BUILDING AND CONSTRUCTION AUTHORITY

Address: 52 Jurong Gateway Road, #11-01, Singapore 608550

Legal Requisition Reply

Ago	ency Control No. : ency Ref No. : ntact Person :	-				Reply Date Fax Number Contact Number	: 18/02/2020 : :
	plicant Name : plicant Address :					Fax Number	:
	plicant Control No. : plicant Ref No. :					Contact Number	:
Storey No. : 11		BISHAN STR 11 RAFFLESIA	ISHAN STREET 21 l Unit No. : AFFLESIA CONDOMINIUM				
Stra	nta Lot No. :	BUILDING MK 18 U9381 MK 18 16296		Description	: BUILDING EXIS	TING/UNDER DEVE	LOPMENT
1	Information on the	latest CSC/T	OP/Plan App:	roval for Mair	n Building and Ado	ditions/Alteration	ns:
	Plan Ref. No.	·			Project Title		1
	 01946-1997-BPNE001	'	csc	1		MPRISING 2 BLOCKS	'
		I	I	1	20-STOREY FLAT	(TOTAL 185 UNITS) WITH
	I	1	I	1	PROVISION IF 1	BLOCK OF 1-STORE	Y CARPARK
	1	1	I	1	ETC ON LOTS 402	25PT, 7472PT, 129	41PT MK
	1	1	I	1	18 AT BISHAN ST	FREET 21	1
	1	1	I	1	(A1119/912/199	7/BP01)	1
				_	-		
2	Has an Order that i	s still in f	orce been s	erved under Se	ection 19 of the I	BCA? -	
	No						
3	Are there any expen	ses owed to	the Governme	ent under Sect	tion 19 of the BCA	A? –	
	No						
4	Has an Order that i	s still in f	orce been s	erved under Se	ection 24 or 25 of	f the BCA? -	

		Fee: \$ 36.00
	No	
7	Has a Direction that is still in force been served under Section 7 of the BMSMA?	-
	No	
6	Has a Notice that is still in force been served under Section 6 of the BMSMA?	-
	No	
5	Are there any expenses owed to the Government under Section 24 or 25 of the BCA?	-
	No	

END OF REPLY

Explanatory Notes for Legal Requisition Reply

- 1. The answer to Question 1 is a listing of building projects(s) associated with the address in question. The building project is defined to include plans of the new erection (Development Type: NE) as well as additions/alterations (Development Type: AA) to the existing building. Ancillary structures such as retaining wall, swimming pool, bin centre, etc that were submitted as a separate building project are not included in the listing.
- 2. The Status and Date columns refer to the building project's status and the date when the status was reached.
- 3. The Project Title given may not necessarily have incorporated changes (if any), such as the number of storeys/units or change of use, which was made under amendment plans submitted after the project's building plan was first submitted to the Commissioner of Building Control.
- 4. Abbreviations

NE	New Erection	A/A	Additions/Alterations
PROC	BP is being processed	APPV	BP approved under Building Control Act
TOL*	Temporary Occupation License	TP	Temporary Permit
TOP	Temporary Occupation Permit	PIL**	Permit-In-Lieu
COF**	Certificate of Fitness	ENS**	Endorsement made by Building Authority on completion of
			building works
CSC	Certificate of Statutory Completion	RVBP	BP approval has been revoked
*	Not in use now and has been replac	ed with	TOP under the current Building Control Act.
	27. 6. 2	ماعدا است	and under the sussent Duilding Control 3rt

- ** Not in use now and has been replaced with CSC under the current Building Control Act.
- 5. The answers given are based on data available at the time of search of the records, and are given without prejudice to any changes that may take place subsequently. The Commissioner of Building Control shall not be held responsible for any direct or consequential loss, damage, claim or liability that may be caused directly or indirectly as a result of any error or omission.
- 6. For more information on any of the answers, please enquire using Form BPD_LS01. You may also contact BCA at 1800-3425 222 for any clarification.

NATIONAL ENVIRONMENT AGENCY VECTOR CONTROL AND SANITATION DEPARTMENT

 $Address:\ 40\ Scotts\ Road\ \#14\text{-}00\ Environment\ Building\ Singapore\ 228231$

Legal Requisition Reply

Agency Control No. Agency Ref No. Contact Person	: : : -		Reply Date Fax Number Contact Number	: 17/02/2020 : :
Applicant Name Applicant Address	:		Fax Number	:
Applicant Control No. Applicant Ref No.	:		Contact Number	:
Property Address Blk/Hse No. Street Name Storey No. Development Name Postal Code	: 31 : BISHAN STREET 21 : 11 : RAFFLESIA CONDOMINIO : 579800	Devs Plot/Blk No./Name : Unit No. : UM		
Property Type : BUILDING Description : BUILDING EXISTING/USTRAL Lot No. : MK 18 U93810T Land Lot No. : MK 18 16296KPT			TING/UNDER DEVE	LOPMENT
1 Are there any outstand Public Health Act (Cap	ing notices served under Section (95)?	45 (2) (d) of Environmental	NO	
2 Are there any outstand Public Health Act (Cap		45 (6) and 45 (7) of Environmental	NO	
3 Other Information:			-	
			Fee: \$ (Fee is subjected)	
		END OF REPLY		

Whilst every endeavour is made to ensure that information provided is updated and correct, the National Environment Agency disclaims any liability for any damage or loss that may be caused to any person directly or indirectly as a result of any error or omission.

PUBLIC UTILITIES BOARD CATCHMENT & WATERWAYS DEPARTMENT

Address: 40 Scotts Road #07-00 Environment Building Singapore 228231

Legal Requisition Reply

Agency Control No. : Reply Date : 17/02/2020

Agency Ref No. : Fax Number : Contact Person : - Contact Number :

Applicant Name : Fax Number :

Applicant Address :

Applicant Control No. : Contact Number :

Applicant Ref No. :

Property Address

Blk/Hse No. : 31 Devs Plot/Blk No./Name :

Street Name : BISHAN STREET 21

Storey No. : 11 Unit No.

Development Name : RAFFLESIA CONDOMINIUM

Postal Code : 579800

Property Type : BUILDING Description : BUILDING EXISTING/UNDER DEVELOPMENT

Strata Lot No. : MK 18 U93810T Land Lot No. : MK 18 16296KPT

- 1 The Drainage Interpretation Plan (DIP) is available online for download.
- 2 The existing drainage system shall not be altered or interfered with unless specific written approval is obtained from PUB Catchment & Waterways Department.
- 3 Whilst every endeavour is made to ensure that information provided is updated and correct, the PUB Catchment & Waterways Department disclaims any liability for any damage or loss that may be caused to any person directly or indirectly as a result of any error or omission.

(Inclusive of GST)

END OF REPLY

Agency Ref No. :

Fee: \$ 14.00

LAND TRANSPORT AUTHORITY(S&L DEPARTMENT) SURVEY AND LANDS DEPARTMENT

Address: 1 HAMPSHIRE ROAD BLK 3 LEVEL 1 Singapore 219428

Legal Requisition Reply (RAPID TRANSIT SYSTEMS)

Agency Control No. :			Reply Date Fax Number	: 17/02/2020
Agency Ref No. : Contact Person :	_		Contact Number	•
Contact i cison .			Contact I valider	•
Applicant Name :			Fax Number	:
Applicant Address :				
Applicant Control No. :			Contact Number	:
Applicant Ref No. :				
Property Address				
Blk/Hse No. :	31	Devs Plot/Blk No./Name :		
	BISHAN STREET 21			
	11	Unit No. :		
	RAFFLESIA CONDOMINIU	M		
Postal Code :	579800			
Property Type :	BUILDING	Description : BUILDING EXIST	TING/UNDER DEVELO	OPMENT
	MK 18 U93810T	•		
Land Lot No. :	MK 18 16296KPT			
1 Is the property affected by 3 of the Rapid Transit Sys		fication published under Section	NO	
	Notices served under Section 5 on the property? If so, please state		NO	
3 Is the property affected by 6 of the Rapid Transit Sys		fication published under Section	NO	
4 Any other information.			-	
Re	eject Pe	nding	Fee : \$ 10 (Fee is subje	0.00 ected to 7% GST)
		END OF REPLY		

Notes:

- a. The information provided is based on data available at the time of enquiry and is given without prejudice to any changes which may take place subsequently. The above information relates only to the rapid transit system which has been built or which is currently under construction.
- b. Information on whether the site is affected by compulsory acquisition or any future rapid transit system proposal planned or under study is confidential and cannot be disclosed unless the information has already been gazetted or shown on maps and plans prepared and deposited with the competent authority under Section 3 of the Rapid Transit Systems Act (Cap. 263A), as the case may be. The maps and plans under Section 3 may be inspected at the Survey & Lands Department, LTA, during normal office hours.
- c. Subject to paragraphs (a) and (b) above, whilst every endeavour is made to ensure the information provided is updated and correct, the Authority shall not be held liable for any direct or consequential loss, damage, cost or expense of any kind that may be caused directly or indirectly as a result of any error or omission.
- d. This Legal Requisition reply does not include information on any notices served pursuant to Section 4 of the Rapid Transit Systems Act (Cap. 263A) on lands owned or previously owned by the State.
- e. Please check that the Lot Number(s) and MK/TS reference of the subject property submitted are correct as replies given to questions (1), (2) and (3) are strictly based on these.

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THIS TRANSACTION THROUGH SNS IS NOT A TAX INVOICE

PUBLIC UTILITIES BOARD WATER RECLAMATION (NETWORK) DEPARTMENT

Address: 40 Scotts Road #14-00 Environment Building Singapore 228231

Legal Requisition Reply

Ag	ency Control No. ency Ref No. ntact Person	: :		Reply Date Fax Number Contact Number	: 17/02/2020 :
	plicant Name plicant Address	:		Fax Number	:
	plicant Control No. plicant Ref No.	: :		Contact Number	:
Blk Stre Sto De	operty Address L'Hse No. eet Name orey No. velopment Name stal Code	: 31 : BISHAN STREET 21 : 11 : RAFFLESIA CONDOMIN : 579800	Devs Plot/Blk No./Name Unit No. : IUM	:	
Str	operty Type ata Lot No. ad Lot No.	: BUILDING : MK 18 U93810T : MK 18 16296KPT	Description : BUILDI	NG EXISTING/UNDER DEVE	LOPMENT
1	Are there outstanding Act (Chapter 294)?	notices served under Section 6(1) of the Sewerage and Drainag	e NO	
2	Are there outstanding Act (Chapter 294)?	notices served under Section 6(2) of the Sewerage and Drainag	e NO	
3	Are there outstanding Act (Chapter 294)?	notices served under Section 6(3) of the Sewerage and Drainag	e NO	
4	_	notices served against the proper Drainage Act or its Regulations?	ty under other relevant section	s NO	
5		mposed by the Board with respec m within the property?	t to the maintenance of the	NO	
6		nt information pertaining to the p		NO	
				Fee : \$ (Fee is subjected	
			END OF REPLY		

Whilst every endeavour is made to ensure that information provided is updated and correct, the Public Utilities Board disclaims any liability for any damage or loss that may be caused to any person directly or indirectly as a result of any error or omission.

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URBAN REDEVELOPMENT AUTHORITY

Address: 45 Maxwell Road, The URA Centre, Singapore 069118

Legal Requisition Reply

Agency Control No. : Reply Date : 17/02/2020

Agency Ref No. : Fax Number : Contact Person : Contact Number :

Applicant Name : Fax Number :

Applicant Address :

Applicant Control No. : Contact Number :

Applicant Ref No. : Applicant Email :

Property Address

Blk/Hse No. : 31 Devs Plot/Blk

treet Name : BISHAN STREET 21

Street Name : BISHAN STREET 21 Storey No. : 11

Development Name : RAFFLESIA CONDOMINIUM

Postal Code : 579800

Property Type : BUILDING Description : BUILDING

EXISTING/UNDER DEVELOPMENT

YES

YES

Unit No.

 Strata Lot No.
 : MK 18 U93810T

 Land Lot No.
 : MK 18 16296KPT

 $1\ a)$ Is there any planning decision made on proposals to develop the site?

If yes, state last proposal.

STRATA SUBDIVISION OF THE EXISTING BUILDING WITHIN CONDOMINIUM HOUSING DEVELOPMENT.

b) Is the proposal approved? If yes, state approval date/expiry date. If no, state grounds of refusal.

APPROVED FOR A SEPARATE FLAT UNIT.

2 2019 Master Plan Zoning

RESIDENTIAL

3 Remarks

NIL

Conditions:

The above information is given subject to the conditions spelt out in Annex 1.

DEVELOPMENTI CONTROL GROUP for CHIEF EXECUTIVE OFFICER URBAN REDEVELOPMENT AUTHORITY as COMPETENT AUTHORITY.

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Agency Ref No. :

Annex 1

The following are to be read with the Legal Requisition Reply

- 1. Information on Master Plan Zoning
 - a) Subject to sub-paragraph (b), the information given in the legal requisition on Master Plan zoning is based on the current Master Plan.
 - b) Information on Road zone and Waterbody zone affecting a site would not be given in the legal requisition. Such information will be given only if you apply for a Certified Interpretation Plan.
 - c) The information given in the legal requisition on Master Plan zoning is strictly to enable the solicitors to provide the certifications or transfers of land as may be required by the Singapore Land Registry for the purposes of the Residential Property Act and not for any other purpose.
 - d) Where the provisions of Section 28A of the Residential Property Act apply, you may wish to obtain a certification in writing from the Urban Redevelopment Authority (using Form DC 15) stating
 - i) The previous zoning in the Master Plan immediately before 24 Dec 1998; and
 - ii) Whether the rezoning to a residential use on or after that date was made in relation to an application for written permission to develop under the Planning Act (Cap 232).
 - e) Where a subject site is affected by more than one zone, you are advised to obtain a Certified Interpretation Plan.
 - f) The information given in the legal requisition, and in particular on Master Plan zoning is not a representation or indication by the Competent Authority on:
 - i) The specific type, uses or intensity of any proposed development that may be allowed on the property. These can only be determined by the Competent Authority after detailed evaluation upon receipt of a development application.
 - ii) Payment of or liability for development charge in respect of any approved or proposed development on the property. Development charge may be payable in accordance with the provisions of the Planning Act and the rules thereunder for a proposed development.
- 2. The information given in the legal requisition is for your own use or if you are acting for a client in respect of this legal requisition, to be be used for the purposes of your client only. It is not to be used or relied upon by any other person (except your client as aforesaid) without the express consent of the Competent Authority. The Competent Authority shall not be responsible for any loss, damage claim or liability that they may arise directly or indirectly out of any unauthorised use or reliance made of the information given in the legal requisition.
- 3. The information is supplied on the basis of data available at the time of enquiry and is given without any prejudice to any changes which may take place subsequently.
- 4. If you wish to know the conditions of the Grant of Written Permission (GWP) mentioned in the Legal Requisition reply, you are advised to purchase a copy of the GWP through our Website at http://spring.ura.gov.sg/dcd/eservices/devregister/edr frame.cfm .
- 5 If you wish to know the approved use of a property, you are advised to submit a search through our website site at http://www.ura.gov.sg/EnquiryOnApprovedUse/enquiryOnAppUse/newEnquiry.do
- 6 If you wish to know the approved layout of a property, you are advised to submit a search using Form DC 15, which can be downloaded from our website via http://www.ura.gov.sg/forms/doc/dc15.doc

Additional Notes

- a) Information on whether the property is affected by a public scheme, a planning study or conservation study will only be made known when an application, including an outline application, for permission to develop the property is submitted to the Competent Authority. For information on whether the property is affected by a Government Gazette Notification under the Land Acquisition Act, please access the Lot Base System under LAWNET.
- b) You are advised to apply for Road Line Plan and Drainage Interpretation Plans to ascertain whether the site is affected by any Road and Drainage proposals.
- c) Please ascertain from the owner(s) directly whether all charges, including levy of development charge under section 35(1) of The Planning Act (Cap 232) have been paid as the Competent Authority is not liable for any financial loss.
- d) If your property is a shophouse and you intend to use or to continue the use as a restaurant or an eating house, you are advised to refer to the Development Control Guideline for restaurant or eating house use in shophouses, which is available at the URA Website at www.ura.gov.sg/dc/dcu/text/restaurant.html

General Information for Home Owners

1 LANDED

a) We would like to inform you that if you wish to reconstruct, renovate or modify your house, please follow the prevailing guidelines with regard to plot size, plot width and building setback requirements. For bungalows, please note the additional requirement on building coverage. The prevailing guidelines are as follows:

Housing Type	Plot Size	Plot Width	Building Coverage	Building set back		
	(minimum)	(minimum)		Front	Side/Rea	r
Terrace house(intermediate units)	150m2	6.0m	Not Applicable			2.0 m (if common boundary
Semi-detached house and corner terrace	200m2	8.0m	Not Applicable		1st & 2nd storeys:	boundary)
Back-to-back semi-detached house	200m2	10.0m	Not Applicable			3.0m (if common boundary abuts GCBA boundary)
Detached House						
Within designated 2-storey mixed landed/semi-detached housing areas	400m2	10.0m	45% for <= 800m2 40% for > 800m2	7.5m	3rd storey:	3.0 m
Outside Good Class Bungalow Areas (GCBA)	400m2	10.0m	40% for <= 800m2 40% for > 800m2			
Good Class Bungalow (GCB)	1400m2	18.5m	35%		3.0 m	

- b) The guidelines exclude areas which are subject to special controls e.g. streetblock plans in view of the special character of the area Further details on prevailing guidelines for residential developments are available from the Handbook on "Development Control Parameters for Residential Developments" via this link:http://www.ura.gov.sg/circulars/text/dcdrhb_d0e4.htm.
- c) You are strongly advised to obtain planning approval first before commencing any building works. Owners are therefore strongly discouraged to carry out unauthorised extensions.
- d) To retain unauthorised extensions that can comply with the above guidelines, a civil penalty of up to 50times the fee prescribed for an application for planning permission or \$150,000, whichever is the lesser amount, is payable as stipulated in The Planning Act (Cap 232, 1998 Ed).
- e) For unauthorised works which cannot comply with the above guidelines and cannot be approved, the offender shall be guilty of an offence and shall be liable on conviction to a fine not exceeding \$200,000

2 STRATA TITLE (NON-LANDED)

a) For residential developments (flats or condominiums) with private enclosed space (PES) at the 1st storey, subsequent covering up of the PES will not be allowed if the covered space constitutes floor area, and the additional floor area causes the total floor area of the entire development to exceed the maximum floor area permissible for the land.

The information is supplied on the basis of data available at the time of enquiry and is given without prejudice to any changes which may take place subsequently.

You can call our Customer Service Hotline at 6223 4811 if you would like to seek further clarification on the planning controls and guidelines for landed houses or visit our website at http://www.ura.gov.sg for more information

LAND TRANSPORT AUTHORITY(S&L DEPARTMENT) SURVEY AND LANDS DEPARTMENT

Address: 1 HAMPSHIRE ROAD BLK 3 LEVEL 1 Singapore 219428

Legal Requisition Reply (STREET WORKS)

Contact Number : Applicant Name : Fax Number : Applicant Control No. : Contact Number : Applicant Control No. : Contact Number : Applicant Ref No. : Contact Number : Applicant Ref No. : Contact Number : BISHAN STREET 21	Agency Control No.	:			Reply Date	: 17/02/2020
Applicant Name : Fax Number : Applicant Address : Applicant Control No. : Contact Number : Applicant Ref No. : Property Address Contact Number : Bishards No. : Contact Number : Applicant Ref No. : Contact Number : Applicant Ref No. : Contact Number : Contact Number : Applicant Ref No. : Contact Number : Cont	Agency Ref No.	:			Fax Number	:
Applicant Address : Applicant Control No. : Contact Number : Applicant Ref No. : Property Address BISHAP STREET 21 Street Name : BISHAN STREET 21 Storety No. : 11 Unit No. : Development Name : RAFFLESIA CONDOMINIUM Postal Code : 579800 Property Type : BUILDING Description : BUILDING EXISTING/UNDER DEVELOPMENT Strate Lot No. : MK 18 193810T Land Lot No. : MK 18 16296KPT To purchase affected Plans / Notices ? YES 1 Are there any outstanding Notices or Orders served under the relevant sections of the Street Works Act (Cap 320A) against the property? If so, please state particulars of such Notices or Orders. 2 Are there any outstanding charges against the property for work done under the relevant sections of the Street Works Act (Cap 320A)? If so, state amount claimed. NO Reject Pending Fee: \$ 10.50 (Fee is subjected to 7% GST)	Contact Person	: -			Contact Number	:
Applicant Control No. : Contact Number : Applicant Ref No. : Contact Number : Applicant Ref No. : Contact Number : Applicant Ref No. : Development Address BIKHA No. : 31	Applicant Name	:			Fax Number	:
Applicant Ref No. : Property Address BilkHes No. S 31 Devs Plot/Bilk No./Name Street Name BISHAN STREET 21 Unit No. Street Name BISHAN STREET 21 Unit No. Street Name RAFFLESIA CONDOMINIUM Postal Code S 79800 Property Type BUILDING Description BUILDING EXISTING/UNDER DEVELOPMENT Strata Lot No. MK 18 U93810T Land Lot No. MK 18 16296KPT	Applicant Address	:				
Property Address BIK/Hse No. : 31		:			Contact Number	:
BIK/He No. : 31	Applicant Ref No.	:				
Street Name : BISHAN STREET 21 Storey No. : 11						
Storey No. : 11			Devs Plot/Blk	No./Name :		
Development Name : RAFFLESIA CONDOMINIUM Postal Code : 579800 : 579800 : BUILDING EXISTING/UNDER DEVELOPMENT Strata Lot No. : MK 18 U93810T						
Postal Čode : 579800 Property Type : BUILDING Description : BUILDING EXISTING/UNDER DEVELOPMENT Strata Lot No. : MK 18 U93810T Land Lot No. : MK 18 16296KPT To purchase affected Plans / Notices ? YES 1 Are there any outstanding Notices or Orders served under the relevant sections of the Street Works Act (Cap 320A) against the property? If so, please state particulars of such Notices or Orders. 2 Are there any outstanding charges against the property for work done under the relevant sections of the Street Works Act(Cap 320A)? If so, state amount claimed. 3 Are the following roads public streets: (1) BISHAN STREET 21 - PUBLIC 4 Any other information. Pending Fee: \$ 10.50 (Fee is subjected to 7% GST)				:		
Strata Lot No. : MK 18 U93810T Land Lot No. : MK 18 16296KPT To purchase affected Plans / Notices ? YES 1 Are there any outstanding Notices or Orders served under the relevant sections of the Street Works Act (Cap 320A) against the property? If so, please state particulars of such Notices or Orders. 2 Are there any outstanding charges against the property for work done under the relevant sections of the Street Works Act(Cap 320A)? If so, state amount claimed. 3 Are the following roads public streets: (1) BISHAN STREET 21 - PUBLIC 4 Any other information. Fee: \$ 10.50 (Fee is subjected to 7% GST)			NIUM			
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Land Lot No. : MK 18 16296KPT To purchase affected Plans / Notices ? YES 1 Are there any outstanding Notices or Orders served under the relevant sections of the Street Works Act (Cap 320A) against the property? If so, please state particulars of such Notices or Orders. 2 Are there any outstanding charges against the property for work done under the relevant sections of the Street Works Act(Cap 320A)? If so, state amount claimed. 3 Are the following roads public streets: (1) BISHAN STREET 21 - PUBLIC 4 Any other information. Fee: \$ 10.50 (Fee is subjected to 7% GST)			Description	: BUILDING EXI	STING/UNDER DEVI	ELOPMENT
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sections of the Street Works Act(Cap 320A)? If so, state amount claimed. 3 Are the following roads public streets: (1) BISHAN STREET 21 - PUBLIC 4 Any other information. - Reject Pending Fee: \$ 10.50 (Fee is subjected to 7% GST)			ty? If so, please sta	te particulars		
(1) BISHAN STREET 21 - PUBLIC 4 Any other information. - Reject Pending Fee: \$ 10.50 (Fee is subjected to 7% GST)					NO	
4 Any other information. Reject Pending Fee: \$ 10.50 (Fee is subjected to 7% GST)	3 Are the following roa	ds public streets:			-	
Reject Pending Fee: \$ 10.50 (Fee is subjected to 7% GST)	(1) BISHAN STREE	Γ 21 - PUBLIC				
(Fee is subjected to 7% GST)	4 Any other information	n.			-	
END OF REPLY		Reject	Pending			
			END OF	REPLY		

Notes:

- a. Please check that the Lot number(s) and MK/TS reference of the subject property submitted are correct as answers given to questions (1), (2) and (3) are strictly based on these.
- b. The address of the subject property must be given in your Form as additional information. Failure to comply with this will result in unnecessary delay.
- c. Whilst every endeavour is made to ensure that the information provided is updated and correct, the Authority shall not be held liable for any direct or consequential loss, damage, cost or expense of any kind that may be caused directly or indirectly as a result of any error or omission.

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