

Our Ref: IP02143/12/RC

3 April 2014

M/s Low Yeap Toh & Goon
10 Anson Road
#18-13 International Plaza
Singapore 079903

By Courier Only

NEW CASE

Dear Sirs

Claims Department
Writer's Tel: 6383 7283
Claims Control Tel: 6383 7953
Writer's Fax: 6383 7626

**ACCIDENT INVOLVING SBS 8648E & YK 5553J
ALONG SERANGOON ROAD ON 03 JULY 2012**

We refer to the above.

We would like to appoint your good firm to act for us. Our assessment of the case shows that our Bus Captain was not at fault. Please send a Letter of Demand to the insurers/ drivers/ owners of the other vehicle(s) and try to reach a settlement before Writ. In the event that there is no settlement, we will pay you only the cost of the Letter of Demand (\$25.00 per Letter).

A Letter of Demand dated 3 December 2013 was sent to the Third Party's insurer, AXA Insurance. They have offered at 50% and maintain their offer despite providing CCTV screenshots to them. We are unable to agree with their views.

Attached herewith please find the relevant/supporting documents for your attention. Kindly advise us on liability and quantum as soon as possible.

Please also keep us posted and provide updates at least once a month. We shall be obliged if you could seek our instructions in good time in order for us to make an appropriate decision.

We also enclosed is the copy of the CCTV footage.
You undertake to preserve its confidentiality and will not disclose, provide or make available the CCTV footage, in whole or in part, to any third party.

This CCTV footage is solely for the resolution and inquiry of the claim in question and shall not be reproduced, stored or transmitted whether in whole or in part.

All rights, title, and interest, including all forms of intellectual property in this CCTV footage and the viewer, belong wholly and exclusively to SBS Transit Limited. In possessing, using or viewing the CCTV footage, you acknowledge that you do not acquire any rights, title or interest.

Yours faithfully,

Ellis Goh
Claims Officer