

Motor Image Enterprises Pte Ltd
25 Leng Kee Road
Singapore 159097
Tel : (65) 6417 0333
Fax : (65) 6479 3811
BRN 198702032R

BREAKDOWN OF PAYMENT

VEHICLE NO : SFL 4887Y

ACCIDENT ON 01 OCT 2022 AT PIE EXITING

INVOLVING VEHICLE / S YP 3527Y

- 1) Repair cost \$ 3,764.35 Payable to Motor Image Enterprises Pte Ltd
- 2) GIA or LTA
Search fees \$ - Payable to Motor Image Enterprises Pte Ltd
- 3) Medical fees \$ - Payable to -
- 4) ~~Loss Of Use~~ or
Rental Car \$ 470.80 Payable to Motor Image Enterprises Pte. Ltd
- 5) Total Claim Amount \$ 4,235.15

~~*KINDLY SEPARATE THE PAYMENT IN 2 CHEQUES~~

*Contact Person :



www.tanchong.com

Motor Image Enterprises Pte Ltd

- ☐ Toa Payoh Service Center, 19, Lorong 8, Toa Payoh, Singapore 319255
☒ Leng Kee Service Center, 25, Leng Kee Road, Singapore 159097

Type of Claim:

- ☒ Third Party (Direct Settlement)
☐ Own Damage (Recovery Claim)

ACCIDENT INVOLVING VEHICLE REGISTRATION No. SFL4887Y AND YP 3527 Y
 ON 01/10/2022 AT PIE Exitting

- I, the owner of vehicle no. SFL 4887Y hereby instruct you and authorise you to act for me with respect to the following: -
 - To submit my claims for all losses including uninsured loss, rental car charges, medical fees, excess payment and cost of repairs.
 - To settling my claim as they deem fit, including settling the matter on basis of my contributory negligence if any.
 - To receive payment for settlement of my claim where all payment is to be made payable to the repair workshop for cost of repairs and other uninsured losses.
 - To sign discharge voucher on my behalf.
- I further acknowledge that any settlement that workshop may reach on my behalf is on a without prejudice basis and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle is concerned.
- In the event that I am required to attend meetings, interviews, court and/or provide statements or any information in connection with my claim, I shall render full cooperation.
- In the event that my claim against the third party or his insurers is not successful or cannot be proceeded with or if any settlement is not honoured or satisfied by the third party or his insurers, I authorise you to revert to my own insurers for the cost of repairs and any losses recoverable under my policy of insurance. In this respect, I understand and accept that the excess amount applicable under the policy of insurance shall be borne by me.
- If for whatever reason, my insurers reject my claim for indemnity for the cost of repairs and/or any other losses recoverable under the policy of insurance or make an offer to pay less than the amount claimed by you, I agree and undertake to pay the difference between what was claimed and paid out by the insurers or the full amount of my repair bill and survey fees and any other expenses reasonably incurred on my behalf or to pay you the difference in amount, as the case may be.
- I undertake to state truthfully and to make full and frank disclosure of all facts leading up to and of the accident and of any action and/or omissions in connection with my part in the accident. If any facts stated are inaccurate and my claim cannot be paid out or fails, I agree that I shall be liable to you for the repair and other costs incurred by you.
- I further undertake to sign any document or discharge voucher that is required for the purposes of my claim and if as a result of my failure to do so, my claim cannot be paid out or is delayed, I agree that I shall be liable to you for the repair and other costs incurred by you.
- I understand that the claim for loss of use of my vehicle will be based on the number on the days estimated by the surveyor in his report for the required repair. The actual number of days may be more due to unavailability of parts, weekend, holidays and other operational exigencies and I accept that it may not be possible to claim for these extra days. In addition, any contributory negligence part of my claim can also affect portion of my claim for loss of usage.
- I shall keep you informed of any correspondence and/or summons that I may receive in connection with the accident before agreeing to pay or receive any monies due under this claim.
- In the event, the insurers pay the claimed amount to me instead of you, I will inform you as soon as possible and reimburse you for the repair and other costs incurred by you.
- For successful recovery of upfront Excess payment by claimant, the workshop shall effect refund accordingly to the mode of upfront payment.
 - For upfront Excess payment by credit card, the refund shall be credited to the respective Credit Card Account via Credit Card Company handling the transaction.
 - For Excess payment by cash, the workshop shall refund the amount to the claimant via cheque payment.

| Claimant's Particulars | | Authorized Workshop | |
|--|-------------------------------------|---|--|
| Name <u>LIM TEK CHENG</u> | | Company Name <u>Motor Image Ent Pte Ltd</u> | |
| Address <u>35 BANG KONG CRESCENT</u> | | Claim Officer's Name <u>Dennis Leong</u> | |
| # <u>01-02 S(599427)</u> | | | |
| Telephone No <u>6703 9137 9352</u> | | Telephone No <u>6703 8164</u> | |
| Date <u>31/10/22</u> | Email | Date <u>31/10/22</u> | |
| Company Stamp (For Co Regn Vehicle) | Authorized Signature <u>alan</u> | Claim Officer Signature <u>[Signature]</u> | |



LONPAC INSURANCE BHD

CLAIM NO : 22/22/22/VC05/026368
DATE : 26 APRIL 2023

DISCHARGE VOUCHER

I/We, LIM TEIK CHENG confirmed acceptance from M/s LONPAC INSURANCE BHD and/or owner of YP3527Y the sum of Singapore Dollar Four Thousand Two Hundred Thirty Five and Cents Fifteen Only (\$4,235.15) in full and final satisfaction, liquidation and discharge of all property losses competent to me/us upon the said M/s LONPAC INSURANCE BHD in respect of all property losses sustained by me/us whether now or hereafter to become manifest, arising either directly or indirectly from an accident involving SFL4887Y and YP3527Y on 01/10/2022 along/at PIE EXITING.

I /We hereby agree to indemnify and keep indemnify (LONPAC INSURANCE BHD/ PREMIUM-RICH ENGINEERING PTE LTD AND/OR BALASUBRAMANIAN RAMKI) against all claims and any claims whatsoever made by any person/persons on our behalf in respect of the said accident.

I/We further authorize you to pay the above settlement sum directly to "MOTOR IMAGE ENTERPRISES PTE LTD".

I/We hereby acknowledged that this payment is made on a without admission of liability basis and without prejudice to all related claims and in respect of our insured's recovery action.

alan 17/05/2023

.....
Signature of vehicle owner/Date

Lim Teik Cheng 17/05/2023
.....
Name of vehicle owner /Date



Motor Image Enterprises Pte Ltd

25 Leng Kee Road Singapore 159097

Service Centre Tel: (65) 6703 8163 Fax : (65) 6479 1137

Website: www.subaru.asia



SUBARU

TAX INVOICE

GST Reg No. M2-0076975-9

Co. Reg No. 198702032R

Sales: INSURANCE CUSTOMER

Invoice No: M228472

For cash sales, payment will be
endorsed on this invoice and no
separate receipt will be issued.

DATE REC'D: 31-Oct-2022

SERVICE ADVISOR: DENNIS

JOB No.: M228393

MILEAGE: 43666

ID:

NAME: LONPAC INSURANCE BHD.

ADDRESS: 300 BEACH ROAD

#17-04/07 THE CONCOURSE, S(199555)

TELEPHONE: 62507388

MODEL: FORESTER 2.0I-L AWD CVT

ENGINE No.: FB20YC84243

CHASSIS No.: JF1SJ5KC5JG105528

REGISTRATION No.: SFL4887Y

| ITEMS CODE | DESCRIPTION OF REPAIRS | AMOUNT |
|------------|---|----------|
| 1 | TPCLAI CONDUCT BODYWORK REPAIR (THIRD PARTY CLAIM) AGAINST LONPAC INS (YP3527Y) | |
| 2 | REMARK DOA:01/10/2022 TIME:1505HRS LOCATION:PIE EXITING | |
| 3 | REMARK REPLACE REAR BUMPER,BUMPER BEAM,END PANEL | 600.00 |
| 4 | REMARK RESPRAY REAR BUMPER,BUMPER BEAM,END PANEL & TAILGATE | 520.00 |
| 5 | REMARK FAULT DIAGNOSTIC (RESET) | 280.00 |
| 6 | REMARK SUNDRIES | 20.00 |
| 7 | REMARK REPAIR REAR END PANEL & BUMPER BEAM (0.5 SUPP) | 300.00 |
| 8 | REMARK RESPRAY REAR END PANEL & BUMPER BEAM (1.0 SUPP) | 520.00 |
| | TOTAL(LABOUR) | 2,240.00 |
| 1 | BUMPER FACE REAR FORESTER IL 577045G012(Qty : 1 @ 1110.00 each(Discount 20.00%)) | 888.00 |
| 2 | CLIP BMPR * 9PCS 909140007(Qty : 9 @ 2.40 each(Discount 20.00%)) | 17.28 |
| 3 | CLIP *2 PCS 909140062(Qty : 2 @ 3.00 each(Discount 20.00%)) | 4.80 |
| 4 | CARGO STEP PANEL S/S E77105G000(Qty : 1 @ 460.00 each(Discount 20.00%)) | 368.00 |
| | TOTAL(SPARE PARTS) | 1,278.08 |

Subtotal 3,518.08

GST(7%) 246.27

TOTAL \$3,764.35

DATE : 28-Nov-2022

CUSTOMER

MANAGER

The customer acknowledges and confirms by taking delivery of the vehicle and/or upon receipt of this invoice, either personally or by an agent that his/her complaints relating to the vehicle have been rectified to his/her satisfaction and that the Company's liability for defective work and/or materials will be limited to rectification works and/or replacement of parts without charge or at discounted charge, at the Company's option. The customer further acknowledges that any discrepancy in this invoice (with the exception of errors and omissions) must be brought to the Company's attention in writing within three(3) days from the date of this invoice failing which it will be deemed correct.

CUSTOMER

Not yet a DUO Member? Join us now at www.DUORewards.com and start accumulating your points for your invoice today!



www.tanchong.com



DOWNTOWN TRAVEL SERVICES PTE LTD

19 Lorong 8 Toa Payoh Singapore 319255

Tel (65) 6334 1700 Fax (65) 6336 4677

Co. Reg. No. 1984-03671/H

GST Reg. No. M2-0067432-4

New Mailing Address:

25 Leng Kee Rd, Singapore 159097

3PL4887Y
GST Reg No. : M2-0067432-4
Tax Invoice : S1020642
Inv. date... : 03-NOV-2022
Print date... : 03-NOV-2022
Print time... : 15:16:33
Page no..... : 1
Agreement no: TP2022733
Payment Due : 02-DEC-2022
Amount..... : \$470.80
Salesman..... : RIDA

MOTOR IMAGE ENTERPRISE PTE LTD

25 LENG KEE ROAD

S(159097)
ATTN:FADZLEE

Description

Amount

RENTAL CHARGE FROM 31-OCT-2022 TO 03-NOV-2022
SUBARU FORESTER 2.0I-L AWD CVT - SLE9769M
(LIM TEIK CHENG)

440.00

=====

| | |
|-----------------------|--------|
| TOTAL SGD(BEFORE GST) | 440.00 |
| GST(7%) | 30.80 |
| TOTAL SGD(AFTER GST) | 470.80 |

=====

N.B. Cheques should be crossed and made payable to
DOWNTOWN TRAVEL SERVICES PTE LTD
Interest at 1.25% per month on overdue account.

DOWNTOWN TRAVEL SERVICES PTE LTD

Authorised Signature



Hiring Agreement

Co.Reg.No.: 198403671HGST
GST Reg.No.: M20067432-1

M.T
TP2022733
ACCOUNT'S COPY
SALESMAN CODE: RIDA

Vehicle Number: SLE9769M Make & Model: SUBARU FORESTER 2.0iL AWD CVT Date: 29/10/2022
Change Over 1: _____ Initial: _____ Date: _____
Change Over 2: _____ Initial: _____ Date: _____

Hirer

Name: MOTOR IMAGE ENTERPRISE PTE LTD
Address: 25 LENG KEE ROAD
Singapore: 159097
Contact Person: FADZLEE Tel: 90601361

1st Driver

Name: LIM TEIK CHENG
Address: BLK 5 TOH YI DRIVE #07-237
Singapore: 590005
Contact No: _____
Occupation: _____ Date of Birth: 26/03/1972
Passport / NRIC No: 7XXX591B Nationality: MALAYSIA
Driver's Licence No: SXXX0591B Driving Exp: _____
Country of Issue: SINGAPORE Driving Date: _____

Additional Driver

Name: ESTHER CENG LAY BIAN (ESTHER ZENG LIMIN)
Address: BLK 5 TOH YI DRIVE #07-237
Singapore: 590005
Contact No: 9720 2679
Occupation: _____ Date of Birth: 06/05/1971
Passport / NRIC No: 7XXX8201 Nationality: SINGAPORE
Driver's Licence No: SXXX08201 Driving Exp: _____
Country of Issue: SINGAPORE Driving Date: _____

Remarks / Delivery Location

SFL4887Y - TP CLAIM - MIE DENNIS

Hirer hereby agrees to abide to the terms and conditions as set out overleaf. If I opt to pay by credit / charge card, my signature here will be deemed to have been made on the applicable credit and card charge slip.
I also agree to allow the company to hold a security deposit equivalent to the excess amount as set out in the Hire Agreement for the term of hire by credit card/ cash.
The Hirer agrees that smoking and carriage of pets are not allowed in the hired vehicle. An extra charge of S\$250 will be applicable to ionize the vehicle.
The Hirer agrees that the vehicle must be returned at the agreed time and date. Late return is chargeable.

| | |
|-------------------|---------------------------------|
| More than 1 hrs | 20% of the daily rental charges |
| More than 2 hrs | 40% of the daily rental charges |
| More than 3 hrs | 60% of the daily rental charges |
| More than 4 hrs | 80% of the daily rental charges |
| More than 5 hours | 100% (1 day rental) chargeable |

PENALTY FOR EARLY TERMINATION

The hirer acknowledged and understands that early termination under any circumstances within the hiring period will be subject to penalty.

Early termination can only be requested by the Hirer subject to the following Terms & Conditions -

- The Hirer gives Downtown Travel Services Pte Ltd advance notice of no less than one (01) month prior of the Hirer's intention to terminate early. The Earlier Termination Date shall be one month from when notice was given by the Hirer.
- The Hirer shall be liable to pay Downtown Travel Services Pte Ltd full rental amount for the unutilized period. For the avoidance of doubt, the unutilized period shall be the Agreed Date of Return minus Earlier Termination Date.



HIRER'S SIGNATURE


DOWNTOWN TRAVEL SERVICES PTE LTD

Check In / Out

Date Out: 31/10/2022 Time Out: 10:00:00 Km Out: 71645.00
Petrol Level: F
Agreed Date of Return: 03/11/2022 10:00:00
Date In: _____ Time In: _____ Km In: _____
Petrol Level: F

Collision Damage Waiver

ACCEPTS
To Pay Extra Fee
Daily: S\$0.00
Non-Waiverable Excess
S\$: 0.00
Windscreen Excess: \$100.00
Signature: _____
DECLINES
Hirer Declines CDW
Excess S\$: 2,000.00
per accident
Windscreen Excess: \$100.00
Signature: 

*The above is subjected to 7% GST.

EYID Excess

Additional \$3,000 + Existing Excess applies to:

- Drivers age 23 years & below
- Drivers age 70 years & above
- Less than 2 years driving experience

Signature: _____

*The above is subjected to 7% GST.

| | | |
|-----------------|--------------------|------------------|
| Per Day | 110 | 00 |
| Per Month | | |
| Rental Charges | 330 440 | 00 |
| CDW | 0 | 00 |
| Malaysia Charge | 0 | 00 |
| Other Charge | | |
| 7% GST | 29 30 | 40 80 |
| Sub Total | 360 470 | 40 80 |

OVERALL CHARGES

Deposit Tax Invoice

Deposit Inv: _____ Amount: _____
Q/R No: _____ Date: _____

For Official Use

INV S1020642 OR \$470.80 Date 03/11/22
INV _____ OR _____ Date _____
INV _____ OR _____ Date _____



Hsiao Tong (LKKAUTO)

From: Seloshinah Sinivasagam <seloshinah@motorimage.net>
Sent: Friday, 19 May 2023 5:19 PM
To: Hsiao Tong (LKKAUTO)
Cc: LKINSTEAM; Admin A
Subject: Re: OUR REF: SFL488Y YOUR REF: YP3527Y DOA: 01/10/2022 TP - PENDING PAYMENT
Attachments: SFL4887Y SIGNED DV.pdf

WITHOUT PREJUDICE

Dear Officer,

Thanks for the offer, attached you the signed DV for the payment process.

Bank A/C Payee Name : Motor Image Enterprises Pte Ltd
Bank Acct no : 901-355-461-3
Payee Bank Name : UOB
Payee Email : yeo_boon_siong@tanchong.com

Kindly update our accounts Dept. once the payment done.

Appreciate you can process payment as soonest.

Thanks,

Shinah

Admin Assistant
Motor Claims Department
MOTOR IMAGE ENTERPRISES PTE LTD
25 Leng Kee Road, Singapore 159097
DID: +65 6703 8104
Email: seloshinah@motorimage.net
Website: www.tanchong.com :: www.subaru.asia

From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Wednesday, April 26, 2023 10:13 AM
To: Seloshinah Sinivasagam <seloshinah@motorimage.net>
Cc: LKINSTEAM <LKINSTEAM@tanchong.org>; Admin A <admin-a@lkkauto.com>
Subject: RE: OUR REF: SFL488Y YOUR REF: YP3527Y DOA: 01/10/2022 TP - PENDING PAYMENT

Without Prejudice

Dear Sirs/Mdm,

We confirm settlement at **\$4,235.15(all-in)**.

Please duly sign the **documents** enclosed and return to us (LKK) for our necessary action.

Hsiao Tong (LKKAuto)

From: CHARMAINE KONG <charmainekong@lonpac.com>
Sent: Wednesday, 12 April 2023 6:10 PM
To: Hsiao Tong (LKKAuto); KENNY LIM CHING GHEE
Cc: MT_Claim_SG; Admin A
Subject: RE: [SEEK MANDATE] -REF: 22/22/22/VC05/026368 - YOUR REF: YP3527Y OUR REF: SFL4887Y THIRD PARTY CLAIM

Lonpac External - General

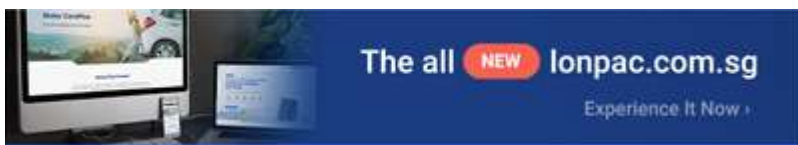
Lonpac External - General

Dear Hsiao Tong,

Please proceed as recommended.

Thank you.

Best Regards,
Charmaine Kong
Claims Officer | Lonpac Insurance Bhd
300 Beach Road, #17-04/06 The Concourse, Singapore 199555
Tel: (65) 6250 7388 Ext.268 | Fax: (65) 6296 2706



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

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Tuesday, April 11, 2023 5:02 PM
To: KENNY LIM CHING GHEE <kennylim@lonpac.com>
Cc: MT_Claim_SG <mt_claim@lonpac.com>; Admin A <admin-a@lkkauto.com>
Subject: [SEEK MANDATE] - YOUR REF: YP3527Y OUR REF: SFL4887Y THIRD PARTY CLAIM

Your ref: **22/22/22/VC05/026368**
Our ref : CC4/LPC22009865/Epa3q2

Dear Sirs/Mdm,

ACCIDENT INVOLVING YP3527Y(LONPAC) AND SFL4887Y(TP) ON 01/10/2022

We refer to the above matter.

It is a head-to-rear collision. We are of the view that liability is not in our driver's favour.

We seek your approval to offer repairer "MOTOR IMAGE ENTERPRISES PTE LTD" at \$4,235.15(all-in).

The summary is as follows: -

| | Amount Claimed | Amount Revised |
|---|--------------------|-------------------------------------|
| 1. Cost of Repair (with 7% GST) | \$ 8,018.49 | \$ 3,764.35 (\$3,518.08 + 7% GST) |
| 2. Loss of RENTAL (4days x \$110.00)(w/GST) | \$ 470.80 | \$ 470.80 (4days x \$110.00)(w/GST) |
| Total | \$ 8,489.29 | \$ 4,235.15 |

Surveyor recommended 3days for repair +1PRS = 4DAYS.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 03/01/2023 is only for mandate purpose.

Kindly let us have your approval / instruction.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

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

S(408933)

From: Admin-D (LKKAuto) <admin-d@lkkauto.com>

Sent: Wednesday, 12 October 2022 9:34 AM

To: GERALD POH WEE BIN <geraldpoh@lonpac.com>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Dennis Leong <dennisleong@motorimage.net>

Subject: Re: YOUR REF: YP3527Y OUR REF: SFL4887Y THIRD PARTY CLAIM

Dear Gerald,

Thank you for the email.

Dear Admin-A,

FYNA. Thank you.

Best Regards,

Yan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315

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

From: GERALD POH WEE BIN <geraldpoh@lonpac.com>

Sent: Wednesday, 12 October 2022 6:33 am

To: assignments <assignments@lkkauto.com>

Cc: MT_Claim_SG <mt_claim@lonpac.com>; Dennis Leong <dennisleong@motorimage.net>

Subject: FW: YOUR REF: YP3527Y OUR REF: SFL4887Y THIRD PARTY CLAIM

Lonpac External - General

Our Ref : 22/22/22/VC05/026368 (Kenny `s case)

Dear Yan,

FYNA.

Best Regards

Gerald Poh

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road, #17-04/06 The Concourse, Singapore 199555

Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706

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

From: Dennis Leong <dennisleong@motorimage.net>

Sent: Tuesday, 11 October 2022 6:15 pm

To: MT_Claim_SG <mt_claim@lonpac.com>

Cc: LKINSTEAM <LKINSTEAM@tanchong.org>

Subject: RE: YOUR REF: YP3527Y OUR REF: SFL4887Y THIRD PARTY CLAIM

Dear Claim Team,

Kindly advice on the liability /status of the claim.

We are waiting for your prompt reply, thanks.

Best Regards.

DENNIS LEONG

Insurance Claim
Motor Image Enterprises Pte Ltd
25 Leng Kee Road
Singapore 159097
DID: (65) 6703 8164
HP: (65) 9489 9000
Email: dennisleong@motorimage.net

From: Dennis Leong
Sent: Friday, 7 October 2022 2:09 pm
To: MT_Claim_SG <mt_claim@lonpac.com>
Cc: LKINSTEAM <LKINSTEAM@tanchong.org>
Subject: RE: YOUR REF: YP3527Y OUR REF: SFL4887Y THIRD PARTY CLAIM

Hi Claim Team,

Survey done at 05/10/2022 ,kindly advise liability status.

Best Regards.

DENNIS LEONG

Insurance Claim
Motor Image Enterprises Pte Ltd
25 Leng Kee Road
Singapore 159097
DID: (65) 6703 8164
HP: (65) 9489 9000
Email: dennisleong@motorimage.net

From: Dennis Leong
Sent: Wednesday, 5 October 2022 9:55 am
To: MT_Claim_SG <mt_claim@lonpac.com>
Cc: LKINSTEAM <LKINSTEAM@tanchong.org>
Subject: YOUR REF: YP3527Y OUR REF: SFL4887Y THIRD PARTY CLAIM

Dear Sir/Mdm,

Kindly refer to the attached documents and arrange survey for our client's vehicle ASAP, thanks.

PASSWORD: SFL4887Y1591B

Best Regards.

DENNIS LEONG

Insurance Claim
Motor Image Enterprises Pte Ltd
25 Leng Kee Road
Singapore 159097
DID: (65) 6703 8164
HP: (65) 9489 9000
Email: dennisleong@motorimage.net



Disclaimer: This e-mail is confidential. It may also be legally privileged. If you are not the addressee you may not copy, forward, disclose or use any part of this message. If you have received this message in error, please delete it and all copies from your system and notify the sender immediately by return e-mail. Internet communications cannot be guaranteed to be timely, secure, error-free or virus-free. The sender does not accept liability for any errors or omissions.

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

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