TKQP
Advocates & Solicitors

Cindy Cham

Senior Associate

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Areas of practice
- Insurance
- Insurance litigation

Qualification
Advocate & Solicitor, Singapore, 2015

Education
Bachelor of Laws, University of Tasmania, 2012

Memberships
- Member, The Law Society of Singapore
- Member, Singapore Academy of Law

Appointment
- Mediator/Neutral under the Law Society LSNEDS-FIDReC Scheme

Cindy has been practising insurance litigation for over a decade and has appeared before all levels of the Singapore Courts, handling both trials and appellate matters across a wide spectrum of insurance-related disputes.

She was previously with TKQP for six years and rejoined the firm in early 2025 to focus her expertise on insurance disputes. During her time away, Cindy joined an international law firm to gain exposure to cross-border matters, arbitration, and commercial litigation. She brings back to TKQP valuable insights and experience from that stint.

Cindy advises and defends clients across various classes of insurance, including public liability, work injury compensation, motor insurance, and coverage or repudiation disputes. She has acted in numerous trials involving liability and quantum, as well as contested applications requiring judicial determination on points of law.

Such notable experience includes:

- Being part of the team who acted for the motor insurers on the defence of the high profile fatal motor accident case along Clementi Road involving a local university student: Ng Li Ning v Ting Jun Heng and another [2021] 2 SLR 1267

- Acted as second chair and successfully defended a complex personal injury claim involving pre-existing conditions and psychiatric injury, resulting in a significant reduction of damages.: Ng Lay Peng *v* Gain City Engineering & Consultancy Pte Ltd (Ng Peng Boon, third party) (AXA Insurance Singapore Pte Ltd, intervener) [2020] 3 SLR 271

- Second chair in a High Court appeal concerning the application of section 35 of the Subordinate Courts Act and the division of a cause of action across multiple suits: Ng Kong Choon *v* Tang Wee Goh [2016] 3 SLR 935

- Successfully defended a District Court decision on appeal in the High Court before Judicial Commissioner Andre Maniam: Chandra Sekaran Kannan *v* Peh Cheng Yean [2019] SGDC 230 appealed in DCA 35/2019

- Successfully applied to set aside a default interlocutory judgment, in a case where the Court examined the impact of the res judicata doctrine on default judgments: Lew Keh Lam v Tan Boon Gim - [2021] SGMC 41

- Successfully defended and obtained dismissal of a frivolous property damage claim brought by a litigant-in-person, including the appeal.