

Date : 13 April 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/AIG18006414/N  
Claim No : 7600975041SG  
Insured : SLJ 7417R  
Date of Accident : 29 March 2018  
Location : T- junction of Woodlands Avenue 12 and Woodlands Avenue 5

#### **Interview Summary of the Driver of the Insured Vehicle SLJ 7417R**

1. We conducted an interview with the driver of the Insured Vehicle, Mr Shariff bin Kassim (herein referred to as "**Mr Shariff**") on 12 April 2018. He was able to relate the circumstances of the accident to the best of his recollection.
2. Mr Shariff is the owner and driver of the Insured Vehicle at the material time of accident. According to Mr Shariff, the accident had occurred at 1740 hours along Woodlands Avenue 12 opposite the Primz Bizhub building before the T-junction of Woodlands Avenue 12 and Woodlands Avenue 5. Mr Shariff was travelling from his office located at 31 Senoko Road and was on his way to fetch his wife and granddaughter at Marsiling. He was on the 1st lane as he wanted to make a right turn into Woodlands Avenue 5. The traffic was moderate, the weather was clear and the road surface was dry.

3. As he was waiting to turn right, he heard a loud bump coming from the rear left portion of the Insured Vehicle. He saw a gold and black motorcycle bearing registration number FU 1502E at the left portion of the Insured Vehicle. Mr Shariff saw the rider hit the left side mirror of the Insured Vehicle while wobbling to the front before the rider and his pillion fell off the motorcycle and landed onto the grass patch of the central divider.
4. By the time Mr Shariff got out of the Insured Vehicle, the rider had already gotten up and put the motorcycle on its side stand. He asked the rider, Mr Abdul Jabbar (herein referred to as "**Mr Jabbar**") if he was injured. Mr Jabbar told him that he had suffered minor abrasions and mentioned to Mr Shariff that he had hit the left rear portion and the right handlebar of the motorcycle had hit the left side mirror of the Insured Vehicle. Mr Shariff then went to inspect the damages. He observed that the rear bumper of the Insured Vehicle was misaligned at the left corner edge. He also noticed that his left rear wheel rim cover was dislodged and was lying on the 2nd lane. Mr Shariff picked it up and placed it in the Insured Vehicle. Both of them took post- accident photographs. Mr Jabbar told Mr Shariff to turn right into Woodlands Avenue 5 and stop at the side of the road as by that time it was starting to rain and traffic was getting heavy.
5. Mr Jabbar asked Mr Shariff if he wanted to tow the Insured Vehicle. Mr Shariff told him there was no need as the Insured Vehicle was still drivable. Mr Jabbar then pointed to the punctured left rear tyre. Mr Shariff observed that the left rear wheel rim was damaged and the tyre was punctured. Mr Jabbar asked Mr Shariff if he was going to make an insurance claim to which Mr Shariff mentioned his decision would be dependent on the repair cost as the Insured Vehicle was still under warranty. They exchanged particulars and Mr Jabbar left the accident scene. Mr Shariff called the AIG hotline and made towing arrangements. The tow truck arrived within 45 minutes. Neither the police nor ambulance was present at the accident scene. The Insured Vehicle was towed to Tan Chong Motor (herein referred to as "**TCM**") located at 19 Ubi Road 4. Mr Shariff hitched a ride in the tow truck. He arrived at TCM at 2100 hours.
6. Mr Shariff made the insurance report at TCM on Monday 2 April 2018 at 0920 hours as Friday was a public holiday.

7. Mr Shariff 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.
8. Mr Shariff 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.
9. Regarding the accident, Mr Shariff has no witness to offer. There was also no in- vehicle recording device installed onto the Insured Vehicle at the time the accident occurred.
10. During the interview Mr Shariff agreed to withdraw the own damage claim and repair the Insured Vehicle at his own expense.

### **Investigations**

11. To confirm Mr Shariff's statement that he was not intoxicated while driving the Insured Vehicle before the accident occurred, we contacted Mr Jabbar who is the rider of the motorcycle that was involved in the accident with the Insured Vehicle. According to Mr Jabbar, he was riding in between the 1st and 2nd lane along Woodlands Avenue 12 when the Insured Vehicle suddenly inched out towards the 2nd lane. Mr Jabbar could not slow down the motorcycle in time. He hit the left rear portion and left side mirror of the Insured Vehicle. He then swerved right to avoid a collision with another vehicle which was in front of the Insured Vehicle. The motorcycle came to a stop when the front tyre hit the kerb on the central divider. Mr Jabbar lost his balance and both he and his pillion fell onto the grass patch. Mr Jabbar got up, put the motorcycle on its side stand and proceeded to take post- accident photographs. He later spoke with Mr Shariff after moving their vehicles from the accident scene. He mentioned that Mr Shariff was able to communicate without any slur in his speech. Mr Jabbar neither detected any alcohol on Mr Shariff's breath nor did Mr Shariff behave in any way that would suggest he was intoxicated.
12. We managed to obtain some post- accident photographs that were taken by both Mr Shariff and Mr Jabbar post- accident. Our review of these photographs which showed the damaged left rear portion, left rear wheel rim and tyre of the Insured Vehicle seemed to correlate with the circumstances of the accident in which Mr Jabbar hit the left rear portion of the Insured Vehicle. Our observation of Mr Shariff'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 - 3 below.



**Photo 1** taken by Mr Shariff shows both vehicles post- accident after Mr Jabbar lifted the motorcycle and put it on its side stand. The position of both vehicles seems to correlate with Mr Shariff's statement in which Mr Jabbar had fell onto the grass patch of the central divider.



**Photo 2** taken by Mr Shariff shows the misalignment of the rear bumper at the left corner edge (arrowed), the cracked left tail light and the dent on the lower left portion of the rear bumper of the Insured Vehicle (circled). The damages sustained to the Insured Vehicle seems to correlate with Mr Jabbar's statement where he could not slow down the motorcycle in time and hit the left rear portion of the Insured Vehicle. Our observation of Mr Shariff's ability to take clear post-accident photographs would suggest that there was no drink driving involved in this particular accident.





**Photo 3** taken by Mr Jabbar shows the damaged left rear wheel rim and punctured tyre of the Insured Vehicle (circled) noticed by Mr Shariff after Mr Jabbar told him of the damages. Our observation of Mr Shariff's ability to be able to still drive the Insured Vehicle to another location after the accident would suggest that there was no drink driving involved in this particular accident.

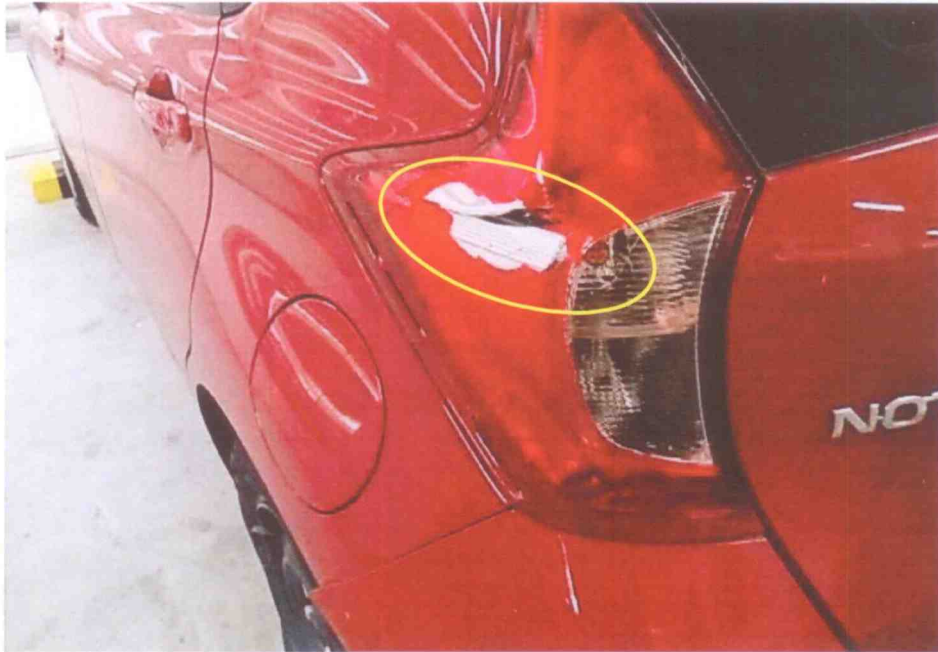
### **Damage Analysis**

13. Based on the post- accident photographs provided to us by Mr Shariff and Mr Jabbar, the Insured Vehicle had sustained damages to its left rear portion as a result of the accident.

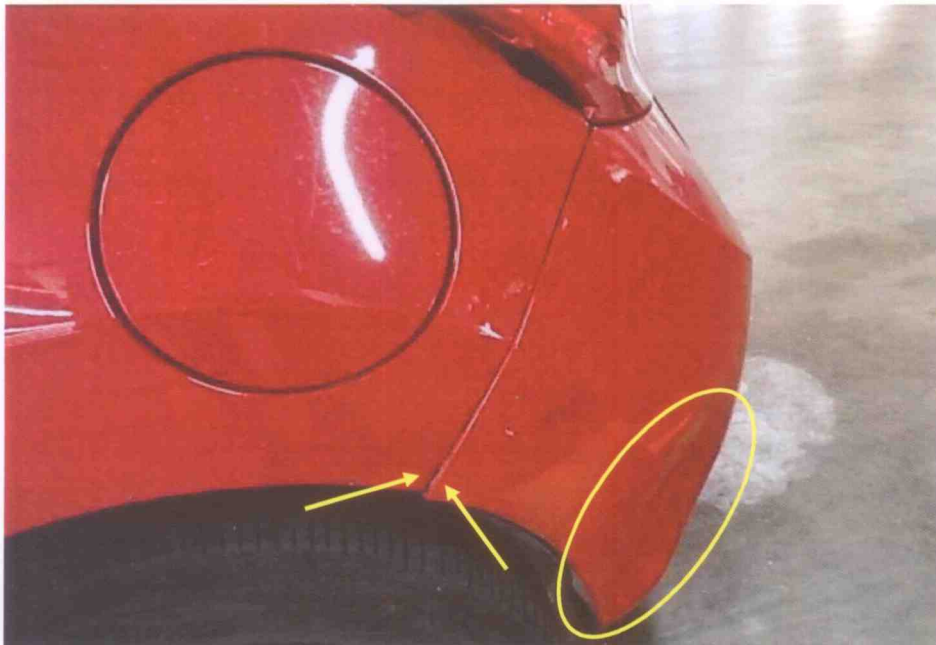
14. The photographs of the Insured Vehicle taken during the accident reporting at TCM 4 days after the accident revealed that the Insured Vehicle had sustained damages to its rear bumper, left tail light, left rear wheel rim and tyre. Our review of the photographs revealed there was a crack on the left tail light, a dent on the lower left portion of the rear bumper, a buckled rear left wheel rim and punctured rear left tyre. The damages sustained to the Insured Vehicle seem consistent with the circumstances of the accident, where the left rear portion was hit by a motorcycle. See photos 4 - 6 below.



**Photo 4** shows the left rear view of the Insured Vehicle during the accident reporting at TCM which was taken 4 days after the accident occurred. We observed a crack on the left tail light (yellow arrow), a dent on the lower left portion of the rear bumper (circled), a buckled rear left wheel rim and punctured rear left tyre (red arrows). The damages sustained to the Insured Vehicle seem consistent with the circumstances of the accident, where the left rear portion was hit by a motorcycle.



**Photo 5** shows a close up view of the crack on the left tail light (circled), which was caused by the right handlebar of the motorcycle.



**Photo 6** shows a close up view of the dent on the lower left portion of the rear bumper (circled) and misalignment of the rear bumper at the left corner edge (arrowed) which was caused by the motorcycle hitting the Insured Vehicle.



15. Upon closer examination of the damages sustained to the left rear wheel rim and tyre, we observed that a part of the outer wheel rim had buckled. There was also a tear on the sidewall of the left rear tyre adjacent to the buckled outer wheel rim which was the likely cause of the puncture. The tear in the sidewall of the left rear tyre was most probably caused by a sharp protruding object from the motorcycle which in this case may be the right pillion foot peg as it is the most protruding part of the right rear portion of the motorcycle when it came into contact with the left rear portion of the Insured Vehicle.
16. The damage profile of the tear in the sidewall of the left rear tyre could have been a result of the impact while the Insured Vehicle was in motion. As the right pillion foot peg hit the sidewall of the left rear tyre of the Insured Vehicle while the left rear tyre was in rotation, the impact caused a tear in the sidewall, puncturing the left rear tyre followed by the buckling of the left rear wheel rim and the wheel rim cover to be dislodged from the left rear wheel rim. See photo 7 below.



**Photo 7** shows a close up view of the buckled left rear wheel rim (circled) and punctured left rear tyre (red arrow) which was most probably caused by a sharp protruding object from the motorcycle which in this case may be the right pillion foot peg. As the right pillion foot peg hit the sidewall of the left rear tyre of the Insured Vehicle while the left rear tyre was in rotation, the impact caused a tear in the sidewall, puncturing the left rear tyre (yellow arrow) followed by the buckling of the wheel rim, resulting in the wheel rim cover to be dislodged from the left rear wheel rim.

17. 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: 8825A

##### Vehicle Details

Vehicle Registration number: SLJ7417R

Make: NISSAN

Vehicle Model: NOTE 1.2 CVT ABS D1AIRBAG 2WD SDR

Engine No: HR12207744B

Chassis No: JN1TAAE12Z0972442

##### Recall Details

No Recall Detail records

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18. Our checks revealed that Mr Shariff possesses a valid Singapore class 2B and 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


19. Basing on the available evidence gathered during the course of our investigations, we are of the view that the damages to the Insured Vehicle SLJ 7417R are consistent to the circumstances of the accident, where it was reported that while waiting to turn right into Woodlands Avenue 5 at a traffic junction along Woodlands Avenue 12, the Insured Vehicle was hit in the left rear portion by a motorcycle.



20. We are not able to determine if the nature of the accident was a side-swipe or a head to rear collision based on the damages sustained to the Insured Vehicle alone. However we are of the opinion that the Insured Vehicle was in motion when the accident occurred in review of the damage profile of the left rear wheel rim and tyre of the Insured Vehicle.
21. Our investigations also revealed there was no evidence gathered to suggest that Mr Shariff was driving under the influence of medication(s) and/or alcohol at the material time of accident.
22. Our interview with Mr Shariff 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  
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