NATIONAL Assessment Cer			Describer
Date In: 13/4/8-15:52	Jeb description	Date & Time Completed	Done by
Res No: NA TMZ 18007136/24	SAS e-filing		
Veh No: SHS4984	E-mail (within Shrs, AIC 2	hrs)	*
D.O.A.: 70 3 18-22:00	i-Motor Claim Form		
	i-Motor W/O (Within:	OD 2hrs, TP 4hrs)	
OD / TP / Reporting Only	i-Photo Uploaded		
	Assessment/Survey Rep	port	
TP Insurer:	Ass't Report by Fax / F	land to Owner/Wksp	
Preferred Wksp / INC Assign Wksp / QW: (Tel: Fa	K;
TP Particulars: Veh No: 54	18621 C	NC()/Non-INC()	W
Owner / Driver: (The state of the s	Tel:	
Policy No: ()	Period: () Cover Type: (
Confirmed by : (Date:		
Insured/Driver Liability: (%) [Note-Est. Status (WO): N	J: 0-20%; P: 21-79%. P: 90-10	0%]
Year of Registration: ()	Warranty: YES () / NO)()	
Excess: (\$) Loading: \$	31,000 ()/\$2,000 ()		
General Remarks:-		Carlot of and Physics and services	
() Walk-In Customer: Customer's			
() Total Loss Case : to e-mail Ins			9
	oice: YES () / NO (); Towing Co: (.)
		Date&Tario Completod	Donahy
Remarks: (INC hotline: 6788 6616		Date of this completed	ied (spario 13
Apply for Transport Allowance ()	/ Courtesy Car ()		
2) QC Check / Post Repair Inspection	()		
3) Upload Resurvey Photo [Repair Cost >	> \$3000] ()		
Injury:		· · · · · · · · · · · · · · · · · · ·	
Date/Time Actions	4.00	1 3 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Service Service
Date Talle Trefford			
			7
		e Preparation Checklist	Ant (S) Amt (3
NA1802399 .	W. C. S.	Accident Reporting (\$30);	fa Bill Add Bi
laimant's Particulars :-	2) DA:1	Damage Assessment (\$100); INC (\$80	
river/Owner:	3) TF : T	owing Fee \$40/ ollow-Through Survey \$	120
	S) FT · F	ollow-Through Survey (Resurvey)	\$30
ontact No:		niming against INC Only (wef 10 Jan 2005) Re-inspection	\$75
amaged Portion:	7) N1 : I	dao DA + SMRT Survey	160
	8) NTUC	Additional Services	
C Checked by (Engr-In-Charge):		Courtesy Car / Tpt Allowands	\$5
	•N6:	Repeir Co-ordination Post Repair Inspection	\$10 \$25
uditors' Comments::	+N8:1	DV / Collect Excess Coordination	\$5
it. 1:	IP(N	11): TP (Non INC) against INC	30
	9) N12: Involce		235
at. 2/3;	Invalce	dated Fee Charged	MERCH

per at

7 -7-1

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 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.

- 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 part of the second	ACCIDENT STATEMENT
Date Of Report	17/04/2018 15:32
Date Of Accident	30/03/2018 22:00
Exact Location Of Accident	ALONG SEMBAWANG ROAD INSIDE ESSO PETROL STATION
Country/State of Loss	SINGAPORE
D	ETAILS OF OWN VEHICLE
Vehicle Registration Number	SJN5498Y
Insured/Policyholder	
Name Of Registered Owner	DE'CAR RENTAL PTE LTD
Co Reg No	201530202G
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-90094354
Alternative Phone No	OFFICE-90094354
Vehicle Particulars	
Manufacturer	CITROEN
Model	C4 SX PACK 1.6I BVA WITH PANORAMIC ROOF
Exact Purpose for which vehicle was being used at time of accident	COMMERCIAL
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 HIRE
Insurance Company	
Name of Insurance Company	TOKIO MARINE INSURANCE SINGAPORE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	17-MI001365-R00
Cover Note Number	
Driver	
Name of Driver	NASVINDER SINGH VIRK
NRIC No	S9416269F
	24/25/4024

04/05/1994 Date Of Birth OUTDOOR Occupation 16/03/2018 Date Of Driving Pass

0 YEAR AND 0 MONTH Driving Experience

MALE Gender

(LOCAL) +65-82002776 Mobile Number

Fax Number

OFFICE-82002776 Contact Number

NOEMAIL EMail Address

BLK 807 TAMPINES AVENUE 4 Address

#07-119

520807 Postcode

Was driver an employee of the Insured's Company NO

OTHER - HIRER If No. Relationship of the Driver with the Insured

Vehicle Registration Number of Driver's Own

Insurance Company of Driver's Own Vehicle

NO

General Information of the Accident

COLLISION - HEAD TO REAR Type Of Accident

CLEAR Weather Conditions DRY Road Surface

Other Information

Was any foreign vehicle involved in this accident? NO 2 Number of vehicles involved in the accident

Was any body injured in the Accident?

Was any injured conveyed to hospital by ambulance?

Was any other material or property damaged? YES I have been approached by unknown person(s) NO soliciting/offering accident claims assistance.

Number of Passengers (Including Driver)

Passenger 1 NAME:

GENDER: : FEMALE

Details of Police Action

Was the accident reported to the police? YES

If Yes, Please state which Police Station

BEDOK POLICE DIVISIONAL HQ (G DIVISION) Police Station Name

ROAD: 30 BEDOK NORTH ROAD , POSTCODE: 469676 , COUNTRY: Police Station Address

SINGAPORE

TEL NO: 1800-2440000 - FAX NO: 64443009 Police Station Contact

NO

Was notice of intended Prosecution given?

If Yes, against whom?

Circumstances of Accident

REFER TO POLICE REPORT - G/20180410/7041.

Attachment(s)

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

DETAILS OF OTHER VEHICLE PROPERTY 1

SHB621C Vehicle Registration Number

Vehicle Make/Model/Colour

Details Of Properties

TAXI Vehicle Category

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode Insurance Company Name Nature Of Damage No. Of Passenger (Including Driver)

SKETCH PLAN

IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- This Form must be completed by the Policyholder and/or the Authorised Driver.
- Information provided must be as <u>truthful and accurate as possible</u>. Any wilful misrepresentation or withholding of material facts may allow insurance companies to <u>repudiate policy liability</u>.
- 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:
 - 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.

ROLC. NO.

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 .:

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Refer to	police report- 6/20180410/2041

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.:



G/20180410/7041

1 of 3

POLICE REPORT (NP299)

Police Station Of Origin Bedok Police Divisional HQ 30 Bedok North Road SINGAPORE 469676 Tel No:1800-2440000 Report No. G/20180410/7041

Date/Time Report Made	Vide Re	port No.		Station Diary No.	
10/04/2018 18:21					
Name Of Informant	Address				
NASVINDER SINGH VIRK	APT BLK 807 TAMPINES AVENUE 4 #07-119 SINGAPORE 520807		#07-119		
ID Type / ID No. NRIC NO / S9416269F	Contact No. Home/Office: Mobile: 82002776				
Nationality SINGAPORE CITIZEN	Email Address nash 7@live.com				
Occupation	Sex	Age	Date of Birth	Race	
Student	Male	23	04/05/1994	Sikh	
Institution/School Name	Language English				
Date/Time Of Incident 30/03/2018 21:45 - 30/03/2018 22:15		Location Of Incident 590 SEMBAWANG ROAD ESSO SEMBAWANG B			
	SINGAPORE 758450				

Brief details.

On the 30th of March 2018, I was driving a car with a friend of mine with me that I rented from "Bright Car Rental" to an Esso petrol station opposite the SSC shopping centre. As i drove in, to park my car beside the petrol pump, I accidentally hit a SMRT taxi (SHB621C) infront of me. It was merely a slight bump. After which, I came out of the car to apologise to him before going to the counter to pay for the petrol. Upon returning to the car, i was approached by him asking me to exchange my particulars and contact with him. I oblige to his request and exchanged particulars with him. He pointed out to me the slight

Signature Of Officer Recording The Report:	Signature Of Informant:
Not applicable	The identity of the person making this report has been authenticated by SingPass. No signature is required.
Signature Of Interpreter: Not applicable	Date/Time: 10/04/2018 18:21
Officer In-Charge Of Case:	Classification Of Case:

Authentication Stamp



2 of 3

POLICE REPORT (NP299)

CONTINUATION OF REPORT

Report No. G/20180410/7041

scratch on his taxi before he took pictures of his taxi. I asked him how he wished to settle this and he told me that he was just a relief driver and that we could contact each other. After a week, I was contacted by the car rental company demanding that I am to pay \$8000 for the insurance excess that the taxi driver is claiming. After which, i called the taxi driver many times throughout the day to no avail. After 24 hours had passed and he still did not respond to my calls, I called up the SMRT office to asked them to get him to call me back which I am still yet to get a respond. The rental company car was not even scratched during the incident and yet the taxi driver is claiming an outrageous \$8000 which I really doubt it.

Information of the taxi driver:

Name: Mohd Nor Bin Taleb

License plate of SMRT taxi: SHB621C

His contact Number: 86537706

Authentication Stamp

Subjects Involve	d		
Victim		CONTRACTOR OF THE PARTY OF THE	
Person Name	NASVINDER SINGH	VIRK	
ID Type	NRIC NO	ID No	S9416269F
Gender	Male	Age	23
Race	Sikh	Language	English
Occupation	Student	Address Type	

Signature Of Officer Recording The Report:	Signature Of Informant: The identity of the person making this
Not applicable	report has been authenticated by SingPass. No signature is required.
Signature Of Interpreter: Not applicable	Date/Time: 10/04/2018 18:21
Officer In-Charge Of Case:	Classification Of Case:





3 of 3

POLICE REPORT (NP299)

Authentication Stamp

CONTINUATION OF REPORT

Report No. G/20180410/7041

Address	APT BLK 807 TAMPINES AVENUE 4 #07-119 SINGAPORE 520807	Mobile No	82002776	
Is Informant A Victim?	Yes			
Person Name	NASVINDER SINGH VIRK (I	nformant)		

Signature Of Officer Recording The Report: Not applicable	Signature Of Informant: The identity of the person making this report has been authenticated by
	SingPass. No signature is required.
Signature Of Interpreter: Not applicable	Date/Time: 10/04/2018 18:21
Officer In-Charge Of Case:	Classification Of Case:



REPUBLIC OF SINGAPORE

IDENTITY CARD NO. \$9416269F





NASVINDER SINGH VIRK

SIKH

Date of birth

04-05-1994

Country/Place of birth

SINGAPORE



5540161

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

EFFECTIVE DATE

Motor cars with unlarien weight =< 3000kg with =< 7 16 Mar 2018 passengers, exclusive of driver; and other motor vehicles with unladen weight =< 2500kg

Licence No:S9416269F

NP 428A

Date of leave

APT BLK 807 TAMPINES AVENUE 4 #07-119 SINGAPORE 520807

Tokio Marine Insurance Singapore Ltd.

(Company Reg. No.: 192300014M) (GST Reg No.: M2-0000023-4) 20 McCallum Street #09-01 Tokio Marine Centre Singapore 069046

T: (65) 6221 6111 F: (65) 6221 4355 / (65) 6224 0895 E: tmls@tokiomarine.com.sg W: www.tokiomarine.com

A member of the Tokin Masine Group



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, 1987 (MALAYSIA) MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1959 (MALAYSIA)

Policy No.: 17-MI001365-R00 (Private Motor Car)

1. Index Mark and Registration Number

SJN5498Y

Chassis No.: VF7LCNFUF74880537

of Vehicle

2. Name of Policyholder

DE' CAR RENTAL PTE LTD

3. Effective date of the Commencement of Insurance for the purposes of the Act

31/08/2017

4. Date of Expiry of Insurance

30/08/2018

5. Persons or Class of Persons entitled to drive*

Any person who is driving on the Policyholder's order or with their permission.

The hirer.

Any other person who is driving on the hirer's order or with his/ their permission.

* 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. And provided further that the Motor Vehicle is registered under the Road Traffic Act and its registration under the Road Traffic Act has not been cancelled at the time of the accident loss or damage.

6. Limitations as to use*

Use for the carriage of passengers or goods in connection with the Policyholder's business or the hirer's business. Use for social domestic and pleasure purpose and business purposes of the Policyholder or of any person to whom the vehicle is hired.

The Policy does not cover:-

- 1) Use for racing, pace-making, reliability trial or speed-testing.
- 2) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.
- Use for the carriage of passengers for hire or reward by any person whom the vehicle is hired.
- 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

We hereby certify that the Policy to which this Certificate relates is issued in accordance with the provision of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia).

Please refer to the Policy Schedule for full details, terms and conditions of the insurance

IMPORTANT NOTICE

This Certificate is not transferable. During its currency, if the insurance is cancelled for whatsoever reason, you must return the Certificate to Tokio Marine Insurance Singapore Ltd. within 7 days thereof or, if the Certificate has been lost destroyed, you must make a statutory declaration to that effect. Failure to comply with this duty is an offence under Motor Vehicle (Third-Party Risks and Compensation) Act (Chapter 189).

Account: 2397DDA

ADDITIONAL INFORMATION

Comprehensive Approved Workshop Plan

Insurance Plan: Limit for total loss or theft:

Prevailing Market Value

SGD 2,000 Own Damage Claims SGD 1,500 Excess-Third Party (Sect II) Windscreen Excess SGD 100

Financial Interest:

Policy Excess:

HERITAGE AUTO ENTERPRISE PTE LTD

Printed 31/08/2017 User Name: Tay Pui Long Katherine -