

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 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	08/03/2018 11:50
Date Of Accident	13/02/2018 16:00
Exact Location Of Accident	COVERED CARPARK AT CENTRAL GREEN CONDO
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKX9064A
Insured/Policyholder	
Name Of Registered Owner	ALICE KWOK GEOK TIN
NRIC No	S1282642G
Email Address	ALICE_KGT@YAHOO.COM
Mobile Phone No	(LOCAL) +65-96252573
Alternative Phone No	OTHERS-96252573

Vehicle Particulars

Manufacturer	VOLKSWAGEN
Model	JETTA GP-1.4 TSI 90 (A)
Exact Purpose for which vehicle was being used at time of accident	CAR WAS PARKED
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	REPORTING ONLY
Vehicle Category	PRIVATE CAR

Insurance Company

Name of Insurance Company	NTUC INCOME INSURANCE CO-OPERATIVE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	5096274819
Cover Note Number	

Driver

Name of Driver	ALICE KWOK GEOK TIN
NRIC No	S1282642G
Date Of Birth	20/09/1946
Occupation	INDOOR
Date Of Driving Pass	05/09/1994
Driving Experience	23 YEARS AND 5 MONTHS
Gender	FEMALE
Mobile Number	(LOCAL) +65-96252573
Fax Number	
Contact Number	OTHERS-96252573
EMail Address	ALICE_KGT@YAHOO.COM

Address	9 JALAN MEMBINA #03-04 CENTRAL GREEN
Postcode	169483
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OWNER
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

General Information of the Accident

Type Of Accident	NO COLLISION
Weather Conditions	CLEAR
Road Surface	DRY

Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles involved in the accident	2
Was any body injured in the Accident?	NO
Was any injured conveyed to hospital by ambulance?	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)	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

PLEASE REFER TO PHOTO AND STATEMENT

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	SDD581X
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	
NRIC/Passport Number	
Contact Number	
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

SKETCH PLAN

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7. By the lodgment 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.
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:

Driver's Signature
(If driver is not the policyholder)
Date & Time:



18/03/2018
Reporting Centre Personnel's Signature
Name: *Keshi*
NRIC/FIN No.: *W111111111*

SKETCH PLAN


PLEASE REFER TO PHOTOS

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

PLEASE REFER TO STATEMENT

DECLARATION

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



Policyholder's Signature
Date & Time:

Driver's Signature
(If driver is not the policyholder)
Date & Time:

 08/03/2018
Reporting Centre Personnel's Signature
Name: Rosli Wajid
NRIC/FIN No.:

THE POSITION OF CAR DURING THE INCIDENT
ON 13/02/2018



Car 08/03/2018
RSL WAAA

THE POSITION OF CAR DURING THE INCIDENT
ON 13/03/2018



✓ 08/03/2018
Resdi WATTHA



an edo3/24/8
Rosh uBABA



an 08/03/2018
Rocki with 013

31 Spirit Quay,
London E1W 2UT,
United Kingdom

Claim Ref: MT / 0984331-001

Statement of Evidence regarding 13 Feb 2018

SKX9064A ('My Car' – VW Jetta)

07 Mar 2018

SDD581X ('Claimant Car' – BMW)

To whom it may concern,


This claimed incident took place Tue 13 Feb 2018 while I was in temporary residence with my Mother, Alice Kwok Geok Tin, at 9 Jalan Membina, #03-04 Central Green, Singapore 169483. I am ordinarily resident in the United Kingdom at the letterhead address.

On Tue 13 Feb I was installing two child seats in the rear of My Car. My Car was parked facing inwards (boot to the road). When facing My Car from the road, the Claimant Car was parked to the right in an adjacent bay, facing outward (bonnet to the road).

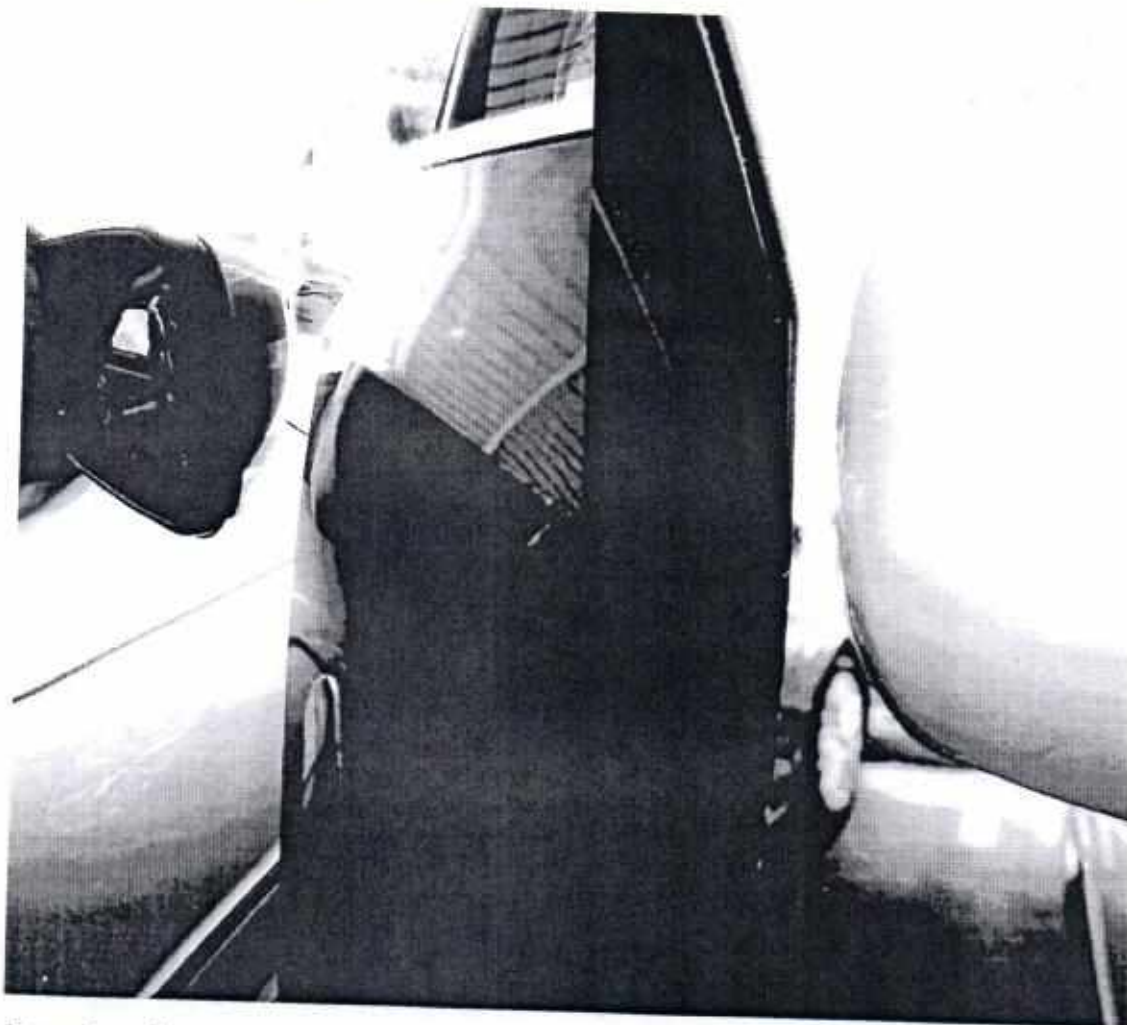
In order to install the right rear child seat it was necessary to open the driver-side rear door to the maximum angle. It was evident that I would be unable to open the door to the maximum angle as the Claimant Car's driver-side wing mirror would obstruct. I therefore safely folded the driver side wing mirror to the body of the car which allowed me to open My Car door fully. At no point did My Car door touch the wing mirror or body of the Claimant Car.

After I had finished installing the child seat, I returned upstairs to Alice Kwok Geok Tin's apartment to retrieve the second seat. When I came downstairs again a member of the Condo Security Team and a member of the management office were in attendance after being alerted to possible vehicle damage by a concerned resident. I explained the occurrence described above to them and then continued to work on the installation of the second child seat. When I was finished working on the child seats I noted that the Claimant Car wing mirror had been returned to the open position. I did not do this myself.

A few days later upon request of the management office we attended a meeting with the Claimant. A witness statement was referenced (though unfortunately the witness was not present). I understand the witness claims a number of 'loud bangs' were heard and they observed myself repeatedly opening My Car door into the Claimant Car. I strongly refute this and it certainly would not be in my nature to cause such described wanton damage. I have taken a number of pictures of both cars and I fail to see any evidence of damage which could be caused by such 'loud bangs'. The Claimant Car wing mirror has a number of superficial scratches, these are at the wrong height to match any supposed damage from My Car door, nor are there any corresponding dents in My Car to corroborate.

 18/03/2018
Rishi Wadhwa

Picture evidences follow (taken on 22 Feb 2018):



Recreation of car position during subsequent meeting with Claimant and representative from management office. Door height on My Car and position of scratches on Claimant Car wing mirror clearly do not align.

aw 08/03/2018
Rosh WABAB



Profile of My Car rear driver-side door, presence of superficial scratches noted (pre-dating this event) but nothing that would correspond with repeated 'loud bangs' as claimed by the witness.

I note in the letter from NTUC Income Insurance (Goh Peng Hong, dated 02 Mar 2018) a concern is raised that no report was made pertaining to this incident. I would point out that from the Policyholders perspective no accident or incident has taken place. There is no damage to My Car nor any need to press a claim on another party.

Please also be aware that, as stated I am ordinarily resident in the United Kingdom. I have 2 children and a time consuming job, while I will endeavour to respond to any queries in this matter you must recognise I have precious little time available.

an 08/03/2018
Roshni WATSON

As a final point, I am a recognised member of my local community in the United Kingdom, belonging to Neighbourhood Watch, regularly attending a Christian Church and holding a position of some responsibility as an Associate of the Bank (corporate title of Vice President) at Deutsche Bank in London. All of which serve to demonstrate my character and my strong belief that this claim is frivolous and completely at odds with my clear statement of occurrence.

Yours Faithfully,

Edward Adams

(electronically signed 07 Mar 2018)

an 08/03/2018
Roshni Wooters

Claim Handling

Accident MT/0984331

Policy No.	5096274819	Vehicle No.	SKX9064A	GST Registration No.	
Policyholder Name	ALICE KWOK GEOK TIN			Policyholder NRIC	
Product Code	PRIVATE CAR INSURANCE	Cover Type	drive PREMIUM	Loading	
Contact No.(Mobile)	NA	Contact No.(Office)		Contact No.(Home)	
Email Address		Special Remark		eCode	
KFK	<input checked="" type="radio"/> No <input type="radio"/> Yes	TCA	<input checked="" type="radio"/> No <input type="radio"/> Yes	eCode Reason	
NCD Protection	Yes	NCD Entitlement(%)	50	Private Hire	Not available

Accident Details

Report Date	02/03/2018 10:26	Accident Report Within 24 hrs	Yes	Accident Type	Hb and run
Date of Accident	13/02/2018	Time of Accident hh:mm	16:00	Country of Accident	Singapore
Reporting Centre		Grange Force		ICM No.	
Accident Location	COVERED CARPARK AT CENTRAL GREEN CONDO				

Benefit

Coverage	Sum Insured
Excess Waiver	99999999.99

Excess

Own damage Excess	0.00	Additional Excess	0.00	Windscreen Excess	
Unnamed Driver Excess	0.00	Outside Singapore OD Excess	0.00		
Third Party Excess	0.00	Outside Singapore TP Excess	0.00		

GST Registered Information

GST Registered	No	GST Registration Date	
GST Registration No.		GST Status Verified	Yes
Modification History			

Policyholder Mailing Address

Address 1	9 JALAN MEMBINA	Address 2	#03-04 CENTRAL GREEN CONDO	Address 3	
Address 4		Address Type	Singapore address	Post Code	
Unit No.	03-04	Related Policy Number	5096274819		

OI Driver Info

Driver Name		Driver Type		Driver DOB	
Unnamed driver Name		Driver NRIC		Driving Experience	
Register Date of Driver License		Driver Age		Contact No.(Home)	
Contact No.(Mobile)		Contact No.(Office)		Address 3	
Address 1		Address 2		Post Code	
Address 4		Address Type	Foreign address		
Unit No.					
Does he own a Singapore Registered car?	<input type="radio"/> Yes <input checked="" type="radio"/> No	Driver Vehicle No.		Driver Insurer Company	

Modification History

Claim 002 OD-MX **New**

Claim Type *	OD-MX	Insured Name	ALICE KWOK GEOK TIN	Insured NRIC	
Contact No.(Mobile)	96252573	Contact No.(Home)		Contact No.(Office)	
Email Address		OI Vehicle Number	SKX9064A	TP Vehicle Number	
Claim Description	SKX9064A / SDD5817X ON 13 Feb 2018				
Preferred Workshop Contact No.		Insured Liability *	Not at fault	Name of Preferred Workshop	
Require Finalisation	Yes	Preferred Repair Option	Preferred Workshop, Name unknown	GIA report	
Date Registered	08/03/2018 11:43	Claim Close Date		Date Received	
Report Taken By	ROSLI WAHAB	Workshop Repairer		Total Loss but Repaired	

☒ Print AK letter

Save Submit

Attachment

Accident No.	MT/0984331	Claim No.	002
Last Doc. Received	<input checked="" type="radio"/> Yes <input type="radio"/> No	Upload Date	08/03/2018 12:29

Path *

Browse...	Clear	Please Select	Category *	Confidential	Urgency
Browse...	Clear	Please Select		Normal	Normal

<input type="button" value="Browse"/>	<input type="button" value="Clear"/>	Please Select	<input type="text" value="N2"/>	Normal
<input type="button" value="Browse"/>	<input type="button" value="Clear"/>	Please Select	<input type="text" value="N2"/>	Normal
<input type="button" value="Browse"/>	<input type="button" value="Clear"/>	Please Select	<input type="text" value="N2"/>	Normal
<input type="button" value="Browse"/>	<input type="button" value="Clear"/>	Please Select	<input type="text" value="N2"/>	Normal

Attachment List

Attachment	Uploaded By/Date	Category	Urgency	Doc
	NAC_BUKIT_MERAH_800676(NATIONAL ASSESSMENT CENTRE SERVICES (BUK IT MERAH)) on 08 Mar 2018 12:29	NRIC/ Driving License	Normal	NRIC/ Drivin
	NAC_BUKIT_MERAH_800676(NATIONAL ASSESSMENT CENTRE SERVICES (BUK IT MERAH)) on 08 Mar 2018 12:29	SAS	Normal	SAS
	NAC_BUKIT_MERAH_800676(NATIONAL ASSESSMENT CENTRE SERVICES (BUK IT MERAH)) on 08 Mar 2018 11:43	Photos	Normal	Photo
	NAC_BUKIT_MERAH_800676(NATIONAL ASSESSMENT CENTRE SERVICES (BUK IT MERAH)) on 08 Mar 2018 11:43	Photos	Normal	Photo
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	NAC_BUKIT_MERAH_800676(NATIONAL ASSESSMENT CENTRE SERVICES (BUK IT MERAH)) on 08 Mar 2018 11:43	Photos	Normal	Photo

Video List

Uploaded By/Date	Folder Date	File Name	Source
		<input type="button" value="Display in New Window"/>	<input type="button" value="Scan and uploading"/>

ACCIDENT STATEMENT

ACCIDENT DATE: 13 / 02 / 2018 (DD/MM/YYYY), TIME: 16.00 (HH:MM)

LOCATION: COVERED CARPARK A7 CENTRAL GREEN CONDO

1. DETAILS OF VEHICLE

- a) VEHICLE NUMBER: SKX 9064A
 b) INSURANCE COMPANY: NMC
 c) POLICY NUMBER: 5096214819
 d) POLICY TYPE: COMPREHENSIVE / THIRD PARTY / THIRD PARTY FIRE & THEFT
 e) MAKE & MODEL: VolksWagen
 f) TYPE: SALOON / COUPE / MPV / VAN / LORRY / MOTORCYCLE / OTHERS
 g) VEHICLE CATEGORY: PRIVATE / COMMERCIAL / MOTORCYCLE
 h) PURPOSE OF USING AT ACCIDENT TIME: CAR WAS PARK
 i) ARE YOU CLAIMING UNDER YOUR OWN INSURANCE (YES/NO)
 IF NO, PLEASE STATE (THIRD PARTY CLAIM / REPORTING ONLY)

2. INSURED / POLICY HOLDER

- a) NAME: ALICE KUNIK GRACE TAN (MALE / FEMALE)
 b) NRIC/FIN/PASSPORT: _____ CONTACT: 96282373
 c) ADDRESS: _____

* CONTINUE TO 3.d IF DRIVER ALSO POLICY HOLDER

No. of passenger
(including driver)
(2)

- DRIVER
 a) NAME: DR ABDOUK (MALE / FEMALE)
 b) NRIC/FIN/PASSPORT: _____ CONTACT: _____
 c) ADDRESS: _____

* d) DATE OF BIRTH: _____ (DD/MM/YYYY)

e) OCCUPATION: INDOOR / OUTDOOR

f) DATE OF DRIVING PASS

4. WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES/NO) OWNED
 IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: _____

5. a) WEATHER CONDITION: CLEAR / RAINING / OTHERS

b) ROAD SURFACE: DRY / WET / OTHERS

6. WAS ANYBODY INJURED (YES/NO)

7. a) REPORTED TO POLICE (YES/NO)

IF YES, PLEASE STATE WHICH POLICE STATION: _____

8. THIRD PARTY VEHICLE

No. of passenger
(including driver)
()

- a) VEHICLE NUMBER: SDO 5817X MODEL: BMW
 b) DRIVER'S NAME: _____
 c) NRIC/FIN/PASSPORT: _____ CONTACT: _____

9. THIRD PARTY VEHICLE

No. of passenger
(including driver)
()

- d) VEHICLE NUMBER: _____ MODEL: _____
 e) DRIVER'S NAME: _____
 f) NRIC/FIN/PASSPORT: _____ CONTACT: _____

email = alice_kgt@yahoo.com

fax =

✓ 1000

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S1282642G



Name

KWOK GEOK TIN

郭玉珍

Race

CHINESE

Date of Birth

20-09-1946

Sex

F

Country of Birth

SINGAPORE



REPUBLIC OF SINGAPORE DRIVING LICENCE

Licence Number S1282642G

Name

KWOK GEOK TIN

Birth Date 20 Sep 1946

Issue Date 20 Jul 2004



0928381

NRC No. S1282642G



Blood Group

Date of issue

A+

29-04-1993

Address

NRC No:

S1282642G

Date:

14-04-1993

No:

2201510

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)

PASS DATE

Class 3

Motor Cars of unladen weight not exceeding 3000 kg with not more than 7 passengers, exclusive of the driver; and Motor Tractors and other Motor Vehicles of unladen weight not exceeding 2500 kg

06 Sep 1994

NP 429A



Licence No: S1282642G

THE SCHEDULE

Private Car Insurance Policy

This Policy sets out the terms of a contract between NTUC Income Insurance Co-operative Limited (INCOME) and you (the Policyholder named in the schedule to this Policy).

The statements, information and declaration provided by you at the time of proposal shall form the basis of this contract. We (INCOME) will provide the insurance set out in this Policy in respect of events occurring during the Period of Insurance shown in the Schedule and any further period for which we may accept a renewal premium.

The provision of this insurance is subject to:

1. any Endorsement specified as operative in the Schedule
2. the Conditions and General Exclusions of this Policy, and
3. the payment of the premium specified in the Schedule.

This Policy, the Schedule and the Certificate of Insurance are to be read together as one document.

GST Reg No. M4-0003030-8

Policy Number	: 5096274819
The Policyholder	: ALICE KWOK GEOK TIN 9 JALAN MEMBINA #03-04 CENTRAL GREEN CONDOMINIUM SINGAPORE 169483

Period of Insurance	: 31 Dec 2017 To 30 Dec 2018
Sum Insured	: Market Value of Insured Vehicle at Time of Loss
Premium (inclusive GST)	: S\$823.30

Interest Insured

Cover Type	: drive PREMIUM		
Primary Driver	: ALICE KWOK GEOK TIN		
Named Driver (1)	: N/A		
Named Driver (2)	: N/A		
Make/Model	: VOLKSWAGEN/JETTA	Capacity	: 1400cc
Registration Number	: SKX9064A	Registration Year	: 2015
Chassis Number	: WVWZZZ16ZGM009068	Off-peak Car	: No
Repair at Owner's Preferred Workshop	: Yes	Insure with COE	: Yes
Excess (Section 1)	: N/A	NCD Entitlement	: 50%
Excess (Section 2)	: N/A	NCD Protection	: Yes(Free)
Windscreen Excess	: S\$100		
Additional Excess	: N/A		
Unnamed Driver Excess	: Please refer to Terms and Conditions		
Hire Purchase Company	: N/A		

Optional Cover

Transport Allowance	: No
Excess Waiver	: Yes

Memo A : N/A

Endorsement Operative : M4, M7, M8

Agency	: FAR EASTERN INSURANCE AGENCY (00000613316)
Date of Issue	: 27 Nov 2017 16:20 hrs

DUTY OF DISCLOSURE

We would remind you that you must disclose to us, fully and faithfully, the facts you know or ought to know, otherwise you may not receive any benefit from your Policy.

Signed in Singapore by order of the Board of Directors



Chief Executive