

Your Ref : 592258/IT  
Our Ref : CI/MSG20003636/D

03 March 2020

**M/s MSIG Insurance (Singapore) Pte Ltd**

16 Raffles Quay #24-01  
Hong Leong Building  
Singapore 048581  
(Motor Claims Department)

**AUTOMOBILE TECHNICAL INVESTIGATION REPORT OF INCIDENT  
INVOLVING SKN 1352Z AND SMC 6250K ON 29 APRIL 2019**

1. I refer to your letter dated 14 August 2019 and the instructions therein to comment on whether the damage, if any, sustained to the motor car SMC 6250K (herein referred to as "**Third Party Vehicle**") was consistent and caused by contact from your insured vehicle SKN 1352Z (herein referred to as "**Insured Vehicle**").
2. The following documents were provided to me for my review and consideration in the preparation of this report: -
  - a) Police report T/20190523/2163 lodged by the driver of the Insured Vehicle, where amongst other information, the circumstance of incident was described;
  - b) Police report T/20190429/2103 lodged by the driver of the Third Party Vehicle, where amongst other information, the circumstance of incident was described;
  - c) Traffic Police letter dated 22 July 2019 pertaining to the outcome of their investigations;
  - d) 4 video recordings showing the events at the material time.
3. In preparation of this report, I had conducted a physical inspection of the Third Party Vehicle and the Insured Vehicle. Relevant height measurements of the Third Party Vehicle and the Insured Vehicle were also carried out.
4. For a better understanding of the road layout, I had visited the reported location of incident on 30 September 2019 and drove along the same stretch of roadway that both the Third Party Vehicle and the Insured Vehicle had travelled on at the material time.

5. The information gathered during the course of my investigations and information gathered from the documents provided, were then technically analyzed. My findings and analysis are set out below.

### **Nature of Incident**

6. The Police report lodged by the driver of the Third Party Vehicle had stated that on 29 April 2019 at about 1050hrs, the Third Party Vehicle was stationary at a traffic junction along Lower Delta Road. When the traffic light turned green, the Third Party Vehicle moved off and a noise was heard from behind. The driver of the Third Party Vehicle did not make a check. Upon reaching her destination at Changi Airport Terminal 2, she realized that there was a scratch and slight dent on the right side of the Third Party Vehicle, just above the rear wheel. The in-car camera fitted on the Third Party Vehicle was able to capture the Insured Vehicle side swiped the Third Party Vehicle.
7. The driver of the Insured Vehicle had stated in her Police report that on 29 April 2019 at about 1050hrs, the Insured Vehicle was travelling along Lower Delta Road towards Sentosa. As far as she can remember, there was no accident involving the Insured Vehicle or around the Insured Vehicle.

### **Video Recordings**

8. The video recordings that were provided to me in preparation of this report were taken from recording devices that were mounted onto the front windscreen of the Third Party Vehicle and the rear windscreen of the Third Party Vehicle. The recordings were provided to me in 4 separate clips with a total duration of 3mins 27secs. The recordings had showed the events before the incident, the incident itself and the immediate events after the incident. The images seen from these video recordings were all captured directly from the recording devices that were mounted onto the front windscreen and the rear windscreen of the Third Party Vehicle.
9. From the video recordings, the Third Party Vehicle could be seen coming to a stop on the second lane from the left at a signalized traffic junction due to red traffic signal. The Third Party Vehicle was also the first vehicle before the stop on the second lane from the left. A short while later, the Insured Vehicle was seen coming from the back of the stationary Third Party Vehicle and stopping on the lane to the right of the Third Party Vehicle. The Insured Vehicle was also the first vehicle on the lane to the right of the Third Party Vehicle.

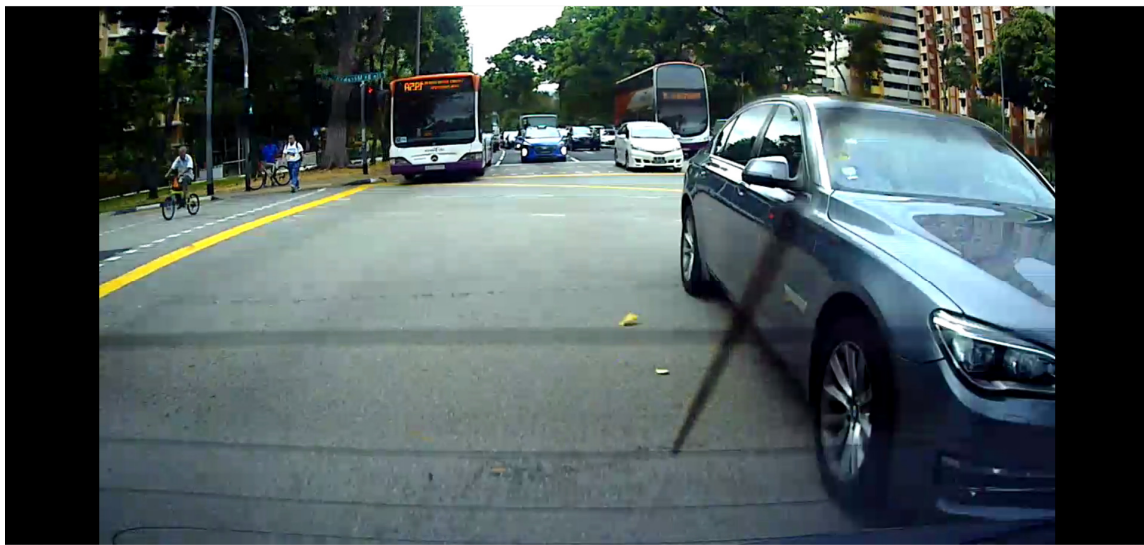
10. When the traffic light signal turned green, the Insured Vehicle moved off first into the traffic junction but was overtaken by the Third Party Vehicle almost immediately. Inside the traffic junction, the Insured Vehicle, which was now behind the Third Party Vehicle, was seen moving towards the Third Party Vehicle, with its front left in close proximity to the right rear of the Third Party Vehicle. By the end of the traffic junction, the Insured Vehicle was seen straddling the demarcation lines of the extreme right lane and the second lane from the right before it moved into the same lane as the Third Party Vehicle, travelling behind the Third Party Vehicle thereafter.

11. In general, my review of the video recordings revealed that: -

- a) the Insured Vehicle had moved into the travelling lane of the Third Party Vehicle;
- b) there was no jerk image seen that could suggest possible contact between the Insured Vehicle and the Third Party Vehicle. However, this could be attributed to the fact that both vehicles were moving at the material time; and
- c) if there was contact, it had occurred inside the traffic junction, with the contact being at the left front body of the Insured Vehicle and the right rear body of the Third Party Vehicle. See photo 1 - 5 below extracted from one of the video recordings showing the close proximity between the Insured Vehicle and the Third Party Vehicle, and the events thereafter.

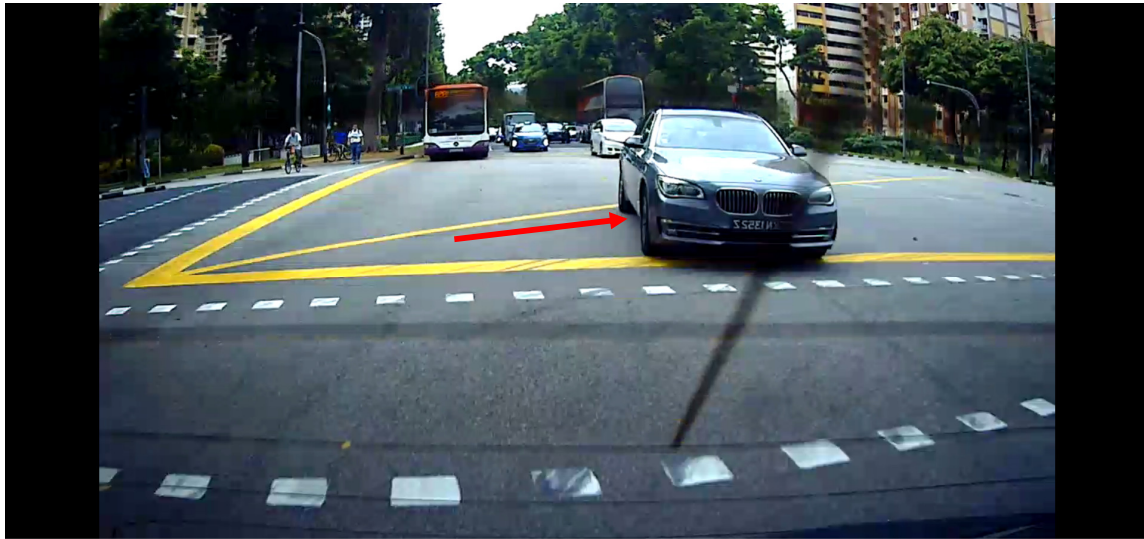


**Photo 1** shows the left front of Insured Vehicle in close proximity with the rear right of the Third Party Vehicle (photo extracted from the video recording showing the incident that was taken from the recording device mounted onto the rear windscreen of the Third Party Vehicle). The Third Party Vehicle had moved off from the lane indicated by the red arrow while the Insured Vehicle had moved off from the lane indicated by the yellow arrow. The contact, if any, had occurred at or around this area inside the traffic junction, with the contact being at the left front body of the Insured Vehicle and the right rear body of the Third Party Vehicle.



**Photo 2** shows the Insured Vehicle moving into the travelling lane of the Third Party Vehicle inside the traffic junction. This was after both vehicles were in close proximity with each other (photo extracted from the video recording showing the incident that was taken from the recording device mounted onto the rear windscreen of the Third Party Vehicle).





**Photo 3** shows the Insured Vehicle (arrowed) moving into the travelling lane of the Third Party Vehicle inside the traffic junction. This was after both vehicles were in close proximity with each other (photo extracted from the video recording showing the incident that was taken from the recording device mounted onto the rear windscreen of the Third Party Vehicle).



**Photo 4** shows the Insured Vehicle (yellow arrow) straddling the demarcation lines of the extreme right lane and the second lane from the right before moving into the same lane as the Third Party Vehicle, travelling behind the Third Party Vehicle thereafter. The lane that the Third Party Vehicle had moved off at the start of the traffic junction is indicated by the red arrow (photo extracted from the video recording showing the incident that was taken from the recording device mounted onto the rear windscreen of the Third Party Vehicle).



**Photo 5** shows the Insured Vehicle (arrowed) after having moved into the same lane as the Third Party Vehicle (photo extracted from the video recording showing the incident that was taken from the recording device mounted onto the rear windscreen of the Third Party Vehicle).

12. For completeness, during my visit to the incident location, I had observed that there are 3 lanes for going straight at the start of the traffic junction and 3 lanes at the end of the traffic junction. In other words, motorists travelling in their respective lane at the start of the traffic junction can continue along their same respective lane at the end of the traffic junction. Unlike some other traffic junctions, there is no requirement to lane share at the end of this particular traffic junction.

### Physical Inspections

13. The Third Party Vehicle was physically inspected by me on 20 August 2019. At the time of my inspection, I had observed some relatively slight scratches and a minor dent at the right rear fender of the Third Party Vehicle. This was above the rear right wheel. The damage observed at this body area of the Third Party Vehicle had corresponded to the contact area on the Third Party Vehicle (if indeed there was contact) that I had identified from my review of the video recording. Refer to paragraph 11 c) above. See photo 6 - 8 below.



**Photo 6** shows a general view of the right rear body of the Third Party Vehicle. At the time of my inspection, I had observed some relatively light scratches and a minor dent at the right rear fender of the Third Party Vehicle, above the rear right wheel. The damage observed at this body area (circled) of the Third Party Vehicle had corresponded to the contact area on the Third Party Vehicle (if indeed there was contact) that I had identified from my review of the video recording.



**Photo 7** shows a close-up view of the light scratches (circled) that I had observed on the right rear fender of the Third Party Vehicle.





**Photo 8** shows a closer view of the relatively light scratches (circled) and a minor dent (arrowed) at the right rear fender of the Third Party Vehicle, above the rear right wheel.

14. With regard to the Insured Vehicle, I had physically inspected it on 27 September 2019. The inspection carried out had primarily focused on the left front body of the Insured Vehicle given the observations gathered from my review of the video recording pertaining to the possible area of contact on the Insured Vehicle (if indeed there was contact). Refer to paragraph 11 c) above.
15. Upon my close examination, I had observed some relatively light scratches at the left side of the front bumper and at the left front fender, above the front left wheel of the Insured Vehicle. See photo 9 – 12 below.





**Photo 9** shows a general view of the left front body of the Insured Vehicle. At the time of my inspection, I had observed some relatively light scratches at the left side of the front bumper and at the left front fender, above the front left wheel of the Insured Vehicle. The damage observed at this body area (circled) of the Insured Vehicle had corresponded to the contact area on the Insured Vehicle (if indeed there was contact) that I had identified from my review of the video recording.



**Photo 10** shows a general view of where the relatively light scratches (circled) were observed on the left front body of the Insured Vehicle. This was at the left side of the front bumper and at the left front fender, above the front left wheel.



**Photo 11** shows a close-up view of the relatively light scratches (circled) that I had observed on the left side of the Insured Vehicle's front bumper.



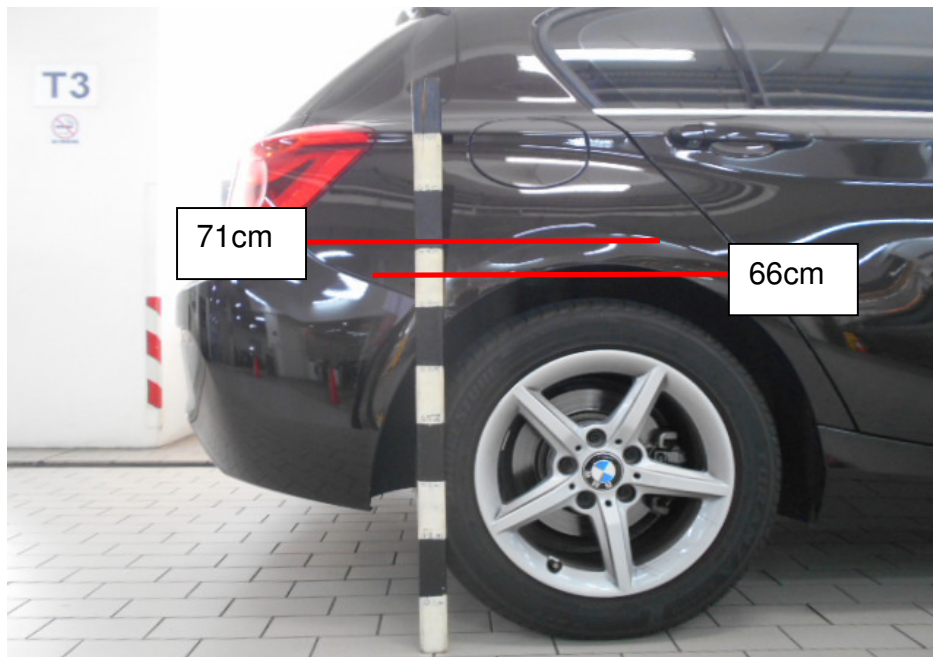
**Photo 12** shows a close-up view of the relatively light scratches (circled) that I had observed on the left front fender of the Insured Vehicle's.

16. Overall, having inspected both the Third Party Vehicle and the Insured Vehicle, it was noted that the damage observed on the right rear fender of the Third Party Vehicle and the left front fender of the Insured Vehicle were of similar pattern, i.e. relatively light scratches. The extent of damage would also indicate that the contact, if any, between both vehicles was relatively minor.

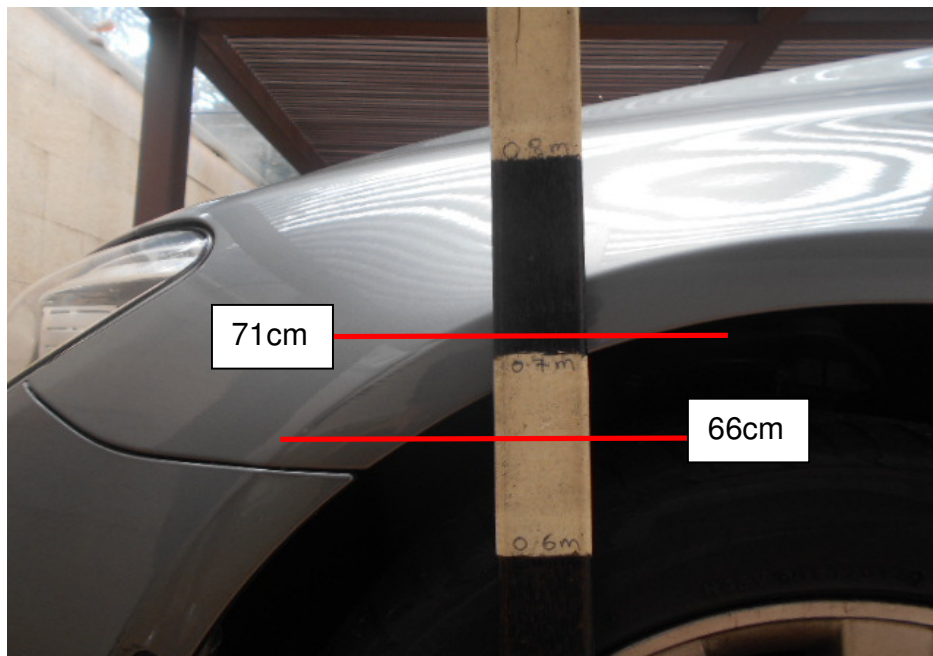
### **Height Measurement**

17. In order to verify/determine whether the damage seen on the right rear fender of the Third Party Vehicle was caused by contact with the Insured Vehicle, I had compared the height above ground level of the damage area at the right rear fender of the Third Party Vehicle with the height of the damage area at the left front fender of the Insured Vehicle. Measurements of the damage areas were taken during my inspections of the Third Party Vehicle and the Insured Vehicle.
18. Basing on the measurements, the height above ground level of the scratches and dent at the right rear fender of the Third Party Vehicle was approximately 66cm to 71cm above ground level. Upon comparison with the damage area of the Insured Vehicle, I note that the scratches at its left front fender was also at the approximate height of 66cm to 71cm above ground level. The scratches at the left side of the Insured Vehicle's front bumper was approximately 46cm to 53cm above ground level and not within the height of the damage area of the Third Party Vehicle; hence, this damage is not related to this particular incident.
19. The findings of the height measurements had indicated that there was contact between the left front body of the Insured Vehicle and the right rear body of the Third Party Vehicle. See photo 13 & 14 below.





**Photo 13** shows the height measurement that was conducted on the damage area of the Third Party Vehicle. The damage area on the right rear fender of the Third Party Vehicle, where the relatively light scratches and minor dent were located, was approximately 66cm to 71cm above ground level.



**Photo 14** shows a close-up of the height measurement that was conducted on the damage area of the Insured Vehicle. The damage area on the left front fender of the Insured Vehicle, where the relatively light scratches were located, was approximately 66cm to 71cm above ground level. This had corresponded to the height above ground level of the damage area at the right rear fender of the Third Party Vehicle. Refer to photo 13 above.



## Conclusion

20. Having investigated and technically analyzing the material evidence available at the time of writing this report, I am of the opinion that in all likelihood, there was contact between the left front body of the Insured Vehicle and the right rear body of the Third Party Vehicle.
21. Although the video recordings provided cannot conclusively determine whether there was contact, the height measurements that I had carried out had suggested that there was indeed contact between both vehicles at the material time. The contact was relatively minor and had occurred when the Insured Vehicle was in the midst of moving into the travelling lane of the Third Party Vehicle.
22. The occurrence of contact between both vehicles is also supported by the damage pattern (light scratches) seen on the right rear fender of the Third Party Vehicle corresponding to similar damage pattern (light scratches) seen on the left front fender of the Insured Vehicle.



### Ang Bryan Tani

AFF SAE-A, AMSOE AMIRTE, MATAI, Aff.Inst.AEA

Senior Technical Investigator

Technical Investigation & Accident Reconstructionist (SAE-A)

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