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SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

EMail Address

- 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 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.

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

- 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

THE TANK THE LAND TO SERVICE THE PARTY OF TH	ACCIDENT STATEMENT
Date Of Report	12/03/2018 09:48
Date Of Accident	17/01/2018 10:00
Exact Location Of Accident	JUNCTION OF COMMONWEALTH AVE/COMMONWEALTH DR
Country/State of Loss	SINGAPORE
THE REPORT OF DESCRIPTION D	ETAILS OF OWN VEHICLE
Vehicle Registration Number	SKA7080L
Insured/Policyholder	
Name Of Registered Owner	LOW WAI SUM
NRIC No	S6971682B
Email Address	LWS2619@HOTMAIL.COM
Mobile Phone No	(LOCAL) +65-96429978
Alternative Phone No	OTHERS-96429978
Vehicle Particulars	
Manufacturer	BMW
Model	X1
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
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	5091185200
Cover Note Number	
Driver	
Name of Driver	LOW WAI SUM
NRIC No	S6971682B
Date Of Birth	19/06/1969
Occupation	INDOOR
Date Of Driving Pass	18/06/1998
Driving Experience	19 YEARS AND 6 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-96429978
Fax Number	
Contact Number	OTHERS-96429978

LWS2619@HOTMAIL.COM

Address

BLK 99 COMMONWEALTH CRESCENT

#04-70

Postcode

140099

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

SIDE SWIPE

Weather Conditions

CLEAR

Road Surface

DRY

Other Information

Was any foreign vehicle involved in this accident?

Number of vehicles involved in the accident

NO

Was any body injured in the Accident?

2 NO

Was any injured conveyed to hospital by

NO

ambulance?

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?

YES

If Yes, Please state which Police Station Police Station Name

COMMONWEALTH NEIGHBOURHOOD POLICE POST

Police Station Address

ROAD: BLK 111 COMMONWEALTH CRESCENT (ANNEX), POSTCODE:

140111, COUNTRY: SINGAPORE

Police Station Contact

TEL NO: 1800-4749999 - FAX NO: 64715297

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

PLEASE REFER TO POLICE REPORT T/20180205/2155

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

FBK5151H

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category

MOTORCYCLE

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

SKETCH PLAN

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.
- 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.
- 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.
- 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.
- 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:
 - 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:

Beporting Centre Personnel's Signature

Name:

NRIC/FIN No.

Date & Time:





1 of 3

Report No. T/20180205/2155

Police Station Of Origin: Commonwealth NPP 111 Commonwealth Crescent (Annex) #01-

288A SINGAPORE 140111 Tel No: 1800-4749999

REPORT OF A TRAFFIC ACCIDENT

	ne Report M 018 18:51	lade:	Vide Report No.: Station Diar 23			
Informa	nt's Partice	ulars				
Name of LOW W	Informant: AI SUM		Address: APT BLK 99 COMMONWEALTH CRESCENT #04-70 SINGAPORE 140099			
	/ ID No.: O / S69716	82B	Contact No.: Home/Office: Mobile: 96429978			
National MALAYS	00/f(c) (Email:			
Sex: Male	Age:	Date of Birth: 19/06/1969	Type of Informant: Vehicle Owner			
Race: Chinese	1 2000	to the decision and decision	Language:	Institution / School Name:		
Occupat		CONTRACTOR	Driving Licence Information:	Date of Evniry		

Type of Accident:	Injury Others	Drink Drive: No	Date/Time of Accident: 17/01/2018 10:00	Type of Location Straight Road
COMMONWI	I Traveling Toward EALTH AVENUE EALTH DRIVE MMONWEALTH AV	E JUNCTION OF COMM Road Surface:	ONWEALTH DRIVE	Road Speed Limit:
Traffic Flow: Dual Carriage	e Way	Dry Traffic Control: Traffic Light - Wo	rking	Traffic Volume: Moderate
Control of the Contro	sion:	a property with the same of th	CHEVY CO.	Anyone conveyed by

Details of Vehicle Involved							
Vehicle No.	Туре	Make	Model	Color	Condition	No of Passenger	
SKA7080L	Car	BMW	X1	White	No Damage	0	

Details of Person Involved	
Any Pedestrian Involved: No	
No. of Pedestrians Injured: NIL	Use of Pedestrian Crossing: NA





Police Station Of Origin: Commonwealth NPP 111 Commonwealth Crescent (Annex) #01-288A SINGAPORE 140111 Tel No: 1800-4749999

Report No. T/20180205/2155

2 of 3

CONTINUATION OF REPORT

Vehicle Owner					1	Company of the last
Name	LOW WAI SUM			ID No	No. S6971682B	
Related Vehicle	SKA7080L (Car)			Conta	ict No.	96429978
Hospital/Clinic	NIL			Class Drivin Licent Expiry	g	Class: 2B,2A,3 Date of Expiry: NIL
Date Treatment	NIL		Date Disc	harge	NIL	
No. of Days gran	ted Medical Leave	NIL	Degree of		NIL	

Brief Details.

On 17/01/2018 at about 1000hrs, I was travelling along commonwealth avenue junction of commonwealth drive in my vehicle registration plate number SKA7080L, I was driving at the road speed limit and while queuing up to exit towards commonwealth ave, there is another motor vehicle infront of me whom is turning left, exiting to the main road as well. Then while I accelerate a little forward, the motor vehicle had apparently jammed brake hence we both collided. I had only brush onto the rear of his motor vehicle box compartment and that resulted in the rider losing balance and fell towards my left. I then immediately alighted from the vehicle and make a check on him. The motor vehicle had fell and hit onto the rider leg hence I tried to help him out as well. As he looks frail to me, I then render further assistance by sending him to the hospital to make a further check and paid the fees for the checks at National University Hospital. I then left him with his daughter and his boss whom subsequently arrived at the hospital. The rider and I both agreed that this would be resolved privately between the both parties and do not require any ambulance nor police assistance. I am lodging this police report as instructed by the Singapore Traffic Police.





3 of 3

Report No. T/20180205/2155

Police Station Of Origin: Commonwealth NPP 111 Commonwealth Crescent (Annex) #01-288A SINGAPORE 140111

Tel No: 1800-4749999

Sketch Plan

Informant is not able to provide sketch plan

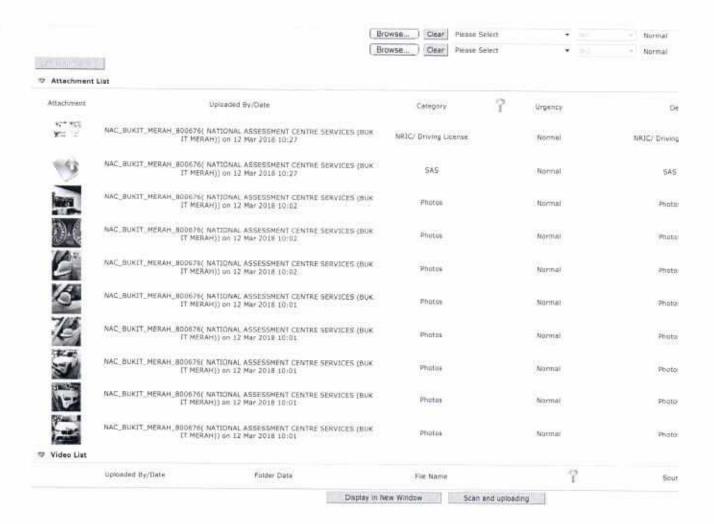
IMPORTANT: Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have

CONTINUATION OF REPORT

Signature Of Officer Recording The Report: D / Sgt 1 GABRIEL CHAN WEE KEEN	Signature Of Informant:
Signature Of Interpreter: Not applicable	Date/Time: 05/02/2018 18:51
Officer In Charge Of Case: TP / AEIT / SSI 2 SITIMARSITA BINTE BOHARI Contact No.: 65476219	Classification Of Case:
Authentication Stamp NP168	

Claim Handling

ccident MT/0962975				
Policy No.	5091185200	Vehicle No.	SKA7080L	GST Registration No.
olicyholder Name	LOW WAT-SUM			Policyhalder NR2C
roduct Code	PRIVATE CAR INSURANCE	Cover Type	drive CLASSIC	Loading
britact No (Mobile)	NA	Contact No.(Office)		Contact No (Home)
mail Address		Special Remark		eCode
PK.	S No Yes	TCA	© No. Yes	eCode Reason
ICD Protection				Private Hire No.
	No	NCD Entitlement(%)	30	Private rive No.
Accident Details				
leport Date	21/02/2019 09:44	Accident Report Within 24 hrs	Yes	Accident Type Un
Pare of Accident	17/01/2018	Time of Accident hh: mm	10:00	Country of Accident Sir
eporting Centre		Orange Force		JCM No.
codent Location	COMMONWEALTH DRIVE TOWARDS COMP	SONWEALTH AVE		
□ Benefits				
₩ Excess				
Jwn damage Excess	6/20.00	Additional Excess	-0.00	Windscreen Excess
Innamed Driver Excess	0.00	Outside Singapore OD Excess	600.10	
Third Party Excess	0.00	Outside Singapore TP Excess	0.00	
GST Registered Inform	nation	And the second of the second o		
IST Registered	No		GST Registration Date	
IST Registration No.	(1)40		GST Status Venfed	Yes
fodification History				
Policyholder Mailing A	ddress			
Address 1	BLK 99 #54-70	Address 2	COMMONWEALTH CRESCENT	Address 3
Address 4		Address Type	Singapore address	Post Code
Unit No.		Related Folicy Number	5091185200	
O DI Driver Info				
Driver Name		Driver Type		
Innamed driver Name		Driver MILC		Driver-DOS
Register Date of Driver Licens	w.	Driver Age		Driving Expenence
Contact No (Mebile)		Contact No. (Office)		Contact No (Home)
Address I		Address 2	#*************************************	Address 3
Address 4		Address Type	Foreign address	Post Code
Unit No.				
Does he own a Singapore Registered car?	Yes @ No	Driver Vehicle No.		Driver Insurer Company
Modification History				
Claim 002 New				
Claim Type •	OD-MX •	Insufed Name	COW WAT SUM	Insured NAIC
	OD-MX • 86429978			
Contact No. (Moldie)		Cuntaux No.(Hirms)	N/Di.	Contact No. (Office)
Contact No. (Mobile) Email Address	D6-429D2W			Contact No. (Office) TP Vehicle Number
Contact No. (Mobile) Email Address Claim Description	96429978 SKA7089L / FB65151H ON 17 Jan 2018	Contact No.(Home) DI Vahicle Number	MTL SKA7080L	Contact No. (Office)
Contect No. (Mobile) Email Address Claim Description Preferred Workshop Contect No.	96429928 SKA7080L / FB65151H QN 17 Inn 2018	Contact No. (Home) OI Vehicle Number Insured Liability •	ND. SKA7080L Fully at Foult	Contact No.(Office) TP Vehicle Number Name of Preferred Workshop
Connect Ro. (Mobile) Email Address Claim Description Preferred Workshop Contact No. Require Finalisation	96-129078 SKA7080L / FBR5151H GN 17 Inn 2018 Yes	Contact No. (Home) OI Vehicle Number Insured Liability * Preferens Repair Option	MTL SKA7080L	Contact No. (Office) TP Vehicle Number Name of Preferred Workshop GIA report
Connect No. (Molale) Email Address Claim Description Preferred Workshop Contact No. Require Finalisation Date Registered	96429978 SKA7080L / FBR5151H ON 17 Jan 2018 Yes • 12/03/2018 10:91	Contact No. (Home) OI Vehicle Number Insured Liability •	ND. SKA7080L Fully at Foult	Contact No.(Office) TP Vehicle Number Name of Preferred Workshop
Contect No. (Molale) Email Address Claim Description Preferred Workshop Contact No. Require Finalisation Date Registered	96-129078 SKA7080L / FBR5151H GN 17 Inn 2018 Yes	Contact No. (Home) OI Vehicle Number Insured Liability * Preferens Repair Option	ND. SKA7080L Fully at Foult	Contact No. (Office) TP Vehicle Number Name of Preferred Workshop GIA report
Claim Type * Contact No. (Mobile) Email Address Claim Description Preferred Workshop Contact No. Require Finalisation Date Registered Report Taken By Pring AX Jetter	96429978 SKA7080L / FBR5151H ON 17 Jan 2018 Yes • 12/03/2018 10:91	Contact No. (Home) OI Vehicle Number Insured Liability * Preferens Repair Option	ND. SKA7080L Fully at Foult	Contact No. (Office) TP Vehicle Number Name of Preferred Workshop GIA report
Connect No. (Mobile) Email Address Claim Description Preferred Workshop Contact No. Require Finalisation Date Registered	96429978 SKA7080L / FBR5151H ON 17 Jan 2018 Yes • 12/03/2018 10:91	Contact No. (Home) OI Vehicle Number Insured Liability * Preferens Repair Option	ND. SKA7080L Fully at Foult	Contact No. (Office) TP Vehicle Number Name of Preferred Workshop GIA report
Contact No. (Mobile) Email Address Claim Description Preferred Workshop Contact No. Require Finalisation Date Registered Report Taken By Print AK letter	96429978 SKA7080L / FBR5151H ON 17 Jan 2018 Yes • 12/03/2018 10:91	Contact No. (Home) OI Vehicle Number Insured Liability * Preferens Repair Option	SKA7060L Fully at Fault Preferred Warkshop, Name unknown	Contact No. (Office) TP Vehicle Number Name of Preferred Workshop GIA report
Connect No. (Moisile) Email Address Claim Description Preferred Workshop Contact No. Require Finalisation Date Registered Report Taken By Print AK letter Attachment	96429978 SKA7080L / FBR5151H ON 17 Jan 2018 Yes • 12/03/2018 10:91	Contact No. (Home) OI Vehicle Number Insured Liability * Preferens Repair Option	SKA7060L Fully at Fault Preferred Warkshop, Name unknown	Contact No. (Office) TP Vehicle Number Name of Preferred Workshop GIA report
Contact No. (Mobile) Email Address Claim Description Preferred Workshop Contact No. Require Finalisation Date Registered Report Taken By Pring AK Jetter Attachment	96429978 SKA7080L / FB65151H ON 17 Ian 2018 Yes 12/03/2018 10:01 ROSLI WAHAB	Contact Ne (Norme) OI Vehicle Number Insured Liability * Preferens Repair Outlon Claim Clase Date	SKA7080L Fully at Fout Preferred Warkshop, Name unknown Save Submit	Contact No. (Office) TP Vehicle Number Name of Preferred Workshop GIA report
Contact No. (Mobile) Email Address Chair Description Preferred Workshop Contact No. Require Finalisation Date Registered Report Taken By Pring AK Jetter Attachment	96429978	Contact Ne (Norme) OI Vehicle Number Insured Liability * Preferend Repair Outloy Craim Cluse Date Claim No.	SAVE Submit 1002 12/83/2018 10:27	Contact No.(Office) TP Vehicle Number Iname of Preferred Workshop GIA report Date Reserved
Contact No. (Mobile) Chair Description Preferred Workshop Contact No. Require Finalisation Date Registered Report Taken By Pring AW Jetter Attachment	96429978	Contact Ne. (Name) OI Vehicle Number Insured Liability * Preferend Repair Option Claim Cluse Date Claim No. Upload Date	SAVE Submit 000 12763/2018 10:27 Cateyory +	Contact No. (Office) TP Vehicle Number Iname of Preferred Workshop GIA report Date Reserved Confidential Urgenin
Contact No. (Mobile) Email Address Chair Description Preferred Workshop Contact No. Require Finalisation Date Registered Report Taken By Pring AK Jetter Attachment	96429978	Contact Ne. (Name) OI Vehicle Number Insured Liability * Preferend Repair Option Claim Cluse Date Claim No. Upload Date	SAVE Submit 002 12/83/2018 10:27 Category *	Contact No. (Office) TP Vehicle Number Name of Preferred Workshop GIA report Date Reserved Confidential Ungering Wornal
Contact No. (Mobile) Email Address Claim Description Preferred Workshop Contact No. Require Finalisation Date Registered Report Taken By Print AK Jetter Attachment	96429978	Contact Ne. (Name) OI Vehicle Number Insured Liability * Preferend Repair Option Claim Cluse Date Claim No. Upload Date	SAZOSOL Fully at Foult Preferred Warkshop, Name unknown OO2 12/83/2018 10:27 Category * Clear Please Select	Contact No. (Office) TP Vehicle Number Iname of Preferred Workshop GIA report Date Reserved Confidential Urgenin





Our Ref: MT/CA/TP/020/0982975-001/JLY/LC

02 Mar 2018

CERTIFICATE OF POSTING REMINDER

LOW WAI SUM BLK 99 #04-70 COMMONWEALTH CRESCENT SINGAPORE 140099

Dear Policyholder

CLAIM NUMBER: MT/0982975-001 ACCIDENT INVOLVING SKA7080L / FBK5151H on 17 Jan 2018

We refer to our letter of 21 Feb 2018.

We have yet to receive your report on the accident. We would like to inform you that under your motor insurance policy, you have to report within 24 hours or the next working day after the accident, even if there is no damage to your vehicle. If you have not done so, please report the accident to any of our reporting centres immediately. Otherwise, we may not be able to handle the claim on your behalf.

We reserve the rights to seek recovery from you and/or your driver if we are bound by law or statute to settle the third party injury claim.

If you have any queries, please contact Jared Liu Yaorong at 6430 7922 or email us at motor@income.com.sg.

Yours sincerely

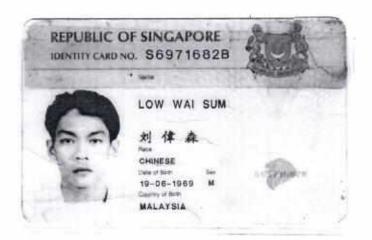
Jenny Pe

Deputy Vice President

Motor Insurance

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(Including driver) 1) No		500			100
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YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)

Class 2B Motorcycles =< 200 cc
Class 2A Motorcycles between 201 cc and 400 cc
Class 3 Motor Cars =< 3000kg with <<7 passangers, exclusive 18 Jun 1988

NP 428A



eBao Tech									Gene	ralClaim
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My Desktop	Polic	y Query								
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	6	5091185200	LOW WAT SUM	S59716828	GPC	drive CLASSIC	SKA7Q50L	5KA7080L	26/05/2017	31/05/2018