(08/11/43)	REF: NO TO LO A D	()	
Bineya: Kolyin	REF: NS/TN(180	18771/Klabn2	
	ASS	SIGNMENT	14
-11	Date:	Veh No: SHA 42	36K TREGOT 16 In 2016
From: Estimate/Cost	0810.	Type: M.Car / M.Cycle / Bus / Van	Lorry / Q / Prime Mover /
OD ITP INS ITP RESIDD RES	I EVA ( NIV I DIVI	Truck / Trailer or	
-To Insped Vehicle No.	COLUMN TALL		- Its 00 1685 1.
at Workshop m/s		- Colour Rhe	AJC: Instal Std / NI/NA
141	2.84	Sp.Reading 40/86	T/Radio: Insuded / Std / NI / NA
Insured: SKL 8864			
		Eng/No:	1LBx14m6n091390
Policy No. 5056005	123-101	Gen. Cond: Good F G Poor I	
		Steering: Inor 1 Jammed / L	
Sum in sured: .	Excess:		
(Client's Record)		//	
Make of Veh:		Modi: Nil / S/Rim / STD Q	200 / Kerit
		Tyre Size: F: .	205/60R16
(Policy Condition)		R:	£
Remark: The veh had comme repair at the time of			SILIZAI-MICIOHTSUIPIRISUMII
report at the time of	inspection.	TOYO / YOKO or	
Ball or Market Value:		Front 1	Rear A mm
IDAC Accident Roort:	Consistent?: Yes or No	R/Bal. 7 mr	" - 1
GIA / PR Seen:	Consistent?: Yes or No	L/Bal. 7 mi	D.O.L. 16/10/18
Est. Repairs:	days Res.: Yes or No	D.O.A. 15/10/1	CAC = 11 1
Lum Sum:	_% 3 Val.: Yes or No	Survey held at	
GA'/ REV / REP. / 2	4 HRS	Des. of Damages : Frt / Re	ar   O/S   N/S   U/C   Rooftop or
Date: Dave	Vehicle: 1	N/OUT	ne / Body Structure affected due to collision
	on Contacted;	The UIC I Chassis tran	ne / Body Structure anected due to common
	nstruction BbK - (13/CAL)50435	11/11/hr3m - DA	- 201815 Inc
	M-X	*/ /////	43
17/10/8 Cham	el 45\$1000 /2	Pgs. (Red 62994.	77, 75%)
	RECEIV	ELI 1 6. 001 Z010	
	N =====	*	
	14		
		3. 8: 6	
Dateffirm, File Pass to?	: Preil. Report	Days Of Repair:	2
NIRTO TURGET		Resurvey No. of Trip:	Survey Feet
1110	: Final Report	Vestively	Transportation:
DalaTine, File Return to?		Add Fee: :Site Insp (\$	)S+RS,SI
`2}		: Interview	) Photos
	70	: Tech: Invs (\$_	) Ohers 160
Report Format:	0 /10012	: Weekend (\$	
Lump Sum / 1,3d: (	\$ (000)		TOYAL

TP Claims against NTUC Income: Follow-Through Survey

Date: 18/10/2018

S/No	Income Reference	Claimant (Owner / Taxi Company)	Claimant Vehicle No.	Income Vehicle No.	Date of Accident	ئنا	stimate	Tentative repair cost	air cost
-	MT/1015863-002	CITYCAB PTE LTD	SHA 9911L	_	13/10/2018	s	3,382.82	\$ 2,5	2,500.00
, ,	MT/1015433-002	COMFORT TRANSPORTATION PTE LTD	SHA 7742X	SLG 4449J	12/10/2018	s	3,705.28	\$	200.00
, "	MT/1016123-001	12	SHA 4236K	SKL 8864C	15/10/2018	s	3,994.77	\$	00.000
, ,	MT/1015895-002	COMFORT TRANSPORTATION PTE LTD	SHD 4807Y	SJR 718A	15/10/2018	s	2,828.80	\$	450.00
	MT/1015552-002	Z	SHA 7854G	SDU 818A	11/10/2018	s	3,231.40	\$	550.00

Claim received from LKK Auto

eBaoTech							A STATE OF		Genera	IClaim
Hello, NAC_PAYA_UBI_80	0601		The second second	ALC DE CONTRACTOR OF THE PARTY	CALIFORNIA DA	+ Change	Language	. + Chan	ge Password	• Log Out
My Desktop	Policy Query									
Notice of Loss	Policy No.				Date o	f Accident		5/10/2018 1	6:49	
	Vehicle No.(For Moto	r) SKL886	4C		Certific	cate Number	[			
				1	Search					
	Select Policy No.	Certificate Number	Policyholder Name	Policyholder NRIC	Product	Cover Type	Vehicle No.	Insured Object	Commence Date	Expiry Date
	5095600584	•	J DRIVE	53322863L	GPC	CLASSIC	SKL88640	SKL8864C	04/11/2017	28/12/2018
					Continue					

# 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 liability.
- 4. The issue and acceptance of this Form by insurance companies is not an admission of policy sability on the part of the insurance companies.

5. 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.

	ACCIDENT STATEMENT
_	16/10/2019 07:22

Date Of Report

16/10/2018 07:22

Date Of Accident

15/10/2018 14:30

Exact Location Of Accident

UPP SERANGOON CENTRAL

Country/State of Loss

SINGAPORE

## DETAILS OF OWN VEHICLE

Vehicle Registration Number

SHA4236K

### Insured/Policyholder

Name Of Registered Owner

COMFORT TRANSPORTATION PTE LTD

199303821R Co Reg No

Email Address

FLEETSAFETY@CDGTAXI.COM.SG

Mobile Phone No

Alternative Phone No

OFFICE-65508768

#### Vehicle Particulars

Manufacturer

HYUNDAI

Model

140

Exact Purpose for which vehicle was being used at

Are you claiming under your own insurance policy

time of accident

NO

If No, Please state action to be taken

THIRD PARTY

Vehicle Category

TAXI

#### Insurance Company

for repair to your vehicle?

Name of Insurance Company

MS FIRST CAPITAL INSURANCE LTD THIRD PARTY FIRE AND/OR THEFT

Type Of Coverage

Fleet Policy Policy Number

D-18088936MFSH

Cover Note Number

#### Driver

Name of Driver

SEE HAN LIN

NRIC No

S1096440G 03/03/1954

Date Of Birth Occupation

OUTDOOR

Date Of Driving Pass Driving Experience

16/05/1979 39 YEARS AND 4 MONTHS

Gender

MALE

Mobile Number

(LOCAL) +65-92324631

Fax Number

Contact Number

**EMail Address** 

NOEMAIL

Address ·

247 06-177 YISHUN AVENUE 9

Postcode

760247

Postcode

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured

OTHER - TAXI DRIVER

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 Was any body injured in the Accident?

NO

Was any injured conveyed to hospital by

NO

ambulance?
Was any other material or property damaged?

YES

I have been approached by unknown person(s)

NO

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

SEE ATTACH.

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

YES

Remarks/ Reasons:

-

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

SKL8864C

Vehicle Make/Model/Colour

Details Of Properties

s Of Properties

PRIVATE CAR

Vehicle Category Name of Driver

ZHUIY YI

NRIC/Passport Number

S8415661B

Contact Number

96339993

Address

Postcode

Insurance Company Name

Nature Of Damage

LEFT FRT

No. Of Passenger (Including Driver)

## Sketch Plan Pg. 1

CH PLAN	COLOTA DE CALTALL
	A) SHA 4236
Pair Seriegon	
	B) SKL8864C
TALL TRANSPORT	
11 201	
erpink of the second	
SCRIBE CIRCUMSTANCES OF THE ACCIDENT	
The 15/10/18 at along 1430 his while I	Veh Aexited
from the carpark after ensuing	The poster.
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 2//2:10
road was dear for one to move	. OVPull
I moved another terri stopp.	ed at the
entrane left lane and I	Too Stopped.
Veh B also exited from the cary	park and
	/ )
collided on the right rea	a boxton of wind
ENTREPORTER MARKET CO.	' 0
vehicle.	
	30.3
	^ /
DECLARATION	11/hm
I/We declare the foregoing particulars are true in every respect.	RMdothy
MFORT TRANSPORTATION PTE LTD	8/10/18
MFORT TRANSPORTED CO. 199303821R	

#### Sketch Plan Pg. 2

#### 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.
- Information provided must be as <u>truthful and accurate as possible</u>. Any wilful misrepresentation or withholding of material facts may allow insurance companies to <u>repudiate policy liability</u>.
- 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.
- 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.
- 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.
- 8. 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) of:
  - 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
- (c) 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:
  - 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.

JMFORT TRANSPORTATION PTE LTD CO REG NO. 199303821R

Policyholder's Signature Date & Time: Oriver's Signature (If driver is not the policyholder) Date & Time: Reporting Centre Personnel's Signature Name:

CSO

SIR Moorthy 5

NRIC/FIN No.:

# COMFORTDELGRO ENGINEERING PTE LTD

REPAIR ESTIMATE

LKK-Kalvin

Date: 16.10.2018

Time: 08:25:57 Page: 1/

COMPANY: THIRD PARTY'S CLAIMS (CAS)

CUSTOMER: 7010045

ADDRESS: COMFORT TRANSPORTATION PTE LTD

383 SIN MING DRIVE

SINGAPORE SINGAPORE 575717

65508755

JOB NO REGN NO : 305226480 SHA4236K

MILEAGE MAKE

0000000000 : HYUNDAI

MODEL

: I-40

DATE OF REGN DATE/TIME IN

: 16.06.2016 : 15.10.2018 15:55

ACCIDENT DATE : 15.10.2018

JOB / PARTS DESCRIPTION

QTY IND UNIT-PRICE DISC% AMOUNT

#### PART REQUISITION

0001 04-01-0103-0579-G REAR BUMPER

1 553.00 20.00 442.40

0002 04-01-0103-0738-G REAR BUMPER UNDER COVER 1 228.00 20.00 182.40

0003 04-01-0103-0739-G REAR BUMPER SPONGE 1 103.50 20.00 82.80

0004 04-01-0103-0740-G REAR BUMPER REINFORCEMENT 1 428.40 20.00 342.72

0005 04-01-0103-0852-G REAR BUMPER REFLECTOR RH 1 32.00 20.00 25.60

0006 04-01-0103-0783-G REAR BUMPER SIDE BRKT RH

0007 04-01-0103-0743-G REAR BUMPER REIN-BRKT RH 10 803.00 20.00 642.40

1 35.60 20.00 28.48

0008 02-01-0103-0054-G EXHAUST MUFFLER RH

1 967.70 20.00 774.16 🔀

0009 02-01-0103-0086-G EXHAUST CENTRE PIPE 1 730.10 20.00 584.08 >

0010 04-01-0103-1150-A REAR BUMPER MAT 1 50.00 2:00- 50.00

0011 04-01-0101-0111-G REAR BUMPER CLIPS

10 L 22.00 20.00 17.60

1 135.70 10.00 122.13 0012 09-01-9999-0068-A REVERSE SENSOR

SUB-TOTAL: 3,294.77

JOB NATURE

COMFORTDELGRO ENGINEERING PTE LTD

REPAIR ESTIMATE

Date: 16.10.2018

Time: 08:25:57 -Page: 2 )\_

LKK- Kalvin

COMPANY: THIRD PARTY'S CLAIMS (CAS)

CUSTOMER: 7010045

ADDRESS: COMFORT TRANSPORTATION PTE LTD

383 SIN MING DRIVE

SINGAPORE SINGAPORE 575717

65508755

JOB NO REGN NO

: 305226480 : SHA4236K

MILEAGE MAKE

: 0000000000 : HYUNDAI

MODEL

: I-40

DATE OF REGN DATE/TIME IN : 16.06.2016

ACCIDENT DATE : 15.10.2018

: 15.10.2018 15:55

JOB / PARTS DESCRIPTION

OTY IND UNIT-PRICE DISC% AMOUNT

0000 L

PANEL BEATING

SPRAYPAINT ON AFFECTED AREA

0002 17-01

0001 23-502

CHECK ALL LIGHTING

0003 L

R/I REVERSE SENSOR

0004 L

R/I EXHAUST SYSTEM

SUB-TOTAL: 700.00

TOTAL : 3,994.77

MVA NAME & SIGNATURE

DATE:

AUTHORISED: YES / NO

SURVEYOR NAME & SIGNATURE

DATE:

LKK Auto Consultants hence notify the Repairer of the following:

To resurvey before after accessing

To display damages carried to the trey

• Parts procesure

• Thed party survey is a fine in the system.

Parts processed

Third parts savery seem in the seem of the seem o

# OMFORTDELGRO ENGINEERING

member of COMFORTDELGRO

# ComfortDelGro Engineering Pte Ltd

205 Braddell Road Singapore 579701
Maintins + 65 6383 6280 Facernie + 65 6280 9755
Workshops
59 Loyang Drive Singapore 508689
383 Sin Ming Drive Singapore 675717
45 Pandan Road Singapore 675717
45 Pandan Road Singapore 609286
Date/Time: 10bi 160 3 10310200188 08:10 Page: 1 24 Senoko Loop Singapore 759158 7 Sungel Kadut Way Singapore 728791 501 Yishun Industrial Park A Singapore 788732

Team: ARC Repair TP(CLSO)1	JOB CARD	Sales Order:	JC NO.: 305226480
Team: ARC Repair TP(CLSO)1		REGN NO.: SHA4236K	MILEAGE
COMFORT TRANSPORTATION PTE 7010045	LTD	MAKE: HYUNDAI	FUEL F
OMERNO 383 SIN MING DRIVE SS Singapore SINGAPORE 575717		MODEL I-40	DATE/TIME IN 15.10.2018 15:55
(P) 65508755 (O)		YR OF MANU 16.06.2016	TARGET DATE
(P)		CHASSIS CODE KMHLB41UMGU09139	COMPLETION DATE/TIME:

JUNT CARD NO.

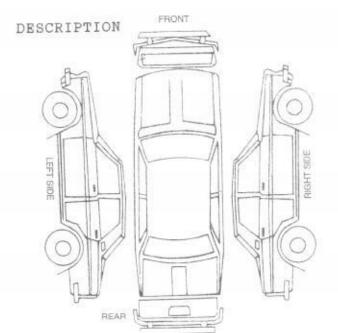
JOB DESCRIPTION

Accident Date: 15.10.2018 NATURE: 3P 15.10.18

S/NO

No.:

LABOR CODE



D & PASSED OUT BY:	_	
SERVICE ADVISOR	fe	CUSTOMER'S SIGNATURE
igament Slip	Exit Pass	
SHA4236K LIMTS	Vehicle No.: SHA42361	K

# COMFORTDELGRO ENGINEERING

305226480 Our Job Ref No : ComfortDelGro Engineering Pte Ltd 59 Loyang Drive Singapore 508969 Fax: 6546 8156 17/10/18 Date **FINALIZATION FORM** Fax: LKK KALVIN ANG Attn : 15-Oct-18 Date of Accident : Vehicle Reg No. : SHA4236K The survey and estimates of the repairs of the above-mentioned vehicle are as follows:-SKL8864C NTUC The repair job shall bill to: 1. The finalized amount shall be: 2. Spare Parts after List discount (a) Labour Charges (b) Total for Part-By-Part Repair Cost Lumpsum Repair (if applicable) (c.) \$1,000.00 Total for Lumpsum repair cost after Less: 20% \$1,000.00 Final Lumpsum Repair cost 2 working days. Estimated normal period for repairs: 3. We shall treat the above amount as Correct and Confirmed if there is no reply from you 4. within 7 working days We confirm the estimates and Thank you for your assistance. 5. finalized amount Signature Signature : KALVIN Name : LIMTS Name Date 62148398 Tel 65468156 Fax For Official Use Only Document Confirm By Remarks Attached Amount Item (Signature) Yes or No YES Rental Rate P/Day NO 2. Loss of Income Paid

\$7.49

Survey Fees

Overrun

Remarks:

LTA Search Fee

Medical Fees (on behalf of driver, if applicable)



# **National Assessment Centre Services**

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6841 0055 FAX: 6841 6315

Reg. No: 52983356E GST Reg. No. 20-0405911-H



ITU	INCOME INSURA	ANCE CO-OPERATIVE LTD	Ref:	NS/INC1801877	1/K1qbn2
'3 BI	RAS BASAH ROAD 11 NTUC TRADE U		Date:	19-10-2018 INC4	
		Policy Particulars	:- THIR	D PARTY CLAIM	
	Insured Veh.	SKL 8864C	Veh. li	nspected	SHA 4236K
	Policy No.	5095600584	Cover	age (\$)	0.00
	Claim No.	MT/1016123-001	Exces	ss (\$)	0.00
	Assign From		Assign Date		16/10/2018
2.		Vehicle Parti	iculars 8	& Condition	
	Make & Model	HYUNDAI 140	c.c		1685
	Engine No.	HIDDEN	Year	of Reg.	2016
	Chassis No.	KMHLB41UMGU091390	Colou	ır	BLUE
	Odometer 401869		Steering		IN ORDER
	Brakes IN ORDER Modification		fication	STANDARD ALLOY RIN	
	General	FAIR			
3.		Condit	tions of	Tyres	
-		Size	Make	K.	Balance
	R/H Front Tyre	205/60 R16	HANK	оок	7 mm
	L/H Front Tyre	205/60 R16	HANK	оок	7 mm
	R/H Rear Tyre	205/60 R16	HANK	оок	7 mm
	L/H Rear Tyre	205/60 R16	HANK	оок	7 mm
4.		Descript	ion of D	amages	
	THE VEHICLE SU	STAINED DAMAGES AT THE RI	EAR O/S	PORTION.	
5.			al Infor	mation	
	Accident Date	15/10/2018	Inspe	ection Date	16/10/2018
_	Survey held at	COMFORTDELGRO ENGINE	ERING P	TE LTD	
		59 LOYANG DRIVE SINGAPORE 508969			
5a.			Remark		
	A)THE INSPECTION B)IN ACCORDAN	ON WAS CONDUCTED ON A"W CE TO YOUR INSTRUCTIONS,	ITHOUT WE HAV	PREJUDICE" BASI E NOT AUTHORIS	S. ED REPAIRS.
5b.		Estimat	e Days	of Repair	

2 Working Days

ESTIMATED NORMAL PERIOD FOR REPAIR:



# **National Assessment Centre Services**

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6841 0055 FAX: 6841 6315





# ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SHA 4236K

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	REAR BUMPER	DEFORMED	553.00	553.00
	REAR BUMPER UNDER COVER	CUT	228.00	228.00
30	REAR BUMPER SPONGE	SERVICEABLE	103.50	
	REAR BUMPER REINFORCEMENT	SERVICEABLE	428.40	15
- 51	REAR BUMPER REFLECTOR RH	CRACKED	32.00	32.00
	REAR BUMPER SIDE BRKT RH	SERVICEABLE	35.60	7
	REAR BUMPER REIN-BRKT RH	SERVICEABLE	803.00	8
	EXHAUST MUFFLER RH	SERVICEABLE	967.70	8
	EXHAUST CENTRE PIPE	SERVICEABLE	730.10	8
	REAR BUMPER CLIPS	NECESSARY	22.00	22.0
	LESS 20% DISCOUNT		-780.66	-167.0
			3,122.64	668.0
	NETT ITEMS			
1	REVERSE SENSOR (N)	SHORTED	135.70	
	LESS 10% DISCOUNT		-13.57	
			122.13	122.1
	SPECIAL NETT ITEMS		50.00	50.0
1	REAR BUMPER MAT (SN)	NECESSARY	50.00	1
			50.00	50.0
	LABOUR			
	PANEL BEATING.		220.0	200.0
	SPRAYPAINT ON AFFECTED AREA.		220.0	0 200.0
	CHECK ALL LIGHTING	NOT NECESSARY	40.0	0
	R/I REVERSE SENSOR.		120.0	0 30.0
	R/I EXHAUST SYSTEM.	NOT NECESSARY	100.0	
			700.0	0 430.0
_	GRAND TOTAL		3,994.7	7 1,270.





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

1,000.00

Report Ref No. NS/INC18018771/K1qbn2

KALVIN ANG WEI KUN

Automotive Assessor / Investigator

L

K.K.LAU CPT(RET)

BEng(Hons),B.Bus,MBA,PEng,PE, MInstAEA,MASME,MIRTE

REGD Auto Consultant-SAE, 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.