	ENT (Office)
From (Person): Hafizul of SP	Date/Time: 18.7.19 3.31p
Estimated Cost:	Bill to:
To Inspect Vehicle No: 983 1831K	Insured: QX 588T
at Workshop m/s Charn's Customcraft	Tel: 62717054
of Blk 1010 Bukil morah Lank 3 701	11-105
Policy No:	Claim No: AEMO/105/009/2019/078
Sum Insured:	Excess:
Make of Veh:	D.O.A. 10-1-19
(Client's Record) CA / REV / REP. / REV 24 HRS Date/Time: 18.1.19 3.51 p. M Person Contacted:	H.O.D. Endorsement:
Date/Time Action/Instruction (V) Estimate GBJ 1831/ X	R
La III () Ca III ()	Do Not Finalise

370

Nivitha (LKK Auto)

From:

Hafizul Farhan RAHMAT (SPF) < Hafizul_Farhan_RAHMAT@spf.gov.sg>

Sent:

Thursday, 18 July 2019 3:31 PM Admin-D (LKKAuto); assignments

To: Cc:

Frankie THAY (SPF)

Subject:

Request for Pre-Repair Survey of GBJ1831K

Hi,

Kindly conduct Pre-repair survey for GBJ1831K at

CHARN'S CUSTOMCRAFT BLK 1010 BUKIT MERAH LANE 3 #01-105 SINGAPORE 159724

Contact: 6271 7054 / 6273 3304

Thank you.

Best Regards,

Hafizul Farhan Bin Rahmat AEMD / PLD <u>Singapore Police Force</u> DID: (65) 6478 4840 | FAX: (65) 6478 4850



*TRANSFORMATION 2025 *** One Home, One Team
Building Our Future Together

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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 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 consaforesaid.	sent to the archiving of this report at the centre and to copies of the report being made available		
	ACCIDENT STATEMENT		
Date Of Report	11/07/2019 17:16		
Date Of Accident	10/07/2019 18:05		
Exact Location Of Accident	SERVICE ROAD OF BLK 425 CLEMENTI AVE 1		
Country/State of Loss	SINGAPORE		
	DETAILS OF OWN VEHICLE		
Vehicle Registration Number	GBJ1831K		
Insured/Policyholder			
Name Of Registered Owner	CHARLOTTE GRACE CAKESHOP		
Co Reg No	53219971E		
Email Address	JIAEN89@GMAIL.COM		
Mobile Phone No	(LOCAL) +65-91130404		
Alternative Phone No	OFFICE-NOPHONE		
Vehicle Particulars			
Manufacturer	SUZUKI		
Model	EVERY GA660		
Exact Purpose for which vehicle was being used at time of accident	DELIVERY OF GOODS		
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	COMMERCIAL VEHICLE		
Insurance Company			
Name of Insurance Company	NTUC INCOME INSURANCE CO-OPERATIVE LTD		
Type Of Coverage	COMPREHENSIVE		
Fleet Policy	NO		
Policy Number	5107470927		
Cover Note Number			
Driver			
Name of Driver	LING JIA EN		
NRIC No	S8912571E		
Date Of Birth	09/04/1989		
Occupation	INDOOR		

Date Of Driving Pass 09/04/2008 Driving Experience 11 YEARS AND 3 MONTHS

Gender **FEMALE**

Mobile Number (LOCAL) +65-91130404

Fax Number Contact Number

EMail Address JIAEN89@GMAIL.COM Address BLK 316B ANCHORVALE LINK #09-197

Postcode 542316

Was driver an employee of the Insured's Company YES

If No, Relationship of the Driver with the Insured

Vehicle Registration Number of Driver's Own

Vehicle

-

Insurance Company of Driver's Own Vehicle

-

General Information of the Accident

Type Of Accident SIDE SWIPE
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?

Was any injured conveyed to hospital by

ambulance?

NO NO

YES

NO

2

Was any other material or property damaged?

I have been approached by unknown person(s)

soliciting/offering accident claims assistance.

Number of Passengers (Including Driver)

Passenger 1

NAME:

: MARSHALL SIN SIAH LONG

GENDER:

: MALE

Details of Police Action

Was the accident reported to the police?

If Yes, Please state which Police Station

Police Station Name

BUKIT MERAH EAST NEIGHBOURHOOD POLICE CENTRE

Police Station Address ROAD: 391 NEW BRIDGE ROAD POLICE CANTONMENT COMPLEX

BLOCK A, POSTCODE: 088762, COUNTRY: SINGAPORE

Police Station Contact TEL NO: 1800-2369999 - FAX NO: 62268438

Was notice of intended Prosecution given?

If Yes, against whom?

NO

YES

Circumstances of Accident

REFER TO SKETCH PLAN AND POLICE REPORT (REPORT NO.: T/20190711/2069)

Attachment(s)

Are accident photos available for attachment? YES

YES

Was there any video captured by Car Camera?

CEASED BY TRAFFIC POLICE

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number QX588T

Vehicle Make/Model/Colour

Details Of Properties

Remarks/ Reasons:

Vehicle Category GOVERNMENT

Name of Driver LIU HAI HAN

NRIC/Passport Number

Contact Number 6872 9999

Page 2 of 26

Address
Postcode
Insurance Company Name
Nature Of Damage
No. Of Passenger (Including Driver)

Sketch Plan Pg. 1

SKETCH PLAN

IMPORTANT NOTICE

VEHICLE NO: GOT 1831K ACCIDENT DATE: 10/07/19 @ 18:05pm

- Please report <u>correctly</u> 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 <u>truthful and accurate as possible</u>. Any wilful misrepresentation or withholding of material facts may allow insurance companies to <u>repudiate policy liability</u>.
- The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- 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:
 - 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:
 - 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.

NOTE: DO NOTE THAT YOU MAY HAVE A 14-DAYS TIMEFRAME FOR YOU TO SUBMIT AN OWN DAMAGE CLAIM UNDER YOUR OWN POLICY. PLEASE REFER TO YOUR POLICY FOR MORE INFORMATION.

CHARLOTTE GRACE CAKESHOP X 9768 9827 BLK 5 EVERTION PARK 801-24 9060005

Policyholder's Signature

Date & Time:

Jan 4/11/2019 206 pm

Driver's Signature

(If driver is not the policyholder)

Date & Time:

CHARM'S CUSTOMCRAFT

Reporting Gentre Personner a Signature

NRIC/FIN No.:

	LOROING (UNICA) BING	70X588T
CATION VOLUME A		al acida t
HUNTUPLE VAN USCA PE	delivering goods at the point	of Account.
Meter to Police Mood		
rela la lallactique l		
Market Billy Chin		
NUMBER OF STREET		
	PARTY CLAIM (/) REPORTING	ONLY() OWN WORKSHOP()
CLARATION Te declare the foregoing particular	s are true in every respect.	CUSTO
RLOTTE GRACE CAKESHOP 9768 9827	At 4/11/2019 201 pm	CHARNES CUSTOMCRAFT
WALCHARLOTTE-GRACE.COM	Driver's Signature (if driver is not the policyholder) Date & Time:	Reporting Centre Personnel Signature Name: NRIC/FIN No.:

Sketch Plan #3 Pg. 1





Police Station Of Origin: Bukit Merah East N.P.C A 391 New Bridge Road Police Cantonment Complex SINGAPORE 088762 Tel No: 1800-2369999 1 of 3 Report No. T/20190711/2069

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 11/07/2019 13:30			Vide Report No.: D/20190710/0078	Station Diary No.:	
Informar	t's Partic	ulars		·····································	
Name of Informant: LING JIA EN			Address: APT BLK 316B ANCHORVALE LINK #09-197 SINGAPORE 542316		
ID Type / ID No.: NRIC NO / S8912571E			Contact No.: Home/Office: Mobile: 91130404		
Nationality: SINGAPORE CITIZEN Sex: Age: Date of Birth: Female 30 09/04/1989 Race: Chinese		'EN	Type of Informant: Driver		
			Language: English	Institution / School Name:	
Occupation: SELF EMPLOYED			Driving Licence Information: Class: 3	Date of Expiry:	

Type of Accident:	Attended by Police		Date/Time of Accident: 10/07/2019 18:00	Type of Location: Service Road
Location: Along Road 1 CLEMENTI A Service Road		nue 1		
Weather:		Road Surface:		Road Speed Limit:
Clear		Dry		
Cicai				
Traffic Flow:		Traffic Control:		Traffic Volume:
	ion:	Traffic Control:		Traffic Volume:

Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
GBJ1831K	Van	SUZUKI	Every	White	Slightly Damaged	1
QX588T	Car					0

Details of Person Involved	2000年,1967年至1972年,1987年
Any Pedestrian Involved: No	
No. of Pedestrians Injured: NIL	Use of Pedestrian Crossing: NA

Sketch Plan #4 Pg. 1





2 of 3

Police Station Of Origin: Bukit Merah East N.P.C

Report No. T/20190711/2069

A 391 New Bridge Road Police Cantonment Complex SINGAPORE 088762

Tel No: 1800-2369999

CONTINUATION OF REPORT

Driver				ID N	-	S8912571E
Name	LING JIA EN		ID No		56912571E	
Related Vehicle	NIL			Contact No. 91130404		91130404
Hospital/Clinic	NIL		Class Drivin Licent Expin	g	Class: 3 Date of Expiry: NIL	
Date Treatment	NIL		Date Disc		NIL	
No. of Days granted Medical Leave NIL			Degree of	finjury	NIL	

Brief Details.

On 10/07/2019 at about 1800hrs, I was driving along the Service Road of Blk 425 Clementi Avenue 1 when the Police car QX588T hit my van. My van suffered damages to the driver door. Traffic police attended to the incident.

Sketch Plan #5 Pg. 1





Police Station Of Origin: Bukit Merah East N.P.C A 391 New Bridge Road Police Cantonment Complex SINGAPORE 088762 Tel No: 1800-2369999 3 of 3 Report No. T/20190711/2069

CONTINUATION OF REPORT

Sketch Plan

NP168

Informant is not able to provide sketch plan

IMPORTANT: Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the **report number** as reference.

Signature Of Officer Recording The Report:	Signature Of Informant:
SI FOO SHAN YI SUNNY	Jan Jan
Signature Of Interpreter:	Date/Time:
Not applicable	11/07/2019 13:30
Officer In Charge Of Case:	Classification Of Case:
TP/GIT/	
SI YEO CHUN JIAN	
Contact No.: 65476213	
Authentication Stamp	

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered	d Vehicle
Vehicle Owner Particulars	
Owner ID Type:	Business
Owner ID:	9971E
Vehicle Details	
Vehicle No.:	GBJ1831K
Vehicle to be Exported:	No
Intended Deregistration Date:	11 Jul 2019
Vehicle Make:	SUZUKI
Vehicle Model:	EVERY GA 660 A/T 2WD 5DR LGV
Primary Colour:	Silver
Manufacturing Year:	2017
Engine No.:	R06A2132385
Chassis No.:	DA17V257047
Maximum Power Output:	
Open Market Value:	\$13,396.00
Original Registration Date:	13 Feb 2019
First Registration Date:	13 Feb 2019
Transfer Count:	0
Actual ARF Paid:	\$670.00
Intended PARF Rebate Details	
PARF Eligibility:	No
PARF Eligibility Expiry Date:	
PARF Rebate Amount:	\$0.00
Intended COE Rebate Details	
COE Expiry Date:	12 Feb 2029
COE Category:	C - Goods Vehicle & Bus
COE Period(Years):	10
QP Paid:	\$26,230.00
COE Rebate Amount:	\$25,144.00

The information contained herein is correct as at 11 Jul 2019

Total Rebate Amount:

\$25,144.00



Certificate of Insurance

Cover : Comprehensive

: CHARLOTTE GRACE CAKESHOP

: To Be Advised

: DA17V257047

: 13 Feb 2019

: 12 Feb 2020

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, 1959 (MALAYSIA)

Certificate Number: 5107470927

1. Index mark and Registration Number of Vehicle

Chassis Number

Name of Policyholder

3. Effective Date of Insurance

4. Expiry Date of Insurance

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/her 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#

- - (a) Use for social domestic and pleasure purposes and in connection with the Policyholder's business or profession.
- (b) Use for the carriage of passengers or goods in connection with the Policyholder's business. This Policy does not cover

- (a) Use for hire or reward.
- (b) Use for racing, pace-making, reliability trial or speed-testing.
- (c) Use whilst drawing a trailer except the towing of any one disabled mechanically propelled vehicle.
- # Limitations rendered inoperative by Section 8 of the Motor Vehicle (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

EXCESS (SECTION 1) : S\$600 EXCESS (SECTION 2) : N/A WINDSCREEN EXCESS : \$\$100

INSURE WITH COE : YES HIRE PURCHASE COMPANY : HL BANK

SUM INSURED : MARKET VALUE OF INSURED VEHICLE AT TIME OF LOSS

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) Agency

: S & M ALLIANCE PTE LTD (00000614373)

Date of Issue

: 12 Feb 2019 14:39 hrs

For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED

Countersigned By:

Authorised Officer

Chief Executive

92 J

Spray-Painting, Mechanical Repair And Customizing of Cars
BLOCK 1010, BUKIT MERAH LANE 3, #01-105, SINGAPORE 159724
BLOCK 1009, BUKIT MERAH LANE 3, #01-82, SINGAPORE 159723
TEL: 6271 7054, 6273 3304 FAX: 6273 6676 EMAIL: charns@singnet.com.sg
Bus. Reg. No. 251513/00M GST Reg. No. M90367863L

Accident Claim Repair, Corrosion Welding, Body Dent Repairs

NTUC/SPF(QX588T) DOA: 10/07/2019@1805

S'PORE POLICE FORCE

17/07/2019

ATTN: ACCIDENT CLAIMS SECTION

THIRD PARTY CLAIM
ESTIMATE COST OF REPAIR FOR VEHICLE NO:
GBJ 1831 K - SUZUKI EVERY GA 660 A/T 2WD 5DR LGV
CHASSIS NO: DA17V257047 (2017)

1 pc	Front fender inner shield	\$ 123.60
1 pc	RH Door bue	\$ 825.30
		\$ 948.90
	LESS 15%	\$ 142.34
		\$ 806.56
1 pc	RH door co. reg sticker (S/NETT)	\$ 25.00
1 pc	Rim hub (S/NETT)	\$ 125.00
	Alignment	\$ 60.00
	Remove and reinstall RH door fittings & glass.	\$ 69.0040

Remove necessary parts: jacking, panel beating, repair and straighten RH rocker panel, front fender RH and installation \$ 500.00 350 of the above.

(Extra) Putty and respray front fender RH, RH door and RH rocker panel.

ADD 7% GST

\$ 650.00 \$ 2,226.56 \$ 155.86 \$ 2.382.42

Note: The above is an estimate only. IF other parts requested during the course of repair, we will inform you accordingly.

All parts are subject to availability.

CHHARN'S CUSTOMCRAFT

4 days
P/P
22/07/19 @1520

Resures Sefore purt



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

AUTOMOTIVE ENGINEERING & MGT DIVISION

Ref: CS/SPF19012709/R1tf3e2

ACCIDENT OF AIM SECTION (SPORE POLICE



FOR	CE) 1 MOUNT PL	CTION (SPORE POLICE EASANT ROAD BLK 8 OLD NGAPORE 298333	Date: 12-11-2019	
	N : HAFIZUL		Code: SPF	
1.		Policy Particulars	:- THIRD PARTY CLAIR	M
	Insured Veh.	QX 588T	Veh. Inspected	GBJ 1831K
	Policy No.		Coverage (\$)	0.00
	Claim No.	AEMD/105/009/2019/078	Excess (\$)	0.00
	Assign From	HAFIZUL	Assign Date	18/07/2019
2.		Vehicle Part	iculars & Condition	
	Make & Model	SUZUKI EVERY GA 660 A/T	c.c	658
	Engine No.	HIDDEN	Year of Reg.	2019
	Chassis No.	DA17V257047	Colour	WHITE
	Odometer	7296	Steering	IN ORDER
	Brakes	IN ORDER	Modification	NIL
	General	FAIR		
3.		Condi	tions of Tyres	
		Size	Make	Balance
	R/H Front Tyre	145/80 R12	BRIDGESTONE	5 mm
	L/H Front Tyre	145/80 R12	BRIDGESTONE	5 mm
	R/H Rear Tyre	145/80 R12	BRIDGESTONE	5 mm
	L/H Rear Tyre	145/80 R12	BRIDGESTONE	5 mm
4.		Descript	ion of Damages	The Least series
	THE VEHICLE SU	STAINED DAMAGES AT THE O	S FRONT PORTION.	
	DAMAGES SEE D	ETAILS.		
5.		Genera	al Information	
	Accident Date	10/07/2019	Inspection Date	22/07/2019
	Survey held at	CHARN'S CUSTOMCRAFT		
		BLK 1010 BUKIT MERAH LANI #01-105 SINGAPORE 159724	E 3	
5a.	PRINCIPAL NO.	F	Remarks	
		ON WAS CONDUCTED ON A"WI CE TO YOUR INSTRUCTIONS, N		
5b.		Estimate	Days of Repair	
	ESTIMATED NOR	MAL PERIOD FOR REPAIR:	4 Working Days	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

Page No.:1 of 1

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. GBJ 1831K

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	FRONT FENDER INNER SHIELD	CUT	123.60	123.60
1	RH DOOR	BUCKLED	825.30	825.30
	LESS 15% DISCOUNT		-142.34	-142.34
			806.56	806.56
	SPECIAL NETT ITEMS			
1	RH DOOR CO. REG STICKER (SN)	NECESSARY	25.00	25.00
1	RIM HUB (SN)	SCRATCHED	125.00	125.00
	10 at 1		150.00	150.00
	LABOUR			
	ALIGNMENT.		60.00	60.00
	REMOVE AND REINSTALL RH DOOR FITTINGS & GLASS.		60.00	40.00
	REMOVE NECESSARY PARTS: JACKING, PANEL BEATING, REPAIR AND STRAIGHTEN RH ROCKER PANEL, FRONT FENDER RH AND INSTALLATION OF THE ABOVE.		500.00	350.00
	(EXTRA) PUTTY AND RESPRAY FRONT FENDER RH, RH DOOR AND RH ROCKER PANEL.		650.00	500.00
			1,270.00	950.00
	GRAND TOTAL		2,226.56	1,906.56

RECOMMENDED COST OF REPAIRS	1,906.56
(REPAIR COST NOT CONCLUDE)	

Report Ref No. CS/SPF19012709/R1tf3e2

MOHAMMED RASUL BIN MOHD YUNUS

ADRIAN LING WAI PING

Automotive Assessor

B.Eng,AMSOE,AMIRTE,AMSAE-A,M.MATAI

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.