

ASS. REC. BY:

REF: CS/FCI1900 6835/ A9/d3/12

Special Instruction:

Surveyor: Adrian

ASSIGNMENT (Office)

(CWS)

From (Person): Henry Kao

of FCI

Date/Time: 17.4.2019 5:32p.m

Estimated Cost:

Bill to:

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

To Inspect Vehicle No: SGR 16C

Insured: SHB 2110Y

at Workshop n/s Ace Autolution

Tel: 68441184

of 13 Kaki Bukit Road 4 Bankly Biz Centre #03-29 & #03-30

Policy No:

Claim No: D19002585 MFSH

Sum Insured:

Excess:

Make of Veh:

D.O.A. 12.4.2019

(Client's Record)

CA / REV / REP. / REV 24 HRS

"wp"

H.O.D. Endorsement:

Date/Time: 18.4.19 8:50a.m

Person Contacted:

Shm wen

Vehicle IN/OUT

Date/Time	Action/Instruction (✓) Estimate
	SGR 16C - X
	SHB 2110Y - X
22/4@2	16pm - sent email pending estimate
23/8/19@9.56am	revised to Henry Kao by email.
	LS \$240, 5 days. (Red \$5649.13, 70%)

ASS. REC. BY:

REF:

Adrian

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)

N/S	O/S

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

Bal. or Market Value: _____

IDAC Accident Rport: _____ Consistent? : Yes or No

GIA / PR Seen: _____ Consistent? : Yes or No

Est. Repairs: 5 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: SGR16C Yr Regn: 2007, Sept.

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

Truck / Trailer or

Make: Toyota Uis. c.c. 1497

Colour: Silver A/C: Insured / Std / NI / NA

Sp. Reading: 95359. T/Radio: Insured / Std / NI / NA

Eng/No: _____

C/No: MRO53HY9305015473

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: 195/55R15

R: 195/55R15.

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

TOYO / YOKO or Falken

Front

Rear

R/Bal. 06 mm R/Bal. 06 mm

L/Bal. 06 mm L/Bal. 06 mm

D.O.A. _____ D.O.I. 18/04/19.

Survey held at Ace Autodetailing.

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

TP 1st Cap.

CVE Expiry: 17/09/22

RECEIVED 20 2019

MV: 20K. (est)

LTA: 15056

Nett: 4944

Date/Time, File Pass to?

Date/Time, File Return to?

1) 23/8 12:15

2) _____

3) _____

4) _____

5) _____

6) _____

Prel. Report:

Final Report:

Part Prices Check:

IN

OUT

Survey Fee:

Date:

Basic & Add.

160

S + RS, SI

50

Photos

50

Others

60

TOTAL

320



Auto
Consultants
Pte Ltd

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

Your Ref: D19002585MFSH

Date: 23 August 2019

Our Ref: CS/FCI19006885/Aqd3

The Motor Claims Department
MS First Capital Insurance Ltd

Dear Sir/Madam,

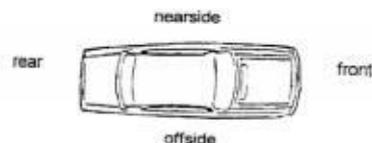
INITIAL INSPECTION REPORT OF VEHICLE NO. SGR 16C .

Please be informed that we had conducted the inspection of the abovementioned vehicle on 18/04/2019 at the premises of M/s ACE AUTOLUTION. and have the following to report:-

Workshop Estimate Amount	: <u>S\$ 8,049.13</u> .
Revised Estimate Amount	: <u>S\$ 2,400.00 (Lump Sum)</u> .
"Check" Items Amount	: <u>S\$ -</u> .
Market Value	: <u>S\$ -</u> .
LTA Reimbursement Value	: <u>S\$ -</u> .
Nett Value	: <u>S\$ -</u> .

Description of Damage:

The vehicle sustained damages at the rear portion.



Yours faithfully

ADRIAN LING WAI PING
B.Eng, AMSOE, AMIRTE, AMSAE-A, M.MATAI
Licensed Appraiser

MOTOR SURVEY ASSIGNMENT

Date	17-04-2019	Our Ref No. D19002585MFSH
Accident Date	12-04-2019	Claim Type. Third Party
Insured Vehicle	SHB2110Y	Third Party Vehicle. SGR16C
Survey Location	13 KAKI BUKIT ROAD 4 BARTLEY BIZ CENTRE#03-29 & #03-30	
Contact Person.	JERONE LEE	
Contact No.	68441184/ 0	Fax No. 67338183
Survey Type	WITHOUT PREJUDICE:	
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	ACE AUTOLUTION PTE LTD	Attention. NIL
Cc : TP Solicitor	CHIA S ARUL LLC	TP Solicitor Fax No. NA
Officer Incharge	HENRY KAO	

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.

Shiau Chan (LKKAuto)

From: Shiau Chan (LKKAuto)
Sent: Friday, 23 August 2019 9:56 AM
To: 'CWS Motor Claims'; assignments; SUR
Cc: 'Henry Kao Cai Jie'
Subject: RE: SURVEY ASSESSMENT - D19002585MFSH/1
Attachments: CSFCI19006885Aqd3.pdf

Dear Henry,

Enclosed herewith preliminary advice of SGR 16C.

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

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

From: Denise Tay (LKKAuto) <denisetay@lkkauto.com>
Sent: Monday, 22 April 2019 2:16 PM
To: Admin-D (LKKAuto) <admin-d@lkkauto.com>; 'CWS Motor Claims' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>; SUR <sur@lkkauto.com>
Cc: 'Henry Kao Cai Jie' <HenryKao@msfirstcapital.com.sg>
Subject: RE: SURVEY ASSESSMENT - D19002585MFSH/1

Dear Sir/Madam,

Please be informed that we have inspected the vehicle **SGR 16C** on 18/4/2019
We are pending estimate from repairer.

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

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

From: Admin-D (LKKAuto)
Sent: Thursday, 18 April 2019 8:54 AM
To: 'CWS Motor Claims' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>; SUR <sur@lkkauto.com>
Cc: 'Henry Kao Cai Jie' <HenryKao@msfirstcapital.com.sg>
Subject: RE: SURVEY ASSESSMENT - D19002585MFSH/1

Dear Sir / Mdm,

Thank you for the assignment.

Denise Tay (LKKAuto)

From: Denise Tay (LKKAuto)
Sent: Monday, 22 April 2019 2:16 PM
To: Admin-D (LKKAuto); 'CWS Motor Claims'; assignments; SUR
Cc: 'Henry Kao Cai Jie'
Subject: RE: SURVEY ASSESSMENT - D19002585MFSH/1

Dear Sir/Madam,

Please be informed that we have inspected the vehicle **SGR 16C** on 18/4/2019
We are pending estimate from repairer.

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Admin-D (LKKAuto)
Sent: Thursday, 18 April 2019 8:54 AM
To: 'CWS Motor Claims' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>; SUR <sur@lkkauto.com>
Cc: 'Henry Kao Cai Jie' <HenryKao@msfirstcapital.com.sg>
Subject: RE: SURVEY ASSESSMENT - D19002585MFSH/1

Dear Sir / Mdm,

Thank you for the assignment.

Best Regards,

Summer Lee | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | 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: Wednesday, 17 April, 2019 5:32 PM
To: ASSIGNMENTS@LKKAUTO.COM
Cc: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>; Henry Kao Cai Jie <HenryKao@msfirstcapital.com.sg>
Subject: PRI: SURVEY ASSESSMENT - D19002585MFSH/1

Dear Sir/Mdm,

FREE VALUATION
 Let us tell you how much your car can sell for!
No obligations and it's FREE!

How much is my car worth?

Used Car Comparison

--- Comparing 3 Vehicles ---

<p>Toyota Vios 1.5A E (COE till 12/2021)</p> <p>Add to Shortlist</p>	<p>Toyota Vios 1.5A E (COE till 01/2022)</p> <p>Add to Shortlist</p>	<p>Toyota Vios 1.5A E (COE till 01/2023)</p> <p>Add to Shortlist</p>	<p>NO IMAGE AV</p> <p>Use search bar above to search to compare.</p>
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CAR DETAILS				
Price	\$18,000	\$18,600	\$22,800	-
Instalment	N.A.	N.A.	N.A.	-
Registration Date	11-Dec-2006	10-Jan-2007	29-Jan-2008	-
Manufactured	2006	2006	2007	-
Mileage	144,000 km	186,000 km	99,000 km	-
Transmission	Auto	Auto	Auto	-
Engine Cap	1,497 cc	1,497 cc	1,497 cc	-
Road Tax	\$889 /yr	\$821 /yr	\$752 /yr	-
Power	80.0 kW (107 bhp)	80.0 kW (107 bhp)	80.0 kW (107 bhp)	-
Curb Weight	1,020 kg	1,020 kg	1,095 kg	-
Features	-	Standard Manufacturer's.	-	-
Accessories	-	Camera. Extra Keys.	-	-
Description		Lady Owner, Only 1 Transfer, Excellent Condition. Recently Completely Tuned Up, New Battery, Car Tires Under One Year, Road Tax Paid.	Very Well Maintained By Careful Owner, Great Fuel Consumption, Original Paint, 100% Accident Free! Low Mileage Easy To Drive And Very Smooth Transmission! Contact Us Now.	-
COE	\$25,636	\$25,323	\$21,485	-
OMV	\$12,237	\$12,237	\$12,498	-
ARF	\$9,441	\$13,461	\$13,748	-
Depreciation	\$6,790 /yr	\$6,810 /yr	\$6,030 /yr	-
No. of Owners	4	2	3	-
Type of Vehicle	Sedan	Sedan	Sedan	-
Category	COE Car	COE Car, Direct Owner Sale	COE Car, Low Mileage Car	-
Availability	Available	Available	Available	-
Remarks	COE expiry date 2023-01-28	COE expiry date 2023-01-28	COE expiry date 2023-01-28	-

SELLER INFORMATION				
Seller	Hui Hua Credit Pte Ltd	Direct Owner	United Auto Trading Pte Ltd	-
Address	1 Bukit Batok Crescent WCEGA Plaza #02-22	-	210 Turf Club Road Lot B38	-
Office Number	64666611	-	63141150	-

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Singapore NRIC
Owner ID:	3823Z
Vehicle Details	
Vehicle No.:	SGR16C
Vehicle to be Exported:	Yes
Intended Deregistration Date:	18 Apr 2019
Vehicle Make:	TOYOTA
Vehicle Model:	VIOS E AUTO
Primary Colour:	Silver
Manufacturing Year:	2007
Engine No.:	1NZX588039
Chassis No.:	MR053HY9305015473
Maximum Power Output:	80.0 kW (107 bhp)
Open Market Value:	\$12,607.00
Original Registration Date:	18 Sep 2007
First Registration Date:	18 Sep 2007
Transfer Count:	2
Actual ARF Paid:	\$13,868.00
Intended PARF Rebate Details	
PARF Eligibility:	Forfeited
PARF Eligibility Expiry Date:	-
PARF Rebate Amount:	\$0.00
Intended COE Rebate Details	
COE Expiry Date:	17 Sep 2022
COE Category:	A - Car (1600cc & below)
COE Period(Years):	5
PQP Paid:	\$22,041.00
COE Rebate Amount:	\$15,056.00
Total Rebate Amount:	\$15,056.00
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 18 Apr 2019

OK



7th 1st Cap.
 Xiao Chen.

Vehicle No. SGR16C TOYOTA VIOS

QTY	DESCRIPTION	CONDITION	REPAIRER'S ESTIMATE (S\$)	SURVEYOR ADJUSTMENT
PARTS (LIST ITEMS)				
1	TAILGATE <i>Rep</i>		1110.00	+
1	TAILGATE LOGO		69.00	✓
1	TAILGATE " VIOS " EMBLEM <i>2</i>		53.50	✓
1	TAILGATE " E " EMBLEM <i>1</i>		38.00	✓
1	TAILGATE CENTRE GARNISH <i>3</i>		250.00	+
1	TAILGATE CENTRE LOCK <i>1</i>		210.00	+
1	TAILGATE WEATHSTRIP <i>1</i>		210.00	+
1	REAR BUMPER <i>Del</i>		710.00	451.90
1	REAR BUMPER SUPPORT <i>new</i>		55.00	✓
2	REAR BUMPER BRACKET LH & RH @70.00 <i>RH Best</i>		140.00	70
2	REAR BUMPER REFLECTOR LH & RH @85.00 <i>could</i>		170.00	✓
2	REAR TAILLAMP GASKET LH & RH @45.00 <i>RH</i>		90.00	20
2	REAR TAILLAMP LH & RH @540.00 <i>RH could</i>		1080.00	276.70
1	END PANEL <i>Del</i>		850.00	645
1	END PANEL TOP GARNISH <i>Del</i>		330.00	152.60
1	EXHAUST PIPE <i>new</i>		980.00	X
			6345.50	
		less	25%	25%
			1586.38	
			4759.13	
SPECIAL NETT ITEMS				
1 SET	REVERSE SENSOR <i>Del</i>		280.00	200
1 SET	REAR BUMPER CLIPS <i>me</i>		80.00	30
1	END PANEL SEALANT <i>me</i>		80.00	60
	Total Parts		5199.13	



ACE AUTOLUTION PTE LTD

13 Kaki Bukit Road 4 Bartley Biz Centre #03-29

Singapore 417807

Tel:6702 4282 Fax:6702 4202

Page No. 2

Vehicle No. SGR16C TOYOTA VIOS

S/N	DESCRIPTION	REPAIRER'S ESTIMATE (S\$)	OUR ASSESSMENT
	LABOUR		
1	To remove the affected parts & fittings to commence repairs and replace damaged parts	1200.00	600
2	To supply paint materials, expandable items & putty, respray paint on parts replaced	1000.00	600
3	To remove and refix wiring at damaged areas	100.00	30
4	To perform anti rust treatment on affected areas	200.00	60
5	To remove and refix rear tailgate windscreen	150.00	X
6	To transfer rear boot mechanism	200.00	X
	Labour Total :	2850.00	
	TOTAL (PARTS & LABOUR) :	8049.13	

1290

total: 3115.77.
 4/s: 2.4K.
 05 Days

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:



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/FCI19006885/Aqd3n2	
36 ROBINSON ROAD #16-01 CITY HOUSESINGAPORE 068877		Date : 27-08-2019	
		Code : FCI2	
1. Policy Particulars :- THIRD PARTY CLAIM			
Insured Veh.	SHB 2110Y	Veh. Inspected	SGR 16C
Policy No.		Coverage (\$)	0.00
Claim No.	D19002585MFSH	Excess (\$)	0.00
Assign From	HENRY KAO	Assign Date	17/04/2019
2. Vehicle Particulars & Condition			
Make & Model	TOYOTA VIOS	c.c	1497
Engine No.	HIDDEN	Year of Reg.	2007
Chassis No.	MR053HY9305015473	Colour	SILVER
Odometer	95359	Steering	IN ORDER
Brakes	IN ORDER	Modification	SPORTS RIM
General	GOOD		
3. Conditions of Tyres			
	Size	Make	Balance
R/H Front Tyre	195/55 R15	FALKEN	6 mm
L/H Front Tyre	195/55 R15	FALKEN	6 mm
R/H Rear Tyre	195/55 R15	FALKEN	6 mm
L/H Rear Tyre	195/55 R15	FALKEN	6 mm
4. Description of Damages			
THE VEHICLE SUSTAINED DAMAGES AT THE REAR PORTION. DAMAGES SEE DETAILS.			
5. General Information			
Accident Date	12/04/2019	Inspection Date	18/04/2019
Survey held at	ACE AUTOLUTION PTE LTD 13 KAKI BUKIT ROAD 4 #03-29 BARTLEY BIZ CENTRE SINGAPORE 417807		
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. SGR 16C

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	<u>REPLACEMENT OF PARTS</u>			
1	TAILGATE	TO REPAIR SEE LABOUR	1,110.00	-
1	TAILGATE LOGO	NECESSARY	69.00	69.00
1	TAILGATE "VIOS" EMBLEM	NECESSARY	53.50	53.50
1	TAILGATE "E" EMBLEM	NECESSARY	38.00	38.00
1	TAILGATE CENTRE GARNISH	NOT NECESSARY	250.00	-
1	TAILGATE CENTRE LOCK	NOT NECESSARY	210.00	-
1	TAILGATE WEATHERSTRIP	NOT NECESSARY	210.00	-
1	REAR BUMPER	DEFORMED	710.00	451.90
1	REAR BUMPER SUPPORT	NECESSARY	55.00	55.00
2	REAR BUMPER BRACKET LH & RH @\$70.00	O/S BENT	140.00	70.00
2	REAR BUMPER REFLECTOR LH & RH @\$85.00	CRACKED	170.00	170.00
2	REAR TAILLAMP GASKET LH & RH @\$45.00	O/S NECESSARY	90.00	20.00
2	REAR TAILLAMP LH & RH @\$540.00	O/S CRACKED	1,080.00	276.70
1	END PANEL	DENTED	850.00	645.00
1	END PANEL TOP GARNISH	DEFORMED	330.00	198.60
1	EXHAUST PIPE	NOT NECESSARY	980.00	-
	LESS 25% DISCOUNT		-1,586.38	-511.93
			4,759.12	1,535.77
	<u>SPECIAL NETT ITEMS</u>			
1	SET REVERSE SENSOR (SN)	DAMAGED	280.00	200.00
1	SET REAR BUMPER CLIPS (SN)	NECESSARY	80.00	30.00
1	END PANEL SEALANT (SN)	NECESSARY	80.00	60.00
			440.00	290.00
	<u>LABOUR</u>			
	TO REMOVE THE AFFECTED PARTS & FITTINGS TO COMMENCE REPAIRS AND REPLACE DAMAGED PARTS. INCLUSIVE OF THE REPAIR OF TAILGATE.		1,200.00	600.00
	TO SUPPLY PAINT MATERIALS, EXPANDABLE ITEMS & PUTTY, RESPRAY PAINT ON PARTS REPLACED.		1,000.00	600.00
	TO REMOVE AND REFIX WIRING AT DAMAGED AREAS.		100.00	30.00



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 (\$)
	TO PERFORM ANTI RUST TREATMENT ON AFFECTED AREAS.		200.00	60.00
	TO REMOVE AND REFIX REAR TAILGATE WINDSCREEN.	NOT NECESSARY	150.00	-
	TO TRANSFER REAR BOOT MECHANISM.	NOT NECESSARY	200.00	-
			2,850.00	1,290.00
	GRAND TOTAL		8,049.12	3,115.77
	RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)			2,400.00

Report Ref No. CS/FC119006885/Aqd3n2

MARKET VALUE: \$20,000.00 (EST)-LTA REIMBURSEMENT VALUE: \$15,056.00=NETT VALUE: \$4,944.00

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.