

INS. CASE OWNER:

CC 4 / AIG1902-1504, K K K S2

LKK:

IDAC:

Surveyor:

KSC

DOI:

4/11/19

Date / Time:

4/11/19

Registered in Merimen:

5/11/19

Pre-assign / CCU / FTE



Insured Vehicle No.:

SLN 8240E

Claim No.:

Name of Insured:

Tan Yanguan, Ashley

Policy No.:

Insured Tel No.:

HP:

Make / Model:

Excess Sec II :S\$

D.O.A.:

26/11/19

Place of Accident:

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

Driver Tel No.:

(V/L: YES / NO)

OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO

Insured Liability: %

Final ? Yes / No

SMC 4629B



INSRS:

WSP:

Tel:

Liability:

RMKS:

MBM



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/Time	STAGE	DATE / PIC
11/12/19	Non-Reporting ltr (1st):	
	Non-Reporting ltr (2nd):	
	Non-Reporting ltr (Final):	
	Notification ltr (if non-pickup):	
	Call OI:	
	After call ltr to OI:	
	Documentation Check List: Handler Typist	
	Notification ltr (if non-pickup)	
	After call ltr to OI:	
	Authorisation To Act:	
	Release Voucher:	
	Final Repair Bill:	
	Car Rental Invoice:	
	Towing Invoice:	
	LTA / GIA:	
	Medical Bill:	
	PIR:	<input checked="" type="checkbox"/>
	Mandate/Reject Instruction:	
	LOD:	
	Payment Breakdown Form:	
	Post-Repair Photos:	
	Others:	
PRELIMINARY ADVICE	Date/Time:	Sent By:
FINALIZATION	Date/Time:	Confirm with:
Repair Cost:	S\$	(days) Reduction: %
FINAL SETTLEMENT	Date/Time:	Confirm with:
Final Liability:	%	(Agreed / Assessed) BOLA S/N No.:
Repair Cost:	S\$	
Loss of Rental (LOR):	S\$	(days)
Loss of Use (LOU):	S\$	(\$ x days)
Loss of Income (LOI):	S\$	(\$ x days)
LOR only <input type="checkbox"/> LOU only <input type="checkbox"/> LOR + LOU <input type="checkbox"/> LOR + LO <input type="checkbox"/> (Tick only one)		
GIA/LTA Search	S\$	
Medical:	S\$	
Disbursement:	S\$	(e.g. Tow/ Independent)
Legal Cost	S\$	
Total:	S\$	Global Sum S\$:
FINAL PAYMENT	Date/Time:	Confirm with:
Payee 1:	S\$	Name 1:
Payee 2: (Strike if N.A.)	S\$	Name 2:
Payee 3: (Strike if N.A.)	S\$	Name 3:

COPY SENT

27/2/2020

ASS. REC. BY:

REF: A/G/

ASSIGNMENT

From: _____

Date: _____

Estimated Cost: _____

OD / TP / WS / TP RES / OD RES / EVA / INV / MV

To Inspect Vehicle No: _____

at Workshop m/s _____

of _____

Insured: _____

Policy No. _____

Claims No. _____

Sum Insured: _____

Excess: _____

(Client's Record)

Make of Veh: _____

(Policy Condition)

Remark: The veh had commenced its repair at the time of inspection.

Bal. or Market Value: \$119k

IDAC Accident Report: _____

Consistent? : Yes or No

GIA / PR Seen: _____

Consistent? : Yes or No

Est. Repairs: 21 days

Res.: Yes or No

Lum Sum: 1-B1 %

3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date: _____

Person Contacted: _____

Vehicle: IN / OUT

Veh No: Smc 4825BYr Regn: 06, 18Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or _____

Make: M. CLA 180c.c. 1595Colour: A. P. WZ

A/C: Insured / Std / NI / NA

Sp. Reading: 13053

T/Radio: Insured / Std / NI / NA

Eng/No: _____

C/No: WDD 1173422N 653563Gen. Cond: Good / Fair / Poor / BurntSteering: In order / Jammed / Leaked / Burnt orBrake: In order / Jammed / Leaked / Burnt orModl: NII / S/Rim / STD A/Rim orTyre Size: F: 225/40R18

R: _____

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or Continental

Front

Rear

R/Bal. 2 mmR/Bal. 2 mmL/Bal. 2 mmL/Bal. 2 mmD.O.A. 28/11/19D.O.I. 4/12/19

Survey held at _____

Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop orThe U/C / Chassis frame / Body Structure affected due to collision. ☒

Date / Time

Action / Instruction

File pass toWill have a lot of supplementary labour will require re-do.(COR: P/P \$24,141.40)check items: \$5,834.40

Date/Time, File Pass to?

☐

: Prell. Report

1)

☐

: Final Report

Date/Time, File Return to?

2)

Days Of Repair: _____

Resurvey No. of Trip: _____

Add Fee: ☐

: Site Insp (\$

☐

: Interview (\$

☐

Tech Invs (\$

☐

Weekend (\$

Survey Fee: _____

Transportation: _____

S + RS. \$

Factors

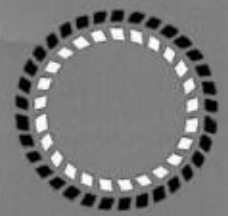
Others

TOTAL

Report Format :

Lump Sum / I.B.I. (\$) _____

MBM WHEELPOWER PTE. LTD.



mbm wheelpower

YOUR REF.:

OUR REF.: SMC4625B

TO: AIG

CC: MOTOR CLAIMS DEPARTMENT

FAX:

ESTIMATE FOR VEHICLE NO.: SMC4625B

*Not within
Presony B4psm
21 days*

DATE: 27/11/2019
FROM: Eryx Tan
FAX: 6452 5333
CONTACT: 8138 7188
MAKE & MODEL: CLA180 AMG LINE AUTO
CHASSIS NO.: WDD1173422N653563
ENGINE NO.: 27091031614001
YEAR MADE: 2019
ACCIDENT DATE: 26 November 2019

NO.	DESCRIPTION	PART NO.	QTY.	LIST PRICE
1	REAR BUMPER	A 117 880 45 01	1	\$ 2,200.00 ✓
2	REAR BUMPER TRIM	A 117 885 00 01	1	\$ 130.00 ✓
3	REAR BUMPER LOWER GARNISH	A 117 885 95 00	1	\$ 450.00 ✓
4	REAR BUMPER SIDE GARNISH LH	A 117 885 00 53	1	\$ 48.00 X
5	REAR BUMPER SIDE GARNISH RH	A 117 885 02 53	1	\$ 48.00 X
6	REAR BUMPER BOTTOM TRIM	A 117 885 99 00	1	\$ 380.00 ✓
7	REAR BUMPER TOWING COVER	A 117 885 98 00	1	\$ 55.00 ✓
8	REAR BUMPER BAND	A 220 885 00 59	1	\$ 8.00 ?
9	REAR BUMPER RETAINER	A 117 885 09 65	1	\$ 135.00 ✓
10	REAR BUMPER SIDE BRACKET LH	A 117 885 39 00	1	\$ 45.00 ✓
11	REAR BUMPER SIDE BRACKET RH	A 117 885 40 00	1	\$ 45.00 ✓
12	REAR BUMPER SIDE RETAINER LH	A 117 885 00 14	1	\$ 90.00 ✓
13	REAR BUMPER SIDE RETAINER RH	A 117 885 05 14	1	\$ 90.00 ✓
14	REAR BUMPER SIDE MOUNTING RAIL LH	A 117 885 03 21	1	\$ 35.00 ✓
15	REAR BUMPER SIDE MOUNTING RAIL RH	A 117 885 04 21	1	\$ 35.00 ✓
16	REAR BUMPER BASIC CARRIER LH	A 117 885 07 65	1	\$ 45.00 ?
17	REAR BUMPER BASIC CARRIER RH	A 117 885 08 65	1	\$ 45.00 ?
18	REAR SENSOR DECOUPLING RING	A 000 542 12 51	4	\$ 36.00 ✓
19	REAR DISTANT SENSOR	A 000 905 55 04	4 ?	\$ 2,200.00 ✓
20	REAR BUMPER MOUNTING PLATE	A 000 885 04 11	1	\$ 10.00 ✓
21	REAR BUMPER WIRING HARNESS	A 117 540 26 01	1	\$ 220.00 ?
22	REAR BUMPER EXPANSION RIVET	A 124 990 04 92	12	\$ 84.00 ✓
23	REAR SIDE WALL DAMPING LH	A 117 682 03 30	1	\$ 45.00 ?
24	REAR SIDE WALL DAMPING RH	A 117 682 04 30	1	\$ 45.00 ?
25	REAR BUMPER RIVET	A 003 990 94 97	30	\$ 180.00 ✓
26	REAR FENDER LH	A 117 630 01 21	1	\$ 3,100.00 ✓
27	REAR FENDER RH	A 117 630 02 21	1	\$ 3,100.00 ✓

SPECIAL NETT

BODY SEALANT	1	\$	new 80.00	✓
WINDSCREEN SEALANT	1	\$	new 401n 150.00	
REAR NUMBER PLATE WITH HOLDER	1	\$	old 455n 80.00	
REVERSE SENSOR (1 SET)	1	\$	Repair 300.00	X

LABOUR

TO REMOVE, REFIT & REPAIR AFFECTED DAMAGED PARTS, INCLUDING TO KNOCK-OUT, WELD & STRAIGHTEN ON THE AFFECTED PARTS	\$	1,600.00	✓
TO CHECK & RECONNECT ALL NECESSARY WIRING	\$	301 120.00	
TO APPLY ANTI RUST COATING	\$	1201 250.00	
TO REMOVE & REFIT REAR WINDSCREEN	\$	1201 150.00	
TO CONDUCT CHASSIS ALIGNMENT	\$	801 120.00	
TO REMOVE & INSTALL REVERSE SENSOR	\$	80.00	✓
TO REMOVE, REFIT & UPHOLSTERY TO FACILITATE REPAIRS	\$	150.00	✓
TO MOUNT UP TO CAR-O-LINER TO STRAIGHTEN REAR MAIN CHASSIS	\$	2501 600.00	
TO SPRAY PAINT ON THE AFFECTED AREAS	\$	1,600.00	✓
TOTAL:	\$	35,197.80	
7% GST:	\$	2,463.85	
GRAND TOTAL:	\$	37,661.65	

31873.66

LKK Auto Consultants hence notify the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:

Your password will expire in 8 days. [Click here to change it.](#)

Sur: Kemma

- Accident involving SMC4625B & SLN8240E (AIG) on 26/11/2019

From: AIG SGP, Claims-Survey
To: Admin A, assignments
Cc: Fong, Andy-SY, Fan, Winnie-LW
Sent: 12/4/2019 2:25:09 PM

Attachments:  [GIA Report.PDF](#)  [Estimate.pdf](#)

p: Eryx

T: 3.28p.m 4.12.19

V: 14

G: V

Hi LKK,

Kindly assist to survey.

Thanks & regards
Jennifer Chan

From: eryx.tan@mbmwheelpower.com.sg [mailto:eryx.tan@mbmwheelpower.com.sg]

Sent: Wednesday, 4 December, 2019 1:40 PM

To: AIG SGP, Claims-Survey

Cc: 'Danny Ong '

Subject: [EXTERNAL] Accident involving SMC4625B & SLN8240E (AIG) on 26/11/2019

This message is from an external sender; be cautious with links and attachments.

Dear All

Appreciate if you can advise us on the liability status for the below loss and arrange a pre-survey.

Kindly refer to the attached GIA report & estimate

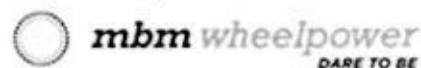
Our Client's Vehicle Number:	SMC4625B
AIG Vehicle Number:	SLN8240E
Date/Time of Loss:	26/11/2019 2245 hrs

Kindly arrange your surveyor to survey the vehicle at **160 Sin Ming Drive #06-03 Sin Ming Autocity Singapore 575722**

Please contact Eryx @ 8138 7188 for the survey arrangement

Thank you & Best regards

Eryx Tan | Claim Advisor



T 6262 8888 | F 6452 5333 | M 8138 7188

Email: eryx.tan@mbmwheelpower.com.sg

MBM Wheelpower Pte Ltd
160 Sin Ming Drive • #06-02

· Sin Ming AutoCity • Singapore 575722

· www.mbmwheelpower.com.sg

View Received Message

This mail is associated with :

***SMC4625B (7196778460SG)**
[SLN8240E]

TP

MICHELLE LEK PANG KOOK MAY

Nov 26 2019 10:00PM

[Tan Yanquan, Ashley (Chen Yanquan)]

MBM Wheelpower Pte Ltd

[Reply](#) [Reply All](#) [Mark as Unread](#) [Print Message](#) [Delete Message](#) [Forward](#)

From AIG Asia Pacific Insurance Pte. Ltd. (AIG_SG), sent on 10/12/2019 09:58 AM.
To LKK_HQ
CC Yinrul.Hor@aig.com; Divyashni.Subramaniam@aig.com; NoorMariesa.AbuKassim@aig.com
Subject NO OI GIA REPORT

Hi,

Kindly be informed OI has not reported yet. OI details as below :

Name : Tan Yanquan, Ashley (Chen Yanquan)

Address : 22 Sunset Square 597319

Phone No. :9048793

Thanks

Mariesa

DOCUMENTS SUMMARY

There are no documents.



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/AIG19021504/Kkb3

11 December, 2019

Tan Yanquan, Ashley (Chen Yanquan)

22 Sunset Square
Singapore 597319

Dear Sirs,

**ACCIDENT INVOLVING SLN 8240E AND SMC 4625B ON 26/11/2019 ALONG /
AT HOLLAND ROAD TOWARDS ULU PANDAN**

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,

Khanchna
Claims

Tel : 6841 2360

Fax: 6741 4108

Email : khanchna@lkkauto.com

c.c. *Claims Manager*
AIG Asia Pacific Insurance Pte Ltd
(Motor Claims Dept)

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	28/12/2019 12:47
Date Of Accident	26/11/2019 22:45 ✓
Exact Location Of Accident	TAMAN WARNA ROAD
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SLN8240E ✓
Insured/Policyholder	
Name Of Registered Owner	TAN YANQUAN ASHLEY
NRIC No	S8636671A
Email Address	PROSPECTS47@HOTMAIL.COM
Mobile Phone No	(LOCAL) +65-90484793
Alternative Phone No	Others-90484793

Vehicle Particulars

Manufacturer	MAZDA
Model	MX5

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

If No, Please state action to be taken

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	1900102537
Cover Note Number	

Driver

Name of Driver	TAN YANQUAN ASHLEY
NRIC No	S8636671A
Date Of Birth	19/12/1986 (33 YRS)
Occupation	INDOOR
Date Of Driving Pass	13/02/2013
Driving Experience	6 YEARS AND 9 MONTHS

Gender	MALE
Mobile Number	(LOCAL) +65-90484793
Fax Number	
Contact Number	OTHERS-90484793
EMail Address	PROSPECTS47@HOTMAIL.COM
Address	22 SUNSENT SQUARE
Postcode	597319
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 - 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	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)	1

Details of Police Action

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

Circumstances of Accident

REFER TO SKETCH PLAN AND 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	SMC4625B ✓
Vehicle Make/Model/Colour	MERCEDES BENZ
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)

DETAILS OF INJURED PERSON 1

Name	TAN YANQUAN ASHLEY
Approximate Age	
Injuries Sustain	
Injured person in which vehicle?	SLN8240E
Were seat belts worn?	YES
Was this injured conveyed to hospital by ambulance?	YES
Address	
Postcode	

Sketch Plan

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 willful 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 making 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.

Ashley Tan

Policyholder's Signature:
Date & Time:

Ashley Tan


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



Reporting Centre Personnel's Signature
Name: Catherine Chua
NRIC/ID No. S11449251H

SKETCH PLAN

Pls see ATTACHED Detailed accident sketches (PDF) : You will find 4 detailed exhibits.
I believe the 4 exhibits will be very important for your investigation to prove that SMC 4625B is entirely at fault

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT		LICENSE PLATE NO.: SLN8240E, SMC4625B
ACCIDENT DATE: 26 Nov 2019, 2245 hrs	CONTACT NO.: 90484793	
ACCIDENT TIME:	EMAIL: prospects47@hotmail.com	
LOCATION: Taman Warna Rd		
<p style="text-align: center;">Pls see attached "Official Police Report" (PDF): You will find in this 13 page report all the facts and details needed to recover and claim against driver of SMC4625B.</p>		
NOTE: PLEASE NOTE THAT YOUR INSURER MAY HAVE 14 DAYS TIME FRAME FOR YOU TO SUBMIT AN OWN DAMAGE CLAIMS UNDER YOUR OWN POLICY. PLEASE CHECK YOUR POLICY FOR MORE INFO. PLEASE STATE: <input type="checkbox"/> CLAIM OWN POLICY <input type="checkbox"/> CLAIM THIRD PARTY		
DECLARATION <input type="checkbox"/> REPORTING ONLY I/We declare the foregoing particulars are true in every respect.		
<i>Ashley Tan</i> <small>Policyholder's Signature</small> <small>Date & Time:</small>	<i>Ashley Tan</i> <small>Driver's Signature</small> <small>(if driver is not the policyholder)</small> <small>Date & Time:</small>	 <small>Reporting Centre Personnel's Signature</small> <small>Name: Catharine Chua</small> <small>NRIC/IN No.: S1149251H</small>



**SINGAPORE
POLICE FORCE**



T/20191219/7019

1 of 4

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

Report No. T/20191219/7019

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 19/12/2019 17:08		Vide Report No.: D/20191126/0130		Station Diary No.:	
Informant's Particulars					
Name of Informant: TAN YANQUAN, ASHLEY			Address: 22 SUNSET SQUARE SINGAPORE 597319		
ID Type / ID No.: NRIC NO / S8636671A			Contact No.: Home/Office: Mobile: 90484793		
Nationality: SINGAPORE CITIZEN			Email: prospects47@hotmail.com		
Sex: Male	Age: 33	Date of Birth: 19/12/1986	Type of Informant: Driver		
Race: Chinese			Language: English		Institution / School Name:
Occupation: Business consultant			Driving Licence Information: Class:		Date of Expiry:

General Information of the Accident

Type of Accident:	Injury Attended by Police	Drink Drive: No	Date/Time of Accident: 26/11/2019 22:45	Type of Location: T-Junction
Location: TAMAN WARNA				
Weather: Clear		Road Surface: Dry	Road Speed Limit: 60 Km/h	
Traffic Flow: One Way		Traffic Control: Not Controlled	Traffic Volume: No Traffic	
Type of Collision: Between Moving Vehicles - Head To Rear				Anyone conveyed by ambulance: Yes

Details of Vehicle Involved

Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
SLN8240E	Car	MAZDA	MX-5 SKYACTIV-G 2.0 SP.6EAT	Grey	Totally Damaged	0
SMC4625B	Car	MERCEDES BENZ	CLA 180	White		0

Details of Vehicle Insurance

Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date
SLN8240E	AIG ASIA PACIFIC INSURANCE PTE. LTD.	1900102537	17/06/2019	17/05/2020



**SINGAPORE
POLICE FORCE**



T/20191219/7019

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

2 of 4

Report No. T/20191219/7019

CONTINUATION OF REPORT

Details of Person Involved			
Any Pedestrian Involved: No			
No. of Pedestrians Injured: NIL		Use of Pedestrian Crossing: NA	
Driver			
Name	TAN YANQUAN, ASHLEY	ID No.	S8636671A
Related Vehicle	SLN8240E (Car)	Contact No.	90484793
Hospital/Clinic	NATIONAL UNIVERSITY HOSPITAL	Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL
Date Treatment	26/11/2019	Date Discharge	29/11/2019
No. of Days granted Medical Leave	60	Degree of Injury	Serious
Driver			
Name	OTHER DRIVER	ID No.	NIL
Related Vehicle	SMC4625B (Car)	Contact No.	NIL
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

1. Pls see PDF 'Official Police report'

2. Pls see PDF 'Traffic Accident Sketch'

Both 1 and 2 will prove that SMC4625B violated multiple RTA laws and caused the accident, causing grievous harm and hurt to driver of SLN8240E.

In the police report PDF entitled 'Official Police Report', you will find that :

This police report contains the 83 facts of the case whereby vehicle SMC4625B caused an accident with my vehicle SLN8240E. The 83 facts are divided into 3 parts:

- A. How the driver of SMC4625B caused the accident
- B. The damage caused by driver of SMC4625B
- C. The recklessness and negligence of driver of SMC4625B

I hereby kindly request TP to seriously investigate and consider all 83 facts put forward in this police report as they are very serious facts which clearly show the fault of the other driver of SMC4625B who is fully responsible for causing the accident through her dangerous and reckless driving. (As shared with IO Muhaimin, the severity of my injuries caused by SMC4625B prevented me from completing this report until now almost 3 weeks after the accident). It is my hope that with these new facts being presented in this police report, that the driver of SMC4625B can be investigated for negligent driving and prosecuted accordingly.



**SINGAPORE
POLICE FORCE**



T/20191219/7019

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

3 of 4

Report No. T/20191219/7019

CONTINUATION OF REPORT

The driver of SMC4625B should be investigated by the police for their reckless, irresponsible and dangerous actions resulting in harm, and further serious action should be taken against the driver of SMC4625B.



**SINGAPORE
POLICE FORCE**



T/20191219/7019

4 of 4

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

Report No: T/20191219/7019

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 /
ONG CHEE HIEN
Contact No.: 65476437

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

Date/Time:
19/12/2019 17:08

Classification Of Case:

Authentication Stamp

NP108

Official Police Report re: accident between SMC4625B and SLN8240E on 26th November 2019, 2245 hrs

On 26th November 2019, I, Tan Yanquan Ashley, NRIC S8636671A, was driving my vehicle SLN8240E along Holland Road in the direction of Ulu Pandan Road at approximately 10:45 pm. I was on the way home which is at Sunset Way, Clementi.

This police report contains the 83 facts of the case whereby vehicle SMC4625B caused an accident with my vehicle SLN8240E. The 83 facts are divided into 3 parts:

- A. How the driver of SMC4625B caused the accident**
- B. The damage caused by driver of SMC4625B**
- C. The recklessness and negligence of driver of SMC4625B**

(A) How the driver of SMC4625B caused the accident

1. **No traffic on Holland Road and therefore SMC4625B could have turned out earlier before my car passed by Taman Warna Road:** At around 10:45pm, when I was travelling on the Holland flyover, the flyover provided a clear view of the 3-lane main road (Holland Road) ahead which was completely free and clear of cars i.e. there were no other visible cars on the whole stretch of Holland Road up ahead. (No cars in front of me on Holland Flyover and no cars on Holland Road ahead).

At this time the weather was fine and visibility was good.

The main road (Holland Road) was entirely clear except for my car and a car, a white-colour Mercedes-Benz, which I spotted up ahead on the junction of a side-road with Holland Road. (This vehicle was later identified to be SMC4625B and the cause of the accident. I believe it was at the Taman Warna side road).

There was therefore (A) No traffic on Holland Road from my position on the flyover all the way up to Taman Warna and also (B) No traffic on Holland Road past Taman Warna all the way up to the bend.

2. When still on the Holland flyover, I spotted this vehicle, the white-colour Mercedes Benz, up ahead on the Taman Warna side road to my left (This vehicle was later identified to be SMC4625B and the cause of the accident). It was idle/stationary at the junction of Taman Warna and Holland Road.

As the road ahead of me had been clear of traffic for some time before me, the car along Taman Warna could have turned out at any time before my vehicle SLN8240E reached/passed Taman Warna road.

3. **I was in the middle/right lane and driving straight in a straight line:** I was travelling along the middle or right lane of Holland Road. It is important to note that I was driving in a straight line when SMC4625B shot into my path. In other words, I was not changing lanes.

I was moving straight on a main road where I had right of way. SMC4625B cut into my lane directly and suddenly from a side road while I was moving in a straight line on a main road.

4. All of a sudden without any warning, SMC4625B shot out of Taman Warna road when my vehicle was just about at/just about to reach and past Taman Warna road.

Therefore, SMC4625B recklessly turned out when the road was not clear (while my vehicle was at or passing Taman Warna).

SMC4625B suddenly shot out of Taman Warna and veered abruptly into my lane. In other words, SMC4625B accelerated out of Taman Warna and cut across two lanes straight into my oncoming vehicle.

5. Driver of SMC4625B would have seen me clearly if he/she had checked for incoming vehicles: I do not understand how this could have happened. I was driving within my lane and not changing lanes, and my headlights were switched on. If the driver of SMC4625B had checked for incoming vehicles coming from the right, the driver must surely have seen me when I was on the Holland Flyover. This is because already from the flyover, I had spotted SMC4625B therefore SMC4625B would have seen me.

In addition the driver of SMC4625B would have seen me when she exited the Taman Warna side road, yet the driver recklessly swung out into my lane along the main Holland Road where I had the right of way.

6. SMC4625B could have turned out earlier OR waited for me to past by safely: As mentioned, the entire Holland Road up ahead was clear of traffic while I was on the flyover. It was very clear that the vehicle could have turned out earlier because the main road (Holland Road) was clear and empty of vehicles.

Therefore, the driver of SMC4625B could have chosen to turn out at any point earlier before my car arrived close to the Taman Warna side road. In other words, SMC4625B had ample time to turn out before my vehicle arrived close to the Taman Warna side road. SMC4625B choose not to turn out while the road was clear for reasons unknown.

7. Instead SMC4625B choose to turn out when main road was not clear when my vehicle was right next to/about to pass Taman Warna: SMC4625B choose to turn out when the road was not clear and had incoming vehicles (my vehicle).

In other words, SMC4625B choose not to turn out earlier when it was clear (Before my vehicle arrived at or near Taman Warna road) AND also choose not to turn out later (After my vehicle had passed Taman Warna road when it was clear).

SMC4625B could have avoided causing this accident if it had turned out earlier when I was still a distance away on the flyover OR it could and should have waited for my vehicle to pass by Taman Warna road before turning out.

8. **SMC4625B violated traffic and safety laws under RTA:** It is clear that SMC4625B violated traffic and safety laws by not checking for incoming vehicles coming along the main road.

According to the RTA, as a vehicle on the side road, the driver of SMC4625B has to make way for vehicles on the main road. SMC4625B failed to do so and recklessly endangered the life of driver of SLN8240E(me).

9. **Just a few hundred meters before the accident, TP can confirm I was travelling safely within the speed limit: it is important to note that only a few hundred meters before the accident occurred, my vehicle was travelling not more than 70 km/h.**

This is because along Holland Road before Holland Flyover, there is a speed camera (after passing Dempsey road) only a few hundred meters away from where the accident occurred. My vehicle was travelling within the speed limit of 70 km/h at the time when I passed the speed camera. The speed camera did not trigger when I passed it. I was well within the speed limit.

As mentioned, the speed camera is very close (a few hundred meters) to where the accident occurred.

10. **SMC4625B shot out across multiple lanes recklessly:** In addition, it is critical to note that **SMC4625B shot out across multiple lanes (2 lanes at least) directly into my lane.** SMC4625B did not shoot out across only 1 lane - it shot across across 2 lanes.

11. **SMC4625B could have chosen to safely turn out into the left-most lane (which is the lane closest to the Taman Warna side road):** Instead **SMC4625B** choose to recklessly shoot across not 1, but 2 lanes into my lane.

SMC4625B swung out across multiple lanes into my lane (the middle lane) directly into the path of my incoming vehicle.

Instead of safely turning into the left-most inner-most lane closest to the side road, SMC4625B turned directly into my lane and into the path of my incoming vehicle SMC4625B.

12. **SMC4625B shot out suddenly without any warning:** It is important to note that SMC4625B shot into my path suddenly and turned directly into my path. SMC4625B shot out into my vehicle's path without any notice and abruptly.

13. **SMC4625B shot out without safe distance or notice right in front of my car:** It is critical to reiterate that SMC4625B turned out into my vehicle's path all of a sudden from the side road without any safe distance from my vehicle or any notice. SMC4625B literally turned and shot

into my path at the very last second when my vehicle was almost on top of or at/about to pass Taman Warna road.

14. SMC4625B gave me no time and no room to brake or avoid SMC4625B.
15. I took responsible defensive driving action immediately when SMC4625B cut into my path:
Upon seeing SMC4625B suddenly cut into my car's path out of the blue, I immediately jammed the emergency brake to avoid a collision with SMC4625B and swerved to the left. I also hit the horn multiple times to warn driver of SMC4625B.
16. SMC4625B ignored my car's horns and continued to fully turn into my lane (the middle lane).
17. SMC4625B took no corrective action and ignored my horns: Even though my vehicle was honking urgently at SMC4625B, SMC4625B took no corrective action whatsoever to avoid turning into my lane. No evasive maneuver whatsoever was taken by SMC4625B.
18. SMC4625B willfully ignored SLN8240E's warnings and continued to turn into my lane.
19. At the same time as I honked at SMC4625B, I also swerved to the left and jammed the brakes to avoid hitting SMC4625B.
20. However, as mentioned, SMC4625B had shot into my lane suddenly without any notice and without any care, without giving me any time or distance to react.
21. SMC4625B literally swung into my path almost right in front of my car all of a sudden, giving no time to react at all.
22. The driver of SMC4625B caused the collision to be unavoidable because it shot out so suddenly.
23. When the collision occurred, SMC4625B was still completing its full turn and straightening out its vehicle: It is critical to note that SMC4625B vehicle was not even fully straight when it caused my car to collide into SMC4625B.

SMC4625B vehicle was still angled in straightening out its vehicle into the middle lane.

This shows that SMC4625B had just zoomed out of the Taman Warna side road moments ago and did not even have time to complete the turn when the collision happened. This is because SMC4625B had swung out onto Holland Road right in front of my car.

In other words, SMC4625B was not already travelling straight on the main road.
SMC4625B was not on the main road in a straight line.
SMC4625B was still completing its full turn and straightening out its vehicle.

24. This is important to note as it demonstrates clearly that SMC4625B was not on the road for some time and was not going already driving straight when it caused the collision .
25. The fact that SMC4625B was in fact still straightening its car into the middle lane demonstrates that SMC4625B had shot into the path of my vehicle SLN8240E when my vehicle SLN8240E was so close to Taman Warna Road .
26. Facts #4-25 critically demonstrates that SMC4625B choose to turn out when the road was not clear and had my incoming vehicle.
27. Facts #4-25 demonstrate that SMC4625B either did not check for incoming vehicles OR did see my vehicle and still choose to recklessly and negligently shoot out across 2 lanes into my vehicle's incoming path when my vehicle was almost on top of and passing Taman Warna road.
28. Facts #21-25 demonstrate two things : (A) That when collision occurred, SMC4625B was not travelling straight and its rear was not totally facing my vehicle and (B) That SMC4625B had not been on my lane for some time and had not been driving on my lane for any time at all.

****It was still completing its full turn into my lane and straightening itself out****

In similar scenarios like my accident where it is a front to rear accident, I understand that the other driver may try to lie to the police to say that the other car hit it from the rear.

This is a lie as the Facts#18-22 demonstrate clearly the fault and liability of SMC4625B in causing this accident and that SMC4625B was not driving on my lane at all – it was still completing its turn after shooting into my path.

29. As a result, even with my hard swerve to the left and my brake-jamming, SMC4625B caused my vehicle SLN8240E to hit into it.
30. As I had swerved to the left to avoid SMC4625B, it was therefore the right side of my vehicle SLN8240E which impacted with SMC4625B.

This is the driver's side.

31. Because SMC4625B had shot out suddenly and because the impact was on the driver side(my side), SMC4625B caused my vehicle to collide into it with great impact and force.

32. This impact and force caused by SMC4625B shooting out so recklessly was so great that the impact caused my vehicle to end up hitting the sidewalk on the left-side of the road, after colliding with SMC4625B.

33. Therefore the force of colliding with SMC4625B (and the fact that I was swerving to the left to avoid SMC4625B) caused my vehicle to uncontrollably impact again on the left-side of the road(the side walk) .

34. I believe the impact caused by SMC4625B caused SMC4625B to move to the right side of the road onto the divider dividing the two sides of Holland Road.

35. Upon impact, the impact caused by SMC4625B was so great that my entire body was hit hard by the impact.

36. My vehicle SLN8240E was brought to a stationery standstill at the left side walk. I was in severe pain all over my body from the impact.

I recall that my car was smoking from the impact and remember thinking I better get out of the vehicle in case a fire happened.

The windscreen was also cracked and the door was broken from the impact.

There would be an accident report which details all the damage done to my car.

37. Out of concern for the other driver, I tried to look across to see if driver of SMC462B was alright, with great difficulty as there was severe pain in my neck and back and hands.

38. I was in a severe state of shock and pain.

39. A passer-by Mark Wheeler helped me get out of the car by supporting my body and I leaned on him to help me limp over. I recall Mark Wheeler then said he was going to check on the other driver, and passed me to another passer-by(I do not have his name) who then helped support me to bring me to the side of the road where they sat me down on some steps.

Passer-bys came to check on me and told me to not move and also that I was in a state of shock.

I asked the passer-bys how was the other driver doing. I recall the other driver was helped over to sit next to me on the steps. I saw that the driver was a female Chinese lady, around her twenties. I asked if she was OK.

40. An ambulance arrived shortly and I was attended to by the paramedics.

Due to severity of my injuries, the medics put a neck brace onto my neck and placed me on a stretcher to immobilize me. They transferred me into the ambulance.

41. The police took an official statement from me while in the ambulance. This statement can be checked by TP: While in the ambulance and while on the stretcher, a police officer came inside the ambulance and asked me questions as to what happened. He told me he was recording me on his phone. I do not have the officer's name.

I told the officer, with some difficulty (given the pain and shock I was in) what happened – which is exactly a recount of what happened per Facts #1-34 above.

Broadly, I recall telling the officer that I was driving straight along the main road when another vehicle shot out into my path all of a sudden from a side road and caused the accident.

I believe my statement then in the ambulance was recorded by the police officer and TP can check on the recording and will find it is consistent with my documented police report I am submitting now.

42. I checked to make sure that TP got my SD card as evidence: While in the ambulance, my younger brother Asher Tan arrived to check on me as I had immediately called him after the accident.

I told him to make sure TP got hold of my car camera's SD card so TP can see what happened. My brother went to check and I believe TP had already taken or later took the SD card. This is because my car camera will clearly show how SMC4625B cut into my path from a side road and failed to give way to incoming traffic on the main road, and failed to check for incoming traffic.

43. Serious injuries sustained due to SMC4625B: I was rushed to NUH A&E via the emergency ambulance.

At NUH A&E, I remained completely immobilized in a neck brace and in a horizontal position hospital bed from 1130 pm to 6 or 7 am (a total of about 7 hours).

Over those 7 hours, the emergency doctors diagnosed me to be in a state of shock and severe traumatic injury and pain in my neck, lower back and both hands.

In the course of being in A&E, from 1130 pm – 6/ 7 am, multiple scans were ordered by the doctors to be conducted on me – including CT scan of my neck and X-rays of my hand.

The doctors also ordered painkillers and complete immobilization of my body as they suspected fractures and multiple injuries.

44. At the A&E, in the immediate aftermath of the accident, my neck, back and hands were in severe pain and stiffness. I was unable to move my neck and turn my back. I could not close my fists and could not move my wrists.
45. In immediate aftermath of the accident, at the NUH A&E, the emergency doctors diagnosed me with numbness and tingling sensations down my limbs and buttocks. This was diagnosed as damage to my back and neck.
46. I suffered multiple injuries as a result of the crash caused by SMC4625B. The injuries include:
- Severe whiplash and blunt force trauma to my neck and damage to my neck's ligaments, tendons and muscles.
 - Severe blunt force trauma and damage to my lower back's ligaments, tendons and muscles.
 - Severe blunt force trauma and damage to both my hands and arms.
47. Due to the severity of my injuries caused by SMC4625B, I was admitted to NUH ward. At 6 or 7 am on 27th Nov 2019, I was transferred to a C-class ward and in the evening to an A-class ward.
48. Per the NUH discharge summary, due to my severe injuries and condition, I was hospitalized for a total of 3 nights in NUH from 26th Nov to 29th Nov.
49. The severe extent of trauma caused by SMC4625B careless actions to my body and injuries to my back, arms and neck meant that I was seen by a total of 3 different specialists: A spine specialist, a hand specialist and a trauma specialist.
- In addition, I was seen by 2 therapists: an occupational therapist and a physiotherapist because the extent of injuries mean I have to relearn how to walk, bend and do simple basic things like put on clothes and shower.
- The multiple injuries caused by SMC4625B meant that multiple scans and tests were made over the 3 days I was in hospital – including multiple MRIs, scans and observation by multiple doctors and nurses and therapists.
50. The injuries meant that I was immobilized over the 3 nights with a neck brace, back brace and a hand splint. I was unable to perform basic functions such as showering, going to the toilet and eating.
51. Due to the fault of SMC4625B, I was finally discharged on 29th November and given multiple weeks of hospitalization leave (32 days) which was then subject to extension by the specialists. The specialists had informed me that the 32 days of MC are going to be extended. The 32 days were only the initial preliminary MC given upon discharge and will be extended per the specialists' diagnosis given the severity of injury.