

ASS. REC. BY:

REF:

CS/FCL18007630/Agbn2

Special Instruction:

Surveyor

Adrian

ASSIGNMENT (Office)

From (Person):

CWS Luene Jaw

of

FCL

Date/Time:

25042018 3:17pm

Estimated Cost:

Bill to:

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

To Inspect Vehicle No:

SJX 8422T

Insured:

SHC 1196

at Workshop m/s

ma Solution

Tel:

6744 4165

of

23 Kaki Bukit Ave 4 #02-03

Policy No:

Claim No:

D18003158MFSH

Sum Insured:

Excess:

Make of Veh:

D.O.A.

20042018

(Client's Record)

CA / REV / REP. / REV 24 HRS 'wpi

26042018

H.O.D. Endorsement:

Date/Time: 25042018 4:08pm

Person Contacted:

Jamie

Vehicle IN/OUT

Date/Time

Action/Instruction (✓) Estimate

SJX 8422T - Cc3 / CCL18007461 / Njb3

DFA: 200418

SHC 1196 - NS / INC13014170 / mivdi

DFA: 310713

27/4/18 @ 4:49pm informed Luene, we are pending estimate from repairer.

28/6/18 @ 10:10am revised to Luene by email.

LS \$5800, 4 days. (Red \$316.80, 362)



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Your Ref: D18003158MFSH

Date: 29 June 2018

Our Ref: CS/FCI18007630/Aqb

The Motor Claims Department
First Capital Insurance Ltd

Dear Sir/Madam,

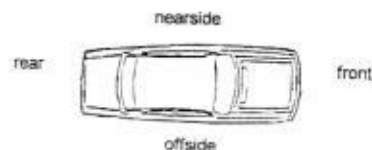
INITIAL INSPECTION REPORT OF VEHICLE NO. SJX 8422T

Please be informed that we had conducted the inspection of the abovementioned vehicle on 26/04/2018 at the premises of M/s MG SOLUTION, and have the following to report:-

Workshop Estimate Amount	: S\$ <u>9,016.80</u>
Revised Estimate Amount	: S\$ <u>5,800.00 (Lump Sum)</u>
"Check" Items Amount	: S\$ <u>-</u>
Market Value	: S\$ <u>-</u>
LTA Reimbursement Value	: S\$ <u>-</u>
Nett Value	: S\$ <u>-</u>

Description of Damage:

The vehicle sustained damages at the front n/s portion.



Yours faithfully

ADRIAN LING WAI PING
B.Eng, AMSOE, AMIRTE, AMSAE-A, M.MATAI
Licensed Appraiser

MOTOR SURVEY ASSIGNMENT

Date	23-04-2018	Our Ref No. D18003158MFSH
Accident Date	20-04-2018	Claim Type. Third Party
Insured Vehicle	SHC0119G	Third Party Vehicle. SJX8422T
Survey Location	23 KAKI BUKIT AVE 4 AAS KAKI BUKIT CENTRE#02-03	
Contact Person.	JAMIE YAN	
Contact No.	67444165/ 0	Fax No. 67444604
Survey Type	WITHOUT PREJUDICE: CONFLICTING VERSIONS PENDING ID'S VF	
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	MG SOLUTION PTE LTD	Attention. NIL
Cc : TP Solicitor	NA	TP Solicitor Fax No. NA
Officer Incharge	LURENE	

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.

Shiau Chan (LKKAUTO)

From: Shiau Chan (LKKAUTO)
Sent: Friday, 29 June 2018 10:10 AM
To: 'Claim Workflow System'; assignments
Cc: LURENEJAW@MSFIRSTCAPITAL.COM.SG; SUR
Subject: RE: SURVEY ASSESSMENT - D18003158MFSH/1
Attachments: CSFCI18007630Aqb.pdf

Dear Lurene,

Enclosed herewith preliminary advice of SJX 8422T.

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Shiau Chan (LKKAUTO)
Sent: Friday, 27 April 2018 4:49 PM
To: 'Claim Workflow System' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>
Cc: LURENEJAW@MSFIRSTCAPITAL.COM.SG; SUR <sur@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D18003158MFSH/1

Dear Lurene,

Please be informed that we have inspected the vehicle SJX 8422T on 26/04/2018.

We are pending for estimate from repairer.

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Admin-D (LKKAUTO)
Sent: Wednesday, 25 April 2018 4:13 PM
To: 'Claim Workflow System' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>
Cc: LURENEJAW@MSFIRSTCAPITAL.COM.SG; SUR <sur@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D18003158MFSH/1

Dear Sir / Madam,

Thank you for the assignment.

Best Regards,

Catherine Chong | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315

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

Shiau Chan (LKKAUTO)

From: Shiau Chan (LKKAUTO)
Sent: Friday, 27 April 2018 4:49 PM
To: 'Claim Workflow System'; assignments
Cc: LURENEJAW@MSFIRSTCAPITAL.COM.SG; SUR
Subject: RE: SURVEY ASSESSMENT - D18003158MFSH/1

Dear Lurene,

Please be informed that we have inspected the vehicle SJX 8422T on 26/04/2018.

We are pending for estimate from repairer.

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Admin-D (LKKAUTO)
Sent: Wednesday, 25 April 2018 4:13 PM
To: 'Claim Workflow System' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>
Cc: LURENEJAW@MSFIRSTCAPITAL.COM.SG; SUR <sur@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D18003158MFSH/1

Dear Sir / Madam,

Thank you for the assignment.

Best Regards,

Catherine Chong | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | 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, 25 April, 2018 3:17 PM
To: ASSIGNMENTS@LKKAUTO.COM
Cc: CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG; LURENEJAW@MSFIRSTCAPITAL.COM.SG
Subject: PRI: SURVEY ASSESSMENT - D18003158MFSH/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

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Singapore NRIC
Owner ID:	8308C
Vehicle Details	
Vehicle No.:	SJX8422T
Vehicle to be Exported:	Yes
Intended De-registration Date:	26 Apr 2018
Vehicle Make:	VOLVO
Vehicle Model:	XC60 T6 3.0L AT D/AB GAS/D 4WD 5DR TC
Primary Colour:	White
Manufacturing Year:	2010
Engine No.:	B6304T28041017181
Chassis No.:	YV1DZ9056B2135774
Maximum Power Output:	224.0 kW (300 bhp)
Open Market Value:	\$45,961.00
Original Registration Date:	15 Jul 2010
First Registration Date:	15 Jul 2010
Transfer Count:	1
Actual ARF Paid:	\$45,961.00
Intended PARF Rebate Details	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	14 Jul 2020
PARF Rebate Amount:	\$27,576.00
Intended COE Rebate Details	
COE Expiry Date:	14 Jul 2020
COE Category:	E - Open Category
COE Period(Years):	10
QP Paid:	\$43,003.00
COE Rebate Amount:	\$8,861.00
Total Rebate Amount:	\$36,437.00

The information contained herein is correct as at 26 Apr 2018

OK



SELL YOUR CAR BY BIDDING
HIGHEST SELLING PRICE GUARANTEED!
OR GET \$100 CASH!



Post an Advertisement

Sell it yourself! Advertise it at just
\$58 until it's SOLD!

Post an Ad

Advertiser Login

Ways of Selling

2009 Audi TTS 2.0L TFSI With Stage 3 TTE-420 Set-up.



6 Months Old Stage 3 Set-up.
 Regularly Serviced. Immaculate.
 Never Been Tracked.
 Direct Owner Stanko

- Free VICOM evaluation
- Free grooming and 6 months maintenance
- In-house workshop ensures quality service
- Member of SYTA and hire purchase association
- 100% deposit refund for unapproved loan



YONG LEE SENG MOTOR PTE LTD

Browse by Category ▾

Sort by Date Posted ▾

20 results/page ▾

4 vehicles

xc60

Advanced Search 🔍

	Make	Model	Price	Depreciation	Reg Date	Eng Cap	Mileage	Veh Type	Status
Search Selection	xc60		Any	Any	2010	Any	Any	Any	Available
	Volvo	XC60 T6	\$42,500	\$11,690 /yr	15-Jan-2010	2,953 cc	99,000 km	SUV	Available
Elegant Volvo SUV, Renowned For Safety, Powerful Drive With 281Bhp. GPS Maps Navigation. Viewings And Test Drives Are Strictly By Appointment Only. Up To 90% Loan And Trade In Available.									
Monster Motors Pte Ltd									
Posted: 13-Mar-2018 Tags: 2010 Volvo XC60, Volvo XC60, Volvo, XC60, Used Volvo									
	Volvo	XC60 T6	\$44,800	\$12,740 /yr	29-Jan-2010	2,953 cc	-	SUV	Available
\$11k Depreciation Only, Full Agent Service With Records Since Day 1, All Major Parts Replaced Timely, Powerful XC60 T6 In Superb Condition!, Spare Car In Household, High Loan Up To 90% Available, Acci...									
Posted: 18-Apr-2018 Tags: 2010 Volvo XC60, Volvo XC60, Volvo, XC60, Used Volvo									
	Volvo	XC60 T6	\$49,500	\$11,730 /yr	30-Jul-2010	2,953 cc	130,000 km	SUV	Available
2 Owners, Extremely Well Maintained Both Interior And Exterior. New Roadtax. 100% Accident Free, Original Exterior Colour, Original Rim And New Tyres. Showroom Condition.									
Posted: 10-Apr-2018 Tags: 2010 Volvo XC60, Volvo XC60, Volvo, XC60, Used Volvo									
	Volvo	XC60 T6	\$67,800	\$18,480 /yr	28-Sep-2010	2,953 cc	52,400 km	SUV	Available
Elegant Volvo SUV, Renowned For Safety, Powerful Drive With 281Bhp, One Owner Only, Low Mileage Done, 4 Wheel Drive, Very Well Maintained.									
Prime Motor & Leasing									
Posted: 11-Apr-2018 Tags: 2010 Volvo XC60, Volvo XC60, Volvo, XC60, Used Volvo									

Save this search criteria, to get email alerts whenever a match is found.

Make: Model: Price: Depreciation: Reg Date: Eng Cap: Mileage: Veh Type: Status:

For old advertisements, view Expired ads

20 ▾ results/page

[Home](#) | [New Cars](#) | [Used Cars](#) | [Sell My Car](#) | [Directory](#) | [Products](#) | [Insurance](#) | [Article](#) | [Forum](#) | [Resources](#)

sgCarMart is the number one car classifieds for parallel import cars, Toyota, Honda, Nissan, Mitsubishi & BMW. There are plenty of cars for sale, from vans, trucks, sedan cars, luxury cars, sports cars or stationwagons, SUV, MPV, hatchback, to COE cars & OPC cars. You can also buy from a car auction, look up car loans, low mileage cars, car brands, carpark rates & car insurance. Find buy used xc60, xc60 Singapore, used xc60 Singapore, used vehicles Singapore or even buy used xc60 Singapore. We have new car dealers comprising parallel importers, authorised car dealers, and used car dealers on our site. Find new car price lists, new car launches and new car promotions. Visit our partner sites for job openings for Singapore jobs, real estate properties for sale, mover, car performance parts, car discussion, forum discussion, commercial vehicle leasing & COE results.

All prices and other information displayed on sgCarMart.com are gathered from sources and based on algorithms that are believed by sgCarMart.com to be reliable, but no assurance can be given that this information is accurate, complete or current. sgCarMart.com does not assume any responsibility for errors or omissions or warrant the accuracy of this information.

Follow **sgCarMart.com**
[About Us](#) | [Careers](#) | [Contact Us](#) | [Sitemap](#) | [Terms of Service](#) | [Privacy Policy](#) | [Personal Data Protection Statement](#)

©2004-2018 sgCarMart. All rights reserved.

MG SOLUTION PTE LTD

23 Kaki Bukit Avenue 4 (South Wing) #02-03 Singapore 415933

Tel: (+65) 6243 1373 | Fax: (+65) 6243 1376

Reg. No: 201427944N

TO	: FIRST CAPITAL INSURANCE	DATE	: 24/04/2018
ATTENTION	: MOTOR CLAIMS DEPT	JOB TYPE	: T/P CLAIM
ESTIMATE REPORT	:		
<u>VEHICLE DETAILS</u>			
VEHICLE NO	: SJX8422T		<i>xiao chen</i>
MODEL	: VOLVO XC60 T6		
CHASSIS NO			
<u>ACCIDENT DETAILS</u>		DATE	: 20-Apr-18
		TIME	: 08:05HRS
THIRD PARTY REQUESTOR / CONTACT	:	JACK LI	

QUOTATION SUMMARY

CLAIM DETAIL : PARTS

S/N	DESCRIPTION	QTY	UNIT LIST PRICE	TOTAL LIST PRICE
1	FRONT BUMPER(UPPER) <i>2 Defend</i>	1	\$ 1,420.00	\$ 1,420.00
2	FRONT BUMPER(LOWER) <i>1</i>	1	\$ 650.00	\$ 650.00
3	FRONT BUMPER SIDE RETAINER LH <i>new</i>	1	\$ 92.00	\$ 92.00
4	FRONT BUMPER FOGLAMP GARNISH LH <i>at</i>	1	\$ 250.00	\$ 250.00
5	FRONT HEADLAMP LH <i>at</i>	1	\$ 2,400.00	\$ 2,400.00
6	FRONT FENDER LH <i>Bueled</i>	1	\$ 1,020.00	\$ 1,020.00
7	FRONT FENDER INNER COWLING LH <i>Defend</i>	1	\$ 280.00	\$ 280.00
8	FRONT SHOCK ABSORBER LH <i>3/4</i>	1	\$ 630.00	\$ 630.00
9	FRONT LOWER ARM LH <i>1/2</i>	1	\$ 460.00	\$ 460.00
10	FRONT KNUCKLE ARM WITH BEARING LH <i>1/2</i>	1	\$ 750.00	\$ 750.00

TOTAL PRICE \$ 7,952.00

LESS 10% \$ 795.20

SUB TOTAL PRICE \$ 7,156.80

SPECIAL NETT ITEMS

S/N	DESCRIPTION	QTY	UNIT S/NETT	TOTAL S/NETT
1	FRONT BUMPER CLIPS(SET) <i>new</i>	1	\$30.00	\$ 30.00

2	FRONT FENDER INNER COWLING CLIPS(SET)	1	\$30.00	\$ 30.00
3	WHEEL TYRE <i>Abel new</i>	1	\$550.00	\$ 550.00
4	WHEEL RIM <i>lot</i>	1	\$850.00	\$ 850.00
			TOTAL	\$ 1,460.00

CLAIM DETAILS: LABOUR AND SPRAY PAINTING (FRONT)

1	PANEL BEATING, REMOVAL AND REPLACING PARTS	\$1,000.00	<i>500</i>	
2	TO SPRAY PAINT AFFECTED AREA	\$1,000.00	<i>400</i>	
3	TUFF COAT	\$250.00	<i>x</i>	
4	WIRING CHECK	\$80.00	<i>30</i>	
5	REMOVE AND REFIX CUSHION SEAT/UPHOLSTRY AND ROOF LINING TO FACILITATE REPAIR	\$250.00	<i>x</i>	
6	TO REMOVE AND REFIX FRONT UNDERCARRIAGE	\$300.00	<i>x</i>	
7	FOUR WHEEL ALIGHMENT	\$100.00	<i>80</i>	

TOTAL

\$400.00

ESTIMATE REPORT

TOTAL PARTS COST : \$ 8,616.80

TOTAL LABOUR COST : \$ 400.00

TOTAL REPAIR COST : \$ 9,016.80

APPROVED DETAILS

SURVEYOR :

CONTACT NO :

FAX :

PART BY PART / LUMP SUM :
NO OF 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 subject to final approval from Insurance Company

Accepted by Repairer

Adrian Ling
1/s 26/04/18

04 Days

Wheel - 727060

4/s : 5.8/c

11596.80



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/FCI18007630/Aqbn2	
36 ROBINSON ROAD #16-01 CITY HOUSESINGAPORE 068877			Date : 03-07-2018	
			Code : FCI2	
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SHC 119G	Veh. Inspected	SJX 8422T	
Policy No.		Coverage (\$)	0.00	
Claim No.	D18003158MFSH	Excess (\$)	0.00	
Assign From	LURENE	Assign Date	25/04/2018	
2. Vehicle Particulars & Condition				
Make & Model	VOLVO XC60	c.c	2953	
Engine No.	HIDDEN	Year of Reg.	2010	
Chassis No.	YV1DZ9056B2135774	Colour	WHITE	
Odometer	100213	Steering	IN ORDER	
Brakes	IN ORDER	Modification	SPORTS RIM	
General	GOOD			
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre	235/60 R18	PIRELLI	6 mm	
L/H Front Tyre	235/60 R18	PIRELLI	6 mm	
R/H Rear Tyre	235/60 R18	PIRELLI	6 mm	
L/H Rear Tyre	235/60 R18	PIRELLI	6 mm	
4. Description of Damages				
THE VEHICLE SUSTAINED DAMAGES AT THE FRONT N/S PORTION. DAMAGES SEE DETAILS.				
5. General Information				
Accident Date	20/04/2018	Inspection Date	26/04/2018	
Survey held at	MG SOLUTION PTE LTD 23 KAKI BUKIT AVE 4 (SOUTH WING) #02-03B VICOM INSPECTION CENTRE, SINGAPORE 415933			
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. SJX 8422T

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	FRONT BUMPER (UPPER)	DEFORMED	1,420.00	1,420.00
1	FRONT BUMPER (LOWER)	DEFORMED	650.00	650.00
1	FRONT BUMPER SIDE RETAINER LH	NECESSARY	92.00	92.00
1	FRONT BUMPER FOGLAMP GARNISH LH	CUT	250.00	250.00
1	FRONT HEADLAMP LH	CUT	2,400.00	2,400.00
1	FRONT FENDER LH	BUCKLED	1,020.00	1,020.00
1	FRONT FENDER INNER COWLING LH	DEFORMED	280.00	280.00
1	FRONT SHOCK ABSORBER LH	NOT NECESSARY	630.00	-
1	FRONT LOWER ARM LH	NOT NECESSARY	460.00	-
1	FRONT KNUCKLE ARM WITH BEARING LH	NOT NECESSARY	750.00	-
	LESS 10% DISCOUNT		-795.20	-611.20
			7,156.80	5,500.80
SPECIAL NETT ITEMS				
1	SET FRONT BUMPER CLIPS (SN)	NECESSARY	30.00	30.00
1	SET FRONT FENDER INNER COWLING CLIPS (SN)	NECESSARY	30.00	30.00
1	WHEEL TYRE (SN)	NOT NECESSARY	550.00	-
1	WHEEL RIM (SN)	CUT	850.00	700.00
			1,460.00	760.00
LABOUR				
	PANEL BEATING, REMOVAL AND REPLACING PARTS.		1,000.00	500.00
	TO SPRAY PAINT AFFECTED AREA.		1,000.00	400.00
	TUFF COAT.	NOT NECESSARY	250.00	-
	WIRING CHECK.		80.00	30.00
	REMOVE AND REFIX CUSHION SEAT/UPHOLSTRY AND ROOF LINING TO FACILITATE REPAIR.	NOT NECESSARY	250.00	-
	TO REMOVE AND REFIX FRONT UNDERCARRIAGE.	NOT NECESSARY	300.00	-
	FOUR WHEEL ALIGNMENT.		100.00	80.00
			2,980.00	1,010.00
GRAND TOTAL			11,596.80	7,270.80

Report Ref No. CS/FCI18007630/Aqbn2



RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)			5,800.00
---	--	--	----------

Report Ref No. CS/FCI18007630/Aqbn2

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.