HIN TAT AUGUSTINE & PARTNERS UEN NO. 53130863D

Advocates & Solicitors Commissioners For Oaths

20 UPPER CIRCULAR ROAD #02-10/12 THE RIVERWALK SINGAPORE 058416

TEL: (65) 6533 0212 FAX: (65) 6533 0313

(65) 6338 3536 (Direct Fax) Service By Fax Not Accepted

Our Ref:

TCL.ro.50199.17.kc

Your Ref:

EF 7215K

17 May 2017

Goh Chee Hiong 16 Crescent Road Singapore 439304 WEBSITE: www.htapartners.com.sg EMAIL: ruby@htapartners.com.sg

In Association with: Strohal Legal Group Pie Lid International Legal Consultants

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61076759



By Certificate of Posting (w/o encl)

By Hand & By Email (w/o encl)

(for your information)

AXA Insurance Pte Ltd

8 Shenton Way #24-01 AXA Tower Singapore 068811

Attn: Motor Claims Department

(A INSURANCE PTE LTD CSU

PTELTD

Dear Sirs.

ACCIDENT INVOLVING SGV 1793P & EF 7215K AT JUNCTION OF MARINE PARADE ROAD & STILL ROAD ON 5 APRIL 2017 @ 0835HRS

We act for Teo Hoon Seng Timothy, the owner of motor vehicle no. SGV 1793P, in relation to the above-captioned road traffic accident.

We are instructed that you were the owner and driver and/or the insurers of motor vehicle no. EF 7215K at the material time. We are further instructed that the accident was caused by you and/or your insured's negligence in the driving, control and/or management of your insured vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:

1.	Cost of Repairs (inclusive of GST)		\$	8,667.00
2.	Loss of Use (10 days x \$100.00/day)		\$	1,000.00
3.	Survey Report Fees		\$	590.00
4.	LTA Search Fee		\$	5.35
5.	Costs (inclusive of GST)		\$	963.00
6.	Incidentals		\$	50.00
		Total	<u>\$1</u>	11,275.35

.../Page 2

TAN HIN TAT AUGUSTINE SOH KHENG YEOW SEAN LIM THIAN SIONG TANG CHI LOONG

WOO FOONG LIN TAN E-FANG CLAIRE THAM LI MEI LEONG LAI SIM CAROLYN LIM MAY LEAN SERENA GOH MAE LI GONG CHIN NAM GLORIA HAN SHANRU MOHD ZIKRI B MOHD MUZAMMIL MARILYN HO SU FEN

CONSULTANT: LIM KIA TONG JANET WEE-TAN



HIN TAT AUGUSTINE & PARTNERS

Page No. 2 Our Ref. TCL.ro.50199.17.kc Your Ref. EF 7215K Date: 17 May 2017

The following supporting documents are enclosed herewith: -

- 1. Copy of Singapore Accident Statement by SGV 1793P;
- 2. Copy of Certificate of Insurance from MSIG Insurance (Singapore) Pte Ltd;
- 3. Copy of Proforma Invoice from Kum Chew Motor Workshop;
- 4. Copy of LTA search result of EF 7215K;
- 5. Copy of Survey Invoice & Survey Report from Prestige Appraiser Services.; and
- 6. **64 pcs of original** photographs of motor vehicle no. <u>SGV 1793P</u>.

Please note that you and/or your insured should send to us an acknowledgement of receipt of this letter within **fourteen (14)** days of receipt of this letter, failing which our client will have no alternative but to commence proceedings against you and/or your insured without further notice to you and/or your insured.

Please note that if you and/or insured have a counterclaim against our client arising out of the accident, you and/or your insured are also required to send us a letter giving full particulars of the counterclaim together with all relevant supporting documents within **eight (8)** weeks of your receipt of this letter.

Please note that our client's claim is in respect of his property damage claim, and is strictly without prejudice to the uninsured losses and/or injury claim (if any).

TANG CHI LOONG

Yours faithfully,

Enc.

cc: client

By fax

Enquire Vehicle & Owner Information (Vehicle No. EF7215K As At 05 Apr 2017 / 08:05:00)

Law Firm Search Details

Search Reason:

Insurance claim in relation to traffic accident

Law Firm Case No.:

TCL.RO.50199.17.KC

Current Owner Details

Owner ID Type:

Singapore NRIC

Owner ID:

S0388063Z

Owner Name:

GOH CHEE HIONG

Registered Address Type:

Private Residential (Condo Apt or House) / Shopping / Office Complexes

Registered Block/House

No.:

Registered Street Name:

CRESCENT ROAD

Registered Unit No.:

Registered Building Name:

439304

Registered Postal Code: **Current Vehicle Details**

Vehicle No.:

EF7215K

Make Description/Model:

MERCEDES BENZ / C180 AT

Insurance Company Name: AXA INSURANCE PTE LTD

Land Transport Authority Please read through the Privacy Statement, Terms of Use and Disclaimer. Please do not use the **Back** or **Forward** buttons on your browser as this may alter the results of the transactions.

Best viewed with IE 6.0 SP3 and above. 1024 X 768 resolution

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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 <u>truthful and accurate</u> as possible. Any wilful misrepresentation or witholding of material facts may allow insurance companies to repudiate policy ability.
- 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 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	06/04/2017 11:03	
Date Of Accident	05/04/2017 08:05	

Exact Location Of Accident JUNCTION OF MARINE PARADE RD AND STILL ROAD

Country/State of Loss SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number SGV1793P

Insured/Policyholder

Name Of Registered Owner TEO HOON SENG TIMONTHY

NRIC No S0279090D Email Address NOEMAIL

Mobile Phone No (LOCAL) +65-97406403
Alternative Phone No OFFICE-97406403

Vehicle Particulars

Manufacturer TOYOTA
Model VIOS

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

If No, Please state action to be taken THIRD PARTY

Vehicle Category PRIVATE CAR

Insurance Company

Name of Insurance Company MSIG INSURANCE (SINGAPORE) PTE. LTD.

Type Of Coverage COMPREHENSIVE

Fleet Policy NO

Policy Number P28759805DMA (COMP)

Cover Note Number

Driver

Name of Driver TEO HOON SENG TIMONTHY

NRIC No S0279090D

Date Of Birth 13/11/1939

Occupation INDOOR

Date Of Driving Pass 12/06/1959

Driving Experience 57 YEARS AND 9 MONTHS

Gender MALE

Mobile Number (LOCAL) +65-97406403

Fax Number

Contact Number OFFICE-97406403

EMail Address NOEMAIL

Address

BLK 43 MARINE CRESCENT #16-06

Postcode

440043

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

OWNER

Vehicle

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident

UNKNOWN - REFER TO SKETCH

Weather Conditions

CLEAR

Road Surface

DRY

Other Information

Was any foreign vehicle involved in this accident?

NO

Was any body injured in the Accident?

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

PLEASE REFER TO STATEMENT ATTACHED. (ATTENDED BY CHRISTINA)

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

GOH CHEE HIONG

Vehicle Registration Number

EF7215K

Vehicle Make/Model/Colour

Details Of Properties

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

Details of Witness

Name

Phone Number

Email Address

Sketch Plan

SKETCH PLAN

IMPORTANT NOTICE

- is 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.
- 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. 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 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.
- 8. Consent under the Personal Data Protection Act (PDPA)

lunderstand, 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 :
- (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
- (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 law yers/law firms), which may be sited outside of Singapore, for one or more of the above Purpos

0 6 APR 2017

0 6 APR 2017

Policyholder's Signature / Date &

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

Witnessed by Reporting Centre Personnel

& Time Tīme Sketch Plan -:--

Sketch Plan #2

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MSIG Insurance (Singapore) Pte. Ltd.4 Shenton Way, # 21-01, SGX Centre 2, Singapore 068807
Tel +65 6827 7888, Fax +65 6827 7800 Co. Reg. No. 200412212G GST Reg. No. 20-0412212G

Certificate of Insurance

3 342

2413 8 311

ROAD TRANSPORT ACT 1987 (MALAYSIA)

THE MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1959 (FEDERATION OF MALAYSIA)

THE MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CAP. 189 OF THE REVISED EDITION)

(REPUBLIC OF SINGAPORE)

THE MOTOR VEHICLES (THIRD-PARTY RISK AND COMPENSATION) RULES, 1996 EDITION (REPUBLIC OF SINGAPORE)

OR ANY AMENDMENT, ACT OR ACTS PASSED IN SUBSTITUTION THEREOF.

Form M.X.1

DRIVESHIELD - PREMIER PLAN

Individual Ownership

ĸ

Comprehensive

Certificate No. P 28759805 DMA

Excess: SGD1,000

Windscreen Excess: SGD100

Index Mark and Registration Number of Vehicle SGV1793P

Name of Policyholder

Teo Hoon Seng Timothy

- Effective Date of the Commencement of Insurance for the purposes of the Act 06/06/2016
- Date of Expiry of Insurance

05/06/2017

Persons or Classes of Persons entitled to drive*

Teo Hoon Seng Timothy Any other person provided he is driving on the Policyholder's order or with the Policyholder's permission.

- * Provided that the person driving is permitted in accordance with the licensing or other laws or laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.
- Limitations as to use*

, e 145 * * Use only for social domestic and pleasure purposes and for the Policyholder's business. The Policy does not cover use for hire or reward racing pace-making reliability trial speed-testing the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with the Motor Trade.

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

PLEASE NOTE ALL CLAIMS RELATED REPAIR CAN BE CARRIED OUT AT ANY WORKSHOP OF YOUR CHOICE OR AT ANY MSIG AUTHORISED WORKSHOP LISTED IN THE ATTACHED.

The transfer of the state of

This Certificate is not transferable to a new owner of the vehicle. If for any reason the Policy is terminated during its currency, the Certificate must be returned to the Insurer within 7 days of the termination or if the Certificate has been lost or destroyed, a Statutory Declaration to that effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189).

I/WE HEREBY CERTIFY that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia) or any Amendment, Act or Acts passed in substitution thereof.

MSIG Insurance (Singapore) Pte. Ltd. Approved Insurers

for Chief Executive Officer

Kum Chew Motor Workshop

Blk 12 Sin Ming Industrial Estate #01-71 Singapore 575656 Business Reg No.: 52865130K Tax Reg. No. M90367665T Tel: 6456 3715 Fax: 6455 7754

E-Mail: Kumchew1@singnet.com.sg

PROFORMA INVOICE

TP130953

MR TEO HOON SENG BLK 43, MARINE CRESCENT #16-06 SINGAPORE 1544. Date 26/04/2017
Vehicle No: SGV 1793 P
Model: TOYOTA VIOS

Accident Date: 5/4/2017 Reference No.: KC/TP1793/1704-06

S/N QTY PARTICULAR UNIT PRICE (S\$) AMOUNT (S\$)

LUMP SUM REPAIR \$ 8,100.00

SingDollars: EIGHT THOUSAND SIX HUNDRED & SIXTY SEVEN ONLY.

E. & O. E. TOTAL \$ 8,100.00 GST \$ 567.00 AMOUNT DUE \$ 8,667.00

KUM CHEW MOTØR WORKSHOP

PRESTIGE APPRAISER SERVICES Insurance Loss Adjusters and Licensed Appraisers Blk 131 Rivervale Street, #05-872 Singapore 540131 Tel: 65528323 Fax: 64574321 Bus. Reg. No. 52868584L

No. 19217
Date: 17-4-17

OFFICIAL RECEIPT

Received from MV Tro Hoon Seng Timonthy
the sum of Dollars Five Hundred And Ninety Only
in payment of MOIR NO. 22724 Vehicle NO. Shv 1793 P

PRESTIGE APPRAISER SERVICES

Cash / Cheque No

No.

22724

Insurance Loss Adjusters and Licensed Appraisers Regn.52868584L Blk 131 Rivervale Street #05-872 S'pore 540131 Tel:65528323 Fax:64574321

INVOICE

Customer

To

Mr Teo Hoon Seng Timonthy c/o Blk 12 Sin Ming Industrial Estate #01-71 Singapore 575656

Date Our ref Your Ref

17-Apr-17 PS/004/04/17

VEHICLE REGISTRATION NO. SGV 1793 P

VEHICLE MAKE/MODEL Toyota Vios

INSPECTION REPORT FEES

(inclusive of photographs & transport charges)

\$590.00

DOLLARS: Five Hundred And Ninety Only

 \bigcirc E. & O. E. for PRESTIGE APPRAISER SERVICES

Insurance Loss Adjusters and Licensed Appraiser Regn. 652868584L

Blk 131 Rivervale Street #05-872 S'pore 540131 Tel:65528323 Fax:64574321

Our ref: PS/004/04/17 Date: 17th April 2017

Mr Teo Hoon Seng Timonthy c/o Blk 12 Sin Ming Industrial Estate #01-71 Singapore 575656

Dear Sir.

Re: THIRD PARTY CLAIM

We refer to your instruction to appraise the vehicle SGV 1793 P on 10th April 2017.

A static inspection was conducted during our survey and our report is enclosed for your perusal. The estimated repair cost submitted by Messrs. Kum Chew Motor Workshop for \$14,524.40 as per our attached schedule have been inspected thoroughly each and every item and revised by us against the actual damages found on the vehicle which have been recommended by us accordingly.

The repairer has agreed to undertake repairs at our revised amount of \$8,100.00 lump sum corresponding to supply of parts, labour charges and spray-painting. However, we have not given instruction to authorize the repairs.

Under normal circumstances, the estimated period of repairs would be **TEN** (10) days. Photographs of the damaged vehicle taken by us during our inspection are enclosed.

We are reverting the matter to you for a decision.

Please do not hesitate to contact us if you need any clarification.

Assuring you of our best services.

Yours faithfully,

PRESTIGIT APPRAISER SERVICES

LOUIS S CNG CAE AMIMI

Dip. MTM. Automotive Engineer

Licensed Appraiser

Encl.

Prestige Appraiser Services

VEHICLE INSPECTION REPORT

To: Mr Teo Hoon Seng Timonthy

c/o Blk 12 Sin Ming Industrial Estate

#01-71

Singapore 575656

Date

: 17th April 2017 : PS/004/04/17

Our Ref

Policy No

Sum Insured

: T/P Claim Excess

Assigned By

Mr Teo Hoon Seng Timonthy

Assignment Date Accident Date

10th April 2017 : 05th April 2017

Inspection Date

: 10th April 2017 : Kum Chew Motor Workshop

Workshop Name

Survey Conducted At : Blk 12 Sin Ming Industrial Estate

#01-71

Singapore 575656

PARTICULARS OF VEHICLE

Registration No

: SGV 1793 P

Mileage

65153km HIDDEN

Make Model Type Of Body

: Toyota Vios : Motorcar

Engine No Chassis No

MR053HY9305008849

Year Of Manu./Regn.

: 2007

Passenger Cap.

: 4 Passengers

Colour

: Met. Blue

Others

: -

CONDITION OF TYRES

R/H SIDE

L/H SIDE

Front Tyre

: 6mm 185/60R15 Michelin

6mm 185/60R15 Michelin

Rear Tyre : 6mm 185/60R15 Michelin 6mm 185/60R15 Michelin

The above represent the estimated remaining life of the tyre treads.

PRE-ACCIDENT CONDITION (Static tests only)

Handbrake

: Serviceable : Serviceable Body Work Paint Work Good

: Good

Footbrake Steering

: Serviceable

Others

POINT OF IMPACT

The vehicle sustained an impact on the front portion.

GENERAL DESCRIPTION OF DAMAGES

The front support panel, bumper assy, fenders, bonnet, radiator, aircon condenser were dented/distorted.

For details of damages please refer to schedule attached.

REMARKS:

This survey was conducted strictly without prejudice.

Vehic	le No: SGV 1793 P			Our Ref:		PS/004/04/17
Qty	Descriptions	Conditions		Repairer's Est.		Our Revised.
4	LIST ITEMS	-1 	ው	424.00	æ	424.00
1	front bumper	dented	\$	431.90	\$	431.90
1	front bumper reinforcement	dented		382.70 112.60		382.70 112.60
2	front bumper bracket	dented		124.00		124.00
2	front bumper side retainer	dented		40.00		40.00
8 1	front bumper clip	necessary dented		79.60		79.60
	front bumper grille	dented		99.60		99.60
1	front bumper inner top garnish			93.60		93.60
1 1	R/H front bumper lower dust cover	torn torn		155.00		155.00
	L/H front bumper lower dust cover	holder cracked		596.20		596.20
2 2	fog lamp	dented/cracked		98.80		98.80
1	fog lamp garnish	dented/cracked		241.20		241.20
1	front grille front grille emblem	necessary		50.80		50.80
4	front grille clip	•		24.00		24.00
1	R/H headlamp	necessary holder cracked		602.80		602.80
1	L/H headlamp	holder cracked		602.80		602.80
2	headlamp bracket	dented		44.40		44.40
2	headlamp clip			9.60		9.60
		necessary				929.90
1	front support panel	dented		929.90		
1	front support panel side garnish	dented		88.00		88.00 540.80
1	bonnet	dented/distorted		549.80		549.80
2	bonnet hinge	dented - repair		104.40 90.70		00.70
1	bonnet lock	dented		559.50		90.70
1	R/H front fender	dented - repair		168.10		169.10
1 1	R/H front fender dust cover L/H front fender	dented/distorted		559.50		168.10
1	L/H front fender dust cover	dented - repair dented/cut		168.20		168.20
1				1,835.90		1,835.90
1	radiator assy radiator fan motor	dented/warped		466.20		466.20
1	radiator fan blade	damaged cut		201.60		201.60
1	radiator fan blade radiator fan cowling	broken		246.90		246.90
1	-	dented/warped		1,133.80		1,133.80
1	aircon condenser horn	dented		1,133.60		111.60
1	washer tank	dented/cracked		121.10		121.10
1	front lower panel	dented		79.60		79.60
1	nont lower parier	dented		11,204.40		9,981.00
		Less 25%		11,204.40		2,495.25
		Less 25%	æ	11,204.40	\$	
			\$	11,204.40	Φ	7,485.75
	S/NETT ITEM					
1	front number plate	dented		60.00		50.00
		Balance c/f	\$	11,264.40	\$	7,535.75

Vehicle No: SGV 1793 P				Our Ref:		PS/004/04/17
Qty:	Descriptions	Conditions	Repairer's Est.		Our Revise	
		Balance b/d	\$	11,264.40	\$	7,535.75
	Labour Charges & Misc					
	To dismantle & replace damaged parts, panel beat where necessary.			1,480.00		1,200.00
	To putty, apply primer & spray-paint on the affected portion.			1,300.00		1,100.00
	To apply rust-proofing on repaired, replaced panel.			140.00		100.00
	To remove/renew aircon condenser & refill gas. To remove/renew radiator assy.			150.00		120.00
				60.00		40.00
	Towing charges.			80.00		60.00
	To check wiring functions.		\$ <u>_</u>	50.00 14,524.40	\$	30.00 10,185.75

Note: The repairer has agreed to undertake the repairs at our adjusted amount of **\$8,100.00 lump sum** corresponding to supply of parts, labour and spray-painting charges.

Under normal circumstances, the estimated repair period would be ${\sf TEN}$ (10) days.

Pursuant to your instruction we have **not** authorised repairs on your behalf.

PRESTIGE APPRAISER SERVICES

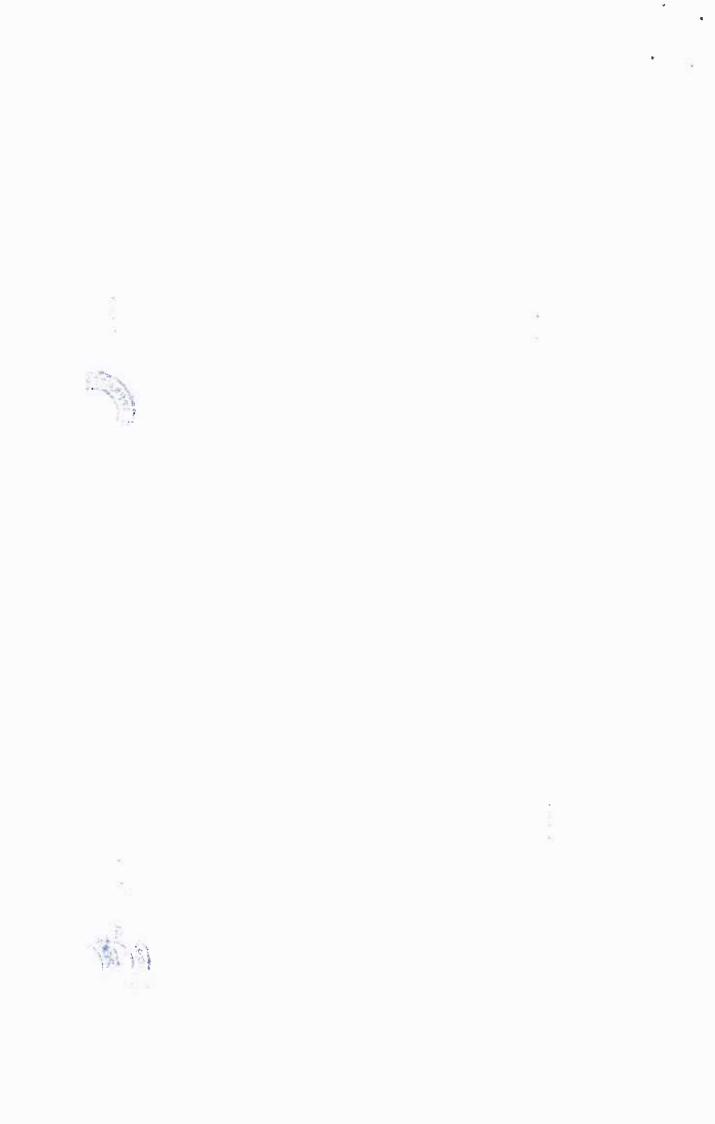
LOUIS S C NG CAE AMIMI (UK)

Licensed Appraiser

Dip. MTM. Automotive Engineer







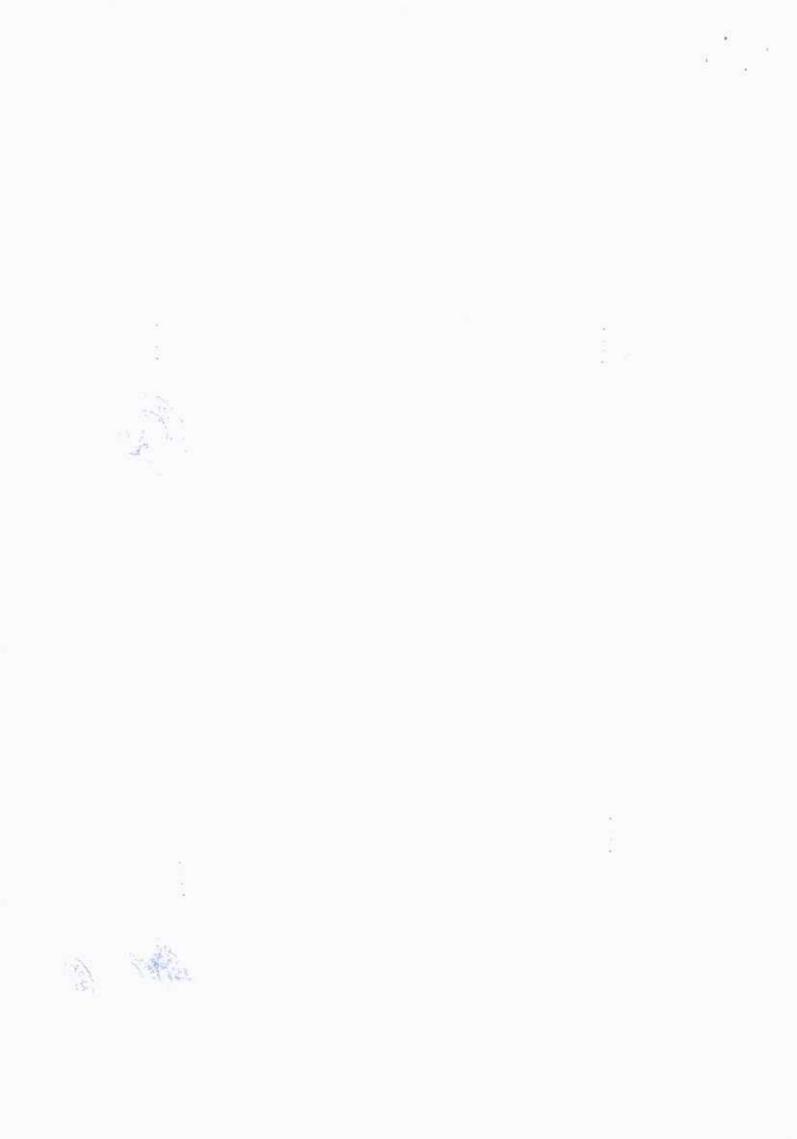






















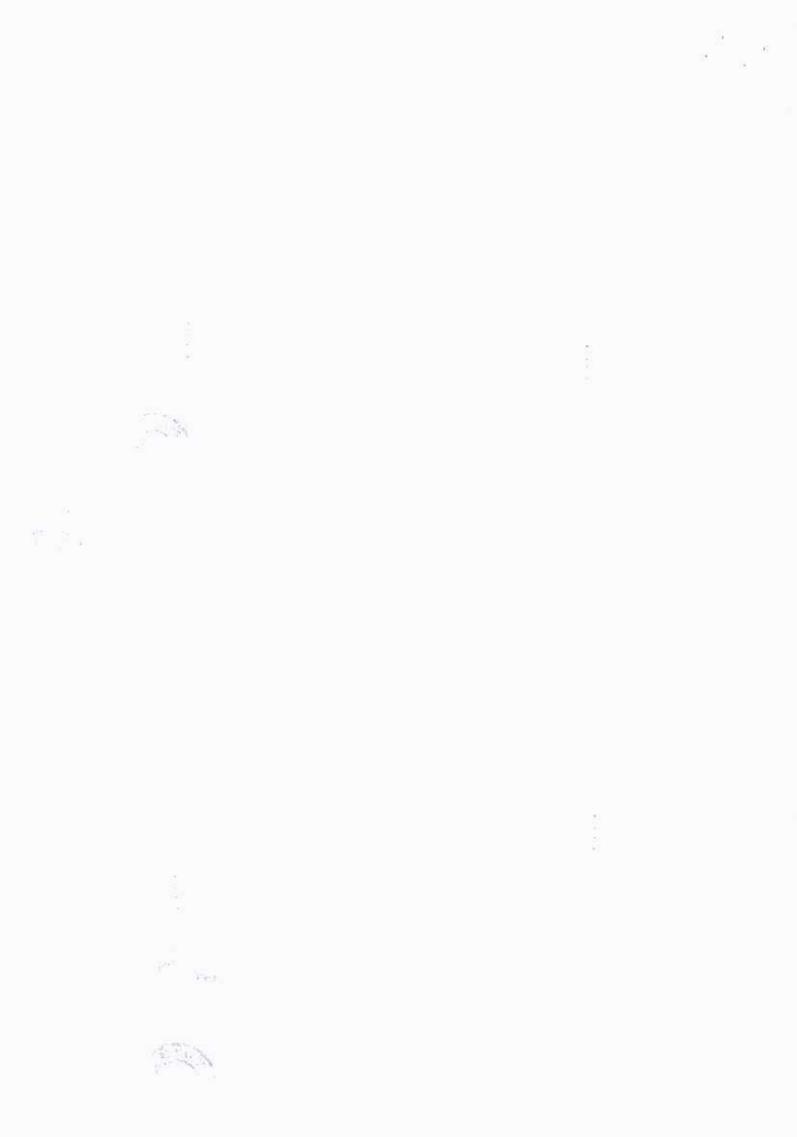






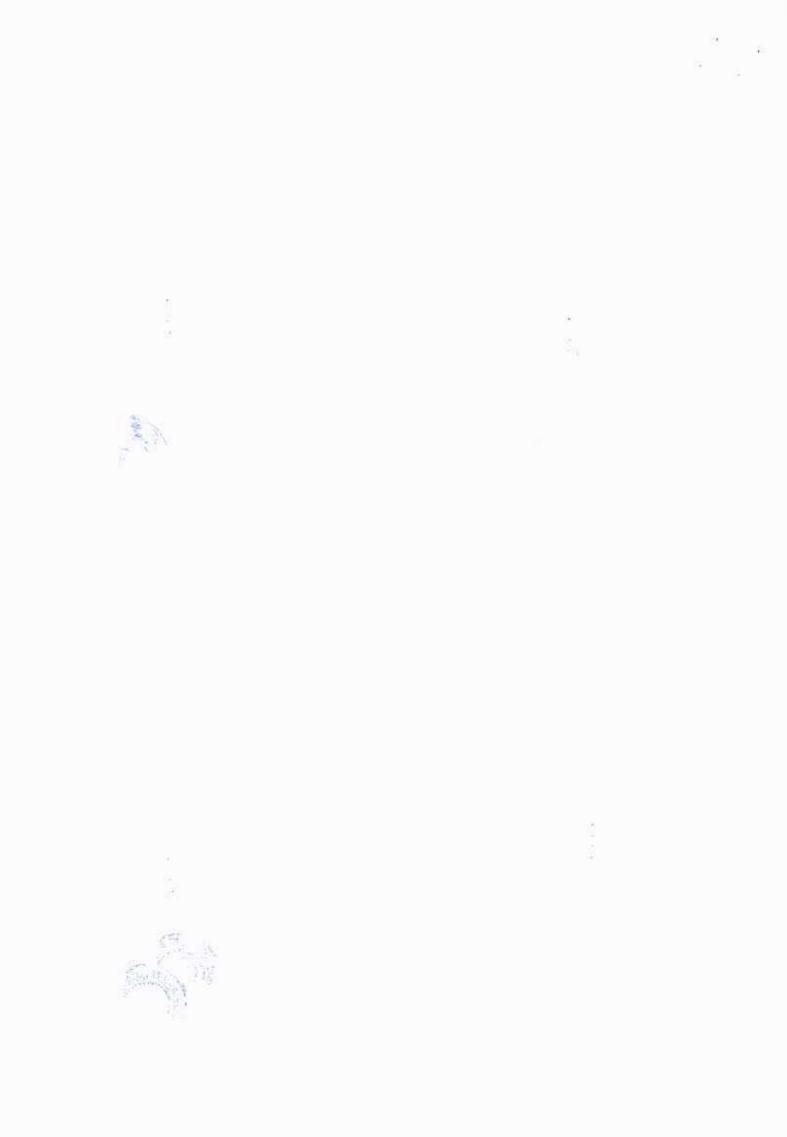
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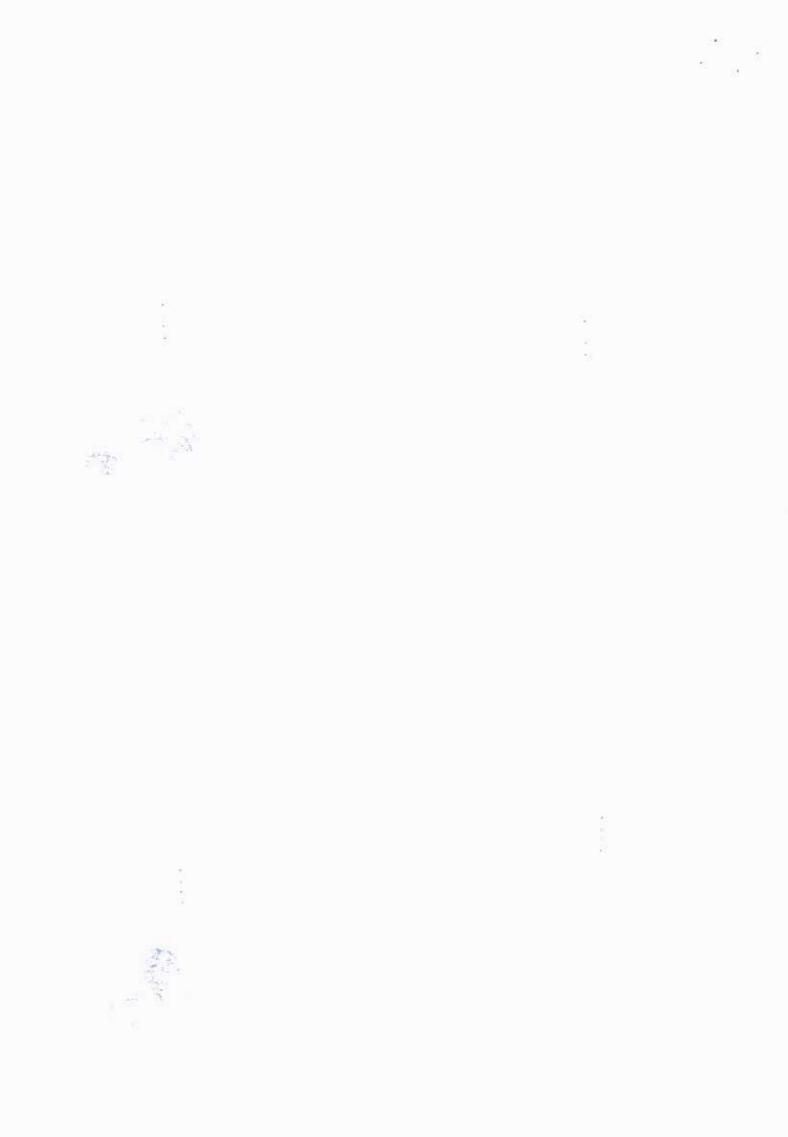










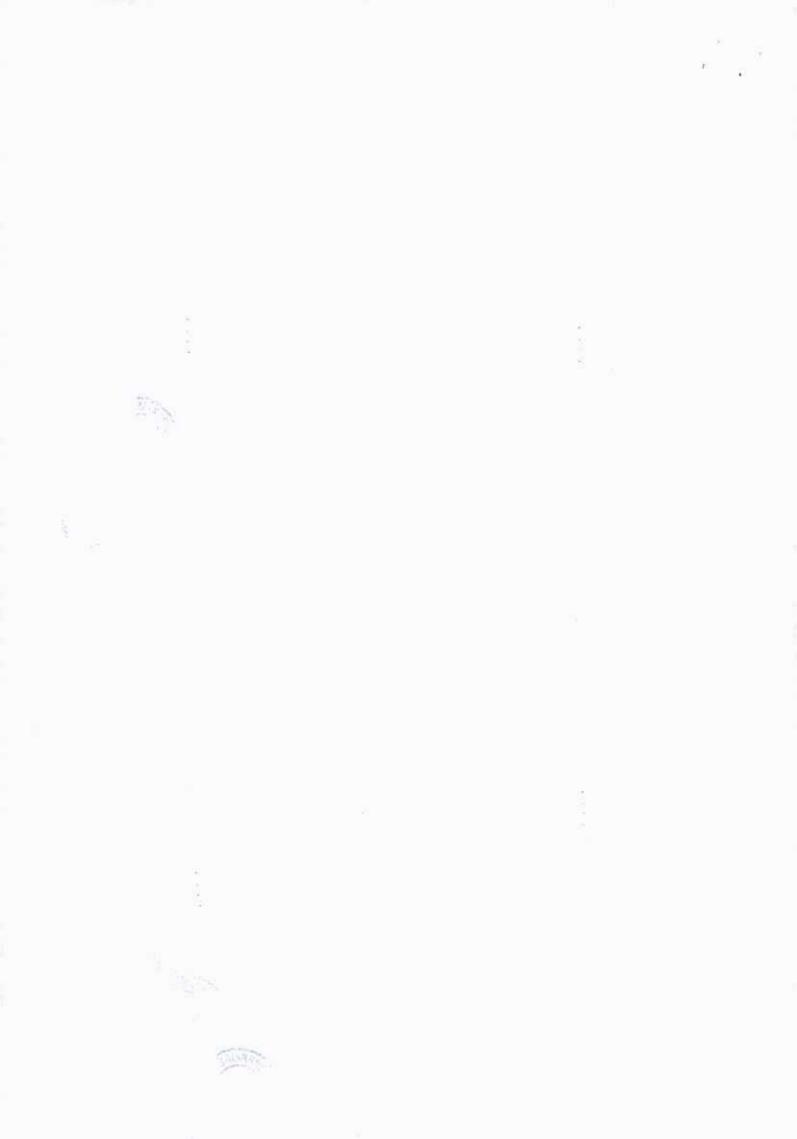














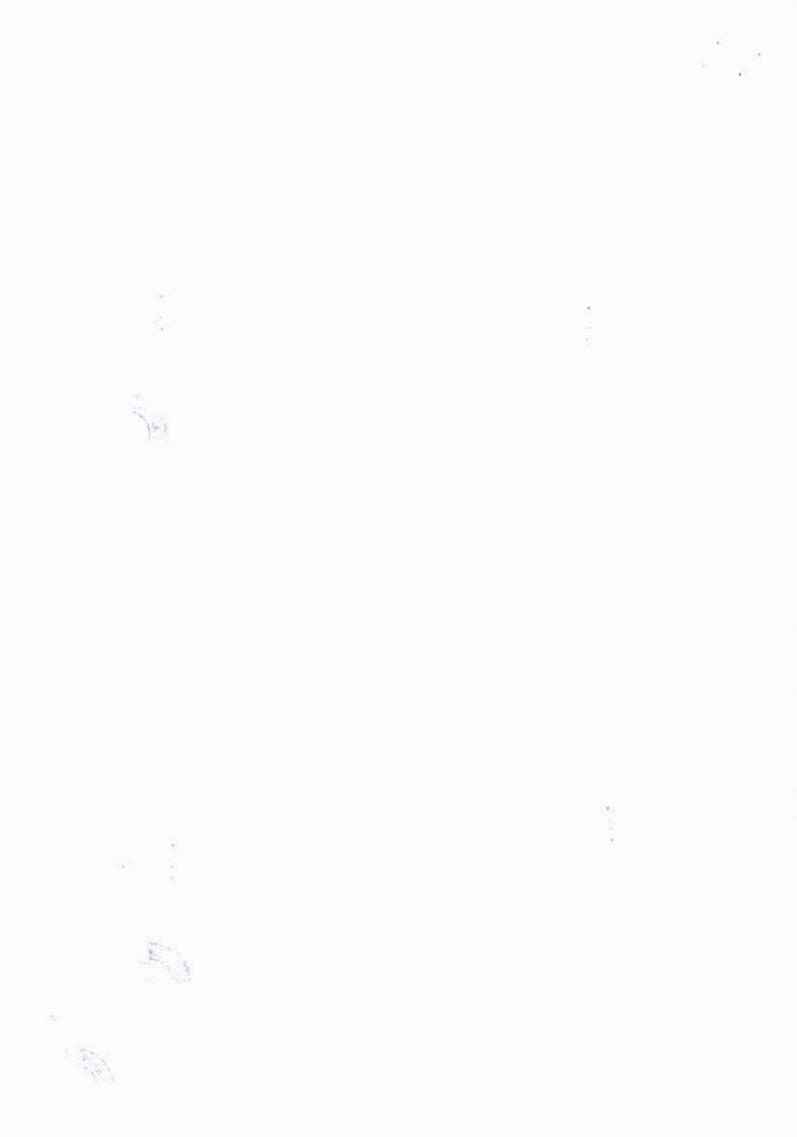
















9 Miles 7.3





