

Our Ref: KLC/2020/0239  
Your Ref: Please advise

21 April 2021

**NTUC INCOME INSURANCE  
CO-OPERATIVE LIMITED**  
MOTOR CLAIMS DEPARTMENT  
75 Bras Basah Road  
NTUC Income Centre  
Singapore 189557

**BY EMAIL & POST**  
motor@income.com.sg

Dear Sirs,

**PERSONAL INJURY CLAIM: MOHAMMED AFIZ BIN TAUFU (NRIC NO. SXXXX324D)  
RELATING TO A ROAD TRAFFIC ACCIDENT INVOLVING SMP1052H, SLN4983T, GBC8959B AND SLU2844U AT SLIP ROAD ENTERING PIE TUAS FROM ADAM ROAD ON 4 SEPTEMBER 2020**

We act for MOHAMMED AFIZ BIN TAUFU who was the authorised driver of motorcar no. SMP1052H at all material times of the above accident.

We are instructed to claim for damages against you/your authorised driver, servant and/or agent of GBC8959B in connection with a road traffic accident on 4 September 2020 at slip road entering PIE Tuas from Adam Road involving vehicle registration number GBC8959B, driven by you/your authorised driver, servant and/or agent at the material time.

We are instructed that the accident was caused by the negligence of you/your authorised driver, servant and/or agent of in driving and/or management of his vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and damage and has suffered injuries.

Our client's claims are as follows:

**1. General Damages**

- |  |                |
|--|----------------|
| a) Pain and Suffering                              |                |
| b) Loss of earning capacity/ Future loss of income |                |
| c) Future medical expenses                         |                |
| d) Future transport expenses                       | To be assessed |

## **2. Special Damages**

a) Medical Expenses	\$751.20
b) Transportation (1 round trip x S\$50.00)	\$50.00
c) Medical Report Fee Khoo Teck Puat Hospital	\$90.00
d) Loss of Income	to be agreed
e) Legal Costs	to be agreed
f) Incidentals	to be agreed

The following supporting documents were sent to your insurers and if you wish to view the said documents, you can call at the office of your insurers to do so:-

1. Our client's Singapore Accident Statement dated 4 September 2020;
2. Evidence of payment of Medical Report fee;
3. Letter from the Singapore Police Force dated 10 December 2020;

### **4. Medical tax invoice(s)/official receipt(s)**

- a. Khoo Teck Puat Hospital invoice no. 5719454705H-00001 dated 4 September 2020 for the sum of \$751.20;

### **5. Medical certificate(s)**

- a. Khoo Teck Puat Hospital medical certificate no. KHANE201864608 dated 4 September 2020 for FIVE (5) days of outpatient sick leave;

### **6. Specialist Medical Report(s)/Ordinary Medical Report(s)**

- a. Khoo Teck Puat medical report dated 21 October 2020;

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:

1. Dr Lin Yanyan, Annise, Resident Physician, Acute and Emergency Care Centre, Khoo Teck Puat Hospital.

**Please note that if you were insured and wish to claim under your insurance policy, you should immediately pass this letter and all the enclosed documents to your insurer.**

Please note that you or your insurer should send to us an acknowledgment of receipt of this letter **within 14 days of your receipt of this letter**, failing which our client will have no alternative but to commence proceedings against you without further notice to you or your insurer.

KREATE LAW CHAMBERS LLC

Advocates & Solicitors - Commissioner For Oaths - Notary Public

---

175 North Bridge Road, #12-32 Central Point, Singapore 038175 | Phone +65 6934 3829 | Fax: +65 6934 3023  
<https://kreatelaw.sg>

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**.

In the meantime, kindly let us know whether you have since lodged the accident report with your insurers, **NTUC INCOME INSURANCE CO-OPERATIVE LIMITED** in respect of the above accident. If you have not lodged the report to your insurers, you should do so **immediately** for your insurers' immediate attention and action.

Yours faithfully,

Enc.

Cc. Client

KREATE LAW CHAMBERS LLC

Advocates & Solicitors - Commissioner For Oaths - Notary Public