

Claim Number	
Own Insured Vehicle Number	GBC1251N
Date of Accident	21/02/2021
Third Party Vehicle Number	ED 7X
Third Party Claimant Name	ONG SHI TIN
Third Party Claimant ID	S1523014A

SUPER LAW CHAMBERS

ADVOCATES & SOLICITORS
UEN NO. 50218752D

101 Chin Seng Road
#02-06 Manhattan Tower
Singapore 162876
Tel: 6822 3320
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Email: azizah@slc.com.sg

Your ref :

Our ref : SLC(L)2021.122.PLT.na

21 May 2021

NTUC Income Insurance Co-Operative Ltd
73 Bras Basah Road
#05-01 NTUC Trade Union House
Singapore 189556
Attn: Manager/Motor Claims Department

WITHOUT PREJUDICE

BY EMAIL

Dear Sirs,

ACCIDENT ON 21.02.21 ALONG SEMBAWANG ROAD INVOLVING PASSENGER (ED 7X) AND GBC1251N

We act for **ONG SHI TIN** the passenger of motor vehicle **ED 7X** , involved in the captioned accident.

We are instructed by our client, to claim damages, on his behalf, in connection with a road traffic accident on 21.02.21 along **SEMBAWANG ROAD** involving passenger in motor vehicle **ED 7X** and motor vehicle **GBC1251N** , driven by your insured, at the material time.

We are instructed that the accident was caused by you/your insured's negligence and/or contributory negligence in driving and management of motor vehicle **GBC1251N** . As a result of the accident, our client has sustained injuries, suffered pain and has been put to loss and expenses.

We hereby, in compliance with the PIMA protocol and Subordinate Court e-Practice Directions No. 2 of 2011, give notice, of our client's intention to claim damages for personal injuries and consequential loss and expenses suffered by him, against your insured, the driver of motor vehicle **GBC1251N** , for his negligence and/or contributory negligence in driving, use and management of motor vehicle **GBC1251N** at the material time, and, if necessary, to commence legal action against your insured driver, for the same.

We, also, in compliance with the PIMA protocol and Subordinate Court e-Practice Directions No. 2 of 2011 (Para2.2) set-out the quantification of our client's claim herein as follows subject to further medical reports, medical receipts/expenses:-

General Damages

Pain & Suffering \$ 6,000.00

Loss of earning capacity

Loss of earning capacity \$to be assessed

2. Special Damages

a) Medical expenses \$ 597.49
b) Transport expenses \$ 40.00

Please kindly note, that the above quantification is made on a without prejudice basis and we reserve our client's rights to re-quantify his claim.

Police Investigation:

- Not Available at the moment.

We, also, in compliance with PIMA protocol and Subordinate Court e-Practice Directions No. 2 of 2011 (Para 2.4), forward copies of the following documents for your perusal and considerations: -

List of Documents

No.	Date	Description
1.	22.02.21	Police Report
2.	21.02.21	Medical certificate
3.	21.02.21	Medical tax invoices/bills
4.	24.02.21	LTA search
5.	06.03.21	Medical report

In compliance with the pre-action protocol under the State Courts' Practice Direction 38, we propose using one of the following medical experts as a single joint expert:

Name of Medical Expert Specialty

1. Dr. Law Wei Xiang Medical Officer, Parkway East Hospital

We also take this opportunity to remind you that in compliance with para 3.6 of Subordinate Court e-Practice Directions No. 2 of 2011, your good office shall, within, eight (8) weeks from the date hereof:

- Reply to us indicating whether you intend to defend our client's claim herein and provide us the reason for doing so;
 - State your position taken on liability and quantum with supporting documents; and
 - Provide us all documents in relevance to our client's claim herein and your client's defence, particularly, the following:-
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- GIA reports/Police reports, together with type-written transcripts of persons involved in the accident;
- Traffic investigation report;
- Police sketch plan;
- Vehicle damage report;
- Original, colored copies of photographs of damages to vehicles;
- Original, colored copies of photographs of scene of accident;
- Coroner's Enquiry Report, if applicable;
- Name of all witnesses;
- Statement of witnesses;
- Video footage of accident.

Please kindly note that we reserve our client's rights to request for cost sanctions, if the above is not complied with.

In view of an amicable settlement at this stage of the intended proceedings, we render below a list of disbursements incurred:-

Disbursements incurred as to date:-

a)	Medical Report fee	\$210.85
b)	LTA search fee	\$ 7.49
c)	Incidentals	\$100.00

Yours faithfully,

M/S SUPER LAW CHAMBERS
Enc

Our Ref: 4156087
Your Ref: SLC(L)2021.122.PLT.na

6 March 2021

20 MAY 2021

Super Law Chambers
101 Chin Seng Road
#02-06 Manhattan Tower
Singapore 162876

Dear Sir

MEDICAL REPORT ON ONG SHI TIN (NRIC S1523014A)

I attended to **Madam Ong** when she presented at our Accident & Emergency Department around 1021 hours on 21 February 2021. She was the front seat passenger of a car that was rear-ended in a road traffic accident around 1000hr on 20 February 2021. She was wearing her seat belt. She was thrown forward but did not hit herself. There was no head injury, loss of consciousness or vomiting. She coughed a few times as she got out of the car on 20 February 2021. On the morning of 21 February 2021, she had dull ache over the chest and stiffness in the neck. She was not breathless and there was no pain or numbness in the limbs and no headache.

On examination, the vital signs were stable and pupils were equal and reactive to light. She was not breathless. There was no tenderness over the cervical spine and the range of motion was full and pain free. There was no tenderness over the trapezius muscles. There was no tenderness over the thoracic to sacral spine. There was slight tenderness over the left 3rd and 4th costochondral joints. There was no tenderness over the sternum. Examination of the heart, lungs, abdomen and nervous system was unremarkable.

Electrocardiogram showed normal sinus rhythm. X rays of the chest and ribs did not show evidence of a displaced rib fracture. X rays of the sternum did not show evidence of a displaced fracture.

Madam Ong was treated as an outpatient for sprain and strain of the ribs and sternum with analgesic and muscle relaxant. She was given medical leave for 21 to 23 February 2021. She was advised to return in two to three days if not better.

We have not seen her since 21 February 2021.

Yours faithfully

Dr. Law Wei Xiang
Senior Resident Physician
Accident & Emergency Department
Parkway East Hospital
Singapore 427990

Parkway East Hospital
321 Joo Chiat Place Singapore 427990 tel 65 6344 7588 fax 65 6345 4966