

Your Ref : SNM20D204706/SKC1826G/Chngpw  
Our Ref : IRCNT20-120502/NR

25 January 2021

**China Taiping Insurance (Singapore) Pte Ltd**  
3 Anson Road  
#16-00 Springleaf Tower  
Singapore 079909

Attention: Ms Adeline Chng [adeline.chng@sg.cntaiping.com](mailto:adeline.chng@sg.cntaiping.com)

**ACCIDENT INVOLVING SKC1826G, SMK9089Z, SGT212S, SGY1333T, SML3333C, AND VBK5018  
AT/ALONG AYE TOWARDS CITY NEAR ALEXANDRA ROAD EXIT ON 02 DECEMBER 2020**

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We refer to our email update on even dates and now submit our Investigation Report for your necessary perusal.

We seek the insurer's further instruction, if any.

Yours faithfully,



**Muhamad Nuur**  
**JP Knights Pte Ltd**  
Email: [nuur@jpknights.com](mailto:nuur@jpknights.com)

Encl.

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**INVESTIGATION REPORT**

YOUR REF : SNM20D204706/SKC1826G/Chngpw

OUR REF : IRCNT20-120502/NR

NAME OF INSURED : See Wee Tiong (Xue Weizhong)

POLICY NO : DMPCSNW00076142000

POLICY COVERAGE : Comprehensive

TIME, DAY & DATE OF LOSS : Wednesday, 2 December 2020 at about 1150 hrs

INSURED VEHICLE : A Hyundai I45, bearing the registration no. SKC1826G

DRIVER / RELATIONSHIP : Self

OCCUPATION : Senior Sales & Marketing Executive

THIRD PARTY/IES : TP1: Teoh Koie Hiang (HP No. 98930983), a female Chinese aged 52 years old. She is the Driver of a Toyota Vios bearing registration no. SMK9089Z

TP2: Koh Yew Kng (HP No. 92710380), a male Chinese aged 62 years old. He is the Driver of a Nissan Sylphy bearing registration no. SGT212S

TP3: Chai Ting Ching (HP No. 91081898), a Male Chinese in his 50s. He is the Driver of a BMW 540i bearing registration no. SGY1333T

TP4: Teo Weimin (HP No. 82333325), a male Chinese aged 40 years old. He is the Driver of a Mercedes GLA180 Urban (R18 LED) bearing registration no. SML3333C

TP5: Beh Kim Boon, a male Chinese Malaysian age 32 years old. He is the Driver of a Malaysian registered Vehicle, a Volkswagen Passat bearing registration no. VBK5018

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TYPE OF ACCIDENT : SKC1826G→SMK9089Z→SGT212S→SGY1333T→  
SML3333C→VBK5018

LOCATION OF ACCIDENT : At/along AYE towards City near Alexandra Road exit

RESERVE : \$10,000.00 (provisional)

We refer to our email update on even dates and now report further as follows:

**INVESTIGATION & FINDINGS**Profile of the Insured

The Insured is See Wee Tiong (Xue Weizhong), a male Chinese Singapore Citizen, aged 45 years old, bearing NRIC no. S7639253F and resides at Blk 490A Choa Chu Kang Ave 5 #12-259 Singapore 681490. He is working as a Senior Sales & Marketing Executive.

He possesses a valid Singapore Class 3 driving licence which he had obtained on 4 February 1998.

He is the registered owner and the main user of the Insured Vehicle, a Hyundai I45, bearing the registration no. SKC1826G.

Version of the Insured

On Wednesday, 02 December 2020, the Insured was scheduled for a meeting at Vivo City with his potential client. On that, at or about 1130hrs, he left home alone and drove the Insured Vehicle along AYE with an intention to exit at Lower Delta Road.

At or about 1150hrs, the Insured was driving along Lane 1 of the 3-lanes road with additional 2 filter lanes on the left side of the expressway, leading to Alexandra Road exit. The weather was clear at that material time with the road surface damp and traffic volume was heavy.

While travelling an estimated speed of 80-90km/hr, alongside Alexandra road exit, with about 2 cars' length apart from the vehicle ahead, later established to be TP1 Vehicle (SMK9089Z), TP1 Vehicle has suddenly stopped abruptly. On seeing this, the Insured braked hard but due to close proximity, he was unable to stop in time and the frontal portion of Insured Vehicle had collided onto the rear portion of TP1 Vehicle. Upon impact, the Insured Vehicle had stopped close to TP1 Vehicle, with no space in between.

On alighting from the Insured Vehicle, the Insured realized that he was involved in a 6-cars chain collision with the order as follows:

SKC1826G→SMK9089Z→SGT212S→SGY1333T→SML3333C→VBK5018

The Insured stated that he was unable to confirm if there was any prior collision between the 5 vehicles ahead.

All driver alighted and they exchanged particulars, in which the followings were obtained:

1. TP1 Driver of SMK9089Z – Ms Teoh Koie Hiang, S6978678B, HP no. 98930983, with 1 female Chinese in her 20s onboard
2. TP2 Driver of SGT212S – Mr Koh Yew Kng, S1364331H, HP no. 92710380, 1 female Chinese in her 30s onboard
3. TP3 Driver of SGY1333T – Mr Chai Ting Ching, S1837804G, HP no. 91081898, no passenger onboard
4. TP4 Driver of SML3333C – Mr Teo Weimin, S8108137I, HP no. 82333325, unable to advise if there was any passenger
5. TP5 Driver of VBK5018 – Mr Beh Kim Boon, G2500874Q, unable to advise if there was any passenger

Following the accident, a blue-coloured Volkswagen Golf (unknown registration number) stopped in between TP5 Vehicle (VBK5018) and TP4 Vehicle (SML3333C). Later, a dark-coloured Audi (unknown registration number) stopped in between TP4 Vehicle and the blue-coloured Volkswagen Golf. By then, TP5 Driver left the scene, with the 5 vehicles still at the scene.

All involved parties were approached by the personnel, consisting 4-5 male Chinese in their 40-50s from the blue-coloured Volkswagen Golf (unknown registration number) and the dark-coloured Audi (unknown registration number) whom identified themselves as claim advisor. The Insured stated that all involved drivers did not entertain the personnel and they had declined their services.

While at the scene, no injury was reported by all involved parties, whereby all were seen with no visible injury.

Soon after, AETOS officer arrived, followed by Traffic Police. After providing their versions, in view that a Malaysia-registered vehicle was involved, they were instructed to lodge a police report. The SD card fitted in the Insured Vehicle's in-car camera was retrieved by Traffic Police.

At that point, no ambulance was activated as there was no injury highlighted to Traffic Police. They were allowed to leave from the scene, with an advice to lodge a police report and the accident report.

Two EMAS tow truck arrived at the scene, in which TP1 Vehicle (SMK9089Z) and TP2 Vehicle (SGT212S) were towed out from the expressway as the vehicles were not in a drivable condition.

In view that the Insured Vehicle, TP3 Vehicle (SGY1333T) and TP4 Vehicle (SML3333C) were in drivable condition, they then left the scene.

Arising from this accident, the Insured as well as the drivers of the Singapore-registered vehicles, formed a 'whatsapp group', in which they understand that none of them engaged the service from the claim advisor.

From the scene, the Insured had proceeded to Bukit Batok NPC to lodge a police report and an accident report was filed at the authorized reporting centre.

On the following day, the Insured was instructed to proceed to Traffic Police HQ to collect the SD card.

As the Insured Vehicle had sustained minor damage to the front number plate and misalignment to the front bumper as well as minor dents to the front bonnet, he had repaired it at his own cost.

#### Profile and Version of TP1 Driver

TP1 Driver is Teoh Koie Hiang (HP No. 98930983), a female Chinese Singapore Citizen aged 52 years old, holder of NRIC No. S6978678B. She was the driver of a Toyota Vios bearing registration no. SMK9089Z.

We have on a 'Without Prejudice' basis contacted TP1 Driver and she advised traffic was slow moving when TP2 Vehicle suddenly applied brakes and came to a stop. TP1 Driver applied brakes and came to a stop when she felt an impact from the rear causing TP1 Vehicle to surge forward and collide onto TP2 Vehicle.

Meanwhile, we seek the Insurer's kind assistance towards forwarding us a copy of TP1 Driver's SAS report, if any.

Profile and Version of TP2 Driver

TP2 Driver is Koh Yew Kng (HP No. 92710380), a male Chinese Singapore Citizen aged 62 years old, holder of NRIC No. S1364331H. He was the driver of a Nissan Sylphy bearing registration no. SGT212S.

We have on a 'Without Prejudice' basis contacted TP2 Driver and he advised traffic was slow moving and he was travelling behind TP5, TP4 and TP3 Vehicles. He noticed TP5 Vehicle suddenly applied brakes and TP4 could not stop in time and collided onto the rear of TP5 Vehicle.

Profile and Version of TP3 Driver

TP3 Driver is Chai Ting Ching (HP No. 91081898), a Male Chinese Singapore Citizen in his 50s, holder of NRIC No. S1837804G. He was the driver of a BMW 540i bearing registration no. SGY1333T.

We have on a 'Without Prejudice' basis contacted TP3 Driver and he advised TP4 Vehicle had suddenly applied emergency brakes and he follow suits. Thereafter, he felt an impact from the rear and caused TP3 Vehicle to surge forward and collided onto TP4 Vehicle.

Meanwhile, we seek the insurer's kind assistance towards forwarding us a copy of TP3 Driver's SAS report, if any.

Profile and Version of TP4 Driver

TP4 Driver is Teo Weimin (HP No. 82333325), a male Chinese Singapore Citizen aged 40 years old, holder of NRIC No. S8108137I. He was the driver of a Mercedes GLA180 Urban (R18 LED) bearing registration no. SML3333C.

We have on a 'Without Prejudice' basis contacted TP4 Driver advised he was travelling behind TP5 Vehicle. TP5 suddenly applied brakes and he was able to come to a stop behind TP5 Vehicle without any collision. Thereafter, he felt an impact from the rear causing TP4 Vehicle to surge forward and collided onto the rear of TP5 Vehicle.

Profile and Version of TP5 Driver

TP5 Driver is Beh Kim Boon, a male Chinese Malaysian age 32 years old Malaysian, holder of Work Permit No. G2500874Q. He was the driver of a Malaysian registered Vehicle, a Volkswagen Passat bearing registration no. VBK5018.

We do not have TP5 Driver's version of accident circumstances. Nonetheless, we have applied for TP5 Driver's police report, pending receipt.

**WITNESS**

There was no known independent witness to the accident.

There is an in-car camera fitted in Insured Vehicle and the SD card had been returned. We have verified with Traffic Police there was no footage recorded from the Insured Vehicle's in-car camera.

**EXTENT OF INJURY AND DAMAGE**Injury:Insured Vehicle

The Insured advised that he was not injured.

We have on a 'Without Prejudice' basis contacted the involved parties and their injuries as follows:

TP1 Vehicle - SMK9089Z

1. TP1 Driver (Teoh Koie Hiang)
  - a) Sustained torn tissue to the left index finger tissue torn as well as neck pain
  - b) Sought medical attention at Mount Alvernia Hospital on same day
  - c) Obtained in total of one month plus of medical leave
  - d) Pending further review and physiotherapy session
  - e) Engaged undisclosed solicitor through her workshop for the injury claim
2. TP1 Passenger (Identity to be ascertained)
  - a) Grab Passenger
  - b) Female Chinese in her 20s
  - c) Injury to be ascertained, if any

TP2 Vehicle - SGT212S

1. TP2 Driver (Koh Yew Kng)
  - a) Sustained contusion to stomach area and pain to neck
  - b) Sought medical attention at Mount Alvernia Hospital on same day
  - c) Obtained a total of 10 days medical leave
  - d) Engaged CrossBorders LLC to act for the injury claim
2. TP2 Passenger (Identity to be ascertained)
  - a) Grab Passenger
  - b) Female Chinese in her 20-30s
  - c) Injury to be ascertained, if any

TP3 Vehicle - SGY1333T

1. TP3 Driver (Chai Ting Ching)
  - a) No injury from this accident
  - b) No passenger onboard

TP4 Vehicle - SML3333C

1. TP4 Driver (Teo Weimin)
  - a) No injury from this accident
  - b) Wife and daughter onboard, no injury sustain

TP5 Vehicle VBK5018

1. TP5 Driver (Beh Kim Boon)
  - a) Injury to be ascertained, if any

Damage

Arising from this accident, the following damage were noticed on the Insured Vehicle and Third Party Vehicles:

1. Insured Vehicle – Damage to the rear
2. TP1 Vehicle SMK9089Z – Moderate damage to front and rear
3. TP2 Vehicle SGT212S – Extensive damage to front and rear
4. TP3 Vehicle SGY1333T – Moderate damage to front rear
5. TP4 Vehicle SML3333C – Moderate damage to front rear
6. TP5 Vehicle VBK5018 – Minor damage to rear

Photo 1 - 2: Show the damage to the Insured Vehicle's front portion.







Photo 3 - 4: Show the damage to TP1 Vehicle's front and rear portion (Insured's photograph).







Photo 5 - 6: Show the damage to TP2 Vehicle's front and rear portion.







Photo 7 - 8: Insured's photograph of TP2 Vehicle.







Photo 9 - 10: Show the damage to TP3 Vehicle's front and rear portion (Insured's photograph).







Photo 11 - 12: Show the damage to TP4 Vehicle's front and rear portion.







Photo 13 - 14: Insured's photograph of TP4 Vehicle.







Photo 15: Shows the damage to TP5 Vehicle's rear portion (Insured's photograph).





**ACCIDENT SCENE**

The accident had occurred at/along AYE towards City, near Alexandra Road exit.

Photo 16: Shows the satellite map extract of the accident scene.

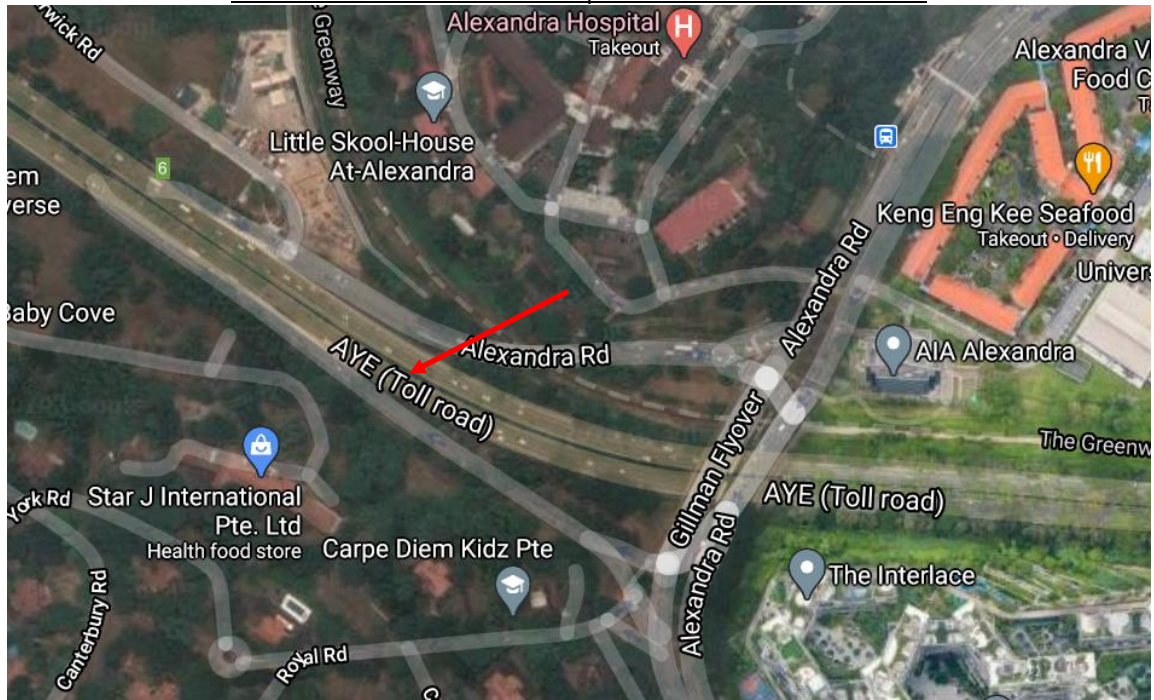
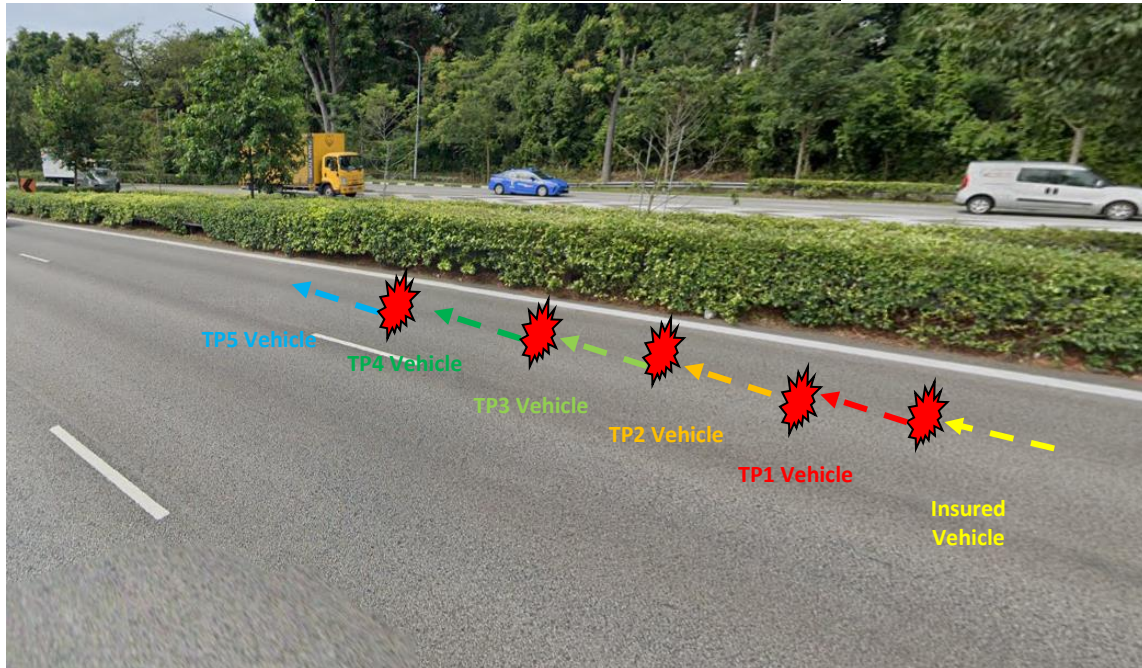


Photo 17: Shows the road signage along AYE towards City near to Alexandra Road exit.





Photo 18: Illustrates the accident circumstances.



## POLICE

Traffic Police Investigation Officer Roizman is handling the investigation and we have since made application for the Police Investigation Result (PIR), pending receipt.

We have screened the Insured on EDDIES which indicated that the status of his Singapore Class 3 driving licence is valid.

We are unable to obtain Insured's records of outstanding fine and demerit point as his driving license is badly defaced.

## INSURED'S LIABILITY

The Insured Driver advised that he was travelling at an estimated speed of 80-90km/hr, alongside Alexandra road exit, with about 2 cars' length apart from TP1 Vehicle (SMK9089Z) when it suddenly stopped abruptly. The Insured was unable to stop in time and the frontal portion of the Insured Vehicle collided onto the rear portion of TP1 Vehicle.

TP1 Driver informed that traffic was slow moving when TP2 Vehicle suddenly applied brakes and came to a stop. TP1 Driver applied brakes and came to a stop when he felt an impact from the rear causing TP1 Vehicle to surge forward and collide onto TP2 Vehicle.

TP2 Driver indicated that traffic was slow moving and he was travelling behind TP5, TP4 and TP3 Vehicles. He noticed TP5 Vehicle suddenly applied brakes and TP4 could not stop in time and collided onto the rear of TP5 Vehicle.

TP3 Driver advised that TP4 Vehicle had suddenly applied emergency brakes and he follow suits. Thereafter, he felt an impact from the rear and caused TP3 Vehicle to surge forward and collided onto TP4 Vehicle.

TP4 Driver informed that he was travelling behind TP5 Vehicle. TP5 suddenly applied brakes and he was able to come to a stop behind TP5 Vehicle without any collision. Thereafter, he felt an impact from the rear causing TP4 Vehicle to surge forward and collided onto the rear of TP5 Vehicle. There is no reported version

We do not have TP5 Driver's reported version of accident circumstance.

The Insured has admitted to travelling at a speed of about 80 to 90 km/hr at a distance of about 2 cars' length behind TP1 vehicle prior to the accident, leaving him with inadequate time and distance to slow down in order to prevent a collision after the latter had stopped. In addition, the road surface was damp at the time of impact, which thus suggest further reaction time is required.

We have since established from TP2 and TP3 drivers that they had each only felt 1 impact from the rear of their respective vehicles, with no indication of a prior collision having taken place between TP2 Vehicle and TP3 Vehicle.

In addition, we have observed the visible and sustained damage to all of the vehicles to be consistent to that of a 6 vehicles chain collision scenario, with the Insured identified as the proximate cause of this accident.

The Insured may have failed to keep a proper lookout for vehicles travelling ahead of him and he had at the same time did not maintain a safe travelling distance behind TP1 vehicle.

In view of the above, we are satisfied that the liability is clear and substantially against the Insured, with contributory negligence on the part of TP1 Driver, TP2 Driver, TP3 Driver and TP4 Driver. The onus is on the Insured in keeping a proper safe distance with the vehicle ahead.

#### **POLICY LIABILITY**

The Insured is the registered owner of the Insured Vehicle and possesses a valid Singapore Class 3 driving licence.

He advised that on the day of the accident, he did not consume alcohol. He is on long-term medication for diabetes for the past 8-9 years and these medications do not cause drowsiness or side effect. His doctor has never advised him against driving or operating machinery. He stated he was feeling perfectly alright while driving at the time of accident and had full confidence of handling Insured Vehicle.

Hence, there is no evidence at this time to suggest any breach of policy terms and conditions and the Insured's policy may be considered to be engaged in principle, subject to the insurer's further view on policy terms and conditions.

#### **SUBROGATION**

None to be considered.

#### **RESERVES**

We would recommend for the Insurer to set a provisional reserve of \$10,000.00 in place, pending further verification on the extent of injuries sustained by the involved parties.

**REMARKS**

We have applied for the police investigation outcome and TP5 Driver's police report, pending receipt.

There is no evidence to suggest any breach of policy terms and conditions.

We are satisfied that the liability is clear and substantially against the Insured, with contributory negligence on the part of TP1 Driver, TP2 Driver, TP3 Driver and TP4 Driver.

As advised by the Insured, following the accident, claims advisor arrived at the scene and offered their services. By then, TP5 Vehicle - VBK5018 (Malaysia-registered) left the scene. TP5 Driver has been identified as Mr Beh Kim Boon and as indicated in his S Pass, he is under the employment of Stamford Tyres International Pte Ltd.

Following on the accident history of TP5 Driver and TP5 Vehicle, we noted that there is no record or any past claim.

We have discreetly gathered from IO Roizman that the accident is consistent to a chain collision. Given the circumstances involved, as there is nothing incriminating detected at this stage, we are of the view that the accident is genuine in nature.

We seek the insurer's further instruction, if any.



**Muhamad Nuur**  
**JP Knights Pte Ltd**  
**Email: nuur@jpknights.com**

Encl.

- 1) Statement of See Wee Tiong(Xue Weizhong) (Insured);
- 2) NRIC and Driving Licence of See Wee Tiong(Xue Weizhong) (Insured);
- 3) EDDIES Screening of the Insured;
- 4) Traffic Police Acknowledgement Slips; and
- 5) Damage/Scene Photographs attached in report.