MOR120036196 / ETHOZ Protect Pte Ltd - Bukit Batok
ENTRY DATE & TIME: 24/03/2020 15:43
SUBMITTED BY: Rakes Anand

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.
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	24/03/2020 15:43
Date Of Accident	24/03/2020 09:15
Exact Location Of Accident	ALONG 61 TOH GUAN ROAD EAST
Country/State of Loss	SINGAPORE
DETAILS OF OWN VEHICLE	
Vehicle Registration Number	GBF3783Z
Insured/Policyholder	
Name Of Registered Owner	ONHOCK PROVISION COMPANY
Co Reg No	09225200A
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	Office-65617255
Vehicle Particulars	
Manufacturer	TOYOTA
Model	TOYOTA DYNA 150 MANUAL
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	COMMERCIAL VEHICLE
Insurance Company	
Name of Insurance Company	AIG ASIA PACIFIC INSURANCE PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	2100485086-03
Cover Note Number	
Driver	
Name of Driver	RAMAIAH MURUGAN
Passport No/FIN	G5315641Q
Date Of Birth	21/05/1986
Occupation	OUTDOOR
Date Of Driving Pass	07/06/2013
Driving Experience	6 YEARS AND 9 MONTHS

Gender	MALE
Mobile Number	(LOCAL) +65-82601534
Fax Number	
Contact Number	
EMail Address	NOEMAIL
Address	61 TOH GUAN ROAD EAST
Postcode	608607
Was driver an employee of the Insured's Company	YES
If No, Relationship of the Driver with the Insured	
Vehicle Registration Number of Driver's Own Vehicle	- - -
Insurance Company of Driver's Own Vehicle	- - -

General Information of the Accident	
Type Of Accident	CHAIN 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	4
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)	0

Details of Police Action	
Was the accident reported to the police?	YES
If Yes,Please state which Police Station	
Police Station Name	NANYANG N.P.C
Police Station Address	**ROAD**: 2 JURONG WEST AVE 5 , **POSTCODE:** 649482 , **COUNTRY**: SINGAPORE
Police Station Contact	**TEL NO**: 1800-7929999 - **FAX NO**:
Was notice of intended Prosecution given?	NO
If Yes,against whom?	

Circumstances of Accident

REFER TO SKETCH PLAN

Attachment(s)	
Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	YES
Remarks/ Reasons:	SD CARD WITH TRAFFIC POLICE
Was there any audio recorded?	NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SG5037A
Vehicle Make/Model/Colour	TOWER TRANSIT BUS
Details Of Properties	

Vehicle Category	BUS
Name of Driver	HU PEI TIONG
NRIC/Passport Number	F7389310X
Contact Number	97278765
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

DETAILS OF OTHER VEHICLE PROPERTY 2

Vehicle Registration Number	GBE460E
Vehicle Make/Model/Colour	NISSAN CABSTAR
Details Of Properties	
Vehicle Category	COMMERCIAL VEHICLE
Name of Driver	MANICKAM GANAPATHY
NRIC/Passport Number	G8236821W
Contact Number	87124786
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

DETAILS OF OTHER VEHICLE PROPERTY 3

Vehicle Registration Number	SJQ79R
Vehicle Make/Model/Colour	LEXUS GS350
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	WONG CHUN WOO
NRIC/Passport Number	S7765049J
Contact Number	92397662
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

DETAILS OF INJURED PERSON 1

Name	UNKNOWN BUS PASSENGER
Approximate Age	
Injuries Sustain	
Injured person in which vehicle?	SG5037A
Were seat belts worn?	
Was this injured conveyed to hospital by ambulance?	YES
Address	
Postcode	

Accident Sketch Plan

SKETCH PLAN

IMPORTANT NOTICE

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5. **Any false reporting may be referred to the Police for investigation.**
6. The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
7. By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
8. **Consent under the Personal Data Protection Act (PDPA)**

   I understand, acknowledge, agree and consent that:

   (a) My insurer, my workshop and the General Insurance Association of Singapore ("**GIA**") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this (form) and any other personal information provided by me or possessed by my insurer (collectively the "**Personal Information**") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "**Insurers**"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of :

   (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;

   (ii) investigating the accident and/or my claims;

   (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;

   (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or

   (v) complying with applicable law in administering, processing, handling and/or dealing with my claims.(collectively the "**Purposes**")

   (b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and

   (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents(including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.

   (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.

   (e) the information so collected under (d) above may be shared / disclosed:

   (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or

   (ii) for complying with requirements under any regulations, laws or court orders.

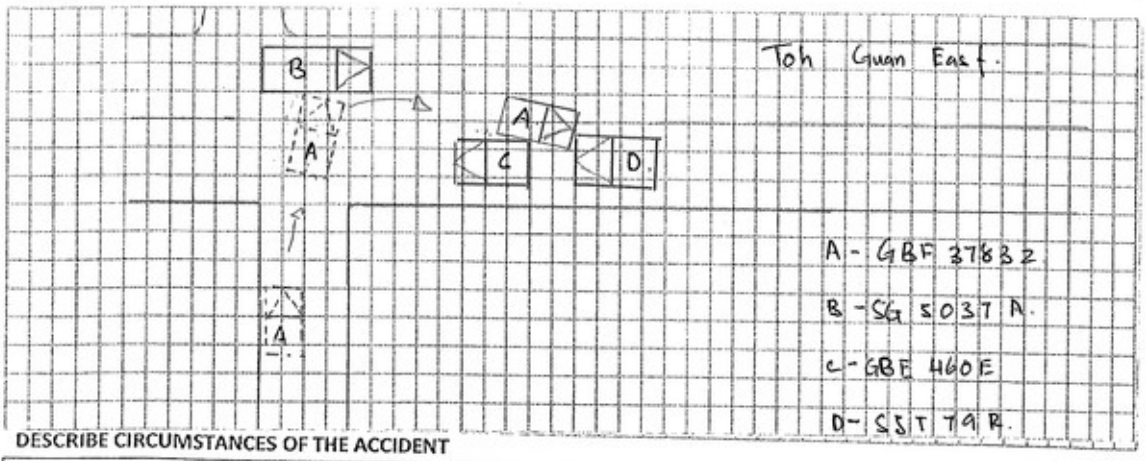
ONHOCK PROVISION COMPANY * SINGAPORE *

Policyholder's Signature
Date & Time:

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

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

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

1) on The 24/03/2020 at around 0915hrs I parked my lorry GBF 37237 at my company building and I alighted to go to toilet. when I came back from toilet, I discovered that my lorry had rowed down The slope onto Toh Guan Road East and collided into a tower transit bus SG5037A and my lorry Then went on to hit a lorry GBF4606 and a Car SJQ 79P

2) I wish to state that I remembered pulling on the brake before going to the toilet

3) my lorry sustained a dented left front bumper left head light and the left windscreen was damaged

4) I do have in car camera in my lorry

5) NO government property or vehicle was involved

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

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

CERTIFICATE OF INSURANCE

CERTIFICATE OF INSURANCE

COMMERCIAL AUTOPLUS COMMERCIAL VEHICLE

Name of Policyholder	: Onhock Provision Company	**Vehicle No.**	: GBF3783Z
Period of Insurance	: 30 Sep 2019 To 29 Sep 2020	**Policy No.**	: 2100485086-03
Engine No.	: 1KD2637073	**Endorsement No.**	:
Chassis No.	: JTFAT35Y60K206785	**Issued Date**	: 18 Sep 2019

ABOUT THE COVER

Make/Model : TOYOTA DYNA 150D 2 ton [Lorry]

Engine Capacity/Tonnage : 2 Tonnage | Sum Insured : Market Value | First Year of Registration : 2016

Driver Restriction : NA | Off Peak Car : No | Insuring with COE/PARF : Yes

Person or Classes of Persons Entitled to Drive* :

a) Any person who is driving on the Policyholder's order or with their permission.
b) This Policy will indemnify the Policyholder or any authorised driver only if he/she meets the specified age condition.

You have to pay an additional sum of $3,000 as "Young and/or Inexperienced Driver Excess" ("YIDR") if You are or Your Authorised Driver (named or unnamed) is under the age of 23 and/or has less than 2 years' driving experience.

Age Condition : All Age Condition

Limitation as to use* :

1) Use in connection with the Policyholder's business.
2) Use for the carriage of passenger (other than for hire or reward) in connection with the Policyholder's business.
3) Use for social, domestic or pleasure purposes. This Policy does not cover a) use for hire or reward, driving tuition, driving test, racing, pace-making, reliability trial or speed-testing; and b) use whilst drawing a trailer except the towing of anyone disabled using a mechanically propelled vehicle. c) use for any purpose in connection with Motor Trade.

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189), Section 95 of the Road Transport Act, 1987 (Malaysia) and Road Transport (Amendment) Act 2019, are not to be included under these headings.

EXCESS

Section 1
Fire - $0 Own Damage - $1000 Theft - $0

Section 2
Property Damage - $0

Windscreen : $100

Named Driver and Excess (where applicable)

APPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

Any accident repairs to the Vehicle must be carried out by one of our Authorised Repairers. Within the first 3 years of the first registration of the Vehicle in Singapore, You have the option of having the accident repairs carried out at the Sole Agent's workshop.
For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6338 6200. Alternatively, You may refer to AIG website www.aig.com.sg or AIG SG Mobile App. Simply search and download "AIG SG" from iTunes or Google Play.

IMPORTANT NOTES

Hire Purchase Company/Employer's Loan: HONG LEONG FINANCE LTD

I/We hereby certify that the policy to which this Certificate of Insurance relates is issued in accordance with the provisions of the Motor Vehicles(Third Party Risks and Compensation) Act (Cap. 189), Part IV of the Road Transport Act, 1987 (Malaysia), Road Transport (Amendment) Act 2019 and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia).

1002587205/AC4

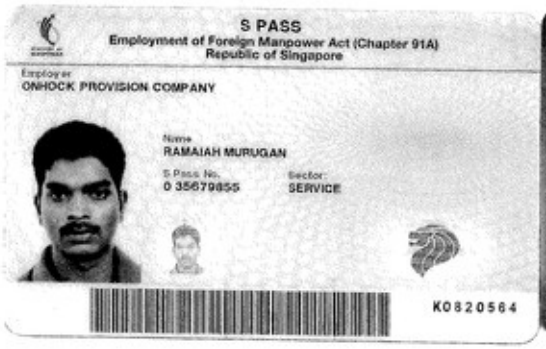
0030210000

AIG ASIA PACIFIC INSURANCE PL
78 SHENTON WAY #07-16 AIG BUILDING
SINGAPORE 079120
Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

AIG Asia Pacific Insurance Pte. Ltd.
AUTHORISED REPRESENTATIVE

SSCNPY

Identification Card & DL of Driver



S PASS
Employment of Foreign Manpower Act (Chapter 91A)
Republic of Singapore

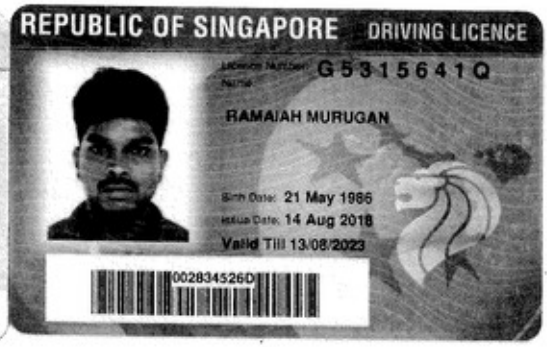
Employer
ONHOCK PROVISION COMPANY

Name
RAMAIAH MURUGAN

S Pass No.
0 35679855

Sector
SERVICE

K0820564



REPUBLIC OF SINGAPORE DRIVING LICENCE

Licence Number G5315641Q
Name
RAMAIAH MURUGAN

Birth Date 21 May 1986
Issue Date 14 Aug 2018
Valid Till 13/08/2023

0028345260

VISIT PASS
Immigration Regulations

Name
RAMAIAH MURUGAN

FIN
G5315641Q

Date of Birth
21-05-1986

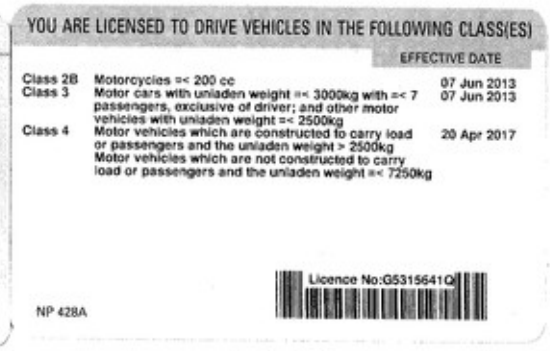
Sex
M

Nationality
INDIAN

MULTIPLE JOURNEY VISA ISSUED

YOU ARE TO SURRENDER THIS CARD WHEN IT IS CANCELLED OR HAS EXPIRED, OR WHEN A NEW CARD IS ISSUED TO YOU.

Download SGWorkPass App to check status



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

		EFFECTIVE DATE
Class 2B	Motorcycles =< 200 cc	07 Jun 2013
Class 3	Motor cars with unladen weight =< 3000kg with =< 7 passengers, exclusive of driver; and other motor vehicles with unladen weight =< 2500kg	07 Jun 2013
Class 4	Motor vehicles which are constructed to carry load or passengers and the unladen weight > 2500kg Motor vehicles which are not constructed to carry load or passengers and the unladen weight =< 7250kg	20 Apr 2017

Licence No:G5315641Q

NP 428A

POLICE REPORT

SINGAPORE POLICE FORCE

T/20200324/2046

Report No. T/20200324/2046

Police Station Of Origin:
Nanyang N.P.C
2 Jurong West Avenue 5 SINGAPORE 649482
Tel No: 1800-7929999

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made:	Vide Report No.:	Station Diary No.:
24/03/2020 12:21	D/20200324/0045	86

Informant's Particulars

Name of Informant: RAMAIAH MURUGAN			Address: APT BLK 138B YUAN CHING ROAD #21-125 LAKE VISTA @ YUAN CHING SINGAPORE 612138	
ID Type / ID No.: FIN NO / G5315641Q			Contact No.: Home/Office:	Mobile: 82601534
Nationality: INDIAN			Email:	
Sex: Male	Age: 33	Date of Birth: 21/05/1986	Type of Informant: Driver	
Race: Indian			Language:	Institution / School Name:
Occupation: Lorry driver			Driving Licence Information: Class: 2B,3,4	Date of Expiry:

General Information of the Accident

Type of Accident:	Injury Conveyed By Ambulance	Drink Drive: No	Date/Time of Accident: 24/03/2020 09:15	Type of Location: Straight Road

Location:
Along Road 1
TOH GUAN ROAD EAST

near 61 toh guan road east

Weather: Clear	Road Surface: Dry	Road Speed Limit:
Traffic Flow: Dual Carriage Way	Traffic Control:	Traffic Volume: Light
Type of Collision: Between Moving Vehicles - Head To Side		Anyone conveyed by ambulance: Yes

Details of Vehicle Involved

Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
GBE460E	Lorry				Slightly Damaged	3
GBF3783Z	Lorry				Slightly Damaged	0
SG5037A	Bus/Coach/Minibus				Slightly Damaged	0
SJT79R	Car				Slightly Damaged	1

SINGAPORE POLICE FORCE

T/20200324/2046

Report No. T/20200324/2046

Police Station Of Origin:
Nanyang N.P.C
2 Jurong West Avenue 5 SINGAPORE
649482
Tel No: 1800-7929999

CONTINUATION OF REPORT

Details of Person Involved					
Any Pedestrian Involved: No					
No. of Pedestrians Injured: NIL			Use of Pedestrian Crossing: NA		
Driver					
Name	RAMAIAH MURUGAN		ID No.	G5315641Q	
Related Vehicle	GBF3783Z (Lorry)		Contact No.	82601534	
Hospital/Clinic	NIL		Class of Driving Licence & Expiry Date	Class: 2B,3,4 Date of Expiry: NIL	
Date Treatment	NIL		Date Discharge	NIL	
No. of Days granted Medical Leave		NIL	Degree of Injury	NIL	

Brief Details.

On the 24/03/2020 at around 0915hrs, I parked my lorry GBF3783Z at my company building and I alighted to go to toilet. When I came back from toilet, I discovered that my lorry had rowed down the slope onto Toh Guan Road East and collided into a tower transit bus SG5037A and my lorry then went on to hit a lorry GBE460E and a car SJQ79R.

I wish to state that I remembered pulling on the hand brake before going to the toilet.

My lorry sustained a dented left front bumper, left head light and the left windscreen was damaged.

Traffic police and ambulance was at scene as there was a passenger injured on the bus who was then conveyed by ambulance.

I do have in car camera in my lorry.

No government property or vehicle was involved.

reference D/20200324/0045 IO Fidah DID:65476202

Police Station Of Origin:
Nanyang N.P.C
2 Jurong West Avenue 5 SINGAPORE
649482
Tel No: 1800-7929999

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan

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

Signature Of Officer Recording The Report: J / SHAO QIANKANG	Signature Of Informant:
Signature Of Interpreter: Not applicable	Date/Time: 24/03/2020 12:21
Officer In Charge Of Case: TP / GIT / Staff Sgt MUHAMMAD NOOR BIN ABDUL RAHMAN Contact No.: 65476201	Classification Of Case:

Authentication Stamp
NP168

SINGAPORE POLICE FORCE

SIGNATURE

Accident Photo

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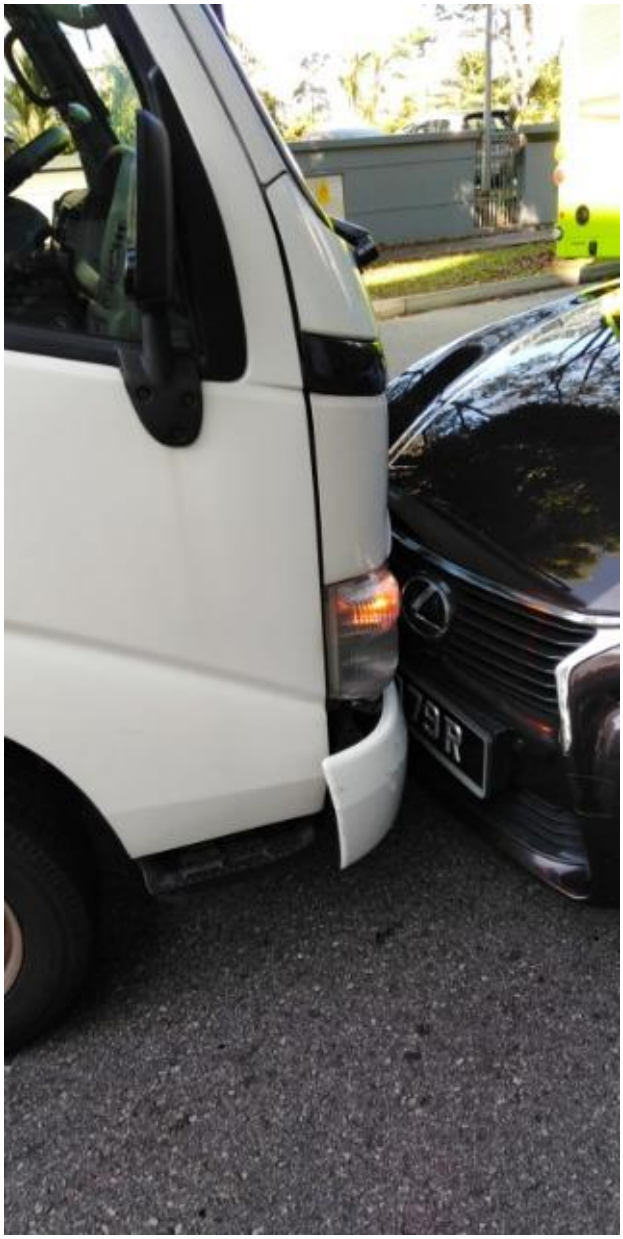

Accident Photo

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