



Our Ref : MFL2020D0000006/MP
Your Ref : GBH245U

INDIA INTERNATIONAL INSURANCE PTE LTD

Co. Reg. No. 198703792K | GST. Reg. No. M2-0078806-X
64 Cecil Street #04 & #05 IOB Building Singapore 049711
Office (65) 63476100 Email insure@iii.com.sg
Fax (65) 62244174 Website www.iii.com.sg

23 January 2020

BY REGISTERED / BY NORMAL POST

PAN PACIFIC VAN & TRUCK LEASING PTE LTD
52 JOO CHIAT ROAD
Singapore 427374

Dear Sirs,

**ACCIDENT INVOLVING GBH245U(III) & EU103S
ON 16/12/2019 ALONG BASEMENT CARPARK OF HEARTBEAT @ BEDOK**

We refer to our registered /ordinary letter dated 2 January 2020 which had met with no response from you till date.

Please note that we are entitled to exercise our rights of repudiation should you fail to report accident to us within the next (10days) i.e. **02/02/2020**. In that event, we are left with no alternative but to inform the third party owner to take up the matter directly with you.

We urge you to lodge a IDAC report immediately on receipt of this letter if there was an occurrence of above accident.

Yours faithfully,


Priya Manivel
Motor & Work Injury Claims department
DID : 6347 6100, Ext 284
Email : manivel@iii.com.sg

C.c. COMFORTDELGRO INSURANCE BROKERS PTE LTD [By Email]

URGENT

TO : TRAFFIC POLICE - DEPUTY HEAD, INVESTIGATION DEPARTMENT
FAX : 6547 4749

Date: 19 March 2020

**NON-INJURY MOTOR ACCIDENT REPORT SCHEME FORM
ON NON-REPORTING BY INSURED**

Please be informed that we have yet to receive a motor accident report from our insured with regard to a non-injury motor accident as follows:-

Date of Accident : 16/12/2019
Place of Accident : BASEMENT CARPARK OF HEARTBEAT @ BEDOK
Third Party's name : CHIA TECK FENG
Third Party's vehicle number : EU103S
Our insured's name : PAN PACIFIC VAN & TRUCK LEASING PTE LTD
Our insured's vehicle number : GBH245U
Our insured's address : 52 JOO CHIAT ROAD
: SINGAPORE 427374
Our insured's telephone no. : +65 8256 5908

No report has been made in spite of the letter to the insured dated 02/01/2020 and 23/01/2020.

Please do not hesitate to contact the following for any clarification on the matter (please -quote our reference number *MFL2020D0000006/MP*)

Name & address of insurance company	INDIA INT'L INSURANCE PTE LTD 64 Cecil Street, #05-00 IOB Building Singapore 049711
Designation	Executive
Name of contact person	Manivel Priyadarshini
Contact number	6347 6100 Ext 284
E-mail :	manivel@iii.com.sg
Date	19/03/2020

P.S : A copy of Non Reporting letter to our insured dated 2/01/2020 and 23/01/2020 and Third Party Accident Report is enclosed.

Our Ref : MFL2020D0000006/MP
Your Ref: GBH245U

Date: 2 January 2020

PAN PACIFIC VAN & TRUCK LEASING PTE LTD
52 JOO CHIAT ROAD
Singapore 427374

BY REGD & NORMAL POST

Dear Sir,

**ACCDT INVL GBH245U(III) & EU103S ON 16/12/2019
ALONG BASEMENT CARPARK OF HEARTBEAT @ BEDOK**

We do not appear to have been notified of the above accident and hence are unable to deal with the third party claim(s). If the accident did in fact happen kindly ensure that an accident report is filed immediately with any of the IDAC or Reporting Centres and provide us with the following:

- (i) Copy of police report, if lodged
- (ii) Copy of accident report and
- (iii) Explanation for the non-reporting of the accident **within 24 hours** of the accident or by the **next working day** in compliance with the "Notification Clause" of the policy (copy enclosed for easy reference).

Please note that if we do not receive copies of the police and/or accident report and satisfactory explanation latest by the date indicated below this communication will serve as our formal communication to deny indemnity to you and/or driver at the time of accident, in respect of all claims arising out of the above accident.

Kindly note that under the Motor Vehicles (Third Party Risks & Compensation) Act, we are statutorily liable to satisfy any third party claim for damages for personal injuries and related expenses. Should we be required to satisfy any third party injury claim required under law, we reserve our rights to seek full recovery from you for all amounts incurred by us in accordance with the "Avoidance of Certain Terms & Rights of Recovery" clause of the Policy.

If you are not the driver of insured vehicle at the material time please bring this letter to the attention of the driver concerned for compliance. Further, kindly let us have the driver's name, NRIC and contact details (Phone nos. and Email ID).

Kindly revert latest by: 12/01/2020.

Yours faithfully



Priya Manivel

Motor Claims Dept.
Email : manivel@iii.com.sg
DID : 6347 6100, Ext 284

Cc: COMFORTDELGRO INSURANCE BROKERS PTE LTD [By Email]

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	17/12/2019 19:56
Date Of Accident	16/12/2019 08:30
Exact Location Of Accident	BASEMENT CARPARK OF HEARTBEAT @ BEDOK
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	EU103S
Insured/Policyholder	
Name Of Registered Owner	CHIA TECK FENG
NRIC No	
Email Address	ROSE.CHIA103@GMAIL.COM
Mobile Phone No	(LOCAL) +65-97335726
Alternative Phone No	OTHERS-97335726
Vehicle Particulars	
Manufacturer	BMW
Model	520I 2.0L AT D/AB 2WD 4DR GAS/D NAV
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?	NO
If No, Please state action to be taken	THIRD PARTY
Vehicle Category	PRIVATE CAR
Insurance Company	
Name of Insurance Company	UNITED OVERSEAS INSURANCE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	DHOM120041851900
Cover Note Number	N.A

Driver

Name of Driver	ROSE NG CHIENG HUA
NRIC No	
Date Of Birth	15/12/1958
Occupation	INDOOR
Date Of Driving Pass	23/08/1994
Driving Experience	25 YEARS AND 3 MONTHS
Gender	FEMALE
Mobile Number	(LOCAL) +65-97335726
Fax Number	
Contact Number	
Email Address	ROSE.CHIA103@GMAIL.COM

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

Sketch Plan #2

SKETCH PLAN

A - E1103S

B - 4B42484

BIROMENT CHECK
C
MONTBERT
BOOK

DAMAGE



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

REFER TO ATTACHED STATEMENT

DECLARATION

I hereby declare the foregoing particulars are true in every respect.

VERIFY BY AJAX MARS (ARC)
REPORTING OFFICER

MOHAMMAD SHARIF BILSALAH

Reporting Officer's Signature

Name

Signature No.

Sketch Plan #4



**SINGAPORE
POLICE FORCE**



T/2019/1216/2148

2 of 2

Report No. T/2019/1216/2148

Police Station Of Origin:
Bedok North N.P.C.
30 Bedok North Road SINGAPORE 498676
Tel No: 1800-2449999

CONTINUATION OF REPORT

Name	NG CHENG HUA ROSE	ID No.	
Related Vehicle	EU103S (Car)	Contact No.	87335726
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: 3 Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL

Brief Details:

On 16 Dec 2019 at about 6.30am, I parked my black colour BMW 520 vehicle (License Plate: EU103S) at the basement carpark of HeartBeat@Bedok. I parked my vehicle with its head facing out at Lift Lobby C, between the lots K-11 and K-12. When I parked my vehicle there, everything was intact. On the same day at about 10.45am, I drove my car out of the basement and went straight home to my address at 81 Jalan Greja. When I reached home, my husband realized that there was huge crack with a gaping hole near the front left headlight of my vehicle. I wish to state that while driving from HeartBeat to back home I was not involved in any accident.

On the same day at about 3.30pm, I went back to HeartBeat@Bedok to make a check and inform the management about the damage done to my vehicle.

I wish to state that there is an in-car camera in my vehicle but it was not recording. The camera only records when the vehicle is moving. There are CCTV at the area where I parked my vehicle. I am not injured.