

INS CASE OWNER: Janet

CC 3, EQ1 1800 5026, KR03 GV

LKK: IDAC:

Surgeon: lsc

ASSIGNMENT DOI: 15/3/18

Date / Time: 15/3/18

Registered in Merimen:

Pre-assign / CCU / FTE

SJT 8847 Y



Insured Vehicle No. : SJT 8847 Y
Name of Insured : THAM LEAN CHRONG
Insured Tel No. : HP:
Excess Sec II :SS D.O.A: 14/3/18
Is driver the owner? ( YES / NO ) Nature of Accident :
If NO, Driver Name / Age : TANE TOK CHAI HOON
Driver Tel No. : 97321900 (VL: YES / NO)

Claim No. :
Policy No. : Dmpptite 17-001077
Make / Model : Lexus GS 400
Place of Accident : JUP pond of Holland Rd to Auenway Rd
OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO
Insured Liability: % Final ? Yes / No

SHP 620 J



INSRS: WSP: Trans. Cab
Tel:
Liability:
RMKS:



INSRS: WSP:
Tel:
Liability:
RMKS:



INSRS: WSP:
Tel:
Liability:
RMKS:



INSRS: WSP:
Tel:
Liability:
RMKS:

Table with columns: Date/Time, Description, STAGE, DATE / PIC. Includes entries for 2/1/18, 28/02/2018, and 10/04/2018 with various stages like Non-Reporting ltr, Notification ltr, etc.

PRELIMINARY ADVICE Date/Time: 16/3/18 Sent By: [Signature]

FINALIZATION Date/Time: Confirm with: Confirm by:

Repair Cost: S\$ 7,850.00 ( 5 days) Reduction: 81 % Email Call

FINAL SETTLEMENT Date/Time: 2/6/2018 Confirm with: Jasmine Tan Email Call

Final Liability: % 100 (Agreed / Assessed) BOLA S/N No.: 27

Repair Cost: (w/ GST) S\$ 8,399.50
Loss of Rental (LOR): S\$ 507.30 ( 5 days) x \$101.46
Loss of Use (LOU): S\$ - ( 5 x days)
Loss of Income (LOI): S\$ 250 ( \$ 50 x 5 days)
LOR only LOU only LOR + LOU LOR + LOI [Tick only one]

GIA/LTA Search S\$ 7.45
Medical: S\$ -
Disbursement: S\$ - (e.g. Tow/ Independent)

Legal Cost S\$ -
Total: S\$ 9,164.25 Global Sum SS:
1) Claim status: Normal/Reject/Private Settle
2) Report Format: TP
3) Survey fee: \$400.00

FINAL PAYMENT Date/Time: Confirm with: Email Call

Payee 1: S\$ 9,164.25 Name 1: Trans-Cab Auto Services Pte Ltd
Payee 2: (Strike if N.A.) S\$ Name 2:
Payee 3: (Strike if N.A.) S\$ Name 3:

RECEIVED 10 APR 2018

RECEIVED 18 JUL 2018

COPY SENT 18/7/18

CM 18/7/18

Kenneth

ASSIGNMENT

From: \_\_\_\_\_ Date: \_\_\_\_\_

Estimated Cost: \_\_\_\_\_

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

To Inspect Vehicle No: \_\_\_\_\_

at Workshop m/s: Trans Cob

of \_\_\_\_\_

Insured: \_\_\_\_\_

Policy No. \_\_\_\_\_

Claims No. \_\_\_\_\_

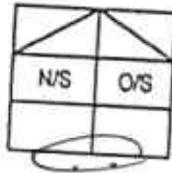
Sum Insured: \_\_\_\_\_ Excess: \_\_\_\_\_

(Client's Record)

Make of Veh: \_\_\_\_\_

(Policy Condition)

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



Bal. or Market Value: \_\_\_\_\_

IDAC Accident Rpt: \_\_\_\_\_ Consistent? : Yes or No

GIA / PR Seen: \_\_\_\_\_ Consistent? : Yes or No

Est. Repairs: 05 days Res.: Yes or No

Lum Sum: 20 % 3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date: \_\_\_\_\_ Person Contacted: \_\_\_\_\_ Vehicle: IN / OUT

Veh No: S14F 6203 Yr Regn: 06, 14

Type: M.Car / M.Cycle / Bus / Van / Lorry / (Taxi) Prime Mover /

Truck / Trailer or \_\_\_\_\_

Make: Renault Latitude c.c 1995

Colour: M. White / Red A/C: Insured / Std / NI / NA

Sp. Reading: 4410P3 T/Radio: Insured / Std / NI / NA

Eng/No: \_\_\_\_\_

C/No: V11ABL15AUC 278507

Gen. Cond: Good / Fair / Poor / Burnt

Steering: In order / Jammed / Leaked / Burnt or

Brake: In order / Jammed / Leaked / Burnt or

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

Tyre Size: F: Fitmen 215/60R16  
Ling R: Long

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI / TOYO / YOKO or

Front

R/Bal: 7 mm

L/Bal: 7 mm

D.O.A. 14/3/18

Rear

R/Bal: 8 mm

L/Bal: 8 mm

D.O.I. 15/3/18

Survey held at \_\_\_\_\_

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

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

Date / Time	Action / Instruction
16/3	File pass to Catherine.
5/4	6/1 Pm @ 78501 Centreway Jasmine. (5x101.46 + 2501)
	(Rcd: 934,566.07 / 81%)

Date/Time, File Pass to?

: Prell. Report

: Final Report

1) \_\_\_\_\_

Date/Time, File Return to?

2) \_\_\_\_\_

Days Of Repair: \_\_\_\_\_

Resurvey No. of Trip: \_\_\_\_\_

Survey Fee: \_\_\_\_\_

Transportation: \_\_\_\_\_ \$ - RS. \$

Photos \_\_\_\_\_

Others \_\_\_\_\_

TOTAL \_\_\_\_\_

Add Fee:

: Site Insp (\$ \_\_\_\_\_)

: Interview (\$ \_\_\_\_\_)

: Tech Invs (\$ \_\_\_\_\_)

: Weekend (\$ \_\_\_\_\_)

Report Format : \_\_\_\_\_

Lump Sum / I.B.I: (\$ \_\_\_\_\_)



## 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			
EQ INSURANCE COMPANY LTD		Ref : CC3/EQ118005026/Kka3	
5 MAXWELL ROAD #17-00 TOWER BLOCK MND COMPLEXSINGAPORE 069110		Date : 16-03-2018	
		Code : EQI	
1. Policy Particulars :- THIRD PARTY CLAIM			
Insured Veh.	SJT 8847Y	Veh. Inspected	SHF 620J
Policy No.	DMPPHQ17-001577	Coverage (\$)	0.00
Claim No.		Excess (\$)	0.00
Assign From		Assign Date	16/03/2018
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	14/03/2018	Inspection Date	15/03/2018
Survey held at	TRANS-CAB AUTO SERVICES PTE LTD NO.2 ANG MO KIO ST 63 SINGAPORE 569111		
5a. Remarks			
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.			

**Trans-cab Auto Services Pte Ltd**

No. 2 Ang Mo Kio Street 63 Singapore 569111

Tel No. : 6287 6666 Fax No. : 6257 1330

CO./GST Reg. No. 201019626G

**SHF 620J****AAD1803-115***Not Authored  
L1 Sing & 78502*

Vehicle No.:	<b>SHD 620J</b>
Chassis No.:	VF1ABL15AUC278507
Vehicle Make:	RENAULT
Vehicle Model:	LATITUDE
Date of Accident :	14.3.2018
Third Party Insurer :	<b>EQ</b>

	<b>PART</b>		<b>LIST</b>	
1	1 BUMPER COVER REAR	\$	<i>Bz</i> 1,108.46	✓
2	1 BUMPER LOWER REAR	\$	<i>Bz</i> 768.84	✓
3	1 BUMPER BRACKET CTR REAR	\$	<i>Bzi</i> 113.47	X
4	1 BUMEP R BRACKET SIDE RH REAR	\$	<i>Sn</i> 135.97	X
5	1 BUMEP R RETAINER RH REAR	\$	<i>Sn</i> 44.99	X
6	1 BUMPER REFLECTOR RH	\$	<i>Sn</i> 43.61	X
7	1 BUMEP R BRACKET SIDE LH REAR	\$	<i>Sn</i> 135.97	X
8	1 BUMEP R RETAINER LH REAR	\$	<i>Sn</i> 44.99	X
9	1 BUMPER REFLECTOR LH	\$	<i>Sn</i> 43.61	X
10	1 BUMPER BEAM REAR	\$	<i>Bz</i> 777.52	✓
11	1 BUMPER BEAM BRACKET LH REAR	\$	<i>Oil</i> 225.95	✓
12	1 BUMPER BEAM BRACKET RH REAR	\$	<i>M</i> 225.95	✓
13	1 BOOT REAR	\$	<i>Proc</i> 2,872.68	✓
14	1 BOOT FINISHER	\$	<i>Sn</i> 470.06	X
15	1 BOOT WHEATERSTRIP	\$	<i>Sn</i> 323.05	X
16	1 BOOT REFLECTOR LAMP LH	\$	<i>Sn</i> 493.35	X
17	1 BOOT REFLECTOR LAMP RH	\$	<i>Sn</i> 493.35	X
18	1 BOOT BADGE 'RENAULT'	\$	<i>M</i> 225.36	✓
19	1 BOOT BADGE	\$	<i>M</i> 225.36	✓
20	1 BOOT INNER TRIM	\$	<i>Sn</i> 586.45	X
21	1 BOOT SWITCH	\$	<i>Sn</i> 168.13	X
22	1 BOOT LOCK	\$	<i>R</i> 202.67	X
23	1 BOOT LOCK CATCH	\$	<i>R</i> 74.40	X
24	2 LICENCE PLATE LAMP	\$	<i>Sn</i> 50.52	X
25	2 BOOT RUBBER PLUG	\$	<i>Sn</i> 221.81	X
26	1 TAILLAMP RH	\$	<i>Sn</i> 552.55	X
27	1 TAILLAMP PANEL RH	\$	<i>R</i> 986.70	X
28	1 TAILLAMP LH	\$	<i>Sn</i> 552.55	X
29	1 TAILLAMP PANEL LH	\$	<i>R</i> 986.70	X
30	1 OUTER PANEL REAR (End Panel)	\$	<i>Bz</i> 1,471.77	✓

**Trans-cab Auto Services Pte Ltd**

AAD1803-115

No: 2 Ang Mo Kio Street 63 Singapore 569111

Tel No. : 6287 6666 Fax No. : 6257 1330

CO./GST Reg. No. 201019626G

**SHF 620J**

31	1 OUTER PANEL REAR (End Panel)TRIM	\$	<i>CM</i> 404.56 ✓
32	1 EXHAUST REAR	\$	<i>N</i> 7,489.05 ✓
33	1 EXHAUST CAP REAR	\$	<i>N</i> 230.49 ✓
<b>TOTAL</b>		<b>\$</b>	<b>22,750.91</b>
<b>10%</b>		<b>\$</b>	<b>3,586.89</b>
		<b>\$</b>	<b>32,282.05</b> <i>20475.81</i>

**Special Nett**

1	1SET PARKING AID	\$	<i>Scr</i> 600 700.00 ✓
2	1SET REAR BUMPER CLIP	\$	<i>N</i> 66.00 ✓
3	1SET BUMPER BRACKET CTR CLIP	\$	<i>N</i> 33.00 ✓
4	1SET BUMPER BRACKET SIDE CLIP RH RR	\$	<i>N</i> 10.00 ✓
5	1SET BUMPER RETAINER RH CLIP RR	\$	<i>N</i> 20.00 X
6	1SET BUMPER BRACKET SIDE CLIP LH RR	\$	<i>N</i> 10.00 X
7	1SET BUMPER RETAINER CLIP LH RR	\$	<i>N</i> 20.00 X
8	1SET BUMPER LOWER REAR RIVET	\$	<i>N</i> 22.00 X
9	1SET BUMPER LOWER REAR CLIP	\$	<i>N</i> 66.00 ✓
10	1 EXHAUST MOUNTING REAR	\$	<i>Sh</i> 17.82 X
11	1SET BOOT FINISHER CLIP	\$	<i>N</i> 24.20 X
12	1 BOOT STICKER "Trans-cab"	\$	<i>N</i> 30.00 ✓
13	1 BOOT STICKER "6555-3333"	\$	<i>N</i> 30.00 ✓
14	1 BOOT INNER TRIM CLIP	\$	<i>N</i> 45.00 X

**TOTAL \$ 1,094.02****TOTAL PARTS \$ 33,376.07****LABOUR**

Putty And Spray Painting Of The Affected Portion.	\$	3,500.00 <i>6601</i>
Panel Beating, Knocking And Straightening The Necessary Portion, Remove And Renewal Of Parts, Adjust And Realign The Same	\$	3,200.00 <i>6001</i>
To Rust-Proofing Of The Affected Areas.	\$	170.00 <i>601</i>

**Trans-cab Auto Services Pte Ltd**

**AAD1803-115**

No. 2 Ang Mo Kio Street 63 Singapore 569111

Tel No. : 6287 6666 Fax No. : 6257 1330

CO./GST Reg. No. 201019626G

**SHF 620J**

To reinstall rear bumper parking sensor.	\$	170.00	601
To transfer of bootlid fittings, attachments and perform water seepage test.	\$	170.00	601
To repair and realign rear exhaust pipe.	\$	<i>nn</i> 170.00	X
To drop rear exhaust box, renew the same, to repair and realign centre exhaust pipe.	\$	<i>nn</i> 170.00	X
To transfer of rear end panel fittings, attachment and perform water seepage test.	\$	170.00	601
To transfer of rear luggage floor panel fittings, attachment and perform water seepage test.	\$	<i>nn</i> 170.00	X
To supply and re-do rear luggage floor panel insulation padding.	\$	↪ 380.00	X
To transfer of rear fender fittings, attachment and perform water seepage test.	\$	↪ 380.00	X
To transfer of rear windscreen fittings and conduct water seepage test.	\$	↪ 170.00	X
To check steering geometry and computer wheel alignment	\$	↪ 220.00	X

**TOTAL \$ 9,040.00**

**Over All Total \$ 42,416.07**

30609.83

**PART BY PART**

**Repair Days**

**10 DAYS**

*3 days*

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:

**Poh Kin (LKKAuto)**

---

**From:** Poh Kin (LKKAuto)  
**Sent:** Wednesday, 30 May 2018 11:49 AM  
**To:** 'janet.tan@eqinsurance.com.sg'  
**Cc:** Hsiao Tong (LKKAuto); Vic (LKKAuto); Admin A  
**Subject:** <Seek Mandate> Direct Settlement - Accident Involving SJT 8847Y (OI : EQ - TBA) and SHF 620J (TP) (LKK REF - CC3/EQI18005026/Kpa3q2) on 14/03/2018  
**Attachments:** LKK adjustment.pdf; LKK inspection.pdf; LLK SURVEY PHOTO.pdf; TP\_Letter of Demand\_SHF 620J.pdf  
**Importance:** High

Your ref : to be assess  
Our ref : CC3/EQI18005026/Kpa3q2

Dear Janet,

**ROAD TRAFFIC ACCIDENT INVOLVING SJT 8847Y (OI) & SHF 620J (TP) ON 14/03/2018**

We refer to the above matter.

It is a head-to-rear collision. Liability is down against our insured driver.  
We did clarify with insured (Ms Jane) the nature of the accident and she's aware that NCD (if any) would be affected on 28.03.2018.

In view of the above, our Insured is liable to the damages sustained by the TP vehicles.

We seek your approval to offer Third Party repairer "**Trans-cab Auto Services Pte Ltd**" at **\$9,164.25(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$30,609.83	\$ 8,399.50 (\$7,850.00 x 7%GST)
2. Loss of Rental (5days x \$101.46)	\$ 507.30	\$ 507.30
3. Loss of Income (5 days x \$50)	\$ 250.00	\$ 250.00
4. GIA Search Fee	\$ 7.45	\$ 7.45
Total	\$31,374.58	<b>\$ 9,164.25</b>

**\*\*05 days recommendation for repair.**

Enclosed here with all the relevant documents for your perusal.

**For your approval please.**

## Poh Kin (LKKAuto)

---

**From:** Poh Kin (LKKAuto)  
**Sent:** Wednesday, 27 June 2018 1:28 PM  
**To:** 'janet.tan@eqinsurance.com.sg'  
**Cc:** Hsiao Tong (LKKAuto); Admin A  
**Subject:** RE: <Seek Mandate> Direct Settlement - Accident Involving SJT 8847Y (OI : EQ - TBA) and SHF 620J (TP) (LKK REF - CC3/EQI18005026/Kpa3q2) on 14/03/2018  
**Attachments:** LKK adjustment.pdf; LKK inspection.pdf; LLK SURVEY PHOTO.pdf; TP\_Letter of Demand\_SHF 620J.pdf  
**Importance:** High

Your ref : to be assess SJT 8847Y (OI)  
Our ref : CC3/EQI18005026/Kpa3q2

Dear Janet,

### ROAD TRAFFIC ACCIDENT INVOLVING SJT 8847Y (OI) & SHF 620J (TP) ON 14/03/2018

We refer to the above matter and our e-mail dated 30<sup>th</sup> May 2018.

We appreciate if you could let us have your mandate approval/ instruction on this matter.

Your prompt reply will be very much appreciate.

Best Regards,

**Poh Kin, Chong (Mr)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2132 | email: [pohkin@lkkauto.com](mailto:pohkin@lkkauto.com) | fax: 6741-4108

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



LKK  
Auto  
Consultants  
Pte Ltd

*Save the Earth. Print only when necessary.*

This e-mail contain confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.

---

**From:** Poh Kin (LKKAuto)  
**Sent:** Wednesday, 30 May 2018 11:49 AM  
**To:** 'janet.tan@eqinsurance.com.sg' <janet.tan@eqinsurance.com.sg>  
**Cc:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>; Admin A <admin-a@lkkauto.com>  
**Subject:** <Seek Mandate> Direct Settlement - Accident Involving SJT 8847Y (OI : EQ - TBA) and SHF 620J (TP) (LKK REF - CC3/EQI18005026/Kpa3q2) on 14/03/2018  
**Importance:** High

## Poh Kin (LKKAuto)

---

**From:** Janet Tan <janet.tan@eqinsurance.com.sg>  
**Sent:** Wednesday, 27 June 2018 2:23 PM  
**To:** Poh Kin (LKKAuto)  
**Cc:** Hsiao Tong (LKKAuto); Admin A  
**Subject:** FW: <Seek Mandate> Direct Settlement - Accident Involving SJT 8847Y (OI : EQ - DM18HO00675/JT) and SHF 620J (TP) (LKK REF - CC3/EQI18005026/Kpa3q2) on 14/03/2018  
**Attachments:** LKK adjustment.pdf; LKK inspection.pdf; LLK SURVEY PHOTO.pdf; TP\_Letter of Demand\_SHF 620J.pdf  
**Importance:** High

Dear Poh Kin

Please proceed to offer up to \$9,164.25.

Regards,

**Janet Tan**  
Senior Executive | Claims



**EQ Insurance Company Limited**  
5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110  
did 65 6496 9032 | tel 65 6223 9433 ext 032 | fax 65 6223 4190  
[www.eqinsurance.com.sg](http://www.eqinsurance.com.sg)

 A Member of Citystate

*Privileged/Confidential information may be contained in this message. If you are not the intended recipient, please notify the*

**From:** Poh Kin (LKKAuto) [mailto:pohkin@lkkauto.com]  
**Sent:** Wednesday, June 27, 2018 1:28 PM  
**To:** Janet Tan <janet.tan@eqinsurance.com.sg>  
**Cc:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>  
**Subject:** RE: <Seek Mandate> Direct Settlement - Accident Involving SJT 8847Y (OI : EQ - TBA) and SHF 620J (TP) (LKK REF - CC3/EQI18005026/Kpa3q2) on 14/03/2018  
**Importance:** High

Your ref : to be assess SJT 8847Y (OI)  
Our ref : CC3/EQI18005026/Kpa3q2

Dear Janet,

## Poh Kin (LKKAuto)

---

**From:** Poh Kin (LKKAuto)  
**Sent:** Wednesday, 27 June 2018 3:40 PM  
**To:** 'Jasmine Tan'  
**Cc:** Hsiao Tong (LKKAuto); 'claims'; 'Ng Wai Yin'  
**Subject:** offer; Our Ref: CC3/EQ18005026/Kpa3; Your Ref: AAD1803- 115

**Importance:** High

### WITHOUT PREJUDICE

Our Ref: CC3/EQ18005026/Kpa3  
Your Ref: AAD1803- 115

Dear Jasmine,

### **ROAD TRAFFIC ACCIDENT INVOLVING SJT 8847Y AND SHF 620J ON 14.03.2018**

We refer to the above matter and your letter of demand dated 9<sup>th</sup> April 2018.

We hereby confirmed settlement as follow:-

1. Cost of Repair (7,850.00 +7%GST)	S\$ 8,399.50
2. Loss of Rental (\$101.46 x 5days)	S\$ 507.30
3. Loss of income (\$50.00 x 5days)	S\$ 250.00
4. LTA search fee	<u>S\$ 7.45</u>
	<b><u>S\$ 9,164.25</u></b>

Please note that no DV is required and we will proceed to close this matter.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

**Poh Kin, Chong (Mr)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2132 | email: [pohkin@lkkauto.com](mailto:pohkin@lkkauto.com) | fax: 6741-4108

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



Auto  
Consultants  
Pte Ltd

*Save the Earth. Print only when necessary.*

**Trans-Cab Services Pte Ltd**

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

Our Ref : AAD1803-115

Your Ref : SJT8847Y

Date : 09.April 2018

**EQ INSURANCE LIMITED**

Dear Sir/Madam,

**ACCIDENT INVOLVING SHF0620J AND SJT8847Y ON 14/03/18 09:23 AM ALONG HOLLAND RD TOWARDS QUEENSWAY**

It appears that the above accident was caused by your insured's negligence. We, therefore seeking compensation from you for our financial loss as itemized below :-

1.	Cost of Repair (inclusive of 7% GST)	\$	8,399.50
2.	Loss of Rental for <u>5</u> days @ \$ <u>101.46</u> per day	\$	507.30
3.	Loss of Income for <u>5</u> days @ \$ <u>50</u> per day	\$	250.00
4.	LTA Search Fee	\$	7.45
5.	Survey Fee	\$	0.00
	Total	\$	9,164.25

We enclose a copy of the following documents for your consideration :-

GIA report lodged by our driver

Rental rate and mileage records

Certificate of Insurance

Authorization To Act

Original final repair bill

LTA Search Fee

**Kindly let us have the discharge voucher within the next 14 days, failing which we shall proceed to hand over the conduct of this matter to our solicitors without further reference to you.**

Yours Faithfully

Trans-Cab Services Pte Ltd



Jasmine Tan

General Manager

Tel No. : 6603 1250 (DID)

Note : Please email any further correspondence to claims@transcab.com.sg (6603 1259)



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 67414108

Our Ref: CC3/EQ118005026/Kka3

03 APRIL 2018

THAM KAM CHEONG  
55 CORONATION ROAD WEST  
SINGAPORE 269267

Dear Sir/Madam,

**ACCIDENT INVOLVING SJT 8847Y AND SHF 620J ON 14.03.2018**

We refer to the above accident where we are acting for EQ INSURANCE COMPANY LIMITED to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

Please note that your No-Claim Discount (NCD)(if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Yours faithfully,

  
Zaini  
Case Handler  
DID: 6841 2132  
FAX: 6741 4108  
Email: [Zaini@lkkauto.com](mailto:Zaini@lkkauto.com)

c.c. EQ INSURANCE COMPANY LIMITED  
(Motor Claims Dept)

**Trans-Cab Services Pte Ltd**

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

**Authorization To Act**

We, Trans-cab Services Pte Ltd of Company Registration No. 200303878K hereby authorize Trans-cab Auto Services Pte Ltd to act on behalf to claim for all losses incurred for the accident involving SHF0620J and SJT8847Y along HOLLAND RD TOWARDS QUEENSWAY on 14/03/18 09:23 AM.

In addition, we also hereby authorize the above payment to be made in favour of Trans-cab Auto Services Pte Ltd upon settlement.

Dated this 9 (day) of April 2018

Yours Faithfully

Trans-Cab Services Pte Ltd



Jasmine Tan

General Manager

**Trans-Cab Auto Services Pte Ltd**

No. 2 Ang Mo Kio Street 63 Singapore 569111

Tel: 6287 6666

Fax: 6287 7764

Co. Reg. No.: 201019626G

GST Reg. No.: 201019626G

**Tax Invoice / Debit Note**

<b>TO:</b> <b>EQ INSURANCE COMPANY LIMITED</b> 5 Maxwell Road #17-00 Tower Block, MND Complex 069110 Singapore  ATTENTION:	<b>INVOICE NO.</b> : INV1804-137 <b>DATE</b> : 26. April 2018 <b>REFERENCE NO</b> : AAD1803-115 <b>TERMS</b> : <b>DUE DATE</b> : 26. April 2018 <b>PAGE</b> : 1
--	--

NO.	CODE	DESCRIPTION	QTY	UNIT PRICE	AMOUNT
1.	6050101	REPAIR-SHF0620J;DOA 14.03.18(LUMP SUM-18)	1	8,399.50	8,399.50

**Total SGD Excl. GST : 7,850.00****7% GST : 549.50****Total SGD Incl. GST : 8,399.50****\*\*\*\* EIGHT THOUSAND THREE HUNDRED NINETY NINE AND FIFTY SGD ONLY  
\*\*\*\***

- 1) All cheques should be crossed and made payable to "Trans-Cab Auto Services Pte Ltd"
- 2) Please quote our Invoice Number during payment.
- 3) We reserve the right to charge interest @ 1.5% per month on overdue invoice.
- 4) Any dispute as to the accuracy, charges etc of this invoice must be communicated within 10 days from the date hereof failing which it shall be deemed to have been unconditionally accepted.

**E. & O. E.****THIS IS A COMPUTER GENERATED INVOICE WHICH REQUIRES NO SIGNATURE**

**Trans-Cab Services Pte Ltd**

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

09 April, 2018

To Whom It May Concern

Dear Sir / Madam,

Accident on 14/03/18 09:23 AM at HOLLAND RD TOWARDS QUEENSWAY

1. We refer to the above-mentioned accident and wish to inform that Trans-Cab Services Pte Ltd is the registered owner of the taxi bearing vehicle registration no. SHF0620J. The taxi was hired to WEE KONG KAET RICHARD a registered hirer-operator of Trans-Cab Services Pte Ltd at the time of occurrence of the aforementioned accident at a rental rate \$101.46 per day (inclusive of GST).
2. Please be advised that the Taxi is insured with AXA INSURANCE PTE LTD on a third party basis at the material time of the accident.
3. Please liaise with us directly for any settlement of claims in respect of the said accident.

Yours faithfully,

Jasmine Tan  
General Manager

**Trans-Cab Services Pte Ltd**

No. 2 Ang Mo Kio Street 63

Tel No.: 6287 6666 Fax No. 6281 1400

Co./GST Reg. No. 200303878K

14-03-2018

Dear Sir/Madam,

Please be informed that the taxi was undergo accident repair in the workshop as follow:

<b>Date In</b>	<b>Date Out</b>	<b>Vehicle No.</b>	
<b>Accident No.</b>	AAD1803-115		<b>Accident Date</b> 14-03-2018
14/3/2018 10:39	19/3/2018 15:20	SHF0620J	

Yours Faithfully,

**Trans-Cab Services Pte Ltd**



**Jasmine Tan**

**General Manager**

**Candy Kong**

---

**From:** LTA <LTA-VTL@lta.gov.sg>  
**Sent:** Thursday, 15 March, 2018 9:03 AM  
**To:** candy.kong@transcab.com.sg  
**Subject:** Notification of Successful Vehicle Insurance Search for Receipt No.: ITNET-00000-180315-000199

# Land Transport Authority

**Notification of Successful Vehicle Insurance Search  
for Receipt No.: ITNET-00000-180315-000199**

Dear Sir/Madam

We wish to inform you that your transaction on "Enquire Vehicle Insurance Particulars" performed on 15 Mar 2018 was successful and the Receipt No. is ITNET-00000-180315-000199.

2. The details of the search results are as follow:

Vehicle No.	Search Date	Search Time	Search Result
-------------	-------------	-------------	---------------

SJT8847Y	14 Mar 2018	09:23:00	EQ INSURANCE COMPANY LTD
----------	-------------	----------	--------------------------

3. Please contact our customer service officers at tel : 1800-CALL LTA (1800-2255 582) should you require further assistance.
4. Please do not reply to this auto-generated e-mail. If you have any feedback, please go to [www.lta.gov.sg/feedback](http://www.lta.gov.sg/feedback). You can also visit [www.onemotoring.com.sg](http://www.onemotoring.com.sg) for more information.
5. Thank you.

*If you are not the intended recipient of this communication, please delete it.*

*As it may contain confidential or official information, do not retain it or disclose the contents to any person as it may be an offence under the Official Secrets Act.*

## Poh Kin (LKKAuto)

---

**From:** Poh Kin (LKKAuto)  
**Sent:** Wednesday, 30 May 2018 11:49 AM  
**To:** 'janet.tan@eqinsurance.com.sg'  
**Cc:** Hsiao Tong (LKKAuto); Vic (LKKAuto); Admin A  
**Subject:** <Seek Mandate> Direct Settlement - Accident Involving SJT 8847Y (OI : EQ - TBA) and SHF 620J (TP) (LKK REF - CC3/EQI18005026/Kpa3q2) on 14/03/2018  
**Attachments:** LKK adjustment.pdf; LKK inspection.pdf; LLK SURVEY PHOTO.pdf; TP\_Letter of Demand\_SHF 620J.pdf  
**Importance:** High

Your ref : to be assess  
Our ref : CC3/EQI18005026/Kpa3q2

Dear Janet,

### ROAD TRAFFIC ACCIDENT INVOLVING SJT 8847Y (OI) & SHF 620J (TP) ON 14/03/2018

We refer to the above matter.

It is a head-to-rear collision. Liability is down against our insured driver.  
We did clarify with insured (Ms Jane) the nature of the accident and she's aware that NCD (if any) would be affected on 28.03.2018.

In view of the above, our Insured is liable to the damages sustained by the TP vehicles.

We seek your approval to offer Third Party repairer "Trans-cab Auto Services Pte Ltd" at \$9,164.25(all-in).

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$30,609.83	\$ 8,399.50 (\$7,850.00 x 7%GST)
2. Loss of Rental (5days x \$101.46)	\$ 507.30	\$ 507.30
3. Loss of Income (5 days x \$50)	\$ 250.00	\$ 250.00
4. GIA Search Fee	\$ 7.45	\$ 7.45
Total	\$31,374.58	<u>\$ 9,164.25</u>

**\*\*05** days recommendation for repair.

Enclosed here with all the relevant documents for your perusal.

**For your approval please.**

## Poh Kin (LKKAuto)

---

**From:** Janet Tan <janet.tan@eqinsurance.com.sg>  
**Sent:** Wednesday, 27 June 2018 2:23 PM  
**To:** Poh Kin (LKKAuto)  
**Cc:** Hsiao Tong (LKKAuto); Admin A  
**Subject:** FW: <Seek Mandate> Direct Settlement - Accident Involving SJT 8847Y (OI : EQ - DM18HO00675/JT) and SHF 620J (TP) (LKK REF - CC3/EQI18005026/Kpa3q2) on 14/03/2018  
**Attachments:** LKK adjustment.pdf; LKK inspection.pdf; LLK SURVEY PHOTO.pdf; TP\_Letter of Demand\_SHF 620J.pdf  
**Importance:** High

Dear Poh Kin

Please proceed to offer up to \$9,164.25.

Regards,

**Janet Tan**  
Senior Executive | Claims



**EQ Insurance Company Limited**  
5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110  
did 65 6496 9032 | tel 65 6223 9433 ext 032 | fax 65 6223 4190  
[www.eqinsurance.com.sg](http://www.eqinsurance.com.sg)

 A Member of Citystate

A handwritten mark consisting of a circle with a horizontal line extending to the right, and a curved line above it.

*Privileged/Confidential information may be contained in this message. If you are not the intended recipient, please notify the*

---

**From:** Poh Kin (LKKAuto) [mailto:pohkin@lkkauto.com]  
**Sent:** Wednesday, June 27, 2018 1:28 PM  
**To:** Janet Tan <janet.tan@eqinsurance.com.sg>  
**Cc:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>  
**Subject:** RE: <Seek Mandate> Direct Settlement - Accident Involving SJT 8847Y (OI : EQ - TBA) and SHF 620J (TP) (LKK REF - CC3/EQI18005026/Kpa3q2) on 14/03/2018  
**Importance:** High

Your ref : to be assess SJT 8847Y (OI)  
Our ref : CC3/EQI18005026/Kpa3q2

Dear Janet,



Auto  
Consultants  
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

To : M/s EQ INSURANCE COMPANY LTD

Date: 19/07/2018

**THIRD PARTY DIRECT SETTLEMENT**

Vehicle No.	SJT 8847Y (Insd Veh)	Your Ref. No. : DM18HO00675/JT
	SHF 620J (TP Veh)	Our Ref. No. : CC3/EQI18005026/Kpa3q2
Date of Accident	14/3/2018	

Liability	100%	
Final Repair Cost	: \$ 8,399.50	
Loss of Income	: \$ 250.00	5 days
Rental (If any)	: \$ 507.30	5 days
Others:	: \$ 7.45	
	: \$	
	9,164.25	
Final Settlement Sum	: \$ 9,164.25	
Remarks	:	

<u>Payment Instruction: Payee's Breakdown</u>		
1)	TRANS-CAB AUTO SERVICES PTE LTD	: \$ 9,164.25
		: \$

JOANNE LEE  
LKK Auto Consultants Pte Ltd



## 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			
EQ INSURANCE COMPANY LTD		Ref : CC3/EQ18005026/Kpa3q2	
5 MAXWELL ROAD #17-00 TOWER BLOCK MND COMPLEXSINGAPORE 069110		Date : 19-07-2018	
		Code : EQI	
1. Policy Particulars :- THIRD PARTY CLAIM			
Insured Veh.	SJT 8847Y	Veh. Inspected	SHF 620J
Policy No.	DMPPHQ17-001577	Coverage (\$)	0.00
Claim No.	DM18HO00675/JT	Excess (\$)	0.00
Assign From		Assign Date	15/03/2018
2. Vehicle Particulars & Condition			
Make & Model	RENAULT LATITUDE (A)	c.c	1995
Engine No.	HIDDEN	Year of Reg.	2014
Chassis No.	VF1ABL15AUC278507	Colour	METALLIC WHITE / RED
Odometer	441093	Steering	IN ORDER
Brakes	IN ORDER	Modification	NIL
General	GOOD		
3. Conditions of Tyres			
	Size	Make	Balance
R/H Front Tyre	215/60 R16	FALKEN	7 mm
L/H Front Tyre	215/60 R16	FALKEN	7 mm
R/H Rear Tyre	215/60 R16	LING LONG	8 mm
L/H Rear Tyre	215/60 R16	LING LONG	8 mm
4. Description of Damages			
THE VEHICLE SUSTAINED DAMAGES AT THE REAR PORTION. DAMAGES SEE DETAILS.			
5. General Information			
Accident Date	14/03/2018	Inspection Date	15/03/2018
Survey held at	TRANS-CAB AUTO SERVICES PTE LTD NO.2 ANG MO KIO ST 63 SINGAPORE 569111		
5a. Remarks			
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)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 3

## ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SHF 620J

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<b>REPLACEMENT OF PARTS</b>				
1	BUMPER COVER REAR	BENT	1,108.46	1,108.46
1	BUMPER LOWER REAR	BENT	768.84	768.84
1	BUMPER BRACKET CTR REAR	SERVICEABLE	113.47	-
1	BUMPER BRACKET SIDE RH REAR	SERVICEABLE	135.97	-
1	BUMPER RETAINER RH REAR	SERVICEABLE	44.99	-
1	BUMPER REFLECTOR RH	SERVICEABLE	43.61	-
1	BUMPER BRACKET SIDE LH REAR	SERVICEABLE	135.97	-
1	BUMPER RETAINER LH REAR	SERVICEABLE	44.99	-
1	BUMPER REFLECTOR LH	SERVICEABLE	43.61	-
1	BUMPER BEAM REAR	BENT	777.52	777.52
1	BUMPER BEAM BRACKET LH REAR	DISTORTED	225.95	225.95
1	BUMPER BEAM BRACKET RH REAR	BENT	225.95	225.95
1	BOOT REAR	BUCKLED	2,872.68	2,872.68
1	BOOT FINISHER	SERVICEABLE	470.06	-
1	BOOT WEATHERSTRIP	SERVICEABLE	323.05	-
1	BOOT REFLECTOR LAMP LH	SERVICEABLE	493.35	-
1	BOOT REFLECTOR LAMP RH	SERVICEABLE	493.35	-
1	BOOT BADGE "RENAULT"	NECESSARY	225.36	225.36
1	BOOT BADGE	NECESSARY	225.36	225.36
1	BOOT INNER TRIM	SERVICEABLE	586.45	-
1	BOOT SWITCH	SERVICEABLE	168.13	-
1	BOOT LOCK	TO REPAIR SEE LABOUR	202.67	-
1	BOOT LOCK CATCH	TO REPAIR SEE LABOUR	74.40	-
2	LICENCE PLATE LAMP	SERVICEABLE	50.52	-
2	BOOT RUBBER PLUG	SERVICEABLE	221.81	-
1	TAILLAMP RH	SERVICEABLE	552.55	-
1	TAILLAMP PANEL RH	TO REPAIR SEE LABOUR	986.70	-
1	TAILLAMP LH	SERVICEABLE	552.55	-

Report Ref No. CC3/EQI18005026/Kpa3q2



# 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. 2 of 3

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
1	TAILLAMP PANEL LH	TO REPAIR SEE LABOUR	986.70	-
1	OUTER PANEL REAR (END PANEL)	BENT	1,471.77	1,471.77
1	OUTER PANEL REAR (END PANEL) TRIM	CRACKED	404.56	404.56
1	EXHAUST REAR	TO REPAIR SEE LABOUR	7,489.05	-
1	EXHAUST CAP REAR	TO REPAIR SEE LABOUR	230.49	-
	LESS 10% DISCOUNT		-2,275.08	-830.65
			20,475.81	7,475.80
	<b><u>SPECIAL NETT ITEMS</u></b>			
1	SET PARKING AID (SN)	SCRATCHED	700.00	600.00
1	SET REAR BUMPER CLIP (SN)	NECESSARY	66.00	66.00
1	SET BUMPER BRACKET CTR CLIP (SN)	NECESSARY	33.00	33.00
1	SET BUMPER BRACKET SIDE CLIP RH RR (SN)	NOT NECESSARY	10.00	-
1	SET BUMPER RETAINER RH CLIP RR (SN)	NOT NECESSARY	20.00	-
1	SET BUMPER BRACKET SIDE CLIP LH RR (SN)	NOT NECESSARY	10.00	-
1	SET BUMPER RETAINER CLIP LH RR (SN)	NOT NECESSARY	20.00	-
1	SET BUMPER LOWER REAR RIVET (SN)	NOT NECESSARY	22.00	-
1	SET BUMPER LOWER REAR CLIP (SN)	NECESSARY	66.00	66.00
1	EXHAUST MOUNTING REAR (SN)	SERVICEABLE	17.82	-
1	SET BOOT FINISHER CLIP (SN)	NOT NECESSARY	24.20	-
1	BOOT STICKER "TRANS-CAB" (SN)	NECESSARY	30.00	30.00
1	BOOT STICKER "6555-3333" (SN)	NECESSARY	30.00	30.00
1	BOOT INNER TRIM CLIP (SN)	NOT NECESSARY	45.00	-
			1,094.02	825.00
	<b><u>LABOUR</u></b>			
	PUTTY AND SPRAY PAINTING OF THE AFFECTED PORTION.		3,500.00	660.00
	PANEL BEATING, KNOCKING AND STRAIGHTENING THE NECESSARY PORTION, REMOVE AND RENEWAL OF PARTS, ADJUST AND REALIGN THE SAME INCLUSIVE OF THE REPAIR OF BOOT LOCK, BOOT LOCK CATCH, TAILLAMP PANEL RH, TAILLAMP PANEL LH, EXHAUST REAR AND EXHAUST CAP REAR.		3,200.00	600.00

Report Ref No. CC3/EQI18005026/Kpa3q2



## 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.:3 of 3

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	TO RUST-PROOFING OF THE AFFECTED AREAS.		170.00	60.00
	TO REINSTALL REAR BUMPER PARKING SENSOR.		170.00	60.00
	TO TRANSFER OF BOOTLID FITTINGS, ATTACHMENTS AND PERFORM WATER SEEPAGE TEST.		170.00	60.00
	TO REPAIR AND REALIGN REAR EXHAUST PIPE.	NOT NECESSARY	170.00	-
	TO DROP REAR EXHAUST BOX, RENEW THE SAME, TO REPAIR AND REALIGN CENTRE EXHAUST PIPE.	NOT NECESSARY	170.00	-
	TO TRANSFER OF REAR END PANEL FITTINGS, ATTACHMENT AND PERFORM WATER SEEPAGE TEST.		170.00	60.00
	TO TRANSFER OF REAR LUGGAGE FLOOR PANEL FITTINGS, ATTACHMENT AND PERFORM WATER SEEPAGE TEST.	NOT NECESSARY	170.00	-
	TO SUPPLY AND RE-DO REAR LUGGAGE FLOOR PANEL INSULATION PADDING.	NOT NECESSARY	380.00	-
	TO TRANSFER OF REAR FENDER FITTINGS, ATTACHMENT AND PERFORM WATER SEEPAGE TEST.	NOT NECESSARY	380.00	-
	TO TRANSFER OF REAR WINDSCREEN FITTINGS AND CONDUCT WATER SEEPAGE TEST.	NOT NECESSARY	170.00	-
	TO CHECK STEERING GEOMETRY AND COMPUTER WHEEL ALIGNMENT.	NOT NECESSARY	220.00	-
			9,040.00	1,500.00
<b>GRAND TOTAL</b>			<b>30,609.83</b>	<b>9,800.80</b>
<b>RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)</b>				<b>7,850.00</b>

Report Ref No. CC3/EQ118005026/Kpa3q2

**KONG SENG CHEONG**

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 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.