Trons	Dale	Vehillo SH 7942T	Tr Roya	2015
Estimated Cost:		Type: M.Car / M.Cycle / Bus / V		er /
OD/TP/WS/TPRES	OD RES / EVA / INV / MV	Truck / Trailer or		
To Inspect Vehicle No.		Make Hyundai i A	0.0	1685
at Workshop min.		Colour Blue	A/C: Insured / S	ld/NI/NA
of		Sp.Reading 656676	T/Radio: Insured / S	Std / NI / NA
manual SGU 2403	3P	Eng/No:		
Policy No.		CINO: KMHLB4IVMFI	1068960	
Thomas the MT 1	066675-002 Excess	Gen Cond. Good / Enir Poor /	Burnt	
Sim Insured .	L'xcess.	Steering Inorder Dammed / Le	aked / Burnt or	
(Client's Record)		Brake: Amordey/ Jammed / Le	aked / Burnt or	
Make of Veh.		Modi: NII / S/Rim: (STD A/R	inplu	8
		Tyru Sizu F: 205/6	OR16 /	
(Policy Candition)	**	R:		
Remark. The veh had co	mmenced its N/S	O/S BS / DUN / EXNOVA / GY / FS / I	JZA / MIC / OHTSU / PIR / SI	IMI /
repair at the tir	ne of inspection.	TOYO/YOKO OI NESS		2.011.1
Ball or Market Value:	-	Front	Roar	
IDAC Accident Rport:	Consistent? Yes or No	R/Bal. 7 / nini	MBal.	Tima
GIA / PR Seen	Consistent? Yes or No	L/Bal 7 mm	l flat	1001
Est. Repairs. 2	days Res. Yes or No	D.O.A. 12/10/2019	00141101	
Lum Sum:	$^{10}_{20}$ 3 Val. Yes or No.	Survey held at	ort delgro (Loyong	)
CA / REV / REP. /	24 HRS Vehicle, IN	OUT Frt WIS		10
Date: Pe	rson Contacted	The U/C / Chassis frame / E		to collision
MO SGU SH L/S:\$	Policy 2403P=X 1942T: NBA/MSG19015059 1500 = 2 repartags CP Arm on 23/10/19	,	NTUL) (4)S	
Districtions from these row.		'ED 2 5 OCT 2019		
Only backer	: Preli. Report	Days Of Repair: 2		
Daloffine fee Return to?	: Final Report	Resurvey No. of Trip:	Survey Fee:	160
7)	Add	Fee: Site Insp (\$	) 1(+RD) 10	
		Interview (\$	17603	
Report Format:	7/	Foch this (\$	1 Ultiera	
Lump Sum / I.B.T. (\$	1900	:Weekend (\$	y .	

160

TP Claims against NTUC Income: Follow-Through Survey

Date: 23/10/19

S/No	Income Reference	Claimant (Owner / Taxi Company)	Claimant Vehicle No.	Income Vehicle No.	Date of Accident	Time of Accident	ŭ	Estimate
1	Σ	COMFORTDELGRO ENGINEERING PTE LTD	SH 9922M	SLW 4498H	12/10/2019	20:10	s	2,144.80
2	MT/1066675-002	COMFORTDELGRO ENGINEERING PTE LTD	SH 7942T	SGU 2403P	12/10/2019	13:20	s	2,622.56
3	MT/1067109-002	COMFORTDELGRO ENGINEERING PTE LTD	SHA 2040X	SLW 6921P	15/10/2019	19:50	s	2,419.06
4	MT/1067106-002	COMFORTDELGRO ENGINEERING PTE LTD	SHA 7379L	SJV 3669S	11/10/2019	21:25	\$	4,953.16

**Enquire Vehicle Insurance Details** 

Incident Date Time - Search Status Insurance Company Code

Insurance Company Name

SGU2403P

12 Oct 2019 / 13:20:00

Successful

N12

NTUC INCOME INS CO-OP LTD

Previous

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 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.

ACC		

Date Of Report 14/10/2019 10:15

Date Of Accident 12/10/2019 13:20

Exact Location Of Accident BLK 708 CLEMENTI WEST ST 2 OPEN CARPARK

Country/State of Loss SINGAPORE

### **DETAILS OF OWN VEHICLE**

Vehicle Registration Number SH7942T

### Insured/Policyholder

Name Of Registered Owner COMFORT TRANSPORTATION PTE LTD

Co Reg No 199303821R

Email Address FLEETSAFETY@CDGTAXI.COM.SG

Mobile Phone No

Alternative Phone No OFFICE-65508768

### Vehicle Particulars

Manufacturer HYUNDAI

Model 140

Exact Purpose for which vehicle was being used at time of accident

Are you claiming under your own insurance policy

for repair to your vehicle?

NO

TAXI

If No, Please state action to be taken

THIRD PARTY

Vehicle Category

**Insurance Company** 

Name of Insurance Company INDIA INTERNATIONAL INSURANCE PTE LTD

Type Of Coverage THIRD PARTY FIRE AND/OR THEFT

Fleet Policy YES

Policy Number MCOM0015

Cover Note Number

### Driver

Name of Driver CHONG POH LIAN

 NRIC No
 \$1812903E

 Date Of Birth
 12/06/1967

 Occupation
 OUTDOOR

 Date Of Driving Pass
 04/07/1996

Driving Experience 23 YEARS AND 3 MONTHS

Gender MALE

Mobile Number (LOCAL) +65-96169088

Fax Number

Contact Number

EMail Address LUCKYCHONG1@GMAIL.COM

Address

BLK 154 LORONG 2 TOA PAYOH #20-618

Postcode

310154

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 - TAXI DRIVER

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

involved in the accident

Was any foreign vehicle involved in this accident?

Number of vehicles (including own vehicle)

2

NO

Was any body injured in the Accident?

NO

Was any injured conveyed to hospital by

NO

ambulance?

YES

Was any other material or property damaged? I have been approached by unknown person(s)

NO

soliciting/offering accident claims assistance. 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

PLS REFER TO ATTACHED / Type Of Accident: 3P REVERSE

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

YES

Remarks/ Reasons:

Was there any audio recorded?

NO

**DETAILS OF OTHER VEHICLE PROPERTY 1** 

Vehicle Registration Number

SGU2403P

Vehicle Make/Model/Colour

**Details Of Properties** Vehicle Category

PRIVATE CAR

Name of Driver

MUHAMMAD HAKKIM BIN ROSLAN

NRIC/Passport Number

Contact Number

83366255

Address

Postcode

Insurance Company Name

NTUC INCOME INSURANCE CO-OPERATIVE LTD

Nature Of Damage

RIGHT WING MIRROR

No. Of Passenger (Including Driver)

### Sketch Plan Pg. 1

### 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.
- 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.
- 5. 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:
  - (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.

COMFORT TO INSPORTATION OF LEGISLATION OF REGUND 199303821R

Policyholder's Signature

Date & Time:

houng

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

Date & Time:

Reporting Centre Personnel's Signature

Name: Fully

GIARIAC SketchFlinForm, V3

1.7

### Sketch Plan Pg. 2

SKETCH PLAN DESCRIBE CIRCUMSTANCES OF THE ACCIDENT I was to doing along the ear park in BIK 708 front stationary Kar 1 dishe pus a this cur revene Kusck onto 0 There is Video Fodage on the Scene. board DECLARATION I/We declare the foregoing particulars are true in every respect. COMEGRI TRANSPORTATION (TELLID) CO. REG. NO. 19930382 IR Policyholder's Signature Driver's Signature Reporting Centre Personnel's Signature Date & Time: (If driver is not the policyholder)

Date & Time:

GMRNAC ShatchPlanForm, 93

Page 4 of 21

NRIC/FIN No .: /

















## COMFORTDELGRO ENGINEERING

A member of COMFORTDELGRO

### ComfortDelGro Engineering Pte Ltd

205 Braddell Road Singapore 579701 Mainline + 65 6383 6280 Facsimile + 65 6280 9755

Workshops 58 Loyang Drive Singapore 508969 383 Sin Ming Drive Singapore 575717 45 Pandan Road Singapore 809286

24 Senoka Loop Singapore 758156 7 Sungei Kadut Way Singapore 728791 501 Yahun Industrial Park A Singapore 76873

Date/Time2: 0014.30002019 11:38 Page: 1

JOB CARD ARC Repair TP(CLSO)1 Team: Sales Order: JC NO.: 305340992 REGN NO.: SH 7942T STOMER MILEAGE COMFORT TRANSPORTATION PTE LTD VMS FUEL MAKE: 7010045 HYUNDAI STOMER NO. 383 SIN MING DRIVE E.....F 13.10.2019 08:40 MODEL Singapore SINGAPORE 575717 I - 4065508755 YR OF MANU. 05. 2015 (R) TARGET DATE (P) CHASSIS CODE KMHLB41UMFU068960 COMPLETION DATE/TIME: GOUNT CARD NO.

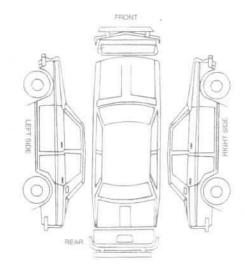
JOB DESCRIPTION

Accident Date: 12.10.2019 NATURE: 3P 12.10.2019

S/NO

LABOR CODE

DESCRIPTION



ECKED & PASSED OUT BY:	,		
SERVICE ADVISOR			CUSTOMER'S SIGNATURE
wiedgement Slip		常 Exit Pass	
SH 7942T	CHIANG	Vehicle No.: SH 7942T	
of Service Advisor	Signature/Date	Name of Service Advisor	Date
returned to Service Reception upon collect	ion	To be kept by Security Guard	

### COMFORTDELGRO ENGINEERING PTE LTD

REPAIR ESTIMATE\*

VEHICLE NO: SH 7942T

MAKE

DATE 14/10/2019 10:02 Nfue

DDEL	: HYUNDAI i40		Cellar	4		
Qty	Parts Description/ Labour	Type	Unit Price	1)	Amount	
	Front Bumper Covers	1		\$	544.50	1
	Front Bumper Bracket Top (LH)			\$	22.40	l
	Front Bumper Bracket (LH) *			\$	24.60	ı
	Front Fender (LH) × (R)			\$	566.30	l
	Front Fender Shield (LH) >	7		\$	175.90	
	Front Fender Retainer ? Knn	)		S	24.60	l
	Front Wheel Rim (LH)			\$	325.30	L
	Front Wheel Hub Cap (LH)			\$	107.10	
	Front LH WING MITTON XMM (R)			3	107.10	
				-	4 =00 =0	3
	SUB TOTAL			\$	1,790.70	
	LESS 20%			\$	358.14	
	DISCOUNTED TOTAL			\$	1,432.56	3
						ı
						l
						ı
						l
						l
		T Sec				l
						l
						l
						l
	Labour Change					l
	Labour Charge		\$ 420		50000	8
	Panel Beating		3450	\$	560.00	2
	Spray Painting Charge			\$	500.00	1
	Tuff Kote		\$ 20	\$	50.00	6
	Frt Wheel Alignment		\$60	\$	80.00	
	TOTAL LABOUR		1 America	\$	1,190.00	
	ESTIMATE TOTAL		l man	\$	2,622.56	
			. Acholol			1
	LKK Auto Consultants hence notify		Ram (LKK)		173	2
	the Repairer of the following:		14/10/19 1230pm	6.	à LIS"	1
	To resurvey before/after spray painting     To deplay described a spray painting		repairdays: 2days	(L)	5)	ı
	To display damaged part(s) during resurvey     Parts prices are subject to confirmation		parasura malkkau	0.0	on	ı
	Third party survey is on a "Without Prejudice" basis		88622778 (HP)			ı
	<ul> <li>No illegal modification(s) is allowed</li> </ul>		88622110 (H.)		. 6	ı
	<ul> <li>Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company</li> </ul>			283	,8,56	
	Acknowledged by Repairer					
	Signature: Date:		1 .			
	This is an initial estimate based on a visual inspection of th	e above ve	chicle. The final repair q	uant	um will	
	be prepared after the vehicle is surveyed by a motor Survey	or appoin	ted by the insurance con	npan	y.	

OMFORTDELCRO

	Our Job Ref No : 305340992				ENGINEERING			
Our.	Job Re	f No :3	05340992		0			
Date		1	19/10/19		59 L	fortDelGro Engineering Pte Ltd byang Driva Singapore 508969 6546 8156		
FINA	LIZAT	ION FORM						
То	: _		LKK		Fax:			
Attn	:	0	PARA					
		: SH794	2T			12/10/19		
The	survey	and estimates of th	e repairs of the above-r	mentioned vehicle	are as follows	C-		
z	The	repair job shall bill to	o:	NTUC		SGU2403P		
2.	The	finalized amount sh	all be:					
	(a)	Spare Parts after	List discount					
	(b)	Labour Charges						
		Total for Part-By	-Part Repair Cost					
	(c.)	Lumpsum Repair	(if applicable)					
	(5.)	Total for Lumpsur	n repair cost after Less:					
		Final Lumpsum	Repair cost			\$1,500.00		
3.		nated normal period	, <del>-</del>		orking days.			
4.	We s work	hall treat the abov ing days	e amount as Correct a	ind Confirmed if	there is no re	ply from you within 7		
5.	Than	k you for your assis	tance.		e confirm the e			
			1					
		/				4		
	Signa	iture :		Si	gnature:	//		
	Name	: CHIANG		Na	ame :	Ram		
	Tel	62148314		Da	ate :	23/10/19		
	Fax	65468156						
For C	fficial	Use Only						
		Item	Amount	Document Attached Yes or No	Confirm By (Signature)	Remarks		
1. Re	ental R	ate P/Day		YES				
2. Lo	ss of I	ncome Paid		N				
3. St	ırvey F	ees						
		rch Fee	7,49					
of	driver,	ees (on behalf if applicable)						
6 Ov	errun							
Rema	rks:							

# COMFORTDELGRO ENGINEERING

VEHICLE I	SH7942T	TYPE OF C:	TP
	NTUC	SURVEY B':	PARA
	305330992	DATE :	12/10/19

### SUPPLEMENTARY OF PARTS AND LABOUR COSTS

DESCRIPTION	QTY	ESTIMATE	\$	REMARK	(Ş
TYRE FRT/LH	1		216. 00	NETT	(S) Vi
					+

### COMFORTDELGRO ENGINEERING PTE LTD

Date: 18.10.2019 Time: 16:14:51

REPAIR ESTIMATE

Page: 1

COMPANY: THIRD PARTY'S CLAIMS (CAS)

CUSTOMER: 7010045

ADDRESS: COMFORT TRANSPORTATION PTE LTD

383 SIN MING DRIVE

SINGAPORE SINGAPORE 575717

65508755

JOB NO REGN NO : 305340992 : SH 7942T

MILEAGE

: 0000000000

MAKE

: HYUNDAI

MODEL DATE OF REGN

: I-40 : 14.05.2015

DATE/TIME IN

: 13.10.2019 08:40

ACCIDENT DATE

: 12.10.2019

JOB / PARTS DESCRIPTION

QTY IND UNIT-PRICE DISC% AMOUNT

PART REQUISITION

0001 04-01-0103-0578-G I40V2 COVER-FR BUMPER# 1 0.00 0.00

0.00

0002 04-01-0103-0658-G I40VC CAP ASSY-WHEEL HUB 1 0.00 0.00

0.00

0003 03-01-0103-0098-G I40VC WHEEL ASSY-STEEL 1 0.00 0.00

0.00

0004 T-205 WL-RP26 (I40/E220)WESTLAKE TYRE 2 1 0.00 0.00

0.00

SUB-TOTAL: 0.00

JOB NATURE

0000 PB

DATE:

LUMP SUM

1500.00

SUB-TOTAL : 1,500.00

TOTAL : 1,500.00

MVA NAME & SIGNATURE

AUTHORISED: YES / NO SURVEYOR NAME & SIGNATURE

DATE:



### **National Assessment Centre Services**

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6841 0055 FAX: 6841 6315





NTUC INCOME INSUF	RANCE CO-OPERATIVE LTD	Ref:	NS/INC1901811	16/Fqf3e2
73 BRAS BASAH ROA #05-01 NTUC TRADE 189556	ND UNION HOUSESINGAPORE	Date:	30-10-2019	
	Palling Padingland	Code:	INC4	
1. Insured Veh.	Policy Particulars SGU 2403P	_	nspected	SH 7942T
Policy No.	330 24001		age (\$)	0.00
Claim No.	MT/1066675-002	Exces		0.00
Assign From	111111000010 002	_	n Date	14/10/2019
2.	Vehicle Parti			
	Make & Model HYUNDAI I40			1685
Engine No.	HIDDEN	C.C Year o	of Reg.	2015
Chassis No.	KMHLB41UMFU068960	Colou		BLUE
Odometer	656676	Steeri		IN ORDER
Brakes	IN ORDER	_	cation	STANDARD ALLOY RIM
General	FAIR			SARAMAN AND SARAMA
3.	Conditi	ons of	Tyres	
	Size	Make		Balance
R/H Front Tyre	205/60 R16	WEST	LAKE	7 mm
L/H Front Tyre	205/60 R16	WEST	LAKE	7 mm
R/H Rear Tyre	205/60 R16	WEST	LAKE	7 mm
L/H Rear Tyre	205/60 R16	WEST	LAKE	7 mm
4.	Descripti	on of D	amages	
THE VEHICLE SU	STAINED DAMAGES AT THE FR	ONT AN	D N/S FRONT POR	RTION.
DAMAGES SEE D	ETAILS.			
5.	Genera	l Inform	ation	
Accident Date	12/10/2019	Inspec	ction Date	14/10/2019
Survey held at	COMFORTDELGRO ENGINEER	RING PT	E LTD	
	59 LOYANG DRIVE SINGAPORE 508969			
5a.	R	emarks		
	ON WAS CONDUCTED ON A"WIT CE TO YOUR INSTRUCTIONS, W			
5b.	Estimate	Days of	Repair	
ESTIMATED NOR	MAL PERIOD FOR REPAIR:		2 Working Days	



### **National Assessment Centre Services**

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933





Reg. No: 52983356E GST Reg. No. 20-0405911-H

### ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SH 7942T

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	FRONT BUMPER COVER	SCRATCHED	544.50	544.50
1	FRONT BUMPER BRACKET TOP (LH)	NOT NECESSARY	22.40	-
1	FRONT BUMPER BRACKET (LH)	NOT NECESSARY	24.60	-
1	FRONT FENDER (LH)	TO REPAIR SEE LABOUR	566.30	-
1	FRONT FENDER SHIELD (LH)	NOT NECESSARY	175.90	-
1	FRONT FENDER RETAINER	NOT NECESSARY	24.60	-
1	FRONT WHEEL RIM (LH)	DENTED	325.30	325.30
1	FRONT WHEEL HUB CAP (LH)	SCRATCHED	107.10	107.10
1	FRONT LH WING MIRROR (NPA)	TO REPAIR SEE LABOUR	-	-
	LESS 20% DISCOUNT		-358.14	-195.38
			1,432.56	781.52
	SPECIAL NETT ITEMS			
1	TYRE FRT / LH (SN)	CUT	216.00	129.60
			216.00	129.60
	LABOUR			
	PANEL BEATING. INCLUSIVE OF THE REPAIR OF FRONT FENDER (LH) AND FRONT LH WING MIRROR.		560.00	420.00
	SPRAY PAINTING CHARGE.		500.00	450.00
	TUFF KOTE.		50.00	20.00
	FRT WHEEL ALIGNMENT.		80.00	60.00
			1,190.00	950.00
	GRAND TOTAL		2,838.56	1,861.12

RECOMMENDED COST OF LUMP SUM REPAIRS	1,500.00
(TO ITS PRE-ACCIDENT CONDITION) (CONFIRMED)	

Report Ref No. NS/INC19018116/Fqf3e2

PARASURAM S/O SHANMUGAM

Asst. Automotive Assessor

K.K.LAU CPT(RET)

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

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.