VATIONAL Assessment Centre Services	eet Janton MM A// & C	18/10/		
Jate In 19/06/2018 11/39 Job description		ne Completed	Done by	Ħ
Ref No NPA TM 1/60/11/21/ SAS e-filing				
Veh No STV VSO E E-mail (within 8)	ice, AIC 2lins;			
DOA 18/06/2018 OS: 05 I-Motor Claim				-
i-Motor W/O	(Within: OD 2hrs, TP 4hrs)			
OD The Reporting Only i-Photo Uploa				
Assessment/Sur	vey Report			
TP Insurer Ass't Report by	Fax / Hand to Owner/W	ksp		
Preferred Wksp / INC Assign Wksp / QW: (Tel:	Fax:)
TP Particulars: Veh No: UN KNOWN	INC()/Non-	INC()		7
Owner / Driver: (Tel:)	
Policy No: () Period: () Cover Ty	pe: ()	JELHH LE
Confirmed by : (Time:)	
Insured/Driver Liability: (%) [Note-Est. Status (W		-79%. F: S0-100%]		
Year of Registration: () Warranty: YES ()/NO()			
Excess: (\$) Loading: \$1,000 () / \$2,000	()			
General Remarks;-			-	
() Walk-In Customer: Customer's information strictly Cor	fidential & Strictly NO ra	fer of repairer.		
() Total Loss Case : to e-mail Insurer URGENTLY.	L			
Drive-In () / Towed-In (); Invoice: YES () / N	O(); Towing Co.	()
Remarks:- (INC hotline: 6788 6616)	Date&Tu	ne Completed	Done b	iy
Apply for Transport Allowance () / Courtesy Car ()	- N. C. S.		
2) QC Check / Post Repair Inspection ()				
3) Upload Resurvey Photo [Repair Cost > \$3000] ()			
Injury :				
		CANA SANCE AND STATE	50 (6.	-
Date/Time Actions		ANIMATIC SERVICE	April 1	
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NA1803855	Invoice Preparation		Amt (S)	
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Claimant's Particulars :- Driver/Owner:	1) AR: Accident Reporting 2) DA: Damage Assessment 3) TF: Towing Fee 4) FT: Fellow-Through Surv 5) FT: Follow-Through Surv	(\$30); (\$100); INC (\$80) \$40/\$45 cy \$120 cy (Resurvey) \$30	1 (1) (6) (1)	
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Claimant's Particulars :- Driver/Owner: Contact No: Damäged Portion: QC Checked by (Engr-In-Charge):	1) AR: Accident Reporting 2) DA: Damage Assessment 3) TF: Towing Fee 4) FT: Follow-Through Surv 5) FT: Follow-Through Surv For claiming against INC 0 6) TR: Re-inspection 7) N1: Idae DA + SMRT Sur 8) NTUC Additional Services OD.* *N5: Courtesy Car / Tpt A *N6: Repair Co-ordination *N7: Post Repair Inspectio	(\$30); (\$100); INC (\$80) \$40/\$45; y \$120; y (Resurvey) \$30; only (wef 10 Jan 2005) \$75; vey \$160;	1st Bill	
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Claimant's Particulars:- Driver/Owner: Contact No: Damaged Portion: QC Checked by (Engr-In-Charge):	1) AR: Accident Reporting 2) DA: Damage Assessment 3) TF: Towing Fee 4) FT: Follow-Through Surv 5) FT: Follow-Through Surv For claiming against INC 0 6) TR: Re-inspection 7) N1: Idae DA + SMRT Sur 8) NTUC Additional Services OD.* *N5: Courtesy Car / Tpt A *N6: Repair Co-ordination *N7: Post Repair Inspectio	(\$30); (\$100); INC (\$80) \$40/\$45 sy \$120 sy (Resurvey) \$30 only (wef 10 Jan 2005) xey \$160 :- Howanne \$5 n \$25 Coordination \$5	1st Bill	Ant (S) Add Bill

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.
- 5. 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 aforesaid.

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Date Of Report

19/06/2018 14:39

Date Of Accident

18/06/2018 03:05

Exact Location Of Accident

RIGHT B/F ENTERING MALAYSIA CUSTOM AT 2ND LINK

Country/State of Loss SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number

SJY4861E

Insured/Policyholder

Name Of Registered Owner

CHEANG SAI KIAT

NRIC No

S8224588Z

Email Address

SKCHEANG@HOTMAIL.COM

Mobile Phone No

(LOCAL) +65-94782920

Alternative Phone No

OFFICE-94782920

Vehicle Particulars

Manufacturer

BMW.

Model

5231-2.5 AT ABS D/AB 2WD 4DR GAS/D NAV (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

TOKIO MARINE INSURANCE SINGAPORE LTD

Type Of Coverage

COMPREHENSIVE

Fleet Policy

NO

Policy Number

17-MU004207-R02

Cover Note Number

Driver

Name of Driver

CHEANG SAI KIAT

NRIC No Date Of Birth

Occupation

S8224588Z 30/07/1982

Date Of Driving Pass

INDOOR 03/04/2009

Driving Experience

HALLE HORSELFILE

9 YEARS AND 2 MONTHS

Gender

MALE

Mobile Number

(LOCAL) +65-94782920

Fax Number

Contact Number

OFFICE-94782920

EMail Address

SKCHEANG@HOTMAIL.COM

Address BLK 312 YISHUN RING ROAD

#10-1218

Postcode 760312

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

SIDE SWIPE

Weather Conditions

CLEAR

Road Surface

DRY

Other Information

Was any foreign vehicle involved in this accident?

t? NO

Number of vehicles involved in the accident

2

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)

100

Passenger 1

NAME:

: MOTHER

GENDER:

: FEMALE

Passenger 2

NAME:

: COUSIN

GENDER:

: FEMALE

Passenger 3

NAME:

: COUSIN

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

At about 3.05am, we are all queuing to cross the Msian custom. There are a lot of cars going into the customs. Just before the customs, the cars merge from a double lane to a single lane. Usually when we merge into a single lane, we follow the order left-right-left-right. But right after the car in front of me entered the lane, the next 3 cars on the right was following up very closely to enter the lane, disallowing the cars on the left to enter. As the drivers are very aggressive, I slowly inched myself forward into the lane and I was side by side (I am on the left and she is on the right) with this red BMW in this single lane. There are 2 open counters in front of us and it's understandable that I should be going on the left lane and she should be going the right lane. Just as the car in front left the counter on the left, the red BMW immediately take a left turn and cut into my lane, wanting to take the left lane. I heard the abrasion sound and we both alight our vehicle. The driver is a Malay lady. Once she is out of her vehicle 'b', she started hurling abusive statement, "Are you stupid or what! Why you so stupid!", and also indicated that she is tired and wanted to go home fast. I replied that she should have stayed in her lane and give way. We inspect our own cars and took some pictures of the damages. My vehicle front right (near the wheels) has some scratches, while her left hind wheel side has some abrasions. I took pictures of my car scratches and hers. As the cars behind are getting impatient and started horning, I immediately asked for her contact number and mention I will call her to arrange for discussion. She gave me this number 96309433. As it's late at night, I have decided to give her a call the next day, I tried calling her just now but the number is wrong. I didn't take down her car plate number too as it was quite rush at the accident site, where all the cars are waiting impatiently.

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

UNKNOWN

Vehicle Make/Model/Colour

Details Of Properties

PRIVATE CAR

Vehicle Category

MALAY LADY

Name of Driver

NRIC/Passport Number

96309433(WRONG NUMBER)

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.
- 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:

(If driver is not the policyholder)

Date & Time:

Driver's Signature

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

AUGUI WALTERO

MALAYSIA CUSTOMS SKETCH PLAN TO SING APORE FROM MALAYSIA B A) SJY 4861E BI UUKNOWN DESCRIBE CIRCUMSTANCES OF THE ACCIDENT REGER TO 87 ATKENTEEN DECLARATION I/We declare the oregoing particulars are true in every respect. -Policyholder's Signature Reporting Centre Personnel's Signature Driver's Signature NRIC/FIN NO: KOLLI WANTAGE Date & Time: 19 June 2018 (If driver is not the policyholder) Date & Time: 2-33 pm

ACCIDENT STATEMENT

	DENT DATE: 18 1 06 1 2018 (DD/MM/YYYY)			585
1000	TION: RIGHT BEFORE ENTERING	MALAYSIA CUSTOMS	AT	DND ZIN
LOCA	ION: Trace of	The state of the s	1	
1	DETAILS OF VEHICLE			
20 (8.4)	a) VEHICLE NUMBER: SJY 4861E	23 23		100
	BINSURANCE COMPANY: TO KIO MARMA	-		
+1	BJINSURANCE COMPANY: 100 7777	40	- 17	
	CIPOLICY NUMBER: 17 - MUOO +207 - R	THE STUEE	r t	74
	d)POLICY TYPE: (COMPREHENSIVE) THIRD PART	2.5 ATABS D/AB 2WL	100	7004/04/1/W/W/00
	FITYPE: (SALOON) COUPE / MPV /VAN / LORRY	LUCTORCYCLE (OTHERS)	TIM	GAS/ANA
	g) VEHICLE CATEGORY: (PRIVATE) COMMERCIA			
	h) PURPOSE OF USING AT ACCIDENT TIME: HO	OLIDAY (PERSONAL)	151	
	I) ARE YOU CLAIMING UNDER YOUR OWN INSUR			
	IF NO, PLEASE STATE (THIRD PARTY CLAIM / REI	The state of the s		
		EORING ONLITS	SE.	2
10 (1) FC) 2.	A)NAME: CHEANG SAI KINT	MALE / FEMALE		
13 F	DINRIC/FIN/PASSPORT: 182245882			1
usin 121	C)ADDRESS: BLK 3/2, YISHUN RING	ROAD #10-1218		
	S (760312)		-	.,8
	* CONTINUE TO 3.d IF DRIVER ALSO POLICY HO	IDER	112	- 0
\$ His of passing &	DRIVER	Section Sec. 1 Sc.		
Charles of herzengles	DINAME: DI ABOUK	(MALE / FEMALE)		
(Including driver)	b) NRIC/FIN/PASSPORT:	CONTACT:		
	c)ADDRESS:		_	
· Constitution				
	*d) DATE OF BIRTH: (30 / 07 / 1982)(DD/N	MM/YYYY)		
hi i	e)OCCUPATION: (INDOOR / OUTDOOR)	OFFICE S		
	MATE OF DRIVING PASS 03 APR	2009		
4.	WAS DRIVER AN EMPLOYEE OF THE INSURE	D'S COMPANY? (YES /(NO)	41
	IF NO, RELATIONSHIP OF THE DRIVER WITH			
5.	GIWEATHER CONDITION: (CLEAR) RAINING / C			
11	b)ROAD SURFACE: (DRY / WET / OTHERS			
	WAS ANYBODY INJURED (YES /(10))			g ⁰⁰
7-	a) REPORTED TO POLICE (YES (NO)	. · · · · · · · · · · · · · · · · · · ·	(2)	
	IF YES, PLEASE STATE WHICH POLICE STATION:		_	
His of personger	THIRD PARTY VEHICLE a) VEHICLE NUMBER: CANT REMEMBER	MODEL: NA		
1.0	b) DRIVER'S NAME: MEVER TAKE INTERMY			
t hiduding sin in	c) NRIC/FIN/PASSPORT: N/L	CONTACT: 963 0 943	3 (4)	CONG
()	THIRD PARTY VEHICLE		Nu	MBER)
	d) VEHICLE NUMBER:	MODEL:	2(0)	
ALL GLACIANS	e) DRIVER'S NAME:			
Land a story deliver	f) NRIC/FIN/PASSPORT:	CONTACT	LOCE!	
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	email = skcheang @	FRANCIA CLUTANI EN STADLA		
¥.	P	90		

REPUBLIC OF SINGAPORE IDENTITY CARD NO. \$8224588Z



CHEANG SAI KIAT (ZHENG SHIJIE)







CHINESE Date of birth 30-07-1982 Country/Place of birth

SINGAPORE





REPUBLIC OF SINGAPORE DRIVING LICENCE S8224588Z



CHEANG SAI KIAT (ZHENG SHIJIE)

Bon Dam: 30 Jul 1982 mine Date 29 Nov 2016



5680635





29-11-2016

APT BLK 312 YISHUN RING ROAD #10-1218 SINGAPORE 760312

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

EFFECTIVE DATE

Motor cars with unladen weight =< 3000kg with =< 7. 03 Apr 2008 passengers, exclusive of driver; and other motor vehicles with unladen weight =< 2500kg Class 3

Licence No:58224588Z

NP 428A

Tokio Marine Insurance Singapore Ltd.

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

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

A member of the Tokio Manne 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-MU004207-R00 (Private Motor Car)

 Index Mark and Registration Number of Vehicle

SJY4861E

Chassis No.: WBAFP32050C544512

2. Name of Policyholder

MR CHEANG SAI KIAT

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

24/03/2018

4. Date of Expiry of Insurance

24/06/2018

- 5. Persons or Class of Persons entitled to drive*
 - (a) The Policyholder.
 - (b) Any other person who is driving on the Policyholder's order or with his 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 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 or 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.

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).

ADDITIONAL INFORMATION

Account: 2397DDA

Insurance Plan:

Comprehensive Approved Workshop Plan

Limit for total loss or theft:

Prevailing Market Value

SGD 2,000

Policy Excess:

Own Damage Claims Windscreen Excess

SGD 100

Financial Interest:

HONG LEONG FINANCE LTD

Tokio Marine Insurance Singapore Ltd.

Authorised Signature

User Name: Chong Yi Shan Medaline -

Printed 20/12/2017