



Exceptional Journeys

Cycle & Carriage Automotive Pte Ltd

Mitsubishi Service Centre
209 Pandan Gardens Singapore 609339
Tel: 6568 4555 Fax: 6569 1056
Company no. 197701469G

02 June, 2021

AIG Asia Pacific Insurance Pte Ltd
78 Shenton Way #08-16
#08-16 AIG Building
Singapore 079120

Attention: Motor Claim Department

Re: Regn. SMJ 7687R Mit Eclipse – Own Damage Claim

We regret to inform you that the extent of the damage is not economical to carry out the repair. In review to the extent of the damaged, the degree of structure is difficult to restore to its original condition as manufactured by factory.

Kindly arrange your surveyor to inspect the above vehicle at our **Service Centre , 209 Pandan Gardens, Singapore 609339** at the soonest possible.

Your early reply is much appreciated.

Yours faithfully

Edwin Caina
Adviser-Customer Service
Cycle & Carriage Automotive Pte Ltd

For enquiry, please contact: 65684501



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	01/06/2021 16:01 (SGT)
Date of Accident	31/05/2021 12:30 (SGT)
Exact Location of Accident	Cantonment Rd, Singapore
Additional Location Information	JUNCTION OF CANTONMENT ROAD & SPOTTISWOODE PARK RD
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SMJ7687R
INSURED/POLICYHOLDER	
Is company?	No
Name Of Registered Owner	SRABANI BHARADWAJ
NRIC No	SXXXX253A
Email Address	SRABANI_SAMANTA@YAHOO.COM
Mobile Phone No	(Phone) +65-94575446
Alternative Phone No	+65-94575446

VEHICLE PARTICULARS

Manufacturer	Mitsubishi
Model	Eclipse cross
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?	Yes
Vehicle Category	Private car
Transmission	Auto
CC	1499

INSURANCE COMPANY

Name of Insurance Company	AIG Asia Pacific Insurance Pte. Ltd.
Type of Coverage	Comprehensive
Fleet Policy	No
Policy Number	1900017566-01
Cover Note Number	-

DRIVER

Name of Driver	SRABANI BHARADWAJ
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NRIC No	SXXXX253A
Date Of Birth	08/08/1970
Occupation	Outdoor
Date Of Driving Pass	24/02/2016
Driving experience	5 YEARS AND 3 MONTHS
Gender	Female
Mobile Number	(Phone) +65-94575446
Alt. Phone Number	+65-94575446
Email Address	SRABANI_SAMANTA@YAHOO.COM
Address	5 RHU CROSS #07-19
Address complement	-
Postcode	437434
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 - Major/Minor Rd
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?	Yes
Was any injured conveyed to hospital by ambulance?	Yes
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?	Yes

DETAILS OF POLICE ACTION

Was the accident reported to the police?	Yes
Police Station Name	Traffic Police
Police Station Phone No	(Phone) +65-65470000
Alt. Police Station Phone No	(Fax) +65-65474900
Police Station Address	10 Ubi Avenue 3 Singapore 408865
Was notice of intended Prosecution given?	No
If yes, against whom?	-

CIRCUMSTANCES OF ACCIDENT

REFER TO ATTACHMENT

ATTACHMENT(S)

Are accident photos available for attachment?	Yes
Was there any video captured by Car Camera?	Yes
Reasons for not uploading a video of the accident	WITH TRAFFIC POLICE
Was there any audio recorded?	No

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SHC2953B
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-

Vehicle Colour	-
Vehicle Category	Taxi
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)	-

INJURED PERSONS DETAILS

INJURED 1

Name of injured person	SRABANI BHARADWAJ
Address	-
Address Complement	-
Post Code	-
Approximate Age Years Old	-
Injuries Sustained	BRUISES,NECK MUSCLE PAIN,VOMITTING,BREATHLESS & CHEST DISCOMFORT
Injured person in which vehicle?	SMJ7687R
Were seat belts worn?	Yes
Was this injured conveyed to hospital by ambulance?	Yes

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

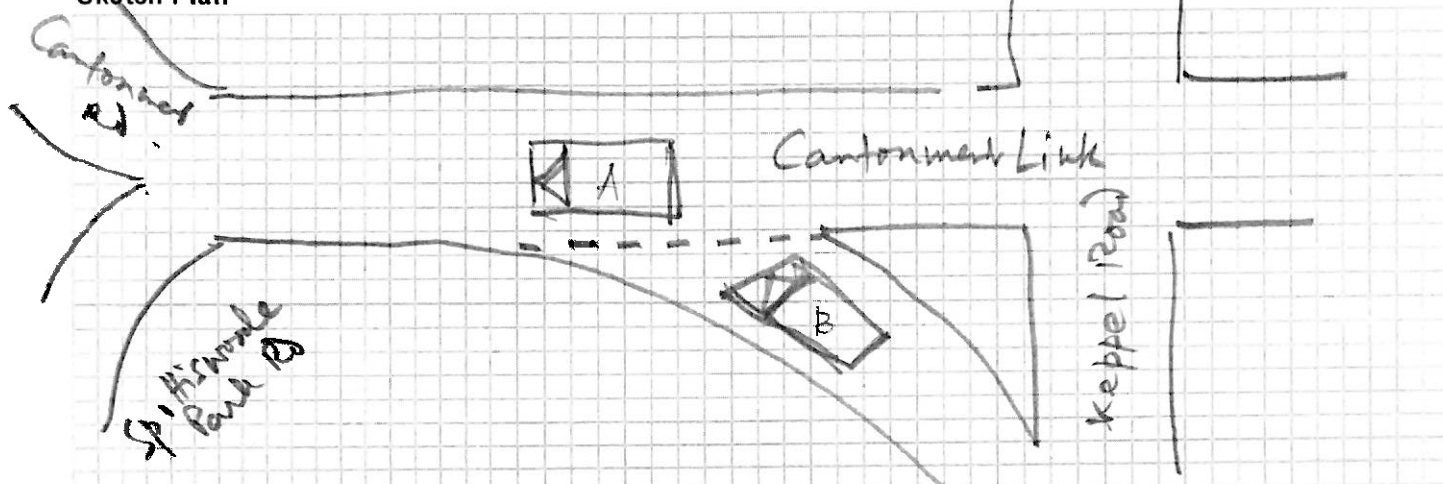
(c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.

Policyholder's Signature / Date & Time

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

Witnessed by Reporting Centre Personnel

Sketch Plan



I was driving to work (SGH) from home. At approx 12:30PM +, I had crossed the traffic light from Cantonment Link & Keppel Road Junction.

I was turning left to Spottiswoode Park Road. I suddenly heard a big noise & all air bags opened up → my car spinned & stopped. There was smoke coming out.

There were people around and one person assisted me out of the car.

I was shocked, nauseous & giddy.

There was a Taxi which was involved in the accident & it was also at the site.

We declare the foregoing particulars are true in every respect.

Witnessed by Reporting Centre
Personnel



CERTIFICATE OF INSURANCE

CYCLE & CARRIAGE AUTO PROTECTOR PRIVATE VEHICLE

Name of Policyholder : SRABANI BHARADWAJ
Period of Insurance : 20 Mar 2021 To 19 Mar 2022
Engine No. : 4B40GH0208
Chassis No. : JMAXTGK1WKZ000673

Vehicle No. : SMJ7687R
Policy No. : 1900017555-31
Endorsement No. :
Issued Date : 09 Mar 2021

ABOUT THE COVER

Make/Model : MITSUBISHI Eclipse Cross 1.5
Engine Capacity/Tonnage : 1,499.00 CC
Driver Restriction : NA
Sum Insured : Market Value
Off Peak Car : No
First Year of Registration : 2019
Insuring with COE/PARF : 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 - \$800 Theft - \$0 Flood Cover - \$800

Section 2

Property Damage - \$0

Windscreen : \$100

Named Driver and Excess (where applicable)

SRABANI BHARADWAJ - \$900 (Own Damage), \$800 (Flood Cover)

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

1. Cycle & Carriage Body & Paint Centre Add: 209 Pandan Gardens Singapore 800039 85884501
2. Cycle & Carriage Authorised Service Centre (For accident reporting & windscreen claim only) Add: 330 Ubi Rd 3 Singapore 408650 87421000
3. Cycle & Carriage Authorised Service Centre (For accident reporting & windscreen claim only) Add: 20 Leng Kee Rd Singapore 159064 84708888
4. Cycle & Carriage Authorised Service Centre (For accident reporting & windscreen claim only) Add: 600 Sin Ming Ave Singapore 575733 89328000

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: MayBank

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 the Road Transport Act, 1987 (Malaysia), Road Transport (Amendment) Act 2019 and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia).

0504620227

CYCLE & CARRIAGE-GEORG

239 ALE

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.

AIGSGMOBILE/



**SINGAPORE
POLICE FORCE**



T/20210601/7011

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

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Report No. T/20210601/7011

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 01/06/2021 15:03		Vide Report No.:		Station Diary No.:	
Informant's Particulars					
Name of Informant: SRABANI BHARADWAJ			Address: 5 RHU CROSS #07-19 SINGAPORE 437434		
ID Type / ID No.: NRIC NO / S7088253A			Contact No.: Home/Office: Mobile: 94575446		
Nationality: BRITISH			Email: SRABANI_SAMANTA@YAHOO.COM		
Sex: Female	Age: 50	Date of Birth: 08/08/1970	Type of Informant: Driver		
Race: Indian			Language: English		Institution / School Name:
Occupation: Paediatrician			Driving Licence Information: Class: 3 Date of Expiry:		

General Information of the Accident

Type of Accident:	Injury Attended by Police	Drink Drive: No	Date/Time of Accident: 31/05/2021 12:30	Type of Location: Y-Junction
Location: CANTONMENT LINK				
Weather: Clear		Road Surface: Dry		Road Speed Limit:
Traffic Flow: One Way		Traffic Control: Traffic Light - Working		Traffic Volume: Moderate
Type of Collision: Between Moving Vehicles - Head To Side				Anyone conveyed by ambulance: Yes

Details of Vehicle Involved

Vehicle No.	Type	Make	Model	Color	Conditio	No of
SHC2953B	Car			Blue		2
SMJ7687R	Car	MITSUBISHI	ECLIPSE CROSS 1.5 CVT SUNROOF	Red		0



**SINGAPORE
POLICE FORCE**



T/20210601/7011

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

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Report No. T/20210601/7011

CONTINUATION OF REPORT

Details of Vehicle Insurance				
Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date
SMJ7687R	AIG ASIA PACIFIC INSURANCE PTE. LTD.	1900017566-01	20/03/2021	19/03/2022

Details of Person Involved				
Any Pedestrian Involved: No				
No. of Pedestrians Injured: NIL		Use of Pedestrian Crossing: NA		
Driver				
Name	Unknown Driver		ID No.	NIL
Related Vehicle	SHC2953B (Car)		Contact No.	NIL
Hospital/Clinic	SINGAPORE GENERAL HOSPITAL		Class of Driving Licence & Expiry	Class: NIL Date of Expiry: NIL
Date	31/05/2021		Date	NIL
No. of Days granted Medical Leave	NIL		Degree of	Slight
Passenger				
Name	Unknown Passenger		ID No.	NIL
Related Vehicle	SHC2953B (Car)		Contact No.	NIL
Hospital/Clinic	SINGAPORE GENERAL HOSPITAL		Class of Driving Licence & Expiry	Class: NIL Date of Expiry: NIL
Date	31/05/2021		Date	NIL
No. of Days granted Medical Leave	NIL		Degree of	Slight
Driver				
Name	SRABANI BHARADWAJ		ID No.	S7088253A
Related Vehicle	SMJ7687R (Car)		Contact No.	94575446
Hospital/Clinic	SINGAPORE GENERAL HOSPITAL		Class of Driving Licence & Expiry	Class: 3 Date of Expiry: NIL
Date	31/05/2021		Date	31/05/2021
No. of Days granted Medical Leave	03		Degree of	Slight



**SINGAPORE
POLICE FORCE**



T/20210601/7011

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

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Report No. T/20210601/7011

CONTINUATION OF REPORT

Brief Details.

I had crossed Cantonment link and Keppel junction and going to turn to left towards Spottiswoode Park Road when I heard a loud noise and then noticed my air bag blowing off and car spinning. Then my car stopped. Smoke was coming out. I saw people running around taking photos. I was assisted out of my car. I noticed a blue taxi which was the other vehicle involved in the accident at the site.



**SINGAPORE
POLICE FORCE**



T/20210601/7011

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

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Report No. T/20210601/7011

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch

Signature Of Officer Recording The Report:
Not applicable

Signature Of Interpreter:
Not applicable

Officer In Charge Of Case:
TP / TPHQ /
RASHIDAH BINTE AZMAN
Contact No.: 65476216

Authentication Stamp
NP168

Signature Of Informant:

The identity of the person making this report has been authenticated by Singpass. No signature is required.

Date/Time:
01/06/2021 15:03

Classification Of Case: