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te & Time: 28/6/2/	(If driver is not the policyholder)  Date & Time:	Name: NRIC/FIN No.:
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## 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.
- Information provided must be as <u>truthful and accurate as possible</u>. Any wilful misrepresentation or withholding of material facts may allow insurance companies to <u>repudiate policy liability</u>.
- 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.
- 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.
- 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:
  - 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: 28/6/

9:400

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

NRIC/FIN No.:

On 27 June 2021 (Sunday) at about 12.59pm, I was fetching my wife to her mum's house in Ang Mo Kio Ave 10 from my home in Sengkang in my car SLF8833L. Along Ave 3 Ang Mo Kio just before the left turnoff into Ave 10, I was momentarily distracted when my cellphone dropped from my side trouser pocket onto the floor of the car. Due to that, I could not brake in time and nudged into motor car SJP9294G. My front right nudged the left rear of the said car SJP9294G. I exchanged particulars with the driver Shawn Lin Weiwen (S8842795E) and we took photos of the damage. As he had to ferry a passenger since it was a private hire car, we left quite quickly thereafter. I noticed that he also went to the same place I was heading so I met up with him at my in-law's car park after he dropped his passenger off. We further discussed the matter there since we had more time to assess things.

The said car belonged to Gen Capital and the driver was its hirer. As the said car was an old one with existing damage to which Shawn agreed when I pointed it out, I suggested I compensate so as to dispense with the hassle of reporting to the insurers. There was no injury to anyone and damage was very minor to both of us. This would save everyone time. He called Gen Capital and showed them the photo of the damage which included some scratches to the said car and the bumper a bit out of its alignment which, I believe, can be easily re-aligned. Shawn told me that Gen Capital said it would cost me \$400 to \$500 to settle the damage. I showed the same damage to my son's workshop friend who said it would cost about only a \$100 odd to repair. I therefore offered to pay \$200 as compensation and besides the said car was already in a bad condition with existing damage. Gen Capital refused and wanted to file a claim with the insurer.

From the video taken, you will see the accident was so minor that the said car could continue on its journey to drop off its passenger. Also the question of injury to anyone is totally absent. The nudge was so slight that my wife who was holding a paper cup of coffee did not spill it. So my concern is if they file for an exorbitant claim then that would be abusing the system and Budget Direct should counter them. The map below (marked) shows the accident spot.























