

ASS. REC. BY:

REF:

es/FCI8005312/ A v d 3

Special Instruction:

Surveyor:

Adnan

ASSIGNMENT (Office)

From (Person):

Eileen Lee

of

FCI

Date/Time: 21/3/18 @ 12:51pm

Estimated Cost:

Bill to:

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

To Inspect Vehicle No:

SLV 2849Y

Insured:

SHD 3358H

at Workshop m/s

Reliable Carz

Tel:

8166 9797

of

8 Kellie Blk Ave 4 # 05-50

Policy No:

Claim No:

D1800 2283 MFSH

Sum Insured:

Excess:

Make of Veh:

D.O.A.

18/03/2018

(Client's Record)

22/03/2018

CA / REV / REP. / REV 24 HRS

H.O.D. Endorsement:

Date/Time:

2:10pm @ 21/3/18

Person Contacted:

Jason

Vehicle IN/OUT

Date/Time

Action/Instruction

() Estimate

SLV 2849Y - NA / INC 18005088 / 13

D.O.A: 19/3/2018

SHD 3358H - NA / INC 18005088 / 13

D.O.A: 19/3/2018

29/3/18

Adrian confirmed LS \$ 3450 (Paul 4873.66, SS/)

2/4/18

Email preli revised to FCI

REF: FCI

ASSIGNMENT

From: Date: 22/3/18

Estimated Cost:

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

To Inspect Vehicle No: SLV 2849Y
at Workshop n/s Reliable Carz
of 81caki Bkt Ave 4 # 05-50

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.

N/S	O/S

Bal. or Market Value:

IDAC Accident Rpt: Consistent? : Yes or No

GIA / PR Seen: Consistent? : Yes or No

Est. Repairs: days Res.: Yes or No

Lum Sum: % 3 Val: Yes or No

CA / REV / REP. / 24 HRS ^{1wp}

Vehicle: IN / OUT

Date: Person Contacted:

Date / Time Action / Instruction

TP 1st Cap.

Veh No: SLV 2849Y Yr Regn: 27 Dec 17

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

Truck / Trailer or

Make:

Honda Freed Hybrid c.c. 1496

Colour:

White

A/C: Insured / Std / NI / NA

Sp. Reading:

21574.

T/Radio: Insured / Std / NI / NA

Eng/No:

C/No:

GB71040643

Gen. Cond: Good / Fair / Poor / Burnt

Steering: Inorder / Jammed / Leaked / Burnt or

Brake: Inorder / Jammed / Leaked / Burnt or

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

Tyre Size:

F: 185/65R15

R: 185/65R15.

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

TOYO / YOKO or

Front

Rear

R/Bal.

06

mm

R/Bal.

06

mm

L/Bal.

06

mm

L/Bal.

06

mm

D.O.A.

D.O.I.

22/03/18.

Survey held at

Reliable.

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

The U/C / Chassis frame / Body Structure affected due to collision.

Date/Time: File Pass to?

☐

: Prel. Report

1)

☐

: Final Report

Date/Time: File Return to?

2)

>14- typist

Report Format:

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

CWS
3450p

Days Of Repair:

4

Resurvey No. of Trip:

1

Add Fee:

☐

Site Insp. (\$

☐

Interview (\$

☐

Tech. Invs (\$

☐

Weekend (\$

Survey Fee:

Transportation

) S + RE \$

) Photos

) Others

TOTAL

160
50
50
36

296



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/FC18005312/Avd3	
36 ROBINSON ROAD #16-01 CITY HOUSESINGAPORE 068877			Date : 21-03-2018	
			Code : FCI2	
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SHD 3358H	Veh. Inspected	SLV 2849Y	
Policy No.		Coverage (\$)	0.00	
Claim No.	D18002283MFSH	Excess (\$)	0.00	
Assign From	CWS (EILEEN LEE)	Assign Date	21/03/2018	
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	18/03/2018	Inspection Date		
Survey held at	RELIABLE CARZ PTE LTD 8 KAKI BUKIT AVE 4 #05-50 PREMIER @ KAKI BUKIT SINGAPORE 415875			
5a. Remarks				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				



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

Your ref: D18002283MFSH
Our ref: CS/FCI18005312/Avd3

Date : 2/4/2018

The Motor Claims Department
M/s FIRST CAPITAL INSURANCE LTD

Dear Sir/Madam,

INITIAL INSPECTION REPORT OF VEHICLE NO. SLV 2849Y

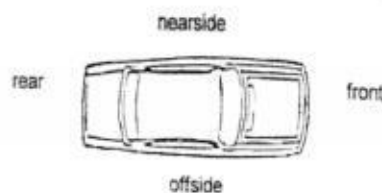
We thank you for your instruction on 21/3/2018

Please be informed that we had conducted the inspection of the above mentioned vehicle on 22/3/2018 at the premises of M/s RELIABLE CARZ PTE LTD and have the following to report:-

Workshop Estimate Amount	: S\$8,323.66
Revised Estimate Amount	: S\$3,450.00 (LUMP SUM)
"Check" Items Amount	: S\$
Market Value	: S\$
LTA Reimbursement Value	: S\$
Nett Value	: S\$

Description of Damage:

The vehicle sustained damages at the rear poriton



Comments/Present Status:
Damages Consistent

Yours faithfully,

ADRIAN LING WAI PING

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

Licensed Appraiser

MOTOR SURVEY ASSIGNMENT

Date	20-03-2018	Our Ref No. D18002283MFSH
Accident Date	18-03-2018	Claim Type. Third Party
Insured Vehicle	SHD3358H	Third Party Vehicle. SLV2849Y
Survey Location	8 KAKI BUKIT AVENUE 4#05-50	
Contact Person.	JASON LEE	
Contact No.	0/ 81669797	Fax No. 0
Survey Type	WITHOUT PREJUDICE:	
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	RELIABLE CARZ PTE LTD	Attention. NIL
Cc : TP Solicitor	VISION LAW LLC	TP Solicitor Fax No. NA
Officer Incharge	EILEEN LEE	

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/236156)



PRI Documents



Close



PRI Header Details

Claim No	D18002283MFSH	Policy No	D-18088936MFSH	Claimant S.No & Name	1 & VISION L
Workshop Name	RELIABLE CARZ PTE LTD (Contact Person : JASON LEE)	Survey Location & Contact Details	8 KAKI BUKIT AVENUE 4#05-50 Mobile: 81669797 , Phone: 0 , Fax: 0 EmailId: CT-ADMIN@VISIONLAWLLC.COM		
Our Surveyor	LKK AUTO CONSULTANTS PTE LTD	Instructions To Surveyor	WITHOUT PREJUDICE:		
Insured Name	COMFORT TRANSPORTATION PTE LTD	Insured Vehicle No	SHD3358H	TP Vehicle No	SLV2849Y
PRI Recieved Date	20-03-2018 05:50:21 PM	Surveyor Appointed Date	21-03-2018 12:50:38 PM	Surveyor Accept Date	21-03-2018 0

Survey Report Upload

Surveyor Inspection Date *:		Surveyor Report Date	21-03-2018	Upload Survey Report *:	Choose File
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Vehicle Particulars

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

Multiple Documents Upload

Upload Multiple Documents	
File Name	Action

Surveyor Job Remarks

Remarks		Save
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Veron Chen (LKKAUTO)

From: Veron Chen (LKKAUTO)
Sent: Monday, 2 April 2018 10:43 AM
To: 'Claim Workflow System'
Cc: 'EILEENLEE@MSFIRSTCAPITAL.COM.SG'; SUR
Subject: RE: SURVEY ASSESSMENT - D18002283MFSH/1, SLV 2849Y
Attachments: SLV 2849Y PRELI ADVISED.pdf

Dear Sir/Madam,

Enclosed preliminary revised of vehicle SLV 2849Y
Date of survey: 22/3/2018
Number of days:4 days

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Veron Chen (LKKAUTO)
Sent: Thursday, 22 March 2018 4:49 PM
To: 'Claim Workflow System' <cwsmotorclaims@msfirstcapital.com.sg>
Cc: EILEENLEE@MSFIRSTCAPITAL.COM.SG; SUR <sur@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D18002283MFSH/1, SLV 2849Y

Dear Sir/Madam,

Please be informed that we have inspected the vehicle SLV 2849Y on 22/3/2018.

We are pending estimate from repairer.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Admin-D (LKKAUTO)
Sent: Wednesday, 21 March 2018 2:12 PM
To: 'Claim Workflow System' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>
Cc: EILEENLEE@MSFIRSTCAPITAL.COM.SG; SUR <sur@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D18002283MFSH/1

Dear Sir/Mdm,

Thank you for the assignment.

Please be informed vehicle not in workshop, repairer arrange on 22/03/2018.

BEST REGARDS,

G.Nivitha | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | 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@msfirstcapital.com.sg>]

Sent: Wednesday, 21 March 2018 12:50 PM

To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG; EILEENLEE@MSFIRSTCAPITAL.COM.SG

Subject: PRI: SURVEY ASSESSMENT - D18002283MFSH/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.

Best Regards,

Admin Team

Claim Workflow System

Motor Claims Department

MS First Capital Insurance Limited

Tel : 6507 3848

Fax : 6507 3849

PS: This is a system generated mail. Please do not reply to this mail.

Veron Chen (LKKAUTO)

From: Veron Chen (LKKAUTO)
Sent: Thursday, 22 March 2018 4:49 PM
To: 'Claim Workflow System'
Cc: EILEENLEE@MSFIRSTCAPITAL.COM.SG; SUR
Subject: RE: SURVEY ASSESSMENT - D18002283MFSH/1, SLV 2849Y

Dear Sir/Madam,

Please be informed that we have inspected the vehicle SLV 2849Y on 22/3/2018.

We are pending estimate from repairer.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Admin-D (LKKAUTO)
Sent: Wednesday, 21 March 2018 2:12 PM
To: 'Claim Workflow System' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>
Cc: EILEENLEE@MSFIRSTCAPITAL.COM.SG; SUR <sur@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D18002283MFSH/1

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BEST REGARDS,

G.Nivitha | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | 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@msfirstcapital.com.sg>]
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Admin Team

Claim Workflow System

Motor Claims Department

MS First Capital Insurance Limited

Tel : 6507 3848

Fax : 6507 3849

PS: This is a system generated mail. Please do not reply to this mail.

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S9110835F



MOHAMMAD IRFAN BIN
MOHAMED ISA

Race
JAVANESE
Date of birth
04-04-1991
Country of birth
SINGAPORE

Sex
M

REPUBLIC OF SINGAPORE DRIVING LICENCE

Licence Number S9110835F



MOHAMMAD IRFAN BIN
MOHAMED ISA

Valid Date 04 Apr 1991
Expiry Date 13 Dec 2010



NRIC No. S9110835F



Date of issue
10-04-2000

APT BLK 714 JONG WEST STREET 71 #02-137
SINGAPORE 640714

NRIC No. S9110835F

Exp. Date 07/07/2010

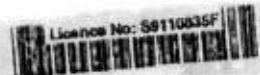
YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASSES

Class	Motorcycles	Motorcycles between 100 CC and 400 CC	Motor cars up to 2000 kg with up to 7 passengers, exclusive of the driver, and motor tractors/vehicles up to 2500 kg
Class 1B	Motorcycles up to 100 CC		
Class 2A		Motorcycles between 100 CC and 400 CC	
Class 3			Motor cars up to 2000 kg with up to 7 passengers, exclusive of the driver, and motor tractors/vehicles up to 2500 kg

S / No. 9000269517

S9110835F

NP 420A



RELIABLE CARZ PTE LTD

8 Kaki Bukit Avenue 4 #05-50 Premier @ Kaki Bukit Singapore 415875

Contact No.: +65 8166 9797

Fax No.: +65 6385 1751

Vehicle No.: SLV 2849Y

Model: HONDA FREED

7P 1st Cap.
Veran
GBT1040643

QTY DESCRIPTION

List Items:

- | | | |
|---|---|--|
| 1 | Trunklid <i>deduct</i> | |
| 1 | Trunklid emblem "FREED" <i>new</i> | |
| 1 | Trunklid emblem "LOGO" <i>new</i> | |
| 1 | Trunklid emblem "HYBRID" <i>new</i> | |
| 1 | Rear windscreen moulding <i>new</i> | |
| 1 | Rear bumper assy <i>deduct</i> | |
| 2 | Rear bumper retainer @ 46.90 <i>new</i> | |
| 1 | Rear bumper reflector RH <i>new</i> | |
| 1 | Tail lamp RH <i>new</i> | |
| 1 | Trunklid lamp RH <i>new</i> | |
| 1 | Rear fender RH <i>new</i> | |
| 1 | Rear fender air-duct RH <i>new</i> | |

AMOUNT (S\$)

1750.
1898.70 ✓
88.98 ✓
87.70 ✓
45.60 ✓
48.50 ✓
1223.20 ✓
93.80 ✓
163.40 +
893.20 X
436.40 +
1624.40 X
63.20 +

3337.78

2670.22

6667.08

Less 20 % (1333.42)

Subtotal 5333.66

Special Nett Items:

- | | | |
|---|---|--|
| 1 | Rear bumper clip (set) <i>new</i> | |
| 1 | Reverse sensor <i>deduct</i> | |
| 1 | Rear windscreen sealant <i>new</i> | |
| 1 | Rear windscreen sealant foam <i>new</i> | |

300

50.00 50
280.00 200
80.00 40
40.00 30

Subtotal 450.00

Labour Charges:

- To transfer trunklid mechanism
- To remove and refix reverse sensor system
- To apply undercoating
- To remove and refix rear windscreen glass
- To jacking, welding, replace and refit above parts
- To spray painting on affected area

1350

120.00 80
120.00 50
120.00 e.
180.00 120
1000.00 500
1000.00 600

Subtotal 2540.00

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
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:

Adnan Lij
4/5 22/03/18.

total 4320.22

4/5 3450

04 Days

ESTIMATE PARTS AND LABOUR GRAND TOTAL S\$

8323.66



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/FCI18005312/Avd3n2	
36 ROBINSON ROAD #16-01 CITY HOUSESINGAPORE 068877			Date : 03-04-2018	
			Code : FCI2	
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SHD 3358H	Veh. Inspected	SLV 2849Y	
Policy No.	D-18088936MFSH	Coverage (\$)	0.00	
Claim No.	D18002283MFSH	Excess (\$)	0.00	
Assign From	EILEEN	Assign Date	21/03/2018	
2. Vehicle Particulars & Condition				
Make & Model	HONDA FREED HYBRID	c.c	1496	
Engine No.	HIDDEN	Year of Reg.	2017	
Chassis No.	GB71040643	Colour	WHITE	
Odometer	21574	Steering	IN ORDER	
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM	
General	GOOD			
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre	185/65 R15	DUNLOP	6 mm	
L/H Front Tyre	185/65 R15	DUNLOP	6 mm	
R/H Rear Tyre	185/65 R15	DUNLOP	6 mm	
L/H Rear Tyre	185/65 R15	DUNLOP	6 mm	
4. Description of Damages				
THE VEHICLE SUSTAINED DAMAGES AT THE REAR PORTION. DAMAGES SEE DETAILS.				
5. General Information				
Accident Date	18/03/2018	Inspection Date	22/03/2018	
Survey held at	RELIABLE CARZ PTE LTD 8 KAKI BUKIT AVE 4 #05-50 PREMIER @ KAKI BUKIT SINGAPORE 415875			
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:		4 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 2

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SLV 2849Y

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	TRUNKLID	DENTED	1,898.70	1,750.00
1	TRUNKLID EMBLEM "FREED"	NECESSARY	88.98	88.98
1	TRUNKLID EMBLEM "LOGO"	NECESSARY	87.70	87.70
1	TRUNKLID EMBLEM "HYBRID"	NECESSARY	45.60	45.60
1	REAR WINDSCREEN MOULDING	NECESSARY	48.50	48.50
1	REAR BUMPER ASSY	DEFORMED	1,223.20	1,223.20
2	REAR BUMPER RETAINER @\$46.90	NECESSARY	93.80	93.80
1	REAR BUMPER REFLECTOR RH	NOT NECESSARY	163.40	-
1	TAIL LAMP RH	NOT NECESSARY	893.20	-
1	TRUNKLID LAMP RH	NOT NECESSARY	436.40	-
1	REAR FENDER RH	NOT NECESSARY	1,624.40	-
1	REAR FENDER AIR-DUCT RH	NOT NECESSARY	63.20	-
	LESS 20% DISCOUNT		-1,333.42	-667.56
			5,333.66	2,670.22
SPECIAL NETT ITEMS				
1	SET REAR BUMPER CLIP (SN)	NECESSARY	50.00	30.00
1	REVERSE SENSOR (SN)	DAMAGED	280.00	200.00
1	REAR WINDSCREEN SEALANT (SN)	NECESSARY	80.00	40.00
1	REAR WINDSCREEN SEALANT FOAM (SN)	NECESSARY	40.00	30.00
			450.00	300.00
LABOUR				
	TO TRANSFER TRUNKLID MECHANISM.		120.00	80.00
	TO REMOVE AND REFIX REVERSE SENSOR SYSTEM.		120.00	50.00
	TO APPLY UNDERCOATING.	NOT NECESSARY	120.00	-
	TO REMOVE AND REFIX REAR WINDSCREEN GLASS.		180.00	120.00
	TO JACKING,WELDING,REPLACE AND REFIT ABOVE PARTS.		1,000.00	500.00
	TO SPRAY PAINTING ON AFFECTED AREA.		1,000.00	600.00
			2,540.00	1,350.00
GRAND TOTAL			8,323.66	4,320.22

Report Ref No. CS/FCI18005312/Avd3n2



RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)			3,450.00
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Report Ref No. CS/FCI18005312/Avd3n2

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 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.