

## 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	25/01/2019 17:18
Date Of Accident	24/01/2019 15:55
Exact Location Of Accident	JUNC OF UPP ALJUNIED RD & MACPHERSON RD
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SLD5983S
<b>Insured/Policyholder</b>	
Name Of Registered Owner	NG CHIONG HOE
NRIC No	S6846403Z
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-98196028
Alternative Phone No	OFFICE-98196028

### Vehicle Particulars

Manufacturer	HONDA
Model	ODYSSEY ABSOLUTE 2.4 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	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 80434247 QMY
Cover Note Number	-

### Driver

Name of Driver	TAY CHING CHING JOCELYN MRS.NG CHIONG HOE
NRIC No	S6908778G
Date Of Birth	13/03/1969
Occupation	INDOOR
Date Of Driving Pass	04/10/1988
Driving Experience	30 YEARS AND 3 MONTHS
Gender	FEMALE
Mobile Number	(LOCAL) +65-92779139
Fax Number	
Contact Number	
Email Address	CHINGSPJSL7@GMAIL.COM

Address	2 JLN MAWAR
Postcode	368933
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	CLEAR
Road Surface	DRY

#### Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles (including own vehicle) 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)	2
Passenger 1	NAME: : UNKNOWN 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

PLEASE REFER TO ATTACHED STATEMENT.

#### Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	YES
Remarks/ Reasons:	WITH DRIVER
Was there any audio recorded?	NO

#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SGM227L
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	WANG LIANG MUAN
NRIC/Passport Number	S0065169I
Contact Number	
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	

No. Of Passenger (Including Driver)

## Accident Sketch Plan

### 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:



Driver's Signature

(if driver is not the policyholder)

Date & Time:



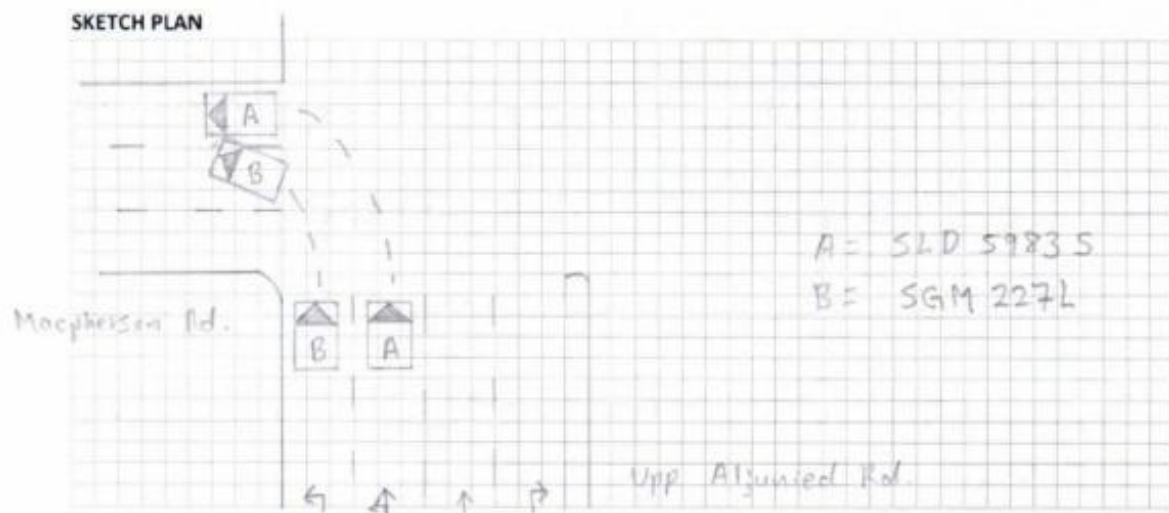
Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:

## Accident Sketch Plan

### SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Please Refer to Statement

## 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.:

## Accident Sketch Plan

### **CAR ACCIDENT**

Location: Junction of Upper Aljunied Road and Macpherson Road, outside Macpherson Mall.

Date: 24 Jan 2019 Thursday

Time: 3:53 pm

Vehicles involved:

- A. SLD5983S (Reporter)
- B. SGM227L (Other vehicle)

Drivers:

- A. Tay Ching Ching Jocelyn (Reporter) S6908778G
- B. Wang Liang Muan (Other driver) S0065169I

Damage:

- A. Slight graze on the front left passenger door on SLD5983S
- B. Slight graze on the front bumper above the front right tire on SGM227L

Passengers:

- A. Sarah Xue-Mei Ng (T0634743B)
- B. Husband of Wang Liang Muan (Mr Lim)

I came down Aljunied Road and got ready to make a left turn into Macpherson Road outside Macpherson Mall. The light was green. The weather was dry. There were already cars turning left at the same junction. Vehicle SGM227L was making the left turn from the first turning lane and I was on the outer straight/left turning lane next to it.

In practice and experience I intended to make the turn into the extreme right lane because my vehicle is long and I wanted to give the vehicle next to me much as space as possible to make the turn. I was also sure that no other vehicle will make the left turn on my right. Upon turning, there was a slight impact on the left side of my car. I discovered that SGM227L was very close to my car. I had expected it to be turning into the first lane and not the second lane of Macpherson Road. We proceeded into SPC petrol kiosk for discussion.

The lady driver Wang Liang Muan, alighted with her husband, and charged me with the accusation that I was driving badly, had very little driving experience and insisted it was completely and obviously my fault. I was quite taken aback by the behaviour of the elderly couple. Respectfully, I apologised for the incident but I was unsure if it was really my fault because there was no witness and I had not yet viewed the video footage of my in-built camera. I did not accept complete liability for the accident until evidence is found.

However, I had suggested to just exchange details and consulted our respective insurance companies but the elderly couple declined saying that it would be very inconvenient and troublesome and preferred to settle it simply. However simply meant for me pay them \$200 upfront for the damages. I replied that I will not do that since there was no clear evidence that I was completely liable. The lady driver



## Accident Sketch Plan

started to raise her voice and insisted again that it was my fault all over again. Her husband remained stoic and said very little. He said to me that he was very upset because their car is just a few days old on the road.

My daughter was in the car all this time but she could hear and see the exchange. She was very disturbed by it. At some point during the conversation, my husband called. I passed the phone to Sarah and she told her father what was happening at that time. My husband instructed Sarah to call for police assistance because I was harassed by the couple who insisted I had to give them something to promise that I will pay for all their damages. However Sarah was too afraid and she started to cry.

The elderly couple noticed this but continued to insist that I gave them either cash or some kind of promise that I paid for their troubles. I was torn because I had to fetch my younger daughter who was waiting for me in school to pick up and Sarah who was crying in the car. They said I cannot go until I wrote a promise note for them. I felt at that point that I had no choice but to comply. I scribbled on a piece of paper which Sarah found in her school bag for me. She pleaded to me not to write the note but I felt pushed against the wall. Wang Liang Muan proceeded to tell me to write down whatever she told me to write. **I hereby declare that what I had written for her on that note was written under coerced circumstances. I do not accept any liability for the accident even though she had me write it. She also forced me to agree to pay for the cost of any touch up and paintwork required for her car.**

We exchanged contact numbers. I gave her my IC and she whatsapped me a photo of her passport. She reminded me that I had promised to pay her in the whatsapp message she sent me later and gave me her account details for transfer. Later I told her that I will leave it to my husband to take care of this as I am not working and have no means to pay her anything. She again reinstated that I am to transfer her the money into her account anyway.

Accident Photo





Accident Photo



**Accident Photo**



**Accident Photo**



**Accident Photo**



**Accident Photo**





**Accident Photo**



Accident Photo



