

17 MAR 2021

Def: Ang Zhiqiang: 1st:

IN THE HIGH COURT OF THE REPUBLIC OF SINGAPORE

HC/S 589/2020

Between

DANNY RAJ A/L MUNIAPPAN
(Malaysia Malaysian ID 921030075297)

...Plaintiff(s)

And

ANG ZHIQIANG
(NRIC No. S8331354D)

...Defendant(s)

AFFIDAVIT OF EVIDENCE-IN-CHIEF
OF ANG ZHIQIANG

I, ANG ZHIQIANG (NRIC No. S8331354D) of 32 Lorong Tanggam
Singapore 798732, do solemnly and sincerely make ~~oath~~ / affirm and say as
follows:-

1. I am the Defendant herein.
2. In so far as the facts are within my personal knowledge, they are true. In so far as the facts are not within my personal knowledge, they are true to the best of my information and belief.
3. I was at that the time of the accident and am also now presently working as a real estate agent with ERA.

4. I reside with my parents and siblings at our family home at 32 Lorong Tanggam Singapore 798732. My mother, Mdm Khoo Heng Lai, is the owner of motorcar SFJ 1223T (“the Vehicle”) and I am an authorised driver of the Vehicle.
5. The Vehicle is a white Audi S4 saloon car and was purchased brand new from Premium Auto in June 2010.
6. On 24 July 2017 at about 1045 a.m., I was driving the Vehicle on the SLE towards the BKE. My mother was seated beside me as the front-seat passenger. The weather was clear and the road surface was dry.
7. I was travelling in the extreme right lane when I realised that there was a sudden loss of power in the Vehicle. I signalled left as I wanted to make my way to the road shoulder (which was on the left side of the highway) but realised that with the Vehicle’s loss of power it would not be able to cross the 4 to 5 lanes to the road shoulder especially with vehicles also travelling on the left hand side. I immediately turned on my hazard light and just then, the car stalled.
8. I pressed the boot switch to release the boot where my triangle break down signage was kept and opened my door to alight from the Vehicle, intending to retrieve the triangle from my boot and set it up. Just as I was about to

alight, I heard a loud engine sound coming from the rear immediately followed by a loud crash and then saw a man landing on the road in front of us.

9. I was shocked and told my mother to stay in the car. I alighted and went to the rear of the Vehicle and saw another man lying there. I then realised that a motorcycle had crashed into the Vehicle.
10. I remember traffic slowed down and motorists came forward to help.
11. I called the ambulance straightaway and told them that there had been an accident and someone was injured. The police and ambulance arrived shortly thereafter and they took photographs of the scene.
12. I remember that while I was at the scene, the driver of the vehicle behind me Mr Mohammad Wirman Bin Saptu ("Mr Wirman") approached me and said he was driving behind me and he did witness the event.
13. He also said that he had an in-vehicle camera with a video of the accident and would render any assistance required. He gave me his contact number and I thanked him.
14. Another rider Mr Chandra Kumaran Rao A/L Krishnan Moorthy ("Mr Chandra") was also at the scene. I asked him if he saw how the accident

took place. He told me that he was riding further behind me and could provide me with assistance. He too gave me his contact number and I thanked him.

15. My mother and I then got into the tow truck which had arrived, and they drove us to another location. The tow truck driver told me that he was bringing the Vehicle to the Traffic Police and that we would need to collect our belongings. We alighted from the tow truck at Tagore Avenue and did so, before taking a taxi home.
16. I wish to highlight that the events had all happened so quickly, with the Vehicle stalling just after it lost power and the motorbike then crashing into the Vehicle. This was the first time in my experience driving the Vehicle that it lost power and stalled while being driven.
17. That evening on the same day at about 7.30pm, I went to make a police report. I also made my accident report the next day. Annexed hereto and collectively marked **AZQ-1** are is a copy of my said report which also encloses a copy of the said police report.
18. I was not called to or required to attend at the police station thereafter. No police action has been taken against me for this accident.

19. I understand that the Plaintiff was issued with a warning for careless riding by the Police. Annexed hereto and marked **AZQ-2** is the Police's statement dated 7 February 2020.
20. Subsequently, my lawyer called me to ask if I have the video footage or the contact details of the witness Mr Wirman as the contact number my lawyer had was no longer in use. I was able to contact Mr Wirman by Facebook messenger sometime in October 2020 and asked him if he was agreeable to be my witness. I wish to say that the only time I spoke to Mr Wirman after the accident was when I contacted him via Facebook and the only reason I did so was because my lawyer had requested I try to contact him as his contact number was no longer in use.
21. I understand from my lawyer that they were able to contact Mr Chandra directly and he also agreed to be my witness.
22. I believe that the accident was caused by the negligence of the Plaintiff and therefore humbly pray that this Honourable Court will dismiss the Plaintiff's claim against me.

SWORN / AFFIRMED by the abovenamed
ANG ZHIQIANG
 On the 1st day of Dec 2020
 At Singapore

Before me,

A COMMISSIONER FOR OATHS

M/s ComLaw LLC - Ref: DV.2020.221290.axa



THIS IS THE EXHIBIT MARKED “**AZQ-1**”

REFERRED TO IN THE AFFIDAVIT OF

ANG ZHIQIANG

AND ~~SWORN~~ / AFFIRMED BEFORE ME

THIS 1st DAY OF Dec 2020

BEFORE ME

A 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	25/07/2017 11:33
Date Of Accident	24/07/2017 10:45
Exact Location Of Accident	ALONG SLE TWDS BKE BEFORE LENTOR AVE EXIT
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SFJ1223T
Insured/Policyholder	
Name Of Registered Owner	KHOO HENG LAI
NRIC No	S1297320I
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-98267724
Alternative Phone No	OTHERS-90232465
Vehicle Particulars	
Manufacturer	AUDI
Model	S4-3.0 TFSI QU S-TRONIC (A)
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
If No, Please state action to be taken	
Vehicle Category	PRIVATE CAR
Insurance Company	
Name of Insurance Company	AXA INSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	GA113648
Cover Note Number	
Driver	
Name of Driver	ANG ZHIQIANG
NRIC No	S8331354D
Date Of Birth	16/09/1983
Occupation	INDOOR
Date Of Driving Pass	23/08/2007
Driving Experience	9 YEARS AND 11 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-90232465
Fax Number	
Contact Number	OTHERS-98267724
Email Address	MICROGPR@GMAIL.COM

Address 32 LORONG TANGGAM
 Postcode 798732
 Was driver an employee of the Insured's Company NO
 If No, Relationship of the Driver with the Insured CHILDREN
 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
 Weather Conditions CLEAR
 Road Surface DRY

Other Information

Was any foreign vehicle involved in this accident? YES
 Foreign Vehicle Registration Number JLX215 (MOTORCYCLE)
 Was any body injured in the Accident? YES
 Was any other material or property damaged? YES
 I have been approached by unknown person(s) soliciting/offering accident claims assistance. NO
 Number of Passengers (Including Driver) 2

Details of Police Action

Was the accident reported to the police? YES
 If Yes, Please state which Police Station
 Police Station Name SENGKANG NPC
 Police Station Address ROAD: 2 SENGKANG SQUARE #01-02 , POSTCODE: 545025 , COUNTRY: SINGAPORE
 Police Station Contact TEL NO: - FAX NO:
 Was notice of intended Prosecution given? NO
 If Yes, against whom?

Circumstances of Accident

REFER TO THE POLICE REPORT & SKETCH PLAN BY DRIVER

Attachment(s)

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

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number JLX215
 Vehicle Make/Model/Colour
 Details Of Properties
 Name of Driver
 NRIC/Passport Number
 Contact Number
 Address
 Postcode
 Insurance Company Name
 Nature Of Damage
 No. Of Passenger (Including Driver)

Details of Witness

Name

Phone Number

Email Address

DETAILS OF INJURED PERSON 1

Name UNKNOWN
 Approximate Age
 Injuries Sustain LEFT LEG
 Injured person in which vehicle? JLX215
 Were seat belts worn? YES
 Was injured conveyed to hospital by ambulance? YES
 Address
 Postcode

DETAILS OF INJURED PERSON 2

Name PILLION
 Approximate Age
 Injuries Sustain BROKEN BONES
 Injured person in which vehicle? JLX215
 Were seat belts worn? YES
 Was injured conveyed to hospital by ambulance? YES
 Address
 Postcode

DETAILS OF INJURED PERSON 3

Name KHOO HENG LAI
 Approximate Age
 Injuries Sustain NECK PAIN
 Injured person in which vehicle? SFJ1223T
 Were seat belts worn? YES
 Was injured conveyed to hospital by ambulance? NO
 Address
 Postcode

Sketch Plan Pg. 1

SKETCH PLANIMPORTANT 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. 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.

2. 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;

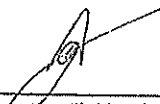
(iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or

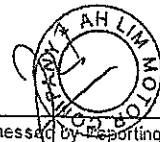
(v) complying with applicable law in administering, processing, handling and/or dealing with my claims.
(collectively the "Purposes")

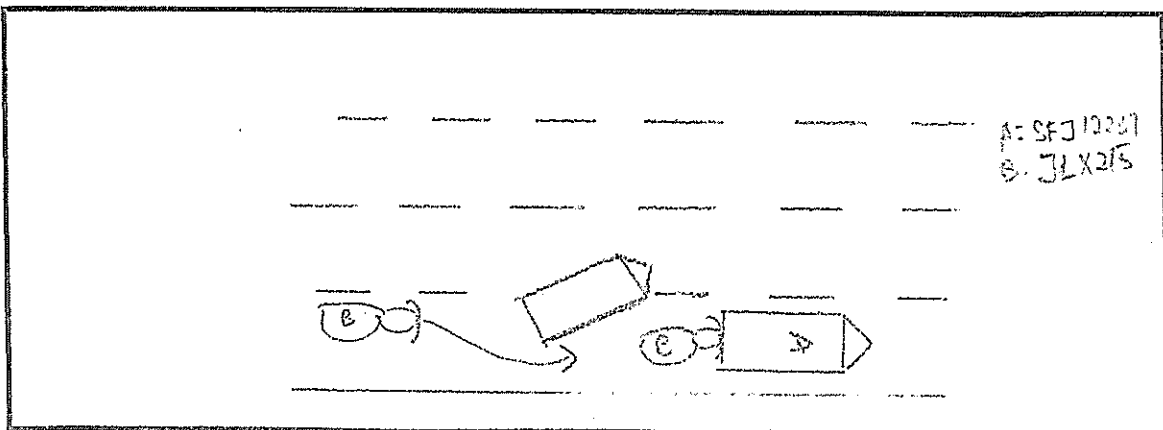
(b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and

(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

Sketch Plan Pg. 2

Describe Circumstances of the Accident

Date: 24/07/19 Time: 10:45 Location: ALONG SLE RVDs BKE BEAR LENTOR ENTMy Vehicle A: SFS1223T Vehicle B: JAK JLR 215 Vehicle C/Others: —

Refer to police report.

☒ Claim (OD) TP at Ah Lim Motor
 () Reporting Only

() Claim OD / TP at other workshop

Remarks : Please forward a copy of my efile accident report to

My workshop :

Email Address :

& Myself :

Email Address : microgpr@gmail.com

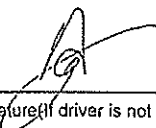
Note : Please take note that your insurer have 14 days timeframe for you to submit own damage claim under your own policy. Kindly check with your own insurer for more information.

Declaration

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



Policyholder's Signature
Date & Time:



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



Witnessed by Reporting Centre
Personnel



**SINGAPORE
POLICE FORCE**



T/20170724/2181

Police Station Of Origin:
Sengkang N.P.C
2 Sengkang Square #01-02 SINGAPORE
545025
Tel No: 1800-343 8999

1 of 4

Report No. T/20170724/2181

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 24/07/2017 19:27		Vide Report No.:		Station Diary No.: 184	
Informant's Particulars					
Name of Informant: ANG ZHIQIANG			Address: 32 LORONG TANGGAM SINGAPORE 798732		
ID Type / ID No.: NRIC NO / S8331354D			Contact No.: Home/Office: Mobile: 90232465		
Nationality: SINGAPORE CITIZEN			Email:		
Sex: Male	Age: 33	Date of Birth: 16/09/1983	Type of Informant: Driver		
Race: Chinese			Language:		Institution / School Name:
Occupation: Real estate agent			Driving Licence Information: Class: 2B,2A,2,3 Date of Expiry:		

General Information of the Accident				
Type of Accident:	Injury Attended by Police	Drink Drive: No	Date/Time of Accident: 24/07/2017 10:45	Type of Location: Straight Road
Location: Along Road 1 SELETAR EXPRESSWAY towards BKE before Lentor Ave Exit				
Weather: Clear		Road Surface: Dry		Road Speed Limit: 90 Km/h
Traffic Flow: Dual Carriage Way		Traffic Control:		Traffic Volume: Moderate
Type of Collision: Between Moving Vehicles - Head To Rear				Anyone conveyed by ambulance: Yes

Details of Vehicle Involved						
Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
JLX215	Motorcycle				Seriously Damaged	1
SFJ1223T	Car				Seriously Damaged	1

Details of Person Involved	
Any Pedestrian Involved: No	
No. of Pedestrians Injured: NIL	Use of Pedestrian Crossing: NA

Sketch Plan Pg. 4



**SINGAPORE
POLICE FORCE**



T/20170724/2181

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Police Station Of Origin:
Sengkang N.P.C
2 Sengkang Square #01-02 SINGAPORE
545025
Tel No: 1800-343 8999

Report No. T/20170724/2181

CONTINUATION OF REPORT

Driver			
Name	ANG ZHIQIANG		ID No. S8331354D
Related Vehicle	SFJ1223T (Car)		Contact No. 90232465
Hospital/Clinic	NIL		Class of Driving Licence & Expiry Date Class: 2B,2A,2,3 Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL
Passenger			
Name	KHOO HENG LAI		ID No. S1297320I
Related Vehicle	SFJ1223T (Car)		Contact No. 98267724
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 24/07/2017 at 1045hrs, while I was driving my car SFJ1223T along SLE towards BKE at the extreme right lane, before Yishun Exit, suddenly my car broke down. I did not manage to pull my car to the road shoulder as there were some vehicles on my left hand side and my car was slowing down fast.

I quickly switch on my hazard light and open my car rear boot to signal to the rear drivers of the situation. I tried to switch on my engine again however unable to as such I decided to alight to placed a breakdown sign. Before I manage to alight, the car on my rear was switching lane to the left. I heard an accelerating engine of a motorcycle coming towards my direction.

Suddenly I felt a strong impact from the rear of my car and saw man flew over my car. I then discovered that one Malaysian Motorcycle JLX215 Green Kawasaki had knock my vehicle from the rear.

I then quickly call for ambulance and many motorist rush to help the injured motorcyclist.

The accident was witness by

- 1) Wirman 82826702
- 2) Shan 90359442

Traffic police was at scene. Ambulance convey both the injured motorcyclist to Khoo Teck Puat Hospital. one of the motorcyclist condition was quite serious.

Sketch Plan Pg. 5



**SINGAPORE
POLICE FORCE**



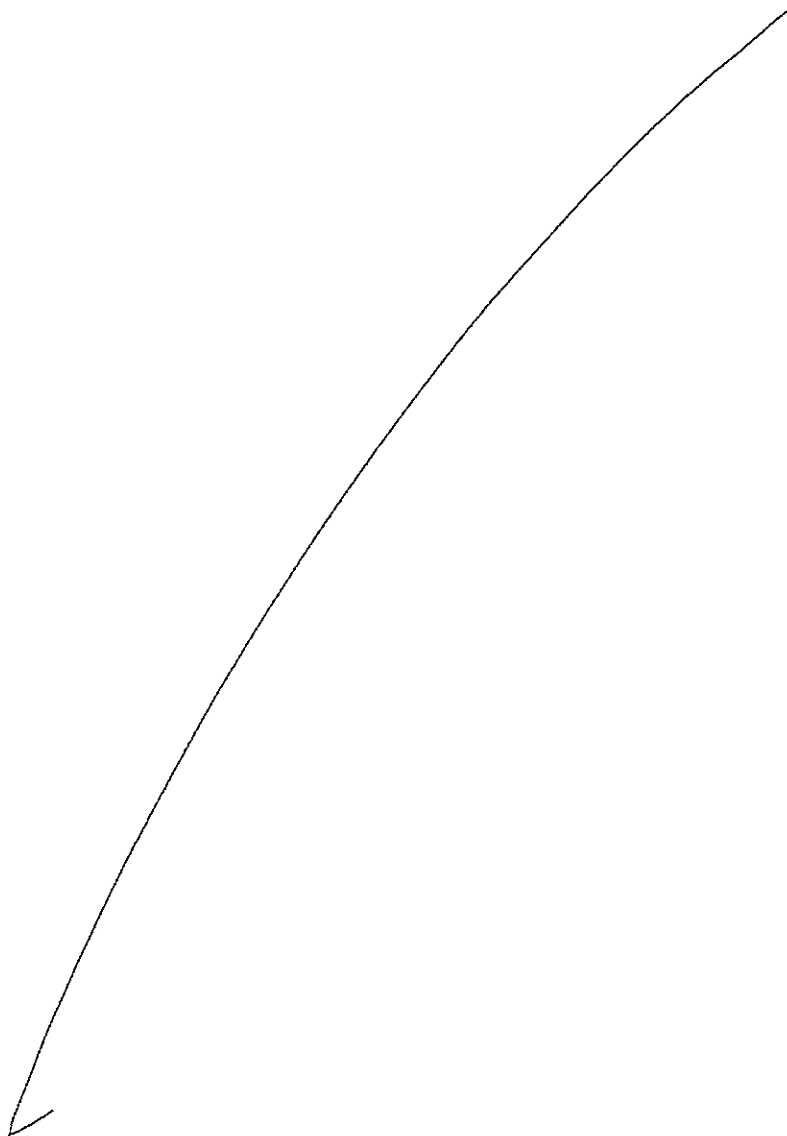
T/20170724/2181

Police Station Of Origin:
Sengkang N.P.C
2 Sengkang Square #01-02 SINGAPORE
545025
Tel No: 1800-343 8999

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Report No. T/20170724/2181

CONTINUATION OF REPORT



Sketch Plan Pg. 6



**SINGAPORE
POLICE FORCE**



T/20170724/2181

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Report No. T/20170724/2181

Police Station Of Origin:
Sengkang N.P.C
2 Sengkang Square #01-02 SINGAPORE
545025
Tel No: 1800-343 8999

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 / Staff Sgt ABDUL RAHIM BIN ABDUL KHALIK	Signature Of Informant:
Signature Of Interpreter: Not applicable	Date/Time: 24/07/2017 19:27
Officer In Charge Of Case: TP / GIT / Staff Sgt LIM JUN HUI, ADRIAN Contact No.: 65476350	Classification Of Case:
Authentication Stamp NP168	Signature: Singapore Police Force

Sketch Plan Pg. 7



redefining / insurance

KHOO HENG LAI
32 LORONG TANGGAM
SINGAPORE 798732

AXA Insurance Pte Ltd
☎ 1800 880 4888 (Within Singapore)
(65) 6880 4888 (International)
📠 (65) 6880 4740
✉ customer.care@axa.com.sg
🌐 www.axa.com.sg

Endorsement

date
24/07/2017

your servicing distributor
MAXURANCE VENTURE / 03926

your servicing distributor contact
6100 2592

Policy Schedule

Your SmartDrive Comprehensive Essential+

Your Policy Schedule has been updated effective 24/07/2017.

Your policy snapshot

Policyholder name	KHOO HENG LAI	Policy number	VA1 / GA113648
Cover	Comprehensive	FIN / NRIC	S12973201
Period of Insurance	expiring 04/07/2018		

Your benefits highlights

(refer to Policy Wording for full terms and conditions)

SmartDrive Comprehensive Essential+ Benefits

- 24/7 Towing & Transportation in Singapore or Overseas
- Windscreen Replacement with Excess OR Repair your windscreen at your preferred location and get \$50 cash reward with no excess
- Guaranteed Repairs for twelve (12) Months
- Loss or Damage
- Legal Liability
- Medical and dental expenses up to \$1,000 per person for you, your named drivers and your immediate family members
- Delivery of repaired car to your preferred location
- Daily Transport Allowance of \$100 for a maximum of ten (10) days
- Reimbursement of 110% of your car's market value in the event of total loss (without Basic Own Damage Excess)

Add-on Benefits

- Personal accident benefit of up to \$ 50,000.00 for you and your named drivers

Vehicle details

Make & Model of Vehicle	AUDI S4 3.0 TFSI QU S-TRONIC	Year of manufacture	2010
Vehicle registration number	SFJ1223T	Type of Use	Private use
Body type	SALOON	Engine capacity (c.c.)	2995
Seating capacity (excl driver)	4	Engine number	CAK011557
Off-Peak car	No	Chassis number	WAUZZZ8K0AA176420

Insured's Estimated Market Value	Market Value at the time of Loss (including accessories and spare parts)
Limitation to use	As per Certificate of Insurance
Finance Loan Company	UNITED OVERSEAS BANK LIMITED

Excess applicable (refer to Policy Wording for other applicable Excesses)

Basic Own Damage Excess	SGD 700.00
Windscreen Excess	SGD 100.00

Drivers details

Driver type	Driver name	Date of birth	Driving experience
Main Driver	KHOO HENG LAI	18/06/1958	20 year(s)

AXA Insurance Pte Ltd (199903512M)
8 Shenton Way, #24-01, AXA Tower,
Singapore 068811
Customer Centre, #B1-01

1 of 2

Sketch Plan Pg. 8



redefining / insurance

AXA Insurance Pte Ltd
 ☎ 1800 880 4888 (Within Singapore)
 (65) 6880 4888 (International)
 📠 (65) 6880 4740
 ✉ customer.care@axa.com.sg
 🌐 www.axa.com.sg

account number
 03926

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)

Policy details

Policyholder name	KHOO HENG LAI	Certificate number	GA113648 / 1
Cover	Comprehensive	Chassis number	WAUZZZ8K0AA176420
Plan name	Essential+	Engine number	CAK011557
NCD applicable	10%		
Vehicle registration number	SFJ1223T		
Period of Insurance	from 05/07/2017 to 04/07/2018 (both dates inclusive)		
Finance loan company	UNITED OVERSEAS BANK LIMITED		

Persons or classes of persons entitled to drive*

- (a) The Policyholder
 (b) Any Named Driver as stated in the Policy:
 1. ANG TZE PIN
 2. ANG YEW CHYE
 3. ANG ZHIQIANG
 4. ANG RU MEI RENNE
 (c) Any person who is driving on the Policyholder's order or with their 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.

Limitation as to use*

Use only for social, domestic and pleasure purposes and for the Policyholder's business.

The policy does not cover - use for hire or reward, 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 motor trade; or when the Motor Car, whether stationary, in use or otherwise, is in or on, a racing track, circuit, route, course or any other roads by whatever name called that are typically used for racing, pace-making or such similar purposes.

* 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.

EXCESS	Basic Own Damage Excess	SGD 700.00
	Windscreen Excess	SGD 100.00

An Additional Excess is applicable as follows:

1. S\$500 for unnamed *Authorised Driver*
2. S\$500 for declared *Young and Inexperienced Driver*
3. S\$5,000 for undeclared *Young and Inexperienced Drivers*. This additional excess is reduced to S\$2,500 if You have chosen AXA Premium Workshops.

Additional clauses & endorsements to your policy

Nil

I/We hereby certify that the policy to which this Certificate relates is issued in accordance with the provision of the Motor Vehicles (Third Party Risks and Compensation) Act, (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia).

AXA Insurance Pte Ltd

Authorised signature

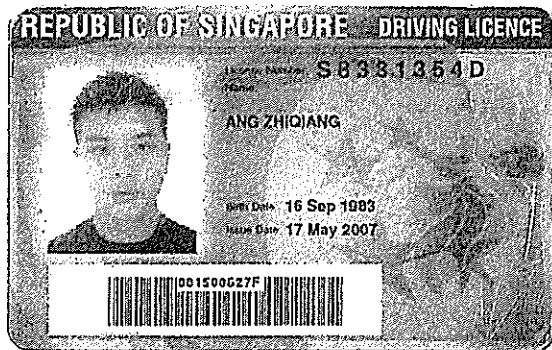
Important note

* Policyholders are warned that on the sale of a motor vehicle they must surrender the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed a Statutory Declaration to the effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicle (Third-Party Risks and Compensation) Act (Cap. 189).
 The Premium Warranty Clause requires the premium to be paid in full within a specific period failing which there would be no liability under the policy, renewal certificate, endorsement etc.

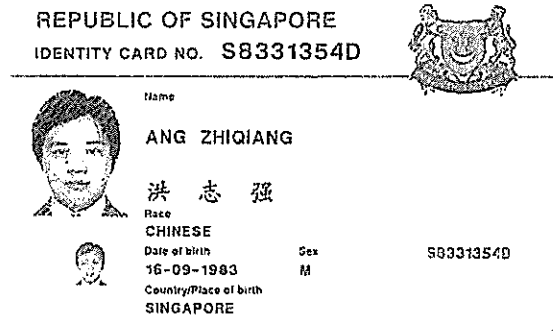
AXA Insurance Pte Ltd (199903512M)
 8 Shenton Way, #24-01, AXA Tower,
 Singapore 068811
 Customer Centre, #81-01

1 of 3

Sketch Plan Pg. 9



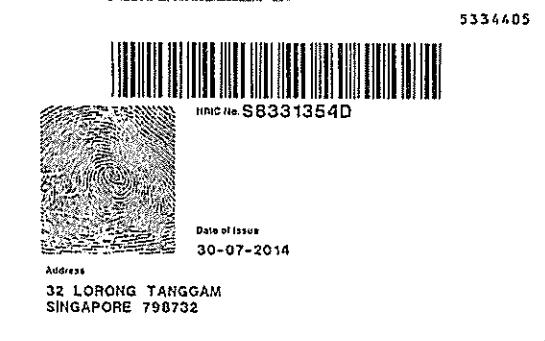
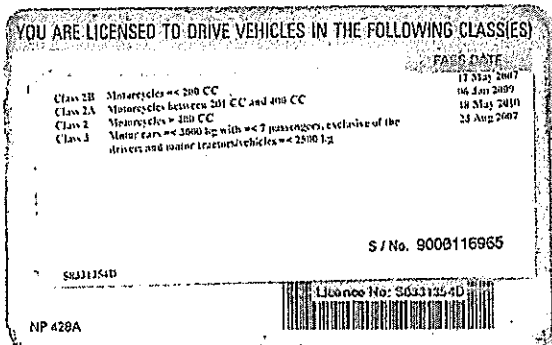
2px -
no video
injury yes
clear & dry.



left leg ~~is~~ almost severed.
pillon - suffered broken bones

Owner's neck pain.

90232465/98267724.



Sketch Plan Pg. 10

To Whom It May Concern,

Accident involving my vehicle no. SFJ12237 on 24/07/2017 (date) with
JLX215 (other vehicle no) along Seletar Expressway. towards BKE

I, Khoong Heng Lai Nric No. 12973201

Owner of vehicle no. SFJ12237 am aware of the accident of my vehicle on
24/07/2017 (Date) while car was driven by Ang Zhi Qiang

Nric No. S8331354D. I hereby, authorise him / her to make the report.



Name Khoong Heng Lai

Date: 25/07/17

.....
 ..
 To fill in if there is a OD claim

I am aware of the circumstances and agreeable to claim my own insurance for the
 above accident.



Name Khoong Heng Lai

Date: 25/07/17

Sketch Plan Pg. 11



redefining / insurance

Date: 25/09/12To: Owner of Vehicle Number: SFJ 12237

The following has been advised to you via your workshop, Ah Lim Motor Company through their staff, Zila / Eileen / Mui Hong.

Please tick the applicable box if you had been advice on the content as seen below:

- ☒ You had been advised by the workshop that in the case that you wish to claim against your own policy, there is a Fourteen (14) days clause whereby the claim must be made within the stipulated timeframe from the day of occurrence.
- ☒ You had been advised by the workshop on the liability and merits of the case accordingly.
- ☒ You had been advised by the workshop on the claims procedure for the type of claim that you will be making due to this accident.
- ☒ There will be delay to your vehicle repair due to the unavailability of spare parts locally and there is no other option except to indent it from overseas.
- ☒ There will be no cancellation/withdrawal of the Own Damage claim once the order of the spare parts have been placed. If you wish to cancel/withdraw the claim, you shall bear all costs, expenses &/or related charges incurred directly &/or indirectly to the procurement of the spare parts.
- ☒ The estimated waiting time for the spare parts to arrive is TBA. The estimated arrival time does not include the repair period.
- ☐ You will be driving the vehicle out despite being advised by the workshop mechanic/personnel that the vehicle may not be road worthy.
- ☒ For vehicles below Three (3) years old, your Insurance Company will use only genuine original parts to repair your vehicle.
- ☐ For vehicles above Three (3) years old, your Insurance Company will be carrying out repairs using *any combination* of genuine original parts and/or original equipment manufacturer (OEM) parts.
- ☒ You had been advised by the workshop of the Twelve (12) months warranty for Own Damage repairs on workmanship related to the accident.
- ☐ For vehicles that are under warranty with a local distributor, you have been advised by the workshop to check with your local distributor on any effect to your warranty prior to making this Own Damage claim.
- ☐ Others _____

Signed and acknowledge by:

[Signature]

Name and signature of policyholder/authorised driver

[Signature]

Name and signature of workshop personnel including company stamp

Accident Photo



Accident Photo



THIS IS THE EXHIBIT MARKED “**AZQ-2**”

REFERRED TO IN THE AFFIDAVIT OF

ANG ZHIQIANG

AND ~~SWORN~~ / AFFIRMED BEFORE ME

THIS ^{1st} DAY OF *Dec* 2020

BEFORE ME

A COMMISSIONER FOR OATHS





**SINGAPORE
POLICE FORCE**

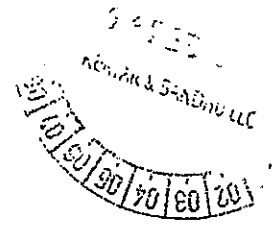
Traffic Police
10 Ubi Ave 3
Singapore 408865
Tel: 65476243/6244
Fax: 65474749

Date: 7/2/2020

Your Ref: Please advise

Our Ref: TP000129987/SU
TP/IP/38283/2017

M/s KERTAR & SANDHU LLC
133 NEW BRIDGE ROAD
11-10
CHINATOWN POINT
SINGAPORE 059413



Dear Sir / Madam
Attn: Ms Chitra

ACCIDENT INVOLVING VEHICLES NO. SFJ1223T, JLX215 & PILLION ON 24/7/2017

I refer to your e-application on 6/2/2020. I wish to draw to your attention to the item(s) marked "X" hereunder:-

- ☐ Please be informed that Traffic Police will not be investigating into the accident as it is a non-injury case which did not fall within the various categories of exceptions. You may wish to know that this is pursuant to the Non-Injury Accident Reporting Scheme which was implemented on 1 May 1999.
- ☐ This case is still under investigation. The investigation officer is _____ Tel: _____
- ☐ No action is being taken against anyone in this case. This does not preclude further prosecution should new evidence emerge later. Our findings do not affect insurance and civil claims.
- ☐ Action is being taken against the driver of _____ for reckless/dangerous driving.
- ☐ The cyclist has been issued a warning for riding other than in an orderly manner and without due regard to the safety of others.
- ☒ The rider of JLX215 has been issued a warning for careless riding.
- ☐ A copy of report No. _____ is attached.
- ☐ Please be informed that Traffic Police is not investigating this case.
- ☐ Please be informed that Traffic Police would not be investigating into the accident as it occurred outside Singapore, which was not under our jurisdiction.

Yours faithfully

SU SURIATI BTE BUANG

for HEAD INVESTIGATION
TRAFFIC POLICE
*delete where inapplicable

A FORCE FOR THE NATION

NP 510