	119014/Klgb12	
	IGNMENT	70
om; Date;	Veh No: SHA 385 6	C Yr Regni May 2015
limatedCost	Type: M.Car / M.Cycle / Bus / Van /	Lorry Tol Prime Mover
DITPIWS ITP RESIDD RESIEVA I INVIMV	Truck / Trailer or	
Insped Vehicle No:	Make: _ Munder	Z40 00 1685.
Workshop ruls	Colour Blue	A/G: Insugo istd NI NA
3 3 % 4	Sp.Reading _ 5 2 73 6	T/Radio: Inspd / Std / NI / NA
sured: SmA 8193 P	Eng/No:	
olicy No. MT 1017 377-001	CNO: KM	4LB 414 MF4 0 69 x04
laims No.	Gen. Cond: Good / 1 Poor / Bu	rnt
tum In sured: . Excess:	Steering: Inodder I Jammed I Leak	ed / Burnt or
(Client's Record)	Brake: Inded / Jammed / Leak	ed / Burnt or
Make of Veh:	Modi: Nil / S/Rim / SID A/Kim	
* 0==========	Tyre Size; F: .	205/60KI6
(Policy Condition)	R:	٠,
Remark: The veh had commenced its N/S 0/S	BS / DUN / EXNOVA / GY / FS / LI	ZA I MIC I OUTSU I PIR I SUMI I
repair at the time of Inspection.	TOYOTYOKO or	Westlake.
Bal, or Market Value:	Front .	Rear
IDAC Accident Roort: Consistent? : Yes or No	R/Bal. 7 mm	R/Bal. 7 mm .
GIA / PR Seen: Consistent? : Yes or No	L/Bal. + mm	L/Balmm
Est.Repairs: days Res.: Yes or No	D.O.A. 13/10/d	D.O.L. 18/10/18
Lum Sum: % 3 Val.; Yes or No	Survey held at . (DhE (Loyang)
CAT / REV / REP. / 24 HRS	Des. of Damages : Frt / Rear /	1//
Vehicle: 1N/C	701	Ken
Date: Person Contacted: Date / Time Action / Instruction	The U/C / Chassis frame /	Body Structure affected due to collision.
Oale / Time Action / Instruction SHA 38560 - (C3 / CTL) 6 010967	/Hlha3n2 DA-T	DOWN INC
9mn 8193P - x	11/10/21/2	42
	Pys " (Red \$ 542, 40,	
RECEIVED	2 NOV 2018	
42	<i>y</i>	1
	♦ 42	
Date/Time, File Pass 107 : Prell. Report	Days Of Repair: 2	
1) on a human : Final Report	Resurvey No. of Trip:	Survey Fee;
Date/Tyne, File Return to?		Transportation:
	Fee: :Site Insp (\$)s+Rssi
	: Interview (\$) Photos
Report Format:	: Tech; Invs (\$) Others 160

Shiau Chan (LKKAuto)

From:

mtreg <mtreg@income.com.sg>

Sent:

Friday, 26 October 2018 4:31 PM

To:

Shiau Chan (LKKAuto)

Subject:

FW: REQUEST CLAIMS NUMBER

Attachments:

SMA8193P.pdf; Claims Form (NTUC) - i-motor.xls

Hi Shiau Chan,

Claim created.

Claim No: MT/1017337-001

With Regards

Samsia

Senior Admin Assistant, Motor Insurance www.income.com.sg











At Income, we are 'In with You' on Performance, Growth, Innovation and Impact. These attributes reflect what we promise as an employer and what we want our people to exemplify.

Find out more at income.com.sg/careers



'With effect from 1 Oct 2018, we will be discontinuing our fax number 6338 1504.

Please forward all motor claims related correspondences to mtcl@income.com.sg so that we can attend to it accordingly.'

From: Shiau Chan (LKKAuto) [mailto:siewsc@lkkauto.com]

Sent: Friday, October 26, 2018 11:49 AM
To: mtreg <mtreg@income.com.sg>
Subject: FW: REQUEST CLAIMS NUMBER

Dear Sir/Madam,

Any updates of the claim number. (see the attached document of insured's vehicle SMA 8193P)

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: mtreg <mtreg@income.com.sg> Sent: Monday, 22 October 2018 9:36 AM SMA8193P

Enquire Vehicle Insurer

*Vehicle No. Incident Date/Time

13 Oct 2018 / 23:55:00

Search Status

Successful

Insurance Company Code

Insurance Company Name

N12

NTUC INCOME INS CO-OP LTD

Previous

OK

SHA 3856 C

MCD618135017 / ComfortDelGro Engineering Pte Ltd - Loyang ENTRY DATE & TIME: 17/10/2018 16:46 SUBMITTED BY: Huang XiaoYan

Your NCD will be affected due to late reporting Actual e-Filling Submission Date & Time: 17/10/2018 17:02

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

- Please report correctly the details of the accident to speed up the claims process.
- 3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or witholding of material facts may allow insurance companies to 2. This Form must be completed by the Policyholder and/or the Authorised Driver.
- 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.
- 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

Date Of Report

17/10/2018 16:46

Date Of Accident

13/10/2018 23:55

Exact Location Of Accident

WOODLANDS AVE 3 TWDS CAUSEWAY POINT

Country/State of Loss

SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number

SHA3856C

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

time of accident

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

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

Type Of Coverage

Fleet Policy

YES D-18088936MFSH

Policy Number

Cover Note Number

Driver

ONG AH SHENG

NRIC No

S1802230C

03/04/1967

Date Of Birth Occupation

Name of Driver

OUTDOOR

Date Of Driving Pass

20/07/1984

Driving Experience

34 YEARS AND 2 MONTHS

Gender

MALE

Mobile Number

(LOCAL) +65-91399115

Fax Number

Contact Number

EMail Address

NOEMAIL

Page 1 of 14

Address .

BLK 787C WOODLANDS CRESCENT #05-56

733787

Postcode

Was driver an employee of the Insured's Company

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 DRY

Road Surface

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 ambulance?

NO

Was any other material or property damaged?

I have been approached by unknown person(s)

YES NO

soliciting/offering accident claims assistance.

1

Number of Passengers (Including Driver)

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

PLS REFER TO ATTACHED

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

SMA8193P

Vehicle Make/Model/Colour

Details Of Properties

PRIVATE CAR

Vehicle Category Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

NTUC INCOME INSURANCE CO-OPERATIVE LTD

Nature Of Damage

FRT

No. Of Passenger (Including Driver)

Sketch Plan Pg. 1

IMPORTANT NOTICE

- Please report <u>correctly</u> 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 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.
- 5. 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
- 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.
- 8. Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

- 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, involces, 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
- 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.
- 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.

COMFORT TRANSPORTATION PTE LTD CO. REG. NO. 199207321R

> Policyholder's Signature Date & Time:

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

Date & Time:

NRIC/FIN No .:

Reporting Centre Personnel's Signature

GIARMC StelchPlanForm_V3

Sketch Plan Pg. 2

ETCH PLAN	AND K
A) SHA 8 8 5 6 9	
DESCRIBE CIRCUMSTAN	ON. PS 18 OCH 2018 @ SEXX he I
	VEHA real ansarry at the above
	run Red. Endenly vest & from rear
	hit wett A Rear at the point
	of accident No pass on Vett A.

DECLARATION

I/We declare the foregoing particulars are true in every respect.

COMFORT TRANSPORTATION PTE LTD CO REG. NO 199209321R

Policyholder's Signature

Date & Time:

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

Date & Time:

Reporting Centre Personnel's Signature

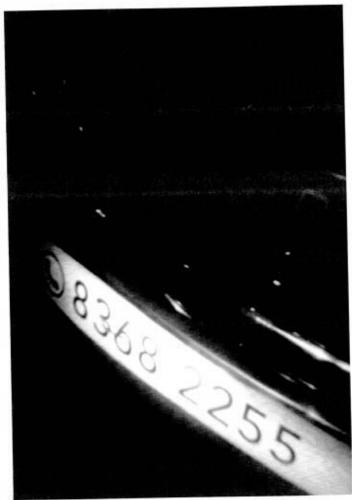
Name: NRIC/FIN No.:

GLARMC SketchPlanForm_V3









COMFORTDELGRO ENGINEERING PTE LTD

REPAIR ESTIMATE*
VEHICLE NO: SHA 3856C

MAKE:

MODEL: HVINDALI40

TUC | Reak

OATE 18/10/2018 9:23

YE-30/5 | 20/5 REPAIR ESTIMATE*

Qty Qty	: HYUNDAI i40 Parts Description/ Labour	Type	Unit Price	A	mount
Qiy	Rear Bumper Jubroul			S	553.00
					553.00
	SUB TOTAL			S	110.60
	LESS 20% DISCOUNTED TOTAL			S	442.40
	DISCOUNTED TOTAL				
	Rear Bumper Rubber Mat			s	50.00
	Rear Bumper Rubber Mat Rear Bumper Advertisement Logo			\$	50.00
	Rear Fender Advertisement Logo (LH/RH)		\$ 100.00	S	200.00
				\$	300.00
	Labour Charge				200
	Panel Beating			\$	400.00
	Spray Painting Charge			S	300.00
	TOTAL LABOUR			\$	700.00
	ESTIMATE TOTAL			S	1,442.40
	Kaha 16/6/18 1126 L. 2 Roys	Man Dan	Consultants hence no airer of the following the very before the some	ofy 1	
	// /0/190	 To disp Parts p 	riges are	-	
	5 July 2	Third (No ille Supple	ga mod		Subout Fig
	Us	is sul	ojett to first services wiledged by Reparter		1
	Alla Reprople	Signa	ture:		
	Am	Date			
	1	1	1		

be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company.

OMFORTDELGRO ENGINEERING

nember of COMFORTDELGRO

0.:

Service Advisor

urned to Service Reception upon collection

ComfortDelGro Engineering Pte Ltd 205 Braddell Road Singapore 579701 Mainline + 65 6383 6280 Facsimile + 65 6280 9755

Date

Mainline + 65 6383 6280 Facsimile + 65 6280 9755

Workshops
59 Loyang Drive Singapore 508969
383 Sin Ming Drive Singapore 575717
45 Pandan Road Singapore 69286

Date/Time²⁰ Ubi 179 3 10 20 168 18:33 Page: 1

Ceam: ARC Repair TP(CLSO)1	JOB CARD	Sales Order: 3865821	JC NO.: 305227243
MER '		REGN NO.: SHA3856C	MILEAGE
COMFORT TRANSPORTATION PTE 7010045	LTD	MAKE: HYUNDAI	FUEL EF
SS SIN MING DRIVE SINGAPORE 575717		MODEL I-40	17.10.2018 15:50
R) 65508755 (O)		YR OF MANU 30.05.2015	TARGET DATE
P) UNT CARD NO.		CHASSIS CODE KMHLB41UMFU069	COMPLETION DATE/TIME:
Accident Date: 13.10.2018 NATURE: 3P 13.10.18/B S/NO LABOR CODE	DES	SCRIPTION FRONT	
		LEFT SIDE	RIGHT SIDE
		REAR P	
1. 8 - Ug			
	6 0 03		
(ED & PASSED OUT BY:			
SERVICE ADVISOR		сизтом	ER'S SIGNATURE
January Clin	* Exit Pass		
edgement Slip			
SHA3856C FZ NTUC LKK	Vehicle No.:	SHA3856C	

Name of Service Advisor

To be kept by Security Guard

Signature/Date

COMFORTDELGRO ENGINEERING

our Job Ref No : 305227243			ComfortDelGro Engineering Pte Ltd				
ate : 19,10.2018			59 Loyang Drive Singapore 508969 Fax: 6546 8156				
INAL	IZATIO	ON FORM			9		
0	;	LKI	Κ			Fax:	
ttn	4	KAI	LVIN				
/ehic	le Reg	No. : SHA3856C			Date of	Accident :	13.10.2018
Γhe s	urvey a	and estimates of the repa	irs of the above-me	ntioned v	ehicle are a	as follows:-	
		epair job shall bill to:	110000000000000000000000000000000000000	NTUC		***	SMA8193P
		inalized amount shall be:					
2.	(a)	Spare Parts after List d	iscount				\$0.00
	(b)	Labour Charges					\$0.00
	101	Total for Part-By-Par	t Repair Cost				\$0.00
	(c.)	Lumpsum Repair (if ap	plicable)		20%		\$900.00
		Total for Lumpsum rep Final Lumpsum Repa	air cost aitei Less.		2019		\$900.00
3. 4.	We s	mated normal period for re shall treat the above ar orking days nk you for your assistance	nount as Correct	2 and Con	firmed if t	confirm the es	
4.	We s	shall treat the above ar orking days nk you for your assistand	nount as Correct		firmed if t We fina	here is no rep confirm the es lized amount	
4.	We so That	shall treat the above ar orking days nk you for your assistand	nount as Correct		firmed if t We fina	here is no rep confirm the es lized amount nature :	
4.	We so That Sign Name	shall treat the above are brighting days nk you for your assistance that the above are series and the above are series are series and the above are series are series and the above are series are series and the above are series are series are series and the above are series are series are series and the above are series	nount as Correct		firmed if t We fina Sig Nar	confirm the es lized amount nature;	ka/via
4.	We s 7 wo That Sign Nan	shall treat the above are brighting days nk you for your assistance nature: FAUZY BIN MC : 62148319	nount as Correct		firmed if t We fina	confirm the es lized amount nature;	stimates and
4.	We so That Sign Nam Tel Fax	shall treat the above are orking days nk you for your assistance nature: FAUZY BIN MC 62148319 65468156	nount as Correct		firmed if t We fina Sig Nar	confirm the es lized amount nature;	ka/via
4.	We so That Sign Nam Tel Fax	shall treat the above are brighting days nk you for your assistance nature: FAUZY BIN MC : 62148319	nount as Correct	and Con	firmed if t We fina Sig Nai	confirm the estized amount nature:	ka/via
4.	We so That Sign Nam Tel Fax	shall treat the above are orking days nk you for your assistance nature: FAUZY BIN MC 62148319 65468156	nount as Correct	and Con	firmed if t We fina Sig Nar	confirm the es lized amount nature;	ka/via
4.	We so was a final state of the	shall treat the above are brighting days nk you for your assistance nature: me: FAUZY BIN MC : 62148319 : 65468156	DKHTAR	and Con	firmed if t We fina Sig Nai Dai	confirm the estized amount nature: me: Confirm By	Kalvia 19/10/18
4. 5.	We so 7 wo Than Sign Narr Tel Fax r Official Rental	shall treat the above arborking days nk you for your assistance nature: me: FAUZY BIN MC : 62148319 : 65468156 ial Use Only Item	DKHTAR	and Con	firmed if t We fina Sig Nai Dai occument Attached /es or No	confirm the estized amount nature: me: Confirm By	Kalvia 19/10/18
4. 5.	We so 7 wo Than Sign Narr Tel Fax r Official Rental	shall treat the above are orking days nk you for your assistance me: FAUZY BIN MO : 62148319 : 65468156 ial Use Only Item I Rate P/Day of Income Paid	DKHTAR	and Con	firmed if to We final Sig Nar Dar Dar Dar Nocument Attached Yes or No	confirm the estized amount nature: me: Confirm By	Kalvia 19/10/18
4. 5.	We so 7 wo Than Sign Nam Tel Fax r Official Loss of Survey	shall treat the above are orking days nk you for your assistance and the second secon	DKHTAR	and Con	firmed if to We final Sig Nar Dar Dar Dar Nocument Attached Yes or No	confirm the estized amount nature: me: Confirm By	Kalvia 19/10/18
5. Fo	We s 7 wo That Sign Nar Tel Fax r Offici Rental Loss of Surve LTA S Medic	shall treat the above are orking days nk you for your assistance and the second secon	OKHTAR Amount	and Con	firmed if to We final Sig Nar Dar Dar Dar Nocument Attached Yes or No	confirm the estized amount nature: me: Confirm By	Kalvia 19/10/18



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

TUC INCOME INSU	RANCE CO-OPERATIVE LTD	Ref: NS/INC1801901	14/K1qbn2
3 BRAS BASAH RO 05-01 NTUC TRADI 89556	AD E UNION HOUSESINGAPORE	Date: 09-11-2018 Code: INC4	
	Policy Particulars	:- THIRD PARTY CLAIM	
Insured Veh.	SMA 8193P	Veh. Inspected	SHA 3856C
Policy No.		Coverage (\$)	0.00
Claim No.	MT/1017337-001	Excess (\$)	0.00
Assign From		Assign Date	18/10/2018
	Vehicle Part	iculars & Condition	
Make & Model	HYUNDAI 140	c.c	1685
Engine No.	HIDDEN	Year of Reg.	2015
Chassis No.	KMHLB41UMFU069409	Colour	BLUE
Odometer	527369	Steering	IN ORDER
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
General	FAIR		
3.	Condi	tions of Tyres	THE CONTRACT OF MALE
	Size	Make	Balance
R/H Front Tyr	e 205/60 R16	WEST LAKE	7 mm
L/H Front Tyr		WEST LAKE	7 mm
R/H Rear Tyre	205/60 R16	WEST LAKE	7 mm
L/H Rear Tyre	205/60 R16	WEST LAKE	7 mm
4.		tion of Damages	
THE VEHICLE	SUSTAINED DAMAGES AT THE R	EAR PORTION.	
5.		ral Information	
Accident Date	e 13/10/2018	Inspection Date	18/10/2018
Survey held a		ERING PTE LTD	
	59 LOYANG DRIVE SINGAPORE 508969		
5a.		Remarks	
A)THE INSPEC B)IN ACCORD	TION WAS CONDUCTED ON A"W ANCE TO YOUR INSTRUCTIONS,	WE HAVE NOT AUTHORIS	IS. ED REPAIRS.
5b.	Estimat	e Days of Repair	
ESTIMATED N	ORMAL PERIOD FOR REPAIR:	2 Working Day	S



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 3856C

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS	DEFORMED	553.00	553.00
-1	REAR BUMPER		-110.60	-110.60
	LESS 20% DISCOUNT		442.40	442.40
	SPECIAL NETT ITEMS			
-1	REAR BUMPER RUBBER MAT (SN)	NECESSARY	50.00	
	REAR BUMPER ADVERTISEMENT LOGO (SN)	NECESSARY	50.00	50.00
	REAR FENDER ADVERTISEMENT LOGO (LH/RH) @\$100.00 (SN)	NECESSARY	200.00	200.00
	(ST)		300.00	300.00
	LABOUR			
	PANEL BEATING.		400.00	200.00
	SPRAY PAINTING CHARGE.		300.00	200.00
			700.00	400.00
	GRAND TOTAL		1,442.40	1,142.40
_				900.00

RECOMMENDED COST OF LUMP SUM REPAIRS		900.00
(TO ITS PRE-ACCIDENT CONDITION)		
(CONFIRMED)	THE DESIGNATION OF STREET	

Report Ref No. NS/INC18019014/K1qbn2

KALVIN ANG WEI KUN

Automotive Assessor / Investigator

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.