

ASS. REC. BY:

REF: CS/FCI 18018 536/Avd3

n2

Special Instruction:

Surveyor:

ASSIGNMENT (Office)

From (Person): CWS Serene Lee of FCI Date/Time: 11/10/18 @ 5.43pm

Estimated Cost: _____ Bill to: _____

OD ☒ TP WS / TP RES / OD RES / EVA / INV / MV / CSTo Inspect Vehicle No: SDT 909B Insured: SH 7989Jat Workshop m/s Progressive Car Tel: 67415336of Blk 3022A Ubi Road 1 #01-45/46Policy No: _____ Claim No: D18007343MFSH

Sum Insured: _____ Excess: _____

Make of Veh: _____ D.O.A. 08/10/2018

(Client's Record)

CA / REV / REP. / REV 24 HRS (up) H.O.D. Endorsement: _____Date/Time: 9.52am @ 12/10/18 Person Contacted: pei wen Vehicle IN / OUT

Date/Time Action/Instruction (✓) Estimate

SDT 909B-XSH 7989J - CC3 / AIG 18012147 / N#b3q2 D.O.A: 29/06/1812/10/18- VIN 1 yet (500)15/10/18- vehicle still not in (500)30/10/18 Informed FCI pending est from repairer

Suzuki

ASSIGNMENT

From: Date: 29/10/2018

Estimated Cost:

OD ☒ WS / TP RES / OD RES / EVA / INV / MYTo inspect Vehicle No: SDT909B
at Workshop m/s Progressive Car
of BLK 3022A Ubi Rd 1 # 01-45/46

Insured:

Policy No.

Claims No.

Sum Insured: Excess:

(Client's Record)

Make of Veh:

11:30am @ owner waiting

(Policy Condition)

Remark: The veh had commenced its
repair at the time of inspection.

N/S	O/S

Bal. or Market Value:

IDAC Accident Report: Consistent? : Yes or No

GIA / PR Seen: Consistent? : Yes or No

Est. Repairs: days Res.: Yes or No

Lum Sum: % 3 Val.: Yes or No

CA / REV / REP. / 24 HRS (wp)

Vehicle: IN / OUT

Date: Person Contacted:

Veh No: SDT909B. Yr Regn: 2017 Dec.

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

Truck / Trailer or

Make: Toyota Voxy. Hybrid C.C. 1797

Colour: White. A/C: Insured / Std / NI / NA

Sp. Reading: 17658. T/Radio: Insured / Std / NI / NA

Eng/No:

C/No:

2WR800269706

Gen. Cond: ☒ Good / Fair / Poor / BurntSteering: ☒ In order / Jammed / Leaked / Burnt orBrake: ☒ In order / Jammed / Leaked / Burnt or

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

Tyre Size: F:

195/65R15

R:

195/65R15.

BS / DUN / EXNOVA / ☒ GS / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or

Front

Rear

R/Bal. 06 mm

R/Bal. 06 mm

L/Bal. 06 mm

L/Bal. 06 mm

D.O.A.

D.O.I.

29/10/18.

Survey held at

Progressive cubi.

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

The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time Action / Instruction

TP 1st Cap

14/11/18 @530pm Final fig \$450 Confirmed with Ray (Red 3783.05, 89%)
15/11/18 Email preli revised to FCI

RECEIVED 15 NOV 2018

Date/Time, File Pass to?

☐

: Preli. Report

1)

☐

: Final Report

Date/Time, File Return to?

2)

15/11 - typist

Days Of Repair: 2

Resurvey No. of Trip: -

Survey Fee:

Transportation:

) \$ + RS \$

) Photos

) Others

TOTAL

Report Format :

cws

Lump Sum / I.B.I. (\$

450/2

Add Fee:

☐

Site Insp (\$

☐

Interview (\$

☐

Tech. Invs (\$

☐

Weekend (\$

135

50

9

194



Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Your ref: D18007343MFSH

Our ref: CS/FCI18018536/Avd3

Date : 15/11/2018

The Motor Claims Department
MS FIRST CAPITAL INSURANCE LTD

Dear Sir/Madam,

INITIAL INSPECTION REPORT OF VEHICLE NO. SDT 909B

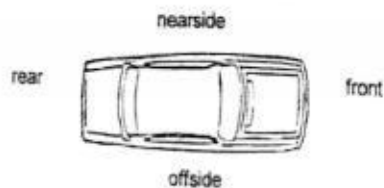
We thank you for your instruction on 11/10/2018

Please be informed that we had conducted the inspection of the above mentioned vehicle on 29/10/2018 at the premises of M/s PROGRSSIVE CAR CARE PTE LTD and have the following to report:-

Workshop Estimate Amount	: S\$4,233.05
Revised Estimate Amount	: S\$450.00
"Check" Items Amount	: S\$
Market Value	: S\$
LTA Reimbursement Value	: S\$
Nett Value	: S\$

Description of Damage:

The vehicle sustained damages at the rear portion



Comments/Present Status:
Damages Consistent

Yours faithfully,

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

MOTOR SURVEY ASSIGNMENT

Date	09-10-2018	Our Ref No. D18007343MFSH
Accident Date	08-10-2018	Claim Type. Third Party
Insured Vehicle	SH7989J	Third Party Vehicle. SDT909B
Survey Location	BLK 3022A UBI ROAD #01-45/46	
Contact Person.	PEI WEN NG	
Contact No.	67415336/ 0	Fax No. 67417208
Survey Type	WITHOUT PREJUDICE:	
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	PROGRESSIVE CAR CARE PTE LTD	Attention. NIL
Cc : TP Solicitor	NA	TP Solicitor Fax No. NA
Officer Incharge	SERENE	

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.

Veron Chen (LKKAUTO)

From: Veron Chen (LKKAUTO)
Sent: Thursday, 15 November 2018 9:36 AM
To: 'CWS Motor Claims'
Cc: 'Serene Ler'; SUR
Subject: RE: SURVEY ASSESSMENT - D18007343MFSH/1, SDT 909B
Attachments: SDT 909B PRELI ADVISED.pdf

Dear Sir/Madam,

Enclosed preliminary revised of vehicle SDT 909B
Date of survey: 29/10/2018
Number of days : 2 days

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Veron Chen (LKKAUTO)
Sent: Tuesday, 30 October 2018 8:55 AM
To: 'CWS Motor Claims' <cwsmotorclaims@msfirstcapital.com.sg>
Cc: 'Serene Ler' <Serener@msfirstcapital.com.sg>; SUR <sur@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D18007343MFSH/1, SDT 909B

Dear Sir/Madam,

Please be informed that we have inspected the vehicle SDT 909B on 29/10/2018.

We are pending estimate from repairer.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Admin-D (LKKAUTO)
Sent: Friday, 12 October 2018 9:58 AM
To: 'CWS Motor Claims' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>
Cc: 'Serene Ler' <Serener@msfirstcapital.com.sg>; SUR <sur@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D18007343MFSH/1

Dear Sir/Mdm,

Thank you for the assignment.

Please be informed vehicle not in workshop, repairer will arrange.

BEST REGARDS,

G.Nivitha | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315

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

From: CWS Motor Claims [<mailto:cwsmotorclaims@msfirstcapital.com.sg>]

Sent: Thursday, 11 October 2018 5:42 PM

To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>; Serene Ler <SereneLer@msfirstcapital.com.sg>

Subject: PRI: SURVEY ASSESSMENT - D18007343MFSH/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.

Note: All the accident reports are uploaded into CWS for your perusal.

Best Regards,

Admin Team

Claim Workflow System

Motor Claims Department

MS First Capital Insurance Limited

Tel : 6507 3848

Fax : 6507 3849

PS: This is a system generated mail. Please do not reply to this mail.



This email has been checked for viruses by AVG antivirus software.
www.avg.com

Veron Chen (LKKAuto)

From: Veron Chen (LKKAuto)
Sent: Tuesday, 30 October 2018 8:55 AM
To: 'CWS Motor Claims'
Cc: 'Serene Ler'; SUR
Subject: RE: SURVEY ASSESSMENT - D18007343MFSH/1, SDT 909B

Dear Sir/Madam,

Please be informed that we have inspected the vehicle SDT 909B on 29/10/2018.

We are pending estimate from repairer.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

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

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Cc: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>; Serene Ler <Serener@msfirstcapital.com.sg>
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Kindly submit your report via CWS within the next 14 days.

Note: All the accident reports are uploaded into CWS for your perusal.

Best Regards,
Admin Team
Claim Workflow System
Motor Claims Department
MS First Capital Insurance Limited
Tel : 6507 3848
Fax : 6507 3849

PS: This is a system generated mail. Please do not reply to this mail.



This email has been checked for viruses by AVG antivirus software.
www.avg.com

Veron Chen (LKKAUTO)

From: Veron Chen (LKKAUTO)
Sent: Thursday, 15 November 2018 10:10 AM
To: 'Ray'
Cc: Peiwen; SUR
Subject: SDT 909B-DOA: 8/10/2018

Dear Ray,

WITHOUT PREJUDICE

Confirmed amount \$450 @ 2 working days.

Kindly send Final invoice and all supporting documents to First Capital Ins Ltd.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

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

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

Progressive Car Care Pte Ltd

Blk 3022A Ubi Road 1 #01-45/46 Singapore 408716
 TEL: 6741 5336 FAX: 6741 7208 Email: claims@procarcare.com.sg
 GST:201006949C RCB NO:201006949C

M/S : GAN HUI BIN
 BLK 175 WOODLANDS ST 13 #08-329
 SINGAPORE 730175

Estimate No: **EST1504147**
 Date: 09 Oct 2018
 Policy No: GA309898
 Veh Reg No: **SDT909B**
 Make/Model: TOYOTA VOXY
 HYBRID 1.8V A
 Chassis No: ZWR800269706
 Engine No: 2ZR8192141
 Reg. Date: 29/12/2017

ATTN: FIRST CAPITAL

Your Ref No: TP 1018-5254
 Claim Type: Third Party
 Accident Date: 08/10/2018
 TP Veh Reg No: SH 7989 J

Estimate Repair Cost to Vehicle No :SDT909B

Description	U/Price	Quantity	Price SS	Amount SS
List Price				
1 REAR BOOT RUBBER	410.30	1 PC	410.30 ✕	
2 REAR BOOT TOP LOCK	609.70	1 PC	609.70 ✓	
3 REAR BOOT BOTTOM LOCK	85.90	1 PC	85.90 ✓	
4 REAR BOOT TOYOTA LOGO	96.90	1 PC	96.90 ✓	
5 REAR BOOT OUTER CHROME	411.40	1 PC	411.40 ✕	
6 REAR NUMBER PLATE LAMP	78.30	2 PC	156.60 ✕	
7 REAR BOOT GLASS MOULDING	103.40	1 SET	103.40 ✕	
8 REAR PANEL	749.10	1 PC	749.10 ✕	
9 REAR PANEL TOP GARNISH	252.00	1 PC	252.00 ✕	
10 REAR BUMPER	911.60	1 PC	911.60 ✕	
11 REAR BUMPER CLIPS	3.89	10 PC	38.90 ✕	
12 REAR BUMPER SIDE HOLDER - LH	60.70	1 PC	60.70 ✕	
13 REAR BUMPER SIDE HOLDER - RH	60.70	1 PC	60.70 ✕	
14 REAR BUMPER BRACKET - LH	55.10	1 PC	55.10 ✕	
15 REAR BUMPER BRACKET - RH	55.10	1 PC	55.10 ✕	
16 REAR BOOT HYBRID SYNERGY DRIVE LOGO	0.00	1 PC	0.00 ✓	
			4,057.40	
		Less 25%	1,014.35	3,043.05
Special Net				
17 REAR BUMPER SENSOR	220.00	1 SET	220.00 ✕	
			220.00	220.00
Labour				
18 TO KNOCK OUT DENTS ON REAR PANEL, REMOVE, REPLACE ACCIDENT PARTS	400.00	1 JOB	400.00 200	
19 TO RESPRAY PAINT ON ACCIDENT PORTIONS - PEARL PAINT	500.00	1 JOB	500.00 200	
20 TO TRANSFER REAR BUMPER SENSOR	50.00	1 JOB	50.00 ✓	
21 TO CHECK WIRING	20.00	1 JOB	20.00 ✕	
			970.00	970.00

Progressive Car Care Pte Ltd

Blk 3022A Ubi Road 1 #01-45/46 Singapore 408716
TEL: 6741 5336 FAX: 6741 7208 Email: claims@procarcare.com.sg
GST 201006949C RCB NO:201006949C

M/S : GAN HUI BIN
BLK 175 WOODLANDS ST 13 #08-329
SINGAPORE 730175

ATTN: FIRST CAPITAL

Your Ref No: TP 1018-5254
Claim Type: Third Party
Accident Date: 08/10/2018
TP Veh Reg No: SH 7989 J

Estimate No: **EST1504147**
Date: 09 Oct 2018
Policy No: GA309898
Veh Reg No: **SDT909B**
Make/Model: TOYOTA VOXY
HYBRID 1.8V A
Chassis No: ZWR800269706
Engine No: 2ZR8192141
Reg. Date: 29/12/2017

Estimate Repair Cost to Vehicle No :SDT909B

Description	U/Price	Quantity	Price SS	Amount SS
Total				SS 4,233.05
Add GST @ 7%				296.31
Total Amount Payable				SS 4,529.36

TOTAL: SINGAPORE DOLLAR FOUR THOUSAND FIVE HUNDRED TWENTY NINE AND CENTS THIRTY SIX ONLY

For Progressive Car Care Pte Ltd


AUTHORISED SIGNATURE

Adrian Lim
P/P 29/10/18.
02 days

Progressive Car Care Pte Ltd

Blk 3022A Ubi Road 1 #01-45/46 Singapore 408716
TEL: 6741 5336 FAX: 6741 7208 Email: claims@proccare.com.sg
GST:201006949C RCB NO:201006949C

2 day

M/S : GAN HUI BIN
BLK 175 WOODLANDS ST 13 #08-329
SINGAPORE 730175

Estimate No: EST1504147
Date: 09 Oct 2018
Policy No: GA309898
Veh Reg No: SDT909B
Make/Model: TOYOTA VOXY
HYBRID 1.8V A
Chassis No: ZWR800269706
Engine No: 2ZR8192141
Reg. Date: 29/12/2017

ATTN: FIRST CAPITAL

Your Ref No: TP 1018-5254
Claim Type: Third Party
Accident Date: 08/10/2018
TP Veh Reg No: SH 7989 J

Estimate Repair Cost to Vehicle No :SDT909B

Description	U/Price	Quantity	Price SS	Amount SS
List Price				
1 REAR BOOT RUBBER	410.30	1 PC	410.30	
2 REAR BOOT TOP LOCK	609.70	1 PC	609.70	
3 REAR BOOT BOTTOM LOCK	85.90	1 PC	85.90	
4 REAR BOOT TOYOTA LOGO	96.90	1 PC	96.90	
5 REAR BOOT OUTER CHROME	411.40	1 PC	411.40	
6 REAR NUMBER PLATE LAMP	78.30	2 PC	156.60	
7 REAR BOOT GLASS MOULDING	103.40	1 SET	103.40	
8 REAR PANEL	749.10	1 PC	749.10	
9 REAR PANEL TOP GARNISH	252.00	1 PC	252.00	
10 REAR BUMPER	911.60	1 PC	911.60	
11 REAR BUMPER CLIPS	3.89	10 PC	38.90	
12 REAR BUMPER SIDE HOLDER - LH	60.70	1 PC	60.70	
13 REAR BUMPER SIDE HOLDER - RH	60.70	1 PC	60.70	
14 REAR BUMPER BRACKET - LH	55.10	1 PC	55.10	
15 REAR BUMPER BRACKET - RH	55.10	1 PC	55.10	
16 REAR BOOT HYBRID SYNERGY DRIVE LOGO	0.00	1 PC	0.00	
			4,057.40	
		Less 25%	1,014.35	3,043.05
Special Net				
17 REAR BUMPER SENSOR	220.00	1 SET	220.00	220.00
Labour				
18 TO KNOCK OUT DENTS ON REAR PANEL. REMOVE. REPLACE ACCIDENT PARTS	400.00	1 JOB	400.00 200	✓
19 TO RESPRAY PAINT ON ACCIDENT PORTIONS - PEARL PAINT	500.00	1 JOB	500.00 200	✓
20 TO TRANSFER REAR BUMPER SENSOR	50.00	1 JOB	50.00	✓
21 TO CHECK WIRING	20.00	1 JOB	20.00	✓
			970.00	970.00

Total: 450.



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				
MS FIRST CAPITAL INSURANCE LTD			Ref : CS/FCI18018536Avd3n2	
36 ROBINSON ROAD #16-01 CITY HOUSESINGAPORE 068877			Date : 20-11-2018	
			Code : FCI2	
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SH 7989J	Veh. Inspected	SDT 909B	
Policy No.		Coverage (\$)	0.00	
Claim No.	D18007343MFSH	Excess (\$)	0.00	
Assign From	SERENE	Assign Date	11/10/2018	
2. Vehicle Particulars & Condition				
Make & Model	TOYOTA VOXY HYBRID	c.c	1797	
Engine No.	HIDDEN	Year of Reg.	2017	
Chassis No.	ZWR800269706	Colour	WHITE	
Odometer	17658	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	GOODYEAR	6 mm	
L/H Front Tyre	195/65 R15	GOODYEAR	6 mm	
R/H Rear Tyre	195/65 R15	GOODYEAR	6 mm	
L/H Rear Tyre	195/65 R15	GOODYEAR	6 mm	
4. Description of Damages				
THE VEHICLE SUSTAINED DAMAGES AT THE REAR PORTION. DAMAGES SEE DETAILS.				
5. General Information				
Accident Date	08/10/2018	Inspection Date	29/10/2018	
Survey held at	PROGRESSIVE AUTOMOTIVE PTE LTD BLK 3022A UBI ROAD 1 #01-45/46, SINGAPORE 048716			
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:		2 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 909B

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	REAR BOOT RUBBER	NOT NECESSARY	410.30	-
1	REAR BOOT TOP LOCK	NOT NECESSARY	609.70	-
1	REAR BOOT BOTTOM LOCK	NOT NECESSARY	85.90	-
1	REAR BOOT TOYOTA LOGO	NOT NECESSARY	96.90	-
1	REAR BOOT OUTER CHROME	NOT NECESSARY	411.40	-
2	REAR NUMBER PLATE LAMP @\$78.30	NOT NECESSARY	156.60	-
1	SET REAR BOOT GLASS MOULDING	NOT NECESSARY	103.40	-
1	REAR PANEL	NOT NECESSARY	749.10	-
1	REAR PANEL TOP GARNISH	NOT NECESSARY	252.00	-
1	REAR BUMPER	TO REPAIR SEE LABOUR	911.60	-
10	REAR BUMPER CLIPS @\$3.89	NOT NECESSARY	38.90	-
1	REAR BUMPER SIDE HOLDER-LH	NOT NECESSARY	60.70	-
1	REAR BUMPER SIDE HOLDER-RH	NOT NECESSARY	60.70	-
1	REAR BUMPER BRACKET-LH	NOT NECESSARY	55.10	-
1	REAR BUMPER BRACKET-RH	NOT NECESSARY	55.10	-
1	REAR BOOT HYBRID SYNERGY DRIVE LOGO (NPA)	NOT NECESSARY	-	-
	LESS 25% DISCOUNT		-1,014.35	-
			3,043.05	-
SPECIAL NETT ITEMS				
1	SET REAR BUMPER SENSOR (SN)	NOT NECESSARY	220.00	-
			220.00	-
LABOUR				
	TO KNOCK OUT DENTS ON REAR PANEL, REMOVE, REPLACE ACCIDENT PARTS. INCLUSIVE OF THE REPAIR OF REAR BUMPER.		400.00	200.00
	TO RESPRAY PAINT ON ACCIDENT PORTIONS-PEARL PAINT.		500.00	200.00
	TO TRANSFER REAR BUMPER SENSOR.		50.00	50.00
	TO CHECK WIIRNG.	NOT NECESSARY	20.00	-
			970.00	450.00



GRAND TOTAL		4,233.05	450.00
RECOMMENDED COST OF REPAIRS			450.00

Report Ref No. CS/FC118018536Avd3n2

ADRIAN LING WAI PING

B.Eng,AMSOE,AMIRTE,AMSAE-A,M.MATAI

Licensed Appraiser

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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.