

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 05/04/2022 15:33 (SGT)
Date of Accident 05/04/2022 12:40 (SGT)
Exact Location of Accident Near 1 Defu Ave 1, Singapore 539540
Additional Location Information T-JUNCTION OF HOUGANG AVE 3 / DEFU AVE 1
Country/State of Loss Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number SFU14D

INSURED/POLICYHOLDER

Is company? No
Name Of Registered Owner DAMIEN LIM YONG SENG
NRIC No S7633350E
Email Address damien@mob.org.sg
Mobile Phone No (Phone) +65-94503105
Alternative Phone No +65-94503105

VEHICLE PARTICULARS

Manufacturer Suzuki
Model S-cross
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 1600

INSURANCE COMPANY

Name of Insurance Company AXA Insurance Pte Ltd
Type of Coverage Comprehensive
Fleet Policy No
Policy Number GA539891/1
Cover Note Number -

DRIVER

Name of Driver DAMIEN LIM YONG SENG
NRIC No S7633350E

Date Of Birth	27/10/1976
Occupation	Indoor
Date Of Driving Pass	18/03/2005
Driving experience	17 YEARS AND 1 MONTH
Gender	Male
Mobile Number	(Phone) +65-94503105
Alt. Phone Number	+65-94503105
Email Address	damien@mob.org.sg
Address	BLK 508 HOUGANG AVE 10 #12-89
Address complement	-
Postcode	530508
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?	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	Traffic Police
Police Station Phone No	(Phone) +65-65470000
Alt. Police Station Phone No	(Fax) +65-65474900
Police Station Address	10 Ubi Avenue 3 Singapore 408865
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?	Yes
Reasons for not uploading a video of the accident	VIDEO TO LARGE TO BE SEND OVER.
Was there any audio recorded?	No

DETAILS OF OTHER VEHICLE PROPERTY 1




Vehicle Registration Number	SFX8088Y
Vehicle Manufacturer	Toyota
Vehicle Model	Camry
Vehicle Variant	-
Vehicle Colour	-

Vehicle Category	Private car
Name of Driver	TEO ENG KONG
NRIC No	S1699091D
Contact Number	(Phone) +65-90266086
Address	-
Address complement	-
Postcode	-
Insurance Company Name	-
Nature Of Damage	-
Details of property damaged in accident	-
No. Of Passenger (Including Driver)	-

SKETCH PLAN

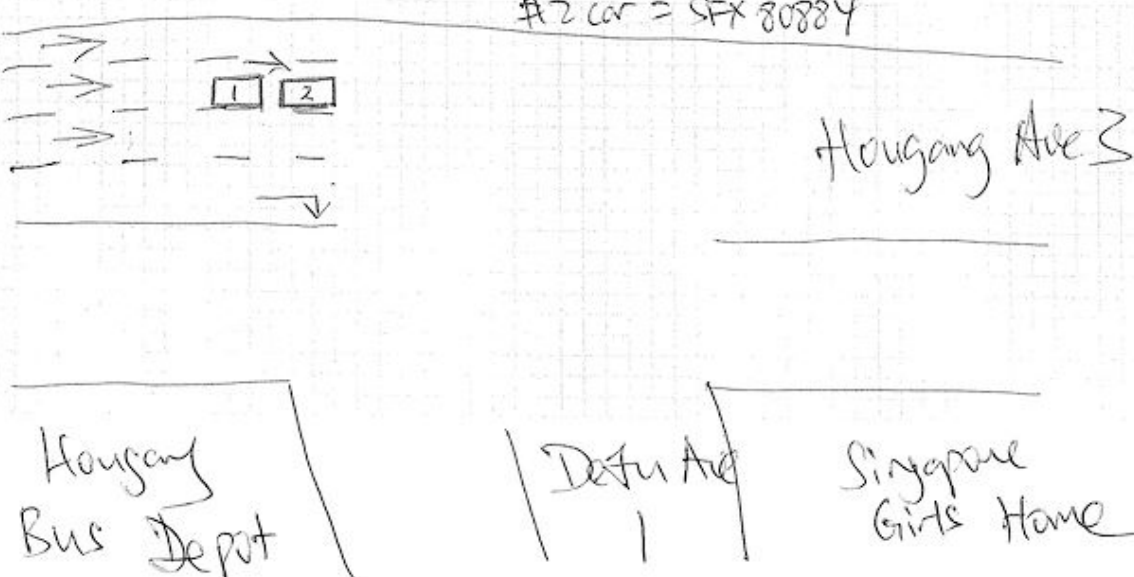
IMPORTANT NOTICE

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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.

 Policyholder's Signature / Date & Time	 Driver's Signature (If driver is not the policyholder) / Date & Time	 Witnessed by Reporting Centre Personnel
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Sketch Plan

1 car = SFU14D
2 car = SFX 8088Y



Describe Circumstances of the Accident

T-Junction along Hougang Ave 3 & Datu Ave 1, outside Singapore Girls Home and Hougang/Datu Bus Depot, heading towards Hougang.

12:40am

Red Light. All cars stopped.

Green light cars to my left moved off. 8 seconds later, car SF8088Y in front of me slowly released brakes, but slow acceleration. My car SF114D accelerated a little harder and hit his rear. It was an upslope, I had to accelerate a little more cos I had a heavy load on my car.

No pedestrians. Not much vehicles behind me.

No passengers in my car except myself. No damage visibly on my car.

There was 1 passenger (female) in his front seat and himself (Mr To) the driver. Both of them NO INJURIES, appeared good and steady and ready to discuss. He did NOT look injured. About 15 mins into the discussion he claimed to "hit his head" on the steering wheel despite wearing seat belt, and showed me his head. NO INJURIES. NOT EVEN A RED MARK OR BLOOD. His passenger also NO INJURIES.

Only 1 crack line on his bumper. No other physical damage. We exchanged particulars and drove to side of road to discuss more.

We agreed to call on Tuesday morning at 10am.

At 10am, I called. He chimed to be on his way to doctor cos he had headaches and dizzy. And that he will call me back with his result.

At 12pm, his car mechanic (Jennifer) called me to say he was at the workshop and he was dizzy too.

I made a police report because he said he saw a doctor. That is all. (Photos & Video available)

Declaration

We declare the foregoing particulars are true in every respect.

Policyholder's Signature / Date & Time

 2:30pm
 5 Apr 2022

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

Witnessed by Reporting Centre Personnel




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
 20/04/2021

policy number
 GA539891

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	DAMIEN LIM YONG SENG	Certificate number	GA539891 / 1
Cover	Comprehensive	Chassis number	TSMUYA22500190548
Plan name	Suzuki Prestige Max	Engine number	M16A1876788
NCD applicable	50%		
Vehicle registration number	SFU14D		
Period of Insurance	from 29/04/2021 to 28/04/2022 (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 8 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	Basic Own Damage Excess	SGD 500.00
	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

* These headings are not intended to be exhaustive and the policyholder should refer to the actual policy document for the full details of the terms and conditions of the insurance.



POLICYHOLDER ACKNOWLEDGEMENT FORM

Date: 05/04/22 To: Owner of Vehicle Number: SFU14D

The following has been advised to you via your workshop, CDGE through their staff, Brand 3. 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 of the claims procedure as follows.
- 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. The estimated waiting time for the spare parts to arrive is _____ . The estimated arrival time does not include the repair period.
- ☐ 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.
- ☐ 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 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.
- ☐ 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.

Signed and acknowledged by:

Daniel Lim

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.

[Signature]
Name and signature of workshop personnel including company stamp

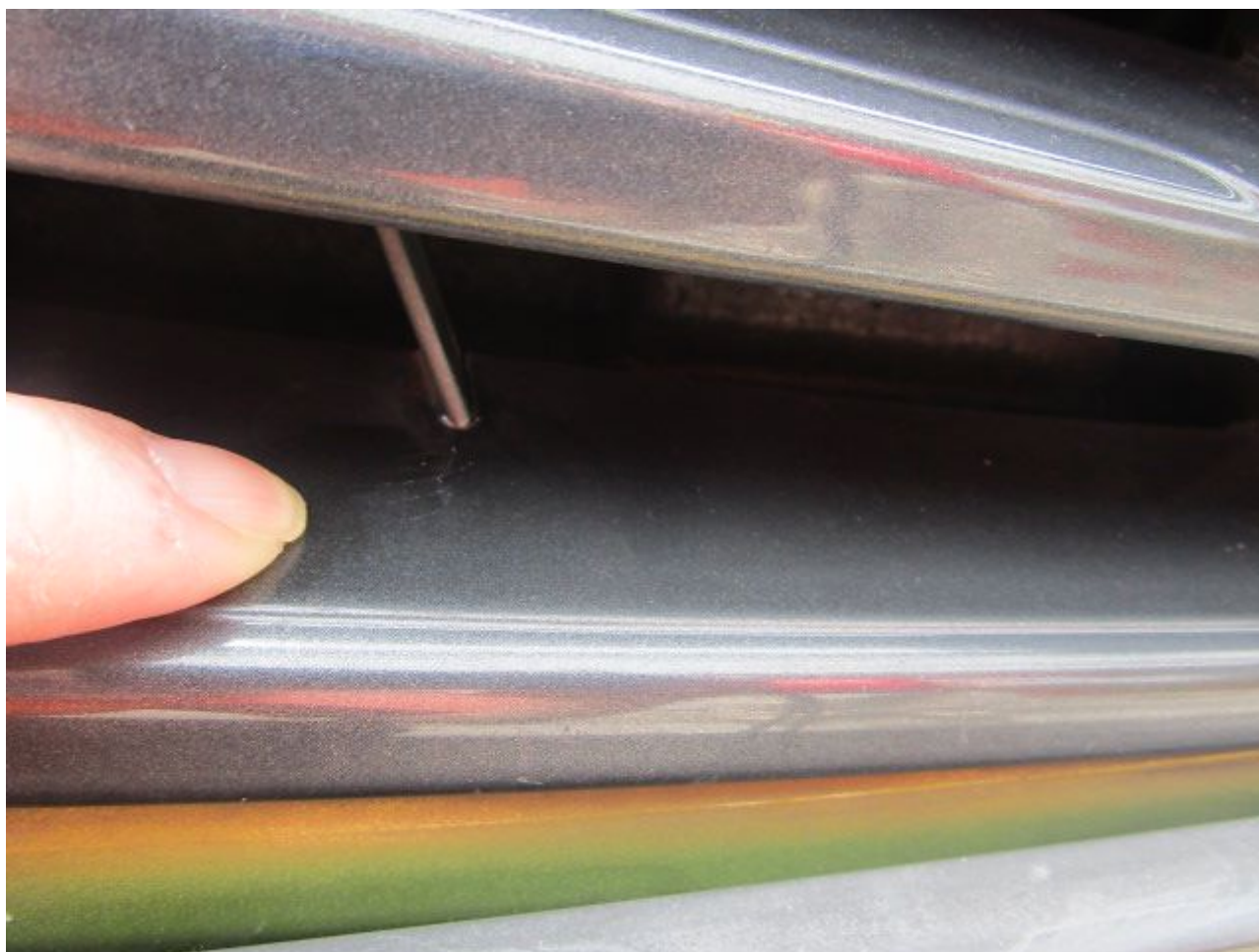




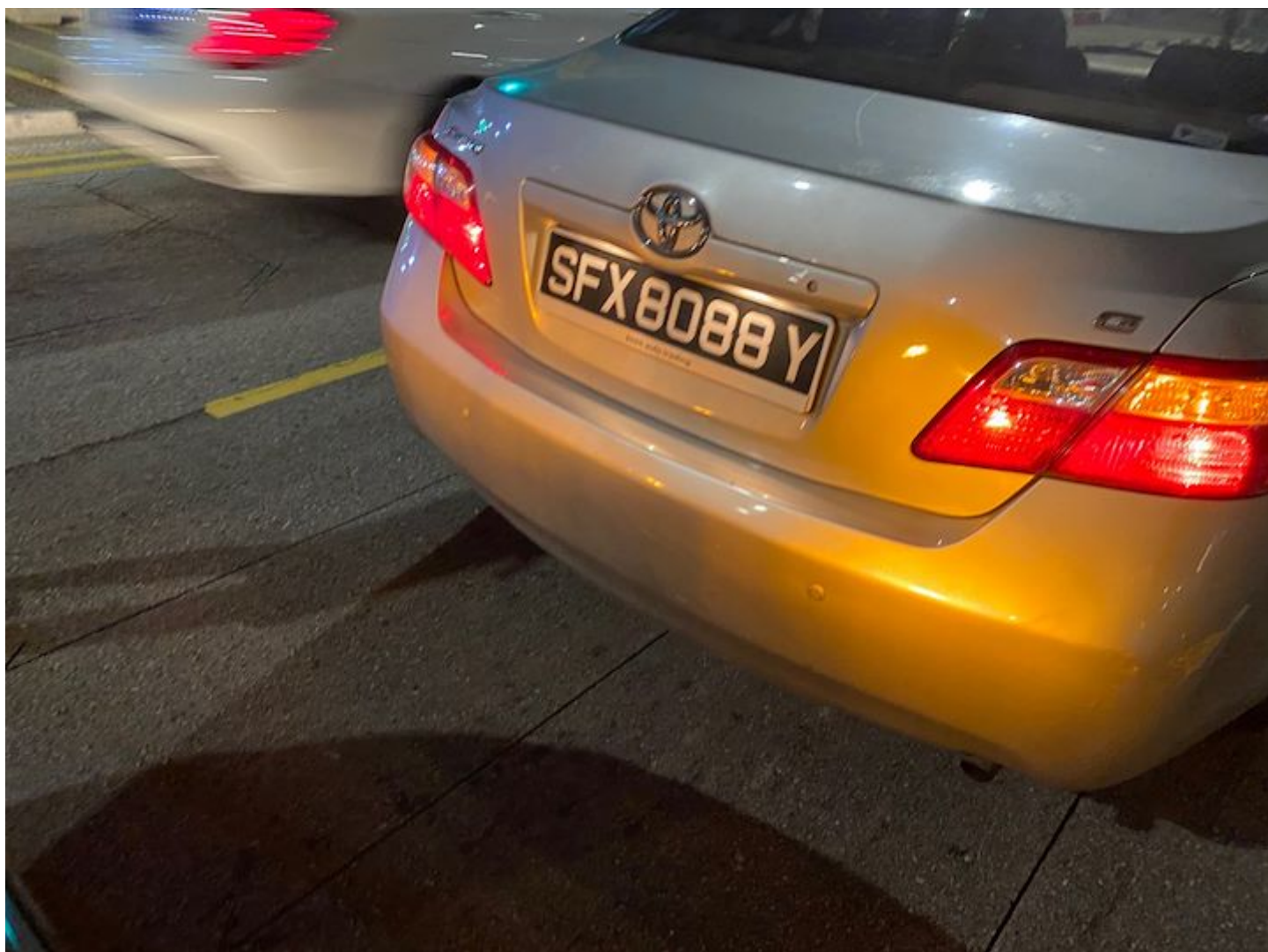


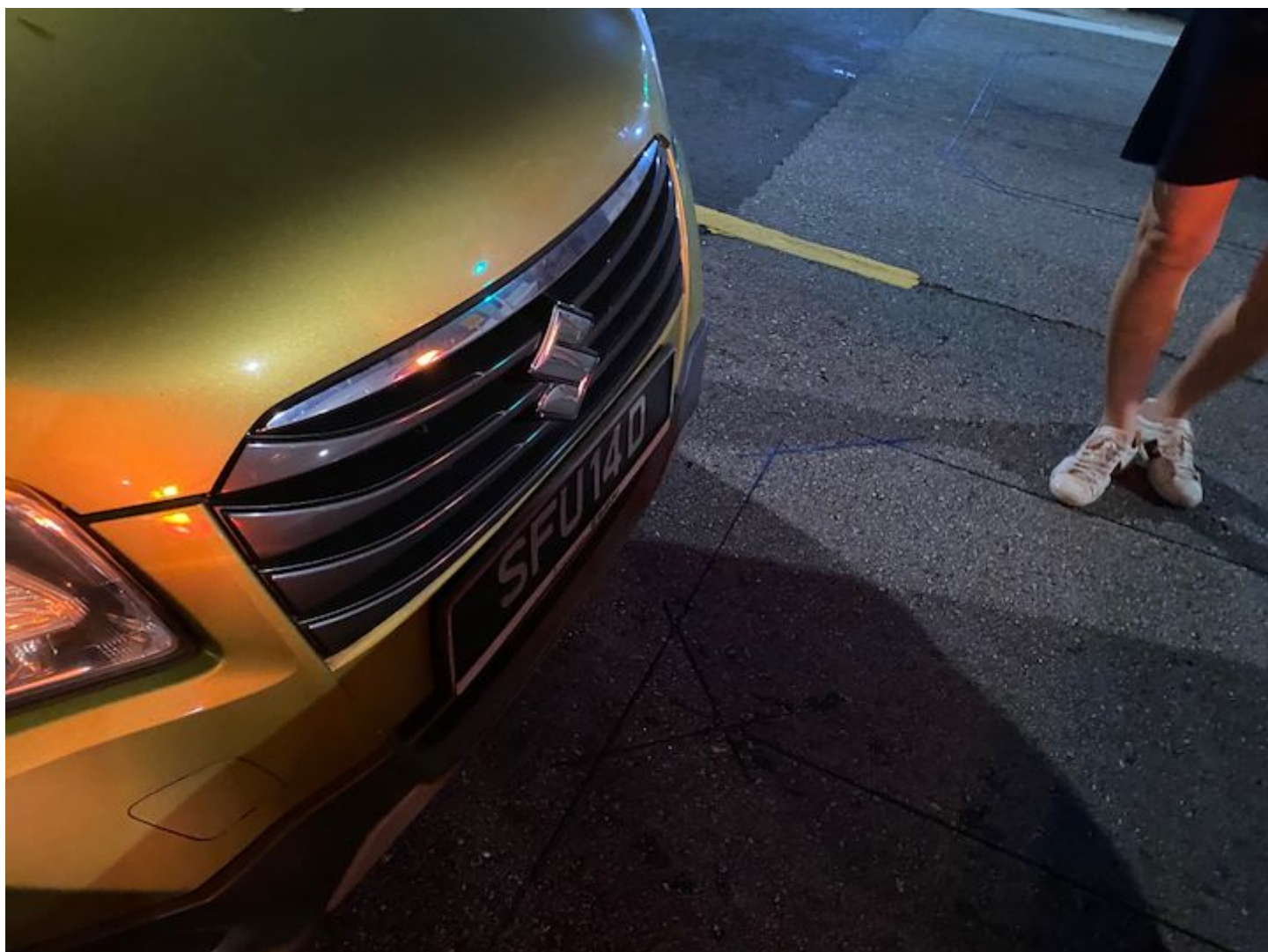


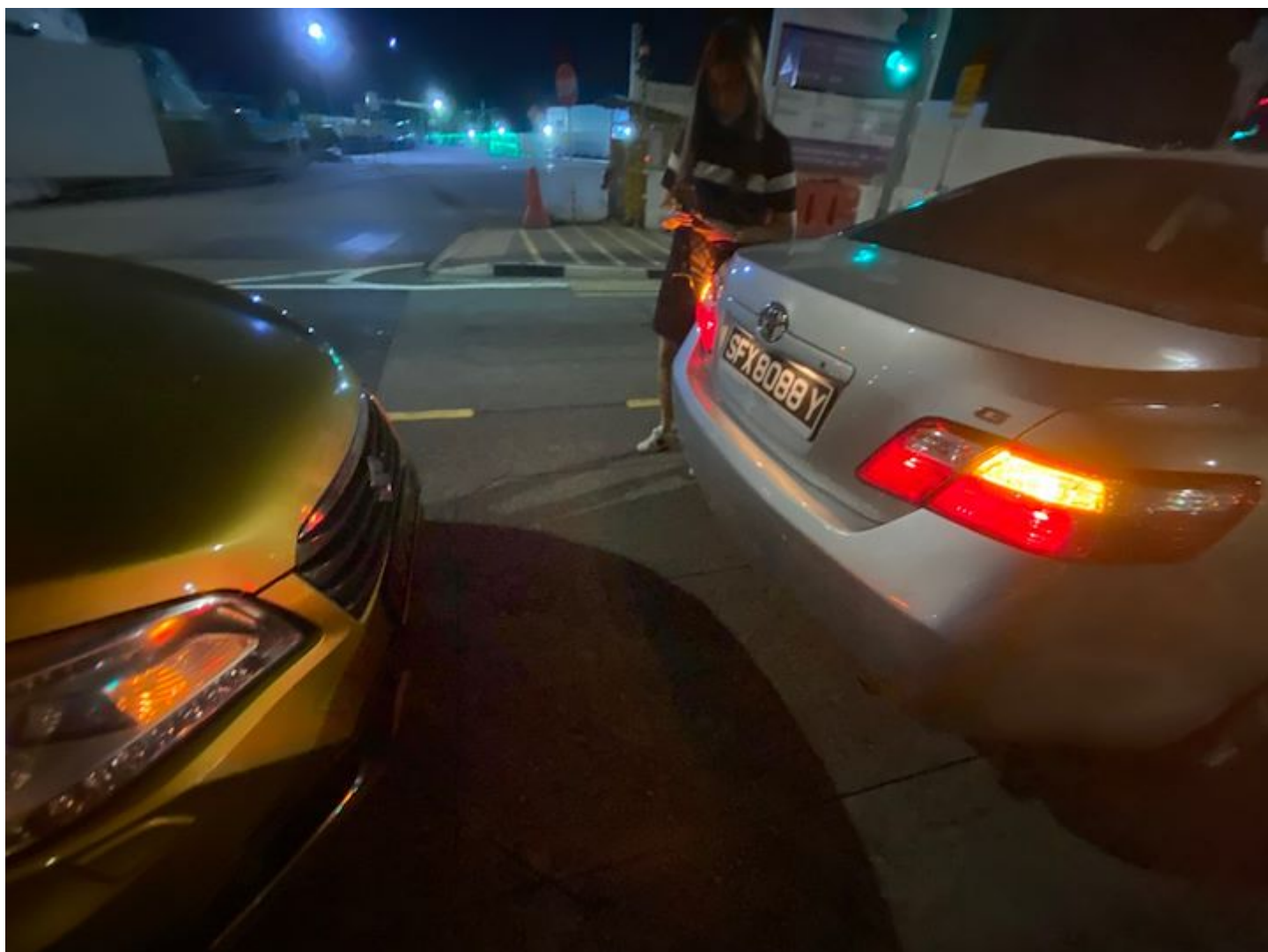


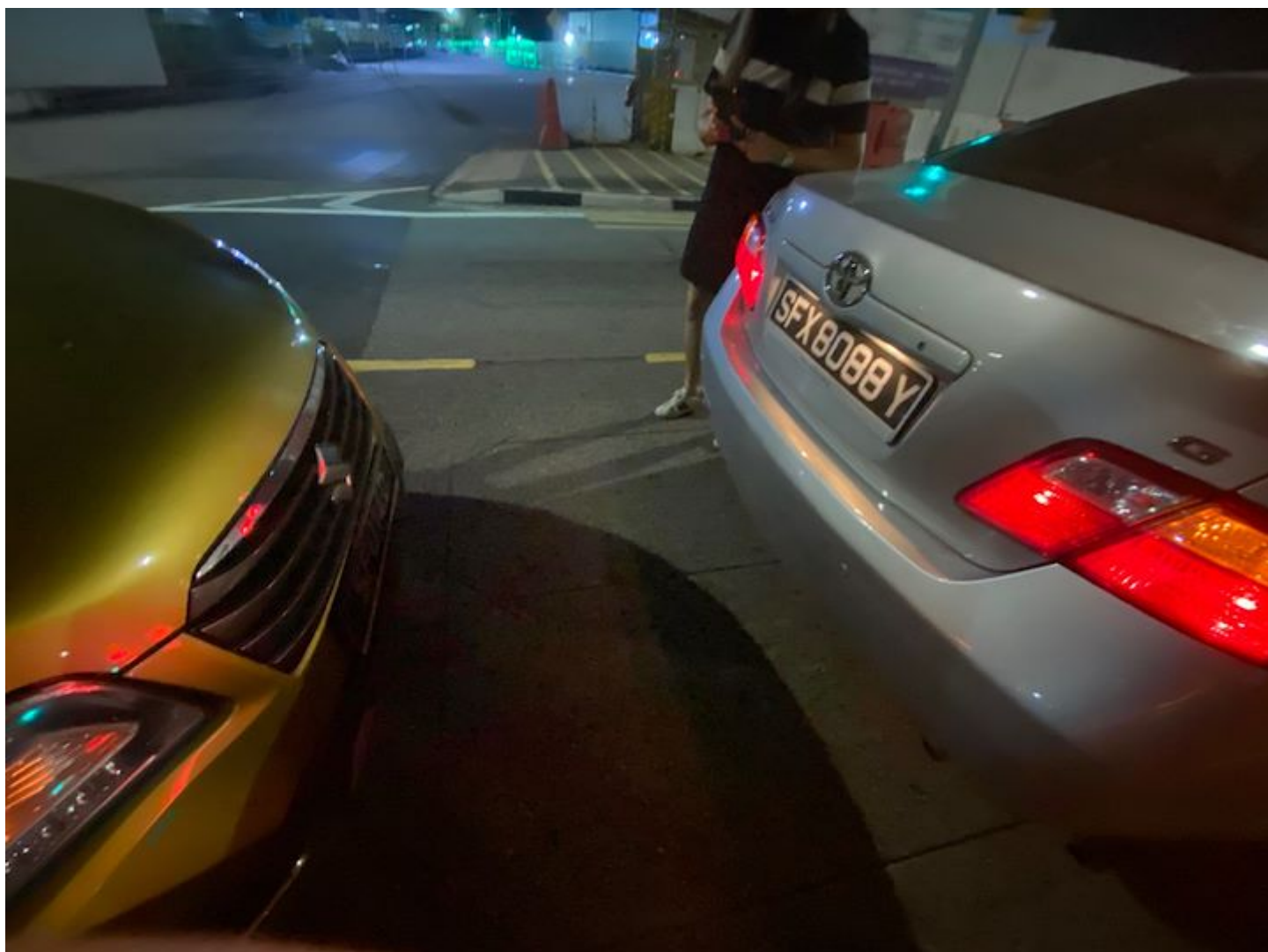


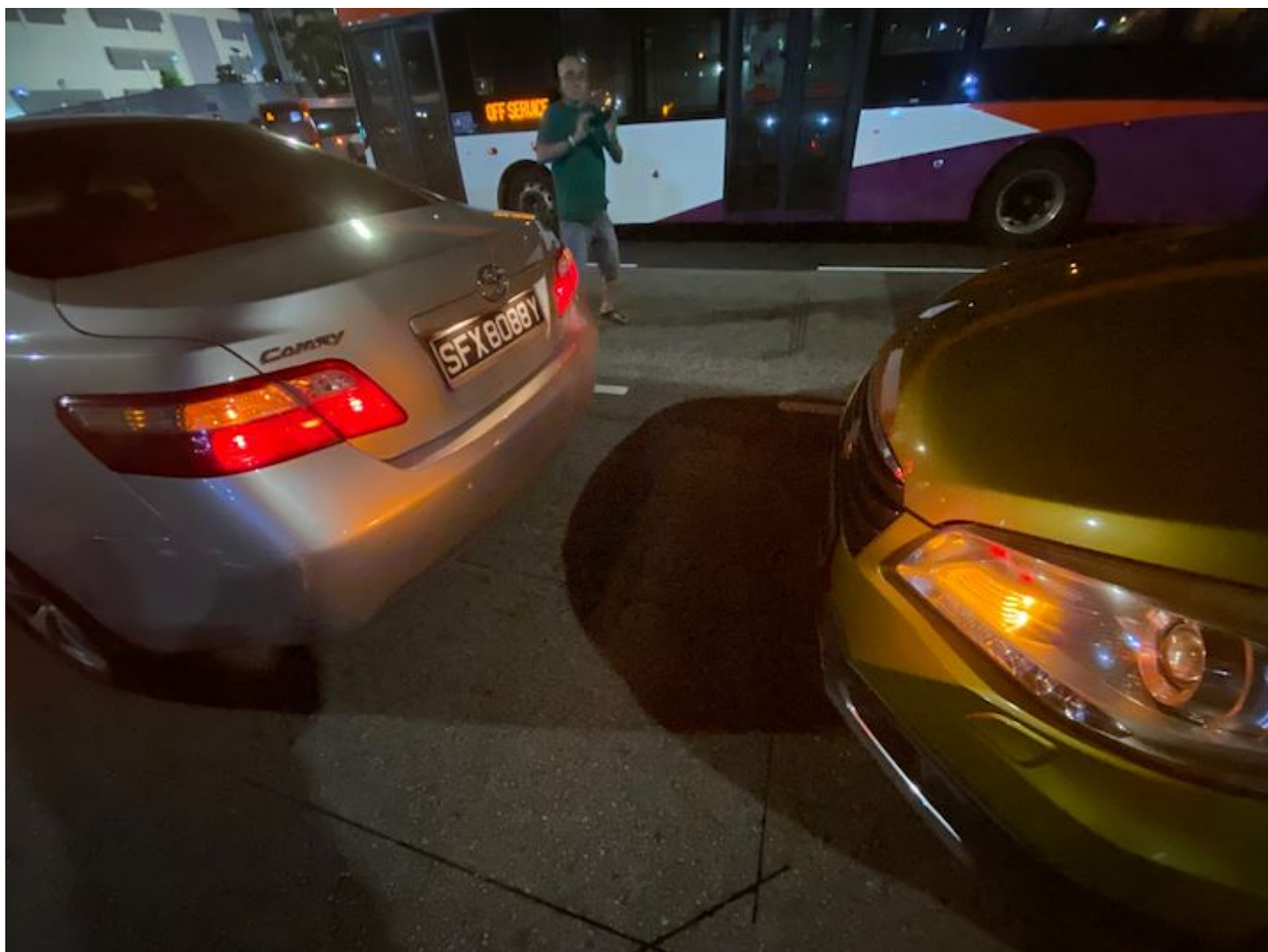






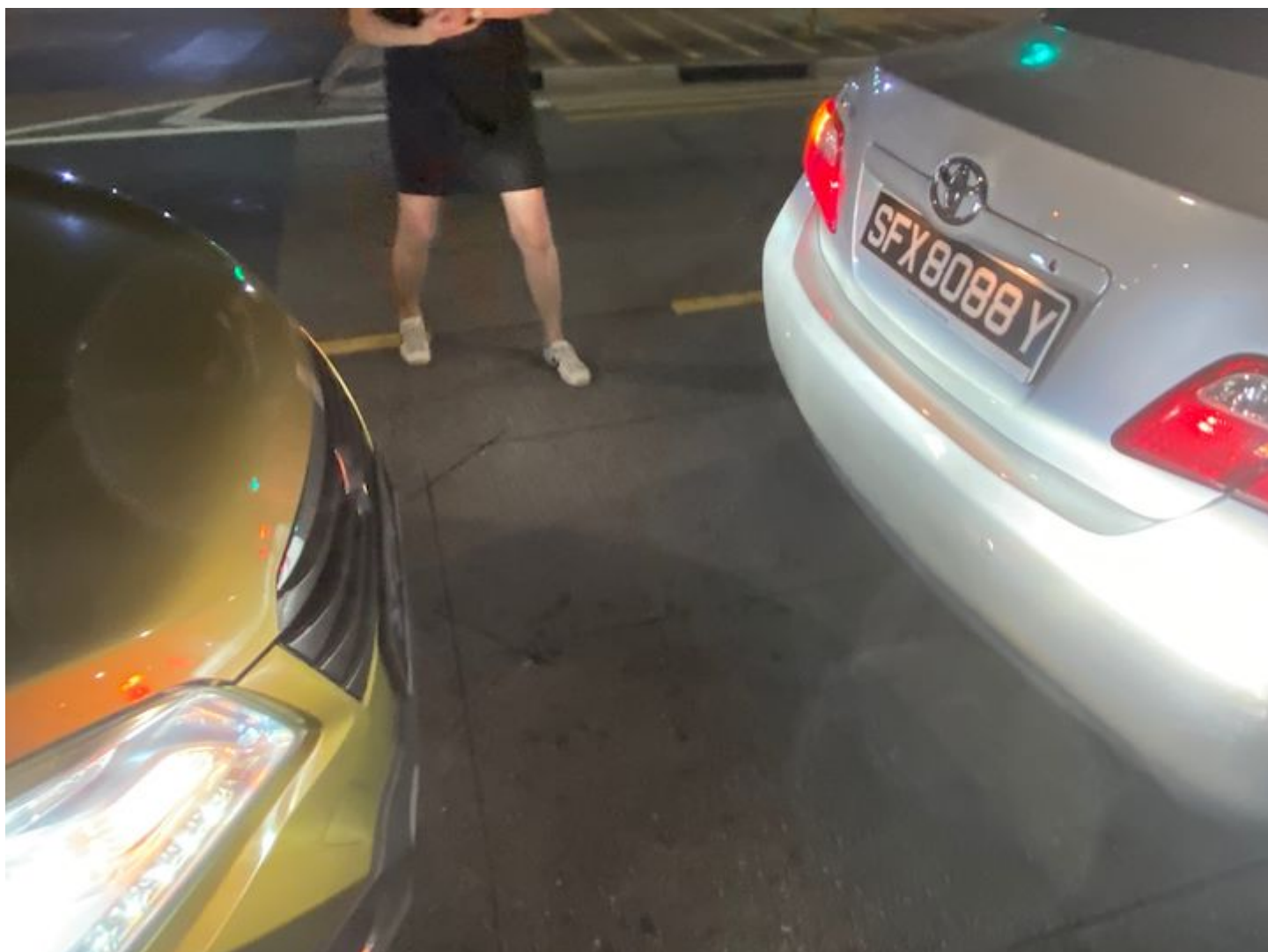


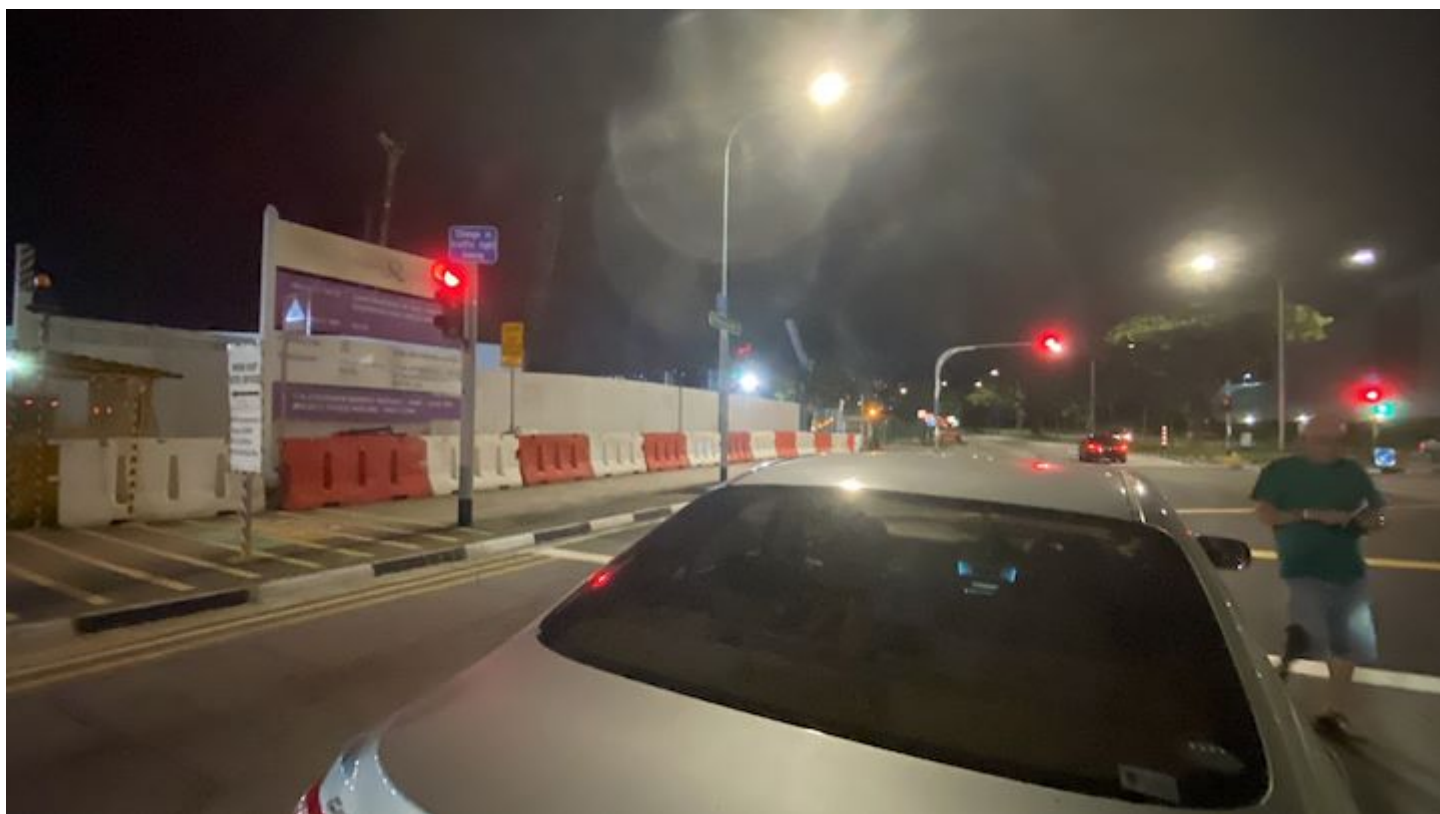














SINGAPORE POLICE FORCE



T/20220405/7018

1 of 4

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

Report No. T/20220405/7018

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 05/04/2022 13:48		Vide Report No.:		Station Diary No.:	
Informant's Particulars					
Name of Informant: DAMIEN LIM YONG SENG			Address: 508 HOUGANG AVENUE 10 #12-89 SINGAPORE 530508		
ID Type / ID No.: NRIC NO / S7633350E			Contact No.: Home/Office: Mobile: 94503105		
Nationality: SINGAPORE CITIZEN			Email: DAMIEN@MOB.ORG.SG		
Sex: Male	Age: 45	Date of Birth: 27/10/1976	Type of Informant: Driver		
Race: Chinese			Language: English		Institution / School Name:
Occupation: Music instructor (extracurriculum)			Driving Licence Information: Class: 3 Date of Expiry:		

General Information of the Accident

Type of Accident:	Injury Others	Drink Drive: No	Date/Time of Accident: 05/04/2022 00:40	Type of Location: T-Junction
Location: HOUGANG AVENUE 3				
Weather: Clear		Road Surface: Uneven		Road Speed Limit: 60 Km/h
Traffic Flow: Dual Carriage Way		Traffic Control: Traffic Light - Working		Traffic Volume: Light
Type of Collision: Between Moving Vehicles - Head To Rear				Anyone conveyed by ambulance: No

Details of Vehicle Involved

Vehicle No.	Type	Make	Model	Color	Conditio	No of
SFU14D	Car	SUZUKI	S-CROSS 1.6 GLX 2WD CVT	Green	No Damage	0
SFX8088Y	Car	TOYOTA	Camry	Beige	Slightly Damaged	1



**SINGAPORE
POLICE FORCE**



T/20220405/7018

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

2 of 4

Report No. T/20220405/7018

CONTINUATION OF REPORT

Details of Vehicle Insurance				
Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date
SFU14D	AXA INSURANCE SINGAPORE PTE LTD	GA539891	29/04/2021	28/04/2022

Details of Person Involved				
Any Pedestrian Involved: No				
No. of Pedestrians Injured: NIL			Use of Pedestrian Crossing: NA	
Driver				
Name	DAMIEN LIM YONG SENG		ID No.	S7633350E
Related Vehicle	SFU14D (Car)		Contact No.	94503105
Hospital/Clinic	NIL		Class of Driving Licence & Expiry	Class: 3 Date of Expiry: NIL
Date	NIL		Date	NIL
No. of Days granted Medical Leave	NIL		Degree of	NIL
Driver				
Name	TEO ENG KONG		ID No.	S1699091D
Related Vehicle	SFX8088Y (Car)		Contact No.	90266086
Hospital/Clinic	NIL		Class of Driving Licence & Expiry	Class: 3 Date of Expiry: NIL
Date	NIL		Date	NIL
No. of Days granted Medical Leave	NIL		Degree of	Slight

Brief Details.Junction

(t-junction) along Hougang ave 3 and Defu Ave 1, outside Singapore girls home and defu bus depot, heading towards Hougang.

12.40Am.

Red light. All cars stopped.

Green light. Cars to my left moved off fast. 3 seconds later, Car SFX8088Y in front of me slowly released his brakes, but slow acceleration. My car SFU14D accelerated a little harder and hit his rear. It was an upslope, so I had to accelerate a little more cos I had a heavy load on my car.

No pedestrians. Not much vehicles behind me.



**SINGAPORE
POLICE FORCE**



T/20220405/7018

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

3 of 4

Report No. T/20220405/7018

CONTINUATION OF REPORT

There was no one inside my car except me.

There was 1 female passenger from his front seat and himself (Mr Teo) the driver. Both of them no injuries, appeared good and ready to discuss. He did NOT look injured. About 15mins into the discussion, he claimed to "hit his head on the steering wheel" despite wearing seat belt, and showed me his head. NO INJURIES. NOT EVEN A RED MARK OR BLOOD.

We exchanged particulars and drove to side of road to discuss settlement.

We agreed to call on Tuesday morning 10am.

At 10am, I called. He claimed he was on his way to hospital cos he had headaches and dizzy. And that he will call me back.

At 12pm, his car mechanic called me to say he was at the workshop and is dizzy also. I called AXA INSURANCE and they advised me to do this police report.

That is all.



SINGAPORE POLICE FORCE

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000



T/20220405/7018

4 of 4

Report No. T/20220405/7018

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch

Signature Of Officer Recording The Report:
Not applicable

Signature Of Interpreter:
Not applicable

Officer In Charge Of Case:
TP / TPIB /
ANG YI TING, STEPHANIE
Contact No.: 65476414

NP168

Signature Of Informant:
The identity of the person making this report has
been authenticated by Singpass. No signature is
required.

Date/Time:
05/04/2022 13:48

Classification Of Case: