

Your Ref : 377372
Our Ref : CS/MSG24100365/N

4 November 2024

M/s MSIG Insurance (Singapore) Pte. Ltd.

16 Raffles Quay #24-01
Hong Leong Building
Singapore 048581
(Motor Claims Department)

**AUTOMOBILE TECHNICAL INVESTIGATION REPORT OF ACCIDENT
INVOLVING SNQ 6598Y AND SMT 8924Y ON 20 OCTOBER 2024**

1. We refer to your letter dated 28 October 2024 and the instructions therein to comment on the damage consistency of the motor car SNQ 6598Y involved in the captioned accident, in particular to establish whether there was possibly contact between the left rear portion of the motor car SNQ 6598Y and the right frontal portion of motor car SMT 8924Y; and if there was contact, whether the damage on the left rear portion of the motor car SNQ 6598Y is consistent to the accident.
2. The following documents were provided to us for our review and consideration in the preparation of this report:-
 - a) Singapore Accident Statement of the driver of the motor car SNQ 6598Y (herein referred to as “**BYD**”), where amongst other information, the circumstances of accident was described together with 13 coloured photographs of the BYD at the time of reporting;
 - b) Singapore Police Report and Accident Statement of the driver of the motor car SMT 8924Y (herein referred to as “**Toyota**”), where amongst other information, the circumstances of accident was described;
 - c) 60 coloured photographs during our physical inspection of the BYD;
 - d) 62 coloured photographs taken during our physical inspection of the Toyota;
 - e) 1 video recording of the accident taken from the in-vehicle camera of the BYD.

3. In preparation of this report, we had conducted a physical inspection and thereafter height measurements of the left rear portion of the BYD. We had also conducted a physical inspection and thereafter height measurements of the right frontal portion of the Toyota; both collectively referred herein as **“Involved Motor Cars”**. An analysis of all the available documents and information gathered was subsequently carried out.
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5. We now set out below our detailed findings and analysis.

Nature of Accident

6. From the Singapore Accident Statement of the driver of the BYD, Amos Wong Zi Qi (herein referred to as **“Mr Wong”**) on 20 October 2024 at 2040 hours he was driving along Republic Boulevard on the right lane of a two- lane road. He mentioned that the driver of the Toyota who was driving on the left lane, failed to stay in her lane, especially as both vehicles were negotiating a bend. The driver of the Toyota drifted out of the lane and entered into the right lane. This resulted in a collision.
7. The Singapore Police Report No. T/20241021/7053 and Accident Statement of the driver of the Toyota, Ms Sim Bee Lin (herein referred to as **“Ms Sim”**) had however stated that at the aforementioned date, time and location, she was in the Toyota with her husband, daughter, son in law and their child. She was driving from Suntec City Tower 4 heading towards the direction of the ECP. The road was very clear. She was travelling slowly and then slid slowly to the right lane towards ECP. She mentioned that the BYD was speeding and recklessly side- swiped the driver door and the right side mirror such that the impact turned the side mirror inwards. She also noticed that the front cover of the side mirror was missing, exposing the wiring internal mechanism. The right front door was grazed slightly. There were no injuries and the driver of the BYD advised Ms Sim to make an insurance claim. The driver of the BYD called her the following day, on 21 October 2024 and informed her that he will lodge a police report and advised her to do the same.

Physical Inspection of the BYD

8. The BYD was physically inspected on 4 November 2024 at the premises of Optima Werkz @ AMK located in 10 Ang Mo Kio Industrial Park 2A, AMK AutoPoint, #01-05, Singapore 568047.
9. The mileage recorded was 14, 021km.
10. The physical inspection carried out had primarily focused on the left rear portion of the BYD as the driver of the BYD had reported the accident to be of a side swipe- collision where the Toyota was at the left side of the BYD at the material time.
11. Our visual examination during the physical inspection of the left rear portion of the BYD revealed horizontal paint graze marks on the left rear fender. We also observed paint graze marks on the left rear door trim of the BYD. See photos 1 - 7 below.



Photo 1 shows the general view of the rear portion of the BYD taken during our physical inspection. The mileage recorded was 14, 021km.



Photo 2 shows the general view of the left rear portion of the Toyota taken during our physical inspection. The physical inspection carried out had primarily focused on the left rear portion of the BYD as the driver of the BYD had reported the accident to be of a side-swipe collision where the Toyota was at the left side of the BYD at the material time.



Photo 3 shows upon closer examination of the left rear portion, we observed horizontal paint graze marks on the left rear fender of the BYD (circled).



Photo 4 shows a close up view of the horizontal paint graze marks on the left rear fender of the BYD (arrowed).



Photo 5 shows upon closer examination of the left rear door, we observed horizontal graze marks on the left rear door trim of the BYD (arrowed).



Photo 6 shows a closer view of the horizontal graze marks on the left rear door trim of the BYD (arrowed).



Photo 7 shows a close up view of the horizontal graze marks on the left rear door trim of the BYD (arrowed).

Physical Inspection of the Toyota

12. The Toyota was physically inspected on 29 October 2024 at the open carpark of Ms Sim's home premises located at Block 22 Dover Crescent, Dover Ville, Singapore 130022.
13. The mileage recorded was 74, 971km.
14. The physical inspection carried out had primarily focused on the right portion of the Toyota as the driver of the Toyota had reported the accident to be of a side-swipe collision where the BYD at the right side of the Toyota at the material time.
15. Our visual examination during the physical inspection of the right frontal portion of the Toyota revealed horizontal paint graze marks on the driver door as well as on the right side mirror. We also observed that the cover of the right side mirror of the Toyota to be missing. See photos 8 – 14 below.



Photo 8 shows the general view of the frontal portion of the Toyota taken during our physical inspection. The mileage recorded was 74, 971km.



Photo 9 shows the general view of the right front body of the Toyota taken during our physical inspection. The physical inspection carried out had primarily focused on the right frontal portion of the Toyota as the driver of the Toyota had reported the accident to be of a side- swipe collision where the BYD was at the right side of the Toyota at the material time.



Photo 10 shows upon closer examination of the right frontal portion, we observed horizontal paint graze marks on the right front door (circled) and the deformed right side mirror (arrowed) of the Toyota.



Photo 11 shows a close up view of the horizontal paint graze marks on the right front door of the Toyota (arrowed).



Photo 12 shows the right side mirror of the Toyota with its cover missing.



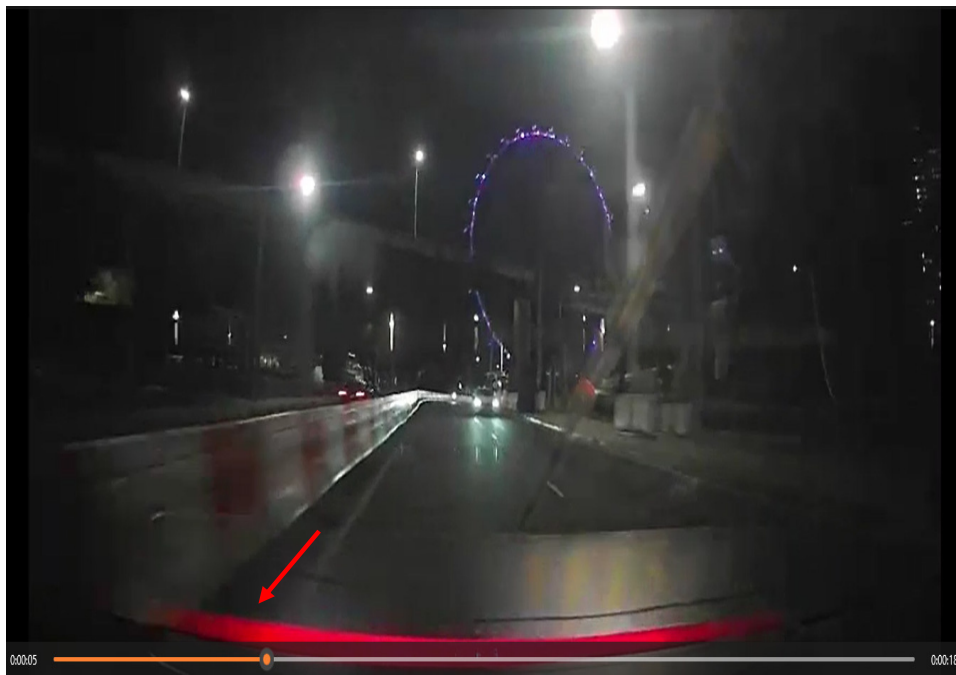
Photo 13 shows upon closer examination of the right side mirror, we observed horizontal graze marks (arrowed).



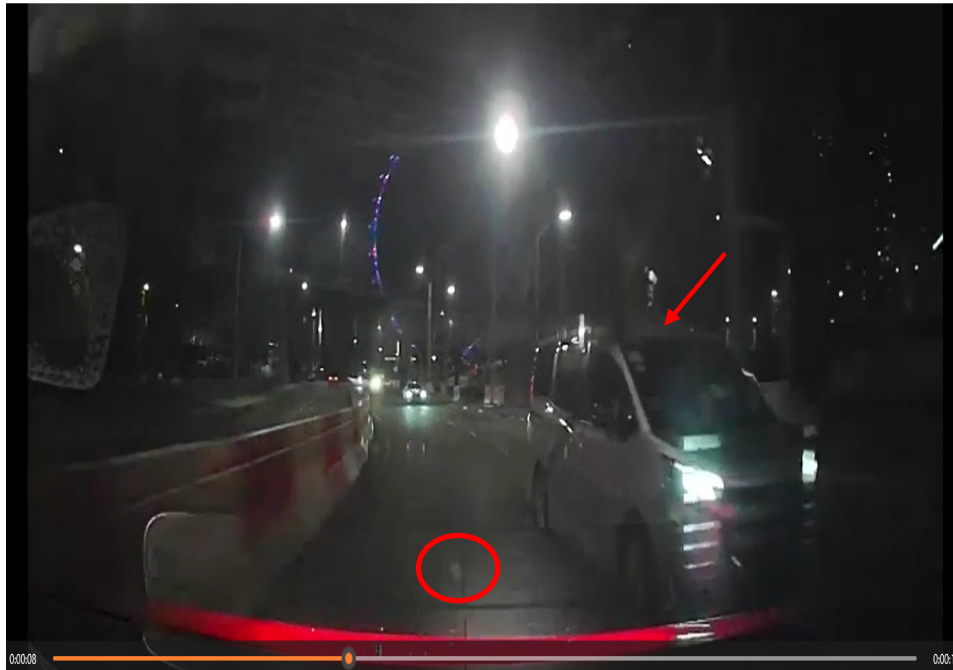
Photo 14 shows more horizontal graze marks on the underside of the right side mirror of the Toyota (circled).

Video Recording

16. The video recording that was provided to us in preparation of this report was taken from the video recording device that was mounted onto the rear windscreen of the BYD. The recording showed the events before the accident, the accident itself and the events after. The length (duration) indicated in the video recording was a total of 23 seconds.
17. At the 5 second mark of the video recording, the BYD can be seen applying the brakes as it approached the bend. At the 8 second mark, we had noted a slight movement (jerk -like movement) of the BYD. This was when the Toyota was encroaching into the 1st lane. We also noticed an object falling to the ground after this jerk- like movement which was most likely the right side mirror cover of the Toyota. The capturing of this slight movement is a sign that there was jerk- like movement to the BYD itself. Ultimately, indicating that there was contact between the left rear portion of the BYD and the right frontal portion of the Toyota. However one would have to view the recording to see this slight movement. See screenshots 1 & 2 below.



Screenshot 1 of the video recording from the video recording device that was mounted onto the rear windscreen of the BYD shows the driver of the BYD applying the brakes as the BYD approached the bend at the 5 second mark (arrowed).



Screenshot 2 of the video recording from the video recording device that was mounted onto the rear windscreen of the BYD shows at the 8 second mark, we had noted a slight movement (jerk- like movement) of the BYD. This was when the Toyota was encroaching into the 1st lane (arrowed). We also noticed an object falling to the ground after this jerk- like movement which was most likely the right side mirror cover of the Toyota (circled). The capturing of this slight movement is a sign that there was jerk- like movement to the BYD itself. Ultimately, indicating that there was contact between the left rear portion of the BYD and the right front portion of the Toyota. However one would have to view the recording to see this slight movement.

Height Measurement

18. We had conducted a height configuration test to determine whether the damages observed on the left rear portion of the BYD could have possibly been caused by the right frontal portion of the Toyota. In order to determine this, we had measured the height above ground level of the damaged area on the left rear portion of the BYD. We had thereafter compared this measured height against the right frontal portion of the Toyota. See photos 15 - 18 below.

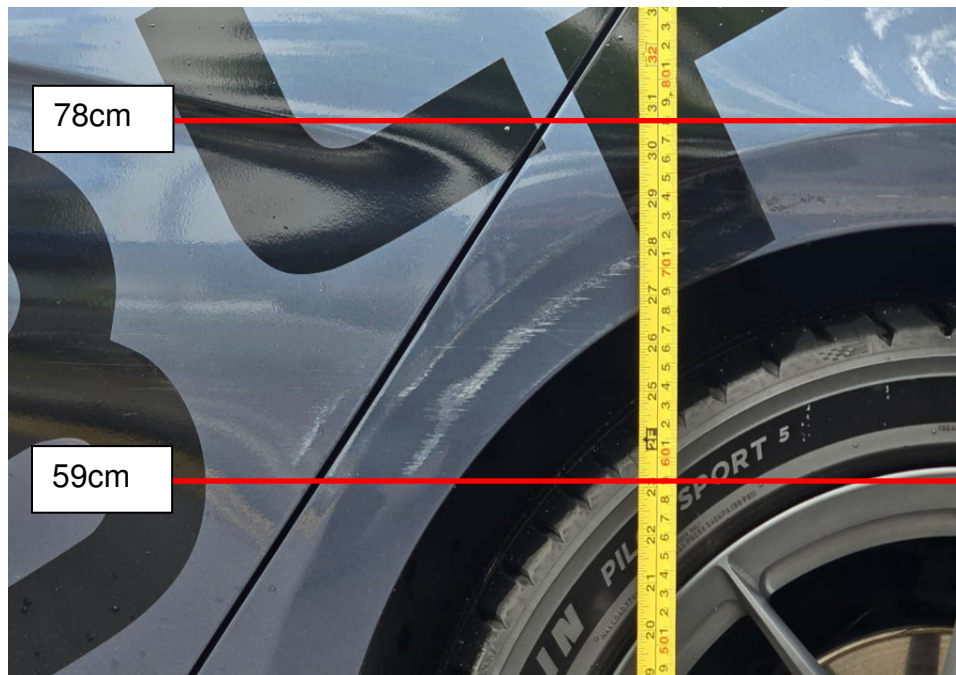


Photo 15 shows the height measurement being conducted on the left rear portion of the BYD. The horizontal paint graze marks observed on the left rear fender of the BYD were measured to be between 59cm and 78cm above ground level.

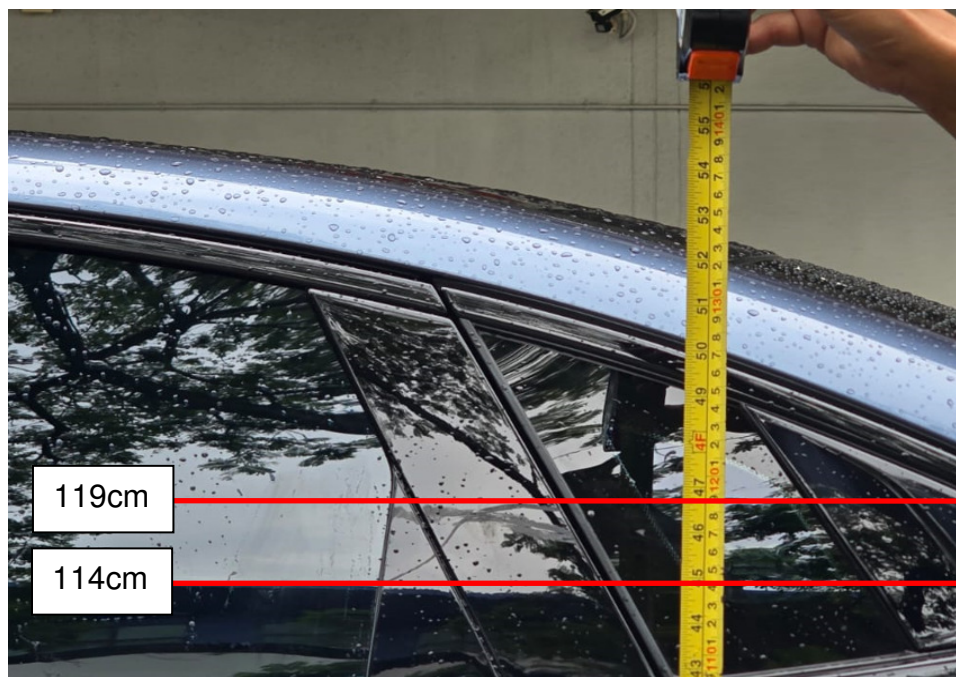


Photo 16 shows the height measurement being conducted on the left rear portion of the BYD. The horizontal graze marks observed on the left rear door trim of the BYD were measured to be between 114cm and 119cm above ground level.

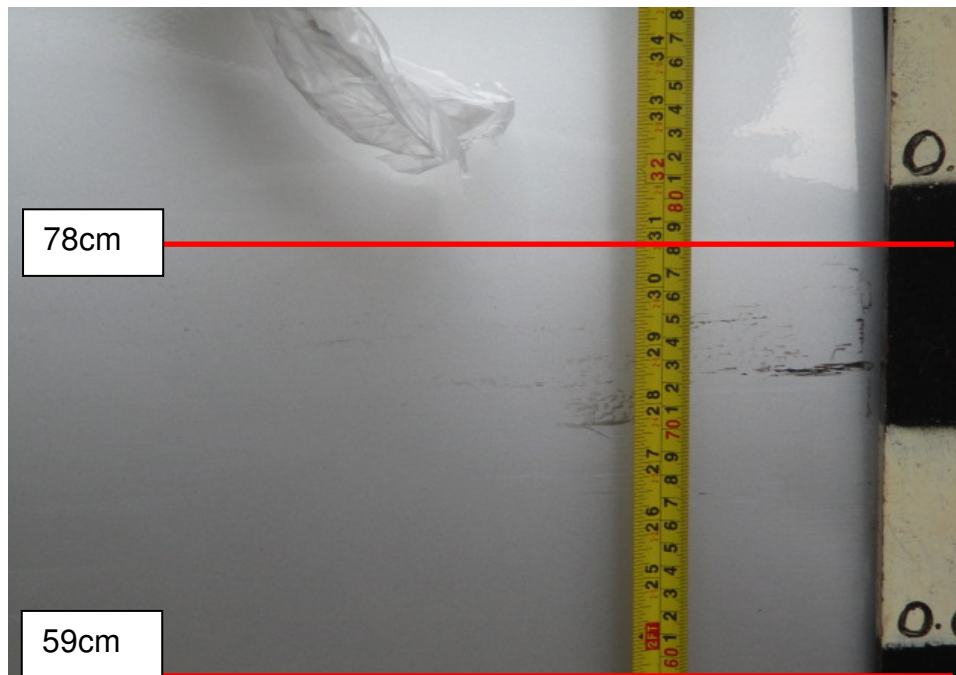


Photo 17 shows the height measurement being conducted on the right front door of the Toyota. The body part at the height range of between 59cm to 78cm above ground level was the centre portion of the right front door where the horizontal paint graze marks were found.

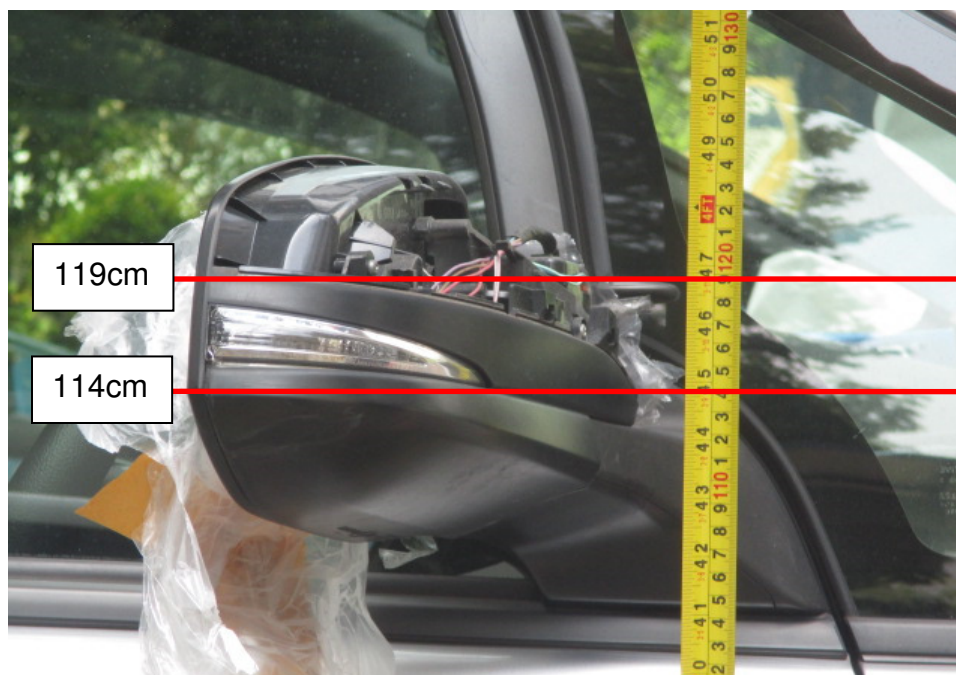


Photo 18 shows the height measurement being conducted on the right side mirror of the Toyota. The body part at the height range of between 114cm to 119cm above ground level was the centre portion of the right side mirror where the horizontal graze marks were found.

19. We now set out below the findings that we had gathered following the height measurements that was conducted:-

- a) The horizontal paint graze marks observed on the left rear fender of the BYD were measured to be between 59cm and 78cm above ground level;
- b) the horizontal graze marks observed on the left rear door trim of the BYD were measured to be between 114cm and 119cm above ground level;
- c) the body part at the height range of between 59cm to 78cm above ground level was the centre portion of the right front door of the Toyota where the horizontal paint graze marks were found;
- d) the body part at the height range of between 114cm to 119cm above ground level was the centre portion of the right side mirror of the Toyota where the horizontal graze marks were found;
- e) the height measurements appear to support the findings of possible contact between the left rear portion of the BYD and the right frontal portion of the Toyota. The damage observed on the left rear door trim and left rear fender of the BYD was a result of this contact and corresponds to the damage observed on the right side mirror and right front door of the Toyota.

Conclusion

20. Having investigated and technically analyzing the material evidence available at the time of writing this report, we are of the opinion that there was contact between the left rear portion of the BYD and the right frontal portion of the Toyota at the material time.

21. The contact was relatively minor and had occurred when the Toyota encroached into the lane of the BYD as the Involved Motor Cars were negotiating a bend which resulted in slight contact of grazing nature between the left rear portion of the BYD and the right frontal portion of the Toyota, causing significant permanent damage to both vehicles. The horizontal paint graze marks as well as the horizontal graze marks on the left rear portion of the BYD were a result of this contact.

22. Both damages are corresponding to their respective heights and are consistent to their nature of contact. Furthermore, the pattern of the horizontal paint graze marks observed on the right front door of the Toyota corresponds to the pattern of the horizontal paint graze marks observed on the left rear fender of the BYD.

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