

## 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	06/07/2018 14:42
Date Of Accident	23/05/2018 14:35
Exact Location Of Accident	AT BEGONIA ROAD
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SLN245U
<b>Insured/Policyholder</b>	
Name Of Registered Owner	KWONG MEI WAH
NRIC No	S2596459D
Email Address	SIMPLYEVA@GMAIL.COM
Mobile Phone No	(LOCAL) +65-97332590
Alternative Phone No	Others-98259708

### Vehicle Particulars

Manufacturer	KIA
Model	CERATO K3 1.6 EX
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	AIG ASIA PACIFIC INSURANCE PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	2100507563-01
Cover Note Number	

### Driver

Name of Driver	GEORGE SPEAR KANE
NRIC No	S2610232D
Date Of Birth	12/07/1939
Occupation	INDOOR
Date Of Driving Pass	18/09/1990
Driving Experience	27 YEARS AND 8 MONTHS

Gender	MALE
Mobile Number	(LOCAL) +65-98259708
Fax Number	
Contact Number	
E-Mail Address	SIMPLYEVA@GMAIL.COM
Address	53 MIMOSA ROAD #02-53
Postcode	808012
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	SPOUSE
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

#### General Information of the Accident

Type Of Accident	COLLIDED INTO PARKED VEHICLE
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?	
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)	0

#### 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 SKETCH PLAN.

#### 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	SFK8448K
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

### 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.
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: 06 JUL 2018

  
Reporting Centre Personnel's Signature  
Name: Poh Kwee Choo  
NRIC/FIN No.: S6840583A

### SKETCH PLAN

my car  
SLN245U

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

## DECLARATION

Policyholder's Signature  
Date & Time:

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

06 JUL 2018

$(\varphi = \varphi) \text{ true}$

Reporting Centre Personnel's Signature  
Name: **Poh Kwee Choo**  
NRIC/FIN No.: **S6840583A**

Poh Kwee Choo  
S6840583A

ACCIDENT REPORT - 13 June 2018 – SLN245U  
George S Kane, S2610232D – the driver

This accident report is being filed after the day of the accident, 23 May, because at the time of the accident I spoke to a man named Jon, whom the driver of SFK8448K said was her son, and we agreed that we will not take the matter to our insurance companies.

The accident occurred on 23 May approximately 2:40 p.m. at Begonia Road near the intersection with Dedap Road. I was parked on Begonia Road on the southbound side just beyond the intersection with Dedap Road. I prepared to leave and advanced about three feet out of the parking lane when I noticed traffic coming from Yio Chu Kang Road, so I stopped and waited for it to pass.

The road at that point bends to the left – see photo - and a driver going south from YCK Road needs to turn left approximately 25 degrees in order to stay on the left side of the road. It appears that SFK8448K driver misjudged the distance on the left side of her car and drove too close to me, resulting in the rear portion of her car coming into contact with the right front part of my car. I was stationary at the time.

I did not lodge a claim against the owner of SFK8448K as repairs to both cars looked quite simple and not expensive. In the case of SLN245U I was correct.

I am a very experienced driver, having grown up and driving in Manhattan, New York City – since age 18, including driving a taxi as a student – and in Philadelphia, Hong Kong, San Francisco and Singapore, on the winding roads of Hong Kong and through snow, icy conditions and fog in NE USA. One learns very early to instinctively be extremely cautious driving in those environments, and where car repairs are expensive. The U.S. Army calls this "defensive driving." Have been driving here over 38 years, including continuously since 1990. I have never been involved in a car accident before, anywhere.





## CERTIFICATE OF INSURANCE



# CERTIFICATE OF INSURANCE

## KIA AUTO PROTECTOR PRIVATE VEHICLE

**Name of Policyholder** : Kwong Mei Wah  
**Period of Insurance** : 20 Apr 2018 To 19 Apr 2019  
**Engine No.** : G4FGGH655488  
**Chassis No.** : KNAFX411MH5705711

**Vehicle No.** : SLN245U  
**Policy No.** : 2100507563-01  
**Endorsement No.** :  
**Issued Date** : 21 Mar 2018

### ABOUT THE COVER

**Make/Model** : KIA Cerato K3 1.6 EX  
**Engine Capacity/Tonnage** : 1,591.00 CC  
**Driver Restriction** : NA  
**Sum Insured** : Market Value  
**Off Peak Car** : No  
**First Year of Registration** : 2017  
**Insuring with COE/PAF** : No

#### Person or Classes of Persons Entitled to Drive\*

- a) The Policyholder  
b) Any other person who is driving on the Policyholder's order or with his/her permission.  
This Policy will indemnify the Policyholder or any authorised driver only if he/she meets the specified age condition.

You have to pay an additional sum of \$3,000 as "Young and/or Inexperienced Driver Excess" ("YIDR") if You are or Your Authorised Driver (named or unnamed) is under the age of 23 and/or has less than 2 years' driving experience.

**Age Condition** : All Age Condition

#### Limitation as to use\*

Use only for social, domestic and pleasure purposes and for the Policyholder's business. This Policy does not cover use for hire or reward, driving tuition, driving test, racing, pace-making, reliability trial or speed-testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with Motor Trade.

**Loss of Use** 1500cc - 1800cc

\* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

### EXCESS

#### Section 1

Fire - \$0 Own Damage - \$600 Theft - \$0 Flood Cover - \$0

#### Section 2

Property Damage - \$0

**Windscreen** : \$100

#### Named Driver and Excess (where applicable)

Kwong Mei Wah - \$600 (Own Damage)

### APPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

- 1 Cycle & Carriage Body & Paint Centre Add: 209 Pandan Gardens Singapore 609339 65664501  
2 Cycle & Carriage Customer Service Centre (For Windscreen claim only) Add: 241 Alexandra Road Singapore 159931 64278800  
3 Cycle & Carriage Customer Service Centre (For windscreen claim only) Add: 330 Ubi Rd 3 Singapore 408650 67461000

For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6338 6200. Alternatively, you may refer to AIG website [www.aig.com.sg](http://www.aig.com.sg) or AIG SG Mobile App. Simply search and download "AIG SG" from iTunes or Google Play.

### IMPORTANT NOTES

**Hire Purchase Company/Employer's Loan:** NA

We hereby certify that the policy to which this Certificate of Insurance relates is issued in accordance with the provisions of the Motor Vehicles(Third Party Risks and Compensation) Act (Cap. 189), Part IV of the Road Transport Act, 1987 (Malaysia) and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia).

0500710050

C&C FULCO-CORP SALES

22 UBI ROAD 4 FULCO BUILDING

SINGAPORE 408617 ANSP - MOTOR

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

**AIG Asia Pacific Insurance Pte. Ltd.**  
AUTHORISED REPRESENTATIVE

SSPOCC

OWNER'S NRIC



REPUBLIC OF SINGAPORE  
IDENTITY CARD NO. S2596459D



Name

KWONG MEI WAH



鄭美華

Race

CHINESE

Date of Birth

22-10-1952

Sex

F

Country of Birth

MALAYSIA

S2596459D



A8024865



NRIC No. S2596459D

Nationality

MALAYSIAN

Blood Group

O+

Date of issue

02-03-1999

Address

53 MIMOSA ROAD  
#02-53  
SINGAPORE 808012

DRIVING LICENCE

REPUBLIC OF SINGAPORE  
IDENTITY CARD NO. S2610232D



Name  
GEORGE SPEAR KANE

Blood Type  
A+



Race  
CAUCASIAN  
Date of birth  
12-07-1939  
Country/Place of birth  
UNITED STATES

Sex  
M

S2610232D

REPUBLIC OF SINGAPORE DRIVING LICENCE



Licence Number S2610232D  
Name

GEORGE SPEAR KANE

Birth Date: 12 Jul 1939  
Issue Date: 25 Jul 2003



NRIC No: S2610232D



Nationality  
AMERICAN  
Date of issue  
13-02-2018

Address  
53 MIMOSA ROAD  
#02-53  
SINGAPORE 808012

9475196

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

Class	Vehicle Class	Pass Date
Class 3	Motor Cars and Motor Tractors the weight of which unladen does not exceed 2500 kilograms	18 Sep 1990



NP 428A

Accident Photo



**Accident Photo**



Accident Photo



CHASSIS NUMBER

