

# ISLAND LAW LLC

Advocates & Solicitors

(UEN No. 200918269D)

(GST Reg No. 200918269D)

KIRPAL SINGH SHARMA  
NG KWONG LOONG

SUNITA CARMEL NETTO

Our Ref : KS.13725.18.LS

Your Ref : Your vehicle GBF 2262S

101 Upper Cross Street  
#04-04 People's Park Centre  
Singapore 058357  
Tel: (65) 6221 3211  
Fax: (65) 6225 3210  
Email: sarah@islandlaw.com.sg

4<sup>th</sup> January 2019

## QBE INSURANCE SINGAPORE PTE LTD

1 Raffle Quay  
#29-10, South Tower  
Singapore 048583

Attn: Motor Claims Department

**WITHOUT PREJUDICE**  
**BY HAND**

## SUNBREEZE LAUNDRY PTE LTD

7 Soon Lee Street  
#01-29 Ispace  
Singapore 627608

## CERTIFICATE OF POSTING

Dear Sirs

**CLAIMANT: YEONG KIAN KIAT- DRIVER OF SJK 3621L; PERSONAL INJURY  
ACCIDENT INVOLVING SJK 3621L AND GBF 2262S ON 21<sup>ST</sup> FEBRUARY 2018 AT 1720 HOURS ALONG  
AYE**

We are instructed by the abovenamed Claimant, who is our client, to claim damages against you in connection with a road traffic accident on **21<sup>ST</sup> FEBRUARY 2018 AT 1720 HOURS ALONG AYE** involving vehicle registration number **SJK 3621L** and vehicle registration number **GBF 2262S** driven by you/your authorized driver.

We are instructed that the accident was caused by the negligence of you/your authorized driver. As a result of the accident, our client suffered personal injuries. His/her injuries are set out in the medical report annexed to this letter. He/she has been put to loss and expenses, particulars of which are as follows:

Nature of injuries:-

1. Grade 3 whiplash injury
2. Prolapsed disc at C5/6 compressing the spinal cord
3. Aggravation of pre-existing cervical spondylosis

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General damages	S\$	40,000.00
Loss of Earning Capacity	S\$	20,000.00
Medical expenses	S\$	6,670.22
d) Transport expenses	S\$	440.00
e) Medical reports fees	S\$	1,560.00
f) LTA and GIA search/reports	S\$	7.49
g) PT Fee	S\$	225.00
h) Costs and GST	S\$	6,420.00
i) Incidentals and GST	S\$	214.00
	S\$	<u>75,536.71</u>

A copy each of the following supporting documents is enclosed:

- (1) 12.03.18 Medical report from Lin & Sons Clinic & Surgery Pte Ltd
- (2) 24.04.18 Medical report from The Orthopaedic Centre
- (3) 20.12.18 Medical report from Singapore General Hospital
- (4) - Medical report receipts
- (5) - Medical invoices
- (6) - Medical certificates
- (7) 22.02.18 Singapore Accident Statement of SJK 3621L, Yeong Kian Kiat
- (8) - Accident scene/damage photographs
- (9) - LTA search

***In compliance with the Personal Injury Claims Pre-action Protocol at Appendix E; Practice Direction 38 of the State Courts Practice Directions***, we propose using Adj. Assoc. Prof Yue Wai Mun as the single joint expert.

Please note that if you are insured and you wish to claim under your insurance policy, you should immediately pass this letter and all the enclosed documents to your insurer.

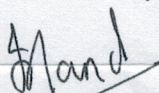
Please note that you or your insurer should send to us an acknowledgment of receipt of this letter within **fourteen (14) days** of your receipt of this letter. Please also inform us, within 14 days of your acknowledgement of receipt of this letter, whether you have any objections to our proposed medical expert or whether you wish to propose other medical experts.

If you wish to have our client examined by your own medical expert, this should be stated in your acknowledgment of receipt. Please also advise within 14 days of the acknowledgment of receipt, where and when examination of our client is to take place so that we may arrange for him/her to attend.

**Should you fail to acknowledge receipt of this letter within 14 days, our client may commence court proceedings against you without further notice to you or your insurer.**

Please also note that if you have a counterclaim against our client arising out of the accident, you are also required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents within 8 weeks of your receipt of this letter.

Yours faithfully



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