

Date : 24 June 2020

To : **M/s First Capital Insurance Limited**
36 Robinson Road #16-01
City House
Singapore 068877

INVESTIGATION REPORT:

Our Ref : CS4/FCI20006356/N
Policy No : D-20094877MFCV/1
Insured : GBG 2683E
Date of Incident : 13 June 2020
Location : AYE (Tuas) after Clementi Ave 6 exit

Interview Summary of the Driver of the Insured Vehicle GBG 2683E

1. We conducted an interview with the driver of the Insured Vehicle, Mr Siva Prakash s/o Retanam Pannirsilvam (herein referred to as "**Mr Siva**") on 24 June 2020. He was able to relate the circumstances of the incident to the best of his recollection.
2. Mr Siva works as a logistics controller. According to Mr Siva, the incident had occurred at 0530 hours when he was driving the Insured Vehicle from his home located at Yishun Avenue 11 to his office located at 8 Jurong Pier Road. He travelled via CTE / AYE (Tuas). Traffic was smooth but it was raining quite heavily and the road surface was wet.
3. Mr Siva was travelling on the extreme left lane. As he passed the Clementi Ave 6 exit, he drove through a puddle of water. Mr Siva mentioned that he could not see the puddle due to the heavy rain which made visibility poor. As he drove through the puddle, the Insured Vehicle started spinning in an anti-clockwise direction. Mr Siva managed to turn the steering wheel clockwise but did not apply the brakes as he believed that if he were to do so, the Insured Vehicle would have toppled over. The Insured Vehicle spun back to its original position before coming to a stop. Mr Siva did not recall hitting the railings.

4. Mr Siva checked to see if he was hurt. He was unscathed. Mr Siva immediately engaged the neutral gear and started the Insured Vehicle. The Insured Vehicle was able to start. He mentioned that there were neither warning lights displayed nor was there an abnormal rise in temperature. He then exited the Insured Vehicle to check for collateral damage. His only concern at that time was to ensure that he had not collided into any other motorist. No other vehicle was involved in the incident. He took photographs of the incident scene but it was too dark. He then left for the office.
5. Once he reached the office, Mr Siva took photographs of the damages to the Insured Vehicle. The Insured Vehicle had sustained damages to the right portion. He then sent the photos to his manager. Mr Siva went on to deploy the trucks for the daily assignment before requesting for the Insured Vehicle's insurance details from his fleet manager.
6. Later that morning Mr Siva drove the Insured Vehicle and returned to the incident scene to have a closer look at the railings as well as to take more photographs, accompanied by one of his drivers. He still did not notice any damages to the railings closest to the incident scene. He then headed out to IDAC (Bukit Batok) to lodge an insurance report.
7. After making the insurance report, Mr Siva drove the Insured Vehicle to Yee Keong Motor Engineering (herein referred to as "YK") located at 14 Penjuru Road, Singapore 609125. His driver then gave him a lift back to the office.
8. Mr Siva mentioned that he did not seek any medical treatment as he claimed that he was not injured post- incident.
9. Mr Siva 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.
10. Mr Siva 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 incident.
11. Regarding the incident, Mr Siva has no witness to offer. There was also no in- vehicle recording device installed onto the Insured Vehicle at the time the incident occurred.

Incident Site Inspection

12. We visited the location where the incident occurred on 24 June 2020 taking the report made by Mr Siva and information that we were able to gather during our interview with him as references.
13. The incident had occurred along the extreme left lane of AYE (Tuas) after the Clementi Avenue 6 exit, near to lamp post 635. We noticed that the vicinity was not monitored by CCTV camera(s). There was minor damage to the base of a railing adjacent to lamp post 635. There were skid marks on the grass patch. We conducted a closer inspection of the railings and observed whitish paint graze marks along some of the railings. A portion of the railings was also found to be dented.
14. Apart from the damaged railings, we did not find any other damage or newly replaced government property at the time of our visit to the incident location. See photos 1 – 6 below.



Photo 1 shows the location where the incident had occurred, along the extreme left lane of AYE (Tuas) after the Clementi Avenue 6 exit, near to lamp post 635 (circled). We noticed that the vicinity was not monitored by CCTV camera(s).



Photo 2 shows the skid marks on the grass patch near to the railings where the incident occurred (circled).



Photo 3 shows a close up view of the minor damage to the base of a railing adjacent to lamp post 635 (circled).



Photo 4 shows upon closer inspection of the railings, we observed whitish paint graze marks along some of the railings (arrowed).



Photo 5 shows a close up view of the whitish paint graze marks along some of the railings (arrowed).



Photo 6 shows a close up view of the whitish paint graze marks along some of the railings (arrowed). A portion of the railings was also found to be dented (circled).

Investigations

15. We managed to obtain some photographs that were taken by Mr Siva after he arrived at his office premises post- incident. The photographs had showed the damages to the Insured Vehicle.
16. The information that could be gathered from these photographs correlates with Mr Siva's statement that the Insured Vehicle spun out of control into a grass patch along the road shoulder of the expressway after he drove through a puddle of water. The ability of Mr Siva to drive to the office and take clear photographs of the damages post- incident would suggest that there was no drink driving involved in this particular incident. See photos 7 & 8 below.



Photo 7 shows the Insured Vehicle at his office premises post- incident. The Insured Vehicle had sustained damages at its right portion (arrowed). The ability of Mr Siva to drive to the office and take clear photographs of the damages post-incident would suggest that there was no drink driving involved in this particular incident.



Photo 8 shows the right rear portion of the Insured Vehicle at the office premises post- incident. The Insured Vehicle had sustained damages at its right portion. The grass that was found stuck to the right rear portion of the Insured Vehicle (circled) correlates with Mr Siva's statement that the Insured Vehicle spun out of control into a grass patch along the road shoulder after he drove through a puddle of water.

Damage Analysis

17. Based on the incident scene photographs provided to us by Mr Siva, the Insured Vehicle had sustained significant damages to its right portion.
18. Our physical inspection of the Insured Vehicle at YK revealed that the Insured Vehicle had sustained significant damages to its right portion, particularly to its front bonnet, front bumper, right front fender, right headlamp and rear bumper. There were also some relatively minor marks of grazing nature observed around the edges of the front right wheel rim of the Insured Vehicle as a result of grazing the base of the railings. There were no remains of both airbags in the interior compartment of the Insured Vehicle which corroborates with Mr Siva's statement that none of the airbags were deployed post-incident.
19. We also observed grass that was found stuck to the right rear portion of the Insured Vehicle, corresponding to the Insured Vehicle spinning over a grass patch adjacent to the railings. See photos 9 - 14 below.



Photo 9 shows the general front view of the Insured Vehicle during the physical inspection at YK. The Insured Vehicle had sustained significant damages to its right portion, particularly to its front bonnet, front bumper, right front fender, right headlamp, and rear bumper.



Photo 10 shows a closer view of the damaged front bonnet, front bumper, right front fender and right headlamp of the Insured Vehicle as a result of the incident.



Photo 11 shows upon closer inspection, the Insured Vehicle also sustained damages to the front bumper retainer, right front fender liner and right front fender top garnish (arrowed).



Photo 12 shows the damaged rear bumper of the Insured Vehicle as a result of the incident (circled).



Photo 13 shows some relatively minor marks of grazing nature observed around the edges of the front right wheel rim (circled) as a result of Mr Siva grazing the base of the railings.



Photo 14 shows a close up view of the relatively minor marks of grazing nature observed around the edges of the front right wheel rim (circled) as a result of Mr Siva grazing the base of the railings.

20. According to Mr Siva, he had the Insured Vehicle serviced on 13 March 2020. He services the Insured Vehicle at Motorviva Pte. Ltd. (herein referred to as "**Motorviva**") located at 48 Changi South Street 1, Singapore 486130.

21. Mr Siva was able to provide us a tax invoice showing the last servicing that was carried out to the Insured Vehicle. The job scope of this servicing had included replacement of the engine oil, oil filter, fuel filter, sealing gasket, topping up of the transmission oil and engine coolant as well as the necessary checks to ensure proper working order of the brakes, amongst others. The tyres were also checked. See Invoice 1 below.

MOTORVIVA PTE LTD
48 Changi South Street 1 Singapore 486130 Tel : 6592 8860 Fax : 6442 5571

PROFESSIONAL

SERVICE MENU CHECKLIST

Vehicle No. 6B6 7685 E

Chassis No. _____

Customer: _____

Date: 13.3.2020

Mileage: 64656 819.86

Job No. 807091

Model: 1.6

SMC No.: **B 18645**

Warranty	Menu A	Menu B	Menu C	Menu D	
5	20 100 40 120	60 140 80 160	200 280 320 360	400 480 520 560	x1,000km Walk-in or BMS Service
	180 260 300 340	420 460 500 540	580 620 660 700	740 780 820 860	x1,000km
	4 9 3 10	2 11 1 12			BMP Service
	5 13 6 14	7 15 8			

Engine

- Replace or Check and top up engine oil
- Replace engine oil filter
- Replace Sealing Gasket
- Replace Fuel filter
- Replace or Clean air filter
- Spark Plugs (Petrol Engine)
- Replace or check Transmission oil level
- Replace or check and top up engine coolant
- Check Oil leakage
- Check Cooling System Hoses and Connections
- Check Drive Belt Condition (Doblo 1.3, 1.6)
- Check Engine mounting bolt & nut
- Check Exhaust pipe and mountings
- Check Fuel Tank Cap, Lines and Fuel Connections

Brake/Clutch System

- Replace or check and top up Clutch and Brake Fluid
- Check Clutch condition
- Check and adjust Parking Brake
- Check brake line pipes and hoses
- Check and clean Brake linings and Drums
- Check and Clean Brake Pads and Discs

Steering, Transmission and Suspension System

- Replace or check and top up Power Steering Fluid
- Check Steering Wheel, Linkages and Gear Box
- Check and Top up Transmission Fluid/ Gearbox fluid
- Check Drive Shaft Boots
- Check Ball joints and Dust Covers
- Check Front and Rear Suspensions

Electrical & Lighting

- Check all lightings system
- Check Battery Condition

Aircon System

- Replace or Clean air-con pollen filter
- Check air-con coldness

Diagnostic Test

- Check engine control system using examiner
- Check Exhaust Gas and smokiness

Tire

- Check tyre and inflation pressure
- Rotate Tyre

Others

- Check windscreen washer/Wiper Blade / Top up water
- Check and lubricate Door Hinges
- Check and Tighten Bolts and Nuts on Undercarriage
- Check door lock remote control

Remarks

Examine Reset Service
Coupon and oil change
function

Service Reminder
Timing Belt Replacement
should be changed @
250,000km or 2 years
whichever comes first

***Recommend:** Replace timing belt & water pump every 80,000km (Doblo 1.9, Scudo & Ducato)
Replace timing chain at every 250,000km (Doblo 1.3 & Fiorino)

*C = Clean or Check
*R = Replace

Collection Date : 13.3.2020

Collection Time : 2.30pm

Name and Signature of Technician

QC Check By

Name and Signature of Customer

WORKSHOP / FILE COPY

Invoice 1 shows the document relating to the last servicing that was carried out to the Insured Vehicle on 13 March 2020 at Motorviva (red arrows). The job scope of this servicing had included replacement of the engine oil, oil filter, fuel filter, sealing gasket, topping up of the transmission oil and engine coolant as well as the necessary checks to ensure proper working order of the brakes, amongst others. The tyres were also checked.

22. 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 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 540R
Vehicle No. GBG2683E	Make/Model FIAT/ DOBLO CARGO MAXI 1.6 MTJ 6MT GLAZE
Engine No.: 198A30008036577	Chassis No.: ZFA26300006G30186
Recall Details: No Recall Detail records	

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23. Our checks revealed that Mr Siva possesses a valid Singapore class 3 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

24. Basing on the available evidence gathered during the course of our investigations, we are of the view that the damages to the Insured Vehicle GBG 2683E are consistent to the circumstances of the incident, where it was reported that while driving the Insured Vehicle along AYE (Tuas) after the Clementi Ave 6 exit, Mr Siva drove through a puddle of water, causing the Insured Vehicle to spin out of control onto a grass patch and hitting the metal railings.

25. The physical inspection carried out on the Insured Vehicle GBG 2683E had also revealed that its 4 tyres were in serviceable condition with remaining thread depth of approximately 5mm each.
26. 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 incident.
27. There was no modifications found fitted on the Insured Vehicle GBG 2683E at the time of physical inspection.
28. We did not find any evidence to suggest that the incident 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 incident.
29. Our investigations also revealed there was no evidence gathered to suggest that Mr Siva was driving under the influence of medication(s) and/or alcohol at the material time of incident.

**Muhd Nazril**

Senior 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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