

ASS. REC. BY:

REF:

CS/FCI19008307/Ktd3/12

Special Instruction:

Surveyor:

CWS

ASSIGNMENT (Office)

From (Person):

Sitharam

of

FCI

Date/Time:

5:28pm 9/5/19

Estimated Cost:

Bill to:

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

To Inspect Vehicle No:

SHD 777 B

Insured:

SHB 2304E

at Workshop m/s

Trans cab

Tel:

62876666

of

No. 2 AMLC St. 63

Policy No:

Claim No:

D19003067MF8H

Sum Insured:

Excess:

Make of Veh:

(Client's Record)

D.O.A.

08/05/2019

CA / REV / REP. / REV 24 HRS

1up

Date/Time:

10:01am 10/5/19

Person Contacted:

Cody

H.O.D. Endorsement:

Vehicle IN/OUT

Date/Time	Action/Instruction	Estimate	
	SHD 777 B - C3/TMI18021705/Kvbn 2		DVA: 24/11/2018
	SHB 2304E - C3/FCI18020110/Utb2		DVA: 2/11/2018

ASS. REC. BY:

REF: PC21

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.

N/S	O/S

Bal. or Market Value: _____

IDAC Accident Rpt: _____

Consistent? : Yes or No

GIA / PR Seen: _____

Consistent? : Yes or No

Est. Repairs: _____

02 days

Res.: Yes or No

Lum Sum: _____

1-B.1 %

3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date: _____

Person Contacted: _____

Vehicle: IN / OUT

Veh No: S110 777BYr Regn: 08.16

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

Truck / Trailer or

Make: PeroduaColour: M-White/RwSp. Reading: 318353

Eng/No: _____

C/No: VIRI ABL 15AUC 283310Gen. Cond: Good / Fair / Poor / BurntSteering: In order / Jammed / Leaked / Burnt orBrake: In order / Jammed / Leaked / Burnt orModi: M / S/Rim / STD A/Rim orTyre Size: F: 215/60R16

R: _____

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /
TOYO / YOKO or Giti

Front

R/Bal. 2 mmL/Bal. 2 mmD.O.A. 8/5/19

Survey held at

Rear

R/Bal. 2 mmL/Bal. 2 mmD.O.I. 9/5/19Des. of Damages: Frt / Rear / O/S / N/S / UIC / Rooftop or
O/S 1st

The UIC / Chassis frame / Body Structure affected due to collision.

Date / Time

Action / Instruction

1File pass to3025.47 (Red: 14306.11, 829/0)

RECEIVED 13 MAY 2019

Date/Time, File Pass to?

10/5 Typist

Date/Time, File Return to?

☐

Prel. Report

☒

Final Report

Days Of Repair: 2

Resurvey No. of Trip: _____

Add Fee: ☐

Site Insp (\$

☐

Interview (\$

☐

Tech Invs (\$

☐

Weekend (\$

Survey Fee:

Transportation:

S + RS. \$

Photos

Others

TOTAL

350

Report Format: TP

Lump Sum / I.B.I. (\$

3025.47

Your Ref: D19003067MFSH

Date: 9/5/2019

Our Ref: CS/FC119008307/Ktd3

The Motor Claims Department
First Capital Insurance Ltd

Dear Sir/Madam,

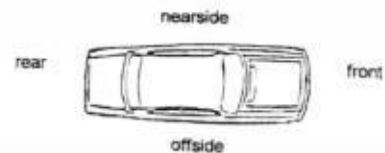
INITIAL INSPECTION REPORT OF VEHICLE NO. SHD 777B

Please be informed that we had conducted the inspection of the abovementioned vehicle 09/05/2019 at the premises of M/s Trans-cab have the following to report: -

Workshop Estimate Amount	: S\$ <u>17,332.18</u>
Revised Estimate Amount	: S\$ <u>3,025.47</u>
"Check" Items Amount	: S\$ <u>0.00</u>
Market Value	: S\$ <u> </u>
LTA Reimbursement Value	: S\$ <u> </u>
Nett Value	: S\$ <u> </u>

Description of Damage:

The vehicle sustained damages at the
o/s front portion.



Comments/ Present Status:

Damages Consistent.

Yours faithfully

Kenneth

Automotive Assessor

MOTOR SURVEY ASSIGNMENT

Date	09-05-2019	Our Ref No. D19003067MFSH
Accident Date	08-05-2019	Claim Type. Third Party
Insured Vehicle	SHB2304E	Third Party Vehicle. SHD777B
Survey Location	NO. 2 ANG MO KIO STREET 63	
Contact Person.	CANDY KONG	
Contact No.	62876666/ 0	Fax No. 62571330
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	TRANS-CAB AUTO SERVICES PTE LTD	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.

Denise Tay (LKKAUTO)

From: Denise Tay (LKKAUTO)
Sent: Friday, 10 May 2019 3:37 PM
To: Admin-D (LKKAUTO); 'CWS Motor Claims'; assignments
Cc: 'Sithara'; SUR
Subject: RE: SURVEY ASSESSMENT - D19003067MFSH/1
Attachments: PRELI ADVISED SHD 777B.pdf

Dear Sir/Madam,

Enclosed preliminary revised of vehicle **SHD 777B**

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: Friday, 10 May 2019 10:13 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 - D19003067MFSH/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: Thursday, 9 May 2019 5:27 PM
To: ASSIGNMENTS@LKKAUTO.COM
Cc: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>; Sithara <Sithara@msfirstcapital.com.sg>
Subject: PRI: SURVEY ASSESSMENT - D19003067MFSH/1

Dear Sir/Mdm,

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

Owner ID Type: Company

Owner ID: 3878K

Vehicle Details

Vehicle No.: SHD777B

Vehicle to be Exported: Yes

Intended Deregistration Date: 09 May 2019

Vehicle Make: RENAULT

Vehicle Model: LATITUDE 2.0L DCI AUTO D/AB 4DR

Primary Colour: Red

Manufacturing Year: 2015

Engine No.: M9R8839C003221

Chassis No.: VF1ABL15AUC283310

Maximum Power Output: 127.0 kW (170 bhp)

Open Market Value: \$19,998.00

Original Registration Date: 31 Aug 2016

First Registration Date: 31 Aug 2016

Transfer Count: 0

Actual ARF Paid: \$19,998.00

Intended PARF Rebate Details

PARF Eligibility: Yes

PARF Eligibility Expiry Date: 30 Aug 2024

PARF Rebate Amount: \$14,998.00

Intended COE Rebate Details

COE Expiry Date: 30 Aug 2024

COE Category: A - Car up to 1600cc & 97kW (130bhp)

COE Period(Years): 8

PQP Paid: \$41,215.00

COE Rebate Amount: \$27,338.00

Total Rebate Amount: \$42,336.00**Message**

Please note that the 8-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 09 May 2019

OK

Trans-cab Auto Services Pte Ltd

No. 2 Ang Mo Kio Street 63 Singapore 569111

Tel No. : 6287 6666 Fax No. : 6257 1330

CO./GST Reg. No. 201019626G

SHD 777B**AAD1905-073***Not Authorised**Running B4 paint**\$3025.47*

Vehicle No.:

Chassis No.:

Vehicle Make:

Vehicle Model:

Date of Accident :

Third Party Insurer :

Date of Registration:

SHD 777B

VF1ABL15AUC283310

RENAULT

LATITUDE

8.5.19

FIRST CAPITAL

31/8/2016

PART		LIST	
1	BUMPER COVER FRT	\$	<i>Bulcom</i> 1,259.42 ✓
1	BUMPER SPOILER FRT	\$	<i>Sn</i> 181.75 X
1	BUMPER ABSORBER FRT	\$	<i>Sn</i> 394.68 X
1	BUMPER RETAINER FRT RH	\$	<i>Sn</i> 151.41 X
1	BUMPER SUPPORT FRT	\$	<i>Sn</i> 123.88 X
1	BUMPER UNDERTRAY FRT	\$	<i>Sn</i> 472.83 X
1	BUMPER GRILLE LOWER FRT	\$	<i>Sn</i> 266.80 X
1	BUMPER FOG LAMP GRILLE RH	\$	<i>Sn</i> 207.21 X
1	BUMPER BEAM FRT	\$	<i>N</i> 914.08 X
1	HEADLAMP RH	\$	<i>Sn</i> 1,184.43 ✓
1	HEADLAMP PANEL FRT RH	\$	<i>N</i> 152.15
1	FENDER PANEL FRT RH	\$	<i>N</i> 783.83
1	WHEELARCH FRT RH	\$	<i>Sn</i> 278.84
1	FENDER BRACKET LOWER RH	\$	<i>Sn</i> 15.79
1	FENDER INSULATOR RH	\$	<i>Sn</i> 130.84
1	TOW COVER FRT	\$	<i>Sn</i> 28.61
1	FRONT BRACE PANEL	\$	<i>N</i> 177.22
1	WIPER RESERVOIR MOTOR	\$	<i>Sn</i> 270.06
1	WIPER RESERVOIR	\$	<i>Sn</i> 348.25
1	WIPER RESERVOIR NECK	\$	<i>Sn</i> 136.11
TOTAL		\$	7,478.20
10%		\$	747.82
		\$	6,730.38

Special Nett

1	BUMPER CLIP FRT	\$	<i>N</i> 66.00 ✓
1	BUMPER BRACKET CLIP FRT RH	\$	<i>N</i> 12.00 X
1	BUMPER SUPPORT CLIP FRT RH	\$	<i>N</i> 10.50 X
1	BUMPER GRILLE LOWER CLIP	\$	<i>N</i> 69.00 X

Trans-cab Auto Services Pte Ltd**AAD1905-073**

No. 2 Ang Mo Kio Street 63 Singapore 569111

Tel No. : 6287 6666 Fax No. : 6257 1330

CO./GST Reg. No. 201019626G

SHD 777B

1	WHEELARCH CLIP FRT RH	\$	<i>nn</i> 30.50	}
1	FRONT RIGHT TYRE	\$	<i>nn</i> 300.00	
1	FRONT RIGHT TYRE RIM	\$	<i>nn</i> 380.00	
1SET	Front licence plate with holder	\$	<i>nn</i> 80.00	
1	WINDSCREEN SEALANT	\$	<i>nn</i> 253.80	
1	FRONT WINDSCREEN MOULDING	\$	<i>nn</i> 120.00	
1	FRONT WINDSCREEN INNER SPONGE SEAL	\$	<i>nn</i> 100.00	
TOTAL		\$	1,421.80	

TOTAL PARTS	\$	8,152.18
--------------------	-----------	-----------------

LABOUR

Putty and spray painting of the affected portion.	\$	3,000.00	<i>440</i>
Panel beating, knocking and straightening the necessary portion, remove and renewal of parts, adjust and realign the same	\$	3,000.00	<i>300</i>
To rust-proofing of the affected areas.	\$	<i>nn</i> 170.00	<i>X</i>
To transfer of front windscreen fittings and conduct water seepage test.	\$	<i>nn</i> 170.00	<i>X</i>
To apply paint protection system (PPS) maintain and enhancement	\$	<i>nn</i> 380.00	<i>X</i>
To check steering geometry and computer wheel alignment	\$	<i>nn</i> 220.00	<i>X</i>
To remove and refit interior fittings, trimings, garnish, fittings and other, to enable repair.	\$	<i>nn</i> 380.00	<i>X</i>
To transfer of front bumper fittings, attachment and perform water seepage test.	\$	<i>nn</i> 380.00	<i>X</i>
To transfer of front fender fittings, attachment and perform water seepage test.	\$	<i>nn</i> 380.00	<i>X</i>

Trans-cab Auto Services Pte Ltd**AAD1905-073**

No. 2 Ang Mo Kio Street 63 Singapore 569111

Tel No. : 6287 6666 Fax No. : 6257 1330

CO./GST Reg. No. 201019626G

SHD 777B

To transfer of bonnet fittings, attachment and perform
water seepage test.

\$ *nn* 380.00 *X*

To transfer of tire, rim and on wheel balancing.

\$ *nn* 170.00 *X*

To Check Electrical Lighting Concerned.

\$ 170.00 *2d*

Labour charge to mount and dismount vehicle on
jig bench, to facilitate repair.

\$ *nn* 380.00 *X***TOTAL \$ 9,180.00****Over All Total \$ 17,332.18****PART BY PART (REPAIR DAY)*****10 DAYS****2 days*

LKK Auto Consultants hence notify
the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged parts 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/FCI19008307/Ktd3n2		
36 ROBINSON ROAD #16-01 CITY HOUSESINGAPORE 068877		Date : 15-05-2019		
		Code : FCI2		
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SHB 2304E	Veh. Inspected	SHD 777B	
Policy No.		Coverage (\$)	0.00	
Claim No.	D19003067MFSH	Excess (\$)	0.00	
Assign From	SITHARA	Assign Date	09/05/2019	
2. Vehicle Particulars & Condition				
Make & Model	RENAULT LATITUDE (A)	c.c	1995	
Engine No.	HIDDEN	Year of Reg.	2016	
Chassis No.	VF1ABL15AUC283310	Colour	METALLIC WHITE / RED	
Odometer	316353	Steering	IN ORDER	
Brakes	IN ORDER	Modification	NIL	
General	GOOD			
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre	215/60 R16	GITI	8 mm	
L/H Front Tyre	215/60 R16	GITI	8 mm	
R/H Rear Tyre	215/60 R16	GITI	8 mm	
L/H Rear Tyre	215/60 R16	GITI	8 mm	
4. Description of Damages				
THE VEHICLE SUSTAINED DAMAGES AT THE O/S FRONT PORTION. DAMAGES SEE DETAILS.				
5. General Information				
Accident Date	08/05/2019	Inspection Date	09/05/2019	
Survey held at	TRANS-CAB AUTO SERVICES PTE LTD NO.2 ANG MO KIO ST 63 SINGAPORE 569111			
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:		2 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 3

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SHD 777B

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<u>REPLACEMENT OF PARTS</u>				
1	BUMPER COVER FRT	BUCKLED / CRACKED	1,259.42	1,259.42
1	BUMPER SPOILER FRT	SERVICEABLE	181.75	-
1	BUMPER ABSORBER FRT	SERVICEABLE	394.68	-
1	BUMPER RETAINER FRT RH	SERVICEABLE	151.41	-
1	BUMPER SUPPORT FRT	SERVICEABLE	123.88	-
1	BUMPER UNDERTRAY FRT	SERVICEABLE	472.83	-
1	BUMPER GRILLE LOWER FRT	SERVICEABLE	266.80	-
1	BUMPER FOG LAMP GRILLE RH	SERVICEABLE	207.21	-
1	BUMPER BEAM FRT	TO REPAIR SEE LABOUR	914.08	-
1	HEADLAMP RH	CUT	1,184.43	1,184.43
1	HEADLAMP PANEL FRT RH	TO REPAIR SEE LABOUR	152.15	-
1	FENDER PANEL FRT RH	TO REPAIR SEE LABOUR	783.83	-
1	WHEELARCH FRT RH	SERVICEABLE	278.84	-
1	FENDER BRACKET LOWER RH	SERVICEABLE	15.79	-
1	FENDER INSULATOR RH	SERVICEABLE	130.84	-
1	TOW COVER FRT	SERVICEABLE	28.61	-
1	FRONT BRACE PANEL	TO REPAIR SEE LABOUR	177.22	-
1	WIPER RESERVOIR MOTOR	SERVICEABLE	270.06	-
1	WIPER RESERVOIR	SERVICEABLE	348.25	-
1	WIPER RESERVOIR NECK	SERVICEABLE	136.11	-
	LESS 10% DISCOUNT		-747.81	-244.38
			6,730.38	2,199.47
<u>SPECIAL NETT ITEMS</u>				
1	BUMPER CLIP FRT (SN)	NECESSARY	66.00	66.00
1	BUMPER BRACKET CLIP FRT RH (SN)	NOT NECESSARY	12.00	-
1	BUMPER SUPPORT CLIP FRT RH (SN)	NOT NECESSARY	10.50	-
1	BUMPER GRILLE LOWER CLIP (SN)	NOT NECESSARY	69.00	-

Report Ref No. CS/FCI19008307/Ktd3n2



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 3

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
1	WHEELARCH CLIP FRT RH (SN)	NOT NECESSARY	30.50	-
1	FRONT RIGHT TYRE (SN)	SERVICEABLE	300.00	-
1	FRONT RIGHT TYRE RIM (SN)	SERVICEABLE	380.00	-
1	SET FRONT LICENCE PLATE WITH HOLDER (SN)	SERVICEABLE	80.00	-
1	WINDSCREEN SEALANT (SN)	NOT NECESSARY	253.80	-
1	FRONT WINDSCREEN MOULDING (SN)	NOT NECESSARY	120.00	-
1	FRONT WINDSCREEN INNER SPONGE SEAL (SN)	NOT NECESSARY	100.00	-
			1,421.80	66.00
	LABOUR			
	PUTTY AND SPRAY PAINTING OF THE AFFECTED PORTION.		3,000.00	440.00
	PANEL BEATING,KNOCKING AND STRAIGHTENING THE NECESSARY PORTION,REMOVE AND RENEWAL OF PARTS,ADJUST AND REALIGN THE SAME.INCLUSIVE OF THE REPAIR OF BUMPER BEAM FRT,HEADLAMP PANEL FRT RH,FENDER PANEL FRT RH AND FRONT BRACE PANEL.		3,000.00	300.00
	TO RUST-PROOFING OF THE AFFECTED AREAS.	NOT NECESSARY	170.00	-
	TO TRANSFER OF FRONT WINDSCREEN FITTINGS AND CONDUCT WATER SEEPAGE TEST.	NOT NECESSARY	170.00	-
	TO APPLY PAINT PROTECTION SYSTEM (PPS) MAINTAIN AND ENHANCEMENT.	NOT NECESSARY	380.00	-
	TO CHECK STEERING GEOMETRY AND COMPUTER WHEEL ALIGNMENT.	NOT NECESSARY	220.00	-
	TO REMOVE AND REFIT INTERIOR FITTINGS,TRIMINGS,GARNISH, FITTINGS AND OTHER,TO ENABLE REPAIR.	NOT NECESSARY	380.00	-
	TO TRANSFER OF FRONT BUMPER FITTINGS,ATTACHMENT AND PERFORM WATER SEEPAGE TEST.	NOT NECESSARY	380.00	-
	TO TRANSFER OF FRONT FENDER FITTINGS,ATTACHMENT AND PERFORM WATER SEEPAGE TEST.	NOT NECESSARY	380.00	-
	TO TRANSFER OF BONNET FITTINGS,ATTACHMENT AND PERFORM WATER SEEPAGE TEST.	NOT NECESSARY	380.00	-
	TO TRANSFER OF TIRE,RIM AND ON WHEEL BALANCING.	NOT NECESSARY	170.00	-
	TO CHECK ELECTRICAL LIGHTING CONCERNED.		170.00	20.00

Report Ref No. CS/FC119008307/Ktd3n2



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.:3 of 3

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	LABOUR CHARGE TO MOUNT AND DISMOUNT VEHICLE ON JIG BENCH, TO FACILITATE REPAIR.	NOT NECESSARY	380.00	-
			9,180.00	760.00
GRAND TOTAL			17,332.18	3,025.47
RECOMMENDED COST OF REPAIRS				3,025.47

Report Ref No. CS/FCI19008307/Ktd3n2

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.