

JOSEPH GAY & COMPANY

ADVOCATES & SOLICITORS

UEN 53131273M

GST Reg No. : M90367664A

GAY THUAN EWE JOSEPH MICHAEL
SEO YONG CHERN

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SINGAPORE 169876
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OFFICE HOURS:
9 AM TO 6 PM (MON – FRI)

YOUR REF:

DATE: 11th February 2022

OUR REF: 15/2022/ap

WITHOUT PREJUDICE

1. The insurers of SMN 3130K
AIG Asia Pacific Insurance Pte Ltd
AIG Building
78 Shenton Way #07-16
Singapore 079120
BY HAND (PDX #8181)
(With enclosures)
2. The insurers of SGF 4449Z
MSIG Insurance (Singapore) Pte Ltd
4 Shenton Way
#21-01 SGX Centre 2
Singapore 068807
BY EMAIL ONLY
(service@sg.msig-asia.com)
3. The insurers of SMY 7461X & SKD 5504D
NTUC Income Insurance Co-operative Limited
75 Bras Basah Road
NTUC Income Centre
Singapore 189557
BY EMAIL ONLY
(motor@income.com.sg)
4. Owner of SMN 3130K
Mr Mohamed Noor Bin Akbar
98 Bedok North Avenue 4
#06-1902
Singapore 460098
BY CERTIFICATE OF POSTING
(Without enclosures)
5. Owner of SGF 4449Z
Mr Wong Kum Pong
Block 307 #06-100
Tampines Street 32
Singapore 520307
BY CERTIFICATE OF POSTING
(With enclosures)
6. Owner of SMY 7461X
Mr Cheng Kwek Hoe
Block 522 #20-229
Jurong West Street 52
Singapore 640522
BY CERTIFICATE OF POSTING
(With enclosures)

7. Owner of SKD 5504D
Liew Mun Yee
5 Bukit Batok Street 25
#06-09
Singapore 658880

BY CERTIFICATE OF POSTING
(With enclosures)

Dear Sirs

LEE CHOUNG BOK
84 PUNGGOL CENTRAL #13-09 SINGAPORE 828719

We are instructed by the abovenamed Claimant, who is our client, to claim for damages against you in connection with a road traffic accident on 6th January 2022 at 0825 hours along PIE involving our client's vehicle registration number SMS 8104C and motor vehicle registration number SMN 3130K insured by AIG Asia Pacific Insurance Pte Ltd, motor vehicle registration number SGF 4449Z insured by MSIG Insurance (Singapore) Pte Ltd, motor vehicle registration number SMY 7461X and SKD 5504D insured by NTUC Income Insurance Co-operative Limited driven by your insured/insured driver at the material time.

We are instructed that the accident was caused by the negligence of your respective insured driver in the driving and/or management of your respective insured vehicles. As a result of the accident, our client has suffered personal injuries. His injuries are as set out in the medical report(s) annexed to this letter.

He has been put to loss and expense, particulars of which are as follows: -

1. General damages: -
 - a) neck injury \$3,000.00
 - b) back injury \$2,000.00
 - c) Loss of earning capacity/ loss of future earning To be assessed
 - d) future medical expenses To be assessed
2. Special damages: -
 - a) Paid Balkis Family Clinic \$60.00
 - b) Transport – to/from workshop, clinic, home, etc \$40.00 \$ 100.00
3. Costs contribution inclusive of GST \$2,675.00
4. Disbursements (with GST, if any):
 - (i) LTA searches fees (x 4) \$ 29.96

(ii)	Medical report fee	\$150.00	
(iii)	Public Trustee's admin fee	\$225.00	
(iv)	Coloured photocopying charges (4 x 11 x \$1.00)	\$ 47.08	
(v)	Xerox charges, transport, postage and other incidentals (x 4)	<u>\$214.00</u>	\$ 666.04
	Total		To be assessed

Copy of each of the documents listed in the annexed List of Documents is enclosed (except item 10 which will be furnished upon receipt of email address) and further medical report(s) to be submitted when available.

In compliance with pre-action protocol under the State Courts' Practice Direction 38, we propose using Dr Balkis Akbar Ali of Balkis Family Clinic as a single joint expert.

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

Please note that you or your insured or your insured driver should send to us an acknowledgment of receipt within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice to you or your insurer.

Should you fail to acknowledge receipt of this letter within 14 days, our client may commence Court proceedings against your insured and/or insured driver without further notice to you or your insured/insured driver.

Please also note that if you have a counterclaim against our client arising out of the accident, you are also required to send to us a letter giving full particulars of the counterclaim together with all the relevant supporting documents within 8 weeks of your receipt of this letter.

Yours faithfully



encs

LIST OF DOCUMENTS

No.	Date	Document
1.	07-01-22	Singapore Accident Statement of SMS 8104C
2.	09-02-22	LTA search SMN 3130K
3.	09-02-22	LTA search SGF 4449Z
4.	09-02-22	LTA search SMY 7461X
5.	09-02-22	LTA search SKD 5504D
6.	-	10 coloured copies of photographs taken at the scene after accident
7.	27-01-22	Medical report prepared by Dr Balkis Akbar Ali of Balkis Family Clinic
8.	06-01-22	Invoice no. 52386 from Balkis Family Clinic for \$60.00
9.	06-01-22	Medical Certificate no. 0000013605 from Balkis Family Clinic for the period 06-01-2022 to 07-01-2022 (2 days)
10.	-	Video footage