

Your Ref: To be Advised  
Our Ref: 880600461.2020.KC(PDPI)

24 August 2020

**WITHOUT PREJUDICE**

**To: INDIA INTERNATIONAL INSURANCE PTE LTD**

**BY EMAIL**

64, Cecil Street, #04/#05/#06-02  
IOB Building  
Singapore 049711

Attention: Motors Claims Department  
Vehicle No: SHC 8711 T

Dear Sirs,

**CLAIMANT: ZAKARIA BIN JAMIL**  
**TRAFFIC ACCIDENT INVOLVING FBA 1854 S & SHC 8711 T ALONG T-**  
**JUNCTION OF TAMPINES AVENUE 8 AND TAMPINES AVENUE 3 ON 22**  
**MARCH 2020 AT ABOUT 2335 HOURS**

1. We act for **ZAKARIA BIN JAMIL** (our "**client**"), who was the Owner and Rider of motor vehicle no. **FBA 1854 S**.
2. We are instructed by our client, to claim damages against you in connection to a road traffic accident along **T-JUNCTION OF TAMPINES AVENUE 8 AND TAMPINES AVENUE 3** involving our client's vehicle registration number **FBA 1854 S** and vehicle registration number **SHC 8711 T** driven by your insured/you at the material time.
3. We are instructed that the accident was caused by your insured's/your negligence in the driving and/or management of your insured's/your vehicle. As a result of the accident, our client has suffered personal injuries. His injuries are set out in the medical reports annexed to this letter. Our client has been put to loss and expense, particulars of which are as follows:



<b><u>General Damages</u></b>		<b>\$ 6,000.00</b>
-Soft tissue injury		
<b><u>Special Damages</u></b>		<b>\$ 3,596.00</b>
-Medical Expenses	\$ 126.00	
-Transport Expenses	\$ 20.00	
-Costs of Repairs	\$ 3,100.00	
-Pre-repair inspection days (\$50 x 2 days)	\$ 100.00	
-Loss of Use (\$50 x 5 days)	\$ 250.00	
-Loss of Income	Reserved/To be Assessed	
-Loss of personal belongings	Reserved/To be Assessed	
<b><u>Our Legal Costs</u></b>		<b>\$ 2,675.00</b>
<b><u>Disbursements</u></b>		<b>\$ 754.99</b>
-Survey report fees	\$ 448.00	
-Medical report fee	\$ 110.00	
-LTA fees	\$ 36.49	
-GIA fees	Reserved/To be Assessed	
-Public Trustee's fees	Reserved/To be Assessed	
-Other incidentals	\$ 160.50	
	Total	<b><u>\$ 13,025.99</u></b>

4. We enclose herewith copies of all the supporting documents as follows: -

- (a) Police/ GIA report lodged by driver of FBA 1854 S & SHC 8711 T;
- (b) LTA search for SHC 8711 T;
- (c) Certificate of insurance;
- (d) Surveyor's invoice & report with **coloured photographs – 48 copies** depicting the damages to motor vehicle FBA 1854 S;
- (e) Medical Report and receipt from CHANGI GENERAL HOSPITAL;
- (f) Medical Receipts;
- (g) Medical Certificate;

5. In compliance with the pre-action protocol under paragraph 25C of the State Courts' Practice Directions, we propose to use the following medical expert as the single joint expert:

- i) Dr. Kant Abhay (M16314G);

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



7. Please note that you or your insurer should send to us an acknowledgement of receipt of this letter to us within 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 experts or whether you wish to propose other medical experts.

8. 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. For the avoidance of any doubt, this letter serves as notice under Section 9(3) The Motor Vehicles (Third Party Risks and Compensation) Act (Cap. 189) of our client's intention to commence proceedings against your insured/you.

9. 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 supporting documents within 8 weeks of your receipt of this letter.

**10. Please note that this letter of demand is made without prejudice to our client's right to seek recovery for his/her property damage claim arising out of the same accident.**

11. Please acknowledge receipt of this letter by email to:

(1) Kelly.cheng@yschunglaw.com; and

(2) lawyers@yschunglaw.com

Yours faithfully

***YS Chung Law Corporation***

*Encl.*



- Cc: 1. COMFORT TRANSPORTATION PTE LTD**      **CERTIFICATE OF POSTING**  
383 Sin Ming Drive  
Gas Building  
Singapore 575717
- Cc: 2. CHAN MUI**      **CERTIFICATE OF POSTING**  
Block 183 Jelebu Road  
#16-46  
Singapore 670183

## PRUDENT ADJUSTORS SERVICES

BLOCK 607 ELIAS ROAD #05-192

SINGAPORE (510607)

BUSINESS REGN. No. 53193457L


Hp 96699986

### INVOICE

Mr. Zakaria Bin Jamil  
Block 879 Tampines Avenue 8 #04-272  
Singapore 520879

Invoice No : PA/20070012/tpw  
Our Ref : PA/FBA1854/0320/tpw  
Date : 17 July 2020

Claim Type	Third Party	Date of Accident	22 March 2020
Vehicle No.	FBA 1854 S	Date of Inspection	26 March 2020
No	Description	Amount (S\$)	
1	Survey fees inclusive of Transportation and Photographs (48) copies	\$448.00	
	Total	\$448.00	
Singapore Dollar: Four Hundred And Forty-Eight Only			
All payments made payable to : Prudent Adjustors Services			

  
Prudent Adjustors Services  
Bok Jee Tan

## PRUDENT ADJUSTORS SERVICES

BLOCK 607 ELIAS ROAD #05-192

SINGAPORE 510607

BUSINESS REGN. No. 53193457L

HP: 96699986

### VEHICLE DAMAGE INSPECTION REPORT

Mr. Zakaria Bin Jamil  
Block 879 Tampines Avenue 8 #04-272  
Singapore 520879

Our Ref : PA/FBA1854/0320/tpw  
Date : 17 July 2020

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#### REFERENCES

Claim Type	: Third Party	Date of Accident	: 22 March 2020
Vehicle No.	: FBA 1854 S	Date of Assignment	: 26 March 2020
Make	: Honda	Date of Inspection	: 26 March 2020
Model	: CB400S5JM	Date of Re-inspection	: 30 March 2020
Reg. Date	: 22 February 2006	COE Expiry	: 21 February 2026
Color	: White	Chassis No	: NC391102296
Odometer	: 130,518 km	Engine No	: Blocked

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#### TYRE CONDITION

	<u>Make</u>	<u>Size</u>	<u>Thread Balance</u>
Front	Metzeler	120/60-17	5mm
Rear	Metzeler	160/60-17	6mm

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#### GENERAL DESCRIPTION OF DAMAGE (PHOTOGRAPHS ATTACHED)

The vehicle sustained damage at front and right side portion.  
Please refer to photographs and assessment of repairs for details  
Enclosed (48) photographs depicting damages.

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#### INSPECTION AND ADJUSTMENT

Original Quotation : \$4,517.05      Revised Assessment : \$3,100.00 Lump sum

Survey conducted at JD Motor Sports Pte Ltd

In accordance to your instruction, we have not authorized repairs.

In normal circumstances, repairs to the vehicle would take approximately  
Five (5) days to complete.

This survey was conducted on a "WITHOUT PREJUDICE" basis.

#### **Note:**

The workshop has agreed to undertake the repair on a lump sum basis, and or the use of ex-stock  
Reconditioned parts whichever is possible


**PRUDENT ADJUSTORS SERVICES**Vehicle No: **FBA 1854 S**

Our Ref: PA/FBA1854/0320/tpw

**ADJUSTMENT ON REPAIR COST AND REPLACEMENT OF PARTS**

S/N	Description Material	Qty	Condition	Original Quotation	Revised Quotation	
1	Handle bar	1 pc	Bent	160.00	160.00	✓
2	Handle grip	1 set	Usable	60.00	~	
3	Mirror assy @ \$65.00	1 set	Grazed	130.00	100 ✓ 130.00	
4	Brake lever	1 pc	Bent/cut	43.00	43.00	✓
5	Side fairing RH	1 pc	Cut	348.50	280 ✓ 348.50	
6	Front signal @ \$ 85/-	2 pcs	Cracked RH	170.00	170.00	✓
7	Front footrest @ \$75/-	1 pc	Bent RH	150.00	75.00	✓
8	Front footrest bracket @ \$195/-	1 pc	Bent RH	390.00	SVC 195.00	×
9	Brake pedal	1 pc	Usable	68.00	~	
10	Lower cowling (belly pan)	1 pc	Cracked	105.00	SVC 105.00	×
11	Exhaust muffler (yoshimura)	1 pc	Dented	1,800.00	1500 ✓ 1,800.00	
				3,424.50	3,026.50	
	List price less 10%	2328		342.45	302.65	
		-10%				
		2095.20		3,082.05	2,723.85	
	<u>Add special nett item</u>					
12	Engine guard	1 pc	Cut	350.00	200 ✓ 280.00	
13	Exhaust muffler gasket	1 pc	Necessary	35.00	25.00	✓
				385.00	305.00	
			225			
	<u>Labour Charges</u>					
	Spray painting on fuel & front fender			550.00	300 ✓ 450.00	
	To repair and renew damaged parts			500.00	300 ✓ 400.00	
		P - 2095.20	600	1,050.00	850.00	
		N - 225				
		L - 600				
	Total parts & labour concluded	2920.20		<u>4,517.05</u>	<u>3,878.85</u>	
	Lump sum repair adjustment	L/S - 2336.16			<u>3,100.00</u>	
		= 2350	4 repair days			

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Prudent Adjustors Services  
Bok Jee Tan



