

## 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	29/03/2018 14:28
Date Of Accident	28/03/2018 12:50
Exact Location Of Accident	ALONG MIDDLE RD OPP/IN FRT OF MERCURE SG BUGIS
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SFS7212M
<b>Insured/Policyholder</b>	
Name Of Registered Owner	LOW CHEH CHUAN
NRIC No	S7320496H
Email Address	CHEHCHUANLOW7@GMAIL.COM
Mobile Phone No	(LOCAL) +65-98737089
Alternative Phone No	Office-97392480

### Vehicle Particulars

Manufacturer	LEXUS
Model	ES250-2.5 (A)
Exact Purpose for which vehicle was being used at time of accident	NORMAL USAGE
Are you claiming under your own insurance policy for repair to your vehicle?	YES
If No, Please state action to be taken	
Vehicle Category	PRIVATE CAR

### Insurance Company

Name of Insurance Company	AIG ASIA PACIFIC INSURANCE PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	2100465182
Cover Note Number	

### Driver

Name of Driver	LOW CHEH CHUAN
NRIC No	S7320496H
Date Of Birth	15/06/1973
Occupation	INDOOR
Date Of Driving Pass	05/05/1994
Driving Experience	23 YEARS AND 10 MONTHS

Gender	MALE
Mobile Number	(LOCAL) +65-98737089
Fax Number	
Contact Number	OFFICE-97392480
E-Mail Address	CHEHCHUANLOW7@GMAIL.COM
Address	202 LOYANG RISE
Postcode	507399
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	COLLISION - HEAD ON 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	
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)	4
Passenger 1	Name: : JOANNE KOK Gender: : Female
Passenger 2	Name: : CHAN MIN MAUNG Gender: : Male
Passenger 3	Name: : DORIS CHOY Gender: : Female

#### 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 AS ATTACHED

#### 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	SLN5717S
Vehicle Make/Model/Colour	TOYOTA/PRIUS

Details Of Properties

Vehicle Category	PRIVATE CAR
Name of Driver	KOH WEE THONG
NRIC/Passport Number	S7205628J
Contact Number	82233142
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	1

# Accident Sketch Plan

## SKETCH PLAN

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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.
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' law yers/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;

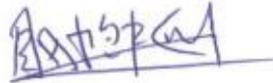
(iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or

(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' law yers/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 law yers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.



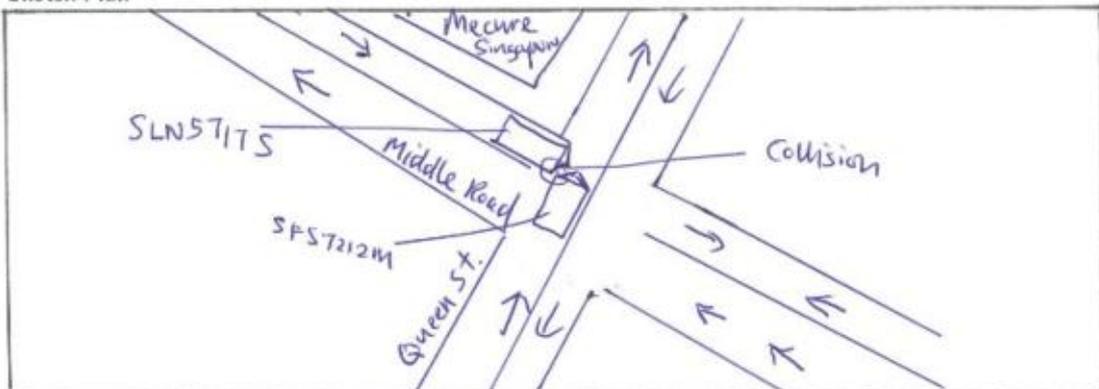
29/3/18 (1,30pm)

Policyholder's Signature / Date & Time

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

Witnessed by Reporting Centre Personnel

### Sketch Plan



**Describe Circumstances of the Accident**

I, Mr Low Chen Chuan (S7320496H) was driving 3 colleagues to lunch at Mercurie Bugis Singapore on 28/3/18 at 1250pm. I was driving along Queen street towards Mercurie Bugis Singapore.

At the junction or intersection point between Queen street and Middle road, I didn't realise that I couldn't drive across Middle Road straight to Mercurie Bugis. I drove onto Middle road on the side of

As I was driving across middle road in towards Mercurie Bugis, a vehicle (SLN57175), Toyota Pirus which Mr Koh Wee Thong was driving, couldn't stop in time and collided to the front left of my vehicle. He was moving perpendicularly.

I later realised I was not supposed to drive across middle road and Mr Koh had the right of way as he was travelling along Middle Road. There was no traffic light at that junction. It was my oversight that resulted in the accident.

Passengers:

- Ms Jocune Kok - 98 32 7471
- Mr Chan Min Maung - 8 74 23 161
- Ms Don's Choy - 98 22 48 78

**Declaration**

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

Witnessed by Reporting Centre Personnel

**Accident Sketch Plan**



**MOTOR ACCIDENT INTERVIEW FORM**

NAME (DRIVER) : LOW CHEH CHUAN  
 VEHICLE NUMBER : SFS 7212M  
 DATE/TIME OF ACCIDENT : 28/3/18 (1250pm)  
 PLACE OF ACCIDENT : Middle Road (outside Mercure Singapore)  
 THIRD PARTY VEHICLE (IF ANY) : SLN5 7175 (TOYOTA PRIUS)

\*\*\*\*\*

WHERE DID YOU START YOUR JOURNEY AND WHERE WAS THE INTENDED DESTINATION BEFORE THE ACCIDENT?

FROM OFFICE (76 PLAYFAIR ROAD, LHK2 BUILDING)  
TO MERCURE SINGAPORE BUGIS ALONG MIDDLE ROAD.

DID YOU DRINK ANY ALCOHOLIC DRINKS BEFORE YOU DRIVE ON THE DAY OF THE ACCIDENT? IF YES, DID THE TRAFFIC POLICE CONDUCT ANY BREATHE-ANALYSER TEST ON YOU? IF YES, WHAT IS THE RESULT?

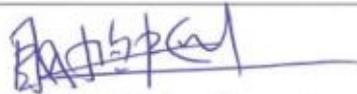
NO.

WHAT IS THE TYPE OF COLLISION AND THE EXTENSIVENESS OF THE DAMAGES TO ALL VEHICLES INVOLVED?

Front collision. Car coming from left perpendicularly,  
his right front bumper against my front left bumper.  
Both bumpers damaged.

WERE YOU OR YOUR PASSENGER/S INJURED? IF INJURED, WHICH HOSPITAL? WERE YOU TAKEN TO THE TRAFFIC POLICE FOR INVESTIGATION?

No one was injured on both vehicles.

  
LOW CHEH CHUAN

Name:

**I Affirmed The Above Information Is Given To My Best Knowledge.**

AIG Asia Pacific Insurance Pte. Ltd.  
AIG Building 78 Shenton Way #07-16 Singapore 079120  
Tel: 6419 3000



HOTLINE TEL: (65) 6419 3000  
FAX: (65) 6415-3723

## CERTIFICATE OF INSURANCE

MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT(CHAPTER 189)  
MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) RULES, 1960  
ROAD TRANSPORT ACT, 1967 (MALAYSIA)  
MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1959 (MALAYSIA)

M.X.1

AUTOPLUS	<b>OWN DAMAGE EXCESS</b> S\$1000.00 (1)
<b>CERTIFICATE NO.</b> 2100465182-01000	<b>WINDSCREEN EXCESS</b> S\$100.00 <small>(for policies with effect from 1st November 2002)</small>
	<b>SUM INSURED</b> Market Value
<b>1 ) VEHICLE REGISTRATION NO.</b>	<b>INSURING WITH COE/PARF</b> Yes
<b>2 ) NAME OF INSURED</b>	SFS7212M
<b>3 ) EFFECTIVE DATE OF THE COMMENCEMENT OF INSURANCE FOR THE PURPOSES OF THE ACT</b>	Low Cheh Chuan (Luo Zhiquan)
<b>4 ) DATE OF EXPIRY OF INSURANCE</b>	19 May 2017
<b>5 ) PERSON OR CLASSES OF PERSONS ENTITLED TO DRIVE * SUBJECT TO AGE CONDITION :All Age Condition</b>	18 May 2018
a) The Insured. b) Any other person who is driving on the insured's order or with his permission. This policy will indemnify the insured or any authorised driver only if he/she meets the age conditions. A Young and/or Inexperienced Driver Excess ("YIDR") of S\$3,000.00, in addition to the Policy Excess, applies to You and any Authorised Driver (named or unnamed) if You are or the said Authorised Driver is below the age of 23 and/or has less than 2 years' driving experience.	
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.	
<b>6 ) LIMITATION AS TO USE *</b> Use only for social, domestic and pleasure purposes and for the insured's business. The Policy does not cover use for hire or rewards, tuition, driving test, 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.	
SOLE AGENT'S WORKSHOP - For new vehicles less than 3 years from initial registration, you have the option for claims-related repairs to be done at Sole Agent's workshop. APPROVED REPORTING CENTRES / AIG AUTHORISED REPAIRERS (FOR CLAIMS-RELATED REPAIRS) 1. ComfortDelgro Engg - 205 Braddell Rd (Tel: 63837118) 2. Glass-Fix - 52 Ubi Ave 3 (Tel: 62780887) - For windscreen only 3. Ethoz - 30 Bukit Batok Crest (Tel:66547777) 4. DPS Body & Paint (Subsidiary of C & C) - 209 Pandan Gardens (Tel: 65684501) 5. Kan Fook Sing Motor - 61 Defiz Lane 12 (Tel: 67479560) 6. Lai Huat (Meng Kee) Motor - 21 Sin Ming Ind (Tel: 64538110) 7. Mova Automotive - 1008 Bukit Merah Lane 3 (Tel: 62723892) 8. Progressive Automotive - 3022A Ubi Rd 1 (Tel: 67415336) 9. SME Motie - 1 Kaki Bukit Ave 6 Bk D (Tel: 67476106)	
<b>LOSS OF USE</b> Loss of Use 10 Days (1600cc) - Refer to policy wordings for details	
<b>NAMED DRIVER</b>	NA
<b>HIRE PURCHASE COMPANY / EMPLOYER'S LOAN</b>	DBS BANK LTD
<i>* 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, 1967 (Malaysia), are not to be included under these headings.</i>	

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, 1967 (Malaysia).

Issued At Singapore 4 May 2017

AIG Asia Pacific Insurance Pte. Ltd.

099211-309  
AIG - AUTO DIRECT  
78 SHENTON WAY  
#07-16 AIG BUILDING  
SINGAPORE 079120

AUTHORISED REPRESENTATIVE

ORIGINAL

SSPVKIC

REPUBLIC OF SINGAPORE  
IDENTITY CARD NO. S7320496H




LOW CHEH CHUAN  
(LUO ZHIQUAN)  
罗志坚

CHINESE

Date of Birth: 15-06-1973 Sex: M

Country of Birth: SINGAPORE

REPUBLIC OF SINGAPORE DRIVING LICENCE

License Number: S7320496H



LOW CHEH CHUAN  
(LUO ZHIQUAN)

Birth Date: 15 Jun 1973  
Issue Date: 07 Jun 2004



2163405




NRIC No. S7320496H

207 LOYANG RISE  
SINGAPORE 507380

NRIC No. S7320496H

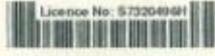
14/04/2018

YOU ARE NOT PERMITTED TO DRIVE VEHICLES IN THE FOLLOWING CATEGORIES

CLASS DATE

Class 2 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 05 May 1994

NP 428A



License No: S7320496H

Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



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