
4. INSURED DRIVER'S ACCOUNT OF ACCIDENT CIRCUMSTANCES

4.1. We have over the course of our investigations interviewed the Insured Driver, Ms Chan Yu Li, Christie, from whom we have obtained the following account pertaining to the traffic accident and her prior activities:

4.1.1. On Friday 8 October 2021, the Insured Driver had worked from 0900hrs to 1600hrs and upon completing work, she had travelled to Pan Pacific Hotel to attend a wedding. The Insured Driver did not consume any alcohol at the wedding and she had left the hotel at about 2230hrs, after which she had driven the vehicle to a friend's place in the Tanjong Katong area. She had reached her friend's place at about 2300hrs and she had stayed there until about 0130hrs, with no alcohol consumed while there. The Insured Driver had upon leaving her friend's place retrieved the Insured Vehicle and she started to drive it home.

4.1.2. On Saturday 9 October 2021 at about 0200hrs, the Insured Driver was alone while driving the Insured Vehicle SMV173P along Geylang Road, over the course of driving home. The weather was clear at the time, with the road surface dry and the traffic volume was light.

4.1.3. The Insured Driver was then travelling in the 2nd lane of the road and upon approaching the premises of the Shell station on the right side of the road before the traffic light controlled junction of Sims Way, she had noticed the traffic lights showing 'Red'. She had then slowed down the Insured Vehicle and she had placed the gear in neutral. The Insured Driver however could not stop the Insured Vehicle in time and its frontal portion had lightly collided into the rear portion of TP1 vehicle SLS2224R, which was stopped in front of the Insured Vehicle. Upon colliding into TP1 vehicle, the Insured Driver had panicked and she had attempted to place the gear in park. When she did so, she may have engaged the reverse gear and stepped too hard on the accelerator pedal.

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- 4.1.4. The next thing the Insured Driver knew, the Insured Vehicle had suddenly moved backwards and she had felt an impact from the rear of the Insured Vehicle, as it collided against TP2 vehicle SMU108J.
- 4.1.5. The Insured Driver was not injured and before she could alight to make a check, she had noticed both Third Party drivers alight and TP2 driver had approached the driver side window of the Insured Vehicle. TP2 driver had informed the Insured Driver and TP1 driver, who was standing nearby, to just exchange particulars and move off before the police came. Based on the Insured Driver's observation, TP1 driver appeared to be sober but the Insured Driver could not say the same for TP2 driver, even though she could not smell any alcohol from him when he stood less than 2 meters away from the opened window of the Insured Vehicle. The Insured Driver was nonetheless suspicious because TP2 driver had appeared to be in a hurry to leave.
- 4.1.6. The 3 drivers had thereafter exchanged handphone numbers and none of the Third Party drivers had taken photographs, with both thereafter returning to their vehicles and all 3 vehicles had been driven off in sequence.
- 4.1.7. Both Third Party drivers were male Chinese who appeared in their 30s. The Insured Driver did not notice any visible injury on either of them and they did not complain of any pain. The Insured Driver did not notice if either vehicle had any passengers and all vehicles had stayed stopped at the scene for about 1.5 minutes at best.
- 4.1.8. The Insured Driver declared that she did not consume any alcohol or medication before the accident.
- 4.1.9. She stated that she was not feeling tired or lethargic before the accident.