

ASS. REC. BY:

REF: CS/FCI/9011560/Aqd302

Special Instruction:

Supervisor: Adrian

ASSIGNMENT (Office)

From (Person): Sithara

of FCI

Date/Time:

28/6/2019 5:37 PM

Estimated Cost:

Bill to:

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

To Inspect Vehicle No: SMA 986X

Insured: SHD 8842T

at Workshop m/s N-51 AUTOMOTIVE PTE LTD

Tel: 6842 0051

of 2 KAKI BUKIT AVE 2 #01-18

Policy No:

Claim No:

D1900 4240MPSH

Sum Insured:

Excess:

Make of Veh:

(Client's Record)

D.O.A. 27/06/2019

CA / REV / REP. / REV 24 HRS

~~WIP~~ 'WP'

H.O.D. Endorsement:

Date/Time:

Person Contacted:

Zi Ting

Vehicle IN/OUT

Date/Time

Action/Instruction: (✓) Estimate

SHD 8842T CS/FCI/9009231/Eqd302 D.O.A. 07/05/2019

SMA 986X X

07/7/19 @ 9.41am Informed Sithara, we are pending estimate from repairer.

11/11/19 @ 11.43am revised to Sithara by email.

Up to 4600, 6 days. (Red to 4218.84, 11%)

ASSIGNMENT

From: _____ Date: 01/11/19

Estimated Cost: _____

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

To Inspect Vehicle No: SMA 986X

at Workshop n/s: N-51

of 2 KARL BACKIT AVE 2 #01-18

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: _____

IDAC Accident Rpt: _____ Consistent? : Yes or No

GIA / PR Seen: _____ Consistent? : Yes or No

Est. Repairs: 6 days Res.: Yes or No

Lump Sum: _____ % 3 Val: Yes or No

CA / REV / REP. / 24 HRS

Date: _____ Person Contacted: _____

Vehicle: IN / OUT

Veh No: SMA986X Yr Regn: 2018, May

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

Truck / Trailer or

Make: Toyota Prius Plus. C.C. 1798

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

Sp. Reading: 139977 T/Audio: Insured / Std / NI / NA

Eng/No: JTDZS3E430J027833

C/No: _____

Gen. Cond: Good / Fair / Poor / Burnt

Steering: Insured / Jammed / Leaked / Burnt or

Brake: Insured / Jammed / Leaked / Burnt or

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

Tyre Size: F: 205/40R16

R: 205/60R16

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

TOYO / YOKO or Westlace

Front: _____ Rear: _____

R/Bal. 06 mm R/Bal. 06 mm

L/Bal. 06 mm L/Bal. 06 mm

D.O.A. _____ D.O.I. 01/07/19

Survey held at NSI

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

Rees o/s

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

RECEIVED 12 NOV 2019

Date/Time, File Pass to?



: Prel. Report

11/24 train



: Final Report

Date/Time, File Return to?

2)

Days Of Repair: 6

Resurvey No. of Trip: 2

Add Fee:



: Site Insp (\$



: Interview (\$



: Tech. Invs (\$



: Weekend (\$

Survey Fee:

Transportation:

G + P.S. \$

Photos

Others

TOTAL

Report Format: TP

Lump Sum / I.B.A. (\$) 4600

170

50

50+50

65

385



Auto
Consultants
Pte Ltd

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

Your Ref: D19004240MFSH

Date: 12 November 2019

Our Ref: CS/FCI19011560/Aqd3

The Motor Claims Department
MS First Capital Insurance Ltd

Dear Sir/Madam,

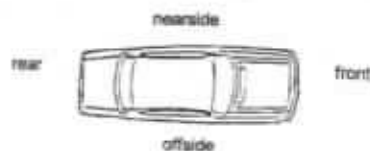
INITIAL INSPECTION REPORT OF VEHICLE NO. SMA 986X.

Please be informed that we had conducted the inspection of the abovementioned vehicle on 01/07/2019 at the premises of M/s N-51 AUTOMOTIVE, and have the following to report:-

Workshop Estimate Amount	: S\$ <u>9,318.84</u>
Revised Estimate Amount	: S\$ <u>4,600.00 (Lump Sum)</u>
"Check" Items Amount	: S\$ <u>-</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 rear o/s portion.



Yours faithfully

ADRIAN LING WAI PING
B.Eng, AMSOE, AMIRTE, AMSAE-A, M.MATAI
Licensed Appraiser

MOTOR SURVEY ASSIGNMENT

Date	28-06-2019	Our Ref No. D19004240MFSH
Accident Date	27-06-2019	Claim Type. Third Party
Insured Vehicle	SHD8842T	Third Party Vehicle. SMA986X
Survey Location	2 KAKI BUKIT AVENUE 2 #01-18 KAKI BUKIT AUTOHUB	
Contact Person.	ZI TING	
Contact No.	68420051/ 0	Fax No. 67410510
Survey Type	WITHOUT PREJUDICE:	
Appointed Surveyor	LKK AUTO CONSULTANTS PTE LTD	
Contact Person	NA	Fax No. 68416315
Contact Number.	NA	

Adrian
In
✓

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	N-51 AUTOMOTIVE 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.

Shiau Chan (LKKAUTO)

From: Shiau Chan (LKKAUTO)
Sent: Tuesday, 12 November 2019 11:43 AM
To: 'CWS Motor Claims'; assignments
Cc: 'Sithara'; SUR
Subject: RE: SURVEY ASSESSMENT - D19004240MFSH/1
Attachments: CSFCI19011560Aqd3.pdf

Dear Sithara,

Enclosed herewith preliminary advice of SMA 986X.

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) <siewsc@lkkauto.com>
Sent: Wednesday, 3 July 2019 9:41 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 - D19004240MFSH/1

Dear Sithara,

Please be informed that we have inspected the vehicle SMA 986X on 01/07/2019.

We are pending for estimate from repairer.

Best Regards,

Shiau Chan (Ms) | Case Handler
LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: siewsc@lkkauto.com | fax: 6256-4315
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Admin-D (LKKAUTO)
Sent: Monday, 1 July 2019 9:39 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 - D19004240MFSH/1

Dear Sir/Madam,

Thank you for the assignment.

Best Regards,

Shiau Chan on behalf of G.Nivitha | Admin
LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315

Shiau Chan (LKKAUTO)

From: Shiau Chan (LKKAUTO)
Sent: Wednesday, 3 July 2019 9:41 AM
To: 'CWS Motor Claims'; assignments
Cc: 'Sithara'; SUR
Subject: RE: SURVEY ASSESSMENT - D19004240MFSH/1

Dear Sithara,

Please be informed that we have inspected the vehicle SMA 986X on 01/07/2019.

We are pending for estimate from repairer.

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: siewsc@lkkauto.com | fax: 6256-4315

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

From: Admin-D (LKKAUTO)
Sent: Monday, 1 July 2019 9:39 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 - D19004240MFSH/1

Dear Sir/Madam,

Thank you for the assignment.

Best Regards,

Shiau Chan on behalf of 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: Friday, 28 June 2019 5:37 PM
To: ASSIGNMENTS@LKKAUTO.COM
Cc: CWS Motor Claims <cwsmotorclaims@msfirstcapital.com.sg>; Sithara <Sithara@msfirstcapital.com.sg>
Subject: PRI: SURVEY ASSESSMENT - D19004240MFSH/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.

Kaki Bukit AutoHub
 2 Kaki Bukit Ave 2
 #01-17 / #01-18 / Heavy Vehicle #01-08 / Spray Painting #02-27
 Singapore 417921 Tel No. : +65 6842 0051 Fax No. : +65 6741 0510
 E-Mail : sales@n51.com.sg
 Company Reg. No. : 200616038C
 GST Registration No. : 200616038C

GRAB RENTALS PTE LTD
 18 SIN MING LANE #01-08 MIDVIEW CITY
 SINGAPORE 573960

Contact : 66550005-GRAB 96785918

TP 1st Cap
 Xiao Chen

ESTIMATE

Repair Code : CLM15363

Date in : 27/06/2019

Vehicle Num. : SMA986X

Model : TOYOTA PRIUS PLUS (AUTO)

Chassis/Eng# : JTDZS3EU30J027833/2ZR0B80429

Parts and Labour Assesment

Description of part	Qty	Unit Price	Amount
REAR AXLE CARRIAGE Bent.	1	2263.00	2,263.00 ✓
REAR BUMPER Distorted.	1	523.90	523.90 ✓
REAR BUMPER LOWER SPOILER Lt	1	721.00	721.00 ✓
REAR BUMPER REINFORCEMENT New	1	350.50	350.50 +
REAR BUMPER RH END SEAL COVER Dgd	1	92.30	92.30 ✓
REAR BUMPER RH REFLECTOR New	1	58.00	58.00 +
REAR BUMPER SIDE RETAINER L/R RH Dgd	2	98.00	196.00 SP
REAR RH FENDER AIR VENT New	1	174.25	174.25 +
REAR RH FENDER INNER SHIELD torn	1	135.00	135.00 ✓
REAR RH FENDER INNER TRIM GARNISH New	1	656.00	656.00 +
REAR RH SHOCK ABSORBER right new	1	209.10	209.10 +
REAR RH SPORT RIM New	1	1550.00	1,550.00 +
REAR RH TAILLAMP cranked	1	630.00	630.00 ✓
REAR RH TAILLAMP BACK RUBBER SEAL New	1	69.50	69.50 20
REAR RH TAILLAMP LOWER BRACKET New	1	68.00	68.00 +
REAR RH WHEEL HUP BEARING Daged	1	781.90	781.90 ✓

*** This is a computer-generated document which requires no signature.***

Kaki Bukit AutoHub
 2 Kaki Bukit Ave 2
 #01-17 / #01-18 / Heavy Vehicle #01-08 / Spray Painting #02-27
 Singapore 417921 Tel No. : +65 6842 0051 Fax No. : +65 6741 0510
 E-Mail : sales@n51.com.sg
 Company Reg. No. : 200616038C
 GST Registration No. : 200616038C

GRAB RENTALS PTE LTD
 18 SIN MING LANE #01-08 MIDVIEW CITY
 SINGAPORE 573960

Contact : 66550005-GRAB 96785918

ESTIMATE

Repair Code : CLM15363

Date in : 27/06/2019

Vehicle Num. : SMA986X

Model : TOYOTA PRIUS PLUS (AUTO)

Chassis/Eng# : JTDZS3EU30J027833/2ZR0B80429

			Subtotal before discount	8,478.45
Percentage discount	25%	5245.10		2,119.61
		3933.82	Sub-total 1	6,358.84
REAR BUMPER CLIPS - SET	New	1	50.00	50.00 ✓
REAR BUMPER END SEAL COVER CLIPS - SET	New	1	20.00	20.00 ✓
REAR BUMPER LOWER SPOILER CLIPS - SET	New	1	50.00	50.00 ✓
REAR RH FENDER INNER SHIELD CLIPS - SET	New	1	50.00	50.00 ✓
REAR RH FENDER INNER TRIM GARNISH CLIPS - SET	New	1	50.00	50.00 ✓
REAR RH TAILLAMP CLIPS - SET	New	1	20.00	20.00 ✓
REAR RH TYRE	New	1	350.00	350.00 ✓
			Subtotal before discount	590.00
Percentage discount	0%			0.00
			Sub-total 2	590.00
			Parts-total	6,948.84

LABOUR

To remove, reinstall electrical wiring harness, check lighting, and rewire for parking sensor.	50.00 ✓
To remove, change rear suspension parts, axle carriage, absorber, lower arm, top arm, trailing arm, knuckle arm, wheel bearing, bearing hub and etc.	350.00 ✓
To road test driving, check and resetting wheel alignments system.	100.00 ✓
To remove, reinstall roof top trim upholstery, cushion seat, trim garnish, trim liner carpet. (to FR)	120.00 ✓
To re-spray painting on the change bodyparts, repair portion, and where consistent to the accident.	900.00 ✓

*** This is a computer-generated document which requires no signature.***

N-51 AUTOMOTIVE PTE LTD

Kaki Bukit AutoHub
2 Kaki Bukit Ave 2
#01-17 / #01-18 / Heavy Vehicle #01-08 / Spray Painting #02-27
Singapore 417921 Tel No. : +65 6842 0051 Fax No. : +65 6741 0510
E-Mail : sales@n51.com.sg
Company Reg. No. : 200616038C
GST Registration No. : 200616038C

GRAB RENTALS PTE LTD
18 SIN MING LANE #01-08 MIDVIEW CITY
SINGAPORE 573960

Contact : 66550005-GRAB 96785918

ESTIMATE

Repair Code : CLM15363

Date in : 27/06/2019

Vehicle Num. : SMA986X

Model : TOYOTA PRIUS PLUS (AUTO)

Chassis/Eng# : JTDZS3EU30J027833/2ZR0B80429

To provide labour, workmanship to change the above damaged bodyparts, repair, re-construct and re-align body structure, body alignments and damaged consistent to the accident.

1660

800.00

4/5

To apply anti-rust chemical on repaired and replaced panel.

50.00

✓

Labour Total

2,370.00

Parts & Labour Total

9,318.84

*** This is a computer-generated document which requires no signature.***

page 3

LKK Auto Consultants hence notify the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:

total 574362

4/5 46K

05 Days

4.6K

06 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

Affiliated to Federation Internationale Des Experts En Automobile				
MS FIRST CAPITAL INSURANCE LTD			Ref : CS/FCI19011560/Aqd3n2	
36 ROBINSON ROAD #16-01 CITY HOUSESINGAPORE 068877			Date : 14-11-2019	
			Code : FCI2	
1. Policy Particulars :- THIRD PARTY CLAIM				
	Insured Veh.	SHD 8842T	Veh. Inspected	SMA 986X
	Policy No.		Coverage (\$)	0.00
	Claim No.	D19004240MFSH	Excess (\$)	0.00
	Assign From	SITHARA	Assign Date	28/06/2019
2. Vehicle Particulars & Condition				
	Make & Model	TOYOTA PRIUS PLUS	c.c	1798
	Engine No.	HIDDEN	Year of Reg.	2018
	Chassis No.	JTDZS3EU30J027833	Colour	GREEN
	Odometer	139977	Steering	IN ORDER
	Brakes	IN ORDER	Modification	SPORTS RIM
	General	GOOD		
3. Conditions of Tyres				
		Size	Make	Balance
	R/H Front Tyre	205/60 R16	WEST LAKE	6 mm
	L/H Front Tyre	205/60 R16	WEST LAKE	6 mm
	R/H Rear Tyre	205/60 R16	WEST LAKE	6 mm
	L/H Rear Tyre	205/60 R16	WEST LAKE	6 mm
4. Description of Damages				
	THE VEHICLE SUSTAINED DAMAGES AT THE REAR O/S PORTION. DAMAGES SEE DETAILS.			
5. General Information				
	Accident Date	27/06/2019	Inspection Date	01/07/2019
	Survey held at	N-51 AUTOMOTIVE PL 2 KAKI BUKIT AVE 2 #01-17 KAKI BUKIT AUTOHUB SINGAPORE 417921		
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:		6 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. 19-9607196-R

Page No.: 1 of 2

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SMA 986X

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	REAR AXLE CARRIAGE	BENT	2,263.00	2,263.00
1	REAR BUMPER	DISTORTED	523.90	523.90
1	REAR BUMPER LOWER SPOILER	CUT	721.00	721.00
1	REAR BUMPER REINFORCEMENT	NOT NECESSARY	350.50	-
1	REAR BUMPER RH END SEAL COVER	DAMAGED	92.30	92.30
1	REAR BUMPER RH REFLECTOR	NOT NECESSARY	58.00	-
2	REAR BUMPER SIDE RETAINER L/R @\$98.00	O/S DAMAGED	196.00	98.00
1	REAR RH FENDER AIR VENT	NOT NECESSARY	174.25	-
1	REAR RH FENDER INNER SHIELD	TORN	135.00	135.00
1	REAR RH FENDER INNER TRIM GARNISH	NOT NECESSARY	656.00	-
1	REAR RH SHOCK ABSORBER	NOT NECESSARY	209.10	-
1	REAR RH SPORT RIM	NOT NECESSARY	1,550.00	-
1	REAR RH TAILLAMP	CRACKED	630.00	630.00
1	REAR RH TAILLAMP BACK RUBBER SEAL	NECESSARY	69.50	20.00
1	REAR RH TAILLAMP LOWER BRACKET	NOT NECESSARY	68.00	-
1	REAR RH WHEEL HUP BEARING	DAMAGED	781.90	781.90
	LESS 25% DISCOUNT		-2,119.61	-1,316.28
			6,358.84	3,948.82
SPECIAL NETT ITEMS				
1	SET REAR BUMPER CLIPS (SN)	NECESSARY	50.00	30.00
1	SET REAR BUMPER END SEAL COVER CLIPS (SN)	NECESSARY	20.00	20.00
1	SET REAR BUMPER LOWER SPOILER CLIPS (SN)	NECESSARY	50.00	30.00
1	SET REAR RH FENDER INNER SHIELD CLIPS (SN)	NECESSARY	50.00	20.00
1	SET REAR RH FENDER INNER TRIM GARNISH CLIPS (SN)	NECESSARY	50.00	30.00
1	SET REAR RH TAILLAMP CLIPS (SN)	NECESSARY	20.00	20.00
1	REAR RH TYRE (SN)	NOT NECESSARY	350.00	-
			590.00	150.00



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:2 of 2

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	LABOUR			
	TO REMOVE,REINSTALL ELECTRICAL WIRING HARNESS,CHECK LIGHTING,AND REWIRE FOR PARKING SENSOR.		50.00	50.00
	TO RMEOVE,CHANGE REAR SUSPENSION PARTS,AXLE CARRIAGE,ABSORBER,LOWER ARM,TOP ARM,TRAILING ARM,KNUCKLE ARM,WHEEL BEARING,BEARING HUB AND ETC.		350.00	350.00
	TO ROAD TEST DRIVING,CHECK AND RESETTNG WHEEL ALIGNMENTS SYSTEM.		100.00	80.00
	TO REMOVE,REINSTALL ROOF TOP TRIM UPHOLSTERY,CUSHION SEAT,TRIM GARNISH,TRIM LINER CARPET (TO FR).		120.00	80.00
	TO RE-SPRAY PAINTING ON THE CHANGE BODYPARTS,REPAIR PORTION,AND WHERE CONSISTENT TO THE ACCIDENT.		900.00	600.00
	TO PROVIDE LABOUR,WORKMANSHIP TO CHANGE THE ABOVE DAMAGED BODYPARTS,REPAIR,RE-CONSTRUCT AND RE-ALIGN BODY ATRUCTURE,BODY ALIGNMENTS AND DAMAGED CONSISTENT TO THE ACCIDENT.		800.00	450.00
	TO APPLY ANTI-RUST CHEMICAL ON REPAIRED AND REPLACED PANEL.		50.00	50.00
			2,370.00	1,660.00
	GRAND TOTAL		9,318.84	5,758.82
	RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)			4,600.00

Report Ref No. CS/FCI19011560/Aqd3n2

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 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.