

Your Ref: 2022 22004226/SL
Our Ref : CS6/AIS22002476/P

11th April 2022

M/s Allianz Insurance Singapore Pte. Ltd.

79 Robinson Road #09-01
Singapore 068897
(Motor Claims Department)

**TECHNICAL INVESTIGATION REPORT OF ACCIDENT INCIDENT INVOLVING
THE INSURED VEHICLE SND 6030L ON 11th March 2022**

1. We refer to your letter dated 17th March 2022 and the instructions therein.
2. Our analysis, comments and opinions with respect to the cause of accident to the insured vehicle SND 6030L (herein referred to as “**Insured Vehicle**”) are set out below.

Inspection of the Insured Vehicle

3. The Insured Vehicle was physically inspected on 6th April 2022 at the premises of Success United Pte Ltd located at 2 Kaki Bukit Avenue 2 #01-33 Kaki Bukit Auto Hub, Singapore 417921
4. A static inspection was carried out to the Insured Vehicle where the following general information was recorded:-

Vehicle Registration No.	: SND 6030L
Make / Model	: BMW M135i 5DR AT ABS D/AIRBAG HID
Chassis No	: WBA1B72090J778695
Year of Registration	: 04 MAR 2014
Mileage	: 102,475KM

5. The Insured Vehicle was observed to have sustained damage at its front portion. Its front bonnet, front left headlamp and front bumper as well as its front left tyre and wheel rim was amongst the body parts damaged and its airbag was also deployed as a result of the accident. See photos 1 – 6 below.



Photo 1 shows the mileage of the Insured Vehicle at the time of our inspection at 102,475km.



Photo 2 shows the general view of the rear portion of the Insured Vehicle at the time of our inspection. Its rear portion was not affected by the accident.



Photo 3 shows the general view of the front portion of the Insured Vehicle at the time of our inspection. Its front bonnet, front left headlamp and front bumper, was amongst the body parts that were damaged as a result of the accident.



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



Photo 5 shows the close up view of the front left tyre of the Insured Vehicle at the time of our inspection. Its front left tyre and wheel rim (circled) were damaged as a result of the accident.



Photo 6 shows the close up view of the interior portion of the Insured Vehicle at the time of our inspection. Its airbag's deployed (circled) as a result of the accident.

6. From the Singapore Accident Statement, which was made by Mr Lau Yong Wee, Leslie (herein referred to as **“Mr Lau”**); we note that the accident to the Insured Vehicle had happened at a time when Mr Lau was driving the Insured Vehicle along Victoria street with his pregnant wife in the Insured Vehicle to lavender area to buy food where the accident happened.
7. We managed to speak to Mr Lau on 6th April 2022 where we were able to gather further information pertaining to the incident of the Insured Vehicle.
8. According to Mr Lau, on 11th March 2022. Mr Lau mentioned that the ground was greasy as it had just stop raining and was driving the Insured Vehicle from Chinatown where he and his wife had their dinner and heading to lavender to purchase other food before heading home, he mentioned that he was driving on the second lane and came to a stop at the junction of Victoria street, when the traffic light turn green he started moving off and mentioned that he felt the Insured Vehicle hit a puddle of water and suddenly the vehicle started to lose control and skidded to the left and causing it to mount the curb, and collided into the concrete barrier on the left side of the road. Mr Lau mentioned that he and his wife were both was conscious throughout the whole incident and was not injured.
9. Mr Lau mentioned that he contacted the made towing arrangements. The Insured Vehicle was towed to Success United Pte Ltd located at 2 Kaki Bukit Avenue 2 #01-33 Kaki Bukit Auto Hub, Singapore 417921 the authorised repair shop where Mr Lau made an insurance report on the 14th March 2022 at 1721 hours.
10. Mr Lau mentioned that he had not experienced any mechanical or electrical/electronic problem with the Insured Vehicle prior to 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.
11. With regards to the history of the Insured Vehicle, we were able to gather from Mr Lau mentioned that the Insured Vehicle was purchased pre-owned about 3 months ago and he is the registered owner of the Insured Vehicle and he is the sole driver of the Insured Vehicle.

Incident Scene Photographs

12. 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.
13. 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.
14. We have also routed the route taken by Mr Lau where the accident had taken place at, which the Insured Vehicle mounted a curb and coming to a stop upon colliding with the concrete barrier on the curb. See photos 7 - 12 below which were taken by us.



Photo 7 shows location of where the Insured Vehicle was involved in the accident (circled) which is located opposite Golden Landmark building along Victoria street road. In general, the information that could be gathered from this photograph had corresponded to the events that were related to us by Mr Lau, location when the accident happened.



Photo 8 shows the general location of where the Insured Vehicle was involved in the accident which is located opposite Golden Landmark building along Victoria street road as we observed that there was a new and different coloured concrete barrier as compared to the other concrete barriers that was placed there and also damaged Insured Vehicle parts on the surrounding ground (circled). In general, the information that could be gathered from this photograph had corresponded to the events that were related to us by Mr Lau, location when the accident happened.



Photo 9 shows general view of where the Insured Vehicle mounted the curb (yellow circle), and the concrete barrier (red circle) opposite Golden Landmark building along Victoria street road. In general, the information that could be gathered from this photograph had corresponded to the events that were related to us by Mr Lau, location when the accident happened.



Photo 10 shows the close up view of the curb side, the curb had suffer damaged as a result of the Insured Vehicle mounting 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 Lau, location when the accident happened.



Photo 11 shows the grass patch area, where we observed broken pieces of number plate from the Insured Vehicle after the accident (arrowed). In general, the information that could be gathered from this photograph had corresponded to the events that were related to us by Mr Lau, location when the accident happened.



Photo 12 shows the close up view of the grass patch, we had observed multiple remains of the Insured Vehicle's number plate (arrowed). In general, the information that could be gathered from this photograph had corresponded to the events that were related to us by Mr Lau, location when the accident happened.

Conclusion

15. 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 accident by nature.

Sherwin Beh

Technical Investigator

Ang Bryan Tani

AMROE, AMIRTE, AFF SAE, M.MATAI, AFF.Inst.AEA

Senior Technical Investigator

Technical Investigation & Reconstructionist (SAE-A)

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