

ASS. REC. BY:

Steve

REF

CS / A1621007936 / EVF3

ASSIGNMENT

From:

Date:

Estimated Cost:

OD / TP / WS / TP RES / OD RES / EVA / INV / MV

To inspect Vehicle No:

at Workshop m/s

of

Insured:

Policy No. 1900083458

Claims No. 5756318416SG

Sum Insured:

Excess:

(Client's Record)

Make of Veh:

(Policy Condition)

Remark: The veh had commenced its
repair at the time of inspection.



Bal. or Market Value:

IDAC Accident Report:

Consistent? : Yes or No

SIA / PR Seen:

Consistent? : Yes or No

Est. Repairs:

days

Res.: Yes or No

Cum Sum:

%

3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date:

Person Contacted:

Vehicle: IN / OUT

Veh No:

SMK 47080

Yr Regn:

11/4/19

Type: M. Car / M. Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make:

KIA Cerato

c.c. 1591

Colour:

G4

A/C:

Insured / Std / NI / N

Sp. Reading

3636

T/Radio:

Insured / Std / NI / N

Eng/No:

C/No:

KIA F34 1.6 14K 5036.924

Gen. Cond: Good / Fair / Poor / Bught

Steering: In order / Jammed / Leaked / Burnt or

Brakes: In order / Jammed / Leaked / Burnt or

Mod: Nil / S/Rim / STD A/Rim or

Tyre Size:

F:

205/55R16

R:

21

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or

ECSTA

Front

Rear

R/Bal.

S

mm

R/Bal.

S

mm

L/Bal.

S

mm

L/Bal.

S

mm

D.O.A.

11/7/21

O.O.I.

27/7/21

Survey held at

Cycle & Carriage

Des. of Damages

Frt / Rear / O/S / N/S / UIC / Rooftop or

The V/D / Chassis frame / Body Structure affected due to collision

Date / Time

Action / Instruction

MV-82K

New car price - \$102K

28/7/21

Submit ext T/L - MV: \$82k (est) LTA: \$31,047 NV: \$50,953

Date/Time, File, Pass to:



: Prel. Report

: Final Report

Date/Time, File Return to:

28/7/21-Typist

Days Of Repair:

Resurvey No. of Trips:

Survey Fee:

Transportation:

Private

Others

TOTAL

Add Fee:



: Site Insp (\$



: Interview (\$



: Tech. Inve (\$



: Weekend (\$



Cycle & Carriage Kia Pte Ltd
Kia Customer Service centre
209 Pandan Gardens Singapore 609339
T 6568 4555 F 6569 1056 W kia.com
Company No. 199405410K

26 July 2021

Claims Department
AIG Asia Pacific Insurance Pte Ltd
78 Shenton Way
#07-16 Chartis Building
Singapore 079120

Dear Sir / Madam,

OWN DAMAGE CLAIMS

POLICY NUMBER : 1900083458
VEHICLE REGISTRATION NO : SMK4708D

We regret to inform you that review to the extent of the damage, in our opinion, it is not economical to carry out the repair. And in review to the extent of the damage, the degree of structure is difficult to restore to original condition as manufactured by factory, front both chassis need to change.

Your prompt reply for the above issue is highly appreciated.

Yours faithfully,
CYCLE & CARRIAGE AUTOMOTIVE PTE LTD

COCO LU
CUSTOMER SERVICE EXECUTIVE
CUSTOMER SERVICE CENTRE – PANDAN GARDENS

Steve (LKK)
27/7/21, 10.30am

005 / CYCLE & CARRIAGE AUTOMOTIVE PTE LTD
DATE & TIME: 23/07/2021 14:35 (SGT)
REPORTED BY: TAN SHIEH YUEN
POLICE NO: 1 (23/07/2021 14:35 (SGT))

Your NCD will be affected due to late reporting



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 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. 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	23/07/2021 14:35 (SGT)
Date of Accident	11/07/2021 00:30 (SGT)
Exact Location of Accident	Ang Mo Kio Ave 8, Singapore
Additional Location Information	ANG MO KIO AVENUE 1 JUNCTION OF BISHAN ROAD
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SMK4708D
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INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	NG ENG SOON
NRIC No	SXXXX442A
Email Address	NGENGSOON8@GMAIL.COM
Mobile Phone No	(Phone) +65-96692613
Alternative Phone No	+65-98319858

VEHICLE PARTICULARS

Manufacturer	Kia
Model	Cerato
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	1591

INSURANCE COMPANY

Name of Insurance Company	AIG Asia Pacific Insurance Pte. Ltd.
Type of Coverage	Comprehensive
Fleet Policy	No
Policy Number	1900083458-01
Cover Note Number	-

DRIVER

Name of Driver	NG YI RAN
NRIC No	SXXXX791F



th
on
Driving Pass
experience
der
ile Number
t. Phone Number
Email Address
Address
Address complement
Postcode
Is the driver the policyholder?
If No, Relationship of the Driver with the Insured
Does Driver Own Other Vehicles?
Vehicle Registration Number of Other Vehicle Owned by Driver
Insurance Company of Other Vehicle Owned by Driver

01/05/1999
Indoor
19/03/2020
1 YEAR AND 4 MONTHS
Female
(Phone) +65-98319858
-
YIRAN.NG.2019@GMAIL.COM
4 PAVILION GROVE
-
658596
No
Child
No
-
-

GENERAL INFORMATION OF THE ACCIDENT

Type of Accident
Weather Conditions
Road Surface

Collision - Head on collision
Clear
Dry

OTHER INFORMATION

Was any foreign vehicle involved in the accident?
Number of vehicles involved in the accident
Was anybody injured in the Accident?
Was any injured conveyed to hospital by ambulance?
Was any other vehicle or property damaged?
Number of Passengers (Including Driver)
Has the driver been approached by unknown person(s)
soliciting/offering accident claims assistance?

No
2
Yes
Yes
Yes
2
No

PASSENGER 1

Name
Gender

TEO YI KI
Female

DETAILS OF POLICE ACTION

Was the accident reported to the police?
Police Station Name
Police Station Phone No
Alt. Police Station Phone No
Police Station Address
Was notice of intended Prosecution given?
If yes, against whom?

Yes
Choa Chu Kang Neighbourhood Police Centre
(Phone) +65-18007659999
(Fax) +65-67644104
No 20 Choa Chu Kang Street 52 #01-02 Singapore 689286
No
-

CIRCUMSTANCES OF ACCIDENT

REFER TO ATTACHMENT
COLLISION-HEAD TO SIDE

ATTACHMENT(S)

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

Yes
No
No

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

SMC9820X

Manufacturer	Toyota
Model	Camry
Variant	-
Colour	Gray
Vehicle Category	Private car
Name of Driver	NG YONG YEE
Contact Number	(Phone) +65-98449638
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	NG YI RAN
Address	-
Address Complement	-
Post Code	-
Approximate Age Years Old	-
Injuries Sustained	NIL
Injured person in which vehicle?	SMK4708D
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 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.
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.

On behalf and authorised
by Ng Eng Son)
YR / 23/02/2021, 12:18pm

YR / 23/07/2021, 12:18pm

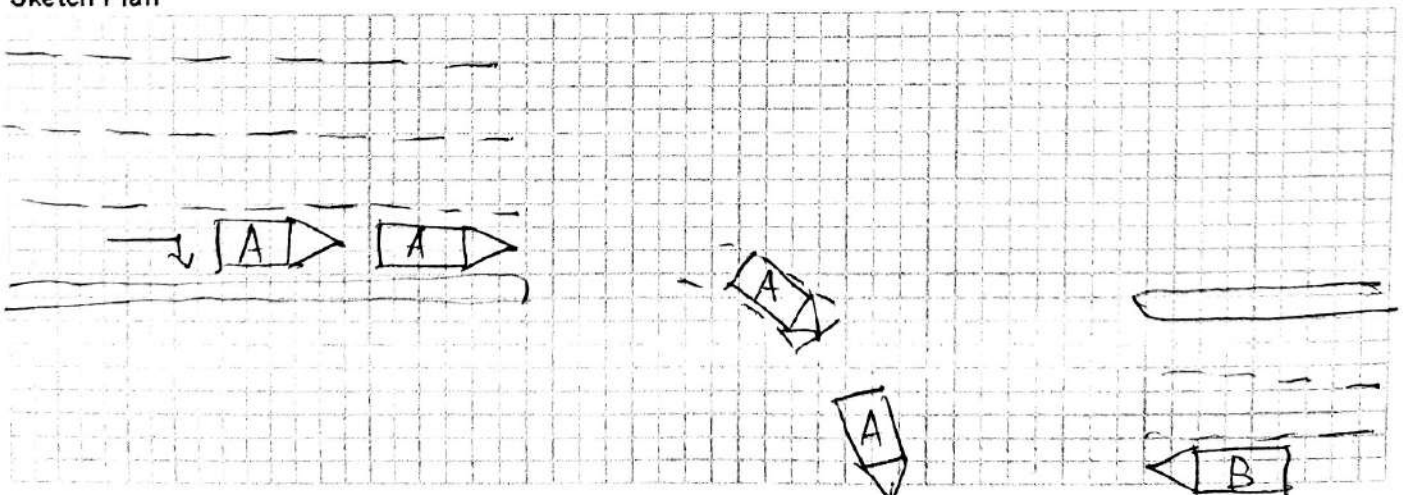


Policyholder's Signature / Date & Time

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

Witnessed by Reporting Centre Personnel

Sketch Plan



Describe Circumstances of the Accident

REFER TO POLICE REPORT

Declaration

We declare the foregoing particulars are true in every respect.

Policyholder's Signature / Date & Time

UP / 23/07/2021, 12.21pm
Driver's Signature (If driver is not the policyholder) / Date & Time

Witnessed by Reporting Centre Personnel



SINGAPORE POLICE FORCE



T/20210711/2034

1 of 3

Report No. T/20210711/2034

Police Station Of Origin:
Choa Chu Kang N.P.C
20 Choa Chu Kang Street 52 #01-02
SINGAPORE 689286
Tel No: 1800-7659999

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 11/07/2021 13:33	Vide Report No.:	Station Diary No.: 39
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Informant's Particulars

Name of Informant: 1 NG YI RAN			Address: 4 PAVILION GROVE SINGAPORE 658596	
ID Type / ID No.: NRIC NO / S9913791F			Contact No.: Home/Office: Mobile: 98319858	
Nationality: SINGAPORE CITIZEN			Email:	
Sex: Female	Age: 22	Date of Birth: 01/05/1999	Type of Informant: Driver	
Race: Chinese			Language:	Institution / School Name:
Occupation: Student			Driving Licence Information: Class: Date of Expiry:	

General Information of the Accident

Type of Accident:	Injury Conveyed By Ambulance	Drink Drive: No	Date/Time of Accident: 11/07/2021 00:30	Type of Location: T-Junction
Location: ANG MO KIO AVENUE 8				
Weather: Clear	Road Surface: Dry	Road Speed Limit:		
Traffic Flow:	Traffic Control:	Traffic Volume:		
Type of Collision: Between Moving Vehicles - Head On				Anyone conveyed by ambulance: Yes

Details of Vehicle Involved

Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
SMC9820X	Car	TOYOTA	CAMRY 2.0 AUTO	Grey	Slightly Damaged	0
SMK4708D	Car	KIA	CERATO 1.6(A) EX	Grey	Totally Damaged	1

Details of Person Involved

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



SINGAPORE POLICE FORCE



T/20210711/2034

2 of 3

Report No. T/20210711/2034

Police Station Of Origin:
Choa Chu Kang N.P.C
20 Choa Chu Kang Street 52 #01-02
SINGAPORE 689286
Tel No: 1800-7659999

CONTINUATION OF REPORT

Driver Name	NG YI RAN	ID No.	S9913791F
Related Vehicle	SMK4708D (Car)	Contact No.	98319858
Hospital/Clinic	TAN TOCK SENG HOSPITAL	Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL
Date Treatment	11/07/2021	Date Discharge	11/07/2021
No. of Days granted Medical Leave	03	Degree of Injury	Slight

Brief Details.

On 11/07/2021 at about 0030hrs, I was driving my vehicle SMK4708D along Ang Mo Kio Avenue 8 towards a junction turning to Ang Mo Kio Avenue 1. I wish to state that at the point of time, the traffic light was green, I then came to a stop to check if there was any on coming vehicles before I made my right turn. I wish to state that there were no vehicles going straight towards my direction but there were a few stationary vehicles that was waiting to turn diagonally opposite me.

It was when I slowly release my accelerator and I saw that there was another on coming car that drove at high speed. I did step hard on my break to avoid the collusion but the car still hit onto the front right side of my vehicle SMK4708D.

I wish to state that there were Traffic Police at scene which they took my particulars and later on, I was then conveyed to Tan Tock Seng Hospital.

I was discharge on 11/07/2021 at 0411hrs and was given a 3 days MC.

I wish to state that on 11/07/2021 at about 1109hrs, I called up the Traffic Police which I then clarified what I should do next and the brief details on what happened during the accident. The officer then told me that I am most likely liable and I would need to come to the nearest police station to lodge a police report. I wish to state that the other vehicle plate was SMC9820X when I went back to watch the footage that I had recorded using my phone after the incident.

I am also lodging this report for insurance claims.



SINGAPORE POLICE FORCE



T/20210711/2034

3 of 3

Report No. T/20210711/2034

Police Station Of Origin:
Choa Chu Kang N.P.C
20 Choa Chu Kang Street 52 #01-02
SINGAPORE 689286
Tel No: 1800-7659999

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:

J /

Sgt 2 CHAN JUN WEI, KENNETH

Signature Of Interpreter:
Not applicable

Officer In Charge Of Case:
TP / GIT /

Sgt 3 MOHAMMAD FARHAN BIN SAIRI
Contact No: 65476224

Authentication Stamp
NP168

SIGNATURE

Signature Of Informant:

Date/Time:
11/07/2021 13:33

Classification Of Case:

CERTIFICATE OF INSURANCE

PROTECTOR PRIVATE VEHICLE

Policyholder : NG ENG SOON
Period of Insurance : 11 Apr 2021 To 10 Apr 2022
Vehicle No. : G4FGJH719160
Policy No. : KNAF3416MK5036904

Vehicle No. : SMK4708D
Policy No. : 1900083458-01
Endorsement No. :
Issued Date : 22 Feb 2021

OUT THE COVER

Make/Model : KIA Cerato
Engine Capacity/Tonnage : 1,591.00 CC
Driver Restriction : NA
Person or Classes of Persons Entitled to Drive* :

Sum Insured : Market Value
Off Peak Car : No

First Year of Registration : 2019
Insuring with COE/PARF : Yes

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)

NG ENG SOON - \$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 65684501
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: HL Bank

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).

0504622214
C&CKICP2 - LANCE

239 ALEXANDRA ROAD
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.

AIGSGMOBILEAPP