

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

- Please report <u>correctly</u> 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 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.
 This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for the Control of Singapore (GI

	ACCIDENT STATEMENT	
Date Of Report	26/11/2018 17:35	
Date Of Accident	23/11/2018 23:00	
Exact Location Of Accident	UPP CHANGI RD	
Country/State of Loss	SINGAPORE	
	DETAILS OF OWN VEHICLE	
Vehicle Registration Number	SBR567M	
Insured/Policyholder		
Name Of Registered Owner	HO KIAN TIONG	
NRIC No	S8813979H	
Email Address	JULIANHKT@GMAIL.COM	
Mobile Phone No	(LOCAL) +65-97660767	
Alternative Phone No	OFFICE-97660767	
Vehicle Particulars		
Manufacturer	TOYOTA	

Manufacturer TOYOTA

HARRIER-2.0 (A) Model

Exact Purpose for which vehicle was being used at

NORMAL USAGE

Are you claiming under your own insurance policy for repair to your vehicle?

YES

If No, Please state action to be taken

PRIVATE CAR Vehicle Category

Insurance Company

AXA INSURANCE PTE LTD Name of Insurance Company

COMPREHENSIVE Type Of Coverage

NO Fleet Policy

P2139049 Policy Number

Cover Note Number

Driver

HO ZHI XUAN Name of Driver S8813979H NRIC No 18/04/1988 Date Of Birth **INDOOR** Occupation Date Of Driving Pass 15/07/2009

9 YEARS AND 4 MONTHS **Driving Experience**

FEMALE Gender

(LOCAL) +65-83834533 Mobile Number

Fax Number

Contact Number EMail Address

ZHIXUAN.HO@GMAIL.COM

26 JALAN ANGIN LAUT Address

Postcode 489217

Was driver an employee of the Insured's Company NO

SPOUSE 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

COLLISION - HEAD TO REAR Type Of Accident

Weather Conditions CLEAR DRY Road Surface

Other Information

Was any foreign vehicle involved in this accident? NO

Number of vehicles involved in the accident

NO Was any body injured in the Accident?

Was any injured conveyed to hospital by NO

ambulance?

Was any other material or property damaged? YES

I have been approached by unknown person(s) soliciting/offering accident claims assistance.

Number of Passengers (Including Driver)

Details of Police Action

Was the accident reported to the police?

If Yes, Please state which Police Station

Was notice of intended Prosecution given?

If Yes, against whom?

Circumstances of Accident

PLEASE REFER AS ATTACHED

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

YES

NO

1

NO

NO

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

SJS6237B Vehicle Registration Number

Details Of Properties

MAZDA Vehicle Make/Model/Colour

PRIVATE CAR Vehicle Category VANESSA KOH Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

Accident Sketch Plan

SKETCH PLAN

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- 4. The issue and acceptance of this Formiby 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 adgement 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 aforesed.
- 8 Consent under the Personal Data Protection Act (PDPA)
- Lunderstand, acknowledge, agree and consent that
- (a) My insurer inty workshop and the General freurence Association of Singapore ("GIA") may are permitted to collect, use disclose another 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 objectively referred to as the "Insurers"), the Insurers law yersflaw firms, the Monetary Authority of Singapore and any relevant government agency/suthority (such as the police). Tor 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:
- (N) administering my claims (including the maling of correspondence statements invoices records or notices to me, a nich could mystive disclosure of certain personal data about me to bring about delivery of the same as well as or the external cover of envelopes/mali dackages, 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 law yers/law firms, may are permitted to collect, use, disclose anction process my Personal Information for one or more of the above Purposes, and.
- (a) my Personal Information may/can be discussed by any of the insurers and/or SIA to their third party service providers or agents (including their law yers/law firms), which may be sted outside of Singapore, for one or more of the above Purposes.

Jent 26 NOV 2018

Policyholder's Signature / Date & Time

Driver's Signature (# driver is not the policyholdery / Date & Time

Winessed by Reporting Centre

Sketch Plan

SJS 6231B

567

Accident Sketch Plan

escribe Circumstances of the	f night, I stid and but the car	in to front of me
at upper changi Rd		
Declaration		
We declare the foregoing particular	s are true in every respect.	
		/
		11
	20	A
	2m 26 NOV 2018 4pm	/1
Policyholder's Signature / Date & Firme	Driver's Signature (# driver is not the policyholder) / Date & Time	Wenessed by Reporting Centre Personnel

Undertaking Letter

UNDERTAKING

I. THE ZALL KELEN	. (NRIC No. 3 6 E ISPI T*(FI_), hereby
confirm that the Singapore A	ccident Statement lodged by me on 26 Nov 2018
at 4PM hours perta	aining to the accident involving motor car Reg. No:
SBRS67M, in which	I was the driver are true and accurate to the best of my
knowledge, information and b	pelief.
I acknowledge that my insure	ers are not liable under the contract of insurance if there is
a breach of policy terms and	conditions
In the event that an unrelate	d/unreported third party property or injury claim arises or
there is evidence emerges	that there is a breach of policy terms and conditions. I
irrevocably undertake to ab	solve my insurer from all liability under the contract of
insurance and I undertake t	o re-pay any sums paid by my insurers pursuant to the
contract of insurance upon re	eceipt of written demand by my insurers
Signature	i an
Name of Insured / Driver	Ho Zni Xuan S 8813979 H 26 NOV 2018
Nric No.	C 9017434 H
Date	2 88 1341-14 17
	26 NOV 2018
Signature	
Signature	1
Name of Policyholder	\$
Nric No.	:
Date	:









AXA INSURANCE PTE LTD AXA Tower. Singapore 088811 Customer Service Centre #B1-01 Tel:(65)63387288 Fax:(65)63382522 Website:www.axa.com.sg GST Registration Number: 199903512M customer service@axa.com.sg



CERTIFICATE OF INSURANCE

Motor vehicles (Thirdreafty place and Compensation) Act. (Chapter 189 Force Vehicles (Third-Party Risks and Compensation, Pulse, 1860 Road Transport Act. 1987 (Malaysia, Marie Vehicles Third-Party Risks) Rulet, 1819 (Malaysia)

CERTIFICATE NO. : VPA/P2139049

Account No. : 14885 : Comprehensive (SmartDrive Toyota Prestige)

Coverage Sum Insured : Market Value At The Time Of Loss
Name of Forty Solder : Ho KIAN TIONG

Vanicle Registration No. : SBR567M

Period of Insurance : From 21/06/2018 To 20/06/2019 (Both Cales Inclasave)

PERSONS OR CLASSES OF PERSONS ENTITLED TO DRIVE*

The Policyholder
The Policyholder may also drive a Motor Car but belonging to be not hirst under a like purchase agreement of otherwise) to him or his employer or in parties.

D) Any other person who is driving on the Policyholder's order or a to his permission provided that the person driving is permitted in accordance with the licensing or other laws for regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order or a Court of New or by teason of any enalised or regulation the Motor Vehicle.

LIMITATIONS AS TO USE .

the unity for social, domestic and pleasure purposes and for the Velicynolar's cusioess. The policy some not caves - use for him or seward, facing, pace-making, relacitives at all specified on the policy some not caves - use for him or seward, facing, pace-making, relacitives at a specific specified of the state of

Basic Own Damage Excess : SGD 500.00 An Additional Excess is spelicable as follows: SE2,700.00 for Young it Thesperie cent Driver.

Young or Inexperienced Driver is defined as any driver and is aged below 22 years old and/or less than one year of driving capetiones.

Figure roter to your soling on the terms a conditioner limitations rundered imperative by dectain 8 of the Money Vehicles (Third-Facts Finks and Compensation) Act, (Inspire 185) and Soution by of the Hoad Transport Act, 1961 (Malayria), ere not to be included under these headings.

1786 terming certain that the only to which this certificate relates in usuard in approximant with the provisions of the Moror Vehicles (Object Party Pixos and Compensation Act, Chapter 1891 and Far. 19 of the Moor States

AXA INSURANCE PTE LTD

Authorized Signature

Innued by - SGOAGPH or 27/06/2018

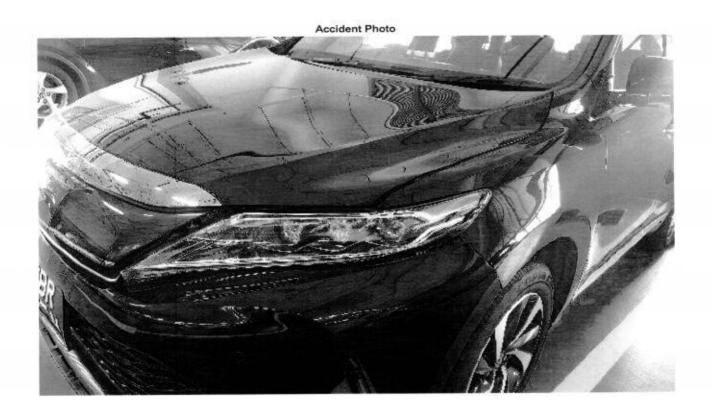
IMPORTANT

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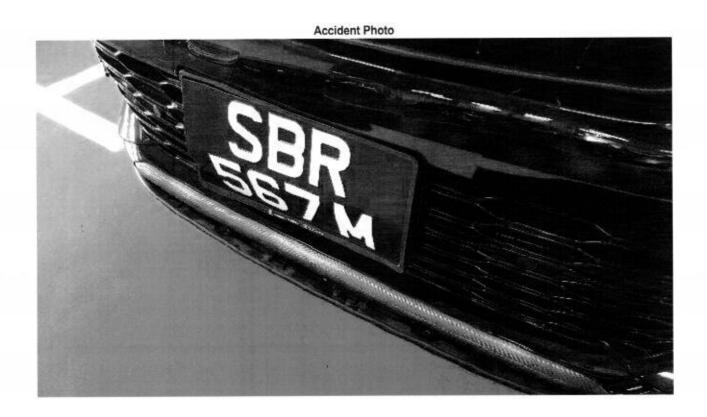


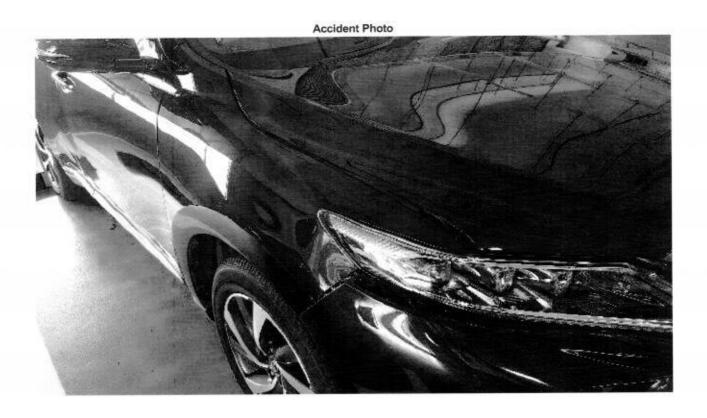




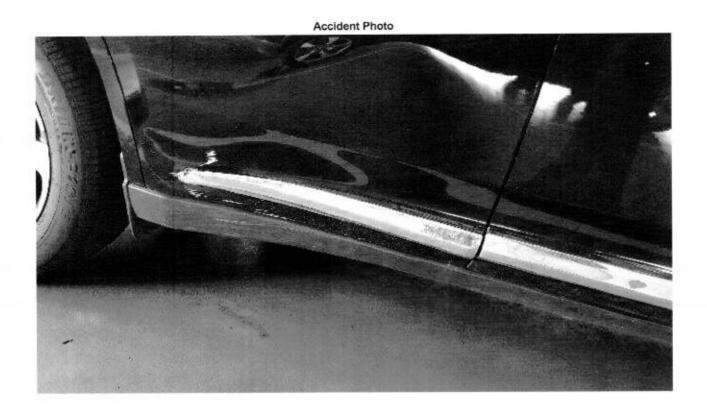


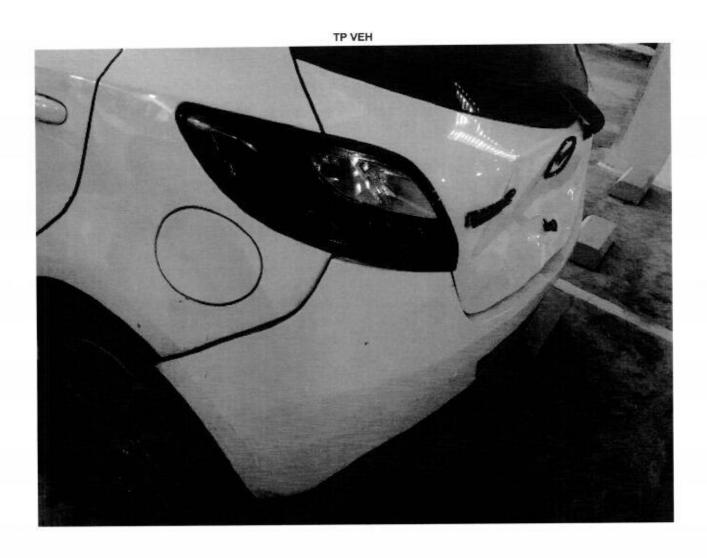


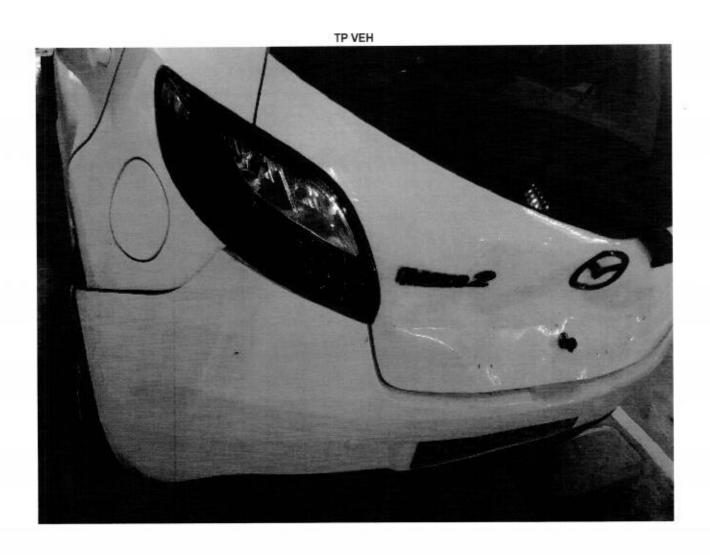




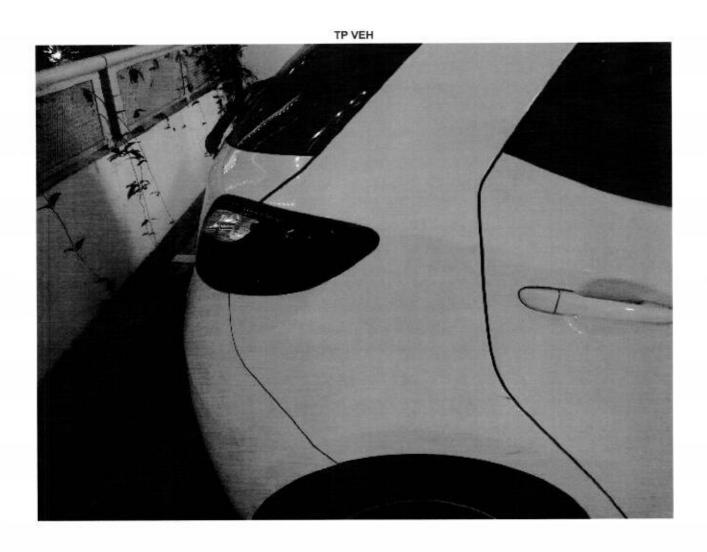












Constant Appraiser Services

Qualified Automobile Accident Damage Appraisers/Loss Adjusters Blk 2 Rivervale Link, #09-02 Singapore 545040 Tel/Fax: 6886 1106 Mobile: 9007 5234 Email: constant_as@yahoo.com.sg RCB No. 53138015K

Automobile Inspection Report

To: Faithful Chauffer Services

c/o Blk 3C Woodlands Road

391C/G Yew Tee Industrial Estate

Singapore 677966

Date

: 03/01/2019

Reference No : CAS/19-01/007

General Information

Registration No.

: SJS 6237B

Accident Date

: 23/11/2018

Particulars of Damaged Vehicle

Colour

: White

Make & Model

: Mazda 2

Engine Capacity : 1498 cc

Pre-Accident Condition : Good

Mileage (KM) : 266468

Engine No.

ZY533741

Chassis No.

: JM0DE10Y190134358

Steering

: In Order

Registration Date : 26/08/2009

Brake

: In Order

Tyre Condition

	Size	Make	Balance
R/H Front Tyre	205/45R16	KUMHO	90%
L/H Front Tyre	205/45R16	KUMHO	90%
R/H Rear Tyre	205/45R16	KUMHO	90%
L/H Rear Tyre	205/45R16	KUMHO	90%

Inspection

Repairer

: Toh Painting & Services Pte Ltd

Blk 3C Woodlands Road, 391C/G Yew Tee Industrial Estate, Singapore 677966

Adjustment And Recommendation Cost Of Repair

Repairer's Estimate : \$10,252.03

Revised Amount

: \$6,600.00

Less Excess

Nett Total

: \$6,600.00

Remarks

- (A) Survey was cone on 27/11/2018
- (B) Re-survey was done on 29/11/2018
- (C) Re-survey after repair was done on 03/12/2018
- (D) The survey was conducted entirely on WITHOUT PREJUDICE basis.
- (E) We have NOT given any instruction to authorize the repair of the vehicle.

Constant Appraiser Services , Vehicle No : SJS 6237B

Our ref: CAS/19-01/007

Adjustment On Repair Costs And Replacement Of Parts:

S/No	Qty	Descriptions	Assessed Condition	Estimate by Workshop (\$)	Revised Amount (\$)
		PARTS REPLACEMENT - LIST ITEMS			
1	lpc	Tailgate	Dented/Buckled	911.10	911.10
2	1pc	Tailgate lock	Bent/Jammed	202.10	202.10/
3	lpc	Tailgate lock catch	Bent	24.50	24.50)
4	1pc	Tailgate outer opening switch	Broken	177.20	177.20 /
5	lpc	Tailgate weatherstrip	Distorted	160.50	160.50 /
6	lpc	Tailgate emblem logo	Necessary	58.20	58.20 /
7	lpc	Tailgate emblem Mazda 2	Necessary	55.50	55.50 /
8	lpc	Tailgate glass moulding	Necessary	97.20	97.20/
9	lpc	Tailgate wiper motor	Dented/Jammed	193.30	193.30
10	2pcs	Tailgate rubber stopper @ \$10.80	Necessary	21.60	21.60 ×
11	lpc	Tailgate inner handle	Serviceable	14.20	
12	2pcs	Tailgate damper @ \$89.90	Bent/Jammed	179.80	179.80 ×
13	2pcs	Tailgate hinge @ \$76.20	Repair	152.40	
14	2pcs	Taillamp @ \$728.00	Broken	1,456.00	1,456.00
15	2pcs	Taillamp panel @ \$145.60	Dented	291.20	291.20
16	2pcs	Taillamp lower bracket @ \$78.30	Broken	156.60	156.60 /
17	lpc	Rear bumper	Dented/Broken	850.80	850.80 /
18	2pcs	Rear bumper retainer @ \$25.90	Broken	51.80	51.80/
19	1 pc	Rear bumper reinforcement	Dented/Bent	456.93	456.93×
20	2pcs	Rear bumper under bracket @ \$5.10	Broken	10.20	10.20 ×
21	lpc	Rear licence plate lamp @ \$53.10	Broken	106.20	106.20 X
22	lpc	Rear end panel	Dented/Warped	380.20	380.20 /
23	1pc	Rear end panel garnish	Deformed	73.30	73.30 X
24	lpc	Rear compartment top board	Serviceable	296.60	90000000000000000000000000000000000000
25	2pcs	Rear fender inner trim @ \$359.00	Deformed/Broken	718.00	718.00 🗡
26	1pc	Exhaust pipe	Repair	651.20	-
27	2pcs	Exhaust pipe mounting @ \$33.30	Serviceable	66.60	
28	lpc	Rear fender air vent LH	Broken	46.80	46.80 X
		2564.49		7,860.03	6,679.03
		2 564.49 - 797 9 051-52		(1,572.00)	(1,335.80)
		2051-52	Sub total	6,288.03	5,343.23

Constant Appraiser Services

Vehicle No : SJS 6237B

Our ref: CAS/19-01/007

S/No	Qty	P.		Our rer : CAS/	
	1 40	PARTS REPLACEMENT - SPECIAL	Assessed Condition	Est.mate by Workshop (\$)	Revised Amount (\$)
		NETT ITEMS			- man (3)
1 2	lpc lset	Tailgate glass sealant Rear end panel garnish clip	Necessary	100.00	80.00
3	2sets	Rear fender inner trim clip @ \$34.00	Necessary Necessary	22.00 68.00	22.00 X 68.00 X
5	1set	Reverse sensor Rear licence plate	Broken	250.00	220.00 ×
6	1pc	Exhaust chrome pipe	Cracked Serviceable	45.00	45.00 X
7	lset	Tailgate inner trim clip	Necessary	165.00 24.00	24.00 /
		LABOUR & MISC. CHARGES	Sub total 64	6,962.03	5,802.23
1 2 3 4		Repair & replace rear damaged parts Spray paint affected area Remove & refix tailgate glass Remove & refix tailgate mechanism		1,400.00 1,200.00 140.00	1,100.00 (9 900.00 (9 120.00 /
5		Remove & refix exhaust pipe	Not Necessary	100.00 100.00	70.00 50
7		Remove & refix rear trim board & garnish Check rear wiring system		100.00 50.00	80.00 30
3		Remove & renew reverse sensor Spray anti rust on affected area	14 79	80.00 120.00	20.00 / 60.00 20/ 60.00 30/
commen	ded cost	of lump sum repair	Grand total	10,252.03	8,212.23
its pre-a	accident o	condition)			6,600.00

Adjustment/Recommendations

We have thoroughly inspected each and every item on the estimate against the physical damage found on the vehicle and we have listed the breakdown of our finding and our recommendation.

The repairer has agreed to undertake the job at a lump sum of \$6,600.00 on a contractual basis. Under normal circumstances, the repair period would be about 6 (Six) working days. P- 2051-52 N- 64 L- 1470 3585-52 5 Peper days

Yours faithfully, Constant Appraiser Services

Lim Yong Tian (Sebastian)

Licensed Appraiser

Adv. Dip. In Mechanical Engineering (AUS) = 2850 MSAAA

L/5-2868-41

Page 3



51 UBI AVE 1, #01/02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 6256 3561 FAX: (065) 6256 4315

Your Ref: 19.26222 PD-O

Date: 02nd September 2019

Our Ref: CS1/LAW19015112/Eyd3s2

M/s AXA Insurance Pte Ltd

c/o Seah Ong & Partners LLP 36 Robinson Road #12-03 City House Singapore 068877

Dear Sir / Madam,

EVALUATION REPORT (PAPER SURVEY) OF ACCIDENT VEHICLE NO: SJS 6237B INSURED VEHICLE: SBR 567M ACCIDENT DATE: 23/11/2018

We thank you for your instruction on 25/08/2019.

We acknowledge receipt of the following documents:-

- a) Automobile Inspection Report of SJS 6237B from M/s Constant Appraiser Services.
- Final Repair Bill of SJS 6237B from M/s Toh Painting & Services Pte Ltd.
- Singapore Accident Statement of Vehicles SJS 6237B and SBR 567M.
- d) Damaged vehicle photographs of SJS 6237B.

Based on the documents received from you, we have evaluated the damages of the vehicle and have the following comments:-

Information Recorded: -

Registration Number : SJS 6237B

Year of Registration : Mazda 2
Chassis Number : 2009

Chassis Number : JM0DE10Y190134358 Engine Capacity : 1498 cc

- We recommend that the repairs of the entire damage require about ____5 (Five)_ days to complete.
- 3. We hereby provide our recommendations on the cost of repair to the damaged vehicle as stated in the following page.



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 2

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SJS 6237B

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)	
	REPLACEMENT OF PARTS				
1	TAILGATE	DENTED / BUCKLED	911.10	911.10	
1	TAILGATE LOCK	BENT / JAMMED	202.10	202.10	
1	TAILGATE LOCK CATCH	NOT NECESSARY	24.50		
1	TAILGATE OUTER OPENING SWITCH	BROKEN	177.20	177.20	
1	TAILGATE WEATHERSTRIP	DISTORTED	160.50	160.50	
1	TAILGATE EMBLEM LOGO	NECESSARY	58.20	58.20	
1	TAILGATE EMBLEM MAZDA 2	NECESSARY	55.50	55.50	
1	TAILGATE GLASS MOULDING	NECESSARY	97.20	97.20	
- 1	TAILGATE WIPER MOTOR	NOT NECESSARY	193.30		
2	TAILGATE RUBBER STOPPER @ \$10.80	NOT NECESSARY	21.60		
- 1	TAILGATE INNER HANDLE	SERVICEABLE	14.20		
2	TAILGATE DAMPER @ \$89.90	NOT NECESSARY	179.80	1	
2	TAILGATE HINGE @ \$76.20	TO REPAIR SEE LABOUR	152.40		
2	TAILLAMP @ \$728.00	NOT NECESSARY	1,456.00		
2	TAILLAMP PANEL @ \$145.60	NOT NECESSARY	291.20		
2	TAILLAMP LOWER BRACKET @ \$78.30	NOT NECESSARY	156.60		
1	REAR BUMPER	DENTED / BROKEN	850.80	850.80	
2	REAR BUMPER RETAINER @ \$25.90	BROKEN	51.80	51.80	
1	REAR BUMPER REINFORCEMENT	NOT NECESSARY	456.93		
2	REAR BUMPER UNDER BRACKET @ \$5.10	NOT NECESSARY	10.20		
1	REAR LICENCE PLATE LAMP @ \$53.10	NOT NECESSARY	106.20		
1	REAR END PANEL	TO REPAIR SEE LABOUR	380.20		
1	REAR END PANEL GARNISH	NOT NECESSARY	73.30		
1	REAR COMPARTMENT TOP BOARD	SERVICEABLE	296.60		
2	REAR FENDER INNER TRIM @ \$359.00	NOT NECESSARY	718.00		
1	EXHAUST PIPE	TO REPAIR SEE LABOUR	651.20		
2	EXHAUST PIPE MOUNTING @ \$33.30	SERVICEABLE	66.60		
1	REAR FENDER AIR VENT LH	NOT NECESSARY	46.80		
	LESS 20% DISCOUNT		-1,572.00	-512.88	
			6,288.03	2,051.52	

Report Ref No. CS1/LAW19015112/Eyd3s2



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 (\$)
	SPECIAL NETT ITEMS			
1	TAILGATE GLASS SEALANT (SN)	NECESSARY	100.00	40.00
1	SET REAR END PANEL GARNISH (SN)	NOT NECESSARY	22.00	
2	REAR FENDER INNER TRIM CLIP @ \$34.00 (SN)	NOT NECESSARY	68.00	0
1	SET REVERSE SENSOR (SN)	NOT NECESSARY	250.00	15
1	REAR LICENCE PLATE (SN)	NOT NECESSARY	45.00	l :-
1	EXHAUST CHROME PIPE (SN)	SERVICEABLE	165.00	
1	SET TAILGATE INNER TRIM CLIP (SN)	NECESSARY	24.00	24.00
			674.00	64.00
	LABOUR			- COLUMNIA
	REPAIR & REPLACE REAR DAMAGED PARTS. INCLUSIVE OF THE REPAIR OF TAILGATE HINGE, REAR END PANEL AND EXHAUST PIPE.		1,400.00	600.00
	SPRAY PAINT AFFECTED AREA.		1,200.00	600.00
	REMOVE & REFIX TAILGATE GLASS.		140.00	120.00
	REMOVE & REFIX TAILGATE MECHANISM.		100.00	50.00
	REMOVE & REFIX EXHAUST PIPE.	NOT NECESSARY	100.00	
	REMOVE & REFIX REAR TRIM BOARD & GARNISH.		100.00	30.00
	CHECK REAR WIRING SYSTEM.		50.00	20.00
	REMOVE & RENEW REVERSE SENSOR.		80.00	20.00
	SPRAY ANTI RUST ON AFFECTED AREA.		120.00	30.00
			3,290.00	1,470.00
	GRAND TOTAL		10,252.03	3,585.52

RECOMMENDED COST OF LUMP SUM REPAIRS	2,850.00
(TO ITS PRE-ACCIDENT CONDITION)	

Report Ref No. CS1/LAW19015112/Eyd3s2

CHEN TSUE YEE

Automotive Assessor

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 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.