SURVAJOY: HWA S From (Person): Etle		FIGNMENT (Office	Date/Time; 10.5.19	2.18 PW
Estimated Cost:		Bill to:	Data Timo,	
OD TP/WS/TP RE To Inspect Vehicle No:	SLH 14312		Insured: SHA 17186	•
at Workshop m/s Wo			Tel: 63621776	
Policy No:		Claim No:	D19003092 MFSH	
Sum Insured:		Excess:		
Make of Veh: (Client's Record)			D.O.A. 9.5.2019	
CA / REV / REP. /		190	H.O.D. Endorsement:	
Date/Time; 10.5.19	2.46 p. m Person Co	ontacted: Danie	Vehicle IN OUT	
	Instruction ( / ) 1	Estimate.		
SHA	17-189 - C4 FC1 16	022437/ 69439	2 1204-22/11	20/6
			e via email	

<u> 485</u>	GGNMENT
From: Date:	Veh No. SLH 14312 Yr Regn: 25 Oct 2
Estimated Cost:	Type: M.Carl M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /
OD THIWS I TP RES I OD RES I EVA I INV I MV	Truck / Trailer or
To Inspect Vehicle No:	Make: Honda Shuttle c.c 1496
at Workshop ni/s	Colour Silve A/C: Insured / Std / NI / N
of	Sp.Reading 2(5 30 6 T/Radio: Insured / Std / NI /
Insured:	Eng/No:
Policy No.	C/No: GP71642062
Claims No.	Gen. Cond: Good / Fair / Poor / Burnt
Sum Insured: Excess:	Steering: Inorder / Jammed / Leaked / Burnt or
(Client's Record)	Brake: /norder / Jammed / Leaked / Burnt or
Make of Veh:	Modi: Nil [S/B/m / STD A/Rim or
	Tyre Size: F: 185(60R15
(Policy Condition)	R: 105(60 F15
(Policy Condition)  Remark: The veh had commenced its  N/S  O/S	
repair at the time of inspection.	TOYO/YOKO or
Bal. or Market Value:	
occurrence accommence annual and	6
	LOST A
	Libdi. Libdi.
	113/11
Lum Sum: % 3 Val.: Yes or No	Survey held at would Auto
CA / REV / REP. / 24 HRS	Des. of Damages (Ent / Rear / O/S / N/S / U/C / Rooftop or
Date: Person Contacted: Vehicle: IN / Ot	The U/C / Chassis frame / Body Structure affected due to coll
Date / Time   Action / Instruction	The ord / Grassis frame / Body Structure allected due to com
Confirmed P/P \$2349.206 4	days of repair. (Red: (723.201, 42%)
	10/
- REC	FIVED 0 1 JUL 2019
INLO	
Date/Time. File Pass to? : Preli. Report	Days Of Repair:
1)   Typist Final Report	Resurvey No. of Trip: Survey Fee: 13
Datertime, File Return to?	Transportation:
2) Add F	
	: Interview (** ) Photos
Report Format:	Tech. Invs (\$ ) Others
Lump Sum / 1.60; (3 2349 .20)	· Weekend (\$ )
U	TOTAL 26



MS First Capital Insurance Limited Co.Reg. No. 195000106C GST Reg. No. M2-0001676-9 6 Raffles Quay #21-00 Singapore 048580 Tel: (65) 6222 2311 Fax: (65) 6222 3547

Claims & Motor Underwriting Dept: 36 Robinson Road #16-01 City House Singapore 068877 Tel: (65) 6507 3848 Fax: (65) 6507 3849 www.msfirstcapital.com.sg

#### MOTOR SURVEY ASSIGNMENT

Date

10-05-2019

Our Ref No. D19003092MFSH

**Accident Date** 

09-05-2019

Claim Type. Third Party

Insured Vehicle

SHA1718G

Third Party Vehicle. SLH1431Z

**Survey Location** 

NO.1, KRANJI LOOP

Contact Person.

DANIEL

Contact No.

63621776/0

Fax No. 0

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

WORLD AUTO PTE LTD

Attention. NIL

Cc: TP Solicitor

NA

TP Solicitor Fax No. NA

Officer Incharge

EILEEN LEE

# 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.



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

Your Ref: D19003092MFSH

Date: 14/5/2019

Our Ref: CS/FCI19008325/Jtd3

The Motor Claims Department First Capital Insurance Ltd

Dear Sir/Madam,

INITIAL INSPECTION REPORT OF VEHICLE NO. SLH 1431Z

Please be informed that we had conducted the inspection of the abovementioned vehicle

13/05/2019 at the premises of M/s World Auto have the following to report: -

Workshop Estimate Amount	: <u>S\$</u>	4,072.40
Revised Estimate Amount	: <u>S</u> \$	2,191.68
"Check" Items Amount	: <u>S</u> \$	0.00
Market Value	: <u>S\$</u>	
LTA Reimbursement Value	: <u>S</u> \$	
Nett Value	: <u>S</u> \$	

Description of Damage:

<u>The vehicle sustained damages at the front portion.</u>

nearside front offside

Comments/ Present Status:

Damages Consistent.

Yours faithfully Kalvin Automotive Assessor

# Denise Tay (LKKAuto)

From:

Denise Tay (LKKAuto)

Sent:

Tuesday, 14 May 2019 4:29 PM

To: Cc: 'CWS Motor Claims'

C. . . .

assignments; 'Eileen Lee'

Subject:

RE: SURVEY ASSESSMENT - D19003092MFSH/1

Attachments:

PRELI ADVISED SLH 1431Z.pdf

Dear Sir/Madam,

Enclosed preliminary revised of vehicle SLH 1431Z

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: CWS Motor Claims [mailto:cwsmotorclaims@msfirstcapital.com.sg]

Sent: Friday, 10 May 2019 2:18 PM To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWS Motor Claims < cwsmotorclaims@msfirstcapital.com.sg >; Eileen Lee < EileenLee@msfirstcapital.com.sg >

Subject: PRI: SURVEY ASSESSMENT - D19003092MFSH/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.

Note: All the accident reports are uploaded into CWS for your perusal.

Best Regards,
Admin Team
Claim Workflow System
Motor Claims Department
MS First Capital Insurance Limited

Tel: 6507 3848 Fax: 6507 3849

PS: This is a system generated mail. Please do not reply to this mail.



# SINGAPORE ACCIDENT STATEMENT

#### IMPORTANT NOTICE

Mobile Number

Fax Number Contact Number

**EMail Address** 

- 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.

	ACCIDENT STATEMENT
Date Of Report	09/05/2019 14:35
Date Of Accident	09/05/2019 11:15
Exact Location Of Accident	SERANGOON RD TWDS LAVENDER
Country/State of Loss	SINGAPORE
	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SLH1431Z
Insured/Policyholder	
Name Of Registered Owner	LCRF PTE LTD
Co Reg No	201624597K
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	OFFICE-62414992
Vehicle Particulars	
Manufacturer	HONDA
Model	SHUTTLE HYBRID-1.5 (A)
Exact Purpose for which vehicle was being us time of accident	sed at
Are you claiming under your own insurance po for repair to your vehicle?	olicy NO
If No, Please state action to be taken	THIRD PARTY
Vehicle Category	PRIVATE HIRE
Insurance Company	
Name of Insurance Company	TOKIO MARINE INSURANCE SINGAPORE LTD
Type Of Coverage	THIRD PARTY
Fleet Policy	YES
Policy Number	19-MK000194-R00
Cover Note Number	
Driver	
Name of Driver	SUPAHAN BIN ISMAIL
NRIC No	S1338622F
Date Of Birth	23/07/1958
Occupation	OUTDOOR
Date Of Driving Pass	21/12/1977
Driving Experience	41 YEARS AND 4 MONTHS
Gender	MALE

(LOCAL) +65-93571619

NOEMAIL

Address

NOADDRESS

Postcode

Was driver an employee of the Insured's Company

If No, Relationship of the Driver with the Insured

PAID DRIVER

Vehicle Registration Number of Driver's Own

Vehicle

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident

COLLISION - MAJOR/MINOR RD

Weather Conditions

CLEAR

Road Surface

DRY

Other Information

Was any foreign vehicle involved in this accident?

Number of vehicles (including own vehicle)

NO 2

involved in the accident

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

PLEASE REFER TO ATTACHED SKETCH. (HIRER FROM MAJOR ROAD)

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

YES

Remarks/ Reasons:

VIDEO OVERWRITTEN

Was there any audio recorded?

# **DETAILS OF OTHER VEHICLE PROPERTY 1**

Vehicle Registration Number

SHA1718G

Vehicle Make/Model/Colour

**Details Of Properties** 

Vehicle Category

TAXI

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

#### Sketch Plan

#### SKETCH PLAN

#### IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to specifus the claims process.
- 3. This Form must be completed by the Policyholder and/or the Authorised Drives
- Information provided must be as truthful and accurate as possible. Any wilful manepresentation as withholding of scateral
  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 Lentre 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 ladgment 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 limyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s)
  - processing, handling and/or dealing with my claims including the settlement of the claims and any incressive 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 amounted by me.
  - (iv) administering my claims (including the mailing of correspondence, statements, involves, 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 parkages), and/or
  - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims (collectively the "Purposes")
- all insurer(s) who have insured vehicle(s) involved in this accident and the insurers' lawyers/law firms, may/are permitted to collect, 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 one 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 to present and all future claims.
- (iii) the information so collected under (if) 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 ninters.

Policyholder's Signature Date & Limit Driver's Signature

(if oriver is out the policyholder)

Date & Time:

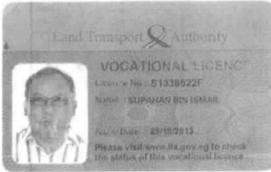
Reporting Central Personnel's Signature

NUC/FIN NO.

# Sketch Plan #2

SKETCH PLAN	
	SERANGOON ROAD
	- ADD
B SHA 1718G	1 To CUFF ROAD
DESCRIBE CIRCUMSTANCES	OF THE ACCIDENT
On 9th May along Sevan 40 km/h w deliberated road Cluf of feranger that time distant is a collision The driver immediate for another	
DECLARATION  /Western this foregoing parties  in the property of the property	Lupahan
Policyholder's Signature Dade & Time	Driver's Signature  Of cities is set the policyholder!  Date & Time  ABIC/FIN No.

# Sketch Plan #3











5519600

# > Báck to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars		
Owner ID Type:	Company	
Owner ID: Vehicle Details	4597K	
Vehicle No.:	SLH1431Z	
Vehicle to be Exported:	No	
Intended Deregistration Date:	14 May 2019	
Vehicle Make:	HONDA	
Vehicle Model:	SHUTTLE HYBRID 1.5 A	
Primary Colour:	Silver	
Manufacturing Year:	2016	
Engine No.:	LEB4261689	
Chassis No.:	GP71042062	
Maximum Power Output:	101.0 kW (135 bhp)	
Open Market Value:	\$20,536.00	
Original Registration Date:	25 Oct 2016	
First Registration Date:	25 Oct 2016	
Transfer Count:	1	
Actual ARF Paid: Intended PARF Rebate Details	\$5,000.00	
PARF Eligibility:	Yes	
PARF Eligibility Expiry Date:	24 Oct 2026	
PARF Rebate Amount: Intended COE Rebate Details	\$3,750.00	
COE Expiry Date:	24 Oct 2026	
COE Category:	B - Car above 1600cc or 97kW (130bhp)	
COE Period(Years):	10	
QP Paid:	\$49,602,00	
COE Rebate Amount:	\$36,921.00	
Total Rebate Amount:	\$40,671.00	

The information contained herein is correct as at 14 May 2019

OK

# WORLD AUTO PTE LTD

47 Jalan Pemimpin #01-02/03 Halcyon 2. S'pore 577200

Tel No.: 6451 3933 Fax No.: 6455 7576 E-Mail: worldaut@singnet.com.sg Website: www.worldauto.com.sg

Tax Reg. No.: 200006765-H Buss. Reg. No.: 200006765H

MS FIRST CAPITAL INSURANCE LIMITED

36 ROBINSON RD #16-01 CITY HOUSE

068877

Attention: Motor Claim Department

Contact: 6222 2311 Fax No.: 6222 3547

Estimate: ES190083

Date: 09/05/2019

Vehicle Num. : SLH 1431Z (LCR)

Make/Model: HONDA SHUTTLE HYBRID

Chassis/Eng#:

Accident Date: 09/05/2019

Claim No.: Reference: Policy No.:

S/N	Quantity	Particular	Unit Price	Amount S\$	
		LIST ITEMS:			
1.	1	FRONT BUMPER DEF		1,100.00	
2.	1	FRONT BUMPER SIDE RETAINER R/H CRA/		78.00	
3.	1	HEADLAMP ASSY RH		780.00	
4.	1	HEADLAMP LOWER BRACKET RH ~~ ×		64.00	
5.	1	FRONT GRILLE BASE SCR		248.00	
6.	1	FRONT FENDER - RH Repair X		489.90	
7.	1	FRONT FENDER UNDER DUST COVER - RH		192.00	
8.	1	FRONT FENDER HYBRID EMBLEM RH		56 88.60	
		List TotalS\$:		3,040.50	
		20.00% Discount S\$ :		608.10	
		20.00 // Discount of .			
				2,432.40	
1. 2.	1SET 1SET	SPECIAL NETT ITEMS : FRONT BUMPER CLIP FRONT FENDER UNDER DUST COVER CLIPS		30.00 30.00	
	1021	THORT ENDER ONDER DOOT OOVER OEIL O			
		Special Nett Total S\$ :		60.00	
		LABOUR: WIRINGS CHECK AND RECTIFY WHERE NECESSARY		180.00	30
		REMOVE ACCIDENT DAMAGED PARTS IN ORDER TO FACILITATE REPAIRS INCLUDING PANEL BEAT, STRAIGHTEN FRONT PANELS WHERE NECESSARY AND REPLACE ABOVE PARTS		696.00	45
		PUTTY AND SPRAY PAINT ALL AFFECTED AREAS		896.00	50
		Labour Total S\$ :		1,580.00	
		Company Control of the Control of th	T 1 1 1 2		
		LKK Auto Consultants hence notify	Total-\$2340	1.20/-	

- 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:

Fotal S\$: 4,072,40

for WORLD AUTO PTE LTD



5b.

ESTIMATED NORMAL PERIOD FOR REPAIR:

# 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

		1.15.410	: 199607198R GST Reg. No. 19-9	
		Committee of the land of the l	rnationale Des Experts En Autom	
IS I	FIRST CAPITAL IN	ISURANCE LTD	Ref : CS/FCI1900832	25/Jtd3e2
	OBINSON ROAD 01 CITY HOUSES	INGAPORE 068877	Date: 19-07-2019 Code: FCI2	
		Policy Particu	lars :- THIRD PARTY CLAI	M
	Insured Veh.	SHA 1718G	Veh. Inspected	SLH 1431Z
	Policy No.		Coverage (\$)	0.00
	Claim No.	D19003092MFSH	Excess (\$)	0.00
	Assign From	EILEEN LEE	Assign Date	10/05/2019
		Vehicle I	Particulars & Condition	
	Make & Model	HONDA SHUTTLE	c.c	1496
	Engine No.	HIDDEN	Year of Reg.	2016
	Chassis No.	GP71042062	Colour	SILVER
	Odometer	215306	Steering	IN ORDER
	Brakes	IN ORDER	Modification	SPORTS RIM
	General	GOOD		
		Co	nditions of Tyres	
		Size	Make	Balance
	R/H Front Tyre	185/60 R15	PIRELLI	6 mm
	L/H Front Tyre	185/60 R15	PIRELLI	6 mm
	R/H Rear Tyre	185/60 R15	PIRELLI	6 mm
	L/H Rear Tyre	185/60 R15	PIRELLI	6 mm
		Desc	ription of Damages	
	THE VEHICLE SU	STAINED DAMAGES AT TH ETAILS.	E FRONT PORTION.	
j	July Barrier	Santa Carlo	neral Information	
	Accident Date	09/05/2019	Inspection Date	13/05/2019
	Survey held at	NO1, KRANJI LOOP		
	Repairer	WORLD AUTO PTE LTD		
ia.	Transfer for		Remarks	
	B)THE INSPECTION	NSISTENT TO ACCIDENT RI ON WAS CONDUCTED ON A CE TO YOUR INSTRUCTION	EPORT. A"WITHOUT PREJUDICE" BAS NS, WE HAVE NOT AUTHORIS	SIS. SED REPAIRS.

Estimate Days of 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 1

### ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SLH 1431Z

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	FRONT BUMPER	DEFORMED	1,100.00	1,100.00
1	FRONT BUMPER SIDE RETAINER R/H	CRACKED	78.00	78.00
1	HEADLAMP ASSY RH	NOT NECESSARY	780.00	5
1	HEADLAMP LOWER BRACKET RH	NOT NECESSARY	64.00	2
1	FRONT GRILLE BASE	SCRATCHED	248.00	248.00
1	FRONT FENDER - RH	TO REPAIR SEE LABOUR	489.90	
1	FRONT FENDER UNDER DUST COVER - RH	CUT	192.00	192.00
1	FRONT FENDER HYBRID EMBLEM RH	NECESSARY	88.60	56.00
	LESS 20% DISCOUNT		-608.10	-334.80
			2,432.40	1,339.20
	SPECIAL NETT ITEMS			
1	SET FRONT BUMPER CLIP (SN)	NECESSARY	30.00	30.00
1	SET FRONT FENDER UNDER DUST COVER CLIPS (SN)	NOT NECESSARY	30.00	
			60.00	30.00
	LABOUR			
	WIRINGS CHECK AND RECTIFY WHERE NECESSARY.		180.00	30.00
	REMOVE ACCIDENT DAMAGED PARTS IN ORDER TO FACILITATE REPAIRS INCLUDING PANEL BEAT, STRAIGHTEN FRONT PANELS WHERE NECESSARY AND REPLACE ABOVE PARTS. INCLUSIVE OF THE REPAIR OF FRONT FENDER - RH.		600.00	450.00
	PUTTY AND SPRAY PAINT ALL AFFECTED AREAS.		800.00	500.00
			1,580.00	980.00
	GRAND TOTAL		4,072.40	2,349.20

RECOMMENDED COST OF REPAIRS	2,349.20
-----------------------------	----------

Report Ref No. CS/FCI19008325/Jtd3e2

9

ONG HWEE JIE

**Automotive Assessor** 

K.S.

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 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.