

*MSIG (not usms)
vs
Alfred cannot
proof*

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. 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 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.
5. **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.

ACCIDENT STATEMENT

Date Of Report	23/10/2017 15:17
Date Of Accident	21/10/2017 22:05
Exact Location Of Accident	CAR WAS PARKED AT KALLANG MCDONALDS CARPARK
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKL5883S
Insured/Policyholder	
Name Of Registered Owner	GAN BENG LEONG
NRIC No	S0235048C
Email Address	DANIELGAN@GMAIL.COM
Mobile Phone No	(LOCAL) +65-87777707
Alternative Phone No	OFFICE-87777707
Vehicle Particulars	
Manufacturer	VOLKSWAGEN
Model	JETTA A6SPORT 1.4 TSI DSG118KW
Exact Purpose for which vehicle was being used at time of accident	PRIVATE
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	THIRD PARTY
Vehicle Category	PRIVATE CAR

Insurance Company

Name of Insurance Company	MSIG INSURANCE (SINGAPORE) PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	A 27798624 QMY
Cover Note Number	

Driver

Name of Driver	DANIEL GAN SZE YANG(DANIEL YANG SIYANG)
NRIC No	S8001697B
Date Of Birth	23/01/1980 <i>call driver (owner's son)</i>
Occupation	INDOOR
Date Of Driving Pass	23/12/2003
Driving Experience	13 YEARS AND 9 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-87777707
Fax Number	(LOCAL) +65-87777707
Contact Number	
Email Address	DANIELGAN@GMAIL.COM

Address	17 MARGATE RAOD
Postcode	438057
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	CHILDREN
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
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) soliciting/offering accident claims assistance.	NO
Number of Passengers (Including Driver)	0

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

Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	NO
Was there any audio recorded?	NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	GBB4510J
Vehicle Make/Model/Colour	
Details Of Properties	
Name of Driver	NG CHIANG HUAT
NRIC/Passport Number	S1644443Z
Contact Number	
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

Details of Witness

Name	
Phone Number	
Email Address	

SKETCH PLAN

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8. **Consent under the Personal Data Protection Act (PDPA)**

I understand, acknowledge, agree and consent that:

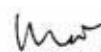
- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
 - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims.(collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents(including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.


Policyholder's Signature

Date & Time: 23/10/17
2.30 p.m

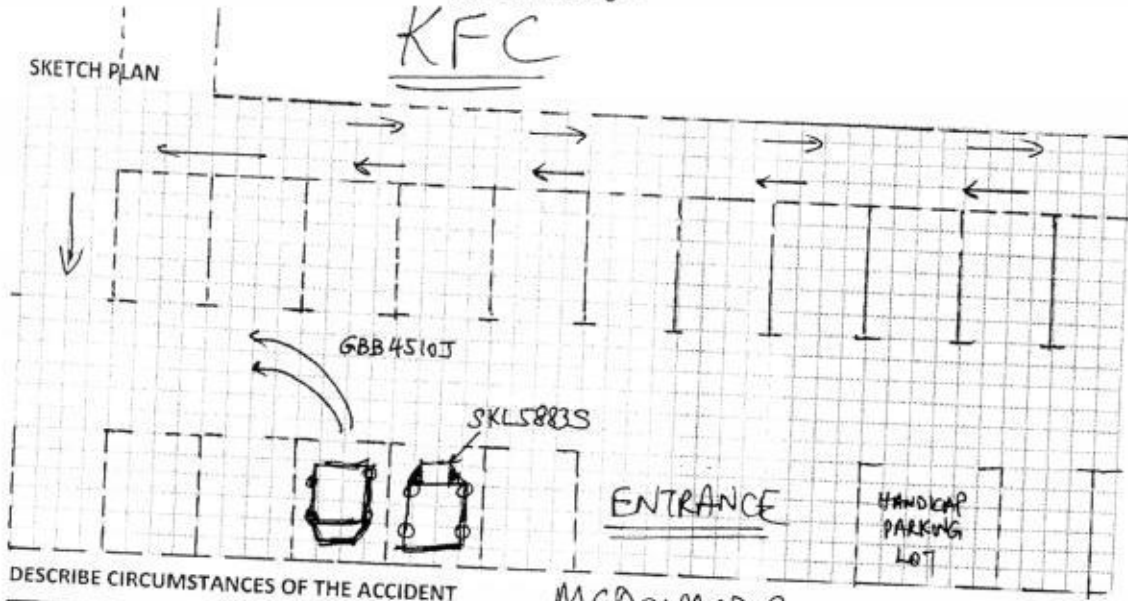

Driver's Signature

(If driver is not the policyholder)
Date & Time:



Reporting Centre Personnel's Signature
Name:
NRIC/FIN No.:

Sketch Plan Pg. 2



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

MCDONALDS

As per sketch no accident

DECLARATION

I/We declare the foregoing particulars are true in every respect.

[Signature]
 Policyholder's Signature
 Date & Time: 23/10/17
 2.45 p.m.

[Signature]
 Driver's Signature
 (if driver is not the policyholder)
 Date & Time:

[Signature]
 Reporting Centre Personnel's Signature
 Name:
 NRIC/FIN No.:

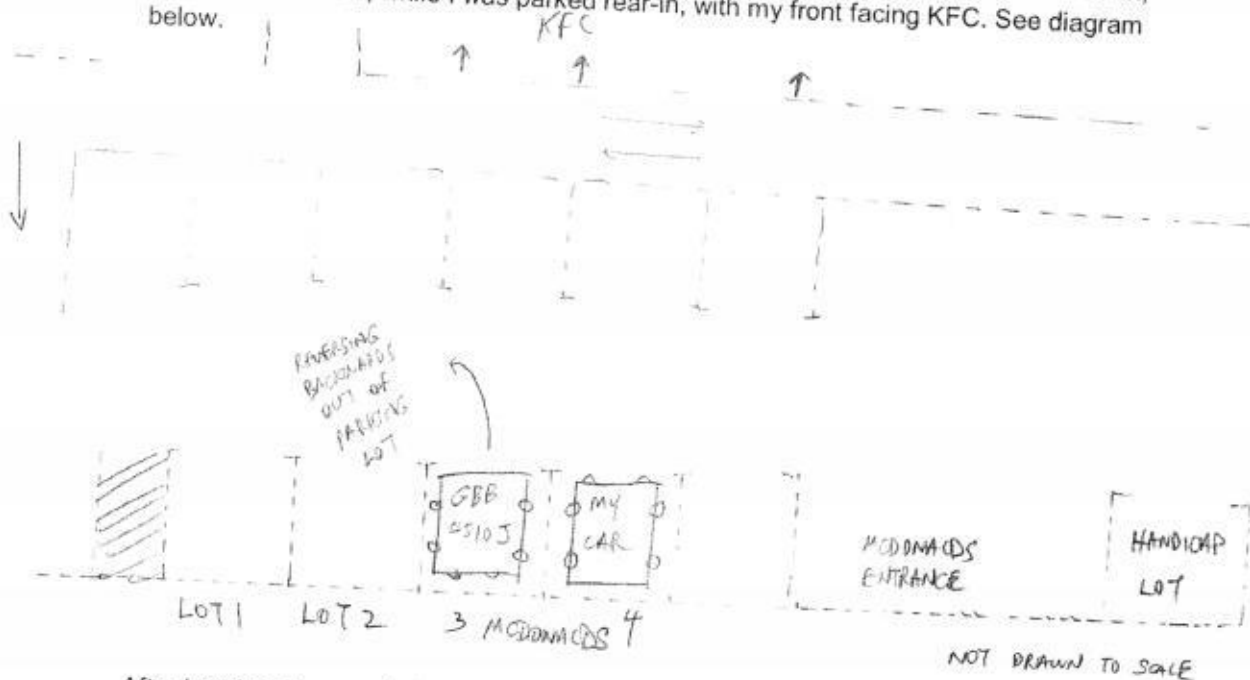
Sketch Plan Pg. 3

Accident Report

Date: 21st October 2017

Time: 10.05pm

I was driving to Kallang McDonalds to buy dinner. I parked my dad's car, a Black Volkswagen Jetta Sport, SKL5883AS, on the 4th lot of the carpark that is facing Kallang KFC. There was a lorry, GBB4510J, parked beside me. The lorry was parked head-in, facing McDonald's, while I was parked rear-in, with my front facing KFC. See diagram below.



After I parked the car, I alighted and was heading to McDonald's to buy some dinner when I heard a creak and the sound of metal brushing against metal. I turned around and I saw the lorry trying to reverse out of its lot, and I saw the LEFT SIDE hitting the LEFT SIDE of my dad's car.

Instinctively, I yelled at the driver, who immediately stopped. For some reason, he didn't seem to hear or feel the impact of this. He immediately got off and I walked over and asked him what he was doing. He claimed that he DIDN'T SEE my car, and he thought there was NO CAR in the Parking Lot beside his lorry.

Sketch Plan Pg. 4

I was furious as it was obviously his fault due to his driving incompetence. He reiterated that he *did* not see any car beside him. But my car was already parked PROPERLY IN THE LOT beside him. I fail to see how he missed my car. Even if he didn't see my car, which he should have, his turning radius out of the Parking Lot was way out of line, and it would have hit any other car that happened to be in his way.

We didn't argue much, as I didn't see any point in doing so. We took a few pictures, and we then exchanged particulars and we left the scene at about 10.25pm.

Name: Daniel Gan Sze Yang

NRIC: S8001697B

Name of Lorry Driver: Ng Chiang Huat

NRIC: S1644443Z

MSIG Insurance (Singapore) Pte. Ltd.
111, South Bridge Road, # 21-01, SGX Centre 2, Singapore 048911
Tel: +65 6827 7888, Fax: +65 6827 7800
Co. Reg. No. 200412212G GST Reg. No. 20 0412212G

Certificate of Insurance

ROAD TRANSPORT ACT 1987 (MALAYSIA)
THE MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1959 (FEDERATION OF MALAYSIA)
THE MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CAP. 189 OF THE REVISED EDITION)
(REPUBLIC OF SINGAPORE)
THE MOTOR VEHICLES (THIRD-PARTY RISK AND COMPENSATION) RULES, 1996 EDITION (REPUBLIC OF SINGAPORE)
OR ANY AMENDMENT, ACT OR ACTS PASSED IN SUBSTITUTION THEREOF.

Form M.X.1
Individual Ownership

MOTOR MAX PLUS
Comprehensive

Certificate No. A 27798624 QMY

Excess : SGD500
Windscreen Excess : SGD100

1. Index Mark and Registration Number of Vehicle
SKLSB818

2. Name of Policyholder
Gan Beng Leong

3. Effective Date of the Commencement of Insurance for the purposes of the Act
28/11/2016

4. Date of Expiry of Insurance
27/11/2017

5. Persons or Classes of Persons entitled to drive*

Gan Beng Leong

Any other person provided he is driving on the Policyholder's order or with the Policyholder's permission.

* Provided that the person driving is permitted in accordance with the licensing or other laws or 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.

6. Limitations as to use*

Use only for social domestic and pleasure purposes and for the Policyholder's business.
The Policy does not cover use for hire or reward racing pace-making reliability trial speed-testing the carriage of goods other than samples in connection with any trade or business or 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.

PLEASE NOTE ALL CLAIMS RELATED REPAIR CAN BE CARRIED OUT AT ANY WORKSHOP OF YOUR CHOICE OR AT ANY MSIG AUTHORISED WORKSHOP LISTED IN THE ATTACHED.

This Certificate is not transferable to a new owner of the vehicle. If for any reason the Policy is terminated during its currency, the Certificate must be returned to the Insurer within 7 days of the termination or if the Certificate has been lost or destroyed, a Statutory Declaration to that effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189).

I/WE HEREBY CERTIFY that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicle (Third-Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia) or any Amendment, Act or Acts passed in substitution thereof.

MSIG Insurance (Singapore) Pte. Ltd.
Approved Insurers


for Chief Executive Officer

(Singapore) Pte. Ltd
 21-01, SGX Centre 2, Singapore 068801
 Tel: +65 6827 7888, Fax: +65 6827 7800
 Reg. No. 200412212G, GST Reg. No. 20-0412212G

MOTOR MAX PLUS		RENEWAL CERTIFICATE	
Policy Number	Period of Insurance	Place of Issue	
A 27798624 QMY	28/11/2016 to 27/11/2017	SINGAPORE	
Name and Address of Insured		Date of Issue	
Gan Beng Leong 17 Margate Road Singapore 438057		08/11/2016	
		Account Number	
		155633	
Premium	GST	Total Due	
SGD970.58	SGD67.94	SGD1,038.52	

MOTORMAX PLUS

RISK NUMBER 1

OCCUPATION
Retiree

FINANCIAL INTEREST
DBS Bank Ltd
as Hire Purchase Owners

SCOPE OF COVER Comprehensive

INTEREST INSURED

REGISTRATION NO.	SKL5883S	SUM INSURED	MARKET VALUE
MAKE/MODEL	Volkswagen Jetta 1.4 TSI	INCL. COE/PARF	YES
ENGINE NUMBER	CTH044678	OFF-PEAK CAR	NO
CHASSIS NUMBER	WVWZZ2216ZDM061835	NO CLAIM DISCOUNT	50.00% (OR F/D)
YEAR OF MFG	2013	GOOD DRIVER'S DISCOUNT	SGD51.08
CAPACITY	1390 C.C.	NCD PROTECTOR	COVERED
SEATING CAPACITY	5 (INCL. DRIVER)	EXCESS	SGD500
WINDSCREEN	UNLIMITED	ANNUAL PREMIUM	SGD970.58

ACCESSORIES
Aircon, radio/cassette/compact disc player, in-vehicle unit, rust-proofing and other accessories that are factory fitted.

AUTHORISED DRIVERS
Gan Beng Leong

FCYZ201611081412

QMX61608

Sketch Plan Pg. 7



danielgan@gmail.com

8777-7707

Sketch Plan Pg. 8


CLASSIFICATION (AS DETERMINED BY THE FOLLOWING UNLOADING)

Class 3 Motor Cars and Motor Trucks the weight of which unladen does not exceed 2500 kilograms

PASS DATE 23 Dec 2003

NP 423A

License No. S8001697B



4626930



NRIC No. S8001697B



Date of Issue 11-09-2010

Address 17 MARGATE ROAD SINGAPORE 438057