

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 08/11/2021 14:43 (SGT)
Date of Accident 06/11/2021 15:10 (SGT)
Exact Location of Accident Singapore
Additional Location Information SEMBAWANG ROAD
Country/State of Loss Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number SLC9082X

INSURED/POLICYHOLDER

Is company? No
Name Of Registered Owner KOH WANG GUAT
NRIC No S0161476B
Email Address STEPHHONG@LIVE.COM.SG
Mobile Phone No (Phone) +65-92991293
Alternative Phone No +65-91559559

VEHICLE PARTICULARS

Manufacturer Toyota
Model CAMRY 2.0 AUTO
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 1998

INSURANCE COMPANY

Name of Insurance Company AXA Insurance Pte Ltd
Type of Coverage Comprehensive
Fleet Policy No
Policy Number GA357052
Cover Note Number 30/05/2021 - 29/05/2022

DRIVER

Name of Driver HONG TEE INN
NRIC No S1589765A

Date Of Birth	03/08/1963
Occupation	Indoor
Date Of Driving Pass	20/01/1982
Driving experience	39 YEARS AND 10 MONTHS
Gender	Female
Mobile Number	(Phone) +65-91559559
Alt. Phone Number	-
Email Address	STEPHHONG@LIVE.COM.SG
Address	BLK 974 HOUGANG STREET 91 #15-232
Address complement	-
Postcode	530974
Is the driver the policyholder?	No
If No, Relationship of the Driver with the Insured	Spouse
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 - Head to Rear
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?	Yes
Police Station Name	Woodlands Division Headquarters
Police Station Phone No	(Phone) +65-18004660000
Police Station Address	1 Woodlands St 12 Singapore 738622
Was notice of intended Prosecution given?	No
If yes, against whom?	-

CIRCUMSTANCES OF ACCIDENT

REFER TO THE ATTACHED SKETCH PLAN BY DRIVER.

ATTACHMENT(S)

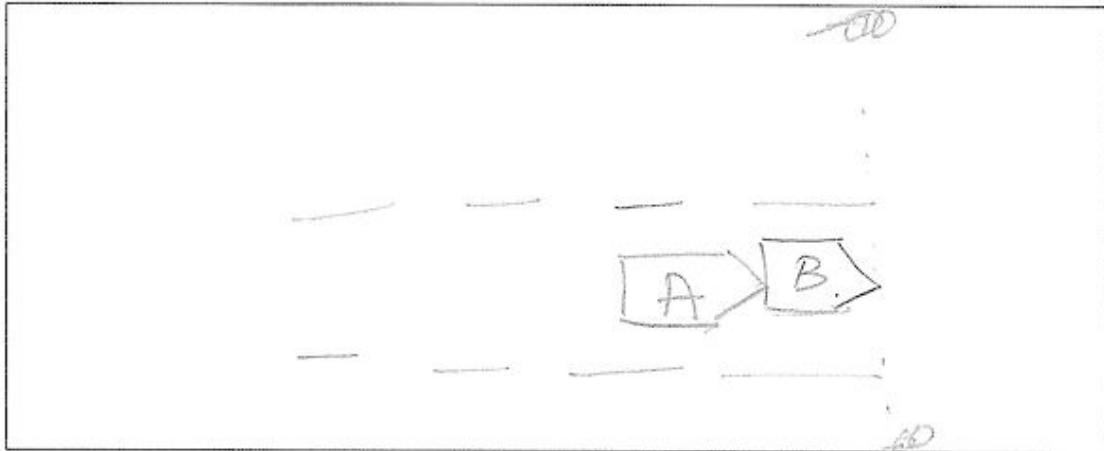
Are accident photos available for attachment?	Yes
Was there any video captured by Car Camera?	Yes
Was there any audio recorded?	No

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SMQ8898E
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Private car
Name of Driver	YUAN LONGGEN

NRIC No	S2759946Z
Contact Number	-
Address	-
Address complement	-
Postcode	-
Insurance Company Name	-
Nature Of Damage	-
Details of property damaged in accident	-
No. Of Passenger (Including Driver)	-

Date of accident: 6/11/21 Time: 3.10 pm Location: Sembawang
 My Vehicle A: SLC 90824 Vehicle B: SMB 8898E Vehicle C: _____
 SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

I was originally driving on lane 1 along Sembawang Rd, heading toward Landis Avenue. As I approached the traffic junction at Jalan Mata Ayer, I noticed that ahead of me some cars were stationary because they were turning right into Jalan Mata Ayer. I then shifted to lane 2 behind a dark coloured Mercedes Benz (SMB 8898E). Not long after my car ended lane 2 behind the car SMB 8898E the car SMB 8898E applied a sudden brake near the traffic junction and came to an inexplicable stop, even though the green light was in our favour. My car video showed more than five cars on lane 1 waiting to turn right into Jalan Mata Ayer. One can see that traffic light were green in our favour from the video recording (the traffic was clear ahead of car SMB 8898E) one can also see two cars two motor car on lanes 1 & 3 and one white truck on lane 3 driving past the traffic lights were green. Due to the unexpected and inexplicable stopping of the car SMB 8898E at the traffic junction even though the light were green, I was unable to brake my ^{car} in time. *

☒ Claim OD/TP at Ah Lim Motor ☐ Claim OD/TP at other workshop ☐ Reporting Only

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

My workshop :
 Email address :
 & myself :
 Email address :

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: 8/11/21

10.30 pm

Driver's Signature

(If driver is not the policyholder)

Date & Time: 8/11/21

10.30 pm

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:

AH LIM MOTOR COMPANY

Date of accident: 6/11/21 Time: 3.10pm Location: Sembawang
 My Vehicle A: SLC 9082X Vehicle B: SMC 8898E Vehicle C: _____

SKETCH PLAN

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

* resulting in my car colliding into the rear of car SMC 8898E.
 I believe the driver of the car deliberately braked and come to an
 Inexplicable halt at the traffic junction in order to cause an
 accident.
 I am file a feedback report to Traffic Police, to investigate the
 driver of SMC 8898E for dangerous drive.
 Veh B: Yuan Longgen / S 275-99462.

☒ Claim OD/TP at Ah Lim Motor ☐ Claim OD/TP at other workshop ☐ Reporting Only

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

My workshop :
 Email address :
 & myself :
 Email address :

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: 8/11/21
10.30am.

Driver's Signature

(If driver is not the policyholder)
 Date & Time: 8/11/21
10.30pm.

Reporting Centre Personnel's Signature

Name:
 NRIC/FIN No.:



AH LIM MOTOR COMPANY

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 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 :
 - (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.
- (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:


 Driver's Signature
 (If driver is not the policyholder)
 Date & Time: 8/11/21

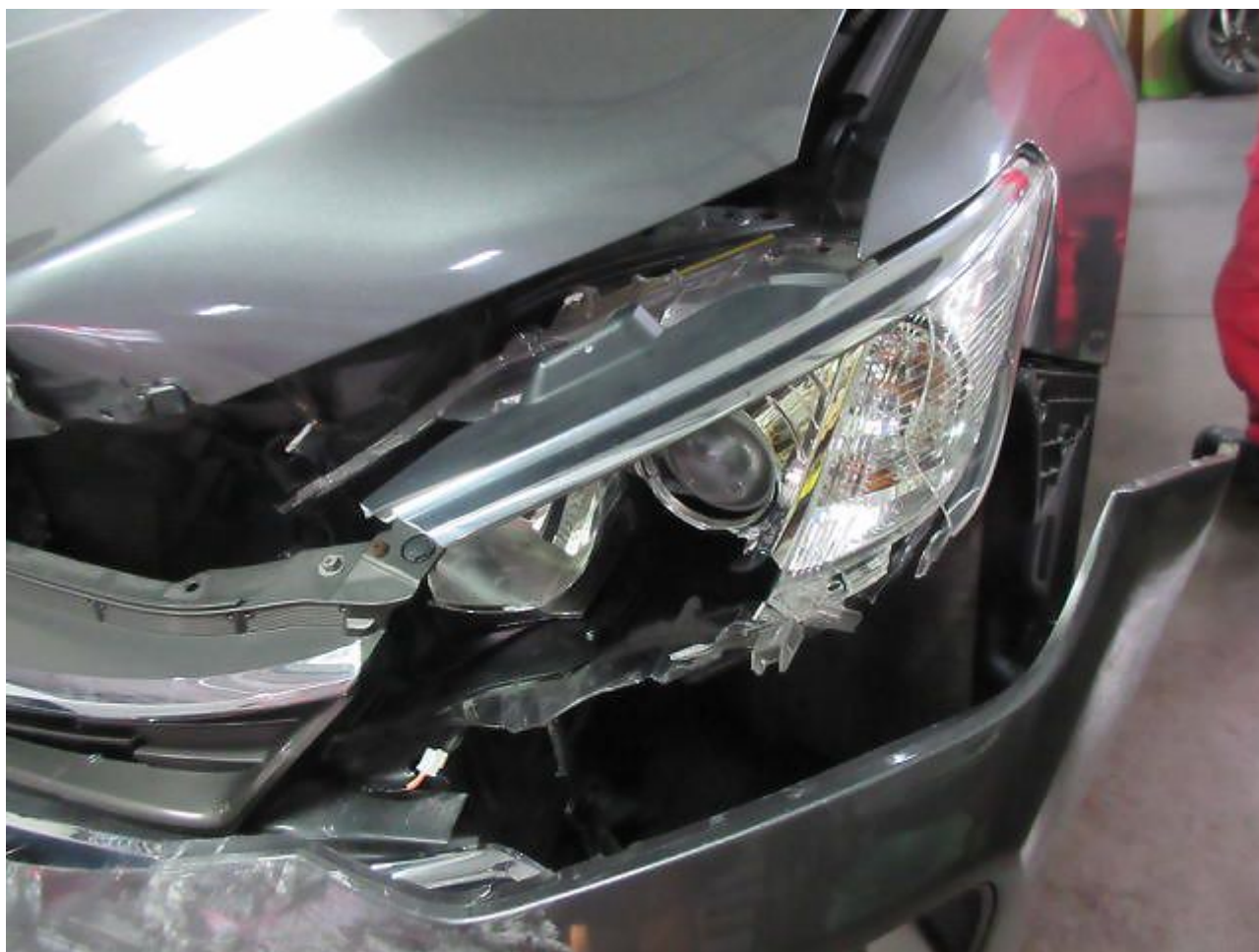

 Reporting Centre Personnel's Signature
 Name:
 NRIC/FIN No.:







































**SINGAPORE
POLICE FORCE**



L/20211108/7019

1 of 3

POLICE REPORT (NP299)

Report No. L/20211108/7019

Police Station Of Origin
Woodlands Division HQ
1 Woodlands Street 12 SINGAPORE 738622
Tel No:1800-4660000

Date/Time Report Made 08/11/2021 12:57	Vide Report No.	Station Diary No.
Name Of Informant HONG TEE INN	Address 974 HOUGANG STREET 91 #15-232 SINGAPORE 530974	
ID Type / ID No. NRIC NO / S1589765A	Contact No. Home/Office:	Mobile: 91559559
Nationality SINGAPORE CITIZEN	Email Address STEPHHONG@LIVE.COM.SG	
Occupation Property Agent	Sex Female	Age 58
Institution/School Name	Date of Birth 03/08/1963	Race Chinese
Date/Time Of Incident 06/11/2021 15:10 - 06/11/2021 15:15	Location Of Incident SEBBAWANG ROAD	

Brief details.

I was originally driving on lane 1 along Sembawang Road, heading towards Lenton Avenue. As I approached the traffic junction at Jalan Mata Ayer, I noticed that ahead of me some cars were stationary because they were turning right into Jalan Mata Ayer. I then filtered to lane 2 behind a dark coloured Mercedes Benz (SMQ8898E). Not long after my car entered lane 2 behind the car SMQ8898E, the car SMQ8898E applied a sudden brake near the traffic junction and came to an inexplicable stop, even though the green light was in my favour. My car video showed more than five cars on lane 1 waiting to turn right into Jalan Mata Ayer. One can see that the traffic lights were green in our favour from the video

Signature Of Officer Recording The Report: Not applicable	Signature Of Informant: The identity of the person making this report has been authenticated by Singpass. No signature is required.
Signature Of Interpreter: Not applicable	Date/Time: 08/11/2021 12:57
Officer In-Charge Of Case:	Classification Of Case:



**SINGAPORE
POLICE FORCE**



L/20211108/7019

2 of 3

POLICE REPORT (NP299)

CONTINUATION OF REPORT

Report No. L/20211108/7019

recording (the traffic was clear ahead of car SMQ8898E). One can also see two motorcycles on lanes 1 & 3 and one white truck on lane 3 driving past the traffic junction because the traffic lights were green. Due to the unexpected and inexplicable stopping of the car SMQ8898E at the traffic junction even though the lights were green, I was unable to brake my car in time, resulting in my car colliding into the rear of car SMQ8898E. The front section of my car was seriously damaged; notwithstanding I was still able to drive it to the side of the road. Fortunately, I escaped unharmed. The car SMQ8898E was slightly damaged at its rear (refer to the attached photos; I have a video evidence which I am unable to upload due to the file size restriction).

I am making this report as I would like to request for the Traffic Police to carry out an investigation of the driver of SMQ8898E, Mr Yuan Longgen, NRIC No.: Sxxxx946Z, for dangerous driving. Such driving behaviour has severely compromised my safety as a fellow driver on the road and is definitely uncalled for given that there was clearly no obstacle in front of him at that point of time. No driver would have been able to avoid such a collision due to the nature of the sudden brake that the said driver applied unreasonably. Moreover, when I questioned him on why he applied the brake, he was not able to provide me with a satisfactory response. Additionally, when I told him that I had the entire process recorded on my car video camera, he appeared visibly stunned.

It is therefore reasonable of me to suspect that the driver of the car SMQ8898E deliberately applied the brake and came to an inexplicable halt at the traffic junction in order to cause an accident for whatever reason he might have.

Subjects Involved

Signature Of Officer Recording The Report: Not applicable	Signature Of Informant: The identity of the person making this report has been authenticated by Singpass. No signature is required.
Signature Of Interpreter: Not applicable	Date/Time: 08/11/2021 12:57
Officer In-Charge Of Case:	Classification Of Case:



**SINGAPORE
POLICE FORCE**



L/20211108/7019

3 of 3

POLICE REPORT (NP299)

CONTINUATION OF REPORT

Report No. L/20211108/7019

Victim			
Person Name	HONG TEE INN		
ID Type	NRIC NO	ID No	S1589765A
Gender	Female	Age	58
Race	Chinese	Language	English
Occupation	Property Agent	Address	974 HOUGANG STREET 91 #15-232 SINGAPORE 530974
Mobile No	91559559	Is Informant A Victim?	Yes
Person Name	HONG TEE INN (Informant)		

Signature Of Officer Recording The Report: Not applicable	Signature Of Informant: The identity of the person making this report has been authenticated by Singpass. No signature is required.
Signature Of Interpreter: Not applicable	Date/Time: 08/11/2021 12:57
Officer In-Charge Of Case:	Classification Of Case:

CONFIDENTIAL

Annex E

NOTICE OF COMPLIANCE

This is to confirm that Hong Tee Inn NRIC/FIN S1589765A has reported to the Police a non-injury traffic accident which occurred along Sembawang Road on 06/11/2021 at 1510hrs involving the following vehicles:

- SLC9082X/ Car / Grey / Toyota (Complainant)
- SMQ8898E / Car / Dark Blue / Mercedes (Other Party)

- 2 If this accident was reported to the Police within 24 hours of its occurrence,
Then he/she has complied with Sec 84(2) of the Road Traffic Act, Cap 276.

Rank/Name of Issuing Officer: Sgt T120025 Boh Yong Seng

Date: 06/11/2021 Time: 2134hrs

S/D Ref: 109

Police Post/Unit: Hougang Neighbourhood Police Centre

HOUGANG NPC
10 HOUGANG AVE 9
SINGAPORE 538775
+65-63890999

Original – to be issued to informant
Duplicate – to be submitted to Traffic Police

CONFIDENTIAL

Version as of 15 Jan 2002



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

date
15/05/2021

policy number
GA357052

account number
18267

Certificate of Insurance

-Motor Vehicles (Third-Party Risks and Compensation) Act, (Chapter 189) - Motor Vehicles (Third-Party Risks and Compensation) Rules, 1960 - Road Transport Act, 1987 (Malaysia)
 -Motor Vehicles (Third-Party Risks) Rules, 1959 (Malaysia)

Policy details

Policyholder name	KOH WANG GUAT	Certificate number	GA357052 / 1
Cover	Comprehensive	Classis number	MR053DK5100107000
Plan name	Toyota Prestige Max	Engine number	6ARP174606
NCD applicable	50%		
Vehicle registration number	SLC9082X		
Period of Insurance	from 30/05/2021 to 29/05/2022 (both dates inclusive)		
Finance loan company	Nil		

Authorized Drivers

- (a) The Policyholder
 (b) Any Named Driver as stated in the Policy;
 (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 of the motor vehicle is connected to the Policyholder's business
- Use for the carriage of passengers (besides commercial hire or reward) in connection with the Policyholder's business
- Use for social, domestic, and personal purposes

The Policy does not cover:

- Use for commercial hire or reward, or for racing, pace-making, reliability trial, or speed testing
- Use while drawing a trailer, except for the towing of a disabled person's mechanically propelled vehicle

* Limitations rendered inoperative by Section 3 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 Windscreen Excess

Not Applicable

Young/Inexperienced driver excess

An additional excess of \$2500 (to be added to any excess imposed under the Policy) whilst the Insured MotorCar is being driven by any driver aged below 23 years old and/or has been issued a valid driving license to drive in Singapore for the relevant class of vehicle for less than one year

Young and/or Inexperienced driver shall mean any person who :

- Is less than 23 years old , and/or
- Has been issued with a valid driving license to drive in Singapore for the relevant class of vehicle for less than 1 year

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

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

1 of 3



POLICYHOLDER ACKNOWLEDGEMENT FORM

Date:

8/11/21

To: Owner of Vehicle Number:

SLE 9082X

The following has been advised to you via your workshop, AH LIM MOTOR COMPANY through their staff, Eileen, Zila, Mui Hong, Wei Jie. Please tick the applicable box if you had been advised on any of the following:

- ☒ 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.
- if fire damage and you claim under your own insurance, any applicable excess will be waived. However, there will be no recovery prospect and NCD will be affected.
 - if fire damage and you are claiming against the Third Party, your NCD will not be affected. However, the recovery is not guaranteed, and AXA will not be held responsible.
- ☒ You have agreed to let AXA assign a workshop for your vehicle repairs. In the process, your vehicle might be towed out to another workshop assigned by AXA. In return, you will get:
- \$200 off on your Basic Own Damage Excess or
 - \$200 as a benefit if your policy has \$0 excess and no Loss of Use benefit or
 - Additional \$200 on top of existing Loss of Use Benefit if your policy has \$0 excess and existing Loss of Use benefit
- ☐ 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 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 _____. 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 or under warranty with a local distributor, your insurance company will use only original parts to repair your vehicle.
For vehicles above three (3) years old and no longer under warranty with a local distributor, your insurance company will be carrying out repairs where any damaged part that can be repaired will be repaired and any part that needs to be replaced will be replaced using any combination of original parts and/or original equipment manufacturer (OEM) parts and/or second-hand 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 acknowledged by:

Name and signature of policyholder/ authorized driver* and company stamp (where applicable)

*authorized driver to either the named drivers as per motor insurance policy or in the case of commercial vehicles, permitted drivers who are permitted to drive the insured Vehicle.

Name and signature of workshop personnel including company stamp


To Whom It May Concern,

Accident involving my vehicle no. SLC 9082X on 6/11/21 (date) with
SMR8898E (other vehicle no) along Sembawang Road.

I, Koh Wany Gwat Nric No. S0161476B

Owner of vehicle no. SLC 9082X am aware of the accident of my vehicle on
6/11/21 (Date) while car was driven by Hong Tee Inn
 Nric No. S1589765A. I hereby, authorise him / her to make the report.

X

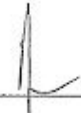

 Name Koh Wany Gwat
 Date: 8/11/2012

.....
 ..

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.

X


 Name Koh Wany Gwat
 Date: 8/11/2012.