(Policy Condition)			R:	185/65R15.	
Remark: The veh had commenced its N/S O/S		BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /			
repair at the	time of inspection.		TOYO / YOKO or	Menbet	
Bal. or Market Value:			Front	Rear	
IDAC Accident Rport:	Consistent?: Yes	or No	R/Bal06	mm R/Bal. $ob$	mm
GIA / PR Seen:	Consistent?: Yes	or No	L/Bal. 06	mm L/Bal. Ob	mm
Est. Repairs:	days Res.: Yes	or <b>No</b>	D.O.A	D.O.I. 15/09/20	,
Lum Sum:	% 3 Val.: Yes	or <b>No</b>	Survey held at	M6 Solution:	
CA / REV / REP.		Vehicle: IN / OUT		Rear   O/S   N/S   U/C   Rooftop or	
Date:	Person Contacted:		The U/C / Chassis	s frame / Body Structure affected due to colli	sion.
mv PV Nett	?		Ci	DE Expiry: 28/11/22	
Dale/Time, File Pass to?	: Preli. Report		Days Of Repair: Resurvey No. of Tri	p: Survey Fee:	
Date/Time. File Return to?	brand control			Transportation:	
2)		Add Fee:	: Site Insp (\$	)S + RSSI	
			: Interview (\$	) Fholos	
Report Formal:			:Tech. Invs (3	) Others	
Lung Sun/I.P.I:	(#		:'Meel end 18		
				701/41	

MVA320079530 / VAC - Kaki Bukit ENTRY DATE & TIME: 14/09/2020 14:30 SUBMITTED BY Norhaini Ble Abdul Majid

#### SINGAPORE ACCIDENT STATEMENT

# IMPORTANT NOTICE

- 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

14/09/2020 14:30

Date Of Accident

12/09/2020 12:00

**Exact Location Of Accident** 

SEMBAWANG ROAD TOWARDS GAMBAS AVENUE

Country/State of Loss

**SINGAPORE** 

#### **DETAILS OF OWN VEHICLE**

Vehicle Registration Number

SGZ5985E

Insured/Policyholder

Name Of Registered Owner

KRISHNAKUMAR S/O RAMACHANDRAN

NRIC No

SXXXX816E

**Email Address** 

ESHVINKRISH@HOTMAIL.COM

Mobile Phone No

(LOCAL) +65-87555285

Alternative Phone No

OFFICE-87555285

**Vehicle Particulars** 

Manufacturer

NISSAN

Model

LATIO 1.5LSR

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

THIRD PARTY

Vehicle Category

PRIVATE CAR

**Insurance Company** 

Name of Insurance Company

NTUC INCOME INSURANCE CO-OPERATIVE LTD

Type Of Coverage

COMPREHENSIVE

Fleet Policy

Policy Number

5112701519 CLASSIC

Cover Note Number

**Driver** 

Name of Driver

KRISHNAKUMAR S/O RAMACHANDRAN

NRIC No Date Of Birth

SXXXX816E

Occupation Date Of Driving Pass 21/05/1988

**OUTDOOR** 

05/07/2019

**Driving Experience** 

1 YEAR AND 2 MONTHS

Gender

MALE

Mobile Number

(LOCAL) +65-87555285

Fax Number

Contact Number

OFFICE-87555285

**EMail Address** 

ESHVINKRISH@HOTMAIL.COM

Address

BLK 187A #11-852 RIVERVALE DRIVE

Postcode

541187

**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

COLLISION - HEAD TO REAR

Weather Conditions

CLEAR

Road Surface

DRY

Other Information

Was any foreign vehicle involved in this accident?

NO

Number of vehicles (including own vehicle)

3

involved in the accident

YES

Was any body injured in the Accident? 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)

3

Passenger 1

NAME:

: SENBAGAH VALLI D/O K NAGAPPAN

GENDER:

: FEMALE

Passenger 2

NAME:

: KUMARASEN

GENDER:

: MALE

**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

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** 

REFER TO POLICE REPORT ATTACHED

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

YES

Remarks/ Reasons:

WITH OWNER

Was there any audio recorded?

NO

**DETAILS OF OTHER VEHICLE PROPERTY 1** 

Vehicle Registration Number

SFV681Y

Vehicle Make/Model/Colour

TOYOTA/WISH 1.8 AUTO

**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)

## **DETAILS OF OTHER VEHICLE PROPERTY 2**

Vehicle Registration Number

GY4106M

Vehicle Make/Model/Colour

TOYOTA/HILUX

**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 INJURED PERSON 1**

Name

KRISHNAKUMAR S/O RAMACHANDRAN

Approximate Age

32

Injuries Sustain

Injured person in which vehicle?

SGZ5985E

Were seat belts worn?

Was this injured conveyed to hospital by

ambulance?

NO

Address

BLK 187A #11-852 RIVERVALE DRIVE

Postcode 541187

## **DETAILS OF INJURED PERSON 2**

**BACK & NECK PAIN** 

Name

SENBAGAH VALLI D/O K NAGAPPAN (PASSENGER)

Approximate Age

Injuries Sustain

Injured person in which vehicle?

SGZ5985E

Were seat belts worn?

Was this injured conveyed to hospital by

NO

ambulance?

Address

Postcode

#### Sketch Plan

#### 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
- Information provided must be as truthful and accurate as possible. Any wilful misropresentation 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 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 twis 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)

Lunderstand, 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
  - stockstate, handling and/or dealing with my claims including the settlement of the claims and any necessary overtigations 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
  - 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
- on Portainal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or egents including their lawyers/raw firms), which may be sited outside of Singapore, for one or more of the above Purposes
- in Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, as estigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed
  - 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.

IDAC KARI BUNIT (VAC)
23 Kaki Bukit Ave 4 #02-02
Singapore 415933
Tel: 67416697 Fax: 67492305
Email: vackb 3vl. sm.com sg

VRIPA

Policyholder s Signature
Date & Time 1 4 SEP 2020

Driver's Signature (if driver is not the policyholder) Date & Time: Reporting Centre Personnel's Signature Name: NRIC/FIN No

## Sketch Plan #2

	DIEPPE	
SKETCH PLAN	ARRACKS	
///	/ / /	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
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117		
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DESCRIBE CIRCUMSTANCES OF	THE ACCIDENT	
		(A) SGZ 5985 E
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and the second s	THE RESIDENCE OF THE PARTY OF T	(c) GY 4/06 M
	The state of the s	(2) 6/ 4/08/
Re	fer to Police	Report
	Report No	
THE RESIDENCE OF THE PROPERTY	VEP011 108	
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	T/20200914/	7021
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The state of the s	and the second s	
Note: Plance acts that		
	THE RESIDENCE AND ADDRESS OF THE PARTY OF TH	ne for you to submit an Own Damage Claim under
The state of the s	. Please check your policy for n	nore information.
<b>ECLARATION</b> We declare the foregoing particular	Cate falls in every recoest	
The state of the second but significant	e energie on avery (Copeu).	IDAC KAKI BUKIT (VAC)
KEIN		23 Kaki Bukit Ave 4 #02-02 Singapore 415933
Nicyholder's Signature	Oriver's Signature	Tel: 67416697 Fax: 67492305
14 SEP 2020	(If driver is not the policyholder)  Oste & Time	Reporting <u>Control of Spptiels (SSM: C8m.5g</u> Name
	COST OF THE PARTY	NDIC/EIN NO





1 of 4

Report No. T/20200914/7022

Station Diary No.:

# Police Station Of Origin Traffic Police

10 Ubi Avenue 3 SINGAPORE 408865 Tel No: 65470000

REPORT OF A TRAFFIC ACCIDENT

### Date/Time Report Made: Vide Report No. 14/09/2020 12:20 Informant's Particulars

Name of Informant: Address: KRISHNAKUMAR S/O 187A RIVERVALE DRIVE #11-852 SINGAPORE 541187 RAMACHANDRAN ID Type / ID No. Contact No. NRIC NO / \$8817816E Home/Office: Mobile: 87555285 Nationality: Email: SINGAPORE CITIZEN ESHVINKRISH@HOTMAIL.COM Sex Age: Date of Birth: Type of Informant: Male 32 21/05/1988 Driver

Race: Institution / School Name: Language: Indian English Occupation: Driving Licence Information: Sales and marketing manager Class: Date of Expiry:

General Information of the Accident Injury Drink Date/Time of Type of Location:

Type of Others Drive: Accident: Straight Road Accident: No 12/09/2020 12:00 Location:

SEMBAWANG ROAD TOWARDS GAMBAS AVENUE BEFORE JALAN MATA AYER

Weather: Clear	Road Surface: Dry	Road Speed Limit
Traffic Flow: One Way	Traffic Control: Traffic Light - Working	Traffic Volume: Moderate
Type of Collision: Between Moving Vehicles	- Head To Rear	Anyone conveyed by ambulance.

Vehicle No.	Type	Make	Model	Color	Conditio	No of
GY4106M	Van	COMMON CONTRACTOR AND ADMINISTRATION OF THE STATE OF THE	eritet i Promiti militari i Mariani izati erite erite i majar Mariani i Anna erite i Mariani i mariani i Maria		and the second s	0
SFV681Y	Car		MINERAL PROSECULAR STATE OF STATE AND			0
SG25985E	Car	NISSAN	LATIO	Black		2





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

2 of 4 Report No. T/20200914/7022

#### CONTINUATION OF REPORT

Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date
SGZ5985E	NTUC Income Insurance Co-Operative Limited	5112701519	18/09/2019	08/11/2020

Details of Perso	n involved			Service Alle	1500	The same sign and same
Any Pedestrian I	nvolved: No					
No. of Pedestrians Injured: NIL			Use of Pedestrian Crossing: NA			
Passenger	to probbe and the			Contract of		TO STATE WAS STANDARDS
Name	SENBAGAH VALLI D/O K NAGAPPAN			ID No.		S1420315Z
Related Vehicle	SGZ5985E (Car)			Contac	ct No.	87555285
Hospital/Clinic	24 HOUR WALK-IN CLINIC			Class of Driving Licence Expiry	e &	Class: NIL Date of Expiry: NIL
Date	NIL Date			NIL		
No. of Days gran	ted Medical Leave	03	Degree of		Slight	
Driver	A Charles of the Control of the Cont	eliking gerende	GEORGE STANK		1-100-30	(1) 中华(5)(8)(9)(5)(5)(5)(5)(5)(5)(5)(5)(5)(5)(5)(5)(5)
Name	KRISHNAKUMAR S	O RAMACI	HANDRAN	ID No.		S8817816E
Related Vehicle	SGZ5985E (Car)			Contac	t No.	87555285
Hospital/Clinic	24 HOUR WALK-IN CLINIC			Class of Dr. ving Licence Expiry		Class, NIL Date of Expiry, NIL
Date	NIL		Date		NIL	
No. of Days gran	ted Medical Leave	03	Degree of		Slight	

#### Brief Details.

On 12/09/2020 at about 1200hrs at along Sembawang road towards Gambas Avenue before Jalan Mata Ayer. I was travelling on the centre lane and when my front vehicle slow down and stop hence i follow suit. Suddenly I felt a great impact from the rear and when I alighted. I realised that it was vehicle (B) who hit onto my rear portion of my vehicle (A) causing damages to my vehicle. There is a total of 3 vehicles involved in this chain collision. I have 2 passengers inside my vehicle. Both passengers and I had suffer injuries and we went to Internedical 24hr Clinic and was awarded 3 days MC each.

Vehicle A: SGZ5985E Vehicle B: SFV681Y Vehicle C: GY4106M



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



3 of 4

Report No. 1/20200914/7022

CONTINUATION OF REPORT





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

4 of 4 Report No. 1/20200914/7022

### CONTINUATION OF REPORT

Sketch Plan

Authentication Stamp

NP188

Informant is not able to provide sketch

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: 14/09/2020 12:20
Officer In Charge Of Case: TP / TPHQ / JUREMAH BINTE AHMAD Contact No.: 65476219	Classification Of Case:

## > Back to OneMotoring

# Enquire PARF/COE Rebate for Registered Vehicle

Vehicle	Owner	Particulars

Owner ID Type: Singapore WAL

Owner ID:

Vehicle Details

Vehicle No.

Vehicle to be Exported: No.

Intended Deregistration Date: SSen\_01000
Vehicle Make: NSSNIA
Vehicle Model: UTIL SSNIA
Primary Colour: SNIAD
Manufacturing Year: 00007

Engine No. HRSS VARIANCE

Transfer Count: 3

Actual ARF Paid: SITING IV.

Intended PARF Rebate Details

First Registration Date:

PARF Eligibility:

PARF Eligibility Expiry Date:

PARF Rebate Amount: \$0.00

Intended COE Rebate Details

COE Expiry Date. IN No. 2022

COE Category: 4 - Car 15th Not: in testina

COE Period (Years):

 PQP Paid:
 \$20.947,00

 COE Rebate Amount:
 \$9.022,00

 Total Rebate Amount:
 \$9.022,00

Message

Please note that the 5-year COE for this vehicle cannot be further renewed. The vehicle must be de-registered upon 20 hours for vehicle reaches its statutory lifespan (if applicable), whichever is earlier.

The information contained herein is correct as at 15 Sep 2020

DOMESTICS

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latio

Price Range

Depreciation ➤ > 10 year(: ➤ Vehicle Type



## Used Car Comparison

--- Comparing 4 Vehicles ---

Nissan Latio 1.5A Sports Premium (COE till 08/2022)



•

Nissan Latio 1.5A (COE till 08/2022)



Nissan Latio 1.5A (COE till 08/2022)



Nissan Latio 1.5A (CO 10/2022)



Clear All

Add all to Shortlist

Back to search result

Add to Shortlist

Add to Shortlist

Add to Shordist

\$14,075

\$15,483

\$8,140 /yr

3

Sedan

COE Car

Available

Add to Shortlist

CAR DETAILS

OMV

ARF

Depreciation

No. of Owners

Type of Vehicle

Category

Availability

Price	\$14,800	\$12,800	\$15,900	\$14,000
Instalment	N.A.	N.A.	N.A.	N.A.
Registration Date	08-Aug-2007	27-Aug-2007	30-Aug-2007	19-Oct-2007
Manufactured	2007	2007	2007	2007
Mileage	140,000 km	168,000 km	1	125,000 km
Transmission	Auto	Auto	Auto	Auto
Engine Cap	1,498 cc	1,498 cc	1,498 cc	1,498 cc
Road Tax	\$889 /yr	\$889 /yr	\$889 /уг	\$889 /yr
Power	80.0 kW (107 bhp)	80.0 kW (107 bhp)	80.0 kW (107 bhp)	80.0 kW (107 bhp)
Curb Weight	1,155 kg	1,130 kg	1,110 kg	1,130 kg
Features	1.5L DOHC Responsive And Fuel Efficient Engine, CVT Auto, ABS, 2 x Airbags, Climatic Digital Aircon Control, Knockdown Rear Seats, Spacious Legroom.		-	Lowest Mileage In
Accessories	Alcantara Leather Seats, Auto Headlight Sensor, Original Factory Audio System, Sports Rim, Keyless Start Stop Immobilizer, Solar Film, Reverse Sensor.	-	-	Full Black Leather I
Description	6 Months Warranty, 100% Loan Available, 6 Months In House Warranty (Official Certificate), Free Servicing, Accident Free, STA Or VICOM Evaluation Are Welcome, All Refurbished Works Done "Under One Roof", New Paintwork, Dank And In House Loan Available At Competitive Interest Rate, Free Grooming, Warranty Not By Third Party Workshop, Trade In Are Welcome, Kindly Call For Viewing Appointment.	New Paint Work Will Be Provided, Selling The Cheapest In The Market And Yet Price Negotlable, Lowest Genuine Mileage Clocked, Flexible Loan Scheme Can Be Arranged, Trade In Or Scrap Car Welcome, Hurry Contact Us For More Information Or Drop By For A Test Drive, View To Believe!	Full Loan Available, Bank Loan And In House Loan Available Trade In Welcome.	Look No Further! E Money. Direct Owr Latio Selling Due T Car. Well Maintains And Well Taken Ca Original And Well I In And Loan Availa Arrange For Viewir
COE	\$22,700	\$22,700	\$22,700	\$21,282

\$14,233

\$15,657

\$6,580 /yr

3

Sedan

COE Car

Available

https://www.sgcarmart.com/used\_cars/usedcars\_compare.php

\$15,928

\$17,521

\$7,820 /yr

Hatchback

COE Car

Available

\$14,302

\$15,733

\$6,700 /yr

2

Sedan

Available

COE Car, Low Mile: