

## 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	02/11/2018 12:27
Date Of Accident	01/11/2018 17:30
Exact Location Of Accident	ALONG BISHAN ROAD (OUTSIDE BISHAN MRT)
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKZ3898P
<b>Insured/Policyholder</b>	
Name Of Registered Owner	TIO KIM CHAU
NRIC No	S0233642A
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-83762718
Alternative Phone No	Others-83762718

### Vehicle Particulars

Manufacturer	SUZUKI
Model	S-CROSS 1.6
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?	YES
If No, Please state action to be taken	
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	2100443406-02
Cover Note Number	

### Driver

Name of Driver	KOH GUAY LAN BERNADETTE
NRIC No	S0707439E
Date Of Birth	13/09/1948
Occupation	INDOOR
Date Of Driving Pass	22/12/1969
Driving Experience	48 YEARS AND 10 MONTHS

Gender	FEMALE
Mobile Number	(LOCAL) +65-96556273
Fax Number	
Contact Number	
EMail Address	NOEMAIL
Address	BLK 231 HOUGANG STREET 21 #10-322
Postcode	530231
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	COLLISION - CHANGE/CROSS LANE
Weather Conditions	DRIZZLING
Road Surface	WET

#### 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 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)	4
Passenger 1	Name: : ANGIE Gender: : Female
Passenger 2	Name: : MARGARET Gender: : Female
Passenger 3	Name: : GEK KEOW Gender: : Female

#### Details of Police Action

Was the accident reported to the police?	YES
If Yes, Please state which Police Station	
Police Station Name	SENGKANG NPC
Police Station Address	<b>ROAD:</b> 2 SENGKANG SQUARE #01-02 , <b>POSTCODE:</b> 545025 , <b>COUNTRY:</b> SINGAPORE
Police Station Contact	<b>TEL NO:</b> - <b>FAX NO:</b>
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

#### Circumstances of Accident

PLEASE REFER TO SKETCH PLAN AND POLICE REPORT: T/20181102/2027.

#### 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 YP5034P  
Vehicle Make/Model/Colour LORRY  
Details Of Properties  
Vehicle Category COMMERCIAL VEHICLE  
Name of Driver ZAKARIA BIN OSMAN  
NRIC/Passport Number S1732568Z  
Contact Number  
Address  
Postcode  
Insurance Company Name  
Nature Of Damage  
No. Of Passenger (Including Driver)

## Sketch Plan

### SKETCH PLAN

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5. Any false reporting may be referred to the Police for investigation.
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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:

- 2 NOV 2018

12-27h

Driver's Signature

(If driver is not the policyholder)

Date & Time: 2 NOV 2018

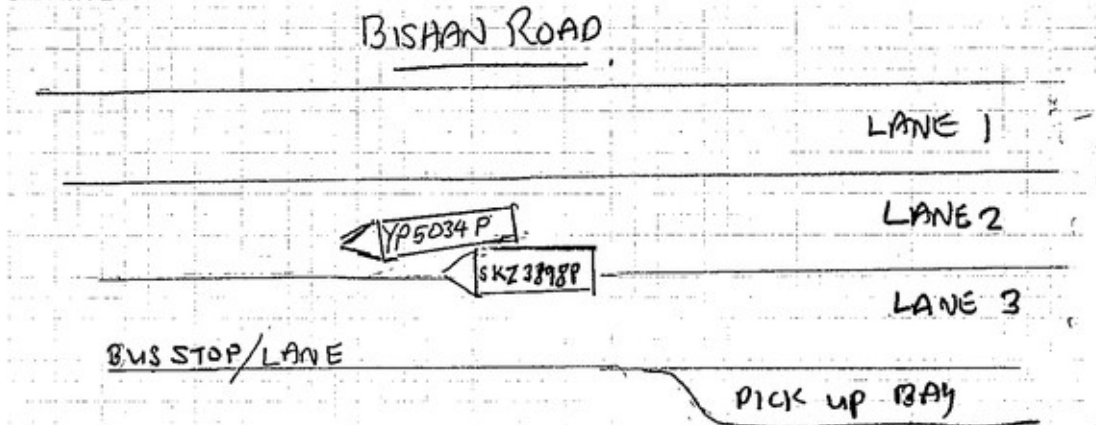
12-27h

Reporting Centre Personnel's Signature

Name: Poh Kwee Choo

NRIC/FIN No.: S6840583A

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

please refer to police report = T/20181102/2027.

DECLARATION

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

Policyholder's Signature

Date & Time: -2 NOV 2018

PLEASE SIGNATURE

Driver's Signature

(If driver is not the policyholder)

Date & Time: -2 NOV 2018

Reporting Centre Personnel's Signature

Name: Poh Kwee Choo  
NRIC/FIN No: S6840583A

POLICE REPORT



**SINGAPORE  
POLICE FORCE**



T/20181102/2027

1 of 3

Police Station Of Origin:  
Sengkang N.P.C  
2 Sengkang Square #01-02 SINGAPORE  
545025  
Tel No: 1800-343 8999

Report No. T/20181102/2027

**REPORT OF A TRAFFIC ACCIDENT**

Date/Time Report Made: 02/11/2018 11:06	Vide Report No.:	Station Diary No.: 63
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**Informant's Particulars**

Name of Informant: KOH GUAY LAN BERNADETTE			Address: APT BLK 231 HOUGANG STREET 21 #10-322 SINGAPORE 530231		
ID Type / ID No.: NRIC NO / S0707439E			Contact No.: Home/Office: Mobile: 96556273		
Nationality: SINGAPORE CITIZEN			Email:		
Sex: Female	Age: 70	Date of Birth: 13/09/1948	Type of Informant: Driver		
Race: Chinese			Language:		Institution / School Name:
Occupation: RETIRED			Driving Licence Information: Class: 3 Date of Expiry:		

**General Information of the Accident**

Type of Accident:	Non-Injury	Drink Drive: No	Date/Time of Accident: 01/11/2018 17:30	Type of Location: Straight Road
Location: Along Road 1 BISHAN ROAD				
OUTSIDE BISHAN MRT				
Weather: Drizzling		Road Surface: Wet	Road Speed Limit:	
Traffic Flow: One Way		Traffic Control: Not Controlled	Traffic Volume: Moderate	
Type of Collision: BETWEEN MOVING VEHICLE-REAR TO HEAD			Anyone conveyed by ambulance: No	

**Details of Vehicle Involved**

Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
SKZ3898P	Car				Slightly Damaged	3
YP5034P	Lorry				No Damage	2

**Details of Person Involved**

Any Pedestrian Involved: No	
No. of Pedestrians Injured: NIL	Use of Pedestrian Crossing: NA



**SINGAPORE  
POLICE FORCE**



T/20181102/2027

2 of 3

Police Station Of Origin:  
Sengkang N.P.C  
2 Sengkang Square #01-02 SINGAPORE  
545025  
Tel No: 1800-343 8999

Report No. T/20181102/2027

**CONTINUATION OF REPORT**

<b>Driver</b>			
Name	KOH GUAY LAN BERNADETTE	ID No.	S0707439E
Related Vehicle	SKZ3898P (Car)	Contact No.	96556273
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: 3 Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL
<b>Driver</b>			
Name	Zakaria Bin Osman	ID No.	S1732568Z
Related Vehicle	YP5034P (Lorry)	Contact No.	NIL
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL

**Brief Details.**

On 01/11/2018, at about 1730hrs, I was driving my vehicle bearing: SKZ3898P at Bishan road, third lane. I had pick up 1 of my friend namely Gek Keow at the said place pick up point. I had then signal my vehicle to the right and further inch out to check for oncoming vehicle. As the road was clear, I had proceeded to inch out towards the third lane(bus lane). I had signaled and further inched out to the second lane, as the road was clear. As my vehicle was 3/4 in the said lane, a lorry bearing plate number: YP5034P, who was driving fast had suddenly collided into my vehicle. I do not know where the vehicle was from. The left rear side of the lorry had collided into my front right of my vehicle. No one is injured. The said driver had then alighted his vehicle and ask me to lodge a police report. We had also exchange particulars, the driver name is Zakaria Bin Osman(NRIC:S1732568Z).

I am lodging a report as asked by the said driver as he mentioned that he will do the necessity as he is the employee of the lorry he was driving. I had an in car camera in my vehicle.



**SINGAPORE  
POLICE FORCE**



T/20181102/2027

Police Station Of Origin:  
Sengkang N.P.C  
2 Sengkang Square #01-02 SINGAPORE  
545025  
Tel No: 1800-343 8999

3 of 3





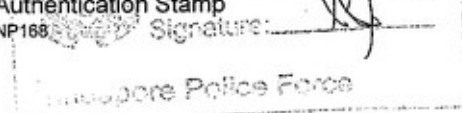
Report No. T/20181102/2027

**CONTINUATION OF REPORT**

**Sketch Plan**

Informant is not able to provide sketch plan

**IMPORTANT:** Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the **report number** as reference.

Signature Of Officer Recording The Report: F / Sgt 2 NOR' AISAH BINTE MOHD PERDAUS 	Signature Of Informant:  
Signature Of Interpreter: Not applicable	Date/Time: 02/11/2018 11:06
Officer In Charge Of Case: TP / GIA / Staff-Sgt WONG SIEU LUI Contact No.: 65476151 	Classification Of Case:
Authentication Stamp NP168  Signature: 	

**CERTIFICATE OF INSURANCE**





## CERTIFICATE OF INSURANCE

### AUTOPLUS PRIVATE VEHICLE

Name of Policyholder : Tio Kim Chau  
Period of Insurance : 16 Dec 2017 To 15 Dec 2018  
Engine No. : M16A1987348  
Chassis No. : TSMJYA22S00405824

Vehicle No. : SKZ3898P  
Policy No. : 2100443406-02  
Endorsement No. :  
Issued Date : 28 Nov 2017

#### ABOUT THE COVER

Make/Model : SUZUKI S-CROSS  
Engine Capacity/Tonnage : 1,586.00 CC  
Driver Restriction : NA  
Sum Insured : Market Value  
Off Peak Car : No  
First Year of Registration : 2015  
Insuring with COE/PARF : Yes

#### 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 - 1600cc Optional

\* Limitations rendered imperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 165) 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 - \$500 Theft - \$0 Flood Cover - \$0

Section 2  
Property Damage - \$0

Windscreen : \$100

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

Tio Kim Chau - \$500 (Own Damage)

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

Approved Reporting Centres/ AIG Authorised Repairers (For claims related repairs)  
Any accident repairs to the Vehicle must be carried out by one of our Authorised Repairers. Within the first 3 years of the first registration of the Vehicle in Singapore, You have the option of having the accident repairs carried out at the Sole Agent's workshop.  
For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6358 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. 165), Part IV of the Road Transport Act, 1987 (Malaysia) and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia).

0050213000

AIG ASIA PACIFIC INSURANCE PL  
78 SHENTON WAY #07-16 AIG BUILDING  
SINGAPORE 079120

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

AIG Asia Pacific Insurance Pte. Ltd.  
AUTHORISED REPRESENTATIVE

SSPBR

78 Shenton Way #07-16 AIG Building S079120 | T: +65 6416 3000 | F: +65 6416 3723 | [www.aig.com.sg](http://www.aig.com.sg)

AIG Asia Pacific Insurance Pte. Ltd.

OWNER'S NRIC

REPUBLIC OF SINGAPORE  
IDENTITY CARD NO. S0233642A



Name

TIO KIM CHAU

張欽昭

Race

CHINESE

Date of Birth

26-11-1952

Sex

M

Country of Birth

SINGAPORE

S0233642A

2205826



NRIC No. S0233642A



Blood Group Date of issue

A+ 16-07-1994

APT. BLK 231 HOUGANG STREET 21 #10-322  
SINGAPORE 530231

NRIC No: S0233642A

Date: 11/12/2012

No: 7260079

DRIVER'S NRIC + DRIVING LICENCE

REPUBLIC OF SINGAPORE  
IDENTITY CARD NO. S0707439E



Name  
KOH GUAY LAN BERNADETTE

许月兰

Race

CHINESE

Date of Birth

13-09-1948

Sex

F

Country of Birth

SINGAPORE



REPUBLIC OF SINGAPORE DRIVING LICENCE



Licence Number S0707439E

Name

KOH GUAY LAN BERNADETTE

Birth Date: 13 Sep 1948

Issue Date: 26 Nov 2003



2206930

NRIC No. S0707439E



Blood Group: Date of issue

A+ 16-07-1994

APT BLK 231 HOUGANG STREET 21 #10-322  
SINGAPORE 530231

NRIC No. S0707439E

Date: 29/07/2007

No: 5746233

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

PASS DATE

Class 3 Motor Cars and Motor Tractors the weight of which unladen does not exceed 2500 kilograms 22 Dec 1999



NP 428A

Accident Photo



Accident Photo



Accident Photo





CHASSIS NUMBER

