

ASS. REC. BY:

REF:

CE/AWA19011861/ugds

Special Instruction:

Surveyor: MARCUS**ASSIGNMENT (Office)**From (Person): Her Lee Fong of AWA Date/Time: 3/7/2019Estimated Cost: 1537.80 Bill to: _____**OD / TP / WS / TP RES / OD RES / EVA / INV / MV / CS**To Inspect Vehicle No: SLK 166E Insured: YN 7386Xat Workshop m/s Tin Auto Tel: 62898126of BLK 14 Dehu Lane 10 #01-412Policy No: BVFC8B0013181900 Claim No: NSV1900267/HLF

Sum Insured: _____ Excess: _____

Make of Veh: _____ D.O.A. 26/5/2019
(Client's Record)**CA / REV / REP. / REV 24 HRS**

H.O.D. Endorsement: _____

Date/Time: 4/7 Person Contacted: Jouis Vehicle IN/OUT

Date/Time	Action/Instruction (✓) Estimate
	<u>SLK 166E - X</u>
	<u>YN 7386X - X</u>

108/11/13 wef

ASS. REC. BY: *MG/243*

REF:

AWA/
ASSIGNMENT

From:

Date:

Estimated Cost:

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

To Inspect Vehicle No:

at Workshop m/s

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.

N/S	O/S

Bal. or Market Value:

IDAC Accident Rpt:

Consistent? : Yes or No

GIA / PR Seen:

Consistent? : Yes or No

Est. Repairs:

2

days

Res.: Yes or No

Lum Sum:

1.31

%

3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date:

Person Contacted:

Vehicle: IN / OUT

Veh No:

SLK166E

Yr Regn:

1 17

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

Truck / Trailer or

(A1)

Make:

Honda Jazz

C.C

1498

Colour:

White

A/C:

Insured / Std / NI / NA

Sp. Reading

3325

T/Radio:

Insured / Std / NI / NA

Eng/No:

C/No:

JHMHK 5850HX 201055

Gen. Cond: Good / Fair / Poor / Burnt

Steering: Inorder / Jammed / Leaked / Burnt or

Brake: Inorder / Jammed / Leaked / Burnt or

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

Tyre Size:

F:

205/50 R16

R:

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

TOYO / YOKO or

Front

Rear

R/Bal.

6

mm

R/Bal.

6

mm

L/Bal.

6

mm

L/Bal.

6

mm

D.O.A.

D.O.I.

9/7/19

Survey held at:

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

R/O/S

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

Date / Time

Action / Instruction

16/7/19 continue sent by \$ 781.68 with Tour - (Ref \$ 746.12, 496)

RECEIVED 17 JUL 2019

Date/Time, File Pass to?

☐

Preli. Report

Days Of Repair:

2

1) 17/7/19 M/G

☐

Final Report

Resurvey No. of Trip:

1

Survey Fee:

Date/Time, File Return to?

Transportation:

2)

Add Fee:

☐

Site Insp (\$

\$ + RS \$

☐

Interview (\$

Photos

☐

Tech. Invs (\$

Others

☐

Weekend (\$

Report Format:

7p

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

781.68

TOTAL

150

Nivitha (LKK Auto)

From: Hew, Lee Fong <LeeFong.Hew@awac.com> on behalf of Motorsurvey <Motorsurvey@awac.com>
Sent: Wednesday, 3 July 2019 4:11 PM
To: 'assignments@lkkauto.com'
Cc: 'sur@lkkauto.com'; 'jouis@jinauto.com.sg'
Subject: TP Survey assignment for SLK 166 E DOA: 26/05/2019 Our ref: NSV1900267/HLF

The above captioned accident refers.

Pursuant to the Practice Directions Amendment No. 1 of 2016 which was effective on 1 April 2016, we like to advise that the third party claimant and us **do have** consensus in the appointment of **Mr Marcus Chua** as the Single Joint Expert to conduct the pre-repair survey of the third party claimant's vehicle.

Please conduct "THIRD PARTY" survey on without prejudice basis. The information as are follows:

3 rd Party Vehicle	:	SLK 166 E
Insured Vehicle	:	YN 7386 X
Policy Number	:	BVFCSB0013181900
Name of Workshop	:	Jin Auto Services Pte Ltd
Contact Number	:	62898126
Person to Contact	:	Jouis Seow
Estimated Cost of repairs	:	\$ 1,537.80

Regards,
Claims Division

Copy to Jin Auto Services Pte Ltd (Your Ref:SLK 166 E) via Email.

Note -

- (x)
1. This is to keep you informed that we have appointed surveyors to conduct inspection to your client's damaged vehicle on a without prejudice basis.
 2. We are agreeable to have direct settlement with you in respect to your client's claim with quantum to be agreed.
 3. **Please keep our motor surveyor and us informed so as to enable the surveyor to conduct a post repair inspection once your client's vehicle has been repaired and before returning the repaired vehicle to your customer.**
 4. Please send us all relevant supporting documents once your client's vehicle has been repaired.
 5. We will write to you again upon receiving your claims documents. Please do not construe this appointment of surveyor and our above request as an admission of liability.

The information contained in this e-mail and any attachments hereto is confidential. If you are not the intended recipient, you must not use or disseminate any of this information. If you have received this e-mail in error, please immediately notify the sender by reply e-mail and permanently delete the original e-mail (and any attachments hereto) and any copies or printouts thereof. Although this e-mail and any attachments hereto are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by Allied World Assurance Company Holdings, GmbH or its subsidiaries or affiliates, either jointly or severally, for any loss or damage arising in any way from its use.

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Singapore NRIC
Owner ID:	5363F
Vehicle Details	
Vehicle No.:	SLK166E
Vehicle to be Exported:	No
Intended Deregistration Date:	16 Jul 2019
Vehicle Make:	HONDA
Vehicle Model:	JAZZ 1.5 VTIR CVT ABS D/AIRBAG 2WD
Primary Colour:	White
Manufacturing Year:	2016
Engine No.:	L15B31190743
Chassis No.:	JHMGK5850HX201055
Maximum Power Output:	96.0 kW (128 bhp)
Open Market Value:	\$17,792.00
Original Registration Date:	23 Jan 2017
First Registration Date:	23 Jan 2017
Transfer Count:	0
Actual ARF Paid:	\$12,792.00
Intended PARF Rebate Details	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	22 Jan 2027
PARF Rebate Amount:	\$9,594.00
Intended COE Rebate Details	
COE Expiry Date:	22 Jan 2027
COE Category:	A - Car up to 1600cc & 97kW (130bhp)
COE Period(Years):	10
QP Paid:	\$49,751.00
COE Rebate Amount:	\$37,393.00
Total Rebate Amount:	\$46,987.00

The information contained herein is correct as at 16 Jul 2019

OK

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.
3. 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.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

ACCIDENT STATEMENT

Date Of Report	27/05/2019 13:22
Date Of Accident	26/05/2019 12:10
Exact Location Of Accident	MARINE PARADE CENTRAL INTO MARINE PARADE ROAD
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SLK166E
Insured/Policyholder	
Name Of Registered Owner	WONG KA-WEI, ADRIAN (HUANG JIAWEI, ADRIAN
NRIC No	S7815363F
Email Address	ANTICODE@ME.COM
Mobile Phone No	(LOCAL) +65-97854166
Alternative Phone No	OFFICE-97854166

Vehicle Particulars

Manufacturer	HONDA
Model	JAZZ
Exact Purpose for which vehicle was being used at time of accident	PTE
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	PRIVATE CAR

Insurance Company

Name of Insurance Company	CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	
Cover Note Number	

Driver

Name of Driver	WONG KA-WEI, ADRIAN (HUANG JIAWEI, ADRIAN
NRIC No	S7815363F
Date Of Birth	16/06/1978
Occupation	INDOOR
Date Of Driving Pass	07/01/2006
Driving Experience	13 YEARS AND 4 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-97854166
Fax Number	
Contact Number	OFFICE-97854166
Email Address	ANTICODE@ME.COM

Address	BLK 9 JOO SENG ROAD #15-20
Postcode	360009
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OWNER
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

General Information of the Accident

Type Of Accident	COLLISION - CHANGE/CROSS LANE
Weather Conditions	CLEAR
Road Surface	DRY

Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles (including own vehicle) involved in the accident	2
Was any body injured in the Accident?	NO
Was any injured conveyed to hospital by ambulance?	
Was any other material or property damaged?	YES
I have been approached by unknown person(s) soliciting/offering accident claims assistance.	NO
Number of Passengers (Including Driver)	2
Passenger 1	NAME: : INSURED SPOUSE GENDER: : FEMALE

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

ON THE ABOVE MENTIONED DATE AND TIME ,UPON SEEING YN7386X HAD FILTER INTO MY LANE , I HORN AT THE DRIVER'S BUT HE STILL CONTINUE TO PROCEED ON AND THUS HIS LORRY YN7386X HAD COLLIDED ONTO THE FRONT RIGHT PORTION OF MY VEHICLE'S SLK166E . MY VEHICLE'S WAS STATIONARY AT THAT TIME

Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	YES
Was there any audio recorded?	NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	YN7386X
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	GOODS VEHICLE
Name of Driver	
NRIC/Passport Number	
Contact Number	
Address	
Postcode	
Insurance Company Name	

Nature Of Damage
No. Of Passenger (Including Driver)

Sketch Plan

SKETCH PLAN

IMPORTANT NOTICE


1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding 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. 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.
7. 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.


Policyholder's Signature
Date & Time:

Driver's Signature
(If driver is not the policyholder)
Date & Time:


Reporting Centre Personnel's Signature
Name:
NRIC/ID No.:

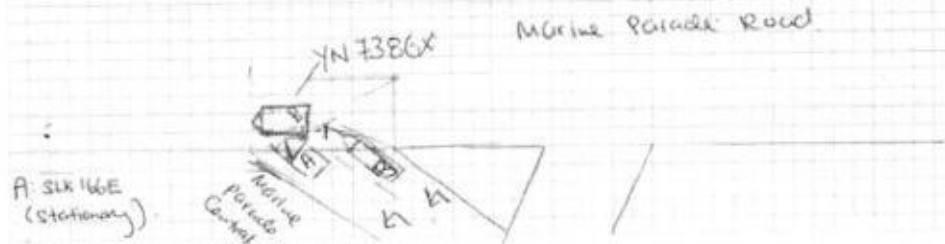


Sketch Plan #2

SKETCH PLAN

Date: 26/5/19
Time: 12:10 PM
Place: Parkway Parade

Refer to Scene
photo & video
footage



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On the above mentioned date & time, upon seeing
YN 7386X had filter into my lane, I horn at the
driver's, but he still continued to proceed on and
thus his lorry YN 7386X had collided onto
the front right portion of my vehicle's. SLK 166E
My vehicle's was stationary at that time.

DECLARATION

I/We declare the foregoing particulars are true in every respect.

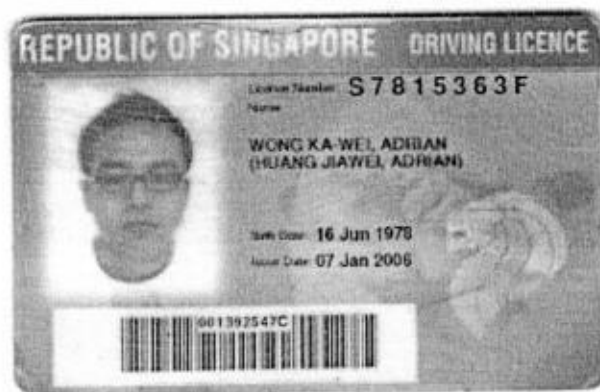
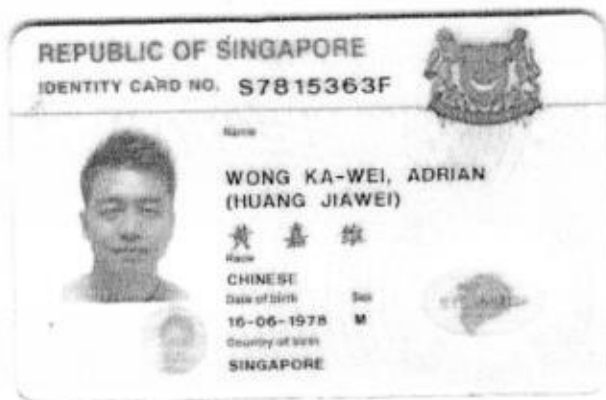

Policyholder's Signature
Date & Time:

Driver's Signature
(If driver is not the policyholder)
Date & Time:

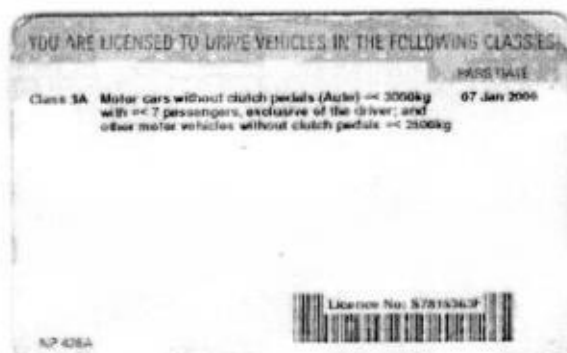

Reporting Centre Person's Signature
Name:
NRIC/FIN No.:



Driving License



Identification Card



CERTIFICATE OF INSURANCE



中国太平
CHINA TAIPING

中国太平保险(新加坡)有限公司

CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.

Cu Reg No: 200206384E

HK1F

R SM

DR0335P

Cov. Type: C

MOTOR PRIVATE CAR

CERTIFICATE OF INSURANCE

Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189)
Motor Vehicles (Third-Party Risks and Compensation) Rules, 1960
Road Transport Act, 1987 (Malaysia)
Motor Vehicles (Third-Party Risks) Rules, 1955 (Malaysia)

PLM 323583

ORIGINAL

CERTIFICATE No.		SNP-CBN1710341903	Engine No: L15831190743
			Chassis: J8MCM1850M221055
1. Index Mark and Registration Number of Vehicle	SLR166E		
2. Name of Policy Holder	MR ADRIAN WONG RA-WEI		
3. Effective date of the Commencement of Insurance for the purposes of the Regulations, Ordinance or Enactment	23 January 2019	Named Drivers Ex Sect. 1 \$30.00 Additional Ex Other than Named Drivers: Ex Sect. 1 - Age <= 25 \$53,000.00 Ex Sect. 2 - Age >= 26 \$5500.00 * Age as at date of accident EX ON WINDSCREEN \$1100.00	
4. Date of Expiry of Insurance	22 January 2020		
5. Persons or Classes of Persons entitled to drive:			
(a) The Policyholder.			
(b) Any other person who is driving on the Policyholder's order or with his permission.			
Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.			
6. Limitations as to use:			
Use for social, domestic and pleasure purposes and for the Policyholder's business. The policy does not cover use for hire or reward tuition-driving test racing pace-making, reliability trial, speed-testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with the Motor Trade.			
Excess whichever is applicable for losses occurring outside Singapore (Constructive Total Loss/Theft) will be doubled. One time Waiver of Excess for the first \$5500 will apply to the Insured and Named Drivers in the event of Own Damage Claim at our Authorised Workshops for each Policy Year.			
HIRE PURCHASE CO. : DBS BANK LTD AS HP OWNER			

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Section 95 of the Road Transport Act 1987 (Malaysia), are not to be included under these headings.

I/We hereby Certify that the policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia).

Please see reverse

For CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.

Issued By:

Authorised Officer

Authorised Signatory

JIN AUTO SERVICES PTE LTD

Blk 14 Defu Lane 10 #01-412

Singapore 539195

Tel:62898126 Fax :62870590

Company Reg No:200704370C GST Reg No ::200704370C

30/5/2019

M/S ALLIEDWORLD

DEAR SIR / MADAM

ESTIMATE REPAIR COST SLK166E

- | | | | |
|---|----------|--------------------|--------|
| 1 | 1 PC | FRONT BUMPER | 504.60 |
| 2 | 1 PC set | FRONT BUMPER CLIPS | 35.00 |

(202)

Deep cut	\$	817.80
re	\$	50.00
	\$	867.80
	\$	(173.56)
	\$	694.24
	\$	280.00
	\$	380.00
	\$	660.00

- | | |
|---|----------------|
| 3 | SPRAY PAINTING |
| 4 | LABOUR CHARGE |

1354.24

Not Allied

P-539.60

202

202

9/7/18

431.68

2 Ly.

Wk, re Alloy

P/P \$781.68

Warranty

1. This warranty is valid only if the vehicle is used for private purposes only.

2. The warranty is void if the vehicle is used for commercial purposes.

3. The warranty is void if the vehicle is involved in an accident.

4. The warranty is void if the vehicle is damaged by fire, theft, or vandalism.

5. The warranty is void if the vehicle is damaged by flood or other natural disasters.

6. The warranty is void if the vehicle is damaged by collision with another vehicle or object.

7. The warranty is void if the vehicle is damaged by misuse or neglect.

8. The warranty is void if the vehicle is damaged by unauthorized repairs.

9. The warranty is void if the vehicle is damaged by any other cause not covered by this warranty.

10. The warranty is void if the vehicle is damaged by any other cause not covered by this warranty.

Approved by Pioneer

S. S. S.

**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

ALLIED WORLD ASSURANCE COMPANY LTD

Ref : CS/AWA19011861/Uqd3n2

(SINGAPORE BRANCH)
60 ANSON ROAD #08-01 (8th FLOOR)
MAPLETREE ANSON
SINGAPORE 079914

Date : 18-07-2019



Code : AWA

1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	YN 7386X	Veh. Inspected	SLK 166E
Policy No.	BVFCB0013181900	Coverage (\$)	0.00
Claim No.	NSV1900267/HLF	Excess (\$)	0.00
Assign From	HEW LEE FONG	Assign Date	03/07/2019

2. Vehicle Particulars & Condition

Make & Model	HONDA JAZZ (A)	c.c	1498
Engine No.	HIDDEN	Year of Reg.	2017
Chassis No.	JHMGK5850HX201055	Colour	WHITE
Odometer	33256	Steering	IN ORDER
Brakes	IN ORDER	Modification	SPORTS RIM
General	GOOD		

3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre	205/50 ZR16	MICHELIN	6 mm
L/H Front Tyre	205/50 ZR16	MICHELIN	6 mm
R/H Rear Tyre	205/50 ZR16	MICHELIN	6 mm
L/H Rear Tyre	205/50 ZR16	MICHELIN	6 mm

4. Description of DamagesTHE VEHICLE SUSTAINED DAMAGES AT THE FRONT O/S PORTION.
DAMAGES SEE DETAILS.**5. General Information**

Accident Date	26/05/2019	Inspection Date	09/07/2019
Survey held at	JIN AUTO SERVICES PTE LTD BLK 14 DEFU LANE 10 #01-412 SINGAPORE 539195		

5a. RemarksA)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS.
B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.**5b. Estimate Days of Repair**

ESTIMATED NORMAL PERIOD FOR REPAIR:	2 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. SLK 166E

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	<u>REPLACEMENT OF PARTS</u>			
1	FRONT BUMPER	DEEP CUT	817.80	504.60
1	SET FRONT BUMPER CLIPS	NECESSARY	50.00	35.00
	LESS 20% DISCOUNT		-173.56	-107.92
			694.24	431.68
	<u>LABOUR</u>			
	SPRAY PAINTING.		280.00	200.00
	LABOUR CHARGE.		380.00	150.00
			660.00	350.00
	GRAND TOTAL		1,354.24	781.68
RECOMMENDED COST OF REPAIRS				781.68

Report Ref No. CS/AWA19011861/Uqd3n2

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.