

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 10/08/2021 13:59 (SGT)
Date of Accident 08/08/2021 22:20 (SGT)
Exact Location of Accident 57 Anchorvale Rd, Singapore 544964
Additional Location Information SENGKAG SWIMMING COMPLEX CARPARK
Country/State of Loss Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number SMR9589K

INSURED/POLICYHOLDER

Is company? No
Name Of Registered Owner AALI AKBARDEEN MOHAMED HISHAMUDDEEN
NRIC No S8484820D
Email Address hisham_aries@hotmail.com
Mobile Phone No (Phone) +65-81612259
Alternative Phone No +65-81612259

VEHICLE PARTICULARS

Manufacturer Hyundai
Model Avante
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? No - Reporting only
Vehicle Category Private car
Transmission Auto
CC 1600

INSURANCE COMPANY

Name of Insurance Company AXA Insurance Pte Ltd
Type of Coverage Comprehensive
Fleet Policy No
Policy Number P2381217
Cover Note Number -

DRIVER

Name of Driver AALI AKBARDEEN MOHAMED HISHAMUDDEEN
NRIC No S8484820D

Date Of Birth	22/03/1984
Occupation	Indoor
Date Of Driving Pass	08/12/2010
Driving experience	10 YEARS AND 8 MONTHS
Gender	Male
Mobile Number	(Phone) +65-81612259
Alt. Phone Number	+65-81612259
Email Address	hisham_aries@hotmail.com
Address	BLK 186 PUNGGOL CENTRAL #14-257
Address complement	-
Postcode	820186
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	Collided into Parked Vehicle
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 vehicle or property damaged?	Yes
Number of Passengers (Including Driver)	1
Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance?	No

DETAILS OF POLICE ACTION

Was the accident reported to the police?	No
Was notice of intended Prosecution given?	No
If yes, against whom?	-

CIRCUMSTANCES OF ACCIDENT

I DROVE INTO SENGKANG SWIMMING COMPLEX TO GET MACDONALD FOR MY FAMILY. IT WAS AROUND 10PM. I DROVE INTO THE COMPLEX AND WAS WAITING FOR MY NEPHEW TO BUY MACDONALD. THEN I FOUND A PARALLEL PARKING LOT AND I WANTED TO PARK MY CAR. I WAS REVERSING MY CAR AND HAPPEN TO KISS THE BUMPER (REAR) OF THE OTHER CAR (SMX5002G). THE CAR HAD A CONTACT WITH THE OTHER CAR. IT HAPPENED AROUND 10.22PM ON 08/08/2021. THE MOMENT I FOUND THAT MY CAR TOUCHED THE OTHER CAR, I GOT DOWN AFTER SWITCHING ON MY HAZARD LIGHT. THE WIFE OF THE OTHER CAR OWNER GOT DOWN AND CAME TO SEE WHAT HAPPENED. I SWITCH ON MY PHONE LIGHT TO SEE GOT ANY DENT OR CRACK. MY WIFE WAS ALSO HELPING ME ON THIS. THE OWNER ARRIVED AFTER HIS WIFE CALLED HIM AND HE WAS USING HIS CLOTH TO WIPE THE BUMPER THOROUGHLY TO SEE IF GOT ANY SCRATCH OR CRACK. WE FOUND OUT THAT THERE WAS A SMALL SCRATCH THAT WAS HALF AN INCH AND IT DID NOT LEAVE ANY CRACK OR CHIP OF PAINT. WE EXCHANGED INFORMATION (DRIVING LICENSE AND PHONE NUMBER) . WE MIGHT WANT TO SETTLE THIS AND HE WANTED PRIVATE SETTLEMENT AND HE WAS ASKING ME \$200 AND SENT A PRIVATE SETTLEMENT FORM IN WHATS APP. THE REASON I DID NOT WANT TO SETTLE PRIVATELY IS THAT HE WAS NOT VERY FRIENDLY.

ATTACHMENT(S)

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


DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SMX5002G
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Private car
Name of Driver	-
Contact Number	-
Address	-
Address complement	-
Postcode	-
Insurance Company Name	-
Nature Of Damage	-
Details of property damaged in accident	VEHICLE B
No. Of Passenger (Including Driver)	-

SKETCH PLAN

IMPORTANT NOTICE

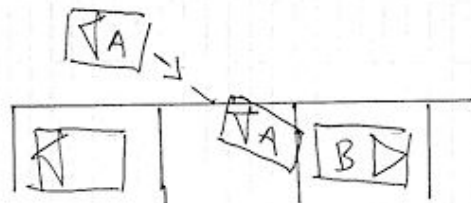
1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may 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' law yers/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' law yers/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 law yers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.

 16/08/21
9:45 am
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

I drove into Seng Kang Swimming Complex to get McDonald for my family. It was around 10pm, I drove into the complex and was waiting for my nephew to buy McDonald. Then, I found a parallel car park slot and I wanted to park my car. I was reversing my car and happen to kiss the bumper (Rear) of the other car (Model: Subaru, Reg No: SMX 50026). The car had a contact with the other car. It happened around 10:27pm @ 08/08/2021. The moment I found that my car touched the other car, I got shaken after switching on my Hazard light. The wife of the other car driver got down and came to see what happened. I switched on my phone light to see got any dents (or) cracks. My wife was also helping me on this. The owner arrived after his wife called him and he was using his cloth and wiped the bumper thoroughly to see if got any scratch (or) crack. Later we found that there was small ~~one~~ scratch that was half an inch (or) so and it did not leave any "CRACK" (or) "dent" (or) "chip" of paint.

We exchanged information (Driving licence & phone number) later that night we wanted to settle this and he wanted private settlement and he was asking me \$200/- and sent a private settlement form in whatsapp. The reason I did not want to settle privately is that he was not very friendly. He was using intimidating techniques to settle things. I prefer to make a complaint irrespective of claim (or) no claim.

I wanted to get advice on how to settle this. I have all the whatsapp conversation, images and videos for my evidence.

Declaration

We declare the foregoing particulars are true in every respect.

10/08/21
9:40am

Policyholder's Signature / Date & Time

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

Witnessed by Reporting Centre Personnel


LETTER OF UNDERTAKING

We, AALI ABBASDIN MOHAMMED
ABDULHAMID DIBEN, the owner of vehicle no. SMR 9589 R

I/Our Insurance is under M/s AXA Insurance Pte Ltd, I/we shall decide whether to
 claim under my/our Policy or against the Third Party and if the former shall submit
 such a claim to M/s AXA Insurance Pte Ltd with all relevant facts and documents
 within 14(fourteen) days of occurrence or discovery of damage.

I/Our Third Party claim is handle by my/our preferred workshop, _____

Signed and Acknowledge by:

S84848200 / 

Tric no. & signature of policyholder

Company stamp

Date

10/08/17

8/8/21, 11:08 PM - Messages and calls are end-to-end encrypted. No one outside of this chat, not even WhatsApp, can read or listen to them. Tap to learn more.

8/8/21, 11:08 PM - Azhari.Smx5002g: Hello there, Azhari here. I'm the owner of the vehicle you rear ended earlier.

8/8/21, 11:14 PM - Azhari.Smx5002g: Do let me know how do you want to settle this . Private or insurance? Do let me know asap. If you want settle by insurance I need to make a report within 12hours

8/8/21, 11:48 PM - Mohamed Hisham: Hi bro

8/8/21, 11:48 PM - Mohamed Hisham: I think I'll claim via insurance

8/8/21, 11:49 PM - Azhari.Smx5002g: are you sure?

8/8/21, 11:49 PM - Azhari.Smx5002g: I'm currently at the police station making a police report for record purposes.

8/8/21, 11:50 PM - Mohamed Hisham: Ya bro.. short of cash..can only settle via insurance

8/8/21, 11:50 PM - Azhari.Smx5002g: If you wish to make a insurance claim then I'll shall call up my lawyer and Insurance Agent.

8/8/21, 11:52 PM - Mohamed Hisham: Ok bro.. maybe u can send me the quote via ur insurance company workshop so I can also check with my insurance

8/8/21, 11:52 PM - Azhari.Smx5002g: I'm also going to the hospital, for my wife to have a checkup to ensure everything is ok.

8/8/21, 11:52 PM - Mohamed Hisham: That'll be better bro

8/8/21, 11:52 PM - Mohamed Hisham: Hope she's well

8/8/21, 11:53 PM - Mohamed Hisham: Slight touch..insha Allah she should be fine

8/8/21, 11:53 PM - Mohamed Hisham: Will Dua for her

8/8/21, 11:53 PM - Mohamed Hisham: Do keep me informed insha allah

8/8/21, 11:53 PM - Azhari.Smx5002g: Just to let you know if you settle via insurance it'll be more problem in the future for you.

8/8/21, 11:54 PM - Mohamed Hisham: Oh.. but I haven't had any records b4 . But I'm not sure what prob u're referring to..

8/8/21, 11:55 PM - Azhari.Smx5002g: Your premium I mean

8/8/21, 11:55 PM - Mohamed Hisham: Oh..premium I think it's fine..coz now covid bro..really need cash in hand too

8/8/21, 11:55 PM - Azhari.Smx5002g: Ok

8/8/21, 11:58 PM - Mohamed Hisham: Thanks bro..let me know

8/8/21, 11:58 PM - Azhari.Smx5002g: Alright. I'll let you know.

8/9/21, 12:08 AM - Mohamed Hisham: Thank you bro..take care

8/9/21, 12:26 AM - Azhari.Smx5002g: Hey bro

8/9/21, 12:26 AM - Mohamed Hisham: Yes

8/9/21, 12:30 AM - Azhari.Smx5002g: Do you admit that you rear ended me and at fault?

8/9/21, 12:30 AM - Mohamed Hisham: What you mean by that ?

8/9/21, 12:31 AM - Azhari.Smx5002g: No where In this conversation you say that you at fault. I just want a confirmation that you rear ended my vehicle

8/9/21, 12:32 AM - Mohamed Hisham: Bro.. u have taken picture of my licence and the photo of the spot..

8/9/21, 12:32 AM - Mohamed Hisham: I fear Allah bro.. it was a slight touch when I was reversing

8/9/21, 12:32 AM - Azhari.Smx5002g: Yes correct

8/9/21, 12:32 AM - Azhari.Smx5002g: You just need to admit that you rear ended my vehicle that's all

8/9/21, 12:32 AM - Mohamed Hisham: Even ur wife came down .. and she said she didn't feel anything also

8/9/21, 12:33 AM - Mohamed Hisham: But best to check with u n we waited for u

8/9/21, 12:34 AM - Azhari.Smx5002g: Bro I'm trying to make things easy for everyone

8/9/21, 12:34 AM - Azhari.Smx5002g: As much as I want to help you

8/9/21, 12:37 AM - Mohamed Hisham: IMG-20210809-WA0000.jpg (file attached)

8/9/21, 12:37 AM - Mohamed Hisham: Bro this is a slight touch..

8/9/21, 12:38 AM - Mohamed Hisham: I am not sure what u mean by u're trying to help me..

8/9/21, 12:38 AM - Azhari.Smx5002g: Bro that's my car you hit

8/9/21, 12:38 AM - Azhari.Smx5002g: If I were to bring it to workshop they will spray the whole rear bumper
 8/9/21, 12:39 AM - Azhari.Smx5002g: That will cost more than you think
 8/9/21, 12:39 AM - Azhari.Smx5002g: To you is nothing
 8/9/21, 12:39 AM - Mohamed Hisham: How much will that cost bro?
 8/9/21, 12:39 AM - Azhari.Smx5002g: I'm trying to make things easy and done with
 8/9/21, 12:47 AM - Azhari.Smx5002g: There is 2 thing I need you to do .

1st) I just need you to admit that you rear ended my car .

Reason why?

Because there are cases where the other party will Twist and turn the whole story. That's why if you were to admit here I will screenshot this for my safe keeping if such cases happen. Once that is done Then I shall not proceed with any insurance claims.

2nd) spraying the whole rear bumper to match the colour will cost between \$400-\$600 at any car shop that the Insurance Agent will offer.

What I'm suggesting here is that just private settle this issue with \$200 and I'll source out my own car shop and top my own.

Is this ok for you?

8/9/21, 12:47 AM - Azhari.Smx5002g: You can use this as proof if anything happens.
 8/9/21, 12:48 AM - Azhari.Smx5002g: Furthermore my pregnant wife is in the car. No other people will react how I reacted to you just now. Calm
 8/9/21, 12:49 AM - Azhari.Smx5002g: I know times are hard. I just want to get this done and over with
 8/9/21, 12:51 AM - Azhari.Smx5002g: If this was a Ferrari how do you think the person will react?
 8/9/21, 12:52 AM - Azhari.Smx5002g: My point is the damage is done regardless how small it is
 8/9/21, 12:52 AM - Azhari.Smx5002g: Speak to your family and let me know
 8/9/21, 12:53 AM - Mohamed Hisham: Ok bro..insha Allah will text u again tomorrow on this..will check and get back
 8/9/21, 12:53 AM - Mohamed Hisham: Tanx bro
 8/9/21, 12:55 AM - Azhari.Smx5002g: Sure do let me know and not drag this. If you still wish to settle thru insurance and go through all the Hassle then let me know within 24hrs from 2230hrs yesterday.
 8/9/21, 12:56 AM - Azhari.Smx5002g: One of the Requirements for insurance claims is to report within 24hrs
 8/9/21, 12:56 AM - Mohamed Hisham: Ok understood bro..
 8/9/21, 12:56 AM - Mohamed Hisham: Will get back to u soon tomorw insha allah
 8/9/21, 12:57 AM - Mohamed Hisham: Coz I don't have cash..
 8/9/21, 12:57 AM - Mohamed Hisham: To pay you 200
 8/9/21, 12:59 AM - Azhari.Smx5002g: Please source out with your family and friends. I'm offering you a good offer. I believe \$200 is not much for someone who can owns a car . Regardless red plate or normal plate.
 8/9/21, 1:01 AM - Mohamed Hisham: Bro..car bought b4 covid..whole world is suffering.. insha Allah we shall discuss this tomorrow
 8/9/21, 8:12 AM - Mohamed Hisham: Assalamualaikum bro
 8/9/21, 8:13 AM - Mohamed Hisham: Can I also have ur driving particulars?
 8/9/21, 8:13 AM - Mohamed Hisham: Driving licence pic..believe exchange of particulars should be both ends
 8/9/21, 8:13 AM - Mohamed Hisham: U took mine
 8/9/21, 8:14 AM - Mohamed Hisham: So believe u can send urs as well
 8/9/21, 8:28 AM - Azhari.Smx5002g: Sure will do
 8/9/21, 8:28 AM - Mohamed Hisham: Thanks

8/9/21, 8:30 AM - Azhari.Smx5002g: IMG-20210809-WA0018.jpg (file attached)
 8/9/21, 8:30 AM - Azhari.Smx5002g: Any updates on this?
 8/9/21, 8:31 AM - Mohamed Hisham: Am checking at my end wait
 8/9/21, 8:34 AM - Azhari.Smx5002g: If you wish to settle privately I've a agreement form that I require you to sign
 8/9/21, 8:35 AM - Azhari.Smx5002g: IMG-20210809-WA0019.jpg (file attached)
 This is a sample of the form. This will be printed out in hard copy.
 8/9/21, 8:36 AM - Mohamed Hisham: Am thinking of going through insurance
 8/9/21, 8:36 AM - Mohamed Hisham: Wait am checking eith my end
 8/9/21, 8:36 AM - Azhari.Smx5002g: Up to you bro.
 8/9/21, 8:37 AM - Azhari.Smx5002g: I got all the legal documents and you still want to settle via insurance by all means. However please seek advice from your end.
 8/9/21, 8:57 AM - Mohamed Hisham: Ok bro, I have thought about it and also discussed form my end
 8/9/21, 8:58 AM - Mohamed Hisham: It's just a kiss on the bumper while reversing..
 8/9/21, 8:59 AM - Azhari.Smx5002g: Doesn't matter what it is bro
 8/9/21, 9:00 AM - Azhari.Smx5002g: The damage is there
 8/9/21, 9:00 AM - Mohamed Hisham: Since u mentioned u already lodged a report
 8/9/21, 9:00 AM - Mohamed Hisham: They are saying . No use nego
 8/9/21, 9:00 AM - Mohamed Hisham: Just go ahead with claim
 8/9/21, 9:00 AM - Azhari.Smx5002g: The report is for record purposes not traffic report
 8/9/21, 9:00 AM - Azhari.Smx5002g: They is who?
 8/9/21, 9:01 AM - Azhari.Smx5002g: Please know the proper procedure first before even making any assumptions
 8/9/21, 9:01 AM - Mohamed Hisham: No bro .I am checking with members also from legal side
 8/9/21, 9:01 AM - Mohamed Hisham: It's only Abt the hassle..but it's not a major issue..
 8/9/21, 9:02 AM - Azhari.Smx5002g: The problem is I don't like the mark(damage) being there that was cause by you who being negligent for not checking.
 8/9/21, 9:02 AM - Mohamed Hisham: I prepare legal ways to keep everything in record
 8/9/21, 9:02 AM - Azhari.Smx5002g: If there was no damage I would just ignore it
 8/9/21, 9:03 AM - Azhari.Smx5002g: Alright then if you say so.
 8/9/21, 9:03 AM - Azhari.Smx5002g: Please make yourself available whenever is neededz
 8/9/21, 9:04 AM - Mohamed Hisham: Il follow insurance rule bro.
 8/9/21, 9:04 AM - Azhari.Smx5002g: Whatever it is.
 8/9/21, 9:04 AM - Mohamed Hisham: Thanx bro..
 8/9/21, 9:04 AM - Azhari.Smx5002g: Please make a report on your end
 8/9/21, 9:05 AM - Azhari.Smx5002g: I'll prepare all my stuff including the rear car cam I have in my car.
 8/9/21, 9:05 AM - Mohamed Hisham: Ok bro..I also will..
 8/9/21, 9:06 AM - Azhari.Smx5002g: Next time don't just reverse in blindly.
 8/9/21, 9:07 AM - Mohamed Hisham: Bro I have more than 20 yrs of driving.. things do happen . Tanx
 8/9/21, 9:08 AM - Azhari.Smx5002g: Doesn't matter how many years of driving you have.
 8/9/21, 9:08 AM - Azhari.Smx5002g: Is about being safe
 8/9/21, 9:08 AM - Mohamed Hisham: Tanx bro . understand
 8/9/21, 9:56 AM - Mohamed Hisham: Hi bro.. just called up my insurance company. Based on our situation.they mentioned no need of police report. But I'll have to do accident reporting tomorrow since today is public holiday. They also advised you to do the same.

Checked with them on private settlement. They are saying if settle private would still need to submit the settlement to both it's n my insurance company..

8/9/21, 9:57 AM - Mohamed Hisham: To both yours and my insurance*
 8/9/21, 10:09 AM - Azhari.Smx5002g: That's why I have this for private settlement. This is to proof that we both agree on settling it in private.
 8/9/21, 10:10 AM - Azhari.Smx5002g: Since you wish to claim insurance then I shall do it.
 8/9/21, 10:10 AM - Azhari.Smx5002g: Bro I'm doing this to safe time and settle it asap.

8/9/21, 10:11 AM - Azhari.Smx5002g: I don't know what are your plan.
 8/9/21, 10:12 AM - Mohamed Hisham: Hm ...
 8/9/21, 10:13 AM - Azhari.Smx5002g: You still have time to consider it because I'm doing the accident report tmr aswell . This is for insurance claim.
 8/9/21, 10:14 AM - Mohamed Hisham: Ok.
 8/9/21, 10:14 AM - Azhari.Smx5002g: If I do insurance claim then you will lose your NCD % and your insurance premiums will shoot up.
 8/9/21, 10:14 AM - Mohamed Hisham: I know that too.
 8/9/21, 10:14 AM - Mohamed Hisham: Checking on it tii
 8/9/21, 10:15 AM - Azhari.Smx5002g: Bro trust me i know what I'm doing. I don't need to be having 20 years of driving experience to know all this. I'm here to help you and get this done over with.
 8/9/21, 10:17 AM - Azhari.Smx5002g: Do your maths and see which is better for you private settlement or insurance claim. To me either ways are fine. Both ways are a win2 situation for me.
 8/9/21, 10:18 AM - Mohamed Hisham: I know that bro.
 The main concern is that I need to go through legal ways to settle down things which is safer to both of us you see
 8/9/21, 10:18 AM - Azhari.Smx5002g: Up to you bro
 8/9/21, 10:19 AM - Azhari.Smx5002g: Seems like you don't want to do private settlement. I'm done helping you out. It's ok
 8/9/21, 10:19 AM - Mohamed Hisham: I Thought you have me time 24 hrs
 8/9/21, 10:20 AM - Mohamed Hisham: To settle things down, I can afford S\$ 100/- only
 8/9/21, 10:20 AM - Mohamed Hisham: Private settlement matter ..
 8/9/21, 10:21 AM - Azhari.Smx5002g: Yes bro , I just don't want to waste my time convincing you to do private settlement. However you can still decide till tmr.
 8/9/21, 10:22 AM - Azhari.Smx5002g: No bro I've check at my own workshop it cost about \$200-300. They need to respray The whole rear bumper.
 8/9/21, 10:27 AM - Azhari.Smx5002g: All I'm asking is \$200 , whatever the access I'll use up my own money
 8/9/21, 11:27 AM - Azhari.Smx5002g: *excess
 8/9/21, 2:09 PM - Mohamed Hisham: Bro, tomorrow I going down to the insurance company as I'd still have to submit accident report..I'll discuss with them n let you know..
 8/9/21, 2:11 PM - Azhari.Smx5002g: Up to you. Lets put it this way, I'll just claim your insurance. End of story
 8/9/21, 2:12 PM - Mohamed Hisham: Ok bro.. will update u tomorrow after checking with them..
 8/9/21, 2:14 PM - Mohamed Hisham: Thanx n apologies for inconvenience





















11:24 N 86

< Car Policy Details

OVERVIEW COVERAGE

SmartDrive

POLICY DETAILS

VEHICLE PLATE NUMBER	PRODUCT NAME
SMR9589K	SmartDrive
POLICY NUMBER	POLICY STATUS
P2381217	In Force
COMMENCEMENT DATE	EXPIRY DATE
04/02/2021	03/02/2022
PREMIUM	DRIVERS
SGD 1272.9	AALI AKBARDEEN MOHAM HISHAMUDDEEN JAHABAR SADIQ SABIAMAA

NCD

10%

CONTACT