

27 November 2019

Head Investigation

Traffic Police

Singapore Police Force

Attn: Nelson Yip, DSP/Mohamad Zulfazdli bin Abdullah

STREN WARNING FOR OFFENSE "INCONSIDERATE DRIVING" UNDER SECTION 65(b) OF THE ROAD
TRAFFIC ACT CHAPTER 276

Dear Sir

I refer to the "Stern Warning" letter issued to me dated 26 September 2019. After receiving the letter, I have tried to contact Investigation Officer, Station Inspector Mohamad Zulfadzli Abdullah at 65476367 as stated in the Stern Warning on several occasions to no avail. I have also left a voice message but did not receive any response. Thereafter, due to the passing away of a very close friend in London, I left for London for 3 weeks to attend to funeral matters and just only got back last Sunday (24 November 2019).

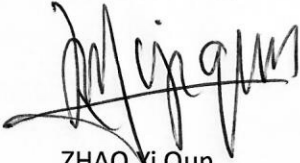
I received an e-mail from the loss adjuster on 21 November 2019, appointed by my motor insurer to deal with the third-party claim against my policy. They informed me that they have received a third-party claim acting on behalf of the other party involved in the accident against my motor insurance policy. To my dismay, they opined that they do not have a good defense towards the third-party claim after taking into consideration the result of the traffic police investigation which alleged that I committed an offense of "Inconsiderate Driving".

I am perplexed by this accusation as I am very sure I was driving with care and was especially careful as a public bus (Number 11, bus plate number: SBS6703S) was trailing behind me. Right after the accident, the driver of public bus Number 11 comforted me on the spot that "no to worry, you can get investigator to approach our company to get my bus video as it should have recorded that he hit into you". The camera in the bus should be able to verify the truth of my account. This bus driver information was also captured in the lodged traffic report. When the accident happened, Ms Syikin, the fire security officer (Contact number: 83688350) of Indoor Stadium witnessed the accident and helped to call for traffic police, as well as the ambulance to assist me, as both of my arms and neck were swollen hurting by exploding of all the airbags in my car, when the other driver hit into it. I actually suffered more than a month of insomnia due to the accident.

I have finally managed to get hold of officer Mohamad Zulfazdli this morning who clarified that the above offense is referring to "if any person drives a motor vehicle on a road without reasonable consideration for other persons using the road". I would like to seek clarification as to how this conclusion was drawn. I was driving at the major road passing the main junction while the other driver was driving out from the exit of the carpark with a clear stop-sign. When the accident happened, the other driver kept muttering on the scene that "he forgot to check on his right-hand side" and "he could not see the vehicle from right-hand side". I would say that he was probably the negligent one in this case.

I am and have been a very careful driver since obtaining my driving licence in 1996. I am very confident that you will find that I have a clean traffic offense record. I hope you can relook into this Stern Warning issued to me especially since it has adverse repercussions on my motor insurance policy. I am aggrieved that I will have on record an offence that I did not commit and would seek your attention and clarification on this matter. I look forward to a response from you. Thank you.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Zhao Yi Qun', with a horizontal line drawn across the middle of the signature.

ZHAO Yi Qun

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