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China Taiping Insurance (Singapore) Pte Ltd 3 Anson Road #16-00 Springleaf Tower Singapore 079909.

Attention: To Whom It May Concern

4 July 2024

Dear Sir/Madam,

**Re: Insurance Claim against Asia Metal Industries** 

Introduction

This is to inform you that we have been appointed by Mrs Linnie Mackenzie (S2738343B) in relation to her claim for losses against Asia Metal Industries in relation to an incident that occurred on the PIE, which is described below.

We understand that you are the insurers for Asia Metal Industries.

Details of the Incident

The incident occurred on 5 June 2024 at around 9.30 am on the PIE (at the 20.3km mark, in the direction of Tuas and after the Adam Road exit).

My client was driving her Mini One (SMH7750B) when a brick/stone fell from a lorry travelling in front of her (XE3329Y), then bounced on the road before hitting the bonnet and shattering the windscreen of the Mini. The video, which is incontrovertible evidence of this, and which was recorded from the Mini, has been shared with you.

The lorry was driven by Shi Xinding (G2031564X). Immediately after the incident, the lorry driver pulled over and stopped the lorry on the hard shoulder and details were then exchanged. The LTA Traffic Police were present at the scene.

My client subsequently reported the incident to the police station at Bukit Timah (Nathaniel Kelly Nusantara). The police report has been shared with you.

Subsequent Actions

My client has taken the Mini to EuroKars in Jurong in order for the necessary repairs to be made to the bonnet and the windscreen.

In view of your failure to date to acknowledge full liability, the repairs are yet to be commenced.

Claim for Losses

My client will claim for losses to cover (i) the repairs to the Mini; (ii) the loss of use of the Mini from the time of the incident to the completion of the repairs (namely as to a hire car and taxis), and (iii) associated legal costs.

We look forward to your earliest reply.

**Best Wishes** 

Justin Boyd

Justin Boyd Managing Partner

**Mercatis Law Asia LLP**