Reperi Format :

\$ 850/- 4/5

*ESTABLE BY RAM	10223511 154302
<u>A</u>	SSIGNMENT
From: Date -	Veh No: SHD 3025T Yr Regn: 03/12 / 2015
Estimated Cost:	Type: M.Car / M.Cycle / Bus / Van / Lorry/Taxi) Prime Mover /
OD / TP / WS / TP RES / OD RES / EVA / INV / MV	Truck / Trailer or
To Inspect Vehicle No:	Make: Hyundai i40 c.c 1685
at Workshop m/s	Colour bloe A/C: Insured / Std / NI / NA
of	Sp.Reading 62409) T/Radio: Insured / Std / NI / NA
Insured: 5 GE 3956 m	Eng/No:
Policy No. 50984/6469-01 (16/03/209-15/09	C/No: KMHLBAIUMGUO80978.
Policy No. 50984/6469-0 (16/03/24-15/03) Claims No. MT/1076710- 202	Gen. Cond: Good /(Fair/ Poor / Burnt
Sum Insured: Excess:	Steering: norder Jammed / Leaked / Burnt or
(Client's Record)	Brake: Inorder / Jammed / Leaked / Burnt or
Make of Veh:	Modi: Nil / S/Rim / STD A/Rim or
	Tyre Size: F: 205/60 RIL
(Policy Condition)	R:
Remark: The veh had commenced its N/S O/	BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /
repair at the time of inspection.	TOYO / YOKO OF HANKOOK
Bal. or Market Value:	Front Rear
IDAC Accident Rport: Consistent? : Yes or No	R/Bal. A C mm R/Bal. C mm
GIA / PR Seen: Consistent? : Yes or No	L/Bal. 7 6 mm L/Bal. 6 mm
Est. Repairs: days Res.: Yes or No	D.O.A. 20/12/19 D.O.I. 23/12/19
Lum Sum: % 3 Val.: Yes or No	'Survey held at comfortdely co (Loxeng)
CA / REV / REP. / 24 HRS	Des. of Damages : Frt Rear / O/S / N/S / U/C / Rooftop or
Vehicle: IN / C	
Date: Person Contacted:	The U/C / Chassis frame / Body Structure affected due to collision.
Date / Time Action / Instruction SHD 30267 - VS IV (19022043) Fsf3	D (0A - 16/12) 210°
S6 = 3957 m ->	NTOC
S , RECEIV	/ED 8 2 JAN 2020
LS: \$ 900 = with 2	repair days (V/S)
	monto
C\$ 1,319.06 Red - 612	the chiang!
(\$1,319.06 Red - 610	(2) 1/2020
Dale/Time, File Pass 107	Days Of Repair: 2
1) Typist : Final Report	Resurvey No. of Trip: Survey Fee: 160
Date/Time, File Return to?	Transportation:
2) Add f	
	Interview (\$) Phylos

Tech. Invs (\$

Weel end 12

Others

77-731

eBao Tech				Out of the						Genera	lClaim
Hello, NAC_PAYA_UBI_800601						• Change	Language	• Change	e Password	· Log Ou	
My Desktop	Poli	cy Query									
Notice of Loss	Policy I	No.				Date	of Accident	20	/12/2019 09	:16	
	Vehicle	No.(For Motor)	SGE39	56M		Certi	ficate Number				
						Search					
	Select	Policy No.	Certificate Number	Policyholder Name	Policyholder NRIC	Product	Cover Type	Vehicle No.	Insured Object	Commence Date	Expiry Date
	0	5098416459- 01		OONG SWEE ENG	57436647C	GCV	Comprehensive		10829/2000	16/03/2019	15/03/2020

OMFORTDELGRO ENGINEERING

member of COMFORTDELGRO

Service Advisor

med to Service Reception upon collection

Signature/Date

ComfortDelGro Engineering Pte Ltd 205 Braddell Road Singapore 579701 Mainline + 55 6383 6280 Facsimile + 65 6280 9755

24 Seriolio Loop Singapore 758156 7 Sungei Kadut Way Singapore 728791 501 Yishun Industrial Park A Singapore 768732

Date/Time: 21.12.2019 11:50

Page : 1

Team: ARC	Repair TP(CLSO)1	JOB CARD	Sales Order:	JC NO.: 305368854	
OMER			REGN NO.:	MILEAGE	
	RT TRANSPORTATION PT	E LTD	SHD3025T MAKE: HYUNDAI	FUEL EF	
Singapore SINGAPORE 57571		7	MODEL I-40	DATE/TIME IN 21.12.2019 10:35	
(R) 65508 (P)	755 (0)		YR OF MANU. 03.12.2015	TARGET DATE	
UNT CARD NO.		8	CHASSIS CODE KMHLB41UMGU0809	COMPLETION DATE/TIME:	
		JOB DESCRIPTION			
	ate: 20.12.2019 20.12.2019				
S/NO	LABOR CODE	DESC	CRIPTION	FRONT	
			J. STORY THE STORY OF THE STORY	RIGHT SIDE	
			REAR		
	1				
	9				
			4		
ED & PASSED OUT B	PY:				
SERVIC	E ADVISOR		CUSTOMER'S	SIGNATURE	
dgement Slip		R Exit Pass	*		
SHD30	25T CHIANG	Vehicle No.:	SHD3025T		

Name of Service Advisor

To be kept by Security Guard

Date

TP Claims against NTUC Income: Follow-Through Survey

Date: 31/12/2019

S/No	Income Reference	Claimant (Owner / Taxi Company)	Claimant Vehicle No.	Income Vehicle No.	Date of Accident	Estimate
1	MT/1075788-002	COMFORTDELGRO ENGINEERING PTE LTD	SHC8084U	SHC6228K	14/12/2019	\$4,366.00
2	MT/1075792-002	COMFORTDELGRO ENGINEERING PTE LTD	SH6184X	FBH2812U	14/12/2019	\$1,837.15
3	MT/1076043-002	COMFORTDELGRO ENGINEERING PTE LTD	SHC8437K	FBD7783H	14/12/2019	\$4,762.04
4	MT/1076556-002	COMFORTDELGRO ENGINEERING PTE LTD	SHA3897J	PC2602U	18/12/2019	\$4,438.18
S	MT/1076543-002	COMFORTDELGRO ENGINEERING PTE LTD	SHC3149A	SHD1402B	20/12/2019	\$5,189.00
9	MT/1078050-001	COMFORTDELGRO ENGINEERING PTE LTD	SHC1158L	SMP5854G	13/12/2019	\$2,487.55
7	MT/1075564-002	COMFORTDELGRO ENGINEERING PTE LTD	SHC2598T	SLK1839R	11/12/2019	\$2,554.85
∞	MT/1076964-002	CITYCAB PTE LTD	SHB3268U	SJR8984E	21/12/2019	\$6,096.10
6	MT/1078051-001	CITYCAB PTE LTD	SHC7563K	GBH2718J	21/12/2019	\$1,815.06
10	MT/1076710-002	COMFORTDELGRO ENGINEERING PTE LTD	SHD3025T	SGE3956M	20/12/2019	\$2,169.06
11	MT/1076220-002	COMFORTDELGRO ENGINEERING PTE LTD	SHD3025T	SLX9236J	16/12/2019	\$2,532.48

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 aforesaid.	ou hereby consent to the archiving of this report at the centre and to copies of the report being made available	
	ACCIDENT STATEMENT	
Date Of Report	21/12/2019 10:59	
Date Of Accident	20/12/2019 14:20	
Exact Location Of Accident	PIE TWDS CHANGI AIRPORT	
Country/State of Loss	SINGAPORE	
The many the back and	DETAILS OF OWN VEHICLE	
Vehicle Registration Number	SHD3025T	
Insured/Policyholder		
Name Of Registered Owner	COMFORT TRANSPORTATION PTE LTD	
Co Reg No	1XXXXX821R	
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?

If No, Please state action to be taken THIRD PARTY

Vehicle Category TAXI

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 ONG SIEW FOO NRIC No SXXXX862B Date Of Birth 13/12/1945 Occupation OUTDOOR Date Of Driving Pass 11/05/1977

Driving Experience 42 YEARS AND 7 MONTHS

Gender MALE

Mobile Number (LOCAL) +65-84381389

Fax Number

Contact Number

EMail Address NOEMAIL Address

BLK 85 CIRCUIT RD

OTHER - TAXI DRIVER

#04-1013

Postcode

370085

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

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?

NO

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)

NO

soliciting/offering accident claims assistance.

1

Details of Police Action

NO

Was the accident reported to the police?

Number of Passengers (Including Driver)

If Yes, Please state which Police Station

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

REFER ATTACHED

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

SGE3956M

Vehicle Make/Model/Colour

Details Of Properties

PRIVATE CAR

Vehicle Category Name of Driver

OONG SWEE ENG

NRIC/Passport Number

SXXXX647C

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

FRONT

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 (all 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.

Policyholder's Signature

S .. 4

5 A

Date & Time:

Driver's Signature

(If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:

SKETCH PLAN

SHEA

BOULT.

BOSGIE

BOS

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

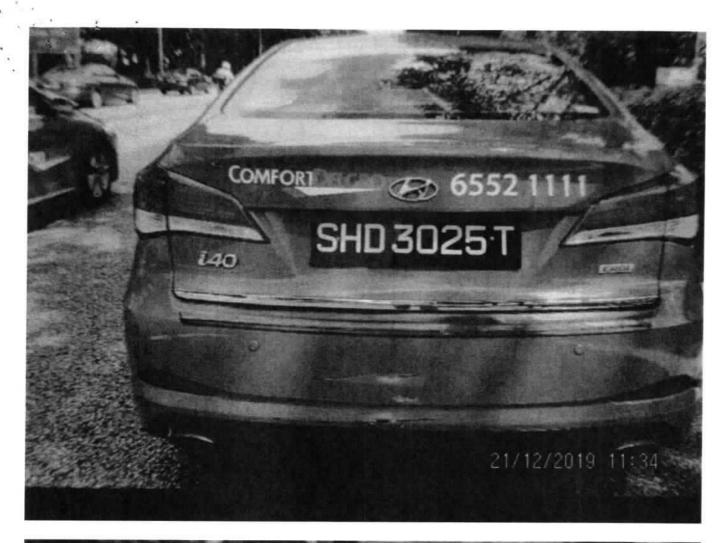
 OU 20 Dec 2019 (a) 1420 hr
I vert (4) was driving along the
about localin Stragul Son' vehicle
in but F. brake I vert (#) also
Slow dun out about to etyp Soddall
VEH @ from the Gov het. Net @ Rev
Ethe point of accident vert (4)
NO PAR.

Sketch Plan Pg. 2

DECLARATION

I/We declare the foregoing particulars are true in every respect.

Policyholder's Signature Date & Time: Oriver's Signature (If driver is not the policyholder) Date & Time: Reporting Centre Personnei's Signature Name NRIC/FIN No.:





COMFORTDELGRO ENGINEERING PTE LTD

REPAIR ESTIMATE*

VEHICLE NO: SHD 3025T

MAKE :

DATE 23/12/2019 9:44

Nouc

DDEL	: HYUNDAI i40		Memo		
Qty	Parts Description/ Labour	Type	Unit Price	Amount]
	Rear Bumper CA			\$ 553.00	1
	Rear Bumper Reinforcement 1 Yw			\$ 428.40	
	Rear Bumper Reinforcement Bracket (LH/RH)	nn	\$ 80.30	\$ 160.60	
	Rear Bumper Clip 10 pcs Vec			\$ 22.00	
	Rear Bumper Bracket Xnn		\$ 35.60	\$ 71.20	
	Rear Bumper Sponge			\$ 103.50	
	Rear Bumper Sponge TXNN Rear Bumper Under Cover TXNN			\$ 228.00	
	SUB TOTAL			\$ 1,566.70	1
	LESS 20%	1		\$ 313.34	
	DISCOUNTED TOTAL	1		\$ 1,253.36	1
				460	
	A KK Auto Cons	ultants henc	e notify		
	Rear Bumper Reverse Sensor			\$ 135.70	2011
	Rear Bumper Rubber Mat hec To resurvey before	e/after spray p	ainting	\$ 50.00	Nett
	 To display dama Parts prices are 	subject to confi	mation		1
	Third party surv	y is on a "With	ut Prejudice" basis	\$ 185.70	1
	No illegal modifi Supplementary	cation(s) is allow	resurveyed and		
	is subject to fina	approval from	Insurance Company		
	Acknowledged by	Repairer			
	Signature:				
	Labour Charge Date:				
	Panel Beating	Phi		\$ 350.00	82
	Spray Painting Charge	Juny /	119	\$ 250.00	85
	Wiring Charge	17	2	\$ 50.00	28
	Remove/Refix Reverse Sensor	1201	(1)(4) 1320	\$ 80.00	\$
	Y	800	W ()X F		
	TOTAL LABOUR	0.5	2119	\$ 730.00]
		231	w(a)]
	ESTIMATE TOTAL		Sur Con	\$ 2,169.06	1
		Car	auto		1
		Lex	2778		
		291	20 150 5		
		0	ON CO		
		(270	at in		
		V. V	5) repand		
		(4)	tayo		
			1		
	3				
	ANNUAL OF THE RESIDENCE		l hicle. The final repair o		1

be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company.

COMFORTDELGRO

Our Job Ref No : 305368854 ComfortDelGro Engineering Pte Ltd Date 27/12/19 59 Loyang Drive Singapore 508969 Fax: 6546 8156 FINALIZATION FORM LKK Fax: Attn RAM SHD3025T 20/12/2019 The survey and estimates of the repairs of the above-mentioned vehicle are as follows:-Z The repair job shall bill to: NTUC SGE3956M 2. The finalized amount shall be: Spare Parts after List discount (b) Labour Charges 9 Total for Part-By-Part Repair Cost (c.) Lumpsum Repair (if applicable) Total for Lumpsum repair cost after Less: Final Lumpsum Repair cost \$850.00 3. Estimated normal period for repairs: 2 working days. 4. We shall treat the above amount as Correct and Confirmed if there is no reply from you within 7 working days 5. Thank you for your assistance. We confirm the estimates and finalized amount Signature: Signature: Name : CHIANG Name Tel : 62148314 Date Fax : 65468156 For Official Use Only Document Confirm By Item Attached Amount Remarks (Signature) Yes or No Rental Rate P/Day YES Loss of Income Paid Ν Survey Fees LTA Search Fee 7.49 Medical Fees (on behalf of driver, if applicable) Overrun Remarks:

COMFORTDELGRO ENGINEERING PTE LTD

Date: 27.12.2019 Time: 15:49:32

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

: 305368854

REGN NO MILEAGE : SHD3025T : 0000000000

MAKE

: HYUNDAI

MODEL

: I-40

DATE OF REGN

: 03.12.2015

DATE/TIME IN

: 21.12.2019 10:35

ACCIDENT DATE : 20.12.2019

JOB / PARTS DESCRIPTION

QTY IND UNIT-PRICE DISC% AMOUNT

PART REQUISITION

0001 04-01-0103-0579-G I40VC COVER ASSY-RR BUMPE 1 0.00 0.00 0.00 UA

0002 04-01-0101-0111-G HYUNDAI BUMPER COVER CLIP 10 L 0.00 0.00

0.00 nel

0003 04-01-0103-1150-A I40VC PROTECTOR MAT 1

0.00 nec 0.00 0.00

> SUB-TOTAL : 0.00

JOB NATURE

0000 PB

PANEL BEATING

panel Beating \$250 850.00 spray paint \$200 wring \$30

SUB-TOTAL : 850.00

Remove resix

TOTAL

AUTHORISED: YES / NO

SURVEYOR NAME & SIGNATURE

DATE:

L[3:\$8 50]

DATE:

MVA NAME & SIGNATURE



National Assessment Centre Services

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

TEL: 6841 0055 FAX: 6841 6315

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



7 - 9						
NTU	IC INCOME INSUF	RANCE CO-OPERATIVE LTD	Ref:	NS/INC1902253	39/Fsf3e2	
		D UNION HOUSESINGAPORE	Date:	07-01-2020		
			Code:	INC4		
1.		Policy Particulars	_		OUD COST	
	Insured Veh.	SGE 3956M	+	nspected	SHD 3025T	
	Policy No.	5098416459-01	_	age (\$)	0.00	
	Claim No.	MT/1076710-002	Exces		0.00	
	Assign From			n Date	23/12/2019	
2.	NULL BERNESS	Vehicle Parti	culars 8	& Condition		
	Make & Model	HYUNDAI 140	c.c		1685	
	Engine No.	HIDDEN	_	of Reg.	2015	
	Chassis No.	KMHLB41UMGU080978	Colou		BLUE	
	Odometer	624091	Steering		IN ORDER	
	Brakes	IN ORDER	Modification		STANDARD ALLOY RIM	
	General	FAIR				
3.		Conditi	ons of	Tyres		
		Size	Make		Balance	
	R/H Front Tyre	205/60 R16	HANK	OOK	6 mm	
	L/H Front Tyre	205/60 R16	HANK	OOK	6 mm	
	R/H Rear Tyre	205/60 R16	HANK	ООК	6 mm	
	L/H Rear Tyre	205/60 R16	HANKOOK		6 mm	
4.		Descripti	on of D	amages	YEAR AND THE SEASON IN	
	THE VEHICLE SU	STAINED DAMAGES AT THE RE	AR POR	TION.		
	DAMAGES SEE D	ETAILS.				
5.		Genera	Inform	nation		
	Accident Date	20/12/2019	Inspe	ction Date	23/12/2019	
	Survey held at COMFORTDELGRO ENGINEERING PTE LTD					
		59 LOYANG DRIVE SINGAPORE 508969				
5a.		R	emarks			
		ON WAS CONDUCTED ON A"WIT CE TO YOUR INSTRUCTIONS, W				
5b.		Estimate	Days o	Repair		
	ESTIMATED NORMAL PERIOD FOR REPAIR: 2 Working Days					



National Assessment Centre Services

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







ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SHD 3025T

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	REAR BUMPER	CUT	553.00	553.00
1	REAR BUMPER REINFORCEMENT	NOT NECESSARY	428.40	-
2	REAR BUMPER REINFORCEMENT BRACKET (LH/RH) @\$80.30	NOT NECESSARY	160.60	:
10	REAR BUMPER CLIP	NECESSARY	22.00	22.00
2	REAR BUMPER BRACKET @\$35.60	NOT NECESSARY	71.20	-
1	REAR BUMPER SPONGE	NOT NECESSARY	103.50	_
1	REAR BUMPER UNDER COVER	NOT NECESSARY	228.00	-
	LESS 20% DISCOUNT		-313.34	-115.00
			1,253.36	460.00
	SPECIAL NETT ITEMS			
1	REAR BUMPER REVERSE SENSOR (SN)	NOT NECESSARY	135.70	-
1	REAR BUMPER RUBBER MAT (SN)	NECESSARY	50.00	50.00
			185.70	50.00
	LABOUR			
	PANEL BEATING.		350.00	280.00
	SPRAY PAINTING CHARGE.		250.00	200.00
	WIRING CHARGE.		50.00	30.00
	REMOVE / REFIX REVERSE SENSOR.		80.00	50.00
			730.00	560.00
	GRAND TOTAL		2,169.06	1,070.00

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

Report Ref No. NS/INC19022539/Fsf3e2

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.