



Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

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Date : 8 February 2018

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

INVESTIGATION REPORT:

Our Ref : CC3/AIG18001712/N

Claim No : 1265760737SG

Insured : SLN 8005T

Date & Location
of Accident : Punggol East before Tebing Lane (24 October 2017)

Ang Mo Kio Ave 5 towards Hougang beside Nanyang
Polytechnic (12 December 2017)

T- junction of Punggol East and Punggol Central
(21 January 2018)

First Accident Interview Summary of the Driver of the Insured Vehicle SLN 8005T

1. We conducted an interview with the driver of the Insured Vehicle, Mr Boo Chee Ruey (herein referred to as "**Mr Boo**") on 7 February 2018 to gather information pertaining to the last 3 accidents. The 1st accident had occurred on 24 October 2017. He was able to relate the circumstances of the accident to the best of his recollection. Mr Boo has been in the Singapore Armed Forces (SAF) for approximately 20 years and is currently serving as a Major. He is currently studying full time for his Master's Degree under an SAF scholarship. The Insured Vehicle was purchased in 2016 for \$80,000 with 2 years of COE left. Mr Boo does not have an in-vehicle recording device fitted in the Insured Vehicle as army personnel are not allowed to bring in any form of recording devices into the army camp.

2. According to Mr Boo, the accident had occurred on 24 October 2017 at 2155 hours when he was driving the Insured Vehicle from home at 102 Punggol Drive to pick up his wife from a location he does not recall. He was headed towards the KPE tunnel. The traffic was light, the weather was clear and the road surface was dry.
3. At the traffic junction of Punggol Field and Upper Serangoon Road, he noticed the traffic light had turned red. Mr Boo applied the brakes but he could not stop in time and rear-ended a Toyota Corolla Altis bearing registration number SGQ 406R (herein referred to as "**Toyota**"). Mr Boo wanted to settle the matter privately but the driver of the Toyota insisted on bringing the Toyota to his workshop to assess the damages and repair cost. They exchanged particulars and parted ways. Mr Boo did not take any pictures of the Insured Vehicle post- accident.
4. The following day, the driver of the Toyota got in touch with Mr Boo and told him that the estimated cost of repairs to the Toyota would be \$4,000. Mr Boo tried to negotiate but the driver of the Toyota said that he had already submitted the insurance claim. Mr Boo mentioned that the repairs to the Insured Vehicle cost \$1,000. Since he had purchased an NCD (No Claim Discount) Protector together with the Insured Vehicle's insurance annual premium, he decided to make an own damage claim. He made the insurance report at SME Motor Pte. Ltd. on 25 October 2017 at 1501 hours.
5. Mr Boo 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.
6. Mr Boo informed us that he did not consume any alcohol or medication that could cause drowsiness and impair his ability to drive on the day of the accident.

Damage Analysis & Investigations

7. Although we could not inspect the accident location closer, the damage on the Insured Vehicle based on our review of the photographs during the accident reporting would appear to correspond to the Insured Vehicle rear-ending the Toyota as stated by Mr Boo. See photos 1 - 3 below.



Photo 1 shows a view of the front portion of the Insured Vehicle during the accident reporting. The front bumper and front number plate of the Insured Vehicle had sustained damages as a result of the accident (circled).

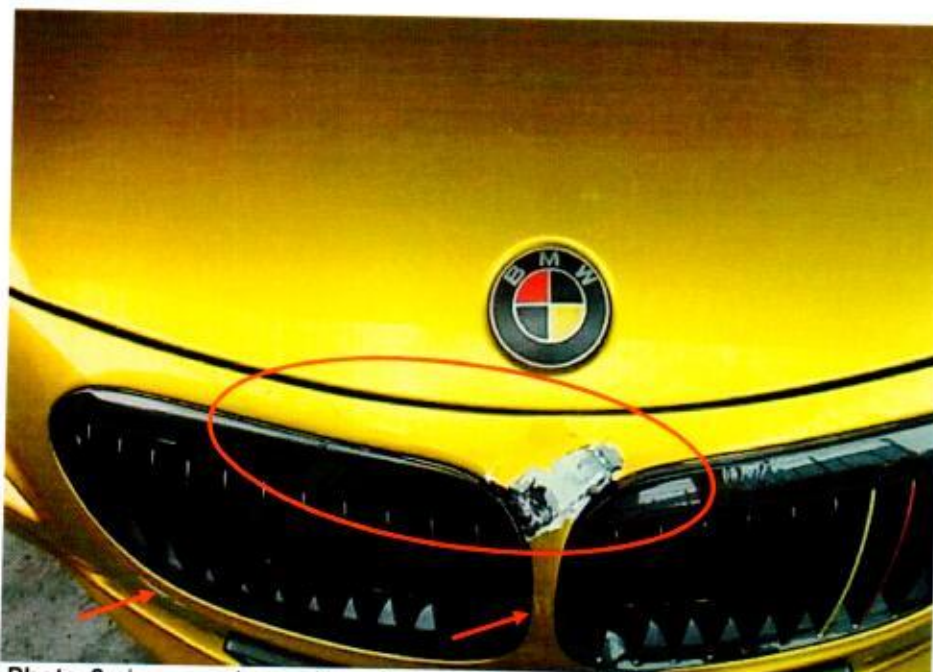


Photo 2 shows a closer view of the front bumper of the Insured Vehicle during the accident reporting. The front bumper had sustained a dent at the centre portion, resulting in paint chip marks in between the front grilles and paint crack marks above the front grilles (circled). Whitish marks were also observed on and around the front grilles (arrowed). This correlates with Mr Boo's statement of the Insured Vehicle rear- ending the Toyota.

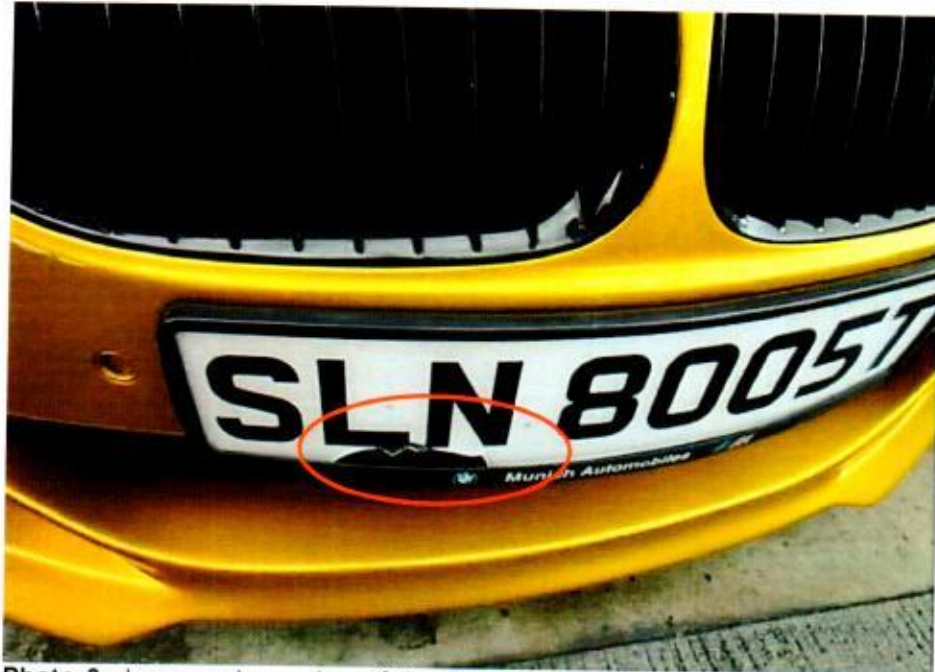


Photo 3 shows a closer view of the front number plate of the Insured Vehicle during the accident reporting. The front number plate had cracked and was missing a piece as a result of the accident (circled). This correlates with Mr Boo's statement of the Insured Vehicle rear- ending the Toyota.

Second Accident Interview Summary of the Driver of the Insured Vehicle SLN 8005T

8. The 2nd accident had occurred on 12 December 2017. Mr Boo was able to relate the circumstances of the accident to the best of his recollection.
9. According to Mr Boo, the accident had occurred when he was driving the Insured Vehicle along Ang Mo Kio Avenue 5 on the 3rd lane. He was sending his colleague back home to Hougang. As he was passing by Nanyang Polytechnic and slowing down before the traffic junction of Ang Mo Kio Avenue 5 and Ang Mo Kio Street 53, suddenly a blue taxi bearing registration number SHD 6503G (herein referred to as "**Taxi**") which was travelling on the 4th lane suddenly switched to the 3rd lane without signalling, hitting the Insured Vehicle on the left rear portion. The impact had damaged and punctured the left rear tyre, causing Mr Boo to lose control and swerving to the 2nd lane. He managed to regain control and stopped the Insured Vehicle at the 2nd lane just before the traffic junction. The driver of the Taxi alighted and apologized to Mr Boo. Mr Boo told the driver of the Taxi that he will submit a third party insurance claim against him.

10. As Mr Boo did not have an in-vehicle recording device fitted in the Insured Vehicle, he took a video of the damages sustained to both vehicles while narrating the circumstances of how the accident had occurred as he did so. The police and ambulance arrived shortly after. Mr Boo took a photo of the final position of both vehicles post- accident. A driver stopped by the side of the road and offered assistance to Mr Boo. He said he knew a company that could help Mr Boo with his insurance claim against the driver of the Taxi. Mr Boo mentioned that since he had already made an own damage claim for the 1st accident which occurred in 24 October 2017, he did not wish to make a claim with AIG as he did not want to lose his NCD upon the next insurance renewal for the Insured Vehicle. Hence he had the Insured Vehicle towed to MG Solutions Pte. Ltd. (herein referred to as "**MG**") located at 23 Kaki Bukit Avenue 4, #02-03B, AAS Kaki Bukit Centre, Singapore (415933). Mr Boo filed the insurance report at MG the next day on 13 December 2017 at 1241 hours.
11. Mr Boo visited a doctor on 13 December 2017 as he was suffering from whiplash from of the accident. He was given 5 days of medical leave. Mr Boo received a call from MG and was informed that the insurance report filed by the driver of the Taxi was conflicting with Mr Boos' statement. The driver of the Taxi claimed that it was Mr Boo who had suddenly encroached onto the Taxis' lane and caused the accident. As a result, it would be difficult for him to proceed with a third party claim. Hence Mr Boo decided to file an own damage claim to expedite repairs to the Insured Vehicle and had the Insured Vehicle towed to Mova Automotive (herein referred to as "**Mova**") located at Block 1007 Bukit Merah Lane 3, #01-03, Singapore 159721. The Insured Vehicle was repaired within 3 weeks with a repair cost of approximately \$9,000.
12. Mr Boo 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.
13. Mr Boo informed us that he did not consume any alcohol or medication on the day of the accident.

Accident Scene Photograph

14. We were able to obtain from Mr Boo a photograph taken after the accident. A review of this photograph seems to correlate with his account of the accident. See photo 4 below.

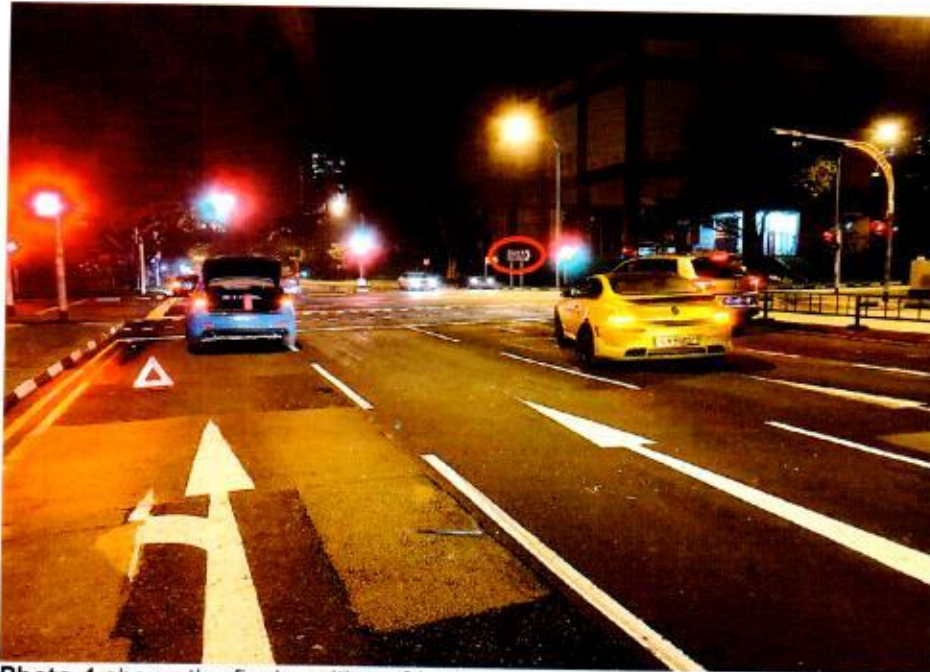


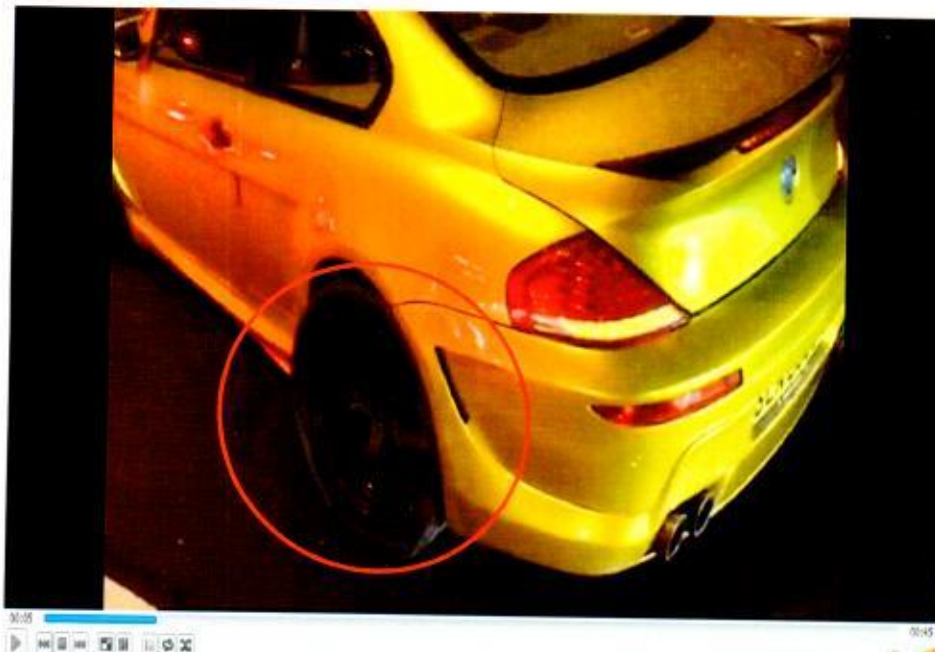
Photo 4 shows the final position of both vehicles post- accident which seems to correlate with Mr Boo's statement that the accident had occurred before the traffic junction of Ang Mo Kio Avenue 5 and Ang Mo Kio Street 53 (circled).

Accident Video

15. A review of the video obtained from Mr Boo taken by him post- accident correlates with his account of the accident.
16. The video recording that was provided to us in preparation of this report was taken from Mr Boos' mobile phone. The recording showed the events post- accident. The length (duration) indicated in the video recording was 45 seconds. We observed severe damages sustained to the left rear portion of the Insured Vehicle as well as to the right front portion of the Taxi. However one would have to view the recording to see the events post- accident. See screenshots 1 - 4 below.



Screenshot 1 of the video recording taken from Mr Boos' mobile phone showing the final position of the Insured Vehicle after the accident.



Screenshot 2 of the video recording taken from Mr Boos' mobile phone showing the damages sustained to the left rear wheel rim and tyre of the Insured Vehicle as a result of the accident (circled).



Screenshot 3 of the video recording taken from Mr Boos' mobile phone showing the final position of the Taxi after the accident.



Screenshot 4 of the video recording taken from Mr Boos' mobile phone showing the extensive damages sustained to the right front portion of the Taxi as a result of the accident (circled).

17. Our review of the accident scene photograph and post- accident video did not produce any significant information apart from where the accident had occurred and the damages that were sustained by both vehicles as a result of the accident. However the observation of Mr Boo's ability to take a clear post-accident photograph and a post- accident video describing the accident would suggest that there was no drink driving involved in this particular accident.
18. Although we could not inspect the accident location closer, the damage on the Insured Vehicle based on our review of the photographs during the accident reporting would appear to correspond to the Insured Vehicle being hit on its left rear portion as stated by Mr Boo. See photos 5 - 7 below.



Photo 5 shows a view of the rear portion of the Insured Vehicle during the accident reporting. The left rear portion of the Insured Vehicle had sustained damages as a result of the accident (circled).



Photo 6 shows a closer view of the left rear portion of the Insured Vehicle during the accident reporting. The left rear wheel fender and rear bumper had sustained a dent and paint graze marks. The left rear wheel had also sustained similar marks of grazing nature and was punctured as a result of the accident (circled). There was a slight misalignment of the left side of the rear bumper at its corner edges (arrowed). This correlates with Mr Boo's statement that the Insured Vehicle was hit on its left rear portion by the Taxi.



Photo 7 shows a close up view of the left rear portion of the Insured Vehicle during the accident reporting. We observed bluish paint transfer marks at the left rear portion of the Insured Vehicle (circled). This correlates with Mr Boo's statement that the Insured Vehicle was hit on its left rear portion by the Taxi.

**Third Accident Interview Summary of the Driver of the Insured Vehicle
SLN 8005T**

19. The 3rd accident had occurred on 24 January 2018. Mr Boo was able to relate the circumstances of the accident to the best of his recollection.
20. According to Mr Boo, the accident had occurred when he was driving the Insured Vehicle home after buying dinner for his wife from a nearby coffeeshop. He was studying at the Mac Donald's located at Punggol Plaza prior to that. While buying dinner he received a phone call from his wife saying that their daughter was very ill and needed medical attention immediately. Hence he rushed home. Mr Boo mentioned that throughout the time he was driving, he was feeling distressed thinking about his wife telling him to rush home, his daughter's medical condition and a school assignment which was due.
21. As he was approaching the traffic junction of Upper Serangoon Road and Punggol Drive, he did not realize if the traffic lights were in his favour. Suddenly, he hit the right rear portion of a Taxi bearing registration number SHC 363S (herein referred to as "Taxi") and the right front portion of a Honda Vezel bearing registration number SLC 1920E (herein referred to as "Honda"). He recalled trying to swerve to avoid a collision with both vehicles but failed to do so in time. The front portion of the Insured sustained extensive damages as a result of the accident.
22. However Mr Boo did not get out of the Insured Vehicle post- accident. Instead he left the accident scene and proceeded home as he was only thinking of his daughter's condition at that point of time. The distance between the accident location and his home was approximately 200 metres. He parked the Insured Vehicle at the carpark and together with his wife, brought their daughter to KK Women's and Children's Hospital (herein referred to as "KKH") via cab.
23. While at the hospital, Mr Boo received a call from the Traffic Police investigating officer who identified himself as Ken (herein referred to as "IO Ken") at 2300 hours. IO Ken told Mr Boo to make a police report immediately and state the accident as a 'hit and run'. Mr Boo told him that he would do it once his daughters' condition had stabilized.

24. Mr Boo left the hospital at 0500 hours on 25 January 2018 and proceeded directly to the Traffic Police Headquarters to make the police report. He went home after that as he had a presentation at school later that day. After his presentation, Mr Boo called Mova to request for assistance in making the insurance report as he had no time to do so because of his family commitments, in particular his daughter's health condition.
25. The insurance report was submitted by Ms Suanne of Mova on 26 January 2018 at 1505 hours. Mr Boo added that when he returned home from KKH on 25 January 2018, the Insured Vehicle was no longer at his carpark. He found out that the Traffic Police had impounded the Insured Vehicle at the Traffic Police Pound when he later called the Traffic Police hotline. Mr Boo met with IO Ken personally on 26 January 2018 to explain to him the circumstances of what had happened on the day of the accident. IO Ken took his statement but did not issue Mr Boo a copy. Mr Boo also did not request for a copy of the statement. He told Mr Boo that he would notify Mr Boo if there were any developments in the case and gave Mr Boo a release form to tow the Insured Vehicle from the Traffic police Pound.
26. Mr Boo 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.
27. Regarding the accident, Mr Boo has no witness to offer. There was no video camera installed on the Insured Vehicle as he is prohibited from doing so due to the nature of his work.
28. Mr Boo informed us that he did not consume any alcohol or medication on the day of the accident.

Damage Analysis & Investigations

29. Although we could not inspect the accident location closer, the damage on the Insured Vehicle based on our review of the photographs during the accident reporting would appear to correspond to the Insured Vehicle being involved in an accident. See photos 8 – 10 below.



Photo 8 shows a view of the front portion of the Insured Vehicle during the accident reporting. The front portion sustained extensive damages as a result of the accident with both vehicles (circled).



Photo 9 shows a closer view of the damaged left portion of the front bumper of the Insured Vehicle during the accident reporting (circled). The extensive damages sustained seem to corroborate with Mr Boo's statement that he had hit the right front portion of the Honda at the material time of accident.



Photo 10 shows a closer view of the damaged right portion of the front bumper of the Insured Vehicle during the accident reporting (circled). The extensive damages sustained seem to corroborate with Mr Boo's statement that he had hit the right rear portion of the Taxi at the material time of accident.

30. We managed to speak with Ms Serene who is the driver of the Honda at the material time of accident. She mentioned that she was waiting behind the Taxi at the right turn pocket of the T- junction of Punggol Central and Punggol East. The traffic light was in her favour. Suddenly she saw the Insured Vehicle approaching fast, beating the red light and hitting both the Taxi and the Honda. According to Ms Serene, the front number plates of both the Honda and the Insured Vehicle broke off upon impact. She then saw the driver of the Insured Vehicle reversing and continued to proceed straight along Punggol East. She regained composure and alighted to inspect the damages to the Honda. She observed that the right front portion of the Honda was buckled. Paramedics and the traffic police arrived shortly after.
31. She took some post- accident photographs and exchanged particulars with the driver of the Taxi. The passenger of the Taxi was conveyed to a hospital in an ambulance. An elderly woman who witnessed the accident approached Ms Serene and told her that the driver of the Insured Vehicle was one of the neighbours staying at her condo residence.

32. They exchanged contact numbers and she told Ms Serene that if she saw the Insured Vehicle at the basement carpark of her condo residence she will inform her. At about 2200 hours Ms Serene received a picture of the Insured Vehicle at the basement carpark from the elderly woman. See photos 11 – 14 below.

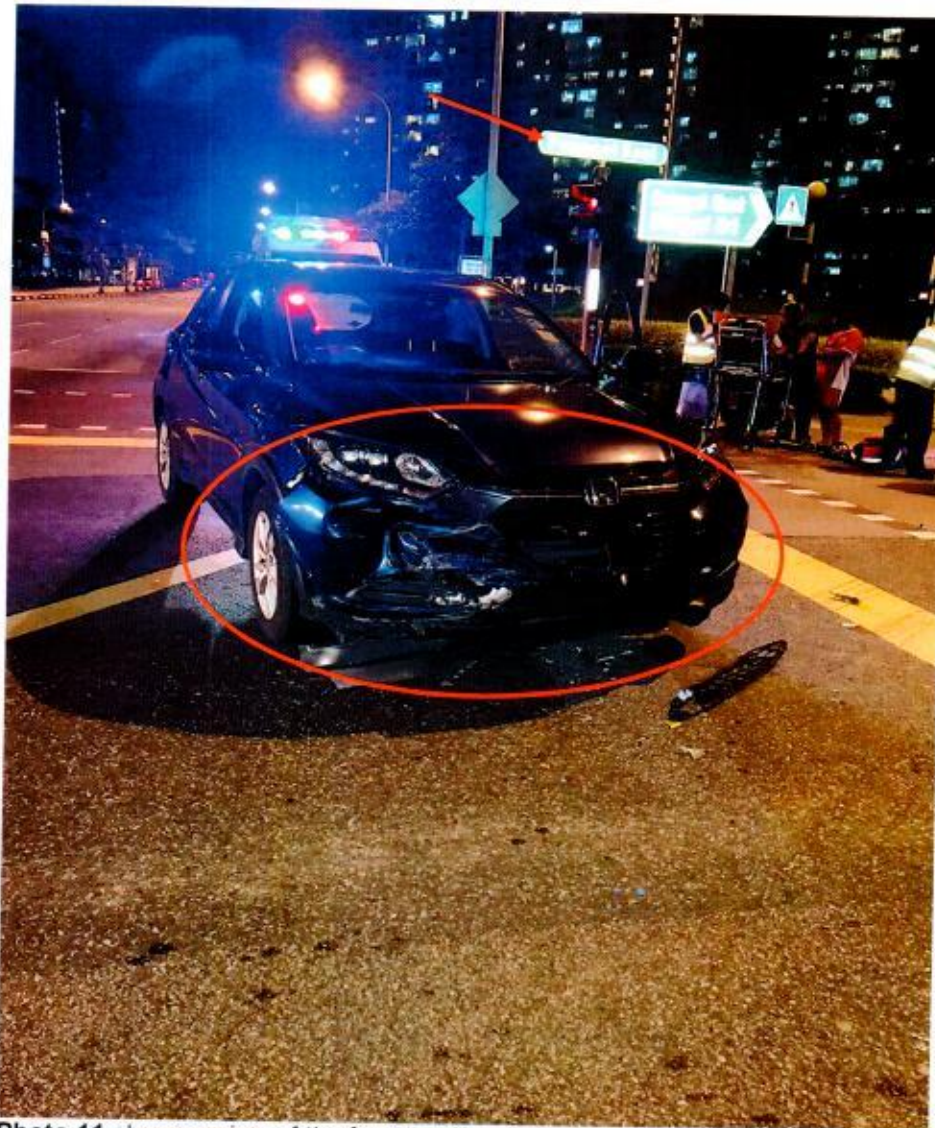


Photo 11 shows a view of the front portion of the Honda post- accident. The right front portion sustained damages and the front number plate broke off upon impact with the Insured Vehicle (circled). This correlates with Ms Serene's statement that the accident had occurred when she was waiting behind the Taxi at the right turn pocket of the T- junction of Punggol Central and Punggol East (arrowed).

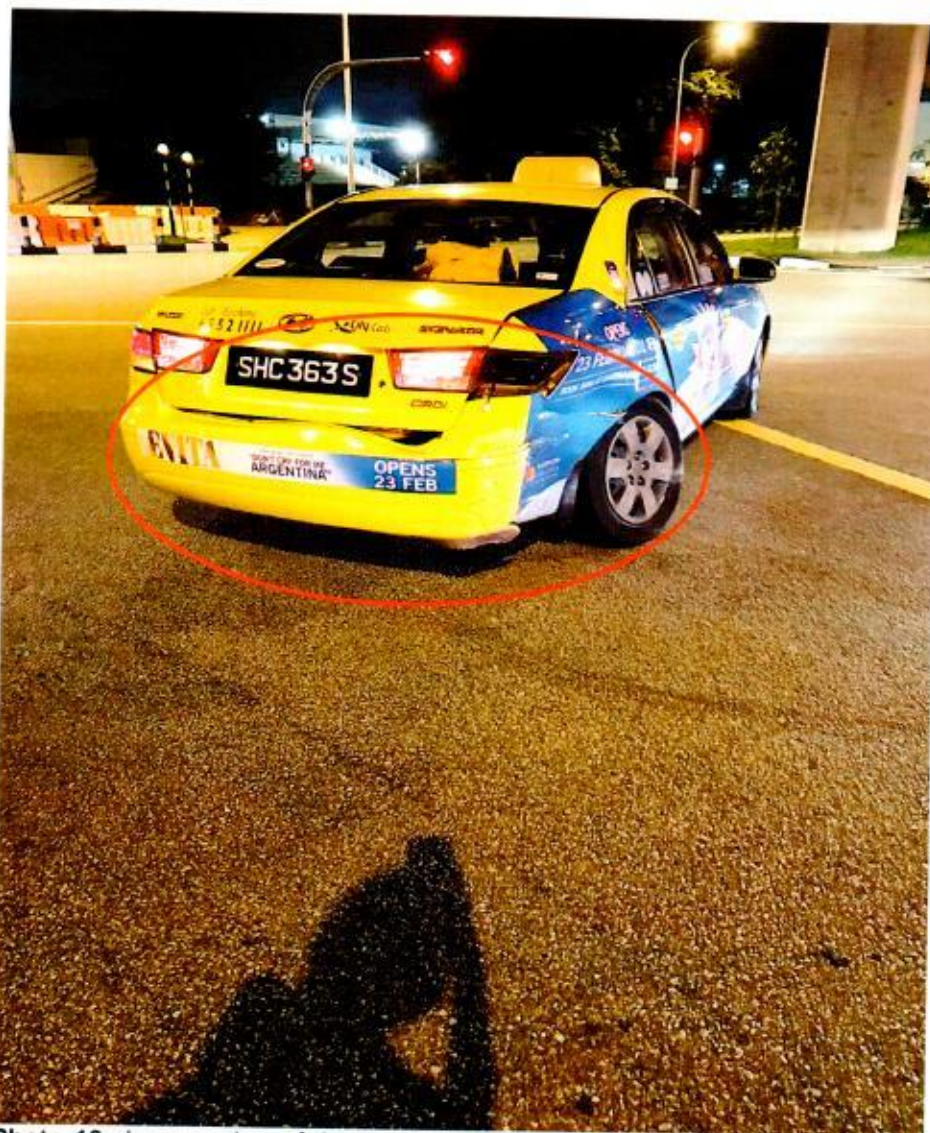


Photo 12 shows a view of the rear portion of the Taxi post- accident. The right rear portion sustained damages a result of the accident with the Insured Vehicle (circled). This correlates with Ms Serene's statement that the accident had occurred when she was waiting behind the Taxi at the right turn pocket of the T-junction of Punggol Central and Punggol East.

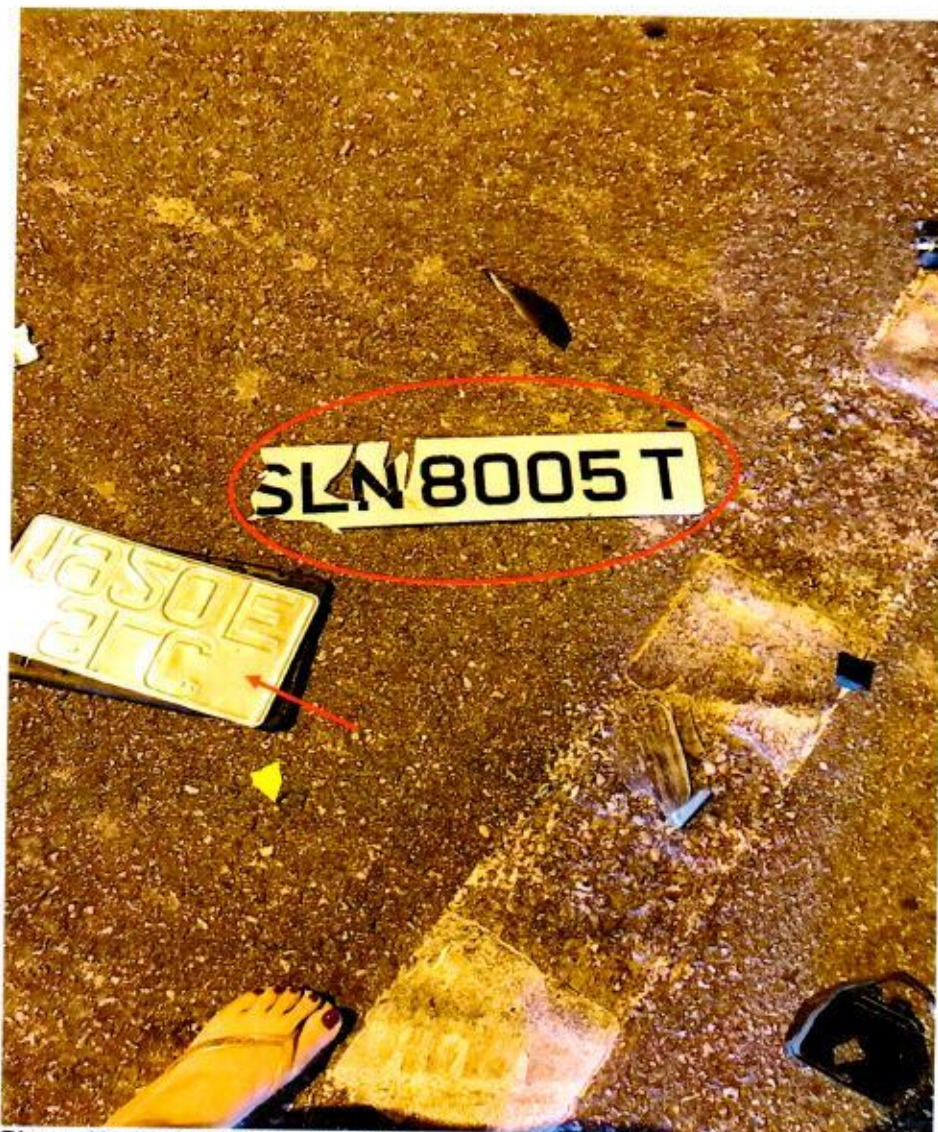


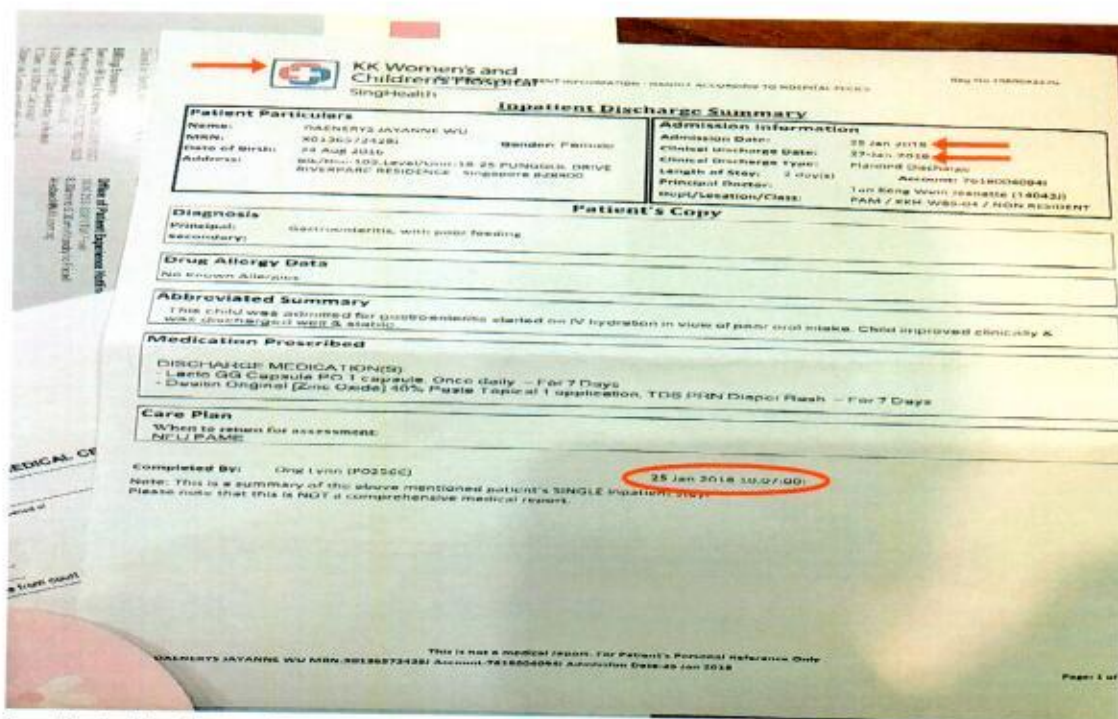
Photo 13 shows a view of the front number plates of both the Honda (arrowed) and the Insured Vehicle (circled) which had broken off upon impact.



Photo 14 shows a picture of the Insured Vehicle at the basement carpark of the condo residence (circled) which Ms Serene had received from the elderly woman at about 2200 hours after the accident had occurred. This corroborates with the elderly woman's statement that the driver of the Insured Vehicle is 1 of her neighbours.

33. We managed to speak with IO Ken from Traffic Police who is the investigation officer in charge for this case. He mentioned that he had called Mr Boo post-accident when he was at the hospital at approximately 2200 hours, informing Mr Boo to meet him immediately but Mr Boo did not do so. According to IO Ken, he had the Insured Vehicle towed from the basement carpark of Mr Boo's condo residence to the Traffic Police Pound at about 2230 hours.

34. IO Ken confirmed that when Mr Boo came to meet him on 26 January 2018, he took down Mr Boo's statement but did not issue a copy to him. He also informed Mr Boo that investigations are still ongoing and that he will be updated accordingly.
35. We were able to obtain a copy of Mr Boo's daughters' inpatient discharge summary from KKH which indicated that she was admitted on 25 January 2018 at 2207 hours and discharged 2 days later on 27 January 2018. The info gathered from the discharge summary would correlate with Mr Boo's statement that he left the accident scene to rush his daughter to KKH due to her medical condition. See Inpatient Discharge Summary 1 below.



KK Women's and Children's Hospital
SingHealth

Inpatient Discharge Summary

Patient Particulars Name: DASHEN JAYANNE WU MRN: 20136572428 Date of Birth: 24 Aug 2010 Address: 80/90-103, LEVUE/UBI 18 25 FUNGUS DRIVE RIVERPARK RESIDENCE SINGAPORE 408900	Admission Information Admission Date: 25 Jan 2018 Discharge Date: 27 Jan 2018 Clinical Discharge Type: Planned Discharge Length of Stay: 2 day(s) Principal Doctor: Tan Eng Woon (14043) Dept/Location/Class: PAM / KKH WBS-04 / NON RESIDENT
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Diagnosis
 Principal: Gastroenteritis, with poor feeding
 Secondary:

Drug Allergy Data
 No Known Allergies

Abbreviated Summary
 This child was admitted for gastroenteritis started on IV hydration in view of poor oral intake. Child improved clinically & was discharged well & happy.

Medication Prescribed
 DISCHARGE MEDICATION(S)
 - Lems GA Capsule PO 1 capsule, Once daily - For 7 Days
 - Daxxin Original (Zinc Gel) 50% Paste Topical 1 application, TDS POIN Diaper Rash - For 7 Days

Care Plan
 When to return for assessment:
 NCU PAM

Completed By: Ong Lynn (P0256C)
 Date: 25 Jan 2018 13:07:00

Note: This is a summary of the above mentioned patient's SINGLE inpatient stay.
 Please note that this is NOT a comprehensive medical report.

This is not a medical report. For Patient's Personal reference Only.
 DASHEN JAYANNE WU MRN: 20136572428 Account: 7014004094 Admission Date: 25 Jan 2018

Page: 1 of 1

Inpatient Discharge Summary 1 shows the details of Mr Boos' daughters' admission and discharge date at KKH (arrowed). It also shows the time at which she was admitted (circled). The info gathered from the discharge summary would correlate with Mr Boo's statement that he left the accident scene to rush his daughter to KKH due to her medical condition.

36. 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 in 23 March 2012 for the battery positive cable cover. However the fault was rectified on 5 May 2014. 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: 1805C

Vehicle Details

Vehicle Registration number: SLN8005T
Make: BMW
Vehicle Model: 630i 3.0 AT ABS D/AIRBAG 2WD GAS/O SR
Engine No.: 07826793N52B30AF
Chassis No.: WBAEA12020CR99769

Recall Details

1 Recall No: R2012040015
Manufacturer Recall Date: 23 Mar 2012
Estimated Completion Year of Recall: 2012
Brief Description (As Provided by Motor Dealer):
The battery positive cable is guided from the battery in the luggage compartment via a partition area on the luggage compartment floor to the battery positive terminal in the engine compartment. The battery positive cable on the underbody is clipped to the partition area from underneath by means of a battery cable cover and then screw connected to the battery positive cable in the luggage compartment. In very rare cases, the cover might possibly not have been correctly clipped to the under body. Long-term influences such as vibration, changes in temperature or other environmental influences may cause term influences such as vibration, changes in temperature or other environmental influences may cause leaks and a loosening of the screw connection.
Date Rectified: 05 May 2014

For more details, contact BMW ASIA PTE LTD

Hotline Information: Performance Motors Ltd at 18002255269

OK

37. Our checks on the driving licence of Mr Boo revealed that he 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

38. Basing on the available evidence gathered during the course of our investigations, we are of the view that the damages to the Insured Vehicle SLN 8005T are consistent to the circumstances of the accidents as reported by the driver of the Insured Vehicle SLN 8005T, where it was reported that:-

- a) on 24 October 2017, the Insured Vehicle was involved in an accident with a Toyota Corolla Altis at Punggol East before Tebing Lane;
- b) on 12 December 2017, the Insured Vehicle was involved in an accident with a taxi along Ang Mo Kio Ave 5 towards Hougang beside Nanyang Polytechnic;
- c) on 24 January 2018, the Insured Vehicle was involved in an accident with a taxi and a Honda Vezel at the T- junction of Punggol East and Punggol Central.

39. Our investigations had revealed that at the time of writing this report, the manufacturer recall in 2012 to the Insured Vehicle that may possibly be related to these accidents was rectified before the accidents happened.

40. A detailed groundwork was carried out which included speaking to the involved parties and Traffic Police investigation officer as well as obtaining supporting documents. There was no evidence gathered to suggest that Mr Boo was driving under the influence of alcohol and/or medication(s) at the material time of all 3 accidents.



41. At the time of writing this report, investigations by Traffic Police Department into the most recent accident is still ongoing.

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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