-Dut In 310K 2010 DEC		-1	44 1		
-Duit Int 31 05 2018 12:54	5'e1'11/cds.	W1/ 1 /1/00 N	MA4180705	46	
11 1 No. MBO 1 N. G. LYON 9950 1	Aup.geseufüllou		Pate Wilmi Comp	-	
Ven No: SGR 6869 E	\$42 c-Jilling	P 1	Y:		
CO COLONIA INTO THE STATE OF TH	Ermoll (white )	40,010 (101)	F F		i e
	1-cutofet Claic				
OO CTO Reponing Only	- 1 M otor 19/0	(14/4)1100 14/1/5	7 (top)	•	-1 12
	1.Photo Uploo		,		1000 XMH
TP Insurd:	Assessment/8yr				
Distance diamental	AHII Report by	REXI Mond 19	Owass/yykja		(#1 (1 #1
Prolotted Wespilling Astrigon Wkap / OWIL	in ole c		Till	F SX I	
Divines / Divines (	544466	KINC (.	)/ HON-MYC (	Σ"	
Pollay Nov			Tel1	i oxidi y	_
Confirmed by 1 (	101(	. 1) (	Cover Typel (	• ;	
The state of the s		Dalli	Tunyi	)	
Variable de la company de la c	HORIC STAND	O)1 410-502	1 P1 21:79 VO. P1	30-1000)	
	omniy: YES (	)/HO( )			
/	) ( ) / \$2,000 (	)	Was seemed as a		
Ocació Katakawa a pomonaci a companya (		医毒素的经历	EFFARBADACA.	Charled Read	9
( ) West in Chippental   Customers inform ( ) Total but Case   to a-mail Insurer	TIR ORNING	ugaullal & SMC	Ill HO valet of leb	1141	
가게 통해 있는 것이 없는 것이다. 그런 것이 없는 것이다. 그런 것이 없는 것이 없는 것이 없는 것이 없는 것이 없는 것이다. 그런 것이 없는 것이다. 그런 것이 없는 것이 없는 것이 없는 것이 없는 것이 없는 것이 없는 것이다면 없는 것이다면 없어요. 그런 것이 없는 것이 없는 것이 없는 것이 없는 것이다면 없어요. 그런 것이 없는 것이 없는 것이 없는 것이 없는 것이 없어요. 그런 것이 없는 것이 없는 것이 없어요. 그런	Andrews Street Street				
	****		ring Col(		1
Ramonu Historia South Elyena el Constitution			DALLA TUTE GOT ELE	Vo. 75 Lillone by	+ 1)
1) Apply 101 Transport Allowance ( ) / Cor 2) QC Cheet / Pers Reps & Inspection	atmy Cat ( )	1	11		
3) Uplood Reservey Photo (Repair Cost > \$300	201				
	1				
July 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1					
Sole Tuny (Median 1997) 2000 (Median 1997)					-
CASE PROGRAMME TO A SECURIOR OF THE PROGRAMME AND A SECURIOR OF THE PROGRAMME OF THE PROGRAMME.	Carcamona Carcamona A	258 688 688 77 N (1977)	MENORIAN MARIDA DA DA ENTRE HEDE	CASIPAN AND PROPERTY OF	
			·		
NOU803473"		Inveite Prep	radoni Ohrekija		redistr at bill
		1) AR (Areldial R	The second secon	NC (A)	
Livet, O Mileti	EAGENDESCRIPTION OF STREET	1) DAIDING ILA 3) TRITOVIOS PA		145111	
		1) 77 171 1 W 17 X 1 1) 77 171 1 V 17 X 1	OVER SULVAY (BUTTO TYPE)	111	
onisol Not		Earthimbread at INC Only 19 (1035)			
amerod Perfect They.		1) NT UC AND MAN	SMRT SULVIY		
		OUT TO WASHING	114111100211		2000) 1 <del>000</del> (37)
C Checked by (Bugn-In-Charge)		IN It Charles y	STATE AND PARTY	11	
A Section of the Control of the Cont	Salumana da	THE BAILTUIN			
No. 51 (Japanina) 12 Sept. 1		TX (HILL) F KNA 1800 ) CALLAND 19			-
		D MINIMA Mes	li <sub>1</sub>	10 ES	<b>157.2</b>
C272		lavelis detect		AST CONSTIT	14-50-5

#### 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.
- 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 flability 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	31/05/2018 12:58		
Date Of Accident	31/05/2018 10:40		
Exact Location Of Accident	CTE TUNNEL TOWARDS AYE JURONG		
Country/State of Loss	SINGAPORE		
	ETAILS OF OWN VEHICLE		
Vehicle Registration Number	SGK6869E		
Insured/Policyholder			
Name Of Registered Owner	VINOD KUMAR RAMGOPAL DIDWANIA		
NRIC No	S2601458A		
Email Address	VEDANT.DIDWANIA@GMAIL.COM		
Mobile Phone No	(LOCAL) +65-97952886		
Alternative Phone No	OTHERS-91376354		
Vehicle Particulars			
Manufacturer	MERCEDES-BENZ		
Model	C-180		
Exact Purpose for which vehicle was being used at time of accident	TRAVEL TO WORK		
Are you claiming under your own insurance policy for repair to your vehicle?	NO		
If No, Please state action to be taken	THIRD PARTY		
Vehicle Category	PRIVATE CAR		
Insurance Company			
Name of Insurance Company	MSIG INSURANCE (SINGAPORE) PTE. LTD.		
Type Of Coverage	COMPREHENSIVE		
Fleet Policy	NO		
Policy Number	A 28809474 QMY		
Cover Note Number			
Driver			
Name of Driver	VEDANT DIDWANIA		
NRIC No	S8910705i		
Date Of Birth	24/03/1989		
Occupation	INDOOR		
Date Of Driving Pass	28/11/2017		
Driving Experience	0 YEAR AND 6 MONTH		
Gender	MALE		
Mobile Number	(LOCAL) +65-91376354		
Fax Number			
Contact Number	OTHERS-97952886		

VEDANT, DIDWANIA@GMAIL.COM

Address

202A LORNIE ROAD

Postcode

298732

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured

CHILDREN

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?

NO

Number of vehicles involved in the accident

2

Was any body injured in the Accident?

NO

Was any injured conveyed to hospital by

NO

ambulance?

YES

Was any other material or property damaged?

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?

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?

YES

Remarks/ Reasons:

WITH OWNER

Was there any audio recorded?

NO

**DETAILS OF OTHER VEHICLE PROPERTY 1** 

Vehicle Registration Number

SHA4661R

Vehicle Make/Model/Colour

HYUNDAI

Details Of Properties

Vehicle Category

TAXI

Name of Driver

LUAH TIAN HWA

NRIC/Passport Number

S1060482F

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

#### SKETCH PLAN

### IMPORTANT NOTICE

- 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.
- 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.
- 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
- 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:

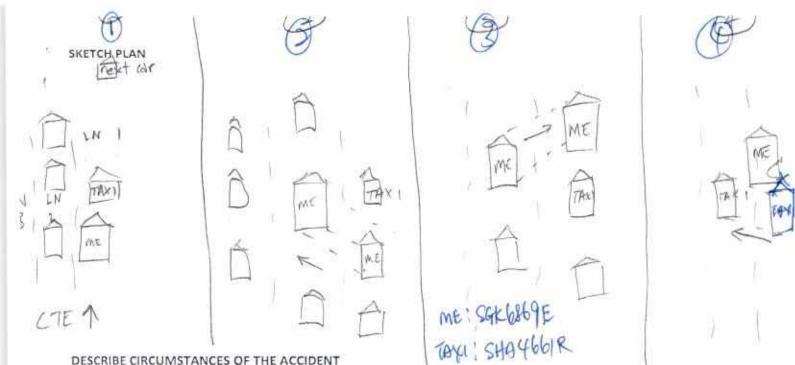
Driver's Signature

(If driver is not the policyholder)

Date & Time

100 MES

Reporting Centre Personnel's Signature



I WAS DRIVIAL REMIND A TAXI MONL CTE MEADING TO AGE JURONY. THE SPEED LIMIT IS SO EMPN AND THE TAX, WAS TRAVELLING AT ABOUT 65 KMPY IN THE RIGHT MOST LANG. AS I SOUGHT TO OVERTAKE. I SIGNALED 'RIGHT' TO GELHIS ATTENTION, BUT HE DID NOT REACT THEN, IPROCEEDED TO FLASH MY SIGNAL LIGHT TO INDICATE THAT I WANTED TO OVERTAKE - THE ENTIRE TIME, THE GAP BETHLEN THE TAX I AND THE LAR IN FRONT OF IT MAS ABOUT 10-12 CARLENGTUS. EVENTUALLY, THERE WAS A POCKET OF SPACE FOR ME TO FILTER LEFT (MIDDLE OF 3 LAMES), BEFORE OVERTAKING THIS TAXI AND FILTERING BACK INDO THE RIGHT LAWE. I DID THIS AS THE TAXI WAS ROAD HOGGINL AND SEEMED TO BE INTENTIONALLY NOT WILLING TO MOVE OVER. WHEN I BEGAN TO FILTER BACK INTO THE RIGHT MOST LANE AFTER CHECKING TO ENSURE IT MAS SAFE TO BEGIN THE CHANGE OF LANE, THE TAXI DRIVER SUDDENLY ACCELERATED AGGRESSIVELY TO BLOCK MY PATA INTO THE LANE, WHILE ALSO MAKING A SUDDEN LEFT TOWARDS THE MIDDE LANE - AFTER THIS MOVE BY THE TAXI DRIVER, THERE MYS IND SPACE FOR BOTH CARS, AND HE RAMMED INTO THE REAR DRIVER SIDE OF MY CAR, CAYSING DENTS IN THE BODY, DEFORMED RIM AND UNSTABLE CHASSIS. I HEADEAD STRAIGHT TO IDAC, AFTER EXCUANCE

DECLARATION

I/We declare the foregoing particulars are true in every respect.

OF INTO WITH THE THOXI OFFERTOR.

Palicyholder's Signature Date & Time: Driver's Signature
(If driver is not the policyholder)
Date & Time;
31/05/20 /2

1100 HES

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

## ACCIDENT STATEMENT

	100 DENT BATE: 101/00/00/00/00/00/00/00/00/00/00/00/00/
	LOCATION: CTE TUNNEL TOWNEDS AYE JURONS
	1. DETAILS OF VEHICLE  a) VEHICLE NUMBER: SAK 6869 E  b) INSURANCE COMPANY: MS 16  c) POLICY NUMBER: A 288 07474 RMY
. TS	d) POLICY TYPE: COMPREHENSIVE THIRD PARTY / THIRD PARTY FIRE & THEFT)  6) MAKE & MODEL: MERCEDET C - 180  f) TYPE (SALOON / COUPE / MPY / VAN / LORRY / MOTORCYCLE / OTHERS)  g) VEHICLE CATEGORY: (PRIVATE / COMMERCIAL / MOTORCYCLE)  h) PURPOSE OF USING AT ACCIDENT TIME: TRAVEL TO MORE  I) ARE YOU CLAIMING UNDER YOUR OWN INSURANCE (YES NO)  IF NO, PLEASE STATE (THIRD PARTY CLAIM / PEPOPTING ONLY)
( / )	AINAME KIND KIMBO PAMENPAL DIDWANIA
Number of Pacsanger	CIADDRESS: 202 A LORNIE RD ST292722)
INCLUDING DELVIRL	* CONTINUE TO 3.d IF DRIVER ALSO POLICY HOLDER
90	J. DRIVER
i,	DINAME: VEDANT DIDUANIA (MALPI FEMALE)  DINAME: VEDANT DIDUANIA  DINAME: VEDANT DIDUANIA  (MALPI FEMALE)  CIADDRESS: 2024 LORNIE RD S/2987321
E .	*d) DATE OF BIRTH: (24) 03 / 1989 (DD/MM/YYYY)  e) OCCUPATION: YINDOOR) OUTDOOR)  f) DATE OF DRIVING PAGE: 28 /// /2019
	4. WAS DRIVER AN EMPLOYEE OF THE INSUPERIS COMPANYS OF THE
	IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: FATHER & SON
	DIROAD SURFACE: (DRY) WET / OTHERS
0	6. WAS ANYBODY INJURED IVES INCO
	a)REPORTED TO POLICE (YES (NO))
5904595 #90	IF YES, PLEASE STATE WHICH POLICE STATION:
(41)	8. THIRD PARTY VEHICLE  a) VEHICLE NUMBER: SHA4661 R MODEL: HISUND A 1 TAX 1
NUMBER OF	U) DRIVERS NAME: LIAH TIAN WINIA
PASSAMGER	C) NRIC/FIN/PASSPORT: S/060482F CONTACT AUT (1487)
ICLUDING DEWAR	THING I ART VEHICLE
( )	d) VEHICLE NUMBER:MODEL:
NUMBER OF	DRIVER'S NAME:      NRIC/FIN/PASSPORT:      CONTACT:
PASSANGAR	
icluding deligat	0.3

1) EMAIL : VEDANT. DIDWANIA CAMAIL. CO

>) VIDEO !

# REPUBLIC OF SINGAPORE IDENTITY CARD NO. \$89107051





Name

VEDANT DIDWANIA

INDIAN

Date of birth

24-03-1989

Country of birth SINGAPORE 389107051

4 2 8 1 8 5 1



NRIC No. S89107051



Date of Issue

19-09-2008

202A LORNIE ROAD SINGAPORE 298732 NRIQ No: S89107051

Date: 28/06/2012

No: 7038620



# YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASSIES)

EFFECTIVE DATE

Class 3A Motor cars without clutch pedals (Auto) with unladen 28 Nov 2017 weight = 3000kg with =< 7 passengers, exclusive of driver; and other motor vehicles without clutch pedals with unladen weight =< 2500kg

NP 428A





MSIG Insurance (Singapore) Pte. Ltd. 4 Shenton Way, # 21-01, SGX Centre 2, Singapore 068807 Tel +65 6827 7888, Fax +65 6827 7800 Co. Reg. No. 200412212G GST Reg. No. 20-0412212G

# Certificate of Insurance

ROAD TRANSPORT ACT 1987 (MALAYSIA)

THE MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1959 (FEDERATION OF MALAYSIA)

THE MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CAP. 189 OF THE REVISED EDITION) (REPUBLIC OF SINGAPORE)

THE MOTOR VEHICLES (THIRD-PARTY RISK AND COMPENSATION) RULES, 1996 EDITION (REPUBLIC OF SINGAPORE) OR ANY AMENDMENT, ACT OR ACTS PASSED IN SUBSTITUTION THEREOF.

Form M.X.1 Individual Ownership MOTOR MAX PLUS Comprehensive

Certificate No. A 28809474 QMY

Excess: SGD500 Windscreen Excess: SGD100

 Index Mark and Registration Number of Vehicle SQK6869E

2. Name of Policyholder

Vinod Kumar Ramgopal Didwania

 Effective Date of the Commencement of Insurance for the purposes of the Act 16/08/2017

4. Date of Expiry of Insurance

15/08/2018

5. Parsons or Classes of Persons entitled to drive\*

Vinod Kumar Ramgopal Didwania Any other person provided he is driving on the Policyholder's order or with the Policyholder's permission.

- \* Provided that the person driving is permitted in accordance with the licensing or other laws or 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.
- 6. Limitations as to use\*

Use only for social domestic and pleasure purposes and for the Policyholder's business.

The Policy does not cover use for hire or reward 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.

\* 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.

PLEASE NOTE ALL CLAIMS RELATED REPAIR CAN BE CARRIED OUT AT ANY WORKSHOP OF YOUR CHOICE OR AT ANY MSIG AUTHORISED WORKSHOP LISTED IN THE ATTACHED.

This Certificate is not transferable to a new owner of the vehicle, if for any reason the Policy is terminated during its currency, the Certificate must be returned to the insurer within 7 days of the termination or if the Certificate has been lost or destroyed, a Statutory Declaration to that effect must be made. Failure to comply with this obligation is an affence under the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189).

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, 1987 (Malaysia) or any Amendment, Act or Acts passed in substitution thereof.

MSIG Insurance (Singapore) Pte. Ltd. Approved Insurers

for Chief Executive Officer