

ASS. REC. BY:

REF: CS/FCI 19004085/US63n2

Special Instruction:

Surveyor: marahASSIGNMENT (Office)From (Person): CWS

of

FCIDate/Time: 6/3 2019 @ 9:17am

Estimated Cost:

Bill to:

OD / ~~TP~~ / WS / TP RES / OD RES / EVA / INV / MV / CS

To Inspect Vehicle No:

STT 46756

Insured:

SHD 7200C

at Workshop m/s

Fastech Auto

Tel:

of

Kaki Bukit Ave 6 #01-46

Policy No:

Claim No:

D19001568 MPST/1

Sum Insured:

Excess:

Make of Veh:

D.O.A.

3/3/2019

(Client's Record)

CA / REV / REP. / REV 24 HRS

'WP'

H.O.D. Endorsement:

Date/Time:

Person Contacted:

Vehicle IN / OUT

Date/Time

Action/Instruction () Estimate

07/03/19@ 10:07 a.m. revert pending estimate from repairer to May Chua via email.

(08/11/13) wef

ASS. REC. BY: Marcus

REF:

ASSIGNMENT

From:

Date:

Estimated Cost:

OD / TP / WS / TP RES / OD RES / EVA / INV / MV

To Inspect Vehicle No:

at Workshop m/s

of

Insured:

Policy No.

Claims No.

Sum Insured:

Excess:

(Client's Record)

Make of Veh:

(Policy Condition)

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

Bal. or Market Value:

IDAC Accident Rpt:

Consistent? : Yes or No

GIA / PR Seen:

Consistent? : Yes or No

Est. Repairs:

days

Res.: Yes or No

Lum Sum:

%

3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date:

Person Contacted:

Vehicle: IN / OUT

Veh No:

Yr Regn:

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

Truck / Trailer or

Make:

Colour:

Sp. Reading

T/Radio: Insured / Std / NI / NA

Eng/No:

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:

R:

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or

Front

Rear

R/Bal.

R/Bal.

L/Bal.

L/Bal.

D.O.A.

D.O.I.

Survey held at

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

20/3/19 have LIA RTA 7890 net 6110
 2/5 to 6100 confirmed with Alan
 (\$ 11,206.30 red - 65%)

MV - \$ 141K

LTA - \$ 7,890/-

Net - \$ 6,110/-

RECEIVED 25 MAR 2019

Date/Time, File Pass to?

25/03/19

1)

TYP. 4

Date/Time, File Return to?

2)

☐

: Prel. 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

Report Format :

Lump Sum / I.B.I: (\$ 6,100/- HS)

7X152 105

170+105

50

50+50

100

525

MOTOR SURVEY ASSIGNMENT

Date	04-03-2019	Our Ref No. D19001568MFSH
Accident Date	03-03-2019	Claim Type. Third Party
Insured Vehicle	SHD7200C	Third Party Vehicle. SJT4675C
Survey Location	1 KAKI BUKIT AVENUE 6 #01-46/48/50AUTOBAY <i>marcus</i>	
Contact Person.	NANCY LAM	
Contact No.	67465405/ 0	Fax No. 67458520
Survey Type	WITHOUT PREJUDICE: WE ADMIT LIABILITY QUANTUM TO BE AGREED:	
Appointed Surveyor	LKK AUTO CONSULTANTS PTE LTD	
Contact Person	NA	Fax No. 68416315
Contact Number.	NA	<i>marcus.</i>

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	FASTECH AUTO PTE LTD	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: Thursday, 7 March 2019 10:07 AM
To: 'May Chua Hui Chin'; 'CWS Motor Claims'
Cc: 'assignments@lkkauto.com'; 'Admin-D (LKKAuto)'
Subject: RE: SURVEY ASSESSMENT - D19001568MFSH/1

Dear May,

Please be informed that we have inspected the vehicle SJT 4675C on 04/03/2019.

We are pending estimate from repairer.

Thank you.

Best Regards,

Shirley Hiew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: Sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Thank you.

Best Regards,

Shirley Hiew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: Sur@lkkauto.com | 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: Wednesday, 6 March 2019 11:09 AM

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

Cc: 'May Chua Hui Chin' <maychua@msfirstcapital.com.sg>

Subject: RE: SURVEY ASSESSMENT - D19001568MFSH/1

Dear Sir/Madam,

Thank you for your assignment

G.Nivitha | Admin



CONNECTING CAR BUYERS & SELLERS.
We'll handle your loans, insurance & other paperwork for FREE.

Find out more



Kia Cerato

Price Range

Depreciation

2009

Vehicle Type

Submit

Advanced Search

Home » Used Cars » Direct Owners » Kia Cerato Forte 1.6A SX

Resources

Car Buying

Car Selling

Car Ownership

Car Aftermarket

On The Move

Lifestyle

Car Leasing



Kia Cerato Forte 1.6A SX

Overview

Financial

Insurance

Accessories

Similar

Research

Photos

Map

DIRECT OWNER

Add to Shortlist

Add to Compare

Add a Note

Report Error

More Actions

Share

Car Details

Price	\$13,000	
Depreciation	\$10,840 /yr	View models with similar depreciation
Reg Date	01-Oct-2009	(6mths 26days COE left)
Manufactured	2009	
Mileage	-	
Transmission	Auto	
Engine Cap	1,591 cc	
Road Tax	\$738 /yr	
Power	92.7 kW (124 bhp)	View specs of the Kia Cerato Forte (2009-2013)
Curb Weight	1,251 kg	
Features	White Exterior And Auto Transmission.	
Accessories	-	
Description	Paintwork Slightly Scratched And Needs Touch Up. Direct Owner.	
COE	\$10,705	
OMV	\$13,969	
ARF	\$13,527	
Dereg Value	\$7,379 as of today (change)	
No. of Owners	3	
Type of Veh	Mid-Sized Sedan	
Category	PARF Car, Direct Owner Sale	
Availability	Available	

Add to Shortlist

Add to Compare

Add a Note

Posted on: 02-Mar-2019 | Last Updated on: 02-Mar-2019

Tags: Kia Cerato, kia cerato, 2009 Kia Cerato, 2009 kia cerato, Kia, Cerato, cerato, Used Kia

Upfront Payment

» more Financial Info

Transfer Fee	\$25	
Down Payment	\$3,900 (change)	Maximum 70% Loan
1st Instalment	\$1,539	



Price Analysis

Seller Information

Contact Person(s) Chan Lai Pheng

Contact No. 92700505

Enquiry Contact Seller

ESSENTIAL TRANSACTION FORMS

- » Indemnity form
- » Sales agreement
- » Receipt
- » Hand-over form
- » Ownership Transfer



GET HELP WITH PAPERWORK



sgCarMart Connect handles your transaction paperwork - send us your completed Sales Agreement, and we'll help with **Car Loans, Insurance, Payments & Ownership Transfer**. FREE for all sgCarMart Advertised Vehicles.

Upload your Sales Agreement

Read our 8 Step Guide for Direct Buyers & Sellers

Useful Services

Afraid of lemons? Request to have this car evaluated professionally.

Compare

[> Back to OneMotoring](#)**Enquire PARF/COE Rebate for Registered Vehicle**

Vehicle Owner Particulars	
Owner ID Type:	Singapore NRIC
Owner ID:	3803B
Vehicle Details	
Vehicle No.:	SJT4675C
Vehicle to be Exported:	No
Intended Deregistration Date:	04 Mar 2019
Vehicle Make:	KIA
Vehicle Model:	CERATO FORTE 1.6 AT SX ABS D/AB 2WD 4DR
Primary Colour:	Red
Manufacturing Year:	2009
Engine No.:	G4FC9H293159
Chassis No.:	KNAFW411MA5125723
Maximum Power Output:	92.7 kW (124 bhp)
Open Market Value:	\$14,050.00
Original Registration Date:	13 Oct 2009
First Registration Date:	13 Oct 2009
Transfer Count:	2
Actual ARF Paid:	\$14,050.00
Intended PARF Rebate Details	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	12 Oct 2019
PARF Rebate Amount:	\$7,025.00
Intended COE Rebate Details	
COE Expiry Date:	31 Mar 2024
COE Category:	E - Open Category
COE Period(Years):	5
PQP Paid:	\$12,763.00
COE Rebate Amount:	\$865.00
Total Rebate Amount:	\$7,890.00
Message	
Please note that the 5-year COE for this vehicle cannot be further renewed. The vehicle must be de-registered upon COE expiry or when the vehicle reaches its statutory lifespan (if applicable), whichever is earlier.	

The information contained herein is correct as at 04 Mar 2019

FASTECH AUTO PTE LTD
BLK1 KAKI BUKIT AVE 6
#01-46/48/50 AUTOBAY
SINGAPORE 417883

VEHICLE NO: SJT 4675L

QTY	PARTICULAR
1 PCS	FRONT DOOR O/S 863.50
1 PCS	FRONT DOOR INNER RUBBER O/S 166.00
1 SET	FRONT DOOR BLACK STICKER O/S 85.00
1 PCS	FRONT DOOR INNER LOCK O/S
1 PCS	FRONT DOOR OUTER HANDLE O/S
1 PCS	REAR DOOR O/S 799.50
1 PCS	REAR DOOR INNER LOCK O/S 315.00
1 PCS	REAR DOOR INNER TRIM BOARD O/S 645.00
1 SET	REAR DOOR INNER TRIM BOARD CLIPS O/S
1 PCS	REAR DOOR OUTER HANDLE O/S
1 SET	REAR DOOR BLACK STICKER O/S 85.00
1 PCS	REAR DOOR INNER RUBBER O/S 145.00
1 PCS	ROCKER PANEL O/S
1 PCS	REAR FENDER O/S 1005.20
1 PCS	REAR FENDER INNER TRIM O/S
1 PCS	REAR WINDSCREEN MOULDING
1 PCS	REAR BUMPER
1 PCS	REAR BUMPER SIDE HOLDER O/S
1 SET	REAR BUMPER CLIPS
1 PCS	REAR SHOCK ABSORBER O/S
1 PCS	REAR WHEEL HUB O/S
1 PCS	REAR WHEEL HUB BEARING O/S 250.00
1 PCS	TAILLAMP O/S
1 PCS	CENTRE PILLAR O/S
1 PCS	REAR AXLE BEAM
1 SET	O/S DOOR VISOR
1 PCS	REAR WINDSCREEN SEALANT
1 PCS	REAR SPORT RIM O/S
1 PCS	REAR TYRE O/S

LABOUR CHARGES:

TO CHECK WIRING	\$80.00 30
TO DISMANTLE & REFIX REVERSE sensor	\$80.00 50
TO TRANSFER BOTH O/S DOOR MECHANISM	\$180.00 120
TO DISMANTLE & REFIX SEAT CUSHION UPHOLSTREY	\$150.00 80
TO DISMANTLE & REFIX REAR WINDSCREEN	\$150.00 120
TO DISMANTLE & REPLACING REAR UNDERCARRIAGE	\$300.00 120
TO CONDUCT WHEEL ALIIGMENT	\$150.00 80
TO SPRAY RUSF PROOFING	\$80.00 ✓
LABOUR FOR PANEL BEATING, CUT WEILD, STRAIGHTEN	\$1,200.00 800
& REPLACING PARTS	\$1,500.00 900
TO PUTTY & SPRAY PAINTING	

TO \$17,306.30

Customer must notify the Receiver of the following:

- Transporter to be used for moving
- To be the owner's responsibility during recovery
- All goods to be secured to the vehicle
- Third Party Liability & "Public & Professional" liability
- No third party liability is allowed
- Supplementary material must be returned and is subject to approval from Insurance Company

Acknowledged by Receiver
Signature:
Date:

Not Authorized
HBLR

2/5 \$6100
Sdr
4/3/19

22/3/19	\$1,219.00	✓
22/3/19	\$266.00	✓
22/3/19	\$120.00	✓
22/3/19	\$450.00	✓
22/3/19	\$265.00	✓
22/3/19	\$1,099.00	✓
22/3/19	\$425.00	✓
22/3/19	\$688.00	✓
22/3/19	\$50.00	✓
22/3/19	\$266.00	✓
22/3/19	\$120.00	✓
22/3/19	\$245.00	✓
22/3/19	\$688.00	✓
22/3/19	\$1,218.30	✓
22/3/19	\$285.00	✓
22/3/19	\$110.00	✓
22/3/19	\$755.00	✓
22/3/19	\$95.00	✓
22/3/19	\$50.00	✓
22/3/19	\$399.00	✓
22/3/19	\$685.00	✓
22/3/19	\$350.00	✓
22/3/19	\$525.00	✓
22/3/19	\$608.00	✓
22/3/19	\$1,485.00	✓
22/3/19	\$120.00	✓
22/3/19	\$50.00	✓
22/3/19	\$600.00	✓
22/3/19	\$200.00	✓
	\$13,436.30	

10%

805.00
405.00
405.00

P- 535345
4818-10
7768-10

COMPUTERISED 4 WHEEL ALIGNMENT HUNTER DSP700

Company: FASTECH AUTO PTE LTD
 I: SJT 4675 C
 te 4.3.19 13:37



SJT 4675 C

Kia : Cerato/Forte : 2009-13 (TD)

Front : Left

Actual	Before	Specified Range
-0°36'	-0°37'	-1°08' -0°08'
4°41'	4°41'	3°53' 4°53'
-0°01'	0°00'	-0°05' 0°05'
3°10'	3°11'	13°07' 14°07'
2°34'	2°34'	11°59' 13°59'

Front : Right

Actual	Before	Specified Range
-0°36'	-0°36'	-1°08' -0°08'
5°27'	5°27'	3°53' 4°53'
-0°04'	-0°04'	-0°05' 0°05'
15°04'	15°04'	13°07' 14°07'
14°28'	14°28'	11°59' 13°59'

Camber
 Caster
 Toe
 SAI
 Included Angle
 Turning Angle Diff.

Front

Cross Camber
 Cross Caster
 Cross SAI
 Total Toe
 Cross Turn Diff.

Actual	Before	Specified Range
0°00'	-0°01'	
-0°46'	-0°46'	
-11°54'	-11°54'	
-0°05'	-0°05'	-0°09' 0°09'

Rear : Left

Actual	Before	Specified Range
-1°40'	-1°40'	-2°00' -1°00'
0°06'	0°06'	0°06' 0°15'

Rear : Right

Actual	Before	Specified Range
-2°17'	-2°18'	-2°00' -1°00'
1°52'	1°52'	0°06' 0°15'

Camber
 Toe

Rear

Cross Camber
 Total Toe
 Thrust Angle

Actual	Before	Specified Range
0°38'	0°38'	
1°58'	1°57'	0°11' 0°30'
-0°53'	-0°53'	



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				
MS FIRST CAPITAL INSURANCE LTD			Ref : CS/FCI19004085/Usd3n2	
36 ROBINSON ROAD #16-01 CITY HOUSESINGAPORE 068877			Date : 26-03-2019	
			Code : FCI2	
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SHD 7200C	Veh. Inspected	SJT 4675C	
Policy No.		Coverage (\$)	0.00	
Claim No.	D19001568MFSH	Excess (\$)	0.00	
Assign From	MAY CHUA	Assign Date	06/03/2019	
2. Vehicle Particulars & Condition				
Make & Model	KIA CERATO FORTE (A)	c.c	1591	
Engine No.	HIDDEN	Year of Reg.	2009	
Chassis No.	KNAFW411MA5125723	Colour	MAROON	
Odometer	111554	Steering	IN ORDER	
Brakes	IN ORDER	Modification	SPORTS RIM	
General	GOOD			
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre	215/45 R17	GOODYEAR	6 mm	
L/H Front Tyre	215/45 R17	GOODYEAR	6 mm	
R/H Rear Tyre	215/45 R17	GOODYEAR	6 mm	
L/H Rear Tyre	215/45 R17	GOODYEAR	6 mm	
4. Description of Damages				
THE VEHICLE SUSTAINED DAMAGES AT THE O/S REAR PORTION.THE UNDERCARRIAGE AFFECTED DUE TO COLLISION. DAMAGES SEE DETAILS.				
5. General Information				
Accident Date	03/03/2019	Inspection Date	06/03/2019	
Survey held at	FASTECH AUTO PTE LTD 1 KAKI BUKIT AVENUE 6 #01-46/48/50 AUTOBAY SINGAPORE 417883			
5a. Remarks				
A)DAMAGES CONSISTENT TO ACCIDENT REPORT. B)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. C)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
5b. Estimate Days of Repair				
ESTIMATED NORMAL PERIOD FOR REPAIR:		5 Working Days		



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 2

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SJT 4675C

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	FRONT DOOR O/S	DENTED / BENT	1,219.00	863.50
1	FRONT DOOR INNER RUBBER O/S	NECESSARY	266.00	166.00
1	SET FRONT DOOR BLACK STICKER O/S	NECESSARY	120.00	85.00
1	FRONT DOOR INNER LOCK O/S	NOT NECESSARY	450.00	-
1	FRONT DOOR OUTER HANDLE O/S	NOT NECESSARY	265.00	-
1	REAR DOOR O/S	BADLY DENTED	1,099.00	799.50
1	REAR DOOR INNER LOCK O/S	JAMMED / SHORTED	425.00	315.00
1	REAR DOOR INNER TRIM BOARD O/S	DEFORMED / CRACKED	688.00	645.00
1	SET REAR DOOR INNER TRIM BOARD CLIPS O/S	NECESSARY	50.00	50.00
1	REAR DOOR OUTER HANDLE O/S	NOT NECESSARY	266.00	-
1	SET REAR DOOR BLACK STICKER O/S	NECESSARY	120.00	85.00
1	REAR DOOR INNER RUBBER O/S	NECESSARY	245.00	145.00
1	ROCKER PANEL O/S	TO REPAIR SEE LABOUR	688.00	-
1	REAR FENDER O/S	BADLY DENTED	1,218.30	1,005.20
1	REAR FENDER INNER TRIM O/S	NOT NECESSARY	285.00	-
1	REAR WINDSCREEN MOULDING	NECESSARY	110.00	110.00
1	REAR BUMPER	NOT NECESSARY	755.00	-
1	REAR BUMPER SIDE HOLDER O/S	NOT NECESSARY	95.00	-
1	SET REAR BUMPER CLIPS	NOT NECESSARY	50.00	-
1	REAR SHOCK ABSORBER O/S	TWISTED	399.00	399.00
1	REAR WHEEL HUB O/S	DAMAGED	685.00	685.00
1	REAR WHEEL HUB BEARING O/S	NECESSARY	350.00	250.00
1	TAILLAMP O/S	NOT NECESSARY	525.00	-
1	CENTRE PILLAR O/S	TO REPAIR SEE LABOUR	608.00	-
1	REAR AXLE BEAM	NOT NECESSARY	1,485.00	-
1	REAR TYRE O/S	SERVICEABLE	200.00	-
	LESS 10% DISCOUNT		-	-560.32
			12,666.30	5,042.88

Report Ref No. CS/FCI19004085/Usd3n2



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.:2 of 2

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	<u>SPECIAL NETT ITEMS</u>			
1	SET O/S DOOR VISOR (SN)	NECESSARY	120.00	80.00
1	REAR WINDSCREEN SEALANT (SN)	NECESSARY	50.00	40.00
1	REAR SPORT RIM O/S (SN)	DENTED / BENT	600.00	450.00
			770.00	570.00
	<u>LABOUR</u>			
	TO CHECK WIRING.		80.00	30.00
	TO DISMANTLE & REFIX REVERSE SENSOR.		80.00	50.00
	TO TRANSFER BOTH O/S DOOR MECHANISM.		180.00	120.00
	TO DISMANTLE & REFIX SEAT,CUSHION UPHOLSTERY.		150.00	80.00
	TO DISMANTLE & REFIX REAR WINDSCREEN.		150.00	120.00
	TO DISMANTLE & REPLACING REAR UNDERCARRIAGE.		300.00	120.00
	TO CONDUCT WHEEL ALIGNMENT.		150.00	80.00
	TO SPRAY RUST PROOFING.		80.00	80.00
	LABOUR FOR PANEL BEATING,CUT,WELD,STRAIGHTEN & REPLACING PARTS.INCLUSIVE OF THE REPAIR OF ROCKER PANEL O/S AND CENTRE PILLAR O/S.		1,200.00	800.00
	TO PUTTY & SPRAY PAINTING.		1,500.00	900.00
			3,870.00	2,380.00
	GRAND TOTAL		17,306.30	7,992.88
	RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)			6,100.00

Report Ref No. CS/FCI19004085/Usd3n2

MARKET VALUE: \$14,000.00 (EST)-LTA REIMBURSEMENT VALUE: \$7,890.00=NETT VALUE: \$6,110.00

CHUA KANG SENG

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.