## LONPAC INSURANCE BHD

Attn: Motor Claims Department

Dear Sir / Madam,

# ACCIDENT INVOLVING VEHICLE NO <u>SMK 9885 S & GBL 3518 S</u> along Ang Mo Kio Ave 2 at Junction of ST 13, Singapore on <u>31/08/2024</u>

We understand that you are the insurer of GBL 3518 S vehicle.

I/We wish to inform you that my/our vehicle <u>SMK 9885 S</u> have been completed repairs to my/our satisfaction by M/s <u>GUAN MOTOR WORKS</u>. I/We therefore propose to claim from your as follow:

.

1.	Cost of Repairs	S\$	4,550.00
2.	Cost of Rental (S\$120.00 x 05 days)	S\$	600.00
3.	LTA Search Fee	S\$	27.25
	TOTAL	S\$	5,177.25

Please let us have your reply soonest possible.

Thank you.

Yours faithfully,

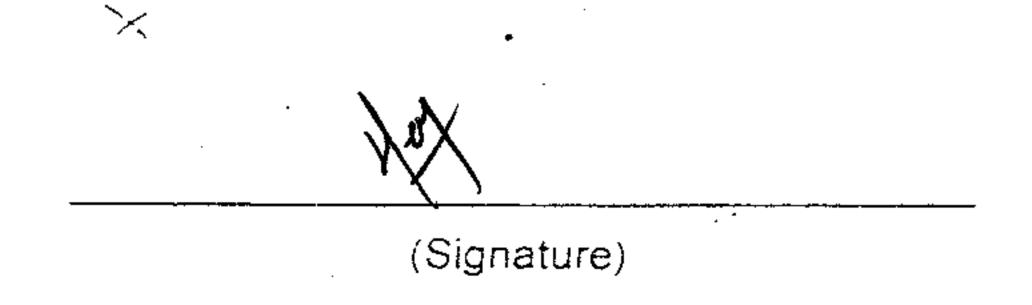
Chiana Konn

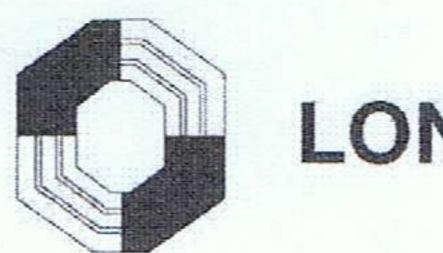
in	the	matter	of	an	acciden	t in	volving	moto	r	vehicles	
SMK	(9885	Sand	GBL	3518S	along	Ang	Mo ki	o Ave 2,	at	Junction	of
ST 13	Sino	apore o	in 31-	-08-20	24.						

# WARRANT TO ACT

1/We, Heng Chew La	ing	, (NRIC No.)	SXXXX 444H
of			-
hereby authorise M/s	GUAN MOT	OR WORKS	to act on my/our
behalf in respect of the a	bove matter.		-
•	2. A	UTHORITY	•

- I/We hereby authorise you to commence legal proceedings in my/our name(s) a) and to take instructions from my car-repairers who I/we have appointed as my/our agent(s) in respect of my/our claim.
- IWe hereby authorise you to pay to yourselves all Party and Party costs you may b) at any time receive in connection with the above matter and confirm that there will be no need to pay the same into the Client(s)'s Account with your Bankers.
- I/We hereby further authorise you to release all proceeds of settlement monies C) received by you (after deducting of your legal costs) to my repairers GUAN MOTOR WORKS M/s in settlement of my outstanding bill/account with them.
- I/We only wish to be informed of my/our case when it is necessary on your part. d) I/We hereby direct you to keep my car-repairers informed of all matters relating to my claim, as and when it is necessary to do so.
- I/We hereby authorise you to deposit in your Firms' client's account any cheques e) received by you and made in my/our firm's name.
- IWe have read and understood the above.





# LONPAC INSURANCE BHD

CLAIM NO : 24/24/24/VC05/029806 : 25 NOVEMBER 2024 DATE

# DISCHARGE VOUCHER

I/We, HENG CHEW LANG confirmed acceptance from M/s LONPAC INSURANCE BHD and/or owner of GBL3518S the sum of Singapore Dollar Four Thousand Nine Hundred Fifty Only (\$4,950.00) in full and final satisfaction, liquidation and discharge of all property losses competent to me/us upon the said M/s LONPAC INSURANCE BHD in respect of all property losses sustained by me/us whether now or hereafter to become manifest, arising either directly or indirectly from an accident involving SMK9885S and GBL3518S on 31/08/2024 along/at ANG MO KIO AVE 2 TOWARDS AMK ST. 13.

I/We hereby agree to indemnify and keep indemnify (LONPAC INSURANCE BHD/ AAREEYES PTE LTD AND/OR BALU GOPAL) against all claims and any claims whatsoever made by any person/persons on our behalf in respect of the said accident.

I/We further authorize you to pay the above settlement sum directly to "GUAN" MOTOR WORKS".

I/We hereby acknowledged that this payment is made on a without admission of liability basis and without prejudice to all related claims and in respect of our insured's recovery action.

Jes 24 01/25 Signature of vehicle owner/Date

Heng Chew Lang 24-01-2025 Name of vehicle owner /Date

# 源摩哆廠

# GUAN MOTOR WORKS

Business Regn. No: 081026-00E

176 Sin Ming Drive #02-03 Sin Ming Autocare Singapore 575721 Tel: 6453 6111 H/P: 9742 6003

essrs: HENG C	CHEW LANG	Invoic	e No: 5549
		Date :	12-09-2024
	Toyota Premio - SMK 9885 S		
	Lump sum repair cost inclusive of spare parts labour charges.	and	\$ 4,550.00
	Dollars Four thousand Five hundred Fifty only		
	SINGAPORE		
	E.&O.E.		

# 长彭 LONG PANG LEASING

Company Regn. No: 53255773E

Block 324 Ang Mo Kio Avenue 3 #02-1886 Singapore 560324

Email: longpang53@gmail.com

HP: 9047 2789

### **VEHICLE RENTAL AGREEMENT**

Nº: 1034

HIRER'S PARTICULER   Name (as in I/C)			_					
Name (as in I/C)   IZE   Y   IZE   Y   IZE   Y   Y   Y   Y   Y   Y   Y   Y   Y	HIRER'S PARTICULA	3	Veh No:S	59 91	38H	Replace Ve	h No:	
NRIC / PASSPORT No: \$2578444 — H Address (Res): \$16   17   th N g mo	Name: (as in I/C)	-10 4 CP( 200				Mileage Ou	ıt:	
Address (Res): BIK   71   ANG MO KID AVE 4  # 08 - 50   \$ ' (560171)  Name & Address of Employer:  Occupation: Driving Exp: Dit No: Dit Type: Local/International Pass Date: Date of Birth: 14 - 6 - 1994  Tel: (0) R) HP: 92   3713  ADDITIONAL DRIVER'S PARTICULARS  NAME: (as in I/C) LTE   HUL  NRIC / PASSPORT No: \$ 94 2 3 717 - G  Dit No: 04 -08 -70   \$ Dit Type: Local/International Address (Res): LEE KURMFANE S& 47062A  Delivery Service  SUB-TOTAL \$ Delivery Service  LEFT   RIGHT   RIGHT   RIGHT    Auto / Manual C   Y Auto	NRIC / PASSPORT No:	525784444-H	Make & Mo	del Ho	UPB	Make & Mo	del	
Name & Address of Employer:  Occupation: Driving Exp: D/L No: D/L Type: Local/International Pass Date: Date of Birth: 144-6-1994  HP: 9276-3713  ADDITIONAL DRIVER'S PARTICULARS Name: (as in I/C) LEE Y HULL  NRIC / PASSPORT No: 942-777-6 D/L No: 04-08-7215 D/L Type: Local/International Address (Res): LEE KUANFANK SSEYTCELA 21/1/148* 20-10-2019el/Hp: 936800000  Refundable Deposit: Causa (A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES FRONT  EXTENSION Collection Service Misc.  ESTIMATED TOTAL RENTAL \$  Sales Person Code: Hirer is responsible for the first \$  EXTENSION Collection Service Misc.  ESTIMATED TOTAL RENTAL \$  Sales Person Code: Hirer is responsible for the first \$  EXTENSION Collection Service Misc.  ESTIMATED TOTAL RENTAL \$  Sales Person Code: Hirer is responsible for the first \$  EXTENSION Collection Service Misc.  ESTIMATED TOTAL RENTAL \$  Sales Person Code: Hirer is responsible for the first \$  EXTENSION Collection Service Misc.  Hirer's Signature  ACCESSORIES CHECK  Ashtray Cig Lighter S/Tyre Hibb Caps	Address (Res): BIK		Auto / Manı	ual C	14	Auto / Mani	ual	
Driving Exp :   Driving Exp	# 08-501	5'(560171)	OUT : Date	29	24	OUT : Date		
Driving Exp: Drivi	Name & Address of Em	ployer:	OUT : Time	4.0	mout	OUT : Time		-
D/L No: D/L Type: Local/International Pass Date: Date of Birth: (4-6-1994) Tel: (0) (R) HP: 9271 3773  ADDITIONAL DRIVER'S PARTICULARS Name: (as in I/C) LCE Y HU  NRIC / PASSPORT No: S 94 2 3 777 - G D/L No: O 4 - 08 - 2015 D/L Type: Local/International Address (Res): LEE KLAWFANK SSE9062A 21 11 14 8 5 20 - 10 - 2019 Rel/Hp: 9368 0 5 0 5  Refundable Deposit: Cashi/Nets/Cheque/VISA/MC Cards No:  (A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES FRONT  EXTENSION Collection Service Misc.  ESTIMATED TOTAL RENTAL \$  Sales Person Code:  Hirer is responsible for the first \$ excess for collision / damage to first part. (i.e) LONG PANG LEASING Vehicle (including windscreen) and also first \$ 15 00 cexcess for collision / damage to third party's vehicle for each and every accident / damage.  ACCESSORIES CHECK Ashtray Cig Lighter S / Tyre STD Tools  DAIL Type: Local/International Weektly @\$ Monthly @\$ Month				RENTAL	CHARGE	======================================	_	
D/L No: D/L Type: Local/International Date of Birth: 14-6-1994  Tel: (O) (R) HP: 9270-3713  ADDITIONAL DRIVER'S PARTICULARS  NAme: (as in I/C) LEE / HU/  NRIC / PASSPORT No: 5 94 23 717 - G  D/L No: 04-08-2015 D/L Type: Local/International Address (Res): LEE K. K.A.M.F.A.M.E. SS\$470.62A  2-1 14 AS\$ 20-10-2017 Tel/Hp: 9368 0 505  Refundable Deposit: Liceus .  Cash/Nets/Cheque/VISAMC Cards No:  (A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES  FRONT  EXTENSION  Collection Service  Misc.  ESTIMATED TOTAL RENTAL \$  Sales Person Code:  Hirer is responsible for the first \$	Occupation:		Daily 5	@\$	120/		600	00
Pass Date: Date of Birth: 1+6-1717  Tel: (O) (R) HP: 9775 3713  ADDITIONAL DRIVER'S PARTICULARS  Name: (as in I/C) LEE Y HU  NRIC / PASSPORT No: 5 94 23 777 - G  DIL No: 04 -08 -7015 DIL Type: Local/International Address (Res): LEE KLAWFANK SS847C62A  21 1 1488 20-10-2017 Tel/Hp: 9368 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	D/L No:	D/L Type: Local/International	Weekly					
Hours @\$ Others @\$ Others @\$ Others @\$ CDW @\$ PAI @\$ Delivery Service  PAI @\$ Delivery Service  Cash/Nets/Cheque/VISA/MC Cards No:  (A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES  FRONT  EXTENSION  Collection Service  Misc.  ESTIMATED TOTAL RENTAL \$ Sales Person Code:  Hirer is responsible for the first \$	Pass Date:		<u> </u>					4
ADDITIONAL DRIVER'S PARTICULARS  Name: (as in I/C)	Tel: (O)	(R) HP: 42/65/13						
Name: (as in I/C) LEE TYNU  NRIC / PASSPORT No: \$ 9423777-G  D/L No: 04-08-2C S D/L Type: Local/International Address (Res): LEE KUANFANE SSSYTCSA  21 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	,					·	- /	
D/L No:O 4 - O8O15D/L Type: Local/International Address (Res):LEE Ku ANFANL							-	<u>:</u>
Address (Res): LEE KNANFANG S\$47062A  21 1 1 48\$ 20-10-20 T9el/Hp: 4368 USOS  Refundable Deposit:  Cash/Nets/Cheque/VISA/MC Cards No:  (A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES  FRONT  EXTENSION  Collection Service  Misc.  ESTIMATED TOTAL RENTAL \$  Sales Person Code:  Hirer is responsible for the first \$ excess for collision / damage to first part. (i.e) LONG PANG LEASING Vehicle (including windscreen) and also first \$ 1.500 excess for collision / damage to third party's vehicle for each and every accident / damage.  ACCESSORIES CHECK  Ashtray Cig Lighter S/Tyre  Hirer's Signature  Hirer's Signature			PAI					5
Refundable Deposit:  Cash/Nets/Cheque/VISA/MC Cards No:  (A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES  FRONT  EXTENSION  Collection Service  Misc.  ESTIMATED TOTAL RENTAL \$  Sales Person Code:  Hirer is responsible for the first \$  excess for collision / damage to first part. (i.e) LONG PANG LEASING Vehicle (including windscreen) and also first \$  -500  excess for collision / damage to third party's vehicle for each and every accident / damage.  ACCESSORIES CHECK  Ashtray  STD Tools  SUB-TOTAL \$  OUT  IN  EXTENSION  Collection Service  Misc.  ESTIMATED TOTAL RENTAL \$  Sales Person Code:  Hirer is responsible for the first \$  excess for collision / damage to third party's vehicle for each and every accident / damage.  Hirer's Signature  Hirer's Signature	** * * * * * * * * * * * * * * * * * * *				· · · · · · ·			/
Refundable Deposit:  Cash/Nets/Cheque/VISA/MC Cards No:  (A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES  FRONT  EXTENSION  Collection Service  Misc.  ESTIMATED TOTAL RENTAL \$  Sales Person Code:  Hirer is responsible for the first \$ excess for collision / damage to first part. (i.e) LONG PANG LEASING Vehicle (including windscreen) and also first \$ -500 excess for collision / damage to third party's vehicle for each and every accident / damage.  ACCESSORIES CHECK  Ashtray  STD Tools  ACCESSORIES CHECK  Hirer's Signature  Hirer's Signature			201107900		SUI	B-TOTAL \$	600	CD
Cash/Nets/Cheque/VISA/MC Cards No:  (A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES  FRONT  EXTENSION  Collection Service  Misc.  ESTIMATED TOTAL RENTAL \$  Sales Person Code:  Hirer is responsible for the first \$ excess for collision / damage to first part. (i.e) LONG PANG LEASING Vehicle (including windscreen) and also first \$ excess for collision / damage to third party's vehicle for each and every accident / damage.  ACCESSORIES CHECK  Ashtray  STD Tools  Jack  Hirer's Signature  Hirer's Signature		P 4	011			· · · · · · · · · · · · · · · · · · ·	6	
(A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES  FRONT  EXTENSION  Collection Service  Misc.  ESTIMATED TOTAL RENTAL \$  Sales Person Code:  Hirer is responsible for the first \$ excess for collision / damage to first part. (i.e) LONG PANG LEASING Vehicle (including windscreen) and also first \$ excess for collision / damage to third party's vehicle for each and every accident / damage.  ACCESSORIES CHECK  Ashtray  Cig Lighter  S / Tyre  Hirer's Signature  Hirer's Signature	<u> </u>	A/MC Carde No:	\ \\	/	\	1		
EXTENSION  Collection Service  Misc.  ESTIMATED TOTAL RENTAL \$  Sales Person Code:  Hirer is responsible for the first \$ excess for collision / damage to first part. (i.e) LONG PANG LEASING Vehicle (including windscreen) and also first \$ 500 excess for collision / damage to third party's vehicle for each and every accident / damage.  ACCESSORIES CHECK  Ashtray	· · · · · · · · · · · · · · · · · · ·		1/2			1/2		
Collection Service  Misc.  ESTIMATED TOTAL RENTAL \$  Sales Person Code:  Hirer is responsible for the first \$ excess for collision / damage to first part. (i.e) LONG PANG LEASING Vehicle (including windscreen) and also first \$ 500 excess for collision / damage to third party's vehicle for each and every accident / damage.  ACCESSORIES CHECK  Ashtray	(A) - ACCIDEIVIO (D		E	F	E	F		
LEFT  RIGHT  RIGHT  Sales Person Code:  Hirer is responsible for the first \$ excess for collision / damage to first part. (i.e) LONG PANG LEASING Vehicle (including windscreen) and also first \$ 5 excess for collision / damage to third party's vehicle for each and every accident / damage.  ACCESSORIES CHECK  Ashtray  STD Tools  Jack  Hirer's Signature  Misc.  ESTIMATED TOTAL RENTAL \$  excess for collision / damage to first \$ excess for collision / damage to third party's vehicle for each and every accident / damage.		(CIFIED)	EXTENSIO	N			· · · · · · · · · · · · · · · · · · ·	
RIGHT    Sales Person Code:			Collection S	Service				
ACCESSORIES CHECK  Ashtray  STD Tools  Sales Person Code:  Hirer is responsible for the first \$			Misc.					
Hirer is responsible for the first \$ excess for collision / damage to first part. (i.e) LONG PANG LEASING Vehicle (including windscreen) and also first \$ 500 excess for collision / damage to third party's vehicle for each and every accident / damage.  ACCESSORIES CHECK  Ashtray  Cig Lighter  S / Tyre  Hirer's Signature  Hirer's Signature			E:	STIMATE	D TOTAL	RENTAL \$		
collision / damage to first part. (i.e) LONG PANG LEASING Vehicle (including windscreen) and also first \$ \( \frac{1-500}{2-500} \) excess for collision / damage to third party's vehicle for each and every accident / damage.  ACCESSORIES CHECK  Ashtray  Cig Lighter  S / Tyre  Hirer's Signature  Hirer's Signature	LEFT	RIGHT	Sales Perso	on Code:				
Ashtray Cig Lighter S / Tyre  STD Tools Jack Hub Caps  Hirer's Signature		REAR	collision / d Vehicle (incl excess for d	lamage to luding wind collision /	o first par ndscreen) damage	t. (i.e) LONG and also first	\$ PANG LEAS	ASING
	Ashtray	Cig Lighter S / Tyre	Hirer's Sig	nature _		1/1	· · · · · · · · · · · · · · · · · · ·	
We agreed to the terms and conditions above, overleaf and that all information given are true & correct in/all respect. My/Our driving	Radio / Cass	CD/Cartridges S / RIM	<u>!</u>			4-	•	

I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving licence(s) is/are current and not disqualified from driving. You may charge all amount due on rental to my/our credit card.

### \* IMPORTANT

- ONLY PERSONS ABOVE 25 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS
  AGREEMENT MAY DRIVE THE VEHICLE.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY LONG PANG LEASING.
- 3. IN THE EVENT OF AN ACCIDENT, THE HIRER OR AUTHORIZED DRIVER:
  - (i) shall report all accidents involving the said vehicle to the Owner immediately;
  - (ii) shall tale immediate steps to complete and sign Form MAR 1 (Motor Accidnet Report Form) a and do all other acts required in compliance with the "NON-INJURY MOTOR ACCIDENT REPORT SCHEME" (the form will be made available when the accident is report to the Owner);
  - (iii) shall report to the police within 24 hours from the occurrenc, the following types of accidents:(a) injury case;
    - (b) non-injury case involving a Government vehicle, or damage to Government property;
    - (c) non-injury case involving a foreign vehicle (to obtain their motor insurance policy. Passport No./Name of the driver, Vehicle number, Log card and Vehicle road tax information);

(d) non-injury case involving a pedestrian or cyclist.

RETURN OF VEHICLE-THE HIRER/DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER/DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL BE DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO LONG PANG LEASING AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN A	MILEAGE	CHECKED BY	REMARKS	DEPOSIT REFUND	·
2024	9.301	AM				SIGNATURE OF HIRER/DRIVER

# 长彭 LONG PANG LEASING

Company Regn. No: 53255773E

Block 324 Ang Mo Kio Avenue 3 #02-1886 Singapore 560324

Email: longpang53@gmail.com

HP: 9047 2789

OFFICIAL RECEIPT

Nº 0877

Received from

for LONG PANG LEASING

Cash | Cheque No.:

Authorised Signature



You have successfully logged out.

Your last login date and time was 02 Sep 2024, 15:51:35.

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		Transaction Type	Transaction Amount(S\$)	**
1	Vehicle	GBL3518S	18.19 Enquire Veh Owner Info		02 Sep 2024 /
			(Others) by Law Firm		15:52:22

Print

# **Enquire Vehicle's Insurance Particulars**

# Enquire Vehicle's Insurance Particulars (As At 31 Aug 2024 / 14:40:00)

# Vehicle Insurance Details Vehicle No.: GBL3518S Make Description/Model: NISSAN / NV200 1.6 (A) PETROL Insurance Company Name: LONPAC INSURANCE BHD Business Transaction Reference No.: 20240902155222136891 Please retain the business transaction reference number for Enquire Vehicle Owner Details (if required). Save as PDF OK →

### **Daphne Lee (LKK Auto)**

From: CHARMAINE KONG <charmainekong@lonpac.com>

Sent: Wednesday, 20 November 2024 11:32 AM

To: Daphne Lee (LKK Auto)
Cc: MT\_Claim\_SG; Admin A

**Subject:** RE: FW: REF: 24/24/VC05/029806 - ACCIDENT INVOLVING SMK9885S &

GBL3518S ON 31.8.24 ALONG ANG MO KIO AVE 2 \*\*\* LKK REF:

CD/LPC24090062/Kma3

### Lonpac External - General

### Lonpac External - General

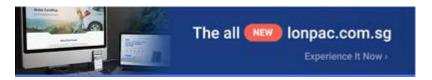
Dear Daphne,

Please proceed as proposed.

Thank you.

Best Regards, Charmaine Kong Claims Officer | Lonpac Insurance Bhd 300 Beach Road, #17-04/06 The Concourse, Singapore 199555

Tel: (65) 6250 7388 Ext.268 | Fax: (65) 6296 2706



We are committed to acting professionally, fairly and with integrity. We do not condone bribery, fraud or corrupt practices.

We are committed to acting professionally, fairly and with integrity. We do not condone bribery, fraud or corrupt practices.

From: Daphne Lee (LKK Auto) <daphnelee@lkkauto.com>

Sent: Tuesday, 19 November 2024 10:28 am

To: CHARMAINE KONG <charmainekong@lonpac.com>

Cc: MT\_Claim\_SG <mt\_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>

Subject: Re: FW: REF: 24/24/VC05/029806 - ACCIDENT INVOLVING SMK9885S & GBL3518S ON 31.8.24 ALONG

ANG MO KIO AVE 2 \*\*\* LKK REF: CD/LPC24090062/Kma3

Dear Charmaine,

Your Ref: 24/24/VC05/029806

We refer to the above matte	r and your	email below.
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<b>ACCIDENT INVOLVING</b>	CIAK ORREC	AND GRI 2	5195 AN 2	1 /09/2024
ACCIDENT INVOLVING	SIVIK Y8855 A	AND GBL 3.	5183 UN 3.	1/08/2024

We have highlighted to your good office on 09/09/2024 of Third-Party's request to do Direct Settlement with our
Principal, Lonpac Insurance Bhd.

It is an accident under BOLA: 27. OID hit onto rear TP.

Basing on the report of the circumstance of the accident, we propose to settle third-party claim at 100% liability.

Summary to offer to repairer GUAN MOTOR WORKS is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair	\$ 7,644.63	\$ 4,550.00 (L/S)
2. Loss of Rental (5 days x \$120.00)	\$ 600.00	\$ 500.00 (5 days x \$100.00)
3. LTA/GIA Search Fee	\$ 27.25	\$ 27.25
Total	\$ 8,271.88	<u>\$ 5,077.25</u>

<sup>\*5</sup> days recommendation for repair.

Relevant supporting claim documents are attached herewith for your perusal and reference.

Kindly note that this inspection report dated 21/10/2024 is only for mandate purpose.

### The above is for your approval please.

Thank You

Best Regards,