gegand 251	
3 meyor:	Valvin
ZILLEMAN:	LO[A]]]

REF NSINC18022114/KI+d3,02

	SSIGNMENT
From: Dale:	Veh No: SHC1360T YEREGN: 19Apr, 2012
Estimate/Cost:	Type: M.Car / M.Cycle / Bus / Van / Lorry / T 1 / Prime Mover /
ODITP INSTITERES FOR RESTEVATING INVINV	Truck/ Trailer or
o inspied Vehicle No:	1/ -1 -1
at Workshop m/s	7700 00 119
al	Sp.Reading 58567 T/Radio: Insu6d/Std/NI/NA
Insulad: SHC6034C	Eng/No:
Palicy Na 5095103893 (20/10/17-	CINO: KMHE 741VMCA 823059
- WILLIAM - WILLIAM - 005	Gen. Cond: Good / 1 Poor / Burnt
Ram Inisued: Excess:	Steering: Inorties / Jammed / Leaked / Burnt or
(Client's Record)	Brake: Inother / Jammed / Leaked / Burnt or
Make of Yeh;	Modi: Nil / S/Rim / STD ADIm or
	Tyre Size; F: 215/6-116
(Palicy Condition)	R. Zijirki
	DIS BS / DUN / EXNOVA I GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /
repair at the time of inspection.	TOYOTYOKO OF WOLLD
Sal. or Maket Value:	Front Rear
DAC Accident Roori: Consistent? : Yes or No	RVBal. 7 mm R/Bal 7
GIA / PR Seen: Consistent?: Yes or No	L/Bal.
Est Repairs:days Res.; Yes or No	D.O.A. 6/12/18 . D.O.I. 7/12/18
Lum Sunt: % 3 Val.: Yes or No	Survey held at CDGE (loyana)
CA / REV / REP. / 24 HRS	Des. of Damages: Frt Rear O/S N/S U/C Rooftop or
Vehicle: Ni /	
s or soft Contacted,	The U/C / Chassis frame / Body Structure affected due to collision.
. 1999at 1 mistraction	4 10
SHC 13607-03 FCL16022516,	0.1
12/12/18 Chil c/s \$ 5250/ 3/	25/Klea342 BDA: 7/10/17 48
(Red:	s. cred: 2074.90: 39%)
	2 0
RECEI	VED 1 3 DEC 2010
	*
Deleffine, File Pass 10? : Prell. Report	2
121 T. 101 = 1	Days Of Repair: 3
OaleTime, File Return 107	Resurvey No. of Trip: Survey Fee:
A CONTROPOSE	Transportation:
Add	Fee:; Sile Insp (\$)s+Rssi
Report Format: 1P	:Interview (\$) Photos
Lump (m./1.8.1: (\$ 3250 -	Tech Invs (\$) others
0 2230	[:Weekend (\$

TP Claims against NTUC Income: Follow-Through Survey

Date: 13/12/2018

		Estimate		5 2267.88	000	\$ 532490	000
	Time		1000	5:45		18:05	
	Date of Accident	ממנה מו שברוחבווו	9/12/2010	2/12/2010	of the State of the land of	6/12/2018	
	Income Vehicle No.		SFM 8760Y		CHCCOSAC	200240	
	Claimant Vehicle No.	20000	2HD 3081E	10000000000	SHC 1360T		
Claimant (Ounce / Tourie	Claimant (Owner / Taxi Company)	COMFORT TRASPORTATION DIE LTD	OLD THE FILE	COMFORT TRASPORTATION DIE 170	OLD STREET		
No Income Reference	1 MT/1022692 004	TOO-7005-701/114	COC 000CC01/1M	700-89870T/IIII			

'eBaoTech

GeneralClaim

Hello, NAC_PAYA_UBI_800601

My Desktop Notice of Loss

Policy Query

Policy No.

Vehicle No.(For Motor)

SHC6034C

Date of Accident

Certificate Number

06/12/2018 12:43

Search

Select Policy No.

5095103893

Certificate Number

Policyholder Name PREMIER TAXIS PTE. LTD.

Policyholder NRIC 200304975H

Product Cover Type

Vehicle No.

· Change Language

Insured Commence Object Date

Change Password

Expiry Date

Log Out

GFT Third Party SHC6034C SHC6034C 20/10/2017

Continue

COMFORTDELGRO ENGINEERING

A member of ComportibeLGRO

ComfortDelGro Engineering Pte Ltd

205 Braddell Road Singapore 579701 Maintine + 65 6383 6280 Facumile + 65 6280 9755

Workshops 50 Loyang Drive Bingapore 508569 383 Sin Ming Drive Singapore 575717 46 Pandan Road Singapore 509286

Date/Time 1009 12 2018 13:26 Page: 1

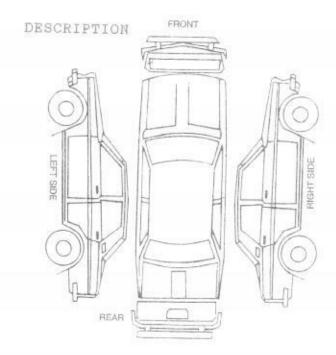
Team: ARC Repair TP(CLSO)1 JOB CARD Sales Order: JC No.: 305248348 STOMER REGN NO.: SHC1360T MILEAGE COMFORT TRANSPORTATION PTE LTD VMS MAKE: 7010045 FUEL STOMERNO. 383 SIN MING DRIVE HYUNDAI E.....F MODEL Singapore SINGAPORE 575717 PATETIMEN 09:55 SONATA 65508755 YR OF MANU 19.04.2012 TARGET DATE (P) CHASSIS CODE KMHET41VMCA823059 COMPLETION DATE/TIME: SCOUNT CARD NO.

JOB DESCRIPTION

Accident Date: 06.12.2018 NATURE: 3P 06.12.2018

S/NO

LABOR CODE



IECKED & PASSED OUT BY:			
SERVICE ADVISOR			CUSTOMER'S SIGNATURE
owledgement Silp		Exit Pass	
e: o.: de No.: SHC1360T	CHIANG	Vehicle No.: SHC1360T	
e of Service Advisor returned to Service Reception upon c	Signature/Date	Name of Service Advisor To be kept by Security Guard	Date

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
- 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.

- 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.

By the lodgement of this report to the insurers, you hereby aforesaid.	consent to the archiving of this report at the centre and to copies of the report being made available
	ACCIDENT STATEMENT
Date Of Report	07/12/2018 11:11
Date Of Accident	06/12/2018 18:05
Exact Location Of Accident	HOLLAND RD TWDS FARRER RD AFTER BONTANIC GARDEN
Country/State of Loss	SINGAPORE
等的 1995年 19	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SHC1360T
Insured/Policyholder	
Name Of Registered Owner	COMFORT TRANSPORTATION PTE LTD
Co Reg No	199303821R
Email Address	FLEETSAFETY@CDGTAXI.COM.SG
Mobile Phone No	
Alternative Phone No	OFFICE-65508768
Vehicle Particulars	
Manufacturer	HYUNDAI
Model	SONATA
Exact Purpose for which vehicle was being used a time of accident	at
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	150.500
Name of Insurance Company	MS FIRST CAPITAL INSURANCE LTD
Type Of Coverage	THIRD PARTY FIRE AND/OR THEFT
22 Programme 200	THIS TOUT FIRE AND/OK THEFT

Fleet Policy YES

Policy Number D-18088936MFSH

Cover Note Number

Driver

Name of Driver ABDUL HADI BIN MOHAMED AMIN

NRIC No S1309389Z Date Of Birth 16/02/1958 Occupation OUTDOOR Date Of Driving Pass 08/04/2003

Driving Experience 15 YEARS AND 7 MONTHS

Gender MALE

Mobile Number (LOCAL) +65-96212311

Fax Number Contact Number

EMail Address NOEMAIL Address

143 #01-48 YISHUN RING ROAD

Postcode

760143

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured

Vehicle Registration Number of Driver's Own Vehicle

Insurance Company of Driver's Own Vehicle

OTHER - TAXI DRIVER

General Information of the Accident

Type Of Accident

COLLISION - HEAD TO REAR

Weather Conditions

RAINING

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? Was any injured conveyed to hospital by

NO

ambulance?

NO

Was any other material or property damaged?

YES

I have been approached by unknown person(s)

NO

soliciting/offering accident claims assistance,

2

Number of Passengers (Including Driver)

GENDER:

Passenger 1

NAME:

: FEMALE

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

SHC6034C

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category

TAXI

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

FRT

No. Of Passenger (Including Driver)

Sketch Plan Pg. 1

SKEICH PLAN	West factor of Contraction of Contra	
	Holland - 1-1	
11846154	Pd	
A1840136	of twas	
B:84C603	ic fairet It	
	TTT Ripoid	
	tiatien III	
	1 Botanic 1 1111	
	HI GOYDA HILL	
		NEW TO THE STATE OF THE STATE O
Jinthith.		
DESCRIBE CIRCUMSTANCES		. 1
On &	5/12/18 at about	18:05 his, I was
druis	w)	Λ
driving on a	above sould location	n with a female poo
Shortly 1	ueh informat brooked	to shoped and I
3/10/10/0	ALL MANNIN OF BEA	w stopped and I
follow suit.	A few second la	ater, I felt an impact
2		,
from my t	icki behind hici	kly able to preven
		J
collision with	the veh inform	f. A taxi SHCB0340
collided on	1+ +10 × ++2	
Coursed OVI	to the lear por	tion of my startionary
toxi. No	mum reported as	the point of accident
(2)	gray 19 paren at	the point of accident
DECLARATION		A
/We declare the foregoing partic	ulars are true in every respect.	Lake West A
MFORT TRAHSPORTATION		gody teW alo.i
CO ROG. HO 1983038: Policyholder's Signature	Driver's Signature	Reporting Centre Personnel's Signature
Date & Time:	(If driver is not the policyholder)	Name: 1/12/10

Sketch Plan Pg. 2

IMPORTANT NOTICE

- 1. 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.
- 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.
- 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)
 - (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 enquirles 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
- (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.

COMPORT TRANSPORTATION PTE CTO CO REG NO 199303021R

Policyholder's Signature

Date & Time:

Driver's Signature

(If driver is not the policyholder)

Date & Time:

Loke Wej Keng

Reporting Centre Personne

Name:

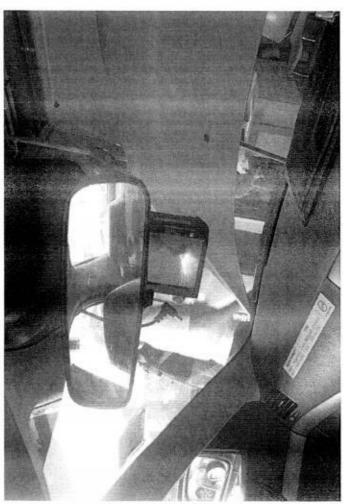
NRIC/FIN No.:

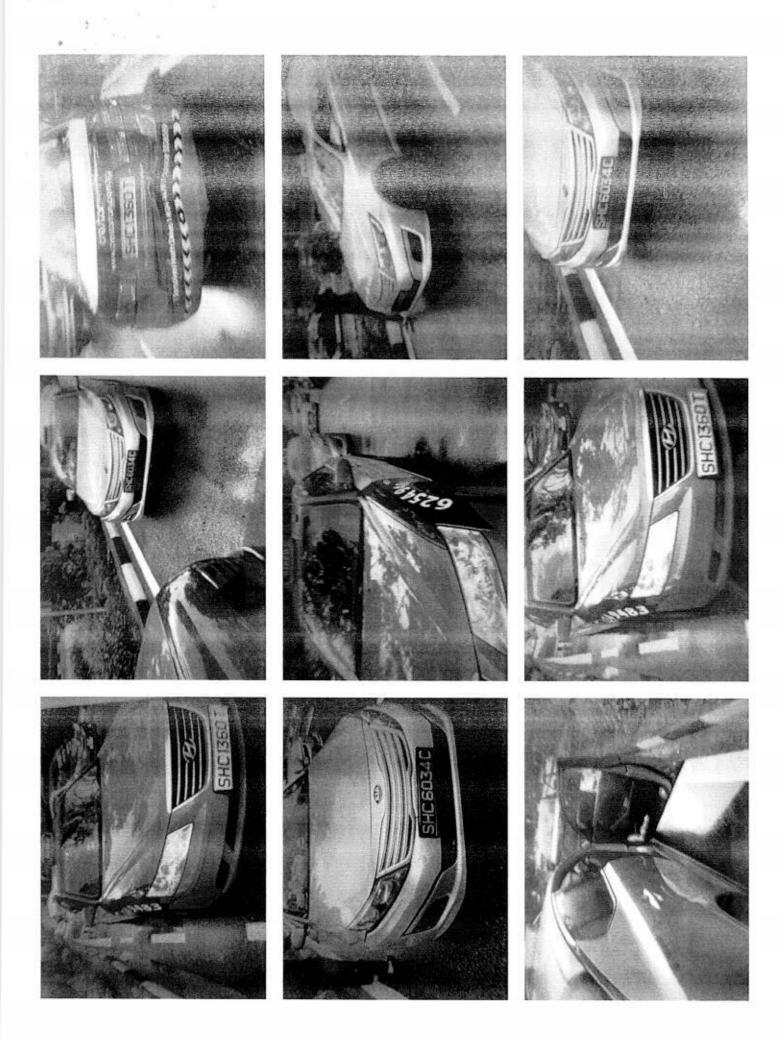
GIARMC SketchPlanform, V2











COMFORTDELGRO ENGINEERING

Our Job Ref No : 305248348 ComfortDelGro Engineering Pte Ltd 59 Loyang Drive Singapore 508969 Fax: 6546 8156 11/12/18 FINALIZATION FORM LKK Fax: KALVIN Attn Vehicle Reg No. : SHC1360T 08/12/18 The survey and estimates of the repairs of the above-mentioned vehicle are as follows:-NTUC SHC6034C The repair job shall bill to: The finalized amount shall be: Spare Parts after List discount (a) (b) Labour Charges Total for Part-By-Part Repair Cost Lumpsum Repair (if applicable) Total for Lumpsum repair cost after Less: Final Lumpsum Repair cost \$3,250.00 3. Estimated normal period for repairs: 3 working days. 4. We shall treat the above amount as Correct and Confirmed if there is no reply from you within 7 working days 5. Thank you for your assistance. We confirm the estimates and finalized amount Signature: Signature: CHIANG Name Name

For Official Use Only

Tel

Fax

62148314

65468156

Item	Amount	Document Attached Yes or No	Confirm By (Signature)	Remarks
Rental Rate P/Day		YES		
2. Loss of Income Paid		N		
3. Survey Fees				
4. LTA Search Fee	7.49			
 Medical Fees (on behalf of driver, if applicable) 				
6 Overrun				

Date

Remarks:	M		

COMFORTDELGRO ENGINEERING PTE LTD

REPAIR ESTIMATE*

VEHICLE NO: SHC 1360T

DATE 7/12/2018 10:53 Atme.

MAKE

· HVIINDALSONATA

Qty	Parts Description/ Labour	Type	Unit Price		Amount
	Boot Lid Bert	1		S	1,349.50
	Boot Lid Lock Upper X M			S	132.10
	Boot Lid Lock Lower × 500			S	30.30
	Boot Lid Sonata Plate			S	43.60
	Boot Lid Hyundai Plate			s	24.20
	Boot Lid 'H' Emblem			s	26.10
	Boot Lid CRDI Plate			\$	22.70
	Rear Bumper			S	578.40
	Rear Bumper Reinforcement			S	483.30
	Rear Bumper Clip			S	22.00
	D D S X/4 /			S	137.40
	Rear Rumper Under Cover			S	185.80
	Rear Bumper Protector (LH/RH) X Market Rear Panel		\$ 38.00	S	76.00
	Rear Panel Buckle		50.00	S	391.80
	Rear Panel Garnish			S	95.80
	The state of the s				
	SUB TOTAL			\$	3,599.00
	LESS 20%			\$	719.80
	DISCOUNTED TOTAL			\$	2,879.20
	Rear Bumper Advertisement Logo	sultants han	Table to the Lead	\$ \$ \$	30.00 100.00 135.70 50.00
		Variable of the state of the st	120 1155	\$	50.00
	Rear Bumper Rubber Mat Rear Fender Advertisement Logo (LH/RH)		s 100.00		200.00
	Real Tender Advertisement Logo (LTVAT)		3 100.00	3	200.00
	- 501 6 500/P	Section of the least		s	565.70
	Vanna Vanna	dged by Repair		7	202.70
	Signatu	₹ <u>.</u>			
	Labour Charge				600
	Panel Beating			s	800.00
	Spray Painting Charge // 2/11/8	14154		\$	900.00
	Wiring Charge	**************************************		s	50.00
	Tuff Kote July			s	50.00
	Labour Charge Panel Beating Spray Painting Charge Wiring Charge Tuff Kote Remove/Refix Reverse Sensor Labour Charge Ca Littley Fine Sensor Total Labour Symbols Ca Littley Ca Littl	0	14	S	80.00
	Athe	Keput /			
	TOTAL LABOUR			\$	1,880.00
	ESTIMATE TOTAL			\$	5,324.90

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

Page 1 of 1



National Assessment Centre Services

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933 TEL: 6841 0055 FAX: 6841 6315





NITI	IO INICOME INICIA	ANOT OO OPERATIVE LEE	Def	NOUNCACCO	4.4/(44.10.0
NIL	IC INCOME INSUR	RANCE CO-OPERATIVE LTD	Ref:	NS/INC1802211	14/K1td3s2
		ND UNION HOUSESINGAPORE	Date:	24-12-2018 INC4	
1.		Policy Particulars	:- THIR	D PARTY CLAIM	
	Insured Veh.	SHC 6034C	The second second second	nspected	SHC 1360T
	Policy No.	5095103893	Cover	age (\$)	0.00
	Claim No.	MT/1022888-002	Exces	s (\$)	0.00
	Assign From		Assig	n Date	07/12/2018
2.		Vehicle Parti	culars 8	& Condition	
	Make & Model	HYUNDAI SONATA	c.c		1991
	Engine No.	HIDDEN	Year	of Reg.	2012
	Chassis No.	KMHET41VMCA823059	Colou	r	BLUE
	Odometer	58567	Steeri	ng	IN ORDER
	Brakes	IN ORDER	Modif	cation	STANDARD ALLOY RIM
	General	FAIR			
3.		Conditi	ions of	Tyres	
		Size	Make		Balance
	R/H Front Tyre	215/60 R16	WEST	LAKE	7 mm
	L/H Front Tyre	215/60 R16	WEST	LAKE	7 mm
	R/H Rear Tyre	215/60 R16	WEST	LAKE	7 mm
	L/H Rear Tyre	215/60 R16	WEST	LAKE	7 mm
4.		Descripti	on of Da	amages	
	THE VEHICLE SU	STAINED DAMAGES AT THE REA	AR POR	TION.	
	DAMAGES SEE D	ETAILS.			
5.	CARLES NEEDS	Genera	Inform	ation	
	Accident Date	06/12/2018	Insped	tion Date	07/12/2018
	Survey held at	COMFORTDELGRO ENGINEER	RING PT	E LTD	
		59 LOYANG DRIVE SINGAPORE 508969			
5a.		R	emarks		
	A)THE INSPECTION B)IN ACCORDANG	ON WAS CONDUCTED ON A"WIT CE TO YOUR INSTRUCTIONS, W	HOUT P	REJUDICE" BASIS NOT AUTHORISED	REPAIRS.
5b.		Estimate	Days of	Repair	
	ESTIMATED NOR	MAL PERIOD FOR REPAIR:		3 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



ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SHC 1360T

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	BOOT LID	BENT	1,349.50	1,349.50
1	BOOT LID LOCK UPPER	SERVICEABLE	132.10	
1	BOOT LID LOCK LOWER	SERVICEABLE	30.30	
1	BOOT LID SONATA PLATE	NECESSARY	43.60	43.60
1	BOOT LID HYUNDAI PLATE	NECESSARY	24.20	24.20
1	BOOT LID "H" EMBLEM	NECESSARY	26.10	26.10
1	BOOT LID CRDI PLATE	NECESSARY	22.70	22.70
1	REAR BUMPER	DEFORMED	578.40	578.40
1	REAR BUMPER REINFORCEMENT	CRACKED	483.30	483.30
10	REAR BUMPER CLIP	NECESSARY	22.00	22.00
1	REAR BUMPER SPONGE	SERVICEABLE	137.40	
1	REAR BUMPER UNDER COVER	CRACKED	185.80	185.80
2	REAR BUMPER PROTECTOR (LH/RH) @\$38.00	TO REPAIR SEE LABOUR	76.00	
1	REAR PANEL	BUCKLED	391.80	391.80
1	REAR PANEL GARNISH	CRACKED	95.80	95.80
	LESS 20% DISCOUNT		-719.80	-644.64
			2,879.20	2,578.56
	SPECIAL NETT ITEMS			
1	BOOT LID COMFORT LOGO & TEL NO STICKER (SN)	NECESSARY	30.00	30.00
1	BOOT LID ADVERTISEMENT LOGO (SN)	NECESSARY	100.00	100.00
1	REAR BUMPER REVERSE SENSOR (SN)	NOT NECESSARY	135.70	
-1	REAR BUMPER ADVERTISEMENT LOGO (SN)	NECESSARY	50.00	50.00
1	REAR BUMPER RUBBER MAT (SN)	NOT NECESSARY	50.00	
2	REAR FENDER ADVERTISEMENT LOGO (LH/RH) @\$100.00 (SN)	NECESSARY	200.00	200.00
			565.70	380.00
	LABOUR			
	PANEL BEATING.INCLUSIVE OF THE REPAIR OF REAR BUMPER PROTECTOR (LH/RH).		800.00	600.00

Report Ref No. NS/INC18022114/K1td3s2



National Assessment Centre Services

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

TEL: 6841 0055 FAX: 6841 6315





Page No.:2 of 2

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	SPRAY PAINTING CHARGE.		900.00	600.00
	WIRING CHARGE.		50.00	20.00
	TUFF KOTE.		50.00	20.00
	REMOVE/REFIX REVERSE SENSOR.	NOT NECESSARY	80.00	
			1,880.00	1,240.00
	GRAND TOTAL		5,324.90	4,198.56

RECOMMENDED COST OF LUMP SUM REPAIRS	3,250.00
(TO ITS PRE-ACCIDENT CONDITION)	
(CONFIRMED)	

Report Ref No. NS/INC18022114/K1td3s2

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

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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.