

# 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 .....	18/08/2021 17:02 (SGT)
Date of Accident .....	17/08/2021 16:20 (SGT)
Exact Location of Accident .....	KPE, Singapore
Additional Location Information .....	Sengkang Exit 9B
Country/State of Loss .....	Singapore

## DETAILS OF OWN VEHICLE

Vehicle Registration Number .....	SME2603S
-----------------------------------	----------

### INSURED/POLICYHOLDER

Is company? .....	No
Name Of Registered Owner .....	YEO YONG SENG (YANG RONGSHENG)
NRIC No .....	S8135189I
Email Address .....	yeoys81@hotmail.com
Mobile Phone No .....	(Phone) +65-97905352
Alternative Phone No .....	+65-97905352

### VEHICLE PARTICULARS

Manufacturer .....	Kia
Model .....	Cerato
Variant .....	EX
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 .....	1591

### INSURANCE COMPANY

Name of Insurance Company .....	AIG Asia Pacific Insurance Pte. Ltd.
Type of Coverage .....	Comprehensive
Fleet Policy .....	Yes
Policy Number .....	1800129170-01
Cover Note Number .....	-

### DRIVER

Name of Driver .....	YEO YONG SENG (YANG RONGSHENG)
NRIC No .....	S8135189I

Date Of Birth .....	03/11/1981
Occupation .....	Indoor
Date Of Driving Pass .....	30/04/2002
Driving experience .....	19 YEARS AND 4 MONTHS
Gender .....	Male
Mobile Number .....	(Phone) +65-97905352
Alt. Phone Number .....	+65-97905352
Email Address .....	yeoys81@hotmail.com
Address .....	BLK 443C FERNVALE ROAD
Address complement .....	#16-377 SINGAPORE
Postcode .....	793443
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 - Change/cross lane
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) .....	2
Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance? .....	No

#### PASSENGER 1

Name .....	CHLOE YEO
Gender .....	Female

#### 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

REFER TO ATTACHED STATEMENT BY Mr YEO YONG SENG (YANG RONGSHENG).

#### 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 .....	SJQ8955J
Vehicle Manufacturer .....	Honda
Vehicle Model .....	Civic
Vehicle Variant .....	-
Vehicle Colour .....	White
Vehicle Category .....	Private car

Name of Driver .....	SKY
Contact Number .....	(Phone) +65-87761066
Address .....	-
Address complement .....	-
Postcode .....	-
Insurance Company Name .....	-
Nature Of Damage .....	-
Details of property damaged in accident .....	-
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' 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.

*[Signature]*  
1448 HRS  
18/8/2021

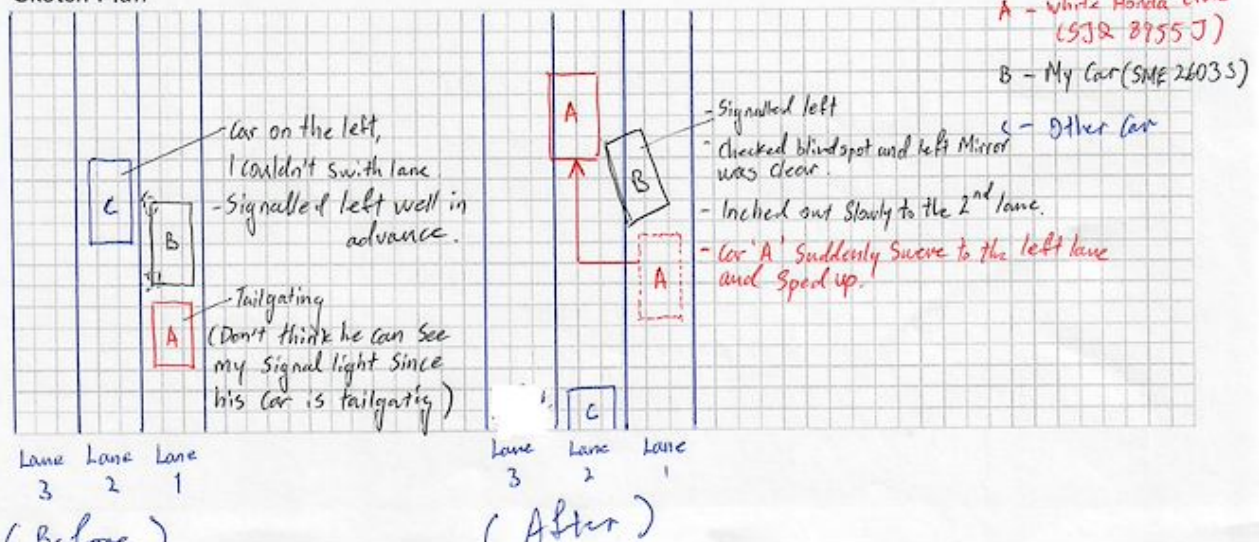
Policyholder's Signature / Date & Time

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

*[Signature]*  
Witnessed by Reporting Centre Personnel



## Sketch Plan






## Describe Circumstances of the Accident

Kindly refer to attached Statement.

N. F.


## Declaration

We declare the foregoing particulars are true in every respect.

 1446 Hrs  
18/8/2021

Policyholder's Signature / Date &  
Time

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

  
Witnessed by Reporting Centre  
Personnel



The incident happened on the 17<sup>th</sup> August 2021 along KPE towards TPE. The actual collision took place along the stretch between Buangkok Dr Exit (Sengkang Exit 9B) and Lor Halus/Punggol Central Exit (Exit 9C) around 4.20-4.25pm. However, the incident tailed back to inside the KPE tunnel which I will give an actual account of the sequence of events below.

As usual after picking up my daughter from school in Tai Seng, I took the usual route entering KPE (toward TPE) via Airport Road. After entering KPE tunnel, I managed to safely switch lanes to lane 1. While driving in lane 1 still inside KPE tunnel (towards TPE), I noticed through my rear-view mirror there was a white Honda Civic (SJQ8955J) with black carbon fibre bonnet approaching my car from afar at lightning-fast speed. I am sure the driver of the white Honda Civic was clearly speeding at this point, easily passed 100km/h. In view of his tremendous speed approaching my car from behind, I wanted to switch to the 2<sup>nd</sup> lane on my left to let him pass, but I could not do so as there were cars alongside mine in the 2<sup>nd</sup> lane. At this point, the white Honda Civic was already tailgating my car recklessly to the point I could not even see his bonnet via my rear-view mirror. I felt nervous and threatened by his actions. I could not catch a glimpse of the driver as his windscreen is heavily tinted. Fearing for my 6 years old daughter's safety, I could only drive a bit faster to maintain some safety car length/distance from the white Honda Civic behind (switching lane was still not possible at this point as there were still cars beside me in lane 2), but each time I tried to maintain some safety car lengths/distance, the White Honda Civic relentlessly and recklessly closed up the gap and continued to tailgate my car exiting the tunnel and approaching the collision site. Take note I wasn't driving very slowly and wasn't hogging the 1<sup>st</sup> lane at all, all this while.

As we approach exit 9C (Lor Halus/Punggol Central Exit) with the White Honda Civic still relentlessly and recklessly tailgating me behind, I finally saw an opportunity to switch lane to the 2<sup>nd</sup> lane for the White Honda Civic to pass on the 1<sup>st</sup> lane. By the way, I have no reason to purposely obstruct his way as my 6 years old daughter is in my car and all I wanted was to find an opportunity to let him pass.

The opportunity finally came as I saw there was just one car slightly ahead of me in lane 2 (I am still in lane 1 at this point with the White Honda Civic behind me). At the same time at this timeline, I noticed the White Honda Civic behind me suddenly switched lane, swerving aggressively to the left (2<sup>nd</sup> lane) briefly and swerving back again to the 1<sup>st</sup> lane behind me. Frankly, I was a bit confused and threatened by his manoeuvres. I have not switched lane at this point of time and still in lane 1. I overtook the car which was slightly ahead of me earlier on the 2<sup>nd</sup> lane. My opportunity to switch lane to the 2<sup>nd</sup> lane to allow the White Honda Civic to pass has finally come. I signalled left, checked my left side mirror and my blind-spot on the left – it was clear for me to switch lane (I took a glance in my rear-view mirror and the White Honda Civic was still tailgating me in lane 1 at this point). With my left-signal still "ON", I took another glance at my blind-spot (was clear) before inching out gradually into the 2<sup>nd</sup> lane. I was pretty sure part of my vehicle's body was already into the 2<sup>nd</sup> lane before I hear a loud "engine rev" sound and the next moment I knew, the White Honda Civic somehow managed to sped up really fast beside me now. I was taken aback, and it was too late to react. Within a split second, his car has already collided and brush against my car and was ahead of me. His car's rear-right bumper brushes against my car's front-left bumper.

We both then stopped at the road shoulder to exchange particulars. I told him I have already signalled left to allow him to pass on the first lane as I can see he is probably rushing for time speeding and tailgating my car. He says he couldn't see where my signal light is, so he doesn't know I was going to switch lane. This clearly shows that he was tailgating my car dangerously close throughout the whole ordeal that he couldn't even see where my signal lights are (be it "ON" or "OFF"). I have reasons to suspect his car might be illegally modified. I mean his manoeuvre (changing lanes and suddenly ahead of me in a split second), loud engine/exhaust, 3<sup>rd</sup>-party carbon fibre bonnet, fenders, bumpers, sports rim, heavily tinted windscreen, etc. are all tell-tale signs.

I understand I am in a weaker position since I do not possess an in-car camera footage and since I was the one initiated the lane-switch, but I strongly feels I have executed all my moves safely and lawfully. I can't prevent him for swerving out and overtaking my car at that sort of speed while I am already in the midst of doing so. I challenge that his in-car camera footage be reviewed unbiasedly tailing back to the event starting from inside the KPE tunnel, where he sped up from a very far distance behind me (clearly over 100km/h) and tailgated me since for no reasons, endangering me and my daughter's life. I have nothing to hide. Please go ahead and review his in-car camera footage and judge for yourself.

He was speeding and tailgating my car without adhering to the SAFE FOLLOWING DISTANCE and in turn directly causing the accident. Surely he has to take responsibility for that. All the above-mentioned are very clear if you review the video footage.

I am contactable at 9790 5352 should you need any clarification. Thank you.

YEO YONG SENG  
S81351891

 18/8/2021  
42.46 PM























































# CERTIFICATE OF INSURANCE

## KIA AUTO PROTECTOR PRIVATE VEHICLE

Name of Policyholder : Yeo Yong Seng (Yang Rongsheng)  
 Period of Insurance : 01 Nov 2020 To 31 Oct 2021  
 Engine No. : G4FGJH703395  
 Chassis No. : KNAF3416MK5013334

Vehicle No. : SME2603S  
 Policy No. : 1800129170-01  
 Endorsement No. :  
 Issued Date : 14 Oct 2020

### ABOUT 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 : 2018  
 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  
 Limitation as to use\* :

Mileage Condition : Unlimited Mileage

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 - \$600

Section 2  
 Property Damage - \$0

Windscreen : \$100

Named Driver and Excess (where applicable)

Yeo Yong Seng (Yang Rongsheng) - \$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 67451000
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 675733 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](http://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: Standard Chartered Bank (Singapore) Limited

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).

0504624204

FULCOKIGP2 - FN

22 UBI ROAD 4 FULCO BUILDING  
 SINGAPORE 408617

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

AIG Asia Pacific Insurance Pte. Ltd.

This computer generated document does not require a signature.

AIGSGM09/LEAPP