



D I O N

L.L.C
ADVOCATES AND SOLICITORS
COMMISSIONER FOR OATHS

ACRA NUMBER : 200473947H

GST REGISTRATION NUMBER : 200473947H

Our Reference: RA.517066.IV (K)

26 APR 2021

NTUC Income Insurance Cooperative Limited

NTUC Trade Union House

73 Bras Basah Road

#05-01 Singapore 189556

Your Reference: Your Insured (SMT 2023Y)

Attention: Motor Claims Department

BY EMAIL ONLY
WITHOUT PREJUDICE

DIPA Insurance (Singapore) Pte Ltd

83 Raffles Quay

#21-73 Hong Leong Complex

Singapore 047729

Your Reference: Your Insured (SLP 7738Y)

Attention: Motor Claim Department

BY EMAIL ONLY

Dear Sirs,

ACCIDENT ON 11 NOVEMBER 2020 ALONG TOH GUAN ROAD TOWARDS JURONG GATEWAY ROAD INVOLVING MOTOR VEHICLES NO. SMT 8203T AND SMT 2023Y, SLP 7738Y

We act for **KOH JIA WEN**, the passenger of motor vehicle SMT 8203T involved in the captioned accident.

We are instructed by the abovenamed to claim damages against you in connection with the road traffic accident involving motor vehicle no. **SMT 8203T AND SMT 2023Y, SLP 7738Y ON 11 NOVEMBER 2020 ALONG TOH GUAN ROAD TOWARDS JURONG GATEWAY ROAD.**

We are instructed that the accident was caused by your negligence in driving and/or management of your vehicle. As a result of the accident, our client suffered personal injuries. His injuries are set out in the medical report[s] annexed hereto. He has been put to loss and expense, particulars of which are as follows;

We quantify our client's claim as follows: -

1. General Damages

- | | |
|---------------------|-------------|
| a. Pain & Suffering | |
| - Headache, Strain | \$ 4,000.00 |

2. Special Damages

- | | |
|-----------------------|----------|
| a. Medical expenses | \$ 5.00 |
| b. Transport expenses | \$ 30.00 |



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Please note that the above quantification on damages is subject to client's confirmation upon receiving your offer. Should client's condition worsen or further claims arise, we also reserve the right to add to the quantification.

In compliance with the Pre-Action protocol for Personal Injury Claims, we disclose the following, we forward copies of the following documents for your perusal and considerations: -

- a) Medical Report of our client;
- b) Medical tax invoices/bills and certificates;
- c) Police investigation result;
- d) Police/GIA Reports of Plaintiff in our possession;
- e) GIA report of SMT 2023Y;
- f) LTA search extract;
- g) Accident scene photo

We also in compliance with the pre-action protocol under the State Court's Direction 38, we propose use one of the following medical experts as a single joint expert: -

1. Dr Jan Teo Swee Ying from Raffles Medical

Please note that you should send to us an acknowledgement of receipt to us within 14 days of the 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.

Should you 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 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 your receipt of this letter.

We propose costs \$2,675.00 (including GST) at this stage. In the event that an amicable settlement is reached, we render below a list of disbursements incurred.

Disbursements incurred as to date: -

a) Medical Report fee	\$ 160.50
b) Incidentals (including GST)	\$ 160.50

Yours faithfully