



JAS AUTOMOBILE LIMITED

20th January, 2020.

The Managing Director,
C&I Leasing PLC,
Off Bisola Durosinmi Etti Drive,
Lekki Phase 1,
Lagos.

Dear Sir,

RE: MOTOR VEHICLE INSPECTION AND REPORT

POLICY NO	T.B.A
CLAIM NO	T.B.A
VEHICLE MODEL	MITSUBISHI PAJERO
REG NO	AJG 57 AA
CHASSIS NO	JMYLRV93WBJ000249
MILEAGE	COMPUTERIZED
YEAR OF MAKE	2011
ESTIMATED REPAIRS COST	N2,433,000.00
VEHICLE'S LOCATION	WORKSHOP PREMISES
<u>INSURED</u>	<u>C&I LEASING PLC</u>

Following your directive, we progressed to the workshop premises **Messrs ADEMAN AUTOMOBILE NIGERIA LIMITED** located at Games Village, Abuja where we carried out the physical inspection of the above captioned vehicle and the attached photographs are for your record purposes.

DESCRIPTION OF ACCIDENT

The repairer could not tell us how the accident happened. However, our physical inspection confirmed that the impact of the accident damaged the under listed parts of the vehicle:

Roof
Headlight
Rear Light
Dash board
Airbag module
Steering airbag

Radiator
 Condenser
 Fog lamp
 Fan blade clutch
 Radiator coat
 A/c fan
 Headlight bulb
 Front grill
 Front windscreen
 Back windscreen
 Wiper blade
 Front fender
 Rear fender
 Front pillar
 Centre pillar
 Floor
 Front chassis

REPAIR ESTIMATE

The repair estimate cost to the tune of **N2,433,000.00** forwarded by the workshop mentioned above was thoroughly examined and compared with the extent of damaged done on the vehicle and we observed that the estimate was inflated in prices but realistic in parts. We discussed with the workshop manager and called his attention to the prices quoted for each item, we frankly told him that they are on the high side and they are subject to adjustment. We logically engaged him in a professional discussion in order to get the estimate reasonable discounted but he said that he will not allow further reductions on the estimate because he will still discover some other damaged items when he commence the repairs. At the end of our discussion with him, when we pestered him severely, he allowed a total reduction of **N468,500.00**.

Details of our adjustments are shown in the table below:

S/No	Items	Original Estimate (N)	Revised Estimate (N)	Reduction (N)	Remarks
1	Empty body	1,500,000.00	1,280,000.00	220,000.00	Replace
2	Headlight	70,000.00	50,000.00	20,000.00	Replace
3	Rear Light	60,000.00	40,000.00	20,000.00	Replace
4	Dash board	150,000.00	130,000.00	20,000.00	Replace
5	Airbag module	70,000.00	42,500.00	27,500.00	Replace
6	Steering airbag	50,000.00	40,000.00	10,000.00	Replace
7	Radiator	50,000.00	35,000.00	15,000.00	Replace
8	Condenser	35,000.00	30,000.00	5,000.00	Replace
9	Fog lamp	20,000.00	10,000.00	10,000.00	Replace
10	Fan blade clutch	17,000.00	15,000.00	2,000.00	Replace

11	Radiator coat	10,000.00	10,000.00	Nil	Replace
12	A/c fan	10,000.00	6,000.00	4,000.00	Replace
13	Headlight bulb	10,000.00	5,000.00	5,000.00	Replace
14	Front grill	20,000.00	15,000.00	5,000.00	Replace
15	Spraying	130,000.00	100,000.00	30,000.00	Adequate
16	Panel/Electrician	60,000.00	50,000.00	10,000.00	Adequate
17	Mechanical labour	50,000.00	25,000.00	25,000.00	Adequate
18	Front windscreen	50,000.00	35,000.00	15,000.00	Replace
19	Back windscreen	45,000.00	30,000.00	15,000.00	Replace
20	Windscreen kit	20,000.00	12,000.00	8,000.00	Replace
21	Wiper blade	6,000.00	4,000.00	2,000.00	Replace
	Total	2,433,000.00	1,964,500.00	468,500.00	Adequate

SUMMARY

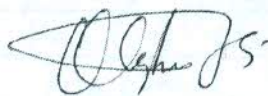
ORIGINAL ESTIMATE	N2,433,000.00
TOTAL REDUCTION	N468,500.00
REVISED ESTIMATE	N1,964,500.00
CONTRIBUTION IF ANY	T.B.A
POLICY EXCESS	T.B.A
NET LIABILITY	T.B.A

RECOMMENDATION

The repairer insisted on **N1,964,500.00** for the repairs. He duly countersigned the amount insisted on, on our survey report form **N0 263 dated 20th January, 2020**.

Yours faithfully,

JAS AUTOMOBILE LIMITED



J. S. ADEFI
Managing Consultants



A. D. JOSIAH
Technical Department