

Date : 13 October 2021

To : **M/s China Taiping Insurance (Singapore) Pte Ltd**  
3 Anson Road #16-00  
Springleaf Tower  
Singapore 079909  
(Motor Claims Department)

### **INVESTIGATION REPORT:**

Our Ref : CS/CTI21010297/N  
Policy No : DMPCSNW00129022000  
Insured : SJE 17H  
Date of Incident : 26 September 2021  
Location : TPE (PIE) before Loyang Ave exit

### **Interview Summary of the Driver of the Insured Vehicle SJE 17H**

1. We conducted an interview with the driver of the Insured Vehicle, Mr Tan Chin Khoon (herein referred to as "**Mr Tan**") on 12 October 2021. He was able to relate the circumstances of the incident to the best of his recollection.
2. Mr Tan is a director at I-deal Auto Trading Pte. Ltd. and is the named driver of the Insured Vehicle which belongs to his friend, Mr Teo Wei Xian. According to Mr Tan, the incident had occurred at 1130 hours when he was driving the Insured Vehicle from Punggol after running errands and was headed home located at East Coast Road. He travelled via the TPE (PIE). Traffic was smooth but it was raining quite heavily and the road surface was wet.
3. Mr Tan was travelling on the 1st lane. Mr Tan mentioned that there were water puddles along the expressway. He was driving between 80- 90 kmph. As he neared the Loyang Ave exit, he drove through a puddle of water. Mr Tan mentioned that he could not see the puddle due to the rain which made visibility poor. As he drove through the puddle, the Insured Vehicle skidded towards the left. It then started spinning in an anti- clockwise direction. The front portion of the Insured Vehicle hit the railings on the right side of the expressway before coming to a stop opposite lamp post 102.

4. Mr Tan checked to see if he was hurt. He was unscathed. He saw the front airbags and the side bags were deployed as a result of the collision with the railings. Mr Tan could not remember if he switched off the engine or the engine had stalled post- incident. He then got out of the Insured Vehicle and re- directed traffic as he did not want to cause any accidents since the Insured Vehicle had stopped at the 1st lane.
5. Mr Tan mentioned that EMAS Recovery, traffic police and an ambulance arrived within 20 to 40 minutes. Paramedics examined Mr Tan and told him there was no need for him to be taken to the hospital. The traffic police officer who attended to the incident took Mr Tan's statement and gave him a case number. Traffic police and paramedics left the incident scene shortly after. Mr Tan called Stuttgart Auto Pte. Ltd. (herein referred to as "**Stuttgart**") to make towing arrangements. However he was informed by the customer service officer that the Insured Vehicle had to be towed out of the TPE to the nearest public carpark 1st. The Insured Vehicle was towed to Loyang Way. Mr Tan then called the tow truck driver who arrived within minutes as he was in the vicinity. The Insured Vehicle was towed to Stuttgart in Tanjong Penjuru. Mr Tan then went home.
6. Later that evening Mr Tan lodged a police report at the Serangoon Neighbourhood Police Centre at 2056 hours. He then made an insurance report at Eurokars Habitat Pte Ltd. the next day, on 27 September 2021 at 1806 hours.
7. Mr Tan mentioned that he did not seek any medical treatment as he claimed that he was not injured post- incident.
8. Mr Tan 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.
9. Mr Tan 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.
10. Regarding the incident, Mr Tan has no witness to offer.

### **Incident Site Inspection**

11. We visited the location where the incident occurred on 13 October 2021 taking the report made by Mr Tan and information that we were able to gather during our interview with him as references.
12. The incident had occurred along the 1st lane of the TPE (PIE) before the Loyang Avenue exit, opposite of lamp post 102. We noticed that the vicinity was not monitored by CCTV camera(s). There was damage to the column of a railing opposite lamp post 102. We were unable to conduct a closer inspection of the railings as we were not allowed to stop at the 1st lane of the expressway.
13. 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 & 2 below.



**Photo 1** shows the location where the incident had occurred, along the 1st lane of the TPE (PIE) before the Loyang Avenue exit (arrowed), opposite lamp post 102. We noticed that the vicinity was not monitored by CCTV camera(s).



**Photo 2** shows damage to the column of a railing (circled) opposite lamp post 102. We were unable to conduct a closer inspection of the railings as we were not allowed to stop at the 1st lane of the expressway.

### **Investigations**

14. We managed to obtain some photographs that were taken by Mr Tan post-incident. The photographs had showed the damages to the Insured Vehicle.
15. The information that could be gathered from these photographs correlates with Mr Tan's statement that the Insured Vehicle spun out of control into the railings at the 1st lane of the expressway after he drove through a puddle of water. The ability of Mr Tan to drive to take clear photographs of the damages post- incident would suggest that there was no drink driving involved in this particular incident. See photos 3 & 4 below.



**Photo 3** shows the Insured Vehicle at the incident location post- incident. The incident had occurred along the TPE (PIE) before the Loyang Avenue (arrowed). The ability of Mr Tan to drive to take clear photographs post- incident would suggest that there was no drink driving involved in this particular incident.



**Photo 4** shows the frontal portion of the Insured Vehicle post- incident. The Insured Vehicle had sustained damages at its frontal portion. The deployed airbags in the Insured Vehicle (arrowed) correlates with Mr Tan's statement that the front and side airbags were deployed after the Insured Vehicle spun out of control and collided into the railings after he drove through a puddle of water.

### **Damage Analysis**

16. Based on the incident scene photographs provided to us by Mr Tan, the Insured Vehicle had sustained significant damages to its frontal portion.
17. Our physical inspection of the Insured Vehicle at Stuttgart revealed that the Insured Vehicle had sustained significant damages to its frontal portion, particularly to its front bonnet, front bumper, front fenders and headlamps. There were also some relatively minor marks of grazing nature observed around the edges of the front left wheel rim of the Insured Vehicle as a result of grazing the railings. There were remains of the front and side airbags in the interior compartment of the Insured Vehicle which corroborates with Mr Tan's statement that the airbags were deployed post- incident. See photos 5 - 10 below.



**Photo 5** shows the general rear view of the Insured Vehicle during the physical inspection at Stuttgart. The rear portion of the Insured Vehicle was relatively unaffected by the incident.



**Photo 6** shows the frontal portion of the Insured during the physical inspection at Stuttgart. The Insured Vehicle had sustained significant damages to its frontal portion, particularly to its front bonnet, front bumper, front fenders and headlamps as a result of the incident.



**Photo 7** shows upon closer inspection, the Insured Vehicle also sustained damages to the front bumper retainer, left front fender shield and radiator (arrowed).



**Photo 8** shows the remains of the front and side airbags in the interior compartment of the Insured Vehicle (arrowed) which corroborates with Mr Tan's statement that the airbags were deployed post- incident.

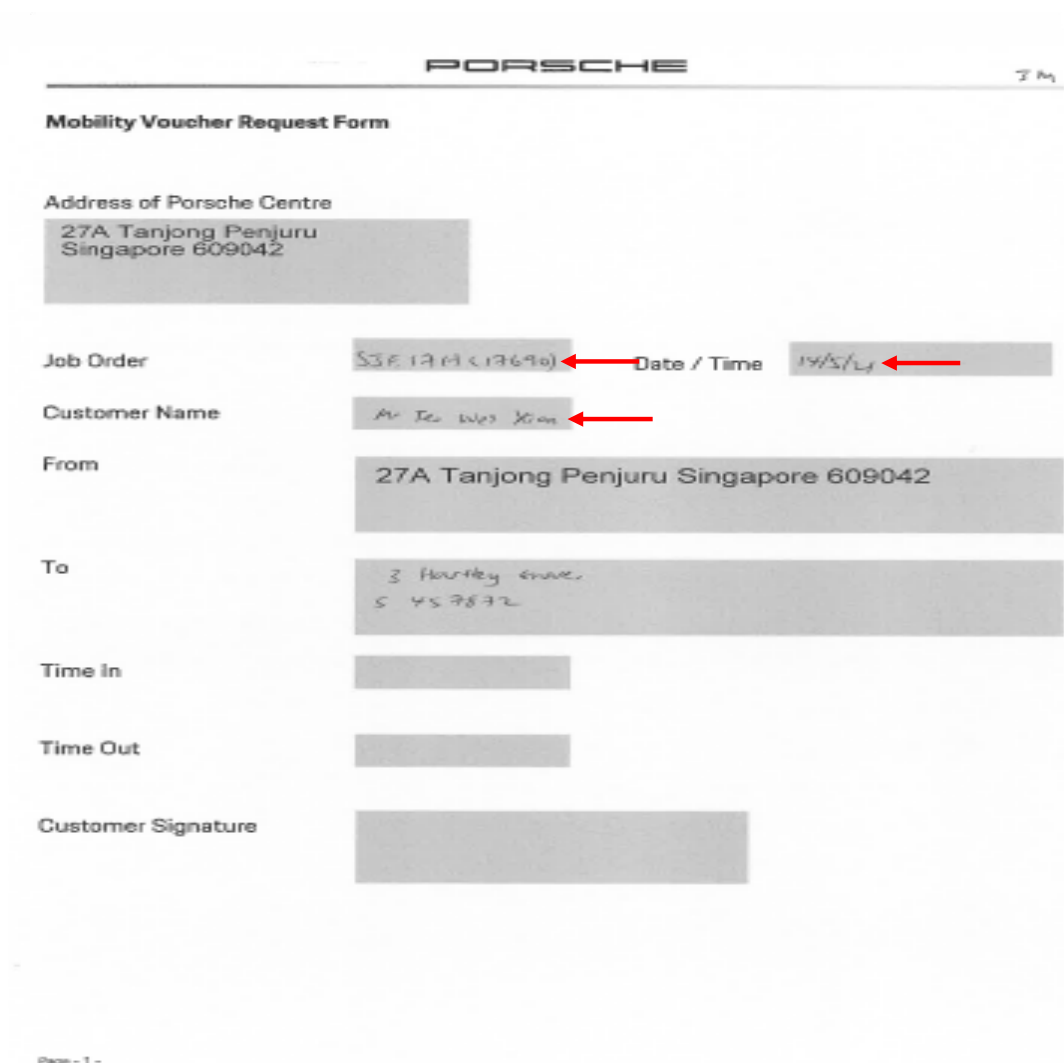


**Photo 9** shows some relatively minor marks of grazing nature observed around the edges of the front left wheel rim (circled) as a result of Mr Tan grazing the railings.



**Photo 10** shows a close up view of the relatively minor marks of grazing nature observed around the edges of the front left wheel rim (circled) as a result of Mr Tan grazing the railings.

18. According to Mr Tan, the owner of the Insured Vehicle, Mr Teo, had the Insured Vehicle serviced on 14 May 2021. We managed to speak with Mr Teo pertaining to the maintenance aspect of the Insured Vehicle. He mentioned that the Insured Vehicle is still under warranty with Stuttgart as the Vehicle is less than 2 years old. Hence he services the Insured Vehicle at the Porsche Centre located at 27A Tanjong Penjuru, Singapore 609141.
19. Mr Teo was only able to provide us with a mobility voucher request form for the Insured Vehicle as he mentioned he was not given a tax invoice by the Porsche Centre. See Form 1 below.



**PORSCHE**

TM

**Mobility Voucher Request Form**

Address of Porsche Centre  
27A Tanjong Penjuru  
Singapore 609042

Job Order: S3E 12 H (17690) ← Date / Time: 14/5/21 ←

Customer Name: Mr Teo Wei Xuan ←

From: 27A Tanjong Penjuru Singapore 609042

To: 3 Hartley drive,  
S 457872

Time In:


Time Out:

Customer Signature:

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**Form 1** shows the Insured Vehicle being delivered to Mr Teo's home after the periodic servicing at the Porsche Centre on 14 May 2021 (arrowed). Mr Teo was only able to provide us with a mobility voucher request form for the Insured Vehicle as he mentioned he was not given a tax invoice by the Porsche Centre.

20. 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

|   |   |
|---|---|
| <i>Owner ID Type</i><br><b>Singapore NRIC</b> | <i>Owner ID</i><br><b>574I</b>  |
| <i>Vehicle No.</i><br><b>SJE17H</b>           | <i>Make/Model</i><br><b>PORSCHE/ 911 CARRERA 4S (992)<br/>PDK E6 SR SES</b> |

*Engine No.:*  
**004414**

*Chassis No.:*  
**WP0ZZZ99ZLS215500**

*Recall Details:*  
**No Recall Detail records**

21. Our checks revealed that Mr Tan possesses a valid Singapore class 2B, 2A, 2 and 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

22. Basing on the available evidence gathered during the course of our investigations, we are of the view that the damages to the Insured Vehicle SJE 17H are consistent to the circumstances of the incident, where it was reported that while driving the Insured Vehicle along TPE (PIE) before the Loyang Ave exit, Mr Tan drove through a puddle of water, causing the Insured Vehicle to spin out of control and hitting the metal railings.

23. The physical inspection carried out on the Insured Vehicle SJE 17H had also revealed that its 4 tyres were in serviceable condition with remaining thread depth of approximately 5mm each.

24. 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.
25. There was no modifications found fitted on the Insured Vehicle SJE 17H at the time of physical inspection.
26. 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.
27. Our investigations also revealed there was no evidence gathered to suggest that Mr Tan 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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