



Date : 2 April 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/CTI18005574/N
Policy No : DMPCSN1017421707
Insured : SJM 2236L
Date of Incident : 18 March 2018
Location : North South Highway near Pagoh R&R
(Malacca- bound)

Interview Summary of the Driver of the Insured Vehicle SJM 2236L

1. We conducted an interview with the driver of the Insured Vehicle, Mr Thinagaran s/o S Suppaiyan (herein referred to as "**Mr Thina**") on 29 March 2018. He was able to relate the circumstances of the incident to the best of his recollection.
2. According to Mr Thina, the incident had occurred at 0900 hours when he was driving the Insured Vehicle alone along the North South Highway towards Malacca. He left his home at Tampines at 0600 hours and travelled along PIE (Tuas). He entered Malaysia via the Tuas 2nd link. He was en route to his mother-in-law's house in Ayer Keroh, Malacca to visit his son which is his usual weekend routine. He was travelling at 110kmph along the North South Highway. The traffic was light, the weather was clear and the road surface was dry.
3. As he was approaching the Pagoh R&R at the 146.7km mark on the 1st lane, he saw a brown dog suddenly coming out of the bushes along the central divider. Mr Thina jammed the brakes and steered hard to the left to avoid the dog.

4. As a result, the steering wheel had locked. Mr Thina lost control of the Insured Vehicle. The Insured Vehicle flipped over on its right side before coming to a stop in an overturned position near the central divider. Both airbags were deployed as a result of the impact.
5. Mr Thina was still conscious after the incident. He checked himself for injuries. He had suffered abrasions and cuts on his arms and hands. He immediately unbuckled his seatbelt, opened the driver door and quickly got out of the Insured Vehicle. He stood some distance away from the Insured vehicle for fear that it might explode as he noticed fluid leakage. He regained his composure and noticed that the Insured Vehicle was facing the oncoming traffic. By then PLUS personnel had arrived and began to pull the Insured Vehicle to the side as well as clear all vehicular debris from the road. Mr Thina grabbed his belongings and took pictures of the Insured Vehicle and incident location. The police and ambulance arrived shortly after. Paramedics examined Mr Thina. Mr Thina refused paramedics' suggestion to be conveyed to the nearest hospital and was made to sign a form. The fire brigade arrived a few minutes later. Firefighters checked the Insured Vehicle and left after a while since there was no fire risk. 2 police officers set up a mobile reporting counter and 1 of them attended to Mr Thina. Mr Thina was given a copy of the police report.
6. A passer-by in a blue Proton Wira told Mr Thina that he could assist Mr Thina in towing the Insured Vehicle back to Singapore to an authorized workshop of his choice. The passer-by called towing personnel who came and flipped the Insured Vehicle over before loading it onto the back of a tow truck as Mr Thina was lodging the police report. Mr Thina then paid the towing personnel RM1500. Mr Thina was informed that the Insured Vehicle would be towed to Johor Bahru where it will be transferred to another tow truck and subsequently towed to an authorized workshop of his choice. So Mr Thina searched the list of authorized workshops on the internet and requested for the Insured Vehicle to be towed to Jin Auto Enterprise which is located in Defu Lane. The Insured Vehicle was towed from the incident location at about 1100 hours.
7. Mr Thina called his uncle who was residing in Kluang, Johor and 2 of his friends who were also residing in Johor. His uncle and 1 of his friends arrived at the incident location after the Insured Vehicle was towed. Mr Thina sat in his uncle's car and was driven to his mother-in-law's house in Ayer Keroh, Malacca with Mr Thina's friend following them.

8. Once there, he left his belongings and his friend proceeded to send him to the Accident & Emergency (A&E) department of Pantai Hospital as he was starting to feel pain in his neck. X-rays conducted revealed no fractures. As a precautionary measure, Mr Thina went for an MRI scan at the Putra Specialist Hospital on Monday, 19 March 2018.
9. The MRI report showed that Mr Thina had torn some muscles in his neck. He was prescribed nerve medication, painkillers and given 1 week of medical leave. He also had to wear a neck brace for 6 weeks after which he would have to return for a follow up appointment. Mr Thina stayed in Malacca for 3 days before returning to Singapore.
10. Mr Thina 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.
11. Mr Thina 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.
12. Regarding the incident, Mr Thina has no witness to offer. There was also no in- vehicle recording device installed onto the Insured Vehicle at the time the incident occurred.

Investigations

13. We managed to obtain some photographs that were taken by Mr Thina while he was at the incident scene. The photographs had showed the Insured Vehicle at its respective final rest position at the incident scene till it was towed away and seem to correlate with Mr Thina's account of the incident.
14. The photographs had showed that the incident had occurred along the North South Highway before the Pagoh R&R after the 146.7km mark. The photographs also showed the presence of police officers at the scene post-incident. In particular, the presence of police officers together with the ability of Mr Thina to take clear photographs after the incident would suggest that there was no drink driving involved in this particular incident. See photos 1 - 8 below.



Photo 1 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 Thina's account of the incident which had occurred along the North South Highway before the Pagoh R&R after the 146.7km mark (circled).



Photo 2 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 Thina's statement in which the Insured Vehicle was facing the oncoming traffic as seen from the position of the PLUS personnel's vehicle (circled).

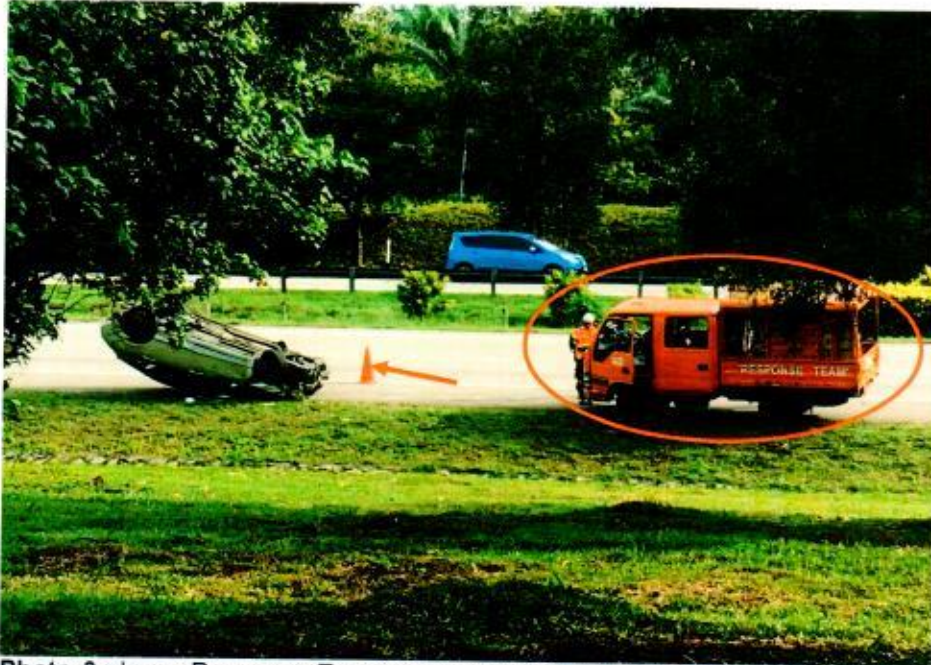


Photo 3 shows Response Team personnel (circled) setting up cones (arrowed) to warn other motorists while the Insured Vehicle was being cleared from the main road.



Photo 4 shows the Insured Vehicle after it had been cleared from the main road. It seems to correlate with Mr Thina's statement in which a passer-by in a blue Proton Wira (circled) told Mr Thina that he could assist Mr Thina in towing the Insured Vehicle back to Singapore to an authorized workshop of his choice.



Photo 5 shows the towing personnel prepping the Insured Vehicle to be flipped over before being loaded onto a tow truck.



Photo 6 shows Mr Thina with Malaysian police officers (circled) who were taking down his statement while the Insured Vehicle was being loaded onto a tow truck in the background (arrowed). It seems to correlate with Mr Thina's statement, in particular the presence of police officers together with the ability of Mr Thina to take clear photographs post- incident would suggest that there was no drink driving involved in this particular incident.



Photo 7 shows a closer view of the Insured Vehicle after being loaded onto a tow truck and getting prepped to be towed back to Singapore (circled).

CASH BILL

MAN TOWING SERVICE

KAMPUNG MASYARAKAT JASA
BATU 13, JALAN MUAR, PANCHOR, 84000 MUAR, JOHOR.
H/P : 012-7777337, 019-6081800, 017-3537305

[illegible]

Photo 8 shows the towing receipt which was issued to Mr Thina by the towing personnel. The contents of the receipt showed that Mr Thina paid RM1500 to have the Insured Vehicle towed from the incident location back to Singapore (circled).

15. To confirm Mr Thina's statement that he went to the hospital after the incident, he provided us with the tax invoice summary which indicated that he visited Pantai Hospital on 18 March 2018 at 1154 hours and left on the same day at 1328 hours. See Emergency Bill 1 below.



**TAX INVOICE
EMERGENCY BILL - SUMMARY**

PAYOR
THINAGARAN A/L S. SUPPAIYAN
8036 JLN BAYU
TWN KLEANG BESAR
75200
MELAKA

SERVICE RECEIPT

Title : MR
Patient Name : THINAGARAN A/L S. SUPPAIYAN
Patient Add : 8036 JLN BAYU
TWN KLEANG BESAR
75200
MELAKA
ID No. : 731131075205
MRN : 00460489

Page : 1
Bill No. : E180003153
Bill Date/Time : 18/03/2018 13:28:40
Prepared By : C002888
Account : Self Pay
Credit Term : Cash
Visit Date/Time : 18/03/2018 11:54:00
Charge Type : ED
GL No. :
Bill Type : FINAL BILL
Registration No. : 18RD01000911
Attending Dr : DR. PRANAGARAN A/L GOVINDARAJAN

DESCRIPTION	HSA Code	AMOUNT (RM)	DISCOUNT (RM)	GROSS AMOUNT (RM)	GST (RM)	TAX CODE	PAYABLE (RM)
HOSPITAL CHARGES							
IMAGING							
MEDICAL OFFICER FEE		116.00	0.00	116.00	0.00	ES	116.00
MEDICATION		47.00	0.00	47.00	0.00	ES	47.00
NURSING PROCEDURE		39.80	0.00	39.80	0.00	ES	39.80
SUB TOTAL		202.80	0.00	202.80	0.00	ES	202.80
DOCTOR CHARGES							
INDEPENDENT DOCTOR - COLLECTION ON BEHALF							
CONSULTATION & ASSESSMENT							
CONFIRMATION X-RAY RADIOLOGY							
RPT. PER XRAY CERVICAL				22.26			22.26
SPINE 2 VIEWS (AP AND LATERAL)							
RPT. PER XRAY CHEST				14.84			14.84
PA/AP							
SUB TOTAL				37.10			37.10
GRAND TOTAL				249.90	0.00		249.90
LESS PAYMENT							
TOTAL BILL AMOUNT				180307887	18/03/2018 13:29:02		249.90
ES - EXEMPT SUPPLIES OR							0.00

Print Date/Time : 18/03/2018 13:31:32 C002888
Remarks :
Note: Payment by cheque only acceptable for corporate accounts. Cheque should be crossed "Account Payee Only" to
PANTAI HOSPITAL AYER KEROH" R 60.8.
Any charges not accounted for at the time of discharge will be billed accordingly.



Emergency Bill 1 shows the details of Mr Thina' visit to Pantai Hospital on 18 March 2018 (arrowed). It also shows the type of X-rays that were conducted (circled). The info gathered from the emergency bill summary would correlate with Mr Thina's statement that he visited the Pantai Hospital post-incident.

16. As he still felt pain in his neck, Mr Thina went to the Putra Specialist Hospital the next day, on 19 March 2018 for an MRI scan which revealed that some of his neck muscles were torn. He provided us with the MRI report. See MRI Report 1 below.



PUTRA SPECIALIST HOSPITAL (MELAKA) SDN BHD ←

(235509-D)
169, Jalan Bendahara, 75100 Melaka
Tel 06-2835888 Fax 06-2810518

DEPARTMENT OF DIAGNOSTIC IMAGING

Imaging Result Form

Patient Name THINAGARAN
MRN 456927

Age 44 Sex M

Referring Dr / Clinic / Ward Datuk Dr. TR Ramu

Imaging No 35487

Date 19.03.2018 13:45 ←

MRI of 19.03.2018 : ←

Sagittal T1, T2 and STIR T2, axial T2, FFE and MR myelogram images acquired for the cervical spines.

Findings:

There is mild spondylotic changes with preservation of normal lordosis.
There are however no compression fractures, intervertebral disc space narrowing or destructive lesions.
Broad based right paracentral C4/5 and C5/6 and left paracentral C6/7 intervertebral disc prolapse and annulus tears.
Mild anterolateral thecal sac indentations seen, their neural foramen and respective exiting nerve roots are however not compromised.
The other cervical intervertebral discs are intact, there are no prolapse bulges or annulus tears.
No spinal stenosis or abnormal intensity changes, no intramedullary cord masses or syringomyelia.
No cord haematoma or contusions seen.
Facet joints and ligamentum flavum are not hypertrophied.
Normal craniovertebral and atlanto-axial joints noted.

Imp: Broad based right paracentral C4/5, C5/6 and left paracentral C6/7 intervertebral disc prolapse seen without significant exiting nerve root compressions.

DR. IMRAN YAHYA

M.D. (U.K.M.) MMED Rad (U.K.M.)

19.03.2018 13:50

Putra Specialist Hospital (Melaka) Sdn Bhd

This is a computer generated report and needs no signature.
Page 1 of 1

MRI Report 1 shows the results of the MRI scan Mr Thina did on 19 March 2018 at the Putra Specialist Hospital (arrowed) which revealed that some of his neck muscles were torn (circled).

Damage Analysis

17. Although we could not inspect the incident location closer as it had occurred in Malaysia, the damages on the Insured Vehicle based on our physical inspection would appear to correspond to the Insured Vehicle flipping over on its right side and coming to a stop in an overturned position as stated by Mr Thina. See photos 9 – 12 below.



Photo 9 shows a view of the right rear portion of the Insured Vehicle during our physical inspection. The Insured Vehicle sustained extensive damages as a result of the incident. The buckled right portion (circled) seems to be consistent with Mr Thina's statement in which the Insured Vehicle had flipped over on its right side after the steering wheel locked.



Photo 10 shows a view of the front portion of the Insured Vehicle during our physical inspection. The angle of the front left tyre seems to correlate with Mr Thina's statement in which the steering wheel had locked after he made a hard left turn to avoid the dog.



Photo 11 shows a closer view of the front portion of the Insured Vehicle during our physical inspection. The buckled hood (circled), dried leaves and/or soil particles (arrowed) that were found stuck at the left side of the front bonnet and left side mirror seem to correlate with Mr Thina's statement in which the Insured Vehicle had flipped over on its right side before coming to a stop in an overturned near the central divider.



Photo 12 shows a view of the interior of the Insured Vehicle during our physical inspection. We observed airbag remains (arrowed) which corroborates with Mr Thina's statement that the front airbags were deployed after the Insured Vehicle flipped over on its right side.

18. According to Mr Thina, he sends the Insured Vehicle for periodic servicing. However he services the Insured Vehicle in Ayer Keroh, Malacca and does not keep the servicing receipts.
19. 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 for the Insured Vehicle. The 1st recall was in 14 May 2015 for the front passenger airbag inflator. The fault was rectified on 23 June 2016. The 2nd recall was in 9 July 2015 for the driver SRS airbag inflator. The fault was rectified on 23 June 2016. 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	2461C

Vehicle Details	
Vehicle Registration number	SJM2236L
Make	HONDA
Vehicle Model	CIVIC 2.0i SAT
Engine No.	K002450000
Chassis No.	JHMFD24409520000

Recall Details	
1 Recall Extension No.	R2015050119001
Manufacturer Recall Date	14 May 2015
Estimated Completion Year of Recall	2018
Brief Description (As Provided by Motor Dealer)	In a front passenger airbag inflator collected from the market, reduced propellant density, which may lead to abnormal airbag deployment, was observed. Therefore, the same type of inflators produced before the certain period will be replaced with new ones as a precautionary measure.
Date Rectified	23 Jun 2016

For more details, contact KAH MOTOR COMPANY SDN. BERHAD.

Hotline Information: KAH MOTOR CO SDN BHD at 68413838

Recall No.: R2015080142

Manufacturer Recall Date: 09 Jul 2015

Estimated Completion Year of Recall: 2018

Brief Description (As Provided by Motor Dealer): As results of investigating market returned parts, for specific types of driver SRS airbag inflators, some were confirmed to have wide ranges of density variations with propellants. Therefore, even though the cause has not been determined, since there is a risk of abnormal deployment when airbag is deployed, relevant inflators will be replaced with new parts as preventative action.

Date Recalled: 23 Jun 2018

For more details, contact KAH MOTOR COMPANY SDN. BERHAD.

Hotline Information: KAH MOTOR CO SDN BHD at 68413838

OK

Please do not use your browser's Back or Forward buttons as this may result in information loss

20. Our checks revealed that Mr Thina 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

21. Basing on the available evidence gathered during the course of our investigations, we are of the view that the damages to the Insured Vehicle SJM 2236L are consistent to the circumstances of the incident, where it was reported that while driving the Insured Vehicle along the North South Highway towards Malacca before the Pagoh R&R, Mr Thina steered hard to the left to avoid a dog, causing the steering wheel to lock which resulted in the Insured Vehicle flipping over on its right side before coming to a stop in an overturned position near the central divider.
22. The physical inspection carried out on the Insured Vehicle SJM 2236L had also revealed that its 4 tyres were in serviceable condition with remaining thread depth of approximately 5mm each.

23. Static tests could not be conducted on its steering system due to the extent of damage sustained by the Insured Vehicle as a result of the incident, which had affected several of its steering components.
24. Static tests conducted on its braking system during the physical inspection revealed no abnormality. This indicated that the braking system was likely to be in serviceable condition at the time of incident.
25. There was no modifications found fitted on the Insured Vehicle SJM 2236L at the time of physical inspection.
26. Our investigations also revealed there was no evidence gathered to suggest that Mr Thina was driving under the influence of medication(s) and/or alcohol at the material time of incident.



Muhd Nazril

Technical Investigator



Ang Bryan Tani

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

DISCLAIMER OF LIABILITY TO THIRD PARTIES:- This Report is made solely for the use and benefit of the Client named on the front page of this Report. No liability or responsibility whatsoever, in contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.