

Surveyor: Tauhidh.ASSIGNMENT (Office)From (Person): WS May Chua of FCL Date/Time: 22/11/2017 12:03pm

Estimated Cost: _____ Bill to: _____

OD / ~~TP~~ / WS / TP RES / OD RES / EVA / INV / MV / CSTo Inspect Vehicle No: SKG 7656U Insured: SH 6720Zat Workshop m/s Hin lung Workshop Tel: 6858 3000of Bk 1008 Bukit Murni Lane 3 # 4-20Policy No: 615077701MFSH Claim No: 017010383MFSH

Sum Insured: _____ Excess: _____

Make of Veh: _____ D.O.A. 05-11-2017
(Client's Record)CA / REV / REP. / REV 24 HRS 'Wp' 23.11.2017 @ before 12pm H.O.D. Endorsement: _____Date/Time: 22-11-2017 1:07pm Person Contacted: Li Mien Vehicle IN / OUT

Date/Time	Action/Instruction (✓) Estimate
	SKG 7656U - CS / AXA 1600 4699 / Fgbd1 DOA: 060816
	SH 6720Z - CS / FCL 17007145 / Kvbv2 DOA: 090417
<u>22/11/17 @ 4.16pm</u>	<u>revised to May Chua by email.</u>
<u>30/11/17 @ 5.07pm</u>	<u>Li Mien informed that the owner wish amend to 'reporting only'.</u>
<u>01/12/17</u>	<u>Submit Prel. report.</u>

Day 1 Taufik

REF: FC2

ASSIGNMENT

From: Date: 03-11-2017

Estimated Cost:

QD / TP / WS / TP RES / OD RES / EVA / INV / MV

To inspect Vehicle No: SKG 76564

at Workshop/mis: Hin lung Workshop

of: Blk 1008 Bukit Merah Lane 3

Insured: #01-00

Policy No:

Claims No:

Sum Insured: Excess:

(Client's Record)

Make of Veh:

before 12pm

(Policy Condition)

Remark: The veh had commenced its repair at the time of inspection.



Sal. or Market Value:

IDAC Accident Rpt: Consistent? : Yes or No

GLA / FR. Seen: Consistent? : Yes or No

Est. Repairs: 5 days Res: Yes or No

Lum Sum: % G Val: Yes or No

CA / REV / REP. / 24 HRS WPI

Vehicle IN / OUT

Date: Person Contacted:

Veh No: SKG 76564 Reg: 2011 June

Type: M/Cycle / Bus / Van / Lorry / Taxi / Prime-Mover

Truck / Trailer or

Make: BMW 523I 2497

Colour: Blue A/C Insured / Std / NI / NA

Sp Reading: 123778 T-Radio: Insured / Std / NI / NA

Eng No: WBAFP32000C865566

C No:

Gen. Cond: Good / Fair / Poor / Burnt

Steering: Inorder / Jammed / Leaked / Burnt or

Brake: Inorder / Jammed / Leaked / Burnt or

Mod: Nil / S/Rim / STD A/Rim or

Tyre Size: F: 245/45 R18

R: 7 -

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / QHTSU / PIR / SUMI /

TOYO / YOKO or

Front

Rear

R/Bal: 6 mm R/Bal: 6 mm

L/Bal: 6 mm L/Bal: 6 mm

D.O.A. D.O.I. 23/4/17

Survey held at: Hin Lung

Des. of Damages: Fnt / Rear / O/S / N/S / UIC / Rooftop or

The UIC / Chassis frame / Body Structure affected due to collision

Date / Time Action / Instruction

RECEIVED - 1 DEC 2017

Date/Time File Passed:

01/12 14:15

☒ Prelim. Report
☐ Final Report

Days Of Repair:

Resurvey No. of Trip:

Survey Fee

Transport Fee

Other Fee

Subtotal

Total

Add Fee:

☐ Site Insp
☐ Inter. Ex
☐ Tech. Insp
☐ Web. Insp

\$

\$

\$

\$

145

50

25

220

Report Format:

Lump Sum / I.B.M. \$



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				
FIRST CAPITAL INSURANCE LTD		Ref : CS/FCI17022260/qb		
36 ROBINSON ROAD #16-01 CITY HOUSES SINGAPORE 068877		Date : 22-11-2017		
		Code : FCI2		
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SH 6720Z	Veh. Inspected	SKG 7656U	
Policy No.		Coverage (\$)	0.00	
Claim No.	D17010383MFSH	Excess (\$)	0.00	
Assign From	CWS (MAY CHUA)	Assign Date	22/11/2017	
2. Vehicle Particulars & Condition				
Make & Model		c.c	0	
Engine No.	HIDDEN	Year of Reg.		
Chassis No.		Colour		
Odometer	-	Steering		
Brakes		Modification		
General				
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre			mm	
L/H Front Tyre			mm	
R/H Rear Tyre			mm	
L/H Rear Tyre			mm	
4. Description of Damages				
5. General Information				
Accident Date	05/11/2017	Inspection Date	23/11/2017	
Survey held at	HIN LUNG WORKSHOP BLK 1008 BUKIT MERAH LANE 3 #01-20 SINGAPORE 159722			
5a. Remarks				
A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				

Reference No.: G/TA/70060/T/96
Policy Type: OD (TP / TP RES / TL / EVA)

Case Handler

Admin (Cgth): Case handler to make sure all information created by the assignment team are ACCURATE.

Y-Date	N-Date
✓	
✓	
✓	
✓	
✓	
✓	
✓	
✓	
✓	
✓	
✓	

(1) Assignment Form

C	Vehicle No
C	Regn Month/Year
N	Vehicle Type
N	Make & Model
C	Engine Capacity. (C.C)
N	Colour
C	Odometer. (Sp.Reading)
C	Chassis No
N	General Condition
N	Steering
N	Brake
N	Modification (Modi)
C	Tyre Size
N	Tyre Make
C	Tyre Balance
C	Date of Inspection
N	Survey held
N	Des.of Damages

[illegible]

C Damaged Vehicle Photographs Uploaded

	
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N	ALL Parts condition
C	Market Value for OD cases
C	Estimate Repair Cost for PRI (RSI, TMI, MSIG)
C	Days of repair
C	Finalised Amount
C	Re-inspection Cases to Finalize within 5 Days

✓	
✓	

C Resurvey photo Uploaded

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Check By: [Signature] 01/17/17
Case Handler Date

21/05/2014

First Capital Insurance Limited

A FAIRFAX Company

Company Reg. No. 195000106C
GST Reg. No. M2-0001676-9

MOTOR SURVEY ASSIGNMENT

Date	07-11-2017	Our Ref No.	D17010383MFSH
Accident Date	05-11-2017	Claim Type.	Third Party
Insured Vehicle	SH6720Z	Third Party Vehicle.	SKG7656U
Survey Location	BLK 1008 BUKIT MERAH LANE 3 #01-20		
Contact Person.	LIE MIEN (LI MIN)		
Contact No.	68583000/ 68583000	Fax No.	64760075
Survey Type	WITHOUT PREJUDICE: LIABILITY UNCLEAR:		
Appointed Surveyor	LKK AUTO CONSULTANTS PTE LTD		
Contact Person	NA	Fax No.	68416315
Contact Number.	NA		

FOR DIRECT SETTLEMENT

Please submit to us the Tax Invoice together with letter of claim for Rental OR Loss of use (based on NIMA Benchmark rates) together with your survey report.

THIRD PARTY SURVEY REQUEST

Cc : Workshop	HIN LUNG WORKSHOP	Attention.	NIL
Cc : TP Solicitor	NA	TP Solicitor Fax No.	NA
Officer Incharge	MAY CHUA		

IMPORTANT NOTE

Kindly submit the survey report via CWS within 14 days for survey assignment and 7 days for re-inspection.

This is a computer generated letter, no signature required.

Job Sheet (/ClaimWS/Surveyor/JobSheet/229940)



PRI Documents



Close X

PRI Header Details

Claim No	D17010383MFSH	Policy No	D-15072701MFSH	Claimant S.No & Name	1 & HI
Workshop Name	HIN LUNG WORKSHOP (Contact Person : LIE MIEN (LI MIN))	Survey Location & Contact Details	BLK 1008 BUKIT MERAH LANE 3 #01-20 Mobile: 68583000 , Phone: 68583000 , Fax: EmailId: HLUNGWS@SINGNET.COM.SG		
Our Surveyor	LKK AUTO CONSULTANTS PTE LTD	Instructions To Surveyor	WITHOUT PREJUDICE: LIABILITY UNCLEAR:		
Insured Name	COMFORT TRANSPORTATION PTE LTD	Insured Vehicle No	SH6720Z	TP Vehicle No	SKG76
PRI Recieved Date	21-11-2017 07:00:36 PM	Surveyor Appointed Date	22-11-2017 12:02:49 PM	Surveyor Accept Date	22-11-

Survey Report Upload

Surveyor Inspection Date *:		Surveyor Report Date	22-11-2017	Upload Survey Report *:	
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Vehicle Particulars

Make	Please Select Make ▼	Model	Please Select Model ▼	Year	Select
Chasis No		Engine No		Mileage	
Color		Cubic Capacity			

Multiple Documents Upload

Upload Multiple Documents

File Name

Action

Surveyor Job Remarks

Shiau Chan (LKKAUTO)

From: limin <hlungws@singnet.com.sg>
Sent: Thursday, 30 November, 2017 5:07 PM
To: SUR
Cc: Taufikh (LKKAUTO)
Subject: SKG7656U Accident date on 5/11/17, Surveyed by Mr Taufikh on 23/11/2017, Update.
Attachments: ADDENDUM.JPG

Dear sirs,

We refer to the subject above and wish to update owner amend to Reporting Only.

Should you need any clarifications, feel free to contact us.

Thanks & Regards,
Lie Mien (Li Min 莉敏)

Hin Lung Workshop
Tel: 6858 3000 Fax: 6476 0075
Email: hlungws@singnet.com.sg
Address: Blk 1008 Bukit Merah Lane 3 #01-20 Singapore 159722

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

ADDENDUM

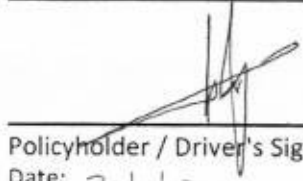
(A) PARTICULARS OF PERSON MAKING THE AMENDMENTS:


Original Report No : MHLW17149357 Vehicle Registration No: SKG 7656 U
Name (as shown in NRIC) : Lu Tiong Teck NRIC/FIN/Passport No : S 1288726 D
(*Vehicle Driver / Vehicle Owner) (*) Please delete as appropriate
Address : Blk 9 Bedok South Ave 2 #02-534 Singapore (460009)
Contact (Tel) : 90887915 Mobile No. : _____
Email Address : ttln@jcline.com.sg
Date of Accident : 05/11/2017 Time of Accident : 02:15
Place of Accident : Along Duku road and Tembeling road
Insurance Company : AXA

(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:

AMEND TO REPORTING ONLY.


Policyholder / Driver's Signature
Date: 30/11/17.


Reporting Centre Personnel's Signature
Name: SIOW LIE MIEN
NRIC/FIN No.: G2772902P
Date: 30/11/17.

Shiau Chan (LKKAUTO)

From: Shiau Chan (LKKAUTO)
Sent: Monday, 27 November, 2017 4:16 PM
To: 'Claim Workflow System'; assignments
Cc: MAYCHUA@FIRST-INSURANCE.COM.SG; SUR
Subject: RE: SURVEY ASSESSMENT - D17010383MFSH/1
Attachments: CSFCI17022260T1qb.pdf

Dear May,

Enclosed herewith preliminary advice of SKG 7656U.

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: siewsc@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Admin-D (LKKAUTO)

Sent: Wednesday, 22 November, 2017 1:09 PM

To: 'Claim Workflow System' <cwsmotorclaims@first-insurance.com.sg>; assignments <assignments@lkkauto.com>

Cc: MAYCHUA@FIRST-INSURANCE.COM.SG; SUR <sur@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D17010383MFSH/1

Dear Sir / Madam,

Thank you for the assignment.

Please be informed that vehicle currently not in the workshop, repairer will arrange.

Best Regards,

Catherine Chong | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Claim Workflow System [<mailto:cwsmotorclaims@first-insurance.com.sg>]

Sent: Wednesday, 22 November, 2017 12:03 PM

To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWSMOTORCLAIMS@FIRST-INSURANCE.COM.SG; MAYCHUA@FIRST-INSURANCE.COM.SG

Subject: PRI: SURVEY ASSESSMENT - D17010383MFSH/1

Dear Sir/Mdm,

We refer to the above reference.

Please find attached the necessary documents for survey.

Kindly submit your report via CWS within the next 14 days.



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Your Ref: D17010383MFSH
Our Ref: CS/FCI17022260/T1qb

Date: 27 November 2017

The Motor Claims Department
First Capital Insurance Ltd

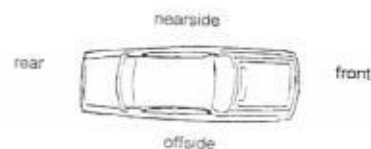
Dear Sir/Madam,

INITIAL INSPECTION REPORT OF VEHICLE NO. SKG 7656U

Please be informed that we had conducted the inspection of the abovementioned vehicle on 23/11/2017 at the premises of M/s HIN LUNG WORKSHOP, and have the following to report:-

Workshop Estimate Amount	: S\$ <u>6,509.00</u>
Revised Estimate Amount	: S\$ <u>5,944.00</u>
"Check" Items Amount	: S\$ <u>-</u>
Market Value	: S\$ <u>-</u>
LTA Reimbursement Value	: S\$ <u>-</u>
Nett Value	: S\$ <u>-</u>

Description of Damage:
The vehicle sustained damages
at the n/s portion.



Yours faithfully

Taufikh
Automotive Assessor

Enquire Transfer Fee

Vehicle Details

Vehicle No.	SKG7656U
Vehicle Type	P10 - Passenger Motor Car
Vehicle Attachment 1	No Attachment
Vehicle Scheme	Normal
Vehicle Make	B.M.W.
Vehicle Model	523I 2.5 AT ABS D/AB 2WD 4DR GAS/D NAV
Chassis No.	WBAFP32000C865566
Propellant	Petrol
Engine No.	07897721N52B25AF
Engine Capacity	2497 cc
Maximum Power Output	150.0 kW (201 bhp)
Maximum Laden Weight	2260 kg
Unladen Weight	1650 kg
Year Of Manufacture	2011
Original Registration Date	10 Jun 2011
Lifespan Expiry Date	-
COE Category	B - Car (1601cc & above)
Quota Premium	\$63,000.00
COE Expiry Date	09 Jun 2021
Road Tax Expiry Date	09 Dec 2017
PARF Eligibility Expiry Date	09 Jun 2021
Inspection Due Date	09 Jun 2018
Intended Transfer Date	30 Nov 2017
CO2 Emission	-

The current road tax expiry is 09 Dec 2017. You may renew the road tax from 10 Sep 2017 with all pre-requisite(s) fulfilled. If the road tax is renewed after 09 Dec 2017, late renewal fee(s) will be imposed. Please use Enquire Road Tax Payable to check on the late fee(s) payable.

Road tax, including Over Payment (if any), of a vehicle will follow the vehicle to the new registered owner when its ownership is being transferred.

Amount Payable (From 10 Dec 2017 to 09 Jun 2018)

	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Transfer Fee	11.00	-	11.00

HIN LUNG WORKSHOP

Blk 1008 Bukit Merah Lane 3 #01-20, S'pore 159722. Tel: 68583000 Fax: 64760075

Website: www.hinlung.com.sg

GST Regn. No: M2-0065859-X

Your Ref:

Our Ref : 0576/11/17

M/s : FIRST CAPITAL INSURANCE LTD

36, ROBINSON ROAD #16-01

CITY HOUSE

SINGAPORE 068877

Attn : MOTOR CLAIM DEPARTMENT

Page: 1

Date: 14/11/2017

Dear Sir/Madam,

ACCIDENT REPAIR ON : SKG7656U - 523I 3.0 F10 (A) 0

INSURED : LU TIONG TECK

DATE OF ACCIDENT : 05/11/2017

YOUR INSURED VEH NO: SH6720Z

APPENDED BELOW ARE THE ESTIMATED COST OF REPAIR & PARTS TO BE REPLACED:-

	S\$	S\$	S\$
REPLACEMENT OF PARTS			
1 FRONT LH DOOR	1 @ 1,858.00	1,858.00	bt ✓
2 FRONT LH DOOR WEATHER STRIP	1 @ 189.00	189.00	ner ✓
3 REAR LH DOOR	1 @ 1,858.00	1,858.00	bt ✓
5 REAR LH DOOR WEATHER STRIP	1 @ 189.00	189.00	ner ✓
7 REAR LH DOOR TOP HINGE	1 @ 78.00	78.00	Ro ✓
8 REAR LH DOOR LOWER HINGE	1 @ 77.00	77.00	Rr ✓
Total			4,249.00

LABOUR CHARGES

- 1 REMOVE AND REPAIR LH ROCKER PANEL, REAR LH FENDER, FRONT LH DOOR, REAR LH DOOR & ETC. AND REPLACEMENT OF PARTS FOR THE EFFECTED AREAS.
- 2 SPRAY PAINT ON THE ~~REAR~~ EFFECTED AREAS WITH 2K PAINT.
- 3 DISCONNECT AND CHECK ELECTRICAL WIRING, HARNESS, WIRE SOCKETS ETC., REMOVE AND REINSTALL DAMAGED PARTS, TEST AND RECTIFY FOR PROPER FUNCTIONING.
- 4 DISMANTLE AND TRANSFER DOOR FITTINGS AND MECHANISM TO NEW DOOR/FACILITATE REPAIR.

800.00 700

1,200.00 1000

60.00 30

200.00 120

Nett Total Before GST

6,509.00

Yours faithfully,


(Workshop Manager)

LKK Auto Consultants hence notify the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:

Taughin 97495749

23/11/17 1145

5 days
Resurvey before paint

Sur @ lkkauto.com


24/11/17




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				
FIRST CAPITAL INSURANCE LTD		Ref : CS/FCI17022260/T1qbn2		
36 ROBINSON ROAD #16-01 CITY HOUSESINGAPORE 068877		Date : 05-12-2017		
		Code : FCI2		
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SH 6720Z	Veh. Inspected	SKG 7656U	
Policy No.	D-15072701MFSH	Coverage (\$)	0.00	
Claim No.	D17010383MFSH	Excess (\$)	0.00	
Assign From	MAY CHUA	Assign Date	22/11/2017	
2. Vehicle Particulars & Condition				
Make & Model	BMW 523i	c.c	2497	
Engine No.	HIDDEN	Year of Reg.	2011	
Chassis No.	WBAFP32000C865566	Colour	BLUE	
Odometer	123778	Steering	IN ORDER	
Brakes	IN ORDER	Modification	SPORTS RIM	
General	GOOD			
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre	245/45 R18	PIRELLI	6 mm	
L/H Front Tyre	245/45 R18	PIRELLI	6 mm	
R/H Rear Tyre	245/45 R18	PIRELLI	6 mm	
L/H Rear Tyre	245/45 R18	PIRELLI	6 mm	
4. Description of Damages				
THE VEHICLE SUSTAINED DAMAGES AT THE N/S BODY.				
DAMAGES SEE DETAILS.				
5. General Information				
Accident Date	05/11/2017	Inspection Date	23/11/2017	
Survey held at	HIN LUNG WORKSHOP BLK 1008 BUKIT MERAH LANE 3 #01-20 SINGAPORE 159722			
5a. Remarks				
A) DAMAGES CONSISTENT TO ACCIDENT REPORT. B) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. C) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
5b. Estimate Days of Repair				
ESTIMATED NORMAL PERIOD FOR REPAIR:		5 Working Days		

**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. SKG 7656U

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	<u>REPLACEMENT OF PARTS</u>			
1	FRONT LH DOOR	BENT	1,858.00	1,858.00
1	FRONT LH DOOR WEATHER STRIP	NECESSARY	189.00	189.00
1	REAR LH DOOR	BENT	1,858.00	1,858.00
1	REAR LH DOOR WEATHER STRIP	NECESSARY	189.00	189.00
1	REAR LH DOOR TOP HINGE	TO REPAIR SEE LABOUR	78.00	-
1	REAR LH DOOR LOWER HINGE	TO REPAIR SEE LABOUR	77.00	-
			4,249.00	4,094.00
	<u>LABOUR</u>			
	REMOVE AND REPAIR LH ROCKER PANEL, REAR LH FENDER, FRONT LH DOOR, REAR LH DOOR & ETC. AND REPLACEMENT OF PARTS FOR THE EFFECTED AREAS. INCLUSIVE OF THE REPAIR OF REAR LH DOOR TOP HINGE AND REAR LH DOOR LOWER HINGE.		800.00	700.00
	SPRAY PAINT ON THE EFFECTED AREAS WITH 2K PAINT.		1,200.00	1,000.00
	DISCONNECT AND CHECK ELECTRICAL WIRING, HARNESS, WIRE SOCKETS ETC. REMOVE AND REINSTALL DAMAGED PARTS, TEST AND RECTIFY FOR PROPER FUNCTIONING.		60.00	30.00
	DISMANTLE AND TRANSFER DOOR FITTINGS AND MECHANISM TO NEW DOOR / FACILITATE REPAIR.		200.00	120.00
			2,260.00	1,850.00
	GRAND TOTAL		6,509.00	5,944.00
	RECOMMENDED COST OF REPAIRS (REPAIR COST NOT CONCLUDE)			5,944.00

Report Ref No. CS/FCI17022260/T1qbn2

MOHAMAD TAUFIKH

M.MATAI, AMSAE-A

Automotive Assessor

ADRIAN LING WAI PING

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

Licensed Appraiser

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No liability of responsibility whatsoever, in contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.