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To Inspect Vehicle No:	VIA (cate
ui Workshop mis	Octobring Blue TIRACIO; Insured State In I in
(1)	Sp. Rooding 1 N/A
larved;	Eng/No:
Policy No.	ONO: KNAF3416 M.K5019821
Claims No. 8699788432SG	Gen. Gond Good I. Folk / Poor / Bught
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(Ciloni's Record)	Biokot Idordal 1 sammed 1 Cooked 1 Bornt
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TOP DESCRIPTION AND PROPERTY AN	Tyre Steel P1 225/45R17
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B.ol. or Market Value:	RUIS 5 1 mm ROOM S
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23/11/21@2.07pm revert to AIG via Merimen. 23/11/21@2.31pm Lois Chang informed C/A via	Marimon
23/11/21@2.31pm Lois Chang Informed C/A & ex.\$0/	
28/12/21@10.18am confirmed with Larry final fig	
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28/12 Typist I Final Report	, , , , , , , , , , , , , , , , , , , ,
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CYCLE & CARRIAGE KIA PTE LTD PANDAN GARDENS CUSTOMER SERVICE CENTRE



209 Pandan Gardens Singapore 609339 Tel: 65684555 Fax: 65651240

Co Reg No : 199405410K

Authorized signatory and company stamp

ESTIMATE

GST Reg No : MR-8500111-X

Invoice Name & Address		Owner Name & Vehicle Info
AIG Asia Pacific Insurance Pte.	Cust No/Name	/JOANNE TAN JONG HENG
Ltd.	Reg No/Reg Date	SMF2257C / 31/10/201
MOTOR CLAIM DEPARTMENT	Date In/Mileage	19/11/2021/ 0
78 SHENTON WAY #09-16	Chassis No	KNAF3416MK5019831
AIG BUILDING SINGAPORE 079120	Engine No	G4FGJH709009
Contact No 64191000	Make/Model	KIA/CERATO 1.6 A SR SX G335
	Colour/Trim	B4U GRAVITY BLUE / WK SATURN BLACK

AX00000	Credit	22/11/2021/ 18:03	BLK	282 / Kevin Leong		42813			
DUTOGGG		Description of Coods							
DAITOGGGG		Description of Goods	S / Services		Qty	Unit Price	Disc%	An	ount
REPLACE I	REAR BUMP	PER, END PANEL, BOOT PANEL & REAR LH FENDE	& AFFECTED	AREA 4.5 X 400					2400.00
	RK ON REA	AR BUMPER, BOOT, END		R LH FENDER & 4 X	350			1420	1750.00
PNT88000		REAR PARKING ASSIST						80	120.00
PNT88000 REMOVE &	INSTALL	REAR BOOT COMPARTMEN							120.00
PNT88000 TO TANSFE	ER REAR E	BOOT ATTACHMENTS TO	EM Sahen L		I O				120.00
TO APPLY		ON AFECTED AREA	54	ima'		7		40	80.00
4 SUNDRY PERFORM F A 54900099	RUST PREV	VENTION						Ψν	00.00
CHECK WI	RING & CH	HASSIS ELECTRICAL SYS	STEM						30.00
	OUT DIAG	GNOSTIC CHECK ON ELEC	CTRONIC CONT	TROL SYSTEM					120.00
4 SUNDRY TO SUPPLY 4 SUNDRY	Y C & C E	EMBLEM						X	40.00
	Y REAR NO	UMBER PLATE WITH FRAM	1 Ε					7	400.00
	REAR EXH	AUST MUFFLER						20	50.00
SUNDRIES M LAMP ASS	Y-REAR C	OMB INSIDE,LH			1.00	608.00			486.40
M LAMP ASS	Y-REAR C	OMB INSIDE,RH 7			1.00	675.00			486.40 540.00
M LAMP ASS M LAMP ASS		OMB OUTSIDE, RH (1.00	675.00 690.00	20.00		540.00 552.00
Confirm & a	accepted	by							

Validity of this estimate is 14 days from date of quote. This is a computer generated document, no signature is required.

Estimated costs quoted are excluding GST. We would mention that the above estimate is based on our initial inspection and does not include any additional parts or labour which may be required after repair work has commenced. Occasionally worn or damaged parts are discovered after work has started and needed for repairs or replacement. However, should this occur, we would advise you. Please be informed that a deposit of 50% of the above estimate is payable before commencement of the work. Payment for this may be made in cash, credit card or cheque. You must also agree to pay full amount for renewal of the windscreen in the event of inadvertent breakage in the course of renewing the rubber seal or other repair requiring the removal of the windscreen.



CYCLE & CARRIAGE KIA PTE LTD PANDAN GARDENS CUSTOMER SERVICE CENTRE



209 Pandan Gardens Singapore 609339 Tel: 65684555 Fax: 65651240

Co Reg No : 199405410K

ESTIMATE

GST Reg No : MR-8500111-X

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Ltd.	Reg No/Reg Date	SMF2257C / 31/10/201			
MOTOR CLAIM DEPARTMENT	Date In/Mileage				
78 SHENTON WAY #09-16	Chassis No	KNAF3416MK5019831			
AIG BUILDING SINGAPORE 079120	Engine No	G4FGJH709009			
Contact No 64191000	Make/Model	KIA/CERATO 1.6 A SR SX G335			
	Colour/Trim	B4U GRAVITY BLUE / WK SATURN BLACK			

Account No	Terms	Date/Time Printed	CSE	Operator		WIP No		
LAX00000	Credit	22/11/2021/ 18:03	BLK	282 / Kevin Leong		42813		
		Description of Good	s / Services		Qty	Unit Price	Disc%	Amount
M MUFFLER	ASSY-REAF	3 1			1.00	757.00		605.60
M GASKET-E	XHAUST PI	IPE 7			1.00		20.00	11.20
M PANEL AS:		LID / OO			1.00	1297.00		1037.60
M PANEL ASS					1.00	324.00		259.20
M EMBLEM-C		- Mc			1.00		20.00	22.40
M LOGO ASSY					1.00		20.00	25.60
M COVER-RR					1.00	651.00		520.80
M COVER-RR					1.00	241.00		192.80
M COVER-RR		^ .7			1.00		20.00	26.40
		Call			1.00		20.00	70.40
		OG LAME, KII	~ 7		Π ^{1.00}	181.00		70.40 144.80
		01011112,211	27/11	100191	1.00	181.00		144.80
	,	SIGNAL, RH	\mathcal{D}		1.60	207.00		165.60
M EXTN WIRI		IPR MTG,LH			1.00		20.00	7.20
		IPR MTG,RH - BR			1.00		20.00	7.20
		WR,CTR / BR			1.00		20.00	4.80
M BRACKET-R		032			2.00		20.00	9.60
M BEAM-RR B		OR TON			1.00	318.00		254.40
M ANTENNA A		//			1.00		20.00	36.80
M STAY-RR B					1.00		20.00	52.00
M STAY-RR B		1			1.00		20.00	52.00
		PR SIDE UPR,L X	4		1.00		20.00	20.00
		PR SIDE UPR.R X			1.00		20.00	24.80
		ASSY-BWS / Slink	١,		1.00	163.00	20.00	130.40
		ASSY-BWS / Short	14		1.00	163.00	20.00	130.40
		ASSY-BWS Shot	(J	0[[[]	1.00	163.00	20.00	130.40
				Steve (LKK)	00-	MA III	/	
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	· Parts price	damaged part(s) during resurvey are subject to confirmation		X days		Net	t	12,122.40
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Authorized	signatory	and company stamp						

Validity of this estimate is 14 days from date of quote. This is a computer generated document, no signature is required. Estimated costs quoted are excluding GST. We would mention that the above estimate is based on our initial inspection and does not include any additional parts or labour which may be required after repair work has commenced. Occasionally worn or damaged parts are discovered after work has started and needed for repairs or replacement. However, should this occur, we would advise you. Please be informed that a deposit of 50% of the above estimate is payable before commencement of the work. Payment for this may be made in cash, credit card or cheque. You must also agree to pay full amount for renewal of the windscreen in the event of inadvertent breakage in the course of renewing the rubber seal or other repair requiring the removal of the windscreen.



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 withokling of material facts may allow insurance companies to repudiate
- 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.

- Any false reporting may be referred to the Police for Investigation.
 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.
 By the ladgement 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 22/11/2021 17:34 (SGT) Date of Accident 19/11/2021 18:35 (SGT) Exact Location of Accident Changi Rd, Singapore ALONG CHANGI ROAD TOWARDS GEYLANG ROAD BEFORE Additional Location Information SIGLAP PLAIN Country/State of Loss Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number SMF2257C

INSURED/POLICYHOLDER

Is company?

Name Of Registered Owner JOANNE TAN JONG HENG (CHEN RONGTING)

NRIC No SXXXX187A

Email Address TANJHJO@YAHOO.COM.SG Mobile Phone No (Phone) +65-84280407

Alternative Phone No +65-84280407

VEHICLE PARTICULARS

Manufacturer Kia Model Cerato

Variant

Exact purpose for which vehicle was being used at time of

Private use accident Are you claiming under your own insurance policy for repair to

your vehicle? Yes Vehicle Category Private car

Transmission Auto 1591

INSURANCE COMPANY

AIG Asia Pacific Insurance Pte. Ltd. Name of Insurance Company

Comprehensive Type of Coverage Fleet Policy

Policy Number 1800128102-02

Cover Note Number

DRIVER

JOANNE TAN JONG HENG (CHEN RONGTING) Name of Driver

Accident report SC1A21BM0003

Page 1 of 44

NRIC No SXXXX187A Date Of Birth 15/10/1964 Occupation Indoor Date Of Driving Pass 11/12/1990 Driving experience 30 YEARS AND 11 MONTHS Gender Female Mobile Number (Phone) +65-84280407 Alt, Phone Number +65-84280407 Email Address TANJHJO@YAHOO.COM.SG Address BLK 42 CASSIA CRESCENT #07-200 Address complement Postcode 390042 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 - 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? Yes Was any injured conveyed to hospital by ambulance? Yes 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 Geylang Neighbourhood Police Centre Police Station Phone No (Phone) +65-18008486999 Alt. Police Station Phone No (Fax) +65-68486799 Police Station Address 1 Cassia Link Singapore 397618 Was notice of intended Prosecution given? No If yes, against whom? CIRCUMSTANCES OF ACCIDENT REFER TO ATTACHMENT 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** SH6008Y Vehicle Registration Number Hyundai Vehicle Manufacturer Vehicle Model 140 Vehicle Variant Blue Vehicle Colour

Accident report SC1A21BM0003

Page 2 of 44

Vehicle Category	-
Name of Driver	Taxi
Contact Number	OH TECK SOON
	(Phone) +65-84987711
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	JOANNE TAN JONG HENG (CHEN RONGTING)
Gender	-
Phone No	
Address	-
Address Complement	
Post Code	
Approximate Age Years Old	
Injuries Sustained	
Injured person in which vehicle?	SMF2257C
Were seat belts worn?	Yes
Was this injured conveyed to hospital by ambulance?	Yes

SKETCH PLAN

IMPORTANT NOTICE

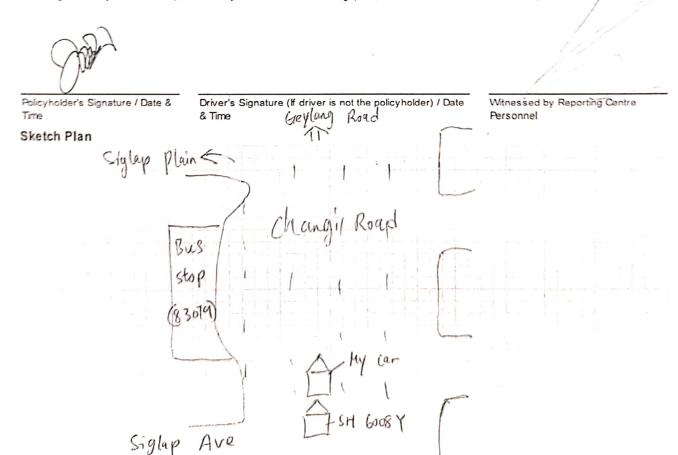
- Please report <u>correctly</u> the details of the accident to speed up the claims process.
- 2. This Formmust be completed by the Policyholder and/or the Authorised Driver.
- Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts 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
- 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)

Lunderstand, 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
- $(v) \ \text{complying with applicable law in administering, processing, handling and/or dealing with my claims.}\\$

(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 lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.



escribe Circumstances of the Accident	\neg
	-
Refer to Police report.	-
	\Box ,
At that time, there was heavy too for my	7 la
in front of my Vehille, so I spored down and	
	_
Care to almost a complete Stop, Sussantz.	-
I let a great impact men the rear	
2 Loca	\dashv
the land was thank after the impact.	
my whole body was actif and had headed	100
my whole both was now if and header	T,
chess was topht. I was later conversed	
The John John Conversed	_
my the ambulance to the hosiptal.	
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Declaration

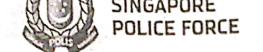
We declare the foregoing particulars are true in every respect.

Policyholder's Signature / Date & Time

25 NON 2021

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

Witnessed by Reporting Centre Personnel



T/20211122/2094

Lof 3

Report No. T/20211122/2094

Police Station Of Origin: Geylang N.P.C 1 Cassia Link SINGAPORE 397618

Tel No: 1800-8486999

REPORT	OF A	TRAFFIC	ACCIDENT
--------	------	---------	----------

SURVEY INTERVIEWER

REPORT OF A TRAITION ACCIDENT		The state of the s	Vida Dapart No.	Station Diary No.		
	ate/Time Report Made: 2/11/2021 17:08		Vide Report No.: T/20211120/2092	53		
Informant'	s Particu	lars				
Name of In JOANNE T	formant:		Address: APT BLK 42 CASSIA CRESCI 390042	ENT #07-200 SINGAPORE		
ID Type / ID No.: NRIC NO / S1642187A			Contact No.: Home/Office:	Mobile: 84280407		
Nationality SINGAPO	/:		Email:			
Sex: Age: Date of Birth: Female 57 15/10/1964 Race: Chinese Occupation:		Date of Birth:	Type of Informant: Driver	Institution / School Name:		
			Language:	Institution / School Hams		
		EWER	Driving Licence Information: Class: 3	Date of Expiry:		

eneral Inform Type of Accident:	Injury Conveyed By Ambulance	Drink Drive: No	Date/Time of Accident: 19/11/2021 18:35	Type of Location
Location: CHANGI ROA Weather:		d Surface:		Road Speed Limit:
Clear Traffic Flow:		ffic Control: ffic Light - Wo	orking	Traffic Volume: Moderate
One Way Type of Collis Between Mon				Anyone conveyed by ambulance: Yes

Details of Ve	hicle Involve	L. C. Landard	Model	Color	Condition	No of Passenge
Vehicle No.	Туре	Inviance	140 1.7 CRDI	Blue	Slightly	1
SH6008Y	Car		F/L AT ABS AIRBAG		Damaged	1
The way	ABY TO		4DR	1430 P. S. 1835		
SMF2257C	Car	KIA	CERATO 1.6(A) SX	Blue	Seriously Damaged	

CATALOG CONTRACTOR OF THE PROPERTY OF THE PROP		William St.	
Details of Vehicle Insurance	Insurance No	Effective	Expiry Date
Vehicle No. Insurance Company		An Indian Charles	



T/20211122/2094

Police Station Of Origin: Geylang N.P.C 1 Cassia Link SINGAPORE 397618 Tel No: 1800-8486999

2 of 3 Report No. 1/20211122/2094

CONTINUATION OF REPORT

Details of Vo	phicle Insurance		and the second s	
Vehicle No. SMF2257C	Insurance Company	Insurance No	Effective	Expiry Date
	AIG ASIA PACIFIC INSURANCE PTE.	1800128102-02	01/05/2021	30/04/2022

Details of Perso Any Pedestrian I	ivolved: No	-			-	
No. of Pedestriar Driver	s Injured: NIL		Use of Pec	destriar	Cross	ing: NA
Name	JOANNE TAN JONG HENC	3		ID No		S1642187A
Related Vehicle	SMF2257C (Car)			Conta	ct No.	84280407
Hospital/Clinic Geylang 1 1 Cassia 1 Cassia Date Transfiert.	Att Change General Hospite FC Link 197618	M E/	Inter St	Class Drivin Licent Expiry	g ce &	Class: 3 Date of Expiry: NIL
Date Transfiert.	499777/2021		Date Disc	-	20/11	/2021
No. of Days gran	ited Medical Leave 03	. 1444	Degree of		Slight	

Brief Details.

On the 19/11/2021, about 1830 hours. I was driving along Changi Road before Siglap Plain on the third lane.

At that time, there was heavy traffic infront of my vehicle, hence, I had to slow down and came to an almost complete stop. While waiting for the front vehicle to move off, I felt a very strong collision from the rear of my vehicle. My mind instantly wentbank after the strong impact. My entire body was aching and my head was aching too, I also experienced chest tightness. I was still conscious but was temporarily immobilized by the shock.

I then saw from the rear view mirror that the taxi driver and another passenger exited the vehicle and walked over to the bus stop nearby. After a very long time, the taxi driver then came forward to check on me.

The police was called in and the officer on scene subsequently took my SD card from the in car camera.

I was also conveyed to Changi General Hospital via an Ambulance for treatment and received 3 days medical leave.





3063

Report No. T/20211122/2094

Police Station Of Origin: Geylang N.P.C 1 Cassia Link SINGAPORE 397618 Tel No: 1800-8486999

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 G / Sgt 3 FUN YIK CHUEN, ELDON	Signature Of Information
Signature Of Interpreter: Not applicable	Date/Time: 22/11/2021 17:08
Officer In Charge Of Case; TP / GIT / Staff Sgt SITI NORHAFIDAH BINTE HANAFIKGAPORE Contact No.: 65476202	Classification Of Case:
Authentication Stamp NP168	SIGNATURE



CERTIFICATE OF INSURANCE

KIA AUTO PROTECTOR PRIVATE VEHICLE

Name of Policyholder

: Joanne Tan Jong Heng

Period of Insurance

: 01 May 2021 To 30 Apr 2022

Engine No.

: G4FGJH709009

Chassis No.

: KNAF3416MK5019831

Vehicle No.

: SMF2257C

Policy No.

: 1800128102-02

Endorsement No.

Issued Date

: 06 Apr 2021

ABOUT THE COVER

Make/Model

: KIA Cerato

Engine Capacity/Tonnage: 1,591.00 CC Driver Restriction

Sum Insured : Market Value Off Peak Car : No

First Year of Registration : 2018

Insuring with COE/PARF : Yes

: NA Person or Classes of Persons Entitled to Drive*:

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

nitation as to use*

iss 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

Property Damage - \$0

Windscreen: \$100

Named Driver and Excess (where applicable)

Joanne Tan Jong Heng - \$600 (Own Damage), \$600 (Flood Cover)

PPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

TCycle & Carriage Authorised Service Centre (For accident reporting & windscreen claim only) Add: 330 Ubi Rd 3 Singapore 408650 67461000

2 Cycle & Carriage Body & Paint Centre Add: 209 Pandan Gardens Singapore 609339 65684501

3. Cycle & Carriage Authorised Service Centre (For accident reporting & windscreen claim only) Add: 241 Alexandra Road Singapore 159931 64276800

4.Cycle & Cerniege 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: Standard Chartered Bank (Singapore) Limited

Whe 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 5 the Road Transport Act, 1967 (Malaysia), Road Transport (Amendment) Act 2019 and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia).

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