ASSIC	<u>GNMENT</u>
From Date:	Veh No: SHO 73070 Yr Regn: 40 218
Estimated Cost:	Type: M.Car / M.Cycle / Bus / Van / Lorry / Taki / Prime Mover /
OD / TP /WS / TP RES / OD RES / EVA / INV / MV	Truck / Trailer or
To inspedivehicle No:	Make: Mult Zonig 0.0 158.
at Workshop m/s	Colour BLe A/C: Ingured / Std / NI / NA
of	Sp.Reading 7 836 6 T/Radio: InsQed / Std / NI / NA
Insured: SLK 5273 X	Eng/No:
Policy No. 5/02020267 (07/07/2018-06/07/2019)	CINO: KMHC851 CVK4122018
Claims No. WT/ 1051166-002	Gen. Cond: Good / For / Poor / Burnt
Sum Insured: Excess:	Steering: Inordef / Jammed / Leaked / Burnt or
(Client's Record)	Brake: Inoder / Jammed / Leaked / Burnt or
Make of Veh;	Modi: Nil / S/Rim / STD Rim or
	Tyre Size; F: (4r/G-ns-
(Policy Condition)	R:
Remark: The veh had commenced its N/S O/S	BS / DUN / EXNOVA / GY / FS / LIZA MICO OHTSU / PIR / SUMI /
repair at the time of inspection.	TOYO/YOKO or
Ball or Market Value:	Front Rear
IDAC Accident Rport: Consistent? : Yes or No	R/Bal. 7 mm R/Bal. 7 mm
GIA / PR Seen: Consistent? : Yes or No	L/Bal + mm L/Bal. + mm
Est. Repairs: days Res.: Yes or No	D.O.A. 28/6/19 D.O.I. 28/6/19
Lum Sum: % 3 Val.: Yes or No	Survey held at CPGE (Loyens)
OL L DELL LEED L ALUDO	Des. of Damages : Frt / Rear / O/S / N/S / U/C / Rooftop or
CA / REV / REP. / 24 HRS Vehicle: IN / OUT	fle o/s
Date:Person Contacted:	The U/C / Chassis frame / Body Structure affected due to collision.
Date / Time Action / Instruction	T.,
SHO 7367 D : X "	INC.
3/7/19 CALL PIP \$ 810.50/21	3. Red: 2175-24; 72°6)
3/7/19 Chus 1/1 \$810.50/21	7, Ka 2110 01,7210
DECE	
REGE	IVEU 8 4 JUL 2019
	TV
· ·	
Date/Time, File Pass to? Preli Report	Days Of Repair: 2
No T and	Resurvey No. of Trip: Survey Fee:
1) 414 UVO : Final Report Date/Time, File Return to?	Resurvey No. 01 Trip. Transportation:
Add East	
2) Add Fee	Interview (\$) Photos
TP	TELEVISION TO SERVICE SAME
6 010 50	

Denise Tay (LKKAuto)

From:

MTCL@income.com.sg

Sent:

Thursday, 4 July 2019 11:17 AM

To:

Denise Tay (LKKAuto)

Subject:

RE: REQUEST CLAIM NUMBER

Hi,

Claim created.

With Regards

Junainah Senior Admin Assistant

Motor Insurance www.income.com.sg











At Income, we are 'In with You' on Performance, Growth, Innovation and Impact. These attributes reflect what we promise as an employer and what we want our people to exemplify. Find out more at income.com.sg/careers



From: Denise Tay (LKKAuto) [mailto:denisetay@lkkauto.com]

Sent: Wednesday, 3 July 2019 12:47 PM

To: MTCL@income.com.sg

Subject: REQUEST CALIM NUMBER

Dear Sir/Madam,

Request claim number

Date: 3/7/2019

S/No		Claimant (Owner / Taxi Company)	Claimant Vehicle No.	Income Vehicle No.	Date of Accident	Time of Accident	Estimate	Tentative repair cost
1	MT/1051166- 002	Comfort transportation	SHD 7307D	SLK 5273X	28/6/2019	11:00	2985.74	810.50

eBaoTech								la de la companya de		Genera	alClaim
Hello, NAC_PAYA_UBI_80	0601			-			* Change	e Languag	e • Chan	ge Password	• Log Out
My Desktop	Poli	cy Query									
Notice of Lass	Policy N	io.				Date of Accident 2		28/06/2019 11:21			
	Vehicle	No.(For Motor)	SLK527	3X		Certifi	cate Number	[
					1	Search					
	Select	Policy No.	Certificate Number	Policyholder Name	Policyholder NRIC	Product	Cover Type	Vehicle No.	Insured Object	Commence Date	Expiry Date
	0	5102020267		TEO NGIAM PENG	51241073E	GPC	drivo CLASSIC	SLK5273)	SLK5273X	07/07/2018	06/07/2019
					C	Continue					

COMFORIGELERO

Date/Time: 28.06.2019 15:25

Page : 1

Team:	ARC Repair TP(CLSO)1	JOB CARD
STOMER		1
/MS STOMER NO. DRESS	COMFORT TRANSPORTATION PTE 7010045 383 SIN MING DRIVE Singapore SINGAPORE 575717	LTD VAP
(A) (P)	65508755 (O)	
COLING CAR	a NO	(B)

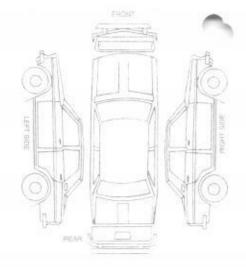
Sales Order: JC NO. 305307261 SHD7307D MAKE: HYUNDAI E.....F MODEL IONIQ(G2) 28.06.2019 11:55 YR OF MANU. 04.12.2018 COMPLETION DATE/TIME: KMHC851CVKU122018

Accident Date: 28.06.2019 NATURE: 3P 28.06.2019

S/NO

LABOR CODE

MTUC- Rear Locy Kalmi DESCRIPTION



HECKED & F	PASSED OUT BY:			
	SERVICE ADVISOR			CUSTOMER'S SIGNATURE
iowledgeme	ent Slip		Exit Pass	
e: lo.: de No.:	SHD7307D	LARRY	Venicle No.: SHD7307D	
e of Service		Signature/Date	Name of Service Advisor	Date
e returned to	Service Reception upon o	ollection	To be kept by Security Guard	

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

- 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.
- Information provided must be as truthful and accurate 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.
- 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 28/06/2019 13:53

Date Of Accident 28/06/2019 11:00

Exact Location Of Accident MANDAI LAKE RD TWDS MANDAI RD

Country/State of Loss SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number SHD7307D

Insured/Policyholder

Name Of Registered Owner COMFORT TRANSPORTATION PTE LTD

Co Reg No 199303821R

Email Address FLEETSAFETY@CDGTAXI.COM.SG

Mobile Phone No

Alternative Phone No OFFICE-65508768

Vehicle Particulars

Manufacturer HYUNDAI
Model IONIQ HYBRID

Exact Purpose for which vehicle was being used at

time of accident

Are you claiming under your own insurance policy

for repair to your vehicle?

NO

If No, Please state action to be taken

THIRD PARTY

Vehicle Category TAXI

Insurance Company

Name of Insurance Company MS FIRST CAPITAL INSURANCE LTD

Type Of Coverage THIRD PARTY FIRE AND/OR THEFT

Fleet Policy YES

Policy Number D-18088936MFSH

Cover Note Number

Driver

Name of Driver TAN MENG WAH

 NRIC No
 \$1830563A

 Date Of Birth
 13/06/1967

 Occupation
 OUTDOOR

 Date Of Driving Pass
 04/06/1985

Driving Experience 34 YEARS AND 0 MONTHS

Gender MALE

Mobile Number (LOCAL) +65-96980271

Fax Number

Contact Number

EMail Address MENGWAHTAN@YAHOO,COM

Address

177 #17-12 LOMPANG ROAD

Postcode

670177

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured

OTHER - TAXI 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 - HEAD TO REAR

Weather Conditions

CLEAR

Road Surface

DRY

Other Information

Was any foreign vehicle involved in this accident?

NO

Number of vehicles (including own vehicle)

2

involved in the accident Was any body injured in the Accident?

NO

Was any injured conveyed to hospital by

NO

ambulance?

YES

Was any other material or property damaged? 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

SEE ATTACH.

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

YES

Remarks/ Reasons:

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

SLK5273X

Vehicle Make/Model/Colour

Details Of Properties

PRIVATE CAR

Vehicle Category Name of Driver

TEO NGIAM PENG

NRIC/Passport Number

S1241073E

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

FRT

No. Of Passenger (Including Driver)

Page 2 of 15

Sketch Plan Pg. 1

Y
SKETCH PLAN
Maden Rd
3/3/11/1/1/1/1/1/1/1/1/1/1/1/1/1/1/1/1/
(A) 272 (A)
F307 D. 1. 13 4 3 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
HATTELL TO THE TOTAL OF THE PARTY OF THE PAR
(SVSLK)
1 5273 R 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
DESCRIBE CIRCUMSTANCES OF THE ACCIDENT
ON. 28 Som @ 2000 hu J WEH A
1 1 21 6 - 12
stow down and stop & give way sign
to give usay to vehicle on the Engert
2 3
Suddenly went is from the rear but
Vert a Pear. at the point of
Vet A Rear. at the point of
accident rett & NO PAR.
4,200.0
V
DECLARATION
I/We declare the foregoing particulars are true in every respect.
MEORI TRANSPORTATION PIE & CO. REG. NO. 199303821R
CO REG. NO. 189303821R

Driver's Signature

Policyholder's Signature

Reporting Centre Personnel's Signature

IMPORTANT NOTICE

- 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.
- Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material
 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 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.
- By the lodgment 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' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
 - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary 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 enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, 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 packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims. (collectively the "Purposes")
- (b) 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 more 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 in present and all future claims.
- (e) the information so collected under (d) 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 orders.

JMFORT TRANSPORTATION PTE 2.

Policyholder's Signature

Date & Time:

Driver's Signature

(If driver is not the policyholder)

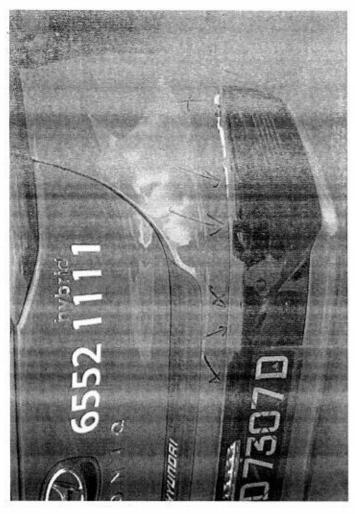
Date & Time:

Reporting Centre Personnel's Signature

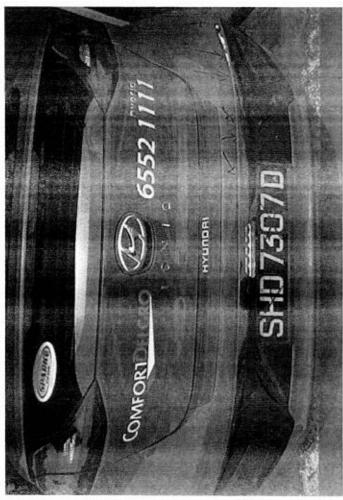
Name:

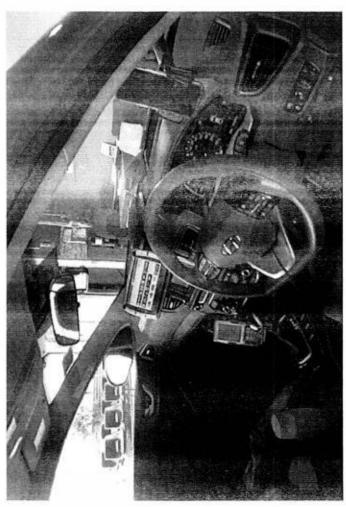
NRIC/FIN No.:

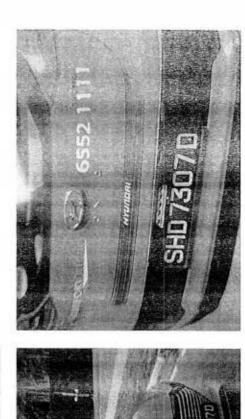
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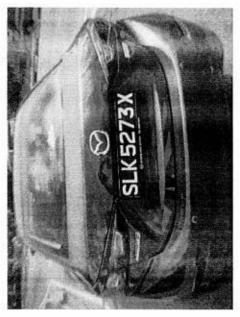






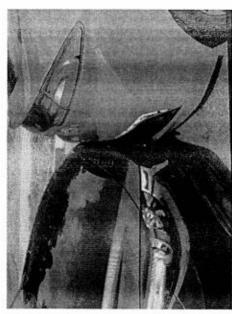


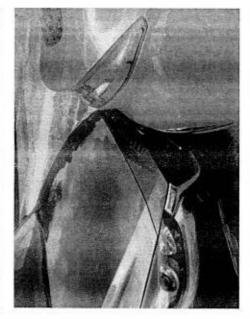














COMFORTDELGRO ENGINEERING PTE LTD

REPAIR ESTIMATE*

VEHICLE NO

: SHD7307D

DATE:

28. Jun. 2019

E EL	: HYUNDAI : IONIQ	DOA:	28. Jun. 2019	NTUC
Qty	Parts Description/ Labour	Туре	Unit Price	Amount
	1 REAR BUMPER X PYN	111		\$459.40
	1 REAR BUMPER CENTRE MOLDING AS			\$451.25
	1 REAR BUMPER LOER CENTRE MOLDI	NG ASSY X		\$270.10
		X, K		\$294.80
	2 REAR BUMPER REINFORCEMENT BRI	(-RH/LH)	\$138.10	\$276.20
	2 REAR BUMPER SIDE BRK - RH/LH ^ 3	u	\$33.10	\$66.20
	1 REAR BUMPER STAY 🐉 🛰		1000 SUMSUS	\$138.10
	10 REAR BUMPER CLIPS 🗡 🐣		\$2.20	\$22.00
	1 REAR BUMPER UNDER CENTRE 🗶 🖍	e su		\$53.85
	2 REAR BUMPER SIDE UNDER - RH/LH		\$27.50	\$55.00
	1 REAR BUMPER REFLECTOR – RH		03/43/00/05/05/05/05/05/05/05/05/05/05/05/05/	\$31.90
		SUB TOTAL		\$2,118.80
		LESS 20%		\$423.76
	DISCOUN	ITED TOTAL	1	\$1,695.04
			F	
	1 REVERSE SENSOR ×			\$135.70
	1 REAR NUMBER PLATE		-46	\$25.00
	1 REAR NUMBER PLATE CASING	ut	-16%	\$30.00
				\$190.70
	Labour Charge			200
	1 Panel Beating		en less	\$500.00
	1Spray Painting Charge		24-	\$400.00
	1 Wiring Charge	10 R 10 10 10 10 10 10 10 10 10 10 10 10 10	and and	×\$50.00
	1 Tuff Kote	*10 055477 PROV	The same control	X\$50.00
	1 Remove/refix reverse sensor		an a	\$100.00
	1 Laillea	* Mo med to ling of	all let	
	10 his (les) TOT	AL LABOUR nowledged by Par		\$1,100.00
149	28/6/ ESTIM	IATE TOTAL	-	\$2,985.74
	This is an initial estimate based on a visual in	£		

be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company.

COMFORTDELGRO ENGINEERING

Our Job Ref No . 305307261 ComfortDetGro Engineering Pte Ltd 59 Loyang Drive Singapore 508969 Fax: 6546 8156 Date 3. Jul. 2019 FINALIZATION FORM LKK To Fax: Attn KALVIN SHD7307D Vehicle Reg No. Date of Accident: 28. Jun. 2019 The survey and estimates of the repairs of the above-mentioned vehicle are as follows:-1. The repair job shall bill to: NTUC SLK5273X The finalized amount shall be: Spare Parts after List discount \$410.50 (b) Labour Charges \$400.00 Total for Part-By-Part Repair Cost \$810.50 Lumpsum Repair (if applicable) Total for Lumpsum repair cost after Less: Final Lumpsum Repair cost 3. Estimated normal period for repairs: 2 working days. 4. We shall treat the above amount as Correct and Confirmed if there is no reply from you within 7 working days 5. Thank you for your assistance. We confirm the estimates and finalized amount Signature: Signature: Name Tel : 6214 8316 Date : 6546 8156 For Official Use Only Document Confirm By Item Amount Attached Remarks (Signature) Yes or No Rental Rate P/Day YES Loss of Income Paid Survey Fees LTA Search Fee Medical Fees (on behalf of driver, if applicable) Overrun Remarks:

COMFORTDELGRO ENGINEERING PTE LTD

Date: 02.07.2019 Time: 17:30:19

REPAIR ESTIMATE

Page: 1

COMPANY: THIRD PARTY'S CLAIMS (CAS)

CUSTOMER: 7010045

ADDRESS: COMFORT TRANSPORTATION PTE LTD

383 SIN MING DRIVE

SINGAPORE SINGAPORE 575717

65508755

JOB NO REGN NO MILEAGE : 305307261 : SHD7307D

MAKE

: 0000000000 : HYUNDAI

MODEL

: IONIQ(G2)

DATE OF REGN : 04.12.2018 DATE/TIME IN : 28.06.2019 11:55 ACCIDENT DATE : 28.06.2019

JOB / PARTS DESCRIPTION

QTY IND UNIT-PRICE DISC% AMOUNT

PART REQUISITION

0001 04-01-0104-2533-G IONIQV2 MOULDING ASSY-RR 1 451.25 20.00 361.00

0002 FNPS NO PLATE(S) & CASING 1 N 55.00 10.00 49.50

SUB-TOTAL: 410.50

JOB NATURE

0000 PB

DATE:

PANEL BEATING

200.00

0001 23-502 SPRAYPAINT ON AFFECTED AREA

200.00

SUB-TOTAL: 400.00

TOTAL : 810.50

MVA NAME & SIGNATURE

AUTHORISED: YES / NO SURVEYOR NAME & SIGNATURE

DATE:



National Assessment Centre Services

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

TEL: 6841 0055 FAX: 6841 6315





NTU	IC INCOME INSUF	RANCE CO-OPERATIVE LTD	Ref: NS/INC19011	570/K1td3s2
		ND UNION HOUSESINGAPORE	Date: 04-07-2019 Code: INC4	
1.		Policy Particulars	:- THIRD PARTY CLAI	M
	Insured Veh.	SLK 5273X	Veh. Inspected	SHD 7307D
	Policy No.	5102020267	Coverage (\$)	0.00
	Claim No.	MT/1051166-002	Excess (\$)	0.00
	Assign From		Assign Date	28/06/2019
2.		Vehicle Parti	culars & Condition	
	Make & Model	HYUNDAI IONIQ	c.c	1580
	Engine No.	HIDDEN	Year of Reg.	2018
	Chassis No.	KMHC851CVKU122018	Colour	BLUE
	Odometer	78386	Steering	IN ORDER
	Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
	General	FAIR		
3.		Conditi	ions of Tyres	
		Size	Make	Balance
	R/H Front Tyre	195/65R15	MICHELIN	7 mm
	L/H Front Tyre	195/65R15	MICHELIN	7 mm
	R/H Rear Tyre	195/65R15	MICHELIN	7 mm
	L/H Rear Tyre	195/65R15	MICHELIN	7 mm
4.		Descripti	on of Damages	
	THE VEHICLE SU	STAINED DAMAGES AT THE REA	AR O/S PORTION.	
5.			I Information	
	Accident Date	28/06/2019	Inspection Date	28/06/2019
ig .	Survey held at	COMFORTDELGRO ENGINEER	RING PTE LTD	
	1	59 LOYANG DRIVE SINGAPORE 508969		
5a.	(Controlled to Marie	R	emarks	
	A)THE INSPECTION B)IN ACCORDANCE	ON WAS CONDUCTED ON A"WIT CE TO YOUR INSTRUCTIONS, W	HOUT PREJUDICE" BASI E HAVE NOT AUTHORISE	S. ED REPAIRS.
5b.		Estimate	Days of Repair	
	ESTIMATED NOR	MAL PERIOD FOR REPAIR:	2 Working Days	S



National Assessment Centre Services

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

TEL: 6841 0055 FAX: 6841 6315

Reg. No: 52983356E GST Reg. No. 20-0405911-H



ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SHD 7307D

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	REAR BUMPER	TO REPAIR SEE LABOUR	459.40	-
1	REAR BUMPER CENTRE MOULDING ASSY	DEFORMED	451.25	451.25
1	REAR BUMPER LOER CENTRE MOLDING ASSY	SERVICEABLE	270.10	-
1	REAR BUMPER REINFORCEMENT	SERVICEABLE	294.80	-
2	REAR BUMPER REINFORCEMENT BRK-RH/LH @\$138.10	SERVICEABLE	276.20	
2	REAR BUMPER SIDE BRK-RH/LH @\$33.10	SERVICEABLE	66.20	
1	REAR BUMPER STAY	SERVICEABLE	138.10	
10	REAR BUMPER CLIPS @\$2.20	NOT NECESSARY	22.00	
1	REAR BUMPER UNDER CENTRE	SERVICEABLE	53.85	-
2	REAR BUMPER SIDE UNDER-RH/LH @\$27.50	SERVICEABLE	55.00	
1	REAR BUMPER REFLECTOR-RH	SERVICEABLE	31.90	
	LESS 20% DISCOUNT	A CONTRACTOR OF STATE	-423.76	-90.25
			1,695.04	361.00
	NETT ITEMS			
1	REVERSE SENSOR (N)	SERVICEABLE	135.70	
1	REAR NUMBER PLATE (N)	CRACKED	25.00	25.00
1	REAR NUMBER PLATE CASING (N)	CUT	30.00	30.00
	LESS 10% DISCOUNT	5520703		-5.50
			190.70	49.50
	LABOUR			
	PANEL BEATING.INCLUSIVE OF THE REPAIR OF REAR BUMPER.		500.00	200.00
	SPRAY PAINTING CHARGE.		400.00	200.00
	WIRING CHARGE.	NOT NECESSARY	50.00	-
	TUFF KOTE.	NOT NECESSARY	50.00	
	REMOVE/REFIX REVERSE SENSOR.	NOT NECESSARY	100.00	
			1,100.00	400.00
	GRAND TOTAL		2,985.74	810.50

Report Ref No. NS/INC19011570/K1td3s2





RECOMMENDED COST OF REPAIRS (CONFIRMED)

810.50

Report Ref No. NS/INC19011570/K1td3s2

KALVIN ANG WEI KUN

Automotive Assessor / Investigator

L

K.K.LAU CPT(RET)

BEng(Hons),B.Bus,MBA,PEng,PE, MInstAEA,MASME,MIRTE

REGD Auto Consultant-SAE, Licensed Appraiser

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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.