

AXA INSURANCE PTE LTD  
 Robinson Road  
 P.O. Box 1094  
 Singapore 902144

**Date Assigned: 19 May 2022**  
**Date Contacted Insured: 19 May 2022**  
**No. of days to complete assignment: 8 days**  
**Reason for delay: NA**

Attention: Mr Arnold Chong

31 May 2022

## INTERIM REPORT

<b>YOUR REF.</b>	S2M040FUMC/AC
<b>OUR REF.</b>	AAS2022-33066/AC
<b>POLICY NO.</b>	GA372734
<b>PERIOD OF INSURANCE</b>	26 July 2021 to 25 July 2022
<b>NAME OF INSURED &amp; ADDRESS</b>	Grand Asia Intertrade Pte Ltd 2 Leng Kee Road, Thye Hong Centre #06-02 Singapore 159086
<b>E-MAIL ADDRESS &amp; CONTACT NO.</b>	E-mail: bensontay1919@gmail.com Mobile: 9635 0091
<b>NAME OF AUTHORISED DRIVER &amp; ADDRESS</b>	Mr Benson Tay Lee Huat, 61 years old Block 474 Segar Road #09-310 Singapore 670474
<b>E-MAIL ADDRESS &amp; CONTACT NO.</b>	E-mail: bensontay1919@gmail.com Mobile: 9635 0091
<b>TIME, DAY &amp; DATE OF ACCIDENT</b>	On Tuesday, 26 April 2022 at about 1810 hours
<b>LOCATION OF ACCIDENT</b>	At signalised cross-junction between Eng Neo Avenue and Vanda Road
<b>INSURED VEHICLE</b>	A Toyota Vellfire, bearing registration number <b>SLQ1919L</b>
<b>THIRD PARTY &amp; VEHICLE</b>	Mr Muhammad Yazid Bin Nani, 27 years old, rider of Honda CB400, bearing registration number <b>FBQ9052H</b> (Income)
<b>TYPE OF ACCIDENT</b>	Third Party Motorcycle travelling straight self-skidded to avoid Insured Vehicle executing right turn from opposite direction. Both parties beat 'red' light

**AJAX Adjusters & Surveyors Pte Ltd**

120 Lower Delta Road, #08-08, Cendex Centre, Singapore 169208. Tel: +65 6255 0808 Fax: +65 6849 9155  
 Email: info@ajaxadjusters.com Website: www.ajaxadjusters.com Co. Reg. No.: 200912520Z

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Certification No.: 8382QMS001

We refer to AXA's instructions of 19 May 2022 and now report as follows:-

## 1. GENERAL

### Insured

- 1.1 The Insured, Grand Asia Intertrade Pte Ltd is in the business of wholesale trade of a variety of goods without a dominant product.
- 1.2 They are the registered owner of the Insured Vehicle, a Toyota Vellfire, bearing registration number **SLQ1919L**.

### Authorised Driver

- 1.3 The Authorised Driver, Mr Benson Tay Lee Huat, 61 years old, is a Singapore citizen and the Insured's Director. A copy of the ACRA Business Profile for year 2018 is enclosed to report. ('**ANNEX A**' refers)
- 1.4 He possesses a valid Singapore Class 3 driving licence since 19 February 1979, and he had about 43 years and 2 months of driving experience prior to the referenced accident.
- 1.5 At the material time of the accident, he was on his way back home from his office, located at 2 Leng Kee Road:

Front-seated passenger	Name & age: Ms Chan Ivy, 40s Relationship: Daughter-in-law
------------------------	---

- 1.6 He advised that this was his regular route to get to PIE (Tuas) as the traffic volume would be heavy along the expressway if he were to go directly by Farrer Road
- 1.7 He advised that he did not consume any alcoholic drinks or any medication in the 24 hours preceding the accident.
- 1.8 He advised that the referenced accident was his 1<sup>st</sup> accident in the past 3 years of driving.



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## 2. THIRD PARTIES' DETAILS

2.1 The Third Party's details are as follows:-

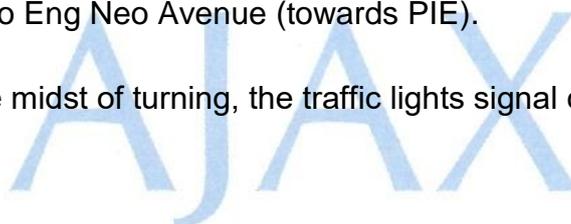
THIRD PARTY MOTORCYCLE - FBQ9052H (INCOME)	
Rider	Name: Mr Muhammad Yazid Bin Nani, 27 years old NRIC no.: S9509680H Nationality: Singapore citizen Mobile: 8892 9634 Occupation: Declined to advise  <i>Has yet to advise next course of action</i>

## 3. CIRCUMSTANCES (AUTHORISED DRIVER'S VERSION - STATEMENT)

3.1 A photograph is enclosed for Insurer's better appreciation of the accident site. ('**ANNEX B**' refers)

3.2 We met and interviewed the Authorised Driver at the Insured's office, and a copy of his statement is enclosed for Insurer's perusal. Briefly, his version of the accident is as follows:-

- i. He was driving the Insured Vehicle and travelling with the Insured Passenger along Vanda Road towards the direction of Eng Neo Avenue.
- ii. At the time, the weather was fine, the road surface was dry and traffic was moderate.
- iii. Upon approaching the signalised cross-junction between Eng Neo Avenue and Vanda Road, he came to stop behind a vehicle, with the traffic lights signal showing 'green' in both directions.
- iv. When the vehicle ahead of him moved off, he too proceeded to execute a right turn into Eng Neo Avenue (towards PIE).
- v. Whilst in the midst of turning, the traffic lights signal changed to 'red'.



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- vi. At that juncture, the Third Party Motorcycle which was travelling straight from the opposite direction beat the 'red' light and lost control of his motorcycle, causing it to collide onto the front portion of the Insured Vehicle.

Discussion / Occurrence on site:

- vii. After the accident, he alighted to render assistance to the Third Party Rider.
- viii. He observed the Third Party Rider suffered left knee and left foot abrasions, but did not complain of pain.
- ix. He contacted '995' to activate an ambulance for the Third Party Rider.
- x. The Insured Passenger and he did not suffer any injury.
- xi. The Traffic Police and SCDF ambulance attended to the scene but as the Third Party Rider declined to be conveyed to the hospital, the Traffic Police advised both parties to lodge their respective insurance reports on the matter.
- xii. The Traffic Police then left the scene.
- xiii. He was not administered with any breathalyser test by the Traffic Police.

Additional Notes

- xiv. The Insured Vehicle is fitted with an in-car camera and a copy of the accident footage was provided to Insurers.

Late Reporting

- xv. He advised that as the Third Party Rider initiated an amicable settlement with him, he did not file the SAS report within 24 hours.
- xvi. However, on Friday, 29 May 2022, the Third Party Rider changed his mind and asked for compensation of S\$5,000.00 to S\$6,000.00 for his motorcycle repairs, excluding his medical expenses.

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- xvii. He is willing to compensate the Third Party Rider S\$1,000.00 to S\$2,000.00.
- xviii. As it was the long weekend and he had guests coming over after that, he was only able to file the report on Saturday, 7 May 2022.

#### **4. ENQUIRY WITH THE THIRD PARTIES**

- 4.1 On a 'without prejudice' basis, we contacted the following:-

Third Party Rider

- 4.2 He advised that he was travelling straight when the Insured Vehicle which was stationary in the opposite direction made a sudden right turn.
- 4.3 He reacted by applying the brakes but realised that he was unable to prevent a collision hence he self-skidded.
- 4.4 He advised that he is still considering on his next course of action and would get back to us to follow up on this aspect, but has since been uncontactable.
- 4.5 We have requested for him to contact us to follow up on this aspect, and we shall update Insurers accordingly in due course.

Third Party Rider's Witness, Mr Lewis Hart (mobile: 8128 9183)

- 4.6 He did not respond to our calls made to him.

#### **5. INVESTIGATIONS**

Accident Footage

- 5.1 A copy of the Insured Vehicle's in-car camera's accident footage was provided and following are screenshots extracted from the footage:-

**AJAX**

**AJAX Adjusters & Surveyors Pte Ltd**

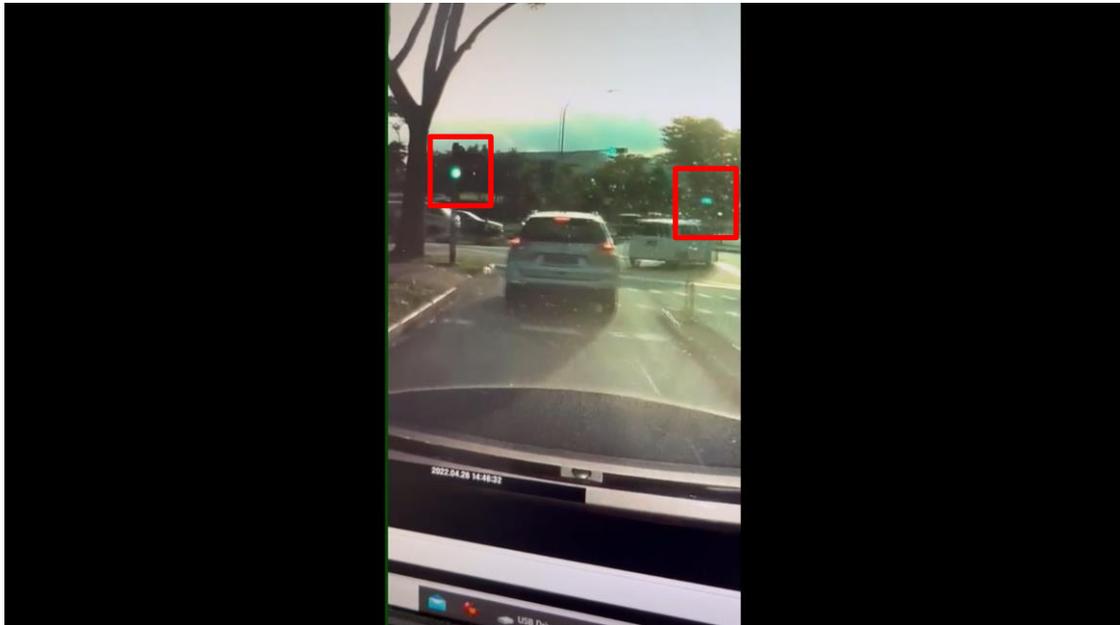
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1<sup>st</sup> screenshot



The Insured Vehicle was travelling behind another vehicle and the traffic lights signal is showing 'green' (marked).

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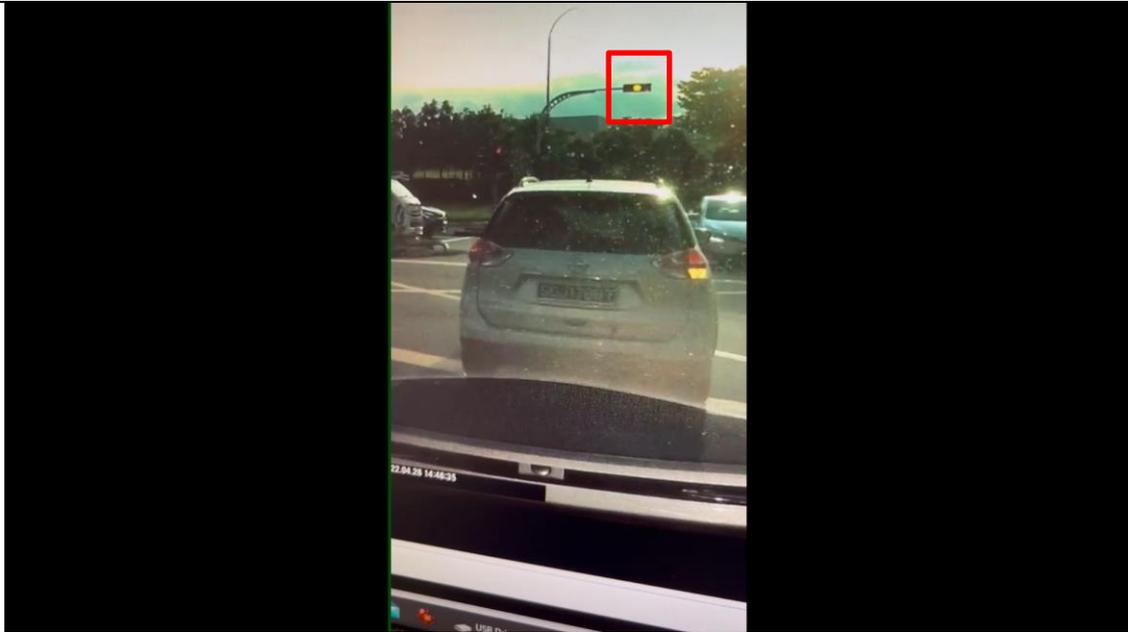
120 Lower Delta Road, #08-08, Cendex Centre, Singapore 169208. Tel: +65 6255 0808 Fax: +65 6849 9155  
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2<sup>nd</sup> screenshot



Shortly after stopping, the traffic lights signal changes to 'amber'.

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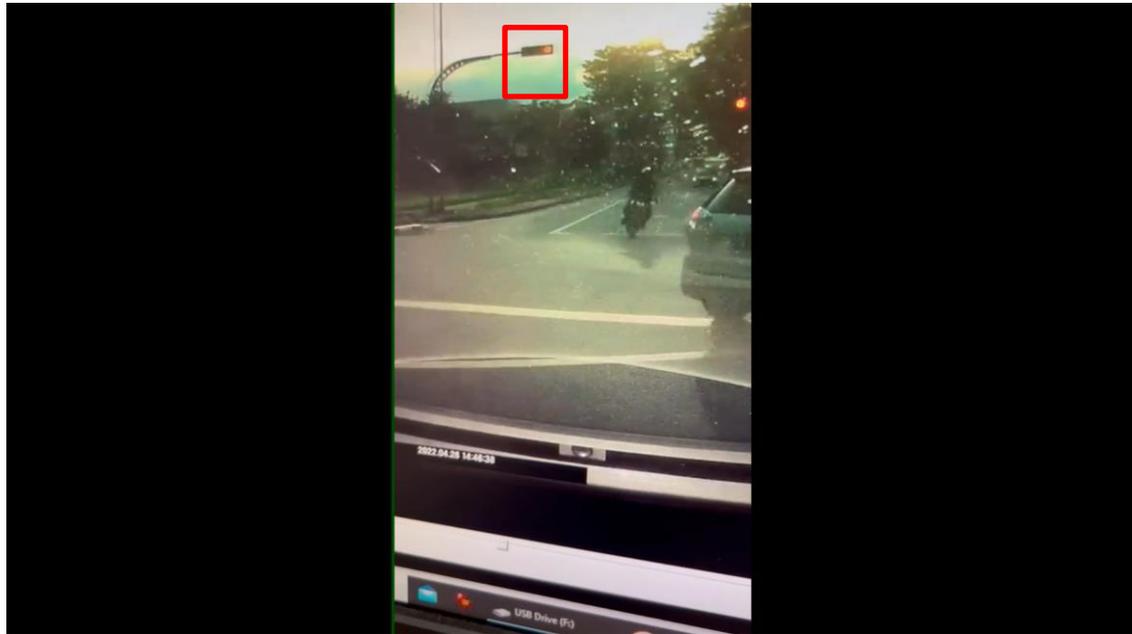
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3<sup>rd</sup> screenshot



When the traffic lights signal changes to 'red' (marked), the Third Party Motorcycle beats the red light. At the same time, the vehicle ahead of the Insured Vehicle has already executed a right turn. There is no 'green right turn arrow' signal.

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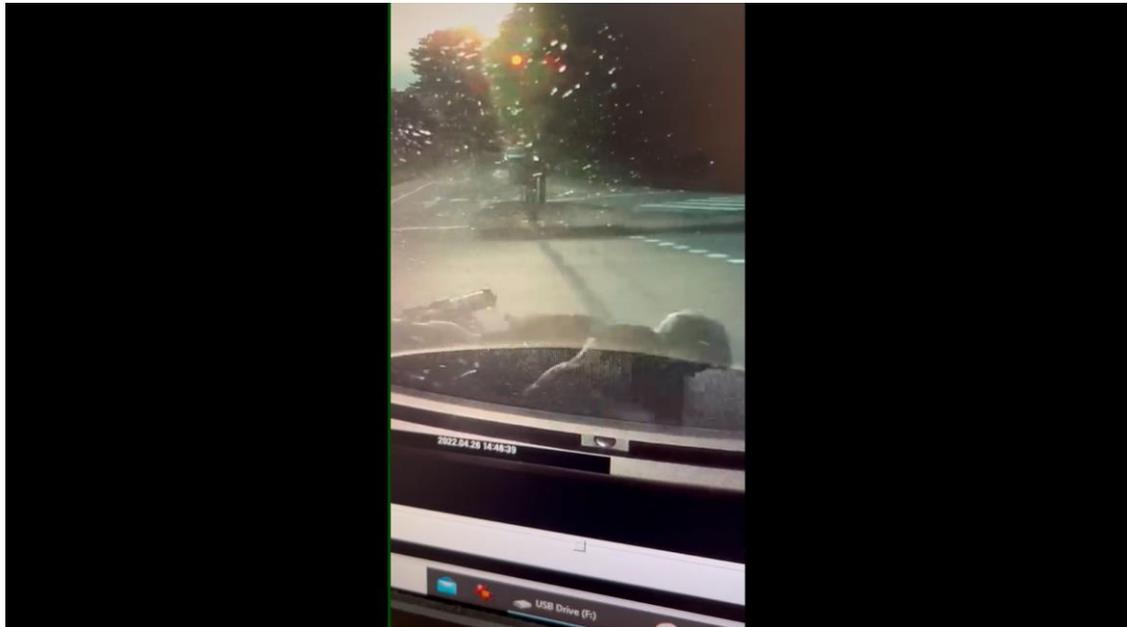
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4<sup>th</sup> screenshot



The Third Party Rider self-skids, and the Third Party Motorcycle collides onto the Insured Vehicle.

5.2 A copy of the accident footage has been linked into the system portal.

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## 6. NATURE & EXTENT OF LOSS AND INJURY

### 6.1 Damage to Vehicles:

#### INSURED VEHICLE



Front view

#### THIRD PARTY MOTORCYCLE - FBP9052H (INCOME)



Front view



Left view

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## 6.2 Injury & Claim Status of Third Party / Parties

INSURED VEHICLE		
Driver	Mr Benson Tay Lee Huat, 61 years old	Not injured
Front Passenger	Ms Chan Ivy, 40s	

THIRD PARTY MOTORCYCLE - FBP9052H (INCOME)		
Driver	Mr Muhammad Yazid Bin Nani, 27 years old  <b><i>Has yet to comment on next course of action</i></b>	Authorised Driver advised: <ul style="list-style-type: none"><li>• <b><i>Knee abrasion</i></b></li><li>• <b><i>Left foot abrasion</i></b></li></ul> Declined to be conveyed to hospital by ambulance.  Sought medical treatment at NUH A&E by himself, and he was issued with 7 days' medical leave.

## 7. POLICE ACTION

- 7.1 The Authorised Driver filed a Notice of Compliance at Bukit Panjang NPC on 17 May 2022 ('**ANNEX C**' refers)
- 7.2 Traffic Police investigations are presently on-going.
- 7.3 We will be making enquiries with the Traffic Police to obtain a copy of their investigation result in due course, and copies will be extended to Insurers upon receipt.

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## 8. ISSUES FOR INSURER

8.1 We highlight the following issues for Insurers to review with their panel solicitors and with the policy:-

### WITH PANEL SOLICITORS:

1. Our comments under '*Para 5*' refers.

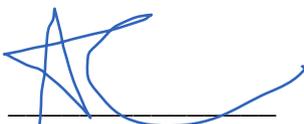
### WITH THE POLICY:

2. There is no evidence to suggest that the Authorised Driver is in breach of the policy terms and conditions.

## 9. REMARKS / PENDING MATTERS

- 1.1 The Third Party Rider advised he is considering on his next course of action but we have not heard from him since after requesting for him to come back on his decision.
- 1.2 We appreciate Insurers' comments and further instructions, if any.
- 1.3 Meanwhile, we submit a note of our charges for your kind consideration.

## AJAX ADJUSTERS & SURVEYORS PTE LTD



ALEX CHEW  
MANAGER

E-mail : alexchew@ajaxadjusters.com  
Contact : 9228 5852

**AJAX**

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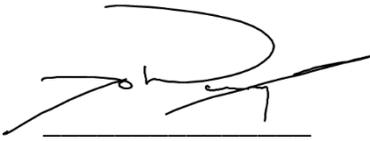


Certification No.: 8382QMS001

Ref: S2M040FUMC/AC  
Insured: Grand Asia Intertrade Pte Ltd

# AJAX

Adjusters & Surveyors Pte Ltd



ALEX WONG  
DIRECTOR

E-mail : alexwong@ajaxadjusters.com

Contact : 9841 2607

Enc. **ANNEX A** - ACRA Business Profile of Insured;  
**ANNEX B** - Photograph of accident site;  
**ANNEX C** - Notice of Compliance;  
Authorised driver's statement; and  
Copies of Authorised Driver's NRIC and driving licence.

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Certification No.: 8382QMS001

# ***ANNEX A***



17/12/2020
Print Preview

**bizFile**
HELP GLOSSARY BUSINESS TOOLS

Font Resize: A- A A+

**Singapore Government**  
 Integrity • Service • Excellence

SEARCH: SEARCH INFORMATION Search

Home
Explore eServices
Buy Information
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SEARCH ENTER SEARCH Search

## Filing of Annual Return by Local Company (FOR FYE FROM 31 AUG 2018)

Exit to Dashboard
Exit to eService List
Exit Preview
Print

### Company Details

<p><b>UEN</b> 1009223792</p> <p><b>Financial Year End for this Annual Return</b> 31/12/2020</p>	<p><b>Entity Name</b> GRAND ASIA INTERTRADE PTE. LTD.</p> <p><b>Date of Annual Return</b> 17/12/2020</p>
---	--

### Section A: Company Type and Status

Some of the information below is pre-selected based on the last Annual Return filed. You are required to review and update accordingly if there are changes for this current Annual Return.

**Company Type During Financial Period Concerned**  
PRIVATE COMPANY LIMITED BY SHARES

**Company Type Status (I)**  
Active

Check this box to declare that the company is a small company exempt from audit requirements

### AGM Details

**Is Company required to hold AGM?**  
Yes, Company is required to hold AGM

**Date of Annual General Meeting at which Financial Statements were laid**

### Section B: Financial Information

**Financial Information in XBRL Format**

Except for Dormant Relevant Companies, Solvent Exempt Private Companies and Companies Limited by Guarantee, all other companies are required to file financial information in XBRL format, unless approval from Registrar has been obtained. For more information on preparing, and filing financial information in XBRL format, please click here.

Select	Nature of Financial Information	Uploaded By	Uploaded Date
No data to display.			

The Statement By Directors have been signed by:

(I) Director Name 1    (II) Director Name  
2

https://www.bizfile.gov.sg/ngbbizfileinternet/faces/oracle/webcenter/portalapp/pages/TransactionMain.jspx?\_af-Window-Id=w12akambu3

17/12/2020

Print Preview

**Section C: Audit Information**

Check this box to confirm that the company has audited its financial statements

Name of Public Accounting Entity that audited the financial statements

Name of Auditor who audited and signed off the financial statements

Date of Independent auditor's report

**Primary/Secondary Activity(ies) Section (as at 17/12/2020)**

Note: You are required to update the company's activity below if there is any change.

**Primary Activity**

WHOLESALE TRADE OF A VARIETY OF GOODS WITHOUT A DOMINANT PRODUCT (46900)

**Primary User-Described Activity**

**Secondary Activity**

WHOLESALE ON A FEE OR CONTRACT BASIS (EG COMMISSION AGENTS) (46100)

**Secondary User-Described Activity**

**Address Section**

**Registered Office Address**

2 LENG KEE ROAD #06-02  
THYE HONG CENTRE  
SINGAPORE 159086

**Address where Register is kept if other than the Registered Office**

1 NORTH BRIDGE ROAD #11-06  
HIGH STREET CENTRE  
SINGAPORE 179094

**Registered Charges Section (as at 17/12/2020)**

Charge No.	Date of Registration	Amount of Indebtedness
C202003747	20/04/2020	All monies owing

**Particulars of Company Officers and Auditors**

S/No.	Name	Identification No./ UEN / Nationality	Position	Date of Appointment
1	CHNG WEE YIN & ASSOCIATES PAC	201502700R /	Auditor	25/02/2015
2	WONG HONG JUAN	50007782H / SINGAPORE CITIZEN	Secretary	03/12/2009
3	BENSON TAY LEE HUAT	51143474F / SINGAPORE CITIZEN	Director	20/03/2017
4	ELUNICE CHAN HEE NOI	51791023Z / SINGAPORE CITIZEN	Secretary	03/12/2009

**Share Capital Details**

S/No.	Currency	Class of share	No. of Shares Held	Amount of Issued Share Capital	Amount of Paid Up Share Capital
1	UNITED STATES OF AMERICA, DOLLARS	Ordinary	100000	100000	100000

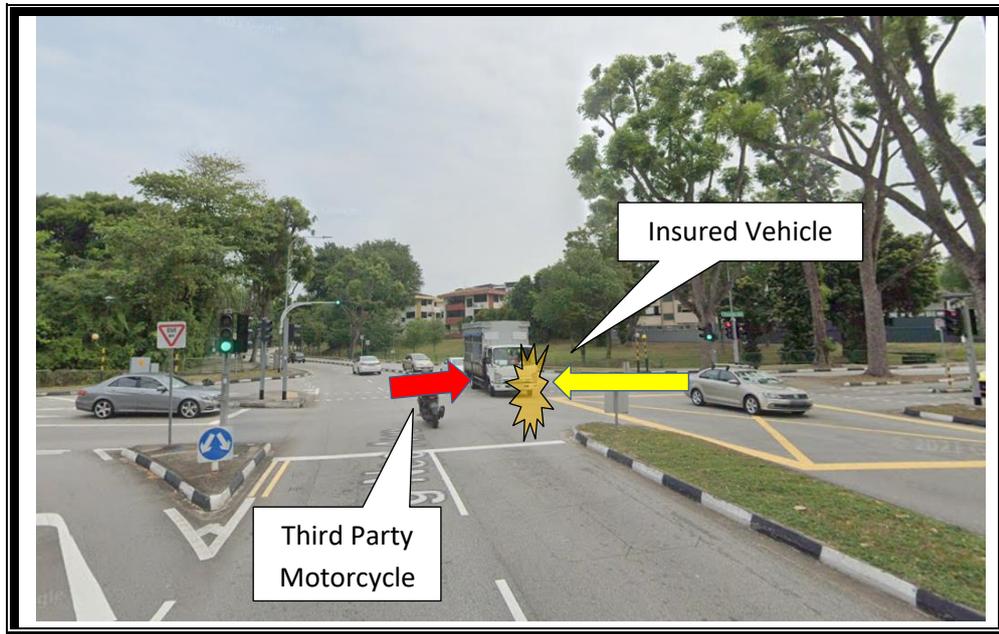
**Member(s) Details**

S/No.	Name	Identification No./ UEN / Nationality	Currency	Class of share	No. of Shares Held
1	NEW IMPACT PTE LTD	199105439D /SINGAPORE	UNITED STATES OF AMERICA, DOLLARS	Ordinary	95000
2	BENSON TAY LEE HUAT	51143474F /SINGAPORE CITIZEN	UNITED STATES OF AMERICA, DOLLARS	Ordinary	5000

**Register of Controllers and Nominee Directors**

# ***ANNEX B***

**Photo  
No 1**



Point of collision:

Insured Vehicle (yellow arrow) was collided into by self-skidded Third Party Motorcycle (red arrow) (From Google Maps)

# ***ANNEX C***



**CONFIDENTIAL**

**NOTICE OF COMPLIANCE**

This is to inform that Miss Tay Lee Huat  
NRIC/FIN S1143474F, Residing at B/474 Segar Road S(670474) has  
reported to the Police a non-injury traffic accident, which occurred at a cross  
junction of Vanda Road turning right to Eng Neo Avenue on 26/04/2022 at  
1805hrs involving the following vehicle:

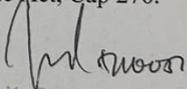
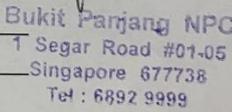
I SLQ1919L

II FBP9052H

Additional Information: Opposite driver Information.

Name: Muhammad Yazid (S9509680H), HP: 88929634

2. If the accident was reported to Police within 24 hours of its occurrence, He/she  
therefore had complied with Sec 84(2) of the Road Traffic Act, Cap 276.

Rank/Name of issuing Officer : Sgt Nurul Hidayah   
Date : 17/05/2022   
Time : 2113hrs  
S/D Ref : 110  
Police Post/ Unit : Bukit Panjang NPC

Original - To be issued to informant  
Duplicate - To be retained at NPC or Police Post

## STATEMENT

AJAX ADJUSTERS & SURVEYORS PTE LTD

Page 1 of 4

Recorded from: Ibrahim Bin Anwarul		Address: Block 880 Woodlands Street 888222 Singapore 730880		
Sex: Male	Age: 64	NRIC/P.P No: S12593441	Nationality: Singapore citizen	Occupation: Unemployed
Recorded by: Alex Chew	Date: 8 April 2022	Time: 0945 hours	Place: Residence	
Language spoken: English	Interpreted by: ---		Witnessed by: ---	

I hereby declare that the following statement is voluntarily made by me for insurance purpose. This statement is true and correct to the best of my knowledge and belief.

I am the Hirer and driver of the TransCab Toyota Prius 5DR Hatchback (Auto), bearing registration number **SHD9901A**. I have been driving with TransCab for about 7 to 8 years, and I have been the Hirer of **SHD9901A** since end September 2020 to my recollection.

I possess a valid Singapore class 3 driving licence since 13 June 1979, and I had about 42 years and 8 months of driving experience prior to the mentioned accident. This was my 2<sup>nd</sup> accident in the past 3 years of driving.

In brief, I was involved in an accident when I reversed into a parked and unmanned motorcycle in year 2021 when it was raining very heavily and visibility was bad.

I attained my taxi driver vocational licence on 4 January 1996.

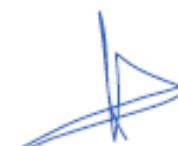
I drive for about 12 hours a day, 7 days a week, with frequent breaks in-between. I do not have any relief driver.

On Monday, 28 February 2022 at about 1100 hours, I was driving **SHD9901A** and travelling along Yishun Avenue 7 towards the direction of Gambas Avenue. The following passenger was on board my vehicle:

Rear-left seated passenger	Name & age: Ms Nur Irza Tutty Binte Roslan Relationship: Tada Passenger Mobile no.: 9861 2274
Not sure if she was wearing seatbelt	

I was on my way to my passenger's destination at 1 North Coast Avenue from Block 317A Yishun Avenue 9. I intended to go back home after that to stop for the day as I was having mild fever and sore throat.

At the time, the weather was clear and the road surface was dry. The traffic condition was light.



## STATEMENT

AJAX ADJUSTERS & SURVEYORS PTE LTD

Page 1 of 3

Recorded from: Benson Tay Lee Huat		Address: Block 474 Segar Road #09-310 Singapore 670474		
Sex: Male	Age: 61	NRIC/P.P No: S1143474F	Nationality: Singapore citizen	Occupation: Director
Recorded by: Alex Chew	Date: 24 May 2022	Time: 1400 hours	Place: #06-02 Thye Hong Centre	
Language spoken: Mandarin	Interpreted by: ---		Witnessed by: ---	

I hereby declare that the following statement is voluntarily made by me for insurance purpose. This statement is true and correct to the best of my knowledge and belief.

I am the authorised driver of the Toyota Vellfire, bearing registration number **SLQ1919L**. The vehicle is registered in the name of Grand Asia Intertrade Pte Ltd, of which I am the director of.

I possess a valid Singapore class 3 driving licence since 19 February 1979, and I had about 43 years and 2 months of driving experience prior to the mentioned accident. This was my 1<sup>st</sup> accident in the past 3 years of driving.

On Tuesday, 26 April 2022 at about 1810 hours, I was driving **SLQ1919L** and travelling along Vanda Road towards the direction of Eng Neo Avenue. The following passenger was on board my vehicle:

Front-seated passenger	Name & age: Ms Chan Ivy, 40s Relationship: Daughter-in-law
------------------------	---

I was on my way back home from my office, located at 2 Leng Kee Road. I would normally use this route to get to PIE (Tuas) as the traffic volume would be heavy along the expressway if I were to go directly by Farrer Road.

At the time, the weather conditions were clear and the road surface was dry. The traffic condition was moderate.

Upon approaching the signalised cross-junction between Eng Neo Avenue and Vanda Road, I came to stop behind a vehicle, with the traffic lights signal showing 'green' in both directions.

When the front vehicle moved off, I too proceeded to turn out and whilst in the midst of turning, the traffic lights signal had changed to 'red'

At that juncture, a motorcycle bearing registration number **FBP9052H** which was travelling straight from the opposite direction beat the red light and lost control of his motorcycle, causing it to collide onto the front portion of my vehicle.

After the accident, I alighted to render assistance to the rider of **FBP9052H**, who was later identified as Mr Muhammad Yazid Bin Nani, mobile: 8892 9634.

## STATEMENT

I observed that he suffered left knee and left foot abrasions, and did not complain of pain. I called '995' to activate an ambulance for him.

My daughter-in-law and I did not suffer any injury.

The Traffic Police and SCDF ambulance attended to the scene but the rider of **FBP9052H** declined to be conveyed to the hospital hence the Traffic Police advised both of us to lodge our respective insurance reports on the matter and they left the scene.

I wish to add that I was not administered with any breathalyser test by the Traffic Police.

I do not have any independent witnesses to offer, and my vehicle was fitted with an in-car camera at the material time of the accident and the footage was captured.

I wish to state that 24 hours preceding this accident, I did not consume any alcoholic beverages or medication.

The following questions have been posed to me by the Recorder:-

Q1. We noted that you only lodged your SAS report on Saturday, 7 May 2022, which is 11 days after the accident. What is the reason for the late reporting?

A1. This is because the rider of **FBP9052H** initiated a private settlement with me. However, on Friday, 29 May 2022, he turned around and asked for compensation of S\$5,000 to S\$6,000 for his motorcycle repairs, excluding his medical expenses. I wanted to compensate him with S\$1,000 to S\$2,000. Thereafter, as it was the long weekend and I had guests coming over after that, I was only able to file the report on Saturday, 7 May 2022

Q2. To date, have you been advised to file a police report?

A2. No. But I did lodge one on my own accord on Tuesday, 17 May 2022.

Q3. Did you have your vehicle repaired?

A3. No, I have not. I intend to do so, and I have engaged a law firm to assist me in the claims.

Q4. Do you have anything else to add?

A4. No.

The statement was read over to me and I affirm it to be true and correct to the best of my knowledge and belief. Statement was concluded on Tuesday, 24 May 2022 at 1430 hours.



## STATEMENT

I understand that based on the circumstances and the merits of the case, AXA will take conduct of the claim/s in relation to this accident. AXA shall settle the matter at best in order to minimise costs and expenses, subject to the policy terms and conditions attached with the motor insurance policy.

Agree: Yes.

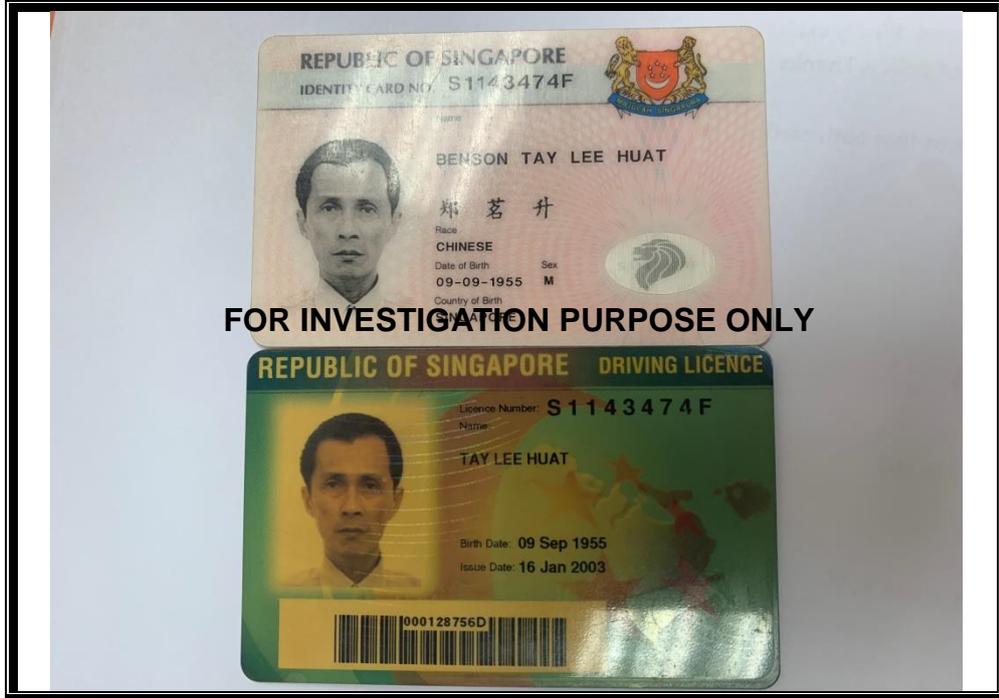
Comments: I will forward the settlement document for my own claim against the rider of FBP9052H once it has been settled.

That is all.



Benson Tay Lee Huat  
S1143474F

**Photo  
No 1**



**Photo  
No 2**

