

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	12/05/2023 12:00 (SGT)
Reported by	Actual Driver
Date of Accident	08/05/2023 13:50 (SGT)
Exact Location of Accident	Singapore
Additional Location Information	152 STILL ROAD SINGAPORE 423991
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	GBE7197U
-----------------------------------	----------

INSURED/POLICYHOLDER

Is company?	Yes
Name Of Registered Owner	ALPHA RENTAL PTE LTD
Company Reg No	2XXXXX190D
Email Address	evolution96auto@gmail.com
Mobile Phone No	(Phone) +65-90966559
Alternative Phone No	-

VEHICLE PARTICULARS

Manufacturer	Toyota
Model	Hiace
Variant	-
Exact purpose for which vehicle was being used at time of accident	Employment
Are you claiming under your own insurance policy for repair to your vehicle?	No - Claiming third party
Vehicle Category	Commercial vehicle
Transmission	Manual
CC	2982

INSURANCE COMPANY

Name of Insurance Company	China Taiping Insurance (Singapore) Pte. Ltd.
Policy Number / Cover Note Number	DMCVSNA00013282301

DRIVER

Name of Driver	MALAISAMY THIVYAMANI
Passport No/FIN	GXXXXX293L
Date Of Birth	09/07/1989
Occupation	Outdoor

Date Of Driving Pass	23/09/2013
Driving experience	9 YEARS AND 8 MONTHS
Gender	Male
Mobile Number	(Phone) +65-92798177
Alt. Phone Number	-
Email Address	evolution96auto@gmail.com
Address	21 TOH GUAN ROAD EAST , TOH GUAN CENTRE
Address complement	# 05-18
Postcode	608609
Is the driver the policyholder?	No
If No, Relationship of the Driver with the Insured	Employee
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)	1
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	-

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 THE ATTACHED 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	SFS3074X
Vehicle Manufacturer	Honda
Vehicle Model	Civic
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Private car
Name of Driver	LOKE
Contact Number	(Phone) +65-98157370

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

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 willful 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. 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 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.



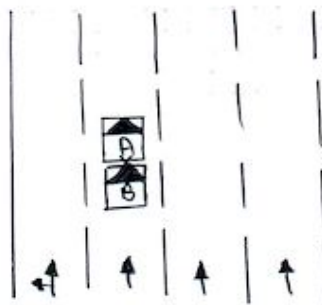
Policyholder's Signature / Date & Time

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

12/05/2023
Witnessed by Reporting Centre Personnel

Sketch Plan

153 still road Singapore 43991



vehicle A : GBE 7197U

vehicle B : JFS 3074X

Describe Circumstances of the Accident

Refer TO ATTACHED

Declaration

We declare the foregoing particulars are true in every respect.



Policyholder's Signature / Date & Time

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

12/05/2023
Witnessed by Reporting Centre Person

ON THE STATED DATE AND TIME, I VEHICLE A (GBE 7197 U) WAS TRAVELLING STRAIGHT ON THE STATED VENUE. I WAS TRAVELLING ON LANE 3 OF 152 STILL ROAD. THIS LANE CAN GO STRAIGHT. WHEN THE FRONT VEHICLE SLOWED DOWN AND STOP, I FOLLOWED SUIT. SUDDENLY, I FELT A HUGE IMPACT FROM THE REAR PORTION OF MY VEHICLE. I THEN CAME DOWN TO CHECK AND REALISED THAT IT WAS VEHICLE B (SFS 3074 X) WHO HAVE COLLIDED ONTO MY VEHICLE.

VEHICLE A : GBE 7197 U

VEHICLE B: SFS 3074 X





















ALPHA RENTAL PTE LTD

NO: 60 JALAN LAM HUAT #03-57 CARROS CENTRE S737869 Tel: 90040958

This vehicle leasing agreement is made on the 17 SEP 2022

Agreement No.20220917001

VEHICLE LEASING AGREEMENT

BETWEEN

ALPHA RENTAL PTE LTD (ROC NO: 202019190D)

of know Address: NO: 60 JALAN LAM HUAT #03-57 CARROS CENTRE S737869

Tel: 90049058 (Hereinafter referred to as " the Lessor")

AND

81 AIRCONDITIONING ENGINEERING PTE LTD

KOH KIM SENG S8108872A HP: 91286506/98717889

MALAISAMY THIVYAMANI G2080293L

21 TOH GUAN ROAD EAST #05-18 TOH GUAN CENTRE S608609

VEHICLE

Make & Model	TOYOTA HIACE	Color	SILVER
ORD Date	14 MAR 2016	PlateNo:	GBE7197U
Chasis	Vocational:		

Terms and conditions:

1. Scope of Agreement

This Vehicle Leasing Agreement ("Agreement") shall be binding upon the lessees wholly and/or all of the Lessees' agents, drivers, employees, representatives etc, even if replacement vehicle is taken by the Lessee. The Lessee shall be responsible for any replacement vehicle taken by any authorised person.

All driver are to have a minimum 1 year driving experience. Upon acceptance and execution of this Agreement, the Lessee shall guarantee that their designated driver has a valid driving license (of the appropriate Class depending on the Leased Vehicle).

2. Leasing Period

The Lessor agrees to lease the vehicle to the Lessee for the following period: Monthly (Daily / weekly / Monthly)

Start Date: 17 SEP 2022

End Date: 16 JUL 2023

Returning Date: _____

But Return on _____

The Security Deposit payable by the Lessees to the Lessors upon the execution of this Agreement is \$3500 .

The monthly (weekly / Monthly) leasing fees payable is \$1400 ("Leasing Fees") to be made payable in Advance transfer to (OCBC



CURRENT 688070515001) , and late payment charge will be \$20 per day.

Should the repair amount exceeds your security deposit, the Lessee is to bear the full sum not covered by the security deposit fully. The Security Deposit cannot be used to offset your weekly and monthly rental payment.

In the event whereby the Security Deposit is depleted, the Lessors retain full right to seek further Deposit be made at such sums fully up to their discretion. Such additional deposit is to be paid within 5 days of the Lessor's request.

3. Consequential Loss for Early Termination

For early termination of this Agreement, the Lessee shall still be liable to pay for the remaining leasing period up until the completion date

4. Liability of Usage outside of Jurisdiction by lessee

The Lessee is to inform the Lessors without fail within 24 hours of such accident. Insurance and Repair Excess are to be paid to the Lessors within 48 hours from time of accident. The Insurance and Repair Excess are payable in the event of any accident, regardless of fault. Should the driver have less than 1 year driving experience, there is no insurance coverage whatsoever. Should the Lessee allow any driver with less than 1 year driving experience or less than 21 years of age to operate any Leased Vehicle, the Lessees are to bear all costs, claims, damages of the Lessors, and those of any other parties, if it is shown that fault of the accident lies with the Lessee.

INSURANCE COVERAGE

(e) the insurance does NOT cover any driver who is below 21 years old or with less than 1 year driving experience.

Age of Driver	Driving Experience	Excess Sum	Repair Excess
PRIVATE CARS - THIRD PARTY INSURANCE COVERAGE			
Above 22 years	> 2	\$S1,500	To be borne fully by Lessee
Above 21 & below 22 years or > 1 and < 2		\$S2,000	To be borne fully by Lessee
PRIVATE CARS - COMPREHENSIVE INSURANCE COVERAGE			
Above 22 years	> 2	\$S1,500	\$S2,000
Above 21 & below 22 years or > 1 and < 2		\$S2,000	\$S4,000

All lessees are to bear all outstanding imposed insurance excess sums as advised by the Lessor's insurers in respect to any claim involving the leased vehicle.

(f) In the event whereby the Insurers have given a Guarantee that the Lessees and/or the authorized driver is not liable for the damages and/or loss, and upon Guarantee that the Insurers do not require any excess sum to be paid, the Lessee will not be required to make payment of such excess sum. Further, a replacement vehicle will be provided by the Lessors towards the Lessees.

(g) In the event whereby the Insurers are not able to give such Guarantee (in accordance with Clause 7)), the Lessees will be acquired to make payment of the excess sum and the repair costs accordingly.

(h) All repairs, assessments, maintenance works, are to be carried out in the Lessor's authorized workshop.

(i) The Lessees are in full understanding of the requirements of Clause 4 of this Agreement.

Name of Lessee/Representative.

NRIC NO.:

Signature of lessees:

I confirm that I fully understand that the implications and requirements under Clause 4 of this Agreement. I confirm that this Clause has been explained to me in a language that I understand.

5. Indemnity

(a) In the event of any breach of any term and condition of this Agreement, whether express or implied, Lessee shall fully indemnify the Lessor for any loss, damage and all legal costs that Lessor suffers due to Lessee's use of Vehicle during the term / period of this Agreement, including all damage to the Vehicle, damage to the property of others, injury to others. This provision survives the termination of this Agreement.

(b) The Lessors reserve the right to make the appropriate deductions or forfeit the Security Deposit accordingly.

6. Payment of Summons, Fines & Impounded Vehicle

(a) The Lessee agrees irrevocably that they are responsible for all associated tickets, summonses, fines and fees and/or any violation of any laws or for an illegal purpose. The Lessee shall, within seven (7) days of receiving the summons or demand from the Lessors, furnish the particulars of their designated driver to the Traffic Police, or the Land Transport Authority or any relevant government agencies.

(b) The Lessee shall be responsible for any actions of their driver, agents, representatives etc, even if criminal acting has been committed.

(c) The lessees are required to comply with all yearly inspection requirements by the Land Transport Authority ("LTA").

(d) The Lessees are required to make payment for all summons, notices for any parking and traffic violations as soon as possible within 3 days of receiving the same until such Leased Vehicle is returned to the lessors.

(e) In the event of non-payment of fines and other monetary penalties, the Lessor will send our authorised dispatch to collect at their registered address from lessee's leasing agreement A administrative fee of SGD 200 will be charged onto the Lessee, excluding the summon payment.

7. Right at Repossession

(a) The Lessor reserves the right to repossess the Vehicle under the following circumstances:

- (1) Failure to comply with the annual inspection by the Land Transport Authority before the expiration date/stipulated deadline;
 - (2) Failure to report any accident and/or damage involving the Leased Vehicle in accordance with Clauses 6 (a) and 7(a) of this Agreement;
 - (3) Failure to settle any outstanding fines involving the Leased Vehicle in accordance with Clauses 10(d) and 10(e) of this agreement;
 - (4) The driver of the Vehicle being below the age of 22 years and not having more than 2 years of relevant driving experience;
 - (5) Obstruction of traffic or causing inconvenience to the public;
 - (6) Lack of compliance with maintenance requests or carrying out maintenance or repairs in an unauthorized workshop;
 - (7) Causing damage to the Leased Vehicle, regardless of severity;
 - (8) Unauthorized modifications to the Leased vehicle;
 - (9) Lack or incomplete payment of Excess Sums;
 - (10) Dishonoring of any payments;
 - (11) Any grounds which the Lessor may deem as a breach of the terms and conditions of this Agreement, whether implied or express.
- (b) Should the Lessors decide Not to exercise their right of possession, they reserve the full discretion to charge a administrative fee of \$300.00.
- (c) In the event whereby the security deposit held by the Lessors is more than one month of Leasing fees, the Lessor is entitled to repossess the vehicle only if the Leasing Fees remains outstanding for a period ten (10) days or more.
- (d) In the event whereby the security deposit held by the Lessors is more than one month of Leasing fees, the Lessor is entitled to repossess the vehicle only at any time upon any default of payment of Leasing Fees, regardless of the arrears.
- (e) In the event whereby the Lessee has rented more than one Vehicle from the Lessor, and the said Lessee has defaulted in payment for rental, accident or insurance excess for one or more vehicles rented from the Lessor, the Lessor retains the right to repossess all the vehicle rented from the Lessor.

8. Repossession

The lessor reserves the right to repossess the Vehicle at any time if the Lessee fails to comply with any of the terms and conditions of this contract. The Lessee is to bear the repossession cost of \$700.00 fully, payable to the Lessors.

The Lessor shall have the right to recall all Leased Vehicles leased to the Lessees.

9. Lessor's and Lessee's Warranty

(a) The Lessee acknowledges that the Vehicle is the sole property of the Lessor. The Lessor represents that to the best of his/her knowledge and belief that the Vehicle is in sound and safe condition and free of known faults and defects that would affect its safe operation under normal use. The Lessee agrees that upon execution of this Agreement and acceptance of the Leased Vehicle, that they are satisfied with the Leased Vehicle and the condition of the Leased Vehicle.

(b) The Lessee would have to Inform the Lessor ONE (1) week prior to the expiration of the Lessee's agreement date if he wishes to renew the

agreement.

(c) The Lessee would also be required to bring the Vehicle to the Lessor's premises for an inspection. The Vehicle mechanical & body condition must be the same as when it was released to the Lessee.

(d) The Vehicle must also be returned in a reasonable state of cleanliness or the Lessee may be charged up to SGD 200.00 being cleaning fees, inclusive of the deodorizing process.

(e) The security Deposit will be returned in full if the Vehicle is returned in satisfactory condition.

(f) The Lessor retains the sole right not to renew the Agreement with the Lessees.

10. Vehicle Maintenance and Up keeping

(a) The Lessee must service the Vehicle at the Lessor's designated workshop / garage. Lessor's mechanic will update Lessee on the next Vehicle servicing date for the engine and gear-box lubricant oil change. Lessee is obliged to honor the specified Vehicle servicing dates.

(b) It is the duty of the Lessee to check the radiator water level regularly to prevent overheating and damages to the radiator. Maintenance on the hydraulic fluid system (brakes), clutch, auto gear box applies. Lessee will be responsible for the full cost of such repairs for noncompliance of the fore-said clause in the event an accident occurs due to such negligence.

(c) Lessee of Long Term Lease Vehicle(s) are expected to be prudent and responsible care towards their lease Vehicle to minimise the effect of wear and tear which are expected to last more than one year on the following: (a) clutch

(b) brakes pads & shoes, (c) Tyre (d) air-con filter & air-con compressor- replacement life expectancy more than 2 years. Indiscriminate smoking in driver's cabin may damage & clog the filter & condensing units & compressor in which the Lessee will have to bear the cost of replacement.

(d) Should there be Any replacement less than a year or less than two year period through improper usage, the Lessees will have to bear the cost of replacement of the aforesaid accessories and parts (a) clutch set, kits and master pump (b) brake pads and shoes (replacement on a case to case basis).

(e) All replacement of the aforesaid must be done at our authorised work shop and our mechanics will quote the cost of replacement of parts and workmanship accordingly to its merits to be borne by lessee. For non-compliance with the aforesaid clause, our company will deduct the cost from the Lessee's security deposit and at same time no replacement vehicle be given whilst the lease vehicle is in workshop for repair.

(f) Damages caused to the under carriage, suspension and axle due to overloading, speeding through humps, bumps and potholes recklessly will result in Lessee paying for repairs to the Vehicle. The Lessor may choose to offset the Security Deposit to pay for these repairs.

(g) At any time, Lessee is not allowed nor authorised to install or remove any part of the vehicle, including installation of radio and such, if found that adjustments or Amendments has been made, Lessee shall be liable for all rectification charges plus penalty fees (amount depending on the damages done to the vehicle) that Lessor may charge.

11. Replacement of Leased Vehicle

(a) The Lessors will provide a replacement leased Vehicle if the Leased Vehicle is unable to be operated due to normal and accepted wear and tear. In the event where the Lease Vehicle is damaged due to the Lessee's misuse of the vehicle or breach of any of the terms of this Agreement, no replacement shall be given. Replacement is to be made only during the Lessor's office hours.

(b) The Lessee shall be considered to be fully responsible and continue to be bound by this Agreement even though a Leased Vehicle is furnished.

12. Accident

(a) In the event of an accident, our company is not responsible or liable for:

1) All drivers and passengers in the leased vehicle

2) Any mechanical default as a result of the accident.

(b) There will be no counter-claims from our company, except from the company's insurance insured policy.

13. Legal Jurisdiction

This Agreement shall be governed by the Laws of Singapore.

14. Failure to Return and Sign New Agreement after Expiry of Lease Term

This clause applies to Leasing Agreements, regardless of length. On/Before expiry of any vehicle lease agreement, the Lessee will have to notify

the Lessors if they intend to renew the Lease

15. Indulgence

No relaxation, forbearance, delay or indulgence by the Lessor in enforcing any of the Term & Condition of this Agreement nor the granting of time to the Lessee shall prejudice allay or restrict the rights and powers of the Lessor here-under nor shall any waiver of any breach thereof operate as a waiver of any subsequent breach thereof.

16. Articles Found in the Repossessed vehicle

Should such property or article be found in the vehicle by the Lessor unless the same is collected by the Lessee within seven (7) days, the Lessor shall be at liberty to sell or dispose of the same in whatever manner it deems fit. The Lessee shall indemnify the Lessor against any claims by a third party to any article or property sold or disposed of as aforesaid in which such party has or claims an interest.

17. Corruption, Drug Trafficking and Other Serious Crimes (Confiscation of Benefits Act) chapter 65A

(a) The Lessee further agrees represent, warrants, covenants and undertakes as follows:

- 1) That it is a condition precedent to this Agreement that no confiscation order, charging order, restraining order, production order or search warrant under the Corruption, Drug Trafficking and Serious Crime (Confiscation of Benefits) Act, Chapter 65A.
- 2) That no confiscation order, charging order, restraining order, production order and search warrant under the DTA has been issued or is pending against the Lessee and/or of the Lessee's property and assets and no such confiscation order, charging order, restraining order, production order or search warrant is issued against the Lessee during the leasing of the Vehicle pursuant to this Agreement; and
- 3) To notify the Lessor in writing immediately if a confiscation order, charging order, Restraining order, production order or search warrant under the DTA is issued against the Lessee and/or any of the property or assets of the Lessee.
- 4) Lessee shall anytime allow us to check their vehicle with or without their presence. If any illegal items are found inside the vehicle, we are allowed to repossess the vehicle and will be no refund of payment & deposit.

Addition Liabilities To Aforesaid Clause 17

Lessee of our lease vehicle under personal or company contravene and breaches any of the above-mentioned terms and conditions of the Vehicle Leasing Agreement are liable to

- 1) pay up whereby liabilities and claims are rejected by insurance
- 2) vehicles are detained or impounded for traffic offenses, conveying of contraband goods drugs, human trafficking or any illegal purposes will have to pay the full rental payment and all charges imposed by the relevant authorities till the vehicle are released in event of the vehicle confiscated by courts, lessee will have to pay the value of the vehicle to us at present market rates. In pursuance to the above-mentioned our company will take court action with cost to recovery our losses should lessee fail to comply on the above-mentioned.
- 3) I, the Lessee and/or driver understood the clauses and said clauses were explained to me by our staff. Should there be any Breaches of the terms and conditions of the contract herein, all legal charges will be borne by the Lessee or guarantor.

Signatory & Guarantor by:

Name: M. Thuyamani
co.Reg No or Nric / Fin No: U2080293L

Driver 1 Name:

Driver 1 Nric / Fin:

Return on:

Driver 2 Name:

Driver 2 Nric / Fin:

Driver Signatory & Guarantor By

M. Thuyamani