



AIG Asia Pacific Insurance Pte. Ltd.
AIG Building
78 Shenton Way #07-16
Singapore 079120
T : (65) 6419 3000
www.aig.sg

MINISTRY OF DEFENCE HQ
303 Gombak Drive
MINDEF Building Singapore 669645
Attn to: Mr. Alvan Quek
Dept: Legal Counsel | Operations Law Advisor
(T) 6307 5984

BY HAND

Date : 22 Jun 2021

Your Ref : FALLEN TREE

Our Ref : M 0369937084SG (REC / 5228589)
(Please quote our reference when replying)

ACCIDENT INVOLVING SMD4230B & FALLEN TREE
ON 26/04/2021
AT SINGAPORE

WITHOUT PREJUDICE

We understand that you are the owner of FALLEN TREE at the material time of the above accident.

From the available information in our possession, it is beyond doubt that this accident was solely caused by your negligence. As insurers of vehicle no. SMD4230B, we are subrogated to the rights of the car owner and now write to recover our outlay as follows:

(a)	Cost of Repairs (nett of excess)	S\$	24,500.00
(b)	Survey Fees	S\$	0.00
(c)	Police Documents / ROV Search Fees etc	S\$	0.00
		S\$	24,500.00

Enclosed are all relevant supporting documents for your perusal.

Kindly let us hear from you within the next ten-(10) days from the date hereof.. Should you have further queries, please do not hesitate to drop us an email at GRS-ExpressRecovery@aig.com or call our toll free number 8001206556, press option 1 followed by the Ext 1012207

Yours faithfully
AIG Asia Pacific Insurance Pte. Ltd.

Dally Amri, Mimi Zarina
Claims Department, Recovery
DID: 8001206556 Ext: 1012207
Encl.

**This is a computer generated letter. No signature is required.*



AIG Asia Pacific Insurance Pte. Ltd.

AIG Building

78 Shenton Way #07-16

Singapore 079120

T : (65) 6419 3000

www.aig.sg

Our Reference : 0369937084SG

Date : 28/05/2021

POH TIONG SIEW
484 ADMIRALTY LINK #13-51
Singapore 750484

WITHOUT PREJUDICE

Dear Sir/Madam

ACCIDENT INVOLVING SMD4230B ON 26/04/2021 SINGAPORE

We refer to the above caption matter and compute here-below the outlay of the settlement:-

Pre-accident Market Value (with PARF/COE)	: S\$	69,600.00
Less		
Policy Excess	: S\$	600.00
	S\$	69,000.00
Amount to be paid by Salvage Buyer i.e. Vin's Auto Pte Ltd to the finance company	: S\$	0.00
Amount to be paid by Salvage Buyer i.e. Vin's Auto Pte Ltd to you	: S\$	44,500.00
	S\$	24,500.00
Amount to be paid by AIG to finance company	: S\$	0.00
Balance to be paid by AIG to you	: S\$	24,500.00

To enable us to process payment, please submit the following documents for our processing:-

1. Original Insurance Certificate for cancellation without premium refund
2. Keys to the Vehicle
3. Attached Letter of Authorisation to **finance company** and Discharge Voucher duly signed

Upon receipt of the above, our cheque i.e. S\$24,500.00 will follow.

If you need any further assistance and/or clarification, please feel free to contact the undersigned at 6419 1755.

Yours truly,

Sim, Priscilla-LK
Claims Executive

DISCHARGE VOUCHER

CLAIM NO. 0369937084SG

I, POH TIONG SIEW (NRIC No. S1393508D) hereby agree to accept from *AIG ASIA PACIFIC INSURANCE PTE. LTD.* - the sum of Singapore Dollar: SIXTY NINE THOUSAND ONLY (S\$ 69,000.00) in full & final settlement and discharge of all claims under Motor Policy No: 1800099508 for damage to vehicle registration no. SMD4230B as a result of an accident on 26/04/2021 Singapore.

In CONSIDERATION of the above payments, I and/or my Hire Purchase Company hereby RELIEVE the above-mentioned insurance company from any liability in regard to such loss, and ABANDON to the above mentioned insurance company all my RIGHTS, TITLE and INTEREST in the said property. I also undertake and agree to allow any proceedings to be taken in my name in respect of the loss or recovery of the said property, if required, and to assist in such proceedings in any form which may be required of me.

SIGNATURE : _____

NAME : POH TIONG SIEW

ADDRESS : 484 ADMIRALTY LINK #13-51
Singapore 750484

DATE : _____

Tropic Security Printing Pte Ltd

PAY Poh Tiong Siew

OR BEARER

S\$ 44,500/-

SINGAPORE
DOLLAR

M/S VIN'S AUTO PTE. LTD.

PLEASE SIGN ABOVE THIS LINE

CHEQUE NO.

BANK/BRANCH NO.

ACCOUNT NO.

⑈806617⑈949600⑈0102349614⑈11

Voucher No :

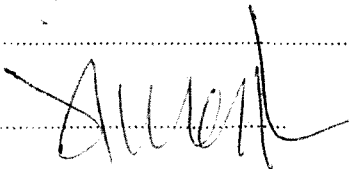
PETTY CASH VOUCHER

Date : 29/5/2021

PAY TO Poh Tiong Siew

DESCRIPTION		AMOUNT	
Being payment of purchase price for		44,500	00
No. vehicle SMD4230B			
A/C Standard Chartered	Cash/Cheque 806617	\$ 44,500	00

The Sum of Dollars : Forty four thousand and four hundred.

Payment Approved by : 

Received by : 

Besform



AIG Asia Pacific Insurance Pte. Ltd.
AIG Building
78 Shenton Way #07-16
Singapore 079120
T : (65) 6419 3000
www.aig.sg

Our Reference : 0369937084SG

Date : 24/05/2021

POH TIONG SIEW
484 ADMIRALTY LINK #13-51
Singapore 750484

WITHOUT PREJUDICE

Dear Sir/Madam

ACCIDENT INVOLVING SMD4230B ON 26/04/2021 SINGAPORE

We refer to the above caption matter and compute here-below the outlay of the settlement:-

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Less		
Policy Excess	: S\$	600.00
		<hr/>
	S\$	69,000.00
Amount to be paid by Salvage Buyer i.e. Vin's Auto Pte Ltd to the finance company	: S\$	0.00
Amount to be paid by Salvage Buyer i.e. Vin's Auto Pte Ltd to you	: S\$	44,500.00
		<hr/>
	S\$	24,500.00
Amount to be paid by AIG to finance company	: S\$	0.00
		<hr/>
Balance to be paid by AIG to you	: S\$	24,500.00

[> Back to OneMotoring](#)

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type: Singapore NRIC
Owner ID: 508D

Vehicle Details

Vehicle No.: SMD4230B
Vehicle to be Exported: No
Intended Deregistration Date: 27 Apr 2021
Vehicle Make: NISSAN
Vehicle Model: SYLPHY 1.6 CVT
Primary Colour: Grey
Manufacturing Year: 2018
Engine No.: HR16930129C
Chassis No.: MNTBBAB17Z0032709
Maximum Power Output: 85.0 kW (113 bhp)
Open Market Value: \$16,212.00
Original Registration Date: 18 Aug 2018
First Registration Date: 18 Aug 2018
Transfer Count: 0
Actual ARF Paid: \$16,212.00

Intended PARF Rebate Details

PARF Eligibility: Yes
PARF Eligibility Expiry Date: 17 Aug 2028
PARF Rebate Amount: \$12,159.00

Intended COE Rebate Details

COE Expiry Date: 17 Aug 2028
COE Category: A - Car up to 1600cc & 97kW (130bhp)
COE Period(Years): 10
QP Paid: \$33,798.00
COE Rebate Amount: \$24,694.00
Total Rebate Amount: \$36,853.00

The information contained herein is correct as at 27 Apr 2021

OK

To enable us to process payment, please submit the following documents for our processing:-

1. Original Insurance Certificate for cancellation without premium refund
2. Keys to the Vehicle
3. Attached Letter of Authorisation to **finance company** and Discharge Voucher duly signed

Upon receipt of the above, our cheque i.e. S\$24,500.00 will follow.

If you need any further assistance and/or clarification, please feel free to contact the undersigned at .

Yours truly,

DISCHARGE VOUCHER

CLAIM NO. 0369937084SG

I, POH TIONG SIEW (NRIC No. S1393508D) hereby agree to accept from *AIG ASIA PACIFIC INSURANCE PTE. LTD.* - the sum of Singapore Dollar: SIXTY NINE THOUSAND ONLY (S\$ 69,000.00) in full & final settlement and discharge of all claims under Motor Policy No: 1800099508 for damage to vehicle registration no. SMD4230B as a result of an accident on 26/04/2021 Singapore.

In CONSIDERATION of the above payments, I and/or my Hire Purchase Company hereby RELIEVE the above-mentioned insurance company from any liability in regard to such loss, and ABANDON to the above mentioned insurance company all my RIGHTS, TITLE and INTEREST in the said property. I also undertake and agree to allow any proceedings to be taken in my name in respect of the loss or recovery of the said property, if required, and to assist in such proceedings in any form which may be required of me.

SIGNATURE: _____

NAME : POH TIONG SIEW

ADDRESS :

484 ADMIRALTY LINK #13-51
Singapore 750484

DATE : 29 / 5 / 2021



CERTIFICATE OF INSURANCE

NISSAN AUTO PROTECTOR PRIVATE VEHICLE

Name of Policyholder : Poh Tiong Siew
Period of Insurance : 18 Aug 2020 To 17 Aug 2021
Engine No. : HR16930129C
Chassis No. : MNTBBAB17Z0032709

Vehicle No. : SMD4230B
Policy No. : 1800099508-02
Endorsement No. :
Issued Date : 08 Jul 2020

ABOUT THE COVER

Make/Model : NISSAN SYLPHY 1.6 PREMIUM
Engine Capacity/Tonnage : 1,598.00 CC
Sum Insured : Market Value
First Year of Registration : 2018
Driver Restriction : NA
Off Peak Car : No
Insuring with COE/PARF : Yes

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 "Inexperienced Driver Excess" ("IDR") if You are or Your Authorised Driver (named or unnamed) has less than 2 years' driving experience

Age Condition : 40 years old and above

Limitation as to use* :

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 - \$600 Theft - \$0 Flood Cover - \$600

Section 2

Property Damage - \$0

Windscreen : \$100

Named Driver and Excess (where applicable)

Poh Tiong Siew - \$600 (Own Damage), \$600 (Flood Cover)

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

- 1 TC AutoClinic: Add: 25 Leng Kee Road Singapore 159097 67038511 67038512 67038513
- 2 TC AutoClinic: Add: No 1, Sixth Lok Yang Road Singapore 628099 62622212
- 3 Autolution Industrial: Add: 19 Ubi Road 4 Singapore 408623 64909666
- 4 Tan Chong Motor Sales: Add: 913 Bukit Timah Road Singapore 589623 64694091 64694092 64694093
- 5 Tan Chong Motor Sales: Add: 17 Lorong 8 Toa Payoh Singapore 319254 63570753 63570754

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

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)

0500610367

TAN CHONG CREDIT PTE LTD-NLL

911 BUKIT TIMAH ROAD TAN CHONG MOTOR CENTRE

SINGAPORE 589622 ANSP-MOTOR

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

AIG Asia Pacific Insurance Pte. Ltd.

This computer generated document does not require a signature.

AIGSGMOBILEAPP

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	27/04/2021 14:54 (SGT)
Date of Accident	26/04/2021 14:30 (SGT)
Exact Location of Accident	Singapore
Additional Location Information	3303 GOMAK DRIVE MINDEF BUILDING
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SMD4230B
INSURED/POLICYHOLDER	
Is company?	No
Name Of Registered Owner	POH TIONG SIEW
NRIC No	S1393508D
Email Address	msgpoh1@hotmail.com
Mobile Phone No	(Phone) +65-96210798
Alternative Phone No	+65-96210798

VEHICLE PARTICULARS

Manufacturer	Nissan
Model	Sylphy
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	1600

INSURANCE COMPANY

Name of Insurance Company	AIG Asia Pacific Insurance Pte. Ltd.
Type of Coverage	Comprehensive
Fleet Policy	No
Policy Number	18000099508
Cover Note Number	-

DRIVER

Name of Driver	POH TIONG SIEW
NRIC No	S1393508D

Date Of Birth	06/12/1959
Occupation	Indoor
Date Of Driving Pass	09/04/2005
Driving experience	16 YEARS
Gender	Male
Mobile Number	(Phone) +65-96210798
Alt. Phone Number	+65-96210798
Email Address	msgpoh1@hotmail.com
Address	484 ADMIRALTY LINK #13-51
Address complement	-
Postcode	750484
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	Hit by fallen tree / Other objects
Weather Conditions	Clear
Road Surface	Wet

OTHER INFORMATION

Was any foreign vehicle involved in the accident?	No
Number of vehicles involved in the accident	1
Was anybody injured in the Accident?	No
Was any injured conveyed to hospital by ambulance?	-
Was any other material or property damaged?	No
Number of Passengers (Including Driver)	0
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	Choa Chu Kang Neighbourhood Police Centre
Police Station Phone No	(Phone) +65-18007659999
Alt. Police Station Phone No	(Fax) +65-67644104
Police Station Address	No 20 Choa Chu Kang Street 52 #01-02 Singapore 689286
Was notice of intended Prosecution given?	No
If yes, against whom?	-

CIRCUMSTANCES OF ACCIDENT

SEE ATTACHED POLICE REPORT

ATTACHMENT(S)

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

SKETCH PLAN

Page 3 of 4

File # 2017-00000000000000000000

Case # 2017-00000000000000000000

Case # 2017-00000000000000000000

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Any false reporting, may be referred to the Police for investigation

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Consent under the Personal Data Protection Act (PDPA)

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5. *Spina* (L.)

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Accident Location	303 Graham Dr. United Building, Jonesboro, Georgia 30213		
Accident Date	12/1/2011	Accident Time	19:30, 2:30 PM
Owner Email	m2.penn@unitedbuilding.com		
Driver Email	m2.penn@unitedbuilding.com		
<p>✓ See Attached to see 2 photos</p>			

CONCRETE FOR VIBRATIONS

Driver Name	Age	Sex	Driver Name
Bj Van Vo	40	P	
W Van Vo	40	P	

DECLARATION

Chittagong

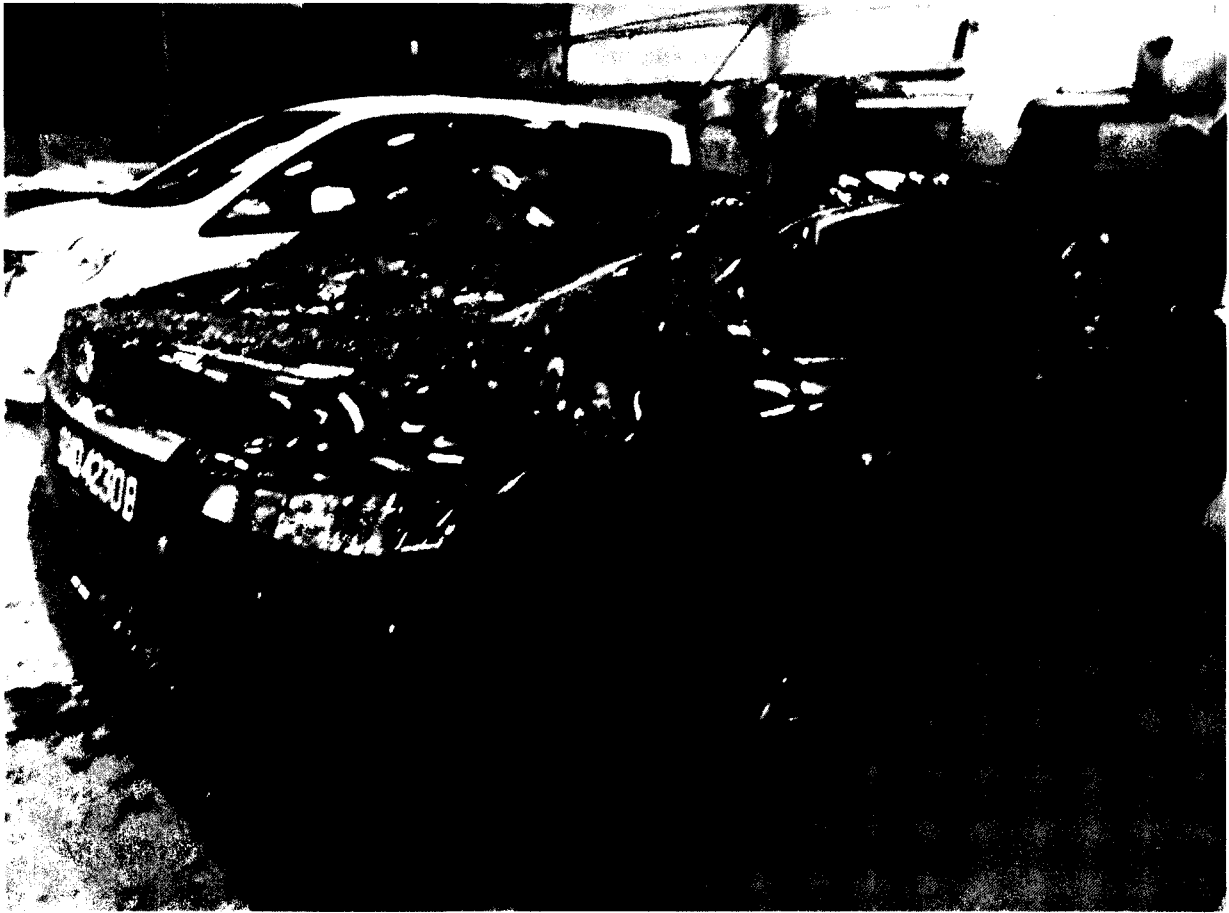
29/10/21 10:55 AM

Sept. 1951.

IMAGES









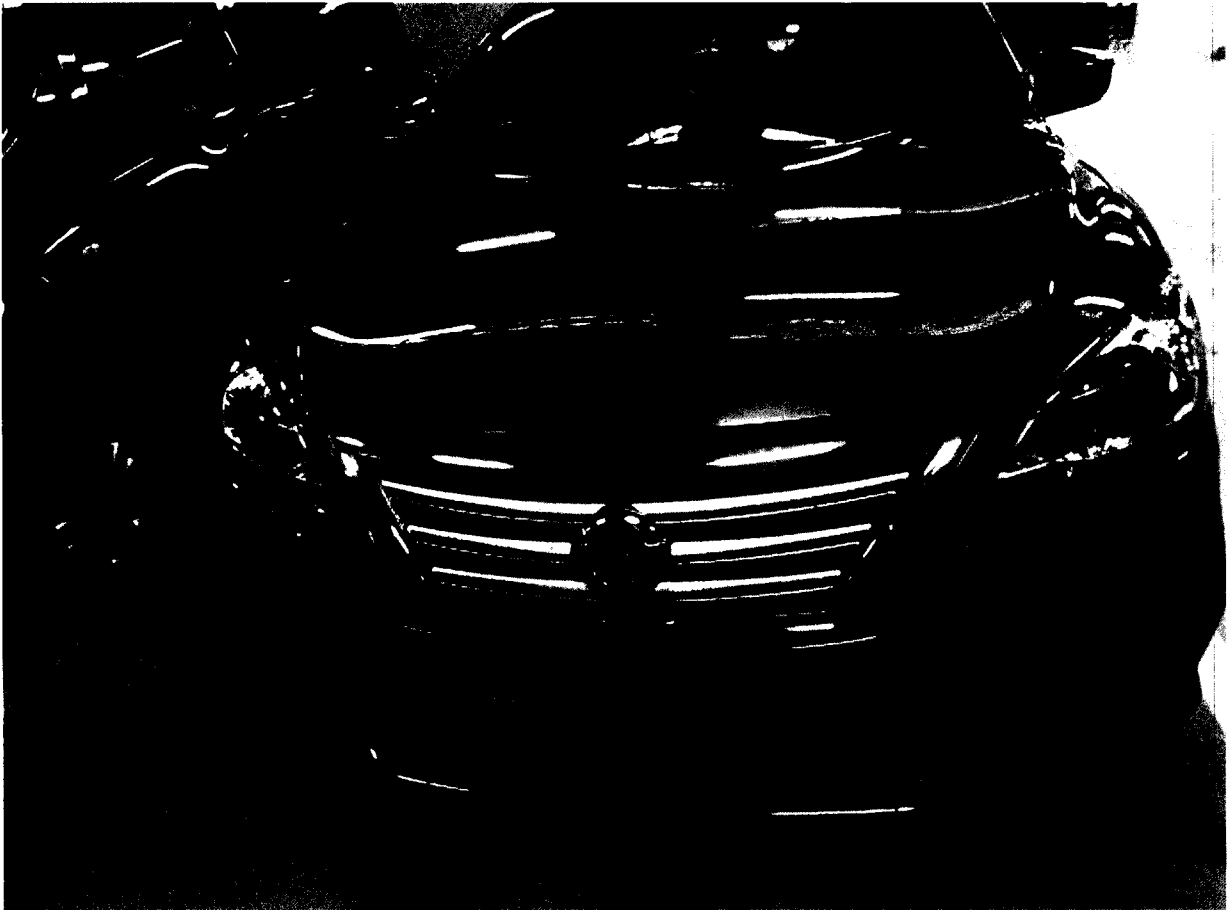
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IMAGES #6



IMAGES #7



IMAGES #8



IMAGES #9



IMAGES #10



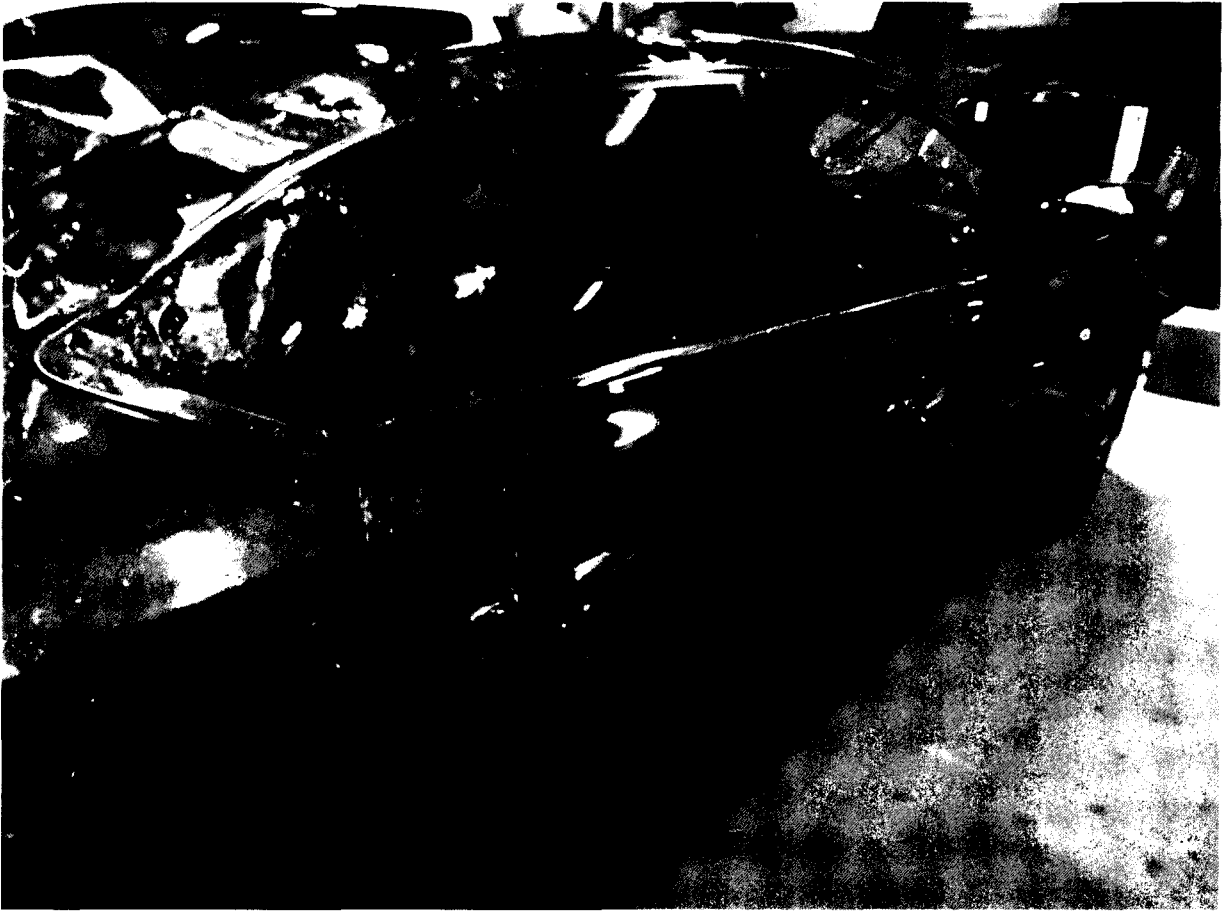


IMAGES #12





IMAGES #14





















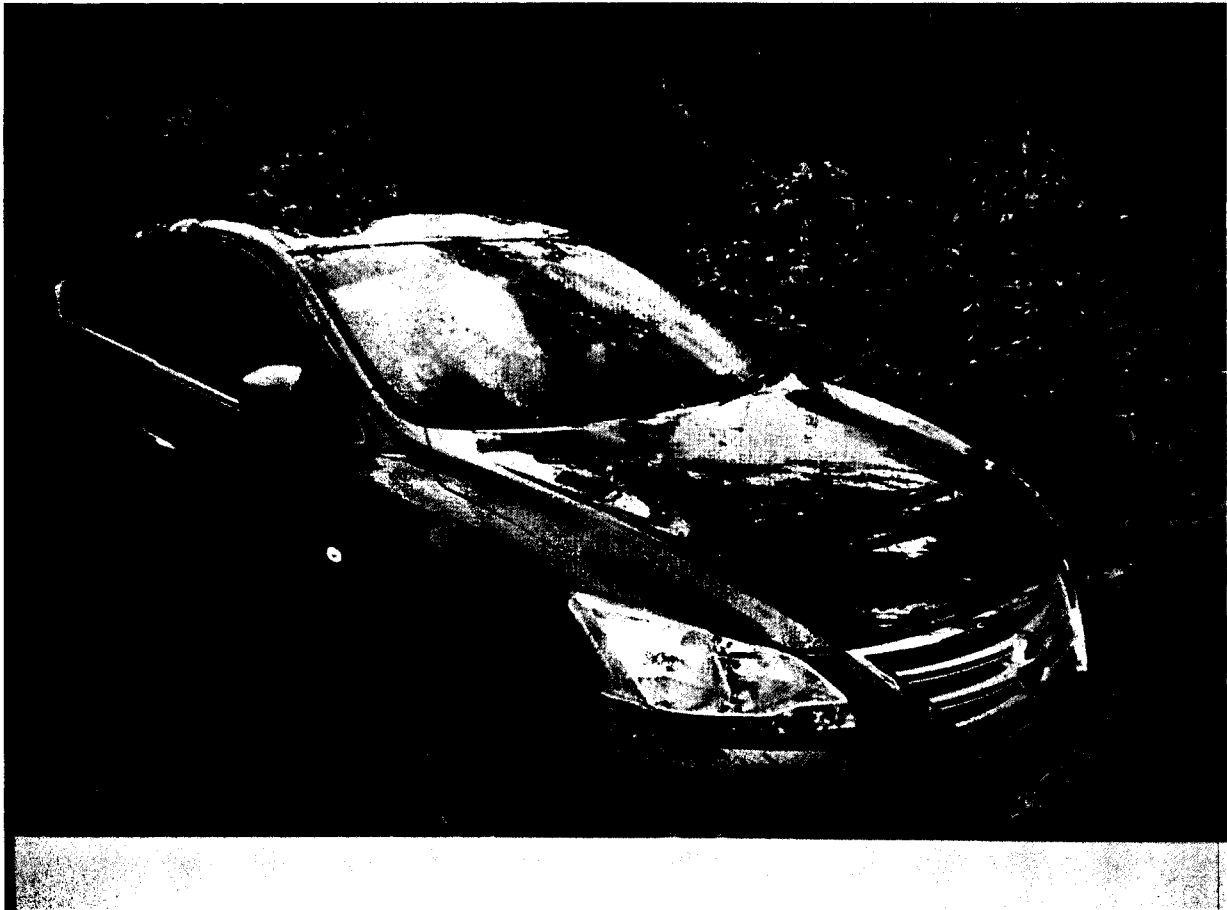


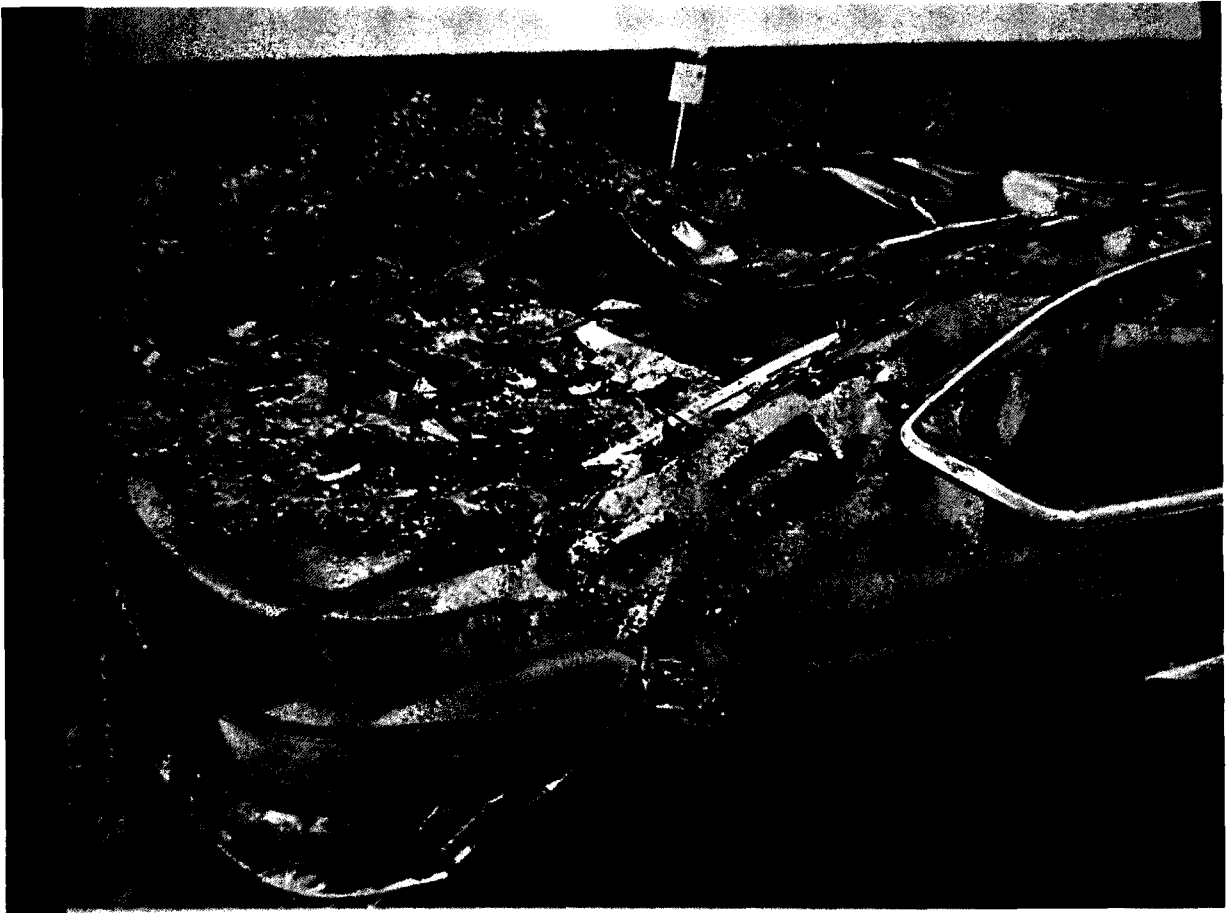






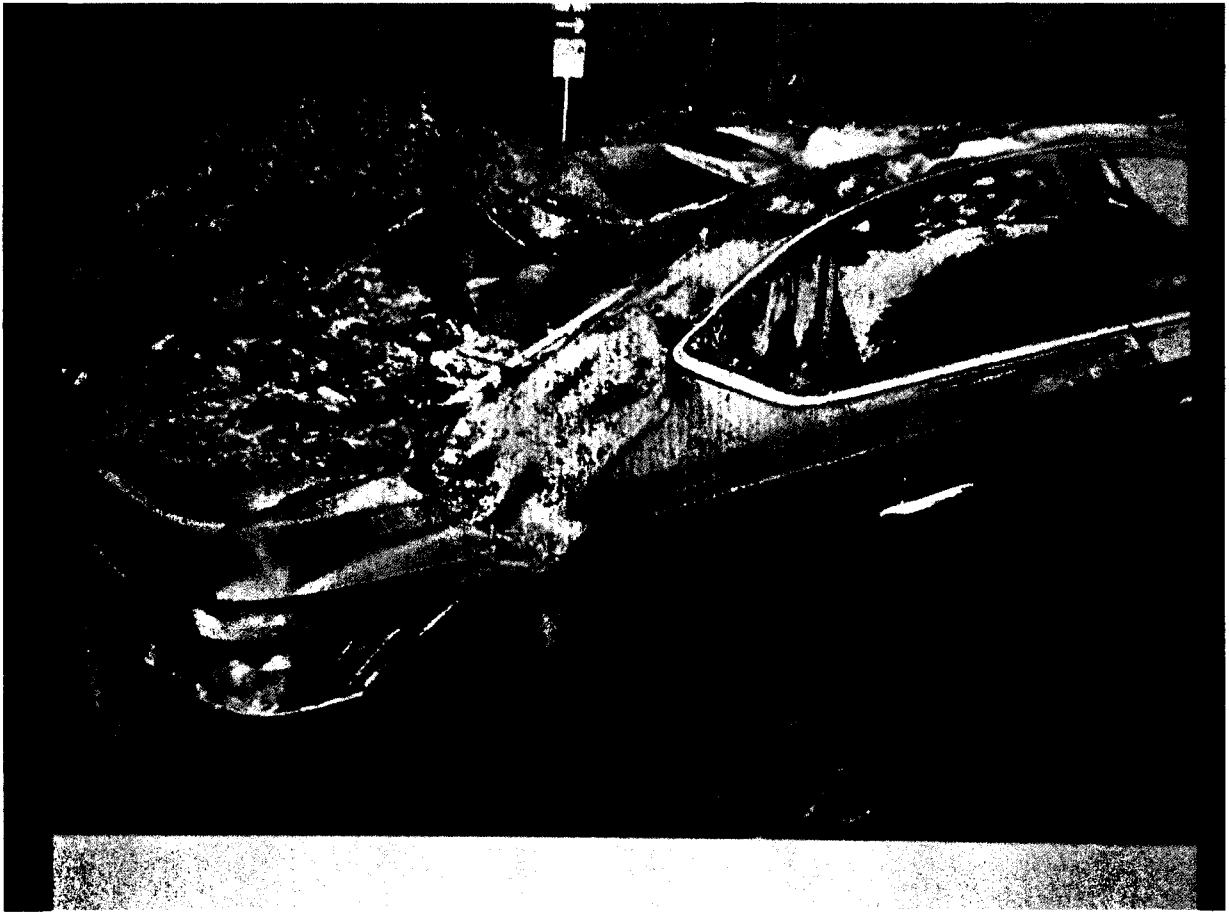












IMAGES #34







**SINGAPORE
POLICE FORCE**



J/20210427/2045

1 of 1

POLICE REPORT (NP299)

Report No. J/20210427/2045

Police Station Of Origin
Choa Chu Kang N.P.C
20 Choa Chu Kang Street 52 #01-02
SINGAPORE 669286
Tel No. 1800-7659999

Date/Time Report Made	Video Report No.	Station Diary No.
27/04/2021 12:57		71

Name Of Informant	Address		
POH TIONG SIEW	484 ADMIRALTY LINK #13-51 SINGAPORE 750484		
ID Type / ID No	Contact No		
NRIC NO / S1393508D	Home/Office	Mobile	
		96210/98	
Nationality	Email Address		
SINGAPORE CITIZEN			
Occupation	Sex	Age	Date of Birth
ADMIN EXECUTIVE	Male	51	06/12/1959
Institution/School Name	Language		
	Chinese		

Date/Time Of Incident	Location Of Incident
26/04/2021 14:30	303 GOMBAK DRIVE MINDEF BUILDING SINGAPORE 669645
	carpark lot C09

Brief details.

I am the above on the stated time, date and location. My car bearing the number plate SMD4230B was hit by a fallen tree due to the heavy rain. I wish to state that I was not at scene during the incident. The hit cause severe damaged to my whole car, no one was injured. My car was then towed away on the same day by AIG Insurance. Then under the instruction of the insurance agent I was asked to lodge a report for record purposes and insurance purposes.

Signature Of Officer Recording The Report

Signature Of Informant

J / Sgt 2 Muhammad Barri Bin Osman

Signature Of Interpreter
Not applicableDate/Time
27/04/2021 12:57

Officer In-Charge Of Case
J / Jurong Police Divisional Investigation Branch /
ASP LIM GAO YI MELVIN
Contact No

Classification Of Case

Authentication Stamp