

Date : 25 March 2021

To : **M/s Sompso Insurance Singapore Pte. Ltd.**  
50 Raffles Place #03-03  
Singapore Land Tower  
Singapore 048623

### **INVESTIGATION REPORT:**

Our Ref : CS4/SMO21002651/N

Your Ref : CMTD2100626/GPL

Insured : GBE 5165A

Date of Accident : 19 February 2021

Location : Telok Blangah Road near Labrador Park MRT Station

### **Interview Summary of the Driver of the Insured Vehicle GBE 5165A**

1. We conducted an interview with the driver of the Insured Vehicle, Mr Leow Lih Yenn (herein referred to as "**Mr Leow**") on 12 March 2021. He was able to relate the circumstances of the accident to the best of his recollection.
2. Mr Leow works as a delivery driver. According to Mr Leow, the accident had occurred at 1745 hours when he was driving the Insured Vehicle from Orchard Road back to his office located at 100 Pasir Panjang Road to collect items for delivery. He was at the cross junction of Telok Blangah Road and Alexandra Road when the traffic light turned red. He was at the front of the extreme left lane. When the traffic light was about to change, he felt an impact at the left frontal portion of the Insured Vehicle. He looked from the front windscreen and saw a cyclist on the ground. He signalled to the cyclist to turn left into Labrador Villas Road as it was peak hour traffic.
3. Mr Leow switched off the engine and exited the Insured Vehicle. He asked the cyclist if he was hurt. The cyclist replied that he was unscathed by the accident. Mr Leow assessed the bicycle for damages. He did the same for the Insured Vehicle. Mr Leow did not find any damages to both vehicles. Mr Leow took a photograph of the bicycle.

4. The cyclist asked for Mr Leow's particulars. Mr Leow obliged. The cyclist took photographs of Mr Leow's IC and took down his mobile number. Both of them then left the accident scene.
5. Mr Leow mentioned that there was no further contact with the cyclist until his company received the claim letter. Mr Leow was then instructed by his employer to make an insurance report at Ethos Bukit Batok as his company vehicle was under lease.
6. Mr Leow mentioned that he did not seek any medical treatment as he claimed that he was not injured post- accident.
7. Mr Leow informed us that before the accident, he did not experience any abnormality to the Insured Vehicle. The steering system and braking system were working fine before the accident.
8. Mr Leow 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 accident.
9. Regarding the accident, Mr Leow has no witness to offer. There was also no in- vehicle recording device installed onto the Insured Vehicle at the time the accident occurred.

### **Accident Scene Photographs**

10. We managed to obtain a photograph of the bicycle post- interview from Mr Leow. The photograph had showed damages to the bicycle. Upon closer examination, we observed black marks on the left portion of the rear frame of the bicycle. See photos 7 & 8 below.



**Photo 7** shows the bicycle post- accident which was taken by Mr Leow. The photographs had showed damages to the bicycle at the left portion of the rear frame (circled).



**Photo 8** shows a closer view of the damages to the bicycle at the left portion of the rear frame post- accident. Upon closer examination, we observed black marks on the left portion of the rear frame of the bicycle (circled).

### **Damage Analysis**

1. From our examination of the photographs taken during the Pre- Repair Survey conducted by LKK Auto Consultants Pte. Ltd., we note that the bicycle had sustained an impact onto its rear portion. The damages were mainly observed to be at or around the rear wheel rim, frame and gear train. See photos 9 - 13 below.

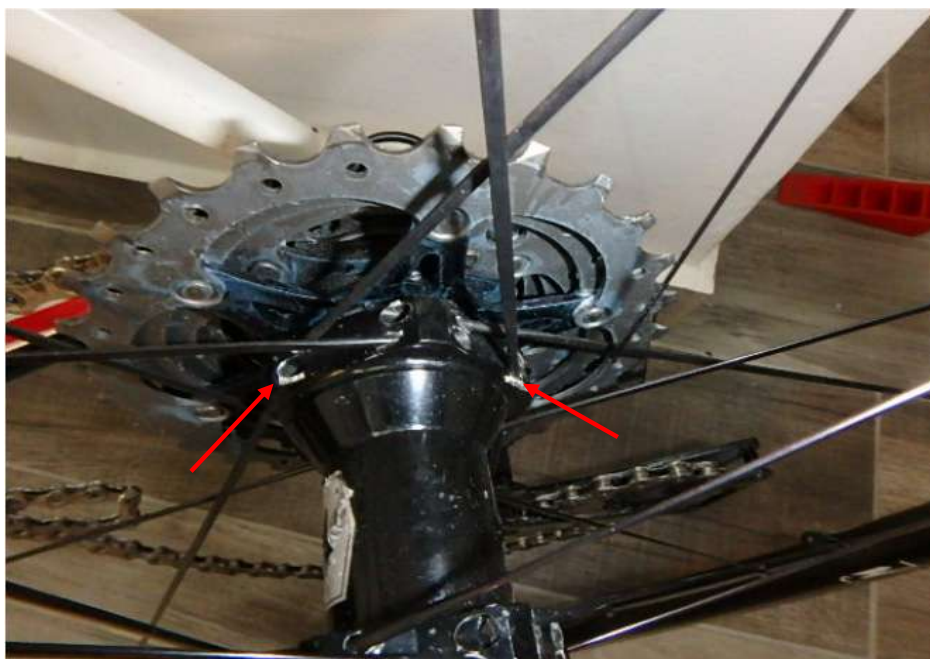




**Photo 9** shows the general view of the left portion of the bicycle at the time of the Pre- Repair Survey conducted by LKK Auto Consultants Pte. Ltd. The damage to the bicycle was observed to be confined around the rear wheel rim and frame (circled).



**Photo 10** shows a closer view of the black marks on the left portion of the rear frame of the bicycle (circled).



**Photo 11** shows upon closer inspection, the spokes of the rear wheel rim of the bicycle was observed to be slightly deformed (arrowed).



**Photo 12** shows a crack on the right portion of the rear frame of the bicycle (circled).



**Photo 13** shows a close up view of the crack on the right portion of the rear frame of the bicycle (circled).

### **Investigations**

11.A follow up with the cyclist by the LKK surveyor had revealed the circumstances of the accident. He mentioned that the front bumper of the Insured Vehicle had went over the bicycle. The cyclist was able to hold on to the steering handle, preventing the bicycle from falling. The photograph obtain from the cyclist seemed to corroborate with his account of the accident. The damages to the bicycle were also consistent to the cyclist's account. See Screenshot 1 below.





**Screenshot 1** shows the re-enactment of the position of the bicycle post-accident. The cyclist mentioned to the LKK surveyor that the front bumper of the Insured Vehicle had went over the bicycle. The cyclist was able to hold on to the steering handle, preventing the bicycle from falling. The photograph obtained from the cyclist seemed to corroborate with his account of the accident. The damages to the bicycle were also consistent to the cyclist's account (as marked by the green lines).

12. Our checks on the driving licence of Mr Leow revealed that he possesses a valid Singapore class 3 driving licence. He was also charged with speeding which carries 6 demerit points. See search result from the Singapore Police Force below.



Enquiry Results	
Licence Number	S1735298I
Date of Enquiry	15/04/2021
Total points: 6 (arising from 1 settled offences).	
You will be liable for 1 <sup>st</sup> suspension if you accumulate 24 demerit points within 24 months.	
Date of Offence	Description of Offence
14/09/2020	SPEEDING (EXCEED MAXIMUM SPEED LIMIT OF VEHICLE) UNDER SECTION 63(4) READ WITH SECTION 63(1) ROAD TRAFFIC ACT CAP276 (LIGHT VEHICLE)(21-30KMPH).
▪ Demerit Points 6	

### **Conclusion**

13. Basing on the available evidence gathered during the course of our investigations, we are of the view that the damages to the bicycle are consistent to the circumstances of the accident as described by the cyclist, where it was reported that while waiting at the traffic junction of Telok Blangah Road and Alexandra Road, the rear portion of the bicycle was rear-ended by the Insured Vehicle GBE 5165A, causing the damages to the rear portion of the bicycle.

14. Our investigations also revealed there was no evidence gathered to suggest that Mr Leow 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 &amp; Reconstructionist (SAE-A)

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