(08/146 GT)	
	1/6/1
BIMEUM:	KONN

REF NS/INCI802396/KIsd3 nz

Δ	ASSIGNMENT
From: Date: .	Ven No: SHO 6635M Yr Regn: 23 Mar, 2016
Estimate@Cost:	Type: M.Cat / M.Cycle / Bus / Van / Lorry / T Prime Movet /
ODITP WEST PRESION RESIEVATING MY	Truck / Trailer or
neped Vehicle No:	Make: Newly Buz EZ Lo Co 2147
st Workship m/s	Colour ULL A/G: Ins Ged / Std / NI / NA
3.) le	Sp.Reading 49/45% T/Radio: Inappd / Std / NI / NA
insured: SLR 5082T	Eng/No:
Policy Na 50932634 76-01 (17/18/18-16	6/8/19)CINO: WDD2/2001283/6528
Claims No MT/1023486 - 002	Gen. Cond: Good / For / Poor / Burnt
Suminsued: Excess:	Steering: Ino Get / Jammed / Leaked / Burnt or
(Client's Record)	Brake: Inor Gat 7 Jammed / Leaked / Burnt or
Make of Veh;	Modi: Nil / S/Rim / STD Apim or
(Policy Condition)	Tyre Size; E: 225/55 R16
Remark: The veh had commenced its N/S	O/S BS/DUN/EXNOVA/GY/FS/LIZA/MIC/OHTSU/PIR/SUMI/
repair at the time of Inspection.	TOYOTYOKO or these (Ke
Ball or Market Value;	Fron! Rear
IDAC Accident Rport: Consistent?: Yes or No	R/Bal. 7 mm R/Bal. 7 mm
GIA / PR Seen: Consistent?; Yes or No	L/Bal. 7 to mm L/Bal. 7 mm
Est Repairs: days Res.: Yes or No	D.O.A. 10/2/8.
Cum Sum: % 3 Val.; Yes or No	Survey held at (Loyang)
CA / REV / REP. / 24 HRS Dale:Person Contacted:	Des. of Damages : Frt. I. Rear. I. OIS. I. NIS. I. UIC. I. Rooftop or The UIC. I. Chassis frame. I. Body Structure. affected due to collision.
Date / Time Action / Instruction	
3HD 663SM - NS/INC/600	
17/12/18 Christ 1/50/201/2	41
2/2/2 64	ly.
14/14/18 Continued HS \$ 1,300/-	
(\$2,616/- Red-6	7%)
	DECEIVED 1 8 DEC 2018*
1	KLOLIVED . C
Osteffine, File Pass to?	
: Prell. Report	Days Of Repair: 2
. Freil. Keport	
1) Type : Prell. Report DataTime, File Return to?	Days Of Repair: 2
1) Type : Final Report DataTime, File Return to?	Days Of Repair: 2 Resurvey No. of Trip: Survey Fee:
1) Type : Final Report Oslaffine File Rejum 10?	Resurvey No. of Trip: Survey Fee: Transportation:
1) Type : Final Report Oslaffine File Rejum 10?	Days Of Repair: 2 Resurvey No. of Trip: Survey Fee: Transportation: Add Fee: Site Insp (\$)s+Rsst

Hello, NAC_PAYA_UBI_800601

Change Language

· Change Password

+ Log Out

My Desktop Notice of Loss **Policy Query**

Policy No.

Vehicle No.(For Motor)

SLR5082T

Date of Accident Certificate Number 10/12/2018 18:22

Search

Select Policy No.

5093263476-01

Certificate Number

TAN CHEE KIANG (CHEN S8117979D ZHIJIAN)

Policyholder Policyholder Product Cover Type Name NRIC

Vehicle No.

drivo CLASSIC

Insured Object

Commence Expiry Date

SLR5082T SLR5082T 17/08/2018 16/08/2019

Continue

GPC

TP Claims against NTUC Income: Follow-Through Survey

Date: 17/12/18

1,300.00 Tentative repair cost 3,966.00 \$ Estimate Claimant Vehicle No. | Income Vehicle No. | Date of Accident | Time of Accident 18:25 10/12/2018 SLR 5082T SHD 6635M COMFORT TRANSPORTATION PTE LTD Claimant (Owner / Taxi Company) 5/No Income Reference 2 MT/1023486-002

Claim received from LKK

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

Contact Number EMail Address

- 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 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 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	12/12/2018 07:36
Date Of Accident	10/12/2018 18:25
Exact Location Of Accident	CECIL STREET TWDS FINLAYSON GREEN.
Country/State of Loss	SINGAPORE
STATE OF STA	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SHD6635M
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	MERCEDES-BENZ
Model	MERC
Exact Purpose for which vehicle was being used time of accident	at
Are you claiming under your own insurance polic for repair to your vehicle?	y NO
If No, Please state action to be taken	THIRD PARTY
Vehicle Category	TAXI
Insurance Company	
Name of Insurance Company	INDIA INTERNATIONAL INSURANCE PTE LTD
Type Of Coverage	THIRD PARTY FIRE AND/OR THEFT
Fleet Policy	YES
Policy Number	MCOM0015
Cover Note Number	
Driver	
Name of Driver	TAN SER CHONG STEVE
NRIC No	S1211242D
Date Of Birth	17/06/1956
Occupation	OUTDOOR
Date Of Driving Pass	10/08/1978
Driving Experience	40 YEARS AND 4 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-97889979
Fax Number	

NOEMAIL

Address

498D #07-396 TAMPINES STREET 45

Postcode

522498

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

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)

3

Passenger 1

NAME:

GENDER:

: MALE

Passenger 2

NAME:

: -

GENDER:

: 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

SLR5082T

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category

PRIVATE CAR

Name of Driver

NRIC/Passport Number

Contact Number

93266377

Address

Postcode

Insurance Company Name
Nature Of Damage

No. Of Passenger (Including Driver)

FRT

ETCH PLAN	9	
		11/ADISHD 6685141.
	$\lambda + + + + + + + + + + + + + + + + + + +$	
		14991948100
7-7-7-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1	3+++++++++	
 	THEFTHACE	18-11-11-11-11-1
 	BH21111TWA	
	W W W W W W	gron Green 1111
		19.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.
ESCRIBE CIRCUMSTANCES OF THE A	CCIDENT	Notice of the second
m 1-11-12012-03	ciboud 1825 hrs, I	Vehicle It was
DN 1 HISTORIA CO	(10010-10-10-3)	0
		1 - 1 0 2- 1-0-12
Stationary at Cel	ill St woulding for	from Car to move
1	20.0	0
	V V /- 1	bull and base
While Court of "	Terrore & (don't die	in tochend and kny
outo Verade A	Necel begins in	one was layand
0 00	* **	
1 21 2 10		
nd that time"		
		100
127		
		p 125 111
2		
DECLARATION		1.1.
I/We declare the foregoing particulars an	true in every respect.	11/12/18
	1	Jackson Hare FACKONE
OMFORT TRANSPORTATION PTE	Acres	C50
14 May 13 May 14 July 15 May 1	Driver's Signature	Reporting Centre Personnel's Signature
Policyholder's Signature	NIAGE 2 SIKUTMAGE	The state of the s

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 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
- 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.
- 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.
- 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) 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.

CO REG. IIO 199303821R Policyholder's Signature

COMFORT TRANSPORTATION PTE 4

Date & Time:

Driver's Signature

(If driver is not the policyholder)

Date & Time:

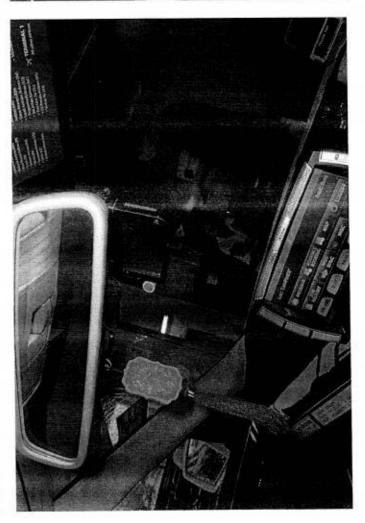
Reporting Centre Personnel's Signature

NRIC/FIN No.:

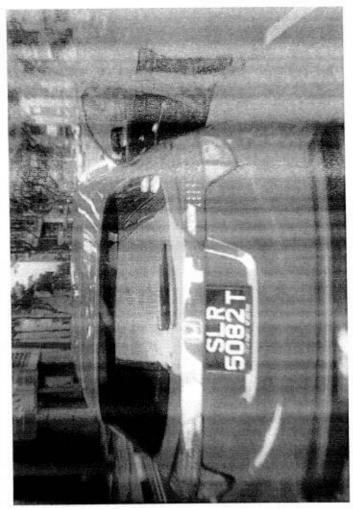


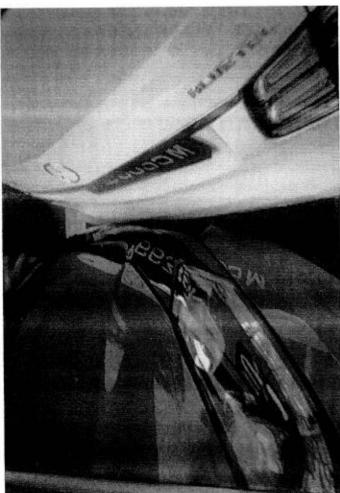


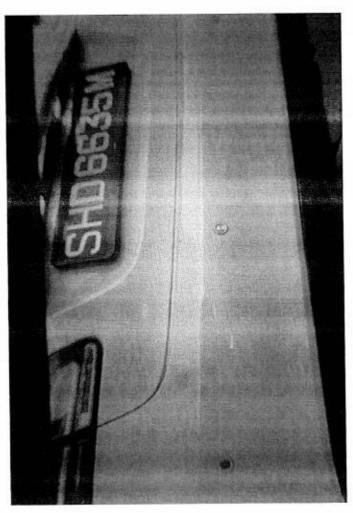












COMFORTDELGRO ENGINEERING PTE LTD

REPAIR ESTIMATE*

VEHICLE NO: SHD 6635M

NTULL

DATE 11/12/2018 16:56

MAKE

Qty	Parts Description/ Labour	Type	Unit Price	1	Amount
X.7	Rear Bumper librard			\$	1,510.00
	Page Rumper Reinforcement Xu			\$	1,150.00
	Deep Business Proplett Lower (LU/PH)		\$ 135.00	\$	270.00
	Rear Bumper Bracket Top (LH/RH)		\$ 125.00	S	250.00
	Rear Bumper Retainer Mounting (LH/RH)		\$ 115.00	S	230.00
	SUB TOTAL			s	3,410.00
	LESS 20%			S	682.00
	DISCOUNTED TOTAL			\$	2,728.00
	DISCOUNTED TOTAL			3	2,720,00
	Rear Bumper Sensor × 500			S	388.00
	Labour Charge				200
	Panel Beating			\$	400.00
	Spray Painting Charge			\$	300.00
	Wiring Charge			\$	39.00
	Remove/Refix Reverse Sensor			S	399.00 39.00 129.99
	TOTAL LABOUR			\$	850.00
	ESTIMATE TOTAL			S	3,966.00
	Kalnh WKIY			-	7
De	Kaluli (10kiy) M 12/12/8 1305hr	ine moduli	the processives		
EN M	2/2,	• To recolude To display	AND LANGUAGE		sis
	Alle Peper pt	Parts price Third part	egr Company Salicaned		
	Alle Paper pla	Supplett is subjet	ct to final appr avail from made	e Comi	1
		Acknowling Signature	edged by Fupairer	+	

COMFORTDELGRO ENGINEERING

A member of COMFORIDELGRO

ComfortDelGro Engineering Pte Ltd

205 Braddell Road Singapore 579701 Mamilne + 65 5383 6280 Faceimie + 65 6280 9755

Workshops 50 Loyang Drive Singapore 508949 383 Sin Ming Drive Singapore 575717 45 Pandan Road Singapore 909286

24 Senako Leop Singapore 788168 7 Sungei Kadut Way Singapore 728791 501 Yahun Industrial Park A Singapore 768732

Date/Time Ubifi2d 3 12 20 20 18 11:51

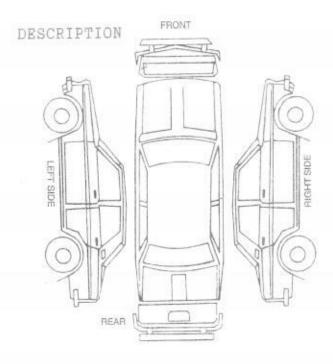
Page : 1

Team:	ARC Repair TP(CLSO)1	JOB CARD	Sales Order:	JC No.: 305250292
STOMER	4	10001	REGN NO.: SHD6635M	MILEAGE
I/MS	COMFORT TRANSPORTATION PTE 7010045	LTD VACS	MAKE: MERCEDES BENZ	FUELF
STOMER NO. DRESS	383 SIN MING DRIVE Singapore SINGAPORE 575717		MODEL EZZOCDI(E6)	12.12.2018 10:00
(R)	65508755 (a)		YR OF MANU 23.03.2016	TARGET DATE
(P) SCOUNT CAR	D NO.	(E	CHASSIS CODE WDD2120012B316	538 COMPLETION DATE/TIME:

JOB DESCRIPTION

Accident Date: 10.12.2018 NATURE: 3P 10.12.2018

NTUC- Rear Lamage LXIC/Kolm -



IECKED & PASSED OUT BY:		
SERVICE ADVISOR		CUSTOMER'S SIGNATURE
owledgement Slip	Exit Pass	
e No.: SHD6635M LARRY	Vehicle No.: SHD6635M	
a of Service Advisor Signature/Date returned to Service Reception upon collection	Name of Service Advisor To be kept by Security Guard	Date

COMFORTDELGRO

Our Job Ref No . 305250292 Date : 15. Dec. 2018				ComfortDelGro Engineering Pte Ltd 59 Loyang Drive Singapore 508969 Fax: 6546 8156			
FINA	LIZATI	ION FORM			Fax: 65	46 8156	
То	1	L	KK		Fax:		
Attn	2	K	ALVIN				
Vehi	cle Reg	No. : SHD66	course and a second	Date	of Accident:	10. Dec. 2018	
The	survey	and estimates of th	e repairs of the at	oove-mentioned	vehicle are as	follows:-	
1.		repair job shall bill to					
2.	74-4		- m 4				
۷.		inalized amount sha					
	(a)	Spare Parts after	List discount			-	
	(b)	Labour Charges				4	
		Total for Part-By	-Part Repair Cos	it		<u></u>	
	(C.)	Lumpsum Repair Total for Lumpsur Final Lumpsum	n repair cost after	Less:		\$1,300.00	
		i mai campaani	rtepair cost			\$1,300.00	
		nated normal period	A CONTROL OF THE CONT		V-1000000000000000000000000000000000000		
4.	We s		re amount as Co	rrect and Confi	rmed if there is	s no reply from you timates and	
4.	We s withi	shall treat the abov in 7 working days	re amount as Co	we final	rmed if there is	1.70	
4.	We s withi	shall treat the above in 7 working days ask you for your assist	re amount as Co	rrect and Confi	rmed if there is confirm the es	1.70	
4.	We s within Than	shall treat the above in 7 working days ask you for your assist	stance.	rrect and Confi	rmed if there is confirm the estalized amount quature:	timates and	
4.	We swithing Than Signary Name	shall treat the above in 7 working days ask you for your assistature :	stance.	rrect and Confi	rmed if there is confirm the estalized amount quature:	timates and	
3. 4. 5.	We s within Than Signal Nam Tel Fax	shall treat the above in 7 working days alk you for your assistature : e : 6214 8316	stance.	rrect and Confi	rmed if there is confirm the estalized amount quature:	timates and	
5.	We s within Than Signal Nam Tel Fax	shall treat the above in 7 working days alk you for your assis ature : e : 6214 8316 : 6546 8156	stance.	rrect and Confi	rmed if there is confirm the estalized amount quature:	timates and	
4. 5.	We s within Than Sign: Nam Tel Fax	shall treat the above in 7 working days lik you for your assist ature : e : 6214 8316 : 6546 8156	stance.	Sig Na Document Attached	confirm the estalized amount anature:	Ka/hh 1 7/12/8	
5. For:	We s within Than Signa Nam Tel Fax Official	shall treat the above in 7 working days lik you for your assist ature: e: 6214 8316 : 6546 8156 Use Only	stance.	Prect and Confi	confirm the estalized amount anature:	Ka/hh 1 7/12/8	
For:	We s within Than Signa Nam Tel Fax Official	shall treat the above in 7 working days lik you for your assist ature : e : 6214 8316 : 6546 8156 I Use Only Item Rate P/Day Income Paid	stance.	Prect and Confi	confirm the estalized amount anature:	Ka/hh 1 7/12/8	
4. For 1. F 2. L 3. S 4. L	We s within Than Signa Name Tel Fax Official	shall treat the above in 7 working days lik you for your assist ature: e: 6214 8316 : 6546 8156 I Use Only Item Rate P/Day Income Paid Fees arch Fee	stance.	Prect and Confi	confirm the estalized amount anature:	Ka/hh 1 7/12/8	
1. For:	We s within Than Sign: Name Tel Fax Official Rental Fax Oss of Survey In TA Secured In The Secur	shall treat the above in 7 working days lik you for your assist ature: e: 6214 8316 : 6546 8156 I Use Only Item Rate P/Day Income Paid Fees	stance.	Prect and Confi	confirm the estalized amount anature:	Ka/hh 1 7/12/8	



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

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



UTV	C INCOME INSUR	ANCE CO-OPERATIVE LTD	Ref:	NS/INC1802239	96/K1sd3n2
73 B #05- 1895		D JNION HOUSESINGAPORE	Date:	28-12-2018 INC4	
1.		Policy Particulars	:- THIR	D PARTY CLAIM	
	Insured Veh.	SLR 5082T	_	nspected	SHD 6635M
	Policy No.	5093263476-01	Cover	rage (\$)	0.00
	Claim No.	MT/1023486-002	Exces	ss (\$)	0.00
	Assign From		Assig	n Date	12/12/2018
2.		Vehicle Parti	culars	& Condition	
	Make & Model	MERCEDES BENZ E220	c.c		2143
	Engine No.	HIDDEN	Year	of Reg.	2016
	Chassis No.	WDD2120012B316538	Colou	ır	WHITE
	Odometer	491454	Steer	ing	IN ORDER
	Brakes	IN ORDER	Modif	fication	STANDARD ALLOY RIM
	General	FAIR			
3.		Condit	ions of	Tyres	
		Size	Make		Balance
	R/H Front Tyre	225/55 R16	WEST	LAKE	7 mm
	L/H Front Tyre	225/55 R16	WEST	LAKE	7 mm
	R/H Rear Tyre	225/55 R16	WEST	LAKE	7 mm
	L/H Rear Tyre	225/55 R16	WEST	LAKE	7 mm
4.		Descript	ion of D	amages	
	THE VEHICLE SU	STAINED DAMAGES AT THE RE	EAR POF	RTION.	
5.	DAMAGES SEE D	N. S. C.	al Inform	mation	
٥.	Accident Date	10/12/2018	-	ection Date	12/12/2018
	Survey held at	COMFORTDELGRO ENGINEE		Anna Department of the Comment of th	and the state of t
	Survey note as	59 LOYANG DRIVE SINGAPORE 508969			
5a.			Remark		
	A)THE INSPECTION	ON WAS CONDUCTED ON A"W CE TO YOUR INSTRUCTIONS, \	THOUT WE HAV	PREJUDICE" BASIS E NOT AUTHORISE	S. ED REPAIRS.
5b.	A CALL WELL	Estimate	Days	of Repair	

2 Working Days



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. SHD 6635M

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	REAR BUMPER	DEFORMED	1,510.00	1,510.00
1	REAR BUMPER REINFORCEMENT	SERVICEABLE	1,150.00	
2	REAR BUMPER BRACKET LOWER (LH/RH) @\$135.00	SERVICEABLE	270.00	112
	REAR BUMPER BRACKET TOP (LH/RH) @\$125.00	SERVICEABLE	250.00	
2	REAR BUMPER RETAINER MOUNTING (LH/RH) @\$115.00	SERVICEABLE	230.00	
	LESS 20% DISCOUNT		-682.00	
			2,728.00	1,208.00
	SPECIAL NETT ITEMS			
1	REAR BUMPER SENSOR (SN)	SERVICEABLE	388.00	· ·
			388.00	
	LABOUR			
	PANEL BEATING.		400.00	200.00
	SPRAY PAINTING CHARGE.		300.00	200.00
	WIRING CHARGE.	NOT NECESSARY	30.00	
	REMOVE/REFIX REVERSE SENSOR.		120.00	
			850.00	430.00
	GRAND TOTAL		3,966.00	1,638.00
	RECOMMENDED COST OF LUMP SUM REPAIRS			1,300.00
	(TO ITS PRE-ACCIDENT CONDITION) (CONFIRMED)			

Report Ref No. NS/INC18022396/K1sd3n2

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.