

# 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 Actual 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 ..... 29/08/2022 16:59 (SGT)  
Reported by ..... Both  
Date of Accident ..... 27/08/2022 21:14 (SGT)  
Exact Location of Accident ..... Singapore  
Additional Location Information ..... MIDDLE ROAD BEACH ROAD JUNCTION INFRONT OF SOUTH BEACH TOWER  
Country/State of Loss ..... Singapore

## DETAILS OF OWN VEHICLE

Vehicle Registration Number ..... SJQ7570S

### INSURED/POLICYHOLDER

Is company? ..... No  
Name Of Registered Owner ..... CHIU KAH SHIN  
NRIC No ..... S6805168A  
Email Address ..... KSC3773@GMAIL.COM  
Mobile Phone No ..... (Phone) +65-90185993  
Alternative Phone No ..... -

### VEHICLE PARTICULARS

Manufacturer ..... Lexus  
Model ..... Es250  
Variant ..... -  
Exact purpose for which vehicle was being used at time of accident ..... -  
Are you claiming under your own insurance policy for repair to your vehicle? ..... No - Claiming third party  
Vehicle Category ..... Private car  
Transmission ..... Auto  
CC ..... 2500

### INSURANCE COMPANY

Name of Insurance Company ..... AIG Asia Pacific Insurance Pte. Ltd.  
Policy Number / Cover Note Number ..... 2070148253-01

### DRIVER

Name of Driver ..... CHIU KAH SHIN  
NRIC No ..... S6805168A  
Date Of Birth ..... 28/02/1968

Occupation .....	Indoor
Date Of Driving Pass .....	14/05/1988
Driving experience .....	34 YEARS AND 3 MONTHS
Gender .....	Male
Mobile Number .....	(Phone) +65-90185993
Alt. Phone Number .....	-
Email Address .....	KSC3773@GMAIL.COM
Address .....	7A LUCKY HEIGHTS
Address complement .....	-
Postcode .....	467636
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 - Change/cross lane
Weather Conditions .....	Raining
Road Surface .....	Wet

#### 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) .....	4
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 .....	CHAN CHIA CHI
Gender .....	Female

#### PASSENGER 2

Name .....	CHIU CHU ANF EN HAIRUS
Gender .....	Male

#### PASSENGER 3

Name .....	TANG MEI KUEN
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

PLEASE REFER TO ATTACHED SKETCH PLAN AND STATEMENT.

#### 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 .....	SMT338S
Vehicle Manufacturer .....	Nissan
Vehicle Model .....	-
Vehicle Variant .....	-
Vehicle Colour .....	-
Vehicle Category .....	Private car
Name of Driver .....	LEE SON
NRIC No .....	S7014975C
Contact Number .....	-
Address .....	BLK 191 BUKIT BATIK WEST AVE 6 #04-49
Address complement .....	-
Postcode .....	650191
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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2. This Form must be completed by the Policyholder and/or the Actual 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 Traffic Police Department for investigation.**
6. This report will be forwarded by the insurers to 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.

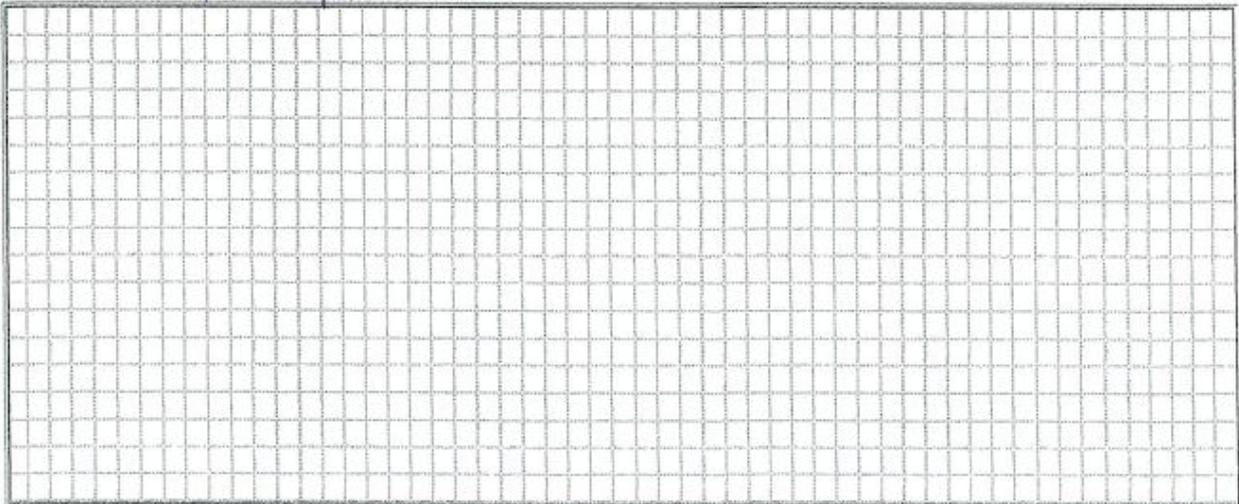
Policyholder's Signature / Date & Time

29/9/22 1530hr

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

Witnessed by Reporting Centre Personnel (Name as in NRIC/ID card)

Sketch Plan - refer to printed attachment









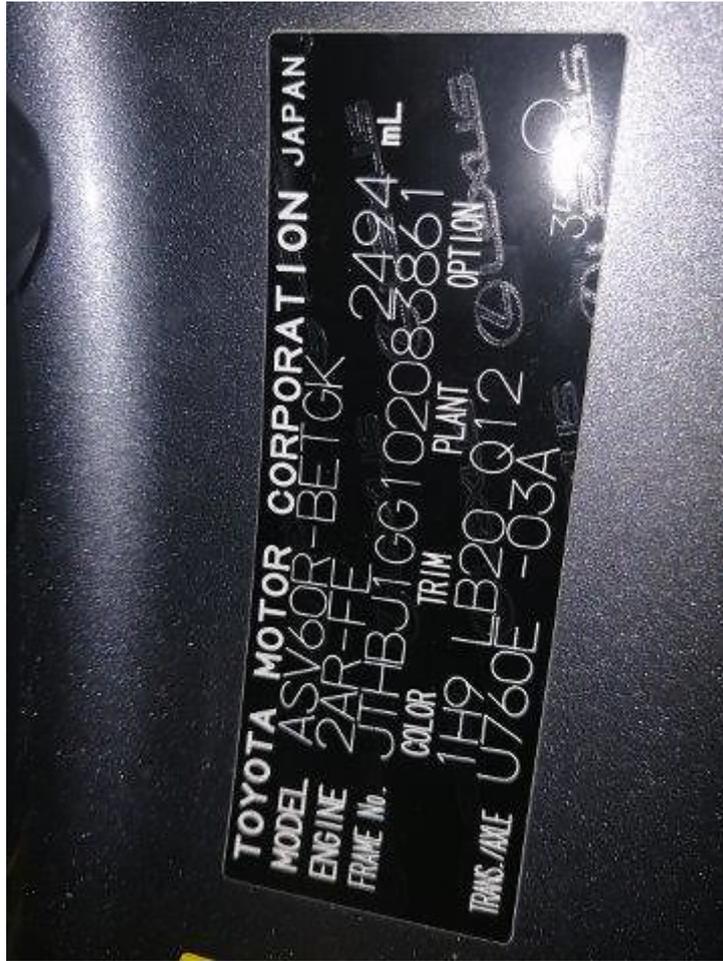












29 Aug 2022

## CAR ACCIDENT REPORTING TO AIG

**(A) REPORTING PARTY**

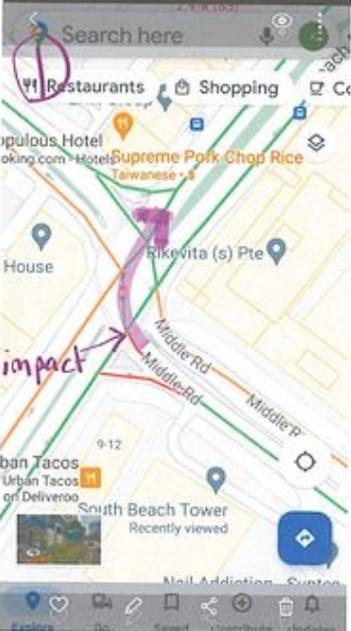
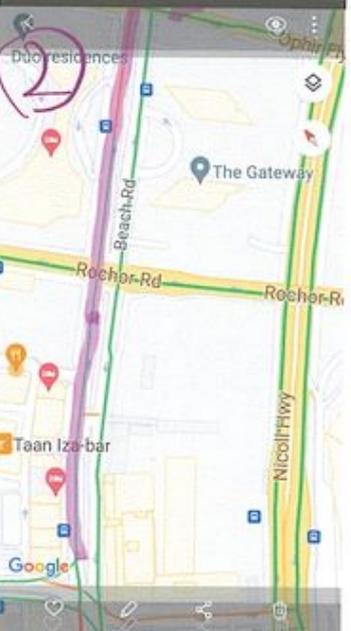
- Chiu Kah Shin (NRIC S6805168A)
- Car Number: SJQ7570S
- AIG Policy: 2070148253

Required Info	Details	Attachment Evidence
Accident Location	Middle Road-Beach Road Traffic Junction, in front of South Beach Tower	Refer Section (C)
Accident date and time	27 Aug 2022, 2114hr	
Photographs of the incident		Photos: <ul style="list-style-type: none"> <li>• SJQ7570S_Bumper 1</li> <li>• SJQ7570S_Bumper 2</li> <li>• SJQ7570S_Bumper 3</li> <li>• SJQ7570S_Bumper 4</li> <li>• SJQ7570S_Driver Window</li> <li>• SMT338S_Backward Brushing scratch mark</li> <li>• SMT338S_car plate</li> </ul>
Driver's and passenger's information	Chiu Kah Shin (Driver) Chan Chia Chi (Wife) Chiu Chuang En Jairus (Son) Tang Mei Kuen (MIL)	
Driver NRIC pictures (Front and Back)		Photos: <ul style="list-style-type: none"> <li>• Chiu Kah Shin_NRIC Front</li> <li>• Chiu Kah Shin_NRIC Back</li> </ul>
Driver License pictures (Front and Back)		Photos: <ul style="list-style-type: none"> <li>• Chiu Kah Shin_Driving License Front</li> <li>• Chiu Kah Shin_Driving License Back</li> </ul>

**(B) THIRD PARTY INVOLVED IN THE ACCIDENT**

Required Info	Details	Attachment Evidence
License plate number of other vehicles involved	SMT338S	Photos: <ul style="list-style-type: none"> <li>• SMT338S_car plate</li> </ul>
Make, model and color of other vehicles involved	Nissan Elgrand, Dark Color (unclear due to yellow street lamp)	
Name, address and NRIC of the other drivers.	LEE Son (NRIC S7014975C) Bk191 Bukit Batok West Ave 6 #04-49 S(650191)	Photos: <ul style="list-style-type: none"> <li>• Lee Son_NRIC front</li> <li>• Lee Son_NRIC back</li> </ul>
Contact number of the other drivers.	Failed to provide	
Insurance company of other vehicles involved.	Failed to provide	

**(C) INCIDENT LOCATION MAPS**

<p>1. Upon traffic light turned green, SMT338S dashed forward and hit my front-left bumper when my car barely crossed the pedestrian crossing lines - make a right-turn onto Beach Road.</p> <p>My front bumper sensor beeped loudly and I did not realize an impact had happened</p>	<p>2. I drove along Beach Road towards a right turn at Ophir Road, heading towards ECP</p>	<p>3. On Ophir Road, SMT338S cut in dangerously and abruptly, forcing me to an emergency stop</p>
		

**(D) DETAILED INCIDENT DESCRIPTION**

No.	Incident Details	Attachment Evidence
1.	<p>My car SJQ7570S was first car rightmost at Middle Road junction, waiting to turn right onto Beach Road.</p> <p>When traffic light turned green, I slowly moved forward with the correct turning radius when I heard a loud bumper sensor sound warning from my front-left bumper, caused by SMT338S cutting into my lane and swept passed me ahead in rather high speed (Video Evidence). My wife remarked that why did SMT338S came so close to our car</p> <p>At that point, I did not realize an impact had been made by SMT338S on my front-left bumper as my bumper sensor sound was very loud. My car had barely just started to turn right within my lane - and had not even fully passed the pedestrian crossing lines when the impact happened (Video Evidence)</p> <p>I proceeded to turn onto Beach Road.</p>	<p>Videos:</p> <ul style="list-style-type: none"> <li>• 20220827_211411_NF_SMT338S impacted my car</li> <li>• 20220827_211411_NR_SMT338S impacted my car</li> </ul>
2.	<p>SMT338S Driver caught up from my left, gestured me to wind down my window, and accused me of hitting his bumper.</p> <p>As he sounded aggressive and I did not understand his accusation, I did not entertain the conversation further and drove ahead - for the safety of my family</p>	<p>Videos:</p> <ul style="list-style-type: none"> <li>• 20220827_211411_NF_SMT338S impacted my car</li> <li>• 20220827_211411_NR_SMT338S</li> </ul>

	members in my car.  I intended to review my car cam recording when I reached home, and make any necessary Insurance/Police reporting on the harassment by SMT338S driver.	impacted my car
3.	I drove along Beach Road and made a right turn onto Ophir Road towards ECP, when SMT338S abruptly and dangerously cut in from my front right, and forced my car to an emergency stop.  SMT338S Driver alighted and walked towards my driver side window, <b>hit my side window hard with a loud bang with his fist</b> , and started shouting and swearing at me ( <b>Video evidence</b> )	Videos: <ul style="list-style-type: none"> <li>• 20220827_212118_NF_SMT338S Dangerous Cut in</li> <li>• 20220827_212118_NR_SMT338S Dangerous Cut in</li> <li>• 20220827_212219_NF_SMT338S Driver aggressive approach</li> </ul>
4.	Me and my wife alighted, and engaged in a long conversation with SMT338S driver for clarification.  SMT338S Driver accused me of running away after hitting his car which I firmly denied.	Videos:  <i>From</i> <ul style="list-style-type: none"> <li>• 20220827_212320_NF</li> </ul> <i>To</i> <ul style="list-style-type: none"> <li>• 20220827_212914_PF</li> </ul>
5.	Upon visually checking our respective cars, I realized that my front-left bumper had suffered scratch markings, so as <b>SMT338S rear-right bumper with very clear BACKWARD-BRUSHING direction scratches.</b>	Photos: <ul style="list-style-type: none"> <li>• SMT338S_Backward Brushing scratch mark</li> </ul>
6.	Both parties decided to report to our respective Car Insurance Companies – and let the Insurance Companies make the professional assessment required for the necessary claim action.	
7.	Both parties took photos of the car impacts, and each other NRIC for insurance reporting purpose.  In the midst of chaos, both parties did not manage to exchange Driving Licenses and Car Insurance details.	

**(E) RE-EMPHASIS OF EVIDENCES AGAINST SMT338S – CAUSING DAMAGE TO MY CAR SJQ7570S, AND MADE FALSE ACCUSATION OF ME HITTING HIS CAR**

1. My car had moved forward slowly and following a faithful right turning radius. My car barely passed the pedestrian crossing lines when SMT338S cut into my lane in high speed and hit my front-left bumper
2. SMT338S **BACKWARD-BRUSHING SCRATCH PATTERN** was totally evidential that it had hit my car, instead of the other way round which SMT338S Driver accused me of (**Photo Evidence**)
3. I would expect **AIG to seek total justice on my behalf, and achieved successfully with a 100% claim against SMT338S** on the damages incurred on my car:
  - a. Front Bumper Repair
  - b. Front Driver Window crack assessment
  - c. Loss of usage compensation





## CERTIFICATE OF INSURANCE

### AUTOPLUS PRIVATE VEHICLE

Name of Policyholder : Chiu Kah Shin  
 Period of Insurance : 28 Oct 2021 To 27 Oct 2022  
 Engine No. : 2ARF067185  
 Chassis No. : JTHBJ1GG102083861

Vehicle No. : SJQ7570S  
 Policy No. : 2070148253-01  
 Endorsement No. :  
 Issued Date : 21 Oct 2021

#### ABOUT THE COVER

Make/Model : LEXUS ES250  
 Engine Capacity/Tonnage : 2,494.00 CC  
 Driver Restriction : NA  
 Person or Classes of Persons Entitled to Drive\* :  
 Sum Insured : Market Value  
 Off Peak Car : No  
 First Year of Registration : 2015  
 Insuring with COE/PARF : Yes

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  
 Mileage Condition : Unlimited Mileage  
 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 - 1800cc Optional

\* 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 - \$800 Theft - \$0 Flood Cover - \$800

Section 2  
 Property Damage - \$0

Windscreen : \$100

Named Driver and Excess (where applicable)

Chiu Kah Shin - \$800 (Own Damage), \$600 (Flood Cover)

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

Approved Reporting Centres/ AIG Authorised Repairers (For claims related repairs) Any accident repairs to the Vehicle must be carried out by one of our Authorised Repairers. Within the first 3 years of the first registration of the Vehicle in Singapore, You have the option of having the accident repairs carried out at the Sole Agent's workshop or 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](http://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: NA

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, 1999 (Malaysia).

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0502263000  
 SAFE HARBOUR ASSURANCE AGENCY

BLK 208 HOUGANG ST.21 #04-207  
 SINGAPORE 530208

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

AIG Asia Pacific Insurance Pte. Ltd.

This computer generated document does not require a signature.

Puay Khoo Goh

78 Shenton Way #09-16 AIG Building S079120 | T: +65 6419 3000 | [www.aig.sg](http://www.aig.sg)

AIG Asia Pacific Insurance Pte. Ltd.



MOTOR ACCIDENT INTERVIEW FORM

NAME (DRIVER) : CHIU KAH SHIN

VEHICLE NUMBER : SJQ 7570 S

DATE/TIME OF ACCIDENT : 27/08/22 2114HR

PLACE OF ACCIDENT : Middle Rd - Beach Rd Junction in front of South Beach Tower

THIRD PARTY VEHICLE (IF ANY) : SMT 338 S

\*\*\*\*\*

WHERE DID YOU START YOUR JOURNEY AND WHERE WAS THE INTENDED DESTINATION BEFORE THE ACCIDENT?

SOUTH BEACH TOWER towards Home - FA Lucky Heights S(46763 G)

DID YOU DRINK ANY ALCOHOLIC DRINKS BEFORE YOU DRIVE ON THE DAY OF THE ACCIDENT? IF YES, DID THE TRAFFIC POLICE CONDUCT ANY BREATHE-ANALYSER TEST ON YOU? IF YES, WHAT IS THE RESULT?

No

WHAT IS THE TYPE OF COLLISION AND THE EXTENSIVENESS OF THE DAMAGES TO ALL VEHICLES INVOLVED?

The other car hit my Front-Left bumper with his Rear-Right Bumper

WERE YOU OR YOUR PASSENGER/S INJURED? IF INJURED, WHICH HOSPITAL? WERE YOU TAKEN TO THE TRAFFIC POLICE FOR INVESTIGATION?

No.

Name: CHIU KAH SHIN

I Affirmed The Above Information Is Given To My Best Knowledge.

AIG Asia Pacific Insurance Pte. Ltd.  
AIG Building 78 Shenton Way #07-16 Singapore 079120  
Tel: 6419 3000