From (Person) Estimated Cos		ASSIGNMENT (		Date/Time 2:44pme	3/1
		/ EVA/ENV/MV7CS	0:		
To Inspect Vel	ucle No.	SGF 6537 U	Insured:	SHD 6590+	Į.
at Workshop n		New Goon Moto	Y Tel:	CAPALCOC	-
of	Blk 10, Ar	nk Ind. Park 2 A	Aves#	01-15	
Policy No:		Cla	im No: D19	000146 MPSH	
Sum Insured:_			ixcess	D==11011134	
Make of Veh: (Client's Record)		**		0.0.A 26/12/18	
CA / REV /	REP. / REV 24 HR	1	race v	H.O.D. Endorsement	
Date/Time: 2.	11/11/0 3/11/8	- CHOOM COMMONDE			
Date/Time: 2.					
Date/Time: 2.	Action/Instruction (	) Estimate L-NA/INCI70054	77/h4		03/
Date/Time: 2.	Action/Instruction (	<ul> <li>Estimate</li> <li>NA/INCITODS4</li> <li>CC3/AIG16013466</li> </ul>	77/h1 AlleBn2	Dua: 17/7	-

ASS REC RY:	FC2/
ASS. REC. BY:    REF:   REF:	Make P. J.
Remark: The veh had commenced its repair at the time of inspection.  Bal. or Market Value: 8/5/c  IDAC Accident Rport: Consistent?: Yes of GIA / PR Seen: Consistent?: Yes of Est. Repairs: 0/4 days Res.: Yes of Lum Sum: 20 % 3 Val.: Yes of CA / REV / REP. / 24 HRS	R:  BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /  TOYO / YOKO or  Fron!  R/Bal.  Mm R/Bal.  Mm R/Bal.  Or No  Or No  Or No  D.O.A. 26/12/18  Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or  MIS / Fr
Mv - \$ 15/c LTA- \$ 11,643.00 Net - \$ 3,957.00	2700/- @ " 1 A A
2) : Prell. Report  1) Typid : Final Report  Cute/Time, File Return to?	Days Of Repair: 4  Resurvey No. of Trip: Survey Fee: 130  Transportative: 50  Add Fee: Site Insp (\$ )S - RSSI
Report Format :	: Interview (\$ ) Fixed 13
Lump Sum / I.B.1: (\$ 2,700/- 4/5)	Tech Invs (\$ ). Others  Weekend (\$ )

51 UBLAVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

Your Ref: D19000146MFSH

Date: 04 January 2019

Our Ref: CS/FCI19000131/Ksd3

The Motor Claims Department First Capital Insurance Ltd

Dear Sir/Madam,

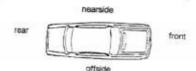
## INITIAL INSPECTION REPORT OF VEHICLE NO. SGE 6537U .

Please be informed that we had conducted the inspection of the abovementioned vehicle on 03/01/2018 at the premises of M/s Chew Goon Motor and have the following to report:-

Workshop Estimate Amount	: S\$	3,703.40	775
Revised Estimate Amount	: S\$	3,393.40	
"Check" Items Amount	: S\$		
Market Value	: S\$		-
LTA Reimbursement Value	: S\$		
Nett Value	: SS		77.5

#### Description of Damage:

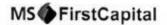
The vehicle sustained damages at the n/s front portion.



#### Comments/ Present Status:

Damages Consistent. Repair days: 4 Days

Yours faithfully, Kenneth Kong Automotive Assessor



MS First Capital Insurance Limited Co.Reg. No. 195000106C CST Reg. No. M2-0001676-9 6 Raffles Quay #21-00 Singapore 048580 Tel: (65) 6222 2311 Fax: (65) 6222 3547

Claims & Motor Underwriting Dept: 36 Robinson Road #16-01 City House Singapore 068877 Tel: (65) 6507 3848 Fax: (65) 6507 3849

www.msfirstcapital.com.sg

MOTOR SURVEY ASSIGNMENT

Date

02-01-2019

Our Ref No. D19000146MFSH

Accident Date

26-12-2018

Claim Type. Third Party

Insured Vehicle

SHD6590H

Third Party Vehicle. SGE6537U

Survey Location

BLK 10, ANG MO KIO INDUSTRIAL PARK 2A AVE 5 #01-15,16,17 & #03-

05AMK AUTOPOINT

Contact Person.

GRACE

Contact No.

64841626/0

Fax No. 64840465

Survey Type

WITHOUT PREJUDICE: LIABILITY UNCLEAR:

Appointed

Surveyor

LKK AUTO CONSULTANTS PTE LTD

**Contact Person** 

NA

Fax No. 68416315

Contact Number.

NA

#### FOR DIRECT SETTLEMENT

Please submit to us the Tax Invoice together with letter of claim for Rental OR Loss of use (based on NIMA Benchmark rates) together with your survey report.

THIRD PARTY SURVEY REQUEST

Cc: Workshop

CHEW GOON MOTOR

Attention, NIL

Cc: TP Solicitor

NA

TP Solicitor Fax No. NA

Officer Incharge

MAY CHUA

#### IMPORTANT NOTE

Kindly submit the survey report via CWS within 14 days for survey assignment and 7 days for re-inspection.

This is a computer generated letter, no signature required.

## Shirley Hiew (LKK Auto)

From:

Shirley Hiew (LKK Auto) <ShirleyHiew@lkkauto.com>

Sent:

Friday, 4 January 2019 2:33 PM

To:

'May Chua Hui Chin'; 'CWS Motor Claims' assignments; SUR; Admin-D (LKKAuto)

Cc: Subject:

RE: SURVEY ASSESSMENT - D19000146MFSH/1

Attachments:

SGE 6537U - Preli Advise.pdf

Dear May,

Enclosed preliminary revised of vehicle SGE 6537U.

Thank you.

Best Regards,

Shirley Hiew | Case Handler

#### LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: <u>Sur@lkkauto.com</u> | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Admin-D (LKKAuto) [mailto:admin-d@lkkauto.com]

Sent: Thursday, 3 January 2019 2:52 PM

To: 'CWS Motor Claims' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>

Cc: 'May Chua Hui Chin' <maychua@msfirstcapital.com.sg>; SUR <sur@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D19000146MFSH/1

Dear Sir/Mdm,

Thank you for the assignment.

BEST REGARDS,

G.Nivitha | Admin

#### LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: <u>assignments@lkkauto.com</u> | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: CWS Motor Claims [mailto:cwsmotorclaims@msfirstcapital.com.sg]

Sent: Thursday, 3 January 2019 2:44 PM To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>; May Chua Hui Chin

<maychua@msfirstcapital.com.sg>

Subject: PRI: SURVEY ASSESSMENT - D19000146MFSH/1

Dear Sir/Mdm,

We refer to the above reference. Please find attached the necessary documents for survey. Kindly submit your report via CWS within the next 14 days.

Note: All the accident reports are uploaded into CWS for your perusal.

Best Regards, Admin Team Claim Workflow System Motor Claims Department MS First Capital Insurance Limited

Tel: 6507 3848 Fax: 6507 3849

PS: This is a system generated mail. Please do not reply to this mail.

This email has been checked for viruses by AVG antivirus software.
www.avg.com

## > Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

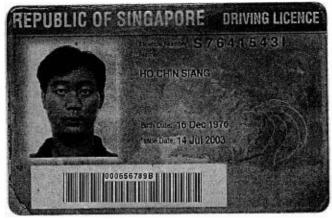
Vehicle Owner Particulars	
Owner ID Type:	Singapore NRIC
Owner ID:	15431
Vehicle Details	
Vehicle No.:	SGE6537U
Vehicle to be Exported:	No
Intended Deregistration Date:	26 Dec 2018
Vehicle Make:	SUBARU
Vehicle Model:	IMPREZA TS M
Primary Colour:	Blue
Manufacturing Year:	2005
Engine No.:	EJ16C398788
Chassis No.:	JF1GD5KJ35G054184
Maximum Power Output:	70.0 kW (93 bhp)
Open Market Value:	\$13,464.00
Original Registration Date:	22 Mar 2006
First Registration Date:	22 Mar 2006
Transfer Count:	1
Actual ARF Paid:	\$14,811.00
Intended PARF Rebate Details	Modestical
PARF Eligibility:	Forfeited
PARF Eligibility Expiry Date:	
PARF Rebate Amount:	\$0.00
Intended COE Rebate Details	
COE Expiry Date:	21 Mar 2021
COE Category:	E - Open Category
COE Period(Years):	5
PQP Paid:	\$24,771.00
COE Rebate Amount:	\$11,043.00
Total Rebate Amount: Message	\$11,043.00

The information contained herein is correct as at 26 Dec 2018

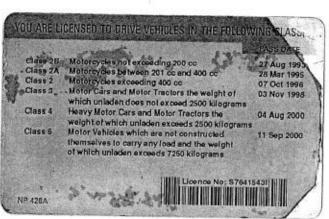
vehicle reaches its statutory lifespan (if applicable), whichever is earlier.

OK











# Certificate of Insurance

MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1 Certificate Number: 5098716954	Cover : drivo CLASSIC
Index mark and Registration Number of Vehi	icle : SGE6537U
Chassis Number	: JF1GD5KJ35G054184
2. Name of Policyholder	: HO CHIN SIANG
3. Effective Date of Insurance	: 22 Mar 2018
4. Expiry Date of Insurance	: 21 Mar 2019
5. Persons or Classes of Persons entitled to driv	1 10
(a) The Policyholder.	
(b) Any other person who is driving on the I	Policyholder's order or with his/her permission.
the Motor Vehicle or has been so permit enactment or regulation in that behalf fi 6. Limitations as to Use#	W. 122
	rposes and in connection with the Policyholder's or Hirer's business.
This Policy does not cover  (a) Use for racing, pace-making, reliability tr	* A second a second
(c) Use for any purpose in connection with t	
	tion 8 of the Motor Vehicle (Third Party Risks and Compensation) Road Transport Act, 1987 (Malaysia), are not to be included under these
Act (Chapter 189) and Section 95 of the headings.	Road Transport Act, 1987 (Malaysia), are not to be included under these : \$\$2,000
Act (Chapter 189) and Section 95 of the headings.  EXCESS (SECTION 1)	Road Transport Act, 1987 (Malaysia), are not to be included under these  : \$\$2,000 : \$\$1,500
Act (Chapter 189) and Section 95 of the headings.  EXCESS (SECTION 1)  EXCESS (SECTION 2)	Road Transport Act, 1987 (Malaysia), are not to be included under these  : \$\$2,000 : \$\$1,500 : \$\$100
Act (Chapter 189) and Section 95 of the headings.  EXCESS (SECTION 1)  EXCESS (SECTION 2)  WINDSCREEN EXCESS	Road Transport Act, 1987 (Malaysia), are not to be included under these  : \$\$2,000 : \$\$1,500 : \$\$100 : N/A
Act (Chapter 189) and Section 95 of the headings.  EXCESS (SECTION 1)  EXCESS (SECTION 2)  WINDSCREEN EXCESS  ADDITIONAL EXCESS  UNNAMED DRIVER EXCESS	: S\$2,000 : S\$1,500 : S\$100 : N/A : PLEASE REFER OVERLEAF
Act (Chapter 189) and Section 95 of the headings.  EXCESS (SECTION 1)  EXCESS (SECTION 2)  WINDSCREEN EXCESS  ADDITIONAL EXCESS  UNNAMED DRIVER EXCESS  REPAIR AT OWNER'S PREFERRED WORKSHOP	Road Transport Act, 1987 (Malaysia), are not to be included under these  : \$\$2,000 : \$\$1,500 : \$\$100 : N/A : PLEASE REFER OVERLEAF : NO
Act (Chapter 189) and Section 95 of the headings.  EXCESS (SECTION 1)  EXCESS (SECTION 2)  WINDSCREEN EXCESS  ADDITIONAL EXCESS  UNNAMED DRIVER EXCESS  REPAIR AT OWNER'S PREFERRED WORKSHOP  INSURE WITH COE	: S\$2,000 : S\$1,500 : S\$100 : N/A : PLEASE REFER OVERLEAF : NO : YES
Act (Chapter 189) and Section 95 of the headings.  EXCESS (SECTION 1)  EXCESS (SECTION 2)  WINDSCREEN EXCESS  ADDITIONAL EXCESS  UNNAMED DRIVER EXCESS  REPAIR AT OWNER'S PREFERRED WORKSHOP INSURE WITH COE  NCD PROTECTION	: S\$2,000 : S\$1,500 : S\$100 : N/A : PLEASE REFER OVERLEAF : NO : YES : YES
Act (Chapter 189) and Section 95 of the headings.  EXCESS (SECTION 1)  EXCESS (SECTION 2)  WINDSCREEN EXCESS  ADDITIONAL EXCESS  UNNAMED DRIVER EXCESS  REPAIR AT OWNER'S PREFERRED WORKSHOP INSURE WITH COE  NCD PROTECTION  TRANSPORT ALLOWANCE	S\$2,000 S\$1,500 S\$100 N/A PLEASE REFER OVERLEAF NO YES YES NO
Act (Chapter 189) and Section 95 of the headings.  EXCESS (SECTION 1)  EXCESS (SECTION 2)  WINDSCREEN EXCESS  ADDITIONAL EXCESS  UNNAMED DRIVER EXCESS  REPAIR AT OWNER'S PREFERRED WORKSHOP INSURE WITH COE  NCD PROTECTION  TRANSPORT ALLOWANCE  EXCESS WAIVER	Road Transport Act, 1987 (Malaysia), are not to be included under these  : \$\$2,000 : \$\$1,500 : \$\$100 : N/A : PLEASE REFER OVERLEAF : NO : YES : YES : NO : NO
Act (Chapter 189) and Section 95 of the headings.  EXCESS (SECTION 1)  EXCESS (SECTION 2)  WINDSCREEN EXCESS  ADDITIONAL EXCESS  UNNAMED DRIVER EXCESS  REPAIR AT OWNER'S PREFERRED WORKSHOP INSURE WITH COE NCD PROTECTION  TRANSPORT ALLOWANCE EXCESS WAIVER  PRIMARY DRIVER	: \$\$2,000 : \$\$1,500 : \$\$100 : N/A : PLEASE REFER OVERLEAF : NO : YES : YES : NO : NO : NO
Act (Chapter 189) and Section 95 of the headings.  EXCESS (SECTION 1)  EXCESS (SECTION 2)  WINDSCREEN EXCESS  ADDITIONAL EXCESS  UNNAMED DRIVER EXCESS  REPAIR AT OWNER'S PREFERRED WORKSHOP INSURE WITH COE NCD PROTECTION  TRANSPORT ALLOWANCE EXCESS WAIVER PRIMARY DRIVER  NAMED DRIVER (1)	: S\$2,000 : S\$1,500 : S\$100 : N/A : PLEASE REFER OVERLEAF : NO : YES : YES : NO
Act (Chapter 189) and Section 95 of the headings.  EXCESS (SECTION 1)  EXCESS (SECTION 2)  WINDSCREEN EXCESS  ADDITIONAL EXCESS  UNNAMED DRIVER EXCESS  REPAIR AT OWNER'S PREFERRED WORKSHOP INSURE WITH COE NCD PROTECTION  TRANSPORT ALLOWANCE EXCESS WAIVER PRIMARY DRIVER  NAMED DRIVER (1)	: \$\$2,000 : \$\$1,500 : \$\$100 : N/A : PLEASE REFER OVERLEAF : NO : YES : YES : NO : NO : NO
Act (Chapter 189) and Section 95 of the headings.  EXCESS (SECTION 1)  EXCESS (SECTION 2)  WINDSCREEN EXCESS ADDITIONAL EXCESS UNNAMED DRIVER EXCESS REPAIR AT OWNER'S PREFERRED WORKSHOP INSURE WITH COE NCD PROTECTION TRANSPORT ALLOWANCE EXCESS WAIVER PRIMARY DRIVER NAMED DRIVER (1) NAMED DRIVER (2)	S\$2,000 : S\$1,500 : S\$100 : N/A : PLEASE REFER OVERLEAF : NO : YES : YES : NO

Countersigned By:

Authorised Officer

Chief Executive

# 趙 源 摩 哆 Chew Goon Motor

Blk 10, Ang Mo Kio Industrial Park 2A, Avenue 5 #01-15, 16, 17 & #03-05, AMK Autopoint Singapore 568047 Tel: 6484 1626 (24Hrs) Fax: 6484 0465 Business Reg. No: 221880/00C GST Reg. No: MX-0486007-AO Not Notharks

11 Sny & 2700/.

Renny After Paint

Eday

Third Party

	56	
Policy No:		-
<u>-</u>	02.01.2019	
Date:	78.0	

Accident Date : 26.12.2018

To: First Capital Insurance Limited

Specialised in Car Painting, Welding, Panel-Beating and Insurance Claim.

## **ESTIMATE**

承接汽车烧焊喷漆及代理各种车辆赔偿

nel-Beatin	g and Insurance Claim. ESTIMATE		代理各种车辆赔偿
数量 Quantity	货 名 DESCRIPTION	单 价 Unit Price	银 Amount 额 \$ cts.
	Estimate Cost of Repair to "Subaru Impreza" Reg. No. SGE653 Claiming Against Your Insured Veh. No. SHD6590H		m 595.00 L
1pc 10pcs 1pc 1pc	Front Bumper Front Bumper Clips Front Bumper Top Retainer Front Bumper Fog Lamp Cover LH	4.00	126.00 Cm 126.00 Cm 126.00 Cm 126.00 Cm
1pc 1pc 1pc	Front Bumper Corner Holder LH Headlamp Assy LH Front Fender LH		2,173.00 434.60
	Less 20%		1,738.40 CM 550.00 SN
1pc 1pc	Front Bumper Lower Lip (STI) Front Bumper Lower Lip Seal		Mc 55.00 SN
100	To Conduct Front Electrical Check, Locking System, Adjust,		30.00 2
	To Apply Rust Proofing / Reseal Tuff Coating Treatment to Resp	ray	50.00 3
	/ Replaced / Repair Panel  To Conduct Computerize Wheel Alignment Test		22 80.00 )
	Labour Charge - Panel Beating, Repairing Of Fender Inner Pane Headlamp Panel and Parts Replacement	1,	550.00
	To Respray Affected Areas	Total :	650.00 3,703.40
		LKR Auto Consultants h the Repairer of the follo- Tomaurer beforefatter spr	ving:
		To display damaged part(s) Parts on as we subject to d The solution as we so as "V No. 10 to 10	during resurvey or firmation input Prejudice" basis
		*5 (122 min	In resurveyed and on Instrume Company
		-22	



## LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933 TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

	Affiliated to Federation Internat	ionale Des Experts En Auton	nobile
AS FIRST CAPITAL IN	SURANCE LTD	Ref : CS/FCI1900013	31/Ksd3n2
86 ROBINSON ROAD #16-01 CITY HOUSES	INGAPORE 068877	Date: 08-01-2019 Code: FCI2	
	Policy Particular	s :- THIRD PARTY CLA	IM
Insured Veh.	SHD 6590H	Veh. Inspected	SGE 6537U
Policy No.		Coverage (\$)	0.00
Claim No.	D19000146MFSH	Excess (\$)	0.00
Assign From	MAY CHUA	Assign Date	03/01/2019
2.	Vehicle Par	ticulars & Condition	<b>可以上于约尔达西省的</b>
Make & Model	SUBARU IMPREZA TS (M)	c.c	1597
Engine No.	HIDDEN	Year of Reg.	2006
Chassis No.	JF1GD5KJ35G054184	Colour	METALLIC LIGHT BLUE
Odometer	255700	Steering	IN ORDER
Brakes	IN ORDER	Modification	SPORTS RIM
General	GOOD		
3.	Cond	litions of Tyres	
	Size	Make	Balance
R/H Front Tyre	225/45 R17	PIRELLI	8 mm
L/H Front Tyre	225/45 R17	PIRELLI	8 mm
R/H Rear Tyre	225/45 R17	PIRELLI	8 mm
L/H Rear Tyre	225/45 R17	PIRELLI	8 mm
4.		otion of Damages	
THE VEHICLE SU	JSTAINED DAMAGES AT THE I	N/S FRONT PORTION.	
5.		eral Information	ELEKTRICATE AND L
Accident Date	26/12/2018	Inspection Date	03/01/2019
Survey held at	CHEW GOON MOTOR		
	BLK 10 ANG MO KIO IND PA SINGAPORE 568047	RK 2A #01-15/16/17, AVE	5, AMK AUTOPOINT
5a.		Remarks	
B)THE INSPECT	NSISTENT TO ACCIDENT REP ION WAS CONDUCTED ON A"\ NCE TO YOUR INSTRUCTIONS	MITHOUT PREJUDICE" BA	ASIS. LISED REPAIRS.
5b.		ate Days of Repair	
The state of the s	RMAL PERIOD FOR REPAIR:	4 Working Da	ays



## LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:1 of 1

### ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SGE 6537U

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	FRONT BUMPER	MTG CRACKED	595.00	595.00
10	FRONT BUMPER CLIPS @\$4.00	NECESSARY	40.00	40.00
1	FRONT BUMPER TOP RETAINER	DISTORTED	27.00	27.00
1	FRONT BUMPER FOG LAMP COVER LH	CRACKED	126.00	126.00
1	FRONT BUMPER CORNER HOLDER LH	DISTORTED	97.00	97.00
1	HEADLAMP ASSY LH	CUT	958.00	958.00
1	FRONT FENDER LH	BENT	330.00	330.00
	LESS 20% DISCOUNT		-434.60	-434.60
	1.5 * 1.5 *		1,738.40	1,738.40
	SPECIAL NETT ITEMS			
- 1	FRONT BUMPER LOWER LIP (STI)(SN)	CRACKED	550.00	550.00
1	FRONT BUMPER LOWER LIP SEAL (SN)	NECESSARY	55.00	55.00
	MANASTYNA		605.00	605.00
	LABOUR			
	TO CONDUCT FRONT ELECTRICAL CHECK, LOCKING SYSTEM, ADJUST, FOCUS HEADLAMP ETC.		30.00	20.00
	TO APPLY RUST PROOFING/RESEAL TUFF COATING TREATMENT TO RESPRAY/REPLACED/REPAIR PANEL.		50.00	30.00
	TO CONDUCT COMPUTERIZE WHEEL ALIGNMENT TEST.	NOT NECESSARY	80.00	
	LABOUR CHARGE-PANEL BEATING, REPAIRING OF FENDER INNER PANEL, HEADLAMP PANEL AND PARTS REPLACEMENT.		550.00	400.00
	TO RESPRAY AFFECTED AREAS.		650.00	600.00
	Provide a restriction and restriction of the Color of the		1,360.00	1,050.00
	GRAND TOTAL		3,703.40	3,393.40

RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)	2,700.00
(TO ITS PRE-ACCIDENT CONDITION)	

Report Ref No. CS/FCI19000131/Ksd3n2

MARKET VALUE: \$15,000.00 (EST)-LTA REIMBURSEMENT VALUE: \$11,043.00=NETT VALUE: \$3,957.00

KONG SENG CHEONG

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.