

IN THE STATE COURTS OF THE REPUBLIC OF SINGAPORE

MC/MC 3324/2019

Between

HWA SENG BUILDER PTE LTD
(UEN No. 199200384Z)

... Plaintiff

And

SAVANANDI KARUPATHIVAN
(NRIC No. S0207763I)

... Defendant

AFFIDAVIT OF EVIDENCE-IN-CHIEF OF
PALANIVELU PALPANDIYAN

I, PALANIVELU PALPANDIYAN (FIN No. G7747551L), care of 76 Joo Koon Circle Singapore 629096 do solemnly swear/affirm and say as follows:-

1. I am a construction worker-cum-driver employed by the Plaintiff.
2. I was, at the material time, the driver of the working vehicle which was located in front of the motor vehicle, registration number XB 7908R (“XB 7908R”) and which is, and was, at all material times, owned by the Plaintiff (the “Working Vehicle”).

Works carried out by the Plaintiff on 4th August 2016

3. On 4th August 2016, the Plaintiff’s workers, including myself, were tasked to carry out road works (the “Road Works”) along the Pan Island Expressway near the Bukit Timah Plaza in the direction of Tuas (the “Expressway”). The Road Works were

carried out at Lane 4 which was the extreme left lane of the Expressway (the "Lane"). Accordingly, prior to performing the Road Works, we had to close the Lane.

4. In order to close the Lane, we had to follow a "Lane Closure Setting Up Sequence" that was established by the Plaintiff (the "Sequence"), which is exhibited hereto and marked as "**PP-1**". The said "Sequence" involved the Plaintiff's workers placing, *inter alia*, traffic cones to demarcate the work area and Nachan Manickaraj ("Nachan"), who was, at the material time, the driver of XB 7908R, parking XB 7908R, with a Truck Mounted Attenuator ("TMA") attached to its rear, at a designated location in front of the traffic cones.
5. In relation to the specific layout of the work area at the material time, I am now shown a document which has two diagrams and which is exhibited hereto and marked as "**PP-2**". I confirm that, after we carried out the Sequence and closed the Lane, the layout of the work area at the material time is as depicted in the diagram which is located on the top of the page and which is underneath the heading "DURING WORK", and that XB 7908R was parked in the yellow area marked "TMA In Front of Workers". The purpose of parking XB 7908R with its TMA at the said location was to provide protection to the Plaintiff's workers, who were working in the area in front of XB 7908R (i.e. the area marked "Work Area"), from oncoming traffic.
6. After XB 7908R was parked at the designated location, the lights of the TMA was switched on. At the material time, I parked the Working Vehicle in front of XB 7908R.

7. Shortly before the accident involving XB 7908R and the motor vehicle, registration number YK 2938E ("YK 2938E") which was owned and, at the material time, driven by the Defendant, the Road Works had completed and we were preparing for the opening of the Lane. This involved us following the Sequence in the reverse order. In accordance with the Sequence, we had to keep the road accessories, including the traffic cones, and clean the area (the "Cleaning Works").
8. In order to protect the workers that were carrying out the aforesaid Cleaning Works from oncoming traffic, Nachan moved XB 7908R and parked it behind the traffic cones. In relation to the location of XB 7908R at the material time, I am again shown the document marked "PP-2". I confirm that, when the Cleaning Works were being carried out in preparation for the opening of the Lane, the layout of the work area is as depicted in the diagram which is located on the bottom of the page and which is underneath the heading "DURING LANE OPENING". At this juncture, I wish to highlight that, at the material time, the lights on the TMA were still switched on and that this was crucial as they served as warning devices to alert oncoming traffic and divert them to the other lanes away from the workers who were carrying out the Cleaning Works in front of the TMA.

The Accident

9. At or around 11:30pm, the Plaintiff's other workers had removed, *inter alia*, the traffic cones, and the Cleaning Works had completed. XB 7908R with its TMA was, at that time, still parked at the same location.

10. I was sitting in the Working Vehicle, waiting for the Plaintiff's workers to board the same when suddenly, I heard a collision. I went to check what had happened and I saw that YK 2938E had collided into the rear of XB 7908R, causing damage to its TMA (the "Accident").

The Defendant's allegations

11. I understand that the Plaintiff has commenced the action herein at the instance of its insurers, AXA Insurance Pte Ltd, against the Defendant to claim the sum of \$16,709.76, being the costs of repairing the TMA (exclusive of GST).
12. I further understand the Defendant has, as part of his Defence, alleged that there were no "safety cones or visible lights on XB 7908R to warn other road users, in this case the Defendant" and that, accordingly, he was "unable to swerve in time and collided his front right side of the lorry collided (sic) into the rear of (XB 7908R)".
13. In this regard, I wish to inform this Honourable Court that there were, indeed, no traffic cones behind XB 7908R at the material time. As stated above, after the Road Works had completed, Nachan had moved XB 7908R such that instead of it being parked in front of the traffic cones, it was stationed behind the traffic cones. This was to protect the Plaintiff's workers who, in the process of carrying out the Cleaning Works, had to also clear off the traffic cones.
14. However, in relation to the Defendant's allegation that there were no "visible lights", I would reiterate and emphasize that all the lights on the TMA were switched on at

the material time. In fact, as shown by the photograph at page 11 of the “Singapore Accident Statement” filed by the Plaintiff (the “Photograph”), which was taken after the Accident, the lights on the rear of the TMA were switched on. As regards the lights on the arrow-board, these were damaged after the collision, and, accordingly, not reflected in the said Photograph. A copy of the “Singapore Accident Statement” filed by the Plaintiff is exhibited hereto and marked as “**PP-3**”.

15. Further, I wish to highlight to this Honourable Court that, as evident from the Photograph:-

- a. In addition to the lights on the TMA, there were retro-reflective sheeting of black and fluorescent yellow affixed at the rear of both XB 7908R and the TMA attached to it;
- b. Although the accident occurred at night, the Expressway was well lit with street lamps that were installed along it; and
- c. The weather condition, at the material time, was “clear” and the road surface was “dry”. This is confirmed by the Defendant in his “Singapore Accident Statement” which is exhibited hereto and marked as “**PP-4**”.

16. Also, the Accident occurred along a straight section of the Expressway (the “Section”). In this regard, I am now shown a Google Maps printout, which is exhibited hereto and marked as “**PP-5**”, showing the satellite image of a portion of the

Expressway. I confirm that the photograph shows the Section. I have, on the aforesaid printout, also marked, with a "X", the location of the Accident.

17. Accordingly, visibility would not have been an issue at the material time, and the Defendant would have, and ought to have been able, to notice the presence of XB 7908R while he was driving along the Expressway. I would also highlight that, save for the Accident, I did not witness nor receive any information about any other traffic accident that had taken place when we were carrying out the relevant works along the Expressway on 4th August 2016.

SWORN/AFFIRMED by the abovenamed)

PALANIVELU PALPANDIYAN)

on the 24th day of July 2020)

at Singapore)

through the interpretation in Tamil of)

the Commissioner for Oaths)

Alagappan Arunasalam)

P. Pal Pandian

Before me

Alagappan Arunasalam
COMMISSIONER FOR OATHS

This affidavit is filed on behalf of the Plaintiff.



This is the exhibit marked “**PP-1**” referred to in the

AFFIDAVIT OF EVIDENCE-IN-CHIEF OF
PALANIVELU PALPANDIYAN

SWORN/AFFIRMED on this 24th day of July 2020

Before me



COMMISSIONER FOR OATHS



6.9 Lane closure setting up sequence

- a) The closing of road lane shall be carried out according to the approved plan in the following order:
 - i. Install the 'CAUTION' sign.
 - ii. Install the 'WORKS AHEAD' sign.
 - iii. Install the Lane Status signs.
 - iv. Install the 1st Lateral Shift Marker (LSM).
 - v. Install traffic cones.
 - vi. Install the 2nd LSM
 - vii. Install traffic cones/ barriers to demarcate the work area.

* Rotating light or blinker light will be installed on the first sign and retro-reflective disc will be installed on the subsequent signs.
- b) The minimum clearance required between the working area and the traffic carriageway must be observed.
- c) Ensure that all equipment and materials do not protrude outside the work zone into the adjacent live traffic lane.
- d) Ensure that workers do not stray into adjacent live traffic lanes.
- e) Remind workers to take safety precautions and ensure that they are properly attired.
- f) The temporary traffic control devices shall be maintained throughout the entire work duration.
- g) Good housekeeping shall be maintained at the work area at all times.

7.0 End of work

- a) Clean up the work area.
- b) WSHE Supervisor/Project Supervisor shall inspect the work area to ensure there is no debris or oil on the road before instructing the opening of the road lane.
- c) **When opening the road lane, the reverse order for road lane closure must be followed.**

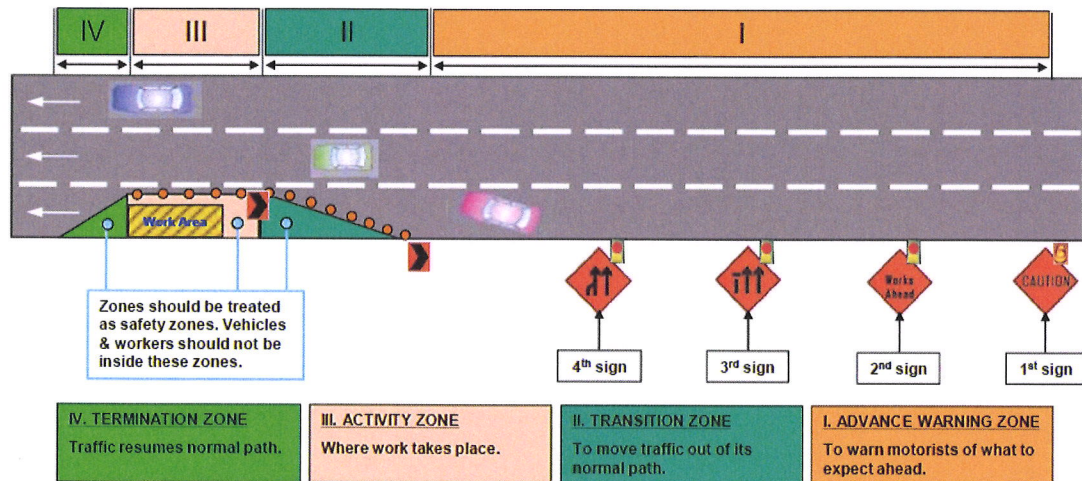
7.3 Attachment :

7.3.1 Traffic Management Plan

Attachment 7.3.1

Temporary Traffic Control Plan

Closing the extreme LEFT lane:



This is the exhibit marked "**PP-2**" referred to in the

AFFIDAVIT OF EVIDENCE-IN-CHIEF OF
PALANIVELU PALPANDIYAN

SWORN/AFFIRMED on this 24th day of July 2020

Before me



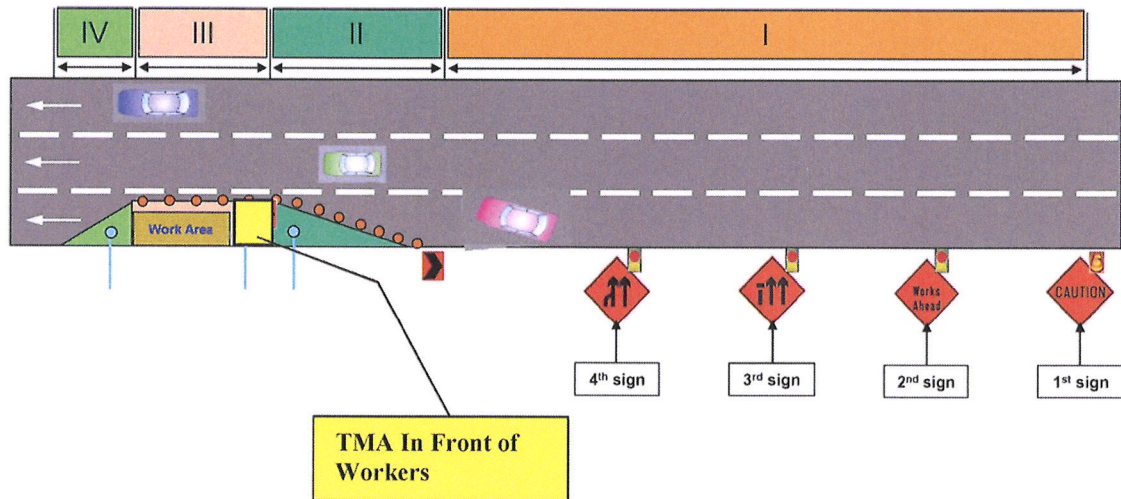
COMMISSIONER FOR OATHS



DURING WORK

Temporary Traffic Control Plan

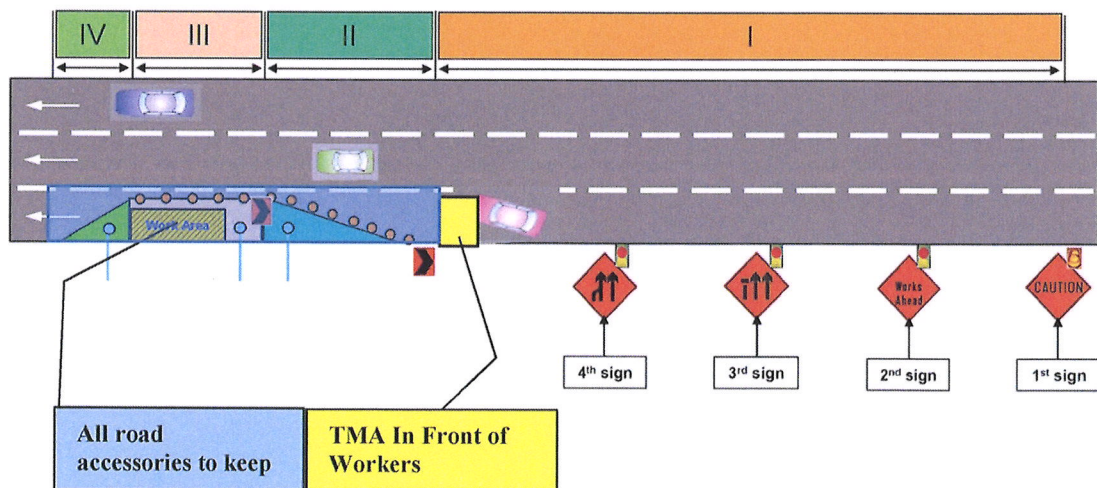
Closing the extreme LEFT lane:



DURING LANE OPENING

Temporary Traffic Control Plan

Closing the extreme LEFT lane:



This is the exhibit marked "**PP-3**" referred to in the

AFFIDAVIT OF EVIDENCE-IN-CHIEF OF
PALANIVELU PALPANDIYAN

SWORN/AFFIRMED on this 24th day of July 2020

Before me



COMMISSIONER FOR OATHS



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 ability
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 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	05/08/2016 16:09
Date Of Accident	04/08/2016 23:30
Exact Location Of Accident	PIE-BUKIT TIMAH BRIDGE TOWARDS TUAS
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	XB7908R
Insured/Policyholder	
Name Of Registered Owner	HWA SENG BUILDER PTE LTD
Co Reg No	199200384Z
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-81531667
Alternative Phone No	Office-81531667

Vehicle Particulars

Manufacturer	UD Trucks
Model	CONDOR PK-7.0 D (M)

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 Reporting Only

Vehicle Category Private Car

Insurance Company

Name of Insurance Company	ERGO Insurance Pte. Ltd.
Type Of Coverage	Third Party
Fleet Policy	No

Policy Number
Cover Note Number

Driver

Name of Driver	NACHAN MANICKARAJ
NRIC No	F7759108R
Date Of Birth	15/04/1969
Occupation	Outdoor
Date Of Driving Pass	31/08/2015
Driving Experience	0 Year And 11 Month
Gender	Male
Mobile Number	(Local) +65-81531667
Fax Number	(Local) +65-81531667
Contact Number	
EEmail Address	NOEMAIL

Address
 Postcode
 Was driver an employee of the Insured's Company Yes
 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 (TP Hit Insured)
 Weather Conditions Clear
 Road Surface Dry

Other Information

Was any foreign vehicle involved in this accident? No
 Was any body injured in the Accident? No
 Was any other material or property damaged? Yes
 Was there any video captured by Car Camera? No
 Number of Passengers (Including Driver) 1

Details of Police Action

Was the accident reported to the police? No
 If Yes, Please state which Police Station
 Was notice of intended Prosecution given? No
 If Yes, against whom?

Circumstances of Accident

Are accident photos available for attachment? Yes

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number YK2937E
 Vehicle Make/Model/Colour
 Details Of Properties
 Name of Driver BALU
 NRIC/Passport Number
 Contact Number 82585807
 Address
 Postcode
 Insurance Company Name
 Nature Of Damage
 No. Of Passenger (Including Driver)

Details of Witness

Name
 Phone Number
 Email Address

PCV Accident Report
(For Reporting only)



☐ Braddell ☐ Sin Ming ☐ Sg. Kadut ☐ Pandan ☒ Loyang ☐ Ubi

Section A - To Be Completed By Driver Who is Involved in The Accident

Date & Time of Accident	Date: 04/08/16	Time: 3.30 PM
Date & Time of Reporting	Date: 05/08/16	Time: 1.5.00 PM
Place of Accident	PIE - BUSKETS THINGS BUILDING, TUBS DIRECTLY	
Vehicle Reg. No.	XB7908R	Make - Model
Purpose of Use at Time of Accident	Goods transportation / private usage / others	
Name	NACHAN MANICKARAJ	NRIC / FIN No.
Address	76 JOO KOON CIRCLE, SINGAPORE	
Postcode	629076	Date of Birth
Home	6560 8698	Handphone
Email		Gender
Occupation	Management / Sales / Retail / Housewife / Technical / Education / Others	Male / Female
Type of Claims	Third Party / Own Damage (Reporting Only)	License Pass Date
Driver Status	Owner / Not Owner	Years of Driving Experience

If you are not the owner, the owner's name & no.		HWA SENG BUILDER PTE LTD
Owner's Address		76 JOO KOON CIRCLE, SINGAPORE
Relationship with Owner	Relationship with Owner	Owner's NRIC / Company Reg. No.
Vehicle Towed in?	Yes / No	My Insurance Company
Police Reported?	Yes / No	Police Report Reference No.
Company's Vehicle?	Yes / No	Insurance Policy No.
Do you have witness?	Yes / No	Type of Policy: Comprehensive / Third Party Fire & Theft / Third Party Only

If Yes, Witness Name & Contact No. _____

Weather Condition: ☒ Clear ☐ Cloudy / Light Rain ☐ Heavy Rain

Road Condition: ☒ Dry ☐ Wet Was anyone injured in the accident? Yes / No

Other vehicle or property damage? Yes / No Was Notice of Intended Prosecution given? Yes / No

Describe How Accident Happened: Please use SKETCH PLAN for accident description & sketch of accident scene

Third Party's Details (Use Annex 2 for Chain Collision as attachment)

Vehicle Make / Model	Vehicle Reg. No.
Name of Driver	NRIC No.
Insurance Company	Handphone

Driver's Declaration: I declare that the information given in this report are true and correct and I undertake to assume full responsibilities for all consequences should any part given above be untrue

Signature	Date
N. Manickaraj	8.8.16

Sketch Plan

Sketch Plan #2

Describe Circumstances of the Accident

END OF ON THE 4th August 2016 - 23.50 hr
 FILE BURKE THOMAS REIDACE, TUNES DIRECTED LANE 4 TMA
 PROCEEDED TO SOUTH POINT TOWERSTATION, THIS SAME TMA BECAME
 OPEN REENTRY LIGHT AIR ON REENTRY, THIS TUNE LARRY YR - 2937 F
 HAD COLLAPSED WITH OUR TMA.

Declaration

While conducting this investigation, we have been very fortunate

Time _____
 Date _____
 Signature _____
 Date _____

Neurology

Driver's Signature (if driver is not the policyholder) / Date

to: [redacted]

Witnessed by Reporting Centre
Partners:

SKETCH PLAN

IMPORTANT NOTICE

1. Please report looseleaf the details of the accident to Wendell in the claims process.
2. The form must be completed by the Policyholder and/or the Authorized Agent.
3. Information provided must be as truthful and accurate as possible. Any other interpretation or a falsifying of material facts will allow insurance companies to cancel policy liability.
4. The claim and accident at the Farm by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any felible report may be referred to the Police for investigation.
6. The report is to be forwarded by the members of the GA Financial Management Center established by the General Insurance Association of Georgia (GIA) for attaching and sent copies of this report to file for file be made available upon solicitation by interested parties.
7. It is the obligation of the report to the members you herby consent to the archiving of this report at the center and to comply of the Contract with the more available document.

under the personal Data Protection Act (PDPA)

(a) *Not a true statement. The correct statement is:*

- and/or process my racial/ethnic/religious information set out in this form and any other personal information provided by me or collected by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurers collectively related to the accident. The Insurers ("Insurers") who have insured and/or who are involved in this accident shall be deemed to have agreed to accept the Insurers' law of the Insurers' jurisdiction as the governing law for the purposes of the claim.
- (b) investigating, handling and/or dealing with my claims including the settlement of the claim and any necessary investigations relating to the claim;
- (c) carrying out and/or dealing with my instructions or responding to any inquiries by me;
- (d) administering my claims (including the making of correspondence, statements, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the claim as well as on the internal cover of correspondence) and/or;
- (e) carrying out an accident law investigation, processing, handling and/or dealing with my claims (collectively the "Processes").
- (b) all Insurers (who have insured and/or who are involved in this accident) shall be deemed to have agreed to accept the Insurers' law of the Insurers' jurisdiction as the governing law for the purposes of the claim.
- (c) my Personal Information may be disclosed by any of the Insurers and/or GIC to their third party service providers or agents (including their law firm/s) which may be acted outside of Singapore for one or more of the above Purposes.

Sketch Plan

N. mandalay
Driver's Signature (if driver is not the policyholder) / Date
5. Terms

Valued at by Reporting Centre
(Pounds)

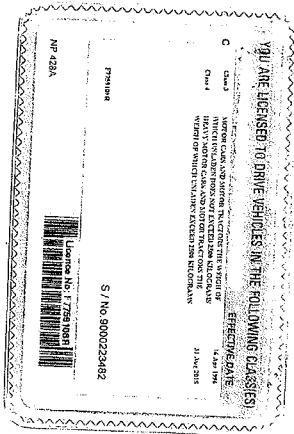
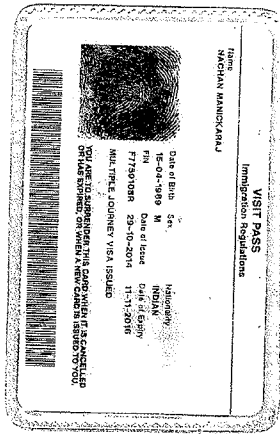
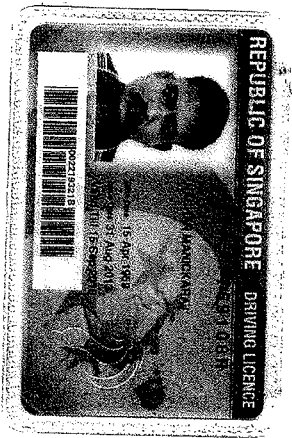
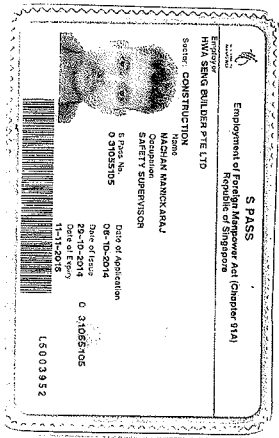
Sketch Plan

Journal of Management

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6

12



COMMERCIAL VEHICLE (PRIVATE USE)

ERGO

CPI
R. SB
A000156
Cov. Type: 3

CERTIFICATE OF INSURANCE

MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189)
MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) RULES, 1960
ROAD TRANSPORT ACT, 1987 (MALAYSIA)
MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA)

CERTIFICATE NO.

DMCT155023540

1) Index Mark and Registration

No. of Vehicle: XA7908A ✓

2) Name of Policyholder:

RMA SENG BUILDERS PTE LTD

3) Commencement Date of Insurance:

27 March 2016

ADD XS:MYGAINEXP DRV SGD2,500.00

4) Expiry Date of Insurance:

26 March 2017 ✓

5) Persons or Classes of Persons entitled to drive

1) Any person who is driving on the Policyholder's order or permission

6) 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 under the Road Traffic Act and its registration under the Road Traffic Act has not been cancelled at the time of the accident loss or damage.

7) Limitations as to Use

- 1) Use in connection with the Policyholder's business.
 - 2) Use for carriage of passengers (other than for hire or reward) in connection with the Policyholder's business.
 - 3) Use for social, domestic and pleasure purposes.
- This policy does not cover
- 1) Use for hire or reward including pace-making reliability trial or speed-testing.
 - 2) Use whilst towing a trailer except the towing of any one disabled mechanically propelled vehicle.

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 (Malaysia) are not to be included under these headings (for Items 6 & 7)

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)

Legend
CPI - Comprehensive
F - Third Party, Fire & Theft
T - Third Party

For and on behalf of ERGO Insurance Pte. Ltd.
Approved Insurer

Authorized Signature

ERGO Insurance Pte. Ltd. Co. Reg. No. 169052114 GST Reg. No. M2-015830-5
5 Temasek Boulevard #04-01 Suntec Tower Five Singapore 038987 Tel: 65 6833 3193 Fax: 65 6833 3248 www.ergo.com.sg

Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



This is the exhibit marked "**PP-4**" referred to in the

AFFIDAVIT OF EVIDENCE-IN-CHIEF OF
PALANIVELU PALPANDIYAN

SWORN/AFFIRMED on this 24th day of July 2020

Before me



COMMISSIONER FOR OATHS



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 ability.
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 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	05/08/2016 13:00
Date Of Accident	04/08/2016 23:30
Exact Location Of Accident	PIE(TUAS) BEFORE EXIT DUNEARN LAMPOST NO 1307
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	YK2937E
Insured/Policyholder	
Name Of Registered Owner	SAVANANDI KARUPATHIVAN
NRIC No	S0207763I
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-82585807
Alternative Phone No	OTHERS-82585807

Vehicle Particulars

Manufacturer	NISSAN
Model	MKB210NHRH
Exact Purpose for which vehicle was being used at time of accident	WORK PURPOSE
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	COMMERCIAL VEHICLE

Insurance Company

Name of Insurance Company	NTUC INCOME INSURANCE CO-OPERATIVE LTD
Type Of Coverage	THIRD PARTY FIRE AND/OR THEFT
Fleet Policy	NO
Policy Number	5054470053-04
Cover Note Number	

Driver

Name of Driver	SAVANANDI KARUPATHIVAN
NRIC No	S0207763I
Date Of Birth	07/10/1949
Occupation	OUTDOOR
Date Of Driving Pass	10/03/1978
Driving Experience	38 YEARS AND 4 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-82585807
Fax Number	
Contact Number	OTHERS-82585807
EEmail Address	NOEMAIL

Address	BLK 614 HOUGANG AVE 8 #08-420 SINGAPORE
Postcode	530614
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OWNER
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 (INSURED HIT TP)
Weather Conditions	CLEAR
Road Surface	DRY

Other Information

Was any foreign vehicle involved in this accident?	NO
Was any body injured in the Accident?	NO
Was any other material or property damaged?	YES
Was there any video captured by Car Camera?	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	HOUGANG NEIGHBOURHOOD POLICE CENTRE
Police Station Address	ROAD: 60 HOUGANG AVE 9 , POSTCODE: 538775 , COUNTRY: SINGAPORE
Police Station Contact	TEL NO: 1800-4890999 - FAX NO: 63128989
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

Circumstances of Accident

REFER ATTACHED

Are accident photos available for attachment?	YES
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DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	XB7908R
Vehicle Make/Model/Colour	
Details Of Properties	
Name of Driver	NACHAN MANICKARAJ
NRIC/Passport Number	F7759108R
Contact Number	
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

Details of Witness

Name	
Phone Number	
Email Address	

Sketch Plan

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.
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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

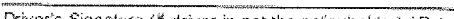
(v) complying with applicable law in administering, processing, handling and/or dealing with my claims.

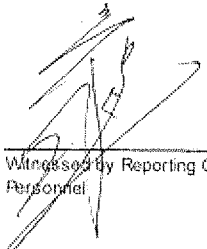
(collectively the "Purposes")

(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

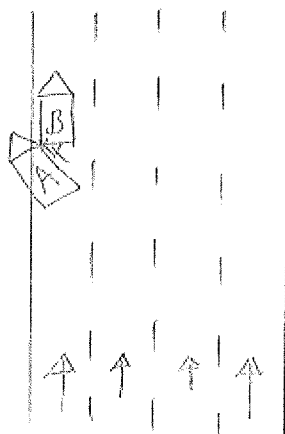
(c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.


Policyholder's Signature / Date & Time


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


Witnessed by Reporting Centre Personnel

Sketch Plan



A: YK2937E
B: XB7908R

"Refer Police Report"

(7/20160805/2019)

We declare the foregoing particulars are true in every respect.

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

Witnessed by Reporting Centre
Personnel

Common Statement



SINGAPORE
POLICE FORCE



T/20160805/2019

Police Station Of Origin:
Hougang N.P.C
60 Hougang Avenue 9 SINGAPORE 538775
Tel No: 1800-4890999

1 of 3

Report No. T/20160805/2019

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 05/08/2016 08:09		Vide Report No.: D/20160804/0149		Station Diary No.: 28	
Informant's Particulars					
Name of Informant: SAVANANDI KARUPATHIVAN			Address: APT BLK 614 HOUGANG AVENUE 8 #08-420 SINGAPORE 530614		
ID Type / ID No.: NRIC NO / S02077631			Contact No.: Home/Office: Mobile: 82585807		
Nationality: SINGAPORE CITIZEN			Email:		
Sex: Male	Age: 66	Date of Birth: 07/10/1949	Type of Informant: Driver		
Race: Indian			Language:		Institution / School Name:
Occupation: Self employed			Driving Licence Information: Class: 2,3,4 Date of Expiry:		

General Information of the Accident					
Type of Accident:	Non-Injury Others	Drink Drive: No	Date/Time of Accident: 04/08/2016 23:20	Type of Location: Straight Road	
Location: Along Road 1 PAN ISLAND EXPRESSWAY PIE(TUAS) Lamp Post Number: 1307					
Weather: Clear		Road Surface: Dry		Road Speed Limit:	
Traffic Flow: One Way		Traffic Control: Not Controlled		Traffic Volume: Moderate	
Type of Collision: Between Moving Vehicles - Head To Rear				Anyone conveyed by ambulance: No	

Details of Vehicle Involved						
Vehicle No.	Type	Make	Model	Color	Condition	No of
XB7908R	Lorry					0
YK2937E	Lorry	NISSAN	MKB210NH RH	Blue	Seriously Damaged	0

Details of Vehicle Insurance					
Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date	

Common Statement



Police Station Of Origin:
Hougang N.P.C
60 Hougang Avenue 9 SINGAPORE 538775
Tel No: 1800-4890999

2 of 3

Report No. T/20160805/2019

CONTINUATION OF REPORT

Details of Vehicle Insurance				
Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date
YK2937E	NTUC Income Insurance Co-Operative Limited	5054470053-04	25/06/2016	24/06/2017

Details of Person Involved				
Any Pedestrian Involved: No				
No. of Pedestrians Injured: NIL			Use of Pedestrian Crossing: NA	
Driver				
Name	SAVANANDI KARUPATHIVAN		ID No.	S0207763I
Related Vehicle	NIL		Contact No.	82585807
Hospital/Clinic	NIL		Class of Driving Licence & Expiry Date	Class: 2,3,4 Date of Expiry: NIL
Date Treatment	NIL		Date Discharge	NIL
No. of Days granted Medical Leave		NIL	Degree of Injury	NIL
Driver				
Name	NACHAN MANICKARAJ		ID No.	F7759108R
Related Vehicle	NIL		Contact No.	NIL
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 04/08/2016 at about 2320hrs, I was driving my lorry (YK2937E) along PIE(TUAS) before the exit Dunearn Rd on the 4th lane of the expressway. As I was driving, I suddenly realized a that there was a road safety lorry (XB7908R) that was parked on the same lane. There were no safety cones or visible lights on the vehicle. I tried to swerve my vehicle to the left however when I realized the vehicle was there, it was already too late. The front right side of my lorry had collided into the rear of the road safety lorry. There were no injuries.

Common Statement



SINGAPORE
POLICE FORCE



T/20160805/2019

Police Station Of Origin:
Hougang N.P.C
60 Hougang Avenue 9 SINGAPORE 538775
Tel No: 1800-4890999

3 of 3

Report No. T/20160805/2019

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:
F /
Sgt MUHAMAD DANISH HAIKAL DONNY
BUDIARTO INDARTO

Signature Of Interpreter:
Not applicable

Officer In Charge Of Case:
TP / GIA /
Sr Staff Sgt ESTHER CHONG
Contact No: 65476368



Authentication Stamp

SN 085

Signature:

Singapore Police Force

Signature Of Informant:

Date/Time:
05/08/2016 08:09

Classification Of Case:

Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



This is the exhibit marked “PP-5” referred to in the

AFFIDAVIT OF EVIDENCE-IN-CHIEF OF
PALANIVELU PALPANDIYAN

SWORN/AFFIRMED on this 24th day of July 2020

Before me



COMMISSIONER FOR OATHS



