

INS. CASE OWNER:

ASSIGNMENT

Surveyor: ADRIAN

DOI: 14/11/2019

Date / Time: 14/11/2019

Registered in Morimen:

Pre-assign / CCU / FTE



Insured Vehicle No. SKS 1702X

Claim No.:

Name of Insured MS LAW MUN SEE CLAIRE

Policy No.:

DMPCSN3021981900

Insured Tel No. HP:

Make / Model:

VOLVO V40 D2 A/T ABS D/AIRBAG 2WD

Excess Sec II :S\$ D.O.A: 07/11/2019 14:55

Place of Accident:

DELTA RD BEFORE NATHAN RD

Is driver the owner? (YES / NO) Nature of Accident:

If NO, Driver Name / Age: LIU YIZONG

OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO

Driver Tel No.: +65-92345550

(V/L: YES / NO)

Insured Liability:

%

Final ? Yes / No

GBE 5970S



INSRS:
WSP: MG SOLUTION
Tel:
Liability:
RMKS:



INSRS:
WSP:
Tel:
Liability:
RMKS:



INSRS:
WSP:
Tel:
Liability:
RMKS:



INSRS:
WSP:
Tel:
Liability:
RMKS:

Date/Time		STAGE	DATE / PIC
	GBE 5970S } NA/CTI19019802/z4 : DOA: 07.11.19	Non-Reporting ltr (1st):	
	SKS 1702X } - CC4/AIG19008098/Gha3q2: DOA: 7/5/19	Non-Reporting ltr (2nd):	
		Non-Reporting ltr (Final):	
17-02-20	IN VIEW OF DAMAGE PROFILE & POINT OF IMPACT, TRY TO REJECT TP CLAIM IF NOT SUCCESSFUL, PERHAPS 50% OFFER IS FAIR DEAL.	Notification ltr (if non-pickup):	
		Call OI:	
		After call ltr to OI:	
6/3/2020	File PPS to HML to LUYE	Documentation Check List:	Handler Typist
		Notification ltr (if non-pickup)	<input type="checkbox"/>
		After call ltr to OI:	<input type="checkbox"/>
		Authorisation To Act:	<input type="checkbox"/>
		Release Voucher:	<input type="checkbox"/>
		Final Repair Bill:	<input type="checkbox"/>
		Car Rental Invoice:	<input type="checkbox"/>
		Towing Invoice:	<input type="checkbox"/>
		LTA / GIA:	<input type="checkbox"/>
		Medical Bill:	<input type="checkbox"/>
		PIR:	<input type="checkbox"/>
		Mandate/Reject Instruction:	<input type="checkbox"/>
		LOD	<input type="checkbox"/>
		Payment Breakdown Form:	<input type="checkbox"/>
		Post-Repair Photos:	<input type="checkbox"/>
		Others:	<input type="checkbox"/>

PRELIMINARY ADVICE		Date/Time:	Sent By:
FINALIZATION		Date/Time:	Confirm with:
Repair Cost:	S\$	(days) Reduction:	%
FINAL SETTLEMENT		Date/Time:	Confirm with:
Final Liability:	% 100	(Agreed / Assessed) BOLA S/N No.:	15
Repair Cost:	S\$		
Loss of Rental (LOR):	S\$	(days)	
Loss of Use (LOU):	S\$	(5 x days)	
Loss of Income (LOI):	S\$	(5 x days)	
LOR only <input type="checkbox"/>	LOU only <input type="checkbox"/>	LOR + LOU <input type="checkbox"/>	LOR + LOI <input type="checkbox"/> [Tick only one]
GIA/LTA Search:	S\$		
Medical:	S\$		
Disbursement:	S\$	(e.g. Tow/ Independent)	
Legal Cost:	S\$		
Total:	S\$	Global Sum S\$:	
FINAL PAYMENT		Date/Time:	Confirm with:
Payee 1:	S\$	Name 1:	
Payee 2: (Strike if N.A.)	S\$	Name 2:	
Payee 3: (Strike if N.A.)	S\$	Name 3:	

6/3/2020

1) Claim status: Normal/Reject/Private Settle
2) Report Format:
3) Survey fee: \$400

A&S REC BY:

REF:

ASSIGNMENT

From: _____ Date: _____

Estimated Cost: _____

OD / TP / WS / TP RES / OD RES / EVA / INV / MV

To Inspect Vehicle No: _____

at Workshop m/s _____

of _____

Insured: _____

Policy No. _____

Claims No. _____

Sum Insured: _____ Excess: _____

(Client's Record)

Make of Veh: _____

(Policy Condition)

Remark: The veh had commenced its
repair at the time of inspection.

N/S	O/S

Bal. or Market Value: _____

IDAC Accident Rpt: _____ Consistent? : Yes or No

GIA / PR Seen: _____ Consistent? : Yes or No

Est. Repairs: 3 days Res.: Yes or NoLum Sum: 20 % 3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Vehicle: IN / OUT

Date: _____ Person Contacted: _____

Veh No: GBES9705 yr Regn: 2016 Jan.Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make: Toyota Hiace C.C. 2982Colour: Silver A/C: Insured / Std / NI / NASp. Reading: 96594 T/Radio: Insured / Std / NI / NA

Eng/No: _____

C/No: JTFHTOLP000186439Gen. Cond: Good Fair / Poor / BurntSteering: Order / Jammed / Leaked / Burnt orBrake: Order / Jammed / Leaked / Burnt orModi: Nil / S/Rim / STD A/Rim orTyre Size: F: 195 R15CR: 195 R15CB5 / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or

Front

Rear

R/Bal: 06 mm R/Bal: 06 mmL/Bal: 06 mm L/Bal: 06 mmD.O.A. _____ D.O.I. 14/11/19Survey held at M4 SolutionDes. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop orFront N/S

The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time	Action / Instruction
	<u>TP Claim</u>
	<u>41 - \$2400 (Red \$ 2947.50 / 55%)</u>
	<u>MV:</u>
	<u>PV:</u>
	<u>Nett:</u>

Date/Time, File Pass to?

☐ : Prel. Report

1)

☐ : Final Report

Date/Time, File Return to?

2)

Days Of Repair: _____

Resurvey No. of Trip: _____

Add Fee: ☐ : Site Insp (\$☐ : Interview (\$☐ : Tech. Insp (\$☐ : Weekend (\$

Survey Fee:

Transportation

S + PS (\$

Photos

Gloss

TOTAL

Report Format: _____

Lump Sum / L.B.: \$ _____

MG SOLUTION PTE LTD

23 Kaki Bukit Avenue 4 (South Wing) #02-03 Singapore 415933

Tel: (+65) 6243 1373 | Fax: (+65) 6243 1376

Reg. No: 201427944N

TO	: CHINA	DATE	: 14-Nov-19
ATTENTION	: MOTOR CLAIMS DEPT	JOB TYPE	: T/P CLAIM
ESTIMATE REPORT	:		
<u>VEHICLE DETAILS</u>			
VEHICLE NO	: GBE5970S		
MODEL	: TOYOTA HIACE COMMUTER		
CHASSIS NO			
<u>ACCIDENT DETAILS</u>		DATE	: 7-Nov-19
		TIME	: 15:00HRS
THIRD PARTY REQUESTOR / CONTACT		:	JACK LI

CLAIM DETAIL : PARTS

S/N	DESCRIPTION	QTY	UNIT LIST PRICE	TOTAL LIST PRICE
1	FRONT BUMPER <i>lot</i>	1	\$ 540.00	\$ 540.00
2	FRONT BUMPER SIDE RETAINER LH <i>new</i>	1	\$ 190.00	\$ 190.00
3	HEADLAMP LH <i>checked</i>	1	\$ 650.00	\$ 650.00
4	FRONT DOOR LH <i>Defect</i>	1	\$ 1,550.00	\$ 1,550.00
5	FRONT DOOR STEP GARNISH LH <i>lot</i>	1	\$ 220.00	\$ 220.00

2947
221025

TOTAL PRICE	\$ 3,150.00
LESS 25%	\$ 787.50
SUB TOTAL PRICE	\$ 2,362.50

S/N	DESCRIPTION	QTY	UNIT S/NETT	TOTAL S/NETT
1	FRONT BUMPER CLIPS(SET) <i>new</i>	1	\$ 25.00	\$ 25.00
2	COMPANY LTA ADDRESS <i>new</i>	1	\$ 50.00	\$ 50.00
3	BIZSAFE STAR STICKER <i>new</i>	1	\$ 100.00	\$ 100.00
4	WHEEL COVER(SET) <i>lot new</i>	1	\$ 400.00	\$ 400.00

115 TOTAL \$ 575.00

CLAIM DETAILS: LABOUR AND SPRAY PAINTING

1	PANEL BEATING, REMOVAL AND REPLACING PARTS	\$ 1,000.00	400	
---	--	-------------	-----	--

2	TO SPRAY PAINT AFFECTED AREA	\$ 1,000.00	200	
3	TUFF COAT	\$ 150.00	+	
4	WIRING CHECK	\$ 80.00	30	
5	TO REMOVE RAND REFIX FRONT DOOR MECHANISM	\$ 180.00	80	

TOTAL

\$2,410.00

710

ESTIMATE REPORT

TOTAL PARTS COST : \$ 2,937.50
TOTAL LABOUR COST : #REF!
TOTAL REPAIR COST : #REF! 5142.50

APPROVED DETAILS

SURVEYOR :
CONTACT NO :

FAX :

PART BY PART / LUMP SUM :
NO OF DAYS :

Adrian C
L/S 14/11/19.

03 Days.

total: 3035.25

L/S: 24K

LKK Auto Consultants hence notify the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:

Jia Le (LKK Auto)

From: Alfred Toh <alfred.toh@sg.cntaiping.com>
Sent: Tuesday, 18 February 2020 4:05 PM
To: Jia Le (LKK Auto); Admin A
Cc: Irene Tay; Alfred Toh; Chee So Chow; Hsiao Tong (LKKAuto); Claims Dept of CTI
Subject: OUR REF :SNM19D205307-SKS1702X-IRENE- Accident Involving SKS1702X AND GBE5970S (TP : LKK REF - CC6/CTI19020400/Ada3) on 07/11/2019
Attachments: Re: ACCIDENT INVOLVING SKS1702X & GBE5970S ON 07/11/2019

LKK REF - CC6/CTI19020400/Ada3
CTPIS REF - SNM19D205307C02/thp

Dear Jia Le

We refer to your email pertaining to the above matter.

Please proceed to reject the third party property damage claim in the first instance.

Best Regards

Alfred Toh
Senior Executive
Claims Department
China Taiping Insurance (Singapore) Pte. Ltd.
3 Anson Road #15-00 Springleaf Tower Singapore 079909
Email: claimsdept@sg.cntaiping.com
alfred.toh@sg.cntaiping.com

W: www.sg.cntaiping.com | FB: www.facebook.com/chinataipingsg/ | WeChat: 太平獅城 TaipingSG
Disclaimer: This e-mail and any files transmitted with it is intended only for the named recipients and may contain confidential information. Any unauthorized disclosure, use or dissemination of this message, either in whole or partial, is prohibited. If you are not the intended recipient, please notify the sender immediately. Please delete the e-mail and any copies of it thereafter.

From: Jia Le (LKK Auto) <JiaLe@lkkauto.com>
Sent: Tuesday, February 18, 2020 3:39 PM
To: Irene Tay <irene.tay@sg.cntaiping.com>; Alfred Toh <alfred.toh@sg.cntaiping.com>
Cc: Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Subject: RE: OUR REF :SNM19D205307-SKS1702X-IRENE- Accident Involving SKS1702X (OI : CAI - TBA) AND GBE5970S (TP : LKK REF - CC6/CTI19020400/Ada3) on 07/11/2019

Dear Irene,

We have spoken to insured but she mentioned that she was not at fault.

From the accident statement, there was the road works on the left lane and insured intending to move to central lane with ¼ body entered into 2nd lane. If third party was stationary it is not possible for insured to hit third party's vehicle while driving. The damage profile can support insured's version which is credible as third party failed to give way to insured in view of his position and ahead of third party.

As such, we would like to reject third party claim unless they can produce video footage for our review.

Kindly let us have your approval/instruction.

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Irene Tay <irene.tay@sg.cntaiping.com>

Sent: Tuesday, 19 November, 2019 12:52 PM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

Cc: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Subject: RE: OUR REF :SNM19D205307-SKS1702X-IRENE- Accident Involving SKS1702X (OI : CAI - TBA) AND GBE59705 (TP : LKK REF - CC6/CTI19020400/Aga3) on 07/11/2019

Dear Mdm,

We refer to the above matter.

Enclosed herewith our insured GIA REPORT for your attention.

Regards,

Irene Tay

Executive

Claims Department (Motor Division)

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 63896192 | F:(65) 62247478/62247175

W: www.sg.cntaiping.com | **FB:** www.facebook.com/chinataipingsg/ | **WeChat:** 太平獅城 Taiping SG

Disclaimer: This e-mail and any files transmitted with it is intended only for the named recipients and may contain confidential information. Any unauthorized disclosure, use or dissemination of this message, either in whole or partial, is prohibited. If you are not the intended recipient, please notify the sender immediately. Please delete the e-mail and any copies of it thereafter.

From: Claims Dept of CTI

Sent: Monday, November 18, 2019 7:07 PM

To: Irene Tay <irene.tay@sg.cntaiping.com>; Chee So Chow <sochow.chee@sg.cntaiping.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; CeciliaChong@lkkauto.com

Subject: OUR REF :SNM19D205307-SKS1702X-IRENE- Accident Involving SKS1702X (OI : CAI - TBA) AND GBE59705 (TP : LKK REF - CC6/CTI19020400/Aga3) on 07/11/2019

Dear Irene,

Please revert LKK.

Note : officer in charge – Irene Tay 63896192.

Regards,

Claims Department

China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #15-00 Springleaf Tower Singapore 079909
T: (65) 63896116 | F: (65) 62247175

W: www.sg.cntaiping.com | FB: www.facebook.com/chinataipingsg/ | WeChat: 太平獅城 Taiping SG

Disclaimer: This e-mail and any files transmitted with it is intended only for the named recipients and may contain confidential information. Any unauthorized disclosure, use or dissemination of this message, either in whole or partial, is prohibited. If you are not the intended recipient, please notify the sender immediately. Please delete the e-mail and any copies of it thereafter.

From: Mei Kwan (LKKAuto) [<mailto:Meikwan@lkkauto.com>]
Sent: Monday, 18 November, 2019 4:32 PM
To: Claims Dept of CTI <claimsdept@sg.cntaiping.com>
Cc: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: Direct Settlement - Accident Involving SKS1702X (OI : CAI - TBA) AND GBE5970S (TP : LKK REF - CC6/CTI19020400/Aga3) on 07/11/2019

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle GBE 5970S at M/s MG Solution Pte Ltd - Kaki Bukit on a WP basis and TP repairer proposed for a direct settlement.

Enclosed here with a copy of TP's GIA report for your perusal.

Please be informed that the estimated cost of repair is not ready yet.

We will revert to you on preliminary advice in due course.

Meanwhile, kindly let us have a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge is Cecilia and she can be contacted at DID: 6749 4274.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

This email has been scanned by the Symantec Email Security.cloud service.
For more information please visit <http://www.symanteccloud.com>

Jia Le (LKK Auto)

From: Jia Le (LKK Auto)
Sent: Tuesday, 18 February 2020 5:15 PM
To: MG Solution
Subject: RE: Your ref: GBE5970S [ACCIDENT INVOLVING VEHICLES SKS1702X AND GBE5970S ON 07/11/2019]
Attachments: statement.pdf; photo.pdf

Without Prejudice

Dear Sirs/Madam,

ACCIDENT INVOLVING SKS 1702X & GBE 5970S ON 07/11/2019

We refer to the above matter.

The damage of our insured's vehicle support our insured's version is credible and your client's vehicle failed to give way to our insured.

In view of the above, we have our principal instruction to deny liability and unable to look into your client's claim.

Thank you.

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Jia Le (LKK Auto)
Sent: Tuesday, 19 November 2019 3:12 PM
To: MG Solution
Subject: Your ref: GBE5970S [ACCIDENT INVOLVING VEHICLES SKS1702X AND GBE5970S ON 07/11/2019]

Without Prejudice

Dear Sirs/Mdm,

ACCIDENT INVOLVING SKS 1702X AND GBE 5970S ON 07/11/2019

We refer to the above matter.

Please be informed that liability is unclear for this matter. Enclosed herewith in this email is a copy of our insured's accident report for your perusal.

We are in a course of investigating into the circumstances of the accident. After verifying further with our OI we will revert with our opinion on the cause of the accident. Kindly do not refer to any party for legal assistance until you heard further from us.

Meanwhile, we would like to request a copy of video footage/witness statement/scene photos(if any) in order for us to look into the matter.

We shall revert upon hearing from you.

Thank You.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Chan Jia Le | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

**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

CHINA TAIPING INSURANCE (S) PTE LTD

Ref : CC6/CTI19020400/Ada3q2

3 ANSON ROAD #16-00
SPRINGLEAF TOWERS SINGAPORE 079909

Date : 10-03-2020



Code : CTI

1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	SKS 1702X	Veh. Inspected	GBE 5970S
Policy No.	DMPCSN3021981900	Coverage (\$)	0.00
Claim No.	SNM19D205307	Excess (\$)	0.00
Assign From		Assign Date	14/11/2019

2. Vehicle Particulars & Condition

Make & Model	TOYOTA HIACE	c.c	2982
Engine No.	HIDDEN	Year of Reg.	2016
Chassis No.	JTFHT02P000186439	Colour	SILVER
Odometer	96594	Steering	IN ORDER
Brakes	IN ORDER	Modification	NIL
General	GOOD		

3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre	195 R15C	BRIDGESTONE	6 mm
L/H Front Tyre	195 R15C	BRIDGESTONE	6 mm
R/H Rear Tyre	195 R15C	BRIDGESTONE	6 mm
L/H Rear Tyre	195 R15C	BRIDGESTONE	6 mm

4. Description of Damages

THE VEHICLE SUSTAINED DAMAGES AT THE FRONT N/S PORTION. DAMAGES SEE DETAILS.

5. General Information

Accident Date	07/11/2019	Inspection Date	14/11/2019
Survey held at	MG SOLUTION PTE LTD 23 KAKI BUKIT AVE 4 (SOUTH WING) #02-03B VICOM INSPECTION CENTRE, SINGAPORE 415933		

5a. Remarks

A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.

5b. Estimate Days of Repair

ESTIMATED NORMAL PERIOD FOR REPAIR:	3 Working Days
-------------------------------------	-----------------------

**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. GBE 5970S

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<u>REPLACEMENT OF PARTS</u>				
1	FRONT BUMPER	CUT	540.00	540.00
1	FRONT BUMPER SIDE RETAINER LH	NECESSARY	190.00	95.00
1	HEADLAMP LH	CRACKED	650.00	650.00
1	FRONT DOOR LH	DENTED	1,550.00	1,442.00
1	FRONT DOOR STEP GARNISH LH	CUT	220.00	220.00
	LESS 25% DISCOUNT		-787.50	-736.75
			2,362.50	2,210.25
<u>SPECIAL NETT ITEMS</u>				
1	SET FRONT BUMPER CLIPS (SN)	NECESSARY	25.00	25.00
1	COMPANY LTA ADDRESS (SN)	NECESSARY	50.00	30.00
1	BIZSAFE STAR STICKER (SN)	NECESSARY	100.00	60.00
1	SET WHEEL COVER (SN)	NOT NECESSARY	400.00	-
			575.00	115.00
<u>LABOUR</u>				
	PANEL BEATING ,REMOVAL AND RPELACING PARTS.		1,000.00	400.00
	TO SPRAY PAINT AFFECTED AREA.		1,000.00	200.00
	TUFF COAT.	NOT NECESSARY	150.00	-
	WIRING CHECK.		80.00	30.00
	TO REMOVE AND REFIX FRONT DOOR MECHANISM .		180.00	80.00
			2,410.00	710.00
GRAND TOTAL			5,347.50	3,035.25
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)				2,400.00

Report Ref No. CC6/CTI19020400/Ada3q2

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 contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.