1	NECESSARY	\$	160.00	\$ 160.00 ^{66.80}
19	TAILLAMP LH	1	GRAZED	\$	508.00	\$ 508.00 ^{390.50}
20	TAILLAMP RH	1	NOT NECESSRY	\$	508.00	\$ 508.00 ^{XNN}
21	END PANEL	1	DENTED	\$	577.00	\$ 577.00 ^{426.60}
22	END PANEL TOP GARNISH	1	DEFORMED	\$	189.00	\$ 189.00
23	FLOOR PANEL COMPARTMENT	1	DENTED	\$	955.00	\$ 955.00 ^{xR}
24	FLOOR PANL CENTRE GARNISH	1	NOT NECESSRY	\$	257.00	\$ - XNN
25	REAR EXHAUST SILENCER	1	BENT	\$	692.00	\$ 692.00 ⁵⁴¹
26	EXHAUST MOUNTING	2	NECESSARY	\$	60.00	\$ 60.00
				\$	8,072.00	\$ 7,425.00
				Less 20%	\$ 1,614.40	\$ 1,485.00
				\$	6,457.60	\$ 5,940.00
						4744.30
						3795.44
B)	S/NETT ITEM					
27	REAR NUMBER PLATE	1	BENT	\$	100.00	\$ 90.00 ⁴⁵
28	REAR BUMPER CLIP	1 SET	NECESSARY	\$	50.00	\$ 40.00 ³⁰
29	TAILGATE INNER TRIM CLIP	1 SET	NECESSARY	\$	40.00	\$ 30.00
30	REAR REVERSE SENSOR	1 SET	MALFUNCTION	\$	400.00	\$ 350.00 ²⁰⁰
31	REAR REVERSE CAMERA	1	MALFUNCTION	\$	600.00	\$ 500.00 ²⁵⁰
32	FLOOR INSULATOR	1	NECESSARY	\$	150.00	\$ 120.00 ¹⁰⁰
33	JOINT SEALANT	1	NECESSARY	\$	150.00	\$ 120.00 ⁶⁰
34	WINDSCREEN SEALANT	1	NECESSARY	\$	150.00	\$ 120.00 ⁶⁰
				\$	1,640.00	\$ 1,370.00
	Parts Total :			\$	8,097.60	\$ 7,310.00

C) LABOUR CHARGES & MISC			
35 CHECK REAR WIRING AND LIGHTNING SYTEM	\$	100.00	\$ 90.00 40
36 REMOVE, REFIT REAR LINING, TRIM AND GARNISH	\$	250.00	\$ 180.00 80
27 REMOVE AND RENEW REAR REVERSE SENSOR	\$	150.00	\$ 130.00 40
38 REMOVE AND RENEW REAR EXHAUST ASSY	\$	150.00	\$ 130.00 80
39 REMOVE AND REFIT FUEL TANK	\$	150.00	\$ 130.00 XNN
40 REMOVE AND RENEW FLOOR INSULATOR	\$	150.00	\$ 120.00 60
41 REMOVE AND REFIT REAR WINDSCREEN	\$	150.00	\$ 130.00 120
42 TRANSFER PARTS, ATTACHMENT FROM OLD TAILGATE TO NEW	\$	200.00	\$ 180.00 60
43 PANEL BEATING ON AFFECTED AREAS	\$	2,000.00	\$ 1,500.00 1000
44 SPRAY PAINTING ON AFFECTED AREAS	\$	1,800.00	\$ 1,600.00 1000
45 APPLY ANTI RUST ON AFFECTED AREAS	\$	150.00	\$ 130.00 80
Labour Total :	\$	5,250.00	\$ 4,320.00

2560

Total Parts and Laboure : \$ 13,347.60 \$ 11,630.00

FINAL LUMP SUM ADJUSTMENT \$ 9,300.00

7130.44
L/\$5700
8 DAYS#

POINT OF IMPACT

The impact was confined to the rear 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 **\$5,500.00 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







































