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Date: 17 January 2018

To : M/s China Taiping Insurance (Singapore) Pte Ltd

3 Anson Road #16-00 Springleaf Tower

Singapore 079909

(Motor Claims Department)

INVESTIGATION REPORT:

Our Ref : CS/CTI18000550/N

Policy No : DMHCSN1748561700

Insured : SCR 8873P

Date of Incident : 28 December 2017

Location : Buangkok Drive towards Buangkok Green

Interview Summary of the Driver of the Insured Vehicle SCR 8873P

- We conducted an interview with the driver of the Insured Vehicle, Mr Chong Ee Ming Christopher (herein referred to as "Mr Chong") on 16 January 2018. He was able to relate the circumstances of the incident to the best of his recollection.
- 2. Mr Chong works as a private hire driver. According to Mr Chong, the incident had occurred at 0300 hours when he was driving the Insured Vehicle home from Block 475D Upper Serangoon Crescent. He had picked up the passenger the previous night around 1100 hours from 311 Tanjong Katong Road. He reached the passengers' place of residence before midnight. As he felt exhausted, Mr Chong took a nap in the Insured Vehicle near the pick-up/drop off point. By the time he woke up, it was already 0200 hours. So he proceeded to head home to Shunfu Road. He was driving along Buangkok Drive and approaching a T- junction to turn left into Buangkok Green. He does not recall how the traffic was or what speed he was travelling at but the weather was clear and the road surface was dry.



- 3. Mr Chong mentioned he must have fallen asleep. When he woke up, he remembered going over greenish metal railings along the centre divider and finally coming to a stop when he collided into a tree. The collision did not activate the airbags. He checked the Insured Vehicle for damages. He was dazed for a moment. Mr Chong regained composure and got out of the Insured Vehicle. He felt pain but he could not recall where exactly. A man residing in the adjacent neighbourhood who heard the crash came to Mr Chong's aid. He was insistent on calling an ambulance despite Mr Chongs' refusal. There were also other drivers who stopped to assist Mr Chong. The ambulance followed by 2 Traffic Police officers arrived shortly. Mr Chong was examined by paramedics who advised him to be conveyed to a hospital but he declined medical assistance as he claimed that he was not injured. The Traffic Police told him to stop picking up vehicular debris from the road and call for a tow truck. They also told Mr Chong to lodge a police report. Mr Chong mentioned that the Traffic Police did not administer any breathalyser test on him.
- 4. Mr Chong called his mother and informed her of the incident. He took a few photographs of the Insured Vehicle while waiting for his mother who arrived at the incident location soon after. Mr Chong searched for an available towing service online and made towing arrangements. The tow truck arrived in 30 minutes and the Insured Vehicle was towed to Kaki Bukit. The Traffic Police handed Mr Chong a note which contained the investigating officers' name, contact number as well as a case number.
- 5. The Insured Vehicle was first towed to Progressive Auto Pte. Ltd. (herein referred to as "Progressive") located at 1 Kaki Bukit Avenue 6, #02-48/50, Autobay@Kaki Bukit, Singapore 417883. Mr Chong was assisted by Mr Wong who told him that his insurance policy did not provide for the Insured Vehicle to be repaired at Progressive and that it could only be repaired at a China Taiping Insurance (herein referred to as "CTI") authorized workshop. Mr Wong informed Mr Chong that he could repair the Insured Vehicle at Lee Sheng Auto Pte. Ltd. (herein referred to as "Lee Sheng") located at unit #01-60 within the same premises as Progressive. The Insured Vehicle was towed to Lee Sheng which is a sub- contractor of SMRT Automotive Services Pte. Ltd., an authorized CTI workshop, on 28 December 2017.
- Mr Chong went to the Bishan Neighbourhood Police Centre on 28 December 2017 and lodged a police report at 1232 hours. He then went to Lee Sheng and made an insurance report at 1853 hours.



- After making the insurance report, Mr Chong informed the staff at Lee Sheng that he did not wish for the Insured Vehicle to be repaired there. Instead, he made arrangements to have the Insured Vehicle towed out of Lee Sheng on 29 December 2017.
- 8. The Insured Vehicle was towed to K. Kim Hin Auto Pte. Ltd. (herein referred to as "KKH") located at 160 Sin Ming Drive, #02-18/19/20/21, Singapore 575722. Mr Chong received a call from KKH asking him where the Insured Vehicle was towed from. He explained that it was towed from Lee Sheng. Mr Chong went to KKH on 30 December 2017 at 1200 hours to view the Insured Vehicle.
- Mr Chong informed us that before the incident, he did not experience any abnormality to the Insured Vehicle. The steering system and braking system were working fine before the incident.
- 10. Mr Chong 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 incident.
- 11. Regarding the incident, Mr Chong has no witness to offer. There was also no in- vehicle recording device installed onto the Insured Vehicle at the time the incident occurred.
- 12. To confirm Mr Chong's statement that he was not intoxicated while driving the Insured Vehicle before the incident occurred, we contacted Investigating Officer Meera (herein referred to as "IO Meera") who is the investigating officer in charge for this case. She mentioned that the attending traffic police officers on scene would only administer a breathalyser test if they have reason to suspect that the driver was intoxicated. They will take into account the driver's demeanour and most importantly the smell of his breath for any signs of intoxication. IO Meera was briefed by the attending traffic police officers that when Mr Chong was questioned on how the incident had occurred, he was able to reiterate the circumstances of the incident without any slur in his speech. Furthermore, IO Meera informed us that the case would be handled by a different investigation officer if the driver was suspected of drunk driving.

Incident Site Inspection

- 13. We visited the location where the incident occurred on 16 January 2018 taking the reports made by Mr Chong and information that we were able to gather during our interview with him as references.
- 14. The incident had occurred along the centre divider at Buangkok Drive towards Buangkok Green after the road direction signboard. We noticed that the vicinity was not monitored by CCTV camera(s). We found some graze marks on a kerb along the centre divider which Mr Chong had mounted. We observed that some of the railings along the centre divider which were closest to the damaged tree Mr Chong collided into had been replaced. The bases of these railings and the re-laid soil at the bottom of these railings are indications that these railings had been recently replaced. There was minor damage to the base of a railing adjacent to the damaged tree. The barks of the tree which Mr Chong collided into were observed to be torn. We conducted a closer inspection of the damaged tree and the immediate area surrounding it. We found broken plastic parts and vehicular debris on the grass patch surrounding the tree. Broken plastic parts and vehicular debris were also found on the ground near the recently replaced railings as well as near the grazed kerb.
- 15. Apart from the damaged tree, recently replaced greenish metal railings and grazed kerb, we did not find any other damage or newly replaced government property at the time of our visit to the incident location. See photos 1 11 below.



Photo 1 shows the location where the incident had occurred, along the centre divider (arrowed) at Buangkok Drive towards Buangkok Green after the road direction signboard (circled). We noticed that the vicinity was not monitored by CCTV camera(s).



Photo 2 shows the graze marks on a kerb (yellow circle) along the centre divider which Mr Chong had mounted. We observed that some of the greenish metal railings along the centre divider which were closest to the damaged tree Mr Chong collided into (red circle) had been replaced. The bases of these railings and the re-laid soil at the bottom of these railings are indications that these railings had been recently replaced (red arrows).



Photo 3 shows a close up view of the graze marks found on a kerb which Mr Chong had mounted (circled).



Photo 4 shows a close up view of the bases (red arrows) and the re-laid soil at the bottom of the greenish metal railings which are indications that these railings had been recently replaced.



Photo 5 shows minor damage to the base of a railing (circled) adjacent to the tree Mr Chong had collided into.



Photo 6 shows a close up view of the minor damage to the base of a railing (circled) adjacent to the tree Mr Chong had collided into.



Photo 7 shows the tree which Mr Chong collided into. The barks of the tree were observed to be torn (circled).



Photo 8 shows a close up view of the torn barks of the tree which Mr Chong collided into.



Photo 9 shows a close up view of the broken plastic parts and vehicular debris (red circles) that were found on the grass patch surrounding the tree.



Photo 10 shows a close up view of the broken plastic parts and vehicular debris (red circles) that were found on the ground near the replaced railings.



Photo 11 shows a close up view of the broken plastic parts and vehicular debris (red arrows) that were found on the ground near the kerb which Mr Chong had mounted, causing the graze marks (circled).

Investigations

- 16. We managed to obtain some photographs that were taken by Mr Chong while he was at the incident scene. The photographs had showed the Insured Vehicle at its respective final rest position at the incident scene before it was towed away and seem to correlate with Mr Chongs' account of the incident.
- 17. The photographs had showed that the incident had occurred after the road direction signboard. Mr Chong had mounted the kerb along the centre divider, ran over the greenish metal railings and collided into a tree. The photographs also showed the presence of Traffic Police officers at the scene after the incident. In particular, the presence of Traffic Police officers together with the ability of Mr Chong to take clear photographs after the incident would suggest that there was no drink driving involved in this particular incident. See photos 12 & 13 below.



Photo 12 shows the Insured Vehicle at its respective final rest position at the incident scene before it was towed away. It seems to correlate with Mr Chongs' account of the incident. The incident had occurred after the road direction signboard (arrowed). Mr Chong had mounted the kerb along the centre divider, ran over the greenish metal railings and collided into a tree. The photograph also showed the presence of Traffic Police officers at the scene (circled) after the incident.



Photo 13 shows the Insured Vehicle at its respective final rest position at the incident scene before it was towed away. It seems to correlate with Mr Chongs' account of the incident. In particular, the presence of Traffic Police officers (circled) together with the ability of Mr Chong to take clear photographs after the incident would suggest that there was no drink driving involved in this particular incident.

Damage Analysis

18. Based on the incident scene photographs provided to us by Mr Chong, the Insured Vehicle had sustained extensive damages to its front portion as a result of the incident.

- 19. Our physical inspection of the Insured Vehicle at KKH revealed that the Insured Vehicle had sustained extensive damages to its entire front portion, particularly to its front windscreen, front bonnet, front bumper, front bumper reinforcement panel and side panels. There were also some relatively minor marks of grazing nature observed on the lower right portion as well as around the edges of the front right wheel rim of the Insured Vehicle as a result of mounting the kerb. There were no remains of both airbags in the interior compartment of the Insured Vehicle which corroborates with Mr Chong's statement that none of the airbags were deployed upon the Insured Vehicle's collision with the tree.
- 20. We also observed broken pieces of tree bark and/or soil particles that were found stuck to the front bumper reinforcement panel as well as green paint transfer marks on the right tie rod of the Insured Vehicle, corresponding to Mr Chong running over the greenish metal railings and colliding into the tree. See photos 14 - 21 below.



Photo 14 shows the general front view of the Insured Vehicle during the physical inspection at KKH. The Insured Vehicle had sustained extensive damages to its entire front portion, particularly to its front windscreen, front bonnet, front bumper, front bumper reinforcement panel and side panels.



Photo 15 shows a closer view of the broken pieces of tree bark and/or soil particles that were found stuck to the front bumper reinforcement panel (circled) of the Insured Vehicle.



Photo 16 shows the green paint transfer marks found on the right tie rod of the Insured Vehicle (circled), corresponding to the Insured Vehicle running over the greenish metal railings.



Photo 17 shows a close up view of the green paint transfer marks found on the right tie rod of the Insured Vehicle (circled), corresponding to the Insured Vehicle running over the greenish metal railings.



Photo 18 shows some relatively minor marks of grazing nature observed around the edges of the front right wheel rim (circled) as a result of Mr Chong mounting the kerb.



Photo 19 shows a close up view of the relatively minor marks of grazing nature observed around the edges of the front right wheel rim (circled) as a result of Mr Chong mounting the kerb.



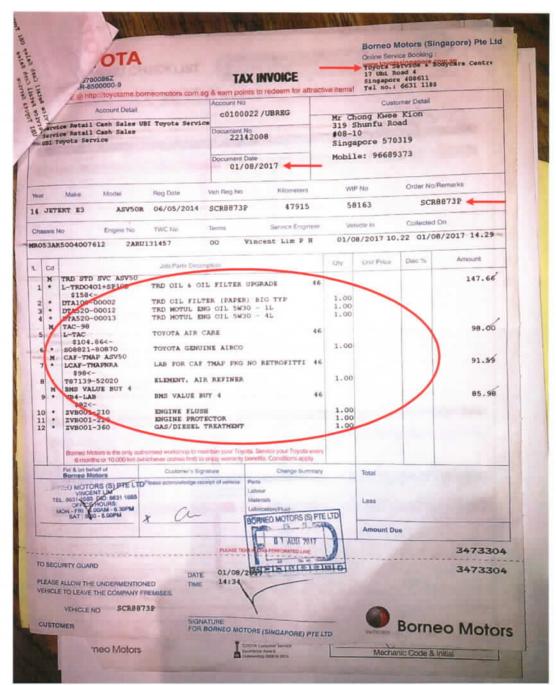
Photo 20 shows a closer view of the graze marks observed on the lower right portion of the Insured Vehicle (circled), corresponding to Mr Chong mounting the kerb.



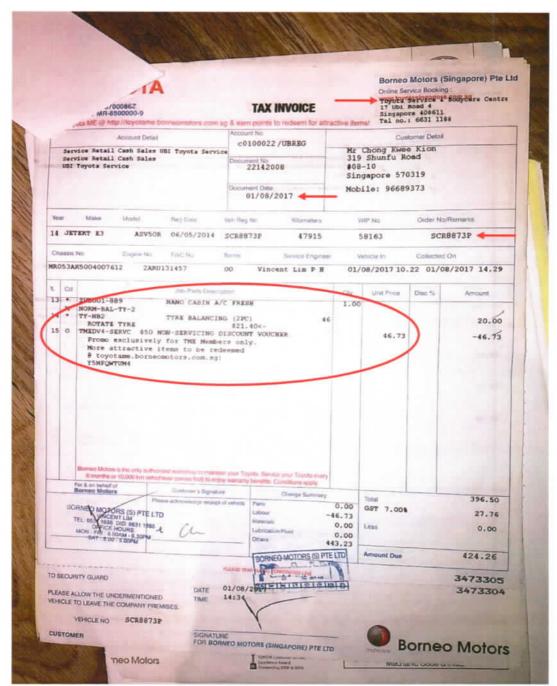
Photo 21 shows the interior compartment of the Insured Vehicle. There were no remains of both airbags which corroborates with Mr Chong's statement that none of the airbags were deployed upon the Insured Vehicle's collision with the tree.

- 21. According to Mr Chong, he had the Insured Vehicle serviced on 1 August 2017. He services the Insured Vehicle at Toyota Service and Bodycare Centre (herein referred to as "Toyota") located at 17 Ubi Road 4, Singapore 408611.
- 22. Mr Chong was able to provide us tax invoices showing the last servicing that was carried out to the Insured Vehicle. The job scope of this servicing had included replacement of the engine oil, oil filter, air filter as well as the necessary checks to ensure proper working order of the brakes, amongst others. The tyres were also rotated and balanced. See Invoices 1 3 below.

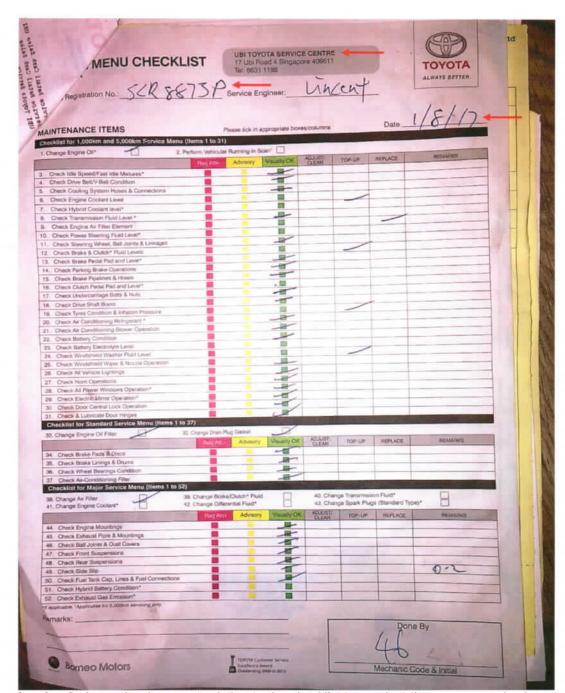




Invoice 1 shows the document relating to the last servicing that was carried out to the Insured Vehicle on 1 August 2017 at Toyota (red arrows). The job scope of this servicing had included replacement of the engine oil, oil filter and air filter (circled).



Invoice 2 shows the document relating to the last servicing that was carried out to the Insured Vehicle on 1 August 2017 at Toyota (red arrows). The tyres were rotated and balanced (circled).



Invoice 3 shows the document relating to the checklist to conduct the necessary checks on the Insured Vehicle to ensure proper working order of the brakes, amongst others on 1 August 2017 at Toyota (red arrows).



23. Our checks with both local and international bodies and associations had revealed that at the time of writing this report, there is no manufacturer recall of any nature to similar make and model vehicle as the Insured Vehicle that may possibly be related to this incident. See search result from LTA below.



24. Our checks revealed that Mr Chong possesses a valid Singapore class 3 driving licence. He does not have any current or previous traffic offence(s) and has 0 demerit points at the time of writing this report.

Conclusion

25. Basing on the available evidence gathered during the course of our investigations, we are of the view that the damages to the Insured Vehicle SCR 8873P are consistent to the circumstances of the incident, where it was reported that while driving the Insured Vehicle along Buangkok Drive towards Buangkok Green, Mr Chong may have fallen asleep and lost control of the Insured Vehicle, causing it to mount the kerb along the centre divider, run over the metal railings and collide into a tree.



- 26. The physical inspection carried out on the Insured Vehicle SCR 8873P had also revealed that its 4 tyres were in serviceable condition with remaining thread depth of approximately 7mm each.
- 27. Static tests conducted on its steering system and braking system during the physical inspection revealed no abnormality. This indicated that the steering system and braking system were likely to be in serviceable condition at the time of incident.
- 28. There was no modifications found fitted on the Insured Vehicle SCR 8873P at the time of physical inspection.
- 29. We did not find any evidence to suggest that the incident was a result of poor maintenance of the Insured Vehicle. There is unlikely to be any mechanical problem(s) with the Insured Vehicle prior to the incident.
- 30. Our investigations also revealed there was no evidence gathered to suggest that Mr Chong was driving under the influence of medication(s) and/or alcohol at the material time of incident.
- 31. At the time of writing this report, investigations by Traffic Police Department into the incident is still on-going.

Muhd Nazril

Technical Investigator

Ang Bryan Tani

AMSOE, AMIRTE, AFF SAE, M.MATAI, AFF, Inst. AEA

Senior Technical Investigator

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