

22/03/2019

ASS. REC. BY:

REF:

C9/FC119010360/Upd302

Special Instruction:

Surveyor:

ASSIGNMENT (Office)

From (Person):

of

Date/Time:

7/6/2019

Estimated Cost:

1141.00

Bill to:

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

To Inspect Vehicle No:

XE766M.

Insured:

at Workshop m/s

Pan Lim

Tel:

68585151

of

1 Dehu Lane 6

Policy No:

Claim No:

D19003646 MEVR

Sum Insured:

Excess:

100K

Make of Veh:

D.O.A.

22/5/19

(Client's Record)

CA / REV / REP. / REV 24 HRS

H.O.D. Endorsement:

Date/Time:

Person Contacted:

Vehicle IN/OUT

Date/Time

Action/Instruction Estimate ()

XE766M-X

19/6/19 @ 5:05pm Karen Tan informed c/a as windscreen claim & ex: \$100.

Excess 01 800/-

20/6/19 @ 9:44am Revised to Karen Tan by email. (windscreen claim)

20/6/19 @ 9:29am informed Caymin C/A & ex: \$100 as windscreen claim.

ASSIGNMENT

From: Date: 11/6/2016

Estimated Cost

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

To Inspect Vehicle No: XE 766M

at Workshop m/s Tan Lim Caymen

of 1 Dedu Lane 6

Insured:

Policy No.

Claims No.

Sum Insured: Excess:

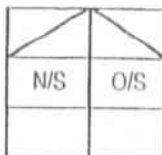
(Client's Record)

Make of Veh:

Before 10am

(Policy Condition)

Remark: The veh had commenced its repair at the time of inspection.



Bal. or Market Value:

IDAC Accident Rpt: Consistent? : Yes or No

GIA / PR Seen: Consistent? : Yes or No

Est. Repairs: 1/2 days Res.: Yes or No

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

CA / REV / REP. / 24 HRS

Date: Person Contacted:

Vehicle: IN / OUT

Veh No: XE 766M Yr Regn: 7, 15

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

Truck / Trailer or

Make: Scania P400 c.c. 12742

Colour: White A/C: Insured / Std / NI / NA

Sp. Reading: 46611 T/Radio: Insured / Std / NI / NA

Eng/No:

C/No: VS2P8X40005383971

Gen. Cond: Good / Fair / Poor / Burnt

Steering: In order / Jammed / Leaked / Burnt or

Brake: In order / Jammed / Leaked / Burnt or

Modi: Nil / S/Rim / STD A/Rim or

Tyre Size: F: 315 / 80 R 22.5

R:

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

TOYO / YOKO or

Front

Rear

R/Bal. 6/6 mm R/Bal. 6/6 6/6 mm

L/Bal. 6/6 mm L/Bal. 6/6 6/6 mm

D.O.A.

D.O.I. 11/6/19

Survey held at

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

Rt windscreen cracked

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

Date / Time Action / Instruction 1054550

Windscreen claims- check insurance wksp have to submit cost price or list price for OEM windscreen???

This case should fall under OD claim as damage can be caused under park and found incident. OD excess 800 is applicable. Pls inform owner. Pending authorization from First capt.

2/7/19 Confirmed L/S \$800 with Caymen.

Date/Time, File Pass to?

☐ : Preli. Report

Days Of Repair: 1/2

1) 03/7/19

☐ : Final Report

Resurvey No. of Trip: 1

Date/Time, File Return to?

RECEIVED 04 JUL 2019

2)

Add Fee:

☐ : Site Insp (\$)

☐ : Interview (\$)

☐ : Tech. Invs (\$)

☐ : Weekend (\$)

Survey Fee:

Transportation:

\$ + RS, SI

Photos

Others

TOTAL

100

50

50

16

216

Report Format: FCI-WS

Lump Sum / I.B.L. (\$) 800

(Red \$341-00, 30%)

Celine Fong (LKKAUTO)

From: Karen Tan <karentan@msfirstcapital.com.sg>
Sent: Friday, 7 June 2019 2:19 PM
To: Bryan Ang (LKKAUTO); Caymen
Subject: Survey assignment - Windscreen Claim for XE766M on 22.05.2019 - MSFCI REF: D19003646MCVS
Attachments: XE766M 22.05.2019.pdf

Dear Bryan,

Please assist to survey the Insured vehicle, XE766M to ascertain the cause of damage. Attached the repair estimate for your reference.

You may contact Caymen of Tan Lim Motor (copied-in) @ 68585151 for the necessary arrangement.

Hi Caymen,

We have appointed Bryan from LKK for the survey. Pls assist.

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3582 | Fax No. : 6507 3849 | Company Regn. No. 195000106C

A Member of **MS&AD** INSURANCE GROUP

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Celine Fong (LKKAUTO)

From: Karen Tan <karentan@msfirstcapital.com.sg>
Sent: Friday, 7 June 2019 10:34 AM
To: Bryan Ang (LKKAUTO)
Subject: Urgent advice! Windscreen Claim for XE766M on 22.05.2019 - MSFCI REF: D19003646MCVS
Attachments: CIMG3605.JPG; CIMG3606.JPG; CIMG3607.JPG; CIMG3609.JPG; CIMG3611.JPG

Dear Bryan,

Can you assist to verify what could be the possible cause of the windscreen damage based on the photographs attached.

The damage occurred when the vehicle was parked.

Hope to hear from you soon.

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3582 | Fax No. : 6507 3849 | Company Regn. No. 195000106C

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Shiau Chan (LKKAUTO)

From: Shiau Chan (LKKAUTO)
Sent: Thursday, 20 June 2019 9:29 AM
To: caymen@tlmotor.com.sg
Subject: RE: VEHICLE XE 766M

Dear Caymen,

As instructed by our client, please proceed to repair the insured vehicle **XE 766M (Excess \$100/-)** as windscreen claim.

If there are any check items or supplementary items please inform our office's Assignment Team at Tel: 6741 8434 to arrange our surveyor for inspection.

All supplementary items and unconfirm items are subjected to further approval from insurance company before completion of the repair.

*Our client reserve their right **not to pay** if there is no valid approval obtained before repair.

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: Shiau Chan (LKKAUTO)
Sent: Monday, 17 June 2019 11:29 AM
To: caymen@tlmotor.com.sg
Subject: RE: VEHICLE XE 766M

Dear Caymen,

Any updates of above vehicle as we need update it to insurance company.

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: Shiau Chan (LKKAUTO)
Sent: Thursday, 13 June 2019 3:58 PM
To: caymen@tlmotor.com.sg
Subject: VEHICLE XE 766M

Dear Caymen,

WITHOUT PREJUDICE

Refer to the tele-conversation between you and our colleague, Bryan.

Shiau Chan (LKKAUTO)

From: Bryan Ang (LKKAUTO)
Sent: Thursday, 20 June 2019 9:29 AM
To: Karen Tan
Cc: assignments; Shiau Chan (LKKAUTO)
Subject: RE: Windscreen Claim for XE766M on 22.05.2019 - MSFCI REF: D19003646MCVS

Dear Karen

We have just provided Tan Lim Motor with authorization to repair under windscreen claim.

Once repair is completed and verified by my surveyor, we will submit our report to your good office.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108

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

From: Karen Tan <karentan@msfirstcapital.com.sg>
Sent: Wednesday, 19 June 2019 5:05 PM
To: Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>
Cc: assignments <assignments@lkkauto.com>; Shiau Chan (LKKAUTO) <siewsc@lkkauto.com>
Subject: RE: Windscreen Claim for XE766M on 22.05.2019 - MSFCI REF: D19003646MCVS

Dear Bryan,

Thank you for the info.

I have checked and note that the Policy is extended to cover the cost of reinstating any glass in the windscreen or in the windows provided there is no further damage to the motor vehicle up to the limit of \$1,500.00.

In view thereof, the excess of \$100.00 is applicable for this accident.

Please proceed to inform the workshop to authorise repair.

You may submit your report and bill.

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3582 | Fax No. : 6507 3849 | Company Regn. No. 195000106C

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Shiau Chan (LKKAuto)

From: Karen Tan <karentan@msfirstcapital.com.sg>
Sent: Wednesday, 19 June 2019 5:05 PM
To: Bryan Ang (LKKAuto)
Cc: assignments; Shiau Chan (LKKAuto)
Subject: RE: Windscreen Claim for XE766M on 22.05.2019 - MSFCI REF: D19003646MCVS

Dear Bryan,

Thank you for the info.

I have checked and note that the Policy is extended to cover the cost of reinstating any glass in the windscreen or in the windows provided there is no further damage to the motor vehicle up to the limit of \$1,500.00.

In view thereof, the excess of \$100.00 is applicable for this accident.

Please proceed to inform the workshop to authorise repair.

You may submit your report and bill.

Best Regards,

Karen Tan

Motor Claims Dept.
MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3582 | Fax
No. : 6507 3849 | Company Regn. No. 195000106C
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From: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>
Sent: Tuesday, 18 June, 2019 6:10 PM
To: Karen Tan <karentan@msfirstcapital.com.sg>
Cc: assignments <assignments@lkkauto.com>; Shiau Chan (LKKAuto) <siewsc@lkkauto.com>
Subject: Re: Windscreen Claim for XE766M on 22.05.2019 - MSFCI REF: D19003646MCVS

Dear Karen

No other damage to the insured vehicle. We have inform Tan Lim that base on the report, this case should be park and found damage and under OD claim. Tan Lim have inform insured pending their decision. Once we have further information, my side will inform you.

Bryan Ang
LKK Auto Consultants Pte Ltd

On 18 Jun 2019, at 17:48, Karen Tan <karentan@msfirstcapital.com.sg> wrote:

Dear Bryan,

We refer to the captioned matter.

Please confirm was there any other damage to the Insured vehicle other than the windscreen? Hope to hear from you soon.

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3582 | Fax No. : 6507 3849 | Company Regn. No. 195000106C
<image001.jpg>

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From: Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>

Sent: Friday, 7 June, 2019 3:01 PM

To: Karen Tan <karentan@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>

Subject: FW: Survey assignment - Windscreen Claim for XE766M on 22.05.2019 - MSFCI REF: D19003646MCVS

Dear Assignment Team

Please assign surveyor. Vehicle at Tan Lim Motor.

Please check on the consistency of the front windscreen damage.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108

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

From: Karen Tan <karentan@msfirstcapital.com.sg>

Sent: Friday, 7 June 2019 2:19 PM

To: Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>; Caymen <caymen@tlmotor.com.sg>

Subject: Survey assignment - Windscreen Claim for XE766M on 22.05.2019 - MSFCI REF: D19003646MCVS

Dear Bryan,

Please assist to survey the Insured vehicle, XE766M to ascertain the cause of damage. Attached the repair estimate for your reference.

You may contact Caymen of Tan Lim Motor (copied-in) @ 68585151 for the necessary arrangement.

Hi Caymen,

We have appointed Bryan from LKK for the survey. Pls assist.

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3582 | Fax No. : 6507 3849 | Company Regn. No. 195000106C

<image001.jpg>

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Shiau Chan (LKKAUTO)

From: Shiau Chan (LKKAUTO)
Sent: Thursday, 20 June 2019 9:44 AM
To: Karen Tan; Bryan Ang (LKKAUTO)
Cc: assignments
Subject: RE: Windscreen Claim for XE766M on 22.05.2019 - MSFCI REF: D19003646MCVS
Attachments: CSFCI19010360Uqd3.pdf

Dear Karen,

Enclosed herewith preliminary advice of XE 766M. (windscreen claim)

Kindly advise whether will create claim in CWS.

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: Karen Tan <karentan@msfirstcapital.com.sg>
Sent: Thursday, 20 June 2019 9:30 AM
To: Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>
Cc: assignments <assignments@lkkauto.com>; Shiau Chan (LKKAUTO) <siewsc@lkkauto.com>
Subject: RE: Windscreen Claim for XE766M on 22.05.2019 - MSFCI REF: D19003646MCVS

Thanks Bryan!

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 36 Robinson Road #16-01 City House Singapore 068877 | DID : 6507 3582 | Fax
No. : 6507 3849 | Company Regn. No. 195000106C

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From: Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>
Sent: Thursday, 20 June, 2019 9:29 AM
To: Karen Tan <karentan@msfirstcapital.com.sg>
Cc: assignments <assignments@lkkauto.com>; Shiau Chan (LKKAUTO) <siewsc@lkkauto.com>
Subject: RE: Windscreen Claim for XE766M on 22.05.2019 - MSFCI REF: D19003646MCVS

Dear Karen



Auto
Consultants
Pte Ltd

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

Your Ref: D19003646MCVS

Date: 20 June 2019

Our Ref: CS/FCI19010360/Uqd3

The Motor Claims Department
MS First Capital Insurance Ltd

Dear Sir/Madam,

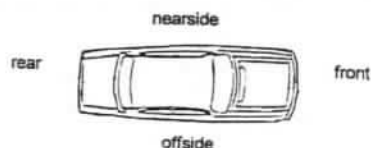
INITIAL INSPECTION REPORT OF VEHICLE NO. XE 766M .

Please be informed that we had conducted the inspection of the abovementioned vehicle on 11/06/2019 at the premises of M/s TAN LIM MOTOR. and have the following to report:-

Workshop Estimate Amount	: S\$ 1,141.00 .
Revised Estimate Amount	: S\$ 1,025.00 .
"Check" Items Amount	: S\$ 80.00 .
Market Value	: S\$ - .
LTA Reimbursement Value	: S\$ - .
Nett Value	: S\$ - .

Description of Damage:

The vehicle sustained damages
at the front windscreen cracked.



Yours faithfully

CHUA KANG SENG
Licensed Appraiser

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

Vehicle Owner Particulars	
Owner ID Type:	Company
Owner ID:	1659K
Vehicle Details	
Vehicle No.:	XE766M
Vehicle to be Exported:	No
Intended Deregistration Date:	11 Jun 2019
Vehicle Make:	SCANIA
Vehicle Model:	P400CB8X4MHZ
Primary Colour:	Multi-Colour
Manufacturing Year:	2015
Engine No.:	6872613
Chassis No.:	YS2P8X40005383971
Maximum Power Output:	-
Open Market Value:	\$134,280.00
Original Registration Date:	03 Jul 2015
First Registration Date:	03 Jul 2015
Transfer Count:	0
Actual ARF Paid:	\$6,714.00
Intended PARF Rebate Details	
PARF Eligibility:	No
PARF Eligibility Expiry Date:	-
PARF Rebate Amount:	\$0.00
Intended COE Rebate Details	
COE Expiry Date:	02 Jul 2025
COE Category:	C - Goods Vehicle & Bus
COE Period(Years):	10
PQP Paid:	\$13,286.00
COE Rebate Amount:	\$8,048.00
Total Rebate Amount:	\$8,048.00

The information contained herein is correct as at 11 Jun 2019

OK

MOTOR VEHICLE ACCIDENT REPORT FORM

(For Damage To Windscreen Or Vehicle Whilst Parked)

The issue and acceptance of this form is not an admission of liability on the part of the company

THE INSURED

Name Lian Beng Engineering & Machinery Pte Ltd Occupation
Address 29 Harrison Road #08-00 Lian Beng Building S'369648
Tel (Office) 6368 2261 (Res) HP Pg
Vehicle No. XE766H Make of Vehicle Scania Year 2015
Engine No. D-18091337MCV5/1 Motor No. 03.67 2018 Reg No. 03.67 2019

DETAILS OF LOSS

Date 22/5/2019 Time 2000hr Place Detu South Street 1
Explain fully how loss happened

When I return to collect my vehicle I found my windscreen cracked.

If Windscreen is damaged whilst driving

Name Lin Mingkat Address 29 Harrison Road #08-00 S'369648
Tel No. 65100648X Date 25.04.2013 Reg No. 8161 1572

Name of Insured Tan Lion Motor Pte Ltd

Insured's Address 29 Harrison Road #08-00 S'369648

I hereby declare that, to the best of my knowledge and belief, the above statements are fully and truly made.

Chit BRACUCHA DIANA Date 02/06/19
Signature of Insured (if Company, please stamp and indicate the name of the person signing the form)

If you receive any communications in anyway connected with the accident, please forward them to the Company immediately
FOR OFFICE USE ONLY

Sum Insured: _____ Add. Cover: a) W S _____
Excess: (Section I) _____ H/P _____ Agency _____
Premium _____ NCD _____ R.I. _____



S/No	Quantity	Description	Amount
01	1 pc	<u>LIST ITEMS</u> front windscreen glass OEM	\$ <i>new</i> 950.00
		Less 10 %	\$ 950.00
			\$ 95.00
			\$ 855.00
02	1 pc	<u>LABOUR & MISC. CHARGES</u> front windscreen sealant	\$ <i>17</i> 80.00
01		To resupply I.U. bracket.	\$ <i>new</i> 26.00
02		To remove and refit front windscreen glass.	\$ 180.00
			\$ 286.00
		Total	\$ 1,141.00

Not Authorized
 2/1/12
 1/2 hr.

1/5 \$800

1025

Insurance Company notify
 (ins) & advise of the following:

- The vehicle is being repaired
- The vehicle is being repaired by resurvey
- The vehicle is being repaired by confirmation
- The vehicle is being repaired on "Without Prejudice" basis
- The vehicle is being repaired by the insured
- The vehicle is being repaired by the insured and
- The vehicle is being repaired by the insured from Insurance Company

Acknowledged by Repurser
 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/FCI19010360/Uqd3e2		
36 ROBINSON ROAD #16-01 CITY HOUSESINGAPORE 068877		Date : 08-07-2019		
		Code : FCI2		
1. Policy Particulars :- WINDSCREEN SURVEY				
Insured Veh.	Veh. Inspected		XE 766M	
Policy No.	Coverage (\$)		0.00	
Claim No.	D19003646MCVS	Excess (\$)	100.00	
Assign From	KAREN TAN	Assign Date	07/06/2019	
2. Vehicle Particulars & Condition				
Make & Model	SCANIA P400	c.c	12742	
Engine No.	HIDDEN	Year of Reg.	2015	
Chassis No.	YS2P8X40005383971	Colour	WHITE	
Odometer	46611	Steering	IN ORDER	
Brakes	IN ORDER	Modification	NIL	
General	GOOD			
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre	315/80 R22.5 (D)	GOODYEAR	6/6 mm	
L/H Front Tyre	315/80 R22.5 (D)	GOODYEAR	6/6 mm	
R/H Rear Tyre	315/80 R22.5 (D/D)	GOODYEAR	6/6/6/6 mm	
L/H Rear Tyre	315/80 R22.5 (D/D)	GOODYEAR	6/6/6/6 mm	
4. Description of Damages				
THE VEHICLE SUSTAINED DAMAGES AT THE FRONT WINDSCREEN CRACKED. DAMAGES SEE DETAILS.				
5. General Information				
Accident Date	22/05/2019	Inspection Date	11/06/2019	
Survey held at	1 DEFU LANE 6			
Repairer	TAN LIM MOTOR PTE LTD			
5a. Remarks				
A)DAMAGES CONSISTENT TO ACCIDENT REPORT. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE AUTHORISED REPAIRS.				
5b. Estimate Days of Repair				
ESTIMATED NORMAL PERIOD FOR REPAIR:		0.500 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. XE 766M

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<u>REPLACEMENT OF PARTS</u>				
1	FRONT WINDSCREEN GLASS OEM	CRACKED	950.00	950.00
	LESS 10% DISCOUNT		-95.00	-95.00
			855.00	855.00
<u>SPECIAL NETT ITEMS</u>				
1	FRONT WINDSCREEN SEALANT (SN)	NOT NECESSARY	80.00	-
			80.00	-
<u>LABOUR</u>				
	TO RESUPPLY I.U. BRACKET.		26.00	20.00
	TO REMOVE AND REFIT FRONT WINDSCREEN GLASS.		180.00	150.00
		206.00	170.00	
GRAND TOTAL			1,141.00	1,025.00

RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)			800.00
LESS EXCESS			-100.00
NETT LIABILITY			700.00

Report Ref No. CS/FCI19010360/Uqd3e2

CHUA KANG SENG

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.