

INS. CASE OWNER:

Lynn Khong

CC 4 /

1900

0394, T1

Feb 3

LKK:  
IDAC:

91553

## ASSIGNMENT

DOI:

8/1/19

Date / Time:

31/1/2019

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

SOE 7799J

Name of Insured:

Ang Khim Keong.

Insured Tel No.:

HP:

Excess Sec II : \$5

D.O.A: 21/12/2018

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

Driver Tel No.:

(VL: YES / NO)

Claim No.:

Policy No.:

Make / Model:

Place of Accident:

OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO

Insured Liability: % Final ? Yes / No

GBA 2861P

J6M 3122

YN 9351H

SOE 7799J → SKV 710M



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date / Time

9/1/19  
CPK

SKV 710M-X; SOE 7799J-X

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

After call ltr to OI: 2/8/2019

Documentation Check List: Handler Typist

Notification ltr (if non-pickup)

After call ltr to OI:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice

LTA / GIA:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD

Payment Breakdown Form:

Post-Repair Photos:

Others:

PRELIMINARY ADVICE Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

S\$

( days)

Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with

Email

Call

Final Liability:

%

TBA

(Agreed / Assessed) BOLA S/N No.:

TBA

If NO or B 28, Ass. Lia:

Repair Cost:

S\$

Loss of Rental (LOR):

S\$

( days)

Loss of Use (LOU):

S\$

(\$

x days)

Loss of Income (LOI):

S\$

(\$

x days)

LOR only

LOU only

LOR + LOU

LOR + LOI

[Tick only one]

GIA/LTA Search

S\$

Medical:

S\$

Disbursement:

S\$

(e.g. Tow/ Independent)

Legal Cost

S\$

Total:

S\$

Global Sum S\$:

Email

Call

FINAL PAYMENT

Date/Time:

Confirm with:

Payee 1:

S\$

Name 1:

Payee 2: (Strike if N.A.)

S\$

Name 2:

Payee 3: (Strike if N.A.)

S\$

Name 3:

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

COPY SENT  
5/2/19Independent  
4368

Surveillance Tanfah

REF: ASMUA7A7

# ASSIGNMENT

From:

Date:

08012019

Estimated Cost:

OD ☒ TP ☐ WS ☐ TP RES ☐ OD RES ☐ EVA ☐ INV ☐ MV

To Inspect Vehicle No:

SKV 710M

at Workshop m/s

Ethoz

of

3D Bukit Batok Crescent

Insured:

Policy No.

Claims No.

Sum Insured:

Excess:

(Client's Record)

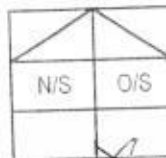
Make of Veh:

Lee

(Policy Condition)

After lunch

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



Bal. or Market Value:

\$62K.

IDAC Accident Rpt:

Consistent? : Yes or No

GIA / PR Seen:

Consistent? : Yes or No

Est. Repairs:

3

days

Res.: Yes or No

Lum Sum:

1-64

%

3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date:

Person Contacted:

Vehicle: IN / OUT

Veh No:

SKV710M

Yr Regn:

2015 Aug

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

Truck / Trailer or

Make:

Toyota Altis

C.C

1598

Colour

8/ner

A/C: Insured / Std / NI / NA

Sp. Reading

109704

T/Radio: Insured / Std / NI / NA

Eng/No:

MROS3REH104537388

C/No:

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:

205/55K16

R:

BS / DUN / EXNOVA / GY / FS / LIZA ☒ MIC ☐ OHTSU / PIR / SUMI / TOYO / YOKO or

Front

R/Bal.

6

mm

Rear

R/Bal.

2

mm

L/Bal.

6

mm

L/Bal.

6

mm

D.O.A.

D.O.I.

8/1/190 415pm

Survey held at

Ethoz BR

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

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

Date / Time

Action / Instruction

PIP \$1047.25  
2 Item PIP \$466.90

Cred- \$614.70 / 377.7

Date/Time, File Pass to?

1)

Date/Time, File Return to?

2)

☐ : Preli. Report  
☐ : Final Report

Days Of Repair:

Resurvey No. of Trip:

Add Fee:

☐ : Site Insp (\$)  
☐ : Interview (\$)  
☐ : Tech. Invs (\$)  
☐ : Weekend (\$)

Survey Fee:

Transportation

) S + RS SI

) Photos

) Others

TOTAL

100.00
50 x 3 = 150
-
38.00
80.00
-
368.00

Report Format :

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

**ETHOZ Automotive Solutions Ltd**  
**30 Bukit Batok Crescent**  
**658075**

(LKE)

Claim Reference:  
Assessment number: SIN00002  
Version: 1712  
Date calculated: 01/05/2019 08:37 AM

Full Report  
Registration: SKV710M  
Printed: 01/05/2019 8:37 AM

**Summary Information**

<b>Claim</b>			
Location:	Singapore (SG)	Work Provider:	AXA Insurance Pte Ltd
Printed by:	Ethoz Bukit Batok 02	Currency:	SGD
Claim Reference:		Date of Incident:	2018-12-21
Estimated Repair Time:		Hire Car Start:	
Actual Repair Days:		Hire Car End:	

**Vehicle Details**

<b>Vehicle</b>	
Manufacturer:	TOYOTA
Model:	COROLLA
Sub Model:	BASE MODEL
Model Sheet Number:	70 AE 01
Registration:	SKV710M
VIN number:	
Odometer:	

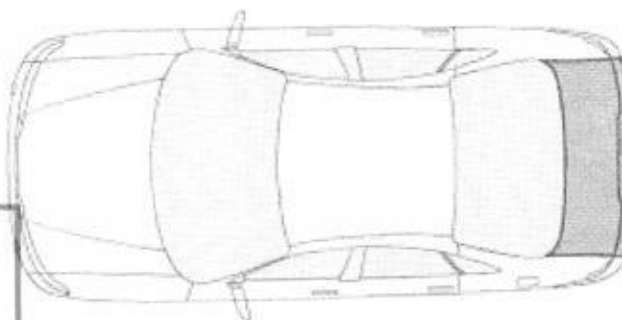
Tamper 97495749  
WP  
8/1/19 @ 4PM  
sure/khauto.com  
Resurvey before paint.  
3 days  
sure/khauto.com

**Vehicle Condition**

**Vehicle Status**  
Pre-Accident Damage:  
Date of Inspection:

**Damage Areas**

All ☐  
Underbody ☐



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:

Audatex System Using Manufacturer Times

**ETHOZ Automotive Solutions Ltd**  
**30 Bukit Batok Crescent**  
**658075**

Claim Reference:

Assessment number: SIN00002

Version: 1712

Date calculated: 01/05/2019 08:37 AM

Full Report

Registration: SKV710M

Printed: 01/05/2019 8:37 AM

**Labour**

Code	Description	Time Base 10 WU/h	Price = 45.00 SGD/h	
			WU	Price SGD
750171	RENEW BADGE "TOYOTA"		2.0	9.00
750171	RENEW BADGE "TOYOTA"		2.0	9.00
750171	RENEW BADGE "COROLLA"		2.0	9.00
B420	RENEW REAR BUMPER		5.0	22.50
	INCLUDES: R + R BUMPER AND NECESSARY ATTACHED PARTS			
	DOES NOT INCLUDE: R + R PARKING AID SENSORS			
NO NUMBER	R + R REAR BUMPER SUPPORT		1.0	4.50
B407	R + R RIGHT REAR TAILLAMP		1.0	4.50
2711	REAR PANEL REPAIR - photo.		15.0*	67.50
2931	BOOTLID REPAIR		10.0*	45.00
	<b>Labour Cost</b>	<b>Hrs</b>	<b>WU</b>	
	<b>Panel / Mechanical Labour</b>	3.80	38.0	171.00
	<b>Total of Labour</b>			171.00

**Paint**

Code	Description	SYSTEM AZT	Time Basis 10WU/h	
			WU	Price SGD
	REAR BUMPER NEW PART PAINT K1R		12.0	
	REAR PANEL REPAIR PAINTING <50%		10.0	
	BOOTLID REPAIR PAINTING <50%		17.0	

**Paint Material Per Part**

Code	Description	Price SGD
2581	REAR BUMPER NEW PART PAINT K1R	53.75
2711	REAR PANEL REPAIR PAINTING <50%	8.50
2931	BOOTLID REPAIR PAINTING <50%	26.00

# ETHOZ Automotive Solutions Ltd

## 30 Bukit Batok Crescent

### 658075

Claim Reference:

Assessment number: SIN00002

Version: 1712

Date calculated: 01/05/2019 08:37 AM

Full Report

Registration: SKV710M

Printed: 01/05/2019 8:37 AM

Labour Cost - Paint	Hrs	WU	Price SGD
Factor	45.00 SGD/h		
Time Paint		39.0	
Preparation Main Work Metal	1.70	17.0	76.50
Preparation Comp. Work Plastic	0.30	3.0	13.50
<b>Total</b>	10 WU/h	59.0	265.50

Material Cost - Paint	Price SGD
New Part Painting - Plastic K1R	53.75
Repair Painting	34.50
Material-constant Metal	18.10
Material-constant Plastic	9.00
<b>Total</b>	115.35

### Spare Parts

Code	Description	Part Number	Supplier	prices as at 2015-06-01/01	Price SGD
2581	REAR BUMPER	52159 12934		all	220.00
2617	L/R UPP BUMPER BRKT	52563 12040		?	24.00
2618	R/R UPP BUMPER BRKT	52562 12130		?	24.00
2619	L/R CTR BUMPER BRKT	52158 12090		?	24.00
2620	R/R CTR BUMPER BRKT	52157 12160		?	24.00
2621	L/R BUMPER RR BRKT	52156 12290		ne	38.00
2622	R/F BUMPER RR BRKT	52155 12320		ne	38.00
2640	CTR REAR BUMPER BRKT	52023 02140		?	130.00
3013	MANUFACTURER BADGE	75441 12A00		nn x	22.00
3015	REAR MANUFACT BADGE	90975 02071		nn x	28.00
3017	BADGE MODEL	75442 12A11		nnx	22.00
3282	R/R OUTER LAMP	81551 12A10		?	150.00
3340	R/R REFLECTOR	81910 12100		?	30.00

f: OEM Parts	<b>Savings</b>	0.00
n: Non-OEM Parts	<b>Subtotal</b>	774.00
u: Used parts	<b>Addition(+15.00%)</b>	116.10
	<b>Total</b>	890.10

### Extras

Code	Description	Price SGD
1000	Reverse Sensor S/N	200 220.00*

**ETHOZ Automotive Solutions Ltd**  
**30 Bukit Batok Crescent**  
**658075**

Claim Reference:  
 Assessment number: SIN00002  
 Version: 1712  
 Date calculated: 01/05/2019 08:37 AM

Full Report  
 Registration: SKV710M  
 Printed: 01/05/2019 8:37 AM

Code	Description	Price SGD
	Total Extras	220.00

**Final Calculation**

	SGD	SGD
<b>Parts</b>	774.00	
Addition(+15.00%)	116.10	
<b>Total Parts</b>		<b>890.10 ✓</b>
<b>Labour Time Base 10 WU/h</b>		
Total 38.0 WU X 45.00 SGD/h	171.00	
<b>Total of Labour</b>		<b>126 171.00 ✓</b>
<b>Total Of Extras</b>		<b>220.00 ✓</b>
<b>Paint Work Time Base 10 WU/h</b>		
Labour Cost 59.0 WU X 45.00 SGD/h	265.50	
Material Cost	115.35	
<b>Total Paint Including Material</b>		<b>380.85 ✓</b>
<b>Repair Cost Excludes GST</b>		<b>1,661.95 ✓</b>
GST (+7.00%)		<b>116.34</b>
<b>Repair Cost Included GST</b>		<b>1,778.29</b>

**Comments**


\* - USER SUPPLIED DATA  
 NN - NO MANUFACTURERS CODE EXISTS  
 ) - WU PARTIAL INCL IN OTHER POSITIONS

## Service Request Details

Claim

S8M017MF

Reference

None 

Loss Date

21 December 2018

Request Date

7 January 2019

Due Date

14 January 2019

Vendor Name

LKK AUTO CONSULTANTS PTE LTD (TP)

Type of Loss

Third Party Vehicle Damage

Services

Pending verification - Direct Settlement

### Actions

Next Step

Agree to perform service

Decline Work

Accept Work

### Vehicle Information

Incident Vehicle Registration #

SKV710M

Make

TPVD

07/01/2019 @ 10:16am  
he verification



## Service Address

---

## Primary Contact/Insured

---

ANG KHIM KEONG (HONG QINQIANG)  
61A Strathmore Avenue, #08-08, 142061, Singapore  
91017799

## Claim Handler

---

KHONG Lynn  
68804892  
lynn.khong@axa.com.sg

Additional Instructions

[Messages](#)[Invoices](#)[History](#)[Documents](#)[Assessment](#)[Metrics](#)[Notes](#)[New Message](#)



**Catherine Chong (LKK Auto)**

---

**From:** Lee Chen Sin <ChenSin.Lee@ethozgroup.com>  
**Sent:** Saturday, 5 January, 2019 8:45 AM  
**To:** SG AXA Insurance SM AXA SGP - Motor Survey  
**Subject:** ARRANGE SURVEY VEHICLE NO : SKV710M (TP)(AXA)  
**Attachments:** 33\_20190105082545.pdf  
  
**Categories:** Shailendra

Hi,

Appreciate you could arrange survey on above mention vehicle.

Your insured vehicle number : SDE-7799-J

DOA : 21.12.2018

Thank you.

Warmest Regards,  
Lee Chen Sin  
Motor Claims Operations

**ETHOZ**  
**ETHOZ GROUP LTD**

30 Bukit Batok Crescent Singapore 658075

DID: 6654 7520 | FAX: 6654 7542 | Mobile: 8822 8339

[www.ethozgroup.com](http://www.ethozgroup.com)



Disclaimer: This message may contain confidential information intended only for the use of the addressee named above. If you are not the intended recipient of this message you are hereby notified that any use, dissemination, distribution or reproduction of this message is prohibited. If you received this message by mistake, please notify the sender by reply email immediately. Please conduct your own virus checks before opening any attachment as ETHOZ Group does not guarantee the integrity of this email or attached files has been maintained nor this communication is free of viruses, interceptions or interference. Any views expressed in this message are those of the individual sender and may not necessarily reflect the views of ETHOZ Group. ETHOZ Group shall not be responsible nor liable for the improper and incomplete transmission of the information contained in this communication nor for any delay in its receipt or damage to your system.



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

02 AUGUST 2019

**ANG KHIM KEONG**  
BLK 61A STRATHMORE AVENUE  
#08-08  
SINGAPORE 142061

Dear Sir/ Mdm

**OUR REF : CC4/ASM19000394/T1fa3 // S8M017MF**

**YOUR REF : SDE 7799J**

**ACCIDENT INVOLVING SDE 7799J AND SKV 710M ALONG/AT AYE TOWARDS CTE  
AFTER AVE 6 CLEMENTI ON 21/12/2018**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AXA Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a third party claim(s) from ETHOZ GROUP LTD acting on behalf of the owner of SKV 710M against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

As Insurers, they shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 7 days from the date of this letter. Your intent must be formally expressed to AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following to [pohkin@lkkauto.com](mailto:pohkin@lkkauto.com) within 7 days from the date of this letter **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Copy of the letter of authorization
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to [cst@axa.com.sg](mailto:cst@axa.com.sg) or deliver it by hand to AXA Customer Care Centre.

This letter should not be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), we shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact as at Mr Poh Kin, Chong (LKK Handler) 6841 2132 or [pohkin@lkkauto.com](mailto:pohkin@lkkauto.com) Please quote our claim reference when you contact us that we can assist you more effectively.

Yours sincerely,



Poh Kin, Chong  
Case Handler  
DID: 6841 2132  
FAX: 6741 4108  
Email: [pohkin@lkkauto.com](mailto:pohkin@lkkauto.com)

cc AXA INSURANCE PTE LTD

**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 Internationale Des Experts En Automobile

ETHOZ AUTOMOTIVE SOLUTIONS LTD

Ref : CC4/TP19000394/T1ga3s2

30 BUKIT BATOK CRESCENTSINGAPORE 658075

Date : 24-10-2019



ON BEHALF OF LIM CHIN HUAT JOHNNY

Code : TP513

**1. Policy Particulars :- THIRD PARTY CLAIM**

Insured Veh.	SDE 7799J	Veh. Inspected	SKV 710M
Policy No.		Coverage (\$)	0.00
Claim No.		Excess (\$)	0.00
Assign From		Assign Date	07/01/2019

**2. Vehicle Particulars & Condition**

Make & Model	TOYOTA ALTIS	c.c	1598
Engine No.	HIDDEN	Year of Reg.	2015
Chassis No.	MR053REH104537388	Colour	SILVER
Odometer	109704	Steering	IN ORDER
Brakes	IN ORDER	Modification	SPORTS RIM
General	GOOD		

**3. Conditions of Tyres**

	Size	Make	Balance
R/H Front Tyre	205/55 R16	MICHELIN	6 mm
L/H Front Tyre	205/55 R16	MICHELIN	6 mm
R/H Rear Tyre	205/55 R16	MICHELIN	6 mm
L/H Rear Tyre	205/55 R16	MICHELIN	6 mm

**4. Description of Damages**

THE VEHICLE SUSTAINED DAMAGES AT THE REAR PORTION.  
DAMAGES SEE DETAILS.

**5. General Information**

Accident Date	21/12/2018	Inspection Date	08/01/2019
Survey held at	ETHOZ GROUP LTD 30 BUKIT BATOK CRESCENT SINGAPORE 658075		

**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:	<b>3 Working Days</b>
-------------------------------------	-----------------------



# 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. SKV 710M

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<b>REPLACEMENT OF PARTS</b>				
1	REAR BUMPER (WCP)	DEFORMED	220.00	220.00
1	L/R UPP BUMPER BRKT (WCP)	* CHECK	24.00	-
1	R/R UPP BUMPER BRKT (WCP)	* CHECK	24.00	-
1	L/R CTR BUMPER BRKT (WCP)	* CHECK	24.00	-
1	R/R CTR BUMPER BRKT (WCP)	* CHECK	24.00	-
1	L/R BUMPER RR BRKT (WCP)	NECESSARY	38.00	38.00
1	R/R BUMPER RR BRKT (WCP)	NECESSARY	38.00	38.00
1	CTR REAR BUMPER BRKT (WCP)	* CHECK	130.00	-
1	MANUFACTURE BADGE (WCP)	NOT NECESSARY	22.00	-
1	REAR MANUFACT BADGE (WCP)	NOT NECESSARY	28.00	-
1	BADGE MODEL (WCP)	NOT NECESSARY	22.00	-
1	R/R OUTER LAMP (WCP)	* CHECK	150.00	-
1	R/R REFLECTOR (WCP)	* CHECK	30.00	-
	COST PLUS 15%		116.10	44.40
			890.10	340.40
<b>SPECIAL NETT ITEMS</b>				
1	REVERSE SENSOR (SN)	NOT WORKING	220.00	200.00
			220.00	200.00
<b>LABOUR</b>				
	TOTAL OF LABOUR.		171.00	126.00
	PAINT WORK: LABOUR COST.		265.50	265.50
	PAINT WORK: MATERIAL COST.		115.35	115.35
			551.85	506.85
<b>GRAND TOTAL</b>			<b>1,661.95</b>	<b>1,047.25</b>
<b>RECOMMENDED COST OF REPAIRS (REPAIR COST NOT CONCLUDE) (EXCLUDE CHECK ITEMS S\$466.90 NETT)</b>				<b>1,047.25</b>

Report Ref No. CC4/TP19000394/T1ga3s2

MOHAMAD TAUFIKH

M.MATAI, AMSAE-A

Automotive Assessor

ADRIAN LING WAI PING

B.Eng,AMSOE,AMIRTE,AMSAE-A,M.MATAI

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 relying on this Report, in whole or in part, does so at his or her own risk.