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	Assessment/Surve	y Report			
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Profesred Wksp / INC Assign Wksp / QW: (Aragan and a second	Tel:	F	ix:)
TP Particulars: Veli No: GP	K 3738D	. INC()/N	n-INC()		
Owner / Driver: (Tel;)	
Policy No: () Peri	od: () Cover	Type: ()	
Confirmed by : ()ate:	Time:)	
Insured/Driver Liability: (%) [N	ote-Est Status (WO		21-79%. F: 80-1	00%]	
1 cm or response the		/NO()			-
Excess: (\$) Londing: \$1,00) 37-11375-23-10	100 To		
General Remarks:		Name of the State		i (c. ²⁰)	
() Walk-In Customer: Customer's inform	nation strictly Confid	iential & Strictly NC	refer of repairer.		
() Total Loss Case : to e-mail Insure			<u></u>)
Drive-In () / Towed-In (); Invoice:	YES () / NO	The second secon	The second lives and the second lives and the second lives are as the second lives and the second lives are as the second live		
Remarks: (ANO horling: 6788 8616)		Pales	zTime Completed	Done b	У
1000 10	ourtesy Car ()				
2) QC Check / Post Repair Inspection	()				
3) Upload Resurvey Photo [Repair Cost > \$3	000] ()				
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Claimant's Particulars :-	272 3	2) DA : Damage Assassin 3) TF : Towing For	THE COLUMN	40/545	
Driver/Owner:		4) FT : Follow-Through 5) FT : Fullow-Through	Survey Survey (Resurvey)	\$30	
Contact No:		For claiming against I	NG Only (wel 10 Jan 30	105) \$75	
		6) TR: Re-Impection 7) NI: Idao DA + SMR		\$160	
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QC Checked by (Engr-In-Charge):	\/\\	*N5: Couriesy Car / 7	p Allowanus	\$5	
	001212344465.W.S. +1	*NG: Repair Co-ordin	ection .	\$10 \$25	
Anditors Commenty :		+NB: DV / Collect Ex	ous Coordination	\$30	-
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SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

Contact Number

EMail Address

- 1. Please report correctly the details of the accident to speed up the claims process.
- 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.
- 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.

MINI AND MINISTER STATE OF THE	
The state of the s	ACCIDENT STATEMENT
Date Of Report	04/07/2020 10:56
Date Of Accident	02/07/2020 18:25
Exact Location Of Accident	BALESTIER ROAD IN FRONT OF ZHONGSHAN MALL
Country/State of Loss	SINGAPORE
	DETAILS OF OWN VEHICLE
Vehicle Registration Number	FBA5000M
Insured/Policyholder	
Name Of Registered Owner	FADLY BIN ZAHAREN
NRIC No	SXXXX582I
Email Address	AFAD,ZAHAREN@GMAIL,COM
Mobile Phone No	(LOCAL) +65-92415941
Alternative Phone No	OTHERS-92415941
Vehicle Particulars	
Manufacturer	YAMAHA
Model	YZF-R155-155CC
Exact Purpose for which vehicle was being used at time of accident	WORKING PURPOSES
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	MOTORCYCLE
Insurance Company	
Name of Insurance Company	MSIG INSURANCE (SINGAPORE) PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	MSD/VMS/20-409166-CA
Cover Note Number	
Driver	
Name of Driver	FADLY BIN ZAHAREN
NRIC No	SXXXX582I
Date Of Birth	16/11/1980
Occupation	OUTDOOR
Date Of Driving Pass	22/01/2008
Driving Experience	12 YEARS AND 5 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-92415941
Fax Number	

OTHERS-92415941

AFAD.ZAHAREN@GMAIL.COM

Address

BLK 169 HOUGANG AVENUE 1

#01-1429

Postcode

530169

Was driver an employee of the Insured's Company NO

OWNER

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

SIDE SWIPE

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 NO

Was any injured conveyed to hospital by

ambulance?

YES

Was any other material or property damaged? 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 HEADQUARTERS

Police Station Address

ROAD: 10 UBI AVENUE 3 SINGAPORE, POSTCODE: 408865.

COUNTRY: SINGAPORE

Police Station Contact

TEL NO: - FAX NO:

Was notice of intended Prosecution given? If Yes, against whom?

NO

Circumstances of Accident

PLEASE REFER TO SKETCH PLAN

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

GBK3738D

Vehicle Make/Model/Colour

TOYOTA HIACE

Details Of Properties

Vehicle Category

COMMERCIAL VEHICLE

Name of Driver

MUHAMMAD HELMI BIN MOHAMED

NRIC/Passport Number

SXXXX009I

Contact Number

85337180

Address

Postcode

Insurance Company Name

. Nature Of Damage

Hatara ar manage		
No. Of Passenger (Including Driver)	DETAILS OF INJURED PERSON 1	光型业务研究 参
Name	FADLY BIN ZAHAREN	
Approximate Age		
Injuries Sustain	SLIGHT	
Injured person in which vehicle?	FBA5000M	
Were seat belts worn?		
Was this injured conveyed to hospital by ambulance?	NO	
Address		
Postcode		

SKETCH PLAN

IMPORTANT NOTICE

- Please report correctly the details of the accident to speed up the claims process.
- 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
- 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.

Policyholder's Signature

Driver's Signature

(If driver is not the policyholder)

Date & Time:

eporting Centre Personnel's Signature

NRIC/FIN No.:

ACCIDENT STATEMENT

4	ACCIDENT DATE: UZ,07	JODN HODIMM	MYYYL TIME! 18	8:25 (HH:MM)	
£	OCATION: BOURS JUBL	ROAD TYPE		HOUSCHAI	MAL
	DETAILS OF VEHICLE GIVEHICLE NUMBER: DINSURANCE COMP	FBA 5001			MAC
	c)POLICY NUMBER:_ d)POLICY TYPE: (COME) MAKE & MODEL:_ f)TYPE:(SALOON / COME) g) VEHICLE CATEGOR h)PURPOSE OF USING i) ARE YOU CLAIMING	DUPE / MPV /V AN / L Y: (PRIVATE / COMM AT ACCIDENT TIME: UNDER YOUR OWN	ORRY / MOTOROV	CLE / OTHERS)	*
	2. INSURED / POUCY HO	LDER FABILY BILL Z	1/ REPORTING ON	LY) ALE / FEMALE)	4
M 1	* CONTINUE TO 3.d IF (DRIVER ALSO POLICE	VHOLDED		(4)
Oncluding drive	SS CHAINER	AP ABON	4	LE / FEMALE)	
	"d)DATE OF BIRTH: [PACC (OUTDOOR)	PD/MM/YYYY)		3
5	IF NO, RELATIONSHIP OF THE PROPERTY OF THE PR	OYEE OF THE INS OF THE DRIVER W I: (CLEAR / RAINING //WET / OTHERS	ITTLE TRICTLEMENT.	r (ves (ing)	(A)
7	. a) REPORTED TO POUCE IF YES, PLEASE STATE W	(XE2) NO) .	DN:		11/
He of passenger Including driver	a) VEHICLE NUMBER-	GBK 3738D	mottaman	A Arzzana	
No of passanger Including driver	THIRD P'ARTY VEHICLE d) VEHICLE NUMBER: e) DRIVER'S NAME:		CONTACT:	4 8555 160	000
()) [] NRIC/FIN/PASSPORT		CONTACT:		
	15 III		46		n - 2

email = afad. zaharen e gnail.com VIDEO





1 of 4 Report No T/20200703/7016

Police Station Of Origin: Traffic Police 10 Ubi Avenue 3 SINGAPORE 408865

Tel No: 65470000

Set a transport and transport

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 03/07/2020 17:39		Made:	Vide Report No.: Station Diar		
Informa	nt's Partic	ulars			
Name of FADLY	Informant: BIN ZAHAR	REN	Address: APT BLK 169 HOUGANG AVENUE 1 #01-1429 SINGAP 530169		
ID Type / ID No.: NRIC NO / S80365821		821	Contact No.: Home/Office:	Mobile: 92415941	
National SINGAP	ity: ORE CITIZ	EN.	Email: afad.zaharen@gmail.com		
Sex. Male	Age: 39	Date of Birth: 16/11/1980	Type of Informant: Vehicle Owner		
Race: Malay			Language: English	Institution / School Name:	
Occupation: Despatch worker			Driving Licence Information: Class: 2B Date of Expiry:		

Type of Accident:	Injury Attended by Police	Drink Drive: No	Date/Time of Accident: 02/07/2020 18:25	Type of Location Straight Road
Location: AH HOOD RO Weather:	DAD	Road Surface:		Road Speed Limit:
		Dry		60 Km/h
Clear Traffic Flow: Two Way		Dry Traffic Control: Traffic Light - Wo	rkina	60 Km/h Traffic Volume: Heavy

Details of V	ehicle Involve	a				
Vehicle No.	Туре	Make	Model	Color	Condition	No of Passenger
FBA5000M	Motorcycle	YAMAHA	R15v3	Blue	Seriously Damaged	1

Details of V	ehicle Insurance			
Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date
FBA5000M	MSIG INSURANCE (SINGAPORE) PTE. LTD.	MSD/VMS/20- 409166-CA	22/01/2020	21/01/2021





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

2 of 4 Report No. T/20200703/7016

CONTINUATION OF REPORT

Details of Perso				-		
Any Pedestrian I	nvolved: No				7.45	
No. of Pedestria	ns Injured: NIL		Lico of De			
Vehicle Owner			Use of Pe	destria	n Cross	sing: NA
Name	FADLY BIN ZAHAREN			ID No).	S8036582I
Related Vehicle	FBA5000M (Motorcycle)			Conta	act No.	92415941
Hospital/Clinic	HOUGANG CLINIC			Class Drivin Licend Expiry	g	Class: 2B Date of Expiry: NIL
Date Treatment	02/07/2020 Date Disc			haraa	02/07	12020
No. of Days gran	ted Medical Leave	05	Degree of		02/07 Slight	A STATE OF THE PARTY OF THE PAR

Brief Details.

The accident happens exactly in front of Zhongshan Mall at a traffic junction where there's a traffic light for pedestrian to cross. As the traffic was quite heavy at that time, i was lane splitting in between cars as I was on my way to pick up an order @ 28 Ann Siang Rd. When the vehicles started moving at a slow consistent pace, I followed the 1st left lane again. As got near to the pedestrian crossing(tarffic light), i noticed that the lane was clear except for a grey coloured van. At the same time, my map at my hp sounded indicating me to turn right after 800m to my said location. I took a glance down & within split seconds when I lookup to see the road the grey van which I saw just now is still in it's same position. But due to the traffic on the other lanes, I could only lane split in order not hit head on to it's rear. Upon doing so,my bike managed to pass the van but my big delivery bag got hooked on it's side causing a side swipe which eventually caused my bike to be unbalanced & amp; i got flunged off from by bike. When I turn to see the driver both he & his helper (assistant) was in front of the van His helper then proceeded to help me push my bike about 10 metres in front of the bus stop & the driver moved his van behind my bike. During that time, i noticed that the van's left side rear door was open so I asked the helper if they doing loading/unloading. The helper replied yes so I asked him, do u know that it's a double yellow line & the traffic were heavy. Furthermore the van was at a stopline at a pedestrian crossing where the lights were green in our favour but by doing that they were causing obstruction to other vehicles. Why didn't u just parked below @ the loading bay?But the helper just kept quite.So we changed particulars & took photos of the damages that was caused. I'd asked the driver to ensure which part of his van's damaged which I then took photos off. I also took photos of the damages of my bike & amp; asked him to take too so that if claims were made, they wouldn't be any discrepancies. The driver seems ro be in a hurry so immediately after that he & amp; his driver proceeded to their van(which they claims that it's their company van) & amp; drove off As I want to know if I'd dropped anything during the accident, I went back to the exact location that's at the pedestrian crossing. That's where I noticed that there was an entrance about 10metres away from the traffic light leading to Zhongshan Mall Carpark. However the next day, the driver told me that his company might claimed against me & amp; advised me to do the same instead of personal claim which we've agreed on earlier. So I asked him if he know's about the implications by parking at a double yellow line, doing loading/ unloading without the hazard lights on?That was when he told me that they were not doing loading/unloading,instead they were waiting for the bus to start moving off And I also asked theb why is your rear door open with lots af buckets full of items?He told me that actually he'd open it up to get some wet tissues s my hand was bleeding. I then kept quite but there's 2 more things I noticed which did not mention in case he think of an answer. The question is, if really he were waiting for the bus to move off, why did both of them were already in front of the van during the accident. Secondly why didn't he closed the rear door even after moving in front of the bus stop & Dependence behind me.3rdly, when I asked him what road is this, he gave me a definite answer which is 20, Ah Hood Rd? For me, a delivery guy will know it's exact



T/20200703/7016

3 of 4

Report No. T/20200703/7016

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

CONTINUATION OF REPORT

location to pickup or deliver an item which I believed that they were there to deliver something using their own convenience. Furthermore, if what he says is true, he should be able to explain to me at that point of time & the day after, which probably he'd think of on how to answer me. I've pictures of our damages, license plate & the time the incident happened.

That's all.





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

4 of 4 Report No. T/20200703/7016

CONTINUATION OF REPORT

Sketch Plan						
Informant is	not	able	to	provide	sketch	nla

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: 03/07/2020 17:39
Officer In Charge Of Case:	Classification Of Case;
Authentication Stamp	

CA 536235



MSIG Insurance (Singapore) Pte. Ltd, (Co. Reg. No. 2004122125) 4 Shanton V-ay, # 21-01, SGX Centre2, Singapore 068807 Tel +65 6827 7888, Fax +65 6827 7800 msig.com.sg

CERTIFICATE OF INSURANCE)

Road Transport Act 1987 (Malaysia), Road Transport (Amendment) Act 2019 (Malaysia)

The Motor Vehicles (Third-Purly Risks Rules, 1939 (Malaysia)

The Motor Vehicles (Third Purly Risks and Componentian) Act (CAP, 199 of the Revised Edition) (Republic of Singapore)

The Motor Vehicles (Third Purly Risks and Composation) Rules, 1996 Edition (Republic of Singapore)

Or any Amendment, Act or Acts passed in substitution thereof.

MSD/VMS/20-409166-CA A0074-001/10110

SUM INSURED :

PMV

EXCESS

\$300(FIREATHEFT) \$600(ENDT 2K)

1. Index mark and Registration Number of Vehicle

F8A5000W

FADLY BIN ZAHAREN

155 c.c.

3. Effective date of the Commencement of Insurance

for the purposes of the Act

2. Name of Policyholder

1221PM 22/01/2020

21/01/2021

4. Date of Expiry of Insurance

Persons or Classes of Persons entitled to drive
 The Policyholder.

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. And provided further that the Motor Vehicle is registered and licensed under the Road Traffic Act and its registration and licensing under the Road Traffic Act has not been cancelled at the time of the accident loss or damage.

Limitation as to Use

Use for social domestic and pleasure purposes and in connection with the Policyholder's business or profession.

- 7. The Policy does not cover
 - 1. Use for hire or reward.
 - Use for racing, pace-making, reliability trial or speed-testing.
 - Use for the carriage of goods (other than samples) in connection with any trade or business.
 - 4. 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 (Molaysia), 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 Moor Vehicles (Third-Party Risks and Compensation) Act (Chapter, 189) and Port A. of the Road Transport Act, 1987 (Malaysia) or any Amendment, Act or A Substitution thereof.

22/01/2020 (CG) CA/CI-03 (05/13)

COMMERCIAL AGENCY PTE. LTD. Underwriting Agent

For MSIG Insurance (Singapore) Pte. Ltd.