

# 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 .....	26/03/2021 15:13 (SGT)
Date of Accident .....	25/03/2021 08:00 (SGT)
Exact Location of Accident .....	Yishun, Singapore
Additional Location Information .....	BLK 431 YISHUN AVE 1 MSCP
Country/State of Loss .....	Singapore

## DETAILS OF OWN VEHICLE

Vehicle Registration Number .....	SMR7264K
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### INSURED/POLICYHOLDER

Is company? .....	No
Name Of Registered Owner .....	YONG KENNETH
NRIC No .....	S8024602A
Email Address .....	KENXON@GMAIL.COM
Mobile Phone No .....	(Phone) +65-91869636
Alternative Phone No .....	(Home) +65-98561666

### VEHICLE PARTICULARS

Manufacturer .....	Kia
Model .....	Cerato
Variant .....	-
Exact purpose for which vehicle was being used at time of accident .....	Private use
Are you claiming under your own insurance policy for repair to your vehicle? .....	No - Reporting only
Vehicle Category .....	Private car
Transmission .....	Auto
CC .....	1591

### INSURANCE COMPANY

Name of Insurance Company .....	AIG Asia Pacific Insurance Pte. Ltd.
Type of Coverage .....	Comprehensive
Fleet Policy .....	No
Policy Number .....	2070006719
Cover Note Number .....	-

### DRIVER

Name of Driver .....	YONG KENNETH
NRIC No .....	S8024602A

Date Of Birth .....	17/08/1980
Occupation .....	Indoor
Date Of Driving Pass .....	20/02/2002
Driving experience .....	19 YEARS AND 1 MONTH
Gender .....	Male
Mobile Number .....	(Phone) +65-91869636
Alt. Phone Number .....	(Home) +65-98561666
Email Address .....	KENXON@GMAIL.COM
Address .....	BLK 432A YISHUN AVENUE 1 #13-525
Address complement .....	-
Postcode .....	761432
Is the driver the policyholder? .....	Yes
If No, Relationship of the Driver with the Insured .....	-
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 .....	Side Swipe
Weather Conditions .....	Clear
Road Surface .....	Dry

#### OTHER INFORMATION

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

#### DETAILS OF POLICE ACTION

Was the accident reported to the police? .....	No
Was notice of intended Prosecution given? .....	No
If yes, against whom? .....	-

#### CIRCUMSTANCES OF ACCIDENT

I had a very good record of driving since 2003, I have been driving for more than 20 years.  
 I had no speeding fine since day one.  
 On 25 March 2021, at about 8am, I was going back to my usual MSCP at Yishun Blk 431.  
 I was driving my new Kia Cerato about 1 year old.  
 After passing the gantry, I slowing turn up the ramp (turning right).  
 About 30m away from the gantry, I casually drove up the ramp, I was shock that a Sport Audi RS was speeding down the ramp. I tried to swerve to left but hardly have enough time to adjust my car to extreme left. It is more difficult to judge during turns when you have wall on your left than you have wall on your right  
 There was 2 lines on the floors, probably they may have shifted the lines towards the left narrower, this is confusing.  
 As recorded in the video clip, 8.00.33 the car was capture by my camera. I may have noted his presence at 8.00.32.  
 Apology, didn't know the camera was not a wide angle. Is a stock camera from Kia  
 At 8.00.34, I sounded "Woah"  
 At 8.00.35, I have already come to a complete stop.  
 At 8.00.35 my car was knock but his car was still moving. I thought he was running away and I gave him a horn.  
 Please refer to diagram for illustration.

I sincerely hope that both insurance parties can look into this and do a site survey if necessary. If both car are travelling within the speed limit, I am sure that the accident will be avoided.  
 Looking forward for a fair verdict.  
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 Looking forward for a fair verdict.

#### ATTACHMENT(S)

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

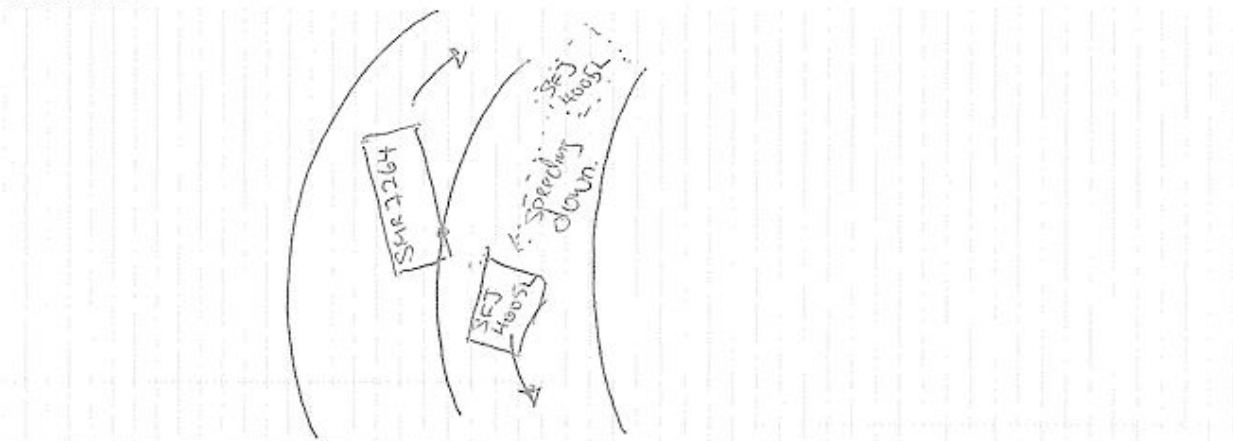
#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number .....	SFJ4005L
Vehicle Manufacturer .....	Audi
Vehicle Model .....	A4
Vehicle Variant .....	-
Vehicle Colour .....	Blue
Vehicle Category .....	Private car
Name of Driver .....	ANANKUMAR S/O VIJAYKUMAR
NRIC No .....	S9100799A
Contact Number .....	(Phone) +65-92265224
Address .....	-
Address complement .....	-
Postcode .....	-
Insurance Company Name .....	-
Nature Of Damage .....	SCRATCHES
Details of property damaged in accident .....	-
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**.
3. Information provided must be as **truthful and accurate as possible**. Any willful 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. 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 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: 26/3/21 11:18am  
 Driver's Signature (if driver is not the policyholder) / Date & Time: \_\_\_\_\_  
 Witnessed by Reporting Centre Personnel: X

**Sketch Plan**

## Describe Circumstances of the Accident

I have a very good record at driving since 2005, I have been driving for more than 20 years, I had no speeding fine since day one.

On March 2021 at about 8am, I was going back to my usual MSCP at Yishun Bldg 431. I was driving my new km Corolla about 1 year old car.

After passing the gantry, I slowly turn up the ramp (turning right) About 50m away from the gantry, I casually drove up the ramp, I was shocked that a Sport Audi RS was speeding down the ramp. I tried to swerve to left but hardly have enough time to adjust my car to extreme left. It is more difficult to judge during turns when you have wall on your left than wall on your right.

There was 2 lines on the floor probably they may have shifted the lines towards the left narrower, this is confusing.

As recorded in the video clip. 8.00.55 the car was captured by my camera. I may have noted each other presence at 8.00.32 At 8.00.34 I sounded "Wah" At 8.00.35 I have already come to a complete stop. At 8.00.35 my car was hit but his car was still moving. I thought he was running away and I horn him. Please refer to my diagram for illustration. (Att size)


I sincerely hope that both insurance parties can look into this and do a site survey if necessary.

If both car are travelling within speed limit, I am sure the accident will be avoided.


Looking forward for a fair verdict.

## Declaration

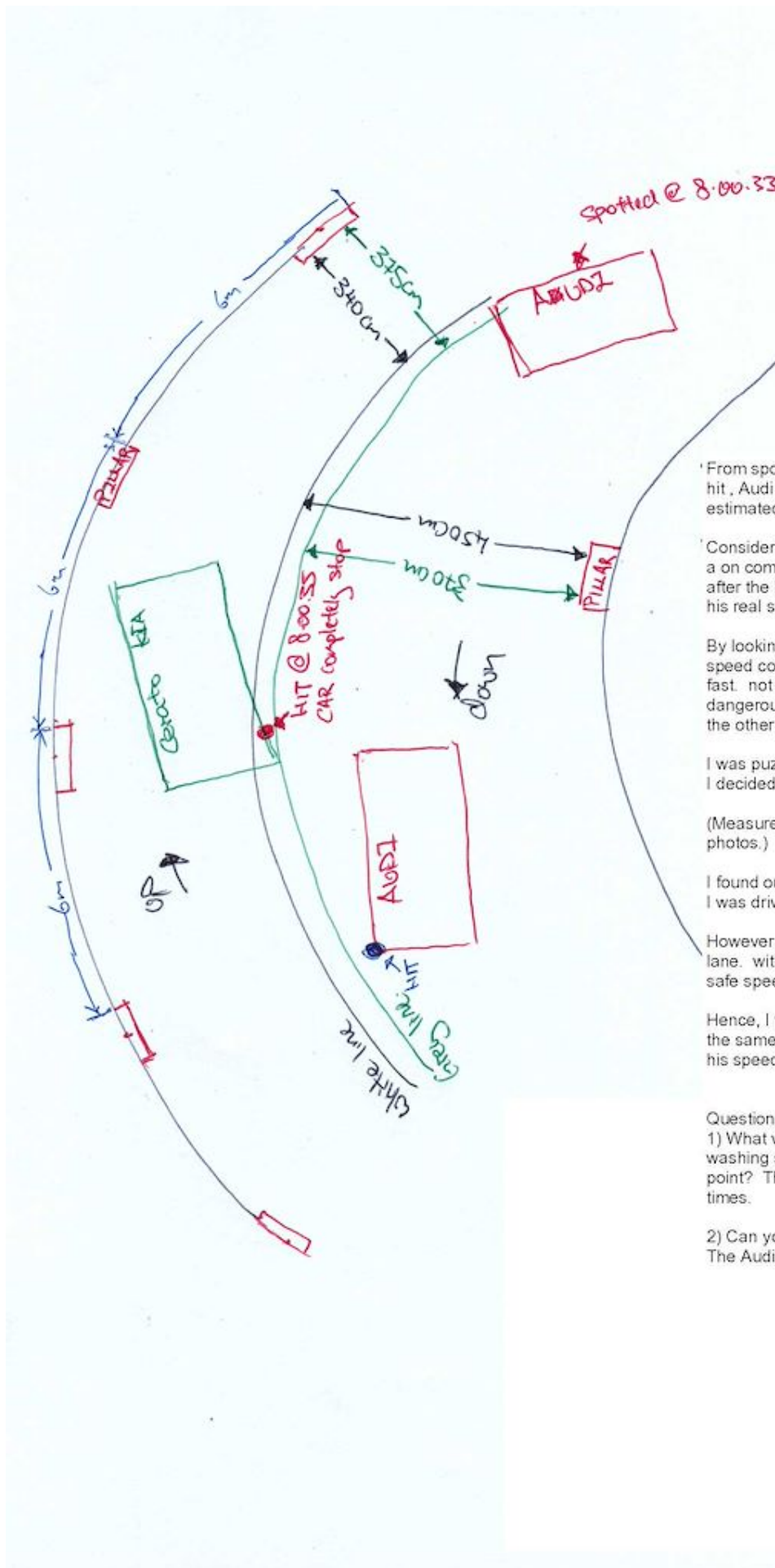
We declare the foregoing particulars are true in every respect.

11:46 am  
  
 Policyholder's Signature / Date & Time

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

  
 Witnessed by Reporting Centre Personnel





From spotted at for the video clip 8.00.33 to time of hit, Audi travelled about 12m in 2 sec (**21.6 km/hr**) estimated

Considering, this is **his braking speed** after seeing a on coming car. It did not come to a come stop after the hit and it travelled for another 6m. Imagine his real speed downslope.

By looking at the video. From his head light, The speed coming down from the slope is extremely fast. not doubting on his driving skills but this is dangerous, speeding while there is another car on the other side of the lane?

I was puzzled that night, I have been a safe driver. I decided to do a site survey and measurement.

(Measurement is indicated in the illustrations and photos.)

I found out that the grey line was the centre line and I was driving diligently.

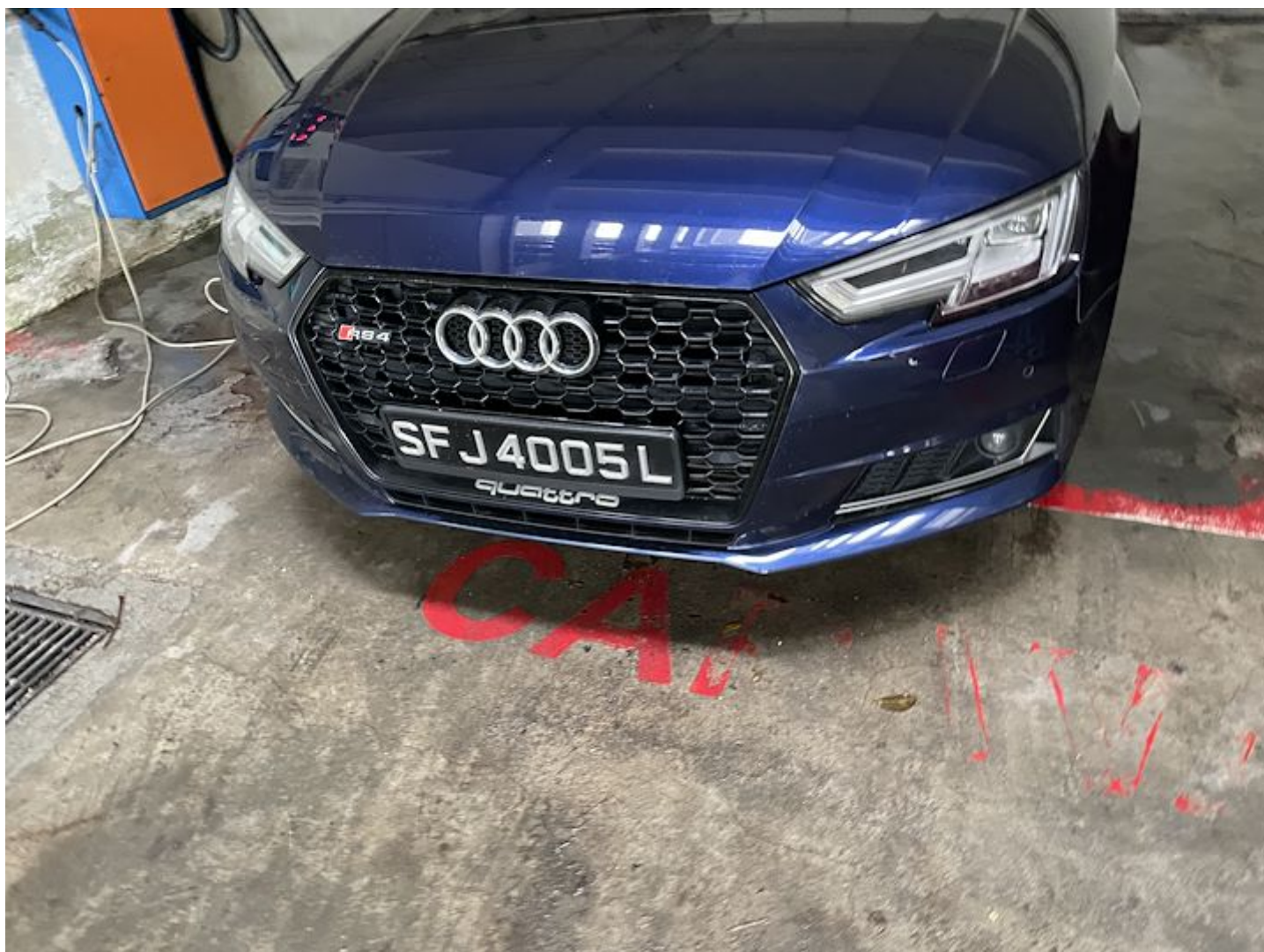
However, I admit I may have slightly move out out lane. with the speed limit given, If both cars are at safe speed limit. We would have avoid the collision.

Hence, I will not claim my damages against him. At the same. I do not wish to hold any responsibility on his speeding at downslope.

Questions:

1) What were to happen if was a cleaner doing washing standing at the location of the collision point? This is quite often and i encounter a few times.

2) Can you request to view the Audi In car camera, The Audi has a front camera?







































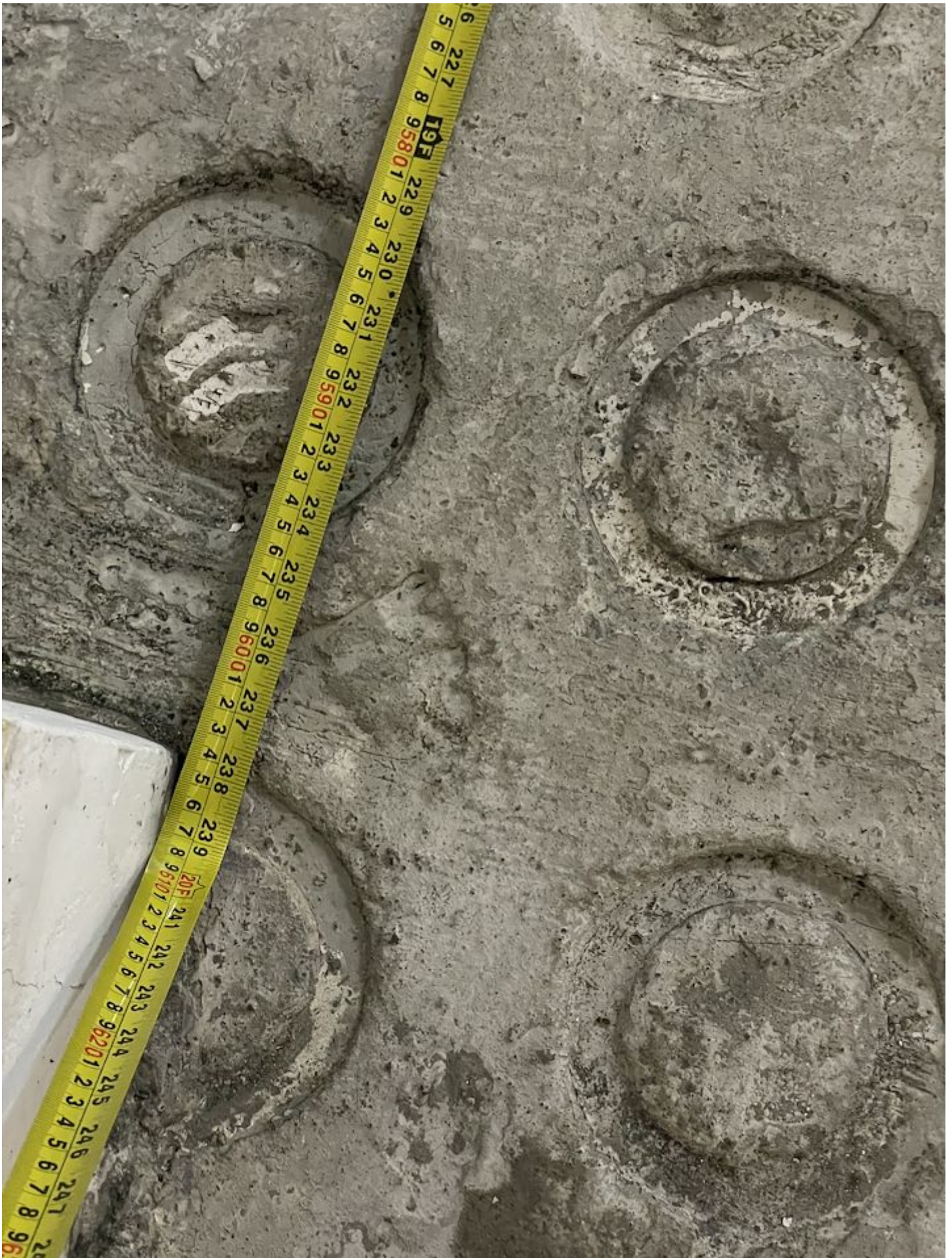




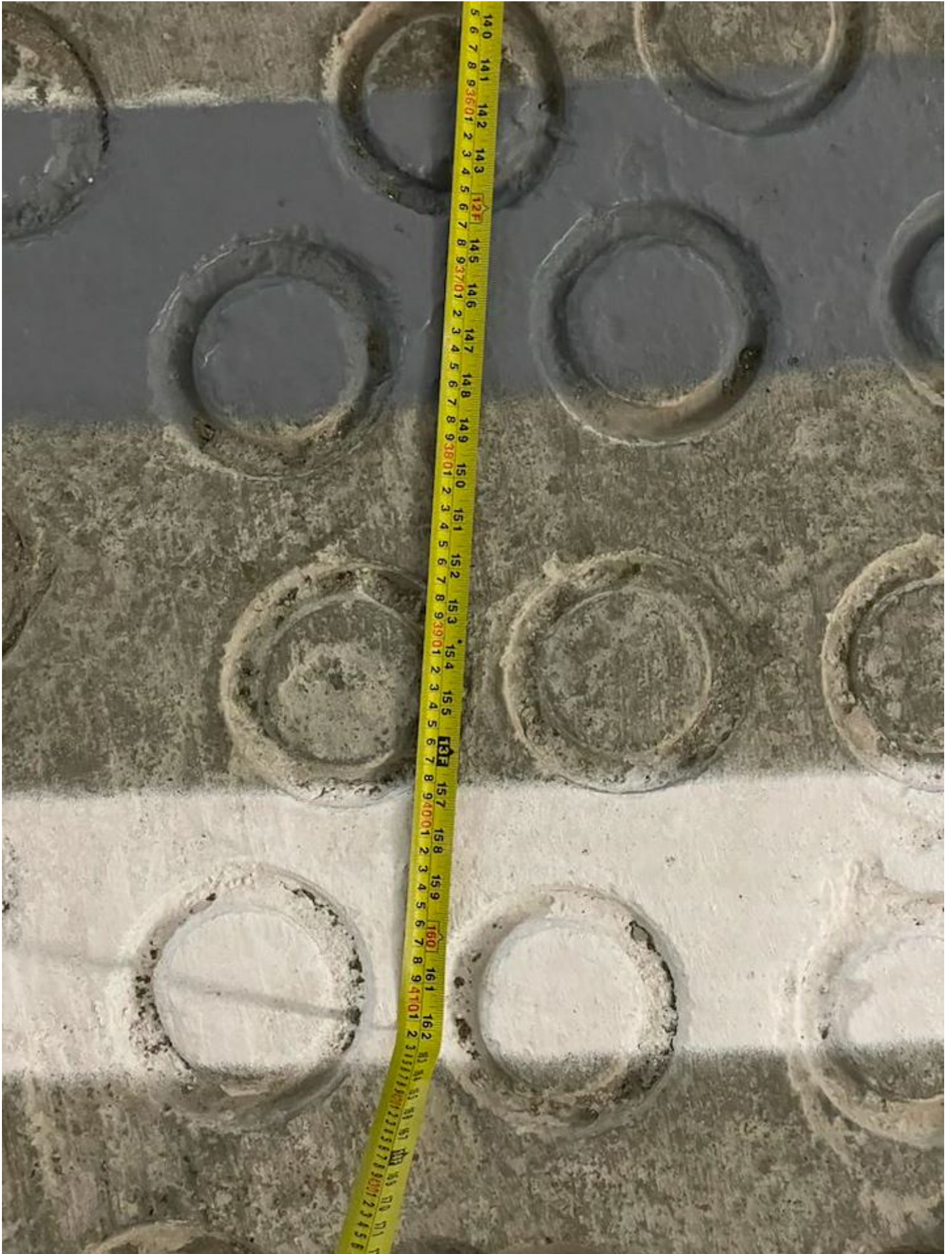
































Exceptional Journeys

CYCLE & CARRIAGE AUTOMOTIVE PTE LIMITED  
COMPANY NO. 197701469GCYCLE & CARRIAGE KIA PTE LTD  
COMPANY NO. 199405410KCYCLE & CARRIAGE FRANCE PTE. LIMITED  
COMPANY NO. 200609327MDIPLOMAT PARTS PTE LIMITED  
COMPANY NO. 196400304H

## Accident Statement

☐ Mitsubishi ☒ Kia ☐ Citroen ☐ Others (Please tick accordingly)

## Motor Accident Repair Basic Information

Date of Accident	25 / 03 / 2021
Time of Accident (24hr format)	0800
Exact Location of Accident	BLK 431 YISHUN AVE 1 MSCP

## Own Vehicle Details

Vehicle Registration Number	SMR 7264K
INSURED/ POLICY HOLDER (OWN VEHICLE)	
Name of Registered Owner	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Company YONG KENNETH
ID of Registered Owner	<input type="checkbox"/> Co. Reg. No. <input checked="" type="checkbox"/> NRIC No. <input type="checkbox"/> Passport No. / FIN S 8024602A

## Vehicle Particulars (Own Vehicle)

Model	KIA CERATO G7 LINE
Exact purpose for which vehicle was being used at the time of accident	Personal transport
Are you claiming under your own Ins. Policy	<input type="checkbox"/> Yes <input type="checkbox"/> 3rd Party <input checked="" type="checkbox"/> Reporting Only
Vehicle Category	<input checked="" type="checkbox"/> Private Car <input type="checkbox"/> Comm Veh / <input type="checkbox"/> Goods Veh / <input type="checkbox"/> Motor Trade / <input type="checkbox"/> Government

## Insurance Company (Own Vehicle)

Insurance Company	ALL
Type of Coverage	<input checked="" type="checkbox"/> Comprehensive <input type="checkbox"/> Third Party / <input type="checkbox"/> Third Party Fire and / or Theft
Fleet Policy	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Policy Number / Cover Note Number	207000 6719

## Driver

Name of Driver	YONG KENNETH
ID of Driver	<input type="checkbox"/> Co. Reg. No. <input checked="" type="checkbox"/> NRIC No. <input type="checkbox"/> Passport No. / FIN S 8024602A
Date of Birth	12 / 08 / 1980
Occupation	<input checked="" type="checkbox"/> Indoor <input type="checkbox"/> Outdoor both
Driving Pass Date	13 / 02 / 2003
Gender	<input checked="" type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Not Specified
Mobile Phone No.	986 9636
Office / Home / Other Numbers	9856 1666
Home Address	BLK 432A YISHUN AVE 1 #13-525 761432
Email Address	Kenxon@gmail.com
Was Driver an employee of the Insured's Company	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Reason: _____
Does the driver own any other vehicle? If YES, please indicate driver's own car vehicle number and insurance	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes Vehicle No: Insurance:

OWNER/ DRIVER'S SIGNATURE: 

Ver. Jun 2018/BS&amp;P

General Information Of The Accident			
Type Of Accident			
Weather Condition	<input checked="" type="checkbox"/> Clear	<input type="checkbox"/> Raining	<input type="checkbox"/> Other
If Others, please state the condition:			
Road Surface	<input checked="" type="checkbox"/> Clear	<input type="checkbox"/> Raining	<input type="checkbox"/> Other
If Others, please state the condition:			
Other Information			
Was anybody injured in the accident?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	
Was any injured conveyed to hospital by ambulance?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	
Was any foreign vehicle involved in the accident?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	
Foreign Vehicle Registration Number			
Foreign Vehicle Category			
Number of vehicles involved in the accident			
Was there any witness? (Name, Phone, Email)	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	
Was there any other vehicle or property damaged?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	
Was there any video captured by Car Camera?	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes	
Was the accident reported to the police?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> Click here if not in the above list
Was notice of intended Prosecution given?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	
If Yes, against whom?			
I have been approached by unknown person(s) soliciting/offering accident claims assistance	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	
Number of Passengers (Including Driver)	1		
Passenger (Name and Gender)	YOKI KENNETH (MALE)		
Circumstances of Accident			
Refer attachment			
Third Party Vehicle Detail			
Details of Other Vehicle / Property			
Vehicle Registration No.	SFJ 4005 L		
Vehicle Make/ Model/ Colour	AUDI A8 BLUE		
Details of Property Damaged in Accident			
Vehicle Category	ANANKUMAR S/o VIJAYKUMAR		
Name Of Driver	ANANKUMAR S/o VIJAYKUMAR		
Driver's NRIC	<input type="checkbox"/> Co. Reg. No.	<input checked="" type="checkbox"/> NRIC No.	<input type="checkbox"/> Passport No. / FIN
	S9100799A		
Contact Number	92265224		
Name of Insurance Company			
Nature of Damage	SC SCRATCHES		
Damages to Other Vehicles & Property (Other than Vehicles A & B)	Vehicle Regn No. or Details of Property	Name of the Driver	Contact Number
Details of Injured Person			
Name			
Injury Sustained			
Injured person is on which vehicle?			
Were seat belts worn?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	

OWNER/ DRIVER'S SIGNATURE:





1) Number of Passengers in Vehicle A (including driver)?

Passenger 1	
Name	YONG KENNETH
Gender	<input checked="" type="radio"/> M / <input type="radio"/> F

Passenger 2	
Name	
Gender	<input type="radio"/> M / <input type="radio"/> F

Passenger 3	
Name	
Gender	<input type="radio"/> M / <input type="radio"/> F

Passenger 4	
Name	
Gender	<input type="radio"/> M / <input type="radio"/> F

Passenger 5	
Name	
Gender	<input type="radio"/> M / <input type="radio"/> F

Passenger 6	
Name	
Gender	<input type="radio"/> M / <input type="radio"/> F

Passenger 7	
Name	
Gender	<input type="radio"/> M / <input type="radio"/> F





AIG Asia Pacific Insurance Pte. Ltd.  
78 Shenton Way  
#09-16  
AIG Building  
Singapore 079120  
Co.Reg.No.201009404M

Policy/Reference No.2070006719

28 Jan 2020

Mr. YONG KENNETH (YANG KENNETH)  
432A YISHUN AVENUE 1  
#13-525  
SINGAPORE 761432

Dear Mr. YONG KENNETH (YANG KENNETH)

#### Your Motor Insurance Policy

We are pleased to enclose the Certificate of Insurance and other policy documents for your new KIA AUTO PROTECTOR PRIVATE VEHICLE motor policy.

The details of your policy are as below:

Policy No : 2070006719  
Policy Period : 20 Jan 2020 to 19 Jan 2022

Please review the enclosed policy documents to verify that all the information in these documents is accurate. It is important that you read the policy terms and conditions so that you are familiar with your policy coverage and obligations.

Our list of Approved Reporting Centres and AIG Authorized Workshops can be found at [www.aig.sg](http://www.aig.sg). You can also access this list through our AIG Mobile App which can be downloaded for free at iTunes or Google Play.

As our valued policyholder, you can enhance the value of your policy to include a Loyalty Home Cover that provides up to \$720,000 in extended protection for your home and your third party liability. As a bonus, you will receive \$50,000 Non-motoring Worldwide Personal Accident cover at no additional cost.

To include Loyalty Home Cover, the cost is only an additional \$95 (before GST). Simply call us or complete the enclosed form and return it to us with credit card payment via email.

#### For More Information

If you require more information about your policy, please contact our customer service representatives Monday through Friday between 9am to 5pm at +65 6419 3000. Alternatively, you can send an email at [www.aig.sg](http://www.aig.sg).

Thank you for your support. We look forward to serving you in all your general insurance needs.

Yours sincerely

Manik Bucha  
Head of Personal Insurance

PS: You can enjoy round-the-clock access to selected AIG products and services with our easy-to-use Apple or Android smartphone app. Purchase new policies, renew your policies, access claims support or receive assistance with motor accidents, anytime, 24-hours a day. Your AIG Mobile App can be downloaded for free at iTunes or Google Play.

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# CERTIFICATE OF INSURANCE

## KIA AUTO PROTECTOR PRIVATE VEHICLE

**Name of Policyholder** : YONG KENNETH (YANG KENNETH)  
**Period of Insurance** : 20 Jan 2020 To 19 Jan 2022  
**Engine No.** : G4FGKH752961  
**Chassis No.** : KNAF5416ML5064086

**Vehicle No.** : SMR7264K  
**Policy No.** : 2070006719  
**Endorsement No.** :  
**Issued Date** : 28 Jan 2020

### ABOUT THE COVER

**Make/Model** : KIA Cerato  
**Engine Capacity/Tonnage** : 1,591.00 CC  
**Driver Restriction** : NA  
**Person or Classes of Persons Entitled to Drive\*** :  
**Sum Insured** : Market Value  
**Off Peak Car** : No  
**First Year of Registration** : 2020  
**Insuring with COE/PAF** : Yes

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, 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 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 - \$600 Theft - \$0 Flood Cover - \$600

#### Section 2

Property Damage - \$0

**Windscreen** : \$100

**Named Driver and Excess** (where applicable)

YONG KENNETH (YANG KENNETH) - \$600 (Own Damage), \$600 (Flood Cover)

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

1. Cycle & Carriage Body & Paint Centre Add: 208 Pandan Gardens Singapore 609339 65684501
2. Cycle & Carriage Authorised Service Centre (For accident reporting & windscreen claim only) Add: 330 Ubi Rd 3 Singapore 460059 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: 660 Sin Ming Ave Singapore 575733 69328000

For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6336 6200. Alternatively you may refer to AIG website [www.aig.sg](http://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**: NA

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).

0504671242

CYCLE & CARRIAGE - ERNEST

239 ALEXANDRA ROAD

SINGAPORE 159930

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

**AIG Asia Pacific Insurance Pte. Ltd.**

This computer generated document does not require a signature.

SSCHMD