

Your Ref: Please Advise
Our Ref: IRI21-050392/NR

25 May 2021

India International Insurance Pte Ltd
64 Cecil Street
#04-02 IOB Building
Singapore 049711

Attention: Ms Sherini Pillai <sherini@iii.com.sg>

FATAL ACCIDENT INVOLVING GBL1782H AND PROPERTY (CONCRETE ROAD DIVIDER) AT/ALONG BKE TOWARDS KJE, AFTER MANDAI ROAD EXIT ON 12 MAY 2021

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

Encl.

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Attention: Ms Sherini Pillai <sherini@iii.com.sg>

INVESTIGATION REPORT

YOUR REF : Please Advise

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NAME OF INSURED : M/s Pan Pacific Van and Truck Leasing Pte Ltd

POLICY NO : D19MFL0005549_01

POLICY COVERAGE : Comprehensive

TIME, DAY & DATE OF LOSS : Wednesday, 12 May 2021 at about 1530hrs

INSURED VEHICLE : Toyota Hiace bearing the registration no. GBL1782H

DRIVER / RELATIONSHIP : Mr Kamarudin Bin Mohammad Noor / Authorized Driver

OCCUPATION : Delivery Driver

THIRD PARTY : Land Transport Authority ("LTA")

TYPE OF ACCIDENT : Reportedly, the Insured Driver had suffered a heart attack, causing him to lost control of the Insured Vehicle and grazed against the centre road divider

LOCATION OF ACCIDENT : At/along BKE towards KJE, after Mandai Road exit

RESERVE : \$8,000.00 (provisional)

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

INVESTIGATION & FINDINGSProfile of the Insured

The Insured is Pan Pacific Van & Truck Leasing Pte Ltd (UEN: 201511635R) and is the registered owner of the Insured Vehicle, a Toyota Hiace bearing the registration no. GBL1782H.

The Insured is in the business of renting and leasing of land transport equipment (except cars) without operator n.e.c. (e.g. lorries, trucks, caravans, motorcycles, containers, trailers).

We have conducted transfer fee enquiry on the Insured Vehicle and affirmed that it is registered under Vehicle Type A50 - Goods (Closed) Van/Van Panel (Delivery).

Profile of the Insured Driver (Deceased)

The Insured Driver (Deceased) is Mr Kamarudin Bin Mohammad Noor, a male Javanese Singapore Citizen, aged 53 years old and last resides at Blk 30 Chai Chee Avenue, #06-106, Singapore 460030.

Prior to his demise, he possessed a valid Singapore Class 3 Driving License obtained on 29 February 2008, bearing serial number 002453138E.

Following this accident dated 12 May 2021, the Insured Driver was pronounced dead at Ng Teng Fong General Hospital, with the cause of death indicated as '*Ischaemic Heart Disease*'.

Profile and Version of the Hirer - Mohammed Saufi Bin Mohd Shamshuri

We have interviewed the Hirer of the Insured Vehicle and gathered that his wife, Ms Siti Mardiana Binte Aidili is the Director of ME Express and he is presently managing the company, in providing delivery and logistic services. He had rented 11 vehicles from the Insured, under his company's name.

The Insured Driver, Mr Kamarudin Bin Mohammad Noor, NRIC no. S6827002B was employed as a contract basis, in which he was paid based on the deliveries volume. He has been with the company for about 2 years. He was tasked to assist on light deliveries, such as medical supplies, electrical supplies, and bento sets.

To ease on the operation, the Insured Driver was authorized to utilize the Insured Vehicle, Toyota Hiace bearing registration no. GBL1782H. He was allowed to drive the Insured Vehicle home after office hours.

On Wednesday, 12 May 2021, at or about 0800hrs, the Hirer had met the Insured Driver at Sims Ave so as to collect the medical supplies for deliveries and thereafter, they proceeded to Kallang Pudding Road to collect the electrical supplies. The Insured Driver was instructed to deliver to 11 locations on that particular day at Woodlands area.

After leaving Kallang Pudding Road at or about 1130hrs, they then parted ways and the Insured Driver left, in driving the Insured Vehicle alone. At that point, the Insured Driver was not showing any sign of sickness and he was cheerful as it was eve of Hari Raya.

At or about 1500hrs, after the Hirer completed his deliveries, he called the Insured Driver, in enquiring if he had completed his deliveries. The Insured Driver then replied that he had finished, and the Hirer had sought the Insured Driver's assistance in delivering the bento sets to the customers' residence at 4 separate locations, in which he acknowledged. The Insured Driver was supposed to proceed to the Hirer's residence to collect the bento sets and the Hirer had ordered the Insured Driver a meal from McDonalds.

At or about 1545hrs, the Hirer checked with the Insured Driver via 'whatsapp' if he had arrived, in which the Insured Driver did not reply. The Hirer then asked his wife to check on the GPS tracker and found that the Insured Vehicle was at BKE and it was not moving.

Shortly after, a friend, namely Mr Firdaus called and enquired if one of the company's vehicle was involved in an accident. The Hirer had later proceeded to the scene and noted that the Insured Vehicle was at BKE towards KJE, after Mandai Road, within Lane 1 of the 4-lanes road.

The Hirer then drove slowly on the left road shoulder and was later instructed by Traffic Police to drive off from the scene due to heavy traffic.

From the scene, the Hirer proceeded to Orchid Country Club at Yishun and met with the other drivers, in which he was informed that the Insured Driver's son, Mr Amir (HP: 87487193) had proceeded to Ng Teng Fong General Hospital where the Insured Driver was conveyed to. Later, the Hirer learnt from Mr Amir that the Insured Driver had passed on due to heart attack. Mr Amir is also working with the company as a driver.

Thereafter, the Hirer proceeded to Ng Teng Fong General Hospital and met with Mr Amir and his family members. The Hirer then left the hospital and informed Mr Amir that he shall meet him on the following day.

On the following morning, the Hirer had notified the Insured of the accident and was later instructed to lodge a police report. The Hirer had duly filed a police report online and provided a copy to the Insured.

Presently, the Insured Vehicle is with Traffic Police and Traffic Police Investigation Officer (IO) Firdaus is handling the matter.

From the Hirer's understanding, the Insured Driver has a heart condition, in which it was stable and over the course of employment, the Insured Driver was able to complete the deliveries without any issue. In addition, the Insured Driver was a smoker.

Profile and Version of the Insured Driver's son - Amir Ahmad Bin Kamarudin

Following on our interview with the Insured Driver's son, Mr Amir Ahmad Bin Kamarudin, we have gathered that presently, he is employed as a Driver with ME Express, in which he had joined the company together with the Insured Driver on April 2020.

On Wednesday, 12 May 2021, Mr Amir had started work at 0800hrs, and on the same day, at or about 1000hrs, the Insured Driver had messaged, enquiring on vehicle's stuff.

On the same afternoon, Mr Amir had messaged the Insured Driver, in asking if he had eaten his lunch and the latter did not reply.

At or about 1545hrs, Mr Amir received a call from his employer, Ms Siti informing that the Insured Driver was involved in an accident, without providing further details.

After Mr Amir delivered the last order at the Sengkang area, he called Khoo Teck Puat Hospital to locate the Insured Driver, in which the hospital informed that there was no record.

Later, Mr Amir called his cousin, Mr Ali to check at the accident scene. Mr Ali and his father, Mr Amin proceeded to the scene and by the time, Mr Amir was on his way to Ng Teng Fong General Hospital. Mr Ali had confirmed with Traffic Police that the Insured Driver was conveyed to Ng Teng Fong General Hospital.

On Mr Amir's arrival at A&E Department, he was escorted to the ambulance bay area and the attending doctor informed that the Insured Driver had passed away, in which there was no pulse at the scene, even after the paramedics conducted the CPR. At the hospital, the doctor had attempted to revive the Insured Driver but to no avail.

The Insured Driver was pronounced dead at Ng Teng Fong General Hospital on 12 May 2021 at 1658hrs. At the hospital, Mr Amir was later joined by Mr Ali and Mr Amin.

Traffic Police Investigation Officer (IO) Firdaus had met Mr Amir at the hospital and returned the Insured Driver's belongings. Mr Amir was advised to proceed to Singapore General Hospital Mortuary on the next day to collect the body.

Prior from leaving the hospital, Mr Amir had managed to proceed to the room within the A&E Department and take a look at the Insured Driver.

On 13 May 2021, Mr Amir went to the mortuary and was informed by IO Firdaus that no post-mortem was conducted on the Insured Driver in view that he had passed away due to medical condition. Funeral arrangement was made, and the Insured Driver had been buried on the same day.

Based on the Certificate of Death, the Insured Driver had passed on due to '*Ischaemic Heart Disease*'. Mr Amir was informed by IO Firdaus that there was no other vehicle involved, in which the Insured Vehicle had stopped near the centre road divider.

Profile and Version of Third Party

Based on the footage recorded, the Insured Vehicle had grazed against the guard rails and the concrete road divider along the centre road divider.

The affected guard rails and concrete road divider is under the care of Land Transport Authority ("LTA").

WITNESS

The Insured Vehicle is fitted with a front-facing camera and the SD card is with Traffic Police.

Mr Amir's uncle, Mr Amin had managed to obtain a footage of the accident from his acquaintance, and for ease of reference, we have extracted the sequential print screens of the footage captured as follows:

Photo 1: Shows the Insured Vehicle travelling along Lane 3.



Photo 2: Shows the Insured Vehicle filtering towards Lane 2.



Photo 3: Shows the Insured Vehicle filtering towards Lane 1.



Photo 4: Shows the Insured Vehicle veering towards the right side of the road.



Photo 5: Shows the Insured Vehicle grazing against the guard rails on the right side of the road.



Photo 6: Shows the Insured Vehicle impacting the edge of the concrete road divider.



Photo 7: Shows the debris from the Insured Vehicle, scattered on Lane 1.



Photo 8: Shows the Insured Vehicle coming to a stop along Lane 1.



EXTENT OF INJURY AND DAMAGE

Injury:

Following this accident, the Insured Driver was conveyed to Ng Teng Fong General Hospital and was pronounced dead at the hospital on 12 May 2021 at 1658hrs.

Based on the Certificate of Death, the Insured Driver had passed on due to 'Ischaemic Heart Disease'.

There was no other injury reported for this accident and we have verified with IO Firdaus.

Damage

The Insured Vehicle is currently in Traffic Police Pound for further investigation.

At the time of putting up this report, there is no available photograph depicting the damage to the Insured Vehicle. Hence, it has yet to be ascertained on the exact extent of damage.

Over the course our scene assessment, there is no significant damage to the guard rails and concrete road divider, save for the graze marks.

ACCIDENT SCENE

The accident had occurred at/along BKE towards KJE, after Mandai Road exit.

Photo 9: Shows the satellite map extract of the accident scene.

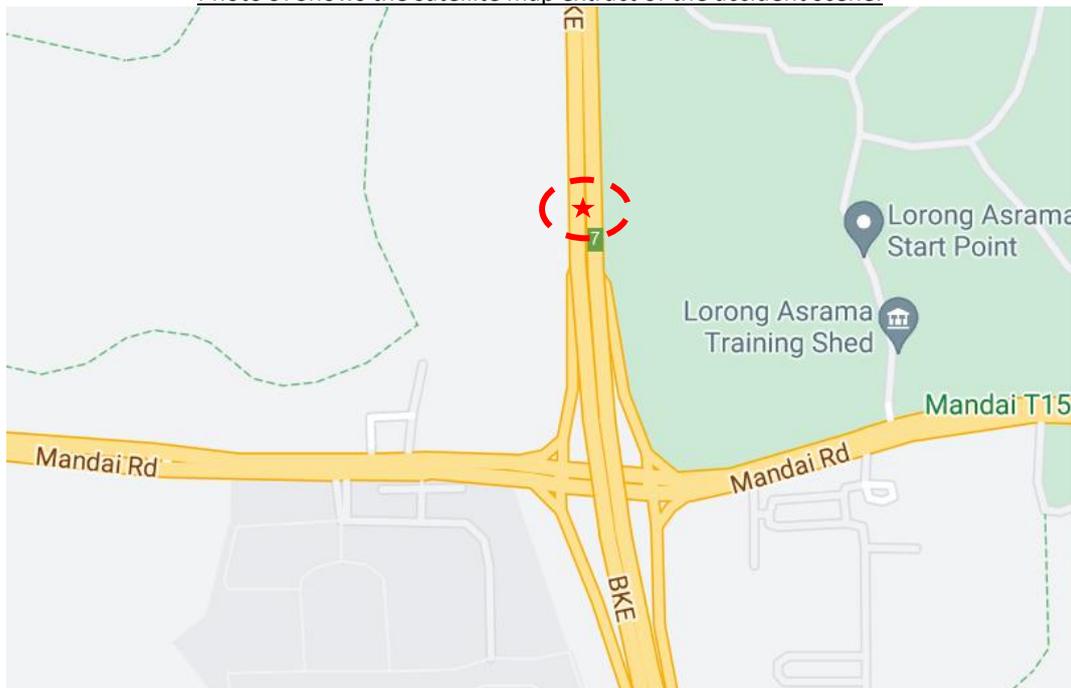
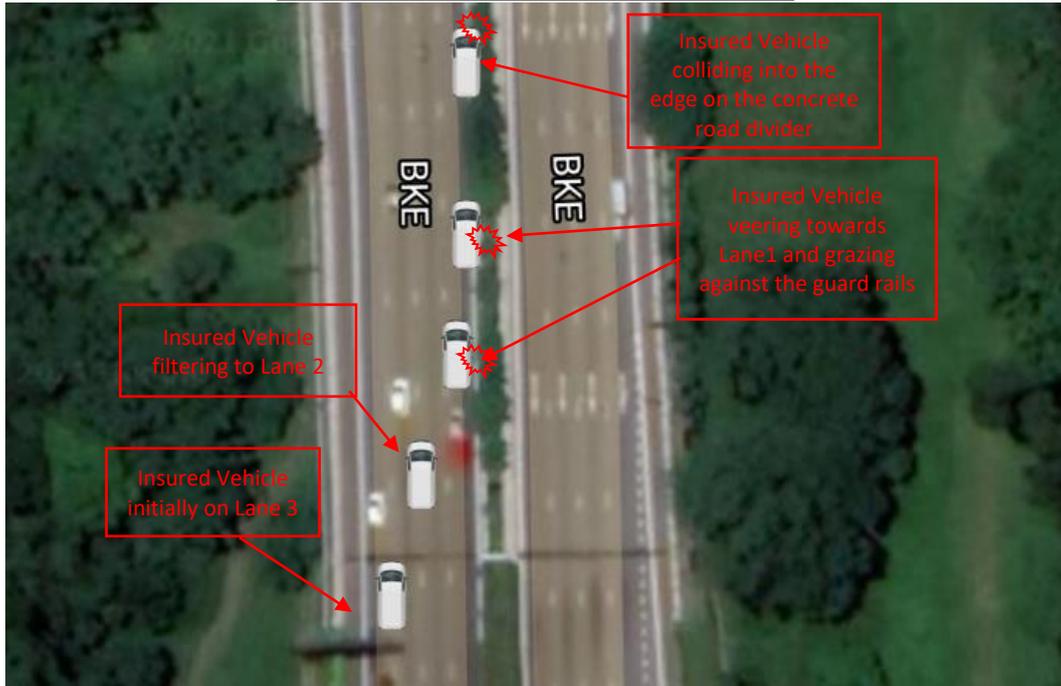


Photo 10: Illustrate the accident circumstances.



POLICE

Traffic Police is investigating into this accident and the case is being handled by Traffic Police Investigation Officer (IO) Firdaus from the Fatal Investigation Team.

We shall apply for the Police Investigation Result (PIR) in due course.

We have screened the Insured Driver on EDDIES which indicated that the status of his Singapore Class 3 driving licence is valid with no outstanding fine or demerit point. As indicated, he has an existing suspension record from 19 October 2020 to 10 January 2021.

INSURED'S LIABILITY

Following the review of the footage captured the witness' vehicle, the Insured Vehicle was seen travelling along Lane 3 and had later veered towards the right side of the road. Thereafter, the Insured Vehicle had grazed against the guard rails and before colliding onto the edge of the concrete barrier. Subsequently, the Insured Vehicle came to a stop along Lane 1.

Given the circumstances involved, taking into account of the nature of the accident, we shall append our further comments on the Insured Driver's liability upon the receipt of the medical reports, so as to confirm on the Insured Driver's condition which leads to this accident.

POLICY LIABILITY

The Insured Driver possesses a valid Singapore Class 3 driving licence and he is authorized to utilize the Insured Vehicle at the time of the accident. We have since verified with the Hirer and obtained a copy of the rental agreement.

As verified with IO Firdaus, no post-mortem was conducted on the Insured Driver, in which he had passed away due to medical condition.

We have gathered from the Insured Driver's son Mr Amir that the Insured Driver has an existing heart condition, in which the heartbeat was irregular. The Insured Driver's condition was under control till December 2020, in which he had complained of chest pain. The Insured Driver had sought medical attention at Changi General Hospital and was discharged with medication. At that point, he was diagnosed with mild stroke.

On March 2021, the Insured Driver had experienced another episode of chest pain and had proceeded to Changi General Hospital on his own. He was admitted in the hospital for a week and during his stay, a heart stent operation was conducted. He was discharged and was informed by the doctor to only carry out light duties work, with no medical advice against driving.

The Insured Driver was a smoker and following his discharge from the hospital on March 2021, he had reduced on the smoking frequency.

We have since obtained Mr Amir's consent in applying for the medical reports of the Insured Driver and we shall provide our further comments on the policy liability upon the receipt of the requested medical reports.

SUBROGATION

None to be considered.

RESERVES

We would recommend for the Insurer to set a provisional reserve of \$8,000.00 in place, pending confirmation on any potential forthcoming claim by Land Transport Authority.

REMARKS

We shall apply for the Police Investigation Result (PIR) in due course.

As verified with IO Firdaus, no post-mortem was conducted on the Insured Driver, in which he had passed away due to medical condition.

We have since obtained Mr Amir's consent in applying for the medical reports of the Insured Driver and we shall provide our further comments upon the receipt of the requested medical reports.

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

Thank you.



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

Encl.

- 1) NRIC and Driving Licence of Kamarudin Bin Mohammad Noor (Insured Driver);
- 2) Certificate of Death;
- 3) EDDIES Screening of the Insured Driver;
- 4) Rental Agreement;
- 5) Enquire Vehicle Transfer Fee Details;
- 6) NRIC of Mohammed Saufi Bin Mohd Shamshuri;
- 7) Police Report - Mohammed Saufi Bin Mohd Shamshuri;
- 8) Statement of Mohammed Saufi Bin Mohd Shamshuri;
- 9) NRIC of Amir Ahmad Bin Kamarudin;
- 10) Statement of Amir Ahmad Bin Kamarudin;
- 11) Video Footage; and
- 12) Scene Photographs attached in report.