23/03/2001 ASS, REC, BY:	REF: CS EGI 18	17/FE1F10	3 n 2 Special Instruct	ion:
Surveyor: Kalvin.		MENT (Office)		
From (Person) Vee Pei di	of	EGÍ	Date/Time	2019/18/8 2.33pm
Estimated Cost:		Bill to:		
OD THE WS TP RES TOD RE	S/EVA/INV/MV	7-CS		
To Inspect Vehicle No:	SHB 89	901 . 1	Insured: S	KM 39R
at Workshop m/s	Premier +	tutomotive	Tel: 65.	44 6682
of 23 changi	south ave 2	# 01-02		. 00 02
Policy No:			SKM 39R	SALPI
Sum Insured:		Excess:	19/19/	
Make of Veh: (Client's Record)			D.O.A	19/09/2018
CA / REV / REP. / REV 24 H	RS (up)		HODE	ndorsement:
Date/Time: 3.0 pm 20 20 9	Person Contacted	wee de	K Vehicl (IN	
Date/Time Action/Instruction	() Estima	te		
SHB 8990	1-cc3/11/6		193n2	DOA: 4/01/2016
SKM39R-	-× .	4		
01/9/18@1-31/m vevs	ied to Stev	a un hy	anni.	



5a.

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 Ir	nternationale Des Experts En Auton	
ERGO INSURANCE P	TE LTD	Ref : CS/EGI180171	137/K1td3
5 TEMASEK BOULEVARD #04-01 SUNTEC TOWER FIVE SINGAPORE 038985		Date: 20-09-2018 Code: EGI	
	Policy Parti	culars :- THIRD PARTY CLA	IM
Insured Veh.	SKM 39R	Veh. Inspected	SHB 8990J
Policy No.		Coverage (\$)	0.00
Claim No.	SKM39R/SA/pl	Excess (\$)	0.00
Assign From	YEE PEI LI	Assign Date	20/09/2018
2.	Vehic	le 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.	De	escription of Damages	Action of the Period of the
5.	TO SECURE AND THE SEC	General Information	
Accident Date	19/09/2018	Inspection Date	20/09/2018
Survey held at		VE SERVICES PTE LTD /ENUE 2 #01-02 SINGAPORE 48	36443

Remarks

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



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

Your Ref: SKM39R/SA/pl

Date: 21st September 2018

Our Ref: CS/EGI18017137/K1td3

Without Prejudice

The Motor Claims Department ERGO Insurance Pte Ltd

Attn: Pei Li

Dear Sirs/Mdm

PRELIMINARY ADVICE OF VEHICLE NO. SHB 8990J .

We thank you for the instruction on _20/09/2018.

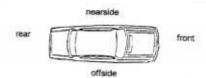
Please be informed that we had conducted the inspection of the abovementioned vehicle on 20/09/2018 at the premises of M/s PREMIER AUTOMOTIVE and have the following to report:-

Workshop Estimate Amount	: S\$	7,831.40	
Revised Estimate Amount	: S\$	2,657.20	
"Check" Items Amount	: S\$	135.00	
Market Value	: S\$	-	
Salvage Value	: S\$		
Nett Value	: S\$	2	

Description of Damage:

The vehicle sustained damages at the

o/s rear portion.



Comments/ Present Status:

Damages consistent.

Days of repair: 4 days.

We have NOT authorise repair.

Yours faithfully

Kalvin Ang Automotive Assessor

Nivitha (LKK Auto)

From:

Survey Report (ERGO Insurance Pte. Ltd.) <Survey.Report@ergo.com.sg>

Sent:

Thursday, 20 September 2018 2:33 PM

To:

'admin-d@lkkauto.com'

Cc:

'ASSIGNMENTS@LKKAUTO.COM'

Subject:

OI: SKM39R / TP: SHB8990J/LKK / DOA: 19/09/2018

Attachments:

SHB8990J - SAS n ESTIMATE.pdf; SHB8990J - PRS FORM.pdf

Dear Catherine/Nivitha,

In compliance with "State Courts Practice Directions Amendment No.1 of 2016" in regards to the Pre Repair Survey, both TP repairer and ERGO Insurance Pte Ltd have agreed on your company **LKK AUTO CONSULTANTS PTE LTD** to be the "Single Joint Expert".

Please conduct this survey request from PREMIER AUTOMOTIVE SERVICES PTE LTD.

ADDRESS

23 CHANGI SOUTH AVE 2

#01-02

SINGAPORE 486443

PERSON TO CONTACT

GOH WEE DEK @ 6544 6682 / 6214 8880 EXT 68

ERGO OFFICER-IN-CHARGE

: STEVE LIM

Note: To survey on without prejudice basis. Please note that our insured/insured driver has yet to e-file their SAS for this accident. Please advise the consistency of damages to third party vehicle. Obtain estimate from workshop and inform the repairer in writing, that you are require to conduct a re-survey before vehicle is returned to claimant. They are to contact your office directly. Please do keep us in the loop.

Please fill up the necessary on ERGO PRS Form from workshop and return to us together on your update of the survey status via Survey.Report@ergo.com.sg.

Attached is TP's SAS (note: reports not to be released to any Third Party).

Kindly acknowledge receipt of this email.

Regards, Yee Pei Li Claims Assistant (Motor)

ERGO Insurance Pte. Ltd.

5 Temasek Boulevard, #04-01 Suntec Tower Five Singapore 038985

DID. +65 6829 9194 Tel.: +65 6829 9199 Fax: +65 6829 9247

ERGO

www.ergo.com.sg

ERGO is one of the major insurance groups in Germany and Europe. Worldwide, ERGO is represented in more than 30 countries and concentrates on Europe and Asia. ERGO is part of Munich Re (Group), one of the world's leading risk carriers



ite:	20.09.20	18		Sent via Fax		
ır Reference:	SKM 39R	/SA/pl				10
	SHB 8990	300	 -	or		
ur Reference:	,	R AUTOMOTIVE SEI	RVICES PTE LT	Email D	8	edek.goh@premiertaxi.com / ary.shi@premiertaxi.com / ncent.chua@premiertaxi.com
ro-Ponair Sı	irvey (PRS)	Acknowledgement				
ehicle For Insp		SHB 8990J				
sured's Vehicl		SKM 39R				
ate Of Accider	nt:	19.09.2018				
e acknowlede	ge receipt of	your request for PRS on:	20.09.2018			
		ourts Practice Directions A	Amendment No.1 o	f 2016", do se	lect an as	ssessor from
		your selection in the box n			*	LKK
ie list below a	ind moreave y	your selection in the work				LIKIK
AIS	Automobile	Inspection Services Pte Ltd	LBS	L.B.S Auto Co	nsultants I	Pte Ltd
FTA	_	Consultancy Pte Ltd	LKK	LKK Auto Con		
IAS	_	raisal Service	PS	Priority Servi	ces	
JPK	JP Knights F		VAC	Vicom Ltd		
We ackn	owledge your red's driver ha	tion does not have your clier interest for direct settlement is not reported the accident t	t, we will assess & rev			estimate.
repared by:	h	. ^	Pei Li	6829	9194	claims@ergo.com.sg
Signature:	1	ter.				FAX: 6829 9247
Assessor use on Assignment Dat Assignment Tim Remarks:	e:		Date: Time Inspector: Vehicle not ava	ded workshop o	pointed d	ate and time. nce for the above job .
				nowledgement		mission to liability basis.

Shiau Chan (LKKAuto)

From:

Shiau Chan (LKKAuto)

Sent:

Friday, 21 September 2018 1:31 PM

To:

'Survey Report (ERGO Insurance Pte. Ltd.)'; assignments; 'Steve Lim'

Cc:

SUR

Subject:

RE: SKM39R / TP : SHB8990J/LKK / DOA : 19/09/2018

Attachments:

CSEGI18017137K1td3.pdf

Dear Steve,

Enclosed herewith preliminary advice of SHB 8990J.

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

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

From: Admin-D (LKKAuto)

Sent: Thursday, 20 September 2018 3:07 PM

To: 'Survey Report (ERGO Insurance Pte. Ltd.)' <Survey.Report@ergo.com.sg>; assignments

<assignments@lkkauto.com> Cc: SUR <sur@lkkauto.com>

Subject: RE: SKM39R / TP: SHB8990J/LKK / DOA: 19/09/2018

Dear Sir/Mdm,

Thank you for the assignment.

BEST REGARDS,

G.Nivitha | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: <u>assignments@lkkauto.com</u> | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Survey Report (ERGO Insurance Pte. Ltd.) [mailto:Survey.Report@ergo.com.sg]

Sent: Thursday, 20 September 2018 2:33 PM

To: 'admin-d@lkkauto.com' <admin-d@lkkauto.com>

Cc: 'ASSIGNMENTS@LKKAUTO.COM' < ASSIGNMENTS@LKKAUTO.COM>

Subject: OI: SKM39R / TP: SHB8990J/LKK / DOA: 19/09/2018

Dear Catherine/Nivitha,

In compliance with "State Courts Practice Directions Amendment No.1 of 2016" in regards to the Pre Repair Survey, both TP repairer and ERGO Insurance Pte Ltd have agreed on your company LKK AUTO CONSULTANTS PTE LTD to be the "Single Joint Expert".

Please conduct this survey request from PREMIER AUTOMOTIVE SERVICES PTE LTD.

ADDRESS

23 CHANGI SOUTH AVE 2

#01-02

Text size + -

Enquire Transaction History

Transaction History Details

Log Date/Time:

28 May 2014 / 09:37:56

Receipt No.:

AACCK001-AX239-140528-000010

Asset Type:

Vehicle

Transaction Amount:

\$73,050.00

Asset ID:

SHB8990J

Channel:

AA Counterless - CYCLE & CARRIAGE KIA PTE LTD

Transaction Type:

Business Transaction

01.02 Register New Vehicle (AA)

Reference No.:

20140528093756475034

Vehicle No.:

SHB8990J

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 Date: 28 May 2014

Original Registration

28 May 2014

Date:

KIA

Vehicle Make: Vehicle Model:

OPTIMA 1.7(A) DIESEL

Chassis No.:

KNAGM414ME5463154

Engine No.:

D4FDDH309736

Motor No .:

Propellant:

Trailer Chassis No.:

Diesel

Passenger Capacity:

4

Engine Capacity:

1685

Power Rating:

1584

Unladen Weight: Maximum Laden

2050

Weight:

Primary Color:

Silver

Secondary Color:

Manufacturing Year:

2013

Open Market Value:

\$19,996.00

Minimum PARF

\$7,497.00

Benefit:

Y

PARF Eligibility:

No. of Transfer:

0

Effective Ownership

28 May 2014 09:37:56

Date/Time:

COE No :

2014052801000881K

COE Expiry Date:

27 May 2022

COE Bid Category:

Actual QP/PQP Paid

Amount:

\$60,414.00

Lifespan Expiry Date:

27 May 2022

Owner ID Type:

Company

CASH SALE/WORK ORDER No: AK 0994



PEOPLE'S VEHICLE SERVICE PTE LTD

BLK 3023A, UBI ROAD 1 #01-60, SINGAPORE 408717
TEL: 6743 1987 (3 LINES) FAX: 6743 0013
Reg No: 200415052W

實 就 Messrs:	PREM	IKN 7gx	Date,	207 V
	3 8990 I	・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・	Muny	***********
	AH SKELL	<u>1</u>		
10	EGA		***************************************	
其他 Remark: AC	() Kuy			
时间: 211: 0	2114	2220	AMOUNT: \$	
注 意:本公司對所施之 NOTE: Vehicle is towed at vehicle whilst being	平納、在進行中和有任何指 owner's risk. The company acc towed.	夫亥破壞、一概由卓主自 epts no responsibility for dan	行角术。 nages or other misdemeanour t	to your
經 手 人 Authorised by:	gr. 4.	收貸人 Received by:	84	

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

20-Sep-18

ESTIMATE REPAIR BILL FOR KIA OPTIMA REGN NO: SHB 8990 J

1 pc	Rear o/s air vent 💢 514	\$	30.00
1 pc	Rear o/s fender ##	\$	1,205.00
1 pc	Rear o/s fender inner shield 🗴 🐾	\$	120.00
1 pc	Rear windscreen moudling	\$	87.00
1 pc	Rear bumper * / yeir	\$	696.00
1 pc	Rear bumper side bracket o/s > 5th	\$	29.00
1 pc	Rear o/s lower arm	\$	351.00
1 pc	Rear o/s shock absorber > 5	\$	313.00
1 pc	Rear o/s trailing arm 😿 🎷	\$	159.00
1 pc	Rear o/s assist arm 🔀 🏂 💆	\$	163.00
1 pc	Rear o/s bearing 🔀 🧬	\$	349.00
1 pc	Rear o/s upper arm 😠 🔑	\$	84.00
1 pc	Hub & Bearing Assy- Rear & St.	S	349.00
1 pc	Rear o/s knuckle arm 😕 💉	S	525.00
1 pc	Rear o/s fender inner trim	\$	184.00
1 pc	Rear o/s rim × x	\$	246.00
1 pc	Rear o/s wheel cover - Land	\$	116.00
		\$	5,006.00
	Less 10%	\$	500.60
		\$	4,505.40

S/NETT		
1 set	Rear bumper clips × 22	\$ 48.00
1 set	Rear fender inner shield clips > 19	\$ 38.00
1 pc	Rear o/s fender sticker	\$ 60.00
1 pc	Rear bumper top protector	\$ 80.00 50
1 pc	Sealant	\$ 50.00

ESTIMATE REPAIR BILL FOR KIA OPTIMA REGN NO: SHB 8990 J

Towing Fee	\$	50.00
Sundry nec	\$	50.00 Zo
To check wheel alignment	\$	80.00 × 11
To dismantle and refit rear windscreen	\$	120.00 /00
To dismantle and replace the rear o/s undercarriage	\$	250.00 77
To dismantle / refit reverse sensor to new bumper and reset to the same	\$	120.00 ×1,
To dismantle / refit the inner garnishes, inner linings, inner trims, cushion seat, carpet, etc to facilitate repairs.	s	180.00 50
To labour charge for dismantle and renew the accident damaged parts. To heat/weld, cut-off the rear o/s fender. Including knock-out, straighten, repair, reshape and adjust of the rear o/s fender inner panel etc	\$	1,000:00
To putty and spray painting on rear bumper, rear o/s fender, rear o/s side panel, rear o/s fender inner panel, rear bumper	\$	1,000.00
To apply rustproofing on the repaired and replaced panels.	\$	200.00 50
	\$	7,831.40

(ALL THE REPAIR COSTS ARE SUBJECTED TO GST)

THE ABOVE ESTIMATED COST OF REPAIR DO NOT INCLUDE ANY UNFORESEEN DAMAGES.

Calui (Clay

20/9/18 15 45 15 KK Auto Consultants hence notify the Repairer of the following:

• To resurvey before lafter spray pointing

• To display damaged part(s) during resurvey

• Parts prices are subject to confirmation.

• Third party survey is on a "Without Prejudice".

• Ma stream mattendion is allowed.

• Ma stream mattendion is allowed.

• Machine to the grown insurance Confirmation in surface.

- . Third party survey is on a "Without Prejudice" basis
- The state of the is the first to be a company over from insurance Company



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

14242 122		Affiliated to Federation Interna	tionale Des Experts En Autom	
RGO INSUR	ANCE PT	ELTD	Ref : CS/EGI1801713	37/K1td3n2
TEMASEK E 404-01 SUNT SINGAPORE	EC TOWE	RD ER FIVE	Date: 01-10-2018 Code: EGI	
	20-12-13	Policy Particula	rs :- THIRD PARTY CLAI	M
Insured	d Veh.	SKM 39R	Veh. Inspected	SHB 8990J
Policy			Coverage (\$)	0.00
Claim		SKM39R/SA/pl	Excess (\$)	0.00
Assign	A1. (20. A26. A11.)	YEE PEI LI	Assign Date	20/09/2018
2.		Vehicle Pa	rticulars & Condition	CONTRACTOR OF THE
	Model	KIA OPTIMA	c.c	1685
Engine	No.	HIDDEN	Year of Reg.	2014
Chassi		KNAGM414ME5463154	Colour	SILVER
Odome	eter	434291	Steering	IN ORDER
Brakes	3	IN ORDER	Modification	STANDARD ALLOY RIM
Genera	al	FAIR		
3.	S X S	Con	ditions of Tyres	
		Size	Make	Balance
R/H Fr	ont Tyre	205/65 R16	MAXXIS	7 mm
L/H Fro	ont Tyre	205/65 R16	MAXXIS	7 mm
R/H Re	ear Tyre	205/65 R16	MAXXIS	7 mm
L/H Re	ar Tyre	205/65 R16	MAXXIS	7 mm
4.			iption of Damages	
	EHICLE SU	STAINED DAMAGES AT THE ETAILS.	O/S REAR PORTION.	
5.			eral Information	
	ent Date	19/09/2018	Inspection Date	20/09/2018
Surve	y held at	PREMIER AUTOMOTIVE S	ERVICES PTE LTD	
11 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	2.0	23 CHANGI SOUTH AVENU	JE 2 #01-02 SINGAPORE 48	6443
5a.			Remarks	
A)THE B)IN A	INSPECTION	ON WAS CONDUCTED ON A CE TO YOUR INSTRUCTION	"WITHOUT PREJUDICE" BA S, WE HAVE NOT AUTHOR	ISIS. ISED REPAIRS.
5b.			nate 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. SHB 8990J

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	REAR O/S AIR VENT	SERVICEABLE	30.00	12
10	REAR O/S FENDER	BENT	1,205.00	1,205.00
11.15	REAR O/S FENDER INNER SHIELD	SERVICEABLE	120.00	
	REAR WINDSCREEN MOULDING	NECESSARY	87.00	87.00
	REAR BUMPER	TO REPAIR SEE LABOUR	696.00	E-
1	REAR BUMPER SIDE BRACKET O/S	SERVICEABLE	29.00	
1	REAR O/S LOWER ARM	SERVICEABLE	351.00	87
1	REAR O/S SHOCK ABSORBER	SERVICEABLE	313.00	9-
1	REAR O/S TRAILING ARM	SERVICEABLE	159,00	107
1	REAR O/S ASSIST ARM	SERVICEABLE	163.00	19
1	REAR O/S BEARING	SERVICEABLE	349.00	
- 1	REAR O/S UPPER ARM	SERVICEABLE	84.00	
1	HUB & BEARING ASSY-REAR	SERVICEABLE	349.00	
1	REAR O/S KNUCKLE ARM	SERVICEABLE	525.00	129
1	REAR O/S FENDER INNER TRIM	SERVICEABLE	184.00	
1	REAR O/S RIM	SERVICEABLE	246.00	8
1	REAR O/S WHEEL COVER	GRAZED	116.00	
	LESS 10% DISCOUNT		-500.60	-140.80
			4,505.40	1,267.20
	SPECIAL NETT ITEMS			
-	SET REAR BUMPER CLIPS (SN)	NOT NECESSARY	48.00	
	SET REAR FENDER INNER SHIELD CLIPS (SN)	NOT NECESSARY	38.00	100000000000000000000000000000000000000
	REAR O/S FENDER STICKER (SN)	NECESSARY	60.00	60.00
	REAR BUMPER TOP PROTECTOR (SN)	NECESSARY	80.00	50.00
	SEALANT (SN)	NECESSARY	50.00	50.0
	SUNDRY (SN)	NECESSARY	50.00	
	Dec 8 5		326.00	180.0
	LABOUR		1000000	
	TOWING FEE.		50.00	50.0

Report Ref No. CS/EGI18017137/K1td3n2



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.:2 of 2

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	TO CHECK WHEEL ALIGNMENT.	NOT NECESSARY	80.00	-
	TO DISMANTLE AND REFIT REAR WINDSCREEN.		120.00	100.00
	TO DISMANTLE AND REPLACE THE REAR O/S UNDERCARRIAGE.	NOT NECESSARY	250.00	-
	TO DISMANTLE/REFIT REVERSE SENSOR TO NEW BUMPER AND RESET TO THE SAME.	NOT NECESSARY	120.00	-
	TO DISMANTLE/REFIT THE INNER GARNISHES, INNER LININGS, INNER TRIMS, CUSHION SEAT, CARPET, ETC TO FACILITATE REPAIRS.		180.00	50.00
	TO LABOUR CHARGE FOR DISMANTLE AND RENEW THE ACCIDENT DAMAGED PARTS. TO HEAT/WELD, CUT-OFF THE REAR O/S FENDER, INCLUDING KNOCK-OUT, STRAIGHTEN, REPAIR, RESHAPE AND ADJUST OF THE REAR O/S FENDER INNER PANEL ETC. INCLUSIVE OF THE REPAIR OF REAR BUMPER.		1,000.00	600.00
	TO PUTTY AND SPRAY PAINTING ON REAR BUMPER, REAR O/S FENDER, REAR O/S SIDE PANEL, REAR O/S FENDER INNER PANEL, REAR BUMPER.		1,000.00	360.00
	TO APPLY RUSTPROOFING ON THE REPAIRED AND REPLACED PANELS.		200.00	50.00
			3,000.00	1,210.00
	GRAND TOTAL		7,831.40	2,657.20

2,100.00

Report Ref No. CS/EGI18017137/K1td3n2

KALVIN ANG WEI KUN

Automotive Assessor / Investigator

St. S.

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.