Date In: 19/11/19- 17:00	Jeb description		Date & Time Completed	Don	e by
Ref No: NA MINIGOROSISTY	SAS e-filing				1077030.NEA
Veh No: Smpszyly	E-mail (within	Shrs, AIC 2hrs)			
D.O.A: 18/11/19-17:47	i-Motor Clair				
The second secon	i-Motor W/O	(Within: OD 2hrs	, TP 4hrs)		
OD TP Reporting Only	i-Photo Uplos		1		1 1000
Th. 1	Assessment/Su	rvey Report			
TP Insurer:	Ass't Report by	y Fax / Hand t	Owner/Wksp		
Preferred Wksp / INC Assign Wksp / QW:	(		Tel: F	ax:	
TP Particulars: Veh No: 6	34 2vok	INC (	)/Non-INC( )		
Owner / Driver: (			Tel:	)	
Policy No: (	Period: (	)	Cover Type: (	)	
Confirmed by : (		Date:	Time:	)	30.7100 - CON
Insured/Driver Liability: ( %	6) [Note-Est. Status (W	7O): N: 0-20	%; P: 21-79%. F: 80-1	00%]	20 Std (100
Year of Registration: (	Warranty: YES (	)/NO(	)		
Excess: (\$ ) Loading:	\$1,000 ( )/\$2,000 (	( )			
General Remarks:	erchentotokak	PETER WANTER			
( ) Walls In Courses as Courtemade	Information at late Con		eth NO sofor of consists	***************************************	,
( ) Walk-In Customer : Customer's		indential & Str	City NO raier of repairer.		
	surer URGENTLY.		<del></del>		
Drive-In ( ) / Towed-In ( ); Inv	oice: YES ( ) / N	O(); To	owing Co: (		)
Remarks:- (INC hotline: 6788 6616	<b>6</b> )		Date&Time Completed	Done	by
1) Apply for Transport Allowance (	/ Courtesy Car ( )		- 6		***
2) QC Check / Post Repair Inspection	( )				
3) Upload Resurvey Photo [Repair Cost	£20003 ( )				
y - Francisco	2 2 3 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				
	> \$3000] ( )				
Injury:	> \$3000] ( )				
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Injury:	> \$3000] ( )				
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Injury: ————————————————————————————————————	1				
Injury: ————————————————————————————————————		Invoice Prep	aration Checklist		Amt (5)
Injury: ————————————————————————————————————		Invoice Prep I) AR : Accident I	aration Checklist.	Anit (5)	Amt (3)
Injury: ————————————————————————————————————		Invoice Prep 1) AR: Accident I 2) DA: Damage A 3) TF: Towing Fe	aration Checklist.  Reporting (\$30); ssessment (\$100); INC (\$8	Ant (5) fit Bill 0) /545	Amt (5)
Injury:  Date/Fime Actions  NAIGON 6  Laimant's Particulars:-		Invoice Prep 1) AR: Accident I 2) DA: Damage A 3) TF: Towing Fe 4) FT: Follow-Th	aration Checklist  Reporting (\$30); ssessment (\$100); INC (\$8 \$ \$40	Ant (5)	Amt (3)
Injury: ————————————————————————————————————		Invoice Prep  1) AR: Accident I  2) DA: Damage A  3) TF: Towing Fe  4) FT: Follow-Th  5) FT: Follow-Th  For claiming as	aration Checklist  Reporting (\$30); ssessment (\$100); INC (\$8 s \$40 rough Survey rough Survey (Resurvey) sinst JNC Only (wef 10 Jan 2005	Ant (5) fit Bill 0) /545 5120 530	Amt (3)
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Injury:  Date/Fime Actions  NAIGON 6  Laimant's Particulars:- river/Owner:		Invoice Prep  1) AR: Accident I  2) DA: Damage A  3) TF: Towing Fe  4) FT: Follow-Th  5) FT: Follow-Th  For claiming as	aration Checklist.  Reporting (\$30); ssessment (\$100); INC (\$8 sough Survey rough Survey (Resurvey) sinst JNC Only (wef 10 Jan 2005) son SMRT Survey	Anit (5) fit Bill 0) /545 5:20 \$30 ) \$75	Amt (5)
Injury:  Date/Time Actions  NAIGON 6  Laimant's Particulars:-  river/Owner:  ontact No:  amaged Portion:		Invoice Prep  1) AR: Accident I  2) DA: Damage A  3) TF: Towing Fe  4) FT: Follow-Th  5) FT: Follow-Th  For claiming as  6) TR: Re-inspect  7) N1: Idae DA +  8) NTUC Addition  OD.*	aration Checklist  keporting (\$30); ssessment (\$100); INC (\$8 s \$40 rough Survey rough Survey (Resurvey) sinst JNC Only (wef 10 Jan 2005) ion SMRT Survey al Services:-	Ant (5) fit Bill  0) /545 5120 530 ) \$75	Amt (3)
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Injury:  Date/Time Actions  NALONG 6  Laimant's Particulars:- civer/Owner:  Ontact No:  Imaged Portion:  C Checked by (Engr-In-Charge):		Invoice Prep  1) AR: Accident I  2) DA: Darnage A  3) TF: Towing Fe  4) FT: Follow-Th  5) FT: Follow-Th  For claiming ag  6) TR: Re-inspect  7) N1: Idae DA +  8) NTUC Addition  OD:  N6: Repair Co  N6: Repair Co  N7: Fost Repair	aration Checklist.  Reporting (\$30); ssessment (\$100); INC (\$8 sough Survey rough Survey (Resurvey) sinst INC Only (wef 10 Jan 2005 ion SMRT Survey al Services:- Car/Tpt Allowance condination r Inspection	Ant (5) fit Bill  0) /545 5120 \$30 ) \$75 5160	Amt (\$)
Injury:  Date/Time Actions  NAIGON 6  Inimant's Particulars::-  river/Owner:  Intact No: Inmaged Portion:  C. Checked by (Engr-In-Charge):  Inditors' Comments::-		Invoice Prep  1) AR: Accident I  2) DA: Damage A  3) TF: Towing Fe  4) FT: Follow-Th  5) FT: Follow-Th  For claiming as  6) TR: Re-inspect  7) N1: Idae DA +  8) NTUC Addition  OI)*  *N5: Courtesy (  *N6: Repair Co  *N7: Fost Repair  *N8: DV / Colle	aration Checklist  Reporting (\$30); ssessment (\$100); INC (\$8 s \$40 rough Survey rough Survey (Resurvey) sinst JNC Only (wef 10 Jan 2005 ion SMRT Survey al Services:  Car / Tpt Allowance cordination r Inspection et Excess Coordination	Ant (5) fit Bill  0) /545 5120 \$30 ) \$75 5160	
Injury:  Date/Time Actions  NALONG 6  Laimant's Particulars:- civer/Owner:  Ontact No:  Imaged Portion:  C Checked by (Engr-In-Charge):		Invoice Prep  1) AR: Accident I  2) DA: Damage A  3) TF: Towing Fe  4) FT: Follow-Th  5) FT: Follow-Th  For claiming as  6) TR: Re-inspect  7) N1: Idae DA +  8) NTUC Addition  OI)*  *N5: Courtesy (  *N6: Repair Co  *N7: Fost Repair  *N8: DV / Colle	aration Checklist:  (aration Checklist:  (b) (330):  (c) (330):  (c) (340):  (	Ant (5) fit Bill  0) /545 5120 \$30 ) \$75 5160  \$5 510 \$25 53	Amt (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 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.
- Any false reporting may be referred to the Police for investigation.
- 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.

ALC: TO THE SECTION	ACCIDENT STATEMENT
Date Of Report	19/11/2019 17:00
Date Of Accident	18/11/2019 17:40

Date Of Accident 18/11/2019 17:40

Exact Location Of Accident BUANGKOK DR

Country/State of Loss SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number SMP5341U

Insured/Policyholder

Name Of Registered Owner FRESH CARS PTE LTD

 Co Reg No
 201608540Z

 Email Address
 NOEMAIL

Mobile Phone No

Alternative Phone No OFFICE-89999999

Vehicle Particulars

Manufacturer TOYOTA

Model SIENTA STANDARD (AUTO)

Exact Purpose for which vehicle was being used at

time of accident

WORKING

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 PRIVATE HIRE

Insurance Company

Name of Insurance Company AIG ASIA PACIFIC INSURANCE PTE. LTD.

Type Of Coverage COMPREHENSIVE

Fleet Policy NO

Policy Number 999994040

Cover Note Number

Driver

Name of Driver TAY KIM SHING

 NRIC No
 \$7249835F

 Date Of Birth
 15/08/1972

 Occupation
 OUTDOOR

 Date Of Driving Pass
 17/05/1993

Driving Experience 26 YEARS AND 6 MONTHS

Gender MALE

Mobile Number (LOCAL) +65-96566918

Fax Number

Contact Number OFFICE-96566918

EMail Address NOEMAIL

BLK 710 TAMPINES STREET 71 Address

#11-144

Postcode 520710

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured

Vehicle Registration Number of Driver's Own

Vehicle

Insurance Company of Driver's Own Vehicle

OTHER - HIRER

2

NO

NO

YES

NO

General Information of the Accident

Type Of Accident COLLISION - HEAD TO REAR

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? YES

Was any injured conveyed to hospital by

ambulance?

Was any other material or property damaged? YES

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

Number of Passengers (Including Driver) 2

Passenger 1

NAME: : MUHAMMAD ILHAM FIRDAUS BIN OMAR ALI

GENDER: : MALE

**Details of Police Action** 

Was the accident reported to the police?

If Yes, Please state which Police Station

Police Station Name EUNOS NEIGHBOURHOOD POLICE POST

ROAD: BLK 629 BEDOK RESERVOIR ROAD #01-1620, POSTCODE: Police Station Address

470629, COUNTRY: SINGAPORE

Police Station Contact TEL NO: 1800-4439999 - FAX NO: 62444376

Was notice of intended Prosecution given?

If Yes, against whom?

Circumstances of Accident

REFER TO POLICE REPORT - T/20191119/2053.

Attachment(s)

Are accident photos available for attachment? YES Was there any video captured by Car Camera? YES

Remarks/ Reasons: VIDEO FOOTAGE WITH DRIVER

Was there any audio recorded?

**DETAILS OF OTHER VEHICLE PROPERTY 1** 

Vehicle Registration Number **GBH2200K** Vehicle Make/Model/Colour TOYOTA DYNA

**Details Of Properties** 

Vehicle Category

COMMERCIAL VEHICLE

Name of Driver GUA SOON ANN (NI SHUNAN)

NRIC/Passport Number S7011129B Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

# **DETAILS OF INJURED PERSON 1**

Name TAY KIM SHING

Approximate Age

Injuries Sustain BODY

Injured person in which vehicle? SMP5341U

Were seat belts worn? YES

Was this injured conveyed to hospital by

ambulance?

NO

Address

Postcode

# **DETAILS OF INJURED PERSON 2**

Name MUHAMMAD ILHAM FIRDAUS BIN OMAR ALI

Approximate Age

Injuries Sustain BODY

Injured person in which vehicle? SMP5341U

Were seat belts worn? YES

Was this injured conveyed to hospital by

ambulance?

NO

Address

Postcode

### 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.
- Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material
  facts may allow insurance companies to repudlate policy liability.
- 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 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 defer is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:

# Bunglob Drive



Barkrode

	1	stopped	my	vehic	le at 1	brong	lak t	like as	the traffic
ght	was	red.	Svol	derly	vehi c	le B	U	me for	n behind
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	whole	, oui	dent	was	ceptured	by	my	vehicle	built in
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						W-182		non	

DECLARATION

I/We declare the 90 sting particulars are true in every respect.

Policyholder's Signatur Date & Time:

\_(If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:

Date of Accident	18 11 4 Accident Time 17=40 (24-HR-FORMAT)
Accident Place	Buaylok Drive
Vehicle Reg. No (Car plate No.)	SMP53410 Vehicle Make Model: 784.74 SIENTA
Insurance Company	M 9 Policy No. 79999 4040
Name of Registered Owner	: Company/Individual Freh Cas Ple Ud.
ID of Registered Owner	Co Reg No: 2016085402 Owner's NRIC No:
	: Co Contact No: Owner's Contact No:
DRIVER'S Name	TIM KIM SHING DRIVER'S NRIC NO: SAWARDST
DRIVER'S Date of Birth	198 97 DRIVER'S License Pass Date 17My 993
Relationship bet. Owner & Driver	: Spouse \ Parents 'Children\ Sibling \ Employee\ Withers Hiter
DRIVER'S Address	: AM DUCTIO TAMPING ST 71 #11-144 (5) 522710
DRIVER'S Contact No./ Alt No.	11) 9636 6918 2)
DRIVER'S Occupation	: INDOOR OUTDOOR (eg. working inside or outside of an ofc)
Email Address	
Weather & Road Surface	LEAR & DRIV RAINING & WET AFTER RAIN & WET
Reporting Type	Reporting Only   Claim Other Party Claim Own Insurance
Was there any video Contured by car	iver) (diver, pusulger (Mode) ice 2715010 resident (ES) NO s being used at the time of accident: Private use (Work purpose
Other	Party Driver's Particulars (if any)
Vehicle Reg V. B GBH 2WC	
Nehicle Mate Moder Tollo 1A 17	10,101
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OPASSIGET: MULH	MSHING / STY49835F annud Ilham Firdaus Bin Omar Ali 9>>Sizub/97>>8924.

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1 of 4

Report No. T/20191119/2053

Police Station Of Prigin: Euros NPP 629 Bedok Reservoir Road #01-1620 SINGAPORE 470629 Tel No. 1800-4439999

# REPORT OF A TRAFFIC ACCIDENT

		Transcription against the second
Date/Time Report Made:	Vide Report No.:	Station Diary No.:
19/11/2019 12:46		8

19/11/20	119 12:46				
Informa	nt's Partic	utars	When the second of		
	Informant SHING		Address: APT BLK 710 TAMPINES ST 520710	REET 71 #11-144 SINGAPORE	
	/ ID No.:	35F	Contact No.: Home/Office:	Mobile: 96566918	
National SINGAP	ty: ORE CITIZ	EN	Email:		
Sex: Male	Age:	Date of Birth: 15/08/1972	Type of informant: Driver		
Race: Chinese			Language:	Institution / School Name:	
Occupation: • PRIVATE HIRE DRIVER		RIVER	Driving Licence Information: Class: 3.4A	Date of Expiry:	

General Inform	nation of the Accident	OW HOLE			
Type of Accident:	Injury Conveyed By Ambu	lance	Drink Drive: No	Date/Time of Accident: 18/11/2019 17:40	Type of Location X-Junction
Location: Junction of Ro BUANGKOK I on the way to					
Weather: Clear		Road	Surface:		Road Speed Limit:
Traffic Flow: Dual Carriage	Way	ECC. CO.	Control: Light - Wo	rking	Traffic Volume: Moderate
Type of Collisi Moving Vehicle	on: e Against - Parked Vehic	le			Anyone conveyed by ambulance: Yes

Details of V	ils of Vehicle Involved					
Vehicle No.	Туре	Make	Model	Color	Condition	No of Passenger
GBH2200K	Lorry .	TOYOTA	DYNA 150 5MT	Silver	Slightly Damaged	3
SMP5341U	Car	ТОУОТА	SIENTA STANDARD (AUTO)	Brown	Slightly Damaged	1

No. of Pedestrians Injured: NIL	Use of Pedestrian Crossing: NA
Any Pedestrian Involved: No	
Details of Person involved	



T/20191119/2053

2 of 4

«Report No. T/20191119/2053

Police Station Of Origin: Euros NPP 629 Bedok Reservoir Road #01-1620 SINGAPORE 470629 Tel No: 1800-4439999

# CONTINUATION OF REPORT

Driver			ID No.	S7011129B	
Name	GUA SOON ANN	ID No.	3/0111200		
Related Vehicle	GBH2200K (Lorry)	Contact No.	NIL		
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL		
Date Treatment	NIL	Date Disc	harge NIL		
	ted Medical Leave NIL		Injury NIL		
Driver	ACCOUNT OF THE PARTY OF THE PAR	THE PARTY	MA THE WAY		
Name	TAY KIM SHING	ID No.	S7249835F		
Related Vehicle	SMP5341U (Car)	Contact No.	96566918		
Hospital/Clinic	CHANGI GENERAL HOSPITAL		Class of Driving Licence & Expiry Date	Class: 3,4A Date of Expiry: NIL	
Date Treatment	18/11/2019	Date Disc	harge   18/11	/2019	
	ted Medical Leave 05	Degree o	of Injury Slight		
Passenger	Charles and the second second	A TANCETTO	A PROPERTY OF		
Name	MUHAMMAD ILHAM FIRDAUS	BIN OMAR	ID No.	NIL '	
Related Vehicle	SMP5341U (Car)		Contact No.	97228924	
Hospital/Clinic	SENGKANG GENERAL HOSP LTD.	Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL		
Date Treatment	18/11/2019	Date Disc		/2019	
No. of Days gran	ted Medical Leave 03	Degree o	Injury Sligh	A KIELDE	

#### **Brief Details**

On the 18/11/2019 at 1740hrs I was at the cross junction of Buangkok Drive. The traffic light was working and I was waiting for the green arrow to appear before making a right turn when suddenly I was hit by the back from a Lorry. I immediately made a check on my passenger and he informed me that he was feeling giddy, as such I called 995 for the paramedics. Next I exited the vehicle and started taking photos, the other driver was already out of his vehicle and as soon as he saw me he came over to apologies. We then proceeded to exchanged particulars and continued taking photos before shortly the paramedics arrived followed by the traffic police. Traffic police then interviewed the both of us separately while the paramedics made a check on my passenger. My passenger was then conveyed to the hospital and my statement was recorded by the traffic police before they took my SD card for my in car camera. I then went to get myself checked as I was vomiting, felt nauseous and had back pain. The doctor then gave me



Police Station Of Origin: Euros NPP 629 Bedok Reservoir Road #01-1620 SINGAPORE 470629 Tel No: 1800-4439999



Report No. T/20191119/2053

CONTINUATION OF REPORT



Police Station Of Origin: Euros NPP 629 Bedok Reservoir Road #01-1620 SINGAPORE 470629 Tel No: 1800-4439999 T/20191119/2053

Report No. T/20191119/2053

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 <u>report number</u> as reference.

Signature Of Officer Recording The Report:

Sgt 2 LIM SHAO WEI, CLARENCE

Signature Of Interpreter: Not applicable

Officer In Charge Of Case:
TP / GIT /
Sr Staff Sgt NOR HIDAYU BINTE ABDUL
SAMAD
Contact No. 65476422

Contact No. 65476423 Authentication Stamp Signature Of Informant

Date/Time: 19/11/2019 12:46

Classification Of Case:



# CERTIFICATE OF INSURANCE

MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189)

MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) RULES, 1960

ROAD TRANSPORT ACT, 1967 (MALAYSIA) AND ROAD TRASPORT (AMENDMENT) ACT 2019.

MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1959 (MALAYSIA)

M.Z.400

(The below excess is subject to GST)

POLICY EXCESS

REFER TO ITEM 5

41U WINDSCREEN EXCESS

\$\$100.00

COMPREHENSIVE CERTIFICATE NO. POLICY NO. COMMERCIAL MOTOR SMP5341U

999994040

SUM INSURED

MARKET VALUE

INSURING WITH COE/PARF SMP5341U YES

1) VEHICLE REGISTRATION NO.

2) NAME OF INSURED

FRESH CARS PTE LTD

3) EFFECTIVE DATE OF THE COMMENCEMENT OF INSURANCE FOR THE PURPOSES OF THE ACT

4) DATE OF EXPIRY OF INSURANCE

30 September 2019

06 September 2020

5) PERSON OR CLASSES OF PERSONS ENTITLED TO DRIVE

Any person who is driving on the insured's order or with their permission.

\$\$1,500.00 Section I & \$\$1,500.00 Section If Excess is applicable for driver who is between 23 years to 70 years old with minimum 2 years driving experience. Repair has to be carried out at AIG appointed list of workshop or Manufacturer workshop within 3 years warranty.

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.

### 6) LIMITATION AS TO USE\*

- 1) Use for social, domestic, pleasure purposes and business purposes of Insured
- 2) Use for social, domestic, pleasure purposes and business purposes of any person whom the vehicle is hired.
- 3) Use for the carriage of passengers for hire or reward by any person to whom the vehicle is hired.

The Policy does not cover: 1) Use for fulfion, driving lest, racing, pace-making, reliability trial or speed-testing. 2) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled machanically propelled vehicle. 3) Use for any purpose in connection with the Motor Trade.

LOSS OF USE

Not Included

HIRE PURCHASE COMPANY

DBS BANK LIMITED

\*Limitelions rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Section 95 of the Road Transport Act, 1967 (Małaysia) and Road Transport (Amendment) Act 2019., are not to be included under these headings.

17 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) and Road Transport (Amendment) Act 2019.

Issued in Singapore 30 Sep 2019

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