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P CCI	PTE		D 1000			
Pre-assign / CCU	SKX 862 Y		0044529	0		
Insured Vehicle N	0	Claim No.	:	~		
Name of Insured	DERT WANS JOHAMMES	Policy No.	: GA 20656	1		
D O	HP: 4175099		In BENZ	ML350		
Insured Tel No.	HP: (1/2 *)*)	Make / Model	No. of the contract of the con	- 40		
Excess Sec II :S\$	D.O.A : (X)(1)	Place of Accide	ent: TNAS CUSTON	2 ALLBOY		
Is driver the owne	? (KE\$ / NO) Nature of Accident :					
If NO, Driver Na	me / Age :	OI GIA REPO	RT: YES / NO ; TP GIA REPOR	T: XES / NO		
Driver Tel		O) Insured Liabilit	ty: % Final? Yes	s/No		
			2000			
SK2 53	19 15 → →					
- niene	INSPS:	INSRS:	INSRS	3:		
INSRS: WSP: Mode	INSRS: WSP:	WSP:	WSP:			
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	PIR 10.		Notification ltr (if non-pickup)			
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26/1/16 2 1524 hi	se called of Mr Dorfmans Johannes He	mritus @ 9175 0999	Authorisation To Act:			
0.7.0	but no response.	- 1004	Release Voucher:			
	h	g but no rupone	Final Repair Bill: Car Rental Invoice:			
29 11 182 0950 hr	: called of my Dorrmany A 9125 899	a and the complete	Towing Invoice			
	will sent for latter.		LTA / GIA :			
05/02/18	- 38-070 NOTURE 10 01		Medical Bill:			
12/04/10	- AXA INSTRUCTOR TO ILES	WALS for	PIR:			
08/11/180	BUNKIN -10 -CP -10 EXPRANCE		Mandate/Reject Instruction:			
63-11-1			LOD			
6371+1	S TO COUNTED FICE . TO SURVEY BOTH		Payment Breakdown Form:			
RELIMINARY ADVIC	Date/Time: Sent By:		Post-Repair Photos:			
RELIMINARY ADVIG			Others:			
INALIZATION	Date/Time: Confirm wi	th:	Confirm by:			
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INAL SETTLEMENT	Date/Time Confirm with		Email Call	ur.l		
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OR only LOU onl		k only one]				
GIA/LTA Search	ss —		1) Claim status Mormal/Dainet	Private Settle		
Medical:	SS (e.g. Tow/ Independent)		Claim status: Normal/Reject/Private Settle Report Format:			
Disbursement:		nucpenuent)	Survey fee:			
egal Cost	SS — Global Sum SS:		in a series in the			
Total:	Date/Time: Confirm with:		Email Call			
vertication of		_				
Payee 1:	53 (value 1:					
Payee 2: (Strike if N.A.)	S\$ Name 2: S\$ Name 3:	~				
Payee 3: (Strike if N.A.)	Sa Name 3.					

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

- Please report correctly the details of the accident to speed up the claims process.
- This Form must be completed by the Policyholder and/or the Authorised Driver.
- 3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or witholding of material facts may allow insurance companies to repudiate policy ability.
- 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.

Any false reporting may be referred to the Police for investigation.

- 6. This report will be forwarded by the insurers of 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.

AC	c_{ID}	ENT	STAT	4 - 1.5	
AL	CID			-11	- 1

Date Of Report

18/07/2017 09:16

Date Of Accident

17/07/2017 09:00

Exact Location Of Accident

AT 2ND LINK (TUAS CHECKPOINT)

Country/State of Loss

SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number

SKZ5320B

Insured/Policyholder

Name Of Registered Owner

ATHENA POLAR CHUA CHOOI KHENG

NRIC No

S6872913J

Email Address

NOEMAIL

Mobile Phone No

(LOCAL) +65-98179730

Alternative Phone No

OFFICE-98179730

Vehicle Particulars

Manufacturer

HONDA

Model

VEZEL-1.5 (A)

Exact Purpose for which vehicle was being used at

time of accident

Are you claiming under your own insurance policy

for repair to your vehicle?

If No, Please state action to be taken

THIRD PARTY

Vehicle Category

PRIVATE CAR

Insurance Company

Name of Insurance Company

LIBERTY INSURANCE PTE LTD

Type Of Coverage

COMPREHENSIVE

Fleet Policy

NO

Policy Number

SI17V01455/VPE/R01

Cover Note Number

Driver

Name of Driver

ATHENA POLAR CHUA CHOOI KHENG

NRIC No

S6872913J

Date Of Birth

23/12/1968

Occupation

INDOOR

Date Of Driving Pass

08/10/1990

Driving Experience

26 YEARS AND 9 MONTHS

Gender

FEMALE

Mobile Number

(LOCAL) +65-98179730

Fax Number

Contact Number

EMail Address

NOEMAIL

Address

30 LORONG 26 GEYLANG, #05-02

Postcode

398497

Was driver an employee of the Insured's Company

If No, Relationship of the Driver with the Insured

OWNER

Vehicle Registration Number of Driver's Own

Vehicle

-

NO

Insurance Company of Driver's Own Vehicle

.

General Information of the Accident

Type Of Accident

SIDE SWIPE

Weather Conditions

CLEAR

Road Surface

DRY

Other Information

Was any foreign vehicle involved in this accident?

NO.

Was any body injured in the Accident?

NO

Was any other material or property damaged?

YES

I have been approached by unknown person(s)

NO

soliciting/offering accident claims assistance.

Number of Passengers (Including Driver)

1

Details of Police Action

Was the accident reported to the police?

NO

If Yes.Please state which Police Station

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

WHILE QUEUEING AT TUAS SECOND LINK ARRIVAL SECTION JUST BEFORE CUSTOM BOOT CHECK. I WAS ON EXTREME RIGHT LANE BEHIND SKX862Y, SKX862Y FILTERED LEFT TO GO TO NEXT LANE, I WAITED THEN MOVE FORWARD, AFTER MOVING FORWARD AND STOPPING, SKX862Y CAME FROM BEHIND AND DECIDED TO CUT BACK INTO MY LANE. HE STOPPED SLIGHTLY SLANTED IN FRONT OF MY CAR. WHEN HE CONTINUED TO MOVE FORWARD, HE SWIPED THE FRONT LEFT BUMPER OF MY CAR. AT BOOT CHECK WE BOTH GOT DOWN BUT HE WAS FIERCE AND SHOUTED AT ME, I ASKED HIM WHY HE DAMAGE MY CAR AND HE REPLIED HE DON'T CARE AND DROVE OFF WITHOUT EXCHANGING PARTICULARS, I HAVE IN CAR CAMERA VIDEO RECORDING OF THE INCIDENT.

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

YES

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

SKX862Y

Vehicle Make/Model/Colour

Details Of Properties

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

Details of Witness

Name

Phone Number

Page 2 of 13

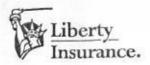
Email Address

SKETCH PLAN

IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- This Form must be completed by the Policyholder and/or the Authorised Driver.
- 3. Information provided must be as truthful and accurate as possible. Any wilful 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. The 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 aforest	aid.	
Sketch Plan	100	
Describe Circumstances of		rival section just
I waited then	Jboot Cheek. I was on ext 24. SKX8624 filtered left of more forward. After mo 624 came from behind of lane. He stopped slight when he continued to tront left bumper of	reme right lane to go to next lane and and and declide to cert thy slanted in front mone forward, he my car. At boot was keve and a damage my car drove off worthout
(We declare the foregoing particular	muellue.	Witnessed by Reporting Centre
Policyholder's Signature / Date & Time	Driver's Signature (If driver is not the policyholder) / Date & Time	Personnel Personnel





Certificate of Insurance

Certificate No.:

Date of Expiry:

MX1

25 Jan 2018 23:59

Type of Certificate:

SI17V01455/ VPE / R01

www.libertyinsurance.com.sg

Motor Vehicles (Third-Party Risks And Compensation) Act (Chapter 189); Motor Vehicles (Third-Party Risks And Compensation) Rules, 1960; Road Transport Act, 1987 (Malaysia); Motor Vehicles (Third-Party Risks) Rules, 1959 (Malaysia)

Name of Policyholder:

ATHENA POLAR CHUA CHOO! KHENG

Date of Issue:

Effective Date of Commencement: 26 Jan 2017 00:00

18 Jan 2017 Registration No.:

Chassis No.:

SKZ5320B

RU11106872

Persons or Classes of Persons entitled to drive*:

A) The Policyholder.

B) Any other person who is driving on the Policyholder's order or with his permission.

Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

And provided further that the Motor Vehicle is registered under the Road Traffic Act and its registration under the Road Traffic Act has not been cancelled at the time of the accident loss or damage.

I imitations as to use:

Use only for social, domestic and pleasure purposes and for the Policyholder's business.

The Policy does not cover:

A) Use for hire or reward.

B) Use for racing, pace-making, reliability trials or speed-testing.

C) Use for the carriage of goods (other than samples) in connection with any trade or business.

D) Use for any purpose in connection with the Motor Trade.

*Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third Party Risks and Compensation) Act (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia) are not to be included under these headings.

I/We hereby certify that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia).

For and on behalf of LIBERTY INSURANCE PTE LTD Approved Insurers

For Information Only:

Coverage(s):

Comprehensive, Unlimited Windscreen

Sum Insured:

MARKET VALUE AT THE TIME OF LOSS

Excess:

Section I - Named Drivers S\$600, Section I - Unnamed Drivers S\$1100, Additional Excess for

Young, Elderly & Inexperienced Drivers S\$3000, Windscreen Excess S\$100

Name of Finance Company:

CITIBANK SINGAPORE LTD

Name of Producer:

MOTOR-WAY CREDIT PTE LTD (A1179-5)

...CLAIM SUBFOLDER...(New Assignment)

Non-Reporting

AIM SUB	FOLDER TRAC	KING				CO100. T 1	20072001470	l-more		
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Subn	nitted	Ins Auth'ed	Status		
Main	25 Jul 2017		25 Jul 2017 14:31 Assign					New Assignment Cancel Case		
Main		Reference		CI	Claim Details		Documents Show A			Show All
CLAIM SI	UBFOLDER DE	TAILS					[Created I			
Insured:		DORTMANS,	JOHANNES HENR	RICUS, ID: S	57066714B,	Tel: +6591	250998, Ema	il: Jerom	ne.Dortman	s@gs.com
Main Clai	mant:		AR CHUA CHOOI	KHENG			Charles and a series			
Vehicle R	teg. No.:	SKZ5320B			Date of Loss:		17/07/2017 00:00 - :59			
Claim Typ	Policy/Cover Note No			Note No.:	GA206367 (Comprehensive)					
Vehicle Reg. No. (Insured):		SKX862Y			Policy No. (Claimant):					
		Excess: Motorway Car Care Centre Pte Ltd (HQ) 1094 Lower Delta					S\$0.00			
Repairer:	:	65719666/646	82200						05 Bukit Me	ran - Tel:
Handling	Insurer:	AXA Insuran	ce Pte Ltd (HQ)	- Tel: 6338 77	288 [Handled	by Vale C)h - 6880 489	/20171		
Adjuster:	: (LKK Auto Cor	nsultants Pte Ltd	(HQ) - Tel:	6256-3561	Final Rp	t due 03/08	/201/]		
ASSOCIA	ATED MAIL RE	CEIVED					View	All _	Compose C	ase Mail
AXA_S	G (25/07/2017)	WP / New TP A	ssignment - C04	45290/GA2	06367					
ALL ASS	OCIATED TAS	KS			View Ail	Search 1	Tasks C	reate Nev	v Task	Complete
Due Da	ate Priority		Group Subject	ct Handle	r Assigne	d By	Completed O	n (Created On	Done?

myzec 9 Flocrozc Junes ven not in

Status of Driving Licence

QUALIFIED DRIVING LICENCE

Qualified Driving Licence No. :

S7066714B

Status of Qualified Driving Licence:

Valid

Class of Qualified Driving Licence :

3

Expiry Date :

Valid for life unless revoked, suspended or disqualified.

PROVISIONAL DRIVING LICENCE

You (S7066714B) are not a valid Provisional Driving Licence Holder.

The above information is accurate as at 26/01/2018 12:01 AM.



Traffic Police 10 Ubi Avenue 3 Singapore 408865 Tel +65 6547 0000 Fax +65 6547 4883 www.police.gov.sg

OurRef Date : TP/IP/37805/2017 : 28 August 2017

Atena Polar Chua Chooi Kheng 30 Lorong 26 Geylang #05-02 Singapore 398497

Dear Sir / Madam,

TRAFFIC ACCIDENT INVOLVING SKX862Y AND SKZ5320B ALONG SECOND LINK ON 17/07/2017 AT ABOUT 0903 HRS

I refer to the above accident.

- Please be informed that we have completed our investigations which revealed that the driver of SKX862Y had committed the following offences:
 - Failing to exchange particulars after an accident under Section 84(1) of the Road Traffic Act Chapter 276;
 - (ii) Failing to report accident within 24 Hours under Section 84(2) of the Road Traffic Act Chapter 276.

Action has been initiated against the driver for the said offences.

- 3 If you have any clarification, you may contact the Investigation Officer, SI Kaleswari at office number: 6547 6902.
- 4 Thank you.

Yours faithfully,

HEAD INVESTIGATION TRAFFIC POLICE SINGAPORE POLICE FORCE

This is a computer-generated letter. No signature is required.



51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL.: (065) 62563561 FAX: (065) 62564315

29 JANUARY 2018

DORTMANS JOHANNES HENRICUS 2 SHANGHAI ROAD #03-10 SINGAPORE 248209

Dear Sir/Madam,

OUR REF

: CC4/AXA17014399/ha3

YOUR REF : SKX 862Y

ACCIDENT INVOLVING SKX 862Y AND SKZ 5320B ALONG TUAS CUSTOM BORDER ON 17.07.2017

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AXA Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from MOTORWAY CAR CARE CENTRE PTE LTD, acting on behalf of the owner of SKZ 5320B against your motor insurance policy.

Based on the accident report, accident scenario, it was reported that your vehicle had collided the Third Party vehicle SKZ 5320B. As such, liability is down against us.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 7 days from the date of this letter.

Your full co-operation in the handling of the claim is required and kindly submit the following to vicalpeh@lkkauto.com within 7 days from the date of this letter if not provided at AXA's reporting centre. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)



51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

 If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AXA's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AXA shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6256 3561 or email us at vicalpeh@lkkauto.com.

Please quote the claim reference when you contact us that we can assist you more effectively.

Yours sincerely,

Siti Jaafar

Case Handler DID: 6256 3561

FAX: 6741 4108

Email: vicalpeh@lkkauto.com

c.c. AXA Insurance Pte Ltd (AXA) (Motor Claims Dept)

Print Received Message

This mail is associated with:

*SKZ5320B (C0445290) [SKX862Y]

TP

ATHENA POLAR CHUA CHOOI KHENG Jul 17 2017 12:00AM [DORTMANS, JOHANNES HENRICUS] Motorway Car Care Centre Pte Ltd

From

AXA Insurance Pte Ltd (HQ) (AXA_SG), sent on 27/04/2018 14:11 PM.

To

LKK_HQ AXA_SG

CC Subject

Re: Fw: Re: PLS OBSTAIN EVIDENCE FR TP/INSRD IN VIEW OF CONFLICTING VERSION MADE BY BOTH

SIDES-VO

Hi Vic,

Thank you furnishing us the video footage, pls proceed to reject TP claim, thanks.

Regards

Vale

<-- Original Message -->

From: LKK_HQ

To: AXA_SG; AXA_ValeOh

CC: Admin-a@lkkauto.com; vicalpeh@lkkauto.com

Sent On: 26/04/2018 10:26 AM

Subject: Fw: Re: PLS OBSTAIN EVIDENCE FR TP/INSRD IN VIEW OF CONFLICTING VERSION MADE BY BOTH

SIDES-VO

Dear Vale,

We refer further to our below email.

Please be informed that TP had just provided to us the full length video footage that shows the entire incident. Video footage sent out via accellion.

Based on the footage, we are of the view that Insured was already in lane when TP vehicle tried to squeeze/cut in lane towards the customs.

We also tried to contact the Insured but to no avail and we are unable to request for a copy of his video footage.

As per TP video footage, we are of the view that Insured is not liable of this accident.

Kindly advise as TP is chasing for settlement.

Thank you.

Vic Alpeh

LKK Auto Consultants Pte Ltd

Tel: 68412096

<-- Original Message -->

From: LKK_HQ

To: AXA_SG; AXA_ValeOh

CC: admin-a@lkkauto.com; vicalpeh@lkkauto.com; ashersng@lkkauto.com

Sent On: 17/01/2018 04:47 PM

Subject: Re: PLS OBSTAIN EVIDENCE FR TP/INSRD IN VIEW OF CONFLICTING VERSION MADE BY BOTH SIDES-VO

Dear Vale,

We refer to your below email.

Please be informed that a copy of TP CCTV footage was forwarded to your email via Accellion. A copy of the PIR was also uploaded in merimen for your reference.

Based on the footage, it seems both vehicles side swiped each other.

Thank you.

Vic Alpeh

LKK Auto Consultants Pte Ltd

Tel: 6841 2096

<-- Original Message -->

From: AXA_SG To: LKK_HQ CC: AXA_SG

Sent On: 23/08/2017 10:24 AM

Subject: PLS OBSTAIN EVIDENCE FR TP/INSRD IN VIEW OF CONFLICTING VERSION MADE BY BOTH SIDES-VO



