

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	01/07/2022 12:40 (SGT)
Reported by	Both
Date of Accident	30/06/2022 20:30 (SGT)
Exact Location of Accident	Near 79 Sunrise Ave, Singapore 805783
Additional Location Information	CTE BEFORE YIO CHU KANG RD
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKZ103U
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INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	TAY KOONG PHONG
NRIC No	S6845796C
Email Address	desmond.tay@bizlabs.com.sg
Mobile Phone No	(Phone) +65-98197152
Alternative Phone No	-

VEHICLE PARTICULARS

Manufacturer	Mercedes
Model	E250
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	2200

INSURANCE COMPANY

Name of Insurance Company	AXA Insurance Pte Ltd
Policy Number / Cover Note Number	GA410578/1

DRIVER

Name of Driver	MELVIN TAY YAO LOON
NRIC No	S9548147G
Date Of Birth	31/12/1995
Occupation	Indoor

Date Of Driving Pass	18/02/2002
Driving experience	20 YEARS AND 4 MONTHS
Gender	Male
Mobile Number	(Phone) +65-98175470
Alt. Phone Number	-
Email Address	melvintyl@hotmail.com
Address	82 CORPORATION ROAD #01-03
Address complement	-
Postcode	649820
Is the driver the policyholder?	No
If No, Relationship of the Driver with the Insured	Child
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	Chain Collision
Weather Conditions	Clear
Road Surface	Dry

OTHER INFORMATION

Was any foreign vehicle involved in the accident?	Yes
Number of vehicles involved in the accident	3
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
Translator's name	-
Translator's ID	-
Translator's phone number	-
Translator's email	-
Original language used in the statement	-

FOREIGN VEHICLE 1

Vehicle Registration Number	JJN6147
Vehicle Category	Private car

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?	No

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SBF118P
Vehicle Manufacturer	Nissan
Vehicle Model	Serena
Vehicle Variant	-
Vehicle Colour	Gray
Vehicle Category	Private car
Name of Driver	LIM MONG KEA
NRIC No	S1211898H
Contact Number	(Phone) +65-90082463
Address	BLK356B ANCHORVALE LANE #03-55
Address complement	-
Postcode	-
Insurance Company Name	-
Nature Of Damage	-
Details of property damaged in accident	-
No. Of Passenger (Including Driver)	-

DETAILS OF OTHER VEHICLE PROPERTY 2

Vehicle Registration Number	JJN6147
Vehicle Manufacturer	Toyota
Vehicle Model	Avanza
Vehicle Variant	-
Vehicle Colour	Yellow
Vehicle Category	Private car
Name of Driver	TAN KOK HANG
Contact Number	(Phone) +65-88926205
Address	BLK A D'CARLTON SEAVIEW RESIDENSI JALAN KEMPAS 14 TAMAN MEGAH RIA 81750 MASAI JOHOR.
Address complement	-
Postcode	-
Insurance Company Name	-
Nature Of Damage	-
Details of property damaged in accident	-
No. Of Passenger (Including Driver)	-

SKETCH PLAN

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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.

 1/7/22
11:45am

Policyholder's Signature / Date & Time

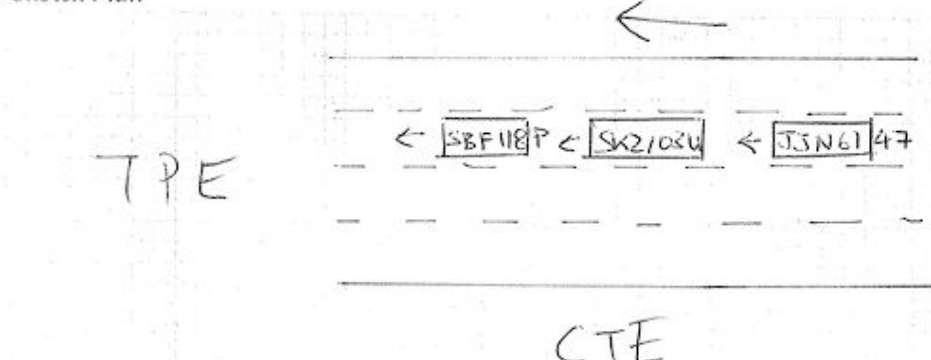
 1/7/22
11:45am

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

 Calvin

Witnessed by Reporting Centre Personnel

Sketch Plan



Describe Circumstances of the Accident

Travelling at less than 70km/h on central expressway, going towards
 Pimpines Expressway, just before Yio Chu Kang Road. Car in front of me,
 (SBF 118P), suddenly slowed down. I could not stop in time, causing
 a collision with the car in front. A Malaysian registered car at the
 rear (JJN 6147) also collided into my car within a few seconds after my
 collision. We pulled to the side of the road, confirm with all parties that
 there were no injuries, exchanged particulars and moved on.

Declaration

We declare the foregoing particulars are true in every respect.

 1/7/22 11:45am	 1/7/22 11:45am	 1/7/22 11:45am
Policyholder's Signature / Date & Time	Driver's Signature (if driver is not the policyholder) / Date & Time	Witnessed by Reporting Centre Personnel

Annex 2 - Details of All Other Parties Involved in Chain Collision

Total Number of Parties Involved : [3]

Party 1

Name and NRIC No.	LIM MONG KEA S1211898H
Address	APT BLK 356B ANCHORVALE LANE #03-55
Insurance Company	
Handphone No.	9008 2463
Vehicle Reg No.	SBF118P
Make / Model	NISSAN SERENA

Party 2

Name and NRIC No.	TAN KOK HANG 911004-02-5289
Address	#21-08 BLKA D'CARLTON SEAVIEW RESIDENSI JALAN KEMPAS 14 TAMAN MENGAH RIA 81750 MASAI JOHOR
Insurance Company	
Handphone No.	8892 6205
Vehicle Reg No.	JJN 6147
Make / Model	TOYOTA AVANZA

Party 3

Name and NRIC No.	
Address	
Insurance Company	
Handphone No.	
Vehicle Reg No.	
Make / Model	

Party 4

Name and NRIC No.	
Address	
Insurance Company	
Handphone No.	
Vehicle Reg No.	
Make / Model	

Party 5

Name and NRIC No.	
Address	
Insurance Company	
Handphone No.	
Vehicle Reg No.	
Make / Model	

Comments :

Driver's Declaration : I declare that the information given in this report are true and correct. I undertake to assume full responsibilities for all consequences should any part given above be untrue.

Signature :



Date : 1/7/22



redefining / insurance

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

Certificate of Insurance

account number
 17120

-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	TAY KOONG PHONG	Certificate number	GA410578 / 1
Cover	Comprehensive	Chassis number	WDD2120362A779263
Plan name	Flexi	Engine number	27492030051075
NCD applicable	20%		
Vehicle registration number	SKZ103U		
Period of Insurance	from 30/10/2021 to 29/10/2022 (both dates inclusive)		
Finance loan company	DBS BANK LTD		

Persons or classes of persons entitled to drive*

- (a) The Policyholder
 (b) 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 only for social, domestic and pleasure purposes and for the Policyholder's business.

The policy does not cover - use for hire or reward, racing, pace-making, reliability trial, 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; or when the Motor Car, whether stationary, in use or otherwise, is in or on, a racing track, circuit, route, course or any other roads by whatever name called that are typically used for racing, pace-making or such similar purposes.

* 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 1,200.00
	Windscreen Excess	SGD 100.00
	Third Party Excess	SGD 750.00

An Additional Excess is applicable as follows:

1. S\$500 for unnamed *Authorised Driver*
2. S\$500 for declared *Young and Inexperienced Driver*
3. S\$5,000 for undeclared *Young and Inexperienced Drivers*. This additional excess is reduced to S\$2,500 if You have chosen AXA Premium Workshops.

Additional clauses & endorsements to your policy

Nil

I/We hereby certify that the policy to which this Certificate relates is issued in accordance with the provision of the Motor Vehicles (Third Party Risks and Compensation) Act, (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia).

AXA Insurance Pte Ltd

Authorised signature

Important note

Policyholders are warned that on the sale of a motor vehicle they 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 the effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicle (Third-Party Risks and Compensation) Act (Cap. 189).

The Premium Warranty Clause requires the premium to be paid in full within a specific period failing which there would be no liability under the policy, renewal certificate, endorsement etc.

AXA Insurance Pte Ltd (199903512M)
 8 Shenton Way, #24-01, AXA Tower,
 Singapore 068811
 Customer Centre, #B1-01

1 of 2



POLICYHOLDER ACKNOWLEDGEMENT FORM

Date: 1/7/22To: Owner of Vehicle Number: SKZ103M

The following has been advised to you via your workshop, _____ through their staff, _____. 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:

TAY KOONG PHONG

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.

Name and signature of workshop personnel including company stamp













































**SINGAPORE
POLICE FORCE**



T/20220701/7009

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

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Report No. T/20220701/7009

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 01/07/2022 10:54		Vide Report No.:		Station Diary No.:	
Informant's Particulars					
Name of Informant: MELVIN TAY YAO LOON			Address: 82 CORPORATION ROAD #01-03 SINGAPORE 649820		
ID Type / ID No.: NRIC NO / S9548147G			Contact No.: Home/Office: Mobile: 98175470		
Nationality: SINGAPORE CITIZEN			Email: melvintyl@hotmail.com		
Sex: Male	Age: 26	Date of Birth: 31/12/1995	Type of Informant: Driver		
Race: Chinese			Language: English		Institution / School Name:
Occupation:			Driving Licence Information: Class: Date of Expiry:		

General Information of the Accident				
Type of Accident:	Non-Injury Foreign Vehicle	Drink Drive: No	Date/Time of Accident: 30/06/2022 20:30	Type of Location: Straight Road
Location: CENTRAL EXPRESSWAY				
Weather: Drizzling		Road Surface: Dry		Road Speed Limit: 80 Km/h
Traffic Flow: One Way		Traffic Control: Not Controlled		Traffic Volume: Moderate
Type of Collision: Between Moving Vehicles - Head To Rear				Anyone conveyed by ambulance: No

Details of Vehicle Involved						
Vehicle No.	Type	Make	Model	Color	Condition	No of
JJN6147	Car	TOYOTA	Avanza	Beige	Slightly Damaged	4
SBF118P	Car	NISSAN	Serena	Grey	Slightly Damaged	1
SKZ103U	Car	MERCEDES BENZ	E250	Silver	Slightly Damaged	0



**SINGAPORE
POLICE FORCE**



T/20220701/7009

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

2 of 3

Report No. T/20220701/7009

CONTINUATION OF REPORT

Details of Vehicle Insurance				
Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date
SKZ103U	AXA INSURANCE SINGAPORE PTE LTD	GA410578	30/10/2021	29/10/2022

Details of Person Involved			
Any Pedestrian Involved: No			
No. of Pedestrians Injured: NIL		Use of Pedestrian Crossing: NA	
Driver			
Name	MELVIN TAY YAO LOON		ID No. S9548147G
Related Vehicle	SKZ103U (Car)		Contact No. 98175470
Hospital/Clinic	NIL		Class of Driving Licence & Expiry Class: NIL Date of Expiry: NIL
Date	NIL		Date NIL
No. of Days granted Medical Leave	NIL	Degree of	NIL

Brief Details.

Travelling at less than 70km/h on Central Expressway, going towards Tampines Expressway, just before Yio Chu Kang Rd. Car in front of me (SBF 118P) suddenly slowed down. I could not stop in time, causing a collision with the car in front. A Malaysian registered car at the rear (JJN 6147) also collided into my car within a few seconds after my collision. We pulled to the side of the road, confirm with all parties that there are no injuries and we exchanged particulars and moved on.



**SINGAPORE
POLICE FORCE**



T/20220701/7009

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

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Report No. T/20220701/7009

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 /
MUHAMMAD NOOR BIN ABDUL RAHMAN
Contact No.: 65476219

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

Date/Time:
01/07/2022 10:54

Classification Of Case:

NP168