

NATIONAL Assessment Centre Services (Ref: J200702)

Date In: 21/02/2019 15:41	Job description	Date & Time Completed	Done by
Ref No: NA/AIG19003289/K4	SAS e-filing		
Veh No: SDN973X	E-mail (within 8hrs, AIC 2hrs)		
DOA: 17/01/2019 10:45	i-Motor Claim Form		
OD TP Reporting Only	i-Motor W/O (Within: OD 2hrs, TP 4hrs)		
	i-Photo Uploaded		
TP Insurer:	Assessment/Survey Report		
	Ass't Report by Fax / Hand to Owner/Wksp		

Preferred Wksp / INC Assign Wksp / QW: () Tel: () Fax: ()

TP Particulars: Veh No: SJU4706S INC () / Non-INC ()

Owner / Driver: () Tel: ()

Policy No: () Period: () Cover Type: ()

Confirmed by: () Date: () Time: ()

Insured/Driver Liability: () % [Note-Est. Status (WO): N: 0-20%; P: 21-79%; F: 80-100%]

Year of Registration: () Warranty: YES () / NO ()

Excess: (\$) Loading: \$1,000 () / \$2,000 ()

General Remarks:-

() Walk-In Customer: Customer's information strictly Confidential & Strictly NO refer of repairer.

() Total Loss Case: to e-mail Insurer URGENTLY.

Drive-In () / Towed-In () ; Invoice: YES () / NO () ; Towing Co. ()

Remarks:- (INC hotline: 6788 6616) Date & Time Completed Done by

1) Apply for Transport Allowance () / Courtesy Car ()

2) QC Check / Post Repair Inspection ()

3) Upload Resurvey Photo [Repair Cost > \$3000] ()

Injury: ()

Date/Time Actions

NA1901384 Invoice Preparation Checklist Amt (\$) 1st Bill Amt (\$) Add Bill

Claimant's Particulars:- 1) AR: Accident Reporting (\$30);

Driver/Owner: 2) DA: Damage Assessment (\$100); INC (\$80)

Contact No: 3) TF: Towing Fee \$40/\$45

Damaged Portion: 4) FT: Follow-Through Survey \$120

QC Checked by (Engr-In-Charge): 5) FT: Follow-Through Survey (Resurvey) \$30

6) TR: Re-inspection \$75

7) N1: Idac DA + SMRT Survey \$160

8) NTUC Additional Services:-

ON*

*N5: Courtesy Car / Tpt Allowance \$5

*N6: Repair Co-ordination \$10

*N7: Post Repair Inspection \$25

*N8: DV / Collect Excess Coordination \$5

TP (N11): TP (Non INC) against INC \$20

9) N12: Idac Mobile \$0

Invoice dated Fee Charged

Invoice dated Fee Charged

Auditors' Comments:-

Cat. 1:

Cat. 2 / 3:

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	21/02/2019 15:41
Date Of Accident	17/01/2019 10:45
Exact Location Of Accident	54 MARINE TERRACE
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SDN973X
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

Manufacturer	NISSAN
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
Occupation	INDOOR
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

Address	BLK 13 MARINE TERRACE #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

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 (including own vehicle) involved in the accident	2
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)	1

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

PLS REFER TO THE ATTACHED STATEMENT.

Attachment(s)

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

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SJU4706S
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)	

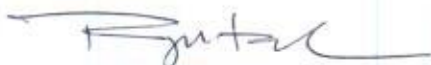
SKETCH PLAN

IMPORTANT NOTICE

1. Please report **correctly** the details of the accident to speed up the claims process.
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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:

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

Reporting Centre Personnel's Signature
Name:
NRIC/FIN No.:

21/2/2019

SKETCH PLAN

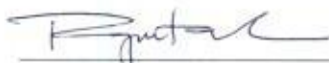
— pls Refer to the Attached —

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

pls Refer to the Attached

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: 

 21/2/2019

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:

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: Along Marine Terrace in front of Block 54
Time of Accident: 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 U-turn 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).

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 matter.

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.

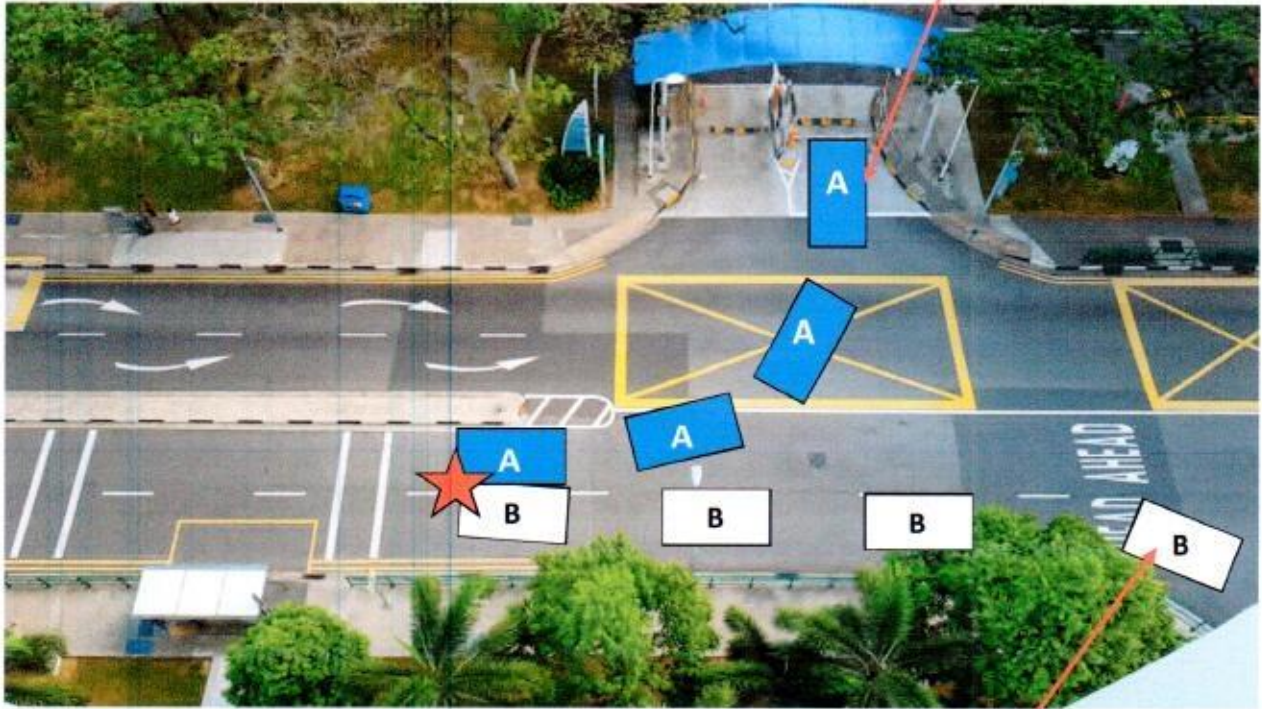
Photos of SDN 973X (on 17 Jan 2019)



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



Vehicles Not Keeping to their lanes



Auto
Consultants
Pte Ltd

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,

f. mps.

Vic Alpeh Sanghilan
Claims
Tel : 6841 2096
Fax: 6741 4108
Email : vicalpeh@lkkauto.com

c.c. *Claims Manager*
AIG Asia Pacific Insurance Pte Ltd

* RECEIVED IN POST
ON 14 FEB 2019 (THURS)
→ 5 WORKING DAYS
15, 18, 19, 20, 21 FEB
(1) (2) (3) (4) (5)

Father
OWNER

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S16500731



Name

RAJESH R SHAH

Race

INDIAN

Date of birth

02-03-1964

Country of birth

SINGAPORE

Sex

M

REPUBLIC OF SINGAPORE DRIVING LICENCE

Licence Number: S16500731

Name

RAJESH R SHAH

Birth Date: 02 Mar 1964

Issue Date: 31 Jan 2004



001103270E



3704180



NRIC No. S16500731

Date of issue

20-04-2005

Address

APT BLK 13 MARINE TERRACE
#08-170
SINGAPORE 440013

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

08 Jan 1983

NP 428A



Licence No: S16500731

Driver

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S9602632C



Name
JAENI RAJESH SHAH

Race
INDIAN

Date of birth
22-01-1996

Sex
F

Country of birth
SINGAPORE



4758944



NRIC No S9602632C



Date of issue
11-08-2011

Address
APT BLK 13 MARINE TERRACE
#08-170
SINGAPORE 440013

Driver daughter

REPUBLIC OF SINGAPORE DRIVING LICENCE

Licence Number: **S9602632C**

Name: **JAEMI RAJESH SHAH**

Birth Date: **22 Jan 1996**

Issue Date: **12 Jan 2016**

002518011B

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

	EFFECTIVE DATE
Class 3A Motor cars without clutch pedals (Auto) with unladen weight $\leq 3000\text{kg}$ with ≤ 7 passengers, exclusive of driver; and other motor vehicles without clutch pedals with unladen weight $\leq 2500\text{kg}$	12 Jan 2016

NP 428A



AUTOVALUE PRIVATE VEHICLE

Name of Policyholder : RAJESH R SHAH
Period of Insurance : 23 Mar 2018 To 22 Mar 2019
Engine No. : HR16958772B
Chassis No. : MNTBBAB17Z0022760

Vehicle No. : SDN973X
Policy No. : 1800015027
Endorsement No. :
Issued Date : 05 Mar 2018

ABOUT THE COVER

Make/Model : NISSAN SYLPHY 1.6 PREMIUM
Engine Capacity/Tonnage : 1,598.00 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 authorized 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 business or use for any purpose in connection with Motor Trade.

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not included under these headings.

EXCESS

Section 1

Fire - \$0 Own Damage - \$600 Theft - \$0 Flood Cover - \$0

Section 2

Property Damage - \$0

Windscreen : \$100

Named Driver and Excess (where applicable)

RAJESH R SHAH - \$600 (Own Damage), DARSHANA R SHAH - \$600 (Own Damage), JAENI R SHAH - \$600 (Own Damage)

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

Any accident repairs to the Vehicle must be carried out by one of our Authorised Repairers.
For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6338 6200. Alternatively, you may refer to AIG website 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: HONG LEONG FINANCE LTD

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. 189), the Road Transport Act, 1987 (Malaysia) and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia).

0500659000

INSMART (INSURANCE) AGENCY PTE
NO 1 KAKI BUKIT ROAD 1 #02-27 ENTERPRISE ONE
SINGAPORE 415934

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

AIG Asia Pacific Insurance Pte. Ltd.
AUTHORISED REPRESENTATIVE
Singapore