

Form 1001
Rev. 10/1/18

REF: CS/FCI19007338/Kqd3m4

Surveyor: Kenneth

ASSIGNMENT (Office)

CWS

From Person: Sithara

of FCI

Date/Time: 4:15pm @ 25/4/19

Estimated Cost:

Bill to:

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

To Report Vehicle No:

SJZ 8242K

Insured

SHC 0743D

at Workshop no:

Ah Lim Motor

Tel:

64831244

of

No. 10 AMK Ind. park @ A #01-09

Policy No:

Claim No:

019002702MPSH

Sum Insured

Excess:

Make of Veh
(Client's Record)

D.O.A

20/04/2019

CA / REV / REP. / REV 24 HRS (DS)

H.O.D. Endorsement:

Date/Time:

9:40am @ 25/4/19

Person Contacted:

Zila

Vehicle:

IN / OUT

Date/Time

Action/Instruction (✓) Estimate

SJZ 8242K - CS/AXA/5015130/Kqbd1

DOA: 2/9/15

SHC 0743D - CS/FCI/8009456/G24d352

DOA: 20/5/18

29/4/19 @ 3:34pm revised to Sithara by email.

3/7 61 Pr ^{not a car} 8400d cabin ✓ (red & 4433.76, 53%)

05/11/19
Surveyor

REF: FCI

ASSIGNMENT

From: Date: 25/4/19

Estimated Cost:

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

To Inspect Vehicle No: SJZ 8242K
at Workshop m/s: Ah Lim Motor
of No. 10 Amk Ind. park 2A #01-09

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: 832K

IDAC Accident Rpt: Consistent? : Yes or No

GIA / PR Seen: Consistent? : Yes or No

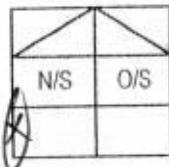
Est. Repairs: 06 days Res.: Yes or No

Lum Sum: 20 % 3 Val.: Yes or No

CA / REV / REP. / 24 HRS 'Ds'

Date: Person Contacted:

Vehicle: IN / OUT



Veh No: SJZ 8242K Yr Regn: 12, 1C

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

Truck / Trailer or

Make: BMW 318i C.C. 1995

Colour: M. Black A/C: Insured / Std / NI / NA

Sp. Reading: 192170 T/Radio: Insured / Std / NI / NA

Eng/No:

C/No: WBA PR 72080A 7P4269

Gen. Cond: 800 / 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: 235/35R19

R: 265/30R19

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

TOYO / YOKO or

Front

R/Bal. 6 mm

L/Bal. 6 mm

D.O.A. 20/4/19

Survey held at

Rear

R/Bal. 3 mm

L/Bal. 3 mm

D.O.I. 25/4/19

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

N/S Acc & U/C

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

Date / Time Action / Instruction

Insured Elaine 1/10pm not more than 8

RECEIVED 5 JUL 2019

MV: \$32,000
LTA: \$27,788 (Est)
NV: \$4,212

Date/Time, File Pass to?

1) SJZ 8242K

Date/Time, File Return to?

2)

☐ : Preli. Report
☐ : Final Report

Days Of Repair: 4

Resurvey No. of Trip: 1

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

Survey Fee:

Transportation:

\$ + RS. \$

Photos

Others

TOTAL

160
50
50
20
280

Report Format :

Lump Sum / I.B.I. (\$) 7P 4000



Auto
Consultants
Pte Ltd

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

Your Ref: D19002702MFSH

Date: 29 April 2019

Our Ref: CS/FCI19007338/Kqd3

The Motor Claims Department
First Capital Insurance Ltd

Dear Sir/Madam,

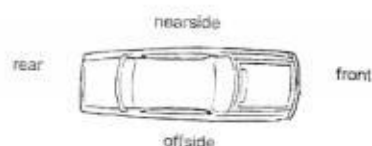
INITIAL INSPECTION REPORT OF VEHICLE NO. SJZ 8242K.

Please be informed that we had conducted the inspection of the abovementioned vehicle on 25/04/2019 at the premises of M/s AH LIM MOTOR, and have the following to report:-

Workshop Estimate Amount	: S\$ 8,433.26 .
Revised Estimate Amount	: S\$ 4,602.21 .
"Check" Items Amount	: S\$ 2,087.14 .
Market Value	: S\$ - .
LTA Reimbursement Value	: S\$ - .
Nett Value	: S\$ - .

Description of Damage:

The vehicle sustained damages at the n/s rear & undercarriage.



Yours faithfully

KONG SENG CHEONG
Licensed Appraiser

MOTOR SURVEY ASSIGNMENT

Date	23-04-2019	Our Ref No. D19002702MFSH
Accident Date	20-04-2019	Claim Type. Third Party
Insured Vehicle	SHC0743D	Third Party Vehicle. SJZ8242K
Survey Location	NO. 10 ANG MO KIO IND PARK 2A #01-09 AMK AUTOPOINT	
Contact Person.	EILEEN CHUA	
Contact No.	64831244/ 0	Fax No. 64836170
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	

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	AH LIM MOTOR COMPANY	Attention. NIL
Cc : TP Solicitor	NA	TP Solicitor Fax No. NA
Officer Incharge	SITHARA	

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: Monday, 29 April 2019 3:39 PM
To: 'CWS Motor Claims'; assignments
Cc: 'Sithara'; SUR
Subject: RE: SURVEY ASSESSMENT - D19002702MFSH/1
Attachments: CSFCI19007338Kqd3.pdf

Dear Sithara,

Enclosed herewith preliminary advice of SJZ 8242K.

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: Admin-D (LKKAuto)
Sent: Thursday, 25 April 2019 9:44 AM
To: 'CWS Motor Claims' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>
Cc: 'Sithara' <Sithara@msfirstcapital.com.sg>; SUR <sur@lkkauto.com>
Subject: RE: SURVEY ASSESSMENT - D19002702MFSH/1

Dear Sir/Mdm,

Thank you for the assignment.

Best Regards,

G.Nivitha | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | 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, 24 April 2019 4:15 PM
To: ASSIGNMENTS@LKKAUTO.COM
Cc: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>; Sithara <Sithara@msfirstcapital.com.sg>
Subject: PRI: SURVEY ASSESSMENT - D19002702MFSH/1

Dear Sir/Mdm,

We refer to the above reference.

Please find attached the necessary documents for survey.

Kindly submit your report via CWS within the next 14 days.

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

Owner ID Type: Singapore NRIC
Owner ID: 5062D

Vehicle Details

Vehicle No.: SJZ8242K
Vehicle to be Exported: Yes
Intended Deregistration Date: 22 Apr 2019
Vehicle Make: B.M.W.
Vehicle Model: 318I 2.0 AT D/AB 2WD 4DR GAS/D SR DRL
Primary Colour: Black
Manufacturing Year: 2010
Engine No.: A189I861N46B20BZ
Chassis No.: WBAPF72080A794269
Maximum Power Output: 100.0 kW (134 bhp)
Open Market Value: \$28,495.00
Original Registration Date: 29 Dec 2010
First Registration Date: 29 Dec 2010
Transfer Count: 1
Actual ARF Paid: \$28,495.00

Intended PARF Rebate Details

PARF Eligibility: Yes
PARF Eligibility Expiry Date: 28 Dec 2020
PARF Rebate Amount: \$15,672.00

Intended COE Rebate Details

COE Expiry Date: 28 Dec 2020
COE Category: B - Car (1601cc & above)
COE Period(Years): 10
QP Paid: \$72,001.00
COE Rebate Amount: \$12,116.00
Total Rebate Amount: \$27,788.00

The information contained herein is correct as at 22 Apr 2019

OK



CERTIFICATE OF INSURANCE

Please call +65-6322-2072 for FWD Emergency Assistance
if Your Car breaks down or is involved in an accident.

All accidents must be reported within 24 hours of the incident regardless of whether it will lead to a claim.

POLICY NUMBER: PNPV2016-00000603-02 (Comprehensive - Executive Plan)

Car plate number: SJZ8242K

Your name (As the policyholder): Tan Seng Hwee

501550629

Coverage start date: 29/12/2018

Coverage end date: 28/12/2019

Covered geographical area: Singapore, West Malaysia and Southern Thailand

Who is insured to drive:

(a) You; and

(b) Anyone with a valid driving license who You give permission to drive Your Car.

Important things to know:

Your Policy comprises this Certificate of Insurance, the Contract, the Car Insurance Summary and any Endorsements attached by Us. These documents should be read together as one. You must make sure that any person You give permission to drive Your Car understands Your duties under this Policy and complies with its conditions.

Your Policy is only valid if Your Car is being used for non-commercial activities in accordance with Your contract.

Finance company: Standard Chartered Bank (Singapore) Limited

We confirm that this Policy complies with the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189).

Issued on: 27/12/2018

Abhishek Bhatia
Chief Executive Officer
FWD Singapore Pte Ltd

Please immediately inform us at +65-6820-8888
or email us at contact.sg@fwd.com if any details
in this Certificate of Insurance need to be changed.

AH LIM MOTOR COMPANY

No. 10 Ang Mo Kio Ind. Park 2A #01-09 AMK Autopoint Singapore 568047
TEL: 6483 1244 (4 lines) FAX: 6483 6170 Email: ahlimm@singnet.com.sg
GST:M9-0009639-E RCB NO:06470300B

SURVEYOR COPY

M/S : TAN SENG HWEE
BLK 683B EDGEDALE PLAINS #03-701

Estimate No: MC1900317
Date: 22 Apr 2019
Policy No: PNPV2016-00000603-02
Veh Reg No: SJZ8242K
Make/Model: BMW 318I 2.0 AT D/AB
2WD 4DR GAS/D SR
DRL

SINGAPORE 822683
TEL: 92393777
ATTN:

Your Ref No: -
Claim Type: Third Party
Accident Date: 20/04/2019
TP Veh Reg No: SHC743D

Not Notarised
L1 Rep 8?
Murray After Paint 4 days

Estimate Repair Cost to Vehicle No :SJZ8242K

Description	Quantity	List Price	Amount
		SS	SS
SPARE PARTS			
1 REAR BUMPER	1 PC	1,329.40	✓
2 REAR BUMPER SIDE RETAINERS INNER LH	1 PC	58.50	✓
3 REAR BUMPER SIDE RETAINER OUTER LH-CHECK PRICE	1 PC	0.00	✓
4 REAR BUMPER REVERSE SENSOR OUTER LH	1 PC	236.85	✓
5 REAR BUMPER REVERSE SENSOR HOLDER	4 PC	20.20	✓
6 REAR BUMPER LOWER GARNISH	1 PC	168.85	✓
7 REAR BUMPER REINFORCEMENT	1 PC	458.55	✓
8 REAR BUMPER SPONGE	1 PC	32.40	✓
9 REAR WHEEL BEARING LH	1 PC	129.75	✓
10 REAR WHEEL HUB LH	1 PC	174.95	✓
11 REAR KNUCKLE ARM LH	1 PC	1,034.20	✓
12 REAR LOWER ARM FRONT	1 PC	84.10	✓
13 REAR LOWER ARM REAR	1 PC	131.90	✓
14 REAR UPPER ARM NO.1 LH	1 PC	228.15	✓
15 REAR UPPER ARM NO. 2 LH	1 PC	304.15	✓
16 REAR STABILISER BAR	1 PC	300.05	✓
17 REAR STABILISER BAR LINKAGE LH	1 PC	75.45	✓
18 REAR SHOCK ABSORBER LH	1 PC	330.30	✓
19 REAR SHOCK ABSORBER TOP MOUNTING LH-LOWER	1 PC	31.85	✓
20 REAR SHOCK ABSORBER TOP MOUNTING LH-UPPER	1 PC	31.85	✓
21 REAR SHOCK ABSORBER LOWER SWINGING ARM LH	1 PC	312.05	✓
22 REAR SWINGING ARM BALL JOINT LH	1 PC	102.85	✓
23 REAR DRIVESHAFT LH	1 PC	1,017.55	✓
		6,593.90	
	Less 10%	659.39	5,934.51
Special Nett			
24 SPORT RIM LHR	1 PC	718.75	✓
25 TYRE LHR - CHECK PRICE	1 PC	0.0000	✓
		718.75	718.75
LABOUR			
26 TO CHECK AND RE-ADJUST WHEEL ALIGNMENT.	1 PC	80.00	601
27 TO DISMANTLE, REPLACE AND REINSTALL UNDERCARRIAGE.	1 PC	450.00	2501
28 LABOUR TO RESET ENGINE MANAGEMENT SYSTEM WITH DIAGNOSTIC FAULT	1 PC	350.00	2801

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

AH LIM MOTOR COMPANY

No. 10 Ang Mo Kio Ind. Park 2A #01-09 AMK Autopoint Singapore 568047
TEL: 6483 1244 (4 lines) FAX: 6483 6170 Email: ahlimmc@singnet.com.sg
GST:M9-0009639-E RCB NO:06470300B

M/S : TAN SENG HWEE
BLK 683B EDGEDALE PLAINS #03-701

SINGAPORE 822683

TEL: 92393777

ATTN:

Estimate No: MC1900317
Date: 22 Apr 2019
Policy No: PNPV2016-00000603-02
Veh Reg No: SJZ8242K
Make/Model: BMW 318I 2.0 AT D/AB
2WD 4DR GAS/D SR
DRL

Your Ref No: -
Claim Type: Third Party
Accident Date: 20/04/2019
TP Veh Reg No: SHC743D

Estimate Repair Cost to Vehicle No :SJZ8242K

Description	Quantity	List Price	Amount
		SS	SS
29 TO DISMANTLE ALL DAMAGED PARTS. TO CUT & WELD . TO KNOCK & REPAIR REAR FENDER LH, INNER PANELS AND AFFECTED AREAS. TO REFIT LISTED PARTS BACK SAME.	1 PC	400.00	200
30 TO SPRAY REAR BUMPER, REAR FENDER LH	1 PC	500.00	250
		1,780.00	1,780.00
		Total	SS 8,433.26
		Add GST @ 7%	590.33
		Total Amount Payable	SS 9,023.59

TOTAL: SINGAPORE DOLLAR NINE THOUSAND TWENTY THREE AND CENTS FIFTY NINE ONLY

8753.26

Please arrange this vehicle to be surveyed soonest possible.
Thank You

For AH LIM MOTOR COMPANY

AUTHORISED SIGNATURE



**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/FCI19007338/Kqd3n2	
36 ROBINSON ROAD #16-01 CITY HOUSESINGAPORE 068877			Date : 08-07-2019	
			Code : FCI2	
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SHC 743D	Veh. Inspected	SJZ 8242K	
Policy No.		Coverage (\$)	0.00	
Claim No.	D19002702MFSH	Excess (\$)	0.00	
Assign From	SITHARA	Assign Date	25/04/2019	
2. Vehicle Particulars & Condition				
Make & Model	BMW 318i (A)	c.c	1995	
Engine No.	HIDDEN	Year of Reg.	2010	
Chassis No.	WBAPF72080A794269	Colour	METALLIC BLACK	
Odometer	192170	Steering	IN ORDER	
Brakes	IN ORDER	Modification	SPORTS RIM	
General	GOOD			
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre	235/35 R19	YOKOHAMA	6 mm	
L/H Front Tyre	235/35 R19	YOKOHAMA	6 mm	
R/H Rear Tyre	265/30 R19	YOKOHAMA	3 mm	
L/H Rear Tyre	265/30 R19	YOKOHAMA	3 mm	
4. Description of Damages				
THE VEHICLE SUSTAINED DAMAGES AT THE N/S REAR PORTION AND UNDERCARRIAGE. DAMAGES SEE DETAILS.				
5. General Information				
Accident Date	20/04/2019	Inspection Date	25/04/2019	
Survey held at	AH LIM MOTOR COMPANY NO 10 ANG MO KIO IND PK 2A #01-09 AMK AUTOPOINT SINGAPORE 568047			
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:		4 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. SJZ 8242K

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<u>REPLACEMENT OF PARTS</u>				
1	REAR BUMPER	CRACKED	1,329.40	1,329.40
1	REAR BUMPER SIDE RETAINERS INNER LH	SERVICEABLE	58.50	-
1	REAR BUMPER SIDE RETAINER OUTER LH (NPA)	SERVICEABLE	-	-
1	REAR BUMPER REVERSE SENSOR OUTER LH	SERVICEABLE	236.85	-
4	REAR BUMPER REVERSE SENSOR HOLDER	SERVICEABLE	20.20	-
1	REAR BUMPER LOWER GARNISH	SERVICEABLE	168.85	-
1	REAR BUMPER REINFORCEMENT	TO REPAIR SEE LABOUR	458.55	-
1	REAR BUMPER SPONGE	SERVICEABLE	32.40	-
1	REAR WHEEL BEARING LH	NECESSARY	129.75	129.75
1	REAR WHEEL HUB LH	BENT	174.95	174.95
1	REAR KNUCKLE ARM LH	BENT	1,034.20	1,034.20
1	REAR LOWER ARM FRONT	DISTORTED	84.10	84.10
1	REAR LOWER ARM REAR	BENT	131.90	131.90
1	REAR UPPER ARM NO. 1 LH	DISTORTED	228.15	228.15
1	REAR UPPER ARM NO. 2 LH	DISTORTED	304.15	304.15
1	REAR STABILISER BAR	SERVICEABLE	300.05	-
1	REAR STABILISER BAR LINKAGE LH	SERVICEABLE	75.45	-
1	REAR SHOCK ABSORBER LH	BENT	330.30	330.30
1	REAR SHOCK ABSORBER TOP MOUNTING LH-LOWER	SERVICEABLE	31.85	-
1	REAR SHOCK ABSORBER TOP MOUNTING LH-UPPER	SERVICEABLE	31.85	-
1	REAR SHOCK ABSORBER LOWER SWINGING ARM LH	SERVICEABLE	312.05	-
1	REAR SWINGING ARM BALL JOINT LH	SERVICEABLE	102.85	-
1	REAR DRIVESHAFT LH	TO REPAIR SEE LABOUR	1,017.55	-
	LESS 10% DISCOUNT		-659.39	-374.69
			5,934.51	3,372.21
<u>SPECIAL NETT ITEMS</u>				
1	SPORT RIM LHR (SN)	DENTED	718.75	500.00
1	TYRE LHR (30%)(SN)	PUNCTURE	320.00	96.00
			1,038.75	596.00

Report Ref No. CS/FC119007338/Kqd3n2

**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 (\$)
	LABOUR			
	TO CHECK AND RE-ADJUST WHEEL ALIGNMENT.		80.00	60.00
	TO DISMANTLE,REPLACE AND REINSTALL UNDERCARRIAGE.		450.00	250.00
	LABOUR TO RESET ENGINE MANAGEMENT SYSTEM WITH DIAGNOSTIC FAULT.		350.00	280.00
	TO DISMANTLE ALL DAMAGED PARTS.TO CUT & WELD.TO KNOCK & REPAIR REAR FENDER LH,INNER PANELS AND AFFECTED AREAS.TO REFIT LISTED PARTS BACK SAME.INCLUSIVE OF THE REPAIR OF REAR BUMPER REINFORCEMENT AND REAR DRIVESHAFT LH.		400.00	200.00
	TO SPRAY REAR BUMPER,REAR FENDER LH.		500.00	250.00
			1,780.00	1,040.00
GRAND TOTAL			8,753.26	5,008.21
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)				4,000.00

Report Ref No. CS/FCI19007338/Kqd3n2

MARKET VALUE: \$32,000.00 (EST)-LTA REIMBURSEMENT VALUE: \$27,788.00=NETT VALUE: \$4,212.00

KONG SENG CHEONG

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.