

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 13/03/2023 17:13 (SGT)
Reported by Both Policyholder and Actual Driver
Date of Accident 12/03/2023 14:05 (SGT)
Exact Location of Accident Singapore
Additional Location Information PIE TOWARDS TUAS
Country/State of Loss Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number SNF9861A

INSURED/POLICYHOLDER

Is company? Yes
Name Of Registered Owner CARWAY LEASING & RENTAL
Company Reg No 5XXXX813K
Email Address Angel@carway.com.sg
Mobile Phone No (Phone) +65-83831777
Alternative Phone No -

VEHICLE PARTICULARS

Manufacturer Honda
Model Shuttle
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? No - Claiming third party
Vehicle Category Private car
Transmission Auto
CC 1496

INSURANCE COMPANY

Name of Insurance Company Income Insurance Limited
Policy Number / Cover Note Number 5110752456-03-000025

DRIVER

Name of Driver ABDUL FATTAH BIN ZAHIT
NRIC No SXXXX435F
Date Of Birth 31/10/1972
Occupation Outdoor

Date Of Driving Pass	06/09/2008
Driving experience	14 YEARS AND 6 MONTHS
Gender	Male
Mobile Number	(Phone) +65-87897274
Alt. Phone Number	-
Email Address	Angel@carway.com.sg
Address	BLK 713 TAMPINES STREET 71 #02-184
Address complement	-
Postcode	520713
Is the driver the policyholder?	No
If No, Relationship of the Driver with the Insured	Hirer
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?	No
Number of vehicles involved in the accident	13
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)	3
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	DIKI
Gender	Male

PASSENGER 2

Name	JIBBY
Gender	Male

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

REFER TO SKETCH PLAN

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	SML5277T
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Private car
Name of Driver	CLINTON
Contact Number	(Phone) +65-94523347
Address	-
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	SHD9908G
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Private car
Name of Driver	KENT
Contact Number	(Phone) +65-90051918
Address	-
Address complement	-
Postcode	-
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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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.



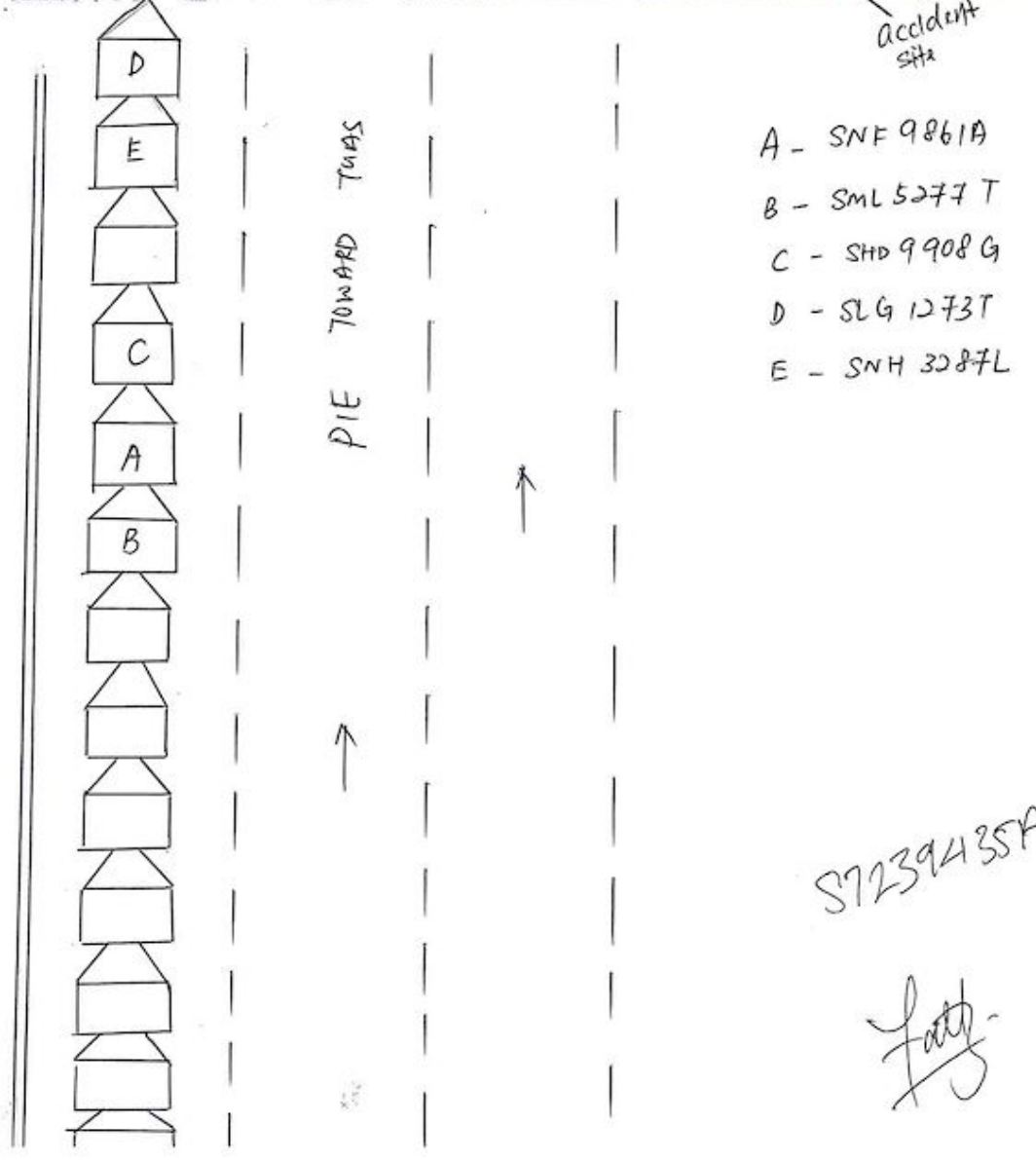
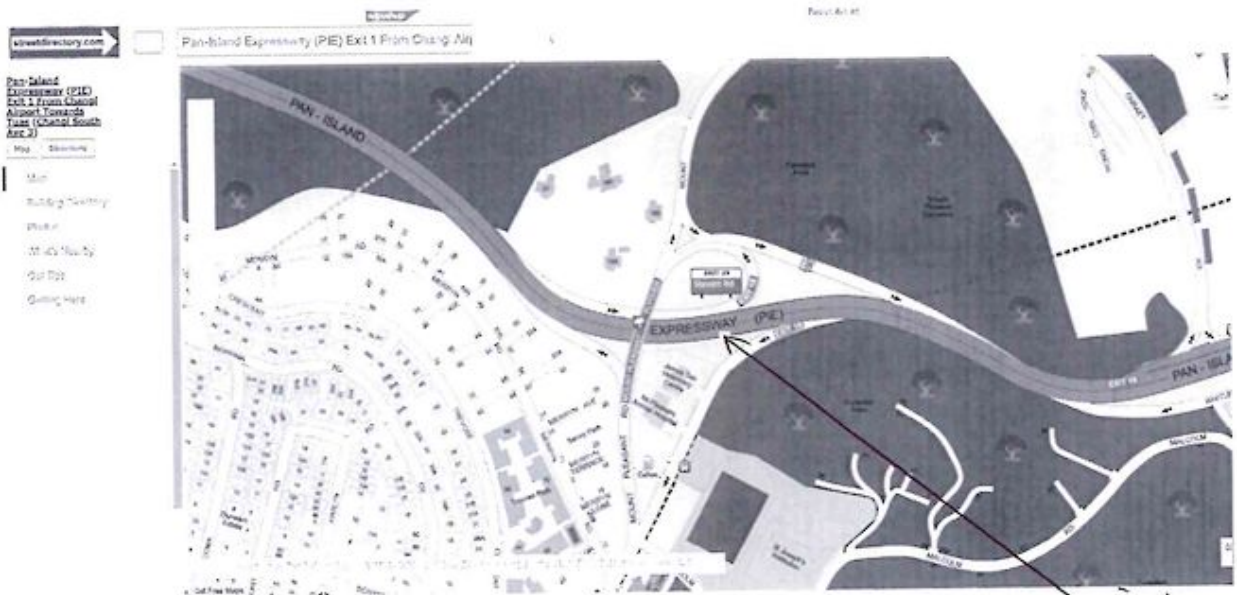
Policyholder's Signature, Date & Time

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 NEXT PAGE



Describe Circumstance of the Accident

REFER TO POLICE REPORT T/20230312/7090 AND
ACCIDENT STATEMENT.

Declaration

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



Policyholder's Signature / Date & Time

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

A handwritten signature in black ink.

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

Accident Statement

On 12nd Mar 2023 at about 1405 Hrs, my vehicle (SNF9861A) was travelling along PIE towards Tuas. The vehicles in front of me stopped and I followed suit. I managed to stop my vehicle in order to avoid the collision with the vehicle in front of me. Suddenly and without warning, a vehicle (SML5277T) hit onto the rear of my vehicle. The strong impact has caused my vehicle surge forward and collide onto the vehicle in front of me (SHD9908G). There were total 13 vehicles involved in this chain collision. The first front 2 vehicles involved in this collision (SLG1273T and SNH3287L) left the scene immediately after the accident occurs. I have 2 bicycles mounted on the bike rack at the rear of my vehicles. Those bicycles were affected and damaged in this accident. I was unable to provide all the vehicle numbers. Accident photos were taken at the scene.

I am making a claim against third party.

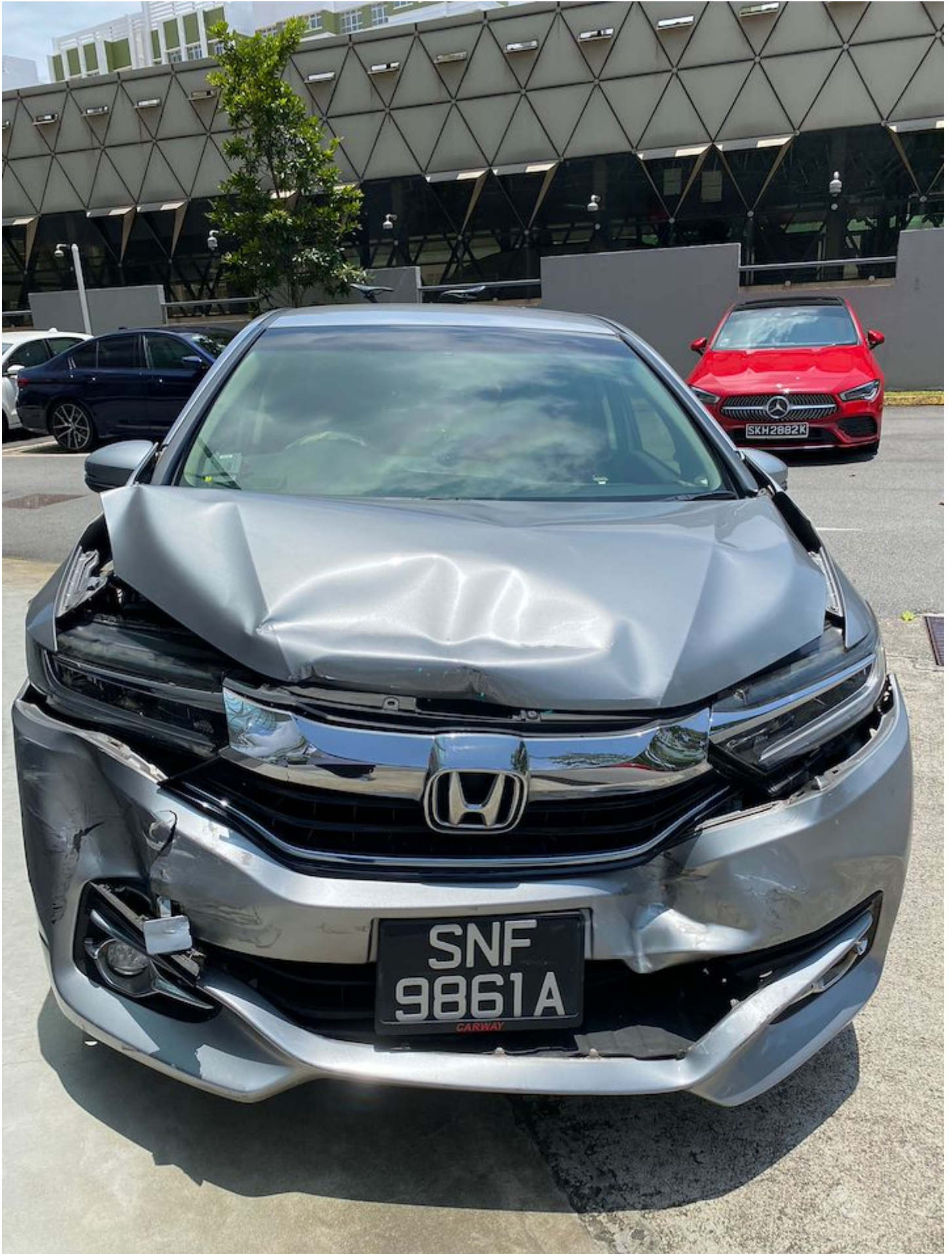


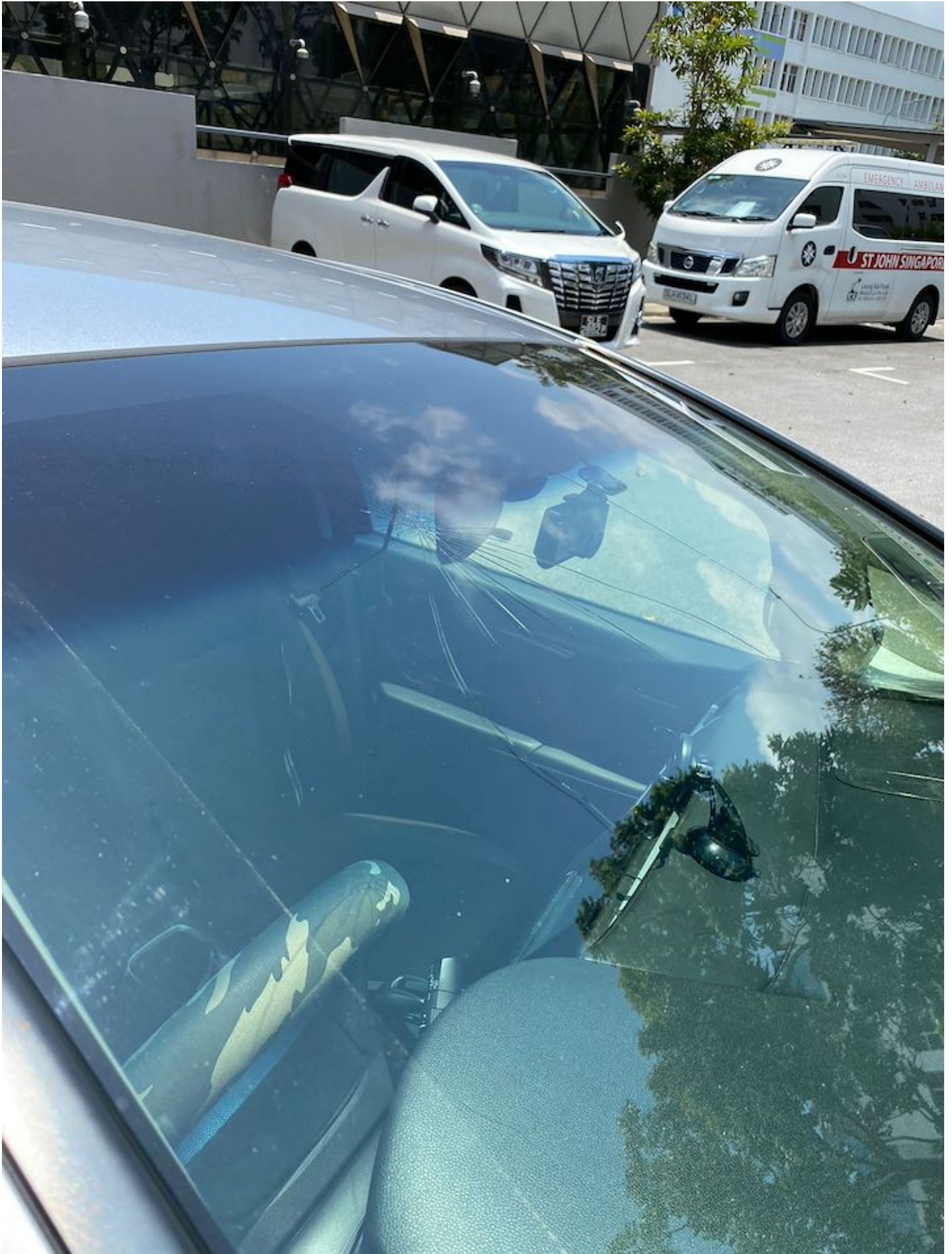
Driver's Name: Abdul Fattah Bin Zahit @ Zahit, Abdul Fattah
I/C: S7239435F

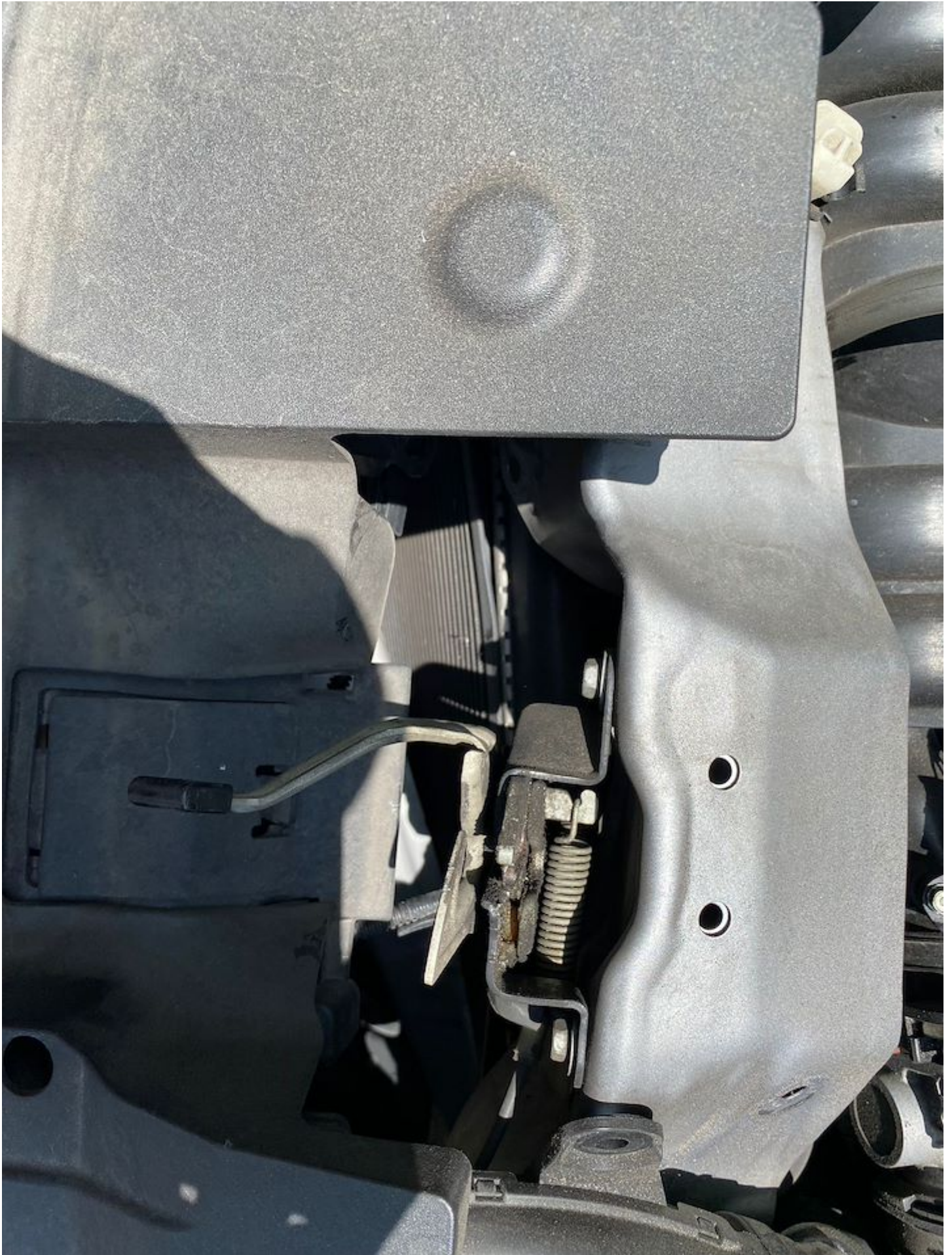


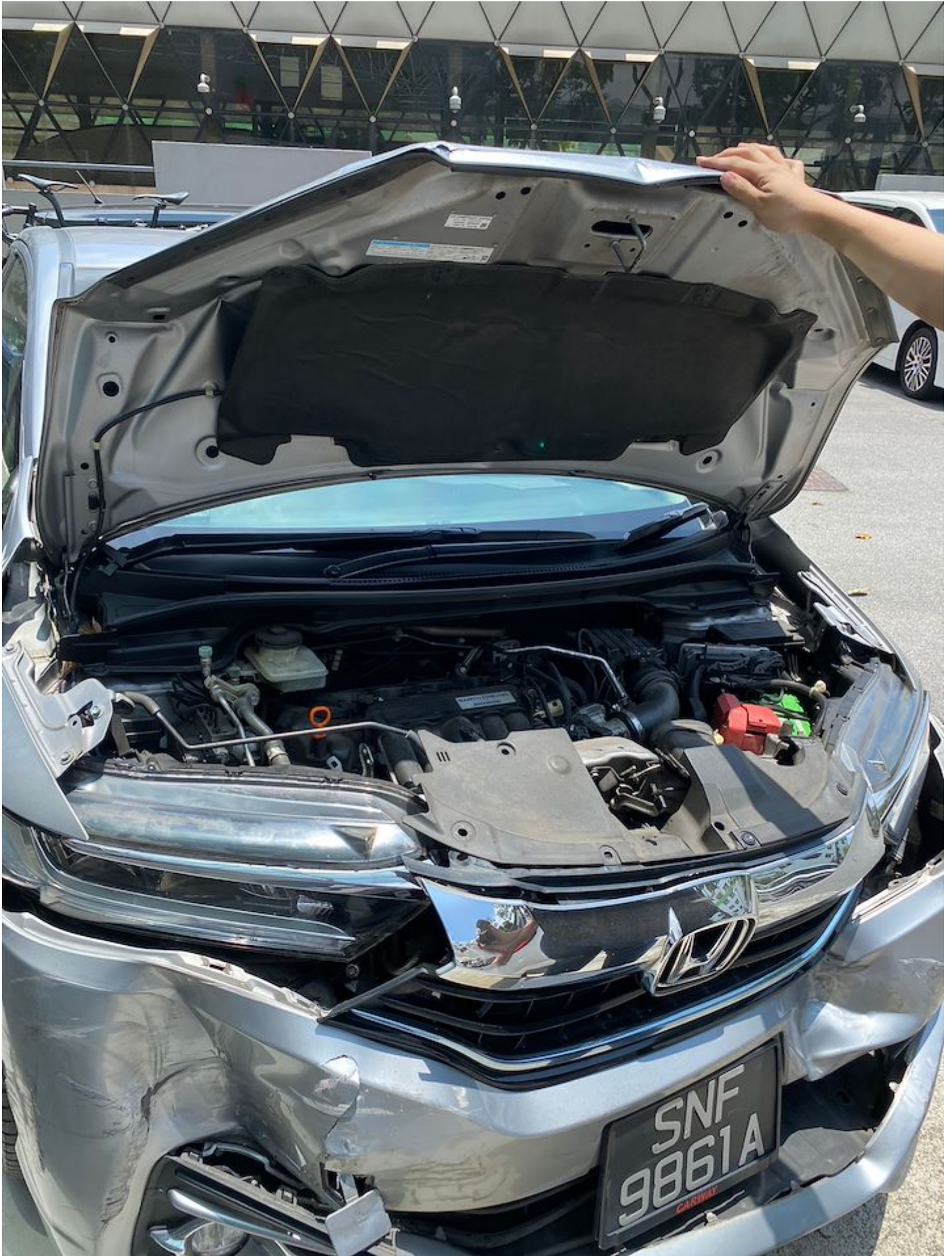






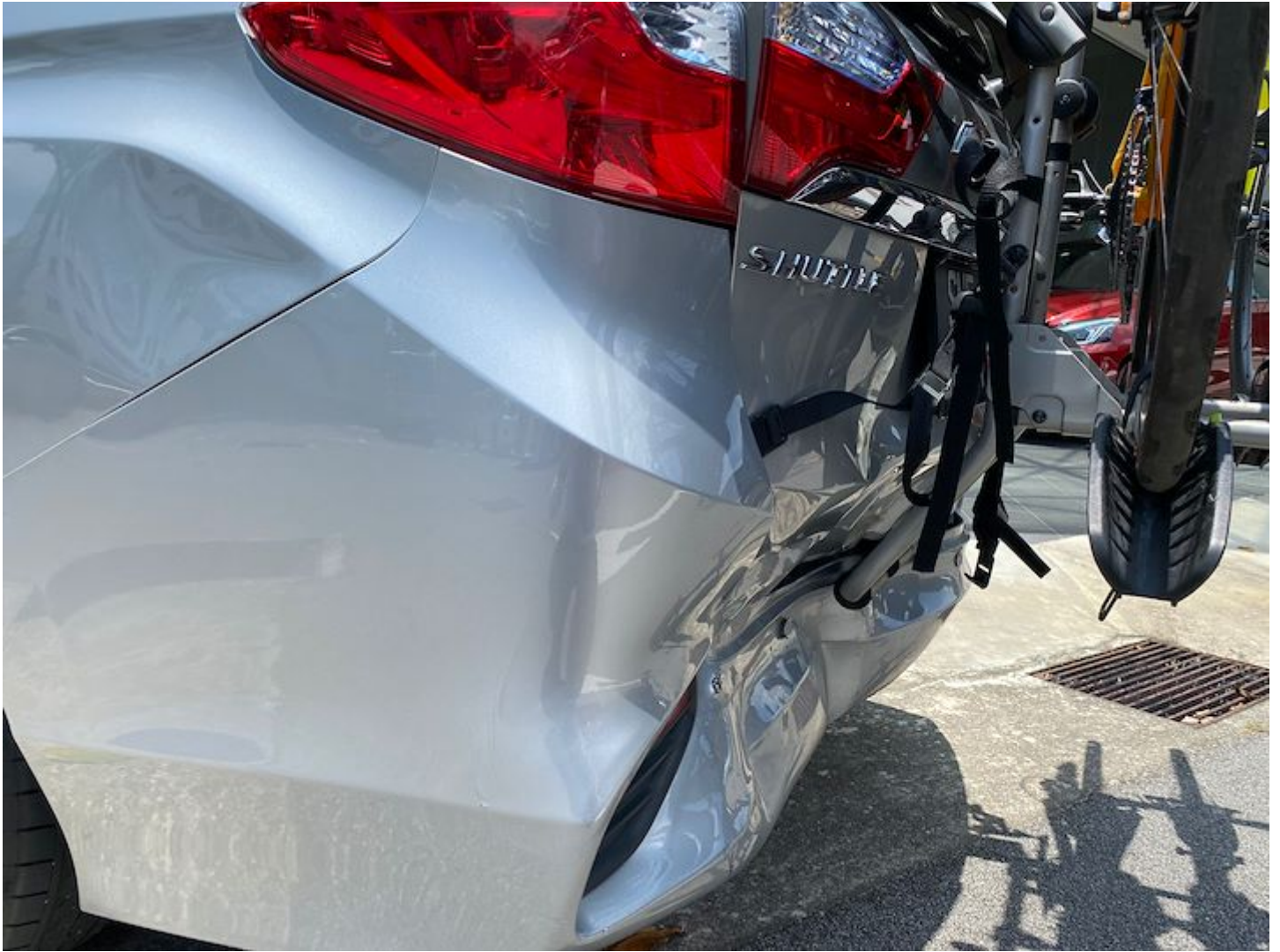





















**SINGAPORE
POLICE FORCE**


T/20230312/7090

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

1 of 4
Report No. T/20230312/7090

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 12/03/2023 22:24		Vide Report No.: E/20230312/0105		Station Diary No.:	
Informant's Particulars					
Name of Informant: ABDUL FATTAH BIN ZAHIT			Address: 420 ANG MO KIO AVENUE 10 #12-1121 SINGAPORE 560420		
ID Type / ID No.: NRIC NO / S7239435F			Contact No.: Home/Office: Mobile: 87897274		
Nationality: SINGAPORE CITIZEN			Email: FZAHIT@GMAIL.COM		
Sex: Male	Age: 50	Date of Birth: 31/10/1972	Type of Informant: Driver		
Race: Malay		Language: English		Institution / School Name:	
Occupation: Self Employed		Driving Licence Information: Class:		Date of Expiry:	

General Information of the Accident				
Type of Accident:	Injury Attended by Police	Drink Drive: No	Date/Time of Accident: 12/03/2023 15:40	Type of Location:
Location: PAN ISLAND EXPRESSWAY				
Weather:		Road Surface:		Road Speed Limit:
Traffic Flow:		Traffic Control:		Traffic Volume:
Type of Collision:				Anyone conveyed by ambulance: Yes

Details of Vehicle Involved						
Vehicle No.	Type	Make	Model	Color	Conditio	No of
SNF9861A	Car					2

Details of Person Involved	
Any Pedestrian Involved: No	
No. of Pedestrians Injured: NIL	Use of Pedestrian Crossing: NA



**SINGAPORE
POLICE FORCE**



T/20230312/7090

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

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Report No. T/20230312/7090

CONTINUATION OF REPORT

Driver			
Name	ABDUL FATTAH BIN ZAHIT		ID No. S7239435F
Related Vehicle	SNF9861A (Car)		Contact No. 87897274
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	Slight

Brief Details.

On the stated date and time, I was driving SNF9861A along PIE(Tuas) together with 2 friends, Dikizukairi and Najib, on board my vehicle.

All three of us were belted.

Just slightly after Stevens Road exit, the vehicles in front suddenly came to a stop.

I slammed on my brakes and managed to come to a stop in time just behind the red taxi right in front of me.

However, immediately after I had come to a complete stop, multiple impacts hit my vehicle's rear causing my vehicle to propel forward and hitting the front vehicle several times.

The impacts were huge and my body lurched forward due to the impact.

Upon alighting, I realised that I was involved in a 8 car chain collision involving:

SLU7136T
SHD9908G
SNF9861A
SML5277T
SJH5445G
SKQ3903E
Unknown
Unknown

where mine was the 3rd vehicle.

I also noticed a man lying on the ground injured. However, I am unsure which vehicle the man had come out from.

There were another 2 vehicles (SNG3287L & SLG1273T) in front of SLU7136T, which were involved in the accident, but left the scene shortly after assessing the damage to be insignificant.



**SINGAPORE
POLICE FORCE**



T/20230312/7090

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

3 of 4
Report No. T/20230312/7090

CONTINUATION OF REPORT

Traffic Police and ambulance arrived. The man lying on the ground was conveyed to hospital via ambulance.

Later the same day, I started to feel aches over multiple areas of my body caused by the impact of the accident.

I will monitor my condition and decide whether to seek treatment.

As of now, I am unsure if my friends sitting in my vehicle were injured due to the accident.

I am lodging this report as per the traffic police's advice.



**SINGAPORE
POLICE FORCE**



T/20230312/7090

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

4 of 4

Report No. T/20230312/7090

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch

Signature Of Officer Recording The Report: Not applicable	Signature Of Informant: The identity of the person making this report has been authenticated by Singpass. No signature is required.
Signature Of Interpreter: Not applicable	Date/Time: 12/03/2023 22:24
Officer In Charge Of Case: TP / TPIB / MUHAMMAD AFIQ BIN RAHMAT Contact No.: 65476171	Classification Of Case:

NP168

CARWAY LEASING & RENTAL

53 Ubi Avenue 1 #03-01 Paya Ubi Industrial Park, Singapore 408934
 R.O.C No: 53264813K
 ☎ 6744 0777 ☎ 6744 2377

RENTAL / HIRE AGREEMENT No: CLR - 220219

Make / Model:	Vehicle No:	IU No:
HONDA SHUTTLE HYBRID 1.5G	SNF 9861 A	1128242350

HIRER'S PARTICULARS	
Name	: ABDUL FATTAH BIN ZAHIT @ ZAHIT, ABDUL FATTAH
Address	: BLK 713 TAMPINES STREET 71 #02-184 SG 520713
Email	:
Telephone (HP)	: 8789 7274 /
(O)	: /
NRIC / PP / ROC	: S7239435F
Occupation	:
Nationality	: SINGAPOREAN
D.O.B	: 31 OCT 1972
Driving Lic No	: S7239435F
Driving Experience:	14 Yrs

DRIVER'S PARTICULARS (if different from Hirer)	
Name	:
Address	: SG
Email	:
Telephone (HP)	:
(O)	:
NRIC / FIN No	:
Occupation	:
Nationality	:
D.O.B	:
Driving Lic No	:
Driving Experience:	Yrs

CHARGES			
24	Month (s)	@ S\$ 1,980.00	/ Month
	Month (s)	@ S\$	/ Month
	Week (s)	@ S\$	/ Week
		S\$ 47,520.00	
		0.00	
		0.00	
<i>Note ** (Monthly rental cycle = 30 Days)</i>			
Advanced Deposit (Refundable)		S\$ 1,960.00	
Additional Rental Payable : M'sia Usage		S\$ 0.00	
Others : Additional Driver Surcharge		S\$ 0.00	
Subtotal		S\$ 47,520.00	
Less Security Deposit BY :		S\$ -1,960.00	
Less Advanced Rental BY :		S\$ 0.00	
Total remaining Rentals payable for - 23Mths		S\$ 0.00	
Weekly Rental Due on Every :		S\$	

Important Notes:

- I, the Hirer, agreed to hold whatever responsibilities for any damage(s) caused by vehicular accident, traffic offence(s) and/or any other penalty(ies) in connection with the use of the said vehicle during the period when it is in my custody.
- Accident / Theft Excess Liability (At Fault - Direct / Conflict Cases)**

Singapore	: Own	S\$ 2,000.00	TP	S\$ 2,000.00
Malaysia	: Own	S\$ 2,000.00	TP	S\$ 4,000.00

 Wscreen Excess : S\$ 400
- The vehicle can only be used within Singapore ONLY. PENALTY of S\$80.00 / day will be imposed for unauthorised usage to M'sia.
- SMOKING IS STRICTLY PROHIBITED IN THE VEHICLE.**
In the event of smoking, cleaning fees of \$150.00 will apply.
- Late Charge of \$50/week will be imposed for all late payment.

I/We declare that the above particulars are true and correct in every respect and I/We have read and understood the terms and conditions of the hire agreement printed overleaf.

Terms & Conditions:

A) The Hirer is OBLIGED to fulfil/complete the full Rentals stated in this Rental / Hire Agreement. Should there be any early termination by the Hirer, the Hirer shall pay ALL remaining Rentals in this Hire Agreement and return the vehicle to the Owner.

B) If the Hirer fail to pay any Rental under this Hire Agreement between Owner within seven (7) days of its becoming due or shall commit a breach of contract under this Hire Agreement, the Owner may terminate this Hire Agreement thereupon or any timewithin seven (7) days thereafter by notice in writing to the Hirer. On the termination by the Owner, the Hirer should return the vehicle to the Owner and shall pay all the remaining Rentals stated in this rental / Hire Agreement.

 Signature of Hirer / Date Signature of Driver / Date
(if different from Hirer)

Date Out: 22-Aug-22	Date In: 11-Aug-24
Time Out: Hrs	Time In: Hrs
Delivery- / Self-Collection	Self-Delivery / Collection-



Hire period expires on: 11-Aug-24 at _____ Hrs.
 Late return fee of \$15.00 (min per hourly block) is chargeable for late return more than 15 mins.



Certificate of Insurance

MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189)
 MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) RULES, 1960
 ROAD TRANSPORT ACT, 1987 (MALAYSIA)
 ROAD TRANSPORT (AMENDMENT) ACT, 2019 (MALAYSIA)
 MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA)

Certificate Number: 5110752456-03-000025 Cover : drivo CLASSIC

1. Index mark and Registration Number of Vehicle : SNF9861A
 Chassis Number : GP71207742
2. Name of Policyholder : CARWAY LEASING & RENTAL
3. Effective Date of Insurance : 22 Aug 2022
4. Expiry Date of Insurance : 21 Aug 2023
5. Persons or Classes of Persons entitled to drive#
 (a) The Policyholder.
 (b) Any other person who is driving on the Policyholder's order or with his/her 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.
6. Limitations as to Use#
 (a) Use for social domestic and pleasure purposes and in connection with the Policyholder's or Hirer's business.

This Policy does not cover

- (a) Use for racing, pace-making, reliability trial or speed-testing.
 - (b) Use for the carriage of goods (other than samples) in connection with any trade or business.
 - (c) Use for any purpose in connection with the Motor Trade.
- # Limitations rendered inoperative by Section 8 of the Motor Vehicle (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.
 This Policy, the Schedule, Endorsement and the Certificate of Insurance are to be read together as one document.

EXCESS (SECTION 1)	: S\$2,000
EXCESS (SECTION 2)	: S\$1,500
WINDSCREEN EXCESS	: S\$100
ADDITIONAL EXCESS	: N/A
REPAIR AT OWNER'S PREFERRED WORKSHOP	: NO
INSURE WITH COE	: YES
NCD PROTECTION	: NO
TRANSPORT ALLOWANCE	: NO
EXCESS WAIVER	: NO
PRIMARY DRIVER	: N/A
NAMED DRIVER (1)	: N/A
NAMED DRIVER (2)	: N/A
HIRE PURCHASE COMPANY	: TOKYO CENTURY LEASING (SINGAPORE) PTE LTD
SUM INSURED	: MARKET VALUE OF INSURED VEHICLE AT TIME OF LOSS

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

Agency : INSMART (INSURANCE) AGENCY PTE LTD (00000615165)
 Date of Issue : 10 Jun 2022 13:20 hrs

For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED

Chief Executive