



# S L LAW CHAMBERS

ADVOCATES & SOLICITORS, Notary Public & Commissioner For Oaths

Reg No. 53388805X

133 New Bridge Road #13-01 Chinatown Point Singapore 059413

Tel : 6909 9355, Fax : 6909 6246, E-mail : prs@slaw.com.sg

Our ref : PIPD.192099.LH

Your ref : SKK9271L

Date : 23 JUN 2022

## AXA INSURANCE PTE LTD

8 Shenton Way

#27-01 AXA Tower

Singapore 068811

**Attention: Motor Claims Department**

WITHOUT PREJUDICE

BY EMAIL

Dear Sir,

**CLAIMANT: MUHAMMAD SYAZWAN BIN MOHAMED KHAIRI – OWNER & DRIVER OF SJQ8116P  
PROPERTY DAMAGE & PERSONAL INJURY CLAIM ARISING FROM ROAD TRAFFIC ACCIDENT INVOLVING  
MOTOR VEHICLES NO. SJQ8116P AND SKK9271L ALONG SLE TOWARDS BKE AFTER WOODLANDS AVENUE  
2 EXIT ON 16 SEPTEMBER 2021 AT ABOUT 0845 HOURS**

We act for **MUHAMMAD SYAZWAN BIN MOHAMED KHAIRI**, owner and driver of **SJQ8116P** who was involved in the above accident.

We are instructed by the above named to claim damages against your insured in connection with a road traffic accident on **16 SEPTEMBER 2021 ALONG SLE TOWARDS BKE AFTER WOODLANDS AVENUE 2 EXIT** involving **SKK9271L** driven by you / your insured's driver at the material time.

We are instructed that the accident was caused by your / your insured driver's negligence. As a result of the accident, our client suffered personal injuries which particulars are set out in the medical report[s] annexed to this letter.

Table of injuries: -

1. Bilateral trapezius strain
2. Mild bilateral knee contusion
3. Elbow contusion

Our client has been put to loss and expenses, particulars of which are as follows:

a)	General Damages	: S\$ 10,000.00
b)	Medical Expenses	: S\$ 69.50
c)	Transport Expenses (1 trip)	: S\$ 30.00
d)	Loss of Income	: To be Assessed
e)	Medical report fee	: S\$ 321.00
f)	Cost of Repair	: S\$ 29,211.00
g)	Loss of Rental	: S\$ 4,793.60
h)	Survey Report Fee	: S\$ 1,622.00
i)	Towing fee	: S\$ 360.00
j)	LTA search / GIA report fee	: S\$ 36.49
k)	Color Photos (\$1.00/page x 88 pages)	: S\$ 88.00
l)	Incidentals	: S\$ 150.00
	Costs with GST	: S\$ 3,210.00
	<b>Total</b>	<b>: S\$ 49,891.59</b>

A copy each of the following supporting documents is enclosed:

- (1) Our client's GIA/TP report;
- (2) LTA search;





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- =====
- (3) Medical Report from Intemedical Kovan;
  - (4) Medical report fee payment voucher;
  - (5) Medical receipts;
  - (6) Medical certificates;
  - (7) Towing Receipt;
  - (8) Vehicle Rental Invoice & Agreement;
  - (9) Final Repair Bill; and
  - (10) Surveyor Report

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.

In compliance with the pre-action protocol under the State Courts' Practice Direction 38, we propose using the medical practitioner who treated our client as a single joint expert.

Please note that you or your insurer should send to us an acknowledgement of receipt to us within 14 days of your receipt of this letter. Should you/your insurer 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. 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 wish to have our client examined by your own medical expert, this should be stated in your acknowledgment of receipt. Please also advise within 14 days of the acknowledgment of receipt, where and when examination of our client is to take place so that we may arrange for our client to attend. Please note that we deem you/your insurer has no interest in conducting medical examination if the request is not made within the timeline stated above.

If you have any evidence on the issue of liability against our client in any form in your possession, kindly let us have the same immediately or as soon as such evidence comes into your possession. If such evidence is produced at a later stage, our client(s) will not be liable for any such costs incurred in proceeding with the claim herein.

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

Yours faithfully

SL LAW CHAMBERS

Encl

TO OWNER OF SKK9271L

 KHOO HOCK LAI, WILLIAM

11 Flora Road

#03-01

Singapore 509732

CERTIFICATE OF POSTING  
(WITHOUT ENCLOSURES)