Mario Consultants

Pla Ud

STATEMENT

PARTICULARS

	K10.1
NRIC / Passport No. : S98 669 9C	
Address : BLE 1196 EIM TIA	N RD 4 # 21-230
	0) -
Sex / Age : M / 20	· ·
Occupation / Name of Company : WF / SA	EAN.
Recorded By : YEW TEE POINT MACD Date : 2 Place Recorded: MNHD NAZRIC	25/4/18 Time: 1700
Language Spoken: FNGLISH Interpreted	d By:
FACTS OF CASE:	
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collission I switched off my car	signe and extent the vehicle
	The same control of the control
	Recorded by:
	Recorded by: MUUD NAZRIC

MUHD NADAC



51 UBLAVE 1, #01-25 PAYA UBLINDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 67414108

Date : 26 April 2018

To : M/s AXA Insurance Pte. Ltd.

8 Shenton Way #24-01

AXA Tower

Singapore 068811

(Motor Claims Department)

INVESTIGATION REPORT:

Our Ref : CS/ASM18006969/N

Claim No : S8M00DB8

Insured : SBE 75J

Date of Accident : 7 April 2018

Location : Tiong Bahru Road towards Leng Kee Road

Interview Summary of the Driver of the Insured Vehicle SBE 75J

- We conducted an interview with the driver of the Insured Vehicle, Mr Jerard Tan Jui Kiat (herein referred to as "Mr Tan") on 25 April 2018. He was able to relate the circumstances of the accident to the best of his recollection.
- 2. Mr Tan is a full time National Serviceman. He is the insured driver of the Insured Vehicle which belongs to his father, Mr Tan Kay Lian. According to Mr Tan, the accident had occurred at 0230 hours when he was driving the Insured Vehicle. He was sending his friend back home to Redhill from Kim Tian Road after which he would head to his father's home located in Pasir Panjang. The traffic was light, the weather was clear and the road surface was dry.
- 3. He was travelling between 50kmph to 60kmph along the 2nd lane of the 2 lane road along Tiong Bahru Road when he saw a stationary blue taxi bearing registration number SHA 7597Z (herein referred to as "Taxi") with its hazard lights on. Mr Tan did not see anybody waiting by the side of the road so he assumed the driver of the Taxi was alighting passengers. Mr Tan signalled right and switched to the 1st lane. As he neared the Taxi, the driver of the Taxi suddenly made an illegal U- turn from the 2nd lane. Mr Tan applied the brakes but could not avoid a collision.



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- 4. The right rear portion of the Taxi collided into the left front portion of the Insured Vehicle. Both vehicles stopped immediately after the accident. Mr Tan switched off the Insured Vehicle's engine and exited to check for damages. Mr Tan and his friend did not sustain any injuries. Mr Tan's friend who was seated beside him told him that he felt some fluid spurt out from the front passenger side upon impact. The Insured Vehicle had sustained damages to its front left portion. Mr Tan also saw some fluid leakage on the ground but he could not ascertain what it was as it was dark.
- 5. Mr Tan approached the driver of the Taxi what happened. He then walked to the rear of the Taxi to see if there were any passengers inside. There were 2 female passengers. He asked them if they were alright. They told him that they were not injured and that they had instructed the driver of the Taxi to make a U- turn as he had missed an earlier turn. Mr Tan called for an ambulance which arrived in less than 30 minutes, followed by traffic police half an hour later. He also called his father, who arrived shortly after. Paramedics examined the 2 female passengers and both were allowed to go home. They left before the traffic police arrived. Mr Tan and the driver of the Taxi took photographs of the accident while waiting for the traffic police to arrive. Both of them exchanged particulars. Mr Tan mentioned that the driver of the Taxi did apologize to him but he did not admit to causing the accident.
- 6. The 2 traffic police officers who arrived in motorbikes took down Mr Tan's and the taxi driver's statements. The officers did not administer any breathalyser test on Mr Tan. Mr Tan left the accident scene at about 0330 hours. He drove the Insured Vehicle to Tridente Automobili Pte. Ltd. (herein referred to as "Tridente") located at 30 Leng Kee Road, which was less than a kilometre from the accident location. According to Mr Tan, he did not notice any warning indicator lights or unusually high temperatures while driving the Insured Vehicle to Tridente. The engine was also operating normally. Mr Tan left the Insured Vehicle at Tridente and hitched a ride home with his father. Mr Tan's friend walked home from Tridente.
- 7. Mr Tan made the insurance report later that day at 1058 hours at Sng Ah Tee Motor & Panel Service located at 3 Pioneer Road North. He mentioned that he made the insurance report there as it is in the list of AXA insurance authorized workshops.



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- Mr Tan 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.
- Mr Tan 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.
- 10. Mr Tan could not provide any video footage of the accident as there was no in- vehicle recording device fitted onto the Insured Vehicle.

Investigations

- 11. We managed to obtain some photographs that were taken by Mr Tan while he was at the accident scene. The photographs had showed the Insured Vehicle at its respective final rest position at the accident scene right after the collision with the Taxi and seem to correlate with Mr Tan's account of the accident which occurred when the driver of the Taxi attempted to make an illegal Uturn from the 2nd lane along Tiong Bahru Road.
- 12. The photographs had showed that the accident had occurred along Tiong Bahru Road. The photographs also showed the presence of the traffic police at the scene post- accident. In particular, the presence of traffic police officers together with the ability of Mr Tan to take clear photographs after the accident would suggest that there was no drink driving involved in this particular accident. See photos 1 - 5 below.



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Photo 1 shows the Insured Vehicle at its respective final rest position at the accident scene right after the collision with the Taxi. It seems to correlate with Mr Tan's account of the accident which had occurred when the driver of the Taxi attempted to make an illegal U- turn from the 2nd lane along Tiong Bahru Road.



Photo 2 shows a closer view of the damages sustained to both vehicles as a result of the accident. It seems to correlate with Mr Tan's statement in which the right rear portion of the Taxi collided into the left front portion of the Insured Vehicle (circled).



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Photo 3 shows a frontal view of the collision between both vehicles. It seems to correlate with Mr Tan's statement in which he mentioned there were 2 female passengers seated at the rear of Taxi at the material time of accident (arrowed).



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Photo 4 shows the point of impact when both vehicles collided. The reflection of the person in the photograph as viewed from the Taxi's right rear passenger door window seems to correlate with Mr Tan's statement in which he mentioned his friend was sitting beside him when the accident occurred (arrowed).



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Photo 5 shows the arrival of traffic police at the accident location. It seems to correlate with Mr Tan' account of the accident in particular, the presence of the traffic police (circled) together with the ability of Mr Tan to take clear photographs after the accident would suggest that there was no drink driving involved in this particular accident.

Damage Analysis and Investigations

13. Our review of the accident scene photographs provided to us by Mr Tan and subsequent physical inspection of the Insured Vehicle at Tridente revealed that the Insured Vehicle had sustained damages to its front left portion as a result of the accident. The left portion of the front grille had buckled. There were dents, paint cracks and graze marks on the left portion of the front bumper. There was also a slight crack on the left headlight. We observed several bluish paint transfer marks on the left portion of the front bumper which would appear to correspond to the Insured Vehicle being hit by the Taxi. See photos 6 – 9 below.



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Photo 6 shows a view of the front left portion of the Insured Vehicle during the physical inspection at Tridente. The Insured Vehicle had sustained damages to its front left portion as a result of the accident (circled).



Photo 7 shows a closer view of the Insured Vehicle's buckled front grille (circled).



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Photo 8 shows a closer view of the dents, paint cracks and graze marks on the left portion of the Insured Vehicle's front bumper (circled). There was also a slight crack on the left headlight (arrowed).

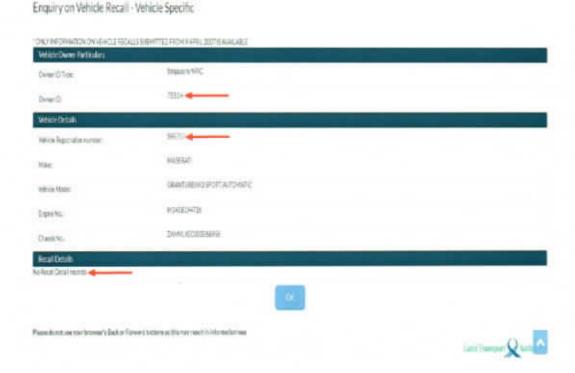


Photo 9 shows several bluish paint transfer marks observed on the left portion of the Insured Vehicle's front bumper (circled) which would appear to correspond to the Insured Vehicle being hit by the Taxi.



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14. 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.



15. Our checks on the driving licence of Mr Tan revealed that he possesses a valid Singapore class 3A 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

16. Basing on the available evidence gathered during the course of our investigations, we are of the view that the damages to the Insured Vehicle SBE 75J are consistent to the circumstances of the accident, where it was reported that while Mr Tan was driving along the 1st lane of Tiong Bahru Road, the driver of a blue taxi bearing registration number SHA 7597Z had made an illegal U- turn from the 2nd lane, resulting in a collision with the front left portion of the Insured Vehicle.



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- 17. The physical inspection carried out on the Insured Vehicle SBE 75J had also revealed that its 4 tyres were in serviceable condition with remaining thread depth of approximately 6mm each.
- 18. 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.
- There was no modifications found fitted on the Insured Vehicle SBE 75J at the time of physical inspection.
- 20. Our investigations also revealed there was no evidence gathered to suggest that Mr Tan was driving under the influence of medication(s) and/or alcohol at the material time of accident.

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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Veron Chen (LKKAuto)

From:

Naz (LKKAuto)

Sent:

Monday, 14 May 2018 11:03 AM

To:

TEO Kitty

Cc:

Bryan Ang (LKKAuto); SUR

Subject:

Re: AXA Claim No: S8M00D88; SBE 75J; D.O.A. 7/4/18 (OD Claim Case)

Dear Ms Kitty,

In pursuant to your latest email in which you asked,

"The driver has mentioned to our investigator that he could feel the frontal damage was slightly grazing against the road floor and he also noticed some liquid had leaked out from the lower portion of the vehicle. Please check what is this frontal damage and will the continued grazing cause further damage to other parts of the vehicle? Does the liquid leakage shows that it is not advisable to drive? And how far is the accident location to the Maserati workshop? Will the distance justify not safe for the vehicle to continue driving? Please let us have your comments on urgent basis. Thank you".

The grazing that Mr Tan felt while driving post-accident could have been caused by the left front tyre mudguard coming into contact with the left front tyre as it had detached from the left side panel as a result of the collision. Please refer to the photo below.



It is unlikely that this will cause further damage to any other part of the vehicle except for the left front tyre mudguard.

The fluid leakage that Mr Tan mentioned and saw could have been water that came from the left headlight washer system of the Insured Vehicle which may have been damaged due to the collision. Please refer to the photo below.



The leakage of water from this system is unlikely to cause any issues while continuing to drive the Insured Vehicle post-accident.

The location of Tridente Automobili from the accident location is approximately 1.7km as per the photo below.



We are of the opinion that driving the Insured Vehicle in that short distance is unlikely to cause damage to the engine or cooling system as these parts were not damaged based on the repair estimate which I have explained in my previous email.

Driving the vehicle after an accident which sustained for example, engine oil or coolant leakage will be detrimental as engine oil is essential for lubrication of engine components while in operation and coolant is necessary to cool the engine down as without it the engine might overheat. Since none of these fluids leaked from the Insured Vehicle, the distance driven is not possible to cause further damage.

Thank you.

Best Regards
Naz | Technical Investigator
LKK Auto Consultants

Phone: 6841-2157 | Email: Naz@lkkauto.com | Fax: 6256-4315

From: Naz (LKKAuto)

Sent: Wednesday, 9 May 2018 3:36:29 PM

To: TEO Kitty

Cc: Bryan Ang (LKKAuto); SUR

Subject: Re: AXA Claim No: S8M00DB8; SBE 75J; D.O.A. 7/4/18 (OD Claim Case)

Dear Ms Kitty,

Pursuant to your query; "please advise with the damages sustained, is it still advisable to drive the vehicle after the accident and are there aggravated damages caused by further driving".

There were no engine warning lights or overheating lights displayed on the speedometer of the Insured Vehicle when Mr Tan switched on the engine post-accident. He also did not encounter any issues while driving the Insured Vehicle to Tridente.

The Insured Vehicle was hit at the front left portion and the impact was relatively at low speed. The impact did not greatly affect the mechanical parts of the Insured Vehicle such as the steering or internal parts such the cooling system. The impact was also not significant enough to cause damage to the engine. Furthermore, the repair estimate provided by Tridente did not quote any engine components. Most of the damaged parts were aesthetic, such as the front bumper, grille, bonnet etc.

I hope I have answered your queries.

Thank you.

Best Regards,

Naz | Technical Investigator

LKK Auto Consultants

Phone: 6841-2157 | Email: Naz@lkkauto.com | Fax: 6256-4315 Blk 51. Paya Ubi Industrial Park. Ubi Avenue 1, #02-25 | 5(408933)

From: Naz (LKKAuto)

Sent: Monday, 7 May 2018 1:04 PM

To: TEO Kitty

Cc: Bryan Ang (LKKAuto); SUR

Subject: Re: AXA Claim No: S8M00DB8; SBE 75J; D.O.A. 7/4/18 (OD Claim Case)

Dear Ms Kitty,

Attached herewith is the Interview Report.

A hardcopy of the report will be forwarded to your office in due course.

Thank you.

Best Regards,

Naz | Technical Investigator

LKK Auto Consultants

Phone: 6841-2157 | Email: Naz@lkkauto.com | Fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(408933)

From: Naz (LKKAuto)

Sent: Thursday, 3 May 2018 5:42 PM

To: TEO Kitty

Cc: Bryan Ang (LKKAuto); SUR

Subject: Re: AXA Claim No: S8M00DB8; SBE 75J; D.O.A. 7/4/18 (OD Claim Case)

Dear Ms Kitty,

I have completed the Interview Report and forwarded it to my senior for review. I will email it to you once he has gone through it.

Thank you.

Best Regards,

Naz | Technical Investigator

LKK Auto Consultants

Phone: 6841-2157 | Email: Naz@lkkauto.com | Fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(408933)

From: Naz (LKKAuto)

Sent: Monday, 23 April 2018 11:49 AM

To: TEO Kitty

Cc: Bryan Ang (LKKAuto); SUR

Subject: AXA Claim No: S8M00DB8; SBE 75J; D.O.A. 7/4/18 (OD Claim Case)

Dear Ms Kitty,

I have received the assignment and will proceed with the investigation. I made arrangements to interview the insured driver, Mr Jerard Tan this Wednesday, 25 April 2018 at Kranji Camp. I will update you accordingly.

Thank you.

Best Regards.

Naz | Technical Investigator

LKK Auto Consultants

Phone: 6841-2157 | Email: Naz@lkkauto.com | Fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Veron Chen (LKKAuto)

From:

Santhanasamy <Santhanasamy@tridenteautomobili.com.sg>

Sent:

Friday, 22 June 2018 4:59 PM

To:

Veron Chen (LKKAuto); SUR

Cc:

Rasul (LKKAuto)

Subject:

RE: Accident quotation for SBE75J S8M00DBE -DOA:7/4/2018 (AXA OD)

Attachments:

DOC220618-22062018170557.pdf; DOC220618-22062018170607.pdf

Hi Veron,

Please refer to the attached file.

With Best Regards



Sam

Service Advisor

Tridente Automobili Pte Ltd

30 Leng Kee Road, Unit 01-02, Singapore 159100

T(+65) 6475 2168 F(+65) 6472 2928 HP (+65) 9878 3195

E: Santhanasamy@tridenteautomobili.com.sg

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If you have received it in error, please notify us immediately by reply email and then delete this message from your system.
Please do not copy it or use it for any purpose, or disclose its contents or any attachment to any other person. Thank you.

From: Veron Chen (LKKAuto) [mailto:veronchen@lkkauto.com]

Sent: Friday, June 22, 2018 4:33 PM

To: Santhanasamy; SUR Cc: Rasul (LKKAuto)

Subject: RE: Accident quotation for SBE75J S8M00DBE -DOA:7/4/2018 (AXA OD)

Dear Sam,

Confirmed amount \$72,044.80 before excess \$20,000/- and GST

No of days: 9 days.

Kindly forward us invoice and discharge voucher for us to close file.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315



Tridente Automobili Pte Ltd

30 Leng Kee Road, Unit 01-02, Singapore 159(00 Tel: +65 6472 2236 Fax: +65 6472 2928 Company Reg No: 201631819D G5T Reg. No. MR-8500364-4

Tax Invoice

Invoice Name & Address: AXA INSURANCE SINGAPORE PTE LTD 8 SHENTON WAY #27-01 AXA TOWER

Customer Name & Address: Mr Kay Lian Tan

Horizon Residences 41 Pasir Panjang Hill #02-08

068811

Contact:

118862 Tel: Mobile:

Email: eddytan@yuansang.com.sg

Contact	Document Number	Dare & Tax Point Order N	umber	W.LP. No	Top No.
A0000001	2100572	30/05/2018		W 11212	1175
THE STREET	Model	Chassis No.	Reg No.	Mileage	Pag
Maserati Gra	nTurismo Sport Aut	ZAMVL45C000068956	SBE75J	29527	1

LATERAL PROPERTY.	Description of Goods Services	Qix	Linit Price	Linit	Discount	Net Total	V
TO SHEET IN	HITMEN PROPERTY OF STREET STREET	1.00	150.00		0.00%	150.90	s
SVC-MECH	LABOUR TO CLEAR ALL FAULT CODES	2.00	150.00	1	0.00%	300.00	5
SVC-MECH	LABOUR TO CARRY OUT BODY ALIGNMENT	1.00	6,000.00		0.00%	6,000.00	5
SUB	LABOUR TO REMOVE AND REPLACE ACCIDENT	1,00	6,000.00		0.0070	54850000	
SUB	PARTS LABOUR FOR SPRAY PAINT	1.00	4,500.00		0.00%	4,500.00	5
EXCESS	INSURANCE EXCESS	1.00	-20,000.00		0.00%	-20,000.00	
M294597	L.H. FRONT HEADLIGHT, BLACK	1.00	6,160.00	EACH	0.00%	6,160.00	
M80056710	LH HEADLIGHT WASHER SYSTEM C	1.00	126.00	EACH	0.00%	126.00	S
M980145143	CPL LH TELESC. HEADLIGHT WAS	1.00	434,00	EACH	0.00%	434.00	
M80056300	L.H.BRACKET	1.00	56.00	EACH	0.00%	56.00	
M14642791	RIVET TT D 4.8x12	8.00	3.50	EACH	0.00%	28.00	
	CPL FRONT LH MUDGUARD	1.00	8,400.00	EACH	0.00%	8,400.00	S
M980145038	L.H.HEADLIGHT SUPPORT BRACKE	1.00	280.00	EACH	0.00%	280.00	5
M58446700	LH HEADLIGHT BASE CPL CONNEC	1.00	252.00	EACH	0.00%	252.00	
M68737100	FRONT BUMPER CROSS MEMBER	1.00	4,200.00	EACH	0.00%	4,200.00	
MB0001900	COMPLETE FRONT BUMPER	1.00	7,700.00	EACH	0.00%	7,700.00	
M980145442	COMPLETE FRONT GRILL	1.00	2,100.00	EACH	0.00%	2,100.00	S
M81131500		14.00	39.20	EACH	0.00%	548.80	
M67278400	BRACKET.	2.00	84.00	EACH	0.00%	168.00	
M68635500	BRACKET	1.00	840.00	EACH	0.00%	840.00	
M80059700	AIR CONVEYOR	1.00	98.00	EACH	0.00%	98.00	
M80059800	GASKET	1.00	602.00	EACH	0.00%	602,00	1 5
M84814500	LH. FRONT GRILL	1.00	112.00	EACH	0.00%	112.00	
M84814700	LH. FRONT SEAL	19.00	4.20	EACH	0.00%	79.80	
M51810310	SCREW.	1.00	350.00	EACH	0.00%	350.00	
M80055900	UPPER CENTRAL ABSORBER	1.00	420.00	EACH		420.00) 5
M217832	FRONT BUMPER PARKING SENSOR	1.00	14.00	EACH		14.00) !
M223516	PARKING SENSORS GASKET	1.00	210.00	EACH	and the second of the second of	210.00) !
M980145443	SUPPORT KIT FRONT PARKING SE	1.00	210.00	EACH		210.00) !
M68505500	L.H. FRONT WHEELHOUSE	1.00	252.00	EACH	THE PROPERTY OF THE PARTY OF TH	252.00	0 1
M68174500	L.H. FRONT WHEELHOUSE REAR P	1.00	84.00	EACH		84.00	3 3
M68175400	L.H. FRONT DEFLECTOR	1,00	84.00	- Crici	0.0070		
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Cash	Credit Card						
	_						
NETS	Cheque						

SE	REAR P		1.00	84.00	EACH	0.00%	84.00	5
	V Rate	Service/Conds	GST					



Tridente Automobili Pte Ltd

30 Leng Kee Road, Unit 01-02, Singapore 159]00 Tel: +65 6472 2236 Fex: +65 6472 2928 Company Reg No: 2016318190 GST Reg. No. MR-8500364-4

Tax Invoice

Invoice Name & Address: AXA INSURANCE SINGAPORE PTE LTD 8 SHENTON WAY #27-01 AXA TOWER

068811

Contact

Customer Name & Address: Mr Kay Lian Tan Horizon Residences 41 Pasir Panjang Hill #02-08

118862

Tel: Mobile:

Email: eddytan@yuansang.com.sg

Service advisor: SanthanaSamy

Contact	Document Number	Date & Tax Point Orde	Number	WILE, NO.	Job No
A0000001	2100572	30/05/2018		W 11212	1175
	Model	Chaseis No.	Reg No.	Mileage	Pag
Maserati Gra	nTurismo Sport Aut	ZAMVL45C000068956	SBE75]	29527	2

	Description of Goods / Services	Qty.	Unit Price	Unic	Discount	Net Total	١
A13027026 A12647724 A80185700 A670101565 A67729600 A68351700 M81695800 M83093600 M980145001 M89096000	SCREW WASHER FOR FRONT HOOD LOC KICK PLATE EMBLEM M161 PININFARINA INSCRIPTION BONNET BUTTON SCREW M5 WINDSCREEN WASHER TANK MASERATI TRIDENT WITH RED LI	22.00 22.00 1.00 1.00 1.00 26.00 14.00 1.00	2.80 1.40 210.00 63.00 42.00 25,200.00 2.80 28.00 850.00 448.00	EACH EACH EACH EACH EACH EACH EACH EACH	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	61.60 30.80 210.00 63.00 42.00 25,200.00 72.80 392.00 850.00 448.00	
		ě:					
Cash NETS	Credit Card 8 7.00		3.14	Net GST Total Paid Owin		52,044.8 3,643.1 55,687.5 0.0 55,687.5	95



REPAIR DISCHARGE AND SATISFACTION NOTE

CLAIM NO: S&MOO DBE.	DATE/TIME RETURNED: 1/6/18
POLICY NO: UPX / P 1951096	EXCESS: \$21400 W GST
my/our satisfaction and I/We agree that the	ny/our vehicle bearing registration number M/s TRIDENTE AUTOMOBILI PTE LTD that has repaired to cost of settlement for such repair invoiced to Ct1 is in full and final discharge of my/our claim in
	le as a result of accident/incident that occurred on Along Tung Bahry fowards Leny bee RD
In addition, I/We have no further claim on the	he above repairs in respect thereof.
ない首	0.1

Vitnessed by Repairer

TRIDENTE AUTOMOBILI PTE LTD

Signature of Claimant/Company/Stamp