

11E0001 / CYCLE & CARRIAGE AUTOMOTIVE PTE LTD  
DATE & TIME: 15/01/2021 10:12 (SGT)  
SUBMITTED BY: TAN SHIEH YUEN  
SUBMISSION: 1 (15/01/2021 10:12 (SGT))

Your NCD will be affected due to late reporting

## 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 Submission	15/01/2021 10:12 (SGT)
Date of Accident	13/01/2021 05:00 (SGT)
Exact Location of Accident	PIE, Singapore
Additional Location Information	PIE(CHANGI)BETWEEN BEDOK NORTH AND TAMPINES EXIT
Country/State of Loss	Singapore

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SMQ8312D
INSURED/POLICYHOLDER	
Is company?	No
Name Of Registered Owner	RAKESH KUMAR BHARDWAJ
NRIC No	SXXXX398I
Email Address	rakesh@tminc.com.sg
Mobile Phone No	(Phone) +65-93876467
Alternative Phone No	+65-93876467

### VEHICLE PARTICULARS

Manufacturer	Kia
Model	Niro
Variant	-
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
Vehicle Category	Private car

### INSURANCE COMPANY

Name of Insurance Company	AIG
Type of Coverage	Comprehensive
Fleet Policy	No
Policy Number	1900254192
Cover Note Number	-

### DRIVER

Name of Driver	RAHUL KERSTAN BHARDWAJ
NRIC No	SXXXX907J
Date Of Birth	27/08/1998
Occupation	Indoor

Driving Pass	09/03/2018
g experience	2 YEARS AND 10 MONTHS
er	Male
ile Number	(Phone) +65-93876467
Phone Number	-
mail Address	RAHUL_KERSTAN32@HOTMAIL.COM
address	33 TANAH MERAH KECHIL RISE
Address complement	-
Postcode	465616
Is the driver the policyholder?	No
If No. Relationship of the Driver with the Insured	Child
Does Driver Own Other Vehicles?	No
Vehicle Registration Number of Other Vehicle Owned by Driver	-
Insurance Company of Other Vehicle Owned by Driver	-

GENERAL INFORMATION OF THE ACCIDENT

Type of Accident	Collided into Property
Weather Conditions	Raining
Road Surface	Wet

OTHER INFORMATION

Was any foreign vehicle involved in the accident?	No
Number of vehicles involved in the accident	1
Was anybody injured in the Accident?	No
Was any injured conveyed to hospital by ambulance?	-
Was any other material or property damaged?	No
Number of Passengers (Including Driver)	2
Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance?	No

PASSENGER 1

Name	RISHI KALEB BHARDWAJ
Gender	Male

DETAILS OF POLICE ACTION

Was the accident reported to the police?	Yes
Police Station Name	Tanah Merah Neighbourhood Police Post
Police Station Phone No	(Phone) +65-18004499999
Alt. Police Station Phone No	(Fax) +65-62447251
Police Station Address	Blk 51 New Upper Changi Road #01-1514 Singapore 461051
Was notice of intended Prosecution given?	No
If yes, against whom?	-

CIRCUMSTANCES OF ACCIDENT

REFER TO ATTACHMENT

ATTACHMENT(S)

Are accident photos available for attachment?	Yes
Was there any video captured by Car Camera?	Yes
Was there any audio recorded?	No

**SKETCH PLAN**

**IMPORTANT NOTICE**

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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.

**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.

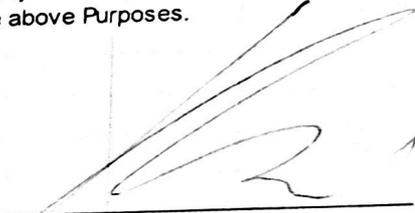
(collectively the "Purposes")

(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.

\_\_\_\_\_  
Policyholder's Signature / Date &  
Time

\_\_\_\_\_  
Driver's Signature (If driver is not the policyholder) / Date  
& Time

  
\_\_\_\_\_  
Witnessed by Reporting Centre  
Personnel

**Sketch Plan**

Refer to Attachment

\_\_\_\_\_

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\_\_\_\_\_

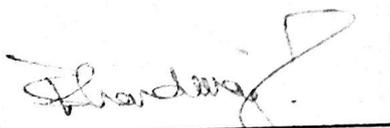
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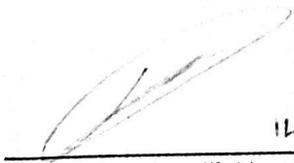
**Describe Circumstances of the Accident**

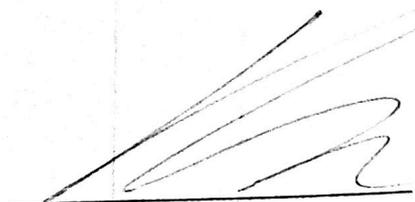
At around 0500 hrs on 13/01/2021, I was driving my vehicle along PIE (change) between Bedok North and Tampines B exit. Just at the end of the bend my car skidded due to wet road condition and hit the middle barrier. No other vehicles was involved in the accident. I called for assistance from my father and subsequently police also arrived and assisted with the situation. I did not sustain any injury nor did my brother.

**Declaration**

We declare the foregoing particulars are true in every respect.

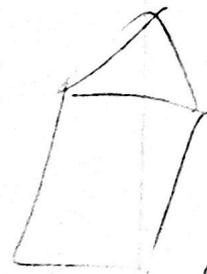
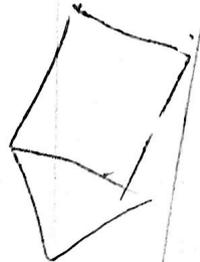
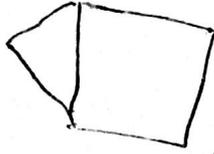
  
Policyholder's Signature / Date &  
Time 14 JAN. 2021  
1605 hrs.

  
14/01/2021 1605hrs  
Driver's Signature (If driver is not the policyholder) / Date  
& Time

  
Witnessed by Reporting Centre  
Personnel

Lamp post  
236

PIE changi





**SINGAPORE  
POLICE FORCE**



T/20210113/2182

1 of 3

Report No. T/20210113/2182

Police Station Of Origin:  
Tanah Merah NPP  
51 New Upper Changi Road #01-1514  
SINGAPORE 461051  
Tel No: 1800-4499999

**REPORT OF A TRAFFIC ACCIDENT**

Date/Time Report Made: 13/01/2021 19:47	Vide Report No.: G/20210113/0044	Station Diary No.: 46
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<b>Informant's Particulars</b>		
Name of Informant: RAHUL KERSTAN BHARDWAJ		Address: 33 TANAH MERAH KECHIL RISE SINGAPORE 465616
ID Type / ID No.: NRIC NO / S999907J		Contact No.: Home/Office: Mobile: 93876467
Nationality: SINGAPORE CITIZEN		Email: rahul_kersten32@hotmail.com
Sex: Male	Age: 22	Date of Birth: 27/08/1998
Race: Indian		Type of Informant: Driver
Occupation: Student		Language: English
		Institution / School Name:
		Driving Licence Information: Class: 3
		Date of Expiry:

<b>General Information of the Accident</b>			
Type of Accident: Non-Injury Attended by Police	Drink Drive: No	Date/Time of Accident: 13/01/2021 00:00	Type of Location: Straight Road
Location: PAN-ISLAND EXPRESSWAY			
Lamp Post Number: 236	Road Surface: Wet		Road Speed Limit:
Weather: Drizzling	Traffic Control: Not Controlled		Traffic Volume: Light
Traffic Flow: One Way	Type of Collision: Moving Vehicle Against - Others		Anyone conveyed by ambulance: No

<b>Details of Vehicle Involved</b>						
Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
SMQ8312D	Car	KIA	NIRO HYBRID 1.6 DCT SUNROOF	Blue	Seriously Damaged	1

<b>Details of Person Involved</b>	
Any Pedestrian Involved: No	Use of Pedestrian Crossing: NA
No. of Pedestrians Injured: NIL	



**SINGAPORE  
POLICE FORCE**



T/20210113/2182

Police Station Of Origin:  
Tanah Merah NPP  
51 New Upper Changi Road #01-1514  
SINGAPORE 461051  
Tel No: 1800-4499999

2 of 3  
Report No. T/20210113/2182

**CONTINUATION OF REPORT**

Driver		Name		RAHUL KERSTAN BHARDWAJ		ID No.		S0928907J	
Related Vehicle		SMQ8312D (Car)		Contact No.		93876467			
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			
Passenger		Name		RISHI KALEB BHARDWAJ		ID No.		NIL	
Related Vehicle		NIL		Contact No.		82330669			
Hospital/Clinic		NIL		Class of Driving Licence & Expiry Date		Class: NIL 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 13/01/2020 at about 0500hrs, I was driving said vehicle SMQ8312D along the incident location when my vehicle skidded due to wet road condition (drizzling) and hit the middle barrier. No other vehicles was involved in the accident. I called for assistance from my father and subsequently police also arrived and assisted with the situation. I did not sustain any injury and neither did my brother who was the front passenger with me. I was advised by traffic police to lodge a police report.

So far, the cost for the damages to the vehicle is unknown. The left side of the vehicle sustained dents.

I have also handed over the vehicle in car camera SD card to traffic police.



**SINGAPORE  
POLICE FORCE**



T/20210113/2182

3 of 3

Report No. T/20210113/2182

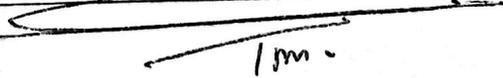
Police Station Of Origin:  
Tanah Merah NPP  
51 New Upper Changi Road #01-1514  
SINGAPORE 461051  
Tel No: 1800-4499999

**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: G / Sgt 3 EDWARD TAN CHUN SENG 	Signature Of Informant: 
Signature Of Interpreter: Not applicable	Date/Time: 13/01/2021 19:47
Officer In Charge Of Case: TP / GIT / Staff Sgt LEE GUANG HUI Contact No.: 65476138	Classification Of Case:
Authentication Stamp NP168 	



**SINGAPORE  
POLICE FORCE**



Police Station Of Origin  
Taman Merah NPS  
11 New Upper Changi Road #01-15/16  
Singapore 487101  
Tel No: 6730-4400/9911

Report No: 1301/2021-05000

**REPORT OF A TRAFFIC ACCIDENT**

View Report No  
1/70/101/02/182

Date of Report  
13/01/2021

**Informant's Particulars**

Name: **HAHIL BERNAN BHARDWAJ**  
NRIC No: **S9826847J**  
Nationality: **SINGAPORE CITIZEN**  
Age: **22** Date of Birth: **27/08/1998**  
Occupation: **Student**

Address: **13 TANAH MERAH KECIL WISE SINGAPORE 487115**  
Contact No: **Home/Office** Mobile: **48715487**  
Email:

Type of Informant: **Driver**  
Language: **English** Institution / School Name:  
Driving Licence Information: **Class 3** Date of Expiry:

**General Information of the Accident**

Type of Accident: **Non-Injury**  
Attended by Police: **Yes**  
Location: **PANJAS AND EXPRESSWAY**  
Date/Time of Accident: **13/01/2021 05:00**  
Type of Location: **Straight Road**

Weather: **Light**  
Road Surface: **Wet**  
Road Speed Limit:  
Traffic Flow: **One Way**  
Traffic Control: **Not Controlled**  
Traffic Volume: **Light**  
Type of Collision: **Moving Vehicle Against - Others**  
Anyone conveyed by ambulance: **No**

**Details of Vehicle Involved**

Vehicle No. / Type	Make	Model	Color	Condition	No. of Passengers
1301/2021 - Car	KIA	NIRO HYBRID 1.6 DCT SUNROOF	Blue	Seriously Damaged	1

**Details of Person Involved**

Any Pedestrian Involved: **No**  
Persons Injured: **N/L**  
Use of Pedestrian Crossing: **NA**

Police Station Of Origin  
 Tanah Merah NPP  
 at New Upper Changi Road #01-1514  
 SINGAPORE 461051  
 Tel No: 1800-4499999



Report No: 1702101142007

CONTINUATION OF REPORT

Driver Name		RAHUL KERSTAN BHARDWAJ		ID No	998289071
Related Vehicle		SMQ8312D (Car)		Contact No	93876467
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
Passenger					
Name		RISHI KALEB BHARDWAJ		ID No	NIL
Related Vehicle		NIL		Contact No	82330689
Hospital/Clinic		NIL		Class of Driving Licence & Expiry Date	Class NIL Date of Expiry: NIL
Date Treatment		NIL		Date Discharge	NIL
No. of Days granted Medical Leave		NIL		Degree of Injury	NIL

**Brief Details.**

I wish to state that I am doing this report is for the purpose of making amendments that the date of accident is on 13/01/2021 at about 0500hrs.



# SINGAPORE POLICE FORCE

Police Station of Origin  
Singapore NPP  
New Police Centre Road #11-1514  
Singapore 344751  
Tel No. 67374400 ext

RECEIVED  
14/01/2021 16:13

## CERTIFICATE 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  
S/PCO CHH BOON

Signature Of Interpreter  
Not applicable

Officer in Charge Of Case  
S/SGT  
Sgt SPI SE GUANG HUI  
Contact No. 65476138

Signature Of Informant

Date/Time  
14/01/2021 16:13

Classification Of Case

Amplification Stamp

**AUTO PROTECTOR PRIVATE VEHICLE**

Name of Policyholder : Rakash Kumar Bhardwaj  
 Period of Insurance : 04 Dec 2019 To 03 Dec 2021  
 Engine No. : G4LEKS562188  
 Chassis No. : KNACC81CVL5338365

Vehicle No. : SMO8312D  
 Policy No. : 1900254192  
 Endorsement No. :  
 Issued Date : 11 Dec 2019

**ABOUT THE COVER**

Make/Model : KIA Niro 1.6  
 Engine Capacity/Tonnage : 1,580.00 CC  
 Driver Restriction : NA  
 Sum Insured : Market Value  
 Off Peak Car : No  
 First Year of Registration : 2019  
 Insuring with COE/PARE : Yes

Person or Classes of Persons Entitled to Drive\* :  
 a) The Policyholder  
 b) Any other person who is driving on the Policyholder's order or with his/her permission.  
 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\* :  
 Use only for social, domestic and pleasure purposes and for the Policyholder's business.  
 This Policy does not cover use for hire or reward, driving tuition, driving test, racing, pace-making, reliability trial or speed-testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with Motor Trade.

Loss of Use 1500cc - 1600cc  
 \* Limitations rendered inoperative by Section 6 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 2018, are not to be included under these headings.

Section 1  
 Fire - \$0 Own Damage - \$600 Theft - \$0 Flood Cover - \$600  
 Section 2  
 Property Damage - \$0  
 Windscreen : \$100

Named Driver and Excess (where applicable)  
 Rakash Kumar Bhardwaj - \$600 (Own Damage), \$600 (Flood Cover)

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

1. Cycle & Carriage Body & Paint Centre Add: 209 Pandan Gardens Singapore 609339 65684501  
 2. Cycle & Carriage Authorised Service Centre (For accident reporting & windscreen claim only) Add: 330 Ubi Rd 3 Singapore 408650 67461000  
 3. Cycle & Carriage Authorised Service Centre (For accident reporting & windscreen claim only) Add: 241 Alexandra Road Singapore 159931 64278800  
 4. Cycle & Carriage Authorised Service Centre (For accident reporting & windscreen claim only) Add: 600 Sin Ming Ave Singapore 675733 69320000  
 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.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: United Overseas Bank Limited

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, 1999 (Malaysia).

0604324213  
 FULCOKIP2 - ZC  
 22 UBI ROAD 4 FULGO BUILDING  
 SINGAPORE 408617  
 Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

**AIG Asia Pacific Insurance Pte. Ltd.**  
 This computer generated document does not require a signature.

100/2823693/ACH/Decal