

Date : 7 March 2018

To : **M/s EQ Insurance Company Ltd.**
5 Maxwell Road
#17-00 Tower Block
MND Complex
Singapore 069110
(Motor Claims Department)

INVESTIGATION REPORT:

Our Ref : CS/EQI18003509/N
Policy No : DMPPHQ17-003878
Insured : SJS 533K
Date of Accident : 9 February 2018
Location : Jalan Bukit Merah

Interview Summary of the Driver of the Insured Vehicle SJS 533K

1. We conducted an interview with the driver of the Insured Vehicle, Ms Sharanjit Kaur (herein referred to as "**Ms Kaur**") on 6 March 2018. She was able to relate the circumstances of the accident to the best of her recollection.
2. Ms Kaur works as a professional for a medical company. The Insured Vehicle belongs to her mother, Ms Sokhjeet Kaur. According to Ms Kaur, the accident had occurred at 1400 hours when she was driving the Insured Vehicle alone and was headed towards KK Women's and Children's Hospital (KKH) for an appointment. She was travelling along the 1st lane of Jalan Bukit Merah. The traffic was moderate, the weather was clear and the road surface was dry.
3. Ms Kaur was waiting behind a lorry (herein referred to as "**Lorry**") at a traffic junction along Jalan Bukit Merah towards CTE. Suddenly she felt a bump at the rear. She panicked and accidentally stepped on the accelerator instead of the brake pedal and rear-ended the Lorry. The front portion of the Insured Vehicle went under the Lorry. Ms Kaur saw the Lorry moving slightly forward after the accident. Ms Kaur did not know what to do. The driver of the Lorry alighted and walked over to her. He asked if she was hurt. Ms Kaur told him she was fine.

4. He asked Ms Kaur to check the rear of the Insured Vehicle as he suspected that it might have been a chain collision. Ms Kaur went to rear of the Insured Vehicle but by then vehicles behind the Insured Vehicle had started to change lanes and were overtaking the Insured Vehicle. She inspected the rear portion of the Insured Vehicle for damages and found paint graze marks and paint cracks on the rear bumper. She returned to the driver of the Lorry and apologized for causing the accident. She asked him if the Lorry had sustained any damage. He inspected the rear portion of the Lorry and told Ms Kaur that there were no damages. He asked her if she was in any condition to drive. She told him that she would be alright. They did not exchange particulars and parted ways.
5. Ms Kaur drove along Jalan Bukit Merah and made a right turn into Lower Delta Road followed by another right turn into Telok Blangah Way. She turned left into SAFRA Mount Faber and stopped the Insured Vehicle near the SingPost Popstation. She alighted and called her mother to inform her of what happened. While waiting for her mother and brother to arrive Ms Kaur sat down to regain her composure. She later took photographs of the Insured Vehicle but did not take any photographs at the accident scene as she was still traumatized by the accident. Ms Kaur's mother and brother arrived in her brother's car at around 1530 hours.
6. Her mother parked the Insured Vehicle at the basement carpark and the 3 of them sat down to discuss what course of action to take next. They left SAFRA Mount Faber with Ms Kaur's mother driving the Insured Vehicle and Ms Kaur seated in her brother's car. Her mother parked the Insured Vehicle at the basement carpark of Tekka Market followed by Ms Kaur's brother. They then went home.
7. The following day on 10 February 2018, Ms Kaur and her mother drove the Insured Vehicle to Cheng Hoe Motor Pte. Ltd. (herein referred to as "**CHM**") located at Block 1019 Yishun Industrial Park A, #01-374/382, Singapore 768761. CHM is 1 of EQ Insurance's authorized workshops and it was the closest to their home. Ms Kaur made an insurance report at 1248 hours and was told by Ms Ong Wei Lin of CHM to lodge a police report. Hence Ms Kaur made an online police report on 11 February 2018 at 2051 hours. She mentioned that there were no problems with the Insured Vehicle post-accident as her mother had not noticed any warning lights or unusually high temperatures while driving the Insured Vehicle.

8. Ms Kaur informed us that before the accident, she did not experience any abnormality to the Insured Vehicle. The steering system and braking system were working fine before the accident.
9. Ms Kaur mentioned that she did not consume any alcohol or medication that may cause drowsiness and could impair her ability to drive on the day of the accident.
10. Regarding the accident, Ms Kaur has no witness to offer. There was also no in- vehicle recording device installed onto the Insured Vehicle at the time the accident occurred.

Investigations

11. We managed to obtain some photographs of the Insured Vehicle that were taken by Ms Kaur post- accident while she was waiting for her family to arrive at SAFRA Mount Faber as well as at the basement carpark of SAFRA Mount Faber before her mother drove the Insured Vehicle to Tekka Market. Our review of these photographs which showed the damaged front portion of the Insured Vehicle seemed to correlate with the circumstances of the accident in which she had rear-ended the Lorry. Our observation of Ms Kaur's ability to be able to still drive the Insured Vehicle to another location after the accident as well as take clear post- accident photographs would suggest that there was no drink driving involved in this particular accident. See photos 1 & 2 below.

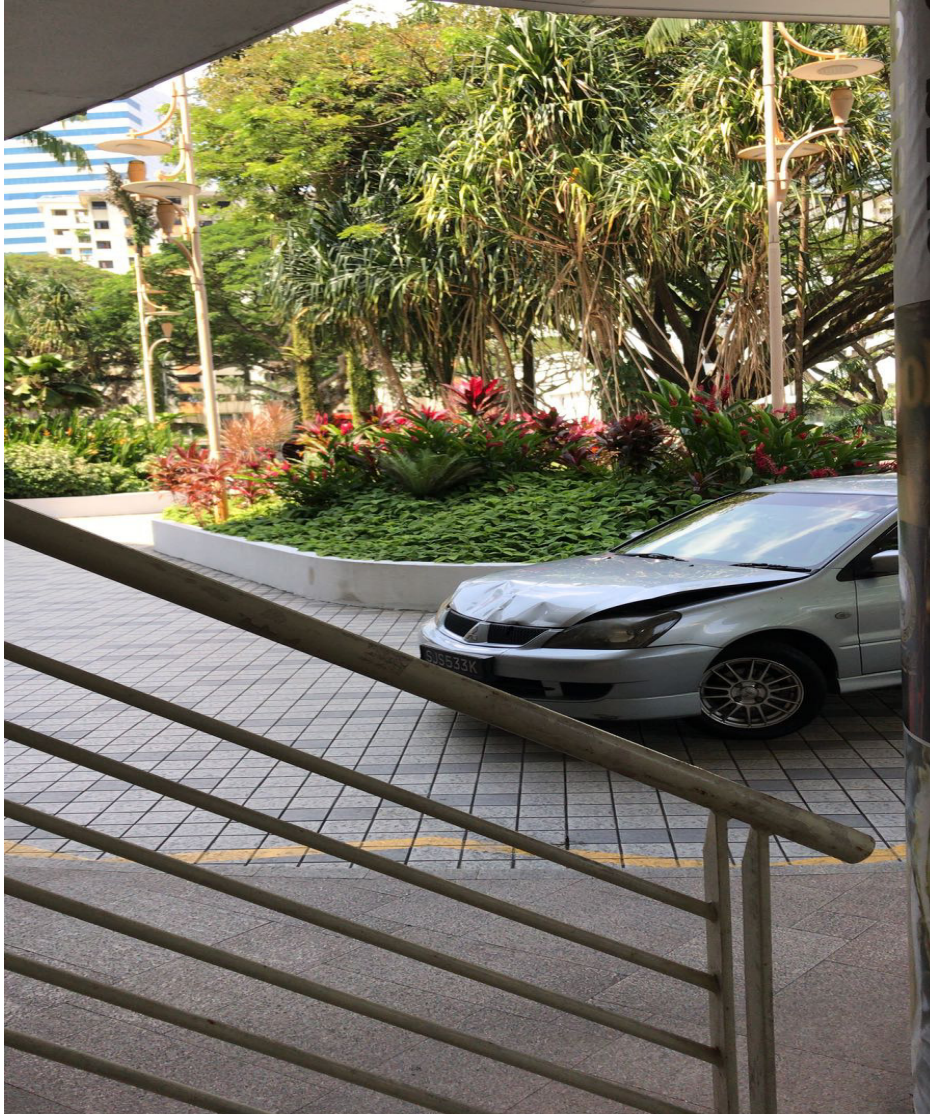


Photo 1 shows the Insured Vehicle after Ms Kaur stopped near the SingPost Popstation located at SAFRA Mount Faber. Our observation of Ms Kaur's ability to be able to still drive the Insured Vehicle to another location after the accident as well as take clear post- accident photographs would suggest that there was no drink driving involved in this particular accident.



Photo 2 shows the Insured Vehicle at the basement carpark of SAFRA Mount Faber before Ms Kaur's mother drove the Insured Vehicle to Tekka Market. Our review of this photograph which showed the damaged front portion of the Insured Vehicle seemed to correlate with the circumstances of the accident in which she had rear-ended the Lorry (circled).

Damage Analysis

12. Based on the post- accident photographs provided to us by Ms Kaur, the Insured Vehicle had sustained damages to its front portion as a result of the accident.
13. Our physical inspection of the Insured Vehicle at CHM revealed that the Insured Vehicle had sustained damages to its front bumper, front bonnet and rear bumper. The front bonnet was observed to be buckled. Paint graze marks were found at the centre portion of the rear bumper and paint cracks were found at the right portion of the rear bumper. These damages seemed to corroborate with Ms Kaur's statement in which she might have been rear-ended by another vehicle, causing her to panic and accidentally stepping on the accelerator which resulted in the front portion of the Insured Vehicle going under the rear portion of the Lorry. See photos 3 - 6 below.



Photo 3 shows the general rear view of the Insured Vehicle during the physical inspection at CHM. Paint graze marks were found at the centre portion of the rear bumper (arrowed) and paint cracks were found at the right portion of the rear bumper. (circled).



Photo 4 shows a close up view of the paint graze marks found at the centre portion of the rear bumper of the Insured Vehicle (circled), suggesting that the Insured Vehicle might have been rear-ended by another vehicle.

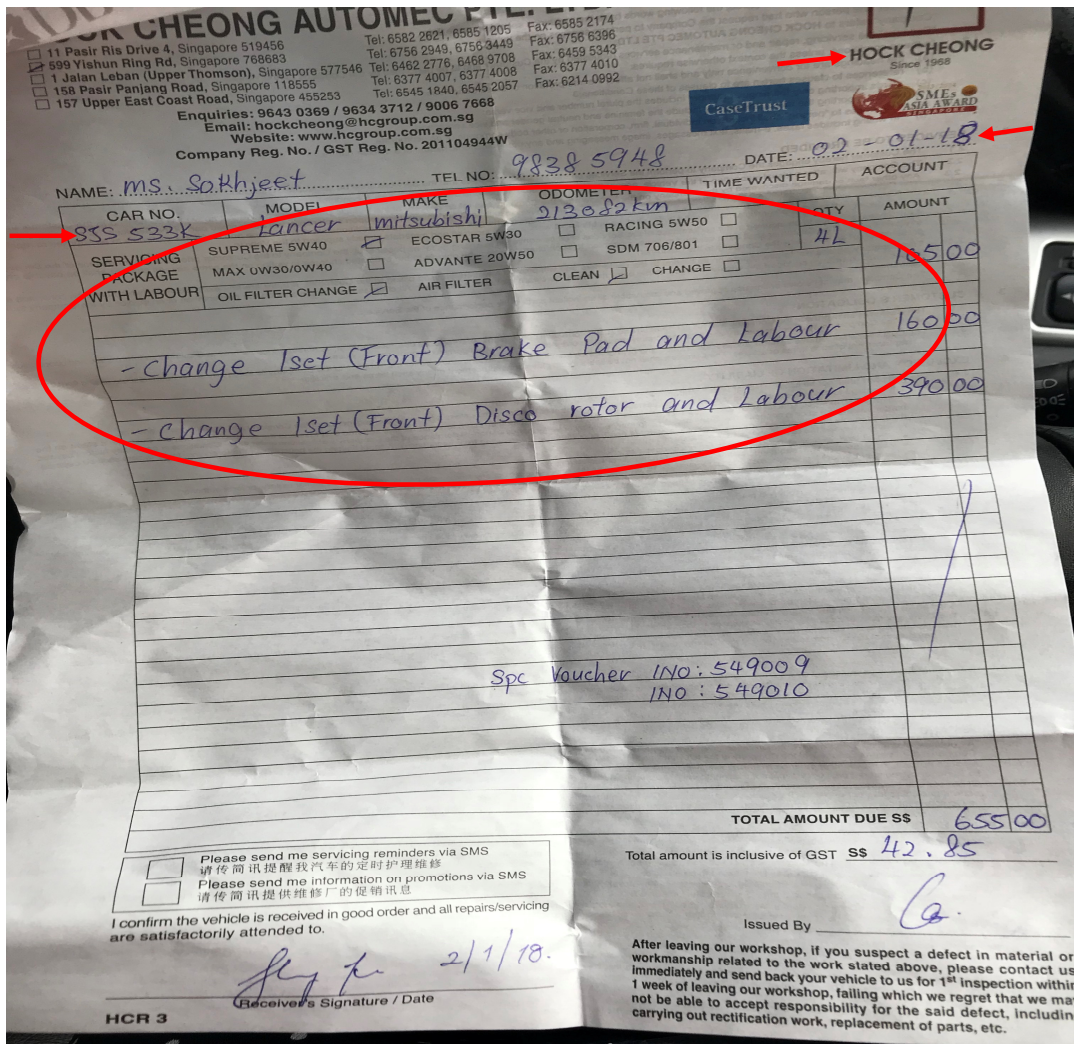


Photo 5 shows a close up view of the paint cracks found at the right portion of the rear bumper of the Insured Vehicle (circled), suggesting that the Insured Vehicle might have been rear-ended by another vehicle.



Photo 6 shows the general front view of the Insured Vehicle during the physical inspection at CHM. The Insured Vehicle had sustained damages to its front bumper (arrowed) and front bonnet. The front bonnet was observed to be buckled (circled). These damages seemed to corroborate with Ms Kaur's statement in which she might have been rear-ended by another vehicle, causing her to panic and accidentally stepping on the accelerator which resulted in the front portion of the Insured Vehicle going under the rear portion of the Lorry

14. According to Ms Kaur, she had the Insured Vehicle serviced on 2 January 2018, just over a month before the accident occurred. She services the Insured Vehicle at Hock Cheong Automec Pte. Ltd. (herein referred to as "HCA") located at 599 Yishun Ring Rd, Singapore 768683.
15. Ms Kaur was able to provide us a tax invoice showing the latest servicing that was carried out to the Insured Vehicle. The job scope of this servicing had included changing of the engine oil and oil filter, cleaning of the air filter as well as replacement of the front brake pads and front brake rotors. See Invoice 1 below.



HOCK CHEONG AUTOMECH PTE. LTD.
 11 Pasir Ris Drive 4, Singapore 519456
 599 Yishun Ring Rd, Singapore 768683
 1 Jalan Leban (Upper Thomson), Singapore 777546
 158 Pasir Panjang Road, Singapore 118555
 157 Upper East Coast Road, Singapore 455253
 Enquiries: 9643 0369 / 9634 3712 / 9006 7668
 Email: hockcheong@hcggroup.com.sg
 Website: www.hcggroup.com.sg
 Company Reg. No. / GST Reg. No. 201104944W

HOCK CHEONG
Since 1988
SME AWARD

CaseTrust

NAME: Ms. S. K. Jee TEL NO: 9838 5948 DATE: 02-01-18

CAR NO.	MODEL	MAKE	ODOMETER	TIME WANTED	ACCOUNT
<u>855 533K</u>	<u>Lancer</u>	<u>Mitsubishi</u>	<u>213082km</u>		
SERVICING PACKAGE WITH LABOUR	SUPREME 5W40	<input checked="" type="checkbox"/> ECOSTAR 5W30	<input type="checkbox"/> RACING 5W50		
	MAX 0W30/0W40	<input type="checkbox"/> ADVANTE 20W50	<input type="checkbox"/> SDM 706/801		
	OIL FILTER CHANGE <input checked="" type="checkbox"/>	AIR FILTER	CLEAN <input checked="" type="checkbox"/> CHANGE <input type="checkbox"/>		
<u>- Change 1set (Front) Brake Pad and Labour</u>					<u>160.00</u>
<u>- Change 1set (Front) Disco rotor and Labour</u>					<u>390.00</u>
TOTAL AMOUNT DUE \$S					<u>655.00</u>

Total amount is inclusive of GST \$S 42.85

Issued By: G.

After leaving our workshop, if you suspect a defect in material or workmanship related to the work stated above, please contact us immediately and send back your vehicle to us for 1st inspection within 1 week of leaving our workshop, failing which we regret that we may not be able to accept responsibility for the said defect, including carrying out rectification work, replacement of parts, etc.

I confirm the vehicle is received in good order and all repairs/servicing are satisfactorily attended to.

Receiver's Signature / Date: [Signature] 2/1/18




HCR 3

Invoice 1 shows the document relating to the latest servicing that was carried out to the Insured Vehicle on 2 January 2018 at HCA (red arrows). The job scope of this servicing had included changing of the engine oil and oil filter, cleaning of the air filter as well as replacement of the front brake pads and front brake rotors (circled).


16. 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.

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:	5894C 
Vehicle Details	
Vehicle Registration number:	SJS533K 
Make:	mitsubishi
Vehicle Model:	LANCER 1.6 CVT SPORTS GLX AIRBAG 2WD 4DR
Engine No.:	4G18KC6774
Chassis No.:	JMYSTCS3A9U005958
Recall Details	
No Recall Detail records 	

OK

Land Transport Authority 

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

Conclusion

18. Basing on the available evidence gathered during the course of our investigations, we are of the view that the damages to the Insured Vehicle SJS 533K are consistent to the circumstances of the accident, where it was reported that while waiting behind the Lorry at a traffic junction along Jalan Bukit Merah, Ms Kaur may have been hit at the rear by another vehicle, which caused her to accidentally step on the accelerator, resulting in the front portion of the Insured Vehicle going under the Lorry.

19. The physical inspection carried out on the Insured Vehicle SJS 533K had also revealed that its 4 tyres were in serviceable condition with remaining thread depth of approximately 6mm each.
20. 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 accident.
21. There was no modifications found fitted on the Insured Vehicle SJS 533K at the time of physical inspection.
22. We did not find any evidence to suggest that the accident 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 accident.
23. Our investigations also revealed there was no evidence gathered to suggest that Ms Kaur was driving under the influence of medication(s) and/or alcohol at the material time of accident.
24. Our interview with Ms Kaur and subsequent review of the circumstances of the accident revealed that there were no breaches of policy conditions.

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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