

25 July 2021

Ms Chew Hsiao Tong[By Email Only]

Dear Madam,

My Ref: SJE9257Y

Your Ref: CC6/AIG21007460/Upa3

ACCIDENT INVOLVING) SML 95J AND SJE 9257Y(AIG) AT/ALONG FIGARO GARDENS ON 07/07/2021

I refer to the above subject matter. I am writing to inform you that I had earlier filed a third-party claim against the owner of SML95J's insurance policy as well as an accident report on 7 July 2021 through SME Motor Pte Ltd (Company Reg No: 201119451E). Please note that I wish to proceed with that claim. The insurer of SML95J had earlier denied liability and even suggested that we "reconsider this claim and withdraw from hence". Please proceed to file the third-party claim on my behalf on the basis of the evidence provided in the following paragraph.

The following evidence proves that you should not settle the third-party claim and instead, proceed to claim against the Third Party claimant on a without prejudice basis and to settle with them the costs of my repair arising from the driver's wilful negligence and very dangerous driving. Also, the driver's account of the incident is inconsistent and may be immediately refuted by the video clip that she submitted, which contradicts her account of events:

- 1) To the best of my knowledge, the driver, a Ms Suzie Tan, is NOT the owner of the vehicle. Soon after the accident, I received a call from a man claiming to be her brother who said he was the owner of the car. He seemed to be desperate to settle the matter without involving the insurance company and demanded SGD 600 from me. I declined his demand and instead, informed him that I would be filing a third-party claim via my insurer.
- 2) The driver in SML 95J at the time of the accident was a Ms Suzie Tan (NRIC: S7204445B) and she was in a hurry to drop off a passenger (a female teenager) at 16 Figaro Gardens, S454991.
- 3) Ms Tan had recklessly driven her car from the left to the right of the short 50m stretch of road at a high speed, in her hurry to drop off her passenger at 16 Figaro Gardens, a dead end. At no point did she stop to check if it was safe for her to switch lanes.
- 4) What Ms Suzie Tan alleged about my car being stationary while she attempted to overtake me is not true. My car was in motion as I was backing into my driveway (7 Figaro Gardens) while she recklessly crossed the line and drove against traffic without checking if it was safe to do so.
- 5) In fact, the very short 4-second video footage she submitted shows that the divider line is continuous and my car was in the middle of the road. What it fails to show, though, is that my car had already been moving for some time while she made the mad dash

towards her destination, as her car was travelling at a high speed into our private residential area.

Please refer to the above information and do the necessary. I do not wish to admit liability where I am a victim myself, and where instead of leaving the matter to the insurers, the supposed owner of SML 95J attempted to coerce me to settle the matter privately and demanded a sum of money. It will be the height of injustice if my No-Claim Discount (NCD) is affected upon my next renewal due to Ms Suzie Tan's spurious Third-Party claim.

Best regards,

Choo Eng Chew