

Our Ref : MFL2022D0001760/WH

22 APRIL 2022

16 Lorong 35 Geylang Road,  
Sixteen35 Residences #05-06  
Singapore 387946

**BY AIR REGISTERED/ORDINARY POST**

Dear Calvin,

**ACCIDENT ON 25.03.22 INVOLVING SFH8800S ALONG Geylang Rd**

We refer to the above matter.

Our investigation reveals that Mr CALVIN LOW BAO CAN (LIU BAOCAN) was driving vehicle SFH8800S under the influence of alcohol at the time of accident.

As regards to this, we would like to draw your attention to Endt.M8 - EXCLUSION OF DRIVING UNDER THE INFLUENCE OF INTOXICATION LIQUORS OR DRUGS attached to your Insurance Policy.

In view of above, this is our formal communication to deny all indemnity to you in respect of the captioned accident.

Kindly note that under the Motor Vehicles (Third Party Risk & Compensation) Act, we are statutorily liable to satisfy any third party claim for damages, personal injuries and related expenses. Should we be required to satisfy any third party injury claim required under law, we reserve our rights to seek full recovery from you for all amounts incurred by us in accordance with the "Avoidance of Certain Terms & Rights of Recovery" clause of the Policy.

Yours faithfully,



Gabriel Wee  
Motor & Work Injury Claims Department  
DID : 6347 6100 Ext 248  
Email : [gabriel@iii.com.sg](mailto:gabriel@iii.com.sg)

**cc: clients – via email**

**cc: CALVIN LOW BAO CAN (LIU BAOCAN) – via post**