

1. I am working as business development manager with Biscotti. I am also one of the director and shareholder of Biscotti. The other directors are my family members.
2. My scope of work is mainly sales. I will meet client outside the office and monitor sales in the market. So I travel quite lot out of office.
3. In the morning, I also help with loading and unloading at the company's premises which is at Tampines.
4. The car SMF 2318K is assigned to me by the company as I need to travel for my work. I use it mainly for work but I also drive the car home and use for personal use after working hours.
5. The outgoings like parking, petrol, and service of car are paid by the company.
6. I cannot remember when I first got the car or how long I have been using. I think it's a few years but less than 5 years. My sister (company director) was the one in charge.
7. The car is serviced by Borneo Motors, I will send the car for serving when it is time for servicing either by the distance travelled or when I get a call from Borneo Motors.
8. On 2 March 2022 I cannot remember what happened on that day before the 2nd accident.
9. I can remember the 2nd accident. This accident was at Circuit Road area. I remember that I was looking for new customer around that area. I was driving around the Circuit Road area to look for suitable shops who are willing to carry my company's biscuits. When I see a suitable shop, I will park my car and then go and talk to owner of the shop and introduce myself and my company's products.
10. I cannot remember how long was I driving around. But I do remember that on that day I was not taking orders or doing delivery. So I should be driving around looking for business after I helped with loading and unloading at the company's premises.
11. I cannot remember whether I had lunch that day or where I had lunch that day.
12. I cannot remember the first accident or if I was at the first accident location. I only mention 1st accident because the loss adjustor Naaz showed me the video at the meeting with him. Then I discussed with my sister and we filed the GIA report because there is video shown to me.
13. I cannot remember the first accident at all.
14. Regarding the second accident, I remember that that a bus came of the bus bay before the junction. I think I was still looking at the mirrors to see if there was any contact and I was not looking forward. So my car proceeded into the junction unknowingly.
15. After the accident, I saw a taxi in front and there was damage on the taxi. I would like to clarify that my car did not hit the lamp-post. It was just very near to the lamp post.

16. The airbag in my car for the driver was activated. I cannot remember if the front passenger airbag was activated. I remember I felt dizzy during the collision but I am not sure if my head hit any thing.
17. I remember 2 different officers came down but I am not sure if they are from TP or LTA. They did not take my SD card as there was no government property damage. I did exchange particulars with the taxi driver. I was allowed to leave after that.
18. I called towing and then it started to rain. I was wet. After that I went home, I cannot remember if I took taxi or some one come and fetch me.
19. I made the GIA report the next day.
20. I did not go to work the next day. After making the report I went home. I was resting at home.
21. Some time in the evening I had severe stomache and I think my daughter called my sister to come over and they called the ambulance.
22. I was hospitalised until 8 March 2022.
23. I was discharged on 8 March 2022 and loss adjustor Naaz saw me on 9 March 2022 I did tell him that I cannot remember a lot of things. He told me to say what I can remember and say what I cannot remember in my statement to him.
24. To date there is no action from TP. My car is still at the Borneo Motors workshop pending AXA approval for repair.
25. I have shown the first accident video and the photos in the 2nd accident GIA report. I note that front left tyre is a spare tyre.
26. I do not recall changing tyre but I believe that logically I should be the one who changed the tyre. I also believe that the tyre should have been changed on that day because I will not let my wife drive the car with the spare tyre.
27. I remember that the trye of my car was last changed at a tyre shop in woodlands.
28. My view is that spare tyre can be used for a few hours since its not for long distance.
29. I believe that my intention was to go to the tyre shop to change the tyre after the rounds at Circuit Road.
30. I remember i had changed the tyres of several vehicles. It is not a difficult task. I have also driven a vehicle with spare tyre in Malaysia for while (from another state back to my home) on a highway. So I have some experience driving a vehicle with spare tyre. There is no problem if not a fast speed is maintained.

31. I do not have any medical condition. Even after the discharge from CGH I remember I was not given medication for high blood pressure. I am not on any medication at the moment. I confirm that before the accident I did not have any medical condition.
32. I am not sure why I cannot remember what happened before the 2nd accident. I was not even aware of this until the loss adjustor showed me the 1st accident video at the interview on 9 March 2022. It was only then that I realised I did not have any recollection of the matter shortly before the 2nd accident.



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Interpreted to me in Mandarin language