

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	04/05/2021 19:34 (SGT)
Date of Accident	04/05/2021 12:20 (SGT)
Exact Location of Accident	KPE, Singapore
Additional Location Information	KPE EXIT 3 SLIP ROAD EXIT TOWARDS PIE TUAS
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SMH3599Z
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INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	CRYSTAL LIM SI YING
NRIC No	S9249160I
Email Address	crystal1992.10@gmail.com
Mobile Phone No	(Phone) +65-82223641
Alternative Phone No	+65-82223641

VEHICLE PARTICULARS

Manufacturer	Kia
Model	Cerato
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?	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	1900007321-01
Cover Note Number	-

DRIVER

Name of Driver	CRYSTAL LIM SI YING
NRIC No	S9249160I

Date Of Birth	31/12/1992
Occupation	Indoor
Date Of Driving Pass	05/12/2016
Driving experience	4 YEARS AND 5 MONTHS
Gender	Female
Mobile Number	(Phone) +65-82223641
Alt. Phone Number	+65-82223641
Email Address	crystal1992.10@gmail.com
Address	BLK 641 HOUGANG AVE 8 #03-169
Address complement	-
Postcode	S(530641)
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	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)	2
Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance?	Yes

PASSENGER 1

Name	TOK JIAN SHENG
Gender	Male

DETAILS OF POLICE ACTION

Was the accident reported to the police?	Yes
Police Station Name	Bedok Division Headquarters
Police Station Phone No	(Phone) +65-18002440000
Alt. Police Station Phone No	(Fax) +65-64443009
Police Station Address	30 Bedok North Road Singapore 469676
Was notice of intended Prosecution given?	No
If yes, against whom?	-

CIRCUMSTANCES OF ACCIDENT

KINDLY REFER TO ATTACH POLICE REPORT.

ATTACHMENT(S)

Are accident photos available for attachment?	Yes
Was there any video captured by Car Camera?	Yes
Was there any audio recorded?	Yes

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SJP1485A
Vehicle Manufacturer	Honda

Vehicle Model	Stream
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Private car
Name of Driver	NUR AFIQAH NADHIRAH BINTE ABDUL LATIF
NRIC No	S9506082Z
Contact Number	(Phone) +65-89064678
Address	-
Address complement	-
Postcode	-
Insurance Company Name	-
Nature Of Damage	-
Details of property damaged in accident	-
No. Of Passenger (Including Driver)	-

SKETCH PLANIMPORTANT NOTICE

1. Please report **correctly** the details of the accident to speed up the claims process.
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7. By the lodgment 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.
- (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: 04/05/2021

6.05 pm

Driver's Signature

(If driver is not the policyholder)

Date & Time:



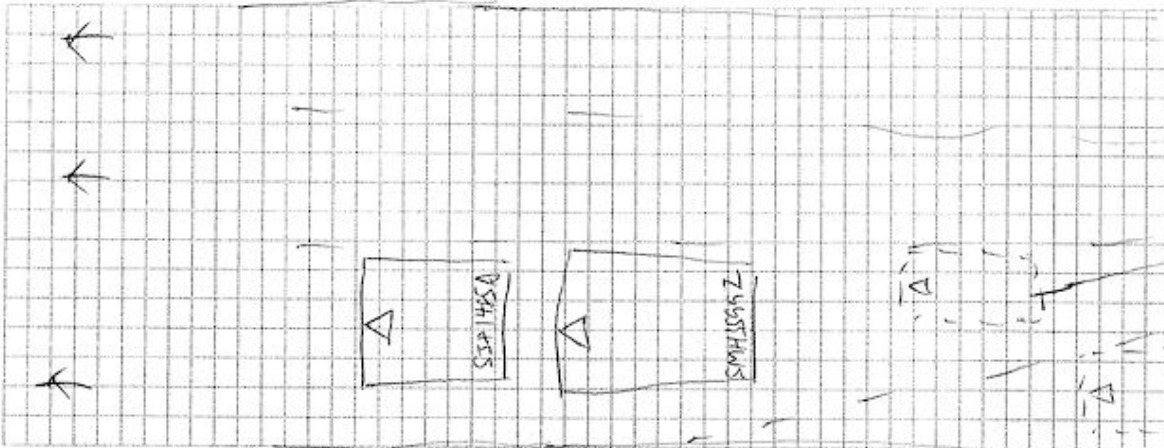
Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:

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SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

I the owner of SMH3599Z was driving towards IMM and my car exited from KPE slip road towards PIE tuas, after exiting the slip road I was following behind car SJP 1485A. The driver Jam break out of nowhere causing my car SMH3599Z to be unable to react and knock the bumper of SJP 1485A.

No one was injured, I checked with SJP 1485A driver and she is fine and we proceed to take photo of the carplate and damages. We talked to the owner and asked before the accident was there any damages, they mentioned the car has no damages prior to this accident, and mention my car SMH3599Z caused all the accident, dents, rear lamp damages.

However, after viewing my car cam-footage it shows clearly the vehicle was already badly damaged with dents. The accident only caused my SMH3599Z minor damage to the car plate no further damage. Clearly the owner statement does not tally and is trying to unfairly claim damages not linked to the accident. Also noted driver did not put p-plate on the car front despite licence of only less than a year.

Important:

You have been advised by the workshop that in the event that you wish to claim against your own policy (OD CLAIM), There is a **FOURTEEN (14) DAYS CLAUSE** WHEREBY MUST BE MADE within the stipulated time frame from the day of the occurrence.

<input checked="" type="checkbox"/>	- Reporting Only	<input checked="" type="checkbox"/>
<input type="checkbox"/>	- Claim OD	<input checked="" type="checkbox"/>
<input type="checkbox"/>	- Claim TP	<input type="checkbox"/>
<input type="checkbox"/>	- Claim OD/ TP at other workshop	<input type="checkbox"/>

DECLARATION

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

Policyholder's signature

Date & Time 04/05/2024
6.05pm

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

Reporting Centre Personnel's Signature

Name:
Nric/Fin No.

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SKETCH PLAN

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Continued,

My car clearly hit the bumper of ~~SSP~~ HESA and should be entirely covered the damage to the rear lamp and the footage of the accident shows that prior there were already multiple damages.

[Signature]

Important: You have been advised by the workshop that in the event that you wish to claim against your own policy (OD CLAIM), There is a FOURTEEN (14) DAYS CLAUSE WHEREBY MUST BE MADE within the stipulated time frame from the day of the occurrence.	<input checked="" type="checkbox"/>	- Reporting Only
	<input type="checkbox"/>	- Claim OD
	<input type="checkbox"/>	- Claim TP
	<input type="checkbox"/>	- Claim OD/ TP at other workshop

DECLARATION

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

[Signature]
 Policyholder's signature
 Date & Time 09/05/2024
 6.05pm *[Signature]*

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

[Signature]
 Reporting Centre Personnel's Signature
 Name:
 Nric/Fin No.



**SINGAPORE
POLICE FORCE**



G/20210504/7064

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POLICE REPORT (NP299)

Report No. G/20210504/7064

Police Station Of Origin
Bedok Division HQ
30 Bedok North Road SINGAPORE 469676
Tel No:1800-2440000

Date/Time Report Made 04/05/2021 18:50	Vide Report No.	Station Diary No.
Name Of Informant CRYSTAL LIM SI YING	Address 641 HOUGANG AVENUE 8 #03-169 SINGAPORE 530641	
ID Type / ID No. NRIC NO / S9249160I	Contact No. Home/Office: Mobile: 82223641	
Nationality SINGAPORE CITIZEN	Email Address CRYSTAL1992.10@GMAIL.COM	
Occupation Financial/Investment adviser	Sex Female	Age 28
Institution/School Name	Date of Birth 31/12/1992	Race Chinese
Date/Time Of Incident 04/05/2021 12:20 - 04/05/2021 12:25	Location Of Incident #Na-Nq KPE EXIT 3	

Brief details.

I would like to report a possible staged car accident to claim unrelated damages.

I the owner of car smh3599z was exiting from KPE slip road to PIE tuas and was following behind SJP1485A, the owner of sjp1485a jam break out of no where cause me to have no time to react and knock their car bumper.

As the impact is small no one was injured. I asked and checked with sjp1485a driver she is alright and

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: 04/05/2021 18:50
Officer In-Charge Of Case:	Classification Of Case:

Authentication Stamp



**SINGAPORE
POLICE FORCE**



G/20210504/7064

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POLICE REPORT (NP299)

CONTINUATION OF REPORT

Report No. G/20210504/7064

able to walk about and take photo.

The accident has only caused damages to my car plate and no other damages. The owner claim i caused damages to their rear light, dents to the rear, dents to the boot.

However i suspect that this is a scam and they maliciously jam break to claim from me as prior to this accident their car SJP1485a already had multiple damages at the back of their car and i have cam footage to proof before hitting them their car has multiple dents and the rear lamp was damage at the top left, which clearly my car hit the bumper unrealed to the side. I am not able to upload video and attached the pre-accident footage of SJP1485a before damages (do let me know if need the video i will email)

However, when i asked them was there any accident and damages prior to this accident they mention their car was in perfect condition with no damages and claim my car caused multiple damages.

Upon checking my cam footage it already show multiple dents on the car prior to the accident and her statement clearly does not tally.

What is even more suspicious is her husband so coincidentally appears behind my car and they kept asking for private settlement claiming the damage is \$2000-\$3000. I did not give them the money and decided to claim insurance.

I hope to bring your attention the driver license is less than 1 year and she did not put p plate at her front of her car which i took a photo of the car. She also purposely speed up and jam break and after the

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Signature Of Interpreter: Not applicable	Date/Time: 04/05/2021 18:50
Officer In-Charge Of Case:	Classification Of Case:
Authentication Stamp	



**SINGAPORE
POLICE FORCE**



G/20210504/7064

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POLICE REPORT (NP299)

CONTINUATION OF REPORT

Report No. G/20210504/7064

husband car appeared behind and they started surrounding to mention about private claim.

Please help us fellow citizens to punish such people who put other life in danger and really hope i am not being part of a scam for them to do a claim for unrelated damages which is not caused by me, i just felt shocked and helpless i will be willingly to pay for the damage solely caused by me and not on unrelated damages which is not fair.

I have taken the driver license of the female driver and full name to assist in this report if you need i will send it over.

Subjects Involved			
Victim			
Person Name	CRYSTAL LIM SI YING		
ID Type	NRIC NO	ID No	S9249160I
Gender	Female	Age	28
Race	Chinese	Language	English
Occupation	Financial/Investment adviser	Address	641 HOUGANG AVENUE 8 #03-169 SINGAPORE 530641
Mobile No	82223641	Is Informant A Victim?	Yes
Person Name	CRYSTAL LIM SI YING (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: 04/05/2021 18:50
Officer In-Charge Of Case:	Classification Of Case:

Authentication Stamp



CERTIFICATE OF INSURANCE

KIA AUTO PROTECTOR PRIVATE VEHICLE

Name of Policyholder : Crystal Lim Si Ying
Period of Insurance : 21 Jan 2021 To 20 Jan 2022
Engine No. : G4FGJH713028
Chassis No. : KNAF3416MK5023974

Vehicle No. : SMH3599Z
Policy No. : 1900007321-01
Endorsement No. :
Issued Date : 11 Jan 2021

ABOUT THE COVER

Make/Model : KIA Cerato
Engine Capacity/Tonnage : 1,591.00 CC
Sum Insured : Market Value
First Year of Registration : 2019
Driver Restriction : NA
Off Peak Car : No
Insuring with COE/PAF : 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

Mileage Condition : Unlimited Mileage

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 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)

Crystal Lim Si Ying - \$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 65884501
- 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 575733 69328000

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

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).

0504624050

FULCOKICP2 - CORPORATE

22 UBI ROAD 4 FULCO 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.

AIGSGMOBILEAPP





Pre accident hot. Clearly see the car is already damaged.

17:38

Hit*

17:38





















