

15/5/2010

INS. CASE OWNER:

KC

CC 4/AXA1901 0308, Kpb352

LKK:

IDAC:

Surveyor:

DSC

DOI:

ASSIGNMENT

4/6/19

Date / Time :

11/6/19.

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No. :

SUE 5494G.

Name of Insured :

UHA UH HAD.

Insured Tel No. :

HP:

Excess Sec II :\$

D.O.A. :

9/6/19.

Is driver the owner?

( YES / NO )

Nature of Accident :

Claim No. :

SAM02Q6m/120699

Policy No. :

GA217871

Make / Model :

MAZDA

Place of Accident :

JWNO OF NORTH BRIDGE RD.

If NO. Driver Name / Age :

Driver Tel No. :

(V/L: YES / NO)

OI GIA REPORT: YES / NO : TP GIA REPORT: YES / NO

Insured Liability :

%

Final ? Yes / No

SUR 65275



INSRS:

WSP:

Tel :

Liability :

RMKS:

25/12/18



INSRS:

WSP:

Tel :

Liability :

RMKS:



INSRS:

WSP:

Tel :

Liability :

RMKS:



INSRS:

WSP:

Tel :

Liability :

RMKS:

Date/ Time

SUR 65275 - X

SUE 5494G - X

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

After call ltr to OI:

Documentation Check List: Handler Typist

Notification ltr (if non-pickup)

After call ltr to OI:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice

LTA / GIA :

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD

Payment Breakdown Form:

Post-Repair Photos:

Others:

13/6/19 @ 3:00pm called OI, Mr Chiu. (Confer)  
P/S Bureau15/6/19 - Email to TP: Reject  
OI has the right of way. OI got  
video

24/6/19 - File + Shupesh

Reject Case

By (staff) : Haino Tong

Approved by : YL

Date : 17

PRELIMINARY ADVICE Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

S\$

(

days) Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with

Email

Call

Final Liability:

%

(Agreed / Assessed) BOLA S/N No. :

If NO or B 28, Ass. Lia :

Repair Cost:

S\$

Loss of Rental (LOR):

S\$

(

days)

Loss of Use (LOU):

S\$

(S

x

days)

Loss of Income (LOI):

S\$

(S

x

days)

LOR only

LOU only

LOR + LOU

LOR + LO

[Tick only one]

GIA/LTA Search

S\$

Medical:

S\$

Disbursement:

S\$

(e.g. Tow/ Independent)

Legal Cost

S\$

Total:

S\$

Global Sum S\$:

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

TP 3350-11

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

S\$

Name 1:

Payee 2: (Strike if N.A.)

S\$

Name 2:

Payee 3: (Strike if N.A.)

S\$

Name 3:

ASS. REC. BY:

REF:

ADD

Kenneth

## ASSIGNMENT

From:

Date:

Estimated Cost:

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

To Inspect Vehicle No:

at Workshop n/s

Estern

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.

Bal. or Market Value:

884K

IDAC Accident Report:

Consistent? : Yes or No

GIA / PR Seen:

Consistent? : Yes or No

Est. Repairs:

18

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:

SR 65375

Yr Regn:

08, 17

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

Truck / Trailer or

Make:

Toy PMS

C.C.

1798

Colour

M. P. White

A/C:

Insured / Std / NI / NA

Sp. Reading

T/Radio: Insured / Std / NI / NA

Eng/No:

C/No:

JTDKCB 31-U 003584552

Gen. Cond: Good / Fair / Poor / Burnt

Steering: In order / Jammed / Leaked / Burnt or

Brake: In order / Jammed / Leaked / Burnt or

Modi: M / S/Rlm / STD A/Rlm or

Tyre Size:

F: Pirelli 195/65R15

R: Pir

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

Front

Rear

R/Bal.

S

mm

R/Bal.

9

mm

L/Bal.

S

mm

L/Bal.

9

mm

D.O.A.

9/16/19

D.O.I.

11/6/19

Survey held at

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

N/S

The UIC / Chassis frame &amp; Body Structure affected due to collision. ✓

Date / Time

Action / Instruction

1 File pass to

No Analise Submit

81P # 25580-76 (Red # 33440-951 5742)

Date/Time, File Pass to?

☐

: Prel. Report

1)

☐

: Final Report

Date/Time, File Return to?

2)

Days Of Repair:

Resurvey No. of Trip:

Survey Fee:

Transportation:

S + P.S. SI

F.P.S.

Others

TOTAL

Add Fee:

☐

: Site Insp (\$

☐

: Interview (\$

☐

: Tech Invs (\$

☐

: Weekend (\$

Report Format :

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



# ESTEEM PERFORMANCE PTE LTD

Blk 5033 Ang Mo Kio, Ind Park 2 #01-251/ 259, 569536.  
Tel: +65-6484 1221 Fax: +65-6484 7829 Website: www.esteempert.com.sg

## Repair Estimates

SLR 6537 S

Parts	(a) Cost / List Price Items	\$	69,022.28	TBC
	Plus/Less 25%	\$	17,255.57	
	Total of Cost / List	\$	51,766.71	
	(b) Nett Price Items			
	Less			
	Total of Nett Item			
	(c) Special Nett Items	\$	795.00	
Total Parts Cost		\$	52,561.71	
Labour		\$	6,460.00	
Total		\$	59,021.71	

Not Authorized  
Resurvey B4 paint

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 repair and/or work(s) is allowed
- Supplementary cost(s) must be resurveyed and is subject to final approval from insurance company

Acknowledged by Repairer  
Signature:  
Date:

The above total will be subjected to 7% G.S.T.

Name of Surveyor : Kenneth  
Company : LKK  
Survey conducted on : 11/6/19 at

### Remarks By Surveyor

- (a) The repair of this vehicle is ☒ authorized / is not authorized until further notice.
- (b) Recommended Days of Repair : 18 day(s)
- (c) Resurvey : Required / ☒ Not Required
- (d) Excess : \$
- (e) Signature of surveyor : *Le* Date: 11/6/19



## ESTEEM PERFORMANCE PTE LTD

Blk 5033 Ang Mo Kio, Ind Park 2 #01-251/ 259, 569536.  
Tel: +65-6484 1221 Fax: +65-6484 7829 Website: www.esteemperf.com.sg

### Spare Parts

Vehicle No. : **SLR 6537 S**  
Make & Model : **TOYOTA PRIUS**  
Chassis No : **JTDKB3FU003564552**

Submit By : **SERENCE**  
Year Manufacture : **2017**  
Engine No. :

### Cost / List

S/No.	Part Description	Qty	Unit Price	Price	Disposition by Surveyor
1	Front number plate	1	\$45.00	S.N	✓
2	Front number plate garnish	1	\$129.00		✓
3	Bonnet	1	\$812.40		✓
4	Bonnet lock	1	\$130.00		✓
5	Bonnet hinge LH	1	\$57.80		✓
6	Bonnet hinge RH	1	\$57.80		✓
7	Bonnet heat insulator	1	\$440.12		?
8	Bonnet heat insulator clip	10	\$35.00		?
9	Front support panel centre	1	\$338.50		✓
10	Front support panel LH	1	\$213.50		✓
11	Front support panel RH	1	\$213.50		✓
12	Headlamp panel LH	1	\$89.20		✓
13	Headlamp panel RH	1	\$89.20		?
14	Support panel lower	1	\$387.95		?
15	Front support panel top garnish	1	\$285.40		✓
16	Front support panel top garnish clip	10	\$35.00		✓
17	Air duct	1	\$195.40		✓
18	Air duct - inlet	1	\$109.75		?
19	Brace panel	1	\$105.20		✓
20	Condenser	1	\$1,544.70		?
21	Radiator	1	\$1,841.80		?
22	Radiator fan motor RH	1	\$455.70		?
23	Radiator fan motor LH	1	\$491.79		?

Note: If any of the quoted parts are recommended to be repaired, then an additional labour charge will be charged accordingly under supplementary.

8058.71 - list item

**Spare Parts**

Vehicle No. : **SLR 6537 S**

Make & Model : **TOYOTA PRIUS**

Chassis No : **JTDKB3FU003564552**

Submit By : **SERENCE**

Year Manufacture : **2017**

Engine No. : **0**

**Cost / List**

S/No.	Part Description	Qty	Unit Price	Price	Disposition by Surveyor
24	Radiator fan blade LH	1	\$197.80		✓
25	Radiator fan blade RH	1	\$219.80		✓
26	Radiator fan cowling	1	\$287.67		✓
27	Radiator top hose	1	\$49.80		✓
28	Radiator bottom hose	1	\$46.95		✓
29	Radiator spare tank	1	\$186.70		✓
30	Intake manifold	1	\$892.74		✓
31	Headlamp LH	CM 1	\$2,531.60		✓
32	Headlamp RH	CM 1	\$2,531.60		✓
33	Front bumper	CM 1	\$450.80		✓
34	Front bumper clip	CM 10	\$40.00		✓
35	Front bumper reinforcement - upper	CM 1	\$711.50		✓
36	Front bumper reinforcement - lower	CM 1	\$245.30		✓
37	Front bumper side retainer RH	CM 1	\$107.20		✓
38	Front bumper side retainer LH	CM 1	\$107.20		✓
39	Front bumper upper grille	CM 1	\$321.90		✓
40	Front bumper lower grille	CM 1	\$148.60		✓
41	Front bumper emblem	CM 1	\$87.10		✓
42	Front bumper tow cover RH	CM 1	\$25.70		✓
43	Front bumper tow cover LH	CM 1	\$25.70		✓
44	Front bumper sponge - upper	CM 1	\$89.81		✓
45	Front bumper sponge - lower	CM 1	\$135.70		✓
46	Fog lamp LH	CM 1	\$910.70		✓

Note: If any of the quoted parts are recommended to be repaired, then an additional labour charge will be charged accordingly under supplementary.

10351.87 - list item



**Spare Parts**

Vehicle No. : **SLR 6537 S**  
 Make & Model : **TOYOTA PRIUS**  
 Chassis No : **JTDKB3FU003564552**

Submit By : **SERENCE**  
 Year Manufacture : **2017**  
 Engine No. :

**Cost / List**

S/No.	Part Description	Qty	Unit Price	Price	Disposition by Surveyor
47	Fog lamp RH	1	\$910.70		?
48	Engine under cover	1	\$198.30		?
49	Engine under cover clip	10	\$35.00		?
50	Air cleaner box	1	\$967.80		?
51	Washer tank	1	\$195.60		?
52	Washer tank motor	1	\$196.74		?
53	LH front fender <i>Ben</i>	1	\$868.70		—
54	LH front fender undershield <i>CM</i>	1	\$195.60		—
55	LH front fender undershield clip <i>me</i>	10	\$25.00		—
56	LHF fender wording "HYBRID" <i>me</i>	1	\$44.17		—
57	LH front fender quarter garnish <i>me</i>	1	\$122.70		—
58	LH front shock absorber	1	\$462.70		?
59	LH front shock absorber top mounting	1	\$195.07		?
60	LH front shock absorber stopper	1	\$37.02		?
61	LH front knuckle arm	1	\$476.75		?
62	LH front knuckle bearing	1	\$573.20		?
63	LH front wheel hub	1			
64	LH front wheel hub lock nut <i>Ben</i>	1	\$28.02		X
65	LH front tie rod	1	\$1,721.85		?
66	LH front tie rod end	1	\$116.40		?
67	LH front hub cap <i>not a cap</i>	1	\$195.62		✓
68	LH front rim	1	\$1,555.10		?
69	LH front tyre <i>Ben</i>	1	\$350.00	S.N	X

Note: If any of the quoted parts are recommended to be repaired, then an additional labour charge will be charged accordingly under supplementary.

# Spare Parts

Vehicle No. :  
 Make & Model :  
 Chassis No. :

**SLR 6537 S**

TOYOTA PRIUS

JTDKB3FU003564552

Submit By :  
 Year Manufacture :  
 Engine No. :

SERENCE

2017

## Cost / List

S/No.	Part Description	Qty	Unit Price	Price	Disposition by Surveyor
70	RH front fender	1	\$868.70		✓
71	RH front fender undershield	1	\$176.50		✓
72	RH front fender undershield clip	1	\$25.00		✓
73	RHF fender wording "HYBRID"	1	\$45.17		✓
74	RH front fender quarter garnish	1	\$112.40		✓
75	RH front lower arm	1	\$492.65		X
76	RH front shock absorber	1	\$462.70		X
77	RH front shock absorber top mouting	1	\$195.07		X
78	RH front shock absorber stopper	1	\$37.02		X
79	RH front knuckle arm	1	\$476.75		X
80	RH front knuckle bearing	1	\$573.20		X
81	RH front wheel hub	1			X
82	RH front wheel hub lock nut	1	\$28.02		X
83	RH front tie rod	1	\$1,721.85		X
84	RH front tie rod end	1	\$116.40		X
85	RH front hub cab	1	\$195.65		X
86	RH front rim	1	\$1,555.10		✓
87	RH front tyre	1	\$350.00	S.N	✓
88	Aircon compressor	1	\$2,859.70		?
89	Horn	1	\$150.40		?
90	Air flow sensor	1	\$256.09		?
91	Water pump	1	\$601.73		?
92	Bonnet cable	1	\$74.60		?

Note: If any of the quoted parts are recommended to be repaired, then an additional labour charge will be charged accordingly under supplementary.

**Spare Parts**

Vehicle No. : **SLR 6537 S**

Make & Model : **TOYOTA PRIUS**

Chassis No. : **JTDKB3FU003564552**

Submit By : **Carmen Lim**

Year Manufacture : **2017**

Engine No. :

**Cost / List**

S/No.	Part Description	Qty	Unit Price	Price	Disposition by Surveyor
93	Radiator top garnish <i>Dir</i>	1	\$54.24		✓
94	Air resonator	1	\$195.74		?
95	Battery	1	\$13,652.74		?
96	Battery tray	1	\$61.40		?
97	Battery top bracket <i>Re</i>	1	\$49.70		X
98	Battery bracket screw <i>Re</i>	1	\$12.70		X
99	Air bag steering <i>Arrn</i>	1	\$2,577.30		✓
100	Air bag slip ring (module) <i>Re</i>	1	\$781.60		✓
101	Airbag wire @ steering	1			
102	Air bag passenage <i>Arrn</i>	1	\$3,505.40		✓
103	Airbag wire @ passenage <i>Re</i>	1	\$89.70		✓
104	Air bag control unit <i>Re</i>	1	\$1,183.60		✓
105	Air bag steering lower <i>Arrn</i>	1			✓
106	Driver seat aig bag <i>Arrn</i>	1			✓
107	Passenger seat airbag <i>Arrn</i>	1			✓
108	Roof lining <i>Return</i>	1			✓
109	Roof lining clip <i>Re</i>	1			✓
110	Roof Air bag LH <i>Arrn</i>	1			✓
111	Roof Air bag RH <i>Re</i>	1			✓
112	Seat belt LH <i>Re</i>	1	\$978.80		✓
113	Seat belt RH <i>Re</i>	1	\$978.80		✓
114	Seat belt buckle LH	1	\$195.50		?
115	Seat belt buckle RH	1	\$195.50		?

Note: If any of the quoted parts are recommended to be repaired, then an additional labour charge will be charged accordingly under supplementary.

24512.72 - list item



**Spare Parts**

Vehicle No. : **SLR 6537 S**  
Make & Model : **TOYOTA PRIUS**  
Chassis No. : **JTDKB3FU003564552**

Submit By : **Carmen Lim**  
Year Manufacture : **2017**  
Engine No. :

**Cost / List**

S/No.	Part Description	Qty	Unit Price	Price	Disposition by Surveyor
64	Seat belt LHR <i>T<sub>2</sub></i>	1	\$828.60		<i>✓</i>
65	Sear belt RHR <i>T<sub>2</sub></i>	1	\$828.60		<i>✓</i>
66	Seat belt buckle LHR	1	\$211.67		<i>7</i>
67	Seat belt buckle RHR	1	\$211.67		<i>7</i>
68	Dashboard <i>T<sub>2</sub></i>	1	\$1,625.10		<i>✓</i>
69	Front windscreen <i>CMS</i>	1	\$1,826.40		<i>✓</i>
62	Front windscreen moulding <i>m<sub>2</sub></i>	1	\$70.20		<i>✓</i>
63	Front windscreen sealant <i>m<sub>2</sub></i>	1	\$50.00	S.N	<i>4052</i>
124					
125					
126					
127					
128					
129					
130					
131					
132					
133					
134					
135					
136					
137					
138					

Note: If any of the quoted parts are recommended to be repaired, then an additional labour charge will be charged accordingly under supplementary.

*5602.29 - 1st item*

*6862.29  
-25%  
51504.21*



## ESTEEM PERFORMANCE PTE LTD

Blk 5033 Ang Mo Kio, Ind Park 2 #01-251/ 259, 569536.  
Tel: +65-6484 1221 Fax: +65-6484 7829 Website: www.esteemperf.com.sg

### Labour

Vehicle No. : **SLR 6537 S** Submit By : **SERENCE**  
Make & Model : **TOYOTA PRIUS** Year of Manufacture : **2017**

S/No	Labour Description	Estimated Price	Adjusted Price
1	TO RENEW DAMAGED PARTS & KNOCK OUT ACCIDENT REPAIR AREA. (FRONT BUMPER, SUPPORT PANEL, BONNET,LHF FENDER, LHF DOOR,RHF FENDER,RHF DOOR)	\$1,600.00	1000/-
2	TO PUTTY, RESPRAY PAINT FOR AFFECTED ACCIDENT REPAIR AREA. (FRONT BUMPER, SUPPORT PANEL, BONNET,LHF FENDER,LHF DOOR,RHF FENDER,RHF DOOR)	\$1,800.00	1200/-
3	To tuff coat.	\$250.00	120/-
4	To check wiring & focus Headlamp	\$50.00	30/-
5	To remove & refit radiator, condenser to assist work load, to top up A/C gas.	\$150.00	100/-
6	To remove & refit undercarriage to assist work load.	\$500.00	?
7	To do wheel alignment.	\$120.00	60/-
8	To remove & refit roof lining, inner trim to assist work load.	\$600.00	200/-
9	Towing <i>Bill</i>	\$120.00	?
10	To refit airbag system.	\$250.00	180/-
11	To reset airbag control unit.	\$250.00	200/-

Note: The above estimate of repair is based on visual assessment of the external affected areas. Any additional damages observed during the course of repair will be quote accordingly as a supplementary.

Labour

Vehicle No. : SLR 6537 S      Submit By : Carmen Lim  
Make & Model : TOYOTA PRIUS      Year of Manufacture : 2017

[illegible]

*Note: The above estimate of repair is based on visual assessment of the external affected areas. Any additional damages observed during the course of repair will be quote accordingly as a supplementary.*




## Service Request Details

Claim

S9M01Q6M

Reference

None 

Loss Date

9 June 2019

Report Date

11 Jun 2019 8:53:27 AM

Request Date

11 June 2019

Due Date

18 June 2019

Vendor Name

LKK AUTO CONSULTANTS PTE LTD (TP)

Type of Loss

Third Party Vehicle Damage

Services

Pending verification - Direct Settlement

P: Jenny  
T: 10.11a.m  
V: IN  
E: ✓

### Actions

Next Step

Agree to perform service

Decline Work

Accept Work

### Vehicle Information

Incident Vehicle Registration #

SLR6537S

PRODUCT

## Service Address

...

## Primary Contact/Insured

CHIA CHIH HAO

BLK 605 JURONG WEST STREET 62, #13-215, 640605, Singapore

alvin.chia.c.h@gmail.com

## Claim Handler

CHAN Kian Chuan

6568804269

kianchuan.chan@axa.com.sg

Additional Instructions

NON-REPORTED

Messages

Invoices

History

Documents

Assessment

Metrics

Notes

[New Message](#)



**Catherine Chong (LKK Auto)**

---

**From:** jenny chong <jenny@esteemperf.com.sg>  
**Sent:** Monday, 10 June, 2019 5:47 PM  
**To:** SG AXA Insurance SM AXA SGP - Motor Survey  
**Cc:** carmen lim; serence ctc  
**Subject:** REQUEST FOR PRI SURVEY SLR 6537 S  
**Attachments:** 20190610174641750.pdf

**Categories:** Namrata

Dear Sir / Madam,

**Accident involving SLR6537S & SLE5494G on 09.06.2019 @ 17:20**

**NOTICE TO INSURER TO CONDUCT PRE-REPAIR INSPECTION WITHIN 2 WORKING DAYS  
PURSUANT TO PRE-ACTION PROTOCOL FOR NON INJURY MOTOR ACCIDENT CASES  
(NIMA)**

We act for Grab Rentals Pte Ltd who has appointed the under-mentioned workshop to repair his motor vehicle  
no SLR 6537 S

Please be informed that the said vehicle can be inspected at :

Name of workshop : Esteem Performance Pte Ltd

Address : 385, Sin Ming Drive Singapore 575718

Tel : 6566 2112 / 6753 2112

Fax : 6259 3326

We hereby give 2 clear days notice to conduct a pre-repair inspection of the said vehicle at the above-mentioned workshop during office hours.

If you fail to conduct the pre-repair inspection within the next 2 working days excluding any intervening Saturday, Sunday or Public Holiday. The above-mentioned workshop will commence repairs should you fail to conduct the pre-repair inspection.

**We are prefer LKK to survey the car.**

Thank you



Freundliche Grüße / Best Regards

**Jenny Chong**

Senior Operation Executive | Operation Division

Esteem Performance Pte Ltd

P: 6484 1221

F: 6484 7829

E: [jenny@esteemperf.com.sg](mailto:jenny@esteemperf.com.sg)

5033 Ang Mo Kio Industrial Park 2 #01-259  
(Head Office)  
385 Sin Ming Drive Vicom Inspection Centre  
(Showroom)

[www.esteemperformance.com](http://www.esteemperformance.com)



## Hsiao Tong (LKKAuto)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Thursday, 13 June 2019 3:03 PM  
**To:** 'carmen@esteemperf.com.sg'  
**Cc:** Admin A  
**Subject:** Your ref: SLR 6537S \*Our ref: CC4/ASM19010308/Kpb3 [ACCIDENT INVOLVING SLE 5494G(AXA) & SLR 6537S ON 09/06/2019]  
**Attachments:** Statement of SLE5494G.pdf

Your ref: **SLR 6537S** **Without Prejudice**  
Our ref: CC4/ASM19010308/Kpb3

Dear Sirs/Madam,

### **ACCIDENT INVOLVING SLE 5494G(AXA) & SLR 6537S ON 09/06/2019**

We refer to the above matter.

Please be informed that liability is unclear. Attached is a copy of our insured accident report for your easy reference.

As per AXA instruction, we would like to request a copy of your client's video footage as stated in his accident report.

Appreciate an early reply.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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



## <Seek Approval to Reject TP Claim> S9M01Q6M [ACCIDENT INVOLVING SLE 5494G(OI) & SLR 6537S(TP) ON 09/06/2019]

Type

🔗 Question

Message

Hi, OI video uploaded in SC. Insured video shows that the traffic light was green in our insured's favour. OI has the right of way. In view of this, we seek your approval to reject third party claim. For your instruction please.

Hsiao Tong - 13 June 2019

Reply



**Re:<Seek Approval to Reject TP Claim> S9M01Q6M  
[ACCIDENT INVOLVING SLE 5494G(OI) & SLR 6537S(TP)  
ON 09/06/2019]**

Type

🔗 Question

Message

PLS PROCEED TO REJECT AS PROPOSED

Reply



## Hsiao Tong (LKKAUTO)

---

**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Saturday, 15 June 2019 1:30 PM  
**To:** Carmen Lim  
**Cc:** Admin A  
**Subject:** <REJECTION> Your ref: SLR 6537S \*Our ref: CC4/ASM19010308/Kpb3 [ACCIDENT INVOLVING SLE 5494G(AXA) & SLR 6537S ON 09/06/2019]  
**Attachments:** SLR 6537S vs SLE 5494G-OI VIDEO.mp4

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

Attached is a copy of our insured car video footage for your easy reference. It shows that the traffic light was green in our insured's favour. Our insured has the right of way.

In view of the above, we have our principal instruction to deny liability and unable to look into your client's matter.

Thank you.

*Note: This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.*

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

**From:** Carmen Lim <carmen@esteemperf.com.sg>

**Sent:** Thursday, 13 June 2019 3:55 PM

**To:** Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

**Cc:** Admin A <admin-a@lkkauto.com>

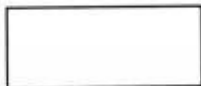
**Subject:** Re: Your ref: SLR 6537S \*Our ref: CC4/ASM19010308/Kpb3 [ACCIDENT INVOLVING SLE 5494G(AXA) & SLR 6537S ON 09/06/2019]

Dear Hsiao Tong,

Sd Card collect by TP.

Will update you once we get back from TP.

Thank you



Freundliche Grüße / Best Regards

**Carmen Lim**

Accident Claim Executive | Operation Division

Esteem Performance Pte Ltd

**M:** 8799 0066

**P:** 6484 1221

**E:** [carmen@esteemperf.com.sg](mailto:carmen@esteemperf.com.sg)

5033 Ang Mo Kio Industrial Park 2 #01-259

(Head Office)

385 Sin Ming Drive Vicom Inspection Centre

(Showroom)

[www.esteemperformance.com](http://www.esteemperformance.com)



On Thu, Jun 13, 2019 at 3:03 PM Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

Your ref: **SLR 6537S**

**Without Prejudice**

Our ref: CC4/ASM19010308/Kpb3

Dear Sirs/Madam,

**ACCIDENT INVOLVING SLE 5494G(AXA) & SLR 6537S ON 09/06/2019**

We refer to the above matter.

Please be informed that liability is unclear. Attached is a copy of our insured accident report for your easy reference.

As per AXA instruction, we would like to request a copy of your client's video footage as stated in his accident report.

Appreciate an early reply.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108


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

**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				
AXA INSURANCE PTE LTD			Ref : CC4/ASM19010308/Kpb3s2	
8 SHENTON WAY #24-01 AXA TOWERSINGAPORE 068811 ATTN: KIAN CHUAN			Date : 24-06-2019	
			Code : ASM	
<b>1. Policy Particulars :- THIRD PARTY CLAIM</b>				
Insured Veh.	SLE 5494G	Veh. Inspected	SLR 6537S	
Policy No.	GA221718/1	Coverage (\$)	0.00	
Claim No.	S9M01Q6M	Excess (\$)	0.00	
Assign From	KIAN CHUAN	Assign Date	11/06/2019	
<b>2. Vehicle Particulars &amp; Condition</b>				
Make & Model	TOYOTA PRIUS (A)	c.c	1798	
Engine No.	HIDDEN	Year of Reg.	2017	
Chassis No.	JTDKB3FU003564552	Colour	METALLIC PEARL WHITE	
Odometer	-	Steering	IN ORDER	
Brakes	IN ORDER	Modification	NIL	
General	GOOD			
<b>3. Conditions of Tyres</b>				
	Size	Make	Balance	
R/H Front Tyre	195/65R15	ROVELO	8 mm	
L/H Front Tyre	195/65R15	ROVELO	8 mm	
R/H Rear Tyre	195/65R15	PIRELLI	9 mm	
L/H Rear Tyre	195/65R15	PIRELLI	9 mm	
<b>4. Description of Damages</b>				
THE VEHICLE SUSTAINED DAMAGES AT THE N/S FRONT PORTION. THE UNDERCARRIAGE AND BODY STRUCTURE AFFECTED DUE TO COLLISION.  DAMAGES SEE DETAILS.				
<b>5. General Information</b>				
Accident Date	09/06/2019	Inspection Date	11/06/2019	
Survey held at	ESTEEM PERFORMANCE PTE LTD BLK 5033 ANG MO KIO INDUSTRIAL PARK 2 #01-259 SINGAPORE 569536			
<b>5a. Remarks</b>				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
<b>5b. Estimate Days of Repair</b>				
ESTIMATED NORMAL PERIOD FOR REPAIR:		<b>18 Working Days</b>		



# 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 6

## ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SLR 6537S

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<b><u>REPLACEMENT OF PARTS</u></b>				
1	FRONT NUMBER PLATE GARNISH (CONSISTENT)	CRACKED	129.00	129.00
1	BONNET (CONSISTENT)	BENT	812.40	812.40
1	BONNET LOCK (CONSISTENT)	DISTORTED	130.00	130.00
1	BONNET HINGE LH (CONSISTENT)	BENT	57.80	57.80
1	BONNET HINGE RH (CONSISTENT)	BENT	57.80	57.80
1	BONNET HEAT INSULATOR (CONSISTENT)	* CHECK	440.12	-
10	BONNET HEAT INSULATOR CLIP (CONSISTENT)	* CHECK	35.00	-
1	FRONT SUPPORT PANEL CENTRE (CONSISTENT)	BENT	338.50	338.50
1	FRONT SUPPORT PANEL LH (CONSISTENT)	BENT	213.50	213.50
1	FRONT SUPPORT PANEL RH (CONSISTENT)	BUCKLED	213.50	213.50
1	HEADLAMP PANEL LH (CONSISTENT)	BENT	89.20	89.20
1	HEADLAMP PANEL RH (CONSISTENT)	* CHECK	89.20	-
1	SUPPORT PANEL LOWER (CONSISTENT)	* CHECK	387.95	-
1	FRONT SUPPORT PANEL TOP GARNISH (CONSISTENT)	DISTORTED	285.40	285.40
10	FRONT SUPPORT PANEL TOP GARNISH CLIP (CONSISTENT)	NECESSARY	35.00	35.00
1	AIR DUCT (CONSISTENT)	DENTED	195.40	195.40
1	AIR DUCT - INLET (CONSISTENT)	* CHECK	109.75	-
1	BRACE PANEL (CONSISTENT)	DISTORTED	105.20	105.20
1	CONDENSER (CONSISTENT)	* CHECK	1,544.70	-
1	RADIATOR (CONSISTENT)	* CHECK	1,841.80	-
1	RADIATOR FAN MOTOR RH (CONSISTENT)	* CHECK	455.70	-
1	RADIATOR FAN MOTOR LH (CONSISTENT)	* CHECK	491.79	-
1	RADIATOR FAN BLADE LH (CONSISTENT)	* CHECK	197.80	-
1	RADIATOR FAN BLADE RH (CONSISTENT)	* CHECK	219.80	-
1	RADIATOR FAN COWLING (CONSISTENT)	* CHECK	287.67	-
1	RADIATOR TOP HOSE (CONSISTENT)	* CHECK	49.80	-
1	RADIATOR BOTTOM HOSE (CONSISTENT)	* CHECK	46.95	-
1	RADIATOR SPARE TANK (CONSISTENT)	* CHECK	186.70	-
1	INATKE MANIFOLD (CONSISTENT)	* CHECK	892.74	-
1	HEADLAMP LH (CONSISTENT)	CRACKED	2,531.60	2,531.60

Report Ref No. CC4/ASM19010308/Kpb3s2





# 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 6

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
1	HEADLAMP RH (CONSISTENT)	CRACKED	2,531.60	2,531.60
1	FRONT BUMPER (CONSISTENT)	CRACKED	450.80	450.80
10	FRONT BUMPER CLIP (CONSISTENT)	NECESSARY	40.00	40.00
1	FRONT BUMPER REINFORCEMENT - UPPER (CONSISTENT)	BENT	711.50	711.50
1	FRONT BUMPER REINFORCEMENT - LOWER (CONSISTENT)	BENT	245.30	245.30
1	FRONT BUMPER SIDE RETAINER RH (CONSISTENT)	DISTORTED	107.20	107.20
1	FRONT BUMPER SIDE RETAINER LH (CONSISTENT)	CRACKED	107.20	107.20
1	FRONT BUMPER UPPER GRILLE (CONSISTENT)	CRACKED	321.90	321.90
1	FRONT BUMPER LOWER GRILLE (CONSISTENT)	CRACKED	148.60	148.60
1	FRONT BUMPER EMBLEM (CONSISTENT)	NECESSARY	87.10	87.10
1	FRONT BUMPER TOW COVER RH (CONSISTENT)	MISSING	25.70	25.70
1	FRONT BUMPER TOW COVER LH (CONSISTENT)	MISSING	25.70	25.70
1	FRONT BUMPER SPONGE - UPPER (CONSISTENT)	CRACKED	89.81	89.81
1	FRONT BUMPER SPONGE - LOWER (CONSISTENT)	CRACKED	135.70	135.70
1	FOG LAMP LH (CONSISTENT)	MTG CRACKED	910.70	910.70
1	FOG LAMP RH (CONSISTENT)	* CHECK	910.70	-
1	ENGINE UNDER COVER (CONSISTENT)	* CHECK	198.30	-
10	ENGINE UNDER COVER CLIP (CONSISTENT)	* CHECK	35.00	-
1	AIR CLEANER BOX (CONSISTENT)	* CHECK	967.80	-
1	WASHER TANK (CONSISTENT)	* CHECK	195.60	-
1	WASHER TANK MOTOR (CONSISTENT)	* CHECK	196.74	-
1	LH FRONT FENDER (CONSISTENT)	BUCKLED	868.70	868.70
1	LH FRONT FENDER UNDERSHIELD (CONSISTENT)	CRACKED	195.60	195.60
10	LH FRONT FENDER UNDERSHIELD CLIP (CONSISTENT)	NECESSARY	25.00	25.00
1	LHF FENDER WORDING "HYBRID" (CONSISTENT)	NECESSARY	44.17	44.17
1	LH FRONT FENDER QUARTER GARNISH (CONSISTENT)	MISSING	122.70	122.70
1	LH FRONT SHOCK ABSORBER (CONSISTENT)	* CHECK	462.70	-
1	LH FRONT SHOCK ABSORBER TOP MOUNTING (CONSISTENT)	* CHECK	195.07	-
1	LH FRONT SHOCK ABSORBER STOPPER (CONSISTENT)	* CHECK	37.02	-
1	LH FRONT KNUCKLE ARM (CONSISTENT)	* CHECK	476.75	-
1	LH FRONT KNUCKLE BEARING (CONSISTENT) }	* CHECK	573.20	-

Report Ref No. CC4/ASM19010308/Kpb3s2



# 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 6

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
1	LH FRONT WHEEL HUB (CONSISTENT) }		-	-
1	LH FRONT WHEEL HUB LOCK NUT (CONSISTENT)	SERVICEABLE	28.02	-
1	LH FRONT TIE ROD (CONSISTENT)	* CHECK	1,721.85	-
1	LH FRONT TIE ROD END (CONSISTENT)	* CHECK	116.40	-
1	LH FRONT HUB CAB (CONSISTENT)	DENTED / CUT	195.62	195.62
1	LH FRONT RIM (CONSISTENT)	* CHECK	1,555.10	-
1	RH FRONT FENDER (CONSISTENT)	BUCKLED	868.70	868.70
1	RH FRONT FENDER UNDERSHIELD (CONSISTENT)	CRACKED	176.50	176.50
1	RH FRONT FENDER UNDERSHIELD CLIP (CONSISTENT)	NECESSARY	25.00	25.00
1	RHF FENDER WORDING "HYBRID" (CONSISTENT)	NECESSARY	45.17	45.17
1	RH FRONT FENDER QUARTER GARNISH (CONSISTENT)	MISSING	112.40	112.40
1	RH FRONT LOWER ARM (CONSISTENT)	SERVICEABLE	492.65	-
1	RH FRONT SHOCK ABSORBER (CONSISTENT)	SERVICEABLE	462.70	-
1	RH FRONT SHOCK ABSORBER TOP MOUNTING (CONSISTENT)	SERVICEABLE	195.07	-
1	RH FRONT SHOCK ABSORBER STOPPER (CONSISTENT)	SERVICEABLE	37.02	-
1	RH FRONT KNUCKLE ARM (CONSISTENT)	SERVICEABLE	476.75	-
1	RH FRONT KNUCKLE BEARING (CONSISTENT) }	SERVICEABLE	573.20	-
1	RH FRONT WHEEL HUB (CONSISTENT) }		-	-
1	RH FRONT WHEEL HUB LOCK NUT (CONSISTENT)	SERVICEABLE	28.02	-
1	RH FRONT TIE ROD (CONSISTENT)	SERVICEABLE	1,721.85	-
1	RH FRONT TIE ROD END (CONSISTENT)	SERVICEABLE	116.40	-
1	RH FRONT HUB CAB (CONSISTENT)	SERVICEABLE	195.65	-
1	RH FRONT RIM (CONSISTENT)	SERVICEABLE	1,555.10	-
1	AIRCON COMPRESSOR (CONSISTENT)	* CHECK	2,859.70	-
1	HORN (CONSISTENT)	* CHECK	150.40	-
1	AIR FLOW SENSOR (CONSISTENT)	* CHECK	256.09	-
1	WATER PUMP (CONSISTENT)	* CHECK	601.73	-
1	BONNET CABLE (CONSISTENT)	* CHECK	74.60	-
1	RADIATOR TOP GARNISH (CONSISTENT)	DISTORTED	54.24	54.24
1	AIR RESONATOR (CONSISTENT)	* CHECK	195.74	-
1	BATTERY (CONSISTENT)	* CHECK	13,652.74	-
1	BATTERY TRAY (CONSISTENT)	* CHECK	61.40	-

Report Ref No. CC4/ASM19010308/Kpb3s2



# 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.:4 of 6

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
1	BATTERY TOP BRACKET (CONSISTENT)	TO REPAIR SEE LABOUR	49.70	-
1	BATTERY BRACKET SCREW (CONSISTENT)	SERVICEABLE	12.70	-
1	AIR BAG STEERING (CONSISTENT)	BURST	2,577.30	2,577.30
1	AIR BAG SLIP RING (MODULE) (CONSISTENT) }	NECESSARY	781.60	781.60
1	AIRBAG WIRE @ STEERING (CONSISTENT) }		-	-
1	AIR BAG PASSENGER (CONSISTENT)	BURST	3,505.40	3,505.40
1	AIRBAG WIRE @ PASSENGER (CONSISTENT)	NECESSARY	89.70	89.70
1	AIR BAG CONTROL UNIT (CONSISTENT)	NECESSARY	1,183.60	1,183.60
1	AIR BAG STEERING LOWER (NPA) (CONSISTENT)	BURST	-	-
1	DRIVER SEAT AIR BAG (NPA) (CONSISTENT)	BURST	-	-
1	PASSENGER SEAT AIRBAG (NPA) (CONSISTENT)	BURST	-	-
1	ROOF LINING (NPA) (CONSISTENT)	DEFORMED	-	-
1	ROOF LINING CLIP (NPA) (CONSISTENT)	NECESSARY	-	-
1	ROOF AIR BAG LH (NPA) (CONSISTENT)	BURST	-	-
1	ROOF AIR BAG RH (NPA) (CONSISTENT)	BURST	-	-
1	SEAT BELT LH (CONSISTENT)	JAMMED	978.80	978.80
1	SEAT BELT RH (CONSISTENT)	JAMMED	978.80	978.80
1	SEAT BELT BUCKLE LH (CONSISTENT)	* CHECK	195.50	-
1	SEAT BELT BUCKLE RH (CONSISTENT)	* CHECK	195.50	-
1	SEAT BELT LHR (CONSISTENT)	JAMMED	828.60	828.60
1	SEAT BELT RHR (CONSISTENT)	JAMMED	828.60	828.60
1	SEAT BELT BUCKLE LHR (CONSISTENT)	* CHECK	211.67	-
1	SEAT BELT BUCKLE RHR (CONSISTENT)	* CHECK	211.67	-
1	DASHBOARD (CONSISTENT)	TORN	1,625.10	1,625.10
1	FRONT WINDSCREEN (CONSISTENT)	CRACKED	1,826.40	1,826.40
1	FRONT WINDSCREEN MOULDING (CONSISTENT)	NECESSARY	70.20	70.20
	LESS 25% DISCOUNT		-17,168.07	-7,285.25
			51,504.21	21,855.76
	<b>SPECIAL NETT ITEMS</b>			
1	FRONT NUMBER PLATE (SN) (CONSISTENT)	DENTED	45.00	45.00
1	LH FRONT TYRE (SN) (CONSISTENT)	SERVICEABLE	350.00	-
1	RH FRONT TYRE (SN) (CONSISTENT)	SERVICEABLE	350.00	-

Report Ref No. CC4/ASM19010308/Kpb3s2



# 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.:5 of 6

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
1	FRONT WINDSCREEN SEALANT (SN) (CONSISTENT)	NECESSARY	50.00	40.00
			795.00	85.00
	<b>LABOUR</b>			
	TO RENEW DAMAGED PARTS & KNOCK OUT ACCIDENT REPAIR AREA. (FRONT BUMPER, SUPPORT PANEL, BONNET, LHF FENDER, LHF DOOR, RH FENDER, RH DOOR) INCLUSIVE OF THE REPAIR OF BATTERY TOP BRACKET.		1,600.00	1,000.00
	TO PUTTY, RESPRAY PAINT FOR AFFECTED ACCIDENT REPAIR AREA. (FRONT BUMPER, SUPPORT PANEL, BONNET, LHF FENDER, LHF DOOR, RH FENDER, RH DOOR)		1,800.00	1,200.00
	TO TUFF COAT.		250.00	120.00
	TO CHECK WIRING & FOCUS HEADLAMP.		50.00	30.00
	TO REMOVE & REFIT RADIATOR, CONDENSER TO ASSIST WORK LOAD, TO TOP UP A/C GAS.		150.00	100.00
	TO REMOVE & REFIT UNDERCARRIAGE TO ASSIST WORK LOAD.	* CHECK	500.00	-
	TO DO WHEEL ALIGNMENT.		120.00	60.00
	TO REMOVE & REFIT ROOF LINING, INNER TRIM TO ASSIST WORK LOAD.		600.00	200.00
	TOWING.	* CHECK	120.00	-
	TO REFIT AIRBAG SYSTEM.		250.00	180.00
	TO RESET AIRBAG CONTROL UNIT.		250.00	200.00
	TO REMOVE & REFIT INNER SEAT & UPHOLSTERY TO ASSIST WORK LOAD.		400.00	180.00
	TO REMOVE & REFIT DASHBOARD TO ASSIST WORK LOAD.		250.00	250.00
	TO REMOVE & REFIT FRONT WINDSCREEN.		120.00	120.00
			-	-
			-	-
			-	-
			6,460.00	3,640.00
<b>GRAND TOTAL</b>			<b>58,759.21</b>	<b>25,580.76</b>

Report Ref No. CC4/ASM19010308/Kpb3s2



RECOMMENDED COST OF REPAIRS (REPAIR COST NOT CONCLUDE) (EXCLUDE CHECK ITEMS S\$25,809.83 NETT)			25,580.76
--	--	--	-----------

Report Ref No. CC4/ASM19010308/Kpb3s2

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.