

Your Ref : XB9881U  
Our ref : DM19HO02830/JG  
Date : 10 December 2019

**A.R REGISTERED & NORMAL POST**

YISHUN TOWING PTE LTD  
BLK/HOUSE NO. 4015 ANG MO KIO INDUSTRIAL PARK 1  
#01-502  
SINGAPORE 569631

SHANMUGAM BALAJI  
C/O YISHUN TOWING PTE LTD  
BLK/HOUSE NO. 4015 ANG MO KIO INDUSTRIAL PARK 1  
#01-502  
SINGAPORE 569631

Dear Sirs,

**Policy: DMCOHQ19-000007**

**ACCIDENT ON 13/10/2019 2230HRS AT PSA BRANI GATE 2 LOADING BAY INVOLVING XB9881U, SKC7711P AND SFH1268A**

We refer to the above accident.

We note from the accident report filed by the insured driver, Mr Shanmugam Balaji, that the chassis he was towing rolled back and collided into third party's vehicle when one of the chain gave way.

We wish to highlight that our Third Party Working Risk clause (if endorsed) states:

**COMMERCIAL VEHICLE INSURANCE ENDORSEMENTS**

*(NOT APPLICABLE UNLESS OTHERWISE PRINTED IN SCHEDULE)*

**Endorsement S - Mobile Plant**

Inclusion of Third Party Working Risk where Tool of Trade is used only for work performed in or upon the Motor Vehicle or Trailer.

It is hereby understood and agreed that except so far as it is necessary to meet the requirements of the Legislation the Company shall be under no liability under Section 2 of this Policy in respect of liability arising out of:-



A) The explosion of any vessel under pressure being part of plant attached to or forming part of the Motor Vehicle.

B) The operation other than in or on the Motor Vehicle of any plant forming part of or attached to such Motor Vehicle.

Subject otherwise to the Terms Exceptions and Conditions of this Policy.

Since, the above endorsement was **not included** for the policy DMCOHQ19-000007, we regret to advise that the liability under Section 2 for the damages to SKC7711P and SFH1268A will not be covered.

You would thus be liable for the damages to SKC7711P and SFH1268A that may arise out of the above-mentioned accident.

Notwithstanding, we are reserving our rights to intervene as insurer in Third Party's Injuries claim(s) in connection with our statutory liability to third party(ies) under the Motor Vehicles (Third Party Risks & Compensation) Act Cap. 189 and we do not waive any of the other potentially applicable policy conditions/exclusions that may also apply to this accident.

In the event that we are compelled by any law or statute to settle any claim(s) that may arise), we hereby reserve the right to recover our losses from you and/or the driver of XB9881U.

Yours faithfully



Joel Goh

Claims Department

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cc. Intrade Management Pte Ltd (via email: [Intrade.mgt@gmail.com](mailto:Intrade.mgt@gmail.com))