15/5/2010		cc3 / QW1800	0428, K	LAS 52 LKK:
INS. CASE OWNER:	18 0	37.60% (STATE OF THE STATE OF T	MINISTER STATE	Λ.
	Valun	ASSIGN	MENT 1.0	5/18
Surveyor:	bilan	DOI:	/18	Date / Time :
Pre-assign / CCU /	ETE ^			Registered in Merimen:
Tre-assign/ CCC/	(140 7	U& Z		
Insured Vehicle No.	2110		Claim No.	:
Name of Insured	TRANS. CAB	sopules plu	Policy No.	3
Q U	99	HP:	Make / Model	36
Insured Tel No.	(,000-00	D.O.A: 3/-12-17		
Excess Sec II :SS		D.O.A: 31-12-11	Place of Accide	int:
Is driver the owner?	(YES / (VØ)	Nature of Accident :		
If NO, Driver Name	e / Age :		OI GIA REPOR	RT: YES / NO ; TP GIA REPORT: YES / NO
Driver Tel N		(V/L: YES / NO)	Insured Liabilit	y: % Final? Yes/No
Cla 1hta D				(C) 1 C MAY
SHC 1652 B				
INSRS:	INSRS		INSRS:	INSRS:
WSP: 0766 6	Your WSP.		WSP:	WSP:
H Tel:	H H Tel:	HH	Tel:	Tel:
Liability:	Liabili	(VI - VI)	Liability :	Liability : RMKS:
RMKS:	RMKS		RMKS:	RMRS.
Date/ Time				
	ALLICAB 1	h - 1		STAGE DATE / PIC
	CHO LOS NO	12 111 1 8 DOD 31 6 Kush	1 100A 31 W	Non-Reporting ltr (1st): Non-Reporting ltr (2nd):
	(A)020 2 - 1	all laudil or lately	1202 000 111	Non-Reporting ltr (Final):
	7 7 7 0 0	C 10 (424 100 01 24 16	MAN LINE A HEAD	Notification ltr (if non-pickup):
X	Claiming ther	offres.		Call OI:
	4			After call ltr to OI:
				Documentation Check List: Handler Typist
				Notification ltr (if non-pickup)
				After call ltr to OI:
				Authorisation To Act:
	73.00			Release Voucher: Final Repair Bill:
	RE	CEIVED 1 1 JAN 2		Car Rental Invoice:
		THE PARTY OF TAXABLE	10	Towing Invoice
		- AUTA 5	<i>U18</i>	LTA/GIA:
				Medical Bill:
				PIR:
				Mandate/Reject Instruction:
				LOD
				Payment Breakdown Form:
PRELIMINARY ADVICE	Date/Time:	Sent By:		Post-Repair Photos:
				Others:
FINALIZATION	Date/Time:	Confirm with:		Confirm by:
Repair Cost:	SS (days) Reduction:	%	Email Call
FINAL SETTLEMENT	Date/Time;	Confirm with		Email Call
Final Liability:		I / Assessed) BOLA S/N No.:		If NO or B 28, Ass. Lia:
Repair Cost;	S\$	NON-REW		COGINE TEMPT
Loss of Rental (LOR):	SS (days)		1,1,2
Loss of Use (LOU):		c days)		TO WITTON
Loss of Income (LOI):		t days)	nel lac	
LOR only LOU only	The state of the s	LOR + LOI [Tick only or	icj	
GIA/LTA Search	S\$ S\$			1) Claim status: Normal/Reject/Private Settle
Medical: Disbursement:	SS	(e.g. Tow/ Independ	ent)	2) Report Format: TP Independent.
Legal Cost	S\$	(e.g. 10111 macpana		3) Survey fee:
Total:	SS	Global Sum SS:		
FINAL PAYMENT	Date/Time:	Confirm with:		Email Call
Payee 1:	SS	Name 1:		
Payce 2: (Strike if N.A.)	SS	Name 2:	F0	
Payer 3: (Strike if N.A.)	SS	Name 3:		
				Military in the second of the

Syrrallic Kalvin REF.	
. AS	SSIGNMENT
From Date Estimated Cost	SHC1652B 200 247
OD / TP / WS / TP RES / OD RES / EVA / INV / MV	Type M.Car / M.Cycle / Bus (Van Lorry T) Prime Mover / Truck / Trailer or
To inspect Vehicle No.	
at Workshop m/s	Make Toyut. Pring 00 (798) Colour Blue 40 Insufied / Std / NI / NA
of	
Insured	0
Policy No.	Eng/No
Claims No	CNO JTOKBJ F4 40. 356 4313
	Gen Cond: Good / Fam / Poor / Burnt
(Client's Record)	Steering Inorder Jammed / Leaked / Burnt or
Make of Veh:	Brake Inorder Jammed / Leaked / Burnt or
Hune of yells	Modi Nil / S/Rim / STD A/Rim or
12-11-2-11	Tyre Size F: 195/67815
(Policy Condition) Remark: The veh had commenced its NIS DIS	R
Remark. The veh had commenced its NS OS repair at the time of inspection.	BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /
Bal. or Market Value.	Eront Rear
IDAC Accident Rport: Consistent? Yes or No	R/Bal 7 mm R.Bal 7 mm
GIA / PR Seen. Consistent? Yes or No	LBal 7 mm LBal 7 mm
Est Repairs 2 days Res Yes or No	DOA 31/12/17 DOI 5/1/18
Lum Sum: — - % 3 Val. Yes or No	Survey held at (Oh E (logary)
CA / REV / REP. / 24 HRS	Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or
Date: Person Contacted Vehicle IN / OU	
	The U/C / Chassis frame / Body Structure affected due to collision
Date Time Action Instruction 11/1/8 . Confined PlP \$ 844.88/2Pm. (Red : \$2,51	4.44 / 75 %)
DisterTime File Pass to? Prelli. Report	
Final Report	Days Of Repair:
Cate/Time File Raturn to?	Resurvey No. of Trip: Survey Fee
Add Fe	et Site Insc. S
Add Le	Internal S
Report Format :	Technolog \$
Lump Sum / I.B.I: /S	Weerenc \$
PORCH TO BE STORY TO	pro-



member of COMFORTDELCRO

Date/Time: 02.01.2018 13:25

Date

Page :

JC NO.305102872 JOB CARD Sales Order: ARC Repair TP(CLSO)1 :msi REGN NO: SHC1652B MILEAGE OMER COMFORT TRANSPORTATION PTE LTD MAKE: TOYOTÀ FUEL 7010045 E.....F OMER NO. 383 SIN MING DRIVE MODEL PRIUS HYBRID(G4)02 Singapore SINGAPORE 575717 65508755 YR OF MANU 20.09.2017 TARGET DATE (R) (P) CHASSIS CODE JTDRB3FU403564313 COMPLETION DATE/TIME: DUNT CARD NO. JOB DESCRIPTION ccident Date: 31.12.2017 ATURE: 3P 31.12.2017 DESCRIPTION LABOR CODE /NO CKED & PASSED OUT BY: CUSTOMER'S SIGNATURE SERVICE ADVISOR Exit Pass rledgement Slip Vehicle No.: SHC1652B LKE SHC1652B No.:

Name of Service Advisor

To be kept by Security Guard

Signature/Date

if Service Advisor

sturned to Service Reception upon collection

COMFORTDELGRO ENGINEERING

Our Job Ref No : 305102872 Date : 10/01/18				ComfortDelGro Engineering Pte Ltd			
					rang Drive Singapore 50896 546 8156		
FINA	LIZAT	ION FORM					
То	: _		LKK		Fax:		
Attn	: M	lr	KALVIN ANG				
Vehi	cle Reg	No. : S	HC1652B CTF	<u> </u>		31.12.17	
The:	survey	and estimates	of the repairs of the above-	mentioned vehic	le are as follows:-		
1.	The	repair job shal	I bill to:	AXA	_	SHD218Z	
2.	The f	finalized amou	int shall be:				
	(a)	Spare Parts	after List discount			\$64.88	
	(b)	Labour Cha	rges			\$780.00	
		Total for P	art-By-Part Repair Cost			\$844.88	
	(c.)	Total for Lui	Repair (if applicable) mpsum repair cost after Les osum Repair cost	s: 2	0%		
	Estin	nateu normai j	period for repairs:	2	working days.		
1.	7 wo Than Signa Nam	rking days ak you for you ature:	(WOK ENG	t and Confirme	We confirm the ending finalized amount Signature: Name:	stimates and	
1.	7 wo Than Signa Nam Tel	ature: LIM	wok ENG	et and Confirme	We confirm the endinglized amount	stimates and	
4.	7 wo Than Signa Nam	rking days ak you for you ature:	wok ENG	et and Confirme	We confirm the ending finalized amount Signature: Name:	stimates and	
5.	7 wo Than Sign: Nam Tel Fax	ature: LIM	wok ENG		We confirm the endinalized amount Signature: Name: Date:	stimates and	
5.	7 wo Than Sign: Nam Tel Fax	ature: : 6214	wok ENG		We confirm the endinalized amount Signature: Name: Date: Date: Confirm By (Signature)	ICalvia	
5. For	7 wo Than Signa Nam Tel Fax Officia	ature: e: LIM F : 6546 I Use Only Item	WOK ENG 18316 58156	Docume	We confirm the endinalized amount Signature: Name: Date: Date: Confirm By (Signature)	ICalvin	
For 1. R	7 wo Than Signa Nam Tel Fax Officia	ature: e: LIM F : 6214 : 6546 I Use Only Item Rate P/Day Income Paid	WOK ENG 18316 58156	Docume Attach Yes or	We confirm the endinalized amount Signature: Name: Date: Date: Confirm By (Signature)	ICalvin	
For 1. F	7 wo Than Signa Nam Tel Fax Officia	ature : e : LIM b : 6546 I Use Only Item Rate P/Day Income Paid Fees	WOK ENG 18316 58156	Docume Attach Yes or	We confirm the endinalized amount Signature: Name: Date: Date: Confirm By (Signature)	ICalvin	
4. For 1. For 2. L 33. S	7 wo Than Signa Nam Tel Fax Officia Cental Foss of Gurvey	ature: e: LIM b : 6214 : 6546 I Use Only Item Rate P/Day Income Paid Fees arch Fee	KWOK ENG 18316 68156 Amount	Docume Attach Yes or	We confirm the endinalized amount Signature: Name: Date: Date: Confirm By (Signature)	ICaluin	
1. R 2. L 3. S 4. L	7 wo Than Signa Nam Tel Fax Officia Cental F oss of Gurvey I TA Sea Medical	ature : e : LIM b : 6546 I Use Only Item Rate P/Day Income Paid Fees	KWOK ENG 18316 68156 Amount	Docume Attach Yes or	We confirm the endinalized amount Signature: Name: Date: Date: Confirm By (Signature)	ICaluin	

COMFORTDELGRO ENGINEERING PTE LTD

Date: 09.01.2018 Time: 19:44:16

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 REGN NO MILEAGE

: 305102872 : SHC1652B : 00000000000

MAKE : TOYOTA MODEL : PRIUS HY

: PRIUS HYBRID(G4)

DATE OF REGN : 20.09.2017 DATE/TIME IN : 02.01.2018 08:15

ACCIDENT DATE : 31.12.2017

JOB / PARTS DESCRIPTION

OTY IND UNIT-PRICE DISC% AMOUNT

PART REQUISITION

0001 04-01-0302-2297-G PRIG4 EMBLEM SIDE PANEL (1 L 86.50 25.00 64.87

SUB-TOTAL: 64.87

JOB NATURE

0000 L

PANEL BEATING

400.00

0001 23-502

SPRAYPAINT ON AFFECTED AREA

360.00

0002 20-00

TUFF COAT ON AFFECTED PARTS.

20.00

SUB-TOTAL : 780.00

TOTAL : 844.87

AUTHORISED: YES / NO

MVA NAME & SIGNATURE

SURVEYOR NAME & SIGNATURE

DATE:

DATE:

CGMFORTDELGRO ENGINEERING PTE LTD

REPAIR ESTIMATE

VEHICLE NO: SHC 1652B

MAKE

Pby P Lie AXA

MODEL	: TOYOTA PRIUS		LINUX DEIGE	8	MOUNT
	PARTS DESCRIPTION	QTY	UNIT PRICE	_	490.50
	FRONT BUMPER COVER X FRONT BUMPER SIDE RETAINER X FRONT LH			\$	
	FRONT BUMPER SIDE RETAINER			\$	77.00
	FENDER SUB-ASSY, FRONT LH X FEDER FRONT HOUSING ASSY			\$	933.10
	FRONT HOUSING ASSY			\$	945.26
	FRONT FENDER SHIELD			\$	198.50
	FRONT FENDER SHIELD CLIF ~			\$	14.90
	FRONT FENDER HYBRID EMBLEM, LH			\$	86.50
	SUB TOTAL			\$	2,745.76
	LESS 25%			\$	686.44
	DISCOUNTED TOTAL			\$	2,059.32
	LABOUR CHARGE	**			400
				\$	950-00
	Panel Beating		1	\$	36> 400.00
	Spray Painting Charge			s	2 50.00
	Tuff Kote				Σ
	TOTAL LABOUR			\$	1,300.00
	ESTIMATE TOTAL			\$	3,359.32
	Kalus 16/6/ 1/ 5/1/8/12 1040h				
	Please photo		uto Consultants he		tify
	Affir	To re To re To de Parts Third No ill	epairer of the follow survey before/after spra splay damaged part(s) of prices are subject to co party survey is on a "W egail modification(s) is a dementary item; s) must bject to final approval for	y painting juring res information ithout Pro- licined be resure	urvey n ejudice" basis
		Acknow Signat	wledged by Repairer ure:		

Mei Kwan (LKKAuto)

From: Mei Kwan (LKKAuto)

Sent: Monday, 8 January, 2018 4:52 PM

To: TAN Kwee May

Cc: Admin A; Kalvin Ang (LKKAuto)

Subject: RE: Accident involving SHD218Z(Trans-cab) and SHC1652B and 31.12.2017

Categories: HMK

Dear Kwee May,

We refer to your below email and the contents were duly noted.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: TAN Kwee May [mailto:kweemay.tan@axa.com.sg]

Sent: Monday, 8 January, 2018 4:50 PM

To: Mei Kwan (LKKAuto) < Meikwan@lkkauto.com>

Subject: RE: Accident involving SHD218Z(Trans-cab) and SHC1652B and 31.12.2017

Dear Mei Kwan

The case was not assigned to LKK. Was informed by CDGE that they have engaged independent surveyor, hence you may invoice to them directly.

Thanks & regards

Kwee May <u>TAN</u> Assistant Manager Motor (Property) Claims

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg

Email: kweemay.tan@axa.com.sg

DID: 1800 880 4888



redefining / insurance



GLOBAL INSURANCE BRAND FOR THE 8TH CONSECUTIVE YEAR

Please consider the environment before printing this message
This message is confidential. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.

We refer to the above matter.

Please be informed that CDGE was contact our surveyor to inspect their vehicle - SHC 1652B on 05.01.2018.

According to them, the notification for PRS was exceed 48 hrs.

Kindly let us have your further instruction please.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

-----Disclaimer-----

This message may contain confidential information intended solely for the use of the named addressee. If you are not the intended recipient, you should not read, use, disclose or reproduce the content of this message. If you have received this message by mistake, please notify the sender immediately. Any views or opinions presented in this message are solely those of the author and do not necessarily represent those of AXA Insurance Pte Ltd or any other entity of the AXA Group, unless otherwise stated by the sender and duly authorized by the said companies.

----Disclaimer----

This message may contain confidential information intended solely for the use of the named addressee. If you are not the intended recipient, you should not read, use, disclose or reproduce the content of this message. If you have received this message by mistake, please notify the sender immediately. Any views or opinions presented in this message are solely those of the author and do not necessarily represent those of AXA Insurance Pte Ltd or any other entity of the AXA Group, unless otherwise stated by the sender and duly authorized by the said companies.

COMFORTDELGRO ENGINEERING PTE LTD

REPAIR ESTIMATE

VEHICLE NO: SHC 1652B

MAKE

Phy P 2/1/2018 15:48 AXA

MODEL	: TOYOTA PRIUS	12 NOTES (1			
	PARTS DESCRIPTION	QTY	UNIT PRICE		AMOUNT
	FRONT BUMPER COVER X/4			\$	490.50
	FPONT RUMPER SIDE RETAINER			\$	77.00
	FENDER SUB-ASSY, FRONT LH			\$	933.10
	FRONT HOUSING ASSY X			\$	945.26
	FRONT FENDER SHIELD X			\$	198.50
	FRONT FENDER SHIELD CLIP ×			\$	14.90
	FRONT FENDER HYBRID EMBLEM, LH			\$	86.50
	SUB TOTAL			\$	2,745.76
	LESS 25%			\$	686.44
	DISCOUNTED TOTAL			\$	2,059.32
					400
	LABOUR CHARGE				850-00
	Panel Beating			\$	859:00 36° 400:00
	Spray Painting Charge			\$	2 50.00
	Tuff Kote			Þ	20.00
	TOTAL LABOUR			\$	1,300.0
	ESTIMATE TOTAL			\$	3,359.3
	Kalus 1010K/				
	2-20 Pr11.	LKK	Auto Consultanta		
	Kalun ICICK/ S/1/8/12 1040h 20 Pari P/r P/r Plant photo Atter Paris	To re To re To de Parts Third No ill Supp is sub	Auto Consultants he consultants he pairer of the follow issulvey before/after spresspley damaged partist of prices are subject to confine the confine	wing: By paint furing re by timat allower the up by the control by the control contro	ing esurvey

This is an initial estimate based on a visual inspection of the above vehicle. The final repair quantum will be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company.



GENERAL INSURANCE ASSOCIATION OF SINGAPORE RECORDS MANAGEMENT CENTRE

6 Raffles Quay #18-00 Singapore 048580 Tel (65) 6224 0010 Fax (65) 6224 0030

Operating Hours: Monday to Friday, 09:00 – 17:00 UEN: \$66550020G / GST Reg. No.: M400017735

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

ADDENDUM

(A)		RSON MAKING THE AMENDMENT MCD 618000245	Vehicle Registration No: SHC1652B		
			NRIC/FIN/PassportNo :		
	(*Vehicle Driver/Ve	hicle Owner) (*) Please delete as a			
	Address		Singapore(
	Contact (Tel)	:	Mobile No. :		
	Email Address	ŧ			
	Date of Accident	: 31/12/2017	Time of Accident : 23:10		
	Place of Accident	CHURCH ST X COLLYER	QUAY		
	Insurance Company	India International Insuran	ce Pte Ltd		
	make the following		t and would like to include additional information or		
	DRIVER'S	NAME SHOULD READ AS	: ABD TALIB B MUSTAPA		
	(Carania and Allendaria)				
	S				
		1000			
	5200				
	Policyholder / Drive Date:	r's Signature	Reporting Centre Personnel's Signature Name: JANET NRIC/FINNo.:		

GIARMC addendumform, V3

Date: 05.01.2018



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 Interna	ationale Des Experts En Auton	nobile
CON	MFORTDELGRO E	NGINEERING PTE LTD	Ref : CC3/QW18000)428/K1ka3s2
59 L	OYANG DRIVESII	NGAPORE 508969	Date: 18-01-2018 Code: QW007	
1.		Policy Particula	rs :- THIRD PARTY CLA	IM
	Insured Veh.		Veh. Inspected	SHC 1652B
	Policy No.		Coverage (\$)	0.00
	Claim No.		Excess (\$)	0.00
	Assign From		Assign Date	05/01/2018
2.		Vehicle Pa	rticulars & Condition	
	Make & Model	TOYOTA PRIUS	c.c	1798
	Engine No.	HIDDEN	Year of Reg.	2017
	Chassis No.	JTDKB3FU403564313	Colour	BLUE
	Odometer	34580	Steering	IN ORDER
	Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
	General	FAIR		
3.		Cond	ditions of Tyres	
		Size	Make	Balance
	R/H Front Tyre	195/65R15	YOKOHAMA	7 mm
	L/H Front Tyre	195/65R15	YOKOHAMA	7 mm
	R/H Rear Tyre	195/65R15	YOKOHAMA	7 mm
	L/H Rear Tyre	195/65R15	YOKOHAMA	7 mm
4.		Descrip	ption of Damages	
	THE VEHICLE SU	STAINED DAMAGES AT THE ETAILS.	N/S FRONT PORTION.	
5.		Gene	eral Information	
	Accident Date	31/12/2017	Inspection Date	05/01/2018
	Survey held at	COMFORTDELGRO ENGINE	EERING PTE LTD	
		59 LOYANG DRIVE SINGAPORE 508969		
5a.			Remarks	
		ON WAS CONDUCTED ON A"V CE TO YOUR INSTRUCTIONS		
5b.		Estima	te Days of Repair	
	ESTIMATED NOR	MAL PERIOD FOR REPAIR:	2 Working Day	/S



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. SHC 1652B

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS		1	200 000
1	FRONT BUMPER COVER	TO REPAIR SEE LABOUR	490.50	194
1	FRONT BUMPER SIDE RETAINER	SERVICEABLE	77.00	13
1	FENDER SUB-ASSY, FRONT LH	TO REPAIR SEE LABOUR	933.10	8
1	FRONT HOUSING ASSY	SERVICEABLE	945.26	
1	FRONT FENDER SHIELD	SERVICEABLE	198.50	
1	FRONT FENDER SHIELD CLIP	NOT NECESSARY	14.90	A.
1	FRONT FENDER HYBRID EMBLEM, LH	NECESSARY	86.50	86.50
	LESS 25% DISCOUNT		-686.44	-21.62
			2,059.32	64.88
	LABOUR			
	PANEL BEATING. INCLUSIVE OF THE REPAIR OF FRONT BUMPER COVER AND FENDER SUB-ASSY, FRONT LH.		850.00	400.00
	SPRAY PAINTING CHARGE.		400.00	360.00
	TUFF KOTE.		50.00	20.00
			1,300.00	780.00
	GRAND TOTAL		3,359.32	844.88

RECOMMENDED COST OF REPAIRS		844.88
THE COMMENTE COOT OF THE THINK		011.00

Report Ref No. CC3/QW18000428/K1ka3s2

KALVIN ANG WEI KUN

Automotive Assessor / Investigator

ADRIAN LING WAI PING

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.