

Date : 14 February 2018

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 : CI/AIG18004450/N
Claim No : 7900170904SG
Insured : SGD 696M
Date of Accident : 7 January 2018
Location : Woodlands Road turning right into Senja Way

Interview Summary of the Driver of the Insured Vehicle SGD 696M

1. We conducted an interview with the driver of the Insured Vehicle, Mr Chris Chee (herein referred to as "**Mr Chee**") on 13 February 2018. He was able to relate the circumstances of the accident to the best of his recollection.
2. Mr Chee is self- employed. He is the insured driver of the Insured Vehicle which belongs to his friend, Mr Haris Firoz bin Abdul Jalil (herein referred to as "**Mr Haris**"). According to Mr Chee, the accident had occurred at 0200 hours when he was driving the Insured Vehicle home from Cheong Chin Nam Road. He had picked up his ex- colleague, Ms Claire Lin (herein referred to as "**Ms Lin**") from her home at Rivervale and proceeded to the abovementioned location for supper. While driving, he started having a terrible stomach ache. Once there, they spent nearly 15 minutes choosing where to eat. Mr Chee then told Ms Lin that he really needed to get home to use the restroom as he was not comfortable using public restrooms. So Mr Chee drove Ms Lin back to his home at Block 623 Senja Road.

3. He drove along Woodlands Road and as he approached the T- junction of Woodlands Road and Senja Way, Mr Chee slowed down and stopped at the right- turn pocket. He noticed a car bearing registration number SJS 6113A approaching from the opposite lane. Thinking that the car was still some considerable distance away, Mr Chee decided to make the right turn. The approaching car collided into the left portion of the Insured Vehicle, causing the engine to stall. The 1st thing Mr Chee did was to check on Ms Lim as she was in the front left passenger seat. She told Mr Chee that she was fine and was able to get out of the Insured Vehicle from the driver side. As Mr Chee did not feel any pain immediately after the accident, he told Ms Lin that he still needed to use the restroom urgently. Thus he asked Ms Lin to wait for the police and ambulance to arrive and ran to the 'Kopitiam' food court located at Block 628 Senja Road which was approximately 350 metres (a 5- minute walk) from the accident location.
4. As he neared the 'Kopitiam' food court, he found it to be closed. Hence he rushed back home which was 5 blocks away from the food court. As he tried to leave the restroom, he felt pain in his back and was seated on the floor of the restroom. He received a text message from Ms Lin who told him that the Traffic Police had arrived and the investigating officer was looking for him. He could not reply to Ms Lin's text message as the pain was getting unbearable. Mr Chee called his girlfriend but she did not pick up. Mr Chee mentioned that he may have passed out from the muscle spasm as the next thing he remembered was waking up at approximately 0700 hours, still seated on the floor of his restroom. He immediately called his girlfriend who came over and brought Mr Chee to the National University Hospital (NUH) via cab.
5. They reached the NUH Accident & Emergency Department (A&E) at 0930 hours. The doctor told Mr Chee that the impact of the collision and the rigidity of his seatbelt were the causes of the muscle spasm. Mr Chee also sustained minor abrasions, bruises and cuts on his hands and body. He was given 3 days of medical leave. Mr Chee then proceeded to the Traffic Police Headquarters to lodge a police report. Mr Chee mentioned that when he was at the hospital he had received a missed call but he did not answer. After making the police report, he asked the counter staff if the missed call he had received was from the Traffic Police. The counter staff confirmed with Mr Chee that investigation officer Jeya (herein referred to as "**IO Jeya**") had called him and he was informed to return the call after 1400 hours that same day. Mr Chee attempted to call IO Jeya a couple of times but there was no answer.

6. At 1500 hours an officer approached Mr Chee and informed him that IO Jeya had gone home and advised Mr Chee to call him the next day. Mr Chee called IO Jeya 2 days later and IO Jeya asked Mr Chee to forward him the hospital records. He told Mr Chee that he had already retrieved and viewed the video footage from the in- vehicle camera of the Insured Vehicle.
7. According to Mr Chee, he had informed Mr Haris of the accident. Mr Haris told Mr Chee to make an insurance report as soon as possible. IO Jeya called Mr Chee on 17th January 2018 and told Mr Chee to meet him at the Traffic Police Headquarters at 1130 hours. Mr Chee asked IO Jeya if he needed to take Mr Chee's statement to which IO Jeya replied saying there was no need as it was a straightforward case based on the accident video footage. IO Jeya told Mr Chee that he would be charged with inconsiderate driving which carried a fine of \$200 and 9 demerit points. Mr Chee was also charged with failing to stop after an accident which carried a fine of \$200. IO Jeya asked Mr Chee if he was able to compound the fines immediately. Mr Chee compounded the fines and was issued a receipt together with the notice of offences. IO Jeya then gave Mr Chee a slip and told Mr Chee to arrange for the Insured Vehicle to be towed from the Traffic Police Pound located at 517 Airport Road as the Insured Vehicle had been impounded after the accident.
8. Mr Chee arrived at the Traffic Police Pound at 1430 hours and called Progressive Automotive Pte. Ltd. (herein referred to as "**Progressive**") to make towing arrangements. The tow truck arrived at 1515 hours. Mr Chee hitched a ride with the towing personnel to Progressive located at #01-45/46, Blk 3022A Ubi Road 1, Singapore 408716. Mr Chee made an insurance report at Progressive at 1637 hours.
9. Mr Chee 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.
10. Mr Chee 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. He added that he has been suffering from hearing loss in his right ear since 2017 and he is currently receiving treatment from a Traditional Chinese Medicine practitioner who has advised him against consuming alcohol as it will be detrimental to the treatment process. Mr Chee was able to provide us with an MRI report from Gleneagles Hospital to confirm his medical condition. See MRI Report 1 below

Gleneagles Hospital ←
Radiology Department
(Business Reg. No. S20200000)
www.gleneagleshospital.sg

DR MICHAEL LIN BENG KUANG MBBS FRCS FAMS M MED (DIAG RAD) DR CHIA DIN CHUAN MBBS FRCS FAMS M MED (DIAG RAD) FAMS
DR TAN HUI KUAN MBBS FRCS FAMS DR GANDEE TSENG YEH MBBS FRCS FAMS M MED (DIAG RAD) FAMS
DR PAV KUMAR MBBS FRCS FAMS M MED (DIAG RAD) FAMS DR WAI MUN CHIN MBBS FRCS FAMS M MED (DIAG RAD) FAMS

Date: 11 Apr 2017 / Gleneagles Hospital Limited ←
Name: CHEE CHRIS
ID / Case: S7474781G / 1017028011
DOB/Gender: 19 Nov 1974 / M MRN: 3931653
Ref Doctor: DR LIM CHONG TECK
Examination: 3502727 MRI HEAD

MRI IAM ←
Indication: Right-sided hearing loss.

Report

Pre and post IV contrast enhanced MRI IAM protocol performed.

Bilateral 7th and 8th cranial nerve complexes are symmetrical in size. There is no abnormal enlargement, abnormal enhancement or focal discrete mass detected. There is no mass or hypertrophied vessel in both CP angle cisterns.

There is no significant inflammation in the paranasal sinuses and mastoid air cells.

The rest of the brain shows no acute infarct, intracranial haemorrhage, mass, cerebral oedema, midline shift or hydrocephalus. The cerebral volume is preserved.

The fossa of Rosenmuller are symmetrical and unremarkable.

There is no abnormal meningeal enhancement.

There is no inferior ectopia of the cerebellar tonsils.

There is no enlargement of the pituitary gland.

Comments

There is no CP angle mass detected. The 7th and 8th cranial nerves show no abnormal enhancement, enlargement or focal discrete lesion. There is no significant inflammation in the paranasal sinuses and mastoid air cells. The fossa of Rosenmuller are symmetrical and unremarkable. The rest of the imaged brain shows no significant abnormality.

Reported by: DR WAN MUN CHIN / lyt
Approved by: DR WAN MUN CHIN
Approved Date: 11 Apr 2017 7:02 PM

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MRI Report 1 shows the details of Mr Chee's medication condition. The results of the MRI scan conducted at Gleneagles Hospital on 11 April 2017 (arrowed) correlates with Mr Chee's statement that he is suffering from hearing loss in his right ear (circled).

11. To further affirm his statement that he was not intoxicated at the time of accident, Mr Chee had also submitted to us a copy of the receipt which was issued by the Singapore Police Force for the payment of the 2 traffic offences he had committed. Refer to Receipt 1 below.

Page 1 of 1

TRAFFIC POLICE
SINGAPORE POLICE FORCE
10, UBI AVENUE 1
SINGAPORE 408933
TEL: 6547 0000
FAX: 6547 4745

RECEIPT

PAYMENT DETAILS:

S.No	Report No.	Name/ID of Vehicle Owner or Driver	Fine Amount	Date of Payment	Payment Reference No.
1	181000050811	CHRIS CHEE/S7474781G	S\$400.00	17/01/2018 11:50 AM	0021810000508119

Payment Mode : NETS
Receipt No. : A180005017
Total Amount : S\$400.00

OFFENCE DETAILS:

1) Report No. 181000050811
Date of Offence : 07 Jan 2018, 02:36 AM
Place of Offence : WOODLANDS ROAD (JUNCTION SENJA LINK)
Vehicle Number : SGD696M
Offence : 1) INCONSIDERATE DRIVING (ACCIDENT) UNDER SECTION 65(b) OF THE ROAD TRAFFIC ACT
CHAPTER 276
Demerit Points : 9
2) FAILING TO STOP AFTER AN ACCIDENT UNDER SECTION 84(1) ROAD TRAFFIC ACT
CHAPTER 276
Demerit Points : 0

For more information on the status of outstanding traffic offence, driving licence, Certificate of Merit (COM) and Driver Improvement Points (DIPS), please visit the Electronic Driver Data Information & Enquiry System (EDDIES) website at the following URL : <http://www.police.gov.sg/epc/index.html> or through e-citizen website: <http://www.ecitizen.gov.sg>

Don't just drive home safely. Drive home road safety.

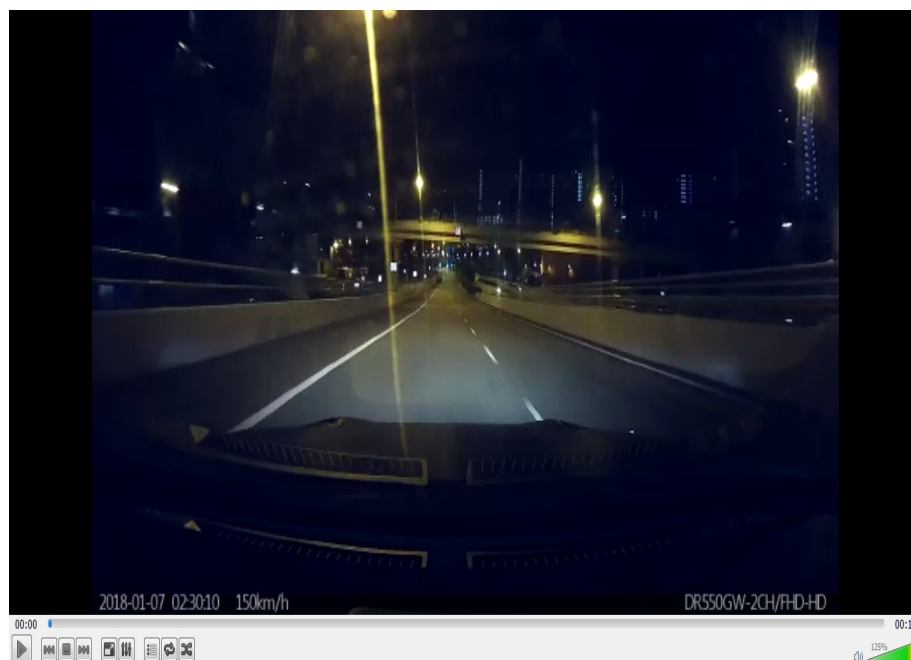
ims.intranet.spf.gov.sg/tims/FinePaymentReceipt.jsp

Receipt 1 shows a copy of the receipt which was issued by the Singapore Police Force for the payment of \$400 compounded (circled) for the 2 traffic offences Mr Chee had committed with regards to the accident (arrowed).

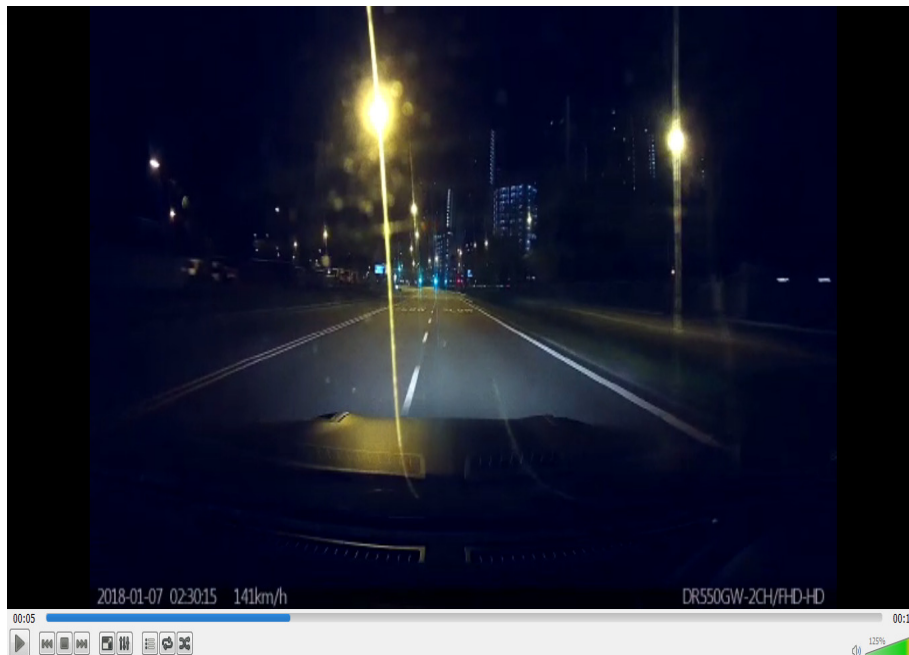
Accident Video

12. The video recording that was provided to us in preparation of this report was taken from video recording device that was mounted onto the front windscreen of the Insured Vehicle. The recording showed the events before the accident and the accident itself. The length (duration) indicated in the video recording was 19 seconds.

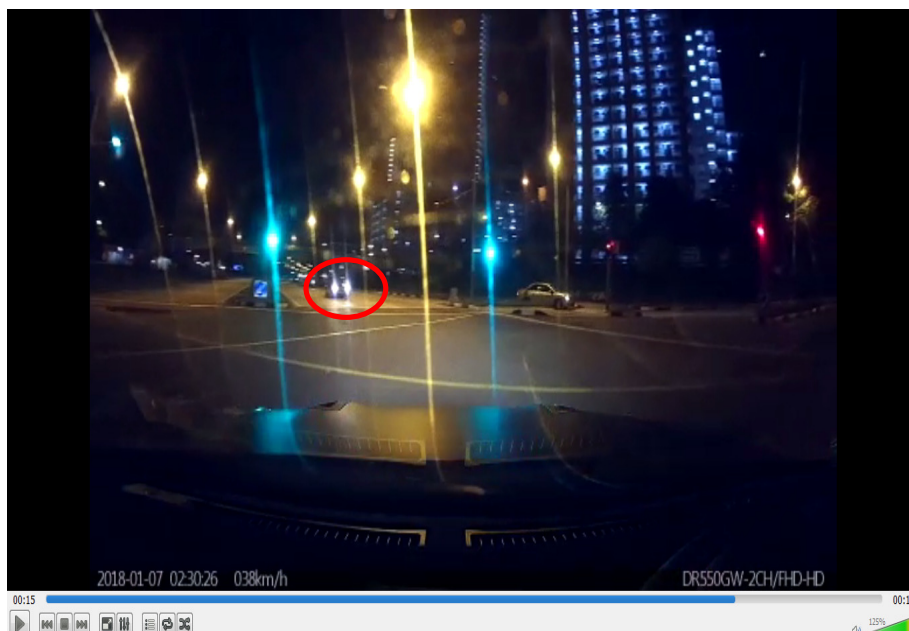
13. During the 1st 14 seconds of the video, Mr Chee can be seen driving the Insured Vehicle along the 2nd lane of Woodlands Road and gradually switching to the 1st lane before slowing down at the right- turn pocket of the T- junction of Woodlands Road and Senja Way. At the 15- second mark of the video recording, Mr Chee proceeded to turn right even though there was an approaching vehicle bearing registration number SJS 6113A. The collision occurred at the 17- second mark of the video recording, where the vehicle collided into the left portion of the Insured Vehicle, causing the Insured Vehicle to spin towards the left and stop, facing the oncoming traffic. However one would have to view the recording to see the accident. See screenshots 1 - 4 below.



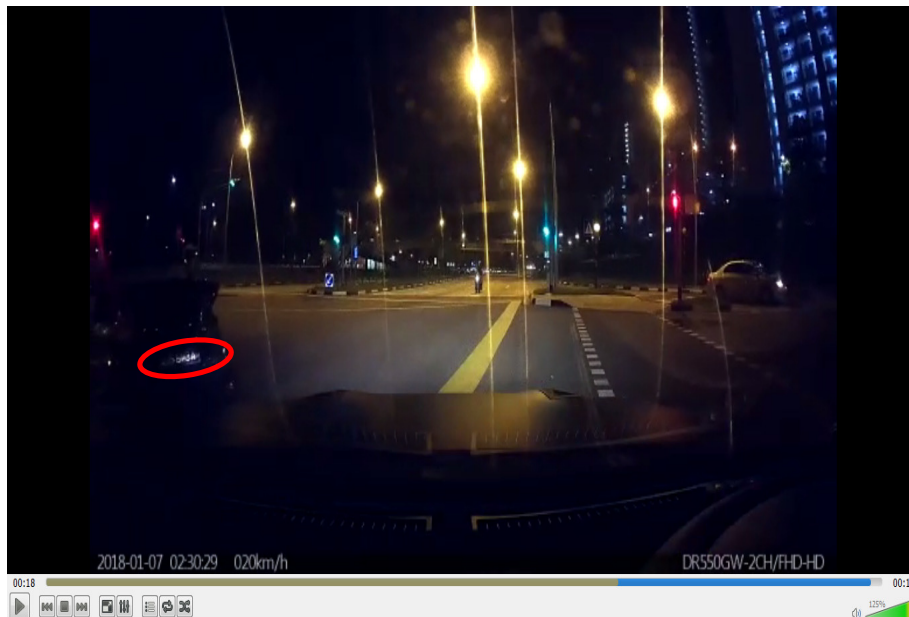
Screenshot 1 of the video recording from the video recording device that was mounted onto the front windscreen of the Insured Vehicle shows Mr Chee driving the Insured Vehicle along the 2nd lane of Woodlands Road.



Screenshot 2 of the video recording from the video recording device that was mounted onto the front windscreen of the Insured Vehicle shows Mr Chee gradually switching to the 1st lane along Woodlands Road.



Screenshot 3 of the video recording from the video recording device that was mounted onto the front windscreen of the Insured Vehicle shows Mr Chee slowing down at the right- turn pocket of the T- junction of Woodlands Road and Senja Way. At the 15- second mark of the video recording, Mr Chee proceeded to turn right even though there was an approaching vehicle (circled).



Screenshot 4 of the video recording from the video recording device that was mounted onto the front windscreen of the Insured Vehicle shows the collision occurring at the 17- second mark of the video recording, where the vehicle bearing registration number SJS 6113A (circled) collided into the left portion of the Insured Vehicle, causing the Insured Vehicle to spin towards the left and stop, facing the oncoming traffic.

Damage Analysis and Investigations

14. Our interview with the owner of the Insured Vehicle, Mr Haris did not provide us with any other information except that Mr Chee is the insured driver and he will drive the Insured Vehicle occasionally when Mr Haris is outstationed as he is a pilot. According to Mr Haris, Mr Chee had informed him of the accident when he returned as the accident had occurred when Mr Haris was overseas. Mr Haris then told him to make an insurance report as soon as possible to expedite the claims process.
15. We managed to speak with Ms Lin who was seated beside Mr Chee when the accident occurred. According to Ms Lin, the reason why Mr Chee was headed towards Senja Road was because they could not decide where to eat at Cheong Chin Nam Road. Hence Mr Chee suggested that they head somewhere else for supper but she did not know where he was headed or the speed he was travelling at as she was on her mobile phone throughout the entire time. Mr Chee did not mention anything to her about having a stomach ache or needing to use the restroom at his home. She recalled that he only told her that he needed to use the restroom after the accident had occurred.

16. The driver of the vehicle which had collided into the Insured Vehicle approached them and asked if they were alright. Ms Lin was a little dazed from the collision but she remembered that Mr Chee did not reply the driver. She told the driver that she was ok and subsequently managed to crawl out of the Insured Vehicle and waited at the side after Mr Chee left the accident scene to use a restroom. Paramedics and traffic police arrived soon after.
17. Ms Lin did not exchange particulars with the driver or take any photographs as she felt pain in her arms and chest. She was examined by paramedics but was not conveyed to a hospital as she did not sustain any superficial or serious injury. She did not know where she was until the investigation officer informed her of the accident location. She texted Mr Chee, informing him that the investigation officer had arrived and was looking for him but there was no reply at all. She was given a card containing the investigation officer's name and contact number but unfortunately she threw it away as she thought the case was settled. Ms Lin went home when the traffic police told her she could do so. She only went to the Accident & Emergency department of the Changi General Hospital later that day as she was still in pain.
18. We managed to speak with IO Jeya from Traffic Police who is the investigation officer in charge for this case. He affirmed that Mr Chee was neither present at the accident scene when he arrived nor did Mr Chee return. IO Jeya confirmed that he will not be charging Mr Chee with drink- driving. Instead Mr Chee was charged with inconsiderate driving as well as failing to stop after an accident. IO Jeya also mentioned that the Traffic Police will not be taking any further action against Mr Chee with regards to this case.
19. Although we could not inspect the accident location closer, we managed to obtain some photographs that were taken during the accident reporting by Progressive on 17 January 2018, 10 days after the accident. The damages 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 by another vehicle at its left portion. See photos 1 & 2 below.



Photo 1 shows a view of the front portion of the Insured Vehicle during the accident reporting. The front portion was undamaged by the accident.



Photo 2 shows the left portion of the Insured Vehicle during the accident reporting. The extensive damages sustained seem to correlate with the Insured Vehicle being hit by another vehicle at it left portion (circled).

20. According to Mr Chee, he had the Insured Vehicle serviced twice before the accident occurred. He services the Insured Vehicle at Syncrowerkz Pte. Ltd. (herein referred to as "**Syncrowerkz**") which is located at 48 Toh Guan Road East, Enterprise Hub, #02-118, Singapore 608586.

21. Mr Chee was able to provide us tax invoices showing the last 2 servicing that were carried out to the Insured Vehicle. The job scope of the 1st servicing done on 27 May 2017 had included replacement of the engine oil, oil filter, oil sump plug and an engine flush. A safety inspection was conducted on the brake fluid, brake pads, brake rotors, battery, tyre pressure and tyre wear. See Invoice 1 below.

[illegible]

Invoice 1 shows the document relating to the 1st servicing that was carried out to the Insured Vehicle on 27 May 2017 at Syncrowerkz (red arrows). The job scope of this servicing had included replacement of the engine oil, oil filter, oil sump plug and an engine flush. A safety inspection was conducted on the brake fluid, brake pads, brake rotors, battery, tyre pressure and tyre wear (circled).

22. The job scope of the 2nd servicing done on 3 August 2017 was similar to the 1st servicing. See Invoice 2 below.

Syncrowerkz Pte Ltd		Tax Invoice
Enterprise Hub 48 Toh Guan Road East #02-118 Singapore 608586		Invoice #: 14005562
		Date: 3/8/2017
		Terms: C.O.D.
Telephone : 6793 0898		Page: 1
Email : workshop@syncrowerkz.com.sg		
Company Registration No. : 201331823Z		

Bill To: Chris Chee	Vehicle Registration No : SGD696M Make : Nissan Model : GT-R 3.8 A
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DESCRIPTION	AMOUNT
Syncrowerkz Engine Oil Servicing @91,346kms - Liquimoly Oil Package Incl of Engine Flush & Ceratec - Original Oil Filter - Original Oil Sump Plug	\$208.00
** Safety Inspection - Brake Fluid: ~0.1% Moisture - Brake Pads: 7mm 8mm - Brake Rotors: Lipped Lipped - Battery: 568 SAE - Tyre Press.: 28psi 28psi - 28psi - Tyre Wear: 0mm 0mm	
** Things to Note - Nothing Additional 1 liter engine oil used	\$30.00
Sub-Total :	\$238.00
Tax :	\$0.00
Total :	\$238.00
Payment Method :	Visa
Payment Applied :	\$238.00
Balance Payment Due :	\$0.00

Thank you! It was our pleasure to serve you.

Invoice 2 shows the document relating to the 2nd servicing that was carried out to the Insured Vehicle on 3 August 2017 at Syncrowerkz (red arrows). 21. The job scope of the 2nd servicing was similar to the 1st servicing (circled).

23. Our checks with both local and international bodies and associations had revealed that at the time of writing this report, there were 2 manufacturer recalls of the Insured Vehicle. The first recall was on 30 January 2015 due to an inappropriate roundness of the outer tube in the steering column, which may cause the load to the inner bearing to be uneven. The fault was rectified on 4 August 2015.

24. The second recall was on 22 May 2015 due to inappropriate sealing structure at the tightening area of the cylinder of actuator for the pop-up engine hood, the water may enter into the actuator. As a result, the pop-up engine hood may not be lifted adequately at a frontal vehicle collision. However this fault has not been rectified. See the 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:	4972C
Vehicle Details	
Vehicle Registration number:	SGD696M
Make:	NISSAN
Vehicle Model:	GT-R 3.8 A
Engine No.:	VR38007952A
Chassis No.:	R35005416
Recall Details	
1	Recall No.: R2015030097
	Manufacturer Recall Date: 30 Jan 2015
	Estimated Completion Year of Recall: 2015
	Brief Description (As Provided by Motor Dealer): Due to an inappropriate roundness of the outer tube in the steering column, the load to the inner bearing may be uneven.
	Date Rectified: 04 Aug 2015
For more details, contact CAR LINGUAL PTE LTD	
	Hotline Information: ZEN at 96680101


2

Recall No.:	R2016070257
Manufacturer Recall Date:	22 May 2015
Estimated Completion Year of Recall:	2017
Brief Description (As Provided by Motor Dealer):	Due to inappropriate sealing structure at the tightening area of the cylinder of actuator for the pop-up engine hood, the water may enter into the actuator. As a result, the pop-up engine hood may not be lifted adequately at a frontal vehicle collision.
Date Rectified:	-

For more details, contact CAR LINGUAL PTE LTD

Hotline Information: CAR LABORATORIES PTE LTD at 65700330

OK



25. Our checks on the driving licence of Mr Chee revealed that he possesses a valid Singapore class 3 driving licence. He was also charged with inconsiderate driving which carries 9 demerit points for causing the accident. See search result from the Singapore Police Force below.

Licence Number: S7474781G **Date:** 26/02/2018

Total points as at 26/02/2018: 9 (arising from 1 settled offences).

Date of Offence	Description of Offence	Demerit Points
07/01/2018	INCONSIDERATE DRIVING (ACCIDENT) UNDER SECTION 65(b) OF THE ROAD TRAFFIC ACT CHAPTER 276	9

Demerit points due for deletion will only be expunged from the system at the end of the month.

A motorist who maintains a 12-month period free of offences with demerit points from the date of last offence, will have all his previous points cancelled from his record. Those who maintain a 24-month period free of offences from the date of expiry of the last suspension, which carry demerit points, will also have all previous suspensions cancelled from their records.

Please practise good Road Safety habits.

The above information is accurate as at 26/02/2018 12:01 AM

For more information on offences of driving licence under the DIPS, you may wish to refer to SPF website at <http://www.police.gov.sg>

Existing Suspension Record(s) Under Driver Improvement Points System (DIPS)

- 1) You have no existing record on suspension of driving licence.
- 2) You will be liable for 1st suspension if you accumulate 24 demerit points within 24 months.
- 3) For more information on suspension of driving licence under the DIPS, you may wish to refer to SPF website at <http://www.police.gov.sg>

Existing Revocation Record(s) Under Driver Improvement Points System (DIPS)

- 1) You have no existing record on revocation of driving licence.
- 2) For more information on revocation of driving licence under the DIPS, you may wish to refer to SPF website at <http://www.police.gov.sg>

Existing Disqualification Record(s)

- 1) You have no existing record on disqualification of driving licence.
- 2) For more information on disqualification of driving licence, you may wish to refer to SPF website at <http://www.police.gov.sg>

A rectangular button with a light blue gradient and a thin border, containing the word "PRINT" in blue capital letters.**Conclusion**

26. Basing on the available evidence gathered during the course of our investigations, we are of the view that the damages to the Insured Vehicle SGD 696M are consistent to the circumstances of the accident, where it was reported that before making a right turn into Senja Way from Woodlands Road, Mr Chee failed to look out for oncoming traffic which resulted in a collision of the Insured Vehicle on its left portion with an oncoming vehicle.
27. 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.
28. Our investigations had revealed that at the time of writing this report, the manufacturer recall in 30 January 2015 to the Insured Vehicle that may possibly be related to this accident was rectified before the accident happened. Additionally, we are of the opinion that the manufacturer recall in 22 May 2015 to the Insured Vehicle regarding the pop-up engine hood up not being able to be lifted adequately in the event of a frontal collision was not related to this accident as the collision was on the left portion of the Insured Vehicle.

29. 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 Chee was driving under the influence of medication(s) and/or alcohol at the material time of accident.

30. Our checks with Traffic Police Department had indicated that they will not be taking any further action against Mr Chee with regards to this case.

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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