From (P)	Rasul	ASSIGNME	NT (Office)			
Estimated C	n): Elaine Cheorg	of	71	D	ate/Time: 27/2/19(3 Holam
/ \	VS/TP RES / OD RES / EV	A /TNIX / NEW h CH	Bill to:			
To Inspect V	ehicle No:	GX 4716	H	Insured:		
at Workshop	m/s He	n Cour Re	pairs	Tel	62710275	
01	BIK 1001 /BIL	+ Merch Le	ne 3#0	1-49		
Policy No:	DMCVSN15142518	033	Claim No:	SNM19	D20080700	
Sum Insured			Excess:			
Make of Vel (Client's Recon				D.	O.A. •	
(- marrie a reacon						
	/ REP. / REV 24 HRS				HOD Endorrement	
CA / REV	/ REP. / REV 24 HRS	erson Contacted:	gusun.	Veh	H.O.D. Endorsement:	
CA / REV	Pe Melte Budlo. CI		gusun	Veh	H.O.D. Endorsement:	
CA / REV	Action/Instruction (X) Estimate		Veh	H.O.D. Endorsement: icle IN OUT	1
CA / REV Date/Time;	Pe Melte Budlo. CI) Estimate		Veh	icle(IN).OUT	<u> </u>
CA / REV	Action/Instruction (X) Estimate		Veh	icle(IN).OUT	1
CA / REV	Action/Instruction (X) Estimate		Veh	icle(IN).OUT	5

· January John River	Expired: 30 Apr 2019
PRS	C. 1.7/14 May 104
1 rom Dale	Jeh Ho AX 4 1/6/1 St Regu. Jype M.Car / M. Gycle / Bus Van / Lofry / Taxi / Prime Mover /
I slimated usesi	Truck / Trailer or
To Inspect Vehicle No. 6x 4716 H	•00/
	AVG Insurant (State Market
at Workshop mis Harr con Report	= 72=7
BUKIT MERCH	
Insured or CTI	CNO: LH 1726119891
Policy Ho.	Gen. Gond: Good / Aly / Poor / Burnt
Claims Mo	Steering: Mode / Jammed / Loaked / Burnt or
Sum Insured: Excess:	
(Client's Record)	Brake: Morder / Jammed / Leaked / Burnt or
Make of Veh:	Modi: Nil / S/Rim / STD A/Rim or
	Tyre Size: F: (85R14C
(Policy Condition)	R:
Remark: The veh had commenced its N/S O/S repair at the time of inspection.	BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI / TOYO / YOKO OF ROUGH
Bal or Market Value:	Front Rear
IDAC Accident Rport. Consistent? : Yes or No	R/Bal. 6 mm R/Bal. 6 mm
GIA / FR Seen: Consistent? : Yes or No	L/Bal. 6 mm
/ Floor Non or No	D.O.A. D.O.L. 27/02/19 OLLIPW
3 Vol. Van er No	Survey held at How CAR REPORT
Lum Sum: % 3 Val. 1es of No	Des. of Damages : Frt / Rear / O/S / N/S / U/C / Rooftop or
CA / REV / REP. / 24 HRS Vehicle: IN / OUT	
Date. Person Contacted:	The U/C / Chassis frame / Body Structure affected due to collision.
Date / Time = Action / Instruction	The state of the s
Date: Time - Action / Instruction range	\$3,000 - \$4,000
2/1132) 1	T. A
	/ Minani
	7/5/2019
Date/Time, File Pass to? : Prell. Report	Days Of Repair:
: Final Report	Resurvey No. of Trip: Survey Fee: ' /60
Date/Time. 4:16. Return 697	Transportation
Add Fe	Assessment .
	Interview (\$ 3 Photos
Report Format :	Tech Irvs (\$) Ottor
Lump Sum / I,B 1:73	Most and 18
	190

Nivitha (LKK Auto)

From:

Elaine Cheong <elaine.cheong@sg.cntaiping.com>

Sent:

Wednesday, 27 February 2019 11:01 AM

To:

Hui Ting; 'assignments'

Cc:

Corene

Subject:

RE: PRS - YOUR REF: AJ.tk.HAN (GX4716H) / OUR REF: SNM19D200807C02/8

WITHOUT PREJUDICE SAVE AS TO COSTS

Dear Hui Ting,

We refer to your email of 27.02.19.

We regret to inform that we are not agreeable to your list of proposed surveyors and will be assigning our panel surveyor, M/s LKK Auto Consultants to conduct the Pre-repair survey.

Please contact our surveyor to conduct the post repair inspection before returning the repaired vehicle to the claimant.

Aside to LKK,

Please refer to the email below and liaise with third party workshop accordingly.

Thank you.

Regards,

Elaine Cheong

Executive (Motor Claims)
Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #16-00 Springleaf Tower Singapore 079909 Co. Reg. No. 200208384E

DID: 6389 6530

Fax: 6224 7478 / 6224 7175

Email: elaine.cheong@sg.cntaiping.com

Website: www.sg.cntaiping.com

From: Hui Ting [mailto:huiting@crossbordersllc.com]
Sent: Wednesday, 27 February, 2019 9:29 AM

To: Elaine Cheong <elaine.cheong@sg.cntaiping.com>

Cc: Corene <corene@crossbordersllc.com>

Subject: RE: PRS - YOUR REF: AJ.tk.HAN (GX4716H) / OUR REF: SNM19D200807C02/8

Your attention is drawn to the CONFIDENTIALITY NOTICE below.

WITHOUT PREJUDICE

Dear Elaine

- We refer to your email dated 27 February 2019.
- 2. Our client objects appointing your surveyors as a single joint expert.
- 3. We propose one of the motor surveyors named in the list below to conduct the joint pre-repair survey as a single joint expert:-

a)	Dennis Yap	PAL'S Appraiser Pte Ltd
b)	Yap Teck Lee	LCW Appraiser Pte Ltd
c)	Yap Teck Chye	MC-Coy Appraiser Pte Ltd
d)	Dixon Yeo	Treasure Appraiser Pte Ltd
e)	Marc Ananda	United Appraisal and Management Pte Ltd
f)	Andrew How	Prominent Appraiser Services

g) Alan Cheong K.H.

C L Appraiser Pte Ltd

h) T.T. Rajan

ST Appraisal Services

i) Sebastian Lim

Constanct Appraiser Services

- i) Aeon Auto Consultants LLP
- 4. Please let us know within two (2) working days whether you are agreeable to the appointment of any of the above motor surveyors as a single joint expert.

Thank You.

Regards Huiting

TEL: 6438 1323 ext 2006

CrossBorders LLC 133 New Bridge Road #23-03/04/05 Chinatown Point Singapore 059413

Tel: (65) 6438 1323 Fax: (65) 6438 2313

CONFIDENTIALITY NOTICE

This e-mail from CrossBorders LLC (including any attachment(s) to it) is confidential and may also be privileged and exempt from disclosure under applicable law. Accordingly, if you are not the intended recipient please notify us immediately, delete this e-mail (including any attachment to it) from your computer system and do not disclose or distribute it to any other person or continue to read this e-mail. Thank you.

CrossBorders LLC DOES NOT ACCEPT SERVICE OF COURT DOCUMENTS OR NOTICE OF ANY PROCEEDINGS BY FACSIMILE OR EMAIL

From: Elaine Cheong <elaine.cheong@sg.cntaiping.com>

Sent: Wednesday, 27 February 2019 9:25 AM To: Hui Ting < huiting@crossbordersllc.com >

Subject: PRS - YOUR REF: AJ.tk.HAN (GX4716H) / OUR REF: SNM19D200807C02/8

Dear Huiting,

We refer to your fax of 22.02.19.

We intend to conduct a pre-repair survey of the damage to your client's vehicle jointly with your client/your motor workshop. We propose to use one of the following motor surveyors to conduct the joint pre-repair survey as a single joint expert.

ADRIAN LING
Kelvin Ang
SEE CHEW SENG
MOHD FADHILAH BIN OSMAN
XING QUO QIANG
KENNETH KONG
SIMON HO
CHUA WEIJIE
MARCUS CHUA
HENRY NG

Please let us know within two(2) working days whether you agree to the appointment of any of these motor surveyors as a single joint expert.

You may select one of the listed motor surveyors and we will bear the cost of the pre-repair survey carried out by the single joint expert.

Regards,

Elaine Cheong
Executive (Motor Claims)
Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #16-00 Springleaf Tower Singapore 079909 Co. Reg. No. 200208384E

DID: 6389 6530

Fax: 6224 7478 / 6224 7175

Email: elaine.cheong@sg.cntaiping.com
Website: www.sg.cntaiping.com



This email has been scanned by the Symantec Email Security.cloud service. For more information please visit http://www.symanteccloud.com

Nivitha (LKK Auto)

From:

Hui Ting <huiting@crossbordersllc.com>

Sent:

Wednesday, 27 February 2019 11:07 AM

To:

Elaine Cheong; 'assignments'

Cc:

Corene

Subject:

RE: PRS - YOUR REF: AJ.tk.HAN (GX4716H) / OUR REF: SNM19D200807C02/8

Your attention is drawn to the CONFIDENTIALITY NOTICE below.

WITHOUT PREJUDICE

Dear Elaine

1. We refer to your email dated 27 February 2019.

2. Please be informed that the said vehicle can be inspected at:

Venue:

Han Car Repairs

Address:

Blk 1001 Bukit Merah Lane 3

#01-49 Alexandra Village Ind'l Est

Singapore 159718

Contact:

Susan Chin @ 6271 0275 / 6274 1311

3. Please liaise with the above workshop directly.

Thank You.

Regards

Huiting

TEL: 6438 1323 ext 2006

CrossBorders LLC 133 New Bridge Road #23-03/04/05 Chinatown Point Singapore 059413

Tel: (65) 6438 1323 Fax: (65) 6438 2313

CONFIDENTIALITY NOTICE

This e-mail from CrossBorders LLC (including any attachment(s) to it) is confidential and may also be privileged and exempt from disclosure under applicable law. Accordingly, if you are not the intended recipient please notify us immediately, delete this e-mail (including any attachment to it) from your computer system and do not disclose or distribute it to any other person or continue to read this e-mail. Thank you.

CrossBorders LLC DOES NOT ACCEPT SERVICE OF COURT DOCUMENTS OR NOTICE OF ANY PROCEEDINGS BY FACSIMILE OR EMAIL

From: Elaine Cheong <elaine.cheong@sg.cntaiping.com>

Sent: Wednesday, 27 February 2019 11:01 AM

To: Hui Ting <huiting@crossbordersllc.com>; 'assignments' <assignments@lkkauto.com>

Cc: Corene < corene@crossbordersllc.com>

Subject: RE: PRS - YOUR REF: AJ.tk.HAN (GX4716H) / OUR REF: SNM19D200807C02/8

WITHOUT PREJUDICE SAVE AS TO COSTS

> Back to OneMotoring

Enquire Transfer Fee

Enquire Transfer Fee Vehicle Details			
Vehicle No.:	GX4716H		
Vehicle Type :	A50 - Goods (Closed) Van/Van Panel (Deliver	y)	
Vehicle Attachment 1:	No Attachment		
Vehicle Scheme :	Normal		
Vehicle Make :	TOYOTA		
Vehicle Model :	HIACE DIESEL		
Chassis No.:	LH1726119891		
Propellant:	Diesel		
Engine No. :	5L5455315		
Engine Capacity :	2986 сс		
Maximum Power Output :	-		
Maximum Laden Weight:	3030 kg		
Unladen Weight:	1500 kg		
Year Of Manufacture :	2004		
Original Registration Date :	28 May 2004		
Lifespan Expiry Date :	27 May 2024		
COE Category:	C - Goods Vehicle & Bus		
PQP Paid:	\$26,082.00		
COE Expiry Date :	30 Apr 2019		
Road Tax Expiry Date :	30 Apr 2019		
Inspection Due Date :	27 May 2019		
Intended Transfer Date :	22 Mar 2019		
CO2 Emission :	•		
CO Emission :			
HC Emission :	-		
NOx Emission :			
PM Emission :	-		
Late renewal fee(s) will be impos	ed if road tax / lay up has expired. Please use Enqui	re Road Tax Payable for fee(s) paya	able.
Road tax, including Over Paymer Amount Payable	nt (if any), of a vehicle will follow the vehicle to the	new registered owner when its own	ership is being transferred.
•	Amount Before GST	GST Amount	Amount After GST
	(S\$)	(S\$)	(S\$)
Transfer Fee :	25.00	-	25.00

	Amount Before GST	GST Amount	Amount After GST
	(S\$)	(S\$)	(S\$)
Transfer Fee :	25.00	-	25.00
Total Amount Payable : Message			25.00

This vehicle has a road tax Over Payment of \$46.00. This Over Payment may be used to offset Road Tax payable and Transfer Fees respectively, where applicable.

Please note that all future COE renewals for this vehicle can only be for a 5-year period, subject to the statutory lifespan (if applicable) of the vehicle.

You may print this page for reference.

OK

Print

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Company
Owner ID: Vehicle Details	9820R
Vehicle No.:	GX4716H
Vehicle to be Exported:	No
Intended Deregistration Date:	22 Mar 2019
Vehicle Make:	TOYOTA
Vehicle Model:	HIACE DIESEL
Primary Colour:	Green
Manufacturing Year:	2004
Engine No.:	5L5455315
Chassis No.:	LH1726119891
Maximum Power Output:	•
Open Market Value:	\$22,301.00
Original Registration Date:	28 May 2004
First Registration Date:	28 May 2004
Transfer Count:	2
Actual ARF Paid: Intended PARF Rebate Details	\$1,116.00
PARF Eligibility:	No
PARF Eligibility Expiry Date:	
PARF Rebate Amount: Intended COE Rebate Details	\$0.00
COE Expiry Date:	30 Apr 2019
COE Category:	C - Goods Vehicle & Bus
COE Period(Years):	5
PQP Paid:	\$26,082.00
COE Rebate Amount:	\$550.00
Total Rebate Amount: Message	\$550.00

The information contained herein is correct as at 22 Mar 2019

OK

MNA419020821 / National Assessment Centre Services - Bukit Merah ENTRY DATE & TIME: 14/02/2019 15:44 SUBMITTED BY: ROSLI BIN ABDUL WAHAB

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 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

ACCIDENT STATEMENT

Date Of Report

14/02/2019 15:44

Date Of Accident

14/02/2019 08:50

Exact Location Of Accident

UPP CHANGI RD NORTH TWRDS TANAH MERAH BESAR RD

Country/State of Loss

SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number

GX4716H

Insured/Policyholder

Name Of Registered Owner

MR PLUMBER SINGAPORE PTE. LTD.

Co Reg No

201719820R

Email Address

LEON@MRPLUMBER.SG

Mobile Phone No

(LOCAL) +65-92227888

Alternative Phone No

Office-92227888

Vehicle Particulars

Manufacturer

TOYOTA

Model

HIACE DIESEL

Exact Purpose for which vehicle was being used at

time of accident

WORKING PURPOSES

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

COMMERCIAL VEHICLE

Insurance Company

Name of Insurance Company

NTUC INCOME INSURANCE CO-OPERATIVE LTD

Type Of Coverage

THIRD PARTY FIRE AND/OR THEFT

Fleet Policy

NO

Policy Number

5096646271

Cover Note Number

Driver

Name of Driver

AHMED MD MAHFUZ

Passport No/FIN

G6607323N

Date Of Birth

01/02/1983

Occupation

OUTDOOR

Date Of Driving Pass

17/06/2013

Driving Experience

5 YEARS AND 7 MONTHS

Gender

MALE

Mobile Number

(LOCAL) +65-92227888

E-FILE 3/22/2019

Fax Number

OTHERS-92227888 Contact Number

LEON@MRPLUMBER.SG **EMail Address**

Address

Postcode

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

General Information of the Accident

COLLISION - HEAD TO REAR Type Of Accident

Weather Conditions CLEAR

Road Surface DRY

Other Information

Was any foreign vehicle involved in this accident? NO

Number of vehicles (including own vehicle) involved

in the accident

Was any body injured in the Accident?

Was any injured conveyed to hospital by

ambulance?

Was any other material or property damaged?

I have been approached by unknown person(s)

soliciting/offering accident claims assistance.

Number of Passengers (Including Driver)

Passenger 1

Name:

2

NO

NO

YES

NO

2

: COLLEGUE

Gender:

PAID DRIVER

: Male

Details of Police Action

Was the accident reported to the police?

If Yes, Please state which Police Station

Was notice of intended Prosecution given?

NO

NO

If Yes, against whom?

Circumstances of Accident

PLEASE REFER TO SKETCH PLAN

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

NO

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

YN2108R

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category

COMMERCIAL VEHICLE

Name of Driver

MANI SHANMUGAM

NRIC/Passport Number

O 34167737

Contact Number

94480819

Address

https://singapore.merimen.com/claims/index.cfm?fusebox=SVCdoc&fuseaction=dsp_viewersmart&noimgviewer=1&ftype=2&docid=39863964&c... 2/17

Postcode Insurance Company Name Nature Of Damage

No. Of Passenger (Including Driver)

Accident Sketch Plan

Vehicle No:
DOA:

IMPORTANT NOTICE

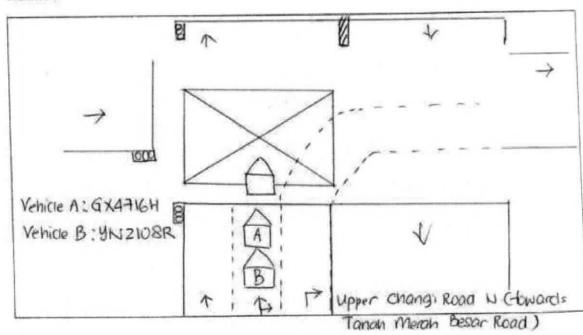
- Please report correctly the details of the accident to speed up the claims process.
- This Form must be completed by the Policyholder and/or the Authorised Driver. 21
- information provided must be truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
- 4) The issue & acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- Any faise 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 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.
- Consent under the Personal Date Protection Act (PDPA): I understand, acknowledge, agree and consent that:-
 - My Insurer, my workshop & 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 & 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 & any relevant government agency/authority (such as the police), for the purpose(s) of (0 processing, handling and/or dealing with my daims including the settlement of the claims & any necessary investigations relating to the claims; (ii) 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) involved in this accident and the insurers' law firms, may/are permitted to collect, use, disclose and/or process my Personal information for one or more of the above Purposes; and
 - 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.

UR INSURER MAY HAVE A 14 DAY-TIMEFRAME FOR YOU TO SUBMIT AN OWN DAMAGE CLAIM UNDER YOUR OWN POUCY.

Date & Time

Driver's Signature (Date & Time) (If driver is not the policyholder) Witnessed by Reporting Cent Personnel

Sketch Plan



Describe Circumstances of the Accident Upper Changi Road N. Howards Tanah travelling along 88 am followed . Few seconds later, Vehicle & come from behind and hit auto me

Declaration

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

Policyholder's Signature

Date & Time

Driver's Signature

(If driver is not policyholder)

Date & Time

Witnessed by Reporting Centre

Personnel



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

PRE-REPAIR INSPECTION REPORT CHINA TAIPING INSURANCE (S) PTE LTD CS3/CTI19003714/R1cd3e2 08-05-2019 3 ANSON ROAD #16-00 SPRINGLEAF TOWER Date: SINGAPORE 079909 Code: CTI Policy Particulars :- (THIRD PARTY CLAIM) GX 4716H YN 2108R Veh. Inspected Insured Veh. 0.00 DMCVSN15142518033 Policy No. Coverage (\$) SNM19D200807C02 Excess (\$) 0.00 Claim No. 27/02/2019 **ELAINE CHEONG Assign Date Assign From** Vehicle Particulars & Condition TOYOTA HIACE 2986 Make & Model 2004 HIDDEN Year of Reg. Engine No. LH1726119891 WHITE Chassis No. Colour IN ORDER Odometer 507957 KM Steering IN ORDER NIL **Brakes** Modification FAIR General **Conditions of Tyres** Make Balance Size ROVELO 6 mm 185 R14C R/H Front Tyre **ROVELO** L/H Front Tyre 185 R14C 6 mm ROVELO 6 mm 185 R14C R/H Rear Tyre 185 R14C **ROVELO** 6 mm L/H Rear Tyre **Description of Damages** 4. THE VEHICLE SUSTAINED DAMAGES AT THE REAR PORTION. **General Information** 5. **Accident Date** 14/02/2019 Inspect Date / Time 27/02/2019 (04:41 PM) HAN CAR REPAIRS Survey held at BLK 1001 #01-49 BUKIT MERAH LANE 3 ALEXANDRA VILLAGE SINGAPORE 159718 5a. Remarks A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) THE REPAIR ESTIMATE WAS NOT PRESENTED AT THE TIME OF INSPECTION. THE REPAIRER WAS TOLD TO PREPARE THE ESTIMATE. C) ENCLOSED PLEASE FIND DAMAGED VEHICLE PHOTOGRAPHS. D) THE ESTIMATED REPAIR COST OF THE DAMAGED VEHICLE IS IN THE REGION OF \$3,000-\$4,000 5b. Estimate Days of Repair ESTIMATED NORMAL PERIOD FOR REPAIR: 6 Working Days

Report Ref No. CS3/CTI19003714/R1cd3e2

Inspected By

Automotive Assessor

MOHAMMED RASUL BIN MOHD YUNUS

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.