ox - Adn	an	ASSIGNN of	1901656/ Ac MENT (Office) PCI	Date/I	ime: 21.8.19 12.55p.
To Inspect Vehicle	PRES / OD RES /	eva / INV / MV Lubb Morva	Bill to:	Insured:	SH 76462 8420051
at Workshop m/s	Butil Are )	#01-12	Claim No.	D19 0053	amfsh
Policy No:			Excess:		19.8.2019
Make of Veh: (Client's Record)  CA / REV / Date/Time:	REP. / REV 24 H . Q. 19 1.32-p.	RS Person Conta	acted: Zi Ting	1	1.O.D. Endorsement:
Date/Time	Action/Instruction  SME 22469  SH 2646 2	- NAI A161	linute. 9014419124 19014419124	Do Do	4-19/03/2019 A-19/03/2019
	Dismantle: 3				

p financia.



MS First Capital Insurance Limited Co.Reg No. 195000106C GST Reg No. M2-0001676-9 6 Raffles Quay #21-00 Singapore 048580 Tel: (65) 6222 2311 Fax (65) 6222 3547

Claims & Hotor Underwriting Dept: 36 Robinson Road #16-01 City House Singapore 068877 Tel: (65) 6507 3848 Fax: (65) 6507 3849 www.msfirstcapital.com.sg

#### MOTOR SURVEY ASSIGNMENT

Date

20-08-2019

Our Ref No. D19005372MFSH

**Accident Date** 

19-08-2019

Claim Type. Third Party

Insured Vehicle

SH7646Z

Third Party Vehicle. SME2246P

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

LKK AUTO CONSULTANTS PTE LTD

Surveyor

Contact Person

NA

Fax No. 68416315

Contact Number.

NA

### 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

N-51 AUTOMOTIVE PTE

Attention, NIL

Cc: Workshop

LTD

Cc: TP Solicitor

NA

TP Solicitor Fax No. NA

Officer Incharge

KARENT

#### 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.

### 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.

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.

<ol><li>By the lodgement of this report to the insurers, yo aforesaid.</li></ol>	u hereby consent to the archiving of this report at the centre and to copies of the report being made available
THE STREET STREET	ACCIDENT STATEMENT
Date Of Report	19/08/2019 14:19
Date Of Accident	19/08/2019 06:50
xact Location Of Accident PUNGGOL FIELD TWDS PUNGGOL RD	
Country/State of Loss	SINGAPORE
	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SME2246P
Insured/Policyholder	
Name Of Registered Owner	YEO TECK BENG
NRIC No	S1150118D
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-92326361
Alternative Phone No	OFFICE-92326361

Alternative Phone No
Vehicle Particulars

MITSUBISHI Manufacturer ATTRAGE 1.2 CVT Model

Exact Purpose for which vehicle was being used at

time of accident

PRIVATE USE

Are you claiming under your own insurance policy

for repair to your vehicle?

NO

THIRD PARTY If No, Please state action to be taken PRIVATE CAR Vehicle Category

### Insurance Company

Name of Insurance Company

AIG ASIA PACIFIC INSURANCE PTE. LTD.

Type Of Coverage COMPREHENSIVE

NO Fleet Policy

1800113151 Policy Number

Cover Note Number

Driver

YEO TECK BENG Name of Driver S1150118D NRIC No 02/07/1956 Date Of Birth INDOOR Occupation 25/03/1983 Date Of Driving Pass

36 YEARS AND 4 MONTHS Driving Experience

Gender MALE

(LOCAL) +65-92326361 Mobile Number

Fax Number

OFFICE-92326361 Contact Number

EMail Address NOEMAIL Address

BLK 110B PUNGGOL FIELD

#06-582

Postcode

822110

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 - 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) involved in the accident

2

Was any body injured in the Accident?

YES

Was any injured conveyed to hospital by

7115

ambulance?

NO

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)

1

**Details of Police Action** 

Was the accident reported to the police?

YES

If Yes, Please state which Police Station

Police Station Name
Police Station Address

POTONG PASIR NEIGHBOURHOOD POLICE POST ROAD: BLK 142 POTONG PASIR AVENUE 3 , POSTCODE: 350142 ,

COUNTRY: SINGAPORE

TEL NO: 1800-2829999 - FAX NO: 62815964

Police Station Contact
Was notice of intended Prosecution given?

NO

If Yes, against whom?

ii res,against wilding

Circumstances of Accident
REFER TO POLICE REPORT - T/20190819/2076.

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

YES

Remarks/ Reasons:

VIDEO FOOTAGE WITH DRIVER

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

SH7646Z

Vehicle Make/Model/Colour

Details Of Properties

TAXI

Vehicle Category

ANG YEW POH

Name of Driver NRIC/Passport Number

Contact Number

Address

Postcode

Page 2 of 15

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

1

140. Of Fasseriger (Intelligenting Differ)		
1945年 美國大學	DETAILS OF INJURED PERSON 1	
Name	YEO TECK BENG	
Approximate Age		
Injuries Sustain	BODY	
Injured person in which vehicle?	SME2246P	
Were seat belts worn?	YES	
Was this injured conveyed to hospital by ambulance?	NO	
Address		
Postcode		

#### Accident Sketch Plan

#### SKETCH PLAN

#### IMPORTANT NOTICE

- Please report correctly the details of the accident to speed up the claims process.
- This Form must be completed by the Policyholder and/or the Authorised Driver.
- 3 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 regudiate 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 nterested 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 (PDFA)

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;
  - (w) 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.

w. Policyholder's Signature

**Driver's Signature** (If driver is not the policyholder)

Reporting Centry P i's Signature

Name:

NRIC/FIN No.1

# Accident Sketch Plan

SKETCH PLAN		
	[a	
	Mes	
	/IVAVII	A: JME 2746 P
	MI	V. SUE THANK
	11 6	e 5476462
	3 1 1 1 1	
	3 / V V V	
	= /   X	
	Magos Freld	
	\$ /   /	
	- / 11/ \ 1	
	/ II/ \I	
	1 11 - V - 1	Company of the Compan
DESCRIBE CIRCUMSTANCE	S OF THE ACCIDENT	
lette to police i	1 Px4 - 1/2 19 18 14/207 6.	
DECLARATION		
	ticulars are true in every respect.	-1
		$\sim$
M		Um
	Driver's Signature	Reporting Centre Personner's Signature
Policyholdér's Signature Date & Time	(If driver is not the policyholder)	
	Date & Time:	NRIC/FIN No.:

### Police Report





Police Station Of Origin: Potong Pasir NPP 142 Potong Pasir Avenue 3 #01-240 SINGAPORE 350142 Tel No 1800-2829999 1 of 3 Report No. T/20190819/2076

### REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 19/08/2019 13:16			Vide Report No.:	Station Diary No.: 16	
Informa	nt's Partic	ulars	Depot and and and	Control of the Contro	
	Informant: CK BENG		Address: APT BLK 110B PUNGGO 822110	L FIELD #06-582 SINGAPORE	
	/ ID No.: D / S11501	18D	Contact No.: Home/Office:	Mobile: 92326361	
National	ity: ORE CITIZ	EN	Email;		
Sex: Male	Age: 63	Date of Birth: 02/07/1956	Type of Informant: Driver		
Race: Chinese			Language: English	Institution / School Name:	
Occupation: Information technology project manager			Driving Licence Information Class: 2B,2A,2,3,4,5	on: Date of Expiry:	

Type of Accident:	Injury Others	Drink Drive: No	Date/Time of Accident: 19/08/2019 06:50	Type of Location X-Junction	
Location: Along Road 1 PUNGGOL F PUNGGOL R Left Turn: Slip	OAD	Road 2			
Weather: Road Surface: Dry				Road Speed Limit:	
Traffic Flow: Traffic Control: One Way Pedestrian Crossing			ing	Traffic Volume: Moderate	
	ion:		Anyone conveyed by		

Vehicle No.	Type	Marko	Model	Color	Condition	No cal Passance
SH7646Z	Car	TOYOTA	PRIUS HYBRID 1.8 CVT	Blue	Slightly Damaged	0
SME2246P	Car	MITSUBISHI	ATTRAGE 1,2 CVT	Silver	Slightly Damaged	0

Details of Vehicle insurance	AND REPORT OF THE PARTY OF	
Vehicle No. singurance Company	errone.	THE CONTRACTOR





Police Station Of Origin: Potong Pasir NPP 142 Potong Pasir Avenue 3 #01-240 SINGAPORE 350142

Report No. T/20190819/2076

Tel No: 1800-2829999

Details of Vehicle Insurance Vehicle No. Insurance Company

#### CONTINUATION OF REPORT

SME2246P	AIC	G ASIA PACIFIC INSURANCE PTE. 18001 TD.				24/09/2018	23/09/2020
	_	n Involved	Settle V	ed.	<b>然后达</b>		Mach en.
Any Pedestri	-	THE STATE OF THE S			_		
Driver	UISI	s Injured: NIL	Use of Peo	Jestnar	Cross	sing: NA	Committee Service
Name	NAME OF THE OWNER.	ANG YEW POH				NIL	
Related Vehi	cle	SH7646Z (Car)			ct No.	NIL	
Hospital/Clini	ic NIL			Class of Driving Licence & Expiry Date		Class: NIL Date of Expiry: NIL	
Date Treatme	ent	NIL Date Dis			_		
No. of Days	grant	led Medical Leave NIL	Degree of				
Driver		Colonia de la Co		2012			NO.
Name		YEO TECK BENG				S1150118D	
Related Vehi	cle	SME2246P (Car)		Contact No.		92326361	
Hospital/Clini	ic	NEO MEDICAL CENTRE		Class Drivin Licent Expire	g	Class: 2B,2 Date of Exp	

### Brief Details.

Date Treatment | 19/08/2019

No. of Days granted Medical Leave

On 19/08/2019 at about 6.50am, I had formed up and my vehicle was in stationary along Punggol Field below Cove LRT near the bus stop to make a left turn into the slip road leading to Punggol Road in my vehicle bearing the registration number SME2246P. Another vehicle (Taxi) bearing the registration number SH7846Z then hit onto the back of my vehicle which caused my vehicle to jerk forward slightly. We then pulled over to the side and assessed the damages and exchanged particulars to facilitate our respective insurance claims. I then sought medical treatment for giddiness and awarded with 3 days of medical leave. I wish to inform that I have installed In-car camera at the rear of my vehicle. I then proceeded to Potong Pasir NPP to lodge a report with regards to this matter. That is all.

03

Date Discharge | 19/08/2019

Degree of Injury | Slight

### Police Report





Police Station Of Origin: Potong Pasir NPP 142 Potong Pasir Avenue 3 #01-240 SINGAPORE 350142 Tel No. 1800-2829999

3 of 3 Report No. T/20190819/2076

CONTINUATION OF REPORT

0	L .		4-	-	lan
-	ĸю	т.	п	_	ıan

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.

E / Staff Sgt KUMARAN S/O SANDARARAJAN	Signature Of Informant:
Signature Of Interpreter: Not applicable	Date/Time: 19/08/2019 13:16
Officer in Charge Of Case: TP / AEIT / Sgt 2 SHARIFAH NOR FARIZAN BINTE SYED MOHD SAID Contact No.: 65476172	Classification Of Case:
Authentication Stamp	

# > Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars			
Owner ID Type:	Singapore NRIC		
Owner ID: Vehicle Details	118D		
Vehicle No.:	SME2246P		
Vehicle to be Exported:	No	No	
Intended Deregistration Date:	22 Aug 2019		
Vehicle Make:	MITSUBISHI		
Vehicle Model:	ATTRAGE 1.2 CVT		
Primary Colour:	Silver		
Manufacturing Year:	2018		
Engine No.:	3A92UHD5687		
Chassis No.:	MMBSTA13AJH002918		
Maximum Power Output:	59.0 kW (79 bhp)		
Open Market Value:	\$13,595.00	\$13,595.00	
Original Registration Date:	24 Sep 2018		
First Registration Date:	24 Sep 2018		
Transfer Count:	0		
Actual ARF Paid: Intended PARF Rebate Details	\$5,000.00		
PARF Eligibility:	Yes		
PARF Eligibility Expiry Date:	23 Sep 2028	23 Sep 2028	
PARF Rebate Amount: Intended COE Rebate Details	\$3,750.00		
COE Expiry Date:	23 Sep 2028	23 Sep 2028	
COE Category:	A - Car up to 1600cc & 97kW (130bhp)		
COE Period(Years):	10		
QP Paid:	\$31,997.00		
COE Rebate Amount:	\$29,072.00		
Total Rebate Amount:	\$32,822.00		

The information contained herein is correct as at 22 Aug 2019

ОК

# SGCARMART.COM THE ONLY PLACE FOR SMART CAR BUYERS

# Mitsubishi Attrage Used Vehicle List (12 vehicles)

Availability Mileage Company Depreciation **Reg Date Eng Cap** Price Car Model Available 40,000 km 17-Dec-2018 1,193 cc \$5,870 /yr Mitsubishi Attrage 1.2A \$57,000

10 Years Manufacturer Engine Warranty, Owner's Third Car, Almost New Condition, Low Maintenance, Low Fuel Consumption.

Joewie Haryanto William - 91520006

Mitsubishi Attrage 1.2A

\$5,950 /yr \$56,800

18-Oct-2018

1,193 cc

16,800 km Yong Lee Seng Motor

Available

All Consignment Cars Will Send To VICOM For Evaluation, To Give Buyer A Peace Of Mind! On Consignment, Please Call Now Before It's Too Late.

Raymond Tang - 96250045 | Richmond Tang - 96200045

Mitsubishi Attrage 1.2A

\$57,800

\$6,060 /yr

18-Oct-2018

1.193 cc

10,514 km SG Motor Link Pte Ltd

Available

One Lady Owner Only, Owner Sell As Overseas Posting For Work, Extremely Good Condition And Well Taken Care Of, 10 Years Warranty And Free Servicing 5 Years/100k Km Under C&C, Low Mileage, Price Negoti...

Office No. - 62508527

Jess - 91147113

Mitsubishi Attrage 1.2A

\$59,000

\$6,260 /yr

12-Sep-2018 1,193 cc

5,500 km Motorist Pte Ltd Available

Condition Like Brand New, 5 Years Agent Warranty, 10 Years On Engine, Free Servicing Package, High Loans Up To 80% Of The Car Price With Lowest Interest Rates From 2.28%. Trade In Welcome. Call Now To...

Office No. - 65898800

Lionel - 93697866 | Kanthan - 90225037

Mitsubishi Attrage 1.2A (OPC) \$45,500

\$4,890 /yr

21-Jun-2018

1.193 cc

2.876 km

Elite Car Trading

Available

At 1.98% Exclusively Bank Rate, No Gimmick, Full Agent Maintenance With Records. Lowest Mileage Clocked 2876Km, One Owner, The Cheapest And Lowest Depreciation With 100% Guaranteed Attrage In The Marke...

Office No. - 67493898

Calvin - 96970290

Mitsubishi Attrage 1.2A

\$54,888

\$6,050 /yr

30-Apr-2018

1,193 cc

25,844 km

Wheels Singapore Pte Ltd Available

1 Owner Low KM! 100% Loan And High Trade-in Avail! Down-to-earth IT Security Consultant Posted Overseas. Reliable & Affordable Japanese Car For Daily Use. Under C&C Warranty, Non-PHV Usage. Car With O...

Office No. - 66815662

Jacson - 87881825 | Ivan Tan - 86830591 | Mr Ng - 86857799 | Jj - 91172361

Mitsubishi Attrage 1.2A

\$54,800

\$6,120 /yr

21-Mar-2018

1,193 cc

25,000 km

Ka-Hup Vehicles Trading

Available

1 Owner's Car With Agent Serviced, Non Private Hire/Leasing Car! Extremely Low Fuel Consumption, Low Maintenance And Low Road Tax. Call To View The Car Now.

Office No. - 67419997

Alex Teo - 92233133 | Johnson Lim - 90722292

Mitsubishi Attrage 1.2A

\$53,888

\$6,020 /yr

15-Mar-2018 1,193 cc

19,000 km

Available

Beautiful Black, Fully Kitted, 5 Years Warranty And 3 Years Free Servicing, Excellent And Original Condition, Well Maintained Interior And Exterior, Comes With Front And Back Car Camera, Call Now For ...

Office No. - -

Raymond - 97907755

Mitsubishi Attrage 1.2A Sports \$53,800

\$6,020 /yr

12-Mar-2018 1,193 cc

23,000 km Creative Auto

Available

Own This Car With 95% Loan Shown, Rare Ferrari Red Factory Fitted Bodykit Unit, Unbelievable Extreme Under Mileage At 23k Km, Buy With A Peace Of Mind When It Comes With C&C Warranty And Servicing, Ne...

Tian Cheng - 88338380 | Alex Tan - 97556887 | Terence Leow - 90290899

Mitsubishi Attrage 1.2A

\$53,800

\$6,030 /yr

08-Mar-2018 1,193 cc

27,800 km

Kruise Auto

Available



# 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

	12, 20200 27, 20200 200	NSPECTION REPORT	
MS FIRST CAPITAL INSURANCE LTD		Ref: CS3/FCI19014656	
36 ROBINSON ROAD #16-01 CITY HOUSESINGAPORE 068877		Date: 12-09-2019	
		Code: FCI2	
1.	Policy Particula	ars :- (THIRD PARTY CLAIM	
Insured Veh.	SH 7646Z	Veh. Inspected	SME 2246P
Policy No.		Coverage (\$)	0.00
Claim No.	D19005372MFSH	Excess (\$)	0.00
Assign From	KAREN TAN	Assign Date	21/08/2019
2.	Vehicle F	Particulars & Condition	
Make & Model	MITSUBISHI ATTRAGE	c.c	1193
Engine No.	HIDDEN	Year of Reg.	2018
Chassis No.	MMBSTA13AJH002918	Colour	SILVER
Odometer	14497 KM	Steering	IN ORDER
Brakes	IN ORDER	Modification	SPORTS RIM
General	GOOD		
3.	Co	nditions of Tyres	
	Size	Make	Balance
R/H Front Tyre	185/55 R15	BRIDGESTONE	6 mm
L/H Front Tyre	185/55 R15	BRIDGESTONE	6 mm
R/H Rear Tyre	185/55 R15	BRIDGESTONE	6 mm
L/H Rear Tyre	185/55 R15	BRIDGESTONE	6 mm
4.	Desc	ription of Damages	
THE VEHICLE S	USTAINED DAMAGES AT THE	REAR PORTION.	
5.	Ge	neral Information	
Accident Date	19/08/2019	Inspect Date / Time	21/08/2019 ( 02:17 PM )
Survey held at	N-51 AUTOMOTIVE PL		
	2 KAKI BUKIT AVE 2 #01-17 KAKI BUKIT AUTOH SINGAPORE 417921	IUB	
5a.	the same and the same	Remarks	
B) THE REPAIR THE REPAIRER			

Report Ref No. CS3/FCI19014656/Acf3s2

Inspected By

ADRIAN LING WAI PING

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

K.K.LAU CPT(RET)

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

Licensed Appraiser REGD Auto Consultant-SAE, 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 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.