

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 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. 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	03/11/2018 09:02
Date Of Accident	16/09/2018 22:15
Exact Location Of Accident	AT JB CUSTOM TOWARDS WOODLANDS CUSTOM SINGAPORE
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SLT6090C
Insured/Policyholder	
Name Of Registered Owner	LAU LEONG YOU
NRIC No	S8280422F
Email Address	LEONG_YOU@HOTMAIL.COM
Mobile Phone No	(LOCAL) +65-81331165
Alternative Phone No	OTHERS-81331165

Vehicle Particulars

Manufacturer	HYUNDAI
Model	ELANTRA AD 1.6 GLS AT
Exact Purpose for which vehicle was being used at time of accident	
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	AXA INSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	P2023249
Cover Note Number	

Driver

Name of Driver	LAU LEONG YOU
NRIC No	S8280422F
Date Of Birth	03/03/1982
Occupation	INDOOR
Date Of Driving Pass	23/03/2008
Driving Experience	10 YEARS AND 5 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-81331165
Fax Number	
Contact Number	OTHERS-81331165
Email Address	LEONG_YOU@HOTMAIL.COM

Address	BLK 424D YISHUN AVE 11 #10-326
Postcode	764424
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?	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?	YES
I have been approached by unknown person(s) soliciting/offering accident claims assistance.	NO
Number of Passengers (Including Driver)	4
Passenger 1	NAME: : ONG LAY ENG GENDER: : FEMALE
Passenger 2	NAME: : LAU BOON BING GENDER: : MALE
Passenger 3	NAME: : LAU BOON KAI GENDER: : MALE

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

KINDLY REFER TO SKETCH PLAN.

Attachment(s)

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

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SGG8659C
Vehicle Make/Model/Colour	NISSAN LATIO (WHITE)
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	TAN YI YI, JACKSON
NRIC/Passport Number	S8424369H
Contact Number	83028288

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

SKETCH PLAN


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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:

3/11/2018


Driver's Signature

(If driver is not the policyholder)

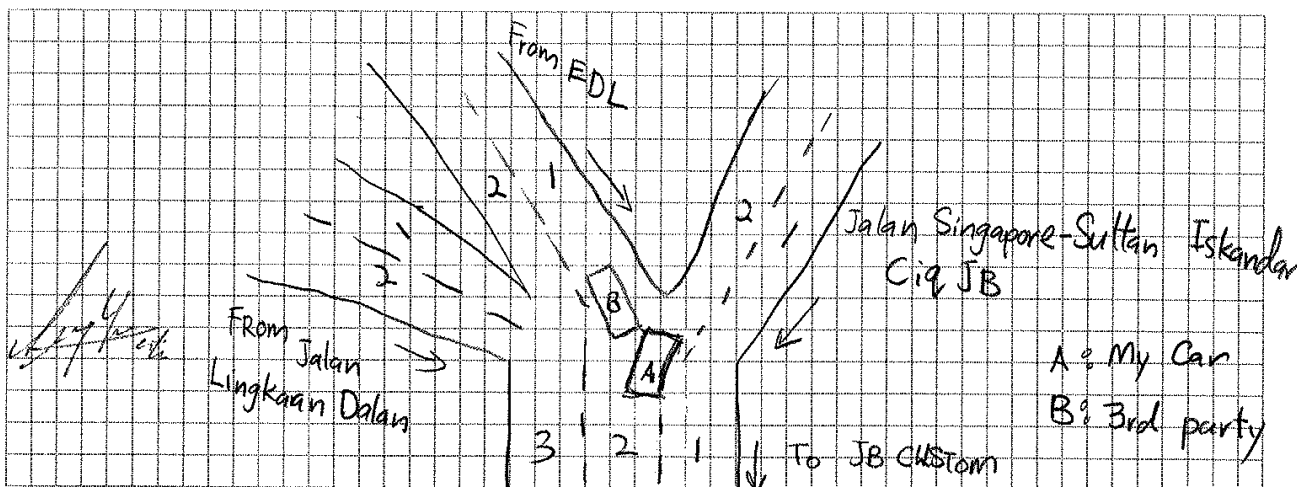
Date & Time:


Reporting Centre Personnel's Signature

Name:

NRIC/TIN No.:

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

A Incident happen @ JB Custom Towards Singapore at night 10:15pm Date 16/9/2018, location is 5 lanes merge to 3 lanes. My car come from Jalan Singapore-Sultan Iskandar Ciq JB lane 2, I am taking alternate queue to enter lane 2 of JB Custom. 3rd party come from EDL lane 1 as shown in the video. I try to avoid collision by shift my car front wheel to the left, but could not avoid as he is moving and stick to my back wheel.

After the incident, we come to agreement to private settle by split the repair cost 50-50 of both car. Due to minor collision, i decided not to repair my own car and writing for 3rd party to ping me his repair cost. However he ignore the agreement and file a claim.

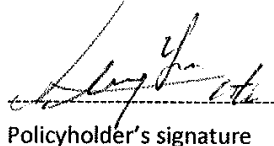
Important:

You have been advised by the workshop that in the event that you wish to claim against your own policy (OD CLAIM), There is a **FOURTEEN (14) DAYS CLAUSE WHEREBY MUST BE MADE** within the stipulated time frame from the day of the occurrence.

<input checked="" type="checkbox"/>	- Reporting Only
<input type="checkbox"/>	- Claim OD
<input type="checkbox"/>	- Claim TP
<input type="checkbox"/>	- Claim OD/ TP at other workshop

DECLARATION

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

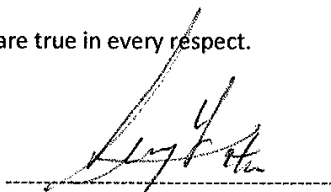


Policyholder's signature

Date & Time

3/11/2018

9:25am



Driver's Signature

(if driver not the policyholder)

Date & Time



Reporting Centre Personnel's Signature

Name:

Nric/Fin No.

Sketch Plan Pg. 3



redefining / insurance

Date: 03/11/2018

To: Owner of Vehicle Number: SLT6090C

The following has been advised to you via your workshop, ETHOZ PROTECT PTE LTD through their staff, JACKSON TEO.

Please tick the applicable box if you had been advice on the content as seen below:

- ☒ You had been advised by the workshop that in the case that you wish to claim against your own policy, there is a Fourteen (14) days clause whereby the claim must be made within the stipulated timeframe from the day of occurrence.
 - ☒ You had been advised by the workshop on the liability and merits of the case accordingly.
 - ☒ You had been advised by the workshop on the claims procedure for the type of claim that you will be making due to this accident.
 - ☐ There will be delay to your vehicle repair due to the unavailability of spare parts locally and there is no other option except to indent it from overseas.
 - ☐ There will be no cancellation/withdrawal of the Own Damage claim once the order of the spare parts have been placed. If you wish to cancel/withdraw the claim, you shall bear all costs, expenses &/or related charges incurred directly &/or indirectly to the procurement of the spare parts.
 - ☐ The estimated waiting time for the spare parts to arrive is . The estimated arrival time does not include the repair period.
 - ☐ You will be driving the vehicle out despite being advised by the workshop mechanic/personnel that the vehicle may not be road worthy.
 - ☐ For vehicles below Three (3) years old, your Insurance Company will use only genuine original parts to repair your vehicle.
- For vehicles above Three (3) years old, your Insurance Company will be carrying out repairs using **any combination** of genuine original parts and/or original equipment manufacturer (OEM) parts.
- ☐ You had been advised by the workshop of the Twelve (12) months warranty for Own Damage repairs on workmanship related to the accident.
 - ☐ For vehicles that are under warranty with a local distributor, you have been advised by the workshop to check with your local distributor on any effect to your warranty prior to making this Own Damage claim.
 - ☐ Others

Signed and acknowledge by:

Lau LEONG Yau
Name and signature of policyholder/authorised driver

[Signature]
Name and signature of workshop personnel including company stamp

REPUBLIC OF SINGAPORE DRIVING LICENCE


Licence Number: **S8280422F**

Name: **LAU LEONG YOU**

Birth Date: **03 Mar 1982**

Issue Date: **23 Jun 2008**

001617603F



REPUBLIC OF SINGAPORE

IDENTITY CARD NO. **S8280422F**



Name: **LAU LEONG YOU**

刘良佑

Race: **CHINESE**

Date of birth: **03-03-1982** Sex: **M**

Country of birth: **MALAYSIA**



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

Class 3: Motor Cars < 3000kg with <=7 passengers, exclusive of the driver; and other motor vehicles <= 2500kg

PASS DATE: **23 Jun 2008**

Licence No: **S8280422F**

NP 428A

8887753

NRIC No. **S8280422F**

Nationality: **MALAYSIAN**

Date of issue: **02-11-2007**

APT BLK 424D YISHUN AVENUE 11 #10-328
SINGAPORE 764424

NRIC No: **S8280422F** Date: **27/08/2014**



Sketch Plan Pg. 5

AXA INSURANCE PTE LTD
 8 Shenton Way, #24-01
 AXA Tower, Singapore 068811
 Customer Service Centre #B1-01
 Tel:(65)63387288 Fax:(65)63382522
 Website:www.axa.com.sg
 GST Registration Number: 199903512M
 customer.service@axa.com.sg



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)

CERTIFICATE NO. : VPA/P2023249 Account No. : 08260
 Coverage : Comprehensive
 Sum Insured : Market Value At The Time Of Loss
 Name of Policy Holder : LAU LEONG YOU
 Vehicle Registration No. : SLT6090C
 Period of Insurance : From 03/11/2017 To 02/11/2018 (Both Dates Inclusive)

PERSONS OR CLASSES OF PERSONS ENTITLED TO DRIVE*

- (a) The Policyholder
 The Policyholder may also drive a Motor Car not belonging to or not hired (under a hire purchase agreement or otherwise) to him or his employer or his partner
 (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.

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, speedtesting, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with motor trade; or when the Motor Car, whether stationary, in use or otherwise, is in or on, a racing track, circuit, route, course or any other roads by whatever name called that are typically used for racing, pace-making or such similar purposes.

(01)

An Additional Excess is applicable as follows:
 S\$500.00 for Unnamed Authorized Driver
 S\$2,500.00 for Undeclared Young and Inexperienced Driver.
 (Please refer to your policy on the terms & conditions)

* 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.

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).

N.B :

Your authorised workshop is Komoco Motors Pte Ltd.

AXA INSURANCE PTE LTD

Authorized Signature

Issued by - SGOVGBP on 15/11/2017

IMPORTANT :

Policyholders are warned that on the sale of a motor vehicle they must surrender the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed a Statutory Declaration to the effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicle (Third-Party Risks and Compensation Act (Cap. 189).

The Premium Warranty Clause requires the premium to be paid in full within a specific period failing which there would be no liability under the policy, renewal certificate, covernote and endorsement etc.



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

02 October, 2018

LAU LEONG YOU
BLK 424D YISHUN AVENUE 11, #10-326,
Singapore 764424

Dear Sir,

OUR REF : CC4/ASM18016990/Ahb3
YOUR REF : SLT 6090C
ACCIDENT INVOLVING SLT 6090C & SGG 8659C ON 16/09/2018 ALONG/AT JB
CUSTOM

We write to inform you that we are the appointed loss adjuster by your motor insurer, AXA insurance Pte Ltd to deal with the third party claim against your motor policy.

We refer to the above subject matter. We have received third party claim(s) against your motor insurance policy.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We highlight that this accident has not been reported to your insurer. Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AXA. Omission to report the accident will result in a loss of your No Claim Discount (NCD) upon renewal of your policy, and will prejudice any claim(s) by or against you. We would appreciate it if you could urgently file a report at our approved reporting centre.

The report has to be lodged at any of AXA Premium Workshops or reporting centres (subject to your policy). For the list of AXA Premium Workshops conveniently located throughout Singapore, please refer to the back of your Certificate of Insurance or the accompanying folder, or visit <https://www.axa.com.sg/customer-care/personal/motor/owndamageaccidentreporting>.

Your full co-operation is required. Kindly submit the following when lodging the report which list is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)

Accident Photo



Accident Photo



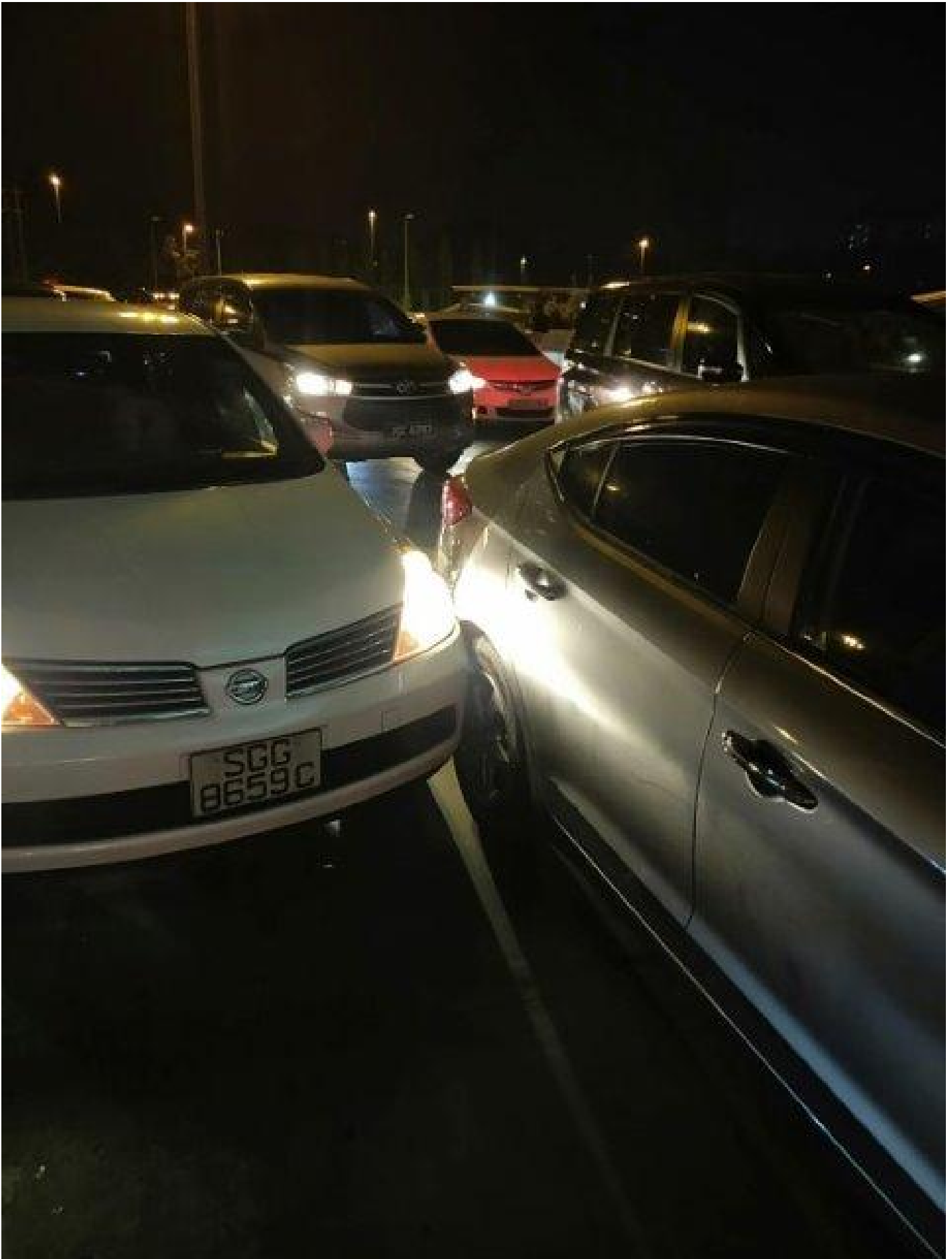
Accident Photo



Accident Photo



Accident Photo



Two evidence bags are shown. The one on the left is yellow and has a white label with text including 'EVIDENCE', 'Case #', 'Date', 'Time', 'Location', 'Officer', 'Witness', 'Investigator', 'Lab #', 'Lot #', 'Net Wt', 'Gross Wt', 'Net Vol', 'Gross Vol', 'Net Mass', 'Gross Mass', 'Net Count', 'Gross Count', 'Net Length', 'Gross Length', 'Net Width', 'Gross Width', 'Net Height', 'Gross Height', 'Net Area', 'Gross Area', 'Net Volume', 'Gross Volume', 'Net Density', 'Gross Density', 'Net Specific Gravity', 'Gross Specific Gravity', 'Net Refractive Index', 'Gross Refractive Index', 'Net Birefringence', 'Gross Birefringence', 'Net Optical Activity', 'Gross Optical Activity', 'Net Optical Density', 'Gross Optical Density', 'Net Optical Rotation', 'Gross Optical Rotation', 'Net Optical Dispersion', 'Gross Optical Dispersion', 'Net Optical Absorption', 'Gross Optical Absorption', 'Net Optical Transmission', 'Gross Optical Transmission', 'Net Optical Reflection', 'Gross Optical Reflection', 'Net Optical Scattering', 'Gross Optical Scattering', 'Net Optical Diffraction', 'Gross Optical Diffraction', 'Net Optical Interference', 'Gross Optical Interference', 'Net Optical Polarization', 'Gross Optical Polarization', 'Net Optical Depolarization', 'Gross Optical Depolarization', 'Net Optical Birefringence', 'Gross Optical Birefringence', 'Net Optical Anisotropy', 'Gross Optical Anisotropy', 'Net Optical Isotropy', 'Gross Optical Isotropy', 'Net Optical Heterogeneity', 'Gross Optical Heterogeneity', 'Net Optical Homogeneity', 'Gross Optical Homogeneity', 'Net Optical Inhomogeneity', 'Gross Optical Inhomogeneity', 'Net Optical Heterogeneity', 'Gross Optical Heterogeneity', 'Net Optical Homogeneity', 'Gross Optical Homogeneity', 'Net Optical Inhomogeneity', 'Gross Optical Inhomogeneity'. The one on the right is white and has a yellow label with text including 'EVIDENCE', 'Case #', 'Date', 'Time', 'Location', 'Officer', 'Witness', 'Investigator', 'Lab #', 'Lot #', 'Net Wt', 'Gross Wt', 'Net Vol', 'Gross Vol', 'Net Mass', 'Gross Mass', 'Net Count', 'Gross Count', 'Net Length', 'Gross Length', 'Net Width', 'Gross Width', 'Net Height', 'Gross Height', 'Net Area', 'Gross Area', 'Net Volume', 'Gross Volume', 'Net Density', 'Gross Density', 'Net Specific Gravity', 'Gross Specific Gravity', 'Net Refractive Index', 'Gross Refractive Index', 'Net Birefringence', 'Gross Birefringence', 'Net Optical Activity', 'Gross Optical Activity', 'Net Optical Density', 'Gross Optical Density', 'Net Optical Rotation', 'Gross Optical Rotation', 'Net Optical Dispersion', 'Gross Optical Dispersion', 'Net Optical Absorption', 'Gross Optical Absorption', 'Net Optical Transmission', 'Gross Optical Transmission', 'Net Optical Reflection', 'Gross Optical Reflection', 'Net Optical Scattering', 'Gross Optical Scattering', 'Net Optical Diffraction', 'Gross Optical Diffraction', 'Net Optical Interference', 'Gross Optical Interference', 'Net Optical Polarization', 'Gross Optical Polarization', 'Net Optical Depolarization', 'Gross Optical Depolarization', 'Net Optical Birefringence', 'Gross Optical Birefringence', 'Net Optical Anisotropy', 'Gross Optical Anisotropy', 'Net Optical Isotropy', 'Gross Optical Isotropy', 'Net Optical Heterogeneity', 'Gross Optical Heterogeneity', 'Net Optical Homogeneity', 'Gross Optical Homogeneity', 'Net Optical Inhomogeneity', 'Gross Optical Inhomogeneity'.

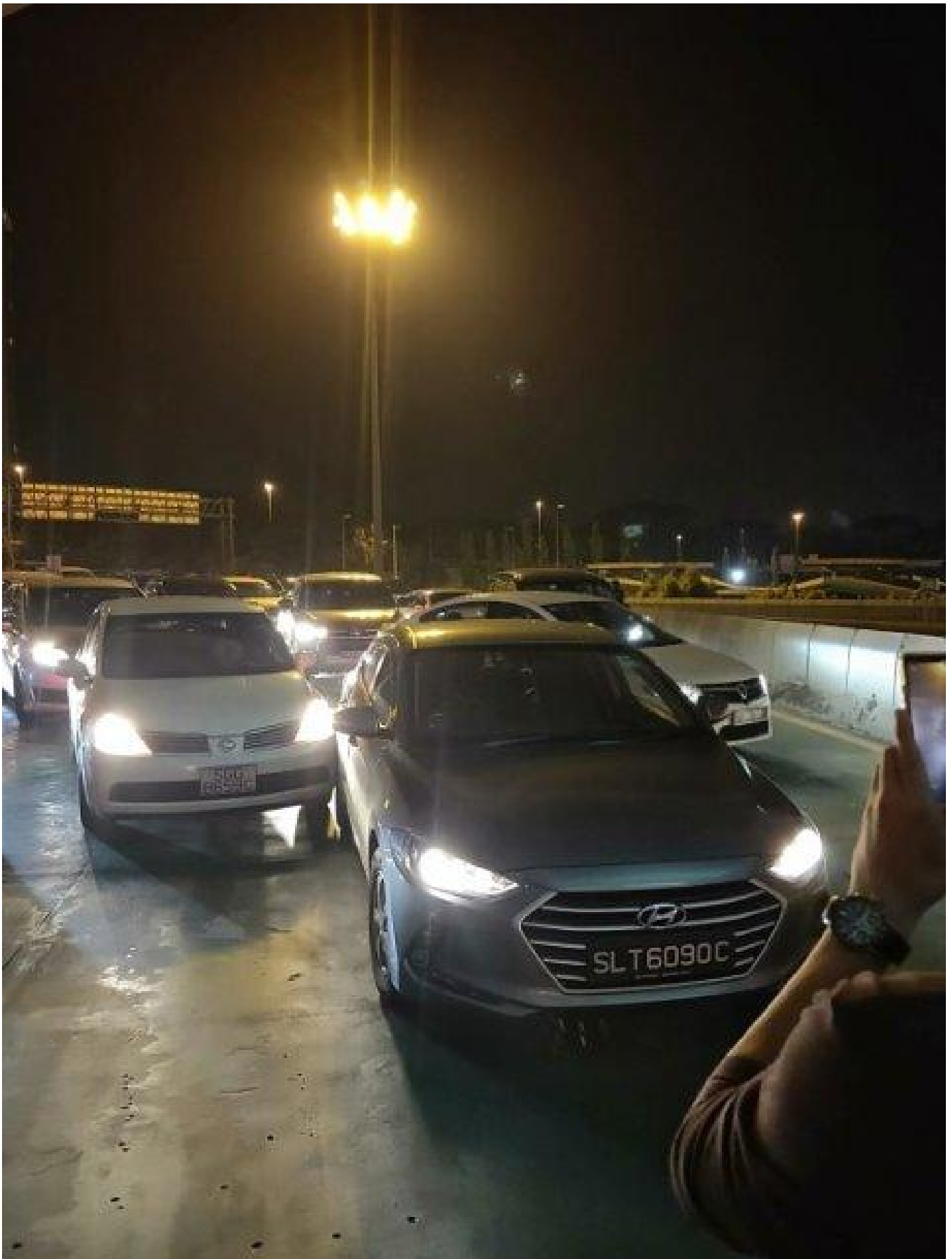
Accident Photo



Accident Photo

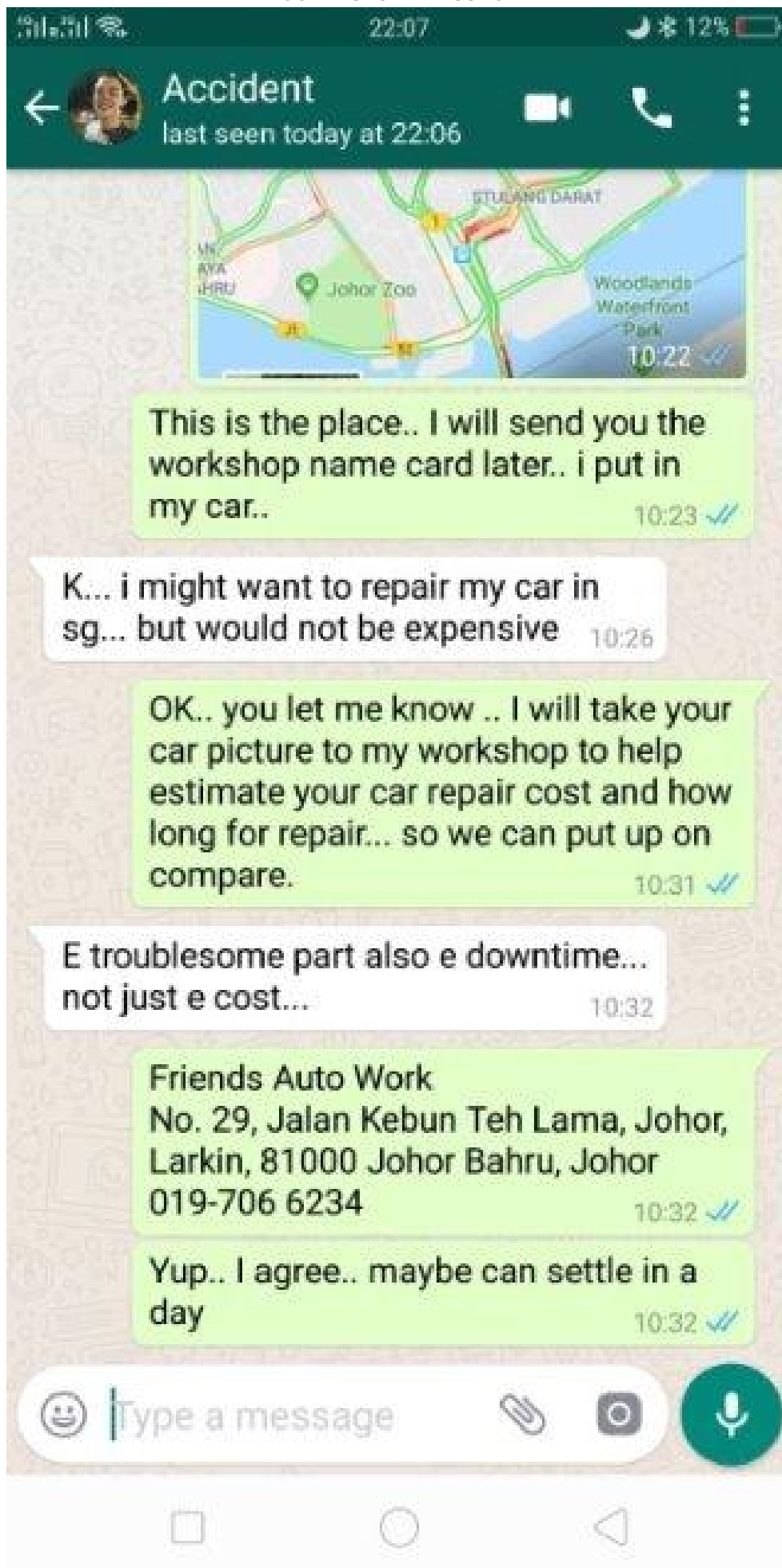


Accident Photo



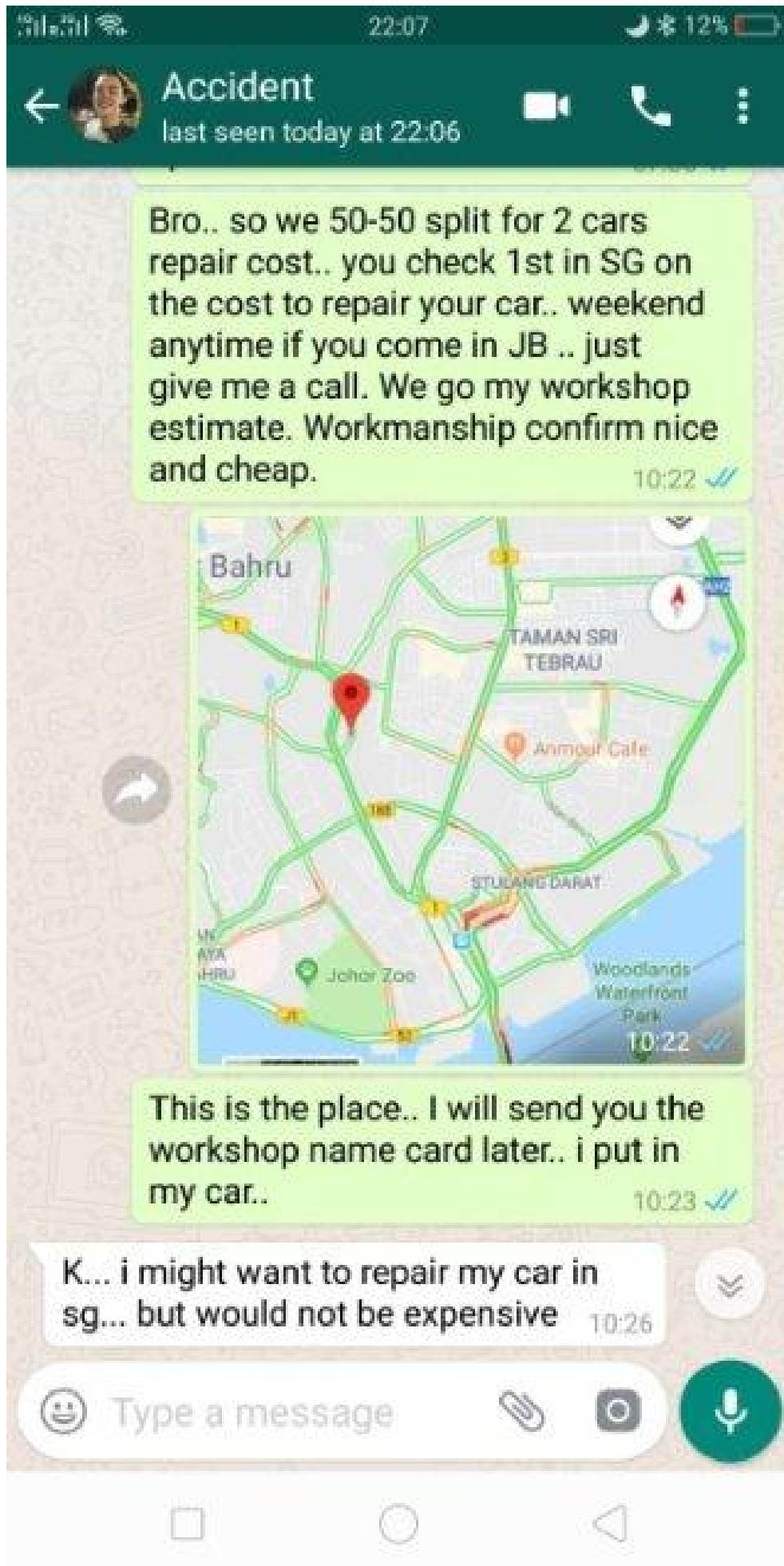
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