

INS. CASE OWNER:

LKK:

IDAC:

Surveyor:

DOI:

Date / Time:

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

Name of Insured:

Insured Tel No.:

HP:

Excess Sec II :S\$

D.O.A.:

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

Driver Tel No.:

Claim No.:

Policy No.:

Make / Model:

Place of Accident:

OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO

Insured Liability:

%

Final ? Yes / No



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/ Time

GBC 20586 - 9/11/13 2026/26 XX : 2026 29/10/13
 - 14/11/13 11/11/13 : 2026 25/6/16
 GBA 43740. X

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

After call ltr to OI:

Documentation Check List: Handler Typist

Notification ltr (if non-pickup)

After call ltr to OI:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice

LTA / GIA:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD

Payment Breakdown Form:

Post-Repair Photos:

Others:

2017 OTHER. sent out 14 letter.

* 1st counter claim TP. TP opening door.

① To obtain evidence

② Requesting Usp clearance.

* OI's policy & CI attached. To check excess.

* REJECT CASE.

13.10.18 WSP INFORM NO EVIDENCE

14.10.18 SEEK APPROVAL TO REJECT TP CLAIM.

Reject Case

By (staff):

Approved by:

Date:

PRELIMINARY ADVICE Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

S\$

(days)

Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with

Email

Call

Final Liability:

%

(Agreed / Assessed) BOLA S/N No.:

If NO or B 28, Ass. Lia:

Repair Cost:

S\$

OED TO OPEN DOOR WHILE OED REVERSED INTO LOADING BAY.

Loss of Rental (LOR):

S\$

(days)

Loss of Use (LOU):

S\$

(\$

x

days)

Loss of Income (LOI):

S\$

(\$

x

days)

LOR only ☐ LOU only ☐LOR + LOU ☐LOR + LOI ☐

[Tick only one]

GIA/LTA Search

S\$

Medical:

S\$

Disbursement:

S\$

(e.g. Tow/ Independent)

Legal Cost

S\$

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

Total:

S\$

Global Sum S\$:

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

S\$

Name 1:

Payee 2: (Strike if N.A.)

S\$

Name 2:

Payee 3: (Strike if N.A.)

S\$

Name 3:

Tanpin

REF:

AXA

AXA

From: _____ Date: _____
Estimated Cost: _____
OD / TP / WS / TP RES / OD RES / EVA / INV / MV
To inspect Vehicle No: _____
at Workshop m/s _____
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: 22k
IDAC Accident Rpt: Consistent? : Yes or No
GIA / PR Seen: Consistent? : Yes or No
Est. Repairs: 4 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: 96C20589 Tr Regn: 2011 Aug
Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /
Truck / Trailer or
Make: Mitsubishi FB70B S/C 2977
Colour: white A/C: Insured / Std / NI / NA
Sp. Reading: 191178 T/Radio: Insured / Std / NI / NA
Eng/No: FB70BBA20391
C/No: _____
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: 195/R15
R: ~ ~ (D)
BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /
TOYO / YOKO or Anyone
Front: _____ Rear: _____
R/Bal. 6 mm R/Bal. 5/6 mm
L/Bal. 6 mm L/Bal. 6/6 mm
D.O.A. _____ D.O.I. 7/7/18 @ 12pm
Survey held at Sin Sheng
Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or
Rear n/s
The U/C / Chassis frame / Body Structure affected due to collision

Date / Time Action / Instruction

45: +2,200 (RED: +2,168 50%)

Date/Time: File Pass to?

☐ : Preli. Report
☐ : Final Report

Days Of Repair:

Resurvey No. of Trip:

Survey Fee
Transportation

Date/Time: File Return to?

Add Fee: ☐ Site Insp (\$)
☐ Interview (\$)
☐ Tech Insp (\$)
☐ Workshop (\$)

Report Format :

Lump Sum / L.R. / O/S

TOTAL

[> Back to OneMotoring](#)**Enquire PARF/COE Rebate for Registered Vehicle****Vehicle Owner Particulars**

Owner ID Type:

Company

Owner ID:

1196N

Vehicle Details

Vehicle No.:

GBC2058G

Vehicle to be Exported:

No

Intended De-registration Date:

31 Dec 2018

Vehicle Make:

MITSUBISHI

Vehicle Model:

FB70BB1SRDEA

Primary Colour:

White

Manufacturing Year:

2011

Engine No.:

4M42A87936

Chassis No.:

FB70BBA20391

Maximum Power Output:

-

Open Market Value:

\$28,455.00

Original Registration Date:

18 Aug 2011

First Registration Date:

18 Aug 2011

Transfer Count:

0

Actual ARF Paid:

\$1,423.00

Intended PARF Rebate Details

PARF Eligibility:

No

PARF Eligibility Expiry Date:

-

PARF Rebate Amount:

\$0.00

Intended COE Rebate Details

COE Expiry Date:

17 Aug 2021

COE Category:

C - Goods Vehicle & Bus

COE Period(Years):

10

QP Paid:

\$34,502.00

COE Rebate Amount:

\$9,070.00

Total Rebate Amount:**\$9,070.00**

The information contained herein is correct as at 20 Jul 2018

OK

SIN SHENG ENGINEERING SERVICES

3 TECH PARK CRESCENT

SINGAPORE 638129

Tel No. : 6863-9595 Fax No. : 6863-6477

E-Mail : sinsheng1981@gmail.com

Buss. Reg. No. : 312029/00D

GOLDBELL LEASING PTE LTD

59 SENOKO ROAD

SINGAPORE 758123

Attention : Motor Claim Department

Contact : 6861 0007 Fax No. : 6753 7780

Estimate : ES002600

Date : 07/09/2018

Vehicle Num. : GBC2058G

Make/Model : MITSUBISHI FB 70-2011

Chassis/Eng# : FB70BBA20391/4M42A87936

Accident Date : 18/07/2018

Claim No. :

Reference : GBH4374D

Policy No. : 29004183

S/N	Quantity	Particular	Unit Price	Amount SS
-----	----------	------------	------------	-----------

- | | | |
|----|---|----------------------------|
| 1. | 1 | REAR DOOR, LHS |
| 2. | 2 | DOOR HINGE |
| 3. | 1 | DOOR LOCK, LHS |
| 4. | 1 | 70km/h Sticker |
| 5. | 1 | STAINLESS STEEL REAR FRAME |

NETT ITEMS :

Nett Total SS :

10.00% Discount SS :

LABOUR :

TO REPAIR REAR FREEZER BOX
TO DISMANTLE/REPLACE ABOVEMENTIONED PARTS

SPRAY PAINTING

LOSS OF USE : 5 DAYS @ \$ 120/DAY

Labour Total SS :

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:

250.00	1,800.00
	500.00
	450.00
	20.00
	750.00
	3,520.00
	352.00
	3,168.00

600

750.00

300

450.00

1,200.00

Total SS : 4,368.00

SIN SHENG ENGINEERING SERVICES

Tan Jiah 9749 5749
7/9/18 @ 12pm
4 days
sw @ (kaka) work
Resurvey after paint.



MANDATE REQUEST FOR S8M00P96

Type

🔗 Question

Message

Hi, Both party reported third party open door and collided with our insured vehicle. We are of the opinion that BOLA S26a shall be applied and liability is not in third party favour. In view of the above, we are intending to reject TP claim. For your approval/ comments/ instruction. Thank You. Asher Sng -
(16/10/2018)

Reply



Re:RE: MANDATE REQUEST FOR S8M00P96

Type

🔗 Question

Message

MANDATE APPROVED - REJECT TP

Reply

Asher Sng (LKKAuto)

From: Asher Sng (LKKAuto)
Sent: Monday, 10 December 2018 4:00 PM
To: 'sinsheng engineeringservices'
Cc: SUR; Mei Kwan (LKKAuto); Taufikh (LKKAuto); Joy Irene (LKKAuto); Hsiao Tong (LKKAuto); Admin A; assignments
Subject: RE: Accident Involving GBC2058G with GBH4374D on 18/07/2018 *** LKK REF: CC4/ASM18013251/ea3
Attachments: OI SKETCH PLAN.PDF

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Hi Sir/Mdm,

We refer to the above matter.

We attached here with a copy of our insured's accident statement for your easy reference.

Our principal has reiterated that the accident was caused due to the entire negligence of your client open the door and collided with our insured vehicle.

We are of the opinion that liability is not in your client's favor.

Under such a circumstances, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's claim.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

From: sinsheng engineeringservices <sinsheng1981@gmail.com>
Sent: Tuesday, 13 November 2018 2:20 PM
To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Cc: SUR <sur@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Taufikh (LKKAuto) <Taufikh@lkkauto.com>; Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>
Subject: Re: Accident Involving GBC2058G with GBH4374D on 18/07/2018 *** LKK REF: CC4/ASM18013251/ea3

Hi Ms Asher,

Any update for the above case.

Thank You
Regards

Susan
Sin Sheng Engineering Services
3 Tech Park Crescent
Tuas Tech Park
Singapore 638129
Tel: 6863 9595
Fax: 6863 6477

On Mon, 15 Oct 2018 at 16:19, sinsheng engineeringservices <sinsheng1981@gmail.com> wrote:

Hi Ms Asher,

Video is not available.

Thank You
Regards

Susan
Sin Sheng Engineering Services
3 Tech Park Crescent
Tuas Tech Park
Singapore 638129
Tel: 6863 9595
Fax: 6863 6477

On Mon, 15 Oct 2018 at 15:08, Asher Sng (LKKAUTO) <AsherSng@lkkauto.com> wrote:

'WITHOUT PREJUDICE'

SAVE AS TO COSTS

Dear Sirs,

We refer to the above matter.

Please be informed that liability is unclear for this matter. Enclosed herewith in this email is a copy of our insured's accident report for your perusal.

We are in a course of investigating into the circumstances of the accident. After verifying further with our OI we will revert with our opinion on the cause of the accident. Kindly do not refer to any party for legal assistance until you heard further from us.

Meanwhile, we would like to request a copy of video footage/witness statement/scene photos(if any) in order for us to look into the matter.

We shall revert upon hearing from you.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

From: sinsheng engineerservices <sinsheng1981@gmail.com>

Sent: Monday, 15 October 2018 3:02 PM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; SUR <sur@lkkauto.com>

Cc: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Taufikh (LKKAuto) <Taufikh@lkkauto.com>; Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>

Subject: Re: Accident Involving GBC2058G with GBH4374D on 18/07/2018 *** LKK REF: CC4/ASM18013251/ea3

Hi Ms Asher,

REMINDER

Please assist to revert us with the liability issue/offer if direct settlement is in order.

Thank You

Regards

Susan

Sin Sheng Engineering Services

3 Tech Park Crescent

Tuas Tech Park

Singapore 638129

Tel: 6863 9595

Fax: 6863 6477

On Thu, 13 Sep 2018 at 14:57, sinsheng engineeringservices <sinsheng1981@gmail.com> wrote:

Hi Ms Asher,

We are agreed.

Attached LOC document and ATA for your attention please.

Thank You

Regards

Susan

Sin Sheng Engineering Services

3 Tech Park Crescent

Tuas Tech Park

Singapore 638129

Tel: 6863 9595

Fax: 6863 6477

On 13 September 2018 at 12:47, Asher Sng (LKKAuto) <AsherSng@lkkauto.com> wrote:

WITHOUT PREJUDICE

Hi Susan,

We refer to the above matter.

Our surveyor have finalise COR at \$2,200.00 (exclude gst) 4 days, finalize amount subject to our principal approval.

In order to expedite the claim process, please forward all relevant documents to us (LKK) to proceed on negotiate settlement.

- Please do not send the LOD to our principal for direct settlement.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

From: sinsheng engineering services <sinsheng1981@gmail.com>

Sent: Thursday, 13 September 2018 12:24 PM

To: Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>; SUR <sur@lkkauto.com>; Taufikh (LKKAUTO) <Taufikh@lkkauto.com>

Cc: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>; Joy Irene (LKKAUTO) <JoyIrene@lkkauto.com>; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>

Subject: Re: Accident Involving GBC2058G with GBH4374D on 18/07/2018 *** LKK REF: CC4/ASM18013251/ea3

Hi Mr Taufikh,

Please find attached and have your finalized please.

Thank You

Regards

Susan

Sin Sheng Engineering Services

3 Tech Park Crescent

Tuas Tech Park

Singapore 638129

Tel: 6863 9595

Fax: 6863 6477

On 23 July 2018 at 18:05, Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com> wrote:

Dear Susan,

Please refer to the below OI's sketch plan and statement.

Please provide us the following and arrange for TP survey.

- ***evidence i.e. video and scene photo***
- ***estimated cost of repair***

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: sinsheng engineering services <sinsheng1981@gmail.com>

Sent: Saturday, 21 July, 2018 9:35 AM

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

Cc: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>

Subject: Re: Accident Involving GBC2058G with GBH4374D on 18/07/2018 *** LKK REF: CC4/ASM18013251/ea3

Hi Ms Mei Kwan,

I had informed your driver to file the report, he say already filed on Thursday.

Please assist to check.

Thank You
Regards

Susan
Sin Sheng Engineering Services
3 Tech Park Crescent
Tuas Tech Park
Singapore 638129
Tel: 6863 9595
Fax: 6863 6477

On 20 July 2018 at 18:31, Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com> wrote:

Dear Sir / Madam,

We refer to the above matter.

Please be informed that OI has yet to report the accident and we are currently **pending verification for direct settlement**.

Please provide us the following and arrange for TP survey.

- ***evidence i.e. video and scene photo***
- ***estimated cost of repair***

Please note that for liability, claim negotiation and settlement, please contact Asher at 6841 6051.

Our respective case handler will look into the matter and revert to you in due course.

To check availability of the case handler, you may contact the undersigned.

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: sinsheng engineerservices [mailto:sinsheng1981@gmail.com]

Sent: Friday, 20 July, 2018 11:38 AM

To: SG AXA Insurance SM AXA SGP - Motor Survey <motor.survey@axa.com.sg>

Subject: Accident Involving GBC2058G with GBH4374D on 18/07/2018

Dear Officer In charge,

We are repairer of motor vehicle GBC2058G. Enclosed Accident Statement and LTA search fee for your attention please. Kindly assist to arrange for the Pre-Repair Inspection to be conducted within two (2) workings days upon received this email.

Kindly let us have your list of 10 nominated surveyors to conduct the Single-Joint Inspection.

Kindly assist to revert the liability issue or offer if direct settlement is in order

Thank You

Regards

Susan

Sin Sheng Engineering Services

3 Tech Park Crescent

Tuas Tech Park

Singapore 638129

Tel: 6863 9595

Fax: 6863 6477



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				
AXA INSURANCE PTE LTD			Ref : CC4/ASM18013251/T1ea3q2	
8 SHENTON WAY #24-01 AXA TOWERSINGAPORE 068811 ATTN: CYNTHIA LOH			Date : 19-12-2018	
			Code : ASM	
1. Policy Particulars :- THIRD PARTY CLAIM				
	Insured Veh.	GBH 4374D	Veh. Inspected	GBC 2058G
	Policy No.	VCA/P2136223	Coverage (\$)	0.00
	Claim No.	S8M00P96	Excess (\$)	0.00
	Assign From		Assign Date	20/07/2018
2. Vehicle Particulars & Condition				
	Make & Model	mitsubishi FB70B	c.c	2977
	Engine No.	HIDDEN	Year of Reg.	2011
	Chassis No.	FB70BBA20391	Colour	WHITE
	Odometer	191178	Steering	IN ORDER
	Brakes	IN ORDER	Modification	NIL
	General	GOOD		
3. Conditions of Tyres				
		Size	Make	Balance
	R/H Front Tyre	195 R15	AUSTONE	6 mm
	L/H Front Tyre	195 R15	AUSTONE	6 mm
	R/H Rear Tyre	195 R15 (D)	AUSTONE	6/6 mm
	L/H Rear Tyre	195 R15(D)	AUSTONE	6/6 mm
4. Description of Damages				
THE VEHICLE SUSTAINED DAMAGES AT THE REAR N/S PORTION. DAMAGES SEE DETAILS.				
5. General Information				
	Accident Date	18/07/2018	Inspection Date	07/09/2018
	Survey held at	SIN SHENG ENGINEERING SERVICES 3 TECH PARK CRESCENT TUAS TECK PARK SINGAPORE 638129		
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:		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 1

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. GBC 2058G

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	REAR DOOR ,LHS (N) (CONSISTENT)	CRACKED	1,800.00	1,800.00
2	DOOR HINGE @\$250.00 (N) (CONSISTENT)	BENT (1PCS ONLY)	500.00	250.00
1	DOOR LOCK ,LHS (N) (CONSISTENT)	TO REPAIR SEE LABOUR	450.00	-
1	70KM/H STICKER (N) (CONSISTENT)	NECESSARY	20.00	20.00
1	STAINLESS STEEL REAR FRAME (N) (CONSISTENT)	TO REPAIR SEE LABOUR	750.00	-
	LESS 10% DISCOUNT		-352.00	-207.00
			3,168.00	1,863.00
LABOUR				
	TO REPAIR REAR FREEZER BOX.TO DISMANTLE /REPLACE ABOVEMENTIONED PARTS.INCLUSIVE OF THE REPAIR OF DOOR LOCK ,LHS AND STAINLESS STEEL REAR FRAME .		750.00	600.00
	SPRAY PAINTING.		450.00	300.00
			1,200.00	900.00
GRAND TOTAL			4,368.00	2,763.00

RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)			2,200.00
---	--	--	-----------------

Report Ref.No. CC4/ASM18013251/T1ea3q2

MOHAMAD TAUFIKH

M.MATAI, AMSAE-A

Automotive Assessor

HO LEONG CHUAN

Automotive Assessor

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.

