



Date : 30 November 2017

To : **M/s AIG Asia Pacific Insurance Pte. Ltd.**  
78 Shenton Way #08-16  
CHARTIS Building  
Singapore 079120  
(Motor Claims Department)

### INVESTIGATION REPORT:

Our Ref : CS3/AIG17021962/N  
Policy No : 2100489527  
Insured : SJL 332K  
Date of Accident : 16 November 2017  
Location : Open carpark of Block 123 Teck Whye Lane

### Interview Summary of the Driver of the Insured Vehicle SJL 332K

1. We conducted an interview with the driver of the Insured Vehicle, Mr Ang Yeow Hong (herein referred to as "**Mr Ang**") on 29 November 2017. He was able to relate the circumstances of the accident to the best of his recollection.
2. According to Mr Ang, the accident had occurred at 0300 hours when he was driving the Insured Vehicle from Johor Bahru to drop off his friend who stays at Block 121 Teck Whye Lane, Singapore 680121. After dropping off his friend, Mr Ang proceeded to exit the open carpark. The weather was clear and the road surface was dry. Mr Ang was driving at a speed of between 15kmph to 20kmph.
3. As he turned left and continued straight adjacent to Block 123, he hit the right front portion of a grey van bearing plate number GX 4227C (herein referred to as "**Van**") which was parked in lot 145. The impact caused the Van to collide with a white Citroen bearing plate number SKG 6535S (herein referred to as "**Citroen**") which was parked beside the Van in lot 146. Mr Ang does not recall how he could have possibly hit the Van.

4. After the accident, Mr Ang waited at the carpark for 10 minutes to see if the owners of both vehicles would show up. After 10 minutes Mr Ang left the carpark and proceeded to drive to a workshop located at Yew Tee which is owned by his friend.
5. Mr Ang tried calling his friend to tell him he had been involved in an accident and wanted to repair the Insured Vehicle at his friends' workshop. His friend told Mr Ang that the Insured Vehicle is only 11 months old and still under warranty. He advised Mr Ang to make an own damage insurance claim with Cycle & Carriage (herein referred to as "C&C"). Mr Ang, who runs his own business, then called his worker and told him to wait for him at the carpark of his home located at Block 12, Teck Whye Lane, Singapore 680012.
6. As Mr Ang was heading back home to meet his worker, he was stopped by a police road block which had been set up before the junction of Choa Chu Kang Drive and Choa Chu Kang Avenue 1. Mr Ang told the officer on duty that he had been involved in an accident. The officer asked Mr Ang for his IC and driving licence. Mr Ang handed over his IC but could not seem to find his driving licence and told the officer he may have lost it. After relating the circumstances of accident to the officer, he was requested to take a breathalyser test, which he had passed. The officer then told Mr Ang to make a police report at the nearest police station as soon as possible if he was certain that he had lost his driving licence. Mr Ang then continued his drive home.
7. Once he had reached the carpark, Mr Ang parked the Insured Vehicle and told his worker to drive him to the accident location. When they reached the accident location at about 0415 hours, 2 Traffic Police officers were already present, together with the owner of the Citroen. The owner of the Van was absent. Mr Ang took photos of the Van and Citroen. Mr Ang mentioned that he did not take any photos of the damages to the Insured Vehicle. He then proceeded to relate the circumstances of the accident to 1 of the Traffic Police officers. The officer asked him if he had been drinking. Mr Ang told the officer that he was sober the whole time and that he was administered a breathalyser test by the police earlier which he had passed. The officer made some checks. He told Mr Ang to place his contact number on the front windscreen of the Van and that he should try to settle the matter privately with the owners of the Van and Citroen if possible. The Traffic Police then left at 0450 hours.



8. Mr Ang spoke with the owner of the Citroen, telling him that the repairs to the Citroen will be borne by Mr Ang if he brought it to a workshop of Mr Ang's choice. The owner of the Citroen refused, insisting on repairing the Citroen at his own affiliated workshop. Mr Ang then told the owner of the Citroen to proceed with an insurance claim.
9. Mr Ang went to the Choa Chu Kang Neighbourhood Police Post and lodged a report for his missing driving licence at 1953 hours. The next day on 17 November 2017, Mr Ang made an insurance report at 1738 hours at C&C located at 188 Pandan Loop, Singapore 128378. By the time Mr Ang was done with the report, the Insured Vehicle had been towed there as arranged by C&C. Mr Ang submitted the police report to the reporting centre the next day, 18 November 2017.
10. The owner of the Van called Mr Ang on 17 November 2017 and told Mr Ang that he will claim against Mr Ang's insurance for the repairs to the Van.
11. Mr Ang informed us that before the accident, he did not experience any abnormality to the Insured Vehicle. The steering system and braking system were working fine before the accident.
12. Mr Ang mentioned that he did not consume any alcohol or medication that may cause drowsiness and could impair his ability to drive on the day of the accident.
13. Regarding the accident, Mr Ang has no witness to offer. There was also no in- vehicle recording device installed onto the Insured Vehicle at the time the accident occurred.
14. To confirm Mr Ang's statement that he was not intoxicated while driving the Insured Vehicle before the accident occurred, we contacted the Choa Chu Kang Neighbourhood Police Post. We managed to speak with Sergeant Xiang Wei (herein referred to as "**Sgt Xiang**") who was the officer on duty during the police road block set up as mentioned by Mr Ang. Sgt Xiang informed us that he was the one who personally administered the breathalyser test on Mr Ang after Mr Ang related to him the circumstances of the accident. Sgt Xiang told us the test result showed 'green' which meant that Mr Ang was sober and there was no alcohol in his system.

15. Sgt Xiang went on to further explain that there are 3 possible test results. A 'green' result meant that there was no alcohol consumed. A 'yellow' result meant that alcohol was consumed but it was still within the legal limit. The duty police officer then has the discretion to inform and hand over the driver to the Traffic Police. Finally, a 'red' result meant that the alcohol consumed was beyond the legal limit. The driver would then be arrested and handed over to the Traffic Police for further investigations.
16. For this case, since Mr Ang did not consume any alcohol, no further action was taken by Sgt Xiang.

#### **Accident Site Inspection**

17. We visited the open carpark where the accident occurred on 29 November 2017 taking the reports made by Mr Ang and information that we were able to gather during our interview with him as references.
18. The open carpark bears carpark number CKCK3, which serves blocks 118 to 124 of Teck Whye Lane. We noticed that the vicinity was not monitored by CCTV camera(s). We conducted a closer inspection of lot 145 and the immediate surrounding area where the Van was parked at the time of the accident. We could not find any broken plastic parts and/or vehicular debris on the ground. We were unable to conduct a closer inspection of lot 146 where the Citroen was parked at the respective date and time of the accident as there was a parked vehicle at the aforementioned lot at the time of our visit.
19. We also did not observe any damage or newly replaced government property at the time of our visit to the incident location. See photos 1 – 3 below.





**Photo 1** shows the entrance to the open carpark which bears carpark number CKCK3, serving blocks 118 to 124 of Teck Whye Lane (circled).



**Photo 2** shows lots 145 & 146 (red arrows) located in front of Block 123 where the Van and Citroen were parked at the day and time of the accident



**Photo 3** shows upon closer inspection of lot 145 (circled) and the immediate surrounding area where the Van was parked on the morning of the accident, we could not find any broken plastic parts and/or vehicular debris on the ground. We were unable to conduct a closer inspection of lot 146 where the Citroen was parked at the respective date and time of the accident as there was a parked vehicle at the aforementioned lot (arrowed). We also did not observe any damage or newly replaced government property at the time of our visit to the incident location.

### Accident Scene Photographs

20. Our review of the post- accident photographs taken by Mr Ang seem to correlate with his account of the accident. The impact of the collision to the right front portion of the Van caused the Van to hit the right front portion of the Citroen. Upon closer examination of these photographs, we observed that the Van had sustained damages to its front bumper which was slightly dislodged while the Citroen sustained dents and paint graze marks on its right front panel as well as some relatively minor marks of grazing nature on the edges of the front right wheel rim. See photos 4 - 6 below.





**Photo 4** shows the final position of the parked Van and Citroen after the accident. The impact of the collision to the right front portion of the Van caused the Van to hit the right front portion of the Citroen.



**Photo 5** shows the final position of the parked Van and Citroen after the accident. We observed that the Van had sustained damages to its front bumper which was slightly dislodged (circled) as a result of the impact.



**Photo 6** shows a closer view of the right side of the Citroen post- accident. We observed that the Citroen sustained dents and paint graze marks on its right front panel as well as some relatively minor marks of grazing nature on the edges of the front right wheel rim (circled).

### **Damage Analysis & Investigations**

21. Since Mr Ang did not take any photographs of the damages to the Insured Vehicle post- accident, we reviewed the photographs showing the Insured Vehicle at the time of accident reporting at C&C Pandan Loop which were taken on the next day after the accident. Our close examination of these photographs revealed that the Insured Vehicle had sustained significant damages to its front left portion, particularly to its left headlight, front bumper, left front panel and front left wheel rim. The left headlight had cracked and paint graze marks were found on the front left portion of the front bumper which had buckled as a result of the accident. Some relatively minor marks of grazing nature were also observed on the edges of the front left wheel rim. These damages seem to corroborate with Mr Angs' statement in which the front left portion of the Insured Vehicle had collided with the right front portion of the parked Van. See photos 7 - 10 below.





**Photo 7** shows the general front view of the Insured Vehicle at the time of accident reporting at C&C Pandan Loop, taken on the next day after the accident. The Insured Vehicle had sustained damages to its front left portion (circled).



**Photo 8** shows a closer view of the damaged front left portion of the Insured Vehicle. The Insured Vehicle had sustained significant damages to its left headlight, front bumper and left front panel (circled).





**Photo 9** shows a close up view of the cracked left headlight (arrowed) and paint graze marks found on the front left portion of the front bumper which had buckled as a result of the accident (circled).



**Photo 10** shows a close up view of the relatively minor marks of grazing observed on the edges of the front left wheel rim (red arrows).



22. Mr Ang mentioned that he services the Insured Vehicle at C&C Pandan Loop as it is still under warranty. However Mr Ang does not keep the invoices. We contacted C&C Pandan Loop and Ms Janice, 1 of the customer service officers there informed us that the latest servicing on the Insured Vehicle was done on 28 September 2017. She also highlighted that she is not authorised to forward us a copy of the invoice as C&C requires Mr Ang to submit a written request for the invoice personally.
23. Our checks with both local and international bodies and associations had revealed that at the time of writing this report, there was 1 manufacturer recall of the Insured Vehicle on 30 Jan 2017 for the wiring harness to the front windshield wiper motor. However the fault was not rectified. See search result from LTA below.

#### Enquiry on Vehicle Recall - Vehicle Specific

\* ONLY INFORMATION ON VEHICLE RECALLS SUBMITTED FROM 9 APRIL 2007 IS AVAILABLE

##### Vehicle Owner Particulars

Owner ID Type: Singapore NRIC

Owner ID: 3836J

##### Vehicle Details

Vehicle Registration number: SJL332K

Make: MERCEDES BENZ

Vehicle Model: E200 AVG (R18 LED)

Engine No.: 27492030779813

Chassis No.: WDD2130422A078906

##### Recall Details

1 Recall No.: R2017090433

Manufacturer Recall Date: 30 Jan 2017

Estimated Completion Year of Recall: 2018

Brief Description (As Provided by Motor Dealer): The wiring harness to the front windshield wiper motor in the area of the windshield wiper linkage may have been routed in a manner that does not correspond to the specification

Date Rectified:

For more details, contact DAIMLER SOUTH EAST ASIA PTE. LTD.

Hotline Information:

CYCLE & CARriage  
CUSTOMER ASSISTANCE  
CENTRE at 6473 9111

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24. Our checks revealed that Mr Ang possesses a valid Singapore class 3 driving licence. However we are unable to check if he has any current or previous traffic offence(s) as well as any demerit points at the time of writing this report as Mr Ang had mentioned to us during the interview that he had lost his driving licence and only realized it after the accident.

### **Conclusion**

25. Taking into consideration that the Insured Vehicle had sustained impact damages on its front left portion in addition to no damaged or newly replaced government property found around the accident location at the time of our site inspection, it is then possible that the damages to the front left portion of the Insured Vehicle were caused by the collision with the right front portion of a parked grey van, the impact causing the van to hit the right front portion of a white Citroen parked beside it at the open carpark of Block 123 Teck Whye Lane.
26. Basing on the available evidence, we are of the view that the damages to the Insured Vehicle SJL 332K are consistent to the circumstances of the accident as described in the accident report of the driver of the Insured Vehicle.
27. Our investigations had revealed that at the time of writing this report, the manufacturer recall in 2017 to the Insured Vehicle was not related to this accident.
28. Our investigations also revealed there was no evidence gathered to suggest that Mr Ang was driving under the influence of medication(s) and/or alcohol at the material time of accident.

  
**Muhd Nazril**  
Technical Investigator

  
**Ang Bryan Tani**  
AMSOE, AMIRTE, AFF SAE, M.MATAI, AFF.Inst.AEA  
Senior Technical Investigator  
Technical Investigation & Reconstructionist (SAE-A)

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