

Date : 30th March 2020

To : **MSIG Insurance (Singapore) Pte Ltd**
4 Shenton Way #21-01
SGX Centre 2
Singapore 068807
(Motor Claims Department)

INVESTIGATION REPORT:

Our Ref : CS/MSG20003116/P

Policy No : MSD/VPCP/19-000715-00

Insured : SLD 561J

Date of Accident : 22nd February 2020

Location : Along Penang Road (In front of Park Mall)

Interview Summary of the Driver of the Insured Vehicle SLD 561J

1. We conducted an interview with the driver of the Insured Vehicle, Mr Maung Zaw Hlwan Moe (herein referred to as "**Mr Maung**") on 9th March 2020. He was able to relate the circumstances of the incident to the best of his recollection.
2. According to Mr Maung, the incident had occurred when he was driving the Insured Vehicle with his wife and son along Penang Road in front of Park Mall at 1725 hrs. He was on the extreme right lane of the road. He was the only car affected on the stretch of road at the point of incident.
3. Mr Maung was driving along Penang Road and as he approached in front of Park Mall a tree branch fell onto the front windscreen, roof and the left side of the Insured Vehicle. He immediately stepped on the brakes. The impact shattered the windscreen. He regained composure and checked himself for injuries. He was not injured; however his wife and son had suffered injuries and were conveyed to the hospital. The Insured Vehicle was pinned down at scene due to the fallen branches on it.

4. SPF and SCDF officers arrived on the scene had Mr Maung statement taken. He then called Audi Singapore hotline (herein referred to as “**Premium Automobiles**”) for assistance and they had arranged a tow truck down to the scene. Mr Maung then took photos of the incident scene and the Insured Vehicle. Mr Maung waited for the tow truck which arrived shortly after.
5. The Insured Vehicle was towed to Premium Automobiles which is located at 55 Ubi Road 1, Singapore 408699. And made an insurance report there on 24 Feb 2020 and was contacted by the Nparks personnel to make a police report for the insurance claim, the Police report was made at Orchard Neighbourhood Police Centre on the 23 Feb 2020.
6. Mr Maung 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.
7. Mr Maung informed us that he did not consume any alcohol or medication on the day of the incident.

Site Inspection

8. On 5 March 2020 at about 1400hrs, we visited the reported incident location taking the reports made by Mr Maung as references.
9. At the incident location, we observed the a newly planted tree in place of the fallen tree, however found remnants of the fallen tree and the Insured Vehicle damaged parts around the surrounding area which Mr Maung described in his report. The tree was located right in front of the main entrance of Park Mall. There was no other damage to government property observed at the time of our visit to the incident location. See photos 1 – 6 below.

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Photo 1 shows the general view of Park Mall which was located along Penang Road.



Photo 2 shows general view of the newly planted tree in place of the fallen tree at the time of our site inspection (circled).



Photo 3 shows the close up view of the newly planted tree in place of the fallen tree at the time of our site inspection (circled).



Photo 4 shows a close up view of the surrounding area of the newly planted tree we observed remnants of the fallen tree at the time of our site inspection like the tree bark and roots (circled).

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Photo 5 shows a general view of the surrounding area of the newly planted tree we observed remnants of the Insured Vehicle tree at the time of our site inspection like the left rear view mirror and the front grille. (circled).



Photo 6 shows a close up view of the surrounding area of the newly planted tree we observed remnants of the Insured Vehicle tree at the time of our site inspection like the left rear view mirror and the front grille. (circled).

Incident Scene Photographs

10. We were able to obtain from Mr Maung photos of the Insured Vehicle after it was hit by the fallen tree branch and the events post incident. In general, the information that could be gathered from these photographs had corresponded to the events that were related to us by Mr Maung. See photo 7 - 11 below.

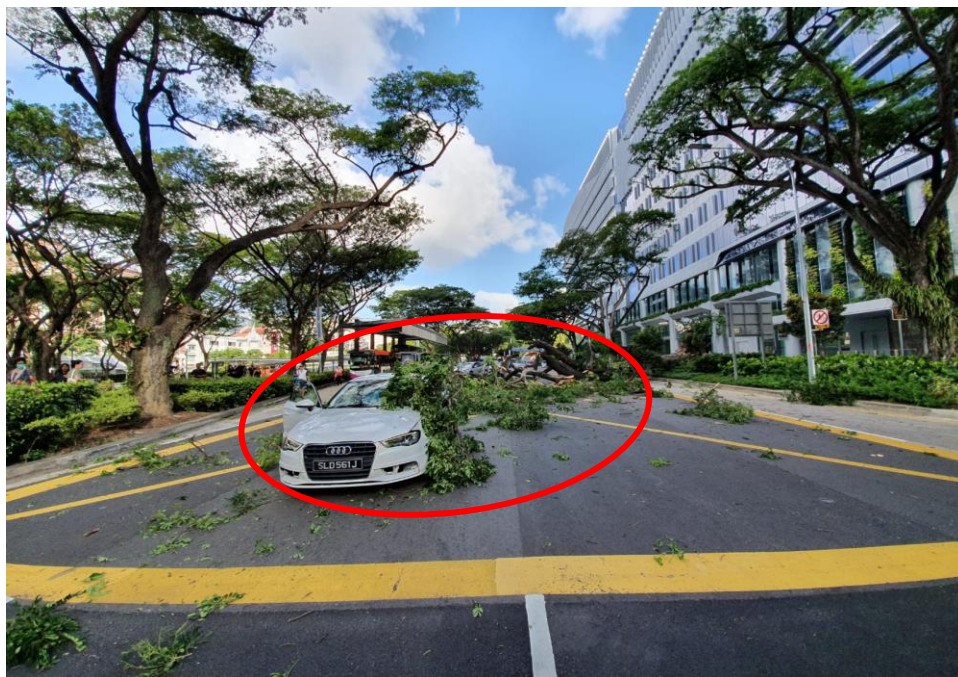


Photo 7 shows a general view of the fallen tree that have landed on the Insured Vehicle and damaged (circled).

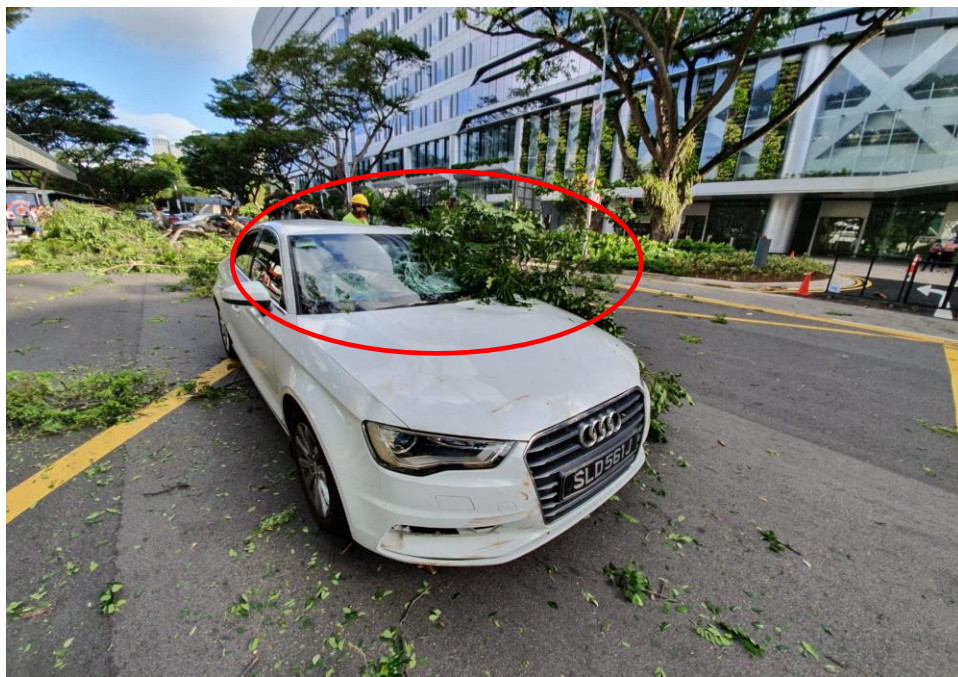


Photo 8 shows the position of the Insured Vehicle after the fallen tree had pinned the Insured Vehicle during the incident. As corroborated in Mr Maung's statement, the front windscreen, roof, left side windscreens and left rear view mirror of the Insured Vehicle were severely damaged by a fallen tree branch (circled).



Photo 9 shows the shattered front and left side windscreen (red arrow) and the left rear view mirror (yellow arrow) due to the impact of the fallen tree branch (as seen from the interior of the Insured Vehicle).

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Photo 10 shows close up view of the shattered front and left side windscreen (circled) due to the impact of the fallen tree branch (as seen from the interior of the Insured Vehicle).



Photo 11 shows the Mr Maung's wife and son being attended by medical staff and conveyed to the hospital

Damage Analysis & Investigations

11. The damages on the Insured Vehicle upon our physical inspection would appear to correspond to the Insured Vehicle being hit by a fallen tree branch. See photos 12 - 14 below.



Photo 12 shows the front view of the Insured Vehicle upon our inspection. The severe damages on the front windscreen (circled) correlates with Mr Maung's statement in which the Insured Vehicle was hit by a fallen tree branch.

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Photo 13 shows a close up view of the roof of the Insured Vehicle upon our inspection. The severe damages on the roof correlate with Mr Maung's statement in which the Insured Vehicle was hit by a fallen tree branch.



Photo 14 shows a close up view of the left rear view mirror (circled) and the left side windscreen (arrowed) of the Insured Vehicle upon our inspection. The severe damages on the left rear view mirror and windscreen correlate with Mr Maung's statement in which the Insured Vehicle was hit by a fallen tree branch.

12. Mr Maung had mentioned that since he had rented the Insured Vehicle, He has been driving the Insured Vehicle for approximately 3.5 years before the incident. The servicing was done by the rental company and therefore he does not have any servicing records of the Insured Vehicle.
13. 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 electrical 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.

Vehicle Recall Details

* ONLY INFORMATION ON VEHICLE RECALLS SUBMITTED FROM 9 APRIL 2007 IS AVAILABLE

Owner ID Type Company ←	Owner ID 399N
Vehicle No. SLD561J ←	Make/Model AUDI/ A3 SEDAN 1.4 TFSI (ATTRACTION)
Engine No.: CZC542364	Chassis No.: WAUZZZ8V7G1091884
Recall Details: No Recall Detail records ←	

14. Our checks on the driving licence of Mr Maung revealed that he possesses a valid Singapore class 3 driving licence at the time of writing this report.

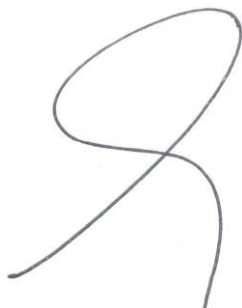
Conclusion

15. Basing on the available evidence gathered during the course of our investigations, we are of the view that the damages to the Insured Vehicle SLD 561J are consistent to the circumstances of the incident as reported by the driver of the Insured Vehicle SLD 561J, where it was reported that while travelling along Penang Road in front of Park Mall, the front windscreen and roof of the Insured Vehicle were hit by a fallen tree branch.
16. Having reviewed the video footage recording from the Insured Vehicle, we are in view that the cause of the fallen branch was due to strong winds and lack of maintenance of the tree for a period of time.
17. The physical inspection carried out on the Insured Vehicle SLD 561J 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.
19. There was also no modifications found fitted on the Insured Vehicle SLD 561J at the time of physical inspection.

20. During the course of our investigation, we managed to gather that Sedgwick Singapore was approved by Nparks to investigate into this case; we have spoken to Anita Quek and were informed that their report was not ready. We will continue to follow up with them and revert upon further advice from Sedgwick Singapore.



Sherwin Beh
Technical Investigator



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