1110/01/11	kalun		ASSI	GNMEN	T (Office)			
From (Person)	Jenny	Lew	of	001	. 22		ate/Time:	10.9.19
Estimated Cos	st:			E	Bill to:			
To Inspect Ve			6851K	MV / CS		Insured:	skz	2365 S
at Workshop of)2		Tel:	654466	89
Policy No: 1	The state of the s				Claim No:			
Sum Insured:					Excess:			
Make of Veh: (Client's Record) CA / REV / REP. / REV 24 HRS				1	D.O.A. 9-9-2019 H.O.F. Endorsement. Vehicle IN JOUT			
	A 11 11	EV 24 HRS 1.450. m	1	ulacted:	Wee Dek	· V	/ 1	Control Circumstance
CA / REV Date/Time: /	A 11 11	1.45p.m	Person Cor	Section 100	Wee Dek	V	/ 1	Control Circumstance
Date/Time: /	0.9.19	1.45p.m truction (Person Cor	ntacted:	Wee Dek	V	/ 1	Control Circumstance
Date/Time: /	Action/Ins	1.45p. m truction (Person Cor	Section 100	Wee Dek	V	/ 1	Control Circumstance
Date/Time: /	Action/Ins	1.45p. m truction (Person Cor	Section 100	Wee Dek	V	/ 1	Control Circumstance

REF:	
ameyr: Kalvin	
AS	SIGNMENT
From: Date:	Veh Nó: SHC 6851K Yr Regn: Dec, 2515
Estimate(Cost:	Type: M.Car / M.Cycle / Bus / Van / Lorry / Tali / Prime Mover /
OD ITP INS ITP RES / OD RES / EVA / INV / MV	Truck / Trailer or
To Insped Vehicle No:	Make: - KIA Opting c.c 1685.
at Workstop m/s	Colour Silve NC: Insteed / Std / NI / NA
of	Sp.Reading 4/6532 T/Radio; Insurged / Std / NI / NA
Insured:	Eng/No:
Policy No.	CINO: ICNAGA 4/4 MF5 64297 x
Claims No.	Gen. Cond: Good / Fair / Poor / Burnt
Sum In swed: Excess:	Steering: Inorder / Jammed / Leaked / Burnt or
(Client's Record)	Brake: Inorder / Jammed / Leaked / Burnt or
Make of Veh:	Modi: Nil / S/Rim / STD Rim or
252	Tyre Size; F: 201/61116
(Policy Condition)	R:
Remark: The veh had commenced its N/S O/S	
repair at the time of inspection.	TOYOTYOKO OF Marxis
Ball or Market Value:	Front Rear
IDAC Accident Rport: Consistent? : Yes or No	R/Bal. 7 mm R/Bal. 2 mm
GIA / PR Seen; Consistent? : Yes or No	L/Bal. 7 mm
Est. Repairs: days Res.: Yes or No	D.O.A. 9/9/19 D.O.I. 1-/9/19
Lum Sum: % 3 Val.: Yes or No	Survey held at Preside
	Des. of Damages : Frt / Rear / O/S / N/S / U/C / Rooftop or
CA / REV / REP. / 24 HRS Vehicle: IN / OU	(, -/
Date:Person Contacted:	The U/C / Chassis frame / Body Structure affected due to collision.
Date / Time Action / Instruction	
13/9/19 Cland c/s \$ 1000 / 2/95.	(Red: 2482.90; 71%) 402
	42
	RECEIVED 1 3 SEP 2019
• ;;	
	1 2
Date/Time, File Pass 10? : Prell. Report	Days Of Repair:2
1) 13 9 Typist : Final Report	Resurvey No. of Trip: Survey Fee: 190
Date/Time, File Return to?	Transportation: 60
2) Add Fe	
	: Interview (\$) Photos
Report Format:	Tech Invs (\$) Others
Lump (S) m / 1.B.1: (S 1000)	- viveer ena (\$
9	TOTAL 352

(08/11/13)



United Overseas Insurance Limited 3 Anson Road #28-01 Springleaf Tower Singapore 079909 Tel (65) 6222 7733 Fax (65) 6327 3869 / 6327 3870 Email: ContactUs@uoi.com sg uel.com.sg Co. Reg. No. 197100152R

Premier Automotive Services Pte Ltd To:

Attn:Goh Wee Dek

Fax: 62141511

From:

Jenny Lew

Fax: 63273869

Our ref: SKZ2365S

(DHOM120038811900)

Date:

10.9.2019

Yr ref : SHC6851K

FACSIMILE MESSAGE

WITHOUT PREJUDICE

REQUEST FOR PRE-REPAIR SURVEY - SHC6851K ACCIDENT INVOLVING SKZ2365S AND SHC6851K ON 09.09.2019

We refer to your email dated 10.09.2019.

Pursuant to the amended Pre-action Protocol for Non-Injury Motor Accident (NIMA), we enclose a list of our Surveyors, for your attention.

In this case you have proposed to appoint M/s LKK Auto Consultants Pte Ltd from our list, to conduct the pre-repair survey on without prejudice basis.

Please forward us a copy of the estimated cost of repair for our reference.

Please seek your client's instruction for the repair after the inspection has been completed.

We reserve all our rights in this matter.

Thank you.

Regards

Jenny Lew Claims Dept

cc. LKK Auto Consultants Pte Ltd

Fax: 62564315 Attn: Shiau Chan

For your immediate attention.

fy

Text size + -

Enquire Transaction History

Transaction History Details

Log Date/Time:

04 Dec 2015 / 09:25:25

Receipt No:

AACCK001-AX239-151204-000016

Asset Type:

Vehicle

Transaction Amount:

\$68,285.00

Asset ID:

SHC6851K

Channel:

AA Counterless - CYCLE & CARRIAGE KIA PTE LTD

Transaction Type:

Business Transaction Reference No.:

01.02 Register New Vehicle (AA)

20151204092525149152

SHC6851K

Vehicle No.: Vehicle Type:

H10 - Public Transport Taxi (Motor Car)

Vehicle Attachment 1:

Air-Con (Taxi)

Vehicle Attachment 2:

Vehicle Attachment 3:

Vehicle Scheme:

Taxi (Company)

First Registration Date: 04 Dec 2015

Original Registration

04 Dec 2015

Vehicle Make: Vehicle Model:

OPTIMA 1.7(A) DIESEL

Chassis No.:

KNAGM414MF5642974

Engine No.:

D4FDFH314210

Motor No.:

Trailer Chassis No.:

Diesel

Propellant:

Passenger Capacity: Engine Capacity:

1685

Power Rating:

Unladen Weight:

1584

Maximum Laden Weight:

2050

Silver

Primary Color:

Secondary Color: Manufacturing Year:

2015

Open Market Value:

\$21,913.00

Minimum PARF Benefit: \$13,607.00

PARF Eligibility:

No. of Transfer:

0

Effective Ownership Date/Time:

04 Dec 2015 09:25:25

COE No.:

2015120401003362K

COE Expiry Date:

03 Dec 2023

COE Bid Category:

Actual QP/PQP Paid Amount:

\$45,466.00

Lifespan Expiry Date:

03 Dec 2023

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

Fax Number Contact Number

EMail Address

- 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.
- 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,
- 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	09/09/2019 10:47
Date Of Accident	09/09/2019 10:00
Exact Location Of Accident	MOUNTBATTEN ROAD AFTER NICOLL HIGHWAY
Country/State of Loss	SINGAPORE
	ETAILS OF OWN VEHICLE
/ehicle Registration Number	SHC6851K
Insured/Policyholder	
Name Of Registered Owner	PREMIER TAXIS PTE LTD
Co Reg No	200304975H
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	OFFICE-62148880
Vehicle Particulars	
Manufacturer	KIA
Model	OPTIMA-1.7 D (A)
Exact Purpose for which vehicle was being used at time of accident	HIRED & REWARDS
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	NTUC INCOME INSURANCE CO-OPERATIVE LTD
Type Of Coverage	THIRD PARTY
Fleet Policy	YES
Policy Number	5107202885
Cover Note Number	
Driver	
Name of Driver	GOH ENG KIM
NRIC No	S1358432Z
Date Of Birth	05/02/1959
Occupation	OUTDOOR
Date Of Driving Pass	10/01/1977
Driving Experience	42 YEARS AND 7 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-93248988
F. N. L.	

NOEMAIL

Address

BLK 307C #11-453 ANG MO KIO AVE 1

Postcode

563307

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured

Vehicle Registration Number of Driver's Own

Vehicle

OTHER - HIRER

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)

hvolved in the accident

2

Was any body injured in the Accident?

NO

Was any injured conveyed to hospital by

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?

NO

If Yes, Please state which Police Station

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

BOTH VEHICLES - NO PAX

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

NO

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

SKZ2365S

Vehicle Make/Model/Colour

NISSAN VEH. B

Details Of Properties Vehicle Category

PRIVATE CAR

Name of Driver

MR LAI

NRIC/Passport Number

Contact Number

97235012

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

1

Sketch Plan Pg. 1

SKETCH PLAN

IMPORTANT NOTICE

- 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.
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- 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)
 - (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
 - 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:

n 9 SEP 2019

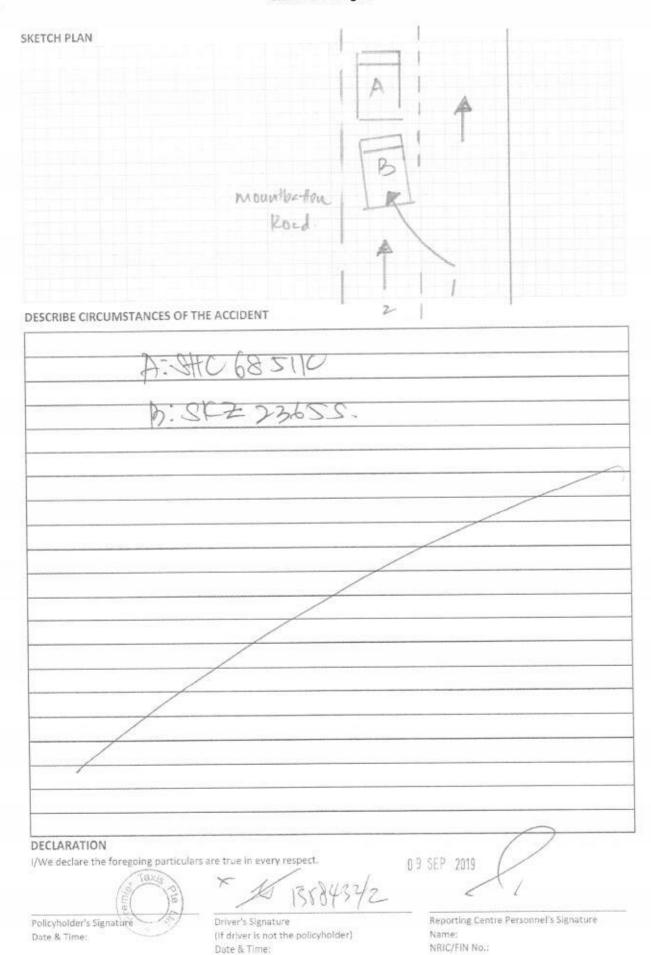
Driver's Signature (if driver is not the policyholder)

Name:

Reporting Centre Personnel's Signature

NRIC/FIN No.:

Sketch Plan Pg. 2



Page 4 of 13

Sketch Plan Pg. 3

Describe Circumstance of the Accident.

ON 09/09/2019 @ 1000HRS, I WAS DRIVING MY TAXI (SHC 6851 K) - TRAVELLING ALONG MOUNTBATTEN ROAD AFTER NICOLL HIGHWAY IN LANE 2.

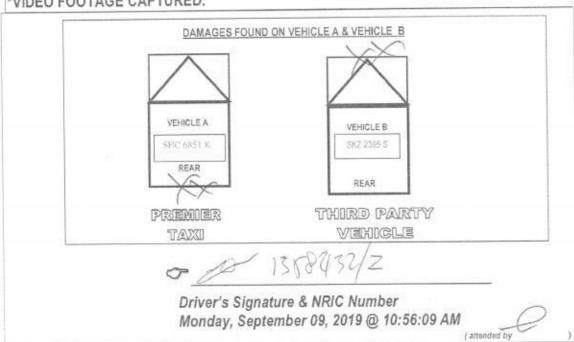
WHILE I WAS MOVING STRAIGHT AHEAD – WITHIN MY LANE, SUDDENLY I FELT AN IMPACT FROM THE REAR.

WHEN INSPECTED, I DISCOVERED THAT VEHICLE B (SKZ 2365 Z - NISSAN X-TRAIL) WHICH WAS INITIALLY IN LANE 1 - HAD COLLIDED ONTO THE REAR OF MY TAXI.

DUE TO THE IMPACT, MY TAXI HAD DAMAGES ON THE REAR PORTION & VEHICLE B HAD DAMAGES ON THE FRONT PORTION.

NO INJURY INVOLVED. NO PASSENGERS ONBOARD BOTH VEHICLES.

*VIDEO FOOTAGE CAPTURED.



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.
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 - (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
- 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.

BILLIA

Policyholder's Signature

Date & Time:

Driver's Signature

(If driver is not the policyholder)

0.9 SEP 2019

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:

Describe Circumstance of the Accident.

ON 09/09/2019 @ 1000HRS, I WAS DRIVING MY TAXI (SHC 6851 K) - TRAVELLING ALONG MOUNTBATTEN ROAD AFTER NICOLL HIGHWAY IN LANE 2.

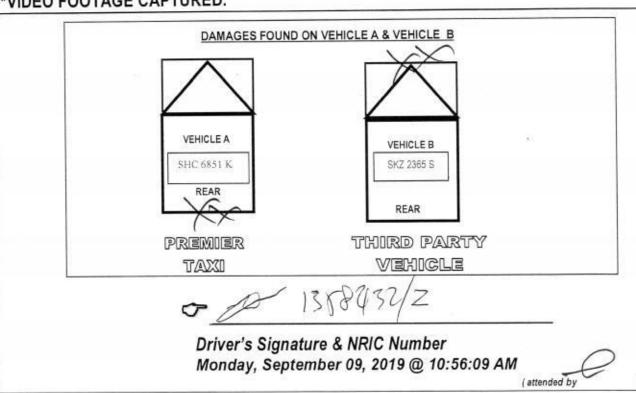
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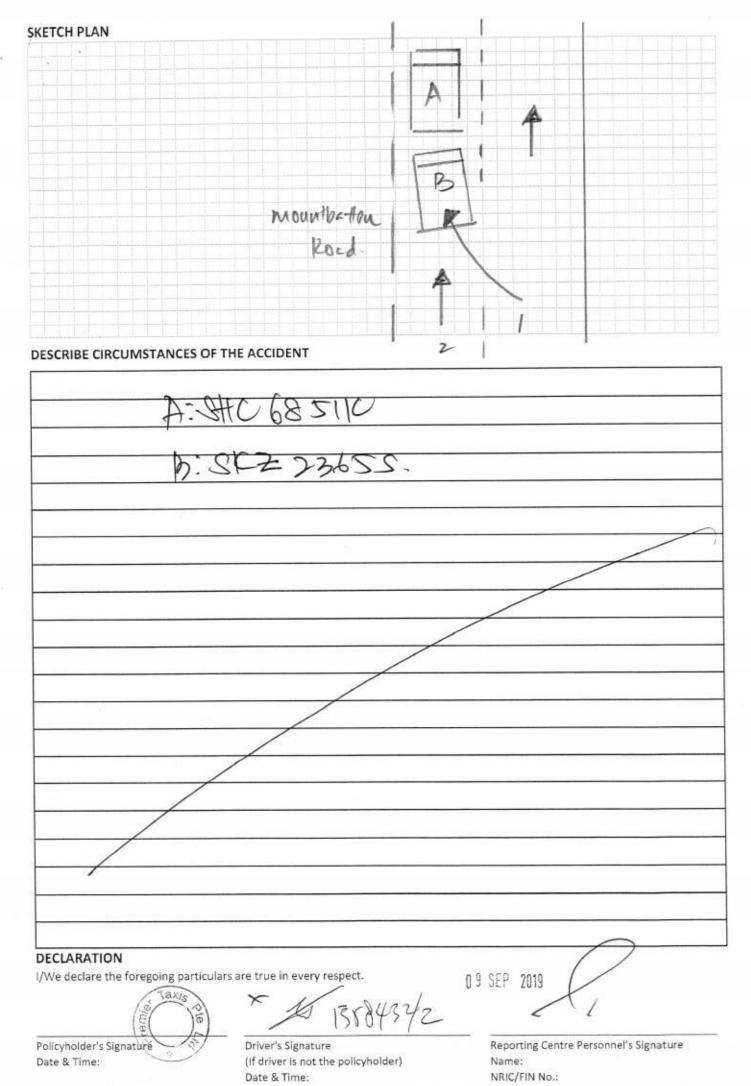
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NO INJURY INVOLVED. NO PASSENGERS ONBOARD BOTH VEHICLES.

*VIDEO FOOTAGE CAPTURED.





GIARME SteachFlanForm VS

PREMIER AUTOMOTIVE SERVICES PTE LTD

23 CHANGI SOUTH AVENUE 2 #01-02 SINGAPORE 486443

TEL: 65446676 / 65446689 FAX: 62141511 CO. REG:200707743D GST REG:200707743D

9-Sep-19

ESTIMATE REPAIR BILL FOR KIA OPTIMA REGN NO: SHC 6851 K

1 pc	Rear bumper _ Juhal	\$	696.00
1 pc	Rear bumper lower cover	\$	206.00
2 pcs	Rear bumper side bracket o/s & n/s @ \$29.00 ×	\$	58.00
1 pc	Rear bumper inner sponge	\$	114.00
1 pc	Rear bumper reinforcement	\$	607.00
2 pcs	Rear bumper stay o/s & n/s @ \$53.00 大 5~	\$	108.00
2 pcs	Rear bumper reinforcement lower bracket @ \$18.00 x	\$	36.00
2 pcs	Rear bumper reinforcement upper bracket @ \$18.00 × 5~	\$	36.00
2 003	near samper , amount appear	\$	1,861.00
	Less 10%	\$	186.10
		\$	1,674.90
S/NETT 1 set 1 set	Rear bumper clips Reverse sensor Sundry	\$ \$	48.00 280.00 200 50.00 X
	To dismantle / replace reverse sensor to new bumper and reset to the same	s	120.00
	To dismantle / refit the inner garnishes, inner linings, inner trims, cushion seat, carpet, etc to facilitate repairs.	\$	180.00
	To labour charge for dismantle and renew the accident damaged parts. Including knock-out, straighten, repair, reshape and adjust of the end panel, etc.	\$	20° 680.00
	To putty and spray painting on rear bumper, end panel	\$	180 40 0.0 0
	To apply rustproofing on the repaired and replaced panels.	\$	3,482.90
	(ALL THE REPAIR COSTS ARE SUBJECTED TO GST)		

THE ABOVE ESTIMATED COST OF REPAIR DO NOT INCLUDE ANY UNFORESEEN DAMAGES.

Hallah Clery

(0/9/9 1705L

2/075

His Report photo



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 Interna	ationale Des Experts En Autom	obile
JNITED OVERSEAS II	NSURANCE LTD	Ref : CS/UOI1901600	05/K1tf3n2
3 ANSON ROAD #28-01 SPRINGLEAF TOWER SINGAPORE 079909		Date: 16-09-2019 Code: UOI2	
	Policy Particula	rs :- THIRD PARTY CLAI	M
Insured Veh.	SKZ 2365S	Veh. Inspected	SHC 6851K
Policy No.	DHOM120038811900	Coverage (\$)	0.00
Claim No.		Excess (\$)	0.00
Assign From	JENNY LEW	Assign Date	10/09/2019
2.	Vehicle Pa	articulars & Condition	
Make & Model	KIA OPTIMA	c.c	1685
Engine No.	HIDDEN	Year of Reg.	2015
Chassis No.	KNAGM414MF5642974	Colour	SILVER
Odometer	410532	Steering	IN ORDER
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
General	FAIR		
3.	Con	ditions of Tyres	
	Size	Make	Balance
R/H Front Tyre	205/65 R16	MAXXIS	7 mm
L/H Front Tyre	205/65 R16	MAXXIS	7 mm
R/H Rear Tyre	205/65 R16	MAXXIS	7 mm
L/H Rear Tyre	205/65 R16	MAXXIS	7 mm
4.		iption of Damages	
THE VEHICLE SU	ISTAINED DAMAGES AT THE	REAR O/S PORTION.	
DAMAGES SEE D	DETAILS.		
5.	Gen	eral Information	
Accident Date	09/09/2019	Inspection Date	10/09/2019
Survey held at	PREMIER AUTOMOTIVE S	ERVICES PTE LTD	
	23 CHANGI SOUTH AVENU	JE 2 #01-02 SINGAPORE 486	6443
5a.		Remarks	
A)THE INSPECTI B)IN ACCORDAN	ON WAS CONDUCTED ON A ICE TO YOUR INSTRUCTION	"WITHOUT PREJUDICE" BAS S, WE HAVE NOT AUTHORI	SIS. SED REPAIRS.
5b.	Estim	ate Days of Repair	
ESTIMATED NO	RMAL PERIOD FOR REPAIR:	2 Working Da	ys



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. SHC 6851K

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	REAR BUMPER	DEFORMED	696.00	696.00
1	REAR BUMPER LOWER COVER	SERVICEABLE	206.00	-
2	REAR BUMPER SIDE BRACKET O/S & N/S @\$29.00	SERVICEABLE	58.00	
1	REAR BUMPER INNER SPONGE	SERVICEABLE	114.00	
1	REAR BUMPER REINFORCEMENT	SERVICEABLE	607.00	
2	REAR BUMPER STAY O/S & N/S	SERVICEABLE	108.00	
2	REAR BUMPER REINFORCEMENT LOWER BRACKET @\$18.00	SERVICEABLE	36.00	-
2	REAR BUMPER REINFORCEMENT UPPER BRACKET @\$18.00	SERVICEABLE	36.00	-
	LESS 10% DISCOUNT		-186.10	-69.60
			1,674.90	626.40
	SPECIAL NETT ITEMS			
1	SET REAR BUMPER CLIPS (SN)	NECESSARY	48.00	48.00
1	SET REVERSE SENSOR (SN)	SHORTED	280.00	200.00
1	SUNDRY (SN)	NOT NECESSARY	50.00	
	A		378.00	248.00
	LABOUR			
	TO DISMANTLE/REPLACE REVERSE SENSOR TO NEW BUMPER AND RESET TO THE SAME.		120.00	30.00
	TO DISMANTLE/REFIT THE INNER GARNISHES,INNER LININGS,INNER TRIMS,CUSHION SEAT,CARPET,ETC TO FACILITATE REPAIR.	NOT NECESSARY	180.00	
	TO LABOUR CHARGE FOR DISMANTLE AND RENEW THE ACCIDENT DAMAGED PARTS.INCLUDING KNOCK-OUT,STRAIGHTEN,REPAIR,RESHAPE AND ADJUST OF THE END PANEL,ETC.		650.00	200.00
	TO PUTTY AND SPRAY PAINTING ON REAR BUMPER, END PANEL.		400.00	
	TO APPLY RUSTPROOFING ON THE REPAIRED AND REPLACED PANELS.	NOT NECESSARY	80.00	
			1,430.00	410.00
	GRAND TOTAL		3,482.90	1,284.40

RECOMMENDED COST OF LUMP SUM REPAIRS	1,000.00
(TO ITS PRE-ACCIDENT CONDITION)	





Report Ref No. CS/UOI19016005/K1tf3n2

KALVIN ANG WEI KUN

Automotive Assessor / Investigator

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.