,	9007201/ KIVD 3ez	
IOW:	ASSIGNMENT	
StimatedCost:	Veh'No: SHA 771	9 P Yr Regn: 2 Apr , 2015
DD TP WS I TP RES I OD RES I EVA I INV I MV	Type: M.Car / M.Cycle / Bus / Van	Lorry / Tab / Prime Mover
o InspedVehicle No:	Truck / Traller or	*****
t Workshop m/s	Make: Mande	Z40 cc 1865
of	Colour Bhe	AVC: Insu@d/Std/NI/NA
nsured: PC 14031	Sp.Reading 52 6695	T/Radio: Inscred / Std / NI / NA
Policy No. 5095391839-01 (27/10/2018 -	Eng/No:	
) C/No: KMH	LBX14ME40 67864
Sum Insued: Excess:	Gen. Cond: Good / For / Poor / Bu	rnt
(Client'sRecord)	Steering: Inorder Jammed / Leake	ed / Burnt or
Make of Veh:	Brake: Inorder Jammed / Leake	
	Modi: Nil / S/Rim / STDQ/Rim	
(Policy Condition)	Tyre Size; F:	205/60A16
Remark: The veh had commenced its N/S (DIS RELIGION LEVISOR	
repair at the time of inspection.	- CSTOON TEXNOVA TGY TESTLIZ	A' MIC OHTSU / PIR / SUMI /
Bal. or Market Value:	TOYO/YOKO or	Nettke
DAC Accident Rport: Consistent?: Yes or No	Front 7	Rear
GIA / PR Seen: Consistent?: Yes or No	R/Bal. / mm	R/Bal. / mm .
st. Repairs: days Res.: Yes or No	<u> </u>	L/Balmm
.um Sum: % 3 Val.: Yes or No	. 10/7/17	0.0.1. 18/4/19
		DGE (Loyang)
CA / REV / REP. / 24 HRS Vehicle: IN I.	Des. of Damages : Frt / Rear / O/S	/ / /
Person Contacted:		dy Structure affected due to collision.
Date / Time Action / Instruction		ay off details anected the to consider.
	1 1 61	SO IM
PC 14037 - CC3/IM 13013511/	17-071-011	
1 1023 - (S)//WC 130/35 1/ /	119 12.04-22/07/2013	
REC	FIVED 2 5 APR 2019	
REU	EIVED 2 O AIN 2010	١٠.
		4
Th,	· · · · · · · · · · · · · · · · · · ·	
ale/Time, File Pass Io? : Prell. Report	200	
	Days Of Repair: 3	Cupies Feet
: Final Report	Resurvey No. of Trip:	Survey Fee:
selv. +		Transportation:
2514 - typist Add		
scon Salmet i TP	: Interview (\$	Photos
	Tech, Invs (\$	Others
LS \$ 3750 2	:Weakend /3	II.

eBaoTech									G	eneralC	laim
Hello, NAC_PAYA_UBI_80	0601			And the control of the last test and			Change Langu	age '	Change Pa	ssword	Log Out
My Desktop	Poli	cy Query									
Notice of Loss	Policy N	lo.				Date of Ac	cident	18/04/	2019 12:53		
	Vehicle	No.(For Motor)	PC1403	33		Certificate	Number				
					Sear	ch					
	Select	Policy No.	Certificate Number	Policyholder Name	Policyholder NRIC	Product	Cover Type	Vehicle No.	Insured Object	Commence Date	Expiry Date
	0	5095391839- 01		A & S TRANSPORTATION PTE LTD	200001625C	GFT	Comprehensive	PC1403J	PC1403J	27/10/2018	
					Conti	nue					

TP Claims against NTUC Income: Follow-Through Survey

S/NO	S/NO Income Reference	Claimant (Owner / Taxi Company)	Claimant Vehicle No.	Income Vehicle No.	D.O.A	Time of Accident	Estimate	Tentative repair cost
-	MT/1040780-002	COMFORT TRANSPORTATION PTE LTD	SHA 2877Z	EJ 3030G	18/4/2019	7:00	\$9,993.32	\$6,700.00
2	MT/1040749-002	COMFORT TRANSPORTATION PTE LTD	SHB 6398H	YM 7115S	17/4/2019	11:50	\$8,498.40	\$4,450.00
2	MT/1041000-002	COMFORT TRANSPORTATION PTE LTD	SHA 7719P	PC 1403J	18/4/2019	7:50	\$5,190.08	\$3,750.00
4	MT/1041254-002	CITYCAB PTE LTD	SHA 8029R	SJT 8619P	18/4/2019	20:00	\$1,680.54	\$700.00
4	72-	COMFORT TRANSPORTATION PTF. LTD	Z6069 CHS	SMK 5784B	21/4/2019	0:30	\$4,027.84	\$2,650.00

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

Driving Experience

Mobile Number

EMail Address

Fax Number Contact Number

Gender

- 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 <u>truthful and accurate</u> 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 aforesaid.

aforesaid.	sent to the archiving of this report at the centre and to copies of the report being made available
	ACCIDENT STATEMENT
Date Of Report	18/04/2019 09:34
Date Of Accident	18/04/2019 07:50
Exact Location Of Accident	BEDOK SOUTH AVE 1 TWDS NEW UPP. CHANGI RD.
Country/State of Loss	SINGAPORE
	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SHA7719P
Insured/Policyholder	
Name Of Registered Owner	COMFORT TRANSPORTATION PTE LTD
Co Reg No	199303821R
Email Address	FLEETSAFETY@CDGTAXI.COM.SG
Mobile Phone No	
Alternative Phone No	OFFICE-65508768
Vehicle Particulars	
Manufacturer	HYUNDAI
Model	140
Exact Purpose for which vehicle was being used at time of accident	t
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	TAXI
Insurance Company	
Name of Insurance Company	MS FIRST CAPITAL INSURANCE LTD
Type Of Coverage	THIRD PARTY FIRE AND/OR THEFT
Fleet Policy	YES
Policy Number	D-18088936MFSH
Cover Note Number	
Driver	
Name of Driver	DAVID KARENNAYER S/O MARIMUTHU
NRIC No	S2007325Z
Date Of Birth	12/03/1951
Occupation	OUTDOOR
Date Of Driving Pass	03/12/1976

42 YEARS AND 4 MONTHS

(LOCAL) +65-92306400

MALE

NOEMAIL

Page 1 of 16

Address

484 #05-87 JURONG WEST AVENUE 1

Postcode

640484

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured

OTHER - TAXI DRIVER

Vehicle Registration Number of Driver's Own

Vehicle

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident

SIDE SWIPE

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

2

Was any body injured in the Accident?

NO

Was any injured conveyed to hospital by

NO

ambulance?

Was any other material or property damaged?

YES

I have been approached by unknown person(s) soliciting/offering accident claims assistance.

NO

Number of Passengers (Including Driver)

1

Details of Police Action

Was the accident reported to the police?

NO

If Yes, Please state which Police Station

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

SEE ATTACH.

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

YES

Remarks/ Reasons:

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

PC1403J

Vehicle Make/Model/Colour **Details Of Properties**

Vehicle Category

BUS

Name of Driver

TEY SING CHAI

NRIC/Passport Number

G2549285X

Contact Number

83631111

Address

Postcode

Insurance Company Name

Nature Of Damage

RHT FRT

No. Of Passenger (Including Driver)

Sketch Plan Pg. 1

SKETCH PLAN		
FITTHITT		
	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	+++++++++++++++++++++++++++++++++++++++
1 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
	4 3 H 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
		
1 State Control		+++++++++++++++++++++++++++++++++++++++
DESCRIBE CIRCUMSTANCES OF T	HE ACCIDENT	
ON 1814/19 Januas	travelling along sedo	c South ave i towards
Bedolc of give s	e ignal left to trupp	Left towards left
Mout appets	the centre halfman	a hastrian
III MARKING	1.0000	a DUSTONO M
the left first	lane cut into my	pentile and boung
onto my left	hand side of the	, vehicle, no
may at the	fine. That all I	have to sen
1.900	1	10 33
1		
	- POLICE - P	
	× 100	
DECLARATION		
I/We declare the foregoing particulars	are true in every respect.	18/4/19
		1814119 Jackson Harry Packson
COMFORT TRANSPORTATION PT	ELI- (AN)	18/4/19 Jackson Horn FACKSION CSO
CO REG. NO 199303321R Policyholder's Signature	Driver's Signature	Reporting Centre Personnel's Signature
Date & Time:	(If driver is not the policyholder)	Name:

Sketch Plan Pg. 2

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 <u>truthful and accurate as possible</u>. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
- 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.
- 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.
- By the lodgment 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.
- 8. Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and 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 and 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 and any relevant government agency/authority (such as the police), for the purpose(s) of:
 - processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) 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) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to coilect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) 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.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or

(ii) for complying with requirements under any regulations, laws or court orders.

LOMFORT TRANSPORTATION PT L CO REG. NO. 199303821R

Policyholder's Signature

Date & Time:

Driver's Signature

(If driver is not the policyholder)

Date & Time:

dackson Hene

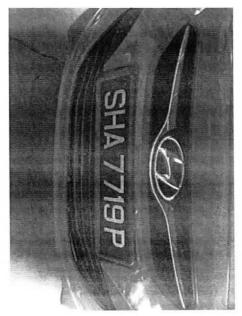
CSO

Reporting Centre Personnel's Signature

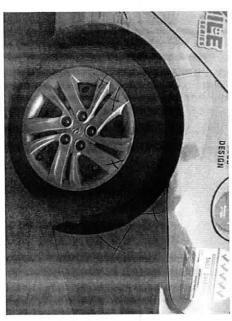
Name:

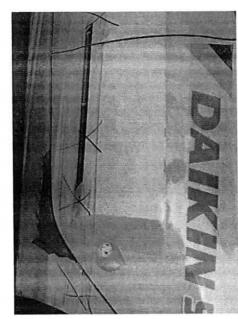
NRIC/FIN No .:

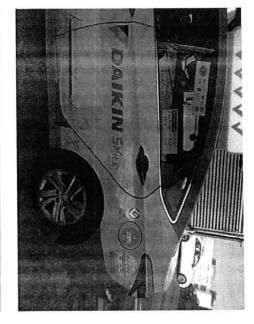


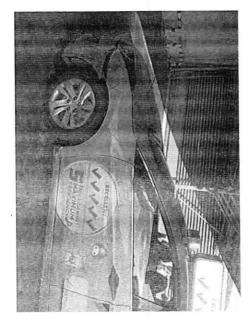




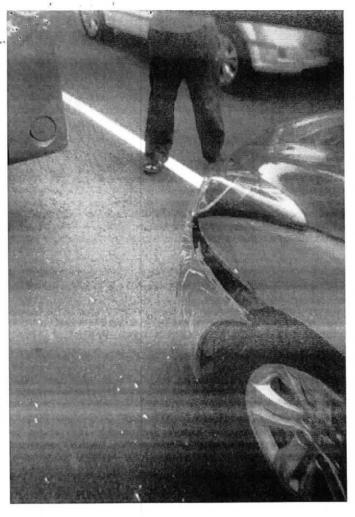


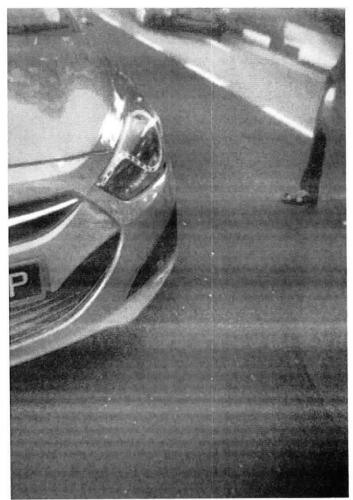




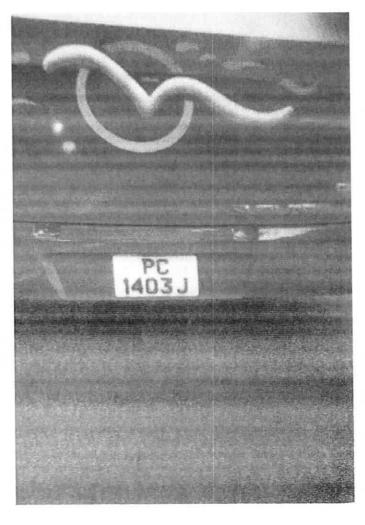














member COMFORTDELGRO

Date/Time: 18.04.2019 10:51

Page : 1

Team:

OMER NO.

ARC Repair TP(CLSO)1

JOB CARD

Sales Order:

REGN NO .:

MAKE:

MODEL

JC NO.: 305288238

MILEAGE

E.....1/2...

FUEL

OMER

ESS

COMFORT TRANSPORTATION PTE LTD

7010045

383 SIN MING DRIVE

Singapore SINGAPORE 575717

65508755 (R)

I - 40YR OF MANL 02.04.2015

SHA7719P

HYUNDAI

DATE/TIME IN 18.04.2019 08:25 TARGET DATE

(P)

COMPLETION DATE/TIME: CHASSIS CODE KMHLB41UMFU067865

DUNT CARD NO.

JOB DESCRIPTION

Accident Date: 18.04.2019

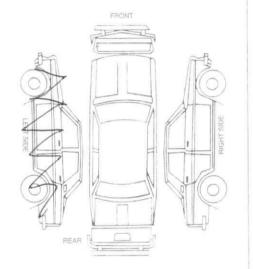
NATURE: 3P 18.04.19/C

sturned to Service Reception upon collection

S/NO

LABOR CODE

DESCRIPTION



KED & PA	SSED OUT BY:					
	SERVICE ADVISOR				CUSTOMER'S SIGNATURE	
rledgement	t Slip		Exit Pass			
No.:	SHA7719P	JU NTUC LKK	Vehicle No.:	SHA7719P		
of Service A	Advisor	Signature/Date	Name of Service Advisor		Date	

To be kept by Security Guard

COMFORTDELGRO ENGINEERING PTE LTD

REPAIR ESTIMATE*

VEHICLE NO: SHA 7719P

DATE 18/4/2019 12:33

MAKE :

MODEL · HVUNDAL 140

NTUC

MODEL	: HYUNDAI i40				NTUC	
Qty	Parts Description/ Labour	Type	Unit Price		Amount	
	Front Bumper Cover			\$	1,052.20	1
	Front Bumper Grille Airduct (LH)			\$	26.20	
	Front Bumper Bracket Top (LH)			\$	22.40	
	Front Bumper Retainer Mounting			\$	9.20	
	Headlamn (I H) - hce34			\$	1,388.00	
	Front Fender (LH)			\$	663.00	
	Front Fender Shield (LH) - ton			\$	174.90	
	Front Fender Retainer			\$	24.60	
	Front Door Mirror Assy (LH)Repair			\$	670.00	
	Front Wheel Hub Cap (LH)			\$	107.10	
	SUB TOTAL			\$	4,137.60	1
	LESS 20%			\$	827.52	
	DISCOUNTED TOTAL			\$	3,310.08	1
						1
	Door Logo Fire		10%	\$	75.00	Nett 6
	Door Logo Rear		-10%	\$		Nett 77
	Front Fender Advertisement Logo (LH)			\$	100.00	
	Rear Fender Advertisement Logo (LH)			\$	100.00	1
	Front Door Advertisement Logo (LH)			\$	100.00	Nett
	Rear Door Advertisement Logo (LH)			\$		Nett
				\$	555.00	1
				5.557		1
	Labour Charge		9		//	
	Panel Beating			\$	400 600.00	
	Spray Painting Charge			\$	1,200.00	1000
	Wiring Charge			\$	30.00	20
	Tuff Kote			\$	50.00	20
	LKP	Auto Cres	Illiants hence notify	-	7 5900	
	TOTAL LABOUR		no in any	\$	1,880.00	1
	4 (5)		ring	Ψ,	1,000.00	1
	ESTIMATE TOTAL		urvey	\$	5,190.08	1
	Camh (CKY)		afee ha	5	2,170100	1
	Sup:	ect to final a	A			
	18/4/19 1420 4:		All the Property of the Parket	tu.		
	Signature	edged by Re	pairer		5745-08	
	S My, Date:				7/14	
	Us		The second secon			
	nil Paris also					
	Am logo p					
	Raha (Cleky 18/4/19 1426 L. 3 Ry, Lls Alle Region place		1:1 7:1 7:1			-
	This is an initial estimate based on a visual hispection of the					
	be prepared after the vehicle is surveyed by a motor Surveyed	or appoir	ited by the insurance c	ompa	any.]

COMFORTDELGRO ENGINEERING

305288238 Our Job Ref No ComfortDelGro Engineering Pte Ltd 59 Loyang Drive Singapore 508969 Fax: 6546 8156 22/04/2019 Date FINALIZATION FORM LKK Fax: : _ KALVIN Attn Date of Accident: 18.04.19 : SHA7719P The survey and estimates of the repairs of the above-mentioned vehicle are as follows:-PC 1403J NTUC The repair job shall bill to: ### The finalized amount shall be: Spare Parts after List discount (a) ### (b) Labour Charges Total for Part-By-Part Repair Cost N (c.) Lumpsum Repair (if applicable) \$3,750.00 Total for Lumpsum repair cost after Less: 20% Final Lumpsum Repair cost 3 working days Estimated normal period for repairs: 3. We shall treat the above amount as Correct and Confirmed if there is no reply from you 4. within 7 working days We confirm the estimates and, Thank you for your assistance. 5. finalized amount Signature: Signature: Kahi Name Name : JUMANI : 6214 8315 Date Tel : 65468156 Fax For Official Use Only Document Confirm By Amount Attached Remarks Item (Signature) Yes or No YES Rental Rate P/Day Loss of Income Paid N Survey Fees \$7.49 LTA Search Fee Medical Fees (on behalf of driver, if applicable) Overrun Remarks:



National Assessment Centre Services

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

TEL: 6841 0055 FAX: 6841 6315





7						
NTU	C INCOME INSUF	RANCE CO-OPERATIVE LTD	Ref:	NS/INC1900720	1/K1vd3e2	
		D UNION HOUSESINGAPORE	Date:	03-05-2019		
			Code:	INC4		
1.		Policy Particulars				
	Insured Veh.	PC 1403J	_	nspected	SHA 7719P	
	Policy No.	5095391839-01	_	age (\$)	0.00	
	Claim No.	MT/1041000-002	Exces		0.00	
	Assign From		Assig	n Date	18/04/2019	
2.		Vehicle Parti	culars 8	Condition		
	Make & Model	HYUNDAI 140	c.c		1685	
	Engine No.	HIDDEN	Year o	of Reg.	2015	
	Chassis No.	KMHLB41UMFU067864	Colou	r	BLUE	
	Odometer	526695	Steeri	ng	IN ORDER	
	Brakes	IN ORDER	Modifi	cation	STANDARD ALLOY RIM	
	General	FAIR				
3.		Conditi	ions of	Tyres		
		Size	Make		Balance	
	R/H Front Tyre	205/60 R16	WEST	LAKE	7 mm	
	L/H Front Tyre	205/60 R16	WEST	LAKE	7 mm	
	R/H Rear Tyre	205/60 R16	WEST	LAKE	7 mm	
	L/H Rear Tyre	205/60 R16	WEST	LAKE	7 mm	
4.		Descripti	on of D	amages		
	THE VEHICLE SU	STAINED DAMAGES AT THE WI	HOLE N/S	S PORTION.		
	DAMAGES SEE D	ETAILS.				
5.						
	Accident Date	18/04/2019	Insped	tion Date	18/04/2019	
	Survey held at	COMFORTDELGRO ENGINEER	RING PT	E LTD		
		59 LOYANG DRIVE SINGAPORE 508969				
5a.		R	emarks			
		ON WAS CONDUCTED ON A"WIT CE TO YOUR INSTRUCTIONS, W				
5b.		Estimate	Days of	Repair		
	ESTIMATED NOR	MAL PERIOD FOR REPAIR:		3 Working Days		



National Assessment Centre Services

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

TEL: 6841 0055 FAX: 6841 6315





ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SHA 7719P

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	FRONT BUMPER COVER	CRACKED	1,052.20	1,052.20
1	FRONT BUMPER GRILLE AIRDUCT (LH)	SERVICEABLE	26.20	-
1	FRONT BUMPER BRACKET TOP (LH)	CRACKED	22.40	22.40
1	FRONT BUMPER RETAINER MOUNTING	SERVICEABLE	9.20	-
1	HEADLAMP (LH)	GRAZED	1,388.00	1,388.00
1	FRONT FENDER (LH)	BUCKLED	663.00	663.00
1	FRONT FENDER SHIELD (LH)	TORN	174.90	174.90
1	FRONT FENDER RETAINER	SERVICEABLE	24.60	-
1	FRONT DOOR MIRROR ASSY (LH)	TO REPAIR SEE LABOUR	670.00	-
1	FRONT WHEEL HUB CAP (LH)	GRAZED	107.10	107.10
	LESS 20% DISCOUNT		-827.52	-681.52
			3,310.08	2,726.08
	NETT ITEMS			
1	DOOR LOGO FRT (N)	NECESSARY	75.00	75.00
1	DOOR LOGO REAR (N)	NECESSARY	80.00	80.00
	LESS 10% DISCOUNT		-	-15.50
			155.00	139.50
	SPECIAL NETT ITEMS	5		
1	FRONT FENDER ADVERTISEMENT LOGO (LH)(SN)	NECESSARY	100.00	100.00
1	REAR FENDER ADVERTISEMENT LOGO (LH)(SN)	NECESSARY	100.00	100.00
1	FRONT DOOR ADVERTISEMENT LOGO (LH)(SN)	NECESSARY	100.00	100.00
1	REAR DOOR ADVERTISEMENT LOGO (LH)(SN)	NECESSARY	100.00	100.00
			400.00	400.00
	LABOUR			
	PANEL BEATING.INCLUSIVE OF THE REPAIR OF FRONT DOOR MIRROR ASSY (LH) .		600.00	400.00
	SPRAY PAINTING CHARGE.		1,200.00	1,000.00
	WIRING CHARGE.		30.00	20.00

Report Ref No. NS/INC19007201/K1vd3e2



National Assessment Centre Services

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

TEL: 6841 0055 FAX: 6841 6315





Page No.:2 of

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	TUFF KOTE.		50.00	20.00
		e	1,880.00	1,440.00
	GRAND TOTAL		5,745.08	4,705.58

RECOMMENDED COST OF LUMP SUM REPAIRS	3,750.00
(TO ITS PRE-ACCIDENT CONDITION)	
(CONFIRMED)	

Report Ref No. NS/INC19007201/K1vd3e2

KALVIN ANG WEI KUN

Automotive Assessor / Investigator

h

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.