MNA119024385 / National Assessment Centre Services - Ubi ENTRY DATE & TIME: 21/02/2019 15:41 SUBMITTED BY: Krishnasamy s/o Gorindasamy

Your NCD will be affected due to late reporting Actual e-Filling Submission Date & Time: 21/02/2019 16:06

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 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 21/02/2019 15:41 Date Of Accident 17/01/2019 10:45

Exact Location Of Accident 54 MARINE TERRACE

SINGAPORE Country/State of Loss

DETAILS OF OWN VEHICLE

SDN973X Vehicle Registration Number

Insured/Policyholder

Name Of Registered Owner RAJESH R SHAH

NRIC No S1650073I **Email Address NOEMAIL**

Mobile Phone No (LOCAL) +65-93871773

Alternative Phone No. Others-93871773

Vehicle Particulars

NISSAN Manufacturer

Model SYLPHY 1.6 CVT ABS D/AIRBAG 2WD 4DR

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 AIG ASIA PACIFIC INSURANCE PTE. LTD.

Type Of Coverage COMPREHENSIVE

Fleet Policy NO

Policy Number 1800015027

Cover Note Number

Driver

Name of Driver JAENI RAJESH SHAH

NRIC No S9602632C Date Of Birth 22/01/1996 **INDOOR** Occupation **Date Of Driving Pass** 12/01/2016

Driving Experience 3 YEARS AND 0 MONTHS

Gender **FEMALE**

Mobile Number (LOCAL) +65-93871773

Fax Number

Contact Number OTHERS-93871773

EMail Address NOEMAIL

BLK 13 MARINE TERRACE Address

#08-170

Postcode 440013

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured **CHILDREN**

Vehicle Registration Number of Driver's Own Vehicle

Insurance Company of Driver's Own Vehicle

General Information of the Accident

SIDE SWIPE Type Of Accident 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

Was any body injured in the Accident? NO

Was any injured conveyed to hospital by

ambulance?

NO

YES

NO

Was any other material or property damaged?

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

If Yes, Please state which Police Station

NO Was notice of intended Prosecution given?

If Yes, against whom?

Circumstances of Accident

PLS REFER TO THE ATTACHED STATEMENT.

Attachment(s)

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

Was there any audio recorded? NO

DETAILS OF OTHER VEHICLE PROPERTY 1

SJU4706S Vehicle Registration Number

Vehicle Make/Model/Colour

Details Of Properties

PRIVATE CAR Vehicle Category

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

E-FILE 3/1/2019

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

Sketch Plan

E-FILE

SKETCH PLAN

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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
- (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
- 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.
- 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 Signatu

Name

NRIC/FIN No.:

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Sketch Plan #3

2-VEHICLE MINOR ACCIDENT ALONG 54 MARINE TERRACE ON 17 JAN 2019

Name of Reporting Party:

Rajesh R. Shah (H/p: 9387-1773)

Identity Card Number:

S1650073I

Name of Driver:

Jaeni Rajesh Shah (My Daughter)

Identity Card Number:

S9602632C

Vehicle Number:

SDN 973X (Vehicle A)

Vehicle Make/Model/Color:

Nissan /Sylphy 1.6/ Galaxy Grey

Party Affected:

Not Available

Identity Card Number:

Not Available

Vehicle Number:

SJU 4706S (Vehicle B)

Vehicle Make/Model/Color:

Not Available / Not Available / White

Location of Accident: Time of Accident:

Along Marine Terrace in front of Block 54

1045 hours (approx) AM

Condition of Road:

Dry

Weather:

Sunny and Clear

Description of What Happened:

My daughter was heading out on driveway from Carpark 12A (but via 16A exit) intending to turn right onto Marine Terrace. She checked both directions and when all clear moved forward to make a right turn. She cleared the yellow junction box and was in her lane (on a 2-lane road).

She had noticed on her left a white car turning out of carpark exit between Block 54 & 55. Suddenly she felt a slight bump on the left front side. The driver of the white car (now we know as SJU 4706S) honked at her as if my daughter was at fault. He put on his hazard lights, stopped the car.

My daughter could see from the rearview mirror that the vehicle behind had stopped, and the driver had stepped out of his vehicle. But as there was a merging lane ahead and traffic behind, she moved ahead with the intention to make a Uturn at the end of the street at the roundabout. When she finally made the U-turn and returned to the supposed accident spot, the other vehicle had left already.

She pulled to the side of the road and inspected our vehicle. The damage to our car was very minor, just some scratches and scrapes. Assuming that it was not a major incident and that the other driver had left, my daughter continued on her way to her intended destination.

She called me immediately (I was overseas) and recalled the incident. Presuming that it was just a minor scrape, I told her I would check out the damage upon my return on 21 Jan 2019. And indeed there were only minor scrapes and scratches. As such we did not see the need to make a report. (Please refer to the attached pictures showing the minor extent to the damage to our car)

Judging from the above, it would seem that the driver of SJU 4706S was in the wrong as he had probably not kept in his lane. He was probably looking ahead at the merging lanes and moved to the right without noticing our car on the side. The blind spots probably did not help, as I believe both cars were literally side by side. (Refer to sketch attached).

Accident 17 Jan 2019 (SDN 973X)

Sketch Plan #4

E-FILE 3/1/2019

> Note that this is a Silver Zone and the lanes go from 1 to 2 to 1 every so often. Being longtime residents of the area, we are very familiar with the roads (esp. the internal ones). We drive slow and carefully.

Letter from LKK Auto Consultants dated 13 Feb 2019 (see attached):

Thus I was indeed very surprised to receive a letter from LKK Auto Consultants dated 13 Feb 2019, advising that the driver of SJU 4706S was making an insurance claim against us. For what damages I can only imagine.

As required in the letter, we are preparing this report and will be e-filing this with our Insurance Company. However, we are not claiming from them over this minor

We strongly feel that AIG (our Insurance Company) should not be entertaining any claims in this instance. Such minor bumps and scrapes are part and parcel of driving in Singapore.

Photos of SDN 973X (on 17 Jan 2019)



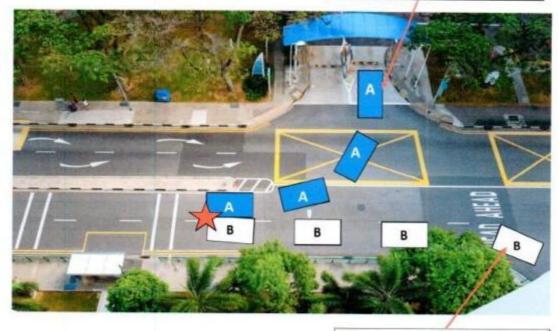
Accident 17 Jan 2019 (SDN 973X)

Sketch Plan #5

Diagram (Not to Scale)

Legend: Vehicle A (SDN 973X) Vehicle B (SJU 4706S

Vehicle A coming out of carpark between Block 19 & 55



Vehicle B coming out of carpark between Block 54 & 55



Accident 17 Jan 2019 (SDN 973X)

Sketch Plan #6

Priver





Accident Sketch Plan

Driver daysher



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

Accident Sketch Plan



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

Our Ref: CC4/AIG19001891/Bha3

13 February, 2019

RAJESH R SHAH 13 MARINE TERRACE #08-170 SINGAPORE 440013

Dear Sirs,

ACCIDENT INVOLVING SDN 973X AND SJU 4706S ON 17/01/2019 ALONG/ AT 54 MARINE TERRACE

We, LKK Auto Consultants Pte Ltd has been appointed to act on the behalf of your insurer, AIG Asia Pacific Insurance Pte Ltd (AIG) to settle a THIRD PARTY claim against you for an accident which happened on the above-mentioned date and location.

Kindly proceed to lodge your GIA report within five (05) working days of receipt of this letter, giving the version of the accident amongst other things related to the accident. The GIA report can be lodged at any of AIG reporting centres. You may refer to your Certificate of Insurance for the list of the reporting centres.

If you have any information to add or any amendments to make, please contact the undersigned within five days from the date of this letter.

Please note that the standing of your insurance policy such as NCD, premium & etc would be affected.

Yours faithfully,

Vic Alpeh Sanghilan

Claims

Tel: 6841 2096 Fax: 6741 4108

Email: vicalpeh@lkkauto.com

Claims Manager C.C.

AIG Asia Pacific Insurance Pte Ltd

* RECEIVED IN POST ON 14 PEB 2019 (THURS) LIS WORKING DAYS 15,18,19,20,21 FEB















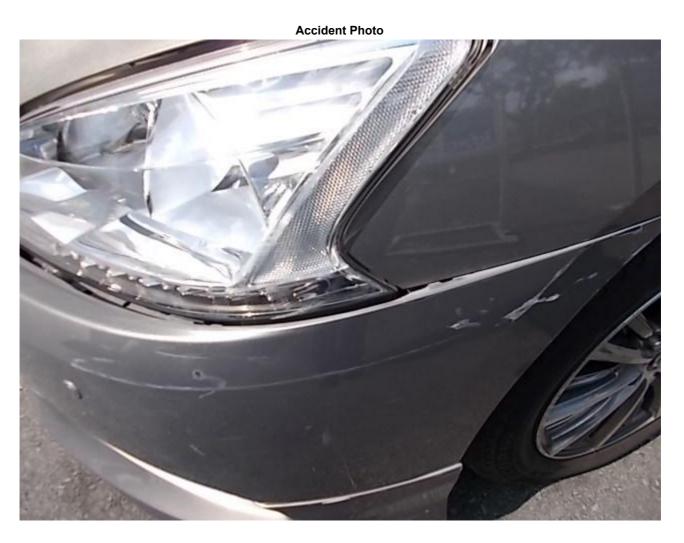








E-FILE 3/1/2019









E-FILE 3/1/2019









E-FILE 3/1/2019







