

Our Ref: CT1221/SHC8759G/CK(st)  
Date: 27.12.2021

CHINA TAIPING INSURANCE CO (S)PTE L  
3 ANSON ROAD #16-00  
Singapore 079909

Attn : Motor Claims Department

**Without Prejudice**

**ComfortDelGro Engineering Pte Ltd**  
59 Loyang Drive Singapore 508969

www.cdge.com.sg

Company Registration No: 199506048W

Dear Sir/Madam

**ACCIDENT ON 09.12.2021 INVOLVING SHC8759G & SFD9781C ALONG STIRLING RD**

We are the authorised repair workshop for Comfort Transportation Pte Ltd , the owner of vehicle No SHC8759G, which was involved in the captioned accident with your insured vehicle No SFD9781C.

The vehicle owner and the taxi hirer/driver concerned have requested and authorised us to assist them in presenting their claims against the party responsible for all applicable matters arising from the damage of the vehicle.

As the accident was caused by the negligent act of your insured driver, we are submitting these claims for your consideration on behalf of the claimants:

**Taxi Owner's Claim :**

1. Cost of Repairs		S\$	2,247.00
2. Loss of Rental	2 days x S\$ 110.67	S\$	221.34
3. Survey Report Fee		S\$	0.00
4. LTA Search Fee		S\$	0.00
5. GIA / Police Report Fee		S\$	2.00
6. Others		S\$	0.00

**Hirer's Claim :**

1. Loss of Income	2 days x S\$ 80.00	S\$	160.00
2. Others		S\$	0.00

[E&OE]	<b>Total Claims</b>	<b>S\$</b>	<b>2,630.34</b>
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A copy each of the following supporting documents marked [X] is enclosed:

[X] Original Repair Bill	[X] Letter of Authority from Owner/Hirer/Operator
[X] GIA/Police Report(s)	[X] Rental Rate Letter
[X] LTA/GIA Search Slip(s)	[X] Downtime/Mileage Record
[ ] Survey Report / Bill	[ ] Witness Statement / Accident Scene Photo(s)
[ ] Driver's IC/DL/VL / Road Tax / Log Card / Certificate of Insurance	
[ ] Tow Chit / PIR / Hirer's IRAS / Others :	

Kindly look into the matter and let us hear from you on the settlement of our clients' claims as soon as possible.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the taxi driver.

Yours sincerely

Catherine Koh

CDGE Claims Department

DID: 62148733

FAX: 62141843

Email: catherinekoh@cdge.com.sg

This is a computer-generated letter. No signature is required.

A member of

**COMFORTDELGRO**

**LETTER OF AUTHORISATION**

(NAF / PAF)

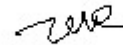
**ACCIDENT INVOLVING i 40 SHC8759G , SFD9781C  
ALONG STIRLING RD****ON 09-Dec-21 09:20**I / We **ZAKARIAH BIN JANTAN** (Hirer) NRIC No.: **SXXXX752I**and/or (Relief) NRIC No.: **SXXXX752I**Taxi Number **SHC8759G**

hereby authorise ComfortDelGro Engineering Pte Ltd(CDGE):

1. To submit my/our claims for damages, costs and expense, including loss of earning (Pending successful recovery), loss of rental, medical fee and legal costs.
2. To have absolute discretion to agree to any settlement or compensation amount in respect of my/our claim against third party (except personal injuries and medical claims).
3. To sign Discharge Voucher on my/our behalf.
4. To accept any payment (claim proceeds) in respect of the claim against third party and payment by cheque shall be forward directly to CDGE in accordance with CDGE's instruction and made in favour of **"ComfortDelGro Engineering Pte Ltd"**.

Date **09-Dec-2021**Name of Hirer **ZAKARIAH BIN JANTAN**Hirer NRIC **SXXXX752I**

Signature :

Address **22 QUEEN'S CLOSE #05-153  
140022**Contact No. **96350580**

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMPCSNW00184562000 Claim No : SNM21D207158/C02/SFD9781C/TAYHP

Claimant : COMFORT TRANSPORTATION PTE LTD

Amount : **S\$2,500.00**  
Singapore Dollars Two Thousand Five Hundred Only

I/We agree to accept the above mentioned amount to be paid to me/us in full & final settlement of all claims, costs & disbursements for injuries / damages sustained by me/us through an accident involving

Claimant Vehicle No. : SHC8759G  
Insured Vehicle No. : SFD9781C

Date of Loss : 09/12/2021  
Place of Accident : STIRLING ROAD

IN CONSIDERATION of the payment made to me/us of the aforementioned sum by CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD., I/We agree absolutely to discharge CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD. and/or

Insured Name : TAN LI MIN BERNY  
Driver Name : TAN LI MIN BERNY

from all claims, present or future in respect of all loss, injury or damage sustained by me/us arising out of the said accident.

I acknowledge that this payment is made without admission of liability on the part of CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.

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(1) Global Sum	S\$ 2,500.00
	=====
TOTAL . . . . .	<b>S\$ 2,500.00</b>
	=====

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Claimant Name : Comfort Transportation Pte Ltd NRIC No : 1XXXXX821R

Signature :  Date : 16.2.2022

CLAIMS DEPARTMENT  
COMFORTDELGRO ENGINEERING PTE LTD  
59 LOYANG DRIVE  
SINGAPORE 508969

Please forward your payment to  
COMFORTDELGRO ENGINEERING PTE LTD

"The contents of this document apply to  
vehicle damages only. All personal injuries  
and damages arising therefrom are excluded  
from the ambit and application of this document"

**Workshops**

205 Braddell Road Singapore 579701 383 Sin Ming Drive Singapore 575717  
59 Loyang Drive Singapore 508969 7 Sungei Kadut Way Singapore 728791  
45 Pandan Road Singapore 609286 320 Ubi Road 3 Singapore 408649

**COMPANY REG. NO. : 199506048**

Page: 1

**GST REG. NO. M2-8921817-3**

**TAX INVOICE**

8010012

CHINA TAIPING INSURANCE CO (S)PTE LTD  
SPRINGLEAF TOWER

3 ANSON ROAD #16-00  
SINGAPORE 079909

CONTACT NO: 62222366

**VEHICLE NO**  
SHC8759G

**MAKE**  
HYUNDAI

**MODEL**  
I-40

**DATE OF REG**  
17.03.2016

**CHASSIS CODE**  
KMHLB41UMGU085777

**NO/DATE**  
91625919 17.12.2021

**JOB NO.**  
305497435

**ODOMETER READING**

**JOB TYPE**

Description : 3P 09.12.2021

**Invoice for Lump Sum Repair**

Total Lump Sum Repair Amt	2,100.00
Add GST @ 7.000 %	147.00
<b>Total Invoice amount</b>	<b>2,247.00</b>

Issued by : CHEWBEELENG 17.12.2021 13:57:13  
Repair Type : CLSO/57/57  
Payment Type/Term : /Credit 30 days

1) WHILE TAKING ALL REASONABLE PRECAUTIONS AGAINST FIRE, THEFT OR ACCIDENTAL DAMAGE, THE COMPANY ACCEPTS NO RESPONSIBILITY FOR CARS OR OTHER PROPERTIES BELONGING TO CUSTOMERS AND VEHICLES ARE DRIVEN AND TESTED BY OWNERS ONLY.

2) CUSTOMERS SHALL INSPECT THEIR VEHICLES IMMEDIATELY UPON DELIVERY AND SHALL WITHIN 7 DAYS FROM SUCH DELIVERY GIVE NOTICE IN WRITING TO THE COMPANY OF ANY COMPLAINTS. OTHERWISE, THE VEHICLES WILL BE DEEMED TO HAVE BEEN ACCEPTED IN GOOD ORDER.

3) INTEREST OF 1% PER MONTH WILL BE CHARGED ON A DAY TO DAY BASIS IN RESPECT OF ANY AMOUNT DUE AND OWING TO THE COMPANY BY THE CUSTOMER AND NOT PAID ON THE DUE DATE OF PAYMENT (I.E. AFTER 30 DAYS FROM THE INVOICE) FOR THE PERIOD OF DEFAULT.

4) PLEASE EXAMINE THIS INVOICE IMMEDIATELY UPON RECEIPT AND ADVISE THE COMPANY OF ANY ERRORS OR DISCREPANCIES WITHIN 14 DAYS OF RECEIPT. IF THE COMPANY DOES NOT HEAR FROM THE CUSTOMER, THE COMPANY WILL TREAT THIS INVOICE AS CORRECT AND BINDING.

**ComfortDelGro Engineering Pte Ltd**

Head Office:  
205 Braddell Road  
Singapore 579701

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHQ No.

Kindly note that no receipt shall be issued unless requested.

**CUSTOMER'S COPY**

Our Ref: CT21120119

Date: 17 December 2021



## TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON                      09/12/2021    @   09:20 hrs  
ALONG                              STIRLING RD  
INVOLVING                        SFD9781C

We refer to the above-mentioned accident and wish to inform that **Comfort Transportation Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHC8759G** (the "Taxi"). The Taxi was hired to **ZAKARIAH BIN JANTAN IC NO SXXXX752I** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$110.67** per day (inclusive of GST).

Please be advised that the Taxi was insured with **AXA Insurance Pte Ltd** on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Yours faithfully

Philip Chia  
Manager, Fleet Safety

This is a computer generated letter. No signature is required.

DATE	NAME OF DRIVER	MILEAGE READING	MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)		NAME OF DRIVER	DATE	NAME OF DRIVER
				FROM	TO			
04/12/21	Zane	492	475	0833	0948			
06/12		492	703	0754	1111			
07/12		492	893	0700	1900			
08/12		492	964	0725	1200			
09/12				0705				
9/12	Accident		In	1015	—			
10/12	Repair	LY	Out	—	1600			

202


INSURER ENQUIRY

Find  
insurer

Vehicle reg. no.

SFD9781C

Date of Accident

09/12/2021 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance ..... China Taiping Insurance (Sing...

Period of Insurance ..... 04/12/2020 - 17/04/2022

Requested By ..... Por Moy Juan (COMFORTDELG...

Requested Date ..... 09/12/2021 12:38

Payment details

Request Amount: **S\$1.87**

GST Amount: **S\$0.13**

Total Amount Due (GST Inclusive): **S\$2**

General Insurance Association

Records Management Centre

GST Registration No: **M400017735**

SUC87899



## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Friday, 17 December 2021 4:06 PM  
**To:** bernytlm@gmail.com  
**Subject:** Claim Notification - ACCIDENT INVOLVING SFD9781C(CHINA TAIPING) AND SHC8759G AT/ALONG STIRLING ROAD ON 09/12/2021

17 Dec 2021

**Ms Tan Li Min Berny**

[By Email Only]

Dear Sir/Madam,

**You Ref: SFD9781C**

**Our Ref: CC3/CTI21012541/Vpa3**

**ACCIDENT INVOLVING SFD9781C(CHINA TAIPING) AND SHC8759G AT/ALONG STIRLING ROAD ON 09/12/2021**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, China Taiping Insurance (Singapore) Pte Ltd to deal with the third-party claim against your policy.

We have received a claim from SHC8759G against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour as your vehicle reversed and collided onto third party parked vehicle. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 07 days from the date of this letter.

Thank you.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)



**Re: [Seek Mandate] - SNM21D207158/C02/SFD9781C/TAYHP FW: Direct Settlement - Accident Involving SFD9781C (OI : CTI - TBA) and SHC8759G (TP : LKK REF - CC3/CTI21012541/Vpa3) on 09.12.2021**

Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Wed 16/2/2022 12:03 PM

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

Dear Sirs/Mdm,

We refer to the above matter.

Please be informed that we have settled the matter at a global sum of \$2,500.00(all-in) with third party.

We are currently pending for signed DV from third party and will proceed to close once DV received.

Thank you.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742 3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: -

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

---

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

**Sent:** Monday, 14 February 2022 7:11 am

**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

**Subject:** RE: [Seek Mandate] - SNM21D207158/C02/SFD9781C/TAYHP FW: Direct Settlement - Accident Involving SFD9781C (OI : CTI - TBA) and SHC8759G (TP : LKK REF - CC3/CTI21012541/Vpa3) on 09.12.2021

WITHOUT PREJUDICE

Dear Sir/Mdm,

Please proceed to offer repairer "**ComfortDelgro Engineering Pte Ltd**" at **\$2,570.34(all-in).**

Regards,

**Irene Tay**

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](http://www.sg.cntaiping.com) | **FB:** [www.facebook.com/chinataipingsg/](https://www.facebook.com/chinataipingsg/) | **WeChat:** 太平獅城 Taiping SG

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**From:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Sent:** Friday, 28 January 2022 4:44 PM  
**To:** Irene Tay <irene.tay@sg.cntaiping.com>  
**Cc:** Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Admin A <admin-a@lkkauto.com>  
**Subject:** [Seek Mandate] - SNM21D207158/C02/SFD9781C/TAYHP FW: Direct Settlement - Accident Involving SFD9781C (OI : CTI - TBA) and SHC8759G (TP : LKK REF - CC3/CTI21012541/Vpa3) on 09.12.2021

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Your ref: **SNM21D207158/C02/SFD9781C/TAYHP**  
LKK ref : CC3/CTI21012541/Vpa3q2

Dear Sirs/Mdm,

**ACCIDENT INVOLVING SFD9781C(CHINA TAIPING) AND SHC8759G(TP) ON 09/12/2021**

We refer to the above matter.

We are of the view that liability is not in our insured favour as our driver reversed and hit onto third party parked vehicle.

We seek your approval to offer repairer **"ComfortDelgro Engineering Pte Ltd"** at **\$2,570.34(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (w/GST)	\$ 6,127.85	\$ 2,247.00 (\$2,100.00 + 7%GST)
2. Loss of Rental (2days x \$110.67)	\$ 221.34	\$ 221.34 (2days x \$110.67)
3. Loss of Income (2days x \$80.00)	\$ 160.00	\$ 100.00 (2days x \$50.00)
4. LTA/GIA Search Fee	\$ 2.00	\$ 2.00
<b>Total</b>	<b>\$ 6,511.19</b>	<b><u>\$ 2,570.34</u></b>

Surveyor recommended 2days for repair.

Enclosed here with all the relevant documents for your perusal.

**Kindly let us have your approval / instruction.**

***"Wishing You Happiness & Prosperity Chinese New Year 2022"***

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

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**From:** Irene Tay [<mailto:irene.tay@sg.cntaiping.com>]  
**Sent:** Wednesday, December 15, 2021 8:46 PM  
**To:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Subject:** RE: SNM21D207158/C02/SFD9781C/TAYHP FW: Direct Settlement - Accident Involving SFD9781C (OI : CTI - TBA) and SHC8759G (TP : LKK REF - CC3/CTI21012541/Vpa3) on 09.12.2021

Dear Sir/Mdm,

Enclosed herewith insured SAS REPORT.

Regards,

**Irene Tay**  
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](http://www.sg.cntaiping.com) | **FB:** [www.facebook.com/chinataipingsg/](https://www.facebook.com/chinataipingsg/) | **WeChat:** 太平獅城  
Taiping SG

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**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Sent:** Wednesday, December 15, 2021 11:03 AM  
**To:** Irene Tay <[irene.tay@sg.cntaiping.com](mailto:irene.tay@sg.cntaiping.com)>  
**Cc:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Subject:** RE: SNM21D207158/C02/SFD9781C/TAYHP FW: Direct Settlement - Accident Involving SFD9781C (OI : CTI - TBA) and SHC8759G (TP : LKK REF - CC3/CTI21012541/Vpa3) on 09.12.2021

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Dear Irene,

We refer to the above matter.

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

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

**Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.**

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**From:** Claims Dept of CTI [<mailto:claimsdept@sg.cntaiping.com>]

**Sent:** Monday, December 13, 2021 12:33 PM

**To:** Mei Kwan (LKKAUTO) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Irene Tay <[irene.tay@sg.cntaiping.com](mailto:irene.tay@sg.cntaiping.com)>

**Cc:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>

**Subject:** O/R: SNM21D207158/C02/SFD9781C/TAYHP FW: Direct Settlement - Accident Involving SFD9781C (OI : CTI - TBA) and SHC8759G (TP : LKK REF - CC3/CTI21012541/Vpa3) on 09.12.2021

Dear all,

Please note that officer in charge for this case is Irene Tay.

Claim no SNM21D207158/C02/SFD9781C/TAYHP.

Dear Irene,

Pls revert LKK.

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**From:** Mei Kwan (LKKAUTO) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Sent:** Sunday, 12 December 2021 4:48 pm

**To:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** RE: Direct Settlement - Accident Involving SFD9781C (OI : CTI - TBA) and SHC8759G (TP : LKK REF - CC3/CTI21012541/Vpa3) ireon 09.12.2021

**CAUTION:** This email originated from outside the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Dear Sir / Madam,

Resend with amended preliminary advise.

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

***Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.***

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**From:** Mei Kwan (LKKAuto)

**Sent:** Sunday, December 12, 2021 4:36 PM

**To:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** Direct Settlement - Accident Involving SFD9781C (OI : CTI - TBA) and SHC8759G (TP : LKK REF - CC3/CTI21012541/Vpa3) on 09.12.2021

Dear Sir/ Madam,

We refer to the above matter.

We have inspected TP vehicle SHC 8759G at M/s ComfortDelGro Engineering Pte Ltd (Loyang) on a WP basis and TP repairer proposed for a direct settlement

Enclosed for your perusal is:

- TP GIA report
- TP estimated cost of repair
- Preliminary advice

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 Hsiao Tong.

***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](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

***Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.***