

Without Prejudice to our driver's Injury claim

OUR REF: 7004091/TP/SME6622K/AD/29/01/2022/LYNN

YOUR REF: SKR5356R

28 February 2022

To: LONPAC INSURANCE BHD

300 BEACH ROAD

#17-04/07 THE CONCOURSE

SINGAPORE 199555

ACCIDENT INVOLVING: SME6622K AGAINST SKR5356R ON 29/01/2022

LOCATION ALONG

: ALONG PIE TOWARDS TUAS AFTER TOA PAYOH EXIT

We refer to the above matter:

We refer to the above	Rate Per Day	Repair/ Claims Day	Amount Before GST	GST 7%	Amount After GST
Cost of Repair	\$ -	4	\$ 1,900.00	\$ 133.00	\$ 2,033.00
Loss Of Rental /Use	\$ 150.00	4	\$ 600.00	\$ -	\$ 600.00
LTA/GIA Search Fee	\$ -	0	\$ 1.87	\$ 0.13	\$ 2.00
Towing Fee	\$ -	0	\$	\$ -	\$ -
Surveyor Fee	\$ -	0	\$ -	\$ -	\$ -
Total	\$ 150.00	4	\$ 2,501.87	\$ 133.13	\$ 2,635.00

The accident was caused solely by the negligence of your insured and as a results, We had incurred the following costs of repair and losses of our insurer:

Enclosed are copies of the following documents for your perusal:

Enclo	sed are copies of the following documents for	your peru	
0	Letter of Demand	0	Rental Invoice (if any)
0	Final Bill	0	Weekly Statement/Income Tax (if any)
0	Repair Estimate	0	Letter of Authority
0	GIA Report/Accident Police Report	0	Discharge Voucher
0	3 rd Party Search Fee	0	Certificate of Insurance
0		0	Copy Email of Confirmed Finalize&Liability
()	Mileage Record		

Our client has authorized DING AUTO PTE LTD to deal with the claim in this accident case and also to receive and deal/negotiate with all payment as stated above.

Please look into our client's claim and revert soonest as possible.

Your Sincerely, Lynn Yap

DING AUTO PTE LTD

TEL: +65 6452 1208

FAX:+65 6452 0614

176 Sin Ming Drive #04-06 Sin Ming Autocare, SINGAPORE 575721 Tel: 6452 1208 Fax: 6452 0614

FINAL BILL

M/S: LONPAC INSURANCE BHD

ACCIDENT DATE: 29/01/2022

OUR REF:

SME6622K

REF: 21/22/22/VP05/025423

DATE:

28/2/2022

OIC: KENNY LIM

ITEM NO.	DESCRIPTION	UNIT PRICE	AMOUNT
1	Repair Cost - SME6622K	\$ 1,900.00	\$ 1,900.00
_			
		·	
			·
EMARKS:		SUB TOTAL :	\$ 1,900.0
EMWW?		7% GST	\$ 133.0
		GRAND TOTAL:	

Yours faithfully,

Authorise Signature of Ding

Bik 176 #Q4-06

Sin Ming Drive (Sin Ming Autocare)

Singapore 575721

Tel: 83636141 Fax: 6452 0614 Vehicle: SME6622K

Model: BMW 320i GT 5DR ABS

Chassis: WBA3X12030D735069

NO	DESCRIPTION	QTY	LIST	DISC	PRICE	SURVEYOR MARKING
1	REAR BUMPER COVER	1	\$ 1,428.48	5%	\$ 1,357.05	Bullet of
<u> </u>	REAR BUMPER RETAINER RH	1	\$ 184.20	5%	\$ 174.99	sn x
3	REAR BUMPER RETAINER LH	1	\$ 184.20	5%	\$ 174.99	Pu x
	REAR BUMPER REINFORCEMENT	1	\$ 564.30	5%	\$ 536.08	?
5	REAR BUMPER SUPPORT BRACKET RH	1	\$ 214.85	5%	\$ 204.10	su 1
_	REAR BUMPER SUPPORT BRACKET LH	1	\$ 214.85	5%	\$ 204.10	Su X
7	REAR BUMPER LOWER CHROME TRIM	1	\$ 231.55	5%	\$ 219.97	nu -
	REAR BUMPER REFLECTOR RH	1	\$ 45.50	5%	\$ 43.22	7
	REAR BUMPER TOWING CAP	1	\$ 52.45	5%	\$ 49.82	MX
			1018			
-				TOTAL:	\$ 2,964.32	

1577.02.

Not Northern Purmy After Pains Uly & V Gday V

Finalise:

Part - # 1577.02

S/N - NIL

Labour - \$ 900.06

-20% LS \$ 2477.02 \$ 1981.61.

Repris - 4 days.

QTY		PRICE	SURVEYOR MARKING
Sz. 2	\$	574.20	X
1 1	\$	120.00	X
	4.		
SPECIAL NETT:	Ś	694.20	
	J ₂ 2 1 1	QTY SPECIAL NETT: \$	2 \$ 574.20 1 \$ 120.00

	LABOUR		PRICE	SURVEYOR MARKING	
1	PANEL BEAT & STRAIGHTEN - ACCIDENT AREA	\$	1,000.00	4001	
<u> </u>	SPRAY PAINT - REAR BUMPER, TAIL GATE COVER & END PANEL	\$	1,200.00	4401	
3	REMOVE & REFIT REAR BUMPER COMPONENTS	\$	150.00	2 601	\ V
	ALIGN REVERSE SENSOR & TEST WIRING	\$	150.00	ſ	
	- AA	\$	100.00	Χ	
_		-			
	TOTAL	Ċ	2,600.00		
_	TOTAL	Ş	2,000.00	0	1001

PARTS	\$ 2,964.32
LABOUR	\$ 2,600.00
SPECIAL NETT	\$ 694.20
TOTAL	\$ 6,258.52
GST 7%	\$ 438.10
FINAL TOTAL	\$ 6,696.62

SD0822240003 / Ding Auto Pte Ltd ENTRY DATE & TIME: 04/02/2022 13:35 (SGT) SUBMITTED BY: Henry VERSION: 1 (04/02/2022 13:35 (SGT))

SINGAPORE ACCIDENT STATEMENT

1. Please report <u>correctly</u> the details of the accident to speed up the claims process.

2. This Form must be <u>completed by the Policyholder and/or the Authorised Driver</u>

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.

ACCIDENT STATEMENT

Date of Submission Date of Accident	04/02/2022 13:35 (SGT) 29/01/2022 17:45 (SGT)
Freet Leastion of Accident	PIE, Singapore ALONG PIE TOWARDS TUAS AFTER TOA PAYOH EXIT.
ntry/State of Loss	Singapore

Thuy otate or 2000	
DETAILS C	OF OWN VEHICLE
Vehicle Registration Number	SME6622K
INSURED/POLICYHOLDER	6 (1)
Is company?	No
Name Of Registered Owner	FELIX YEO SOO HIN
NRIC No	SXXXX012I
Email Address	felixyeo111@gmail.com
Mobile Phone No	(Phone) +65-81389967
Alternative Phone No	(Office) +65-81389967
VEHICLE PARTICULARS	
nufacturer	BMW
wodel	320I GT 5 DR
Variant	-
Exact purpose for which vehicle was being used at time of	
accident	Private use
Are you claiming under your own insurance policy for repair to	No - Claiming third party
your vehicle?	- · · · · · · · · · · · · · · · · · · ·
Vehicle Category	Private car
Transmission	
CC	1990
INSURANCE COMPANY	
Name of Insurance Company	China Taiping Insurance (Singapore) Pte. Ltd.
Type of Coverage	Comprehensive
Fleet Policy	. No
Policy Number	DMPCSNW00236072101
Cover Note Number	. -
DRIVER	
Name of Driver	FELIX YEO SOO HIN

SXXXX012I

Accident report SD0822240003

NRIC No

Date Of Birth	09/01/1967
Occupation	Indoor
Date Of Driving Pass	04/07/1985 36 YEARS AND 6 MONTHS
Driving experience	Male
Mobile Number	(Phone) +65-81389967
Alt. Phone Number	(Office) +65-81389967
Email Address	felixyeo111@gmail.com
Address	80 SAINT PATRICKS ROAD #02-26 SINGAPORE
Address complement	- 424181
Postcode Is the driver the policyholder?	Yes
If No, Relationship of the Driver with the Insured	-
Does Driver Own Other Vehicles?	No
Vehicle Registration Number of Other Vehicle Owned by Driver	
Insurance Company of Other Vehicle Owned by Driver	-
GENERAL INFORMATION OF THE ACCIDENT	
Type of Accident	Chain Collision
Weather Conditions	Clear
Road Surface	Dry
OTHER INFORMATION	
Was any foreign vehicle involved in the accident?	No
Number of vehicles involved in the accident	3
Was anybody injured in the Accident?	No
Was any injured conveyed to hospital by ambulance?	-
Was any other vehicle or property damaged?	Yes
Number of Passengers (Including Driver)	5
Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance?	No .
PASSENGER 1	
	CUDIOTINA NEO CUIVE CAN
Name Gender	CHRISTINA NEO CHYE SAN Female .
Gender	·
PASSENGER 2	
Name	SIM SIEW TEE
Gender	Female
SENGER 3	
Name	GLENDA YEO WENXI
Gender	Female
DAGGENIGED 4	
PASSENGER 4	
Name	TRAVIS YEO SHENJIE
Gender	Male
DETAILS OF POLICE ACTION	
Was the accident reported to the police?	No
Was notice of intended Prosecution given?	No
If yes, against whom?	-
	e e entre de la companya de la comp
CIRCUMSTANCES OF ACCIDENT	는 발표를 하는 것도 있다. 그 가게 되었다는 것 같아. 소리 교육을 받아 보수는 것이 되었다는 것 같아. 그 것 같아.
	en e

PLEASE REFER TO THE SKETCH PLAN.

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

Vehicle Registration Number	SKR5356R
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	.
Vehicle Category	Private car
Name of Driver	ONG ENG ANN
NRIC No	SXXXX709Z
Contact Number	(Phone) +65-96215255
Address	-
Address complement	-
Postcode	-
Insurance Company Name	- ·
Nature Of Damage	-
Details of property damaged in accident	-
No. Of Passenger (Including Driver)	-

DETAILS OF OTHER VEHICLE PROPERTY 2

Vehicle Registration Number	SLV1596H
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Private car
Name of Driver	LYDIA YIP HIONG FOOK
NRIC No	SXXXX250H
Contact Number	(Phone) +65-97827772
Address	-
Address complement	-
Postcode	-
Insurance Company Name	-
Nature Of Damage	-
Details of property damaged in accident	-
No. Of Passenger (Including Driver)	-

SKETCH PLAN

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</u> and accurate as possible. Any wilful misrepresentation or withholding of materia facts may allow insurance companies to <u>repudiate policy liability</u>.
- 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.
- 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 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:
 - (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, disciose 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

Date & Time

the section of the section is

Driver's Signature

(If driver is not the policyholder)

Date & Time:

Reporting Centre Personne

Name:

NRIC/FIN No.:

	Vehicle A: SME 6622	
SKETCH PLAN	Valareto 15 SLV 15010	
	Vehicle C: SKR5356	<u>R</u>
		PLE towards
	FOI TATES	TUAS
	> 5	

DESCRIBE CIRCUMST	ANCES OF THE ACCIDENT	
1 ACKIDEN	T DATE / TIME: 29Jan23	2 1745HR.
(2) Vehicle	es Location: PIE towar	ds Tuas Just abter
	Toa Payon	1 exil.
3) Vehicle	e B suddenly jammed b	orake. Vehicle A made
	Lacyle Lit Vice t	he back of vertice b.
Short	y objer vehicle C bane	jed into the back of vehic
A.	,, · · · · · · · · · · · · · · · · · ·	
(4) No in	uries involved.	
(5) Weath	er was dear and d	ry.
)		
		8
DECLARATION		GAUTO PAR SULEN NO. 2013117997
:/We declare the forego	oing particulars are true in every respect.	UEN NO. 201311788Z
1 ton	f ··	
Policynoider's Signature	Oriver's Signature	Reporting Centre Personne is Significant
Date & Time	(If ariver is not the policyholder)	Name:

Company Chop (if applicable)

Date & Time

NRIC/FIN No.

INSURER ENQUIRY Find insurer

Vehicle reg. no.

SKR5356R

Date of Accident

29/01/2022

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Reset

% RESULT & RECEIPT

TP Insurer Enquiry	
Insurance	Lonpac Insurance Bhd
	13/02/2021 - 12/02/2022
	Nora/Rena (Ding Auto Pte Ltd)
	04/02/2022 11:44

Payment details

Request Amount: **\$\$1.87**

GST Amount: \$\$0.13

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

General Insurance Association

Records Management Centre GST Registration No: **M400017735**

		IIM	MILLEAGE /	HOURS OPERATED (TIME)	ATED (TIME)
DATE	DESCRIPTION	MILLEAGE ODOMETER READING TRA	TRAVELLED (KM)	FROM	TO
740/12	21/03/1) VEHICLE ACCIDENT	9 5 9 3 9 mm	- //	of 30hr	1
25/19/25	25/6)/XX VEHICLE ACCIDENT	9 5 9 4 2Km		1	1705 hr
00/00/00	(out)				
	-				
VEHICLE NUN	VEHICLE NUMBER: SME 6622	WNER/DRIVER SIGN:	SIGN:	7	
REMARKS:					
1)					
2)					
3)					
4)					
5)					

176 SIN MING DRIVE #04-06 SINGAPORE 575721 (Sin Ming Autocare).

TEL: 92313123

LETTER	OF	AUT	HO	RIZA	TION
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Claimant Vehicle Number: SME 6622 K

Third Party Vehicle Number: SKR 5356 R

Date & Time of Accident: 20/01/2022 @ 1745hY

Date & Time Authorize: 04/02/2022 @ 1370 hY

Location of Accident Along: PIE Towards Thas After toa Payoh Exit.

In consideration of my motor accident claim against the third party resulting from the above accident hereby authorized Ding Auto Pte Ltd (the workshop) to act for me with respect to my claim of Cost of repair, Lost Of Rental or Loss Of Use.

I further authorized the workshop to settle my above mention claim in manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque being made in favor of the workshop (Ding Auto Pte Ltd).

I further understand that DING AUTO PTE LTD does not guarantee and never represented that insurer/ Third party will fully indemnify me for the damage or the cost of repair, and that I shall be and continue to be liable to DING AUTO PTE LTD for the whole of repair cost if the claim is unsuccessful.

Signed/chop by Claimant

Signed & Chop by DING AUTO

176 SÎN MING DRIVE #04-06 SINGAPORE 575721 (Sin Ming Autocare)

TEL: 92313123

DISCHARGE VOUCHER

NAME: Felix Yeo SOO Him

VEHICLE NUMBER: SME 6622 K

DATE&TIME: 25/02/2021 @ 1705hY

This is to certify the vehicle on details above has repaired in DING AUTO PTE LTD to my satisfaction and authorized. I had collected the vehicle on the date and time as above.

Customer Signature/Co. Stamp

We DING AUTO PTE LTD hereby warranty the workmanship of the repairs carried out on the accident portion of our clients as above. The warranty is valid for a period of 6 months from the date of the discharge and it is non-transferable. We will promptly carry out any necessary rectification work.

Ding Auto Pte Ltd



中国太平保险(新加坡)有限公司 CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.

Motor Privațe Car

MX1E

R SN

AN0567A

Cov. Type:C

CERTIFICATE OF INSURANCE

Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189)
Motor Vehicles (Third-Party Risks and Compensation) Rules, 1960
Road Transport Act, 1987 (Malaysia)
Motor Vehicles (Third-Party Risks) Rules, 1959 (Malaysia)

CERTIFICATE No.

DMPCSNW00236072101

Engine No.: B3140741N20B20B Cha. No.:WBA3X12030D735069

SME6622K

Index Mark and Registration

Date of Expiry of Insurance

AUTOSAFE

Number of Vehicle Name of Policy Holder

FELIX YEO SOO HIN

26/12/2021

Named Drivers Ex Sect. I

S\$750.00

Effective date of the Commencement of Insurance for the purposes of the Regulations. Ordinance or Enactment

Additional Ex Other than Named Drivers:

(00:00:00)

Ex Sect. I - Age <= 25

\$\$3,000.00

Ex Sect. 1 - Age >= 26

S\$500.00

25/12/2022

* Age as at date of accident EX ON WINDSCREEN.

S\$100.00

Persons or Classes of Persons entitled to drive*

(a) The Policyholder.

(b) Any other person who is driving on the Policyholder's order or with his permission.

Provided that the person driving is permitted in accordance with the licensing or other 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.

6. Limitations as to use:

Use for social, domestic and pleasure purposes and for the Policyholder's business. Use for social, domestic and pleasure purposes and for the Policyholder's business.

The policy does not cover use for hire or reward tuition driving test 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.

Excess whichever is applicable for losses occurring outside Singapore (Constructive Total Loss/Theft) will be doubled. One time Waiver of Excess for the first \$\$1,000 will apply to the Insured and Named Drivers in the event of Own Damage Claim at our Authorised Workshops for each Policy Year.

HIRE PURCHASE CO. : MAYBANK

* 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.

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).

Please see reverse

For CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.

Issued By: AUTOSHIELD PTE LTD **Authorised Officer**

Authorised Signatory

China Taiping Insurance (Singapore) Pte. Ltd. (Co. Reg. No. 200208384E) 希 3 Anson Road #16-00 Springleaf Tower Singapore 079909

Q6389 6111

6222 1033

www.sg.cntaiping.com



SA 0406 <sa0406@dingauto.sg>

RE: TP CLAIM - SME6622K - LPI Ref: 21/22/22/VP05/025423 - FINALIZE REPAIR

Kenneth Kong (LKKAuto) < KennethKong@lkkauto.com> To: SA 0406 < sa0406@dingauto.sg>

Fri, Feb 25, 2022 at 3:51 PM

My lump sump calculation is \$1900.00, please check.

From: SA 0406 <sa0406@dingauto.sg> Sent: Friday, 25 February 2022 12:08 pm

To: Kenneth Kong (LKKAuto) < Kenneth Kong@lkkauto.com>; SUR < sur@lkkauto.com>

Cc: Kenneth Ding <kenneth.ding@dingauto.sg>; Accounts (Ding Auto) <accounts@dingauto.sg>
Subject: RE: TP CLAIM - SME6622K - LPI Ref: 21/22/22/VP05/025423 - FINALIZE REPAIR

Hi Kenneth,

Good day to you.

Kindly refer to the attached after paint photos for your perusal and seek

your approval.

We would like to finalize L/S repair as follow:

Parts - \$1577.02

S/N - NIL

Labour - \$900.00

Total: \$2477.02 - 20% LS = \$1981.61.



RE: TP CLAIM - ACCIDENT INVOLVING SME6622K & SKR5356R - DOA 29/01/2022 - Lpi Ref: 21/22/22/VP05/025423

KENNY LIM CHING GHEE <kennylim@lonpac.com>

Wed, Feb 9, 2022 at 11:26 AM

To: Kenneth Ding <kenneth.ding@dingauto.sg>, SA 0406 <sa0406@dingauto.sg>

Cc: "Accounts (Ding Auto)" <accounts@dingauto.sg>, assignments <assignments@lkkauto.com>, "Summer (LKK Auto)" <admin-d@lkkauto.com>, MT_Claim_SG <mt_claim@lonpac.com>

Lonpac External - Confidential

Without Prejudice

Dear Kenneth

We concede liablity for this case. Please liaise with LKK Auto Consultants Pte Ltd to arrange survey.

Thank you.

Best Regards

Kenny Lim

Asst. Claims Manager | Lonpac Insurance Bhd

300 Beach Road, #17-04/07 The Concourse, Singapore 199555

DID: 6279 9256 | Fax: (65) 6296 2706



"In view of the revised measures for transition under Phase 2 COVID-19 restrictions effective 19 August 2021, 50% of our staff will be working from home. Please expect delays in our replies, payments and claims settlements during this period. Your understanding is greatly appreciated and we apologise for any inconvenience caused".

We are committed to acting professionally, fairly and with integrity. We do not condone bribery, fraud or corrupt practices.