

Legiste Law Corporation

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ADVOCATES & SOLICITORS
NOTARIES PUBLIC
COMMISSIONERS FOR OATHS
INCORPORATED WITH LIMITED LIABILITY
Co. Regn. No. 200305183Z

FOK MUN CHEONG
TAN KIM KEE
NG LAI LENG

Our Ref FMC.12718.22.03

29th July 2022

URGENT

Motor Claims Department
India International Insurance Pte Ltd
(Insurers of SLM 7580K)
64 Cecil Street
#04 # 05 IOB Building, Singapore 049711

BY EMAIL (motorclaim@iii.com.sg) &
BY PDX

GRAB Rentals Pte Ltd
(Owners of SLM 7580K)
6 Battery Road
#38 - 04, Singapore 049909

BY CERTIFICATE OF POSTING

Dear Sirs

NOTICE OF ACCIDENT

ACCIDENT ON 17.07.22 INVOLVING SKA 6250U & SLM 7580K
AT / ALONG PIE EXIT TO UPPER BUKIT TIMAH ROAD
CLAIMANT(S): ANG LAY CHIAN

We are instructed by the abovenamed Claimant, owner of motor-vehicle No. SKA 6250U to notify you of a road traffic accident on 17th July 2022 at about 7.15 pm at / along PIE exit to Upper Bukit Timah Road involving our client's motor-vehicle and your motor-vehicle No. SLM 7580K driven by your insured driver at the material time. A copy of Singapore Accident Statement filed by our client is enclosed.

FOR THE INSURER(S)

As a result of the accident, our client's vehicle has been damaged. Before our client proceeds to repair the damaged vehicle, please let us know within 2 working days of your receipt of this notice i.e by end of office hours, **2nd August 2022** whether you would like to conduct a pre-repair survey of the vehicle. If we do not receive any reply from you within the stipulated timeline, our client shall proceed to repair the vehicle without further reference to you. For the avoidance of doubt, you are liable to compensate our client for loss of use/rental commencing from (and including) today under the provisions of the applicable NIMA Protocol.

FOR THE OWNER(S)

To avoid repudiation of liability by your insurers for breach of policy condition, we would strongly suggest that you report the accident to your insurers on an immediate basis, if you have not already done so. TAKE NOTICE that if your insurers should repudiate liability on the basis that you have breached their policy terms and conditions, you may be personally liable for our client's losses as adjudged by the Court.

Yours faithfully


Joseph Fok Mun Cheong
Legiste Law Corporation
enc
cc client

PDX Intercompany Exchange Pte Ltd
010809253902
FROM LEGISTE LAW CORPN
PDX Box No. 8719

THIS COPY FOR

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	18/07/2022 17:45 (SGT)
Reported by	Both
Date of Accident	17/07/2022 19:15 (SGT)
Exact Location of Accident	PIE, Singapore
Additional Location Information	PIE EXIT TO UPPER BUKIT TIMAH RD
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKA6250U
INSURED/POLICYHOLDER	
Is company?	No
Name Of Registered Owner	ANG LAY CHIAN
NRIC No	SXXXX055D
Email Address	ANGLAYCHIAN@YAHOO.COM.SG
Mobile Phone No	(Phone) +65-96870620
Alternative Phone No	

VEHICLE PARTICULARS

Manufacturer	Toyota
Model	Yaris
Variant	YARIS E AUTO
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 - Claiming third party
Vehicle Category	Private car
Transmission	Auto
CC	1497

INSURANCE COMPANY

Name of Insurance Company	AXA Insurance Pte Ltd
Policy Number / Cover Note Number	GA570916/1

DRIVER

Name of Driver	ANG AH TONG
NRIC No	SXXXX951D
Date Of Birth	06/06/1943
Occupation	Indoor

Date Of Driving Pass	30/11/1972
Driving experience	49 YEARS AND 8 MONTHS
Gender	Male
Mobile Number	(Phone) +65-81012952
Alt. Phone Number	-
Email Address	ANGLAYCHIAN@YAHOO.COM.SG
Address	11 TOH TUCK RD
Address complement	#02-04
Postcode	596290
Is the driver the policyholder?	No
If No, Relationship of the Driver with the Insured	Parent
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)	2
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	-

PASSENGER 1

Name	SIK AI GIK
Gender	Female

DETAILS OF POLICE ACTION

Was the accident reported to the police?	No
Was notice of intended Prosecution given?	No
If yes, against whom?	-

CIRCUMSTANCES OF ACCIDENT

PLS REFER TO THE SKETCH PLAN BY DRIVER

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	WITH OWNER

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SLM7580K
Vehicle Manufacturer	-
Vehicle Model	-

Vehicle Variant		
Vehicle Colour		
Vehicle Category		Private hire
Name of Driver		
Contact Number		
Address		
Address complement		
Postcode		
Insurance Company Name		
Nature Of Damage		
Details of property damaged in accident		
No. Of Passenger (Including Driver)		

SKETCH PLANIMPORTANT NOTICE

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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 lodgment 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.
 - (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
 - (e) the information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.



Policyholder's Signature

Date & Time: 18 Jul 22

17:30h



Driver's Signature

(If driver is not the policyholder)

Date & Time:



Reporting Centre Personnel's Signature

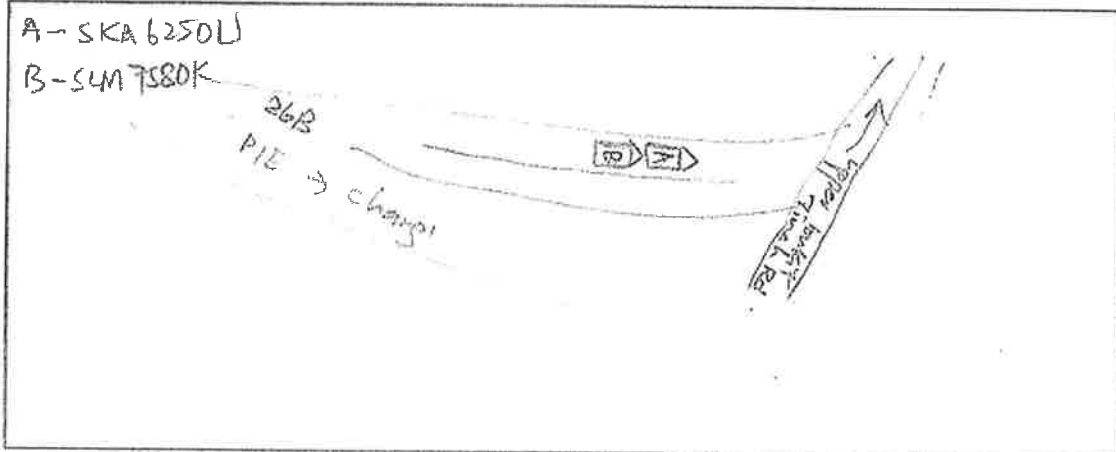
Name:

NRIC/FIN No.:

COMPLETED

Date of accident: 17/07/22 Time: 7:15pm Location: PIE Exit to Upper Bukit Timah
 My Vehicle A: SKA6250L Vehicle B: SCM7580K Vehicle C: -

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

I was exiting 26B of PIE toward upper bukit Timah Road, as I was approaching the junction, I slowed down before the junction. Suddenly, I felt a big bang from my back. When I got down, Honda vessel was behind.

☐ Claim OD/TP at Ah Lim Motor ☐ Claim OD/TP at other workshop ☒ Reporting Only

Remarks: Please forward a copy of my efile accident report to:

My workshop :

Email address :

& myself :

Email address :

Note: Please take note that your insurer have 14 days timeframe for you to submit own damage claim under you own policy. Kindly check with your own insurer for more information.

DECLARATION

I/We declare the foregoing particulars are true in every respect.

[Signature]

Policyholder's Signature

Date & Time: 18/07/22

[Signature]

[Signature]

Driver's Signature

(If driver is not the policyholder)

Date & Time:

[Signature]
 Ah Lim Motor Company

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No: COMPLETED

14-00000000000000000000



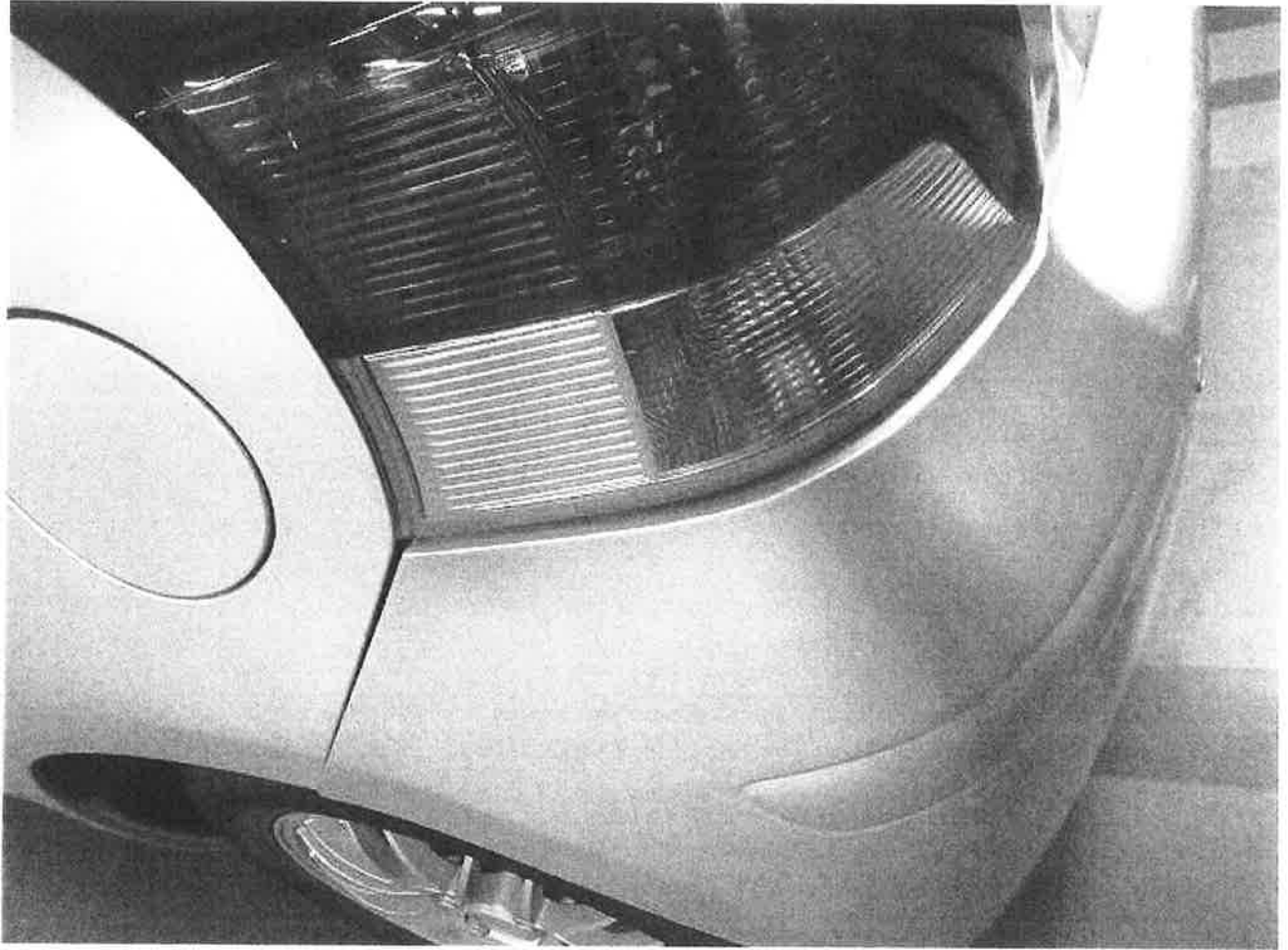




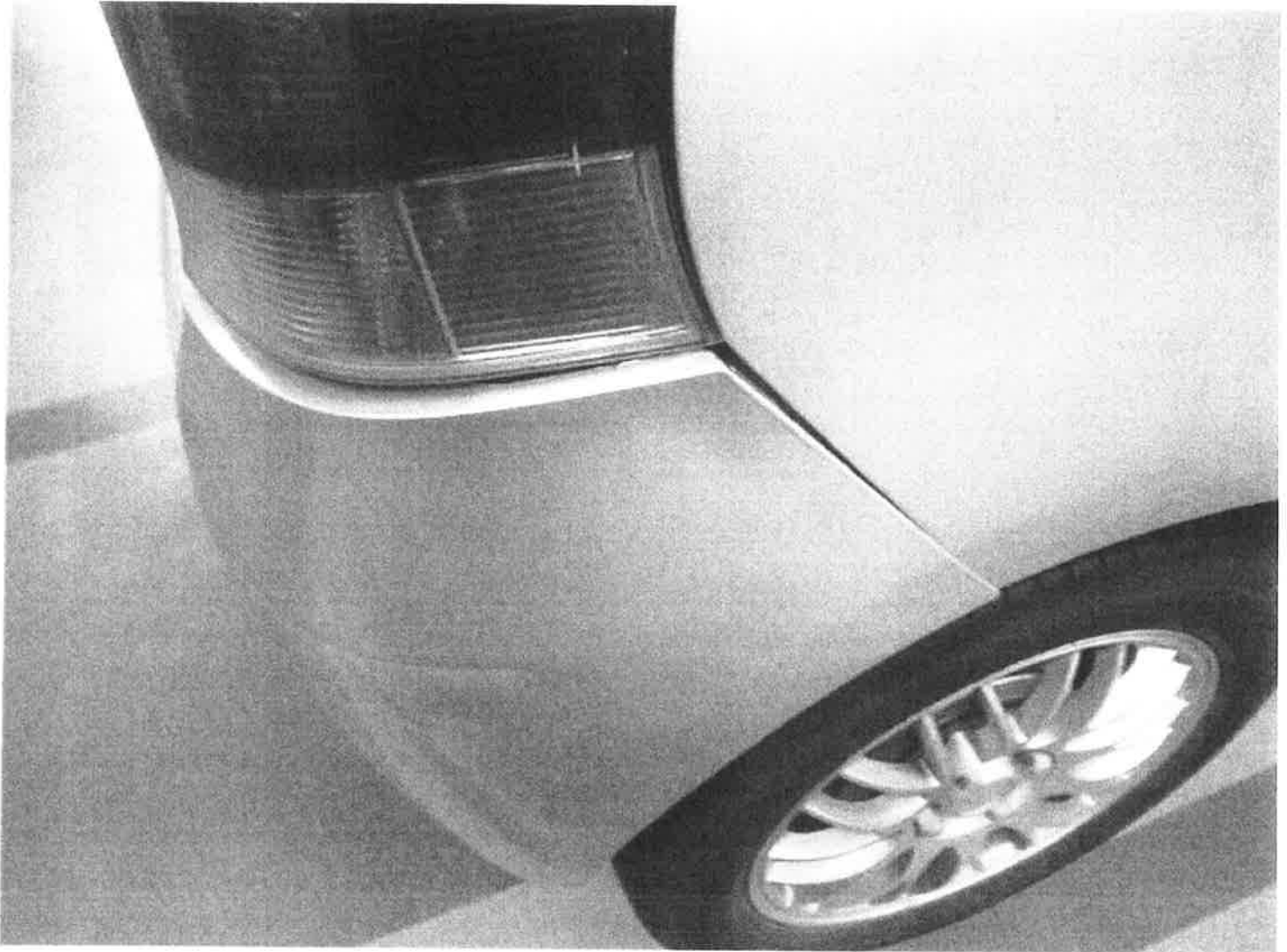


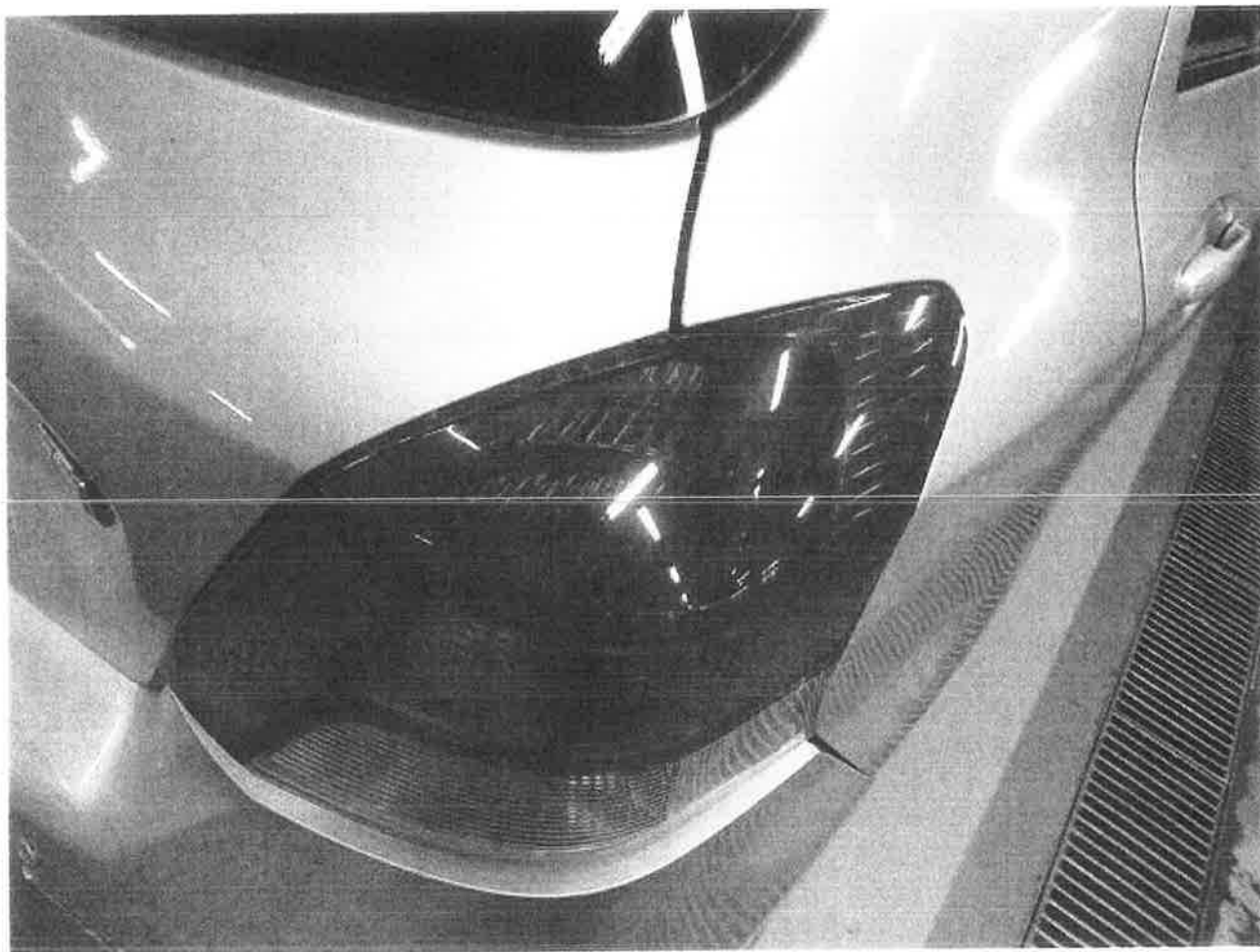






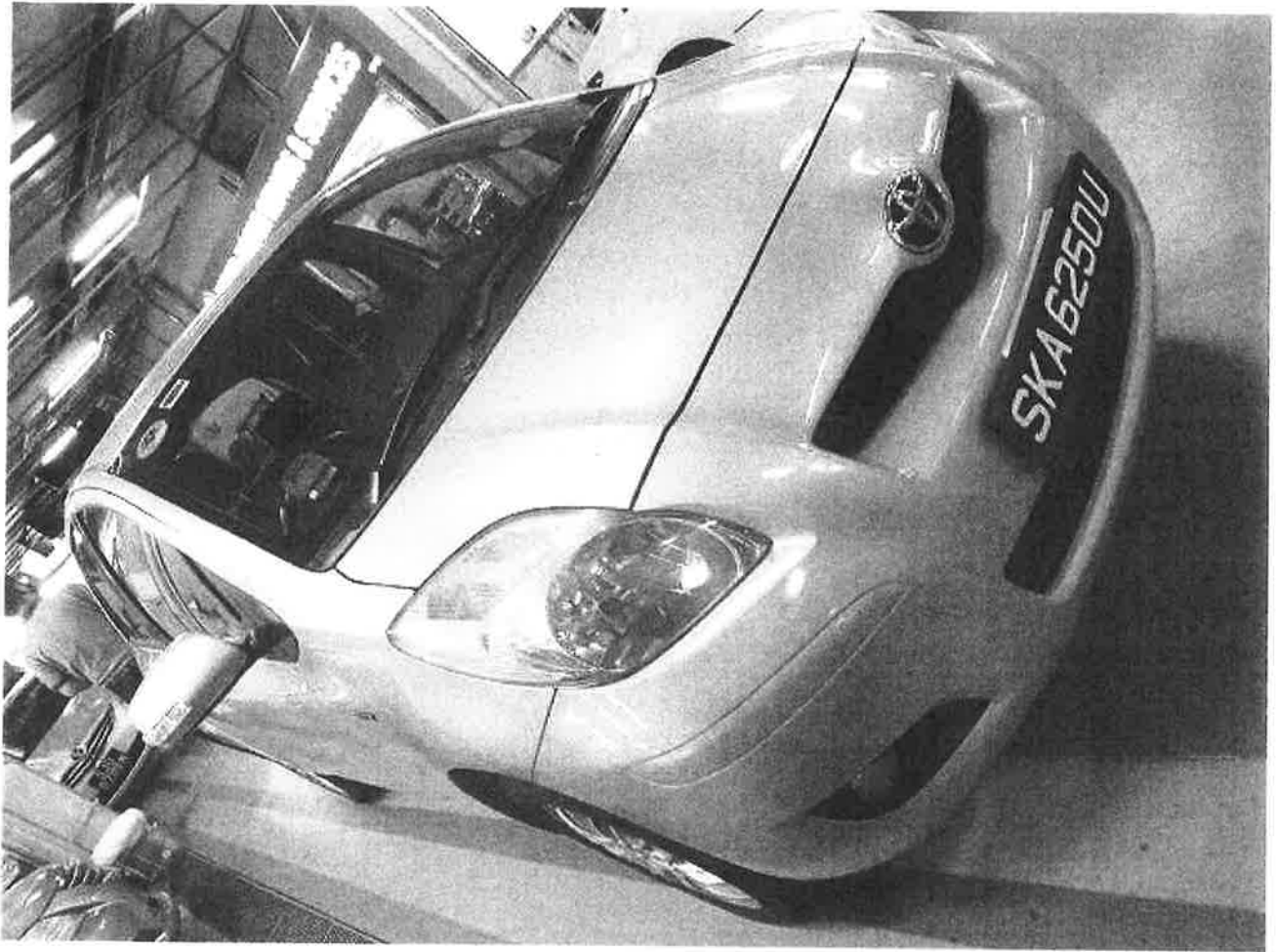














IMPORTANT NOTE: Please submit the completed Addendum form to the same Accident Reporting Centre with whom you submitted the Original Report.

ADDENDUM

(A) PARTICULARS OF PERSON MAKING THE AMENDMENTS:

Original Report No: SA1C2271000N Vehicle Registration No: SXA6250U
 Name (as shown in NRIC): Ang Lay Chian NRIC/FIN/Passport No: SXXXX011D
 (*Vehicle Driver/Vehicle Owner) (*) Please delete as appropriate
 Address: _____ Singapore ()
 Contact (Tel): _____ Mobile No.: 96870620
 Email Address: anglaychian@yahoo.com.sg
 Date of Accident: 17/7/2022 Time of Accident: 19:15
 Place of Accident: PIE Exit to upper Bukit Timah Rd
 Insurance Company: AXA

(B) ADDITIONAL INFORMATION /AMENDMENTS:

I have made a report on the above-mentioned accident and would like to include additional information or make the following amendments:

Amendments from Reporting to Third Party
claim at his own workshop.

 Policyholder / Driver's Signature
 Date: 26 Jul22

 Reporting Centre Personnel's Signature
 Name:
 NRIC/FIN No.:
 Date:

To Whom It May Concern,

Accident involving my vehicle no. SFA62504 on 17/07/22 (date) with
PLW 7580K (other vehicle no) along Pie exit to Upper Bukit Timah Rd.

I, ANG LAT CHAN Nric No. S727055D.

Owner of vehicle no. SFA62504 am aware of the accident of my vehicle on
17/07/22 (Date) while car was driven by ANG AH TONG

Nric No. S250565D. I hereby, authorise him / her to make the report.

X



Name Ang Lat Chan

Date: 18 Jul 22

To fill in if there is a OD claim

I am aware of the circumstances and agreeable to claim my own insurance for the
 above accident.

X

Name

Date:



POLICYHOLDER ACKNOWLEDGEMENT FORM

Date: 18/1/12

To: Owner of Vehicle Number: 12A 02204

The following has been advised to you via your workshop, AH LIM MOTOR COMPANY through their staff, Eileen Zila Mui Hong Wei Jie. 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 on the claims procedure for the type of claim that you will be making due to this accident.
- > 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 lowered 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.
- ☐ 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.
- ☐ The estimated waiting time for the spare parts to arrive is _____, The estimated arrival time does not include the repair period.
- ☐ 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 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.
- ☐ 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.
- ☒ Others Regarding Own

Signed and acknowledged by:

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

account number
04963

-Motor Vehicles (Third-Party Risks and Compensation) Act, (Chapter 139) - Motor Vehicles (Third-Party Risks and Compensation) Rules, 1960 (Road Transport Act, 1987) (Malaysia)

Policyholder name	ANG LAY CHIAN	Certificate number	GA570916 / 1
Cover	Comprehensive	Chassis number	MRQ54HY9104087688
Plan name	Essential	Engine number	3N2Y271906
ICD applicable	50%		
Vehicle registration number	SRAG250U		
Period of insurance	from 16/04/2022 to 15/04/2023 (both dates inclusive)		
Finance loan company	Nil		

(b) Any Named Driver as stated in the Policy:
1. ANG AI TONG 2. KONG EI LENG/JIANG YILIN

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.

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 other 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.

¹ Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 149) and Section 95 of the Road Transport Act, 1987.

EXCESS	Basic Own Damage Excess	\$60 300.00
	Windscreen Excess	\$60 100.00

An Additional Excess is applicable as follows:

1. \$5500 for unclaimed Authorized Driver
2. \$5500 for declared Young and Inexperienced Driver
3. \$55,000 for undetected Young and Inexperienced Drivers. This additional excess is reduced to \$52,500 if You have chosen AXA Premium Workshops.

Ni²⁺

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



Authorized 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)
9 Shenton Way, #24-01, AXA Tower,
Singapore 068811
Customer Centre, #B1-01