

RIKU & CO

Advocates & Solicitors

UEN No: 53220856B / GST Registration No: M91255286G

125 South Bridge Road
#02-08 Fook Hai Building
Singapore 058625

Tel: 6337 2009 (5lines) / Fax: 6337 2007 (Our fax no. is not for service of court documents)

Our ref: L.21.0228.It(jt)

15 April 2021

BY CERTIFICATE OF POSTING

Cars Rental (2018) Pte Ltd
18 Kaki Bukit Avenue 1
#08-55 Premier @ Kaki Bukit
Singapore 415818

BY EMAIL ONLY



NTUC Income Insurance Co-operative Ltd
73 Bras Basah Road
#05-01 NTUC Trade Union House
Singapore 189556

Your ref: SJK 2884H

(Your ref: SJK 2884H - MT/1119698-003)
Attn: Ms Serene Lim

Dear Sirs,

**ACCIDENT INVOLVING SMH 6462X AND SJK 2884H ON 31.01.2021
AT/ALONG NICOLL HIGHWAY TOWARDS RAFFLES BOULEVARD
INJURED DRIVER: TAN XU HAN XAVIER**

We act for **TAN XU HAN XAVIER**, driver of vehicle registration number **SMH 6462X** who was injured in the above-captioned accident.

We are instructed to claim for damages against you in connection with the above-captioned road traffic accident involving our client's vehicle and your vehicle registration number **SJK 2884H**.

We are instructed that the accident was caused by your/your driver's/your insured's negligent and/or management of your/your insured's vehicle. As a result of the accident, our client has suffered injuries. Our client's injuries are set out in the medical report/s and our client has been put to loss and expenses, particulars of which are as follows:

General Damages	\$15,000.00
Medical Expense/s	\$ 38.00
Transport Expense/s	\$ 20.00
Public Trustees' Administrative fee	\$ 225.00
LTA search/es	\$ 7.49
Medical report fee/s	\$ 170.00
Incidentals (Inclusive of GST)	\$ 160.50
Costs at this stage (Inclusive of GST)	\$ 2,675.00

Enclosed are the supporting documents for your perusal:

12 copies of Accident Scene Photographs
Our client's SAS / Police Report/s
LTA search
Medical report/s dated 16 March 2021 from Sunshine Clinic
Medical invoice/s
Medical Certificate/s
Documentary proof evidencing payment of relevant documents

Our ref: L.21.0228.It(jt)

15 April 2021

**ACCIDENT INVOLVING SMH 6462X AND SJK 2884H ON 31.01.2021
AT/ALONG NICOLL HIGHWAY TOWARDS RAFFLES BOULEVARD
INJURED DRIVER: TAN XU HAN XAVIER**

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

<u>Name of Medical Expert(s)</u>	<u>Specialty</u>
1) Dr Wu Heng Hung of Sunshine Clinic	Family Physician

Potential Defendant:

- Please note that if you are insured and you wish to claim under your insurance policy, you should immediately notify your insurer.
- Please also note that if you have a counterclaim against our client arising out of the accident, you are required to send us a letter giving full particulars of the counterclaim together with all relevant supporting documents within 8 weeks of your receipt of this letter.

Please note that you or your insurer should send to us an acknowledgement of receipt of this letter to us 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.

Should you or 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.

Yours faithfully,

Encl.

N.B. Supporting documents are forwarded only to your insurer

Cc. Client

SUNSHINE CLINIC**Family Practice & Surgery**

Block 421 Tampines Street 42 #01-18, Singapore 520421
Tel: 67713113

CONFIDENTIAL

Your ref: L.21.0228.lt(jt)

Our ref: 0021561 / 02-21(1)

16 March 2021

RIKU & CO

125 South Bridge Road
#02-08 Fook Hai Building
Singapore 058625

Dear Sir / Madam,

MEDICAL REPORT OF MR TAN XU HAN XAVIER, S9460776G
TRAFFIC ACCIDENT ON 31/01/2021
DATE OF VISIT: 01/02/2021

Mr Tan, driver of an involved vehicle, was seen at the clinic for injury sustained after being rear ended by another vehicle in a motor vehicle accident. His main complaints were pain at his neck, both shoulders, lower back and numbness over left arm and leg after the impact.

Physical examination revealed his neck, both shoulder joints and lower back movement to have full range of motion. His neck was mildly tender on deep palpation. No explicit tenderness was palpated over the entire spinal column. No definite neurological deficit was elicited over all his limbs.

Mr Tan was likely to have sustained acute strain and sprain injury to his neck, both shoulder joints and lower back. The numb sensation in his left arm and leg was likely paresthesia and not a loss of sensation. This was likely a nerve injury from sudden stretching or pressure to the neural tissue at the time of the impact. As such, the neck injury, resulting from a whiplash type movement during the impact, is classified under Grade 3 for Quebec Task Force Classification for Whiplash Associated Disorder (with likely neurological involvement).

Mr Tan was prescribed medication for pain and inflammation. He was given medical leave from 01/02/2021 to 05/02/2021. He was instructed to return should he not feel better. I have not seen him since. His recovery was likely to be uneventful.

Yours faithfully,

SUNSHINE CLINIC FAMILY PRACTICE & SURGERY

Block 421 Tampines Street 42 #01-18, Singapore 520421
Tel: 67713113

TAN XU HAN XAVIER

INVOICE NO. AA-21-101586

DATE 1 Feb 2021

PAGE NO. 1

INVOICE

CONSULTATION AND MEDICINE

\$38.00

RECEIPT

INVOICE TOTAL

\$38.00

NETT AMOUNT DUE

\$38.00

TOTAL PAID

\$38.00

This is a computer generated receipt which requires no signature



**SINGAPORE
POLICE FORCE**



T/20210201/7032

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

1 of 3

Report No. T/20210201/7032

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 01/02/2021 15:35	Vide Report No.:	Station Diary No.:
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Informant's Particulars

Name of Informant: TAN XU HAN XAVIER			Address: 125 YISHUN STREET 12 #06-26 SINGAPORE 760125	
ID Type / ID No.: NRIC NO / S9460776G			Contact No.: Home/Office: Mobile: 91998228	
Nationality: SINGAPORE CITIZEN			Email: TANXUHANXAVIER@GMAIL.COM	
Sex: Male	Age: 26	Date of Birth: 16/08/1994	Type of Informant: Driver	
Race: Chinese			Language: English	Institution / School Name:
Occupation:			Driving Licence Information: Class: Date of Expiry:	

General Information of the Accident

Type of Accident:	Injury Others	Drink Drive: No	Date/Time of Accident: 31/01/2021 18:45	Type of Location: Straight Road
Location: along Nicoll Highway towards Raffles boulevard				
Weather: Clear		Road Surface: Dry		Road Speed Limit:
Traffic Flow: Two Way		Traffic Control: Traffic Light - Working		Traffic Volume: Moderate
Type of Collision: Between Moving Vehicles - Head To Rear				Anyone conveyed by ambulance: No

Details of Vehicle Involved

Vehicle No.	Type	Make	Model	Color	Condition	No of
SJK2884H	Car					0
SMH6462X	Car					0

Details of Person Involved

Any Pedestrian Involved: No	
No. of Pedestrians Injured: NIL	Use of Pedestrian Crossing: NA



**SINGAPORE
POLICE FORCE**



T/20210201/7032

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

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Report No, T/20210201/7032

CONTINUATION OF REPORT

Driver			
Name	TAN XU HAN XAVIER	ID No.	S9460776G
Related Vehicle	SMH6462X (Car)	Contact No.	91998228
Hospital/Clinic	SUNSHINE CLINIC FAMILY PRACTICE & SURGERY	Class of Driving Licence & Expiry	Class: NIL Date of Expiry: NIL
Date	NIL	Date	NIL
No. of Days granted Medical Leave	05	Degree of	Slight

Brief Details.

On 31/01/2021 at about 1845hrs at along Nicoll Highway towards Raffles boulevard at Junction of Middle Road. I was travelling on the extreme left lane along Nicoll Highway and when coming towards the above mentioned junction, I slow down my vehicle and came to a stop behind few vehicles before the 'red' traffic light. Moment later, I felt a great impact from the rear and when I alighted, I realized that it was vehicle (B) who hit onto my rear portion of my vehicle (A) causing damages to my vehicle. I have 5 days MC for my injury.

Vehicle A: SMH6462X

Vehicle B: SJK2884H

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorized User.
3. Information provided must be as truthful and accurate as possible. Any willful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

ACCIDENT STATEMENT

Date of Submission	02/02/2021 10:41 (SGT)
Date of Accident	31/01/2021 18:45 (SGT)
Exact Location of Accident	Singapore
Additional Location Information	ALONG NICOLL HIGHWAY TWRDS RAFFLES BOULEVARD AT JUNC OF MIDDLE RD
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SMH6462X
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INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	TAN HENG KEONG THOMAS
NRIC No	SXXXX468G
Email Address	THKT@GMAIL.COM
Mobile Phone No	(Phone) +65-98558500
Alternative Phone No	+65-98558500

VEHICLE PARTICULARS

Manufacturer	Honda
Model	HONDA / CIVIC 1.8 VTI CVT
Variant	-
Exact purpose for which vehicle was being used at time of accident	Private use
Are you claiming under your own insurance policy for repair to your vehicle?	No - Claiming third party
Vehicle Category	Private car

INSURANCE COMPANY

Name of Insurance Company	NTUC
Type of Coverage	Comprehensive
Fleet Policy	No
Policy Number	5112267825
Cover Note Number	-

DRIVER

Name of Driver	TAN XU HAN XAVIER
NRIC No	SXXXX776G
Date Of Birth	16/08/1994

Occupation	Indoor
Date Of Driving Pass	29/11/2013
Driving experience	7 YEARS AND 2 MONTHS
Gender	Male
Mobile Number	(Phone) +65-91998228
Alt. Phone Number	-
Email Address	TANXUHANXAVIER@GMAIL.COM
Address	BLK 125 YISHUN STREET 12 #06-26
Address complement	-
Postcode	760125
Is the driver the policyholder?	No
If No, Relationship of the Driver with the Insured	Child
Does Driver Own Other Vehicles?	No
Vehicle Registration Number of Other Vehicle Owned by Driver	-
Insurance Company of Other Vehicle Owned by Driver	-

GENERAL INFORMATION OF THE ACCIDENT

Type of Accident	Collision - Head to Rear
Weather Conditions	Clear
Road Surface	Dry

OTHER INFORMATION

Was any foreign vehicle involved in the accident?	No
Number of vehicles involved in the accident	2
Was anybody injured in the Accident?	Yes
Was any injured conveyed to hospital by ambulance?	No
Was any other material or property damaged?	Yes
Number of Passengers (Including Driver)	1
Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance?	No

DETAILS OF POLICE ACTION

Was the accident reported to the police?	Yes
Police Station Name	Traffic Police
Police Station Phone No	(Phone) +65-65470000
Alt. Police Station Phone No	(Fax) +65-65474900
Police Station Address	10 Ubi Avenue 3 Singapore 408865
Was notice of intended Prosecution given?	No
Yes, against whom?	-

CIRCUMSTANCES OF ACCIDENT

AS PER POLICE REPORT No.T/20210201/7032;

ATTACHMENT(S)

Are accident photos available for attachment?	Yes
Was there any video captured by Car Camera?	No
Was there any audio recorded?	No

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SJK2884H
Vehicle Manufacturer	Toyota
Vehicle Model	TOYOTA / COROLLA ALTIS 1.6 AUTO
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Private car
Name of Driver	-

Contact Number

Address

Address complement

Postcode

Insurance Company Name

Nature Of Damage

Details of property damaged in accident

No. Of Passenger (Including Driver)

INJURED PERSONS DETAILS

INJURED 1

Name of injured person

Address

Address Complement

Post Code

Approximate Age Years Old

Injuries Sustained

Injured person in which vehicle?

Were seat belts worn?

Was this injured conveyed to hospital by ambulance?

TAN XU HAN XAVIER
BLK 125 YISHUN STREET 12 #06-26
=
760125
26
=
SMH6462X
Yes
No