

Your Ref : 266146
Our Ref : CI/MSG22004574/D

19 May 2022

M/s MSIG Insurance (Singapore) Pte Ltd

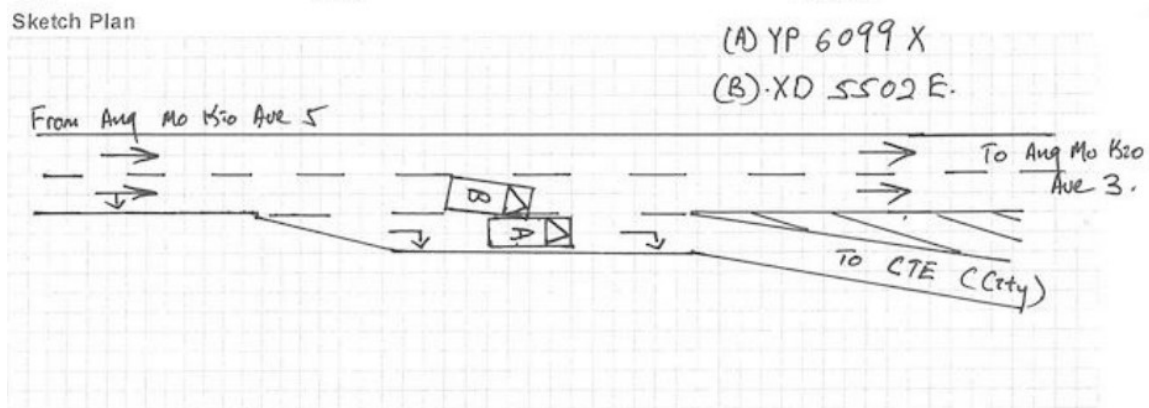
16 Raffles Quay #24-01
Hong Leong Building
Singapore 048581
(Motor Claims Department)

**AUTOMOBILE TECHNICAL INVESTIGATION REPORT OF ACCIDENT
INVOLVING YP 6099X AND XD 5502E ON 27 NOVEMBER 2021**

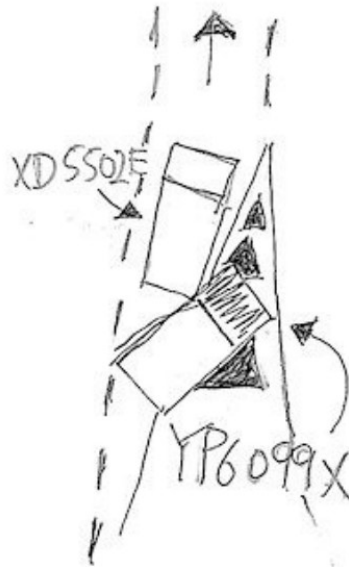
1. I refer to your email dated 06 May 2022.
2. On 27 November 2021 at about 1130hrs, an accident occurred between YP 6099X (herein referred to as “**Insured Vehicle**”) and XD 5502E (herein referred to as “**Third Party Vehicle**”) along Ang Mo Kio Avenue 5 slip road entering into CTE (City).
3. The involved drivers had, in their respective Singapore Accident Statements, provided conflicting account of how the accident had occurred. I was requested to provide my opinions and comments pertaining to which account was more probable
4. The following documents were provided to me for my review and consideration in the preparation of this report: -
 - a) Singapore Accident Statement lodged by the driver of the Insured Vehicle consisting of 19 pages, where amongst other information, the circumstance of accident was described;
 - b) Singapore Accident Statement lodged by the driver of the Third Party Vehicle consisting of 14 pages, where amongst other information, the circumstance of accident was described;
 - c) Vehicle Damage Inspection Report of the Insured Vehicle dated 28 January 2022, including photographs showing the Insured Vehicle before repair, during repair and after repair.
5. My analysis, comments and opinions with regard to the accident are now set out in the below paragraphs.

Nature of Accident

6. The Singapore Accident Statement lodged by the driver of the Insured Vehicle had amongst other information contained a description of the circumstance of accident.
7. On 27 November 2021 at about 1130hrs, the Insured Vehicle was travelling along the right lane of Ang Mo Kio Avenue 5, near the entrance to CTE (City). Suddenly, the Third Party Vehicle, on the left, cut into the path of the Insured Vehicle and collided onto the left side of the Insured Vehicle. The impact pushed the Insured Vehicle to the right, resulting in the right wheels of the Insured Vehicle to hit onto the road kerb on the right of the roadway.
8. Sketch plan of the accident, extracted from the Singapore Accident Statement lodged by the driver of the Insured Vehicle, is shown below.



9. The Singapore Accident Statement lodged by the driver of the Third Party Vehicle had amongst other information contained a description of the circumstance of accident.
10. The driver of the Third Party Vehicle had reported that the Third Party Vehicle was travelling along Ang Mo Kio Avenue 5, filter lane exit CTE towards City. The Insured Vehicle, travelling on the right side, suddenly cut through the road divider and hit onto the rear right side of the Third Party Vehicle.
11. Sketch plan of the accident, extracted from the Singapore Accident Statement lodged by the driver of the Third Party Vehicle, is shown below.

Sketch Plan**Damages**

12. The Vehicle Damage Inspection Report of the Insured Vehicle that was provided to me had contain photographs that were taken before the start of its repair. Upon review of these photographs, I note that the Insured Vehicle had sustained damage that was confined to its left centre portion. The cargo box of the Insured Vehicle was observed to be cut at the left sliding door and at the left rear panel, at the area adjacent to the left sliding door. The cut was horizontally across the left sliding door and left rear panel, at a significant height above ground level. The frame at the left side of the front facing panel of the cargo box was also observed to be bent towards the front of the Insured Vehicle.
13. Overall, the damage pattern of the Insured Vehicle suggests that an object with protruding sharp edge(s) had horizontally cut into the left side of the cargo box, in a rear to front direction of the Insured Vehicle. See photo 1 - 3 below.



Photo 1 shows the Insured Vehicle before the start of repair. The photographs contained in the Vehicle Damage Inspection Report of the Insured Vehicle had showed damage that was confined to the left centre portion (circled) of the Insured Vehicle. The left sliding door and left rear panel of the Insured Vehicle's cargo box was observed to be horizontally cut. The frame at the left side of the front facing panel of the cargo box was also observed to be bent.



Photo 2 shows a closer view of the damaged cargo box, at the left centre portion of the Insured Vehicle. The cut to the cargo box was horizontally across the left sliding door and left rear panel (red circle), at a significant height above ground level. The frame (yellow circle) at the left side of the front facing panel of the cargo box was also observed to be bent towards the front of the Insured Vehicle.



Photo 3 shows a closer view of the damaged cargo box of the Insured Vehicle. This was at the area between the left sliding door and left rear panel of the cargo box. The edge of the sliding door (circled) was dented/pulled towards the front of the Insured Vehicle. This would represent a rear to front directional force (red dotted arrow). Along with the frame at the left side of the front facing panel bending towards the front (refer to yellow circle in photograph 2 above), the damage pattern of the Insured Vehicle suggests that an object with protruding sharp edge(s) had horizontally cut into the left side of the cargo box, in a rear to front direction of the Insured Vehicle.

14. For the Third Party Vehicle, there was no clear photograph(s) that had depicted damage that it had sustained, if any.

Accident Scene Photographs

15. The involved drivers had, in their respective Singapore Accident Statements, also attached several accident scene photographs. Upon review of the photographs, I note that the photographs were taken after the Insured Vehicle and the Third Party Vehicle had come to a stop by the side of the roadway. The photographs did not show their respective positions at the time of contact. Notwithstanding this, I was still able to gather several notable information relevant to establishing the accident circumstance.
16. Firstly, it can be established that the Third Party Vehicle was loaded with a rectangular bin at the material time of accident. Although there was no photograph(s) showing the general view of the Third Party Vehicle at the accident scene, the rectangular bin that it was carrying would have been those sand, gravel, rubbish carrying rectangular bin often seen on a tipper truck.

17. The accident scene photographs also appear to show that the Third Party Vehicle was stopped along the left side, towards the end of the slip road entering CTE towards City. This was based on features, like the scrubs on the left side of the Third Party Vehicle and the chevron markings on the right side of the Third Party Vehicle that separates CTE towards City and the slip road entering CTE towards City. See photo 4 below.



Photo 4 shows the Third Party Vehicle at the accident scene. It can be established that the Third Party Vehicle was loaded with a rectangular bin (arrowed) at the material time of accident. The rectangular bin that it was carrying would have been those sand, gravel rubbish carrying rectangular bin often seen on a tipper truck. The Third Party Vehicle was also seen stopped along the left side, towards the end of the slip road entering CTE towards City.

18. As for the Insured Vehicle, it was seen stopped along the chevron markings separating the slip road entering CTE towards City and Ang Mo Kio Avenue 5. Its stopped location was also noted to be behind the Third Party Vehicle. Note also that the slip road entering CTE towards City was single lane. See photo 5 & 6 below.



Photo 5 shows the Insured Vehicle at the accident scene. The Insured Vehicle (red arrow) was stopped along the chevron markings separating the slip road entering CTE towards City and Ang Mo Kio Avenue 5. The slip road entering CTE towards City is highlighted by the yellow arrow while Ang Mo Kio Avenue 5 is highlighted by the black arrow. The Third Party Vehicle (not seen in this photograph) was stopped further in front of the Insured Vehicle, at the end of the slip road entering CTE towards City. Note that the slip road entering CTE towards City was single lane.



Photo 6 shows another view of the Insured Vehicle at the accident scene. The Insured Vehicle was stopped along the chevron markings separating the slip road entering CTE towards City and Ang Mo Kio Avenue 5. The slip road entering CTE towards City is highlighted by the red arrow while Ang Mo Kio Avenue 5 is highlighted by the yellow arrow. Note that the slip road entering CTE towards City was single lane.

Discussion, Comments & Opinions

19. Earlier, I had commented in paragraph 13 that the damage pattern of the Insured Vehicle suggests that an object with protruding sharp edge(s) had horizontally cut into the left side of its cargo box, in a rear to front direction of the Insured Vehicle. This would mean that the first point of contact on the Insured Vehicle was at the left side centre portion of your Insured Vehicle, at the left rear panel of the cargo box just after the sliding door. The contact, thereafter, extended towards the left side front portion of the Insured Vehicle.
20. In order to cause a damage pattern that is from rear to front direction on the Insured Vehicle, the Third Party Vehicle would have to be travelling at a higher speed than the Insured Vehicle at the time of contact. Note that the accident scene photographs also indicated that the Third Party Vehicle was stopped ahead of the Insured Vehicle. See photo 7 below.



Photo 7 shows the left centre portion of the Insured Vehicle. The first contact on the Insured Vehicle was at the left side centre portion of your Insured Vehicle, at the left rear panel (arrowed) of the cargo box just after the sliding door. The contact, thereafter, extended towards the left side front portion of the Insured Vehicle, in a rear to front direction (shown by the dotted red arrow).

21. The Third Party Vehicle was loaded with a rectangular bin at the material time of accident (refer to photograph 4 above). The object with protruding sharp edge(s) that had horizontally cut into the left side of the Insured Vehicle's cargo box was likely to be the rectangular bin that was loaded on the Third Party Vehicle. Based on this, the point of contact at the Third Party Vehicle would have been at the right side centre portion onwards, which is where the rectangular bin would have been placed when loaded on the Third Party Vehicle. See photo 8 below.



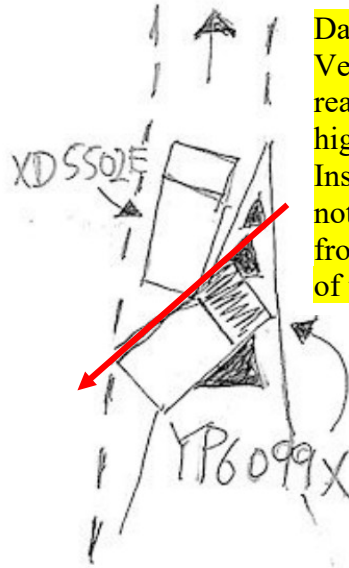
Photo 8 shows the Third Party Vehicle, without any rectangular bin loaded at the time of accident reporting. At the material time of accident, the Third Party Vehicle was loaded with a rectangular bin (refer to photograph 4 above). The object with protruding sharp edge(s) that had horizontally cut into the left side of the Insured Vehicle's cargo box was likely to be the rectangular bin that was loaded on the Third Party Vehicle. Based on this, the point of contact at the Third Party Vehicle would have been at the right side centre portion onwards, which is where the rectangular bin would have been placed, as highlighted by the red dotted lines.

22. For completeness, the photographs of the Third Party Vehicle that were attached in the Singapore Accident Statement lodged by the driver of the Third Party Vehicle, did not show the front right portion of the Third Party Vehicle. Notwithstanding this, the contact on the Third Party Vehicle could not have occurred at its front right portion. This was because there was no protruding sharp edge(s) at the front right portion of the Third Party Vehicle. Hence the contact being at the front right portion of the Third Party Vehicle, as drawn in the sketch plan of the Insured Vehicle driver (refer to page 2 above), was incorrect.

23. If following the accident account and sketch plan in the Singapore Accident Statement that was lodged by the driver of the Third Party Vehicle, the damage pattern of the Insured Vehicle would be in a front to rear direction, as the Insured Vehicle would have to be travelling at a higher speed than the Third Party Vehicle in order for contact to occur (travelling at same speed will not result in any contact).

24. First contact would be at left side front portion of the Insured Vehicle before stretching towards the left side centre and left side rear of the Insured Vehicle due to the higher travelling speed of the Insured Vehicle. The sketch plan (refer to page 3 above and shown again below) does not match the damage pattern of the Insured Vehicle.

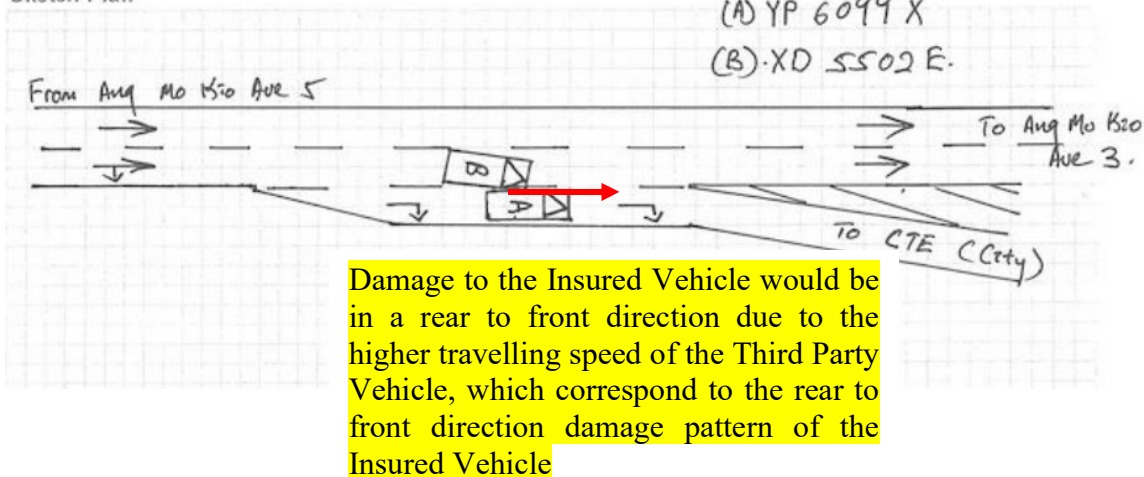
Sketch Plan



Damage to the Insured Vehicle would be in a front to rear direction due to the higher travelling speed of the Insured Vehicle, which does not correspond to the rear to front direction damage pattern of the Insured Vehicle

25. Furthermore, the driver of the Third Party Vehicle had reported in his Singapore Accident Statement that the Third Party Vehicle was travelling on the filter lane exit CTE towards City when the Insured Vehicle travelling on the right side, suddenly cut through the road divider and hit onto the rear right side of the Third Party Vehicle. As seen in photograph 5 & 6 above, the filter lane to CTE towards City was single lane. Given the lateral width of the Third Party Vehicle, it would be unusual for the Insured Vehicle to be travelling on the right side in the same lane as the Third Party Vehicle prior to the accident.
26. On the other hand, the accident account and sketch plan in the Singapore Accident Statement that was lodged by the driver of the Insured Vehicle would correspond to the damage pattern of the Insured Vehicle. The first point of contact was on the left side centre portion of the Insured Vehicle and the higher travelling speed of the Third Party Vehicle (travelling at same speed will not result in any contact) would lead to damage on the Insured Vehicle stretching from its left side centre portion to its left side front portion (refer to sketch plan at page 2 and shown again below).

Sketch Plan



27. I note also that the driver of the Insured Vehicle had reported in his Singapore Accident Statement that the Insured Vehicle's right wheels had hit onto the road kerb on the right of the roadway after it was pushed to the right by the Third Party Vehicle. The Vehicle Damage Inspection Report of the Insured Vehicle did not contain photographs showing its right wheels hence, whether there was any damage or impact mark(s) on the right wheels, which would support the Third Party Vehicle cutting into the travelling path of the Insured Vehicle and thereafter pushing it to the right, was unable to be ascertain.

Conclusion

28. Basing on the damage pattern of the Insured Vehicle, I am of the opinion that the circumstance of accident that was reported in the Singapore Accident Statement lodged by the driver of the Insured Vehicle was more probable. However, the contact had occurred at the right side centre onwards of the Third Party Vehicle and not at the right side front portion of the Third Party Vehicle.



Ang Bryan Tani

AFF SAE-A, AMSOE AMIRTE, MATAI, Aff. Inst. AEA

Senior Technical Investigator

Technical Investigation & Accident 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.