



Date : 23 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/AIG18008258/N
Policy No : 2100485668-01
Insured : SLG 565H
Date of Incident : 13 April 2018
Location : Jalan Rusa Century Garden (Johor Bahru)

Interview Summary of the Driver of the Insured Vehicle SLG 565H

1. We conducted an interview with the driver of the Insured Vehicle, Mr Haw Peng Chai (herein referred to as "**Mr Haw**") on 24 April 2018. He was able to relate the circumstances of the incident to the best of his recollection.
2. According to Mr Haw, the incident had occurred at 1730 hours when he returned to the location he had parked the Insured Vehicle. He had left his home located at Bukit Batok Central together with his wife at 0900 hours. They were headed to Johor Bahru. He drove along the PIE (BKE) and entered Malaysia via the causeway. They arrived in Johor Bahru at about 1000 hours. The traffic was light, the weather was clear and the road surface was dry.
3. They went to the Pelangi area for a dental check-up. They left the dentist at 1300 hours and headed to KSL Shopping Centre (herein referred to as "**KSL**"). As he could not find a parking lot, Mr Haw dropped off his wife at the entrance and continued to search for an available parking lot. Since he was still unable to find a lot, Mr Haw parked the Insured Vehicle at Jalan Rusa which is near to KSL Shopping Centre.

4. Mr Haw parked the Insured Vehicle before a staircase, approximately 1 metre away from the 1st flight of stairs. He put the transmission in 'parking' mode, switched off the engine and pulled the handbrake. He then locked the Insured Vehicle and made his way to KSL Shopping Centre which was at 1500 hours. When they returned to the location at 1730 hours, Mr Haw found the Insured Vehicle on a landing in between the 1st and 2nd flight of stairs. There was a dent on the left portion of the rear bumper. The rear bumper was dislodged at the corner edges. Mr Haw also noticed scratches and graze marks on the lower portion of the front bumper as well as the rear bumper. There were also whitish graze marks found on the lower portion of the right rear passenger door and on the sidewall of the right rear tyre. According to Mr Haw, when he inspected the 1st flight of stairs, he noticed a white slab. He mentioned that the right rear portion of the Insured Vehicle might have grazed the white slab as it rolled down the 1st flight of stairs. He did not see anybody else at the incident location.
5. Mr Haw initially intended to drive the Insured Vehicle down the 2nd flight of stairs but after noticing the uneven heights between the steps, he decided against it. He saw a Malay man walking near the vicinity. Mr Haw asked him if he saw anything but the man said that he was walking en route home from work and did not witness how the incident had occurred. So Mr Haw asked the man to help him call for a tow truck.
6. The tow truck arrived within 2 hours. The towing personnel used a winch and towed the Insured Vehicle up the 1st flight of stairs. Mr Haw took several photographs at the incident location. Mr Haw paid the towing personnel RM200 in cash. He then turned on the engine of the Insured Vehicle. Mr Haw mentioned that there were no warning indicator lights, overheating lights or engine warning lights displayed. Hence he drove the Insured Vehicle home from the incident location at 2000 hours. He reached Singapore at 2100 hours. He took several photographs of the damages sustained to the Insured Vehicle at the carpark of his home the next day.
7. Mr Haw called Trans Eurokars (herein referred to as "**Eurokars**") on 16 April 2018 as the Insured Vehicle is still under warranty. He was told to make a police report first as the incident had happened in Malaysia. Mr Haw lodged a police report at the Alexandra Neighbourhood Police Post at 1647 hours after dropping off his secretary who stays in that area. He then made an insurance report at Eurokars located at 5 Ubi Close on 17 April 2018 at 1342 hours. He left the Insured Vehicle at Eurokars for purposes of the insurance claim.

8. Mr Haw 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.
9. Mr Haw 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.
10. Regarding the incident, Mr Haw has no witness to offer. There was an in-vehicle recording device installed onto the front windscreen of the Insured Vehicle at the time the incident occurred however it would only be switched on when the ignition is turned on. The in- vehicle recording device does not have a motion detection feature. There is no in- vehicle recording device installed onto the rear windscreen of the Insured Vehicle. Mr Haw is unable to ascertain if the Insured Vehicle was hit from the rear which might have caused it to roll down the 1st flight of stairs but he did mention that he observed a dent on the left portion of the rear bumper as well as a dislodgement of the rear bumper at the corner edges of the Insured Vehicle when he inspected it for damages after the incident had occurred.

Investigations

11. We managed to obtain some photographs that were taken by Mr Haw while he was at the incident location as well as at the carpark of his home the following day post- incident. The incident location photographs had showed the Insured Vehicle at its respective final rest position at the incident location till it was towed up the 1st flight of stairs and seem to correlate with Mr Haw's account of the incident.
12. The photographs had showed that the incident had occurred along a staircase located at Jalan Rusa, near the vicinity of KSL Shopping Centre. The photographs also showed the presence of the Malay guy as well as the towing personnel at the location post- incident. In particular, the ability of Mr Haw to take clear photographs after the incident would suggest that there was no drink driving involved in this particular incident.

13. Upon closer examination of these photographs, we observed that the underside of the Insured Vehicle's rear bumper, in particular the lower left portion was in contact with the last step of the 1st flight of stairs. There was a dent on the left portion of the rear bumper. The rear bumper was also dislodged at the corner edges. See photos 1 - 6 below.



Photo 1 shows a right rear view of the Insured Vehicle at its respective final rest position in between 2 flights of stairs when Mr Haw arrived at the incident location. It seems to correlate with Mr Haw's account of the incident which had occurred along a staircase located at Jalan Rusa, near the vicinity of KSL Shopping Centre. The rear bumper was dislodged at the corner edges (arrowed).



Photo 2 shows a left rear view of the Insured Vehicle at its respective final rest position in between 2 flights of stairs when Mr Haw arrived at the incident location. Upon closer examination of this photograph, we observed that the underside of the Insured Vehicle's rear bumper, in particular the lower left portion was in contact with the last step of the 1st flight of stairs (red arrow). We also noticed a dent on the left portion of the rear bumper (circled). The rear bumper was also dislodged at the corner edges (yellow arrows).

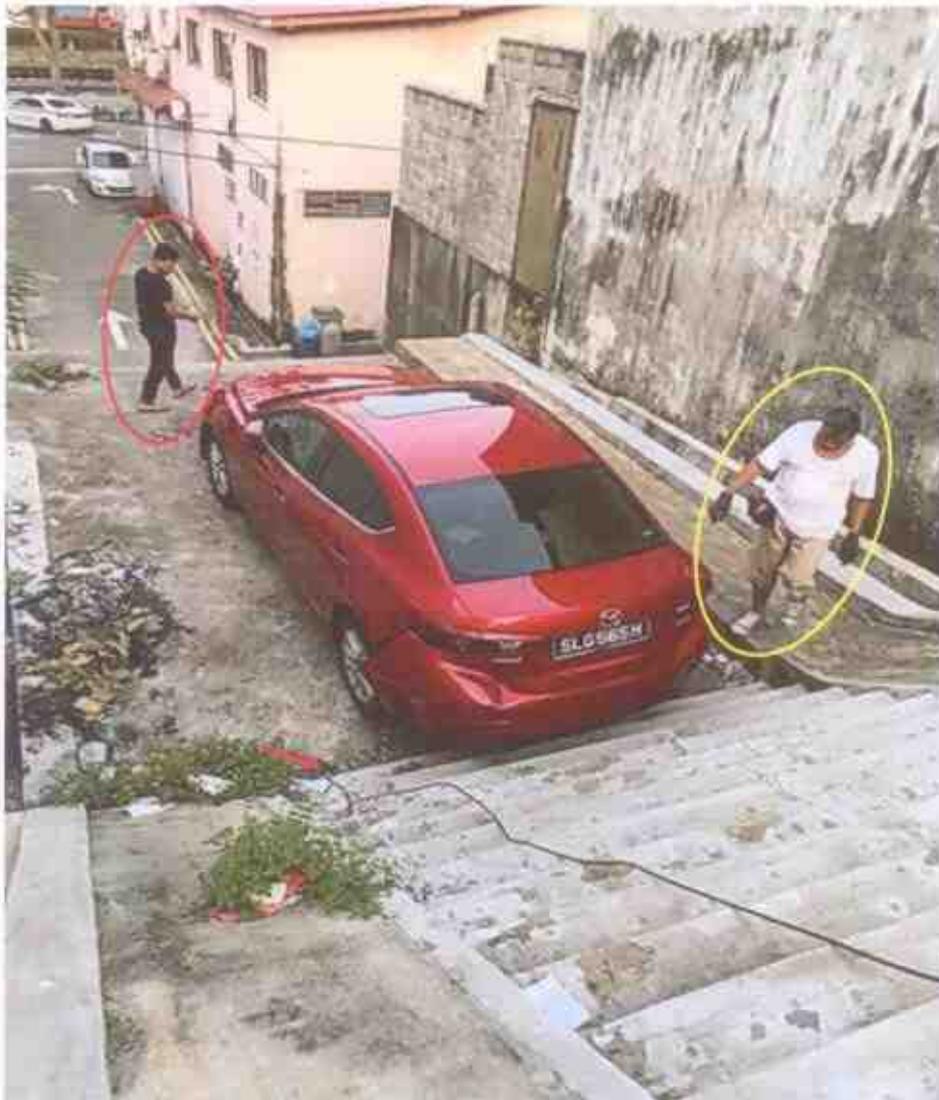


Photo 3 shows the Insured Vehicle getting prepped to be towed up the 1st flight of stairs via a winch (arrowed) by the towing personnel (yellow circle). It seems to correlate with Mr Haw's statement that there was a Malay guy at the incident location (red circle) who assisted Mr Haw by calling for a tow truck.



Photo 4 shows the towing personnel using the winch from the tow truck to tow the Insured Vehicle up the 1st flight of stairs. It seems to correlate with Mr Haw's statement that the Insured Vehicle was parked at Jalan Rusa which is near to KSL (circled).

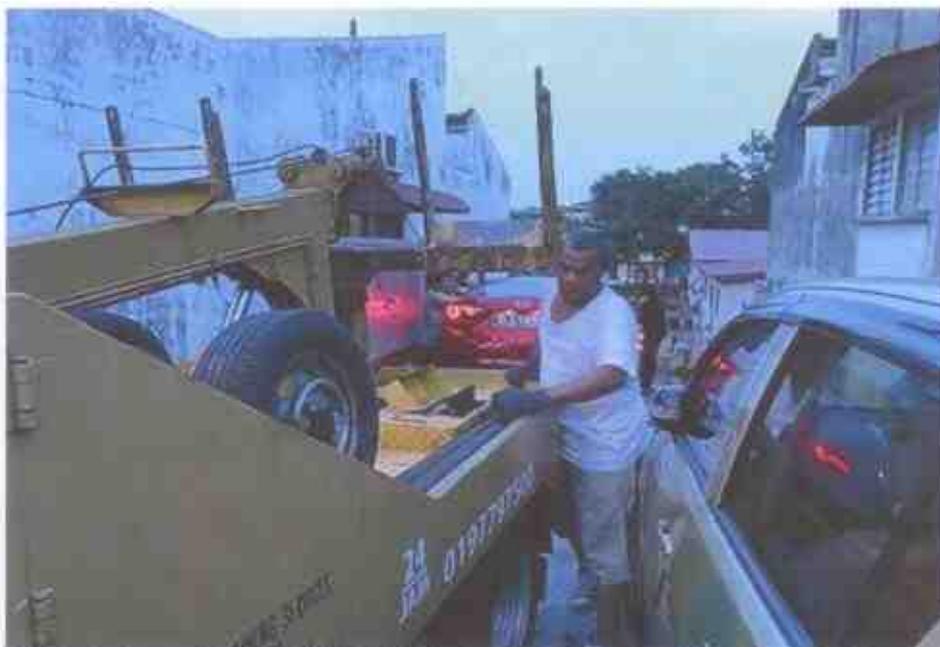


Photo 5 shows the Insured Vehicle being towed up the 1st flight of stairs via a winch by the towing personnel.



Photo 6 shows the Insured Vehicle after being towed up the 1st flight of stairs via a winch by the towing personnel. Upon closer examination, we observed whitish graze marks on the lower portion of the right rear passenger door (circled) and on the sidewall of the right rear tyre (arrowed). According to Mr Haw, when he inspected the 1st flight of stairs, he noticed a white slab. He mentioned that the right rear portion of the Insured Vehicle might have grazed against the white slab as it rolled down the 1st flight of stairs.

Damage Analysis

14. Although we could not inspect the incident location closer as it had occurred in Malaysia, our review of the photographs depicting the damages on the Insured Vehicle which were taken by Mr Haw the following day at his home carpark would appear to correspond to the Insured Vehicle rolling down a flight of stairs as per Mr Haw's statement. The use of the winch to tow the Insured Vehicle up the 1st flight of steps would have caused more damage to the front as well as rear bumper of the Insured Vehicle.
15. The graze marks found on the lower portion of the front and rear bumper would most likely have been caused by the steps as the Insured Vehicle rolled down the 1st flight of stairs. The direct impact force of the Insured Vehicle rolling down the steps (of uneven heights) may have pushed the rear bumper inwards, causing the dent on the left portion of the rear bumper as well as the dislodgement of the rear bumper at the corner edges. See photos 7 – 13 below.



Photo 7 shows a view of the front left portion of the Insured Vehicle taken by Mr Haw the following day at the carpark of his home. The dislodgement of the front bumper at the left corner edge (arrowed) as well as the paint scratch and paint graze marks found on the lower left portion of the front bumper (circled) appear to correspond to the Insured Vehicle rolling down a flight of stairs as per Mr Haw's statement.



Photo 8 shows a view of the front right portion of the Insured Vehicle taken by Mr Haw the following day at the carpark of his home. The misalignment of the front bumper at the right corner edge (arrowed) as well as the paint scratch and paint graze marks found on the lower right portion of the front bumper (circled) appear to correspond to the Insured Vehicle rolling down a flight of stairs as per Mr Haw's statement.



Photo 9 shows a view of the rear portion of the Insured Vehicle taken by Mr Haw the following day at the carpark of his home. The graze marks found on the lower portion of the rear bumper (arrowed) seem to correspond to the Insured Vehicle rolling down a flight of stairs as per Mr Haw's statement. The direct impact force of the Insured Vehicle rolling down the steps (of uneven heights) may have pushed the rear bumper inwards, causing the dents on the left portion of the rear bumper (circled).



Photo 10 shows a closer view of the graze marks (arrowed) on the lower portion of the rear bumper and dents (circled) found on the left portion of the rear bumper of the Insured Vehicle.



Photo 11 shows a closer view of the whitish graze marks found on the lower portion of the right rear passenger door (circled) and on the sidewall of the right rear tyre (arrowed). These damages seem to correlate with Mr Haw's account of the incident in which when he inspected the 1st flight of stairs, he noticed a white slab. He mentioned that the right rear portion of the Insured Vehicle might have grazed against the white slab as it rolled down the 1st flight of stairs.

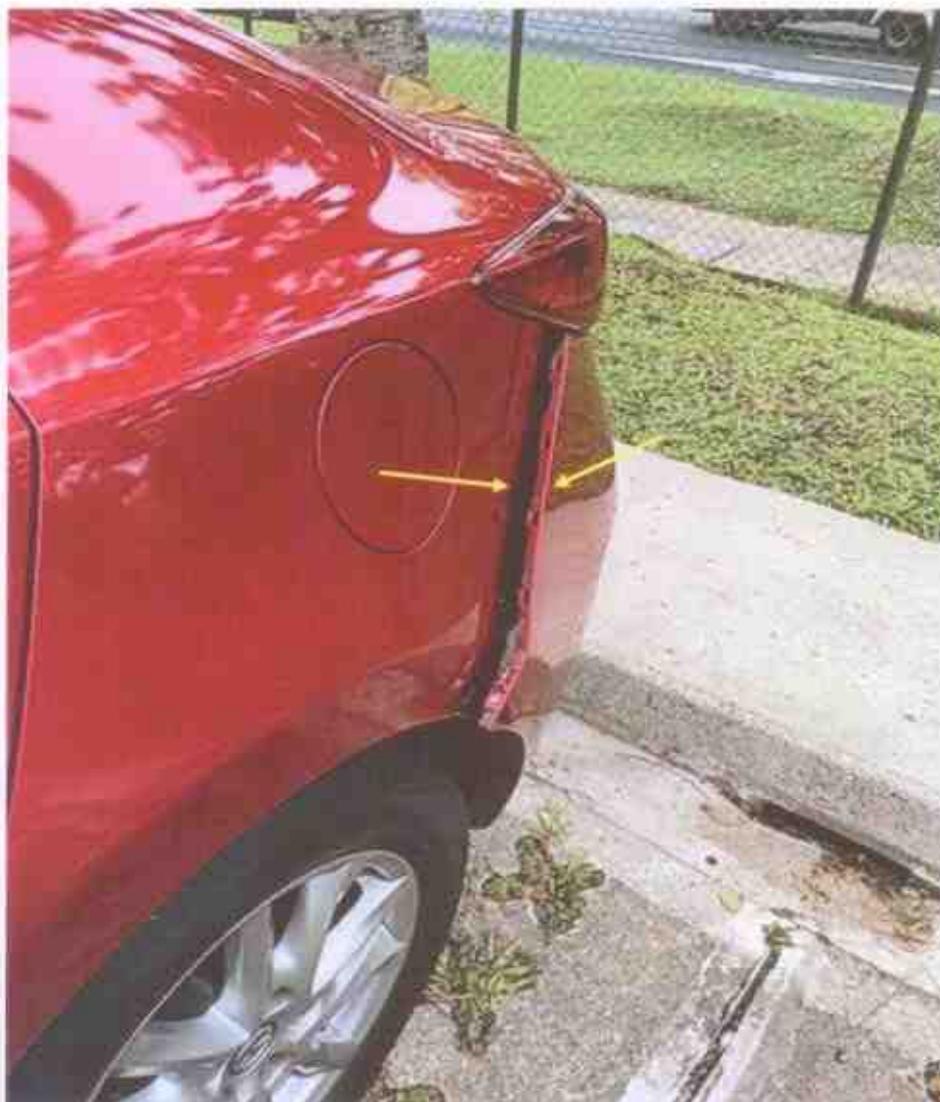


Photo 12 shows a view of the left rear portion of the Insured Vehicle taken by Mr Haw the following day at the carpark of his home. The direct impact force of the Insured Vehicle rolling down the steps (of uneven heights) may have pushed the rear bumper inwards, causing the dislodgement of the rear bumper at the left corner edge (arrowed).



Photo 13 shows a view of the right rear portion of the Insured Vehicle taken by Mr Haw the following day at the carpark of his home. The direct impact force of the Insured Vehicle rolling down the steps (of uneven heights) may have pushed the rear bumper inwards, causing the dislodgement of the rear bumper at the right corner edge (arrowed).

Operational Behaviour of the Insured Vehicle

15. A short operational test of a vehicle with a similar make and model as the Insured Vehicle was carried out to primarily determine whether the vehicle would be able to move if the transmission was left in 'parking' mode and the handbrake was engaged to simulate the condition of the Insured Vehicle prior to the incident.
16. During the operational test, the transmission system of the vehicle was shifted to 'parking' mode and the handbrake was engaged before switching off the engine and locking the said vehicle. We then attempted to move the vehicle forward by pushing the rear bumper. The said vehicle was locked in position and could not be moved.
17. According to Mr Haw, as the Insured Vehicle is still under warranty, he sends the Insured Vehicle for periodic servicing at Eurokars. Mr Haw was able to provide us a service report showing the latest servicing that was carried out to the Insured Vehicle. The job scope of the servicing done on 11 January 2018 at 30,000km had included the changing of engine oil and oil filter.

18. A safety inspection was conducted on the mechanical and electrical/electronic components of the Insured Vehicle. All these components in particular the braking components of the Insured Vehicle which included the power brake unit, brake rotors, brake pads, brake hoses, brake fluid and handbrake were all in serviceable condition and did not require replacement as there were no remarks stating otherwise in the service report. See Service Report 1 below.



MAZDA

CAR NO: SLG565H

DATE: 11/1/2018 MODEL: MAZDA 3

Job performed for scheduled maintenance service at (KMG) (Tick whichever is applicable)

<input type="checkbox"/> 10,000 km	<input type="checkbox"/> 20,000 km	<input checked="" type="checkbox"/> 30,000 km	<input type="checkbox"/> 40,000 km
<input type="checkbox"/> 50,000 km	<input type="checkbox"/> 70,000 km	<input type="checkbox"/> 90,000 km	<input type="checkbox"/> 110,000 km
<input type="checkbox"/> 130,000 km	<input type="checkbox"/> 150,000 km	<input type="checkbox"/> 170,000 km	<input type="checkbox"/> 190,000 km

Others (Please specify):

S/N	Description
1	Change engine oil & oil filter
2	Check deflated or flat tires (check at every 1000 intervals)
3	Inspect spark plugs & replace if necessary
4	Check & adjust drive belt tension
5	Check Chassis fluid level
6	Visual inspection fuel hoses & wires
7	Check & top up radiator coolant / battery distilled water (if applicable)
8	Check & top up brake fluid / power steering fluid level
9	Check & top up windscreen washer tank level
10	Check & top up oil level / manual transmission / differential & axle oil level
11	Check / adjust hand brake
12	Check brake rotor discs & pads
13	Check brake hoses (if applicable)
14	Check & adjust handbrake firmness
15	Check power brake unit & hoses
16	Check power steering oil level, hoses, connections & fluid leaks
17	Check steering operation and linkage
18	Visual inspection electric motor/belt
19	Visual inspection driveshaft & fuel covers
20	Visual inspection suspension parts
21	Check all lights and horn
22	Check / Change cabin filter (change at every 20k interval)
23	Wash & polish car

Note: **Fuel filter change at every 80k interval for Models: Mazda 2 (DE), Mazda 3, Mazda 5 GH (2.0 & 2.5 lit) & CX7.

SERVICE REPORT: Battery test good (35700)

REMARKS:
Please note that all inspection are carried out in accordance with standard checklist and applicable at the time of inspection. By performing visual inspection, which is superficial in nature, any hidden or undiscovered defects that may occur thereafter shall not be treated as omission in connection with visual inspection. The company will not be liable for any defects or deterioration of materials which cannot be detected by external examination but occur shortly after the inspection/service.

Name: Wong

Service Report 1 shows the document relating to the latest servicing that was carried out to the Insured Vehicle on 11 January 2018 at 30,000km at Eurokars (circled). The job scope of the servicing had included the changing of engine oil and oil filter. A safety inspection was conducted on the mechanical and electrical/electronic components of the Insured Vehicle. All these components in particular the braking components of the Insured Vehicle which included the power brake unit, brake rotors, brake pads, brake hoses, brake fluid and handbrake were all in serviceable condition and did not require replacement as there were no remarks stating otherwise in the service report (arrowed).

19. 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

Vehicle Owner Particulars

Driver ID No.	Singapore NBC
Driver ID	5655 ←

Vehicle Details

Vehicle Registration Number	SG252H ←
Make	MAZDA
Vehicle Model	MAZDA42000R350W L3L 8SP4T
Engine No.	PJ2007905
Chassis No.	882H420004104

Recall Details

No Recall Detail records ←

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20. Our checks revealed that Mr Haw possesses a valid Singapore class 2, 2A, 2B and 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 SLG 565H are consistent to the circumstances of the incident, where it was reported that the Insured Vehicle was found stationary on a staircase landing in between 2 flights of stairs after rolling down the 1st flight of stairs along Jalan Rusa, near the vicinity of KSL Shopping Centre.

22. A short operational test of a vehicle with a similar make and model and serviceable mechanical components as the Insured Vehicle which we had conducted did not produce any sign(s) or symptom(s) to suggest that there was any abnormality to its braking system or any movement of the vehicle when left in 'parking' mode.
23. We did not find any evidence to suggest that the incident was a result of poor maintenance of the Insured Vehicle. A malfunction of the mechanical components in particular the braking components may contribute to the incident however in this case, the braking components as well as other mechanical and electrical/electronic components were all in serviceable condition based on our review of the vehicle service report provided.
24. We did not find any evidence to suggest that the incident was due to a mechanical or electrical/electronic fault of the Insured Vehicle as there was no manufacturer recall to the Insured Vehicle that may possibly be related to this incident. There is unlikely to be any mechanical problem(s) with the Insured Vehicle prior to the incident.
25. Notwithstanding these findings, we are not ruling out the possibility of a hit and run, sabotage and/or mischief as a cause of the incident. However we are unable to ascertain this as a cause of the incident.
26. Our investigations also revealed there was no evidence gathered to suggest that Mr Haw 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 InstLAEA

Senior Technical Investigator

Technical Investigation & Reconstructionist (SAE-A)

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