zobadę ass.rec.by: Surveyot	Kahin	CS AWA 1801S771	
	Hew Lee Fong	of AWAC Bill to:	
To Inspect Veh at Workshop m	TTP RES / OD RES / E	3HB 8722S remier Automot	Insured: FBN 1502P
Policy No:	AVFMSB 000		NSV180049418G
Sum Insured Make of Veh. (Client's Record)		Exec	D.O.A. 23 08 208
CA / REV / Date/Time: 4	REP. / REV 24 HRS	Person Contacted Well	H.O.D. Endorsement:
Date/Time	Action/Instruction (SHB 8722S FBN 1502P ->	-03 791701728:	7/Kleu3q2 DOA: 4/9/17

TOTAL

Nivitha (LKK Auto)

From:

Hew, LeeFong <LeeFong.Hew@awac.com> on behalf of Motorsurvey

<Motorsurvey@awac.com>

Sent:

Wednesday, 29 August 2018 4:05 PM

To:

'assignments'

Cc:

'SUR'; 'Goh Wee Dek'; Gary Shi; Vincent Chua

Subject:

TP Survey assignment for SHB 8722S - DOA: 23/08/2018 Our ref:

NSV1800494/SG

The above captioned accident refers.

Pursuant to the Practice Directions Amendment No. 1 of 2016 which was effective on 1 April 2016, we like to advise that the third party claimant and us do have consensus in the appointment of M/s LKK Auto Consultants Pte Ltd as the Single Joint Expert to conduct the pre-repair survey of the third party claimant's vehicle.

Please conduct "THIRD PARTY" survey on without prejudice basis. The information as are follows:

3 rd Party Vehicle	SHB 8722 S
Insured Vehicle	FBN 1502 P
Policy Number	AVFMSB0000651800
Name of Workshop	Premier Automotive Services Pte Ltd
Contact Number	6214 8880 Ext 068 / 6544 6682
Person to Contact	Goh Wee Dek
Estimated Cost of repairs	\$ 3,062.30

Regards, Claims Division

Copy to Premier Automotive Services Pte Ltd via Email

Note -

- (x)
- This is to keep you informed that we have appointed surveyors to conduct inspection to your client's damaged vehicle on a without prejudice basis.
- Please keep our motor surveyor and us informed so as to enable the surveyor to conduct a post repair inspection once your client's vehicle has been repaired and before returning the repaired vehicle to your customer.
- Please quantify your client's claim with all relevant supporting documents once your client's vehicle has been repaired.
- Please do not construe this appointment of surveyor and our above request as an admission of liability.

The information contained in this e-mail and any attachments hereto is confidential. If you are not the intended recipient, you must not use or disseminate any of this information. If you have received this e-mail in error, please immediately notify the sender by reply e-mail and permanently delete the original e-mail (and any attachments hereto) and any copies or printouts thereof. Although this e-mail and any attachments hereto are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by Allied World Assurance Company Holdings, GmbH or its subsidiaries or affiliates, either jointly or severally, for any loss or damage arising in any way from its use.



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 Interna	tionale Des Experts En Auton	nobile		
٩LL	IED WORLD ASSI	URANCE COMPANY LTD	Ref : CS/AWA18015	5771/K1qd3		
60 A MAI	NGAPORE BRANC ANSON ROAD #08 PLETREE ANSON GAPORE 079914		Date: 29-08-2018 Code: AWA			
1.		Policy Particular	rs :- THIRD PARTY CLA	IM		
	Insured Veh.	FBN 1502P	Veh. Inspected	SHB 8722S		
	Policy No.	AVFMSB0000651800	Coverage (\$)	0.00		
	Claim No.	NSV1800494/SG	Excess (\$)	0.00		
	Assign From	HEW LEE FONG	Assign Date	29/08/2018		
2.		Vehicle Par	ticulars & Condition	F 4 4 5 5 5 5		
	Make & Model		c.c	0		
	Engine No.	HIDDEN	Year of Reg.			
	Chassis No.		Colour			
	Odometer	•	Steering			
	Brakes		Modification			
	General					
3.		Cond	itions of Tyres	参与 一		
		Size	Make	Balance		
	R/H Front Tyre			mm		
	L/H Front Tyre			mm		
	R/H Rear Tyre			mm		
	L/H Rear Tyre			mm		
1.		Descrip	tion of Damages	A RIVERS		
5.	Engine Name	Gene	ral Information			
	Accident Date	23/08/2018	Inspection Date	29/08/. 018		
	Survey held at	PREMIER AUTOMOTIVE SER	RVICES PTE LTD			
		23 CHANGI SOUTH AVENUE	2 #01-02 SINGAPORE 486	443		
ā.	Girmanat L. 2016		Remarks			
	A)THE INSPECTION B)IN ACCORDANG	ON WAS CONDUCTED ON A"W CE TO YOUR INSTRUCTIONS,	ITHOUT PREJUDICE" BAS WE HAVE NOT AUTHORIS	IS. ED REPAIRS.		

Text size + -

Enquire Transaction History

Transaction History Details

Log Date/Time:

05 Dec 2013 / 09:21:43

Receipt No.:

AACCK001-AX239-131205-

000009

Asset Type:

Vehicle

Transaction Amount:

\$75,101.00

Asset ID:

SHB8722S

Channel:

AA Counterless - CYCLE & CARRIAGE KIA PTE LTD

Transaction Type:

01.02 Register New Vehicle (AA)

Business Transaction

Reference No.:

20131205092143501849

Vehicle No.:

SHB8722S

Vehicle Type:

H10 - Public Transport Taxi (Motor Car)

Vehicle Attachment 1: Air-Con (Taxi)

Vehicle Attachment 2: -

Vehicle Attachment 3:

Vehicle Scheme:

Taxi (Company)

First Registration

05 Dec 2013

Original Registration

Date:

05 Dec 2013

Vehicle Make:

KIA

Vehicle Model:

OPTIMA 1.7(A) DIESEL

Chassis No.:

KNAGM414ME5452324

Engine No.:

D4FDDH308787

Motor No.:

Trailer Chassis No.:

Propellant:

Passenger Capacity:

Engine Capacity:

1685

Diesel

Power Rating:

Unladen Weight:

1584

Maximum Laden Weight:

2050

Primary Color:

Silver

Secondary Color:

Manufacturing Year.

2013

Open Market Value:

\$19,721.00

Minimum PARF

Benefit:

\$7,332.00

PARF Eligibility:

Y

No. of Transfer:

Effective Ownership

Date/Time:

05 Dec 2013 09:21:43

COE No .:

2013120501000909M

COE Expiry Date:

04 Dec 2021

COE Bid Category:

Actual QP/PQP Paid Amount:

\$62,740.00

Lifespan Expiry Date:

04 Dec 2021

Your NCD will be affected due to late reporting Actual e-Filling Submission Date & Time: 28/08/2018 15:57

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised Driver.
- 3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or witholding of material facts may allow insurance companies to repudiate policy ability.
- 4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.

Any false reporting may be referred to the Police for investigation.

- 6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
- 7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available

aforesaid.	3. 3.3	
	ACCIDENT STATEMENT	
Date Of Report	28/08/2018 15:23	
Date Of Accident	23/08/2018 23:40	
Exact Location Of Accident	RACE COURSE ROAD	
Country/State of Loss	SINGAPORE	
	DETAILS OF OWN VEHICLE	
Vehicle Registration Number	SHB8722S	
Insured/Policyholder		
Name Of Registered Owner	PREMIER TAXIS PTE LTD	
Co Reg No	200304975H	
Email Address	NOEMAIL	
Mobile Phone No		
Alternative Phone No	OFFICE-62148880	

			12534550			271	
Veh	in	-	Da	-		In	eren.
ven	HC.	ш	rai		Сu	ы	15

KIA Manufacturer

OPTIMA-1.7 D (A) Model

Exact Purpose for which vehicle was being used at

time of accident

HIRED & REWARDS

Are you claiming under your own insurance policy

for repair to your vehicle?

NO

If No. Please state action to be taken

THIRD PARTY

Vehicle Category

TAXI

Insurance Company

Name of Insurance Company

NTUC INCOME INSURANCE CO-OPERATIVE LTD

THIRD PARTY Type Of Coverage

YES Fleet Policy

5095103893 Policy Number

Cover Note Number

Driver

KHOO CHEE KONG Name of Driver

S1728362F NRIC No 15/09/1965 Date Of Birth OUTDOOR Occupation 12/07/1984 Date Of Driving Pass

34 YEARS AND 1 MONTH Driving Experience

MALE Gender

(LOCAL) +65-97900736 Mobile Number

Fax Number

Contact Number

NOEMAIL EMail Address

Address

BLK 708 #07-61 HOUGANG AVE 2

Postcode

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured

OTHER - HIRER

Vehicle Registration Number of Driver's Own Vehicle

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident

COLLISION - HEAD TO REAR

Weather Conditions

CLEAR

Road Surface

DRY

Other Information

Was any foreign vehicle involved in this accident?

NO

Number of vehicles involved in the accident

2

Was any body injured in the Accident?

NO

Was any injured conveyed to hospital by ambulance?

NO

Was any other material or property damaged?

YES

I have been approached by unknown person(s) soliciting/offering accident claims assistance.

NO

Number of Passengers (Including Driver)

1

Details of Police Action

Was the accident reported to the police?

NO

If Yes, Please state which Police Station

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

BOTH VEHICLES - NO PAX/PILLION

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

NO

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

FBN1502T

Vehicle Make/Model/Colour

M/CYCLE

Details Of Properties

VEH. B

Vehicle Category

MOTORCYCLE

Name of Driver

MALE INDIAN

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

Sketch Plan Pg. 1

SKETCH PLAN

IMPORTANT NOTICE

- Please report correctly the details of the accident to speed up the claims process.
- This Form must be completed by the Policyholder and/or the Authorised Driver.
- 3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
- 4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- Any false reporting may be referred to the Police for investigation.
- 6. The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
- 7. By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
- Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

- (a) My Insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s)
 - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims.(collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents(including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.

27 AUG 2018

Policyholder's Signature Date & Time:

Driver's Signature (if driver is not the policyholder)

Name: NRIC/FIN No.:

Reporting Centre Personnel's Signature

×1728362

Sketch Plan Pg. 2

	11 11 11 11 11	新	医原尿性尿病 经复数	
	- 1 A			
	I A			
	III B			
			0.0 4	
		RACE	COURSE	
		1770		
			0.00	
	A		120 80	
	4			
ESCRIBE CIRCUMSTANCE	S OF THE ACCIDENT			
SCKIBE CIKCOMSTANCE	3 OF THE ACCIDENT			
	2. (VID 82-)	0.0		
	J. B1872			
	B. FBN 151	17-7.		
	7.1170	0 1 17		
		0.000		
DECLARATION				V
DECLARATION		ru recept		
DECLARATION I/We declare the foregoing pa	articulars are true in ever	ry respect. 27	AUG 2019	
DECLARATION I/We declare the foregoing pa	articulars are true in ever	ry respect. 27	AUG 2013	
DECLARATION /We declare the foregoing pa	articulars are true in ever	ry respect. 27	AUG 2019	
DECLARATION /We declare the foregoing pa	articulars are true in ever	/	_	Personnel's Signature

Sketch Plan Pg. 3

Describe Circumstance of the Accident.

ON 23/08/2018 @ 2340 HRS, I STOPPED MY TAXI (SHB 8722 S) ALONG RACE COURSE ROAD IN THE EXTREME LEFT LANE - TO BOARD PASSENGERS.

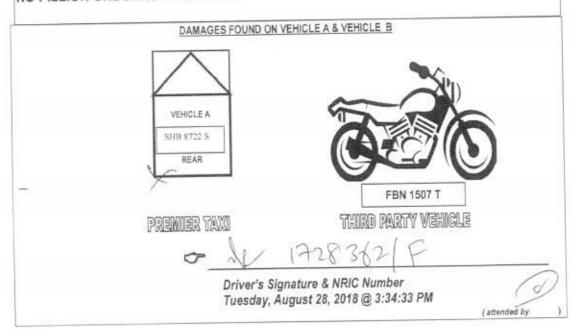
WHILE STATIONARY, SUDDENLY I FELT AN IMPACT FROM THE REAR.

WHEN INSPECTED, I DISCOVERED THAT VEHICLE B (FBN 1507 T- M/CYCLE) WHICH WAS BEHIND ME, HAD COLLIDED ONTO THE REAR LEFT OF MY TAXI.

DUE TO THE IMPACT, MY TAXI HAD DAMAGES ON THE REAR PORTION AND I WAS NOT AWARE OF DAMAGES TO VEHICLE B.

RIDER OF VEHICLE B DID NOT FALL OFF FROM HIS M/CYCLE & SUFFERED NO INJURY. NO AMBULANCE AT SCENE.

NO PASSENGERS ONBOARD MY TAXI YET.
NO PILLION ONBOARD VEHICLE B.



PREMIER AUTOMOTIVE SERVICES PTE LTD.

23 CHANGI SOUTH AVENUE 2 #01-02 SINGAPORE 486443

TEL: 65446676 / 65446689 FAX: 62141511 CO. REG:200707743D GST REG:200707743D

29-Aug-18

ESTIMATE REPAIR BILL FOR KIA OPTIMA REGN NO: SHB 8722 S

1 pc	Bootlid emblem		\$	27.00
1 pc	Postlid CPDI X 11		\$	29.00
1 pc	Rear bumper — Autronal		\$	696.00
1 pc	Rear bumper lower cover / ()		\$	206.00
2 pcs	Rear bumper side bracket o/s & n/s @ \$29.00 XJ		\$	58.00
1 pc	Rear humper inner sponge		\$	114.00
1 pc	Rear bumper reinforcement		\$	607.00
1 pc	Rear bumper n/s reflector		\$	46.00
	n/s Rea Fender x reg . L		\$	1,783.00
	A/5	Less 10%	\$	178.30
			\$	1,604.70
S/NETT	— Dear human alian — Mr.		s	48.00
1 set	Rear bumper clips LKK Auto Consultants hence	e notify	s	80.00 50
1 pc	the Repairer of the land to the research	ainting	\$	100.00
1 set	. To display ball ages person	amorting.	\$	60.00
1 pc	Rear n/s fender sticker Parts prices are subject Third party surery is on a "With	out Prejudice" basis		00.00
	Sundry • Supplement to the supplement beautiful to the su	- India se of State	\$	50.00 Zo nec
	To dismantle / replace/test reverse sensor to new bump and reset to the same Acknowledged by Repairer Signature:	per	S	120.00 20
	To dismantle / refit the inner garnishes, inner linings, inner	ner	•	180.00 50
	trims, cushion seat, carpet, etc to facilitate repairs.		\$	180.00
	To labour charge for dismantle and renew the accident damaged parts. Including knock-out, straighten, repair, reshape and adjust of the end panel, rear n/s fender etc.		\$	700:00
	To putty and spray painting on rear bumper, end panel, n/s fender , Rev Ballia	rear	\$	600.00
	To apply rustproofing on the repaired and replaced pan	els.	\$	3,622.70
		Kalin	(104	
	(ALL THE REPAIR COSTS ARE SUBJECTED TO GS	ST)	,	1700h.
	THE ABOVE ESTIMATED COST OF REPAIR DO NOT INC ANY UNFORESEEN DAMAGES.		9/8/	Ø
		AR	ler K	lepi Ho
		// //	6	A.1



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 Federatio	Internationale Des I	Experts En Automobile
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ALLIED WORLD ASSURANCE COMPANY LTD Ref : CS/AWA18015771/K1qd3n2

(SINGAPORE BRANCH)

60 ANSON ROAD #08-01 (8th FLOOR)

Date: 13-09-2018

	SAPORE 079914		Code: AWA	
		Policy Particula	rs :- THIRD PARTY CLA	IM
Ž.	Insured Veh.	FBN 1502P	Veh. Inspected	SHB 8722S
	Policy No.	AVFMSB0000651800	Coverage (\$)	0.00
	Claim No.	NSV1800494/SG	Excess (\$)	0.00
	Assign From	HEW LEE FONG	Assign Date	29/08/2018
2.	ETTER STREET	Vehicle Pa	articulars & Condition	
	Make & Model	KIA OPTIMA	c.c	1685
	Engine No.	HIDDEN	Year of Reg.	2013
	Chassis No.	KNAGM414ME5452324	Colour	SILVER
	Odometer	505073	Steering	IN ORDER
	Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
	General	FAIR		
3.		Con	ditions of Tyres	
		Size	Make	Balance
	R/H Front Tyre	205/65 R16	ACHILLES	7 mm
	L/H Front Tyre	205/65 R16	ACHILLES	7 mm
	R/H Rear Tyre	205/65 R16	ACHILLES	7 mm
	L/H Rear Tyre	205/65 R16	ACHILLES	7 mm
4.			iption of Damages	
	THE VEHICLE SU	STAINED DAMAGES AT THE	REAR N/S PORTION.	
	DAMAGES SEE D	ETAILS.		
5.		Ger	neral Information	
	Accident Date	23/08/2018	Inspection Date	29/08/2018
	Survey held at	PREMIER AUTOMOTIVE S		
		23 CHANGI SOUTH AVENU	JE 2 #01-02 SINGAPORE 4	86443
5a.			Remarks	
	A)THE INSPECTI B)IN ACCORDAN	ON WAS CONDUCTED ON A CE TO YOUR INSTRUCTION	S, WE HAVE NOT AUTHOR	ASIS. RISED REPAIRS.
5b.			nate Days of Repair	
	ESTIMATED NOF	RMAL PERIOD FOR REPAIR:	3 Working D	ays



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. SHB 8722S

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	BOOTLID EMBLEM	NECESSARY	27.00	27.00
1	BOOTLID CRDI	NOT NECESSARY	29.00	10 4
		DEFORMED	696.00	696.00
1	REAR BUMPER LOWER COVER	CUT	206.00	206.00
		SERVICEABLE	58.00	
		TORN	114.00	
	Parameter and a comment of the control of the contr	CRACKED	607.00	25000000
	REAR BUMPER N/S REFLECTOR	CRACKED	46.00	46.00
	N/S REAR FENDER (NPA)	TO REPAIR SEE LABOUR	No. objective all P	
	LESS 10% DISCOUNT		-178.30	
			1,604.70	1,526.40
	SPECIAL NETT ITEMS			
1	SET REAR BUMPER CLIPS (SN)	NECESSARY	48.00	
4	REAR BUMPER TOP PROTECTOR (SN)	NECESSARY	80.00	
	SET BOOTLID STICKER (SN)	NECESSARY	100.00	100.00
	REAR N/S FENDER STICKER (SN)	NECESSARY	60.00	60.00
	SUNDRY (SN)	NECESSARY	50.00	20.00
	33.13.17(3.17)		338.00	278.00
	LABOUR		120.0	30.00
	TO DISMANTLE/REPLACE/TEST REVERSE SENSOR TO NEW BUMPER AND RESET TO THE SAME.		120.00	30.00
	TO DISMANTLE/REFIT THE INNER GARNISHES,INNER LININGS,INNER TRIMS,CUSHION SEAT,CARPET,ETC TO FACILITATE REPAIRS.		180.0	50.00
	TO LABOUR CHARGE FOR DISMANTLE AND RENEW THE ACCIDENT DAMAGED PARTS.INCLUDING KNOCK-OUT,STRAIGHTEN,REPAIR,RESHAPE AND ADJUST OF THE END PANEL,REAR N/S FENDER ETC.		700.0	
	TO PUTTY AND SPRAY PAINTING ON REAR BUMPER, END PANEL, REAR FENDER FENDER, REAR BOOTLID.		600.0	
	TO APPLY RUSTPROOFING ON THE REPAIRED AND	NOT NECESSARY	80.0	0
	REPLACED PANELS.		1,680.0	0 1,020.0
	GRAND TOTAL		3,622.7	0 2,824.4

Report Ref No. CS/AWA18015771/K1qd3n2



Page No.: 2 of 2

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

2,250.00

Report Ref No. CS/AWA18015771/K1qd3n2

KALVIN ANG WEI KUN

Automotive Assessor / Investigator

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 contact or tort, is accepted to any third party who may reply on the Report wholly or in part. Any third party acting or replying on this Report, in whole or in part, does so at his or her own risk.