

## 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	21/05/2019 09:27
Date Of Accident	18/05/2019 16:35
Exact Location Of Accident	ALONG PIE
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKL738L
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#### Insured/Policyholder

Name Of Registered Owner	HAN SHENG HENG
NRIC No	S7229111E
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-86665651
Alternative Phone No	Office-86665651

#### Vehicle Particulars

Manufacturer	MERCEDES-BENZ
Model	B200

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?	YES
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If No, Please state action to be taken

Vehicle Category	PRIVATE CAR
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#### Insurance Company

Name of Insurance Company	AIG ASIA PACIFIC INSURANCE PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	2100314952-06
Cover Note Number	

#### Driver

Name of Driver	HAN SHENG HENG
NRIC No	S7229111E
Date Of Birth	17/08/1972
Occupation	INDOOR
Date Of Driving Pass	26/01/1991
Driving Experience	28 YEARS AND 3 MONTHS

Gender	MALE
Mobile Number	(LOCAL) +65-86665651
Fax Number	
Contact Number	OFFICE-86665651
EMail Address	NOEMAIL
Address	BLK 37 PUNGGOL FIELD #03-31
Postcode	828809
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	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)	2
Passenger 1	Name: : UNKNOWN Gender: : Female

#### Details of Police Action

Was the accident reported to the police?	YES
If Yes, Please state which Police Station	
Police Station Name	TRAFFIC POLICE DIVISION HQ - SINGAPORE CITY
Police Station Address	<b>ROAD:</b> 10 UBI AVENUE 3 , <b>POSTCODE:</b> 408865 , <b>COUNTRY:</b> SINGAPORE
Police Station Contact	<b>TEL NO:</b> 65470000 - <b>FAX NO:</b>
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

#### Circumstances of Accident

REFER POLICE REPORT NO: T/20190519/7009. TRAFFIC POLICE.

#### Attachment(s)

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

#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	GBG4687G
Vehicle Make/Model/Colour	

Details Of Properties

Vehicle Category	COMMERCIAL VEHICLE
Name of Driver	EDMUND WANG
NRIC/Passport Number	
Contact Number	84984078
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

## Sketch Plan

### SKETCH PLAN

#### IMPORTANT NOTICE

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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. 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.
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:

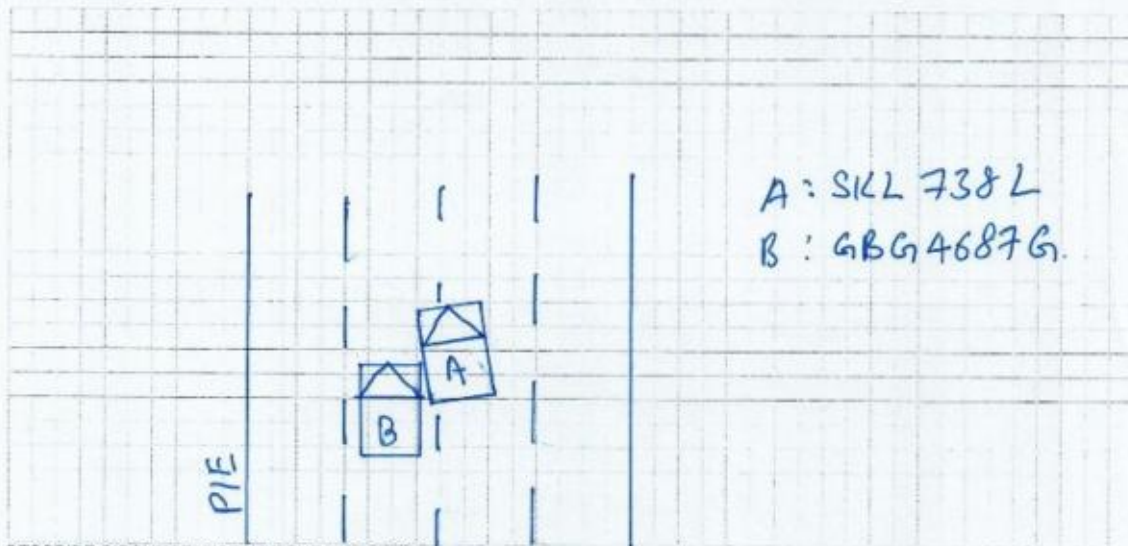
- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "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

**Go Chee Han**  
DID : 6771 4336 HP : 9181 7717  
Email : cheehan.go@cyclecarrriage.com.sg  
Cycle & Carriage Industries Pte Ltd  
Customer Service Centre - Pandan Loop  
Reporting Centre Personnel's  
Name: \_\_\_\_\_

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT


Refer to police report : / T/20190519/7009

DECLARATION

We declare the foregoing particulars are true in every respect.

Please note that you have 14 calendar days to revert and file the claim under your own policy. Failing to do so, your insurance company will not allow nor accept the claim.

(Please contact your insurance company for any further details)

  
\_\_\_\_\_  
Policyholder's Signature  
Date & Time

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

**Go Chee Han**  
DID : 6771 4336 HP : 9181 7717  
Email : cheehan.go@cyclecarrriage.com.sg  
Cycle & Carriage Industries Pte Ltd  
Customer Service Centre - Pandan Loop  
\_\_\_\_\_  
Reporting Centre Personnel's  
Name:





**SINGAPORE  
POLICE FORCE**



T/20190519/7009

Police Station Of Origin:  
Traffic Police  
10 Ubi Avenue 3 SINGAPORE 408865  
Tel No: 65470000

1 of 3

Report No. T/20190519/7009

**REPORT OF A TRAFFIC ACCIDENT**

Date/Time Report Made: 19/05/2019 15:42		Vide Report No.:		Station Diary No.:	
<b>Informant's Particulars</b>					
Name of Informant: HAN SHENG HENG			Address: 37 PUNGGOL FIELD #03-31 SINGAPORE 828809		
ID Type / ID No.: NRIC NO / S7229111E			Contact No.: Home/Office: Mobile: 86665651		
Nationality: SINGAPORE CITIZEN			Email: Wasterubbishbin@gmail.com		
Sex: Male	Age: 46	Date of Birth: 17/08/1972	Type of Informant: Vehicle Owner		
Race: Chinese			Language: English		Institution / School Name:
Occupation: General Manager			Driving Licence Information: Class: Date of Expiry:		

<b>General Information of the Accident</b>				
Type of Accident:	Non-Injury Police Vehicle	Drink Drive: No	Date/Time of Accident: 18/05/2019 16:35	Type of Location: Expressway
Location: PIE				
Weather: Clear		Road Surface: Dry	Road Speed Limit: 90 Km/h	
Traffic Flow: One Way		Traffic Control:		Traffic Volume: Heavy
Type of Collision: Between Moving Vehicles - Head To Rear				Anyone conveyed by ambulance: No

Details of Vehicle Involved						
Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
GBG4687G	Pick up	SSANGYONG	Acyton	Grey	Slightly Damaged	1
SKL738L	Car	MERCEDES BENZ	B class		Slightly Damaged	2

<b>Details of Person Involved</b>	
Any Pedestrian Involved: No	
No. of Pedestrians Injured: NIL	Use of Pedestrian Crossing: NA

Accident Sketch Plan



**SINGAPORE  
POLICE FORCE**



T/20190519/7009

Police Station Of Origin:  
Traffic Police  
10 Ubi Avenue 3 SINGAPORE 408865  
Tel No: 65470000

2 of 3

Report No. T/20190519/7009

**CONTINUATION OF REPORT**

Vehicle Owner				
Name	HAN SHENG HENG		ID No.	S7229111E
Related Vehicle	NIL		Contact No.	86665651
Hospital/Clinic	NIL		Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL
Date Treatment	NIL		Date Discharge	NIL
No. of Days granted Medical Leave	NIL		Degree of Injury	NIL

**Brief Details.**

Travelling along PIE at Toa Payoh/whampoa towards Changi side. Traffic was very heavy with slow moving vehicle. I signalled left and tried to filter few times but unsuccessful. When I saw a pick up at a distant, I quickly signaled left again to filter. Unfortunately the pick up sped up and bang my left side of my back passenger door. From the video, it showed that the vehicle had ample time to slow down and gracious to give easy. But he did not do so...it was obvious he did not concentrate or be gracious and kind as he has full sight of my vehicle and that I had signalled and given him ample time to act. When I got down my car to check the damage and walked to his car door, I saw him already holding his mobile phone.. and he told me he was in a hurry and he needed to attend to something urgent and now I caused him to bang me. I told him that I have a 10 year old Daughter seated at the left side where he banged. My daughter told me she had a shock and was traumatised by the knock. I checked and that his car side was not damaged apart from slight scratches while my car door had more severe scratches. We then took pictures and moved to the side of the shoulder to exchange particulars. At this point I also noticed that his car plate is illegal and does not conform to LTA regulations. I also asked him what company this car was registered and he did not tell me but told me that I don't need to know. This young man insisted that I bang him when it was obvious that he did not stop (he could be distracted on the phone) although he could clearly see my car at a distance. I have a video too. My daughter told me just now that he just feels shocked and thus I have decided to make a report. I will also claim insurance.

**Accident Sketch Plan**



**SINGAPORE  
POLICE FORCE**



T/20190519/7009

3 of 3

Police Station Of Origin:  
Traffic Police  
10 Ubi Avenue 3 SINGAPORE 408865  
Tel No: 65470000

Report No. T/20190519/7009

**CONTINUATION OF REPORT**

Sketch Plan

Informant is not able to provide sketch plan

Signature Of Officer Recording The Report:  
Not applicable

Signature Of Interpreter:  
Not applicable

Officer In Charge Of Case:  
TP / TPHQ /  
NORASHIKIN BINTE DAUD  
Contact No.: 65476439

Authentication Stamp  
NP168

Signature Of Informant:  
The identity of the person making this report has  
been authenticated by SingPass. No signature is  
required.

Date/Time:  
19/05/2019 15:42

Classification Of Case:

**Accident Sketch Plan**





## CERTIFICATE OF INSURANCE

### MERCEDES-BENZ MOTOR INSURANCE PRIVATE VEHICLE

Name of Policyholder : Han Sheng Heng  
Period of Insurance : 19 Sep 2018 To 18 Sep 2019  
Engine No. : 27091030051534  
Chassis No. : WDD2462432J088095

Vehicle No. : SKL738L  
Policy No. : 2100314952-06  
Endorsement No. :  
Issued Date : 02 Aug 2018

#### ABOUT THE COVER

Make/Model : MERCEDES BENZ B200 CGI SPORTS PKG  
Engine Capacity/Tonnage : 1,595.00 CC Sum Insured : Market Value  
Driver Restriction : NA Off Peak Car : No First Year of Registration : 2012  
Person or Classes of Persons Entitled to Drive\* :  
Insuring with COE/PARF : Yes

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 authorised 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 or business or use for any purpose in connection with Motor Trade.

Loss of Use 2000cc

\* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap. 186) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

#### EXCESS

##### Section 1

Fire - \$0 Own Damage - \$800 Theft - \$0 Flood Cover - \$0

##### Section 2

Property Damage - \$0

Windscreen : \$100

Named Driver and Excess (where applicable)

Han Sheng Heng - \$800 (Own Damage)

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

1. Cycle & Carriage Tunas Service Center (For accident reporting only) Add: 339 Ubi Road 3 Singapore 408650 62061815

2. Cycle & Carriage Pandan Loop Service Center - Body Care & Repair Add: 165 Pandan Loop Singapore 120375 62061818

For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 8338 6206. Alternatively, you may refer to AIG website [www.aig.com.sg](http://www.aig.com.sg) or AIG 3D Mobile App. Simply search and download "AIG 3D" from iTunes or Google Play.

#### IMPORTANT NOTES

Hire Purchase Company/Employer's Loan: Daimler Financial Services Africa & Asia Pacific 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. 186), Part IV of the Road Transport Act, 1987 (Malaysia) and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia).

0500660410

CYCLE & CARRIAGE - YEOL  
239 ALEXANDRA ROAD  
SINGAPORE 159930 ANSP-MOTOR

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

*M. Perle*  
AIG Asia Pacific Insurance Pte. Ltd.  
AUTHORISED REPRESENTATIVE

REPUBLIC OF SINGAPORE DRIVING LICENCE



Licence Number: **S7229111E**

Name:

**HAN SHENG HENG**

Birth Date: **17 Aug 1972**

Issue Date: **24 Dec 2013**



FOR C&C USE ONLY

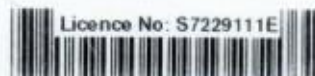
YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)

EFFECTIVE DATE

Class 3 Motor Cars= $\leq$  3000kg with  $\leq$ 7 passengers, exclusive of the driver; and other motor vehicles  $\leq$  2500kg 26 Jan 1991

FOR C&C USE ONLY

NP 428A



Licence No: S7229111E

Accident Photo





Accident Photo



Accident Photo





Accident Photo



Accident Photo



Accident Photo





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Accident Photo



# Accident Photo



## CERTIFICATE OF INSURANCE

### MERCEDES-BENZ MOTOR INSURANCE PRIVATE VEHICLE

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Period of Insurance : 19 Sep 2018 To 18 Sep 2019  
Engine No. : 27091050051534  
Chassis No. : WDD2462432J088095

Vehicle No. : SKL738  
Policy No. : 2100314802-06  
Endorsement No. :  
Issued Date : 02 Aug 2018

#### ABOUT THE COVER

Make/Model : MERCEDES BENZ (200) CGI SPORTS PKG  
Engine Capacity/Tonnage : 1,595.00 CC  
Driver Restriction : NA  
Sum Insured : Market Value  
Off Peak Car : No  
First Year of Registration : 2012  
Insuring with CCEPARF : Yes

#### Person or Classes of Persons Entitled to Drive\*

at the Policyholder  
\* Only other person who is driving on the Policyholder's order or with their permission.  
This Policy will however be subject to any additional conditions which may be specified in the schedule.

You have to pay an additional rate of \$5.00 as "Young and Inexperienced Driver Excess" (YIDE) if you are or your Authorized Driver (named or unnamed) is under the age of 25 and has less than 3 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 the use of the vehicle for hire or reward, driving for profit, racing, speed trials or speed trials, the carriage of goods other than for private use or for the carriage of goods for hire or reward or for the carriage of goods for hire or reward or for the carriage of goods for hire or reward.

#### Limit of Use 2000cc

\* Limitation is indicated in paragraph 8 of the Motor Vehicle (Third Party Rules and Compensation) Act 1938, 1950 and Section 95 of the Road Transport Act 1987 (Malaysia), and not to be included under these headings.

#### EXCESS

Section 1  
Fire - \$5,000; Own Damage - \$500; Theft - \$5,000; Hit & Run - \$5,000

Section 2  
Property Damage - \$5

Windscreen : 25%

#### Named Driver and Excess (where applicable)

Han Sheng Heng - \$500 (Own Damage)

#### APPROVED REPORTING CENTRE/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

1. Cycle & Carriage Repair Services Centre (for accident reporting only) 2nd Floor, 100, Telok Ayer St, Singapore 068555 (04 671 0111)  
2. Cycle & Carriage Repair Services Centre (for Cycle & Carriage) 100, Telok Ayer St, Singapore 068555 (04 671 0111)

For other Approved Reporting Centres/Authorised Repairers, please contact the 24-hour accident emergency hotline at 435 6229/6230. Alternatively, you may refer to AIG website [www.aig.com.sg](http://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: Daihatsu Financial Services Africa & Asia Pacific Ltd

\* This policy covers the vehicle in which the Certificate of Insurance is issued. It is subject to the provisions of the Motor Vehicle (Third Party Rules and Compensation) Act 1938, 1950, Part IV of the Road Transport Act 1987 (Malaysia) and Motor Vehicles (Third Party Rules) Rules 1988 (Malaysia).

C/S: 100, Telok Ayer St, Singapore 068555. Tel: 435 6229/6230. Fax: 435 6229/6230. Email: [info@aic.com.sg](mailto:info@aic.com.sg)

0000000410

CYCLE & CARRIAGE - YECAL

230 ALEXANDRA ROAD

SINGAPORE 169930 ANIPAMOTOR

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

**AIG Asia Pacific Insurance Pte. Ltd.**  
AUTHORISED REPRESENTATIVE

100, Telok Ayer St, Singapore 068555

For details, please refer to AIG Policy Schedule 1 (2018) or AIG Policy Schedule 2 (2019) or AIG Policy Schedule 3 (2020) or AIG Policy Schedule 4 (2021) or AIG Policy Schedule 5 (2022) or AIG Policy Schedule 6 (2023) or AIG Policy Schedule 7 (2024) or AIG Policy Schedule 8 (2025) or AIG Policy Schedule 9 (2026) or AIG Policy Schedule 10 (2027) or AIG Policy Schedule 11 (2028) or AIG Policy Schedule 12 (2029) or AIG Policy Schedule 13 (2030) or AIG Policy Schedule 14 (2031) or AIG Policy Schedule 15 (2032) or AIG Policy Schedule 16 (2033) or AIG Policy Schedule 17 (2034) or AIG Policy Schedule 18 (2035) or AIG Policy Schedule 19 (2036) or AIG Policy Schedule 20 (2037) or AIG Policy Schedule 21 (2038) or AIG Policy Schedule 22 (2039) or AIG Policy Schedule 23 (2040) or AIG Policy Schedule 24 (2041) or AIG Policy Schedule 25 (2042) or AIG Policy Schedule 26 (2043) or AIG Policy Schedule 27 (2044) or AIG Policy Schedule 28 (2045) or AIG Policy Schedule 29 (2046) or AIG Policy Schedule 30 (2047) or AIG Policy Schedule 31 (2048) or AIG Policy Schedule 32 (2049) or AIG Policy Schedule 33 (2050) or AIG Policy Schedule 34 (2051) or AIG Policy Schedule 35 (2052) or AIG Policy Schedule 36 (2053) or AIG Policy Schedule 37 (2054) or AIG Policy Schedule 38 (2055) or AIG Policy Schedule 39 (2056) or AIG Policy Schedule 40 (2057) or AIG Policy Schedule 41 (2058) or AIG Policy Schedule 42 (2059) or AIG Policy Schedule 43 (2060) or AIG Policy Schedule 44 (2061) or AIG Policy Schedule 45 (2062) or AIG Policy Schedule 46 (2063) or AIG Policy Schedule 47 (2064) or AIG Policy Schedule 48 (2065) or AIG Policy Schedule 49 (2066) or AIG Policy Schedule 50 (2067) or AIG Policy Schedule 51 (2068) or AIG Policy Schedule 52 (2069) or AIG Policy Schedule 53 (2070) or AIG Policy Schedule 54 (2071) or AIG Policy Schedule 55 (2072) or AIG Policy Schedule 56 (2073) or AIG Policy Schedule 57 (2074) or AIG Policy Schedule 58 (2075) or AIG Policy Schedule 59 (2076) or AIG Policy Schedule 60 (2077) or AIG Policy Schedule 61 (2078) or AIG Policy Schedule 62 (2079) or AIG Policy Schedule 63 (2080) or AIG Policy Schedule 64 (2081) or AIG Policy Schedule 65 (2082) or AIG Policy Schedule 66 (2083) or AIG Policy Schedule 67 (2084) or AIG Policy Schedule 68 (2085) or AIG Policy Schedule 69 (2086) or AIG Policy Schedule 70 (2087) or AIG Policy Schedule 71 (2088) or AIG Policy Schedule 72 (2089) or AIG Policy Schedule 73 (2090) or AIG Policy Schedule 74 (2091) or AIG Policy Schedule 75 (2092) or AIG Policy Schedule 76 (2093) or AIG Policy Schedule 77 (2094) or AIG Policy Schedule 78 (2095) or AIG Policy Schedule 79 (2096) or AIG Policy Schedule 80 (2097) or AIG Policy Schedule 81 (2098) or AIG Policy Schedule 82 (2099) or AIG Policy Schedule 83 (2100) or AIG Policy Schedule 84 (2101) or AIG Policy Schedule 85 (2102) or AIG Policy Schedule 86 (2103) or AIG Policy Schedule 87 (2104) or AIG Policy Schedule 88 (2105) or AIG Policy Schedule 89 (2106) or AIG Policy Schedule 90 (2107) or AIG Policy 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