

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	16/07/2021 14:12 (SGT)
Date of Accident	21/06/2021 12:00 (SGT)
Exact Location of Accident	Bartley Rd East, Singapore
Additional Location Information	TURNING LEFT FROM UPP PAYA LEBAR ROAD TO BARTLEY ROAD EAST
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKX1240K
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INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	KHOO LI KHENG
NRIC No	S7825524B
Email Address	accclim@gmail.com
Mobile Phone No	(Phone) +65-93859021
Alternative Phone No	+65-93859021

VEHICLE PARTICULARS

Manufacturer	BMW
Model	216d
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	1500

INSURANCE COMPANY

Name of Insurance Company	Sompo Insurance Singapore Pte. Ltd.
Type of Coverage	Comprehensive
Fleet Policy	No
Policy Number	D20MTPV01016822
Cover Note Number	-

DRIVER

Name of Driver	ALOYSIUS LIM JU MENG
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NRIC No	S7623697F
Date Of Birth	05/08/1976
Occupation	Indoor
Date Of Driving Pass	03/05/2001
Driving experience	20 YEARS AND 1 MONTH
Gender	Male
Mobile Number	(Phone) +65-93867005
Alt. Phone Number	-
Email Address	accclim@gmail.com
Address	69 KOVAN ROAD
Address complement	-
Postcode	5481559
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?	No
Was notice of intended Prosecution given?	No
If yes, against whom?	-

CIRCUMSTANCES OF ACCIDENT

PLEASE REFER TO ATTACHED .

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	SCV2053H
Vehicle Manufacturer	Nissan
Vehicle Model	March
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Private car
Name of Driver	-
Contact Number	(Phone) +65-90071755
Address	-

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

SKETCH PLANIMPORTANT NOTICE

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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:

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

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

point of impact was only a slight ridge as evidenced from slight dent on both cars. The Gran Torino no need repair at all.

Bortley Rd East

~~Gran Tourer~~
(Skoda)

Upp. paya lebor. Kd

DECLARATION

I/We declare the foregoing particulars are true in every respect.

Policyholder's Signature
Date & Time:

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

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

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252

Scanned with CamScanner

Took place on 21 June 2021 when i was on my way to my car workshop at while turning left from upper paya lebar road to Bartley Road East close to noon time.

As we were turning left, Nissan March did not turn even though traffic was clear. As I was watching oncoming traffic and inching my car forward slowly, my car nudged the Nissan March in front gently. Both drivers got down and realised that there was hardly a dent. If you look hard enough, pictures suggest that there is a slight depression on the Nissan March bumper while there is a slight dent on my car's number plate. For my car, there is nothing for me to repair given that the slight dent is on the number plate. Circumstantial evidence on both cars corroborate the fact that was a slight nudge and definitely not a major impact.

After exchanging particulars, we proceeded on our way but subsequently driver of Nissan March (Mr Johnson) asked whether i should privately settle or report car insurance. I replied that i was open to privately settle but would like Mr Johnson to go to my car workshop and provided the phone number and contact of Mr Neo (my car workshop contact). Mr Johnson refused to go to my car workshop and instead countered that his workshop gave a range of \$300 to \$400 for the repair costs. Upon insisting that Mr Johnson go to my workshop for assessment, Mr Johnson refused and threatened that he would then raise an insurance claim (despite the impact being so slight and minor). I relented and mentioned that I am willing to privately settle for \$300 and Mr Johnson then said that he will talk to his workshop again.

Following the flurry of messages from 1347 onwards (following the incident at about noon), at about 2105 Mr Johnson messaged to acknowledge that while the incident was minor to the car, he also has neck pain and mentioned that each claim should be resolved one by one. This very first suggestion of a neck pain came about 9 hours after the incident, of which there was no mention of any discomfort just after the incident (when both drivers were able to get out of the respective cars quickly for a discussion) nor the flurry of messages between noon and 9 pm. Sequential evidence of messages and relatively long gestation period before the suggestion of any discomfort (despite having the opportunity to do so) suggest that the mentioning of the neck pain appear to be an afterthought after much deliberation and calculation.

On 23 June 21, Mr Johnson reverted with the workshop final proposal at \$380 and asked whether I agree. In return, i asked whether this is the final incidental costs related to the incident and whether Mr Johnson could send me a copy of the invoice, to which there was no reply from Mr Johnson until 30 June 21 where he informed that his insurance company says to make a formal claim through insurance.

In sum, the sequence of events above suggest that I have in all reasonableness, remain open to settling the claim privately and expeditiously given the minor incident (as evidenced through photos) - i.e. Any insurance claim given the lengthy process and resources involved would need to be commensurate with the seriousness of the incident and does not appear so for this case given how straightforward it is and how minor it was. On the other hand, Mr Johnson appear to be entering the negotiations on bad faith by first refusing to go to my car workshop and constantly using the insurance claim as a threat (he knows the incident was minor and openly admits that it is so based on the messages). He also refused to provide documentary evidence (invoice) to back up his cost claims for his workshop and consequently suggested other incidental costs as an "add-on" after much deliberation and calculation.

I propose that this incident be investigated thoroughly.

Mr Aloysius Lim Ju Meng S7623697F

Aloysius



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Singapore Land Tower, Singapore 048623
Tel: 6461 6555 | Fax: 6221 3302 | www.sompo.com.sg
Co. Reg. No.: 198905490E | GST Reg. No.: M200903196

Certificate of Insurance

ROAD TRAFFIC ACT (CHAPTER 276) (REPUBLIC OF SINGAPORE)
MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189)
ROAD TRANSPORT ACT 1987 (MALAYSIA)
ROAD TRANSPORT (AMENDMENT) ACT 2019 (MALAYSIA)
MOTOR VEHICLES (THIRD-PARTY RISKS) RULES 1959 (MALAYSIA)

Certificate/Policy No. : D20MTPV01016822
Insured : KHOO LI KHENG
Motor Vehicle (Registration No.) : SKX1240K
Coverage : Comprehensive - ExcelDrive PRESTIGE
Policy Commencement Date : 29 DECEMBER 2020 00:00
Policy Expiry Date : 28 DECEMBER 2021 23:59
Maximum Liability (Section I) : Market value at time of loss
Excess* : \$500 - Section I
Voluntary Excess* : N.A
Windscreen Excess* : S\$100.00 for each and every applicable claim.

* Subject to GST wherever applicable

Persons or Classes of Persons entitled to drive*

1. The Insured.
2. Any other person who is driving on the Insured's order or with his permission.
3. In the event of the death of the Insured,
 - a. any member of the Insured's family, or a paid driver who has been driving the Motor Vehicle during the life of the Insured and permission to drive had not been withdrawn prior to the death of the Insured; and
 - b. any other person who has been given permission to drive the Motor Vehicle prior to the death and such permission had not been withdrawn by the Insured.

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. And provided further that the Motor Vehicle is registered under the Road Traffic Act (Chapter 276) and its registration under the Road Traffic Act (Chapter 276) has not been cancelled at the time of the accident, loss or damage.

Limitations As To Use

Use only for social, domestic and pleasure purpose and for the Insured's business. The Policy does not cover use for hire or reward, racing, pace-making, speed testing, reliability trial, the carriage of goods other than samples in connection with any trade or business or use for any purposes in connection with the Motor Trade.

ExcelDrive Workshops and Accident Reporting

It is a condition precedent to liability that the Insured shall call at the Company's Accident Reporting Center with the Motor Vehicle within 24 hours of the accident or by the next working day thereof.

All accident repairs to the Motor Vehicle must be carried out at ExcelDrive Workshops, otherwise the claim is not payable under the Policy. For ExcelDrive Prestige Plan, accident repairs to the Motor Vehicle can be carried out at any workshop other than ExcelDrive Workshops.

For the list of Accident Reporting Centres and ExcelDrive Workshops, please visit our website at www.sompo.com.sg or call our Emergency Hotline: (65) 6226 3323.

I/We HEREBY CERTIFY that the policy to which this Certificate relates is issued in accordance with (1) the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia); and (2) the Policy terms, conditions and exceptions of the Private Car Policy ref MTP.29

Sompo Insurance Singapore Pte. Ltd.

Authorised Signatory

Date/Time of Issue : 28 DECEMBER 2020 17:11

IMPORTANT NOTICE

- o Keep the Certificate in your Motor Vehicle;
- o Under the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189), it shall be unlawful for any person to use or cause to permit any other person to use a Motor Vehicle without a valid policy of insurance under the Act;
- o On the sale of the Motor Vehicle or if for any reason the Insurance is terminated during its currency, the Insured must surrender the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed, a statutory declaration to that effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189);
- o This Policy will cease to be valid once the Motor Vehicle has been sold to another person. The Policy is not transferable to the new owner of the Motor Vehicle.

Intermediary Code & Name : 11P04308 & PROFESSIONAL INVESTMENT ADVISORY SERVICES PTE LTD C1 Code: 22A 33WDLZJ2NMYY6NA



















