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To

The Sagicor General Insurance Inc.

109 Abercromby Street,

Port of Spain

Trinidad

Dear Sir,

Re: **your ref no. MGT 13/100, insured BK Holdings Limited , vehicle TCS -9905 – Sinotruk Howo 6X4 Tipper Truck**

**Driver Premnath Ramdass, date of Accident 8/4/13 at 5:30**

**Our**  client Mr. Rama Badree instructs me that your insured Mr. Premnath Ramdass on 8/4/13 was driving the Sinotruk Howo 6x4 Tipper Truck, regd no. TCS -9905 with his hoist up. While he is passing in front of our Clients house his truck caught the electrical wiring and thus caused damages to my client.

Your letter on June 18th of 2013 says that under Chapter 54:72 section 8 the minimum height from the ground of any line conductor should be twenty feet. The wiring was done by TTEC and they did maintain the required height. It is obvious that other trucks were passing under the wiring and did not cause any damage. Hence it logical that TTEC maintained the required height of the Wiring as per the law.

Our client saw the incident and he noticed the hoist was up on the truck and hence , your insured did not give you the proper details.

Hence we suggest that the TTEC followed the proper law and your insured is liable

We expect to receive a reply from you within 14 days of the receipt of this letter or else we have our clients instructions to proceed in the court of law which would incur further costs on you. The damages were in the range of $15,000 ( of which the receipts will be supplied on request) plus the cost of this letter , $2,000.

Please be guided accordingly

Yours faithfully

Christopher Ross Gidla

Attorney at Law