

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	23/03/2020 17:16
Date Of Accident	04/12/2019 13:20
Exact Location Of Accident	ALONG ORCHARD ROAD
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SGW1203X
Insured/Policyholder	
Name Of Registered Owner	ENRICH AUTO LEASING
Co Reg No	53366937E
Email Address	KH@CRAFTLEASING.COM
Mobile Phone No	
Alternative Phone No	OFFICE-93833162

Vehicle Particulars

Manufacturer	HONDA
Model	CIVIC-1.8 (A)

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? NO

If No, Please state action to be taken REPORTING ONLY

Vehicle Category PRIVATE CAR

Insurance Company

Name of Insurance Company	AXA INSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	GA2194500
Cover Note Number	

Driver

Name of Driver	HUSSEN BIN SANY
NRIC No	S6914847F
Date Of Birth	02/05/1969
Occupation	OUTDOOR
Date Of Driving Pass	31/05/2012
Driving Experience	7 YEARS AND 6 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-87514817
Fax Number	
Contact Number	
EEmail Address	NOEMAIL

Address	BLK 53 MARINE TERRACE #09-237
Postcode	440537
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OTHER - HIRER
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

General Information of the Accident

Type Of Accident	NO COLLISION
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)	1

Details of Police Action

Was the accident reported to the police?	NO
If Yes, Please state which Police Station	
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

Circumstances of Accident

KINDLY REFER TO ATTACH POLICE REPORT NO.E/20200225/2039.

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	SLN9259X
Vehicle Make/Model/Colour	
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)	


SKETCH PLAN

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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 uncontactable

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


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

SKETCH PLAN

NO Sketch provided.

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Refer to police report attached.

Important:

You have been advised by the workshop that in the event that you wish to claim against your own policy (OD CLAIM), There is a **FOURTEEN (14) DAYS CLAUSE WHEREBY MUST BE MADE** within the stipulated time frame from the day of the occurrence.



- Reporting Only

- Claim OD

- Claim TP

- Claim OD/ TP at other workshop

DECLARATION

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



Policyholder's signature
Date & Time

Driver uncontactable

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

Reporting Centre Personnel's Signature
Name:
Nric/Fin No.



**SINGAPORE
POLICE FORCE**



E/20200225/2039

1 of 2

POLICE REPORT (NP299)

Report No. E/20200225/2039

Police Station Of Origin
Bukit Timah N.P.C
1 Duke's Road SINGAPORE 268914
Tel No: 1800-4629999

Date/Time Report Made 25/02/2020 15:02	Vide Report No.	Station Diary No. 56
Name Of Informant TAN KOK HENG	Address 13 FERNVALE CLOSE #03-17 RIVERBANK SINGAPORE 797476	
ID Type / ID No. NRIC NO / S7824845I	Contact No. Home/Office Mobile 93833162	
Nationality SINGAPORE CITIZEN	Email Address	
Occupation Company director	Sex Male	Age 41
	Date of Birth 30/08/1978	Race Chinese
Institution/School Name	Language	
Date/Time Of Incident 25/02/2020 00:00	Location Of Incident 210 TURF CLUB ROAD THE GRANDSTAND SINGAPORE 287995	

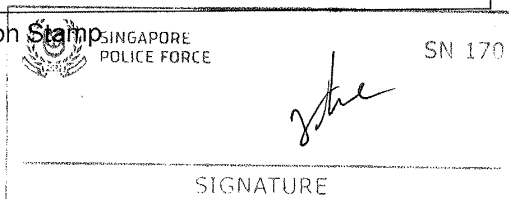
Brief details.

I am the director of Craft Leasing Pte Ltd (210 Turf Club Road, Lot C15A Car Mall). I am lodging this report for my company.

On 25 October 2019, I rented out vehicle SGW1203X Honda Civic to my customer, Hussien Bin Sany (S6914847F). The vehicle belongs to Enrich Auto Leasing but it is sub-let to my company to rent out.

Signature Of Officer Recording The Report: E / Sgt 2 KAU SHI QI JOLENE <i>jshe</i>	Signature Of Informant: <i>[Signature]</i>
Signature Of Interpreter: Not applicable	Date/Time: 25/02/2020 15:02
Officer In-Charge Of Case: E / Tanglin Police Divisional Investigation Branch / Sgt 3 WONG KEE YONG Contact No.: 63914731	Classification Of Case:

Authentication Stamp





**SINGAPORE
POLICE FORCE**



E/20200225/2039

2 of 2

POLICE REPORT (NP299)

CONTINUATION OF REPORT

Report No. E/20200225/2039

I then received 2 letters from the insurance company, stating that vehicle SGW1203X has been involved in an accident. The accident happened along orchard road on 04 December 2019. I contacted Hussen multiple times to inform him to lodge an accident report with the insurance company. However, Hussen denied being involved in an accident and did not lodge any report with the insurance company. He also ignored my messages.

On 03 January 2020, I repossessed the vehicle as Hussen had owed me rental fees and did not pay me. Hussen has owed me 50 days of rental fee, charged at \$57.00 per day. The rental fee was stated in the vehicle rental agreement. I did not see any damage on the vehicle.

On 17 February 2020, I have received the third letter from the insurance company regarding the accident. I was advised by the insurance company to lodge a police report regarding the matter and to submit the report to them. I will be taking my own civil actions to collect the rental fees.

I am lodging this report for record purposes.

Signature Of Officer Recording The Report: E / Sgt 2 KAU SHI QI JOLENE	Signature Of Informant:
Signature Of Interpreter: Not applicable	Date/Time: 25/02/2020 15:02
Officer In-Charge Of Case: E / Tanglin Police Divisional Investigation Branch / Sgt 3 WONG KEE YONG Contact No.: 63914731	Classification Of Case:

Authentication Stamp

<p>SINGAPORE POLICE FORCE</p> <p></p> <p>SIGNATURE</p>	SN 170
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210 Turf Club Road, Lot C15A Car Mall
The Grandstand, Singapore 287995
Tel: 6484 4115 Fax: 6468 8156
Email: admin@craftleasing.com
UEN: 201718381N

VEHICLE RENTAL AGREEMENT

(Owner)			
Name	: Craft Leasing Pte Ltd	UEN No.	: 201718381N
Address	: 210 Turf Club Road, Lot C15A Car Mall, The Grandstand, Singapore 287995 Tel: 6484 4115 Fax: 6468 8156, Email: admin@craftleasing.com		
(Hirer)			
Name	: HUSSEN BIN SANY S6914847F	NRIC No.	: S6914847F
Address	: BLK 53 MARINE TERRACE #09-237 Singapore 440053		Contact No. : 8751 4817
Email	: hussenora69@hotmail.com		
(Relief Driver)			
Name	:	NRIC	:
Address	:	Contact No.	:

DESCRIPTION OF VEHICLE ("The Vehicle")

Make/ Model	: HONDA CIVIC	Vehicle Registration No.	: SGW1203X HONDA CIVIC
Engine No.	: R18A12032857	Chassis No.	: JHMF16307S215383


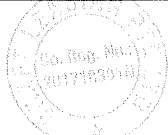


RENTAL PAYMENT DETAILS

Contract Date: 25-10-2019

1. Commencement Date: 25-10-2019
2. Period of Hire: From 25-10-2019 to 30-06-2022
3. Rental Payment of SGD \$ 57.00 Per Day ("the Rental") for period 32 MONTHS due on the Friday of Each Week (payable in advance) ("Due Date"). Late Payment will be charged at \$50 for each and every payment due.
4. Upon signing The Agreement, The Hirer shall pay The Owner a security deposit amount of SGD \$500 (hereinafter referred to as "The Deposit")

PURPOSE OF RENTING VEHICLE (Please tick the following :)

<input type="checkbox"/>	Personal Usage
<input checked="" type="checkbox"/>	Private Hire Usage
<input type="checkbox"/>	Others (Please Specify):

The Owner's Signature	Date	The Hirer's Signature
 	25-10-2019	 



210 Turf Club Road, Lot C15A Car
Mall
The Grandstand, Singapore 287995
Tel: 6484 4115 Fax: 6468 8156
Email: admin@craftleasing.com
ROC: 201718381N

VEHICLE HAND OVER/ TAKE OVER FORM




This Form specifies the official hand over of the vehicle from Craft Leasing Pte Ltd to The Hirer. The Hirer hereby acknowledges receipt of the below mentioned Vehicle and agrees to be fully responsible for any fines, summons, fees or any claim arising from the below mentioned Vehicle effective from the Date and Time stated below.

Vehicle Registration Number : SGW1203X HONDA CIVIC
Vehicle Make And Model : HONDA CIVIC
Hand Over Date And Time : 7.30pm 25/10/2019
Hirer Name : HUSSEN BIN SANY S6914847F
Hirer NRIC Number : S6914847F
Hirer Contact Number : 8751 4817

Hirer Signature : _____

For and on behalf of Craft Leasing Pte Ltd,

Name : _____
NRIC Number : _____
Contact Number : _____
Signature : _____

The Owner's Signature	Date	The Hirer's Signature
	25-10-2019	 

AXA INSURANCE PTE LTD
 8 Shenton Way, #24-01
 AXA Tower, Singapore 068811
 Customer Centre #01-21
 Tel:1800 8804888 Fax:-
 Website:www.axa.com.sg
 GST Registration Number: 199903512M
 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. 1960 ■ Road Transport Act. 1987 (Malaysia) ■ Motor Vehicles (Third-Party Risks) Rules, 1959 (Malaysia)		
CERTIFICATE NO.	: VFX/P2194500	Account No. : 05522
Coverage	: Third Party Only	
Sum Insured	: NIL	
Name of Policy Holder	: ENRICH AUTO LEASING	
Vehicle Registration No.	: SGW1203X	
Period of Insurance	: From 09/10/2019 To 08/10/2020 (Both Dates Inclusive)	
PERSONS OR CLASSES OF PERSONS ENTITLED TO DRIVE* Named Driver(s) as stated in the Policy 1. ANY AUTHORISED DRIVER 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* (a) Use for the carriage of passengers or goods in connection with the Policyholder's business. (b) Use for social, domestic and pleasure purposes. The Policy does not cover (a) Use for racing, pace making, reliability trial or speed-testing (b) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle (04)		
EXCESS : Sect II-Used In Singapore Only : SGD 1,500.00 * Limitations 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, 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).

AXA INSURANCE PTE LTD


 Authorized Signature

Issued by - SGOSFBA2 on 30/09/2019

IMPORTANT :

Policyholders are warned that on the sale of a motor vehicle they must surrender the Certificate of Insurance and the Policy to the insurance 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 Vehicle (Third-Party Risks and Compensation Act (Cap. 189).

FOR INDIVIDUAL CUSTOMERS : Cover Under the policy is valid only upon the payment of the full premium stated on the policy.

FOR NON-INDIVIDUAL CUSTOMERS : Please refer to the Premium Warranty Clause on the policy



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

17 FEBRUARY 2020

Hussen Sany

**ENRICH AUTO LEASING
210 TURF CLUB ROAD
LOT A-03 THE GRANDSTAND
SINGAPORE 287995**

Dear Sir/ Madam,

OUR REF : CC4/ASM19021738/Ugb3

YOUR REF : SGW 1203X

**ACCIDENT INVOLVING SGW 1203X & SLN 9259X ALONG ORCHARD ROAD ON
04/12/2019**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AXA Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a third party claim(s) from T K LEE AUTOMOTIVE acting on behalf of the owner of SLN 9259X against your motor insurance policy.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

As Insurers, they shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 7 days from the date of this letter. Your intent must be formally expressed to AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following to vicalpeh@lkkauto.com within 7 days from the date of this letter **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Copy of the letter of authorization
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim.



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to cst@axa.com.sg or deliver it by hand to AXA Customer Care Centre.

This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), we shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact as at 6841 2928 or vicalpeh@lkkauto.com . Please quote our claim reference when you contact us that we can assist you more effectively.

A handwritten signature in black ink, appearing to be 'Jasper Chua', written in a cursive style.

Jasper Chua
DID: 6841 2928
FAX: 6741 4108
Email: vicalpeh@lkkauto.com

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

Driving License/Nric Pg. 1

REPUBLIC OF SINGAPORE DRIVING LICENCE

002670938D

HUSSEN BIN SANY

Birth Date: 02 May 1969

Issue Date: 31 Mar 2017

FOR ACCIDENT CLAIM
USE ONLY

002670938D

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S6914847F



Name

HUSSEN BIN SANY

Race

MALAY

Date of birth

02-05-1969

Sex

M

Country/Place of birth

SINGAPORE

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

EFFECTIVE DATE

Class 3 Motor cars with unladen weight \leq 3000kg with \leq 7 passengers, exclusive of driver; and other motor vehicles with unladen weight \leq 2500kg 31 May 2012

5674521



NRIC No. S6914847F

FOR ACCIDENT
USE ONLY



Date of issue

05-11-2016

APT BLK 53 MARINE TERRACE #09-237
SINGAPORE 440053

NRIC No: S6914847F

Date 28/08/2018

NP 428A



Licence No: S6914847F

S7 51 4817

Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



