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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.
- 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,

- 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

	ACCIDENT STATEMENT
Date Of Report	07/04/2020 16:57
Date Of Accident	03/04/2020 15:30
Exact Location Of Accident	CTE TOWARDS PIE CHANGI
Country/State of Loss	SINGAPORE
Section of the Control of the Contro	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SKW4330U
Insured/Policyholder	
Name Of Registered Owner	MIAO YAO
NRIC No	SXXXX039J
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-81980609
Alternative Phone No	OTHERS-81980609
Vehicle Particulars	
Manufacturer	VOLKSWAGEN
Model	JETTA GP-1.4 TSI 90 (A)
Exact Purpose for which vehicle was being used a 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	MSIG INSURANCE (SINGAPORE) PTE, LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	A 80443025 AVW
Cover Note Number	
Driver	
Name of Driver	MIAO YAO
NRIC No	SXXXX039J
Date Of Birth	20/06/1979
Occupation	INDOOR
Date Of Driving Pass	23/10/2013
Driving Experience	6 YEARS AND 5 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-81980609
Fax Number	X M
Contact Number	OTHERS-81980609
EMail Address	NOEMAIL

Address

BLK 140 BEDOK NORTH STREET 2

#10-214

Postcode

460140

OWNER

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured

Vehicle Registration Number of Driver's Own Vehicle

Insurance Company of Driver's Own Vehicle

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?

YES

Foreign Vehicle Registration Number

JQQ2234 (MOTORCYCLE)

Number of vehicles (including own vehicle)

involved in the accident

4

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?

YES

If Yes, Please state which Police Station

Police Station Name

TRAFFIC POLICE DIVISION HQ - SINGAPORE CITY

Police Station Address

ROAD: 10 UBI AVENUE 3 , POSTCODE: 408865 , COUNTRY:

SINGAPORE

Police Station Contact

TEL NO: 65470000 - FAX NO:

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

PLEASE REFER TO SKETCH AND POLICE REPORT T/20200403/7022

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 Vehicle Make/Model/Colour

PC2590U

Details Of Properties

Vehicle Category

COMMERCIAL VEHICLE

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

DETAILS OF OTHER VEHICLE PROPERTY 2

Vehicle Registration Number

JQQ2234

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category

MOTORCYCLE

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

DETAILS OF OTHER VEHICLE PROPERTY 3

Vehicle Registration Number

SJX4354H

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

IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised Driver.
- Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
- The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- 5. Any false reporting may be referred to the Police for investigation.
- The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
- By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
- 8. Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
 - processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims:
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the insurers and/or GIA to their third party service providers or agents(including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.

Policyholder's Signature

Date & Time:

Driver's Signature

(If driver is not the policyholder)

Date & Time:

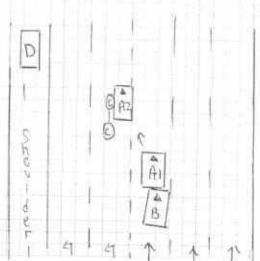
Reporting Centre Personnel's Sig

Name:

NRIC/FIN No.:

SKETCH PLAN

CIE DOWNORD PIE CHONEY!



V-A) SKW43304 V-B) PC 2 590 4 V.C) JQQ 2234 S] X4354H

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On the Stated dute and time, I vehille H' Skw43304 was travelling
on the stated venue I was travelling straight in my lane, I suddenly left
an impact on my vehicle rear portion, the impact caused my vehicle to
propel forward and went towards the Footh lane, the title JQ02234
tould not stop in time, it tollided against my vehicle left portion.
After the accident the got out of our value and there was another value
SIX4354H said that he was involved in this academt, however I'm unsue
how relicle D' got hit. I wish to state that I was travelling straight
in my lane and designated speed limit.
POLICE RAPORT 7/2020603/7022

DECLARATION

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

Policyholdaris Signature

Date & Time

Driver's Signature

(If driver is not the policyholder) Date & Time:

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

Email: sm@idac.com.sg Tcl.no: 6555 6888 Fax.no: 6454 3279

Personal Particulars of Owner & Driver (Vehicle A)

Date of Accident: 03/04/2020 (dd/mm/yy) Tri	me of Accident:15 .30(24-HR-FORMAT)
Vehicle No. : SKW 4330 U Vehicle Make & 1	Model: VOLKSWAGEN JETTA GP 1.4 TSI
Exact location of Accident: CTE TOWARDS PIE	CHANGI
Policyholder's Name / IC No. MIAO YAO	S7965039J
Driver's Name / IC No. : MIAO YAO	\$7965039J (As Above)
0.000.0000	Company Contact No:
Denue & Address: 140 BEDOK NORTH STREE	ET 2 #10-214 S460140
Insurance Company: MSIG A 90443025	all address (if any):
Relationship between Owner & Driver: OWNER	26 06 1979 or Others specify:
What do you wish to claim? (Please TICK one on	dy) 38 90 2013
Own Insurance / Other Vehicle (The one you w	ant to claim against) / Reporting (For Record Purpose)
Exact purpose for which the vehicle	Outlook
	Occupation (nature of job) ✓ Indoor/ ☐ Outdoor
✓ Private use / Work purpose	No. of Passengers (Including Driver): U1
Passenger Name : Passenger Name :	Gender :
Weather condition & Road conditions? (On the day o	f secident)
	ain & Wet / Drizzling & Wet / Others:
Was there any video captured by your Car Camera?	
Any Injuries: Yes / V No (If YES) Injured P	
10 4444 0 4444	Injured Person in Which Vehicle: 120209403
Police Report filed: Yes / No (If YES) W	
	er Party(s) Details:
1. Driver's Name / IC No:	Vehicle No: PC 2590 U (B)
Driver's Contact No:	Insurance Company (If any):
2. Driver's Name / IC Noc	Vehicle No: JQQ 2234 (C) Vehicle No: S3 x 4 3 5 4 H
Driver's Contact No:	Insurance Company (If any): S3 x 4 3 5 4 H
*Independent Witness (If Any):	
Preferred Workshop Name:	Contact No:
*If no proper documents are produced. IDAC should not file the repo-	





Police Station Of Origin:

Traffic Police

10 Ubi Avenue 3 SINGAPORE 408865 Tel No: 65470000

1 of 3 Report No. T/20200403/7022

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 03/04/2020 17:06		Made:	Vide Report No.:	Station Diary No.:		
Informa	nt's Partic	ulars				
Name of Informant: MIAO YAO			Address: APT BLK 140 BEDOK NORTH STREET 2 #10-214 SINGAPORE 460140			
ID Type NRIC N	/ ID No.: D / S79650:	39J	Contact No.: Home/Office: Mobile: 81980609			
National SINGAP	ity: ORE CITIZ	EN	Email: miaoyao1979@gmail.com			
Sex: Male	Age: 40	Date of Birth: 30/06/1979	Type of Informant: Driver			
Race: Chinese			Language: Institution / School Name: English			
Occupation: MANAGER			Driving Licence Information: Class:	Date of Expiry:		

Type of Accident:	Non-Injury Foreign Vehicle	Drink Drive: No	Date/Time of Accident: 03/04/2020 15:30	Type of Location Straight Road
Location: CTE TOWAR Weather: Clear	DS PIE CHANGI	Road Surface: Dry		Road Speed Limit:
	Traffic Flow: One Way			
		Traffic Control:		Traffic Volume: Moderate

Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
JQQ2234	Motorcycle					0
PC2590U	Bus/Coach/Mi nibus		TOYOTA	Yellow	Seriously Damaged	0
SJX4354H	Car	HONDA	CIVIC	Black		0
SKW4330U	Car	VOLKSWAGO N	JETTA	White	Seriously Damaged	0





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

2 of 3 Report No. T/20200403/7022

CONTINUATION OF REPORT

Details of Perso	on Involved	ALT DECEMBER				
Any Pedestrian I	nvolved: No					
No. of Pedestria	ns Injured: NIL		Use of Pe	destria	n Cross	sing: NA
Driver		1000			7 9 9 9 9	and the same
Name	MIAO YAO		ID No),	S7965039J	
Related Vehicle	SKW4330U (Car)		Conta	act No.	81980609	
Hospital/Clinic	NIL		Class Drivin Licen- Expin	g	Class: NIL Date of Expiry: NIL	
Date Treatment	NIL		Date Disc	harge	NIL	
No. of Days gran	ted Medical Leave NIL		Degree of		NIL	

Brief Details.

ON THE STATED DATE AND TIME, I WAS DRIVING MY VEHICLE SKW4330U ALONG CTE TOWARDS PIE CHANGI. I WAS TRAVELLING STRAIGHT IN MY LANE, TRAVELLING AT A SLOW SPEED AS THERE WAS VEHICLE AHEAD SLOWING DOWN. WHILE DRIVING, I SUDDENLY FELT AND HUGE IMPACT ON MY VEHICLE REAR PORTION, THE IMPACT CAUSED MY VEHICLE TO PROPELLED FORWARD TOWARDS THE FOURTH LANE, THERE WAS A MALAYSIA BIKE JQQ2234 COULD NOT STOP IN TIME AND COLLIDED AGAINST MY VEHICLE LEFT PORTION. AFTER THE ACCIDENT, WE GOT OUT OF OUR VEHICLE AND THERE WAS ANOTHER VEHICLE SJX4354H SAID THAT HE WAS INVOLVED IN THIS ACCIDENT. HOWEVER I'M UNSURE HOW VEHICLE SJX4354H GOT HIT. I WISH TO STATE THAT I WAS TRAVELLING STRAIGHT IN MY LANE AND





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

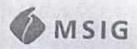
3 of 3 Report No. T/20200403/7022

CONTINUATION OF REPORT

Sketch Plan Informant is not able to provide sketch plan

NP168

Signature Of Officer Recording The Report: Not applicable	Signature Of Informant: The identity of the person making this report has been authenticated by SingPass. No signature is required.
Signature Of Interpreter: Not applicable	Date/Time: 03/04/2020 17:06
Officer In Charge Of Case: TP / TPHQ / JUREMAH BINTE AHMAD Contact No.: 65476219	Classification Of Case:
Authentication Stamp	



MSIG Insurance (Singapore) Ptc. Ltd. 4 Shantan Way #21-01 SGX Contre 2 Singapore 068807 Ter: (65) ##27 7668 Pex: (85) 6#27 7500 Co. Reg. No. 200412212G GST Reg. No. 20-0412212G

Certificate of Insurance

ORIGINAL

ROAD TRANSPORT ACT 1987 (MALAYSIA)

THE MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1959 (FEDERATION OF MALAYSIA)
THE MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CAP. 189 OF THE REVISED EDITION)
(REPUBLIC OF SINGAPORE)

THE MOTOR VEHICLES (THIRD-PARTY RISK AND COMPENSATION) RULES, 1996 EDITION (REPUBLIC OF SINGAPORE) OR ANY AMENDMENT, ACT OR ACTS PASSED IN SUBSTITUTION THEREOF.

Form M.X.1 Individual Ownership VW DRIVEEASY Comprehensive

Certificate No. A 80443025 AVW

Excess: SGD500 Windscreen Excess: SGD100

- Index Mark and Registration Number of Vehicle SKW4330U
- 2. Name of Policyholder

Miao Yao

- Effective Date of the Commencement of Insurance for the purposes of the Act 29/10/2019
- Date of Explry of Insurance 28/10/2020
- 5. Persons or Classes of Persons entitled to drive

Miao Yao

Any other person provided he is driving on the Policyholder's order or with the Policyholder's permission.

- * Provided that the person driving is permitted in accordance with the licensing or other laws or laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.
- 6. Limitations as to use

Use only for social domestic and pleasure purposes and for the Policyholder's business.

The Policy does not cover use for hire or reward racing pace-making reliability trial speed-testing the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with the Motor Trade.

* 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.

PLEASE NOTE ALL CLAIMS RELATED REPAIR MUST BE CARRIED OUT AT VOLKSWAGEN CENTRE SINGAPORE.

This Certificate is not transferable to a new owner of the vehicle. If for any reason the Policy is terminated during its currency, the Certificate must be returned to the insurer within 7 days of the termination or if the Certificate has been lost or destroyed, a Statutory Declaration to that effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189)

IAVE HEREBY CERTIFY that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles of Acts passed in accordance with the provisions of the Motor Vehicles or Acts passed in accordance with the provisions of the Motor Vehicles or Acts passed in accordance with the provisions of the Motor Vehicles or Acts passed in accordance with the provisions of the Motor Vehicles or Acts passed in accordance with the provisions of the Motor Vehicles or Acts passed in accordance with the provisions of the Motor Vehicles

Sphatole / Date

Counter-Signatory,

Winner Consultancy Pte. Ltd.

MSIG Insurance (Singapore) Pte. Ltd. Approved Insurers

Amy Ler Senior Vice President, Agencies

This conficers is not valid unless it is signed for a on behalf of the Company and Counter-Signed by a duty authorised representative of the Counter-Signatory.