

张景祥大律師樓
(律師兼公証及宣誓官)

Teo Keng Siang LLC

Advocates & Solicitors • Notary Public • Commissioner For Oaths

111 North Bridge Road #29-07/08 Peninsula Plaza Singapore 179098
ROC: 201510228C GST Reg No.: 201510228C

Tel: 6333 4222 Fax: 6333 5676 / 5688

Email: KSTEOCO@singnet.com.sg

(FAX - NOT FOR SERVICE OF COURT DOCUMENTS)

Our Ref : TKSF/CF1573-ACC-40073.18/sl (mc)
Your Ref : SHB 1807 C
Date : 14 May 2018

Secretary in charge: Shirley

Tel : 6333 4222

Fax : 6333 5676 / 6333 5688

Email : Shirley.loh@ksteoptr.com

To: First Capital Insurance Ltd
36 Robinson Road
#16-01 City House
Singapore 068877
Attn: Motor Claims Dept

WITHOUT PREJUDICE
BY PDX#8902

BY CERTIFICATE OF POSTING

cc. SMRT Taxis Pte Ltd
60 Woodlands Industrial Park E4
Singapore 757705

Dear Sirs

RE: ACCIDENT INVOLVING SLC 6400 G / SHB 1807 C ON 16/3/18 ALONG RIVER VALLEY ROAD

We are instructed by Chew Soon Leng to claim damages against you in connection with a road accident on 16/3/18 ALONG RIVER VALLEY ROAD involving our client's motor vehicle registration number SLC 6400 G and motor vehicle registration number SHB 1807 C driven by you or your authorised driver at the material time.

We are instructed that the accident was caused by your negligent driving and/or management of your vehicle. As a result of the accident, our client's suffered injuries, particulars of which are as follows:

Personal Injuries	
General damages	\$ 16,000.00
Medical expenses	\$ 37.00
Medical report fees	\$ 300.00
Loss Of Income (\$100 x 3 days)	\$ 300.00
Transportation (\$20 x 2 Trips)	\$ 40.00
LTA fees	\$ 7.49
TOTAL	\$ 16,684.49
Costs contribution	To Be Negotiated at the Appropriate Stage.

PDX Intercompany Exchange Pte Ltd



010808416723

FROM TEO KENG SIANG LLC
PDX Box No. 8902

MS First Capital Insurance Limited

Claim No.: 018/2219/Smart Date: 17/5/18

O-I-C : EAMEE

TEL: 6507 3848 FAX: 03/18/2086

☒ We are looking into your claim and will revert soon.

☐ We wish to re-inspect your / your client's vehicle.

Please give us 1 week notice on date/time/place.

Kindly quote our Claim No. in future correspondence.

Teo Keng Siang
LL.M(Singapore),
LL.B (Hons) (Singapore)

Wong Yong Sheng, Kenneth
LL.B (Hons) University of Bristol

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A copy each of the following supporting documents is enclosed:-

- GIA Report of SLC 6400 G
- LTA search on SHB 1807 C
- Medical report(s) from HK Family Clinic & Surgery Pte Ltd
- Medical report receipts
- Medical Receipt(s)
- Medical Certificate(s)


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

Should you failed to acknowledgment receipt of this letter **within 14 days**, our client can 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 required to send to us a letter giving full particulars of the counterclaim together with all relevant documents **within 8 weeks** of your receipt of this letter.

TAKE NOTICE that we wish to appoint our client's doctor as per the medical report and/or Specialist Medical Report as the **SINGLE JOINT EXPERT**. Please let us know if you consent to the **SINGLE JOINT EXPERT**.

Yours faithfully


Teo Keng Siang LLC

Cc: clients

Teo Keng Siang
LL.M(Singapore),
LL.B (Hons) (Singapore)

Wong Yong Sheng, Kenneth
LL.B (Hons) University of Bristol



Without Prejudice
Save As to Costs
SMRT AUTOMOTIVE SERVICES PTE LTD
60 Woodlands Industrial Park E4
Singapore 757705
Tel : 65 6866 2652
Fax : 65 6368 7421
www.smrt.com.sg

Teo Keng Siang
Fax # 63335676

Your Ref : TK/SF/CF/1573 -ACC 40073 -18/S/CMC)
Our Ref. : TAX/03/18/2018/MA
Date : 13/06/2018

Dear Sir,

ACCIDENT INVOLVING SHB1807C AND SLC6400G
ON 16/03/2018 ALONG River Valley Road

CLAIMS RESPONSE

- ☐ We refer to your letter dated _____ and our letter dated _____
- ☐ We claim on behalf of _____
- ☐ We acknowledge the receipt of your letter/claims dated _____.
- ☐ We have forward your claim to our Insurer. They will liaise directly with you.
- ☐ We enclose our documents marked "E" in the list below:
- ☐ Please give us your documents marked "R" in the list below:
- | | | |
|--|--|---|
| <input type="checkbox"/> Police/SAS report of _____ | <input type="checkbox"/> Discharge Voucher | <input type="checkbox"/> Others : _____ |
| <input type="checkbox"/> Investigation Results | <input type="checkbox"/> Repair Invoice | _____ |
| <input type="checkbox"/> Photographs | <input type="checkbox"/> Letter of Claims | _____ |
| <input type="checkbox"/> Confirmation of Taxi Rental | <input type="checkbox"/> Survey Report | _____ |
- ☐ We are looking into this matter and will revert to you.
- ☐ We disclaim our liabilities. The accident was caused by your driver.
- ☒ Without admission of liability, we offer you S\$ 2560.99 all in to settle the case amicably.
- ☐ Please quantify your claims
- ☐ We wish to survey / re-survey your vehicle. Please arrange and let us know the date & time.
- ☐ We have no other alternatives but have to take legal action against you.
- ☐ Your offer of S\$ _____ is accepted. Please let us have your Discharge Voucher.
- ☐ Your offer of S\$ _____ is rejected. Please increase your offer to S\$ _____
- ☐ Please let us have your cheque payable to _____
- ☒ Others Breakdown as follows:

General Damages	\$ 1,000.00	2900.00	Medical Report	\$ 300.00	300
Loss of Income	\$ 150.00	150.00	LTA	\$ 7.49	7.49
Transport / Med. Exp.	\$ 57.00	57.00	Cost & Disbursement	\$ 1650.00	1926
a) 5% 603.50		1553.5			

Please advise on your acceptance.

Ana Magnaye
for Manager, Claims
Claims Department
6866 2678

Magnaye Ana Margie Marasigan (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims)

From: Magnaye Ana Margie Marasigan (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims)
Sent: 28/06/2018 08:55
To: 'Shirley Loh'
Subject: RE: TKSF/CF1573-ACC-40073.18/sl YOUR REF: D18/2219M/SMRT/TPI/EL
CLAIMANT: CHEW SOON LENG TAX/03/18/2086
Attachments: DVTAX03182086.pdf

Without Prejudice

Dear Shirley,

In order to settle this case amicably we would like to revise our offer to :

General Damages	\$ 2900.00
Loss of Income	\$ 150.00
Transport / Medical	\$ 57.00
@50%	\$ 1553.5
Medical Report	\$ 300.00
LTA	\$ 7.49
Cost & Disbursement	\$ 1939.01
Global sum	\$ 3800.00

Thanks & Regards

Ana Magnaye

Claims Department
DID 68662678 Fax 63687421
Email : manamargie@smrt.com.sg

From: Shirley Loh [mailto:shirley.loh@ksteoptr.com]
Sent: 25/06/2018 11:32
To: Magnaye Ana Margie Marasigan (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims)
Subject: FW: TKSF/CF1573-ACC-40073.18/sl YOUR REF: D18/2219M/SMRT/TPI/EL CLAIMANT: CHEW SOON LENG
TAX/03/18/2086

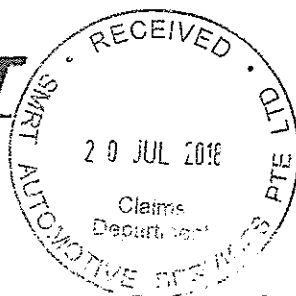
Dear Mana Margie,

Thank you for your email dated 20/6/18.

We have reviewed the video again.

The party changing lane has a duty to keep a proper look out for other vehicles

We are of the view that your insured shouldn't have made the judgment call to cut in in the circumstances. That was dangerous. We believe the court will take a similar view on this.



Signed without prejudice for any claim for property damage claim

To:

- ☐ SMRT Buses Ltd
☒ SMRT Taxis Pte Ltd
☐ Bus-Plus Services Pte Ltd

Our Ref : TAX/03/18/2086/MA

Your Ref : TKSF/CF1573-ACC-40073.18/sl(mc)

(Injury claims)

DISCHARGE VOUCHER

I / We CHEW SOON LENG NRIC No. S76266231 hereby accept from SMRT TAXIS PTE LTD the sum of S\$ 3800.00 (Singapore Dollar Three thousand eight hundred only) in full and final settlement of all claims, losses, costs and disbursement, present or future, arising from the personal injury or loss of or damage of property as a result of the accident involving SHB1807C and SLC6400G on 16/03/2018

I / We acknowledge and agree that this payment is made without any admission of liability on the part of SMRT TAXIS PTE LTD or their servants or agents or hirers or insurers.

In consideration of the abovementioned payment by SMRT TAXIS PTE LTD, I / We declare that our assigns/servants and/or agents or anyone acting or claiming on my/our behalf have no further claims whatsoever against SMRT TAXIS PTE LTD or their servant/agents in respect of the abovementioned accident and hereby give full and final discharge.

Please pay to Teo Keng Siang LLC who is authorised to receive the above payment on my behalf.

Dated in Singapore this 18 day of July, 2018.

Name of Claimant CHEW SOON LENG
(Company stamp, if applicable)

NRIC No. : S76266231 Signature: [Signature]
Address : BKE 471-A, MK Ave 10 #08-784
S(560471)

Name of Witness : Shirley Signature: [Signature]
NRIC No. : S76229030
Tel No. : TEO KENG SIANG LLC
Address : ADVOCATES & SOLICITORS
NOTARY PUBLIC
COMMISSIONER FOR OATHS
111 North Bridge Road
#29-07/08 Peninsula Plaza
Singapore 179098

Tel: 6333 4222 Fax: 6333 5676
60 Woodlands Industrial Park E4 Singapore 757705 Tel : 6866 2652 Fax: 63687421

Checked By : STELLA LEE ADMIN SUPERVISOR, CLAIMS

Verified By : Ana Magnaye Chong Hai Yuan

Approved By : [Signature] Assistant General Manager Q3 Claims & Insurance Agency