NATIONAL Assessment Cer	itre Services	1 Jan'05] MNA 1	18 159 609				
Date In: (2) 17/18-19:16	Job description	ļ£	ate &Time Completed	Don	ie py		
Reino: Najvipisomzzjuj	SAS e-filing						
Veh No: JEM 59353	E-mail (within Shrs,	AIC 2hrs)			*		
D.O.A : 71/12/18 - 08:3;	i-Motor Claim F	orm					
TOWNS PROPER MOTORS AND AND ADDRESS OF	i-Motor W/O (w	ithin: OD 2hrs, TP	4hrs)				
OD / TP-/ Reporting Only	i-Photo Uploade	d !			9 43606 (1000		
TD I	Assessment/Surve	y Report					
TP Insurer:	Ass't Report by Fr	Ass't Report by Fax / Hand to Owner/Wksp					
Proforrod Wksp / INC Assign Wksp / QW: (Т	el:	Fax:)		
TP Particulars: Veh No: 63	A 1835 X	INC(/Non-INC()				
Owner / Driver: (Γel:)			
Policy No: ()	Period: () Cc	over Type: ()			
Confirmed by : (D	ate:	Time:)			
Insured/Driver Liability: (%)	(WO) [Note-Est. Status (WO)	: N: 0-20%;	P: 21-79%. P: 80-	100%]			
Year of Registration: ()	Warranty: YES ()	/NO()					
Excess: (\$) Loading: \$	1,000 ()/\$2,000 ()					
General Remarks:-	KANAN SO G		Probabilities and a				
() Walk-In Customer : Customers in					7		
() Total Loss Case : to e-mail Ins		, inda & others	NO TSIEF OF TEPSITEF				
	ice: YES () / NO () ; Towin	- Co. /				
) , 10w1	ing Co. (/		
Remarks:- (INC hotline: 6788 6616)		D	ite&Time Completed	Don	e by		
Apply for Transport Allowance ()	/ Courtesy Car ()						
2) QC Check / Post Repair Inspection	()						
3) Upload Resurvey Photo [Repair Cost >	\$3000] ()			4			
Injury:				Maniful Verlande	140%		
				and Salah Salah	WITE NO. P. L.		
Date/Time Actions	(1947) and the second second second		nte estrator en la companya de la c	MORIOUS	11		
	(F)						
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NA1808114.	Inv	oice Prepara	tion Checklist	Ant (S)	Ami (\$)		
laimant's Particulars :-	\$100 BUT TO BUT	R : Accident Repo			11031,071		
		A : Damege Assess F : Towing Fee		0/\$45			
river/Owner:	4) F	I : Follow-Through	Survey	\$120			
ontact No:			n Survey (Resurvey) INC Only (wef 10 Jan 200	\$30			
amaged Portion:		R: Re-inspection	THE OWN TWENTERS OF	\$75			
amaged Fordort.	7) N	1 : Idao DA + SMF		\$160			
C Cheeked by Co Y Co.		TUC Additional So	tvices:-				
C Checked by (Engr-In-Charge):	*}	15: Courtesy Car /	- Contract C	\$10			
TARTE SOUR STREET, SOURCE OF THE STREET,		v6: Repair Co-ordi v7: Fost Repair Ins		\$25			
uditors' Comments :-	**************************************	8: DV / Collect Ex	cess Coordination	53			
<u>. 1</u>		2 (N11) : TP (Non 12: Idno Mobile	INC) against INC	30	-		
(2/3:	Invo	ice dated	Fee Charged		公司		
	Invoi	ice dated	Fee Charged	经产品的			

it is provided to the

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.
- 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 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.
- 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.

是是是学生。1987年1988年1987年1987年198	ACCIDENT STATEMENT
Date Of Report	10/12/2018 19:16
Date Of Accident	31/10/2018 08:30
Exact Location Of Accident	OLD AIRPORT RD HAWKER CENTRE OPEN SPACE CARPARK
Country/State of Loss	SINGAPORE
	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SLM5935J
Insured/Policyholder	
Name Of Registered Owner	PAULINE FONG
NRIC No	S6939497C
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-96966006
Alternative Phone No	OFFICE-96966006
Vehicle Particulars	
Manufacturer	BMW
Model	X1 SDRIVE18I AT LED NAV
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	LIBERTY INSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	SD17V05672/VPC2/R00
Cover Note Number	
Driver	
Name of Driver	PAULINE FONG
NRIC No	S6939497C
Date Of Birth	06/11/1969
Occupation	INDOOR
Date Of Driving Pass	17/05/1994
Driving Experience	24 YEARS AND 5 MONTHS
Gender	FEMALE
Mobile Number	(LOCAL) +65-96966006
Fax Number	
Contact Number	OFFICE-96966006
FM-11 A 44	The second secon

NOEMAIL

Address 1 AMBER ROAD

#05-03

Postcode 439845

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 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 3
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.

1

Number of Passengers (Including Driver)

Details of Police Action

Was the accident reported to the police?

NO

NO

If Yes, Please state which Police Station

Was notice of intended Prosecution given?

NO

NO

If Yes, against whom?

Circumstances of Accident

REFER TO STATEMENT.

Attachment(s)

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

Was there any audio recorded?

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number GBA5835X

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category COMMERCIAL VEHICLE

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver) (

DETAILS OF OTHER VEHICLE PROPERTY 2

Vehicle Registration Number

SLP7518B

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)

0

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.
- Information provided must be as <u>truthful and accurate as possible</u>. Any wilful misrepresentation or withholding of material facts may allow insurance companies to <u>repudiate policy liability</u>.
- 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.
- 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.
- 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)

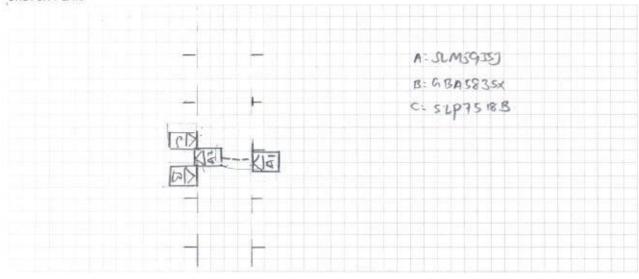
I understand, acknowledge, agree and consent that:

- (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:
 - 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:
 - 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:

Reporting Centre Personnel's Signature Name:

NRIC/FIN No.:



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

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DECLARATION

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

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

Name: NRIC/FIN No.: On 31 Oct 2018 morning, I drove into the Old Airport Road Hawker Centre open carpark. I had reversed parked my car in the lot. I thought I have parked the car but instead I was just stepping on the brakes. I was distracted momentarily for a short while and the car started to move forward slowly and bumped slightly into 2 parked vehicles in front of me. One was an old truck and another was a car. I stopped the car immediately and alighted to check on the incident. The truck driver alighted and also checked on the incident. The car driver was not around. The truck driver and I exchanged handphone numbers and he said the truck company will contact me for settlement and he drove off. I called him later but found out his hand phone number was not valid. So I waited for the company to call me to settle. I waited for many weeks so I thought the truck driver did not bother to report because of just a slight dent.

The photos I took show that the damage was very minimal since the impact was low and my car was moving at a very low speed.

I waited for the other car driver to arrive and after he checked his car, we exchanged personal particulars and he drove off too. About a day later, the car driver contacted me and informed me that he will claim against me personally for S\$450, for the car repairs and his half day loss of income as a Grab driver. I felt it was honest, fair and reasonable and agreed and we settled privately (I can show proof). His claim proved that the damage was minimal to the car and the truck (which is a lot sturdier than the car). The photos also showed minimal insignificant damage to my own car and I did not have to repair my car. In fact, the photos showed that the truck appears to have suffered previous accidents and had pre-existing damage and it was an old truck. I was truly shocked to receive the claim after 1 month and believe it is not fair and not reasonable for the truck owner now to claim more than \$\$3000 for this small incident.

I am a careful driver and have never been claimed by insurance company before in my almost 30 years of driving. It is not fair for the company and insurance company to penalise me just for this very small incident.

ACCIDENT STATEMENT

ACCI	DENT DATE: (31/10/18)(0	DD/MM/YYYY), TIME:(0 8 : 30)(HH:A	MM)
LOCA	TION: ad Airport Rd Ha	wher centre open space	carparle
1.	DETAILS OF VEHICLE		
	a) VEHICLE NUMBER: SLM5935		
	b) INSURANCE COMPANY: hk	(14-	
	c)POLICY NUMBER:		
	d)POLICY TYPE: (COMPREHENSIVE	E / THIRD PARTY / THIRD PARTY FIRE &THE	EFT)
	e)MAKE & MODEL:		
	f)TYPE:(SALOON / COUPE / MPV /	VAN / LORRY / MOTORCYCLE / OTHERS	S)
	g) VEHICLE CATEGORY: (PRIVATE /		
	h) PURPOSE OF USING AT ACCIDE	NT TIME:	
	I) ARE YOU CLAIMING UNDER YOU	JR OWN INSURANCE (YES/NO)	
	IF NO, PLEASE STATE (THIRD PART	Y CLAIM / REPORTING ONLY)	
2.	INSURED / POLICY HOLDER	and the second of the second o	
	A) NAME: Pauline Forg.	(MALE / FEMALE	()
	b) NRIC/FIN/PASSPORT: 56939	1497C - CONTACT: 96966006	1 +
	CIADDRESS: 1 Amber Road.	405-03 (43984)	
	University (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	the second second	
N 1	* CONTINUE TO 3.d IF DRIVER ALSO	O POLICY HOLDER	
Tho of passengs	DRIVER		
4 No of passong 3. (Including driver)	a)NAME:	(MALE / FEMALE	
(1)		CONTACT:	
	c)ADDRESS:		1000
	*d)DATE OF BIRTH: (//	1/DD/MM/VYYY)	
	eJOCCUPATION: (INDOOR / OUTE		
	f)YEARS OF DRIVING EXPRERIENCE	0.5 000-000-000-00-00-00-00-00-00-00-00-00-	
-4.	그리트 회사 없는 이 경험에서 나타를 하고 있다면 하면 하면 하는 것이 없는데 하는데 하는데 하는데 하는데 하는데 하는데 하는데 하는데 하는데 하	THE INSURED'S COMPANY? (YES / N	6
		PRIVER WITH INSURED: WYEL	<i>D</i> ₁
5.	a) WEATHER CONDITION: (CEAR /		
	bIROAD SURFACE: (DR) / WET / Q		()
ó.	WAS ANYBODY INJURED (YES / NO		
7,	a) REPORTED TO POLICE (YES / NO	D	
	IF YES, PLEASE STATE WHICH POLI		
8.	THIRD PARTY VEHICLE		
the of passenger	a) VEHICLE NUMBER: GBASS 35	MODEL:	
(Indudine driver)	b) DRIVER'S NAME:		-83-
(2)	b) DRIVER'S NAME:	CONTACT:	
9.	THIRD PARTY VEHICLE		
the of passenger		MODEL:	200
Today Area data N	e) DRIVER'S NAME:		
an surancy application	f) NRIC/FIN/PASSPORT:	CONTACT::-	
(0)			8
4			

email =

Pax =

VIDEO =

REPUBLIC OF SINGAPORE IDENTITY CARD NO. \$6939497C





PAULINE FONG

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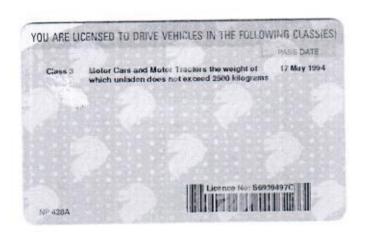
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06-11-1969

SINGAPORE











Liberty Insurance Pte Ltd

Registration no. 199002791D

51 Club Street #03-00 Liberty House Singapore 069428 Tel: (65) 6221 8611 Fax: (65) 6226 3360

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, 1887 (MALAYSIA)
MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1959 (MALAYSIA)

Certificate No

SD17V05672 /VPC2 /R00

Form

MX1

Date of Issue

03-MAY-2017

1. Index Mark and Registration No. of Vehicle:

SLM5935J

2. Chassis number of Vehicle:

WBAHS120105F02888

3. Name of Policyholder:

PAULINE FONG

Effective date of Commencement of Insurance

HOLINE

for the purposes of the Act:

28-APR-2017 00:00 AM

5.Date of Expiry of Insurance:

27-APR-2019 23:59 PM

6.Persons or Classes of Persons entitled to

irive*:

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.

7.Limitations as to use*

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

8. The Policy does not cover:

A) Use for hire or reward.

B) Use for racing, pace-making, reliability trials or speed-testing.

C) Use for the carriage of goods (other than samples) in connection with any trade or business.

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.

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).

For and on behalf of LIBERTY INSURANCE PTE LTD Approved Insurers

Authorised Signature

For Information only: COVERAGE: SUM INSURED:

FINANCE COMPANY:

PRODUCER NAME:

Comprehensiva, Unlimited Windscreen, NCD Protection

SUM INSURED: MARKET VALUE AT THE TIME OF LOSS
EXCESS: Section I SS300 Additional Evens For You

Section I \$5300,Additional Excess For Young & Inexperienced Drivers \$\$2500,Windscreen Excess \$50

MAYBANK SINGAPORE LIMITED SD CONTEGO SERVICES

CMJW 20181210

Ver.1.260705