

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	05/08/2019 11:37
Date Of Accident	02/08/2019 18:05
Exact Location Of Accident	JUNCTION OF KUNG CHONG RD /HOY FATT ROAD
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKF60P
Insured/Policyholder	
Name Of Registered Owner	KWAY SIAK HWEE EDWARD
NRIC No	S1414827B
Email Address	EDWARDKWANG@SINGNET.COM.SG
Mobile Phone No	(LOCAL) +65-91862380
Alternative Phone No	OFFICE-63831360

Vehicle Particulars

Manufacturer	OPEL
Model	INSIGNIA GRANDSPORT 1.5 TURBO
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?	YES
If No, Please state action to be taken	
Vehicle Category	PRIVATE CAR

Insurance Company

Name of Insurance Company	AXA INSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	VPA/P2241931
Cover Note Number	

Driver

Name of Driver	KWAY SIAK HWEE EDWARD
NRIC No	S1414827B
Date Of Birth	30/01/1960
Occupation	INDOOR
Date Of Driving Pass	02/04/1979
Driving Experience	40 YEARS AND 4 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-91862380
Fax Number	
Contact Number	OFFICE-63831360
Email Address	EDWARDKWANG@SINGNET.COM.SG

Address	710 HOUGANF AVE 2 #08-127
Postcode	530710
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	COLLISION - CROSS JUNCTION
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?	YES
Was any injured conveyed to hospital by ambulance?	YES
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)	3
Passenger 1	NAME: : YEOW YONG TAI GENDER: : MALE
Passenger 2	NAME: : LOK MUM LENG GENDER: : MALE

Details of Police Action

Was the accident reported to the police?	YES
If Yes, Please state which Police Station	
Police Station Name	HOUGANG NEIGHBOURHOOD POLICE POST
Police Station Address	ROAD: BLK 357 HOUGANG AVENUE 7 #01-805 , POSTCODE: 530357 , COUNTRY: SINGAPORE
Police Station Contact	TEL NO: 1800-2869999 - FAX NO: 63822066
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

Circumstances of Accident

REFER TO POLICE REPORT ATTACHED

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	SKW6376A
Vehicle Make/Model/Colour	HONDA
Details Of Properties	
Vehicle Category	PRIVATE HIRE
Name of Driver	

NRIC/Passport Number
Contact Number
Address
Postcode
Insurance Company Name
Nature Of Damage
No. Of Passenger (Including Driver)

DETAILS OF INJURED PERSON 1

Name YEOW TONG TAI
Approximate Age
Injuries Sustain
Injured person in which vehicle?
Were seat belts worn?
Was this injured conveyed to hospital by ambulance?
Address
Postcode

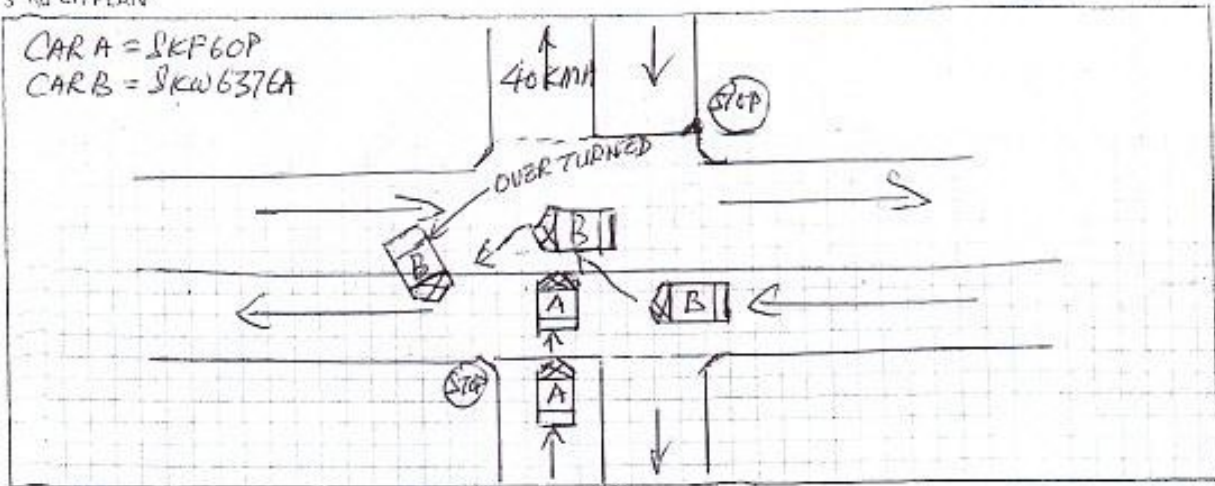
DETAILS OF INJURED PERSON 2

Name EDWARD KWAY
Approximate Age
Injuries Sustain
Injured person in which vehicle?
Were seat belts worn?
Was this injured conveyed to hospital by ambulance?
Address
Postcode

Sketch Plan

S KETCH PLAN

CAR A = SKP60P
CAR B = SKW637EA



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

SEE ATTACHED POLICE REPORT AND SELF DRAFTED REPORT.
DATED 3/8/19

DECLARATION

I/We declare the foregoing particulars are true in every respect.

[Signature]

Policyholder's Signature
Date & Time: 5/8/19

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

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

Sketch Plan #2

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 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 - 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: 5/8/19

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


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

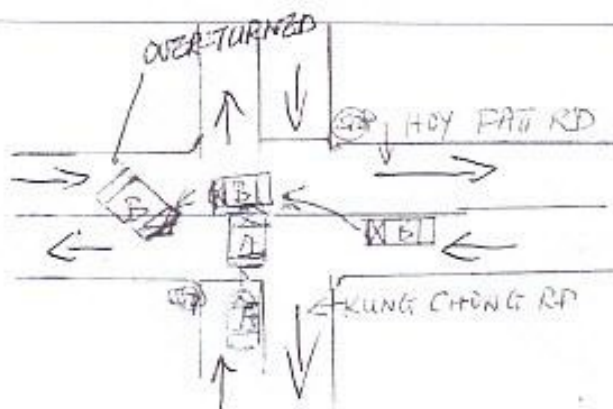
Sketch Plan #3

SKF60P vs SKW6376A Accident at Hoy Fatt Road and Kung Chong Road at 1804hrs



Sketch

Car A = SKF60P
Car B = SKW6376A



3/2/19

Sketch Plan #4

SKF60P vs SKW6376A Accident at Hoy Fatt Road and Kung Chong Road at 1804hrs

Vehicles involved in Accident:

SKF60P (Opel Insignia) – Driver: Kway Siak Hwee Edward, NRIC: S1414827B, HP: 91862380; passenger: Yeow Yong Tai, NRIC: S7300105F, HP: 97486549

SKW6376A (Honda Vezel) – Driver: Lok Mun Leng, S1746158C, HP: 98312958

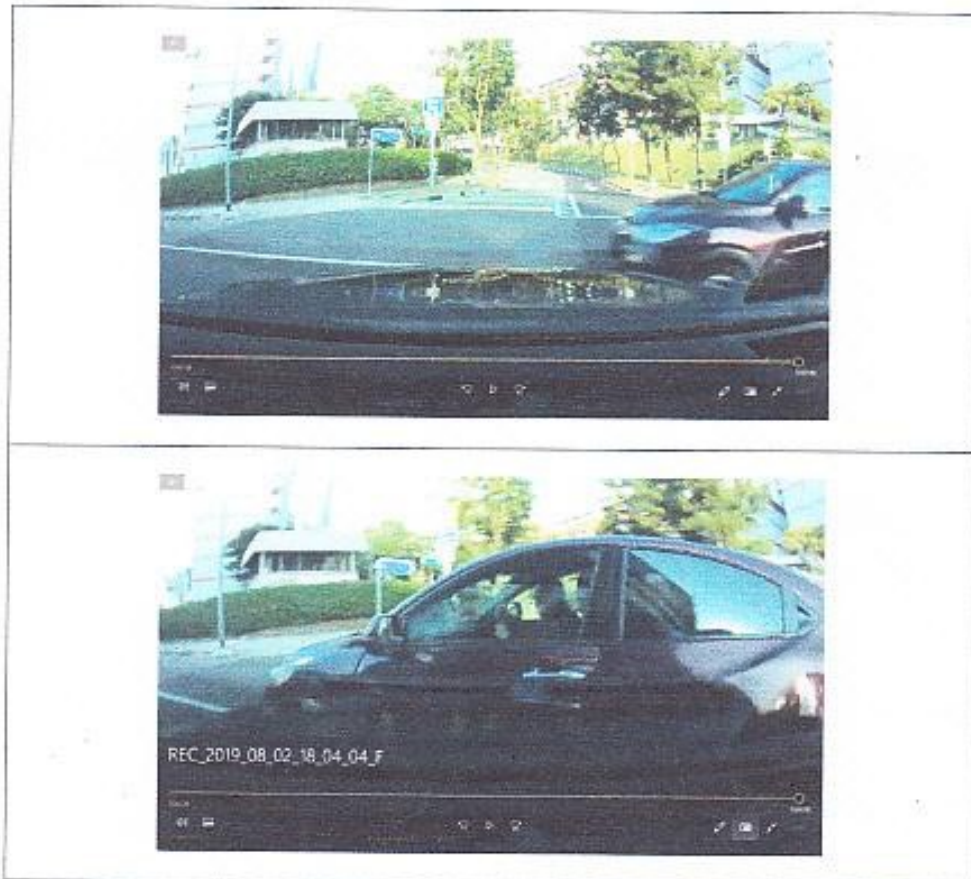
I was travelling on Kung Chong Rd and passing through Hoy Fatt Rd towards Leng Keng Community Centre at 1804hrs.

As I approaching the traffic junction with Stop Sign, I slow down and as I see not car on the right of Hoy Fatt Rd, I continue to move out of the stop line slowly. When my car almost reached the centre of the lane on Hoy Fatt Rd, I sudden saw a brown Honda Vezel rushing over in front of me from the right and I was unable to stop as I just moved out from the Stop Line. *Am*

My car therefore hit onto the right side of SKW6376A causing the car to over-turned. *Video footage shows that the Honda was travelling again the traffic on the opposite lane to over-take me and caused this collision.*

The Honda driver was able to open his door to come of the car with minor injury. We manged to turn-off thee engine for Honda Vezel. Driver suffered minor injury. Ambulance, Fire Engine and Traffic Police arrived about 5 to 10 mins later, assisted us with FA etc.

The Picture records as follows:



La
3/8/19

INS CERT

AXA INSURANCE PTE LTD
 8 Shenton Way, #14-01
 AXA Tower, Singapore 068811
 Customer Centre #01-31
 Tel: 65 63494888 Fax:
 Website: www.axa.com.sg
 GST Registration Number: 1990351294
 customer.care@axa.com.sg



CERTIFICATE OF INSURANCE

• Motor Vehicles (Third-Party Risks and Compensation) Act, (Chapter 189) • Motor Vehicles (Third-Party Risks and Compensation) Rules, 1987 • Road Transport Act, 1987 (Malaysia) • Motor Vehicles (Third-Party Risks) Rules, 1989 (Malaysia)

CERTIFICATE NO. : VPA/P2241931 Account No. : 15031
 Coverage : Comprehensive
 Sum Insured : Market Value At The Time Of Loss
 Name of Policy Holder : KWAY SIAN SWEE EDWARD & GUO XINUI EDWARD
 Vehicle Registration No. : SEP609
 Period of Insurance : From 19/12/2018 To 18/12/2019 (Both Dates Inclusive)

PERSONS OR CLASSES OF PERSONS ENTITLED TO DRIVE*

(a) The Policyholder
 The Policyholder may also drive a Motor Car not belonging to or not hired under a hire purchase agreement or otherwise to him or his employer or his partner.
 (b) Any other person who is driving on the Policyholder's order or with his permission.
 Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

LIMITATIONS AS TO USE*

Use only for social, domestic and pleasure purposes and for the Policyholder's business. The policy does not cover - use for hire or reward, racing, pace-making, reliability trial, speed-testing, the carriage of goods other than supplies in connection with any trade or business or use for any purpose in connection with motor trades or when the Motor Car, whether stationary, in use or otherwise, is in or on, a racing track, circuit, road, course or any other roads by whatever name called that are typically used for racing, pace-making or such similar purposes.

(c)

Basic Own Damage Excess : SGD 750.00

An Additional Excess is applicable as follows:
 \$4500.00 for Unnamed Authorized Driver &/or Declared Young & Inexperienced Driver.
 \$45,000.00 for Undeclared Young and Inexperienced Driver.
 (Please refer to your policy on the terms & conditions)

* Limitations considered imperative by Section 4 of the Motor Vehicles (Third-Party Risks and Compensation) Act, (Chapter 189) and Section 22 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

I/We hereby certify that the policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act, (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia).

ALPINE CREDIT PTE LTD
 710/0102
 4th Floor Alpine Centre
 Singapore 436804
 Tel: 65 77 3025 Fax: 65 77 3040

AXA INSURANCE PTE LTD

Authorized Signature

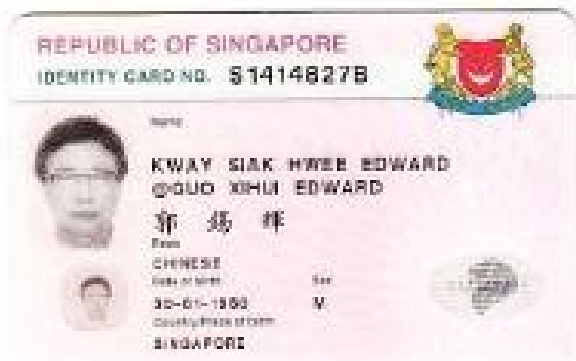
Issued by - SGRAC03 on 08/02/2019

IMPORTANT

Policyholders are warned that on the sale of a motor vehicle, they must surrender the Certificate of Insurance and the Policy to the insurer company. If the Certificate of Insurance has been lost or destroyed a statutory declaration to the effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189).

The Premium Warranty Clause requires the premium to be paid in full within a specific period failing which there would be no liability under the policy, renewal certificate, coverhold and endorsement etc.

Driving License



Police Report



**SINGAPORE
POLICE FORCE**



T/20190803/2024

1 of 3

Police Station Of Origin:
Hougang N.P.C
60 Hougang Avenue 9 SINGAPORE 538775
Tel No: 1800-4890999

Report No. T/20190803/2024

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 03/08/2019 08:55	Video Report No.:	Station Diary No.: 60
--	-------------------	--------------------------

Informant's Particulars

Informant's Particulars			Address:	
Name of Informant: KWAY SIAK HWEE EDWARD			APT BLK 710 HOUGANG AVENUE 2 #08-127 SINGAPORE 530710	
ID Type / ID No.: NRIC NO / S1414827B			Contact No.: Home/Office:	Mobile: 91682380
Nationality: SINGAPORE CITIZEN			Email:	
Sex: Male	Age: 59	Date of Birth: 30/01/1960	Type of Informant: Driver	
Race: Chinese			Language:	Institution / School Name:
Occupation: SELF-EMPLOYED			Driving Licence Information: Class: 3 Date of Expiry:	

General Information of the Accident

General Information of the Accident				
Type of Accident:	Injury Attended by Police	Drink Drive: No	Date/Time of Accident: 02/08/2019 18:05	Type of Location: X-Junction
Location: Junction of Road 1 and Road 2 KUNG CHONG ROAD HOY FATT ROAD x-junction				
Weather: Clear		Road Surface: Dry	Road Speed Limit:	
Traffic Flow: Two Way		Traffic Control: Not Controlled	Traffic Volume: Light	
Type of Collision: Between Moving Vehicles - Head To Side			Anyone conveyed by ambulance: No	

Details of Vehicle Involved

Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
SKF80P	Car	OPEL	INSIGNIA GRANDSPO RT B15XHT	Blue		1
SKW6375A	Car					0

Details of Vehicle Insurance

Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date

Police Report



**SINGAPORE
POLICE FORCE**



T/20190803/2024

Police Station Of Origin:
Hougang N.P.C
60 Hougang Avenue 9 SINGAPORE 538775
Tel No: 1800-4890999

2 of 3

Report No. T/20190803/2024

CONTINUATION OF REPORT

Details of Vehicle Insurance				
Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date
SKF60P	AXA INSURANCE SINGAPORE PTE LTD	P2241931	19/12/2018	18/12/2019

Brief Details.

On 02/08/2019 at about 1800hrs, I was driving my vehicle bearing registration number SKF60P along Kung Chong Rd near the Leng Keng Community Centre and nothing was amiss. There is a passenger in my vehicle bearing the name of Yeow Yong Tai (S7300105F, Hp: 97488549).

On the same day at about 1804hrs upon reaching the junction of Kung Chang Rd and Hoy Fatt Rd I slowed down as there was a 'Stop Sign'. I then ensured that the traffic was clear before proceeding. Soon I proceeded on as the traffic was clear and to my amiss there was one vehicle, Brown Honda Vezel bearing registration number SKW8378A coming from the right side. As I was unable to stop on time my vehicle got collided onto the said vehicle causing it to be overturned.

Soon I immediately came out to assist the driver. The driver was one namely Lok Mun Leng (S1746158C, Hp: 98312958). He was able to come out from his car. Not long after Traffic Police, Ambulance and SCDF arrived at scene to assist.

I wish to state that the said driver suffered minor injuries while my right hand suffered bruises. I also wish to state that my car is still able to move off while the said Honda Vezel was towed away. I was not sure if the said driver was conveyed.

There is an in-built CCTV installed in my vehicle and it shows that the said vehicle was travelling against the traffic flow. I also wish to state that my vehicle front portion were severely damaged.

As such both drivers exchanged particulars and I then left scene. I was then advised to lodge a Traffic Accident report.

Police Report



SINGAPORE
POLICE FORCE



T/20190803/2024

3 of 3

Police Station Of Origin:
Hougang N.P.C
60 Hougang Avenue 9 SINGAPORE 538775
Tel No: 1800-4890999

Report No: T/20190803/2024

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan

IMPORTANT: Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the report number as reference.

Signature Of Officer Recording The Report:

F /

Sgt 3 SYED NAFIS BIN SYED HUSSAIN

Signature Of Informant:

Signature Of Interpreter:

Not applicable

Date/Time:

03/08/2019 08:55

Officer In Charge Of Case:

TP / GIT /

Sr Staff Sgt MOHAMMED FERQZ BIN HUSSAIN

Contact No.: 65476208

Classification Of Case:

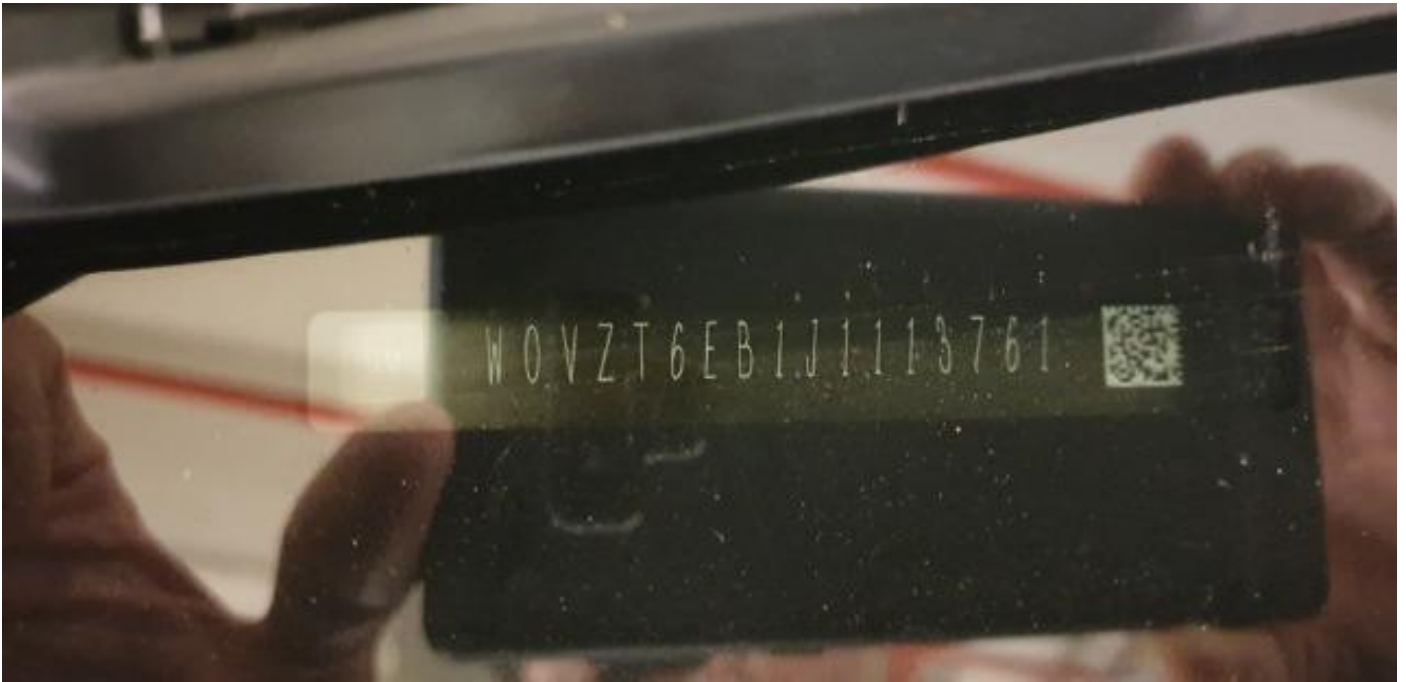
Authentication Stamp

NP168

Accident Photo



Accident Photo



Accident Photo



Accident Photo



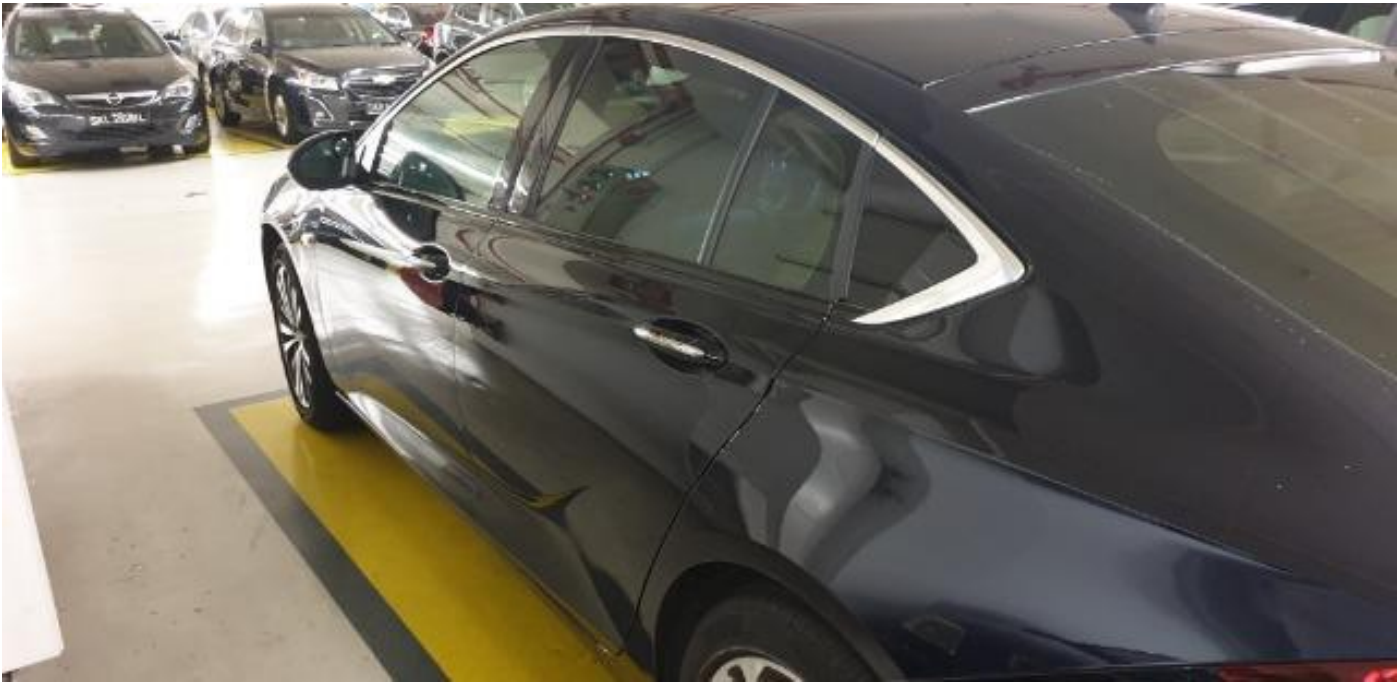
Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Driving License

