

**MOTOR CLAIM – FINAL REPORT**

“WITHOUT PREJUDICE”

(Confidential and privileged for use by Insurers and their legal advisers)

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DATE OF REPORT	:	4 October 2018
INVESTIGATOR	:	Mohd Ekhsan
POLICY NO	:	GA242403
CLAIM NO	:	S8M00WW2
POLICY COVERAGE	:	Comprehensive
PERIOD OF COVERAGE	:	13 July 2017 to 27 December 2017
VEHICLE REGISTRATION NO	:	SKZ2476E
NAME OF INSURED	:	Subramaniam S/O Nadasan
INSURED DRIVER	:	Shamen Subramaniam
SEX / AGE	:	Male / 22 years old
NRIC / DRIVING LICENCE NO	:	S9542335C
ADDRESS	:	71 Saraca Terrace Singapore 805504
CONTACT NO(S)	:	9004 8036 (H/P)

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DATE AND TIME OF ACCIDENT :	24 September 2018 @ 0330hrs
NATURE OF ACCIDENT :	Side-Swap Accident
LOCATION OF ACCIDENT :	CTE (SLE), before Braddell Exit

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ASSIGNED BY :	Lynn Khong
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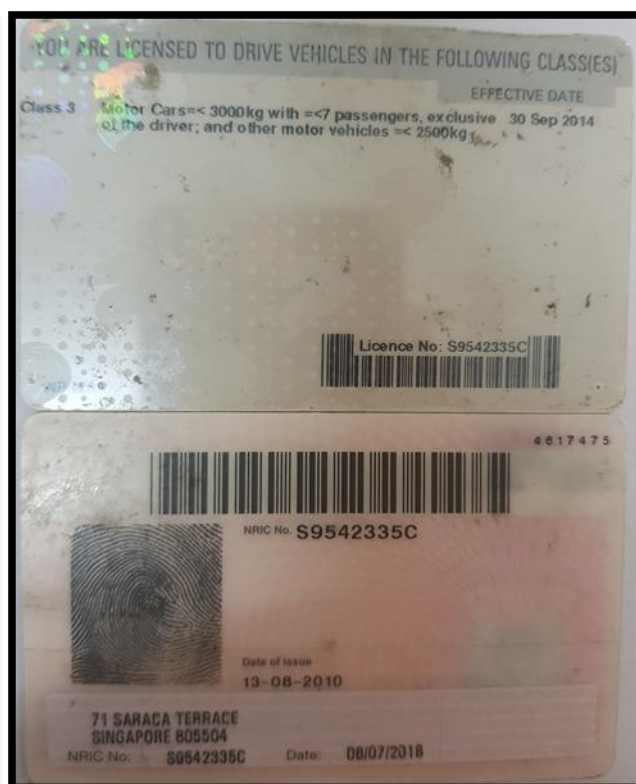
## THE INSURED – AXA INSURANCE PTE LTD

The motor car, SKZ2476E is registered under, Subramaniam S/O Nadasan (hereinafter referred to as “our insured”) and Shamen Subramaniam (hereinafter referred to as “insured driver”) was the driver of the motor car, at the time of the accident.

2 Insured driver possess a valid class 3 driving licence with about 3 years and 11 months of relevant driving experience, prior to the accident.

3 This was his first ever accident.

4 Insured driver also informed that the motor car is fitted with the in-car camera however the SD card was faulty, thus the accident was not captured.



## STATUS OF DRIVING LICENCE – Insured Driver

5 SHAMEN SUBRAMANIAM

Qualified Driving Licence	
Qualified Driving Licence Number	S9542335C
Status of Qualified Driving Licence	Valid
Class(es) of Qualified Driving Licence	3
Expiry Date	Valid for life unless revoked,suspended or disqualified

The above information is accurate as at 04/10/2018 at 0001hrs.

## THE THIRD PARTY – AXA INSURANCE PTE LTD

6 The motor taxi, SHD163Y is registered under, Trans-Cab Services Pte Ltd and Mohamed Rafi Bin Osman bearing NRIC: S1616089Z (hereinafter referred to as “third party”) was the driver of the motor taxi, at the time of the accident.

7 Third party reported that he was travelling straight along CTE towards SLE when insured driver switched lane and hit into the left side of his motor taxi. Third party then alleged that when he wanted to get the particulars of the insured driver, he drove off and third party could not catch up.



## STATUS OF DRIVING LICENCE – Insured Driver

5 MOHAMED RAFI BIN OSMAN

Qualified Driving Licence	
Qualified Driving Licence Number	S1616089Z
Status of Qualified Driving Licence	Valid
Class(es) of Qualified Driving Licence	3,4
Expiry Date	Valid for life unless revoked,suspended or disqualified

The above information is accurate as at 04/10/2018 at 0001hrs.

STATUS OF VOCATIONAL LICENCE		
The information contained herein is correct as at 04-Oct-2018		
Name	Licence Number	Date of Birth
MOHD RAFI BIN OSMAN	S1616089Z	16-Mar-1963
TYPE OF VOCATIONAL LICENCE		
VL Type	Status	Expiry Date
Taxi Driver's Vocational Licence	Valid	07-05-2020

## INVESTIGATION – Third Party

8 We had an interview with the third party driver on 26 September 2018 at 1630hrs and he gave us the following details:

9 Third party driver shared that he has been driving with Trans-Cab Services Pte Ltd for over 5 years. Generally he drove his motor taxi during the night, from 1800hrs to 0600hrs.

10 Third party shared that his motor taxi was equipped with in-car camera and the accident was captured. The footage is currently with Trans-Cab.

### Prior to the Accident

- 11 On 21 September 2018 at 1800hrs, third party started work as usual.
- 12 On 22 September 2018 at around 0300hrs, third party picked up 3 passengers from Tanjong Pagar Road and they wanted to go to Yishun Street 71:

Passenger Name	Contact Details
Ebano Jecyca Raro	8117 7308
Ravel Victoriano Francisco	8498 3097
Unknown / Female / in her 20s	-

### The Accident

- 13 Third party informed that he was travelling straight along CTE (SLE), on the 2<sup>nd</sup> lane of the expressway.
- 14 Somewhere before Braddell Road exit, he suddenly felt an impact on the left side of his motor taxi.
- 15 Third party immediately brake and stopped at the location. He then realised that insured driver who was travelling on the 3<sup>rd</sup> lane had collided into his motor taxi.
- 16 Due to the impact, insured driver's motor car was stopping diagonally on the 3<sup>rd</sup> lane. Third party then saw that the insured driver started to move off and he immediately horned and quickly followed the insured driver.
- 17 Insured driver then stopped his vehicle at the road shoulder and third party stopped behind insured driver's motor car.

### After the Accident

- 18 Third party informed that both drivers then alighted from their respective vehicles and Insured driver then asked him how to settle the claim?

19 Third party replied by requesting for insured driver's particulars. Insured driver then walked back to the driver seat.

20 Third party thought that insured driver was getting his particulars but he drove off.

21 Third party quickly took down insured driver's number plate and called the police for assistance. According to third party driver, police asked if anyone was injured. Since third party informed that everyone was ok, the police told him to lodge a police report instead.

22 Ambulance and police did not attend to the accident.

23 EMAS tow truck then assisted to tow the third party's motor taxi out of the expressway while his passengers left in another taxi.

24 At the time of accident, it was raining, road surface was wet and traffic flow was light.

25 Third party confirmed that there were a few passengers in our insured's vehicle but he is unsure on the exact number.

#### Follow up after the accident

26 Third party informed that he felt giddy and stiff neck after the accident. He took his own medication however the pain did not subside, thus he went to seek medical treatment on 24 September 2018 and was given 5 days of medical leave.

27 Third party also confirmed that during the brief conversation he had with insured driver, insured driver's breath did not smell of alcohol and his gait was normal.

28 Third party also further explained that after the accident, his motor taxi left front tyre was punctured. That was why he could not give chase when insured driver drove off from the road shoulder.

## **INVESTIGATION – Insured Driver**

29 We had an interview with the insured driver on 3 October 2018 at 1930hrs and he gave us the following details:

30 Insured driver is a student with Singapore Institute of Management.

31 He shared that the motor car was always used by his mother and he drives the vehicle occasionally.

32 Insured driver informed that the motor car is fitted with the in-camera but the accident was not captured. He further explained that initially he thought that the camera was working but only to come home and realised that there was no SD card in the camera.

33 Our insured who was present during the interview, informed that the SD card was faulty, thus he had taken out the SD card days before the accident.

### Prior to the Accident

34 On 21 September 2018 at around 2200hrs, insured driver left home and went to Ang Mo Kio MRT to fetch his friends:

Seat	Passenger Name	Age	Contact
Front Seat	Jeremy	24yrs old	9800 4594
Rear Seat	Shana	21yrs old	8591 0938
Rear Seat	Printintha	Early 20s	NIL

35 They then proceeded to Balestier vicinity to have supper. Insured driver informed that he ate fish & chips and drank coke at the location.

36 The bill was paid in cash by Jeremy.

37 They remained at the location till around 0300hrs. It started to rain at that time and all 4 of them quickly ran into the insured driver's motor car.

38 Insured driver was supposed to send his friends home. All 3 of them live around Ang Mo Kio vicinity.

#### The Accident

39 Insured driver was travelling along CTE (SLE), on the 4<sup>th</sup> lane of the expressway. Somewhere after Upper Serangoon Road Exit, he wanted to switch to the 3<sup>rd</sup> lane.

40 Insured driver signaled right and made the necessary checks before he started to switch lane.

41 While he was changing lane, he suddenly felt an impact from the right passenger door. He then realised that he had collided with the third party who was travelling on the said lane.

42 Both of them then filtered to the road shoulder.

#### After the Accident

43 Insured driver then went over to the third party's motor taxi and approached the driver.

44 According to insured driver, third party wind down his window and did not alight from his vehicle as it was raining heavily.

45 Third party appeared angry and keep scolding the insured driver.



46 Due to the rain, insured driver told the third party to move ahead under the overhead bridge but third party just continue to rant.

47 Insured driver then asked if anyone in the taxi was injured, he spotted a front seat passenger and a few other passenger at the rear seat but was unsure on the exact numbers.

48 Again third party did not answer and keep scolding him and remained seated at the driver seat.

49 Assuming that third party heard his earlier message, insured driver walked back to his motor car and drove forward under the overhead bridge.

50 Insured driver waited for around 5 minutes for the third party but he did not turn up. Thus he did not manage to take down the third party's vehicle number.

51 Insured driver then proceeded to send his friends home as planned.

52 He thought that he could retrieve the video footage from his camera but only to find out that there was no SD card inserted.

53 Insured driver informed that no one in his vehicle was injured.

54 He also confirmed that he did not consume any alcohol, drugs or medication prior to the accident.

#### Impromptu Calls made to Passengers

55 At the end of the interview, I made an impromptu calls to insured driver's passengers (Jeremy and Shana).

56 Both of them confirmed the activities prior to the accident. Jeremy informed that he did not take the receipt from the cashier after making payment for the food.

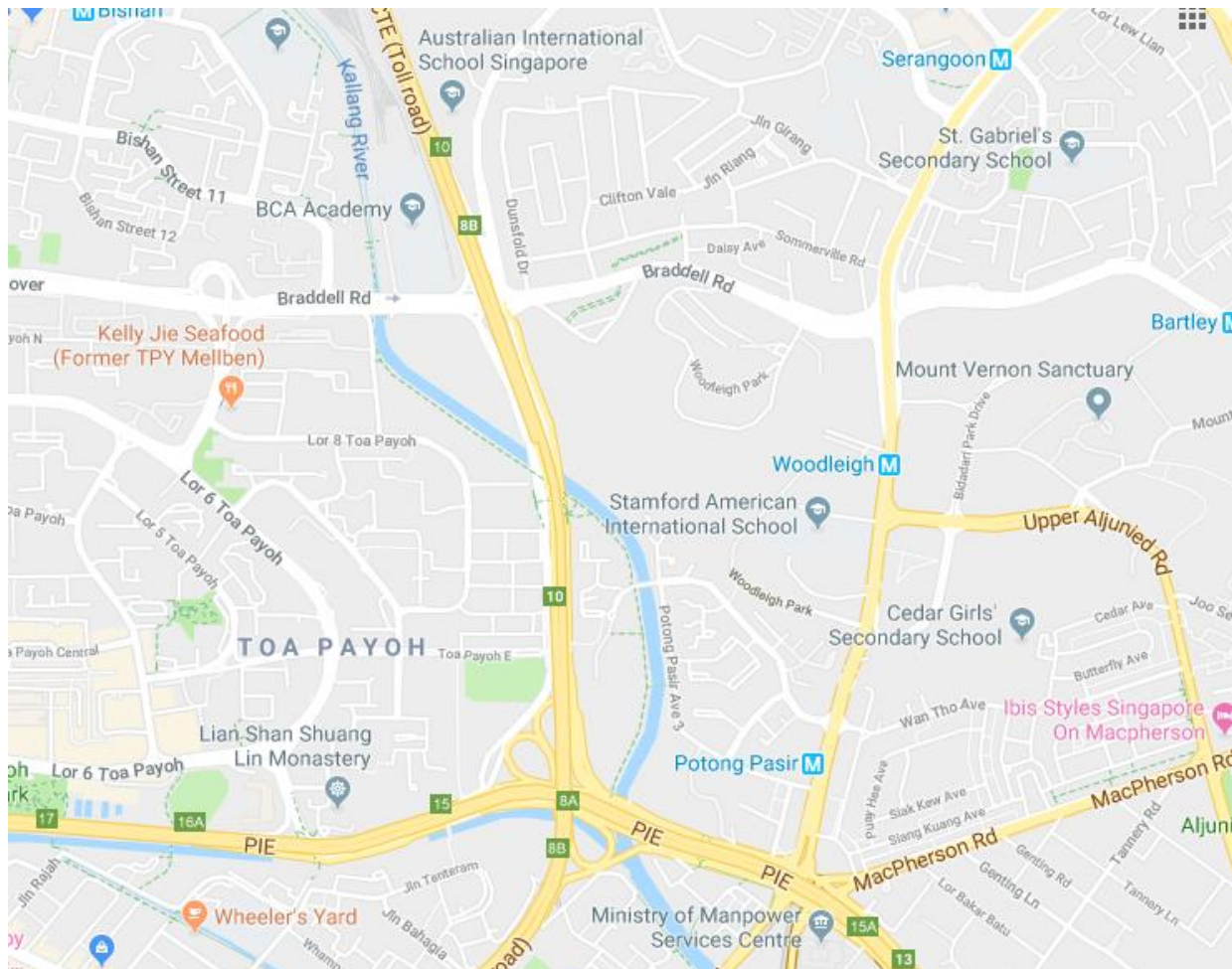
57 Both of them also confirmed that after the accident, they stopped at the road shoulder while insured driver went to approach the third party.

58 They then drove forward and waited for the third party under the overhead bridge but he did not follow. Thus insured driver then sent them home.

59 They also confirmed that none of them drank alcohol that night and they only ate western food and soft drinks during supper.

## SCENE INVESTIGATION

**Fig 1.1 – CTE (SLE) before Braddell Road exit:**



**Fig 1.2 – CTE (SLE) before Braddell Road – google Map:**



## **INSURED DRIVER'S VEHICLE PHOTOS**







## **POLICE INVESTIGATION**

60 Insured driver received a letter from the Singapore Traffic Police on 22 September 2018, requesting him to lodge a police report in relation to a hit & run accident. On 3 October 2018 insured driver filed the police report and he has yet to receive any follow up from the Traffic Police.

61 We have made a check with the Singapore Traffic Police and they confirmed that the accident the accident is under investigation for alleged hit & run. The officer in charge is Staff Sergeant Wong Sieu Lui (Ext. 6151). They have also informed that they are not investigating for any drink driving / intoxication element.

Report prepared by  
Ekhsan Khalil  
(SITF Department)