

REF: CS3/III-16009739/G-13

Special Instruction

HS: \$2600.00

Third Parties:

Claimant:

Surveyor: Keno Accessors

Workshop: MCS Auto

From (Person): Stanley Lai of III Date/Time: 19/3/2019  
Estimated Cost: \_\_\_\_\_ Bill to: \_\_\_\_\_

OD/TP Re-inspection / Evaluation

To Inspect Vehicle No: FBE 89205 Insured: SHA 2002G  
at Workshop m/s MCS Auto Tel: 62969939  
of 1100 Seungwon Road  
Policy No: \_\_\_\_\_ Claim No: MCT16040139  
Sum Insured: \_\_\_\_\_ Excess: \_\_\_\_\_  
Make of Veh: \_\_\_\_\_ D.O.A. 4/4/2016  
(Client's Record)

H.O.D. Enrolment/Date: \_\_\_\_\_

Date/Time: \_\_\_\_\_ Person Contacted: \_\_\_\_\_ Vehicle IN / OUT \_\_\_\_\_

Date/Time: \_\_\_\_\_ Confirmed with \_\_\_\_\_ Final Fig \_\_\_\_\_, \_\_\_\_\_ days (Red \$ \_\_\_\_\_ / \_\_\_\_\_ %; Original 4 days)  
Date/Time: 01/14 Submit Final Fig 1450, 3 days (Red \$ 1150 / 144 %; Original 4 days)

Date/Time: 01/14 Submit Final Fig 1450, 3 days (Red \$ 1150, 144 %; Original 4 days)

[illegible]

Para(1) : Parts found not replaced	(To highlight $R$ or $UB$ , $LR$ , Etc)
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Para(2) : Comments on consistency of damages (Parts Not Consistent : NC)	
--	--

Para(3) : Nett Value

Market Value :

Salvage Value :

Nett Value \_\_\_\_\_

Inspected/  
Evaluated by:

*Fee Charged:*

Basic &amp; Add

Transport

## Photos

Others

Total

Date \_\_\_\_\_

250-90

1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 2680, 26

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1997, 1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 26

120

1) Date/Time 24/2/2019 File Pass to Typist

2) Date/Time \_\_\_\_\_ File Return to \_\_\_\_\_

3) Date/Time \_\_\_\_\_ File Pass to \_\_\_\_\_

4) Date/Time \_\_\_\_\_ File Return to \_\_\_\_\_

5) Date/Time \_\_\_\_\_ File Pass to \_\_\_\_\_

6) Date/Time \_\_\_\_\_ File Return to \_\_\_\_\_

(08/1/13)

Surveyor:  
Xhd

REF: W

## ASSIGNMENT

From:

Date: 27/08/2016

Estimated Cost:

OD / TP / WS / TP RES / OD RES / EVA / INV / MV

To Inspect Vehicle No:

FRT 89209

at Workshop m/s

NCS Auto

of

No 1100 Swanton Road

Insured:

Policy No.

Claims No.

Sum Insured:

Excess:

(Client's Record)

Make of Veh:

(Policy Condition)

Remark: The veh had commenced its  
repair at the time of inspection.

Bal. or Market Value:

IDAC Accident Rpt:

Consistent? : Yes or No

GIA / PR Seen:

Consistent? : Yes or No

Est. Repairs:

days

Res.: Yes or No

Lump Sum:

%

3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Vehicle: IN / OUT

Date:

Person Contacted:

Veh No:

FBE 89205

Yr Regn:

04 Nov 2010

Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make:

Honda wave

c.c. 125

Colour:

Red

A/C: Insured / Std / NI / NA

Sp. Reading

70965

T/Radio: Insured / Std / NI / NA

Eng/No:

C/No:

NF 125 ST 002 86 46

Gen. Cond: Good / Fair / Poor / Burnt

Steering: In order / Jammed / Leaked / Burnt or

Brake: In order / Jammed / Leaked / Burnt or

Modi: Nil / S/Rim / STD A/Rim or

Tyre Size:

F:

70/90-17

R:

80/90-17

BS / BUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or

Front

Rear

R/Bal.

3

mm

R/Bal.

3

mm

L/Bal.

mm

L/Bal.

mm

D.O.A.

D.O.I.

27-05-16

Survey held at

NCS Auto

w/s

3:30pm

Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or

The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time

Action / Instruction

Date/Time, File Pass to?

☐ : Prel. Report

1) 23-08-2016

☐ : Final Report

Date/Time, File Return to?

2)

Days Of Repair:

Resurvey No. of Trip:

Add Fee:

☐ : Site Insp (\$☐ : Interview (\$☐ : Tech. Invs (\$☐ : Weekend (\$

Survey Fee:

Transportation:

\$ + RS \$

Photos

Others

TOTAL

Report Format :

PRS

Lump Sum / I.B.I: (\$

)

MCT | ~~12040793~~ 16040157

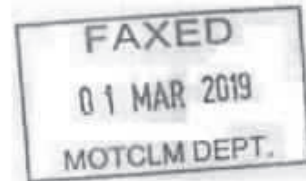
RESERVES			
TPPD	PRESERVE	316	
TPPI	PRESERVE	<u>10000</u>	
UNINSURED LOSS	PRESERVE		
SUBRO	PRESERVE		
LPPN			
INVESTIGATION FEE			
SURVEY FEES			
LEGAL FEES			
OTHERS			
FRAUD CHECK			
UPLOAD TO MERIMEN			
GRANT RIGHTS			



\*\*\*\*\*  
\*\*\* FAX TX REPORT \*\*\*  
\*\*\*\*\*

TRANSMISSION OK

JOB NO. 0227  
DESTINATION ADDRESS 963330455  
SUBADDRESS  
DESTINATION ID  
ST. TIME 01/03 17:42  
TX/RX TIME 00' 26  
PGS. 2  
RESULT OK



## KARUPPAN CHETTIAR & PARTNERS



Renuka Chettiar  
Ganesh S. Ramanathan

PDX Infocompany Exchange Pte Ltd

111 North Bridge Road  
29-01 Peninsula Plaza  
Singapore 179098  
Tel: (65) 6299-9500 (4 lines)  
Fax: (65) 6333-0455  
Email: kcp@kcp.com.sg

26<sup>th</sup> February 2019

FROM KARUPPAN CHETTIAR & PARTNERS  
PDX Box No. 8088

Service of court documents by fax/e-mail  
Is not accepted

Messrs India International Insurance Pte Ltd  
64, Cecil Street  
#04-05, IOB Building  
Singapore 049711

Our Ref: GR.AC.4114.16.jk

Your Ref: MCT16040139/02/SP

Attention: Ms Sherini Pillai  
Motor Claims Department

By E-Mail & PDX

Dear Madam,

RE: ACCIDENT INVOLVING MOTOR-CYCLE NO. FBE 8920S & MOTOR TAXI  
NO. SHA 2002G ALONG KAMPONG BAHRU ROAD ON 4<sup>TH</sup> APRIL 2016  
CLAIMANT: ALEXANDER NATARAJAN

We quantify our client's claims to you, on a **without prejudice** basis, with the relevant supporting documents, for your early consideration of a settlement:-

- I. Pain and suffering - \$75,000.00
- Multiple fracture of the left foot, including:
- 1<sup>st</sup> metatarsophalangeal joint (MTPJ) fracture dis-location with comminuted fracture of the proximal phalanx and metatarsal head (big toe);
  - 2<sup>nd</sup> middle phalanx fracture (2<sup>nd</sup> toe);
  - 3<sup>rd</sup> proximal phalanx;
  - 4<sup>th</sup> metatarsophalangeal fracture dislocation with comminuted fracture of the metatarsal head;
  - 5<sup>th</sup> metatarsal head and proximal phalanx fracture;

MCT 16040139  
Our Ref: SK-04/1709  
Name: 012.1709

# KARUPPAN CHETTIAR & PARTNERS

ADVOCATES & SOLICITORS  
NOTARY PUBLIC  
COMMISSIONER FOR OATHS  
UEN 53131205D

Renuka Chettiar  
Ganesh S. Ramanathan



PDX Intercompany Exchange Pte Ltd



010808801637

FROM KARUPPAN CHETTIAR & PARTNERS  
PDX Box No. 8068

111 North Bridge Road  
#29-01 Peninsula Plaza  
Singapore 179098  
Tel : (65) 6299-9500 (4 lines)  
Fax : (65) 6333-0455  
Email : [kcp@kcp.com.sg](mailto:kcp@kcp.com.sg)

26<sup>th</sup> February 2019

Service of court documents by fax/e-mail  
Is not accepted

Messrs India International Insurance Pte Ltd  
64, Cecil Street  
#04-05, IOB Building  
Singapore 049711

Our Ref: GR.AC.4114.16.jk

Your Ref: MCT16040139/02/SP

Attention: Ms Sherini Pillai  
Motor Claims Department

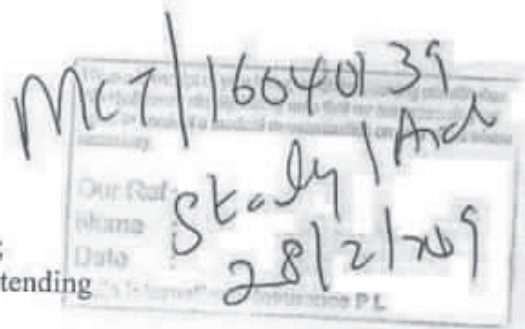
By E-Mail & PDX

Dear Madam,

RE: ACCIDENT INVOLVING MOTOR-CYCLE NO. FBE 8920S & MOTOR TAXI  
NO. SHA 2002G ALONG KAMPONG BAHRU ROAD ON 4<sup>TH</sup> APRIL 2016  
CLAIMANT: ALEXANDER NATARAJAN

We quantify our client's claims to you, on a **without prejudice** basis, with the relevant supporting documents, for your early consideration of a settlement:-

1. Pain and suffering \$75,000.00  
Multiple fracture of the left foot, including:
  - 1<sup>st</sup> metatarsophalangeal joint (MTPJ) fracture dis-location with comminuted fracture of the proximal phalanx and metatarsal head (big toe);
  - 2<sup>nd</sup> middle phalanx fracture (2<sup>nd</sup> toe);
  - 3<sup>rd</sup> proximal phalanx;
  - 4<sup>th</sup> metatarsophalangeal fracture dislocation with comminuted fracture of the metatarsal head;
  - 5<sup>th</sup> metatarsal head and proximal phalanx fracture;
  - Degloving injury involving the entire heel pad, extending to the medial foot and distal plantar forefoot;
  - Posterior heel laceration distal to tendoachilles insertion;
  - May have episodes of ulcerations of the skin graft;
  - Numbness of toes and feet attributable to the severe soft tissue injury inclusive of sensory nerves;
  - Left foot bulky scar and numerous scars;
  - Osteoarthritis of 1<sup>st</sup> and 4<sup>th</sup> MTPJ;
  - 21% combined total disability.





## 2. Special Damages

\$50,707.80

(a)	Medical Expenses	-	\$18,907.80
(b)	Transport Expenses	-	\$ 600.00
(c)	Repair cost	-	\$ 2,600.00
(e)	Loss of Income:		
	April – December 2016 (8 months x \$2,200.00)	-	\$17,600.00
	January – November 2017 (11 months x \$1,000.00)	-	\$11,000.00

3. Loss of Future Earnings / Earning Capacity - \$50,000.00

4. Future Medical &amp; Transport Expenses - \$50,000.00

5. Interest at 5.33% p.a. if the matter is not settled within 6 weeks.

6. Costs and reasonable disbursements to be taxed if not agreed upon.

**Income history**

<u>Year</u>	<u>Income declared for that year</u>	<u>Income per month</u>
2013	\$36,000.00	\$3,000.00
2014	\$33,725.00	\$2,810.00
2015	\$22,300.00	\$1,858.33
2016	\$6,600.00	\$2,200.00 (Jan-March)
2017	\$11,520.00	\$960.00

In 2013 and 2014, our client was earning an average of about \$3,000.00 per month as a newspaper delivery person as well as doing other work after his delivery time. In 2015, there was a drop in business and income due to increase in on-line subscriptions as opposed to newspaper subscription. However, starting in January 2016, business picked up and his earnings increased to previous levels. Unfortunately, the accident happened on 4<sup>th</sup> April 2016. He was then on medical leave and recuperated from his injuries. He suffered loss of income from April to December 2016 at the rate of \$2,200.00 per month, taken at the last average income as calculated from the income declared for 2016. He then returned to work in January 2017, but at a lower salary (as per 2015 monthly income). In order to supplement his income, he took on an additional job from November 2017. He now earns close to 2013/2014 income levels, but struggles to do so due to his injuries and disabilities. He is at a real risk of losing one or both jobs due to his injuries / disabilities. For the sake of this quantification and negotiation purpose, we have put the loss of income at lower levels.

Please acknowledge this letter within 2 weeks and attempt to settle the matter amicably within 6 weeks. However, as the time bar is approaching, we are obliged to file the Writ of Summons before 4<sup>th</sup> April 2019. We will however refrain from serving it pending the outcome of negotiations up to a reasonable period of time.

M/s Karuppan Chettiar & Partners

...3

If you require our client to attend a medical re-examination, please inform us within 2 weeks from today.

We look forward to hear from you.

Yours faithfully,



(Ganesh S.R.)

Enc. (By PDX)

P&S = 20C

ME 18C

PL 20C

Clye - 20C

Lox - 60

## **INDEX**

<b>S/N</b>	<b>DESCRIPTION</b>
	<b>LIABILITY</b>
1	Report of a Traffic Accident made by Alexander Natarajan
2	Report of a Traffic Accident made by Tham Chee Hoong
3	Letter from Traffic Police Department dated 20 <sup>th</sup> June 2016
4	Letter from Traffic Police Department dated 13 <sup>th</sup> July 2017
	<b>QUANTUM</b>
5	Inpatient Discharge Summary
6	Radiology Investigation Form
7	Medical Report by Prof Tan Kok Chai dated 8 <sup>th</sup> June 2016
8	Specialist Medical Report by Dr Kevin Koo dated 20 <sup>th</sup> October 2017
9	Specialist Medical Report by Prof Tan Kok Chai dated 17 <sup>th</sup> January 2018
10	Letter from M/s Karuppan Chettiar & Partners to Singapore General Hospital dated 8 <sup>th</sup> February 2018
11	Clarification Medical Report by Prof Tan Kok Chai dated 21 <sup>st</sup> February 2018
12	Specialist Medical Report by Dr SS Sathappan
13	Tabulation of Medical Bills
14	Medical Bills / Receipt
15	Taxi Receipts
16	Tabulation of Medical Leave Certificate
17	Medical Leave Certificate



18	Inspection Report of Keno Assessors And Services dated 21 <sup>st</sup> June 2016 together with Photographs
19	Repair Bill
20	Notice of Assessment for Year of Assessment 2014
21	Notice of Assessment for Year of Assessment 2015
22	Notice of Assessment for Year of Assessment 2016
23	Notice of Assessment for Year of Assessment 2017
24	Notice of Assessment for Year of Assessment 2018
25	CPF Contribution History (from March 2015 to May 2017)
26	CPF Contribution History (from January to November 2017)
27	CPF Contribution History (from January 2018 to January 2019)
28	Salary Voucher from January 2016 to May 2016 (KP Jen Services Pte Ltd)



# SINGAPORE POLICE FORCE



T/20160505/2030

1 of 3

Police Station Of Origin:  
Traffic Police Division HQ  
10 Ubi Avenue 3 SINGAPORE 408865  
Tel No: 65470000

Report No. T/20160505/2030

## REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made:  
05/05/2016 10:16

Vide Report No.:

Station Diary No.:

### Informant's Particulars

Name of Informant:  
ALEXANDER NATARAJAN

Address:  
APT BLK 23 HOUGANG AVENUE 3 #07-287 SINGAPORE  
530023

ID Type / ID No.:  
NRIC NO / S7768438G

Contact No.:  
Home/Office: Mobile: 90168209

Nationality:  
OTHERS

Email:

Sex: Age: Date of Birth:  
Male 38 16/06/1977

Type of Informant:  
Rider

Race:  
Indian

Language: Institution / School Name:  
English

Occupation:  
OTHERS

Driving Licence Information:  
Class: 2B,3 Date of Expiry:

### General Information of the Accident

Type of Accident:	Injury Conveyed By Ambulance	Drink Drive: No	Date/Time of Accident: 04/04/2016 10:30	Type of Location: T-Junction
Location: KAMPONG BAHRU ROAD				
Weather: Clear	Road Surface: Dry	Road Speed Limit:		
Traffic Flow: Dual Carriage Way	Traffic Control: Traffic Light - Working	Traffic Volume: Light		
Type of Collision: Between Moving Vehicles - Head To Side				Anyone conveyed by ambulance: Yes

### Details of Vehicle Involved

Vehicle No	Type	Make	Model	Color	Condition	No. of
FBE8920S	Motorcycle				Seriously Damaged	0
SHA2002G	Car				Slightly Damaged	0

### Details of Person Involved

Any Pedestrian Involved: No	
No. of Pedestrians Injured: NIL	Use of Pedestrian Crossing: NA



Police Station Of Origin:  
Traffic Police Division HQ  
10 Ubi Avenue 3 SINGAPORE 408865  
Tel No: 65470000

Report No. T/20160505/2030

**CONTINUATION OF REPORT**

Rider			
Name	ALEXANDER NATARAJAN	ID No.	S7768438G
Related Vehicle	FBE8920S (Motorcycle)	Contact No.	90168209
Hospital/Clinic	SINGAPORE GENERAL HOSPITAL	Class of Driving Licence & Expiry Date	Class: 2B,3 Date of Expiry: NIL
Date Treatment	04/04/2016	Date Discharge	03/05/2016
No. of Days granted Medical Leave	27	Degree of Injury	Serious

**Brief Details.**

ON THE ABOVE MENTIONED DATE AND TIME, WHILE TRAVELING ALONG THE ROAD COMING TOWARDS A JUNCTION. THE TRAFFIC LIGHT WAS GREEN IN MY FAVOUR SO I PROCEEDED STRAIGHT SUDDENLY A TAXI FROM THE LEFT CAME AND HIT ONTO ME. THERE WAS INJURY AT THE SCENE AND AMBULANCE BROUGHT THE INJURED TO HOSPITAL.

J





Police Station Of Origin:  
Traffic Police Division HQ  
10 Ubi Avenue 3 SINGAPORE 408865  
Tel No: 65470000

Report No. T/20160505/2030

**CONTINUATION OF REPORT**

**Sketch Plan**

Informant is not able to provide sketch plan


**IMPORTANT:** Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the report number as reference.

Signature Of Officer Recording The Report:  
TP /  
PJ LEONG WEN

Signature Of Interpreter:  
Not applicable

Officer In Charge Of Case:  
TP / GIT /  
DJUMANDI BIN DJUHAR  
Contact No.: 65472077

Authentication Stamp  
NP168

Signature: 

Signature Of Informant:



Date/Time:  
05/05/2016 10:16

Classification Of Case:





Police Station Of Origin:  
Traffic Police Division HQ  
10 Ubi Avenue 3 SINGAPORE 408865  
Tel No: 65470000

**REPORT OF A TRAFFIC ACCIDENT**

Date/Time Report Made: 04/04/2016 12:52		Vide Report No.: A/20160404/0086	Station Diary No.:
<b>Informant's Particulars</b>			
Name of Informant: THAM CHEE HOONG		Address: APT BLK 508 HOUGANG AVE 10 #06-85 HDB-HOUGANG SINGAPORE 530508	
ID Type / ID No.: NRIC NO / S6880195H		Contact No.: Home/Office: Mobile: 98329899	
Nationality: SINGAPORE CITIZEN		Email:	
Sex: Male	Age: 47	Date of Birth: 10/06/1968	Type of Informant: Driver
Race: Chinese		Language:	Institution / School Name:
Occupation: Taxi driver		Driving Licence Information: Class: 3 Date of Expiry:	

<b>General Information of the Accident</b>				
Type of Accident:	Injury Conveyed By Ambulance	Drink Drive: No	Date/Time of Accident: 04/04/2016 11:10	Type of Location: Straight Road
Location: Along Road 1 Traveling Toward Road 2 KAMPONG BAHRU ROAD LOWER DELTA ROAD				
Weather: Clear		Road Surface: Dry		Road Speed Limit:
Traffic Flow: One Way		Traffic Control: Traffic Light - Working		Traffic Volume: Moderate
Type of Collision: Between Moving Vehicles - Head To Side				Anyone conveyed by ambulance: No

<b>Details of Vehicle Involved</b>						
Vehicle No.	Type	Make	Model	Color	Condition	No of
FBE8920S	Motorcycle				Seriously Damaged	0
SHA2002	Car				Slightly Damaged	0

<b>Details of Person Involved</b>	
Any Pedestrian Involved: No	
No. of Pedestrians Injured: NIL	Use of Pedestrian Crossing: NA

**Certified True Copy**  
pursuant to Sec. 78 of the  
Evidence Act, Cap 97.

Fauziah Ahmad (MX)  
Traffic Police  
20 APR 2016





Police Station Of Origin:  
Traffic Police Division HQ  
10 Ubi Avenue 3 SINGAPORE 408865  
Tel No: 65470000

2 of 3

Report No. T/20160404/2072

**CONTINUATION OF REPORT**

<b>Driver</b>				
Name	THAM CHEE HOONG		ID No.	S6880195H
Related Vehicle	SHA2002 (Car)		Contact No.	98329899
Hospital/Clinic	NIL		Class of Driving Licence & Expiry Date	Class: 3. Date of Expiry: NIL
Date Treatment	NIL		Date Discharge	NIL
No. of Days granted Medical Leave	NIL		Degree of Injury	NIL

**Brief Details.**

ON THE ABOVE DATE AND TIME, I WAS COMING OUT FROM THE SMALL ROAD FROM SILAT AVE TURNING ONTO KAMPONG BAHRU ROAD. I CHECKED BOTH SIDES BEFORE TURNING, AND AS IT WAS CLEAR I STARTED TO MAKE THE TURN. SUDDENLY, ONE MOTORBIKE APPROACHING FROM MY RIGHT AT A VERY FAST SPEED CAME AND THE FRONT OF THE BIKE HIT MY LEFT BUMPER. THE RIDER FLEW ON TO THE ROAD AS WELL. AFTER PARKING MY CAR AT A SAFE LOCATION, I WENT TO GO CALL HELP FOR THE INJURED RIDER. THE RIDER SUFFERED QUITE SERIOUS INJURIES TO HIS LEFT LEG. I WAS NOT INJURED IN THE COLLISION.

MY TAXI SUFFERED SMALL DAMAGES TO THE FRONT LEFT BUMPER SIDE, AND THE BIKE ALSO SUFFERED SOME DAMAGES.

THATS ALL.

Certified True Copy  
pursuant to Sec. 78 of the  
Evidence Act, Cap 97.

Fauziah Ahmad (MX)  
Traffic Police

Date :

20 JUN 2016



**SINGAPORE  
POLICE FORCE**



T/20160404/2072

Police Station Of Origin:  
Traffic Police Division HQ  
10 Ubi Avenue 3 SINGAPORE 408865  
Tel No: 65470000

3 of 3

Report No. T/20160404/2072

**CONTINUATION OF REPORT**

**Sketch Plan**

Informant is not able to provide sketch plan

**IMPORTANT:** Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the report number as reference.

Signature Of Officer Recording The Report:  
TP /  
SARHAN SAYED HASSAN

Signature Of Interpreter:  
Not applicable

Officer In Charge Of Case:  
TP / GIT /  
DJUMANDI BIN DJUHARI  
Contact No.: 65472077

Authentication Stamp  
NP168

Signature Of Informant:

Date/Time:  
04/04/2016 12:52

**Certified True Copy**  
Classification Of Case:  
pursuant to Sec. 78 of the  
Evidence Act, Cap 97.

*[Signature]*  
Fauziah Ahmad (MX)  
Traffic Police  
Date: **20 JUN 2016**







**SINGAPORE  
POLICE FORCE**

TRAFFIC POLICE  
10 UBI AVE 3  
SINGAPORE 408865  
Tel : 65476244/43  
Fax : 65474749

Your Ref: Pls Advise

Our Ref: TP 00087078F ( TP/IP/17455/2016)

Date : 20/06/2016

**Ms KARUPPAN CHETTIAR & PARTNERS**  
**111 PENINSULA PLAZA**  
**# 29-01**  
**NORTH BRIDGE ROAD**  
**SINGAPORE 179098**

Dear Sir / Madam

**ACCIDENT INVOLVING VEHICLES NO. FBE 8920 S / SHA 2002 G ON 4/4/2016**

I refer to your / my letter dated \_\_\_\_\_ I wish to draw to your attention to the item(s) marked "X" hereunder:-

- ☐ The case is untraced. Please supply your client's report for further checking.
- ☐ Please be informed that Traffic Police will not investigating into the accident as it is a non-injury case which did not fall within the various categories of exception. You may wish to know that this is pursuant to the Non-Injury Accident Reporting Scheme which was implemented on 1 May 1999. (GIA)
- ☒ This case is still under investigation. The investigation officer is Syufan .
- ☐ No action is being taken against anyone in this case. This does not preclude further prosecution should new evidence emerge later. Our findings do not effect insurance and civil claims.
- ☐ Action is being taken against the driver of vehicle no: \_\_\_\_\_ for Inconsiderate driving .
- ☐ The driver of vehicle no : \_\_\_\_\_ has accepted the offer of composition on \_\_\_\_\_ for Inconsiderate Driving .
- ☐ The driver of vehicle no : \_\_\_\_\_ has been given a warning for Careless Driving.
- ☐ The driver of vehicle no : \_\_\_\_\_ has pleaded guilty in Court no: 21 on \_\_\_\_\_ for Drunken Driving
- ☒ A copy of Police Report T/20160404/2072 is attached as requested.
- ☐ The Sketch Plan will be sent in due course.
- ☐ There is no Police Report for the vehicle no: \_\_\_\_\_

Yours Faithfully

  
for HEAD INVESTIGATION  
TRAFFIC POLICE  
SINGAPORE POLICE FORCE

A FORCE FOR THE NATION

NP 510



**SINGAPORE  
POLICE FORCE**

31/4.16  
Traffic Police  
10 Ubi Avenue 3  
Singapore 408865  
Tel +65 6547 0000  
Fax +65 6547 4900  
www.police.gov.sg

Our Ref : TP/IP/17455/2016

Date : 13 July 2017

**ALEXANDER NATARAJAN  
BLK 23 HOUGANG AVENUE 3  
#07-287  
SINGAPORE 530023**

Dear Sir/Mdm

**TRAFFIC ACCIDENT INVOLVING FBE8920S AND SHA2002G ALONG KAMPONG BAHRU  
ROAD AND SILAT AVENUE ON 4.4.2016 AT ABOUT 1114 HRS**

I refer to the above accident.

2 We have completed investigation into the case. Our investigation shows that an offence of Causing grievous Hurt under Section 338(b) of the Penal Code, Chapter 224 (Rev Ed 2008) was disclosed against the driver of SHA2002G. Summon action has been initiated against the driver for the said offence.

Yours faithfully

  
**MOHD SUFYAN, SSGT  
for HEAD INVESTIGATION  
TRAFFIC INVESTIGATION BRANCH**

**NP 510**



## INPATIENT DISCHARGE SUMMARY

### PATIENT PARTICULARS

Name: ALEXANDER NATARAJAN  
MRN: S7768438G  
Sex/Date of Birth: Male 16-Jun-1977  
Address: Blk/Hse:23, Level/Unit:07-287  
HOUGANG AVENUE 3 . Singapore  
530023

### ADMISSION INFORMATION

Admission Date: 04-Apr-2016 12:54  
Clinical Discharge Date:03-May-2016  
Clinical Discharge Type:Follow-up at  
Specialist Outpatient  
Clinic  
Duration of Stay: 29 day(s)  
Principal Doctor: (03301D) TAN KOK CHAI  
Account: 6716326731E  
Dept/Location/Class: PLS/W63A-0024-02/CLASS C  
- PR

## PATIENT'S COPY

### DIAGNOSIS

#### Principal:

. Reconstruction procedure

#### Secondary:

. NIL

### SURGICAL PROCEDURES

#### Surgical Information:

Operation Date: 04-Apr-2016 16:50:00

Type of Procedure/Report: Medical

Description: LEFT FOOT WOUND EXCISIONAL DEBRIDEMENT, K WIRING OF LEFT 1ST  
MTPJ AND 4TH MTPJ  
T+S OF LEFT 4TH MTPJ LACERATION

Operation Date: 12-Apr-2016 11:50:00

Type of Procedure/Report: Medical

Description: LEFT FOOT WOUND DEBRIDEMENT AND APPLICATION OF VAC DRESSING

Operation Date: 19-Apr-2016 9:15:00

Type of Procedure/Report: Medical

Description: FREE RECTUS FLAP AND SSG TO LEFT FOOT WOUND

### ALERTS

#### Drug Allergy Data:

NIL

Name:ALEXANDER NATARAJAN MRN:S7768438G Account:6716326731E Admission Date:04-Apr-2016 12:54

This is not a medical report. For Patient's Personal Reference Only



# RADIOLOGICAL INVESTIGATION FORM

NAME: ALEXANDER NATARAJAN		NRIC: S7768438G	
Birth Date: 16-Jun-1977		Sex: Male	Race: IN
Address: 23 HOUGANG AVENUE 3 #07-287 SG 530023			
Account: 6716326731Z		Class: In-Patient (I) - PC	
Location: W63A W63A24 W63A2402		Service: Plastic Surgery	
Requesting Staff: GOH JUN CHANCE, MCR: 18583C			
Consultant In Charge: TAN KOK CHAI			
Ordered Date: 3-May-2016			
Patient Mobility: Walking			
Allergy (if any):			
HP (if any): VRE - POSITIVE;			
Priority: 8. On Arrival at Next visit			
Ordered Procedure: <b>Foot X-ray, Left, DP and Lateral</b>		Requested Date:	Order ID:
		3-May-2016	00182HDSH
Procedure Description:			
Performing OU: SGH			
Special Instruction:			
Request Type (Medisave Claim):			
Clinical Diagnosis; Relevant History/Finding/Previous Surgery: left foot fractures s/p free rectus fla precon			
DECLARATION (For female patient only)		Radiographer's Notes	
I am NOT pregnant			
Name / Signature of Patient / Guardian & Date			

# **RADIOLOGICAL INVESTIGATION FORM**

NAME: ALEXANDER NATARAJAN		NRIC: S7768438G	
Birth Date: 16-Jun-1977		Sex: Male	Race: IN
Address: 23 HOUGANG AVENUE 3 #07-287 SG 530023			
Account: 6716326731Z		Class: In-Patient (I) - PC	
Location: W63A W63A24 W63A2402		Service: Plastic Surgery	
Requesting Staff: GOH JUN CHANCE, MCR: 18583C			
Consultant In Charge: TAN KOK CHAI			
Ordered Date: 3-May-2016			
Patient Mobility: Walking			
Allergy (if any):			
HP (if any): VRE - POSITIVE;			
Priority: 8: On Arrival at Next Visit			
Ordered Procedure: <b>Foot X-ray, Left, DP and Oblique</b>		Requested Date:	Order ID:
		3-May-2016	001B2HD92
Procedure Description:			
Performing OU: SGH			
Special Instruction:			
Request Type (Medisave Claim):			
Clinical Diagnosis; Relevant History/Finding/Previous Surgery: left foot fractures s/p free rectus fla precon			
DECLARATION (For female patient only)		Radiographer's Notes	
I am NOT pregnant			
Name / Signature of Patient / Guardian & Date			



8 June 2016

OUR REF: MR/08360/2016 (REQUEST NO. 201610107)

**MEDICAL REPORT ON ALEXANDER NATARAJAN**  
**NRIC NO. SG 7768438**

The abovenamed gives a history of being a motor cyclist involved in accident with a car on 3/4/2016.

He was admitted via A & E Dept SGH to Orthopaedic ward SGH with the following injuries:

- 1) Multiple displaced fractures of left foot involving proximal and distal phalanges and lateral sesamoid of big toe, proximal, middle and distal phalanges of 2<sup>nd</sup> toe, proximal phalanges of third and fifth toes and heads of fourth and fifth metatarsal.
- 2) Degloving injury to left foot.


He had the following surgeries:

- 1) 04/04/16 - Debridement and K-wiring of foot fracture
- 2) 12/04/16 - Debridement of wound
- 3) 19/04/16 - Free rectus flap and skin graft

He recovered uneventfully and was discharged on 3/5/2016.

He is still on follow-up by:

- 1) Orthopaedic Dept
- 2) Plastic Surgery Dept

  
Prof Tan Kok Chai  
Senior Consultant  
Plastic, Reconstructive and Aesthetic Surgery  
Singapore General Hospital

**PATIENTS. AT THE HEART OF ALL WE DO.**

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Singapore General Hospital • KK Women's and Children's Hospital • Sengkang Health  
National Cancer Centre Singapore • National Dental Centre Singapore • National Heart Centre Singapore  
National Neuroscience Institute • Singapore National Eye Centre • SingHealth Polyclinics • Bright Vision Hospital



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