

ASS. REC. BY:

REF: CS/FCI18005604/Utbn2

Special Instruction:

Surveyor: Marcus
CWS

ASSIGNMENT (Office)

From (Person): Sileen Lee

of FCI

Date/Time: 26/3/18 @ 3:27pm

Estimated Cost:

Bill to:

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

To Inspect Vehicle No: SDT 590K

Insured: SHA1858K

at Workshop m/s Tan Lim Motor

Tel: 68 58 5151

of 51 Defn June 10

Policy No:

Claim No: D18002399 MP&H

Sum Insured:

Excess:

Make of Veh:
(Client's Record)

D.O.A. 21/03/2018

CA / REV / REP. / REV 24 HRS '0s'

H.O.D. Endorsement:

Date/Time: 3:53pm @ 27/3/18

Person Contacted: Caymen

Vehicle IN / OUT

Date/Time	Action/Instruction (<input checked="" type="checkbox"/>) Estimate
	SDT 590K - X
	SHA 1858K - CS / FCI18005604 / Kvb02 DIA: 01/01/18

ASSIGNMENT

From: _____ Date: _____

Estimated Cost: _____

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

To Inspect Vehicle No: SD7590K

at Workshop m/s Tan hui

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.

N/S	O/S

Bal. or Market Value: 23k

IDAC Accident Rpt: _____ Consistent? : Yes or No

GIA / PR Seen: Consistent? : Yes or No

Est. Repairs: 5 days Res.: Yes or No

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

CA / REV / REP. / 24 HRS 19/2/2014

Vehicle: IN / OUT

Date: _____ Person Contacted: _____

Veh No: SD7590K Yr Regn: 2 06

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

Truck / Trailer or CAI

Make: Toyota Wish c.c. 1794

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

Sp.Reading: 245602 T/Radio: Insured / Std / NI / NA

Eng/No: _____

C/No: 2NE100288184

Gen. Cond: Good / Fair / Poor / Burnt

Steering: In order / Jammed / Leaked / Burnt or

Brake: In order / Jammed / Leaked / Burnt or

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

Tyre Size: F: 195/65R15

R: _____

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

TOYO / YOKO or Komet

Front _____ Rear _____

R/Bal. 6 mm R/Bal. 6 mm

L/Bal. 6 mm L/Bal. 6 mm

D.O.A. 24/3/18 D.O.I. 26/3/18

Survey held at _____

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

Rear

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

Date / Time	Action / Instruction
<u>26/3/18</u>	<u>Confirmed L/S @ 4450 with Sam (red: 4791.67 :53%)</u>

Date/Time, File Pass to?

: Preli. Report

1) 314 TYPIST

: Final Report

Date/Time, File Return to?

2) _____

Days Of Repair: 5

Resurvey No. of Trip: -

Report Format : TP
Lump Sum / I.B.I: (\$ 450)

Add Fee: : Site Insp (\$ _____))
 : Interview (\$ _____))
 : Tech. Invs (\$ _____))
 : Weekend (\$ _____))

Survey Fee: _____
Transportation: _____
S + RS: _____
Photos _____
Others _____
TOTAL

<u>160</u>
<u>50</u>
<u>59</u>
<u>269</u>



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/FCI18005604/Utb

36 ROBINSON ROAD
#16-01 CITY HOUSESINGAPORE 068877

Date : 26-03-2018



Code : FCI2

1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	SHA 1858K	Veh. Inspected	SDT 590K
Policy No.		Coverage (\$)	0.00
Claim No.	D18002399MFSH	Excess (\$)	0.00
Assign From	CWS (EILEEN LEE)	Assign Date	26/03/2018

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

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5. General Information

Accident Date	24/03/2018	Inspection Date	26/03/2018
Survey held at	TAN LIM MOTOR PTE LTD 51 DEFU LANE 10 SINGAPORE 539216		

5a. Remarks

A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.
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MOTOR SURVEY ASSIGNMENT

Date	26-03-2018	Our Ref No. D18002399MFSH
Accident Date	24-03-2018	Claim Type. Third Party
Insured Vehicle	SHA1858K	Third Party Vehicle. SDT590K
Survey Location	51 DEFU LANE 10	
Contact Person.	CAYMEN	
Contact No.	68585151/ 0	Fax No. 68580877
Survey Type	DIRECT SETTLEMENT:	
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	TAN LIM MOTOR PTE LTD	Attention. NIL
Cc : TP Solicitor	NA	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/236307)



PRI Documents



Close



PRI Header Details

Claim No	D18002399MFSH	Policy No	D-18088936MFSH	Claimant S.No & Name	1 & TAN LIM M
Workshop Name	TAN LIM MOTOR PTE LTD (Contact Person : CAYMEN)	Survey Location & Contact Details	51 DEFU LANE 10 Mobile: 0 , Phone: 68585151 , Fax: 68580877 EmailId: CAYMEN@TLMOTOR.COM.SG		
Our Surveyor	LKK AUTO CONSULTANTS PTE LTD	Instructions To Surveyor	DIRECT SETTLEMENT:		
Insured Name	COMFORT TRANSPORTATION PTE LTD	Insured Vehicle No	SHA1858K	TP Vehicle No	SDT590K
PRI Recieved Date	26-03-2018 04:28:53 PM	Surveyor Appointed Date	27-03-2018 03:26:35 PM	Surveyor Accept Date	27-03-2018 0

Survey Report Upload

Surveyor Inspection Date *:	<input type="text"/>	Surveyor Report Date	27-03-2018	Upload Survey Report *:	<input type="button" value="Choose File"/>
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Vehicle Particulars

Make	<input type="text" value="Please Select Make"/>	Model	<input type="text" value="Please Select Model"/>	Year	<input type="text" value="Select Year"/>
Chasis No	<input type="text"/>	Engine No	<input type="text"/>	Mileage	<input type="text"/>
Color	<input type="text"/>	Cubic Capacity	<input type="text"/>		

Multiple Documents Upload

File Name

Action

Surveyor Job Remarks

Remarks

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type: Singapore NRIC
Owner ID: 2568B

Vehicle Details

Vehicle No.: SDT590K
Vehicle to be Exported: Yes
Intended De-registration Date: 24 Mar 2018
Vehicle Make: TOYOTA
Vehicle Model: WISH 1.8 A
Primary Colour: Grey
Manufacturing Year: 2005
Engine No.: 1ZZ2480134
Chassis No.: ZNE100288184
Maximum Power Output: 97.0 kW (130 bhp)
Open Market Value: \$20,178.00
Original Registration Date: 20 Feb 2006
First Registration Date: 20 Feb 2006
Transfer Count: 2
Actual ARF Paid: \$22,196.00

Intended PARF Rebate Details

PARF Eligibility: Forfeited
PARF Eligibility Expiry Date: -
PARF Rebate Amount: \$0.00

Intended COE Rebate Details

COE Expiry Date: 19 Feb 2021
COE Category: B - Car (1601cc & above)
COE Period(Years): 5
PQP Paid: \$28,218.00
COE Rebate Amount: \$16,415.00
Total Rebate Amount: \$16,415.00

Message

Please note that the 5-year COE for this vehicle cannot be further renewed. The vehicle must be de-registered upon COE expiry or when the vehicle reaches its statutory lifespan (if applicable), whichever is earlier.

The information contained herein is correct as at 24 Mar 2018

OK

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type:	Singapore NRIC
Owner ID:	2568B

Vehicle Details

Vehicle No.:	SDT590K
Vehicle to be Exported:	No
Intended De-registration Date:	26 Mar 2018
Vehicle Make:	TOYOTA
Vehicle Model:	WISH 1.8 A
Primary Colour:	Grey
Manufacturing Year:	2005
Engine No.:	1ZZ2480134
Chassis No.:	ZNE100288184
Maximum Power Output:	97.0 kW (130 bhp)
Open Market Value:	\$20,178.00
Original Registration Date:	20 Feb 2006
First Registration Date:	20 Feb 2006
Transfer Count:	2
Actual ARF Paid:	\$22,196.00

Intended PARF Rebate Details

PARF Eligibility:	Forfeited
PARF Eligibility Expiry Date:	-
PARF Rebate Amount:	\$0.00

Intended COE Rebate Details

COE Expiry Date:	19 Feb 2021
COE Category:	B - Car (1601cc & above)
COE Period(Years):	5
PQP Paid:	\$28,218.00
COE Rebate Amount:	\$16,385.00
Total Rebate Amount:	\$16,385.00

Message

Please note that the 5-year COE for this vehicle cannot be further renewed. The vehicle must be de-registered upon COE expiry or when the vehicle reaches its statutory lifespan (if applicable), whichever is earlier.

The information contained herein is correct as at 26 Mar 2018

OK



陳林摩哆私人有限公司
TAN LIM MOTOR PTE LTD

51 Defu Lane 10 Singapore 539216
Tel : 68585151 (24 Hours) Fax : 68580877
GST Regn. No. : M2-8922054-2

First Capital Insured's Veh No : SHA1858K
Date of Accident : 24 March 2018

Mr Henry Poon Pui Him

Date : 24 March 2018

*Not Affected
N/A
1/5 @ 4/10/2
1 day
take photo
26/3/18*

*2603 - confirmed
with Marcus*

Estimate To Repair SDT590K - Toyota Wish 1.8 A
Chassis No : ZNE100288184

S/No	Quantity	Description	Amount
<u>LIST ITEMS</u>			
01	1 pc	tailgate lid <i>3.55.00</i>	\$ 1,279.90
02	1 pc	tailgate lid emblem badge <i>neu</i>	\$ 55.90
03	1 pc	tailgate lid outer chrome garnish <i>buffer</i>	\$ 355.50
04	1 pc	tailgate lid lock <i>DD/kuat</i>	\$ 388.90
05	1 pc	tailgate lid lock stricker <i>11</i>	\$ 38.90
06	1 pc	tailgate weatherstrip <i>1w1</i>	\$ 313.60
07	1 pc	tailgate lid inner trimboard <i>11</i>	\$ 330.40
08	2 pc	tailgate lid rubber stopper small @ \$12.80 <i>11</i>	\$ 25.60
09	2 pc	tailgate lid rubber stopper big @ \$18.90 <i>11</i>	\$ 37.80
10	1 pc	tailgate lid inner closing garnish <i>11</i>	\$ 321.60
11	2 pc	rear licence plate lamp @ \$65.70 <i>11</i>	\$ 131.40
12	1 pc	rear wiper motor <i>11</i>	\$ 392.40
13	2 pc	rear windshield glass side weatherstrip @ \$55.60 <i>neu</i>	\$ 111.20
14	1 pc	rear end panel <i>3.55.00</i>	\$ 445.50
15	1 pc	rear end panel inner trim <i>7w1</i>	\$ 122.60
16	1 pc	rear bumper <i>DD/2e</i>	\$ 985.20
17	2 pc	rear bumper bracket @ \$68.70 <i>485.10</i>	\$ 137.40
18	2 pc	rear bumper side retainer @ \$52.60 <i>but</i>	\$ 105.20
19	2 pc	rear bumper reflector @ \$58.20 <i>11</i>	\$ 116.40
20	10 pc	rear bumper clips @ \$3.80 <i>neu</i>	\$ 38.00
21	2 pc	rear bumper screw spacer @ \$8.80 <i>11</i>	\$ 17.60
22	2 pc	rear bumper end splashiled cover @ \$48.90 <i>11</i>	\$ 97.80
23	2 pc	rear end panel inner extension panel @ \$128.80 <i>R</i>	\$ 257.60
24	2 pc	rear lamp @ \$402.90 <i>MS one</i>	\$ 805.80
25	4 pc	rear lamp clip holder @ \$5.50 <i>11</i>	\$ 22.00
26	1 pc	rear tool compartment box <i>11</i>	\$ 214.70
			\$ 7,148.90
		Less 25 % <i>4173</i>	\$ 1,787.23
			\$ 5,361.68 <i>3129.75</i>
<u>SPECIAL NETT ITEMS</u>			
27	1 pc	rear licence plate <i>but</i>	\$ 80.00
28	1 pc	rear windshield glass sealant <i>neu</i>	\$ 150.00
29	1 pc	rear windshield glass sponge <i>neu</i>	\$ 100.00
30	1 pc	rear bumper parking sensor <i>shut</i>	\$ 550.00
			\$ 880.00 <i>310</i>
<u>LABOUR & MISC. CHARGES</u>			
01		To remove and refit rear windscreen glass.	\$ 180.00 <i>120</i>

Handwritten marks and notes on the right side of the table, including checkmarks, 'X', and 'C' symbols, and numerical values like 40, 30, 200, 120.



陳林摩哆私人有限公司
TAN LIM MOTOR PTE LTD

51 Defu Lane 10 Singapore 539216
Tel : 68585151 (24 Hours) Fax : 68580877
GST Regn. No. : M2-8922054-2

First Capital Insured's Veh No : SHA1858K
Date of Accident : 24 March 2018

Mr Henry Poon Pui Him

Date : 24 March 2018

Estimate To Repair SDT590K - Toyota Wish 1.8 A
Chassis No : ZNE100288184

S/No	Quantity	Description	Amount
LABOUR & MISC. CHARGES			
02		To reinstall of rear bumper parking sensor.	\$ 120.00
03		To rust-proofing of the affected areas.	\$ 160.00
04		To check electrical lighting concerned.	\$ 50.00
05		To transfer of tailgate fittings, fixture and perform waterseepage test.	\$ 120.00
06		To repair and realign rear exhaust box.	\$ 150.00
07		To remove and refit interior fittings, trimmings, garnish and other, to enable repair.	\$ 120.00
08		Panel beating, knocking and straighten the necessary portion, remove and renewal of parts, adjust and realign the same.	\$ 950.00
09		Putty and spray painting of the affected portion.	\$ 850.00
			\$ 2,700.00
		Total	\$ 8,941.67

50
60
20
60
x
60
600
800

1770

5209.75
4167.80
454150

5209.75

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:



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/FCI18005604/Utn2	
36 ROBINSON ROAD #16-01 CITY HOUSESINGAPORE 068877		Date : 04-04-2018	
		Code : FCI2	
1. Policy Particulars :- THIRD PARTY CLAIM			
Insured Veh.	SHA 1858K	Veh. Inspected	SDT 590K
Policy No.	D-18088936MFSH	Coverage (\$)	0.00
Claim No.	D18002399MFSH	Excess (\$)	0.00
Assign From	EILEEN	Assign Date	26/03/2018
2. Vehicle Particulars & Condition			
Make & Model	TOYOTA WISH (A)	c.c	1794
Engine No.	HIDDEN	Year of Reg.	2006
Chassis No.	ZNE100288184	Colour	GREY
Odometer	245602	Steering	IN ORDER
Brakes	IN ORDER	Modification	SPORTS RIM
General	GOOD		
3. Conditions of Tyres			
	Size	Make	Balance
R/H Front Tyre	195/65 R15	KOMET	6 mm
L/H Front Tyre	195/65 R15	KOMET	6 mm
R/H Rear Tyre	195/65 R15	KOMET	6 mm
L/H Rear Tyre	195/65 R15	KOMET	6 mm
4. Description of Damages			
THE VEHICLE SUSTAINED DAMAGES AT THE REAR PORTION. DAMAGES SEE DETAILS.			
5. General Information			
Accident Date	24/03/2018	Inspection Date	26/03/2018
Survey held at	TAN LIM MOTOR PTE LTD 51 DEFU LANE 10 SINGAPORE 539216		
5a. Remarks			
A)DAMAGES CONSISTENT TO ACCIDENT REPORT. B)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. C)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.			
5b. Estimate Days of Repair			
ESTIMATED NORMAL PERIOD FOR REPAIR:		5 Working Days	



LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.: 1 of 2

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SDT 590K

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	TAILGATE LID	BADLY DENTED	1,279.90	1,279.90
1	TAILGATE LID EMBLEM BADGE	NECESSARY	55.90	55.90
1	TAILGATE LID OUTER CHROME GARNISH	BENT / CRACKED	355.50	355.50
1	TAILGATE LID LOCK	DENTED / SHORTED	388.90	388.90
1	TAILGATE LID LOCK STRICKER	NOT NECESSARY	38.90	-
1	TAILGATE WEATHERSTRIP	TWISTED	313.60	313.60
1	TAILGATE LID INNER TRIMBOARD	NOT NECESSARY	330.40	-
2	TAILGATE LID RUBBER STOPPER SMALL @\$12.80	NOT NECESSARY	25.60	-
2	TAILGATE LID RUBBER STOPPER BIG @\$18.90	NOT NECESSARY	37.80	-
1	TAILGATE LID INNER CLOSING GARNISH	NOT NECESSARY	321.60	-
2	REAR LICENCE PLATE LAMP @\$65.70	NOT NECESSARY	131.40	-
1	REAR WIPER MOTOR	NOT NECESSARY	392.40	-
2	REAR WINDSHIELD GLASS SIDE WEATHERSTRIP @\$55.60	NECESSARY	111.20	111.20
1	REAR END PANEL	BADLY DENTED	445.50	445.50
1	REAR END PANEL INNER TRIM	TWISTED	122.60	122.60
1	REAR BUMPER	DENTED / DEFORMED	985.20	485.10
2	REAR BUMPER BRACKET @\$68.70	N/S BENT	137.40	68.70
2	REAR BUMPER SIDE RETAINER @\$52.60	BENT	105.20	105.20
2	REAR BUMPER REFLECTOR @\$58.20	NOT NECESSARY	116.40	-
10	REAR BUMPER CLIPS @\$3.80	NECESSARY	38.00	38.00
2	REAR BUMPER SCREW SPACER @\$8.80	NOT NECESSARY	17.60	-
2	REAR BUMPER END SPLASHIELD COVER @\$48.90	NOT NECESSARY	97.80	-
2	REAR END PANEL INNER EXTENSION PANEL @\$128.80	TO REPAIR SEE LABOUR	257.60	-
2	REAR LAMP @\$402.90	N/S CRACKED	805.80	402.90
4	REAR LAMP CLIP HOLDER @\$5.50	NOT NECESSARY	22.00	-
1	REAR TOOL COMPARTMENT BOX	NOT NECESSARY	214.70	-
	LESS 25% DISCOUNT		-1,787.23	-1,043.25
			5,361.67	3,129.75

Report Ref No. CS/FCI18005604/Utbn2



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TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:2 of 2

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	<u>SPECIAL NETT ITEMS</u>			
1	REAR LICENCE PLATE (SN)	BENT	80.00	40.00
1	REAR WINDSHIELD GLASS SEALANT (SN)	NECESSARY	150.00	40.00
1	REAR WINDSHIELD GLASS SPONGE (SN)	NECESSARY	100.00	30.00
1	SET REAR BUMPER PARKING SENSOR (SN)	SHORTED	550.00	200.00
			880.00	310.00
	<u>LABOUR</u>			
	TO REMOVE AND REFIT REAR WINDSCREEN GLASS.		180.00	120.00
	TO REINSTALL OF REAR BUMPER PARKING SENSOR.		120.00	50.00
	TO RUST-PROOFING OF THE AFFECTED AREAS.		160.00	60.00
	TO CHECK ELECTRICAL LIGHTING CONCERNED.		50.00	20.00
	TO TRANSFER OF TAILGATE FITTINGS, FIXTURE AND PERFORM WATERSEEPAGE TEST.		120.00	60.00
	TO REPAIR AND REALIGN REAR EXHAUST BOX.	NOT NECESSARY	150.00	-
	TO REMOVE AND REFIT INTERIOR FITTINGS, TRIMMINGS, GARNISH AND OTHER, TO ENABLE REPAIR.		120.00	60.00
	PANEL BEATING, KNOCKING AND STRAIGHTEN THE NECESSARY PORTION, REMOVE AND RENEWAL OF PARTS, ADJUST AND REALIGN THE SAME. INCLUSIVE OF THE REPAIR OF REAR END PANEL INNER EXTENSION PANEL.		950.00	600.00
	PUTTY AND SPRAY PAINTING OF THE AFFECTED PORTION.		850.00	800.00
			2,700.00	1,770.00
	GRAND TOTAL		8,941.67	5,209.75
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)				4,150.00

Report Ref No. CS/FC118005604/Utbn2

CHUA KANG SENG

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.