

Your ref: TBA  
Our ref: KS/PI0628/21/cs

22 August 2022

India International Insurance Pte Ltd  
64 Cecil Street  
#04-06, IOB Building  
Singapore 049711

**BY EMAIL ONLY**  
[lod@iii.com.sg](mailto:lod@iii.com.sg)

**Attn: Motor Claims Department**

Grab Rentals Pte Ltd  
6 Shenton Way  
#38-01 OUE Downtown  
Singapore 068809

**BY CERTIFICATE OF  
POSTING**

(Owner of Vehicle No SMY 4631S)

Raavee Shankar s/o Singaravelu  
Blk 475D Upper Serangoon Road  
#18-557  
Singapore 537475

**BY CERTIFICATE OF  
POSTING**

(Driver of Vehicle No SMY 4631S)

Dear Sir / Madam

**HADI NURHAKIM BIN MOHAMED RAZALI (NRIC NO SXXXX746E)  
ACCIDENT ON 18 JUNE 2021 AT 11:30 AM INVOLVING FBQ 6474M AND SMY 4631S  
ALONG ORCHARD ROAD**

1. We act for Hadi Nurhakim Bin Mohamed Razali (NRIC No SXXXX746E), the Rider of vehicle no FBQ 6474M, in connection with the abovenamed accident.
2. We are instructed that on 18 June 2021, at or about 11:30 am, our client was riding vehicle no FBQ 6474M straight along Orchard Road on the most right lane. All of a sudden, your vehicle which was travelling on the left lane encroached onto our client's path of travelling while attempting to change lane. You failed to give any prior signal of your intention. As a result, our client was required to swerve his vehicle to avoid any collision.
3. As a result of the said collision, our client suffered injuries, loss and damages.
4. A copy of each of the following supporting document(s) is enclosed / has been sent to your insurer:

S/N	Description
(a)	Medical report by Dr Patil Satish Shantaram of Sengkang General Hospital
(b)	Invoice from Sengkang General Hospital for medical report
(c)	Police report of Hadi Nurhakim Bin Mohamed Razali
(d)	GIA Report of Vehicle No(s) FBQ 6474M and SMY 4631S
(e)	Tax invoices for the GIA Search and Report(s)
(f)	LTA Search and Invoice for SMY 4631S
(g)	Medical certificate(s) from Sengkang General Hospital for 4 days
(h)	Medical certificate(s) from Healthway Medical (Hougang) for 3 days
(i)	Medical invoice(s) from Sengkang General Hospital
(j)	Medical invoice from Healthway Medical (Hougang)
(k)	Foodpanda Statements
(l)	Repair Bill for FBQ 6474M

5. Based on the aforesaid, we quantify our client's claim for personal injury and property damage as follows:

**General Damages** \$ 5,000.00

- i. Abdominal wall contusion;
- ii. Left hip contusion; and
- iii. Abrasion over left elbow; and
- iv. Abrasion over left palm.

**Special Damages**

- |  |                         |
|--|-------------------------|
| i. Medical Expenses (and continuing)     | \$ 185.48               |
| ii. Transport Expenses (and continuing)  | \$ 60.00                |
| iii. Loss of income ( \$100.00 x 7 days) | \$700.00                |
| iv. Loss of earning capacity             | Reserved/To be assessed |
| v. Loss of personal belongings           | Reserved/To be assessed |

**Disbursements**

- |  |          |
|--|----------|
| i. Medical Report                                  | \$110.00 |
| ii. LTA Search Fee                                 | \$7.49   |
| iii. GIA Search and Report Fee                     | \$29.00  |
| iv. Public Trustee's fees ( <i>if applicable</i> ) | \$225.00 |
| v. Other Incidentals ( <i>inclusive of GST</i> )   | \$160.50 |

**Our Legal Costs** (*inclusive of GST*) \$3,210.00

6. Further as a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:

- |                   |             |
|-------------------|-------------|
| i. Cost of repair | \$ 8,095.62 |
| ii. Loss of Use   |             |

7. In compliance with the pre-action protocol under Paragraph 25C of the State Courts' Practice Directions, we propose using Dr Patil Satish Shantaram of Sengkang General Hospital as a Single Joint Expert.
8. 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.
9. Please note that you or your insurer should send to us an acknowledgement of receipt of this letter 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. If you or your insurers do not acknowledge this letter **within fourteen (14) days of this letter**, we have strict instructions to commence legal proceedings without further reference.
10. Upon acknowledgement of this letter, kindly let us hear from you **within eight (8) weeks** whether you admit liability and your agreement on our proposal.
11. 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 you receipt of this letter.
12. **Please note that this letter of demand is made without prejudice to our client's rights to seek recovery for his/her property damage claim arising out of the same accident.**
13. All our client's rights are reserved.

Yours faithfully



**Kertar & Sandhu LLC**

Enc

Cc Client

**BY POST**