

REF:

NS/INC 18020591 / NS607

ASSIGNMENT

From:

Date:

08/12/18

Estimated Cost:

OD / TP / WS / TP RES / OD RES / EVA / INV / MV

To Inspect Vehicle No:

SMB 5073

at Workshop m/s

SMRT

of

Insured:

SIN 7756P

Policy No.

5047524836

180118 - 260249

Claims No.

MT/1018247-002

Sum Insured:

Excess:

(Client's Record)

Make of Veh:

Sunny
1pm

(Policy Condition)

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

Bal. or Market Value:

IDAC Accident Rpt:

Consistent? : Yes or No

GIA / PR Seen:

Consistent? : Yes or No

Est. Repairs:

1 days

Res.: Yes or No

Lum Sum:

%

3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date:

Person Contacted:

Vehicle: IN / OUT

Veh No:

SMB 5073 S

Yr Regn: 3 Aug 2015

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

Truck / Trailer or

Make:

ALEXANDER DENNIS ENVOYO 520 C.C 8,849

Colour

MULTI COLOURED

A/C:

Insured / Std / NI / NA

Sp Reading

290, 910

T/Radio:

Insured / Std / NI / NA

Eng/No:

C/No:

SFD 76CLR 5 EMT-L 3968

Gen. Cond: Good / Fair / Poor / Burnt

Steering: Inorder / Jammed / Leaked / Burnt or

Brake: Inorder / Jammed / Leaked / Burnt or

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

Tyre Size:

F:

11

R:

305 / 70 R22.5

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or

FIRENZA

Front

Rear

R/Bal.

6

mm

R/Bal.

4/4

mm

L/Bal.

6

mm

L/Bal.

4/4

mm

D.O.A.

1/11/18

D.O.I.

8/11/18

Survey held at

SMRT WOODLANDS

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

N/S BODY.

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

Date / Time

Action / Instruction

SMB 5073S-X

SIN 7756P-X

NTUC L/S

19/02/19 Contd L/S \$900 / 1 days with Naz.
(\$633.00 Red - 41%)

RECEIVED 20 FEB 2019

Date/Time, File Pass to?

20/02/19
Typ: 24

Preli. Report



Final Report

Days Of Repair:

1

Resurvey No. of Trip:

1

Survey Fee:

160

Transportation:

) \$ + RS. \$

) Photos

) Others

Add Fee:



Site Insp (\$



Interview (\$



Tech. Invs (\$



Weekend (\$

TOTAL

160

Report Format :

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

900/- L/S

eBaoTech

GeneralClaim

Hello, NAC_PAYA_UBI_800601

[Change Language](#)[Change Password](#)[Log Out](#)[My Desktop](#)[Notice of Loss](#)

Policy Query

Policy No.	<input type="text"/>	Date of Accident	<input type="text" value="01/11/2018 13:48"/>
Vehicle No.(For Motor)	<input type="text" value="SJN7756P"/>	Certificate Number	<input type="text"/>

Select	Policy No.	Certificate Number	Policyholder Name	Policyholder NRIC	Product	Cover Type	Vehicle No.	Insured Object	Commence Date	Expiry Date
<input type="radio"/>	5097524836		LEE FONG LAM	S7264989C	GCV	Comprehensive	SJN7756P	SJN7756P	18/01/2018	26/02/2019

TP Claims against NTUC Income: Follow-Through Survey

Date 19/2/2019

S/No	Income Reference	Claimant (Owner / Taxi Company)	Claimant Vehicle No.	Income Vehicle No.
1	MT/1031465-002	COMFORT TRANSPORTATION PTE LTD	SHA 7323Y	SJS 3321K
2	MT/1018247-002	SMRT BUSES LTD	SMB 5073S	SJN 7756P
3	MT/1031666-002	COMFORT TRANSPORTATION PTE LTD	SHD 7299T	SGN 3392S
4	MT/1028475-002	SMRT BUSES LTD	SG 5752T	GBB 7829X
5	MT/1026811-002	SMRT TAXIS PTE LTD	SHB 452Z	SCL 4054U
6	MT/1030640-002	COMFORT TRANSPORTATION PTE LTD	SHA 7852L	SJM 3601J
7	MT/1031254-002	COMFORT TRANSPORTATION PTE LTD	SH 7181Y	SGW 2882D
8	MT/1031376-002	CITYCAB PTE LTD	SHC 7931G	SBU 8888T

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 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. 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	05/11/2018 16:50
Date Of Accident	01/11/2018 21:10
Exact Location Of Accident	WOODLANDS CENTRE ROAD
Country/State of Loss	SINGAPORE
DETAILS OF OWN VEHICLE	
Vehicle Registration Number	SMB5073S
Insured/Policyholder	
Name Of Registered Owner	SMRT BUSES LTD
Co Reg No	198202292D
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	OFFICE-81111111
Vehicle Particulars	
Manufacturer	ALEXANDER DENNIS
Model	ENVIRO500-8.8 D (A)
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	BUS
Insurance Company	
Name of Insurance Company	MS FIRST CAPITAL INSURANCE LTD
Type Of Coverage	THIRD PARTY
Fleet Policy	YES
Policy Number	D-II027592MFBP
Cover Note Number	
Driver	
Name of Driver	WANG KE
NRIC No	S2743038D
Date Of Birth	14/08/1967
Occupation	OUTDOOR
Date Of Driving Pass	07/08/2014
Driving Experience	4 YEARS AND 2 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-80000000
Fax Number	
Contact Number	
Email Address	NOEMAIL

Address 6 ANG MO KIO ST 62

Postcode

Was driver an employee of the Insured's Company YES

If No, Relationship of the Driver with the Insured

Vehicle Registration Number of Driver's Own Vehicle -

Insurance Company of Driver's Own Vehicle -

General Information of the Accident

Type Of Accident SIDE SWIPE

Weather Conditions CLEAR

Road Surface WET

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? YES

I have been approached by unknown person(s) soliciting/offering accident claims assistance. NO

Number of Passengers (Including Driver) 10

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

MY BUS WAS STATIONARY AT THE YELLOW BOX AND THE ROAD WAS HEAVILY CONGESTED. THERE WAS A PRIVATE CAR SJN7756P ON MY LEFT, TRYING TO FILTER INTO MY LANE. HOWEVER MY LANE WAS NOT MOVING DUE TO THE CONGESTION. AS THE CAR WAS BLOCKING THE TRAFFIC OF OTHER LANES, HE DECIDED TO TURN LEFT AND WHILE DOING SO, THE RIGHT REAR PORTION OF THE CAR COLLIDED ONTO THE LEFT CENTER PORTION OF MY STATIONARY BUS. NO INJURY WAS REPORTED.

Attachment(s)

Are accident photos available for attachment? NOT AVAILABLE DUE TO CIRCUMSTANCES OF ACCIDENT

Was there any video captured by Car Camera? YES

Remarks/ Reasons: PEND DOWNLOAD

Was there any audio recorded? NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number SJN7756P

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category PRIVATE CAR

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

SKETCH PLAN

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 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 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.
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:
 - (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
- (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:
 - (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.

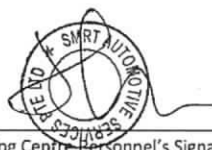
Policyholder's Signature
Date & Time:



Driver's Signature
(If driver is not the policyholder)
Date & Time:

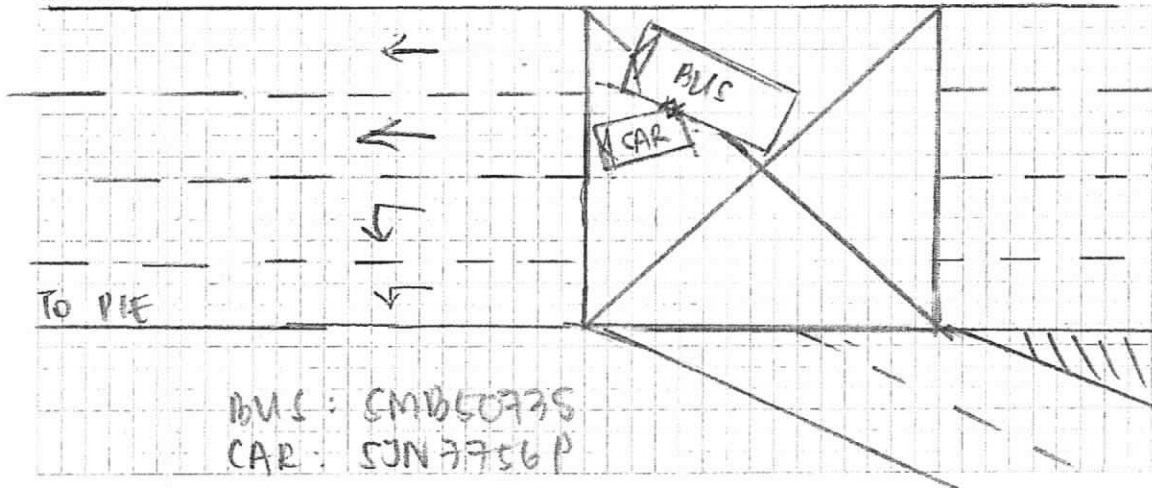
Wang KE

Reporting Centre Personnel's Signature
Name:
NRIC/FIN No.:



SKETCH PLAN

WOODLANDS CENTRE ROAD.



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Refer to report.

DECLARATION

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

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.:

SMRT Accident Vehicle Repair Estimates

SMRT Automotive Services Pte Ltd
60 Woodlands Industrial Park E4, Singapore 757705
FAX Number : 63685592
Estimator Telephone Number : 68662623
Accident Reporting Number : 68662672



Date Generated : 08/11/2018

User ID : CatherineLee

Section A - Accident Details

Registration Number	SMB5073S
Case Reference Number	BUS/11/18/1010
Registration Date	03/08/2015
Company Type	SMRT Buses Ltd
Make	ALEXANDER DENNIS
Model	ENVIRO 500
Name of Driver	Wang Ke
Type of Accident	Side Swipe
Accident Date and Time	01/11/2018 9:12 PM
Accident Reported Date and Time	05/11/2018 4:36 PM
Is Surveyor Required?	No
Survey by	
Vehicle is Towed Back?	No
Towed Back Date and Time	
Replacement Vehicle issued?	No
Job Card Number	
Special Instruction to ARC, if any	SMB5073S - LEFT CENTER PORTION DAMAGED SJN7756P - TP INSURED WITH NTUC - RIGHT REAR PORTION DAMAGED
Prepared Date and Time	08/11/2018 8:47 AM
Chassis Number	
Mileage	
Work Shop	
Repair Completion Date and Time	

Section B - Summary of Repair Estimates

Summary of Repair Estimates		
	Quotation from ARC	Adjusted by Surveyor, if applicable
Total Labour Cost	\$795.00	\$0.00
Total Spray Cost	\$538.00	\$0.00
Total Spare Part Cost	\$0.00	\$0.00
Total Other Cost	\$200.00	\$0.00
TOTAL COST	\$1,533.00	\$0.00
UMP Sum Total	\$0.00	\$0.00
Number of Repair Days	2.0	
Prepared / Adjusted By	ARC Manager Team	
ARC / Surveyor Sign Off Date	08/11/2018 8:53 AM	
Signature		
Remarks		

Section C - Quotation and Accident Invoice Details

Quotation Number		Invoice Number	
Quotation Date		Invoice Date	
Invoice Amount		Prepared Date	



LKK Auto Consultants hence notify the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:

SMRT Accident Vehicle Repair Estimates

SMRT Automotive Services Pte Ltd
60 Woodlands Industrial Park E4, Singapore 757705
FAX Number : 63685592
Estimator Telephone Number : 68662623
Accident Reporting Number : 68662672

Date Generated : 08/11/2018

User ID : CatherineLee

Section D - Details of Repair Estimates										
Part 1 - Labour Works										
Job Scope		Quotation from AR				Adjusted by Surveyor, if applicable				
O REPAIR LH PORTION CENTER		\$795.00				530				
Total Labour		\$795.00								
Part 2 - Spray Painting & Panel Beating Related Works										
Job Scope		Quotation from ARC				Adjusted by Surveyor, if applicable				
PROVIDE LABOUR AND MATERIAL TO PUTTY AND RESPRAY ABOVE REPAIR ITEMS		\$538.00				400				
Total Spray Painting & Panel Beating		\$538.00								
Part 3 - Other Costs - Accident and Accident Repair Related Expense										
Job Scope		Quotation from ARC				Adjusted by Surveyor, if applicable				
PIXEL STENCIL LHS MID		\$200.00				NFC.				
Total Other Costs		\$200.00								
Part 4 - Spare Parts / Material Usage										
Part Number	Portion	Stock Number	Part Name	Quantity	List Price (\$)	Discount (%)	Final Price (\$)	Estimator Approved	Surveyor Approved	
Total										
Added Spare Parts / Material Usage After Surveyor Signed off										
Part Number	Portion	Stock Number	Part Name	Quantity	List Price \$	Discount (%)	Final Price (\$)	ARC Check	Surveyor Check	
Total										

NAZ LKX
8/11/18
PTG L/S
1 DAY

[Signature]
16/11/18

16/11

8 AFTER REPAIR PHOTOS.



SMRT Accident Vehicle Repair Estimates

SMRT Automotive Services Pte Ltd
60 Woodlands Industrial Park E4, Singapore 757705
FAX Number : 63685592
Estimator Telephone Number : 68662623
Accident Reporting Number : 68662672



Date Generated : 31/01/2019

User ID : CatherineLee

Section A - Accident Details

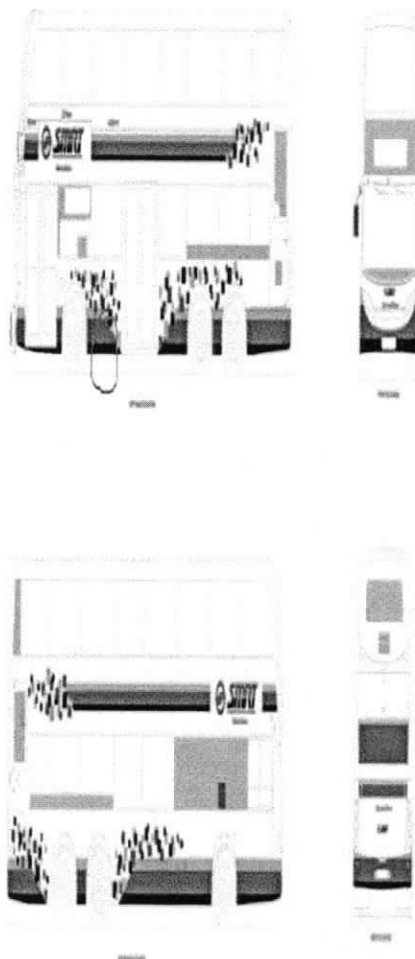
Registration Number	SMB5073S
Case Reference Number	BUS/11/18/1010
Registration Date	3/8/2015
Company Type	SMRT Buses Ltd
Make	ALEXANDER DENNIS
Model	ENVIRO 500
Name of Driver	Wang Ke
Type of Accident	Side Swipe
Accident Date and Time	1/11/2018 9:12 PM
Accident Reported Date and Time	5/11/2018 4:36 PM
Is Surveyor Required?	Yes
Survey by	
Vehicle is Towed Back?	No
Towed Back Date and Time	
Replacement Vehicle issued?	No
Job Card Number	24098706
Special Instruction to ARC, if any	SMB5073S - LEFT CENTER PORTION DAMAGED SJN7756P - TP INSURED WITH NTUC - RIGHT REAR PORTION DAMAGED
Prepared Date and Time	8/11/2018 8:47 AM
Chassis Number	SFD76CLR5EMTL3968
Mileage	
Work Shop	
Repair Completion Date and Time	

Section B - Summary of Repair Estimates

Summary of Repair Estimates		
	Quotation from ARC	Adjusted by Surveyor, if applicable
Total Labour Cost	\$795.00	\$530.00
Total Spray Cost	\$538.00	\$400.00
Total Spare Part Cost	\$0.00	\$0.00
Total Other Cost	\$200.00	(\$26.00)
TOTAL COST	\$1,533.00	\$904.00
Lump Sum Total	\$0.00	\$900.00
Number of Repair Days	2.0	1.0
Prepared / Adjusted By	Tan Ah Leong	Naz
ARC / Surveyor Sign Off Date	08/11/2018 8:53 AM	08/01/2019 4:29 PM
Signature		
Remarks		

Section C - Quotation and Accident Invoice Details

Quotation Number		Invoice Number	
Quotation Date		Invoice Date	
Invoice Amount		Prepared Date	





SMRT Accident Vehicle Repair Estimates

SMRT Automotive Services Pte Ltd
60 Woodlands Industrial Park E4, Singapore 757705
FAX Number : 63685592
Estimator Telephone Number : 68662623
Accident Reporting Number : 68662672

Date Generated : 31/01/2019

User ID : CatherineLee

Section D - Details of Repair Estimates										
Part 1 - Labour Works										
Job Scope		Quotation from AR				Adjusted by Surveyor, if applicable				
TO REPAIR LH PORTION CENTER		\$795.00				\$530.00				
Total Labour		\$795.00				\$530.00				
Part 2 - Spray Painting & Panel Beating Related Works										
Job Scope		Quotation from ARC				Adjusted by Surveyor, if applicable				
PROVIDE LABOUR AND MATERIAL TO PUTTY AND RESPRAY ABOVE REPAIR ITEMS		\$538.00				\$400.00				
Total Spray Painting & Panel Beating		\$538.00				\$400.00				
Part 3 - Other Costs - Accident and Accident Repair Related Expense										
Job Scope		Quotation from ARC				Adjusted by Surveyor, if applicable				
PIXEL STENCIL LHS MID		\$200.00				\$200.00				
Lump Sum Adjustment by Surveyor		\$0.00				(\$226.00)				
Total Other Costs		\$200.00				(\$26.00)				
Part 4 - Spare Parts / Material Usage										
Part Number	Portion	Stock Number	Part Name	Quantity	List Price (\$)	Discount (%)	Final Price (\$)	Estimator Approved	Surveyor Approved	
Total										
Added Spare Parts / Material Usage After Surveyor Signed off										
Part Number	Portion	Stock Number	Part Name	Quantity	List Price \$	Discount (%)	Final Price (\$)	ARC Check	Surveyor Check	
Total										

S/NETT \$200
LABOUR \$530
SPRAY \$400
TOTAL \$1130
LESS 20% \$904
L/STOTAL \$900.00 / 1 DAY

CONFIRMED LUMP SUM REPAIR \$900.00 / 1 DAY

NAZ LKIC



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



NTUC INCOME INSURANCE CO-OPERATIVE LTD Ref: NS/INC18020591/Nsbe2

73 BRAS BASAH ROAD

#05-01 NTUC TRADE UNION HOUSESINGAPORE
189556

Date: 20-02-2019



Code: INC4

1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	SJN 7756P	Veh. Inspected	SMB 5073S
Policy No.	5097524836	Coverage (\$)	0.00
Claim No.	MT/1018247-002	Excess (\$)	0.00
Assign From		Assign Date	08/11/2018

2. Vehicle Particulars & Condition

Make & Model	ALEXANDER DENNIS ENVIRO500	c.c	8849
Engine No.	HIDDEN	Year of Reg.	2015
Chassis No.	SFD76CLR5EMTL3968	Colour	MULTI COLOUR
Odometer	290910	Steering	IN ORDER
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
General	FAIR		

3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre	305/70 R22.5	FIRENZA	6 mm
L/H Front Tyre	305/70 R22.5	FIRENZA	6 mm
R/H Rear Tyre	305/70 R22.5 (D)	FIRENZA	4/4 mm
L/H Rear Tyre	305/70 R22.5 (D)	FIRENZA	4/4 mm

4. Description of Damages

THE VEHICLE SUSTAINED DAMAGES AT THE N/S BODY PORTION. DAMAGES SEE DETAILS.
--

5. General Information

Accident Date	01/11/2018	Inspection Date	08/11/2018
Survey held at	SMRT AUTOMOTIVE SERVICES PTE LTD 60 WOODLANDS INDUSTRIAL PARK E4 SINGAPORE 757705		

5a. Remarks

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

5b. Estimate Days of Repair

ESTIMATED NORMAL PERIOD FOR REPAIR:	1 Working Days
-------------------------------------	----------------



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



Page No.:1 of 1

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SMB 5073S

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
1	REPLACEMENT OF PARTS	NECESSARY		
	PIXEL STENCIL LHS MID (SN)		200.00	200.00
			200.00	200.00
	LABOUR			
	TO REPAIR LH PORTION CENTER.		795.00	530.00
	PROVIDE LABOUR AND MATERIAL TO PUTTY AND RESPRAY ABOVE REPAIR ITEMS.		538.00	400.00
			1,333.00	930.00
GRAND TOTAL			1,533.00	1,130.00

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

Report Ref No. NS/INC18020591/Nsbe2

MUHAMMAD NAZRIL BIN ABDULLAH

Automotive Assessor

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 contract or tort, is accepted to any third party who may rely 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.