

Date : 22 February 2022

To **M/s Allianz Insurance Singapore Pte. Ltd.**
79 Robinson Road #09-01
Singapore 068897
(Motor Claims Department)

INVESTIGATION REPORT:

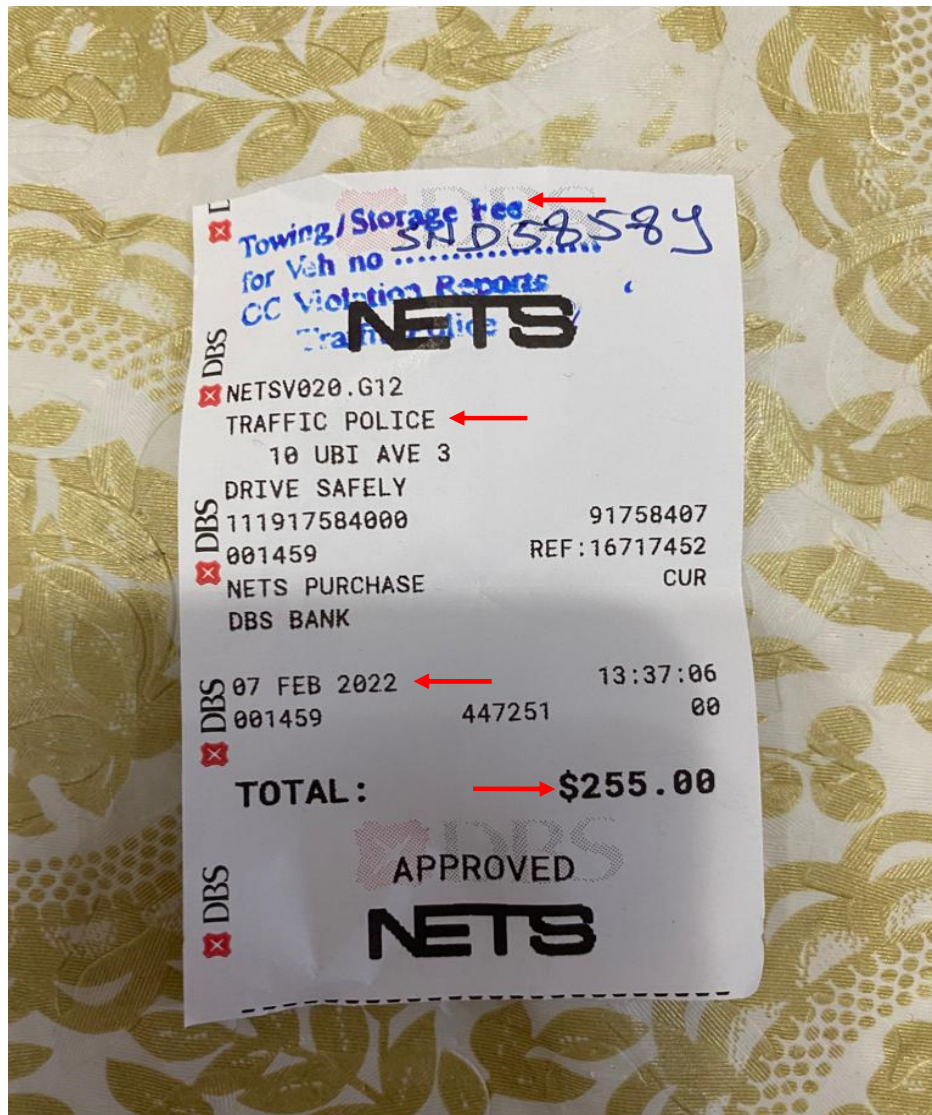
Our Ref : CS6/AIS22001282/N
Policy No : SP2000580304-01
Insured : SND 5858Y
Date of Incident : 3 February 2022
Location : Whitley Road towards PIE (TUAS)

Interview Summary of the Driver of the Insured Vehicle SNB 5858Y

1. We conducted an interview with the driver of the Insured Vehicle, Ms Amanda Pek Shu Mei (herein referred to as "**Ms Pek**") on 15 February 2022. She was able to relate the circumstances of the incident to the best of her recollection.
2. Ms Pek is the authorized driver of the Insured Vehicle which belongs to her fiancé, Mr Mernard Lee Kun Ye (herein referred to as "**Mr Lee**"). Mr Lee runs a pet shop located at Balestier Road. Ms Pek assists Mr Lee with administration matters. On the day of the incident, both of them had stayed over at the shop till about 0400 hours settling backlogs as the shop was closed during the Chinese New Year holiday. According to Ms Pek, the incident had occurred at 0500 hours when she was driving the Insured Vehicle with Mr Lee in the front passenger seat. She travelled along Balestier Road and made a right at Thomson Road before proceeding to make a left turn at Whitley Road, towards PIE (TUAS) as they were headed home to Choa Chu Kang Avenue 4. Traffic was smooth, the weather was clear and the road surface was dry.

3. As Ms Pek made the left turn into Whitley Road, she misjudged the turn which resulted in the front right portion of the Insured Vehicle grazing the kerb. This awoke Mr Lee who was asleep. Ms Pek mentioned that she had panicked. Instead of reversing the Insured Vehicle, she accidentally stepped on the accelerator pedal, causing the Insured Vehicle to mount the kerb and colliding into a lamp post before coming to a stop. Both of them were in shock.
4. Ms Pek mentioned that the driver airbag and front passenger airbag were deployed as a result of the collision. Both Ms Pek and Mr Lee composed themselves and checked to see if they were hurt. After confirming both were unhurt, they got out of the Insured Vehicle. Ms Pek inspected the Insured Vehicle for damages. She realized that the frontal and right portion of the Insured Vehicle had sustained damages. The front bonnet, front bumper and right front fender were observed to be buckled. The right front wheel rim was also observed to be misaligned but still intact.
5. Mr Lee proceeded to take a few photographs of the Insured Vehicle. He tried to call for a tow truck but did not get any response. Ms Pek called her parents and informed them of the incident. Mr Lee then called his friend, Mr Joel who arrived shortly after with this girlfriend. Mr Joel took Ms Pek and Mr Lee to the CCK 24-HR Family Clinic located near Mr Lee's home as he was not feeling well post- incident. Mr Lee did not request for a medical certificate. They then lodged a police report at the Choa Chu Kang Neighbourhood Police Centre at 1004 hours. They were informed by the police that the Insured Vehicle had been towed to the Traffic Police Pound.
6. Ms Pek explained that the case was initially assigned to Investigation Officer (IO) Stephanie but she was on leave. The case was transferred to IO Maria. reported to the Traffic Police Headquarters for an interview on 30 December 2021. Both Ms Pek and Mr Lee reported to the Traffic Police Headquarters for an interview with IO Maria on 7 February 2022. The IO asked Ms Pek the reason they had fled the incident location. Ms Pek explained the incident to the IO. The IO took down her statement and informed her that she will be issued a traffic summons for careless driving. IO Maria explained that Ms Pek was required to make a payment of \$255.00 which had included the towing and storage fee for the Insured Vehicle. Ms Pek was then given an authorization form to tow the Insured Vehicle out of the Traffic Police Pound. Mr Lee made the towing arrangements and the Insured Vehicle was towed to SME Motor Pte. Ltd. (herein referred to as "**SME**") on 7 February 2022.

7. Mr Lee decided to tow the Insured Vehicle to SME located at Autobay as it was the nearest Allianz Insurance authorized reporting centre to the Traffic Police Pound. Ms Pek made an insurance report at SME later that day. The insurance report was submitted by SME on 8 February 2022.
8. Ms Pek informed us that before the incident, she did not experience any abnormality to the Insured Vehicle. The steering system and braking system were working fine before the incident.
9. Ms Pek mentioned that she did not consume any alcohol or medication that may cause drowsiness and could impair her ability to drive on the day of the incident.
10. Regarding the incident, Ms Pek has Mr Lee to offer as a witness.
11. To confirm with that Ms Pek's statement that the case was assigned to the Traffic Police, she provided us with a receipt which indicated that on 7 February 2022 she had settled the payment for the towing and storage fee of the Insured Vehicle which had been towed to the Traffic Police Pound post-incident. See the Receipt 1 below.



Receipt 1 shows that on 7 February 2022 Ms Pek had settled the payment of \$255.00 for the towing and storage fee of the Insured Vehicle which had been towed to the Traffic Police Pound post- incident (arrowed). The info gathered from the receipt would correlate with Ms Pek's statement that her case was assigned to the Traffic Police.

Investigations

12. To confirm Ms Pek's statement that she was not intoxicated at the incident location, we contacted Mr Joel who gave Ms Pek and Mr Lee a lift to the clinic post- incident. Mr Joel mentioned that he arrived at the incident location together with his girlfriend shortly after receiving the call. Mr Lee told Mr Thomas that he was not feeling well as a result of the incident. He mentioned that Ms Pek reiterated to him the circumstances of the incident while Mr Lee attempted to make towing arrangements.
13. Mr Joel mentioned that Ms Pek was able to communicate without any slur in her speech. Mr Joel neither detected any alcohol on Ms Pek's breath nor did Ms Pek behave in any way that would suggest she was intoxicated.
14. To confirm Ms Pek's statement that she will be issued a traffic summons for careless driving, we contacted IO Maria who interviewed Ms Pek. IO Maria mentioned that Ms Pek would be charged for careless driving as well as for fleeing the incident scene post- incident.

Incident Site Inspection

15. We visited the location where the incident occurred on 3 February 2022 taking the reports made by Ms Pek and information that we were able to gather during our interview with her as references.
16. The incident had occurred along the left bend towards Whitley Road. We noticed that the vicinity was not monitored by CCTV camera(s). We found graze marks on a kerb which Ms Pek had mounted. Tyre marks were also observed on the kerb. We observed that the base of the lamp post Ms Pek collided into had been replaced. The base of the lamp post and the re-laid tar at the bottom of the lamp post are indications that the base of the lamp post had been recently replaced. We conducted a closer inspection of the immediate area surrounding the lamp post. We found broken plastic parts and vehicular debris on the ground.
17. Apart from the recently replaced lamp post and grazed kerb, 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 – 8 below.



Photo 1 shows the location where the incident had occurred, along the left bend (arrowed) towards Whitley Road (circled). We noticed that the vicinity was not monitored by CCTV camera(s).



Photo 2 shows a closer view of the location where the incident had occurred, along the left bend (arrowed) towards Whitley Road (circled). We noticed that the vicinity was not monitored by CCTV camera(s).



Photo 3 shows the graze marks and tyre marks found on the kerb which Ms Pek had mounted (circled).



Photo 4 shows a close up view of the graze marks (circled) and tyre marks (arrowed) found on the kerb which Ms Pek had mounted.



Photo 5 shows the lamp post (arrowed) which Ms Pek had collided into. We observed that the base of the lamp post had been replaced. The bolts surrounding the base of the lamp post and the re-laid tar are indications that it had been recently replaced (circled).



Photo 6 shows a close up view of the bolts surrounding the base (circled) and the re-laid tar (arrowed) at the bottom of the lamp post which are indications that the base of the lamp post had been recently replaced.



Photo 7 shows the broken plastic parts and vehicular debris of the Insured Vehicle (arrowed) that were found on the ground surrounding the lamp post.



Photo 8 shows a close up view of the broken plastic parts and vehicular debris of the Insured Vehicle (arrowed) that were found on the ground surrounding the lamp post.

Investigations

18. We managed to obtain some photographs that were taken by Mr Lee while both were at the incident scene. The photographs had showed that the incident had occurred along the left bend towards Whitley Road. Ms Pek had mounted the kerb and collided into a lamp post. The photographs had showed the Insured Vehicle at its respective final rest position at the incident scene before it was towed away and seem to correlate with Ms Peks' account of the incident. See photos 9 & 10 below.

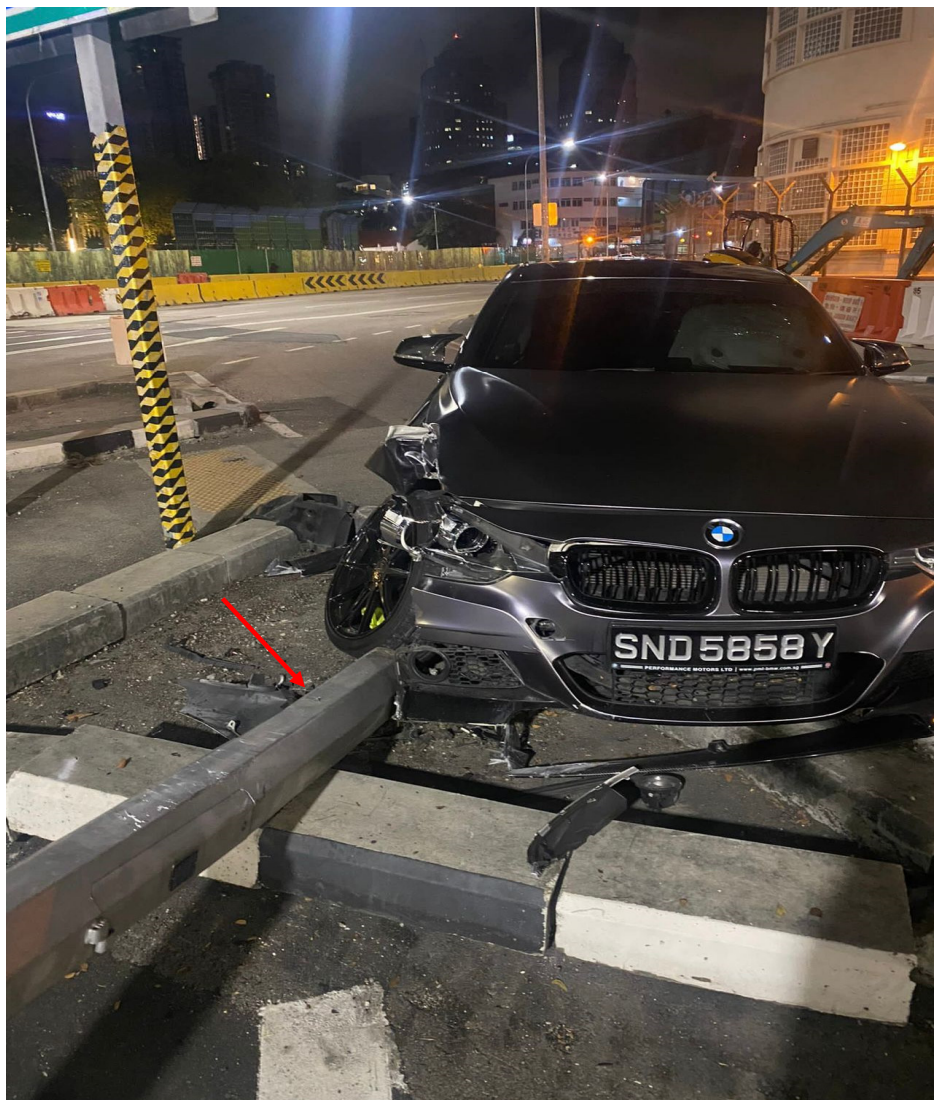


Photo 9 shows the Insured Vehicle at its respective final rest position at the incident scene before it was towed away. It seems to correlate with Ms Pek's account of the incident. The incident had occurred along the left bend. Ms Pek had mounted the kerb and collided into a lamp post (arrowed).

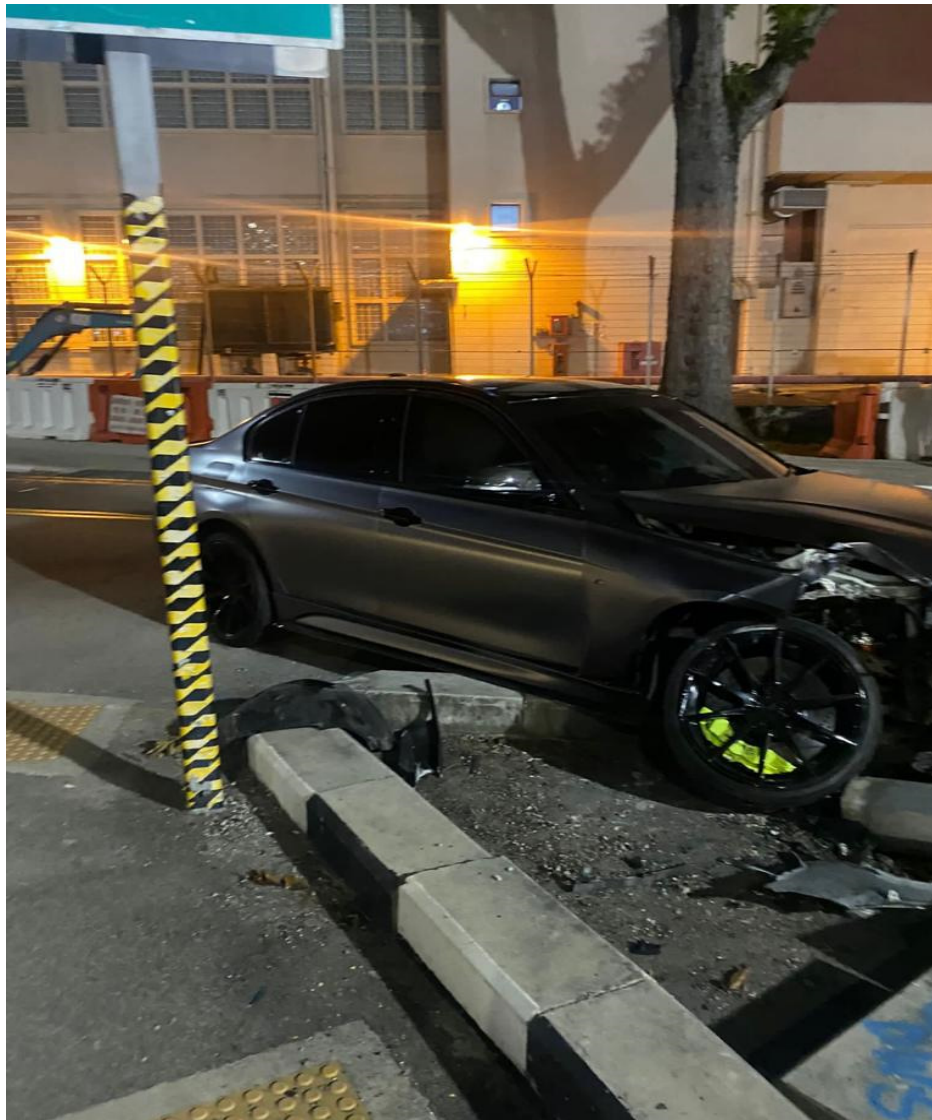


Photo 10 shows the Insured Vehicle at its respective final rest position at the incident scene before it was towed away. It seems to correlate with Ms Pek's account of the incident.

Damage Analysis

19. Based on the incident report provided to us by Ms Pek, the Insured Vehicle had sustained significant damages to its frontal portion and right body.

20. Our physical inspection of the Insured Vehicle at SME revealed that the Insured Vehicle had sustained significant damages to its frontal portion, particularly to its front bonnet, front bumper, front right fender and right headlamp. There were remains of the driver and front passenger airbags in the interior compartment of the Insured Vehicle which corroborates with Mr Pek's statement that the airbags were deployed post- incident. See photos 11 - 13 below.



Photo 11 shows the general frontal view of the Insured Vehicle during the physical inspection at SME. The Insured Vehicle had sustained significant damages to its frontal portion and right body.

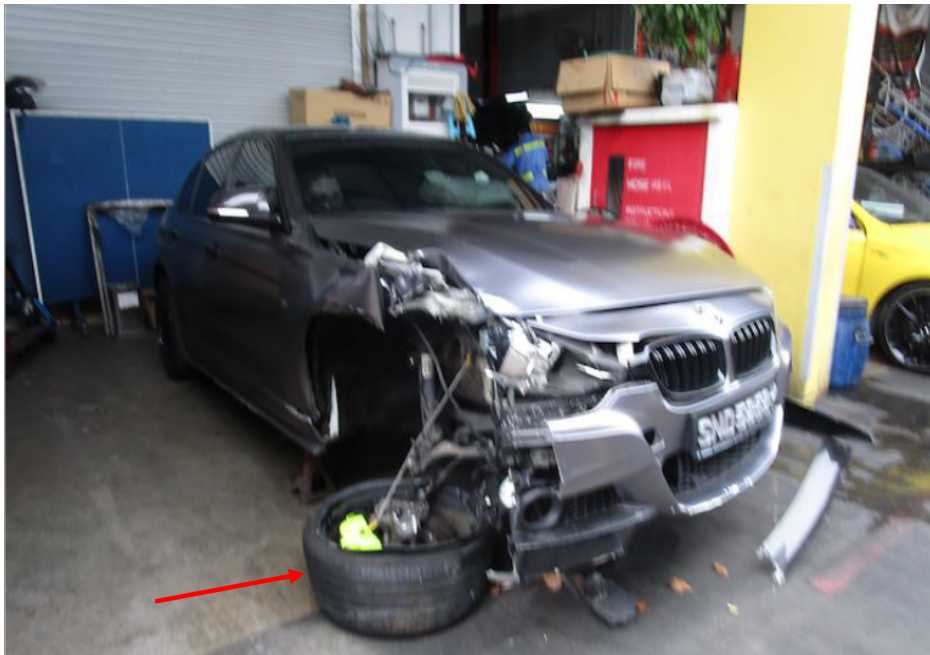


Photo 12 shows the right frontal portion of the Insured Vehicle during the physical inspection at SME. The Insured Vehicle had sustained significant damages to its frontal portion and right body, particularly to its front bonnet, front bumper, front right fender, right headlamp, right front rim and tyre as a result of the incident. Upon closer inspection, we observed the detached right front wheel rim of the Insured Vehicle (arrowed) which corroborated with Ms Pek's statement.



Photo 13 shows the remains of the driver and front passenger airbags of the Insured Vehicle (arrowed) which corroborates with Ms Pek's statement that the airbags were deployed post- incident.

21. According to Ms Pek, the owner of the Insured Vehicle, her fiancé, Mr Lee had the Insured Vehicle serviced on 19 October 2021. Mr Lee services the Insured Vehicle at R2D Autoworks Pte. Ltd. located at 280 Woodlands Industrial Park E5, #03-45, Harvest @ Woodlands, Singapore 757322.
22. The job scope of this servicing had included the changing of engine oil, oil filter and air filter. The parking brake cable clip was also replaced. See Invoice 1 below.


R2D AUTOWORKS PTE LTD
280 Woodlands Industrial Park E5
#03-45 Harvest @ Woodlands
Singapore 757322
Tel: 6316 3283 Mobile: 9665 1761

R2D AUTOWORKS
GST Reg. 200903972C

CUSTOMER NAME Mernard
CAR PLATE / MODEL SND 5858 Y / BMW F30 316i
TYPE OF SALES Mechanic Work - Servicing


INVOICE
INVOICE NO R16284
DATE 19-Oct-21
PAYMENT BY Visa / NETS

| ITEM | DESCRIPTION | UNIT | UNIT PRICE | TOTAL |
|--------------------|----------------------------------|------|------------|-----------|
| 1 | EE LL 40WT | 4.5 | \$ 25.00 | \$ 112.50 |
| 2 | OF-BM | 1 | \$ 25.00 | \$ 25.00 |
| 3 | AF | 1 | \$ 36.00 | \$ 36.00 |
| 4 | LABOUR-S | 1 | \$ 80.00 | \$ 80.00 |
| 5 | REPLACE PARKING BRAKE CABLE CLIP | 1 | \$ 140.00 | \$ 140.00 |
| SUB-TOTAL | | | | \$ 393.50 |
| GST 7% | | | | \$ 27.55 |
| GRAND TOTAL | | | | \$ 421.05 |

ISSUED BY 

Invoice 1 shows the document relating to the last servicing that was carried out to the Insured Vehicle on 19 October 2021 at R2D Autoworks Pte. Ltd. (arrowed). The job scope of this servicing had included the changing of engine oil, oil filter and air filter. The parking brake cable clip was also replaced (circled).

23. Our checks with both local and international bodies and associations had revealed that at the time of writing this report, there was a manufacturer recall on 29 June 2021 for the Takata airbag. However the recall was not rectified. See search result from LTA below.



Vehicle Recall Details

ONLY INFORMATION ON VEHICLE RECALLS SUBMITTED FROM 9 APRIL 2007 IS AVAILABLE

| | |
|--|--|
| Owner ID Type Singapore NRIC | Owner ID 056G |
| Vehicle No. SND5858Y | Make/Model B.M.W./ 316I 1.6 AT D/AB 4DR ABS HID |
| Engine No.: A465J828N13B16A | Chassis No.: WBA3A12060J722321 |

Recall Details

Recall No.: R2021071012

| | |
|--|---|
| Manufacturer Recall Date: 29 Jun 2021 | Estimated Completion Year of Recall: 2023 |
| Brief Description (As Provided by Motor Dealer): The (Takata) gas generator of the driver's airbag can malfunction if it has been exposed to high absolute air humidity and high temperature fluctuations for years. | Date Rectified: - |

Hotline Information:
 PERFORMANCE MOTORS LIMITED at 1-800-2255-269
 BIS AUTOMOBILES PTE. LTD. at 68-963-933

For more details, contact BMW ASIA PTE LTD

24. Our checks revealed that Ms Pek possesses a valid Singapore class 3A driving licence. She does not have any current or previous traffic offence(s) and has 0 demerit points at the time of writing this report.

Conclusion

25. Basing on the available evidence gathered during the course of our investigations, we are of the view that the damages to the Insured Vehicle SND 5858Y are consistent to the circumstances of the incident, where it was reported that while attempting to make a left turn into Whitley Road from Thomson Road, Ms Pek misjudged the turn which resulted in the frontal portion of the Insured Vehicle mounting a kerb and colliding into a lamp post before coming to a stop. The physical inspection carried out on the Insured Vehicle SND 5858Y had also revealed that its 4 tyres were in serviceable condition with remaining thread depth of approximately 5mm each.
26. 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.
27. There was no modifications found fitted on the Insured Vehicle SND 5858Y at the time of physical inspection.
28. 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.

29. Our investigations also revealed there was no evidence gathered to suggest that Ms Pek 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 & Reconstructionist (SAE-A)

DISCLAIMER OF LIABILITY TO THIRD PARTIES:- This Report is made solely for the use and benefit of the Client named on the front page of this Report. No liability or responsibility whatsoever, in contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.