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OD/TP/WS/TP RES/OD RES/EVA/INV/MV	Truck / Trailer or
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Report Format PRG -	Tell Control (S. Hone)

Nivitha (LKK Auto)

From:

Veron Chen (LKKAuto) < veronchen@lkkauto.com>

Sent:

Thursday, 9 May 2019 9:52 AM

To:

assignments

Subject:

FW: Your ref: RA.513519.V. Our ref: 556465 (OIV: SDP8885D)

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Chhia Nyuk Pui <Nyuk Pui Chhia@sg.msig-asia.com>

Sent: Thursday, 9 May 2019 9:22 AM

To: SUR <sur@lkkauto.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>

Subject: FW: Your ref: RA.513519.V. Our ref: 556465 (OIV: SDP8885D)

Hi LKK Team

Please do paper survey for us.

TP documents granted in Merimen.

Thanks.

Chhia Nyuk Pui Senior Executive, Claims Services Direct line +65 6594 2521 | Direct fax +65 6643 1349 | nyukpui_chhia@sg.msig-asia.com



MSIG Insurance (Singapore) Pte. Ltd. 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | Tel +65 6220 9644 | Fax +65 6225 6371 | Co. Reg. No. 200412212G | www.msig.com.sg | Follow us on 🛂 @MSIG_SG

A member of MS&AD INSURANCE GROUP

From: Chhia Nyuk Pui

Sent: Tuesday, 9 April, 2019 11:10 AM

To: 'riaz@justice.com.sg' < riaz@justice.com.sg >

Subject: Your ref: RA.513519.V. Our ref: 556465 (OIV: SDP8885D)

Dear Sir/Madam

Without Prejudice Save as to Costs

We refer to your letter dated 05.04.19

We are looking into the claim and shall come back to you soon.

Thank you.

Please note that by submitting this claim to us, you are deemed to have agreed to us collecting, using, disclosing and processing your personal data for the purpose of assessing your claim. This may include disclosing and sharing your personal data with our service providers and/or with other insurers in the general insurance industry, including the General Insurance Association of Singapore, for the proper processing, handling and/or dealing with your claim, which includes investigating the said claim, and complying with applicable laws (collectively, "the Purpose"). We may also need to disclose or share your personal data with service providers who are sited outside Singapore for the Purpose.

Chhia Nyuk Pui Senior Executive, Claims Services Direct line +65 6594 2521 | Direct fax +65 6643 1349 | nyukpui_chhia@sg.msig-asia.com



MSIG Insurance (Singapore) Pte. Ltd. 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | Tel +65 6220 9644 | Fax +65 6225 6371 | Co. Reg. No. 200412212G | www.msig.com.sg | Follow us on @MSIG_SG

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ADVOCATES AND SOLICITORS

556465



FROM RIAZ PDX Box No.

8849

REGICS / PAY / FA 0-3 APR 2019

COMMISSIONER FOR OATHS

ACRA NUMBER : 200911678H

GST REGISTRATION NUMBER: 200911678H

Your Reference:

Your Insured (SDP 8885D)

(DIRECTOR)

556465

Our Reference:

RA.513519.V

ABDUL HALIM BIN ROSALAN ILLB HONSI UTAS (ASSOCIATE)

MUHD RIDHWAN ABDUL RAHIM ILLB HONSI LEEDS

ASSOCIBY FAX & PDX# 8173 (Fax No. 6225-7402)

01

RIAZ QAYYUM ILLE HONSI NUS

1 APRIL 2019

MSIG Insurance (Singapore) Pte Ltd 16 Raffles Quay #24-01 Hong Leong Building Singapore 048581 Attn: Motor Claims Department

Dear Sirs.

ACCIDENT ON 23.04.2018 ALONG EAST COAST PARK SERVICE ROAD INVOLVING MOTOR VEHICLES PC 8020J AND SDP 8885D

We act for RAINBOW BUS SERVICES, the owner of motor vehicle No.PC 8020J

From our LTA search, you are the insurer of motor vehicle No. SDP 8885D - 0 /

We are instructed by our client to claim damages against your insured in connection with a road traffic accident on 23.04.2018 at about 2100 hours along EAST COAST PARK SERVICE ROAD INVOLVING MOTOR VEHICLES PC 8020J AND SDP 8885D driven by your insured and/or your insured's servant and/or agent at the material time.

We are instructed that the accident was caused by your insured and/or your insured's servant and/or agent negligent driving and/or management of the motor vehicle. As a result of the accident, our client's motor vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:-

a)	Cost of repairs	\$ 18,200.00
b)	Loss of Use (14 days x S\$ 250.00)	\$ 3,500.00
c)	LTA / GIA	\$ 7.49
d)	Survey Fee	\$ 752.00
e)	Color Photocopies (82 pcs x S\$ 1.50)	\$ 123.00
f)	Incidentals	\$ 120.00
g)	Costs contribution incl GST	\$ 2,354.00
		\$ 25,056.49



Page 2

A copy each of the following supporting documents marked [X] is enclosed:-

[X]	GIA reports	
[x]	Repairers bill and evidence of payment	
[]	Excess bill/receipt	
[]	Vehicle Registration Card	
[]	COE/PARF Certificate	

Names and addresses of witnesses
Original photographs of damage to our client's motor vehicle

[x] Photocopied photographs of damage to our client's motor vehicle (82 pcs)

[x] Rental Agreement, Invoice, survey report and receipt for rental

[x] Supporting documents for all other expenses claimed

Please take note that you should send to us an acknowledgement of receipt of this letter within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against your insured without further notice to you.

Yours faithfully

Encs

COclient (PC 8020J)

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

Contact Number 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 ability.
- 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.

aror could.	
	ACCIDENT STATEMENT
Date Of Report	24/04/2018 10:16
Date Of Accident	23/04/2018 21:00
Exact Location Of Accident	EAST COAST PARK SERVICE ROAD
Country/State of Loss	SINGAPORE
D	DETAILS OF OWN VEHICLE
Vehicle Registration Number	PC8020J
Insured/Policyholder	
Name Of Registered Owner	RAINBOW BUS SERVICES
Co Reg No	52835750J
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-97952882
Alternative Phone No	OFFICE-97952882
Vehicle Particulars	
Manufacturer	ТОУОТА
Model	HIACE
Exact Purpose for which vehicle was being used at time of accident	WORK PURPOSE
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	COMMERCIAL VEHICLE
Insurance Company	
Name of Insurance Company	NTUC INCOME INSURANCE CO-OPERATIVE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	YES
Policy Number	5067137012-03
Cover Note Number	
Driver	
Name of Driver	TAN KIAN WUAN DESMOND
NRIC No	S7010844E
Date Of Birth	03/04/1970
Occupation	OUTDOOR
Date Of Driving Pass	12/12/1997
Driving Experience	20 YEARS AND 4 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-90093393
Fax Number	

NOEMAIL

Address

BLK 441 SIN MING AVENUE #02-415

Postcode

570441

Was driver an employee of the Insured's Company YES

If No, Relationship of the Driver with the Insured

Vehicle Registration Number of Driver's Own

-

Venicle Registra

-

Insurance Company of Driver's Own Vehicle

.

General Information of the Accident

Type Of Accident

COLLISION - MAJOR/MINOR RD

Weather Conditions

CLEAR

Road Surface

DRY

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?

NO

difficultion

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)

7

Passenger 1

NAME:

: FOREIGN TOURIST 1

GENDER:

: MALE

Passenger 2

NAME:

: FOREIGN TOURIST 2

GENDER:

: MALE

Passenger 3

NAME:

: FOREIGN TOURIST 3

GENDER:

: MALE

Passenger 4

NAME:

: FOREIGN TOURIST 4

GENDER:

: MALE

Passenger 5

NAME:

: FOREIGN TOURIST 5

GENDER:

: FEMALE

Passenger 6

NAME:

: FOREIGN TOURIST 6

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

AS I WAS TRAVELLING STRAIGHT, ANOTHER CAR CAME OUT FROM THE SLIP ROAD AND KNOCKED INTO THE LEFT DOOR OF MY VEHICLE. (ATTENDED BY: JAMES NG)

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

YES

Remarks/ Reasons:

CANNOT BE UPLOADED

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

SDP8885D

Vehicle Make/Model/Colour

BMW

Details Of Properties

Vehicle Category

PRIVATE CAR

Name of Driver

CHUA PENG HWEE

NRIC/Passport Number

S8804590D

Contact Number

91725333

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:
- 2. This Form must be completed by the Pollcyholder 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 daims 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 invoive 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

Driver's Signature (if driver is not the policyholder)

Date & Time:

2 4 APR 2018

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No .:

NG WING KIN JAMES \$7927881E 24/04/2018 12:39 62952552 RAINBOW BUS PAGE 01/01 SKETCH PLAN DESCRIBE CIRCUMSTANCES OF THE ACCIDENT DECLARATION:

I/We declare the foregoing particulars are true in every respect. Policyholder's Signature Reporting Centre Personnel's Signature Driver's Signature Name: NG WING KIN JAMES (If driver is not the policyholder) Date & Time: Date & Time: NRIC/FIN No .: 2.4 APR 2018 Date & Time: 12 4 APR 2018 \$7927881E 2010

1 .

Accident Photo





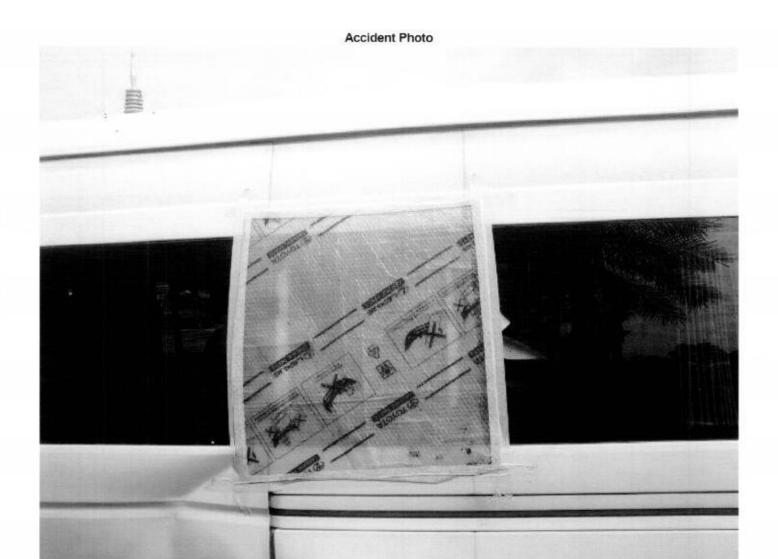


Accident Photo









SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process,
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- 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.
- 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.

aforesaid.	
	ACCIDENT STATEMENT
Date Of Report	24/04/2018 11:08
Date Of Accident	23/04/2018 21:00
Exact Location Of Accident	EAST COAST PARK SERVICE RD
Country/State of Loss	SINGAPORE
C	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SDP8885D
Insured/Policyholder	
Name Of Registered Owner	GOH LAY CHOO
NRIC No	S0571629B
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-97654726
Alternative Phone No	OFFICE-97654726
Vehicle Particulars	
Manufacturer	BMW
Model	5231
Exact Purpose for which vehicle was being used at time of accident	NORMAL USAGE
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	MSIG INSURANCE (SINGAPORE) PTE. LTD.

Type Of Coverage COMPREHENSIVE

Fleet Policy NO

Policy Number B27025168SMP

Cover Note Number

Driver

Name of Driver CHUA PENG HWEE

 NRIC No
 \$8804590D

 Date Of Birth
 03/02/1988

 Occupation
 INDOOR

 Date Of Driving Pass
 27/12/2017

Driving Experience 0 YEAR AND 3 MONTH

Gender MALE

Mobile Number (LOCAL) +65-91725333

Fax Number

Contact Number

EMail Address NOEMAIL

Address

301 JALAN BT HO SWEE #33-01

Postcode

169568

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 Weather Conditions Road Surface

Other Information

Was any foreign vehicle involved in this accident?

Number of vehicles involved in the accident

Was any body injured in the Accident?

Was any injured conveyed to hospital by

ambulance?

Was any other material or property damaged?

I have been approached by unknown person(s) soliciting/offering accident claims assistance.

Number of Passengers (Including Driver)

Passenger 1

SIDE SWIPE

CLEAR

DRY

2 NO

NO

YES

NO 2

NAME: : JHINTANA TOVORN

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

REFER TO ATTACH.

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

CC8020J

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category

COMMERCIAL VEHICLE

Name of Driver

TAN KIAN WUAN DESMOND

NRIC/Passport Number Contact Number

S7010844E 90093393

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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- 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.
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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

Driver's Signature (If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

NRIC/FIN No.:

Name:

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Accident Photo





