

Your Ref: 4595042732SG
Our Ref : CS4/AIG21012737/P

24th December 2021

M/s AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #09-16
AIG Building
Singapore 079120
(Motor Claims Department)

**TECHNICAL INVESTIGATION REPORT OF ACCIDENT INCIDENT INVOLVING
THE INSURED VEHICLE SLV 2734U ON 6th December 2021**

1. We refer to your letter dated 16th December 2021 and the instructions therein.
2. Our analysis, comments and opinions with respect to the cause of fire to the insured vehicle SLV 2734U (herein referred to as "**Insured Vehicle**") are set out below.

Inspection of the Insured Vehicle

3. The Insured Vehicle was physically inspected on 17th December 2021 at the premises of Lai Huat (Meng Kee) Motor Pte Ltd located at 160 Sin Ming Drive, #04-01, Singapore 575722
4. A static inspection was carried out to the Insured Vehicle where the following general information was recorded:-

Vehicle Registration No.	: SLV 2734U
Make / Model	: VOLVO V40 T2 (A)
Chassis No	: YV1MV28L0J2481184
Year of Registration	: 27 DEC 2017
Mileage	: 23,707Km

5. The Insured Vehicle was observed to have sustained damage at its front, right and undercarriage portion. Its front bonnet, front right headlamp, front bumper, front right fender, right side rear view mirror and its undercarriage panel was amongst the body parts that were damaged as a result of the accident. Its front left tyre and rim was also damaged as a result of the accident. See photos 1 – 7 below.



Photo 1 shows the general view of the front portion of the Insured Vehicle at the time of our inspection. Its front bonnet, front right headlamp, front bumper, front right fender and right side mirror was the body parts that were damaged as a result of the accident.



Photo 2 shows the close up view of the front portion of the Insured Vehicle at the time of our inspection. Its front bonnet (circled) and front bumper (arrowed), was the body parts that were damaged as a result of the accident.



Photo 3 shows the general view of the right body of the Insured Vehicle at the time of our inspection. Its front right fender, front right headlamp, and right side rear view mirror was the body parts that were damaged as a result of the accident.



Photo 4 shows the close up view of the right body of the Insured Vehicle at the time of our inspection. Its front right fender (circled), and front right headlamp (red arrow) was the body parts that were damaged as a result of the accident.



Photo 5 shows the close up view of the right body of the Insured Vehicle at the time of our inspection. Its right side rear view mirror (circled) was the body parts that were damaged as a result of the accident.



Photo 6 shows the close up view of the undercarriage portion of the Insured Vehicle at the time of our inspection. Its undercarriage panel (circled) was the body parts that were damaged as a result of the accident.



Photo 7 shows the general view of the front right tyre portion of the Insured Vehicle at the time of our inspection. Its front right tyre (red arrow) was observed to be cut and its wheel rim (yellow arrow) was observed to be scratched as a result of the accident.

6. From the Singapore Accident Statement, which was made by Mr Ong Yew Chung, (herein referred to as **“Mr Ong”**); we note that the accident to the Insured Vehicle had happened at a time when Mr Ong made a left turn while exiting the MSCP car park.
7. We managed to speak to Mr Ong on 17th December 2021 where we were able to gather further information pertaining to the incident of the Insured Vehicle.
8. According to Mr Ong, on 6 December 2021. Mr Ong drove the Insured Vehicle containing his wife and 3 children out of the MSCP of Bukit Timah Plaza. He had to make a left turn at the junction of the car park to exit Bukit Timah Plaza on to Jln Anak Bukit Road, Mr Ong informed that it was a sharp 90 degree left turn but he had misjudged while turning The Insured Vehicle and accidentally took a wider turn and the Insured Vehicle mounted the curb on the right side of the road into the grass patch and hit some tree shrubs, however he was able to drive the Insured vehicle down the curb and back onto the road.

9. Subsequently, Mr Ong continue driving the driving the Insured Vehicle but he heard weird sounds coming from the tyres, so he proceeded to drive the Insured vehicle to a safe place which was a nearby car park to inspect the Insured Vehicle. Upon arriving at the car park, he alighted and inspected the Insured vehicle and notice that the front right headlight, front portion of the Vehicle, the right side rear view mirror had fallen off and the front right tyre was cut and deflated.
10. Mr Ong subsequently contacted his insurance company (AIG) and made towing arrangements. The tow truck arrived and the Insured Vehicle was towed to Lai Huat (Meng Kee) Pte Ltd the authorised repair shop where Mr Ong made an insurance report on the next day at 1717 hours.
11. Mr Ong mentioned that he had not experienced any mechanical or electrical/electronic problems with the Insured Vehicle till the day of the incident. He also mentioned that there were neither warning lights displayed nor was there an abnormal rise in temperature throughout the period the Insured Vehicle and when driven, prior to the accident.
12. With regards to the history of the Insured Vehicle, we were able to gather from Mr Ong that the Insured Vehicle was purchased brand new and his wife is the registered owner of the Insured Vehicle. Mr Ong informed us that he and his wife is sharing the Insured vehicle since the day they bought it 5 years ago

Incident Scene Photographs

13. During the course of our investigations, we have visited the accident scene and were able to obtain coloured photographs showing where the incident to the Insured Vehicle had likely taken place at.
14. Our examination of these photographs revealed that the accident had started from the front of the Insured Vehicle. The photographs had also showed the area of where the accident had taken place and similar extent of damage pattern to the Insured Vehicle as per what we had observed during our physical inspection of the Insured Vehicle. Apart from the aforesaid; there was no further notable information that could be gathered from these photographs.
15. We have also routed the route taken by Mr Ong as he informed that he had drove the Insured Vehicle to a nearby safe location which was a car park approximately 800m from the incident point. See photos 8 - 17 below which were taken by us.



Photo 8 shows MSCP of Bukit Timah plaza on the left (red arrow) and Jln Anak Bukit Road on the right (yellow arrow). In general, the information that could be gathered from this photograph had corresponded to the events that were related to us by Mr Ong, location when the accident happened.

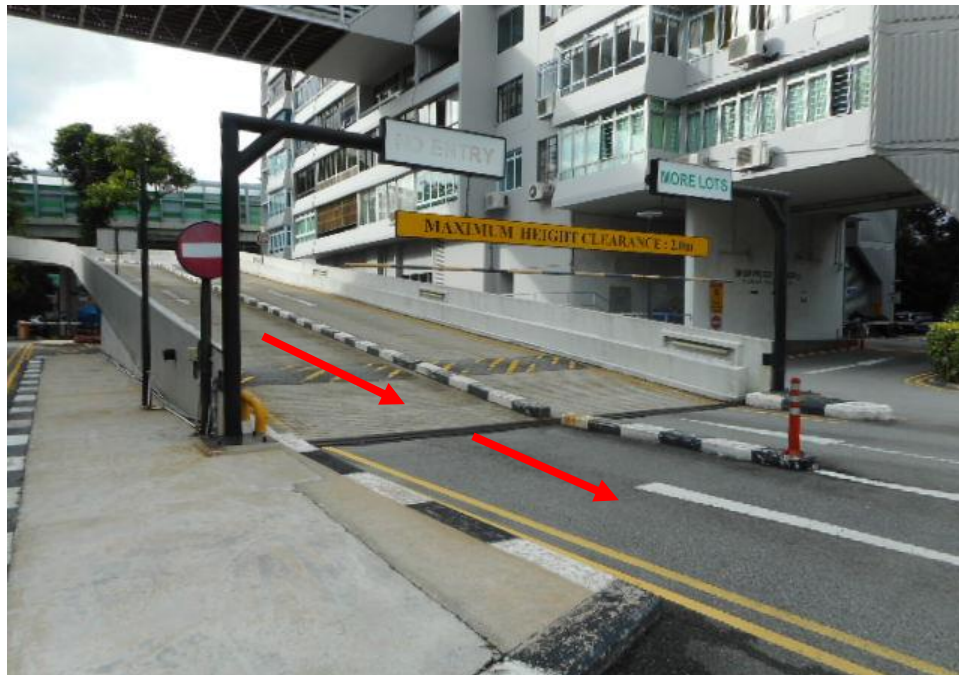


Photo 9 shows the MSCP exit from Bukit Timah Plaza (arrowed). In general, the information that could be gathered from this photograph had corresponded to the events that were related to us by Mr Ong, location when the accident happened.



Photo 10 shows the MSCP exit junction from Bukit Timah Plaza. In general, the information that could be gathered from this photograph had corresponded to the events that were related to us by Mr Ong, location when the accident happened.



Photo 11 shows the left turn exit junction from Bukit Timah Plaza onto Jln Anak Bukit Road (arrowed). In general, the information that could be gathered from this photograph had corresponded to the events that were related to us by Mr Ong, location when the accident happened.



Photo 12 shows the area on the other side of the road from Bukit Timah Plaza onto Jln Anak Bukit Road we had observed a hole in between the tree shrubs and this is where the Insured Vehicle had mounted the curb and drove into (circled). In general, the information that could be gathered from this photograph had corresponded to the events that were related to us by Mr Ong, location when the accident happened.



Photo 13 shows the curb side on Jln Anak Bukit Road, the curb had suffer damaged as a result of the Insured Vehicle mounting it (arrowed). In general, the information that could be gathered from this photograph had corresponded to the events that were related to us by Mr Ong, location when the accident happened.



Photo 14 shows the grass patch on Jln Anak Bukit Road, the grass patch had signs of tyre track marks as a result of the Insured Vehicle mounting and driving over it (circled). In general, the information that could be gathered from this photograph had corresponded to the events that were related to us by Mr Ong, location when the accident happened.



Photo 15 shows the general view of the tree shrubs on the grass patch of Jln Anak Bukit Road, the tree shrub and its branches had signs damaged marks as a result of the Insured Vehicle driving into (red circle) and we had observed multiple remains of the Insured Vehicle's right side rear view mirror (yellow circle) in that area. In general, the information that could be gathered from this photograph had corresponded to the events that were related to us by Mr Ong, location when the accident happened.



Photo 16 shows the close up view of the tree shrubs on the grass patch of Jln Anak Bukit Road, the tree shrub and its branches had signs damaged marks as a result of the Insured Vehicle driving into (red circle) and we had observed multiple remains of the Insured Vehicle's right side rear view mirror (arrowed) in that area. In general, the information that could be gathered from this photograph had corresponded to the events that were related to us by Mr Ong, location when the accident happened.

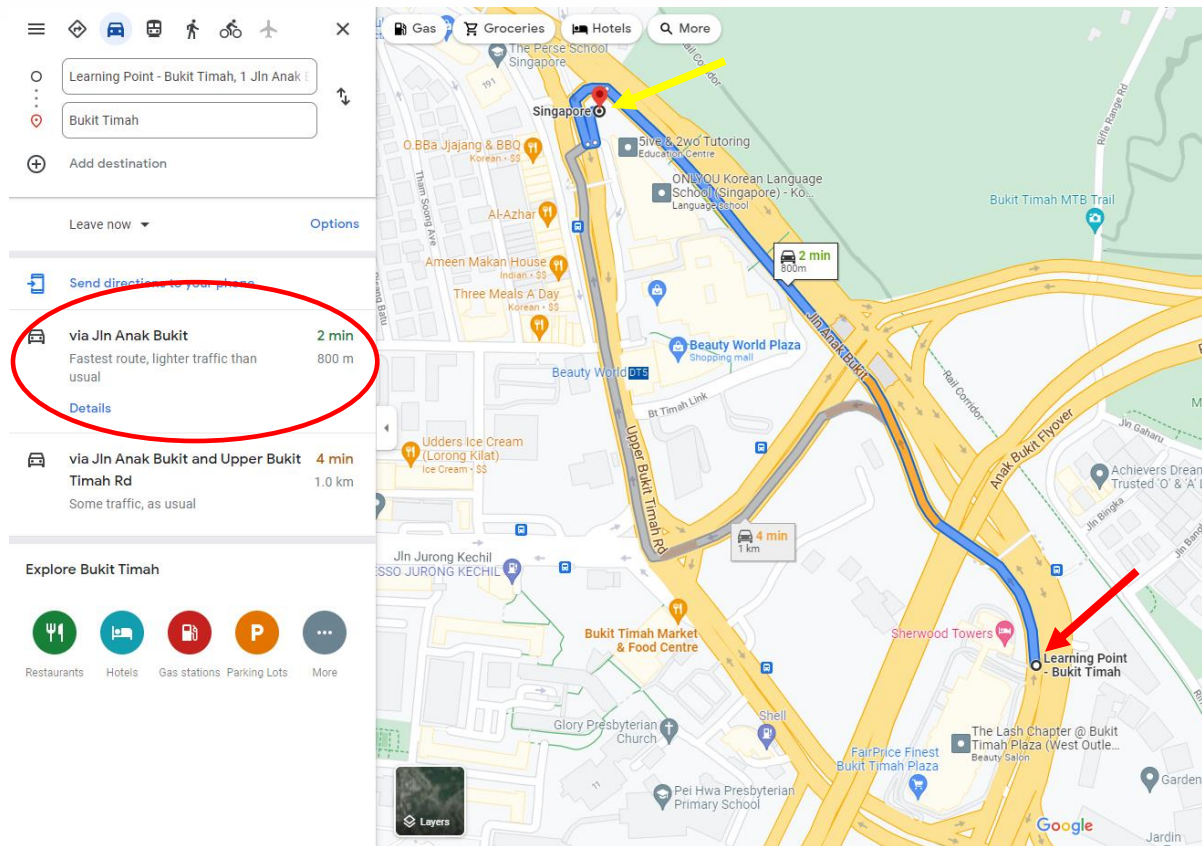


Photo 17 shows the routed route from Jln Anak Bukit Road (incident point) (red arrow) to mentioned car park (yellow) where Mr Ong drove to and inspected the Insured Vehicle was approximately 800m. (circled) In general, the information that could be gathered from this photograph had corresponded to the events that were related to us by Mr Ong, location when the accident happened.

Conclusion

16. Having investigated and technically analysed the damages to the Insured Vehicle, the incident scene and the face to face statement taking with the Insured driver. We are of the view that the cause of damage to the Insured Vehicle and government property was of human error and misjudgement.
17. The items listed in the estimate cost of repair were all directly related to the Insured Vehicle mounting the curb and there are no items listed that may be possibly damaged as a result of the continued driving of the Insured Vehicle.

**Sherwin Beh***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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