22/03/2002 - 6 ASS. REC. BY:		REF: (s/AWA 13	1011487 /R	lebel pecial Instruc	tion:
Surveyor:				VT (Office)		
From (Person):	How he Fonce	of		AWA.	Date/Tin	ne: 13062017 328 pm
Estunated Cost	:)		Bill to:		
OD /THIWS	TP RES / OD R	ES/EVA/IN	V/MV/CS			
To Inspect Vel	nicle No:	SLB	4086Z		Insured:	SKT b129M
at Workshop n	√s	Cycle	1 Carriage	Automotive	Tel: 9181	9978
of		205	Pandan	Gurdan		
Policy No:	BVPPSB 0531	00d1 HF +		Claim No:	JIF OUFI VEM	4 /HLF
Sum Insured:_						
Make of Veh: (Client's Record)						11.062017
	REP. / REV 24					Endorsement:
	12067013 336		Contacted:	Edwin	Vehicle (I	NLOUT
Date/Time	Action/Instruction	(/)	Estimate.	-		
	SLB 4086Z-				100	
	SK7 6129m -					
		,				
	-					

Surrentin REF:	Y621K
1 7	SNMENT
From: Date:	Veh No: SLB 4686Z Yr Regn: / Type: M. Par / M. Cycle / Bus / Van / Lorry / Taxi / Prime Mover /
OD ITP I WS / TP RES / OD RES / EVA / INV / MV	Truck / Trailer or
To Inspect Vehicle No: SLB 4686 Z	
at Workshop m/s C & C	70.1
of pormer han	1
Insured: Ama Imp	Eng/No:
Policy No.	C/No: MM BSTA 13A FH 0 188 46
Claims No.	Gen. Cond: Good /Fair/ Poor / Burnt
Sum Insured: Excess:	Steering: Inorder / Jammed / Leaked / Burnt or
(Client's Record)	Brake: Vorder / Jammed / Leaked / Burnt or
Make of Veh:	Modi: Nil / S/Rim / STD A/Rim or
	Tyre Size: F: 185 55 R 15
(Policy Condition)	R: 1
Remark: The veh had commenced its	BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /
repair at the time of inspection.	TOYO/YOKO or NEWTON
Bal. or Market Value:	Front Rear
IDAC Accident Rport: Consistent? : Yes or No	R/Bal. 5 mm R/Bal. 5 mm
GIA / PR Seen: Consistent? : Yes or No	L/Bal. 5 mm L/Bal. 5 mm
Est. Repairs: days Res.: Yes or No	D.O.A. 11 06 17 D.O.I. 14/06/17
Lum Sum: - % 3 Val.: Yes or No	Survey held at CRC (Ph)
CA / REV / REP. / 24 HRS	Des. of Damages : Frt / Rear / O/S / N/S / U/C / Rooftop or
Vehicle: IN / OUT	ols for
Date: Person Contacted:	The U/C / Chassis frame / Body Structure affected due to collision.
Date / Time Action / Instruction 8 4 Submit preli report. (Preli Sig 8	Pli Total Auch House & 2021-2
8/4 Submit preli report. (Preli sig s	ETATOR, CHECK MENTS (\$ 2837)
W.	
*/	
Date/Time, File Pass to? : Preli. Report	Days Of Repair:
: Final Report	Resurvey No. of Trip: Survey Fee: 200
Date/Time, File Return to?	Transportation:
2)Add Fee	: Site Insp (\$)s+Rs\$i
	: Interview (\$) Photos
Report Format : TP	: Tech. Invs (\$) Others
Lump Sum / I.B.I: (\$: Weekend (\$)
	TOTAL 200



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile

ALLIED WORLD ASSURANCE COMPANY LTD

Ref:

CS/AWA17011487/R1rb

(SINGAPORE BRANCH)

60 ANSON ROAD ,#08-01 (9th FLOOR)

MAPLETREE ANSON SINGAPORE 079914

Code: AWA

Date: 13-06-2017



Policy Particulars :- THIRD PARTY CLAIM 1. **SLB 4086Z** Veh. Inspected SKT 6129M Insured Veh. 0.00 BVPPSB0534741600 Coverage (\$) Policy No. 0.00 NSV1700714/HLF Excess (\$) Claim No. 13/06/2017 **Assign Date** HEW LEE FONG Assign From

2. V	/ehicle Particulars & Condition
Make & Model	c.c 0
Engine No. HIDDEN	Year of Reg.
Chassis No.	Colour
Odometer -	Steering
Brakes	Modification
General	

3.	A CALLED AND		Conditions of Tyres		
		Size	Make	Balance	
	R/H Front Tyre			mm	
	L/H Front Tyre			mm	
	R/H Rear Tyre			mm	
\vdash	L/H Rear Tyre			mm	

5a.	Concess		Remarks				
		CYCLE & CARRIAGE AUTOMOTIVE PTE LTD 209 PANDAN GARDENS SINGAPORE 609339					
	Survey held at						
	Accident Date	Inspection Date					
5.	Engine No.	eground	General Information				
4.	Description of Damages						
	L/H Rear Tyre		mm				
	R/H Rear Tyre						

A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.

Catherine Chong (LKK Auto)

From:

Hew, LeeFong <LeeFong.Hew@awac.com> on behalf of Motorsurvey

<Motorsurvey@awac.com>

Sent: To:

Tuesday, 13 June, 2017 3:28 PM

Cc:

SUR (sur@lkkauto.com)

Subject:

LKK (assignments@lkkauto.com); edwin.caina@cyclecarriage.com.sg TP Survey assignment for SLB 4086Z DOA: 11.06.2017 Our ref:

NSV1700714/HLF

The above captioned accident refers.

Pursuant to the Practice Directions Amendment No. 1 of 2016 which was effective on 1 April 2016, we like to advise that the third party claimant and us do have consensus in the appointment of $\underline{\mathbf{Mr}}$ Mohamad Taufikh, as the Single Joint Expert to conduct the pre-repair survey of the third party claimant's vehicle

Please conduct "THIRD PARTY" survey on without prejudice basis. The information as are follows:

	······	
3 rd Party Vehicle		SLB 4086 Z
Insured Vehicle		SKT 6129 M
Policy Number		BVPPSB0534741600
Name of Workshop	÷	Cycle & Carriage Automotive Pte Ltd
Contact Number		6568 4501
Person to Contact	:	Edwin Caina
Estimated Cost of repairs	:	\$ 7,877.34

Regards, Claims Division

Copy to Cycle & Carriage Automotive Pte Ltd via Email

Note -

(x)

- 1. This is to keep you informed that we have appointed surveyors to conduct inspection to your client's damaged vehicle on a without prejudice basis.
- 2. Please keep our motor surveyor and us informed so as to enable the surveyor to conduct a post repair inspection once your client's vehicle has been repaired and before returning the repaired vehicle to your customer.
- 3. Please quantify your client's claim with all relevant supporting documents once your client's vehicle has been repaired.
- 4. Please do not construe this appointment of surveyor and our above request as an admission of liability.

The information contained in this e-mail and any attachments hereto is confidential. If you are not the intended recipient, you must not use or disseminate any of this information. If you have received this e-mail in error, please immediately notify the sender by reply e-mail and

INGAPORE DRIVING LICENCE

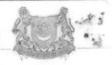
Licence Number S9205225G

YAP KAI FENG

Birth Date: 17 Feb 1992 Issue Date: 12 Jan 2015

002384830A

REPUBLIC OF SINGAPORE IDENTITY CARD NO. \$9205225G





YAP KAI FENG

CHINESE

17-02-1992

SINGAPORE



4002984

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASSIES!

EFFECTIVE DATE .

Motor Cars=< 3000kg with =<7 passengers, exclusive 12 Jan 2015 of the driver; and other motor vehicles =< 2500kg

S9205225G

FOR C&C USE ONL

15-02-2007

APT BLK 524 ANG MO KIO AVENUE 5 #02-4156 SINGAPORE 560524

NRIC No: \$9205225G

15/05/2014 Date:

NP 428A

Licence No: S9205225G

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 witholding of material facts may allow insurance companies to repudiate policy ability.
- 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 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.

By the lodgement of this report to the insurers, you aforesaid.	u hereby consent to the archiving of this report at the centre and to copies of the re	eport being made available
	ACCIDENT STATEMENT	
Date Of Report	12/06/2017 11:39	
Date Of Accident	11/06/2017 09:45	
Exact Location Of Accident	SENTOSA C ROUNDABOUT	
Country/State of Loss	SINGAPORE	
建筑是 加入。	DETAILS OF OWN VEHICLE	
Vehicle Registration Number	SLB4086Z	
Insured/Policyholder		
Name Of Registered Owner	LION CITY RENTALS PTE LTD	
Co Reg No	201504621K	
Email Address	NOEMAIL	
Mobile Phone No	(LOCAL) +65-83887675	
Alternative Phone No	OFFICE-83887675	
Vehicle Particulars		
Manufacturer	MITSUBISHI	

Model ATTRAGE-1.2 (A)

Exact Purpose for which vehicle was being used at SMOVE

time of accident

Are you claiming under your own insurance policy

for repair to your vehicle?

If No, Please state action to be taken THIRD PARTY PRIVATE CAR Vehicle Category

Insurance Company

Name of Insurance Company

AIG ASIA PACIFIC INSURANCE PTE. LTD.

Type Of Coverage COMPREHENSIVE

Fleet Policy YES

999995174 Policy Number

Cover Note Number

Driver

YAP KAI FENG Name of Driver NRIC No S9205225G Date Of Birth 17/02/1992 Occupation OUTDOOR Date Of Driving Pass 12/01/2015

Driving Experience 2 YEARS AND 4 MONTHS

Gender MALE

Mobile Number (LOCAL) +65-83887675

Fax Number

Contact Number

KAIFENG2307@GMAIL.COM **EMail Address**

Address

BLK 524 ANG MO KIO AVE 5 #02-4156

Postcode

560524

OTHER - HIRER

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured

Vehicle Registration Number of Driver's Own

Vehicle

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident

SIDE SWIPE- SAME DIRECTION

Weather Conditions

CLEAR

Road Surface

DRY

Other Information

Was any foreign vehicle involved in this accident?

NO

Was any body injured in the Accident?

NO

Was any other material or property damaged?

YES

I have been approached by unknown person(s) soliciting/offering accident claims assistance.

NO

Number of Passengers (Including Driver)

4

Details of Police Action

Was the accident reported to the police?

NO

If Yes, Please state which Police Station

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

PLEASE REFER TO THE ATTACHED

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

NO

Was there any audio recorded?

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

SKT6129M

Vehicle Make/Model/Colour

SUBARU FORESTER BLACK

Details Of Properties

Name of Driver

WILSON MATTEW DAVID

NRIC/Passport Number

Contact Number

91384758

Address

Postcode

Insurance Company Name

Nature Of Damage

SIDE COLLISON MARK (PASSENGER SEAT)

No. Of Passenger (Including Driver)

Details of Witness

Name

Phone Number

Email Address

SKETCH PLAN

IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- 2. This Formmust 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. 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)

Lunderstand, 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' law yers/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/mail 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' law yers/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 law yers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.

Witnessed by Reporting Centre Driver's Signature (If driver is not the policyholder) / Date Policyholder's Signature / Date & Personnel & Time

Sketch Plan

Atulia Ave

Time

Artilley

AVE

Describe Circumstances of the Accident 9.45 -1000am 11/06/17 Artilleey 12914 Mis Vellicle the alterit

Declaration

Time

I/We declare the foregoing particulars are true in every respect.

O (MG MG)

Policyholder's Signature / Date &



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

Witnessed by Reporting Centre Personnel

	13.		Vehicle X –Exiting Vehicle Y – Moving along Reason: Vehicle exiting should do it at the outer lane	100%	0%
--	-----	--	---	------	----



CYCLE & CARRIAGE AUTOMOTIVE PTE LIMITED. PANDAN GARDENS CUSTOMER SERVICE CENTRE

MITSUBISHI MOTORS

209 Pandan Gardens Singapore 609339 Tel: 65684555 Fax: 65691056

Co Reg No : 197701469G ESTIMATE

GST Reg No : MR-8500111-X

Invoice Name & Address	Owner Name & Vehicle Info			
Lion City Rentals Pte Ltd	Cust No/Name	KL000023/Lion City Rentals Pte Ltd		
Eron orey Kentara rec Eta	Reg No/Reg Date	SLB4086Z / 06/04/201		
60 Anson Road	Date In/Mileage	/ 107529		
Mapletree Anson Level 11-01	Chassis No MMBSTA13AFH018846			
Singapore 079914	Engine No	3A92UCT8959		
Contact No Mobile: 67420984	Make/Model	MIT/ATTRAGE 1.2 CVT MIVEC		
	Colour/Trim	T06 / BK		

Account No	Terms	Date/Time Printed	CSE	Operator		WIP No			
CSM00004	Cash	12/06/2017/ 15:05	QUE	261 / Edwin Caina		63234			
		Description of Goods	s / Service	S	Qty	Unit Price	Disc%	An	nount
RENEW RHF E PNT98000	FENDER	ACCIDENT DAMAGED POR & FRT BUMPER ER , RHF FENDER , BOI		WINGMIRROR					1680.00
M SUNDRY RENEW RHF A 54900099	SPORT F	RIM & TRANSFER TYRE						30 30	50.00
A 54900099	DIAGNOST	OJUST HEADLAMP AIM	SYSTEM		4				200.00
To Conduc M SUNDRY	ct Comput	terize Full Wheel Al	9) 4					80	100.00
SUNDRIES M HEADLAMP M FENDER,FF M FACE,FR E M BRACKET,F M GARNISH,F M LAMP ASSY M WHEEL,DIS	R RH BUMPER FR BUMPER FR BUMPER Y,FOG,FR	R,RH		Rasm 4p 900 100	1.00 1.00 1.00 1.00 1.00 1.00	644.00 451.00 686.00 13.00 124.00 282.00 732.00	00.00 00.00 00.00 00.00	800	644.0 451.0 686.0 124.0 282.0 732.0
	the To To	CAuto Consultants hence in Repairer of the following: resurvey before/after spray paints display damaged part(s) during rearts prices are subject to confirmation party survey is on a "Without Folillegal modification(s) is allowed upplementary item(s) must be resu	ing esurvey tion Prejudice" basis	li H.	1215 v repu	r S	16/1	•	
Confirm & a	ccepted b	subject to final approval from Insunowledged by Repairer	rance Compan	Ren		Net	++		7,362.0
		nature:			7% GST on	7362.0 tal Payabl	00		515.3 7,877.3
Authorized	signatory	and company stamp			10	tui rayab	16		,,0//

Validity of this estimate is 14 days from date of quote. This is a computer generated document, no signature is required. Estimated costs quoted are excluding GST. We would mention that the above estimate is based on our initial inspection and does not include any additional parts or labour which may be required after repair work has commenced. Occasionally worn or damaged parts are discovered after work has started and needed for repairs or replacement. However, should this occur, we would advise you. Please be informed that a deposit of 50% of the above estimate is payable before commencement of the work. Payment for this may be made in cash, credit card or cheque. You must also agree to pay full amount for renewal of the windscreen in the event of inadvertent breakage in the course of renewing the rubber seal or other repair requiring the removal of the windscreen.



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile

ALLIED WORLD ASSURANCE COMPANY LTD

Ref:

CS/AWA17011487/R1cbe2

(SINGAPORE BRANCH)

60 ANSON ROAD ,#08-01 (9th FLOOR)

MAPLETREE ANSON

Date: 09-04-2019



SINC	GAPORE 079914		Code: AWA	
1.		Policy Particular	s :- THIRD PARTY CLA	IM
	Insured Veh.	SKT 6129M	Veh. Inspected	SLB 4086Z
	Policy No.	BVPPSB0534741600	Coverage (\$)	0.00
	Claim No.	NSV1700714/HLF	Excess (\$)	0.00
	Assign From	HEW LEE FONG	Assign Date	13/06/2017
2.		Vehicle Par	ticulars & Condition	
	Make & Model	MITSUBISHI ATTRAGE 1.2	c.c	1193
	Engine No.	HIDDEN	Year of Reg.	
	Chassis No.	MMBSTA13AFH018846	Colour	BLUE
	Odometer	107529	Steering	IN ORDER
	Brakes	IN ORDER	Modification	SPORTS RIM
	General	FAIR		
3.		Cond	itions of Tyres	
		Size	Make	Balance
	R/H Front Tyre	185/55 R15	NEUTON	5 mm
	L/H Front Tyre	185/55 R15	NEUTON	5 mm
	R/H Rear Tyre	185/55 R15	NEUTON	5 mm
	L/H Rear Tyre	185/55 R15	NEUTON	5 mm
4.		Descrip	tion of Damages	
	THE VEHICLE SU	STAINED DAMAGES AT THE C)/S FRONT PORTION.	
	DAMAGES SEE D	ETAILS.		
5.		Gene	ral Information	
	Accident Date	11/06/2017	Inspection Date	14/06/2017
	Survey held at	CYCLE & CARRIAGE AUTOM	OTIVE PTE LTD	
	~~	209 PANDAN GARDENS SIN	GAPORE 609339	
5a.			Remarks	
	A)THE INSPECTION B)IN ACCORDANGE	ON WAS CONDUCTED ON A"W CE TO YOUR INSTRUCTIONS,	/ITHOUT PREJUDICE" BA WE HAVE NOT AUTHORI	SIS. SED REPAIRS.
5b.		Estimat	e Days of Repair	
	ESTIMATED NOR	MAL PERIOD FOR REPAIR:	4 Working Da	ys



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:1 of 1

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SLB 4086Z

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	SUNDRIES (SN)	NECESSARY	30.00	30.00
1	HEADLAMP ASSY, RH (SN)	CRACKED	644.00	644.00
1	FENDER, FR RH (SN)	TO REPAIR SEE LABOUR	451.00	
1	FACE, FR BUMPER (SN)	DEFORMED	686.00	686.00
1	BRACKET, FR BUMPER, RH (SN)	NECESSARY	13.00	13.00
1	GARNISH, FR BUMPER, RH (SN)	SCRATCHED	124.00	124.00
1	LAMP ASSY, FOG, FR RH (SN)	* CHECK	282.00	i .
1	WHEEL, DISC (SN)	SCRATCHED	732.00	732.00
			2,962.00	2,229.00
	LABOUR			
	RENEW & RE-ALIGN ACCIDENT DAMAGED PORTION : RENEW RHF FENDER & FRT BUMPER. INCLUSIVE OF THE REPAIR OF FENDER, FR RH.		2,200.00	1,100.00
	RESPRAY FRT BUMPER, RHF FENDER, BONNET & RH WINGMIRROR.		1,680.00	920.00
	RENEW RHF SPORT RIM & TRANSFER TYRE.		50.00	30.00
	CHECK WIRING & ADJUST HEADLAMP AIM.		50.00	30.00
	CONDUCT DIAGNOSTIC CHECK ON VEHICLE SYSTEM.		200.00	200.00
	TO CONDUCT COMPUTERIZE FULL WHEEL ALIGNMENT.		120.00	120.00
	APPLY BODY SEALANT & ANTI CORROSION ON AFFECTED AREAS.		100.00	80.00
			4,400.00	2,480.00
	GRAND TOTAL		7,362.00	4,709.00
	RECOMMENDED COST OF REPAIRS (REPAIR COST NOT CONCLUDE) (EXCLUDE CHECK ITEMS \$\$282.00 NETT)			4,709.00

Report Ref No. CS/AWA17011487/R1cbe2

MOHAMMED RASUL BIN MOHD YUNUS

ADRIAN LING WAI PING

Automotive Assessor

B.Eng,AMSOE,AMIRTE,AMSAE-A,M.MATAI

Licensed Appraiser

DISCLAIMER OF LIABILITY TO THIRD PARTIES:- This Report is made solely for the use and benefit of the Client named on the front page of this Report. No liability of responsibility whatsoever, in contact or tort, is accepted to any third party who may reply on the Report wholly or in part. Any third party acting or replying on this Report, in whole or in part, does so at his or her own risk.