

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	17/04/2023 15:39 (SGT)
Reported by	Both Policyholder and Actual Driver
Date of Accident	15/04/2023 20:32 (SGT)
Exact Location of Accident	Singapore
Additional Location Information	Ecp towards Changi Airport before Marina Vista exit 8B
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SLV8247U
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INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	Koh Xin Hui (Xu XinHui)
NRIC No	S8826206I
Email Address	Xinhui002@outlook.com
Mobile Phone No	(Phone) +65-96727169
Alternative Phone No	-

VEHICLE PARTICULARS

Manufacturer	Nissan
Model	Note
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?	Yes
Vehicle Category	Private car
Transmission	Auto
CC	1198

INSURANCE COMPANY

Name of Insurance Company	AIG Asia Pacific Insurance Pte. Ltd.
Policy Number / Cover Note Number	1800005070-05

DRIVER

Name of Driver	Koh Xin Hui (Xu XinHui)
NRIC No	S8826206I
Date Of Birth	19/07/1988
Occupation	Indoor

Date Of Driving Pass	01/08/2008
Driving experience	14 YEARS AND 8 MONTHS
Gender	Female
Mobile Number	(Phone) +65-96727169
Alt. Phone Number	-
Email Address	Xinhui002@outlook.com
Address	8A BEDOK GARDEN
Address complement	-
Postcode	469863
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 - 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	Tan Jing Yu Ethan
Gender	Male

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

I was travelling on ECP towards Changi Airport on the second middle lane. The traffic condition was moderate to heavy. As there was a coach bus stopping at road shoulder. A car on the third lane signalled to move into my lane and I start to slow down. When I look straight the vehicle

GBK 7974L

have emergency break and likewise i emergency break but my vehicle did not stop in time. It hit the rear.

ATTACHMENT(S)

Are accident photos available for attachment?	Yes
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Was there any video captured by Car Camera? Yes

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	GBK7974L
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Goods vehicle
Name of Driver	-
Contact Number	(Phone) +65-84682237
Address	-
Address complement	-
Postcode	-
Insurance Company Name	-
Nature Of Damage	-
Details of property damaged in accident	-
No. Of Passenger (Including Driver)	-



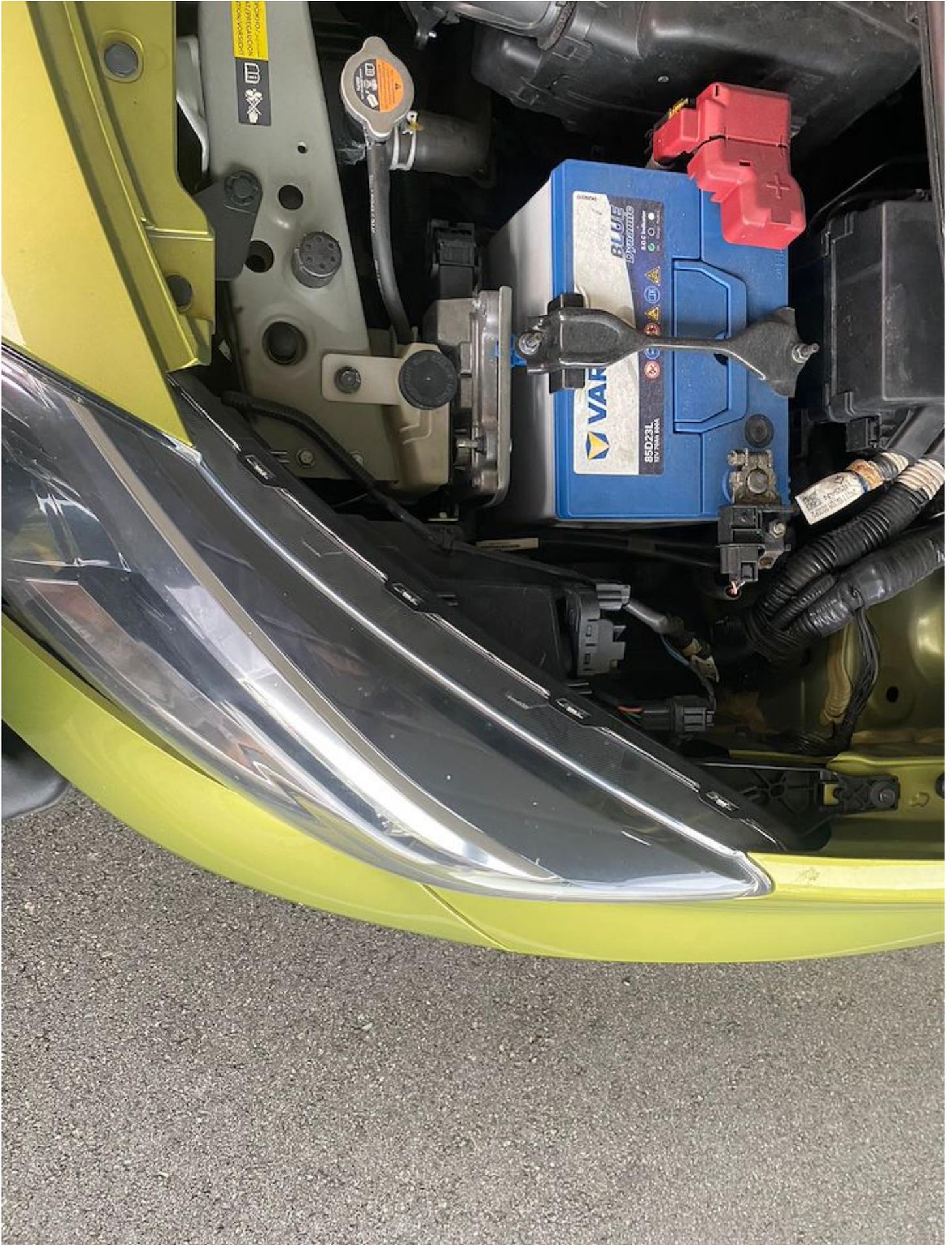






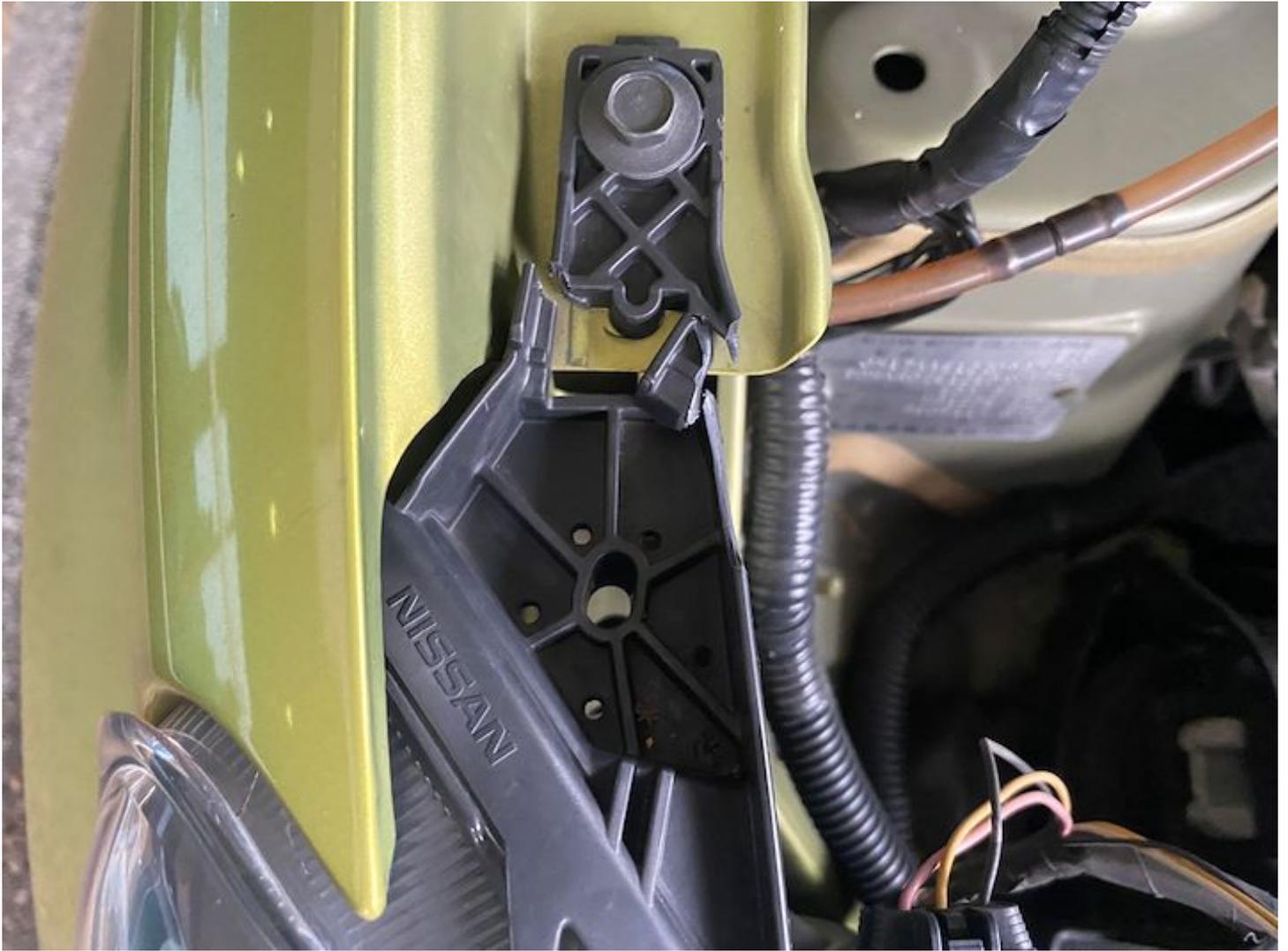




































































IMPORTANT NOTE: Please submit the completed Addendum form to the same Accident Reporting Centre with whom you submitted the Original Report.

ADDENDUM

(A) PARTICULARS OF PERSON MAKING THE AMENDMENTS:

Original Report No: SA01234H0005 Vehicle Registration No: SLV8247U
 Name (as shown in NRIC): KOH XIN HUI (XU XIN HUI) NRIC/FIN/Passport No: S Y X X X 2061
 (*Vehicle Driver/Vehicle Owner) (* Please delete as appropriate)
 Address: 8A BODOK GARDEN Singapore (46986)
 Contact (Tel): _____ Mobile No.: 96727169
 Email Address: _____
 Date of Accident: 16/04/2023 Time of Accident: 20:32
 Place of Accident: ECP TOWARDS CHANGI AIRPORT BEFORE MARINA VISTA EXIT
 Insurance Company: AIG SB

(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:

TO UPLOAD PHOTO, VIDEO AND SKETCH PLAN
TO AMEND DOA 16/04/2023 TO DOA 15/04/2023
TO REVERT REPORTING ONLY TO OD CLAIM

[Signature] 17/04/23
 Policyholder / Driver's Signature
 Date: 17/04/2023 17:30

AUTOLUTION INDUSTRIAL PTE LTD
 19 UR' ROAD 4
 SINGAPORE 08673
 TEL: 6342 9666 FAX: 6846 7483

[Signature]
 Reporting Centre Personnel's Signature
 Name: FIM ER A/FEN SO
 NRIC/FIN No.: G X X X X 824L
 Date: 17/04/2023 17:30



CERTIFICATE OF INSURANCE

NISSAN AUTO PROTECTOR PRIVATE VEHICLE

Name of Policyholder	: Koh Xin Hui (Xu XinHui)	Vehicle No.	: SLV8247U
Period of Insurance	: 18 Jan 2023 To 17 Jan 2024	Policy No.	: 1800005070-05
Engine No.	: HR12275251B	Endorsement No.	:
Chassis No.	: JN1TAAE12Z0980133	Issued Date	: 23 Nov 2022 20:34

ABOUT THE COVER

Make/Model	: NISSAN NOTE 1.2 (SUPERCHARGED/NON-SUPERCHARGED)	Sum Insured	: Market Value	First Year of Registration	: 2018
Engine Capacity/Tonnage	: 1,198.00 CC	Driver Restriction	: NA	Off Peak Car	: No
Person or Classes of Persons Entitled to Drive*	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 \$553,000 as "Inexperienced Driver Excess" (IDR) if You are or Your Authorised Driver (named or unnamed) has less than 2 years' driving experience.

Age Condition	: 30 years old and above	Mileage Condition	: Unlimited Mileage
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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 - 1600cc

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act 1960, 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 - \$600 Theft - \$0 Flood Cover - \$600

Section 2

Property Damage - \$0

Windscreen : \$100

Named Driver and Excess (where applicable)

Koh Xin Hui (Xu XinHui) - \$600 (Own Damage), \$600 (Flood Cover)

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

1. TC AutoClinic Add: 25 Leng Kee Road Singapore 159097 67038511 67038512 67038513
2. TC AutoClinic Add: No 1, Sixth Lok Yang Road Singapore 628099 62822212
3. Autolution Industrial Add: 19 Ubi Road 4 Singapore 408623 64909666
4. Tan Chong Motor Sales Add: 913 Bukit Timah Road Singapore 589623 64694091 64694092 64694093
5. Tan Chong Motor Sales Add: 19 Lorong 8 Toa Payoh Singapore 319255 63570753

For 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 or AIG SG Mobile App. Simply search and download "AIG SG" from Apple App Store or Google Play Store.

IMPORTANT NOTES

Hire Purchase Company/Employer's Loan: HL Bank

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 1960, Part IV of the Road Transport Act, 1987 (Malaysia), Road Transport (Amendment) Act 2019 and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia).

0500610393
 TAN CHONG CREDIT PTE LTD-TCM

913 BUKIT TIMAH ROAD TAN CHONG MOTOR CENTRE
 SINGAPORE 589623 ANSP-MOTOR
 Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

AIG Asia Pacific Insurance Pte. Ltd.

This computer generated document does not require a signature.

AIGSGMOBILEAPP

24-HOUR AIG AUTO HOTLINE: +65 6338 6200**IMPORTANT: KEEP THIS DOCUMENT IN YOUR CAR AT ALL TIMES.**

What can the 24-hour AIG Auto Emergency Hotline provide for you?	What should I do in the event of an accident?
<ul style="list-style-type: none"> • Immediate assistance after an accident • Emergency breakdown service • Towing service (accident or non-accident related) • Advice on Motor Claims procedures • Medical Referral Assistance <p>If no one is injured in the accident:</p> <ul style="list-style-type: none"> • You are not required to make any police report. • Record vehicle number, name and address, insurance company and policy number of the other driver(s) and vehicle(s). • Collect details (name, address and contact number) of witnesses and/or try to take photographs of the scene of the accident. • Report the accident to us with your accident vehicle (whether damaged or not) via our approved reporting centres or authorised repairers within 24 hours or the next working day of the accident. <p>If the accident involves injuries or damage to government property & vehicles, foreign registered vehicles or non-injury hit & run case:</p> <ul style="list-style-type: none"> • Report the accident to the police, providing full details of the circumstances of the accident. • Record vehicle number, name and address, insurance company and policy number of the other driver(s) and vehicle(s), if applicable. • Collect details (name, address and contact number) of witnesses and/or try to take photographs of the scene of the accident. • Report the accident to us with your accident vehicle (whether damaged or not) via our approved reporting centres or authorised repairers within 24 hours or the next working day of the accident. 	<ul style="list-style-type: none"> • Keep calm and move your car to a safe place. • Do not admit or discuss fault or blame with the other party(ies). • Report the accident to us with your accident vehicle (whether damaged or not) via our approved reporting centres or authorised repairers within 24 hours or the next working day of the accident. • Submit Writ/Summons/Correspondences from third party(ies) to AIG immediately.

LOSS OF USE CAR REPLACEMENT BENEFIT

Applicable only if this benefit is included in your motor insurance. Please refer to your Policy Schedule for details. Policy terms and conditions apply. Please call our customer service hotline number (65) 6419-3000 for assistance.

The Certificate of Insurance (CI) should be produced without demand when collecting the Rental Car and the Rental Car Company reserves the right to verify the identity of the holder. The CI is the property of AIG and its use is subject to the terms and conditions contained in the Loss of Use Endorsement under the policy issued to the policyholder.

Steps to activate Loss of Use Car Replacement Benefit and Important Information

1. To activate your loss of use car replacement, please report the accident to us with your accident vehicle via our reporting centres or authorised repairers within 24 hours or by the next working day of the accident.
2. Please contact the rental car company (please refer to the rental car company listed below, hereinafter known as the "Rental Car Company") after AIG's authorised surveyor has surveyed and authorised the own damage repair of your accident vehicle.
3. Your rental car will be made available within 5 working hours of you contacting the Rental Car Company.
4. At the time of collection of the rental car, the original insurance policy and schedule issued by AIG and a copy of the accident report from **Tan Chong Motor Sales** must be produced.
5. The rental period will be the shorter of (i) the repair period certified by AIG's-authorised surveyor or (ii) the period your accident vehicle is actually under repair (and not for any period during which your accident vehicle is not under repair due to the unavailability of spare parts).
6. Rental cars are strictly for the social and domestic use of the policyholder who is the registered owner of the accident vehicle only, and not for the policyholder's business or other purposes and the rental car must only be used in Singapore.
7. Any extension of the rental period beyond the period specified in paragraph 5 above will be chargeable by the Rental Car Company on a per day basis and the cost of the additional rental will be borne by you.
8. Upgrade of the rental car is available upon request and availability, and subject to additional charges by the Rental Car Company which will be borne to you.

Rental Car Company: DownTown Travel Services Pte Ltd

Activation Hotline: 63341700

19 Lorong 8 Toa Payoh Singapore 319255

Monday to Friday: 9am to 6pm Saturday (Half Day): 9am to 3pm

*The Rental Car Company's Terms & Conditions apply (i.e., refundable security deposit, excess liability for the Rental Car, Collision Damage Waiver, etc).

IMPORTANT NOTICE

If you sell your motor vehicle, this Notice is IMPORTANT and MUST be complied with. Policyholders are hereby warned that under the Motor Vehicles (Third-Party Risks and Compensation) Act 1960, it shall be unlawful for any person to use or cause or permit any other person to use a motor vehicle without a valid policy of insurance under the Act.

The Policyholder is further 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 that effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicles (Third-Party Risks and Compensation) Act 1960.

This Policy will cease to be valid once the motor vehicle has been sold to another person unless the transfer of interest has been duly notified to and agreed to by the insurance company concerned. If the insurance company agrees to cover the new owner, they will issue a new Certificate of Insurance in the new owner's name. The premium chargeable may vary according to the new owner's profile.



POLICY SCHEDULE

NISSAN AUTO PROTECTOR PRIVATE VEHICLE

Policy No. : 1800005070-05
 Period of Insurance : 18 Jan 2023 to 17 Jan 2024
 Issued Date : 23 Nov 2022 20:34

ABOUT THE POLICYHOLDER

Name of Policyholder : Koh Xin Hui (Xu XinHui)
 Address : 8A BEDOK GARDEN
 SINGAPORE 469863

Occupation/Nature of Business : Executive/Admin

ABOUT THE VEHICLE

Registration No. : SLV8247U
 Chassis No. : JN1TAAE12Z0980133
 Seating Capacity : 5
 Make/Model : NISSAN NOTE 1.2 (SUPERCHARGED/NON-SUPERCHARGED)
 Hire Purchase Company/Employer's Loan : HL Bank

Engine Capacity/Tonnage : 1,198.00 CC
 Engine No. : HR12275251B
 First Year of Registration : 2018
 Body Type : Sedan

ABOUT THE COVER

Sum Insured : Market Value
 Driver Restriction : NA
 Person or Classes of Persons Entitled to Drive :

Off Peak Car : No
 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 S\$53,000 as "Inexperienced Driver Excess" (IDR) if You are or Your Authorised Driver (named or unnamed) has less than 2 years' driving experience.

Age Condition : 30 years old and above
 Mileage Condition : Unlimited Mileage
 Limitation as to use :

Mileage Declaration : km

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.

Other Key Policy Benefits :

Act of God, NCD Protector, Strike, Riots and Civil Commotions, Loss of Use 1500cc - 1600cc, PA Insured- \$100000, Medical Reimbursement- \$1000, Fixture and Accessories (Cosmetic)- \$5000, Dealer + AIG Authorised Workshops, Solar Film- \$1150, In-Car Camera Excess Waiver, Glass Roof/ Moon Roof/ Sun Roof/ Panoramic Glass Roof, PA to Authorised Driver / Unnamed Passengers- \$10000, Key Replacement Cover- \$800, Windscreen / Windows

EXCESS

Section 1
 Fire - \$0 Own Damage - \$600 Theft - \$0 Flood Cover - \$600

Section 2
 Property Damage - \$0

Windscreen : \$100

Named Driver

Koh Xin Hui (Xu XinHui) - \$600 (Own Damage), \$600 (Flood Cover)

PREMIUM

Premium	: \$	828.92
GST (7%)	: \$	58.02
Total	: \$	886.94

Your Premium includes the following discount(s):

Safe Driver Discount - 5.00%, Loyalty Discount - 8.00%, No Claim Discount - 50%

SKETCH PLAN

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
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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.

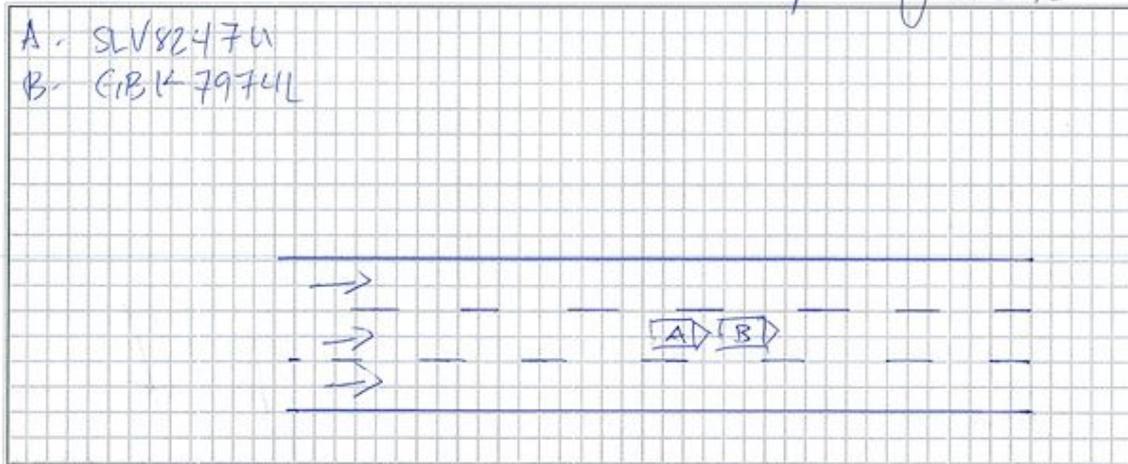
ION INDUSTRIAL PTE LTD
ROAD 4
PHONE 40883
649 966 FAX 646 7483

[Signature] 17/04/23

Policyholder's Signature / Date & Time
17/04/2023 17:30
Sketch Plan

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

Witnessed by Reporting Centre Personnel
(Name as in NRIC/ID card) *[Signature]*
TIMER AIFONSO
6KXX524L



Describe Circumstance of the Accident

I was travelling on ECP towards Changi Airport on the second middle lane. The traffic condition was moderate to heavy. As there was a coach bus stopping at road shoulder. A car on the third lane signalled to move into my lane and I start to slow down. When I straight the vehicle, & GBK 7974L, have emergency break and likewise I emergency break but my vehicle did not stop in time. It hit the rear.

Declaration

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

[Signature] 17/04/23
 Policyholder's Signature / Date & Time
 17/04/2023 17:30

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

AUTOLUTION INDUSTRIAL PTE LTD
 19 UBI ROAD 4
 SINGAPORE 408623
 TEL: 6490 9694 FAX: 6345 7483

[Signature]
 Witnessed by Reporting Centre Personnel
 (Name as in NRIC/ID card) EIMBE 41F612
 AXKX82412