

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	10/04/2018 10:14
Date Of Accident	22/04/2017 17:45
Exact Location Of Accident	ALONG BKE TOWARDS WOODLANDS CHECKPOINT (10KM)
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SLE5562T
Insured/Policyholder	
Name Of Registered Owner	GARY POW HAN CHIN
NRIC No	S2670352B
Email Address	GARYPAW@HOTMAIL.COM
Mobile Phone No	(LOCAL) +65-97307671
Alternative Phone No	OTHERS-97307671

Vehicle Particulars

Manufacturer	HONDA
Model	ACCORD-2.0 (A)
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	5084699897
Cover Note Number	

Driver

Name of Driver	GARY POW HAN CHIN
NRIC No	S2670352B
Date Of Birth	18/09/1967
Occupation	INDOOR
Date Of Driving Pass	11/11/2006
Driving Experience	10 YEARS AND 5 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-97307671
Fax Number	
Contact Number	OTHERS-97307671
Email Address	GARYPAW@HOTMAIL.COM

Address	BLK 752 CHOA CHU KANG NORTH 5 #02-203
Postcode	680752
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	
Was any body injured in the Accident?	NO
Was any injured conveyed to hospital by ambulance?	NO
Was any other material or property damaged?	NO
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	WOODLANDS EAST N.P.C
Police Station Address	ROAD: 3 WOODLANDS DRIVE 63 , POSTCODE: 737890 , COUNTRY: SINGAPORE
Police Station Contact	TEL NO: - FAX NO:
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

Circumstances of Accident

PLEASE REFER TO POLICE REPORT T/20170423/2064 AND OTHER ATTACHMENT

Attachment(s)

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

Accident Sketch Plan

SKETCH PLAN

IMPORTANT NOTICE

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


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

Accident Sketch Plan

SKETCH PLAN

Fleets Bike
 Towards Woodlands
 Checkpoint (10km)

A
 B
 C

DID NOT INVOLVE IN THE ACCIDENT

A) SLE 55627
 B) SLE 5392R
 C) 2 UNKNOWN MALAYSIA BIKE

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

PLS Refer to Police Report
 7/20/2017 04:23/2064

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:

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

POLICE REPORT



**SINGAPORE
POLICE FORCE**



T/20170423/2064

1 of 3

Report No. T/20170423/2064

Police Station Of Origin:
Woodlands East N.P.C.
3 Woodlands Drive 63 SINGAPORE 737890
Tel No: 1800-7679999

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made:
23/04/2017 17:39

Vide Report No.:

Station Diary No.:
158

Informant's Particulars

Name of Informant:
GARY POW HAN CHIN

Address:
APT BLK 752 CHOA CHU KANG NORTH 5 #02-203
SINGAPORE 680752

ID Type / ID No.:
NRIC NO / S2670352B

Contact No.:
Home/Office: Mobile: 97307871

Nationality:
MALAYSIAN

Email:

Sex:
Male

Age:
49

Date of Birth:
18/09/1967

Type of Informant:
Driver

Race:
Chinese

Language:

Institution / School Name:

Occupation:
SELF-EMPLOYED

Driving Licence Information:
Class:

Date of Expiry:

General Information of the Accident

Type of Accident:	Injury Conveyed By Ambulance	Drink Drive: No	Date/Time of Accident: 22/04/2017 17:45	Type of Location: Straight Road
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Location:

BUKIT TIMAH EXPRESSWAY

ALONG BKE TOWARDS WOODLANDS CHECKPOINT (10KM)

Weather:
Clear

Road Surface:
Dry

Road Speed Limit:

Traffic Flow:
Dual Carriage Way

Traffic Control:
Not Controlled

Traffic Volume:
Heavy

Type of Collision:

Anyone conveyed by ambulance:
Yes

Details of Vehicle Involved

Vehicle No	Type	Make	Model	Color	Condition	No of Passenger
SLG5398R	Car					0

POLICE REPORT

Woodlands East N.P.C.
3 Woodlands Drive 63 SINGAPORE 737890
Tel No: 1800-7679999

2 of 3
Report No: T/20170423/2004

CONTINUATION OF REPORT

Brief Details.

On the 22/04/2017 at about 1745hrs, while I was driving my car SLE5562T along BKE towards Woodlands Checkpoint, on the second lane, I signal right to make a lane change. After completing my lane to the first lane, I stopped my car to queue up on the first lane.

After a while, I notice some commotion behind after which I alight from my car and make a check. I discovered that a male Chinese subject (rider of unknown Malaysian registration motorcycle) who sustain some bruises sitting on the road. I also saw a male Malay rider sustain some bruises who was seen to be talking to a driver registration number SLG5398R asking money from the said driver for a settlement.

Ambulance and police later arrived at scene whom provide me with a report vide J/20170422/0186. The male Chinese rider was convey by ambulance to hospital. I wish to add that I did not witness when the accident happened.

POLICE REPORT

Station Of Origin:
Woodlands East N.P.C.
3 Woodlands Drive 63 SINGAPORE 737890
Tel No: 1800-7679999

3 of 3

Report No. T/20170423/2064

CONTINUATION OF REPORT

Sketch Plan

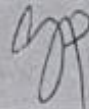
Informant is not able to provide sketch plan

IMPORTANT: Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the report number as reference.

Signature Of Officer Recording The Report:

J /
Sgt MUHAMMAD AFRIN BIN WARIN

Signature Of Informant:



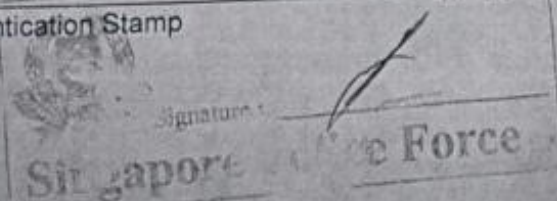
Signature Of Interpreter:
Not applicable

Date/Time:
23/04/2017 17:39

Officer In Charge Of Case:
TP / GIT /
Sgt RASHIDAH BINTE AZMAN
Contact No.: 65476216

Classification Of Case:

Authentication Stamp
NP168



LETTER

GARY POW HAN CHIN
APT BLK 752 CENKONG ROAD
#02-203
SINGAPORE 660702

Driving License
SLE5562T
(TV)SP(2)0302017

Dear Sir / Madam,

NOTICE OF TRAFFIC OFFENCE

We would like to inform you that you have been reported for the following offence(s).

Date of Offence: 22 Apr 2017 5:23pm

Place of Offence: BUKIT TIMAH EXPRESSWAY (10 KM LAMPPOST 501)

Vehicle Number: SLE5562T Vehicle Type: MOTOR CAR

Offence(s)	Compensation Amount
YOU GARY POW HAN CHIN ARE CHARGED THAT YOU ON 22 APRIL 2017 AT ABOUT 5:23 PM ALONG BUKIT TIMAH EXPRESSWAY (10 KM LAMPPOST 501), SINGAPORE, DID DRIVE/RIDE MOTOR VEHICLE SLE5562T WITHOUT REASONABLE CONSIDERATION FOR OTHER PERSONS USING THE ROAD, TO WIT, BY FAILING TO KEEP A PROPER LOOKOUT WHEN SWITCHING LANES, RESULTING IN AN ACCIDENT BETWEEN A MALAYSIAN MOTORCYCLE, JRM473 AND MOTOR CAR, SLG5398R AND YOU HAVE THEREBY COMMITTED AN OFFENCE PUNISHABLE UNDER SECTION 65(b) OF THE ROAD TRAFFIC ACT, CHAPTER 276.	\$200

You are being offered to have the offence(s) compounded for **\$200**. Any demerit points prescribed to be awarded to the driver. We seek your co-operation in settling the payment promptly by the due date overleaf for payment details and other important information.

Please note that if we do not receive your payment by **22 Jul 2017**, a Notice to Attend Court may be issued.

Yours faithfully,

HEAD INVESTIGATION
TRAFFIC POLICE

This is computer generated and does not require a signature.

PAYMENT Details	Due Date	Total Compensation
Payment Reference No.: 021 7100 6817 9118	22 Jul 2017	\$200

P 403A

APPEAL LETTER

eAPPEAL

Page 1 of 2



SINGAPORE
POLICE FORCE

Singapore Government
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ELECTRONIC POLICE CENTRE

APPEAL FOR TP OFFENCES

LOGOUT

Important:

1. Appeals are only considered for medical emergencies. You must submit documentary proof to support your appeal. All submitted documentary proof will be evaluated together with the evidence gathered during enforcement.
2. If you do not have documentary proof, please make payment [HERE](#).
3. Providing misleading / false information is an offence. Offenders, if found guilty shall be punished with imprisonment for a term which may extend to one year, a fine which may extend to \$5,000, or with both.

ACKNOWLEDGEMENT

Your appeal has been submitted.

Please take note of the submission number displayed below for reference.

All replies will be sent to the email addresses provided.

APP/20170711/0003

DRIVER'S PARTICULARS

Fields marked with * are mandatory.

Identification Type : * NRIC
Identification No. : * 42670362b
Salutation : * MR
Name in full : * Gary Poo Han Chiu
Home Phone No. :
Mobile No. : * 97307671
Email Address (Driver) : * garypoo@hotmail.com
Email Address 2 :

APPEAL DETAILS

Fields marked with * are mandatory.

Reason for Appeal : * Others
Reason for Appeal (Others) : Described Charge May Not Have Accurred

Appeal : *

APPEAL AGAINST NOTICE OF TRAFFIC OFFENCE (Report Number: 1710 0681 7911)
DATE OF OFFENCE: 22 April 2017
VEHICLE NUMBER: 5LE562T

I have received the above-said notice and wish to appeal its described charge as the incident may not have been accurate to warrant that specific offence levied at me.

1. On 22/4/2017 at 5.20pm or about 5.45pm, I was driving along BKE towards Woodland Checkpoint on the second lane when I signaled right to filter into lane one, and joined the queue of cars after moving into the said lane. At the point of time, car traffic was heavy and was stop-startish.
2. Whilst waiting in my car, I could hear some commotion near the rear of my vehicle, and alighted to see what the matter was. It appeared that a couple of Malaysian registered motorcycles were involved in what appeared to be an accident with a Singapore registered car at Lane 2. As I did not witness the accident, I was uncertain how the events had occurred. But I did notice that a male Chinese, whom I believed was one of the riders of the Malaysian registered motorcycles, appeared to have some bruises and was sitting on the road.
3. The driver of the Singapore registered vehicle subsequently mentioned to me that the rider, presumably a Malay, of the other Malaysian registered motorcycle, had asked him for monetary compensation for the purported injuries that he had sustained. I advised him against doing so and that he should let the authorities handle the accident.
4. The driver of the Singapore registered vehicle also asked me if I could recommended him workshop in Jurong Bahru to repair his car. Again, I told him he should report to his insurance company as his vehicle was a rented car.

APPEAL LETTER

eAPPEAL

Page 2 of 2

5. Perceiving that police intervention was necessary, I called 999 to report on the accident, waited at scene, and co-operated with the investigation.

My contention in this matter is that:

- A. The switching of lanes was conducted without any incident, coupled with needful caution. The congestion that was building up at that time of the day.
- B. I was not accosted by any of the affected parties which would have provided me fair defense at that point of time.
- C. I rendered assistance where possible, and was also the one who contacted the police.

In view of the above circumstances, I urge you to consider my appeal against this traffic offence notice.

UPLOAD ATTACHMENT(S)

Attachment 1:

Attachment 2:

Attachment 3:

Attachment 4:

Attachment 5:

Attachment 6:

Attachment 7:

Attachment 8:

INFORMATION

An email will be sent to you to confirm that your appeal (APP/20170711/0003) has been submitted successfully.

Assessment of your appeal will normally be completed within 14 working days. You may also check the status of your appeal online.

Please note that we will not accept re-appeals to a traffic offence while an existing appeal to that traffic offence is still being processed. Re-appeals without fresh evidence will not be considered.

Do you know... The typical time taken to look into a case is 14 working days. We have to consider the facts of case, information in your appeal and support documents before making a decision. We seek your understanding to allow us sufficient time to look into your appeal.

Appeal — Verification of information — Assessment of appeal — Outcome
←—————14 working days—————→

PRINT

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Do not use the Back or Forward button on your browser as this may end your transaction.

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This website is optimized for IE version 10.0 and 11.0

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LETTER



Our Ref: MT/CA/TP/020/0982078-001/DH/LC

23 Feb 2018

**CERTIFICATE OF POSTING
REMINDER**

GARY POW HAN CHIN
BLK 752 #02-203
CHOA CHU KANG NORTH 5
SINGAPORE 680752

Dear Policyholder

**CLAIM NUMBER: MT/0982078-001
ACCIDENT INVOLVING SLE5562T / CHAN CHING LONG on 22 Apr 2017**

We refer to our letter of 13 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 Dominic Ho at 6430 7874 or email us at motor@income.com.sg.

Yours sincerely

Jenny Pe
Deputy Vice President
Motor Insurance

LETTER

CATHERINE LIM LLC

林 ADVOCATES & SOLICITORS
畢 NOTARY PUBLIC - 公証官
玲 COMMISSIONER FOR OATHS - 宣誓官
律
謝 CATHERINE C.L.LIM
信 DIRECTOR
LL.B (HONS) SINGAPORE - 法律系-律師
M.B.A. (BUSINESS LAW) - 商業系-碩士

20 Havelock Road #03-01
Central Square Singapore 059765
UEN No. 201310922K
GST Registration No. 201310922K
Tel: (65) 6438 5500
Fax: (65) 6438 0111
www.catherinelimllc.com
Email: info@catherinelimllc.com
CATHERINE LIM LLC is a law
corporation with limited liability

Our Ref: CL/170525/T/SSS.wa
08 February 2018

Gary Pow Han Chin
Blk 752 Choa Chu Kang North 5
#02-203
Singapore 680752

Dear Sir

ACCIDENT INVOLVING CHAN CHING LONG (INJURED)/ JRN 473 / SLE 5562T / SLE 5398R ON 22.04.2017 ALONG BUKIT TIMAH EXPRESSWAY

We act CHAN CHING LONG, the rider of motor cycle No. JRN 473 which was involved in the above accident.

Our investigations reveal that you are the owner of motor vehicle no. SLE 5562T, at the material time of the accident. Please confirm.

Please furnish us with the following particulars:-

- a) the name, address and NRIC No. of the driver;
- b) whether the said motor vehicle was covered by a policy of insurance at the material time of the accident and if so, the particulars thereof;
- c) whether the driver was at the material time of the accident driving as your servant or agent; and
- d) whether the driver was an authorized driver and covered by the policy of insurance.

Please note that there is a presumption in law that the said driver was driving as your servant and/or agent and if we do not hear from you within seven (7) days from the date hereof, we shall commence legal action against you as a Defendant.

On receipt of this letter, you are advised to report the above accident to your insurers immediately together with your Certificate of Insurance to enable them to assist you. If you fail to do so, your said insurers have the right to repudiate liability by reason of your breach of the terms of the Motor Insurance policy. In such event, legal proceedings will be taken against you without any further notice, and, in which case, we will not hesitate to apply to the Court for interest and costs in addition to sum incurred by our clients in their repair costs and other incidentals. We trust that the need for such drastic action would not be necessary.

Yours faithfully

LETTER

CATHERINE LIM LLC

林 ADVOCATES & SOLICITORS
廖 NOTARY PUBLIC - 公证官
陈 COMMISSIONER FOR OATHS - 宣誓官
律
師 CATHERINE C.L.LIM
館 DIRECTOR
LL.B (HONS) SINGAPORE-法律系-律師
M.B.A. (BUSINESS LAW)-商業系-碩士

20 Havelock Road #03-01
Central Square Singapore 059765
UEN No. 201310922K
GST Registration No. 201310922K
Tel: (65) 6438 5500
Fax: (65) 6438 0111
www.catherinelimllc.com
Email: info@catherinelimllc.com
CATHERINE LIM LLC is a law corporation with
limited liability

Our Ref: CL/170525/T/MCS.wa

08 February 2018

M/s NTUC Income Insurance Co-Operative Limited
1 Maritime Square
#10-01 Harbourfront Centre
Singapore 099253
Attn: Motor Department

WITHOUT PREJUDICE
(to property damage claim)
By Hand

Gary Pow Han Chin
Blk 752 Choa Chu Kang North 5
#02-203
Singapore 680752

CERTIFICATE OF POSTING
(Please be informed that all supporting documents
have been forwarded to your insurer.)

Dear Sir

ACCIDENT INVOLVING CHAN CHING LONG (INJURED)/ JRN 473 / SLE 5562T / SLE 5398R ON 22.04.2017 ALONG BUKIT TIMAH EXPRESSWAY

We act CHAN CHING LONG, the rider of motor cycle No. JRN 473 which was involved in the above
accident.

Our client has suffered loss and damage as a result of your Insured's negligence in the driving of motor
vehicle No. SLE 5562T.

Accordingly, we quantify our client's claim as follows:-

1. General Damages	\$ 18,000.00
2. Medical receipts	\$ 1,266.58
3. Transport to seek treatment	\$ 50.00
4. Traffic police search	\$ 46.00
5. LTA search	\$ 8.00
6. Medical Report	\$ 240.00
7. Loss of Pre-trial Earnings	to be assessed

	\$ 19,610.58

In addition, we are also claiming cost contribution.

LETTER

2

We enclose herewith photocopies of our client's accident report, traffic police result & receipt, LTA search, medical receipt, medical report, medical certificate and colour photographs depicting the injuries of our client for your immediate attention.

Please note that you or your insurer should send to us an acknowledgement of receipt of this letter within 14 days of your receipt of this letter. If you or your insurers wish to have our client examined by your own medical expert, this should be stated in your acknowledgement of receipt. Please also advise within 14 days of the acknowledgement of receipt, where and when the examination of our client is to take place so that we may arrange for him to attend.

Should you fail to acknowledge receipt of this letter within 14 days, our client can commence legal proceedings against you without further notice to you or your insurer.

Please also note that if you have a counterclaim against our client arising out of the accident, you are required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents within 6 weeks of your receipt of this letter.

Yours faithfully

Encs
cc: clients

Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo

