NS/INC17023788/KI+bs2



National Assessment Centre Services

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

TEL: 6841 0055 FAX: 6841 6315





NTU	C INCOME INSUR	ANCE CO-OPERATIVE LTD	Ref:	NS/INC1702378	38/K1tb
		D UNION HOUSESINGAPORE	Date:	14-12-2017 INC4	
1.		Policy Particulars	:- THIR	D PARTY CLAIM	
	Insured Veh.	SJR 8561G	Veh. li	nspected	SHD 3061M
	Policy No.	5091027945	Cover	age (\$)	0.00
	Claim No.		Exces	s (\$)	0.00
	Assign From		Assig	n Date	14/12/2017
2.		Vehicle Parti	culars &	& Condition	
	Make & Model		c.c	- X	0
	Engine No.	HIDDEN	Year o	of Reg.	
	Chassis No.		Colou	r	
	Odometer		Steeri	ng	
	Brakes		Modif	ication	
	General				
3.		Condit	ions 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.		Descripti	on of D	amages	
5.		Genera	l Inform	nation	
٥.	Accident Date	13/12/2017	ALTERNATION OF THE PERSON	ction Date	14/12/2017
_	Survey held at	COMFORTDELGRO ENGINEE	12/25 \$1000	at to built and course	
	Currey near as	59 LOYANG DRIVE SINGAPORE 508969			
5a.	Goderal	R	emarks		
	A)THE INSPECTION B)IN ACCORDANG	ON WAS CONDUCTED ON A"WI" CE TO YOUR INSTRUCTIONS, W	THOUT F	REJUDICE" BASIS NOT AUTHORISE	D REPAIRS.

TP Claims against NTUC Income: Follow-Through Survey

Date : 20/12/2017

			Col. Linear Makinda Min	Income Wehicle No	Date of Arrident	Time of Accident		ate
- INI	Mo Income Reference	Claimant (Owner / Taxi Company)	Claimant Venicle No.	III COILLE VEHICLE INC.	2000	_	ŀ	-
2/140	III COULT INCIDENCE		1100000	COA FOCO7	12/12/2017	18:30	5.6	078.82
	AAT (0072722, 007	COMFORT TRANSPORTATION	SHD 41380	2509C MGD	13/15/5011	0000	-	
4	MII/09/3/33-002		Ticher direct	VEREN	16/13/2017	13-15	3.5	512.96
•	NAT (DOTZORA, DOZ	COMFORT TRANSPORTATION	SHD 34/3H	FC 333/A	10/15/501/		-	
7	INIT/03/3304-006		*****	C164 C 6 7 41 1	7100/01/31	17.00	5	347.68
	COO 000 P TOO TAN	CITYCAB PTE LTD	SHA 4731	SJM 94/40	13/17/2011	20.74	-	
n	IMI/09/4000-005				Trochestor.	13.30		233 50
	******************	COMFORT TRANSPORTATION	SHC 1446E	SLR170E	10/17/201/	13,30	2	2000
4	M1/09/3041-002	COMING IN THE STATE OF THE STAT		0.000	7100/01/01	11.30	200	461 58
4	בטט בטטבבטטן בדיי	COMFORT TRANSPORTATION	SHD 3061M	SJR 8561G	13/17/201/	00:11	4	00:40-63
n	MII/09/3902-002			* 100 000	7100/01/01	10-15	2	534.88
	AAT /OOTACOG DOS	CITYCAB PTE LTD	SH 9111L	SJG 39/A	10/17/2011	64.04	4	
D	INI / 03/4300-002							

eBaoTech									Gene	ralClaim
Hello, NAC_PAYA_UBI_80	0601			The second secon	a de la constanción de la cons		Change La	nguage	· Change Passwor	, eputation (military)
My Desktop	Poli	cy Query								
Notice of Loss	Policy N	vo.				Date of Acc	ident	13/12	2/2017 17:17	
	Vehicle	No.(For Motor)	SJR8561G							
						Search				
	Select	Policy No.	Policyholder Name	Policyholder NRIC	Product	Cover Type	Vehicle No.	Insured Object	Commence Date	Expiry Date
	0	5091027945	W AUTO LEASING PTE LTD	201632885E	GPC	drivo CLASSIC	SJR8561G	5JR8561G		11/05/2018
			LTD		-	Continue				11/03/2010

OMFORTDELGRO ENGINEERING

member of COMFORTDELGRO

Workshoots DF Lowers DF BEST 14 Early Lose Singapore 738138 15 Lowers DF BEST 15 LOWER DF BEST 15 LOWER

eam:	ARC Repair TP(CLSO)1	JOB CARD	Bales Order:	JC NO305097894
OMER			REGN NO. SHD3061M	MILEAGE
15	COMFORT TRANSPORTATION PTE 7010045	LTD	MAKE: HYUNDAI	FUELF
RESS	383 SIN MING DRIVE Singapore SINGAPORE 575717		MODEL _{I-40} 14	12.2017 11:20
(R)	65508755 (O)		YR OF MANU 23.06.2016	TARGET DATE
(P)	ARD NO.		CHASSIS CODE KMHLB41UMGU091499	COMPLETION DATE/TIME:

JOB DESCRIPTION

ccident Date: 13.12.2017 ATURE: 3P 13.12.17

f Service Advisor

/NO LABOR CODE

DESCRIPTION

KED & PASSED OUT BY:		-		
SERVICE ADVISOR	t .		CUSTOMER'S SIGNATURE	
ledgement Slip	3)	Exit Pass		
No.: SHD3061M	LIMTS	Vehicle No.: SHD3061M		
f Soning Adulent	Signature/Date	Name of Service Advisor	Date	

Name of Service Advisor

Signature/Date

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.

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.
- 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

 By the lodgement of this report to the insurers, you hereby constant. 	5-95 (25-95) 25 (11) 15 (25-56) 25 (25-95) 25 (25-95) 25 (25-95) 25 (25-95) 25 (25-95) 25 (25-95) 25 (25-95) 2 26 (25-95) 25 (25-95) 25 (25-95) 25 (25-95) 25 (25-95) 25 (25-95) 25 (25-95) 25 (25-95) 25 (25-95) 25 (25-95)
	ACCIDENT STATEMENT
Date Of Report	14/12/2017 14:23
Date Of Accident	13/12/2017 11:30
Exact Location Of Accident	NEW UPP CHANGI RD BF TANAH MERAH CONDO
Country/State of Loss	SINGAPORE
D	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SHD3061M
Insured/Policyholder	
Name Of Registered Owner	COMFORT TRANSPORTATION PTE LTD
Co Reg No	199303821R
Email Address	FLEETSAFETY@CDGTAXI.COM.SG
Mobile Phone No	
Alternative Phone No	OFFICE-65508768
Vehicle Particulars	
Manufacturer	HYUNDAI
Model	140
Exact Purpose for which vehicle was being used at time of accident	
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	THIRD PARTY
Vehicle Category	TAXI

Vehicle Category

TAXI

Insurance Company

Name of Insurance Company

INDIA INTERNATIONAL INSURANCE PTE LTD

Type Of Coverage

THIRD PARTY FIRE AND/OR THEFT

Fleet Policy

YES

Policy Number

MCOM0016

Cover Note Number

Driver

CHIN YONG HOW Name of Driver

S1057351C NRIC No 11/12/1947 Date Of Birth OUTDOOR Occupation 17/06/1971 Date Of Driving Pass

46 YEARS AND 5 MONTHS **Driving Experience**

MALE Gender

Mobile Number Fax Number

Contact Number

YHCHIN@SINGNET.COM.SG EMail Address

Address

BLK 33 EUNOS CRESCENT #06-250

Postcode

400033

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured

OTHER - TAXI DRIVER

Vehicle Registration Number of Driver's Own

Vehicle

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident

COLLISION - HEAD TO REAR

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)

3

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

PLS REFER TO ATTACHED

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

YES

Remarks/ Reasons:

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

SJR8561G

Vehicle Make/Model/Colour

Details Of Properties

Name of Driver

TAN JIE YING CELIN

NRIC/Passport Number

S8142189G

Contact Number

Address

Postcode

Insurance Company Name

NTUC INCOME INSURANCE CO-OPERATIVE LTD

Nature Of Damage

FRT

No. Of Passenger (Including Driver)

Details of Witness

Name

Phone Number Email Address

Sketch Plan Pg. 1

IMPORTANT NOTICE

- 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.
- 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.
- The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- Any false reporting may be referred to the Police for investigation.
- 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.
- By the lodgment 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' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
 - 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' lawyers/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 lawyers/faw firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or/

(ii) for complying with requirements under any regulations, laws or court orders.

Policyholder's Signature Date & Time:

COMPLICATION SPONSON FATION AT LITE CONTRACTOR TO THE CONTRACTOR

Diever's Signature

(If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

R Moorthy 14/12/17

Name:

NRIC/FIN No.:

GLARIAC ShetchPlanForm_V3

1

Sketch Plan Pg. 2

KETCH PLAN	
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ESCRIPE CIRCUMSTANCES O	FTHE ACCIDENT A) SHD 3061M BJSJR8561G
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4 13/12/17 N	about 1130 hrs white I Wel A graduall
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	and in the state of a
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DECLARATION	ulars are true in eyery respect.
I/We declare the foregoing partic	alars are true in eyery respect.
MECST'TRAUSPORTATION	THE COMPANY OF THE PARTY OF THE
62 KTO NO KO TOO	18 //n . GSC
	1/6/
Policyholder's Signature	Driver's Signature Reporting Centre Personnel's Signature
Date & Time:	(If driver is not the policyholder) Name:
CONTROL (1970)	A INCOME A PROPERTY OF THE PRO
	Date & Time: NRIC/FIN No.:

COMFORTDELGRO ENGINEERING

305097894 Our Job Ref No : ComfortDelGro Engineering Pte Ltd 59 Loyang Drive Singapore 508969 Fax: 6546 8156 Date 18/12/17 FINALIZATION FORM LKK Fax: To KALVIN ANG Attn : Date of Accident : 13-Dec-17 Vehicle Reg No. : SHD3061M The survey and estimates of the repairs of the above-mentioned vehicle are as follows:-SJR8561G NTUC The repair job shall bill to: 1. The finalized amount shall be: 2. \$852.61 Spare Parts after List discount (a) \$400.00 (b) Labour Charges \$1,252.61 Total for Part-By-Part Repair Cost Lumpsum Repair (if applicable) (c.) Total for Lumpsum repair cost after Less: 20% Final Lumpsum Repair cost working days. 3. Estimated normal period for repairs: We shall treat the above amount as Correct and Confirmed if there is no reply from you 4. within 7 working days We confirm the estimates and Thank you for your assistance. 5. finalized amount Signature Signature : KALVIN Name : LIM T S Name 19/12/12 62148398 Date Tel 65468156 Fax For Official Use Only Document Confirm By Remarks Attached Item Amount (Signature) Yes or No YES 1. Rental Rate P/Day Loss of Income Paid Survey Fees LTA Search Fee Medical Fees (on behalf of driver, if applicable) Overrun Remarks:

COMFORTDELGRO ENGINEERING PTE LTD

Date: 17.12.2017 Time: 08:27:09

REPAIR ESTIMATE

Page: 1

COMPANY: THIRD PARTY'S CLAIMS (CAS)

CUSTOMER: 7010045

ADDRESS: COMFORT TRANSPORTATION PTE LTD

383 SIN MING DRIVE

SINGAPORE SINGAPORE 575717

65508755

JOB NO JOB NO REGN NO MILEAGE

: 305097894 : SHD3061M

MAKE

: 0000000000

MODEL

: HYUNDAI

DATE OF REGN : 23.06.2016 DATE/TIME IN : 14.12.2017 11:20

: I-40

ACCIDENT DATE : 13.12.2017

JOB / PARTS DESCRIPTION

OTY IND UNIT-PRICE DISC% AMOUNT

PART REQUISITION

0001 04-01-0103-0579-G BUMPER REAR

1 603.60 20.00 482.88

0002 04-01-0101-0111-G BUMPER CLIPS 10 L 22.00 20.00 17.60

0003 04-01-0103-0738-G BUMPER LOWER REAR 1 225.00 20.00 180.00

0004 09-01-9999-0068-A REVERSE SENSOR 1 135.70 10.00 122.13

0005 04-01-0103-1150-A BUMPER PROTECTOR MAT 1 50.00 1:00- 50.00

SUB-TOTAL: 852.61

JOB NATURE

0000 L

PANEL BEATING

200.00

0001 23-502

SPRAYPAINT ON AFFECTED AREA

180.00

0002 L

R/I REVERSE SENSOR

20.00

SUB-TOTAL: 400.00

COMFORTDELGRO ENGINEERING PTE LTD

Date: 17.12.2017 Time: 08:27:09

Page: 2

REPAIR ESTIMATE

COMPANY: THIRD PARTY'S CLAIMS (CAS)

CUSTOMER: 7010045

ADDRESS: COMFORT TRANSPORTATION PTE LTD

383 SIN MING DRIVE

SINGAPORE SINGAPORE 575717

65508755

JOB NO REGN NO

: 305097894 : SHD3061M

MILEAGE

: 0000000000

MAKE : HYUNDAI

MODEL : I-40

DATE OF REGN : 23.06.2016

DATE/TIME IN : 14.12.2017 11:20

ACCIDENT DATE : 13.12.2017

JOB / PARTS DESCRIPTION

QTY IND UNIT-PRICE DISC% AMOUNT

TOTAL : 1,252.61

MVA NAME & SIGNATURE

DATE:

AUTHORISED: YES / NO SURVEYOR NAME & SIGNATURE

DATE:

COMFORTDELGRO ENGINEERING PTE LTD

REPAIR ESTIMATE*

VEHICLE NO: SHD 3061M :

MAKE

MODEL : HYUNDAI i40

DATE 14/12/2017
LEC- Calvin



Qty	Parts Description/ Labour	Type	Unit Price	Amount	
	Rear Bumper / libral			\$ 603.60	
	Rear Bumper Reinforcement XXX		25 000000000000000000000000000000000000	\$ 504.35	
	Rear Bumper Reinforcement Bracket (LH/RH)		\$ 180.00	\$ 360.00	
	Rear Bumper Side Bracket XJM			\$ 49.00	
	Rear Bumper Clips w			\$ 22.00	
	Rear Bumper Sponge			\$ 143.40	
	Rear Bumper Under Cover			\$ 225.00	
	SUB TOTAL			\$ 1,907.35	
	LESS 20%			\$ 381.47	
	DISCOUNTED TOTAL			\$ 1,525.88	
	Rear Bumper Reverse Sensor - 5 LJul Rear Bumper Rubber Mat		1.4	\$ 135.70 \$ 50.00	Nett Nett
	ME			\$ 185.70	
	Labour Charge			200	
	Panel Beating			\$ 380.00	PB
	Spray Painting Charge			\$ 209.00	180
	Wiring Charge			\$ 50.00	Xm
	R/Refix Reverse Sensor			\$ 120,00	20
	TOTAL LABOUR			\$ 750.00	
	ESTIMATE TOTAL			\$ 2,461.58	
	Kalvin ILICIY				
	Kalvin ILICIY M 14/12/17 1530 ha 2 Poys PIP Betore Print photo	• To n • To d • Parts • Third • No m	Auto Consultants hence in Repairer of the following: asurvey tefore/after spray painting salay damaged part(s) during respired to confirmation and survey is on a "Without Pregal modification(s) is allowed."	ng Survey on ejudice* hasie	
	Betor Print P	15 5 415	eat to (mar approval from Insura	reved <u>and</u> nee Company	



Thatcham escribe

National Assessment Centre Services

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

TEL: 6841 0055 FAX: 6841 6315

Reg. No: 52983356E GST Reg. No. 20-0405911-H



NS/INC17023788/K1tbs2 NTUC INCOME INSURANCE CO-OPERATIVE LTD Ref: 73 BRAS BASAH ROAD 27-12-2017 Date: #05-01 NTUC TRADE UNION HOUSESINGAPORE Code: INC4 Policy Particulars :- THIRD PARTY CLAIM 1. SHD 3061M Veh. Inspected Insured Veh. SJR 8561G 0.00 Coverage (\$) 5091027945 Policy No. 0.00 MT/0973902-002 Excess (\$) Claim No. 14/12/2017 Assign Date Assign From Vehicle Particulars & Condition 2. 1685 c.c HYUNDAI 140 Make & Model 2016 HIDDEN Year of Reg. Engine No. BLUE KMHLB41UMGU091499 Colour Chassis No. IN ORDER Steering Odometer 133553 STANDARD ALLOY RIM IN ORDER Modification Brakes General FAIR **Conditions of Tyres** 3. Make Balance Size 7 mm HANKOOK 205/60R16 R/H Front Tyre 7 mm HANKOOK 205/60R16 L/H Front Tyre HANKOOK 7 mm 205/60R16 R/H Rear Tyre 7 mm HANKOOK 205/60R16 L/H Rear Tyre **Description of Damages** 4. THE VEHICLE SUSTAINED DAMAGES AT THE REAR PORTION. DAMAGES SEE DETAILS. **General Information** 5. 14/12/2017 Inspection Date **Accident Date** COMFORTDELGRO ENGINEERING PTE LTD Survey held at 59 LOYANG DRIVE SINGAPORE 508969 Remarks 5a. A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS. **Estimate Days of Repair** 5b. 2 Working Days ESTIMATED NORMAL PERIOD FOR REPAIR:



National Assessment Centre Services

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

TEL: 6841 0055 FAX: 6841 6315





ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SHD 3061M

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	REAR BUMPER	DEFORMED	603.60	603.60
1	REAR BUMPER REINFORCEMENT	SERVICEABLE	504.35	27
2	REAR BUMPER REINFORCEMENT BRACKET (LH/RH) @ \$180.00	SERVICEABLE	360.00	
1	REAR BUMPER SIDE BRACKET	SERVICEABLE	49.00	-
10	REAR BUMPER CLIPS	NECESSARY	22.00	22.00
1	REAR BUMPER SPONGE	SERVICEABLE	143.40	92
1	REAR BUMPER UNDER COVER	сит	225.00	225.00
	LESS 20% DISCOUNT		-381.47	-170.12
	CONTRACTOR		1,525.88	680.48
	NETT ITEMS			
1	REAR BUMPER REVERSE SENSOR (N)	SHORTED	135.70	135.70
	LESS 10% DISCOUNT	Reference of the same	5	-13.57
			135.70	122.13
	SPECIAL NETT ITEMS			
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	REAR BUMPER RUBBER MAT (SN)	NECESSARY	50.00	50.00
	TO EXCENSIVE CONTROL STANDARD OF STANDARD CONTROL AND CONTROL STANDARD CONTROL AND CONTROL		50.00	50.00
	LABOUR			
	THATCHAM STANDARD REPAIR TIME ON BODY WORKS.		550.00	220.00
	THATCHAM TTS STANDARD SPRAY PAINTING COST AND LABOUR.		200.00	180.00
			750.00	400.00
	GRAND TOTAL		2,461.58	1,252.61
	RECOMMENDED COST OF REPAIRS (CONFIRMED)			1,252.61

Report Ref No. NS/INC17023788/K1tbs2

KALVIN ANG WEI KUN

Automotive Assessor / Investigator

K.K.LAU CPT(RET)

BEng(Hons),B.Bus,MBA,PEng,PE, MInstAEA,MASME,MIRTE

REGD Auto Consultant-SAE, Licensed Appraiser

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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.