



Date : 24 April 2018
To : **M/s EQ Insurance Company Ltd.**
5 Maxwell Road
#17-00 Tower Block
MND Complex
Singapore 069110
(Motor Claims Department)

INVESTIGATION REPORT:

Our Ref : CI/EQI18009124/N
Claim No : DM18HO00977-JG
Insured : YL 1675L
Date of Accident : 12 April 2018
Location : Carpark of Tanjong Pagar Distripark

Interview Summary of the Driver of the Insured Vehicle YL 1675L

1. We conducted an interview with the driver of the Insured Vehicle, Mr Uthakumar s/o Puraichaveeran (herein referred to as "**Mr Kumar**") on 23 April 2018. He was able to relate the circumstances of the accident to the best of his recollection.
2. According to Mr Kumar, the accident had occurred at 1055 hours when he was driving the Insured Vehicle inside the Tanjong Pagar Distripark (herein referred to as "**TPD**") located at 39 Keppel Rd, Singapore 089065. Mr Kumar works for Dynamix Marketing Pte. Ltd. (herein referred to as "**Dynamix**") as a delivery driver. On the day of the accident, he had gone to the SMRT Bishan Depot for a delivery. He was headed to TPD to collect an item. He travelled via the CTE and took the Outram Road exit. He drove along Outram Road and continued straight along Cantonment Road. He turned right into Keppel Road at the T- junction and subsequently made a left turn into TPD. The traffic was moderate, weather was clear and the road surface was dry.

3. As Mr Kumar entered TPD, he made a right turn, went straight and took another right turn. After he made the 2nd right turn, Mr Kumar mentioned that he lost control of the Insured Vehicle which careened towards the right and collided into 4 parked vehicles. The 1st vehicle was a white Volvo bearing registration number SKT 7665A (herein referred to as "Volvo") which was parked head in first. The impact of the collision caused the Volvo to hit 3 other vehicles, SKJ 4197G ((herein referred to as "Toyota"), SCL 1570R (herein referred to as "Audi") and SJM 1748H (herein referred to as "Honda"). He does not recall how he lost control of the Insured Vehicle.
4. No airbags were deployed upon the collision. Mr Kumar did not sustain any injuries. He attempted to open the driver door but it was jammed. He switched off the engine. He exited the Insured Vehicle via the left passenger door. Mr Kumar proceeded to check the Insured Vehicle and the other 4 vehicles for damages. Several people who were around the loading bay came over and told Mr Kumar that the owners of the 4 vehicles were in their offices. The owners of the 4 vehicles arrived at the accident scene shortly after. Mr Kumar exchanged particulars with them and they took photographs of the accident scene. Mr Kumar notified his office of the accident, His supervisor Mr Kenny telephoned their client whom Mr Kumar was supposed to collect the item from and requested him to assist Mr Kumar in taking photographs of the accident scene as Mr Kumar did not know how to use the camera function of his smartphone. No police or ambulance was present at the accident scene as there was neither anybody injured nor any damage to government property.
5. Mr Kumar continued with the collection as the Insured Vehicle was still drivable. He reversed the Insured Vehicle from the accident scene and proceeded to collect the cargo from the loading bay. He returned to his office, parked the Insured Vehicle and did the rest of his deliveries with a company van. After he had completed his deliveries, he came back to the office and drove the Insured Vehicle to report the accident at IDAC Kaki Bukit located at 23 Kaki Bukit Avenue 4, Singapore 415933. By the time he reached IDAC Kaki Bukit at approximately 1730 hours, he mentioned that it was closed. He called his office. He was instructed to return to the office.
6. The following day, Mr Kumar drove the Insured Vehicle to IDAC Sin Ming located at 302 Sin Ming Road, Singapore 575627. However the counter staff told him that the accident reporting for EQ insurance could not be done there and they provided him a list of authorised EQ insurance authorised reporting centres and workshops.

7. Mr Kumar then went to Lai Huat (Meng Kee) Motor Pte. Ltd. (herein referred to as "Lai Huat") located at 160 Sin Ming Drive, #04-01, Sin Ming Autocity, Singapore 575722. He made the insurance report at Lai Huat on 13 April 2018 at 1026 hours. He continued with his delivery at the SMRT Bishan Depot after making the insurance report.
8. Mr Kumar 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.
9. Mr Kumar 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 did however mention that he is on cholesterol medication which he is required to take daily at night before going to bed.
10. Regarding the accident, Mr Kumar has no witness to offer. There was also no in- vehicle recording device installed onto the Insured Vehicle at the time the accident occurred.

Accident Scene Photographs and Investigations

11. To confirm Mr Kumar's statement that he was not intoxicated while driving the Insured Vehicle before the accident occurred, we contacted the owners of the Volvo, Toyota, Audi and Honda regarding the accident. All of them were not present when the accident occurred. They were informed of the accident either by the security personnel or colleagues who witnessed the accident. They took photographs of the accident scene, in particular of the damages sustained to their respective vehicles. In general, all of them discussed and agreed amongst themselves to draft a statement which the owner of the Toyota, Mr Kwa Lip Oon (herein referred to as "Mr Kwa") did. They then asked Mr Kumar to sign it, which stated that he had driven the Insured Vehicle inside the TPD and collided into all 4 vehicles at the material date and time of accident. See photo 1 below.

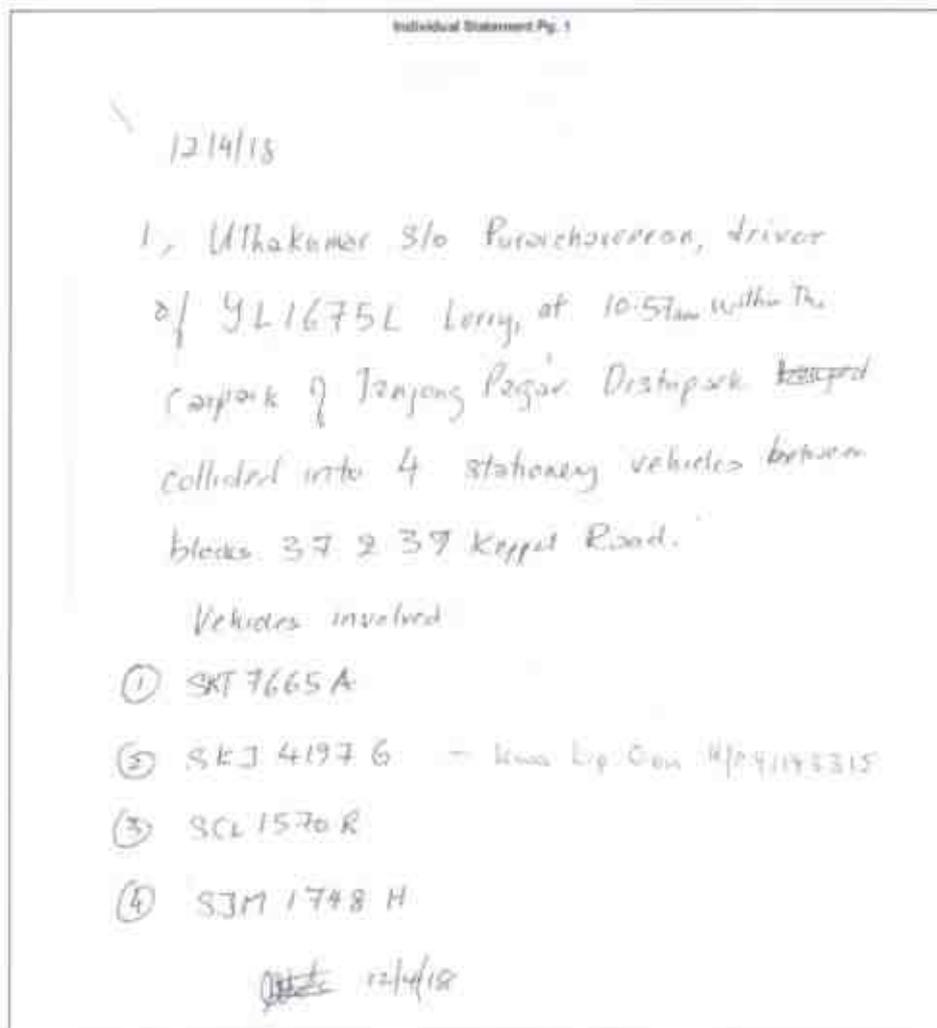


Photo 1 shows the written statement which was discussed and agreed by all 4 vehicle owners. The owner of the Toyota, Mr Kwa drafted the statement and asked Mr Kumar to sign it, which stated that he had driven the Insured Vehicle inside the TPD and collided into all 4 vehicles at the material date and time of accident.

12. Mr Kwa mentioned he was the 1st to arrive at the accident scene. He spoke to Mr Kumar personally and asked him how the accident had occurred. According to Mr Kwa, although Mr Kumar did not say much and was initially in a state of shock, Mr Kumar was able to reiterate the circumstances of the accident without any slur in his speech. Mr Kwa neither detected any alcohol on Mr Kumar's breath nor did Mr Kumar behave in any way that would suggest he was intoxicated. Mr Kwa took photographs of the accident scene and close up photographs of the damages sustained to the Toyota which was the 2nd parked vehicle involved in the accident.

13. We managed to speak with the owner of the Honda, Mr Tiang Tian Sang (herein referred to as "**Mr Tiang**") who mentioned that he had arrived at the accident scene after he was informed by his colleague. By that time, Mr Kwa was already there. According to Mr Tiang, although Mr Kumar looked like he was afraid and in a state of shock, he did not appear or sound intoxicated as he cooperated fully when asked for his particulars. Since nobody was injured, there was no damage to any government property and Mr Kumar was sober post- accident, Mr Tiang did not call for an ambulance or the police for assistance. He took photographs of the accident scene and close up photographs of the damages sustained to the Honda, which was the 4th parked vehicle involved in the accident. Mr Tiang did however manage to view the CCTV footage of the accident which was shown to him by the security personnel. The video was from a CCTV camera which was affixed at Block 37. The footage showed the Insured Vehicle completing the 2nd right turn. There was a sudden acceleration and the Insured Vehicle veered towards the right, stopping after colliding into the Volvo. Mr Tiang was not allowed to have a copy of the video footage due to security reasons.
14. When we spoke to the owner of the Volvo, Ms Quek Lily (herein referred to as "**Ms Quek**"), she mentioned that when she arrived at the accident scene, Mr Kwa and Mr Tiang were already speaking with Mr Kumar. She also did not suspect that Mr Kumar was intoxicated when the accident occurred, as he rendered full cooperation when he was asked to furnish his personal particulars and sign the statement. She took photographs of the accident scene and of the Volvo as it was the 1st parked vehicle which was hit and had sustained the most damage. Ms Quek is also the business partner of Ms Ng Wei Ping Eleanor (herein referred to as "**Ms Ng**"), the owner of the Audi. Ms Quek informed Ms Ng of the accident after she was alerted to it.
15. Mr Ng was the last person to arrive at the accident scene. She was only involved in the discussion between all 4 vehicle owners to draft a statement and have Mr Kumar sign it, which she agreed. Ms Ng took photographs of the accident scene and close up photographs of the damages sustained to the Audi, which was the 3rd parked vehicle involved in the accident.

16. Our review of the post- accident photographs provided to us by Mr Kumar and all 4 vehicle owners seem to correlate with their accounts of the accident. The impact force of the Insured Vehicle's collision with the right rear portion of the parked Volvo subsequently caused a chain collision with the other 3 parked vehicles. The Volvo sustained the most damage due to direct contact with the Insured Vehicle.
17. Upon closer examination of these photographs, we observed that there were dents to the right rear side panel of the Volvo. The boot lid and rear bumper were dislodged. The tail lights and signal lights had cracked. The Toyota and Audi sustained damages to the left as well as right front portions. The Honda sustained damages to its left front portion as it was the last parked vehicle involved in the accident. See photos 2 - 8 below.



Photo 2 shows the final position of the Insured Vehicle and the 4 parked vehicles after the accident. The impact force of the Insured Vehicle's collision with the right rear portion of the parked Volvo subsequently caused a chain collision with the other 3 parked vehicles.



Photo 3 shows the final position of the Insured Vehicle and the 4 parked vehicles after the accident. The accident had occurred at the open carpark of Block 37 of TPD as described by Mr Kumar (circled). We also observed that there was a CCTV camera affixed at Block 37 which had captured video footage of the accident, as mentioned by Mr Tiang (arrowed).



Photo 4 shows the Volvo post- accident which had sustained the most damages due to direct contact with the Insured Vehicle. Upon closer examination, we observed that there were dents to the right rear side panel of the Volvo. The boot lid and rear bumper were dislodged (circled). The tail lights and signal lights had cracked (arrowed).

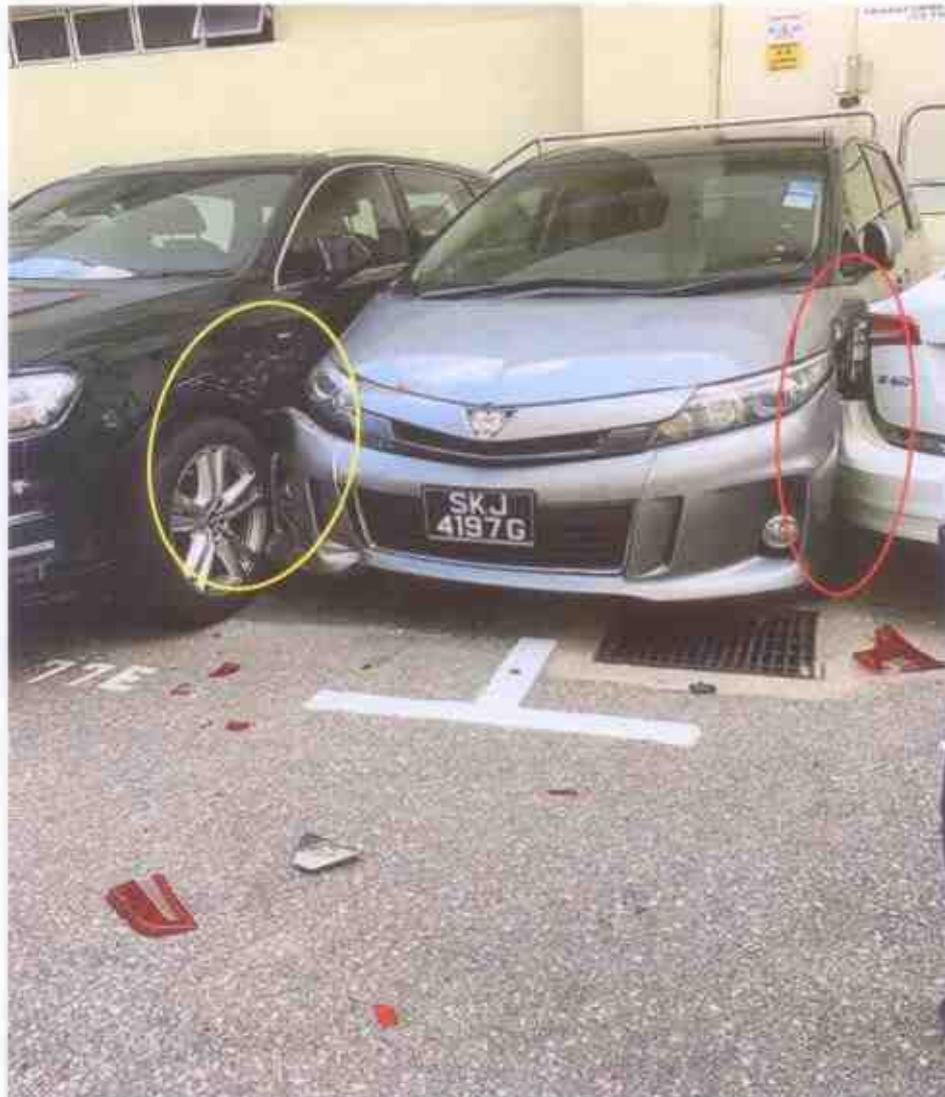


Photo 5 shows the Toyota post- accident which had sustained damages to its left front portion as a result of the contact with the right rear portion of the Voivo (red circle). The impact force of the collision also resulted in a slight dislodgement of the Toyota's front bumper, causing it to hit the left front portion of the Audi (yellow circle).

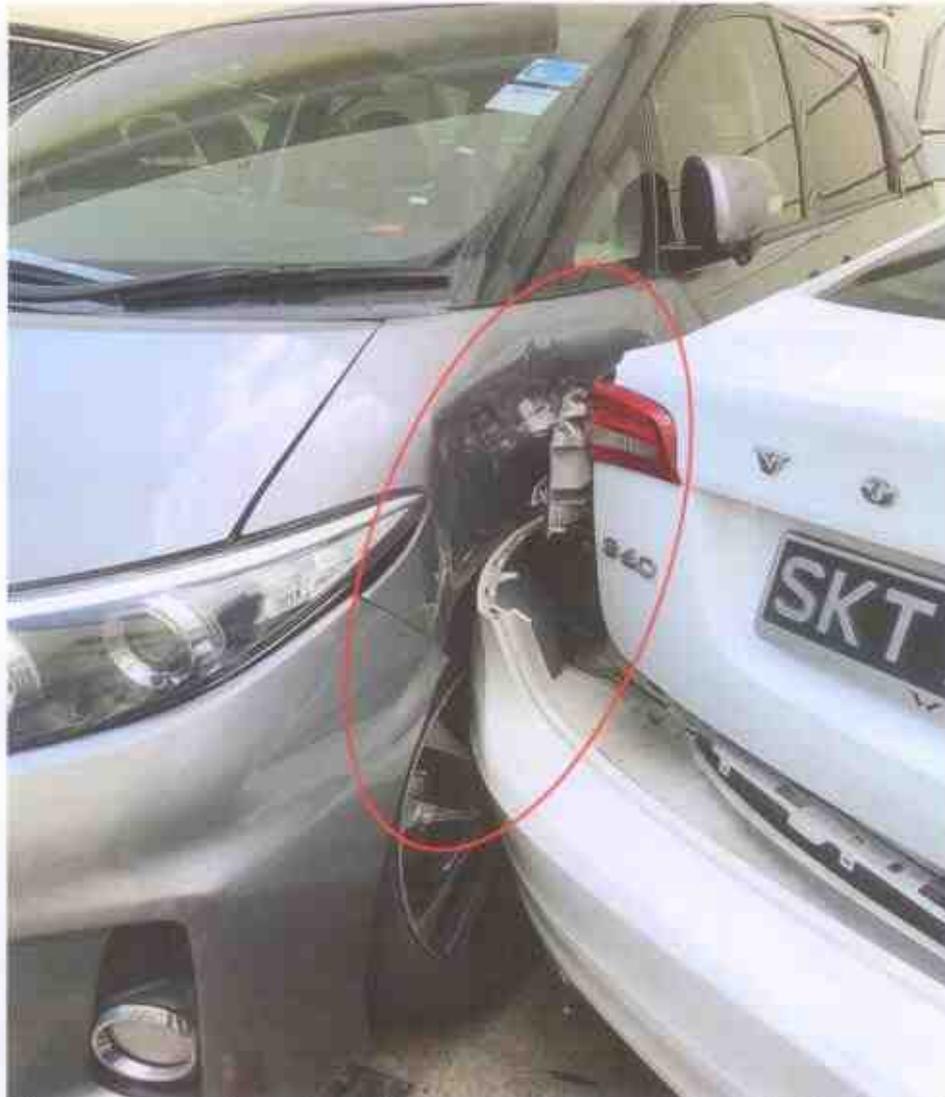


Photo 6 shows a closer view of the damaged left front portion of the Toyota post-accident. We observed that the Toyota had sustained dents and paint graze marks on its left front side-panel as well as some relatively minor marks of grazing nature on the edges of the left front wheel rim as a result of contact with the right rear portion of the Volvo (circled).



Photo 7 shows a closer view of the damaged left front portion of the Audi post-accident. The impact force of the collision had resulted in a slight dislodgement of the Toyota's front bumper (red circle), causing it to hit the left front portion of the Audi. We observed that the Audi had sustained dents and paint graze marks on its left front portion (yellow circle).



Photo 8 shows the Honda post- accident which was the least damaged amongst all 4 parked vehicles. The impact force of the collision had caused the Audi to hit the left front portion of the Honda. We observed that the Honda had sustained slight dents and paint graze marks on its left front portion and left side mirror (circled).

Investigations

18. We managed to obtain a photograph of the Insured Vehicle being driven by Mr Kumar post-accident. It showed Mr Kumar reversing the Insured Vehicle to allow Ms Quek to take photographs of the damages sustained to the Volvo as a result of the accident. Our observation of Mr Kumar's ability to be able to still drive the Insured Vehicle post- accident would suggest that there was no drink driving involved in this particular accident. See photo 9 below.



Photo 9 shows Mr Kumar reversing the Insured Vehicle (arrowed) to allow Ms Quek to take photographs of the damages sustained to the Volvo as a result of the accident (circled). Our observation of Mr Kumar's ability to be able to still drive the Insured Vehicle post- accident would suggest that there was no drink driving involved in this particular accident.

Damage Analysis

19. We reviewed the photographs showing the Insured Vehicle at the time of accident reporting at Lai Huat which were taken on the next day after the accident. Our close examination of these photographs revealed that the Insured Vehicle had sustained significant damages to its front right portion, particularly to its front bonnet, front right panel, right headlight and front bumper.
20. The front bonnet and front right panel sustained dents due to the impact with the Volvo. There were paint chip marks on the front right panel. The right headlight had cracked and paint graze marks were found on the front right portion of the front bumper which had buckled as a result of the accident. These damages seem to corroborate with Mr Kumar's statement in which the front right portion of the Insured Vehicle had collided with the right rear portion of the parked Volvo. See photos 10 - 12 below.



Photo 10 shows the general left front view of the Insured Vehicle at the time of accident reporting at Lai Huat, taken on the next day after the accident. The left front portion is undamaged, corroborating with Mr Kumar's account of the accident in which the front right portion of the Insured Vehicle had collided with the right rear portion of the parked Volvo (circled).

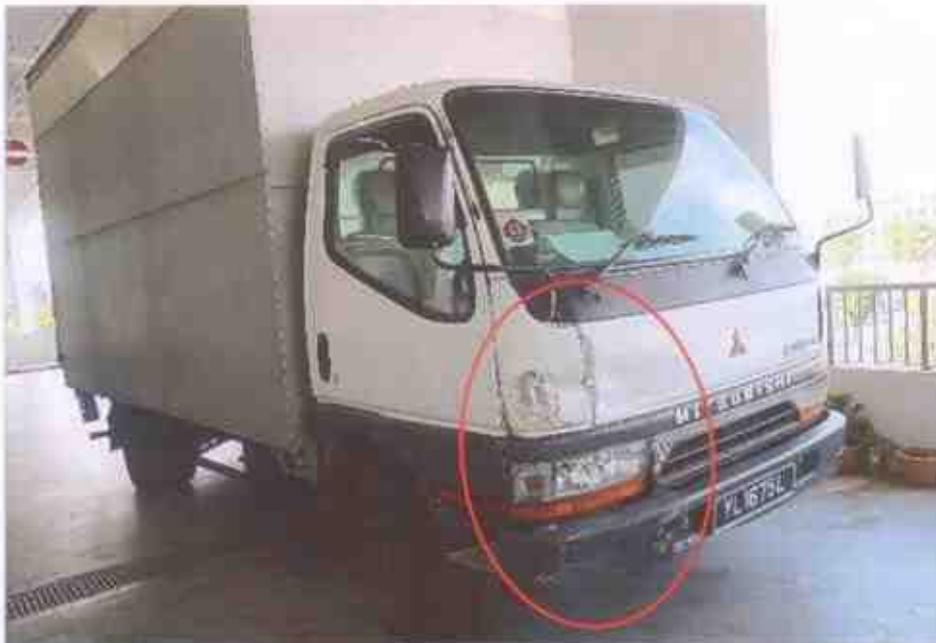


Photo 11 shows the general right front view of the Insured Vehicle at the time of accident reporting at Lai Huat, taken on the next day after the accident. The Insured Vehicle had sustained damages to its front right portion (circled).



Photo 12 shows a closer view of the damaged front right portion of the Insured Vehicle. The Insured Vehicle had sustained significant damages to its front right portion particularly to its front bonnet, front right panel, right headlight and front bumper. The front bonnet and front right panel sustained dents due to the impact with the Volvo. There were paint chip marks on the front right panel. The right headlight had cracked and paint graze marks were found on the front right portion of the front bumper which had buckled as a result of the accident. These damages seem to corroborate with Mr Kumar's statement in which the front right portion of the Insured Vehicle had collided with the right rear portion of the parked Volvo (circled).

21. We managed to speak to Mr Kenny, who is Mr Kumar's supervisor at Dynamix. He confirmed that Mr Kumar is currently employed by the company. Mr Kumar's main duties are to collect and deliver cargo. Mr Kumar is the only employee in the company who is qualified to drive the Insured Vehicle. He usually drives a van for the deliveries. He will only drive the Insured Vehicle if the cargo cannot fit into a van. Hence the Insured Vehicle is rarely used. Mr Kenny has not heard any complaint from Mr Kumar regarding any issues with the Insured Vehicle.
22. Mr Kenny mentioned that the last servicing to the Insured Vehicle was done before 21 December 2017 as the Insured Vehicle was due for the yearly mandatory road worthiness inspection required by the authorities on that date.

23. However Mr Kenny serviced the Insured Vehicle at a workshop which belonged to his friend. The servicing package included changing of engine oil, oil filter and a check on all cables. He was neither issued an invoice nor did he ask for it. See inspection certificate 1 below.

TEST CERTIFICATE

NO. **STAB0187503**

Land Transport Authority

THE ROAD TRAFFIC ACT
(CHAPTER 276)

This is to certify that motor vehicle with registration No. **YL1675L** was examined under section 96 of the Road Traffic Act and that at the date of the examination the prescribed statutory requirements were complied with in relation to the vehicle.

Date of issue: **21/12/2017**

Reference No: **LB171221044**

STA Inspection Pte Ltd



Authorized Signatory

KEEP THIS CERTIFICATE SAFELY

CHECK carefully that the particulars specified above are correct. A test certificate showing any alteration should not be issued or accepted as this may delay the renewal of a vehicle licence.

For the purpose of renewing road tax, this Certificate must be presented within **3 months** from the date of issue.

WARNING: A test certificate should not be accepted as evidence of the satisfactory mechanical condition of a vehicle offered for sale.



STA Inspection Pte Ltd
200 Hill Street
Singapore 170137
Tel: 6342 1188
Fax: 6342 1189
www.sta.com.sg
Sta Reg No: 96349999

Motor Vehicle Centre
200 Hill Street
Singapore 170137
Tel: 6342 1188
Fax: 6342 1189

Inspection Certificate 1 shows the test certificate issued to the Insured Vehicle by STA Inspection Centre (circled) to prove that the Insured Vehicle had passed the yearly mandatory road worthiness inspection required by the authorities on 21 December 2017 (arrowed).

24. Mr Kenny was able to provide us with a tax invoice showing the latest repairs that were carried out to the Insured Vehicle pertaining to a GPS tracker that was purchased and installed in the Insured Vehicle. From our review of the information in the tax invoice, we note that the repairs to the Insured Vehicle were carried out on 13 November 2017 at Ah Koon Motor (1960) Pte. Ltd. (herein referred to as "AKM") located at Block 1001 Bukit Merah Lane 3, #01-69, Singapore 159718. The job scope of these repair works had included the auto lighter, installing a transformer for the GPS tracker and charging the batteries. See Invoice 1 below.

中摩呀(1960)私人有限公司
AH KOON MOTOR (1960) PTE LTD
 BLOCK 1001 BUKIT MERAH LANE 3 #01-69
 SINGAPORE 159718
 TEL: 6276 7112 FAX: 6276 3261
 ECP NUMBER: 601200420006C

A No. 29882
INVOICE / CASH

Customer Name: <u>Dynastia Mably</u>	Vehicle No: <u>SL 1675L</u>
Address:	Make & Model: <u>aut v-2</u>
Contact no:	Year of Manufacture:
Invoice date: <u>13-11-17</u>	Date of / Mileage:
	Customer ref:

REPAIR MOTOR CAR, LORRY, APPLIANCE ETC. SVC
 承接修理汽車、貨車、電器、傢俬等各項維修工程及零件

NO	DESCRIPTION	UNIT	PRICE	AMOUNT
	Check, supply & install auto lighter supply & install transformer 24V - 0V wiring Re-charge battery } opt			\$ 270.00
	Paid DBS 302692			
TOTAL				

RECEIVED BY:
 AH KOON MOTOR (1960) PTE LTD

Invoice 1 shows the latest repairs that were carried out to the Insured Vehicle on 13 November 2017 at AKM (arrowed). The job scope of these repair works had included the auto lighter, installing a transformer for the GPS tracker and charging the batteries (circled).

25. 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 accident. See search result from LTA below.

Enquiry on Vehicle Recall - Vehicle Specific

TOOL INQUIRY ON VEHICLE RECALLS SUBMITTED FROM APRIL 2019 AVAILABLE

Vehicle Owner Particulars	
Owner's Name	Carlson
Owner ID	12345 ←

Vehicle Details	
Vehicle Registration Number	YL1675L ←
Make	HITACHI
Vehicle Model	FRONTLOADER
Type No.	40M12234
Chassis No.	1234567890

Recall Details	
No. Recall Detail records	0 ←

[OK]

Please refer to the Insurer's Site to Forward Notice to the relevant information.



26. Our checks revealed that Mr Kumar possesses a valid Singapore class 2B, 3 and 4 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

27. Basing on the available evidence gathered during the course of our investigations, we are of the view that the damages to the Insured Vehicle YL 1675L are consistent to the circumstances of the accident, where the driver of the Insured Vehicle after making a right turn into the open carpark of Block 37 of Tanjong Pagar Distripark had lost control of the Insured Vehicle and veered left before colliding into a parked white Volvo which caused a chain collision involving 3 other parked vehicles.

28. Basing on the available evidence, we are of the view that the damages to the Insured Vehicle YL 1675L are consistent to the circumstances of the accident as described in the accident report of the driver of the Insured Vehicle as well as the accident reports of the owners of the 4 parked vehicles.
29. 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.
30. A detailed groundwork was carried out which included speaking to the involved parties as well as obtaining supporting documents. There was no evidence gathered to suggest that Mr Kumar was driving under the influence of alcohol and/or medication(s) at the material time of the 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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