

Dear Ms Sit,

Thank you very much for letting me have a copy of the Administration's reply dated 10 September 2002 to my queries dated 30 July 2002 regarding the incorporation of the Drink Driving Exclusion Clause in the subject matter, unfortunately their reply have failed to clarify the following:

- 1) Regarding bodily injuries, is it lawful for the insurers to mislead the consumers with this clause knowingly that they have legal obligation to compensate?
- 2) Will the Administration consider to prosecute drink drivers for driving without third party insurance?
- 3) What remedy and action the Administration will take when major Governmental Properties are damaged/destroyed by a drink driver in a fatal accident? Surely the Government properties has been damaged by drink drivers in the past, as reported in the media, would the Administration advise what percentage is their successful claim and the amount of their doubtful claims?
- 4) When will the general public be educated as to how to protect their propertied from drink drivers?

It is my understanding that inclusion of this clause in a compulsory third party vehicle insurance are unheard of in United States of America, United Kingdom, Canada and Australia to just name a few.

Thank you for your attention and I look forward to answers to these simple questions in due course.

Yours faithfully,

Raymond Pao