

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 12/04/2021 10:29 (SGT)
Date of Accident 10/04/2021 12:15 (SGT)
Exact Location of Accident PIE, Singapore
Additional Location Information PIE CHANGI BEFORE CTE UPPER SERANGOON RD EXIT
Country/State of Loss Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number SMK80G

INSURED/POLICYHOLDER

Is company? No
Name Of Registered Owner CHEE PEI PEI
NRIC No S6847634H
Email Address ANGELACHEE@GMAIL.COM
Mobile Phone No (Phone) +65-91549212
Alternative Phone No +65-91549212

VEHICLE PARTICULARS

Manufacturer Volkswagen
Model Golf
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 1395

INSURANCE COMPANY

Name of Insurance Company China Taiping Insurance (Singapore) Pte. Ltd.
Type of Coverage Comprehensive
Fleet Policy No
Policy Number DMPCSNW00027592100
Cover Note Number -

DRIVER

Name of Driver ZEMUS KOH TZEN KIT (XU ZHENGJIE)
NRIC No S9939614H

Date Of Birth	01/12/1999
Occupation	Indoor
Date Of Driving Pass	11/02/2019
Driving experience	2 YEARS AND 2 MONTHS
Gender	Male
Mobile Number	(Phone) +65-96587576
Alt. Phone Number	-
Email Address	ANGELACHEE@GMAIL.COM
Address	110 WESTWOOD CRESCENT
Address complement	-
Postcode	648801
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	Collision - Head to Rear
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?	Yes
Police Station Name	Tanglin Division Headquarters
Police Station Phone No	(Phone) +65-18003910000
Alt. Police Station Phone No	(Fax) +65-63964900
Police Station Address	21 Kampong Java Road Singapore 228892
Was notice of intended Prosecution given?	No
If yes, against whom?	-

CIRCUMSTANCES OF ACCIDENT

REFER TO SKETCH PLAN/POLICE REPORT

ATTACHMENT(S)

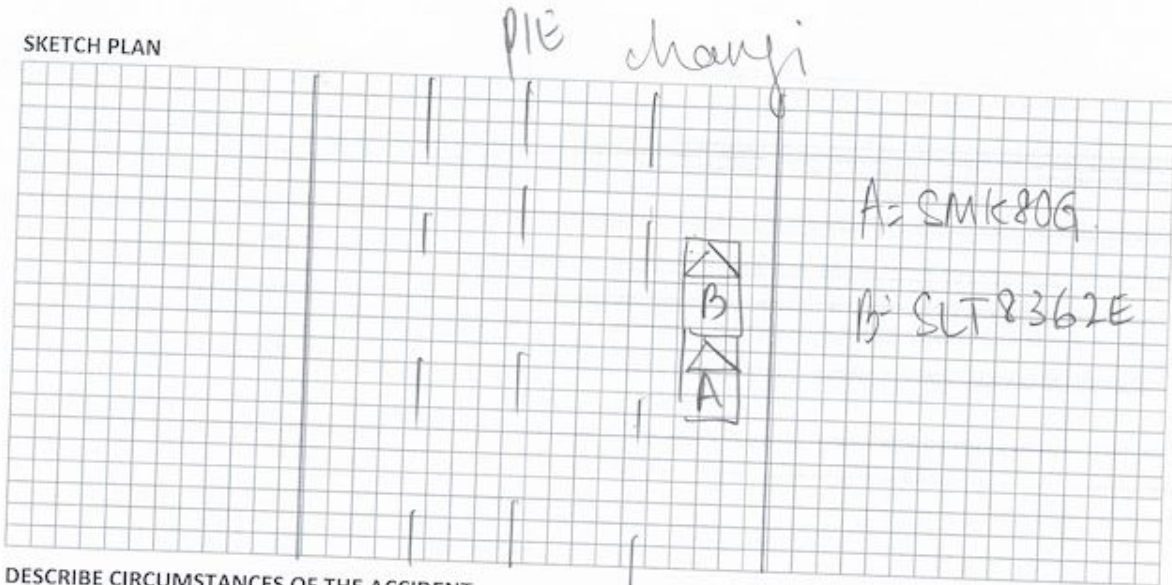
Are accident photos available for attachment?	No
Was there any video captured by Car Camera?	Yes
Was there any audio recorded?	No

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SLT8362E
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Private car

Name of Driver	-
Contact Number	-
Address	-
Address complement	-
Postcode	-
Insurance Company Name	-
Nature Of Damage	-
Details of property damaged in accident	-
No. Of Passenger (Including Driver)	-

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On 10/04/2021 at 1215 hrs, I was travelling along PIE Changi before CTE (Upper Serangoon Rd exit). The driver in front of me slowed down and I crashed into him. I exited the car to check on the driver and on the damages to the vehicles. I called my dad to check what to do. While I was speaking to the driver, a Chinese male approached me from the back and ask for my particulars. I passed him my driver's licence. Right after, I questioned him why he was taking down my particulars and not the driver himself. He said he will settle it with the driver. When I went to take photos of the damage for my dad to examine (I took a picture of his car, then mine). When I turned around to get the victim's details, the victim had already left the scene. I made a police report shortly after at Potong Pasir NPP.

I wish to state the Chinese male was not in the vehicle that I hit. He appeared from another vehicle after the incident took place.

DECLARATION

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

Policyholder's Signature
Date & Time:

GIARMC SketchPlanForm_V3

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

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


SKETCH PLAN**IMPORTANT NOTICE**


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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
Date & Time:


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


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



中国太平保险(新加坡)有限公司
CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.

Motor Private Car

MX1E

N SN

BR0128A

Cov. Type C

CERTIFICATE OF INSURANCE
Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189)
Motor Vehicles (Third-Party Risks and Compensation) Rules, 1980
Road Transport Act, 1987 (Malaysia)
Motor Vehicles (Third-Party Risks) Rules, 1959 (Malaysia)

CERTIFICATE No. DMPCSNW00027592100

Engine No.: CZCC00603

Chassis No.: VVVZZZAUZKW071607

1. Index Mark and Registration Number of Vehicle: SMK80G

2. Name of Policyholder: CHEE PEI PEI

3. Effective date of the Commencement of Insurance for the purposes of the Regulations, Ordinance or Enactment: 15/02/2021 (00:00:00)

4. Date of Expiry of Insurance: 14/02/2022

Named Drivers Ex Sect. I: S\$500.00
Additional Ex Other than Named Drivers:
Ex Sect. I - Age <= 25: S\$3,000.00
Ex Sect. I - Age >= 26: S\$500.00
* Age as at date of accident
EX ON WINDSCREEN: S\$100.00

5. Persons 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 permission.

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.

6. Limitations as to use*

Use for social, domestic and pleasure purposes and for the Policyholder's business.
The policy does not cover use for hire or reward tuition driving test 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.
Excess whichever is applicable for losses occurring outside Singapore (Constructive Total Loss/Theft) will be doubled. One time Waiver of Excess for the first S\$1,000 will apply to the Insured and Named Drivers in the event of Own Damage Claim at our Authorised Workshops for each Policy Year.

HIRE PURCHASE CO. : DBS BANK LTD

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Section 35 of the Road Transport Act 1987 (Malaysia), 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 Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia).

Please see reverse

For CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.

Issued By: G&M PTE LTD
Authorised Officer

Authorised Signatory

China Taiping Insurance (Singapore) Pte. Ltd. (Co. Reg. No. 200208384E)
3 Anson Road #16-00 Springleaf Tower Singapore 079909

6389 6111

6222 1033

www.sg.cntaiping.com







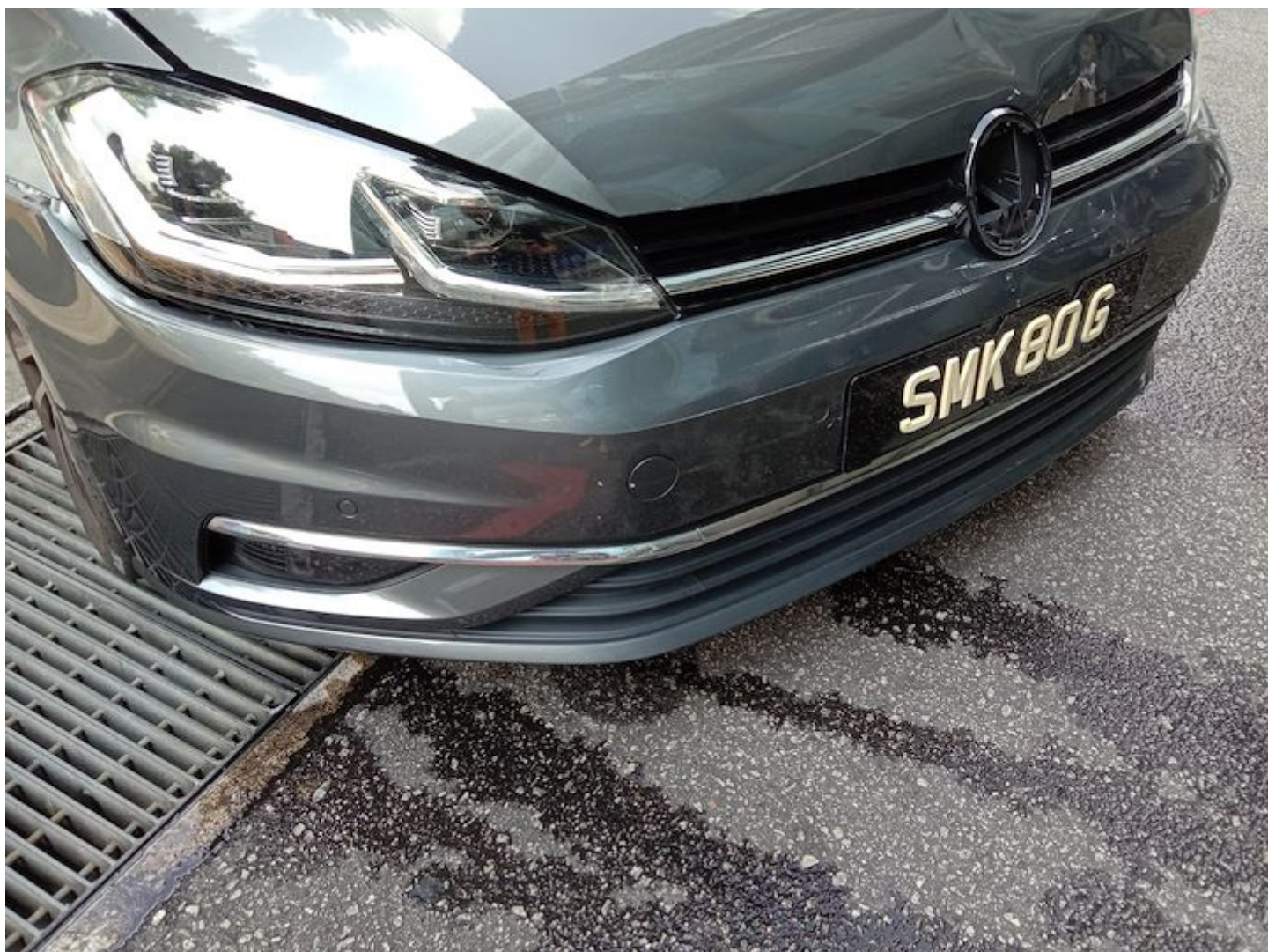






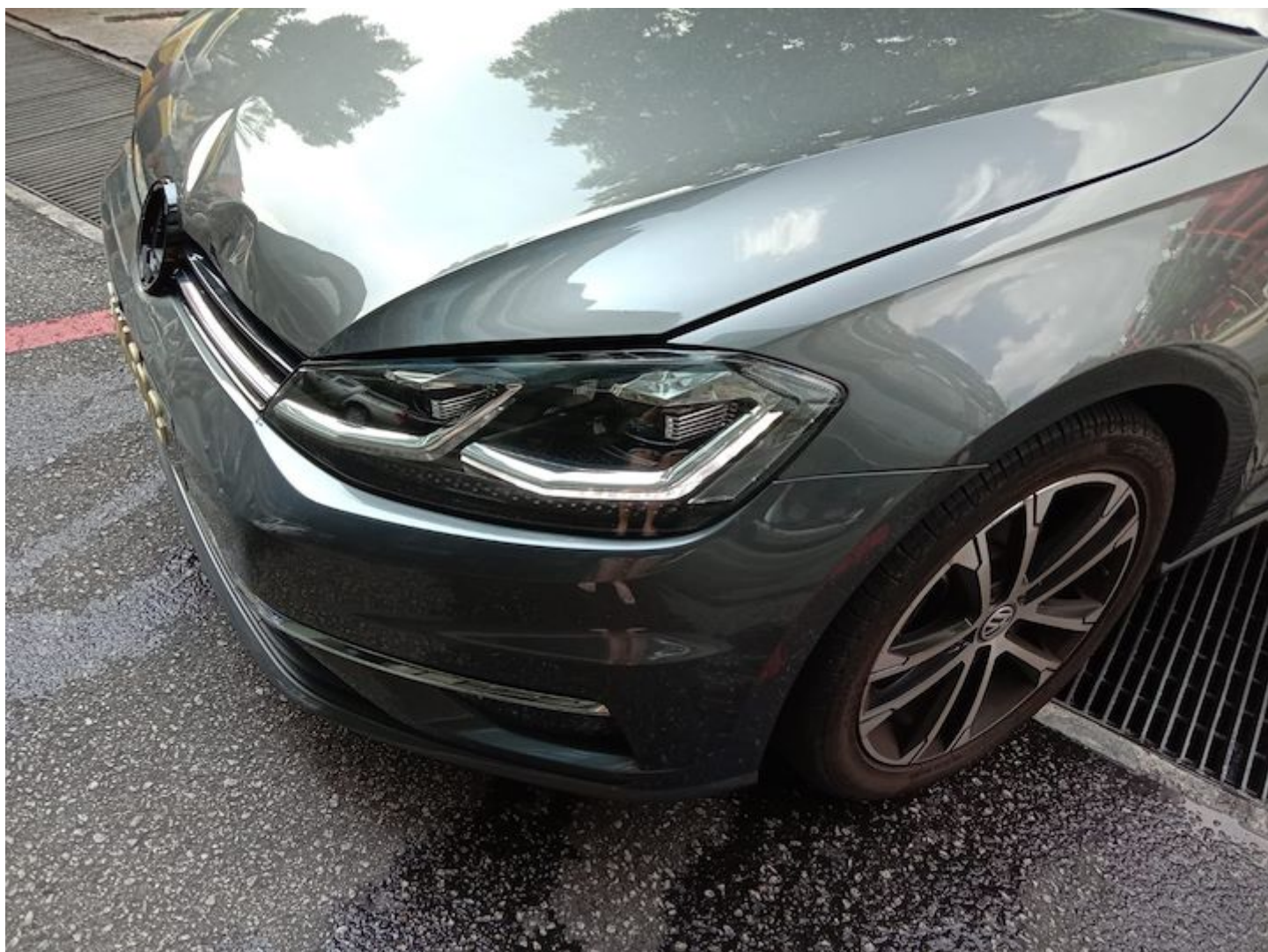














**SINGAPORE
POLICE FORCE**



E/20210411/7008

1 of 4

POLICE REPORT (NP299)

Report No. E/20210411/7008

Police Station Of Origin
Tanglin Division HQ
21 Kampong Java Road SINGAPORE
228892
Tel No:1800-3910000

Date/Time Report Made 11/04/2021 11:29	Vide Report No.	Station Diary No.
Name Of Informant ZEMUS KOH TZEN KIT	Address 110 WESTWOOD CRESCENT SINGAPORE 648801	
ID Type / ID No. NRIC NO / S9939614H	Contact No. Home/Office: Mobile: 96587576	
Nationality SINGAPORE CITIZEN	Email Address ZEMUSKOH99@GMAIL.COM	
Occupation National Service Full Time	Sex Male	Age 21
Institution/School Name	Date of Birth 01/12/1999	Race Chinese
Date/Time Of Incident 10/04/2021 12:15 - 10/04/2021 12:20	Location Of Incident PAN ISLAND EXPRESSWAY	

Brief details.

On 10th April 2021, at about 1217HRS, I was driving alone in my car (SMK80G Grey Volkswagen Golf) along lane 1 of PIE (Changi) before Upper Serangoon Road exit. I noticed a white Honda Shuttle (SLT8362E) slowing down in front of me, so I slowed down as well. Suddenly, the Honda Shuttle came to a complete stop, so I braked but ended up colliding into him from the back. I came out of my car to assess the damages and to exchange contact details and particulars with the driver (middle age Malay male) of the Honda Shuttle. When I conversed with him, he asked me why I hit him and proceeded to say he wanted to claim my insurance. Before we got the chance to exchange particulars, I called my parents to clarify what I should do. My dad told me to exchange particulars with the driver and to take photos of

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: 11/04/2021 11:29
Officer In-Charge Of Case:	Classification Of Case:

Authentication Stamp



**SINGAPORE
POLICE FORCE**



E/20210411/7008

2 of 4

POLICE REPORT (NP299)

CONTINUATION OF REPORT

Report No. E/20210411/7008

the damage. When I ended the call, a middle age Chinese male dressed in a white polo tee, grey bermudas and cap approached me and asked for my driver's license and contact details. Without putting in much thought, I handed my driver's license to him. While he was taking a photo of it, I questioned him why he was the one taking down my particulars instead of the driver. He told me that he will settle it for the driver. He asked for my contact number and gave me a miss call. After which, I went to take photos of the rear end of the white Honda Shuttle and the front of my car. When I turned around to get the particulars of the driver, I noticed that he had already left the scene. The whole exchange lasted from 1217HRS to 1220HRS (3 minutes).

I made my way to Potong Pasir NPP to lodge a police report at 1256HRS. I was issued a Notice of Report and was informed that I should report the incident to my insurance company. After which, I made my way to AutoInsure (48 Toh Guan Rd E, #01-101 Enterprise Hub, Singapore 608586) to make an accident report.

While I was making a report at Potong Pasir NPP, I gave my dad the number that was indicated as a missed call, believed to be that of the Chinese male (98225633). My dad gave the number a call and during the conversation, the other party claimed to be a friend of the driver of the white Honda Shuttle. The other party passed the phone to another person and that person told my dad that he was the driver of the white Honda Shuttle and gave my dad his name as Abas, I/C no. S680743J, phone no. 98334819. My dad then asked him why he left before exchanging particulars with me. He replied that his baby was crying so he decided to leave the scene.

I went home to review the footage from my car's dash cam. After reviewing the footage from my camera, I noticed that immediately after the accident, the Chinese male seemed to appear from the bushes. He ran along the road shoulder and across the expressway to the location of the incident to assist his "friend". He was very persistent in obtaining my particulars and I relented because I was unsure where he

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Signature Of Interpreter: Not applicable	Date/Time: 11/04/2021 11:29
Officer In-Charge Of Case:	Classification Of Case:
Authentication Stamp	



**SINGAPORE
POLICE FORCE**



E/20210411/7008

3 of 4

POLICE REPORT (NP299)

CONTINUATION OF REPORT

Report No. E/20210411/7008

came from at that point in time. I thought he alighted from the white Honda Shuttle. He also kept insisting that he is helping the driving when I questioned his actions.

Also, while I was taking pictures of the damage, the Chinese male and the driver can be seen hurriedly entering the vehicle and driving off. They drove off without closing the back door. The strange part is that the male Chinese drove the driver's vehicle and the driver entered the back seats. Bear in mind that the driver has a baby in the front seat.

I am lodging this report as I suspect that this might be a Motor Insurance Fraud. I have both front and rear dash cam footages of the incident.

Subjects Involved			
Suspect			
Person Name	Unknown		
Gender	Male	Age	40-45
Race	Chinese	Language	Chinese
Mobile No	98225633	Complexion	Fair
Build	Plump	Height About	170cm
Attire Last Worn	Grey Cap, Grey Bermudas and White Polo Tee, Grey Covered Shoes		
Person Name	Unknown		
Gender	Male	Age	30-40
Race	Malay	Language	English
Mobile No	98334819	Complexion	Dark tan
Build	Medium	Height About	167cm
Signature Of Officer Recording The Report:		Signature Of Informant:	
Not applicable		The identity of the person making this report has been authenticated by SingPass. No signature is required.	
Signature Of Interpreter:		Date/Time:	
Not applicable		11/04/2021 11:29	
Officer In-Charge Of Case:		Classification Of Case:	
Authentication Stamp			



**SINGAPORE
POLICE FORCE**



E/20210411/7008

4 of 4

POLICE REPORT (NP299)

CONTINUATION OF REPORT

Report No. E/20210411/7008

Attire Last Worn	Black Tee Shirt, Dark Grey Bermudas and Black Sandals	Hair Colour	Black
Hair Style	Short-Natural Curls		
Victim			
Person Name	ZEMUS KOH TZEN KIT		
ID Type	NRIC NO	ID No	S9939614H
Gender	Male	Age	21
Race	Chinese	Language	English
Occupation	National Service Full Time	Address	110 WESTWOOD CRESCENT SINGAPORE 648801
Mobile No	96587576	Is Informant A Victim?	Yes
Person Name	ZEMUS KOH TZEN KIT (Informant)		

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: 11/04/2021 11:29
Officer In-Charge Of Case:	Classification Of Case:
Authentication Stamp	



Annex D

NOTICE OF REPORTING

This is to confirm that Zemus Koh Tzen Kit NRIC: S9939614H Contact Number: 96587576 has reported to the Police a non-injury traffic accident which happened at Pan Island Expressway – Changi before Central Expressway (Upper Serangoon Rd) exit on lane 1 on 10/04/2021 at 1215hrs involving the following vehicles:

- 1) SMK80G (One grey colour Volkswagen Golf car)
- 2) SLT8362E (One white colour Honda Shuttle car)

2 If this accident was reported to the Police within 24 hours of its occurrence, then he/she has complied with Sec 84(2) of the Road Traffic Act, Cap 276.

Rank/Name of Issuing Officer:
SGT (3) Md Zulhaffiz

Date: 10/04/2021 Time: 1256hrs

S/D Ref: 04



Police Post/Unit: Potong Pasir NPP / Tanglin Divison

Original - to be issued to informant
Duplicate - to be submitted to Traffic Police

POTONG PASIR NEIGHBOURHOOD POLICE POST
BLK 142, Potong Pasir Ave 3, #01-1231
Singapore 350142
Tel: 1800 262 9999