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1 August 2019

M/s FWD Singapore Pte. Ltd.
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Singapore 038986

**AUTOMOBILE TECHNICAL INVESTIGATION REPORT OF ACCIDENT
INVOLVING SLJ 4125C AND SKF 1199S ON 14 JULY 2019**

1. We refer to your letter dated 18 July 2019 and the instructions therein to comment on the damage consistency of the motor car SLJ 4125C involved in the captioned accident, in particular to establish whether there was possibly contact between the front right portion of the motor car SLJ 4125C and the left portion of motor car SKF 1199S; and if there was contact, whether the damage on the front right portion of the motor car SLJ 4125C is consistent to the accident.
2. The following documents were provided to us for our review and consideration in the preparation of this report:-
 - a) Singapore Police Report and Accident Statement of the driver of the motor car SLJ 4125C (herein referred to as "VW"), where amongst other information, the circumstances of accident was described;
 - b) Singapore Accident Statement of the driver of the motor car SKF 1199S (herein referred to as "Citroen"), where amongst other information, the circumstances of accident was described together with 8 coloured photographs of the Citroen at the time of reporting;
 - c) 8 coloured photographs of the damage to the VW taken during the Pre-Repair Survey conducted by LKK Auto Consultants Pte. Ltd.;
 - d) 61 coloured photographs taken during our physical inspection of the Citroen;
 - e) 1 video recording of the accident taken from the in-vehicle camera of the VW.

3. In preparation of this report, we had conducted height measurements of the front portion of the VW (using a similar make and model). We had also conducted a physical inspection and thereafter height measurements of the left portion of the Citroen; both collectively referred herein as "**Involved Motor Cars**". An analysis of all the available documents and information gathered was subsequently carried out.
4. An analysis of all the available documents and information gathered was subsequently carried out.
5. We now set out below our detailed findings and analysis.

Nature of Accident

6. From the Singapore Police Report and Accident Statement of the driver of the VW, Ace Poon Yo Chye (herein referred to as "**Mr Poon**") on 14 July 2019 at 2303 hours he was driving along PIE towards Stevens Road when he noticed the driver of the Citroen did not signal before changing lanes. While he was changing lanes, the driver of the Citroen had slightly grazed onto the VW which resulted in deep scratches on the front right portion of the VW's front bumper. Mr Poon also stated that the driver of the Citroen did not switch on the headlights and was driving quite dangerously on the road at the material date and time of the accident.
7. The Singapore Accident Statement of the driver of the Citroen, Mr Tan Joo Hiong (herein referred to as "**Mr Tan**") had however stated that at the aforementioned date, time and location, he was driving along the PIE towards Tuas. He saw the VW with the driver window lowered. Mr Tan stated that the driver of the VW had repeatedly overtaken the Citroen. Mr Tan ignored him. The driver of the VW waved his hand and gestured rudely to Mr Tan. The driver then drove away at high speed. There was no collision between both vehicles.

Damage to the VW

8. From our examination of the photographs taken during the Pre- Repair Survey conducted by LKK Auto Consultants Pte. Ltd. about 2 days after the accident, the damage to the VW was observed to be confined to its front right portion. We observed a horizontal crack on the lower right portion of the front bumper. We also found graze marks on the right fog light grille. See photos 1 - 4 below.



Photo 1 shows the general view of the front portion of the VW at the time of the Pre- Repair Survey conducted by LKK Auto Consultants Pte. Ltd. which was taken 2 days after the accident. The damages to the VW were observed to be confined to the front right portion, particularly to its front bumper (circled).



Photo 2 shows a closer view of the horizontal crack on the lower right portion of the front bumper of the VW (circled).



Photo 3 shows a close up view of the horizontal crack on the lower right portion of the front bumper of the VW (circled). The right fog light cover was also observed to be dislodged (arrowed).



Photo 4 shows a close up view of the dislodged right fog light cover (red arrow) and right fog light (yellow arrow) of the VW.

Physical Inspection of the Citroen

9. The Lexus was physically inspected on 30 August 2019 at the carpark of Mr Tan's office premises located at 3 Killiney Road, Singapore 239519.
10. The mileage recorded was 114, 004km.
11. The physical inspection carried out had primarily focused on the left rear portion of the Citroen as the driver of the VW had reported the accident to be of a head to left- side collision where the Citroen was beside the VW at the material time.
12. Our visual examination during the physical inspection of the left portion of the Citroen revealed marks of grazing nature on the left rear wheel rim of the Citroen. There were also black marks found above the rear left wheel fender. See photos 5 – 10 below.



Photo 5 shows the general view of the front portion of the Citroen taken during our physical inspection. The mileage recorded was 114, 004km.



Photo 6 shows the general view of the left body of the Citroen taken during our physical inspection. The physical inspection carried out had primarily focused on the left rear portion of the Citroen as the driver of the VW had reported the accident to be of a head to left- side collision where the Citroen was beside the VW at the material time.

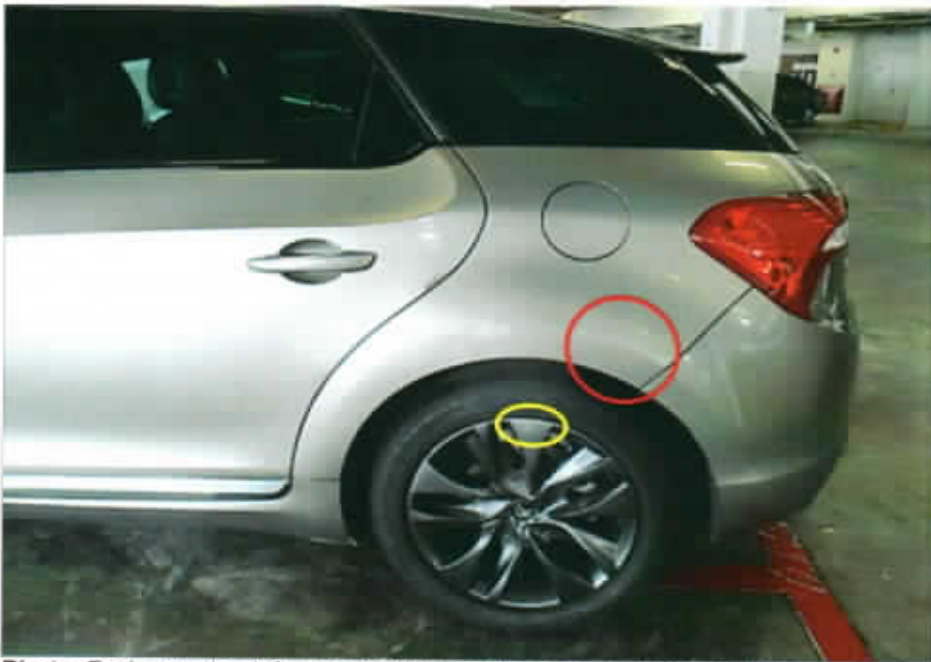


Photo 7 shows the left rear portion of the Citroen taken during our physical inspection. We observed marks of grazing nature on the left rear wheel rim of the Citroen (yellow circle). There were also black marks found above the rear left wheel fender (red circle).

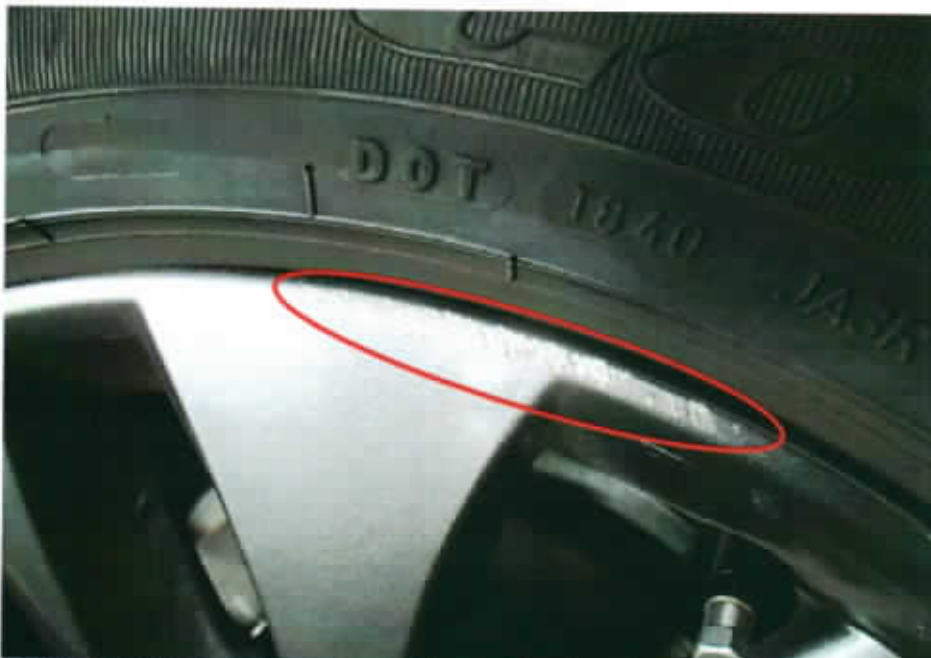


Photo 8 shows a close up view of the marks of grazing nature on the left rear wheel rim of the Citroen (circled).



Photo 9 shows a closer view of the black marks found above the rear left wheel fender of the Citroen (circled).

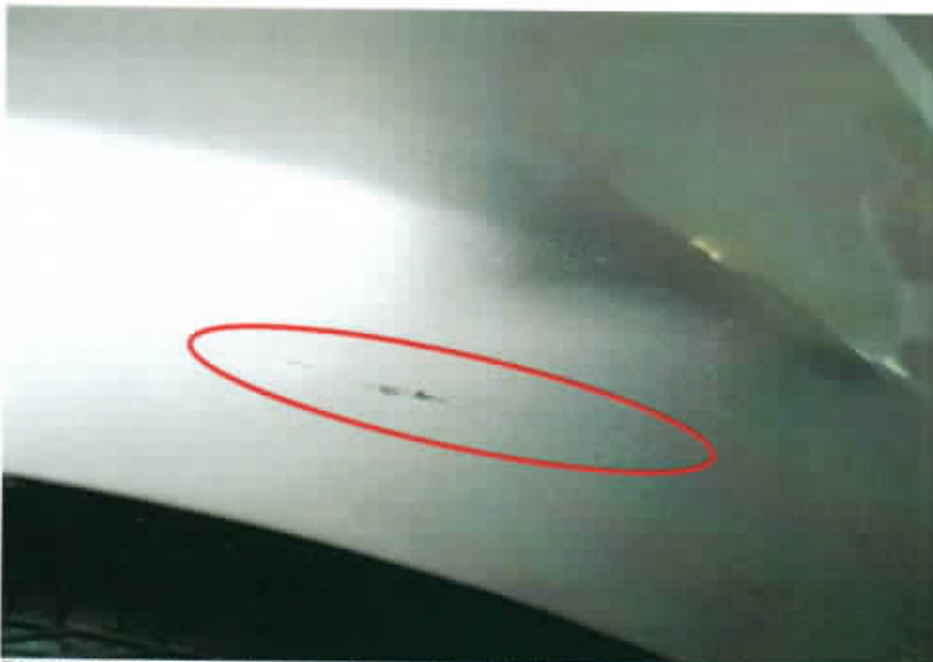


Photo 10 shows a close up view of the black marks found above the rear left wheel fender of the Citroen (circled).

Height Measurement

13. We had conducted a height configuration test to determine whether the damages observed on the front portion of the VW could have possibly been caused by the left portion of the Citroen. In order to determine this, we had measured the height above ground level of the damaged area on the front portion of the VW (using a similar make and model). We had thereafter compared this measured height against the left portion of the Citroen. See photos 11 & 12 below.



Photo 11 shows the height measurement being conducted on the front portion of the VW (using a similar make and model). The damages observed on the front bumper as well as right fog light cover of the VW were measured to be between the height ranges of 32cm to 44cm above ground level.

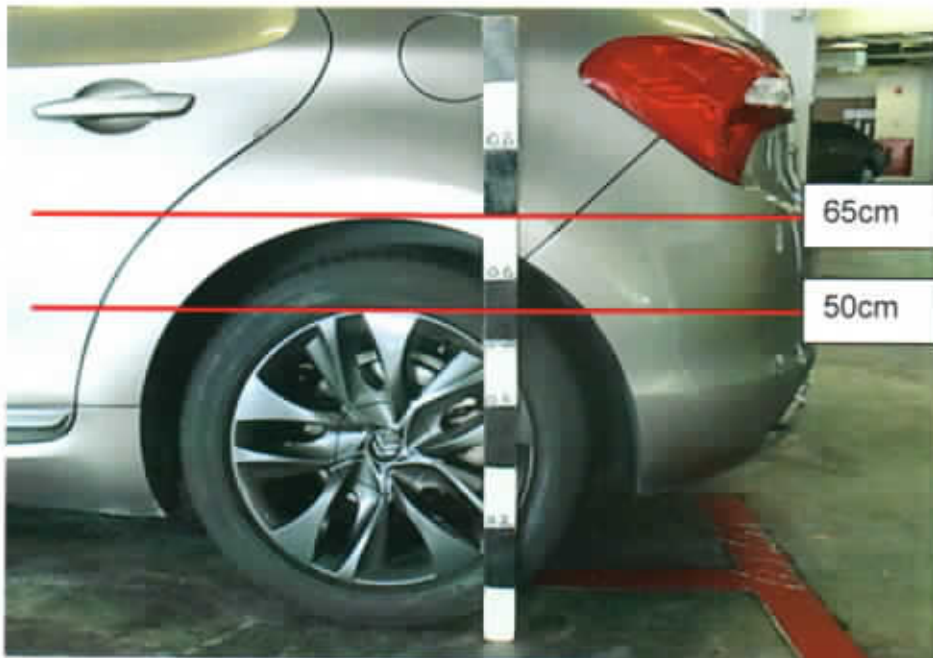


Photo 12 shows the height measurement being conducted on the left rear portion of the Citroen. The marks of grazing nature found on the left rear wheel rim was measured to be 55cm above ground level. The graze marks found above the rear left wheel fender was measured to be 65cm above ground level.

14. We now set out below the findings that we had gathered following the height measurements that was conducted:-

- a) the damages observed on the front bumper as well as the right fog light cover of the VW were measured to be between the height ranges of 32cm to 44cm above ground level;
- b) the marks of grazing nature found on the left rear wheel rim of the Citroen was measured to be 55cm above ground level;
- c) the graze marks found above the rear left wheel fender of the Citroen was measured to be 65cm above ground level;
- d) the height measurements appear to suggest that there was no possible contact between the front portion of the VW and the left rear portion of the Citroen. The damage observed on the front portion of the VW was not a result of this contact and does not correspond to the damage observed on the left rear portion of the Citroen.

Conclusion

15. Having investigated and technically analyzing the material evidence available at the time of writing this report, we are of the opinion that there was no possible contact between the front portion of the VW and the left rear portion of the Citroen.
16. Both damages are not corresponding to their respective heights and inconsistent to their nature of contact.



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