

Date : 6 June 2022

To : **M/s China Taiping Insurance (Singapore) Pte Ltd**
3 Anson Road #16-00
Springleaf Tower
Singapore 079909
(Motor Claims Department)

INVESTIGATION REPORT:

Our Ref : CS4/CTI22004803/N
Claim No : OD/SNM22D203195/C01/CSC
Insured : SMG 1195Z
Date of Accident : 8 May 2022
Location : Traffic junction of Kitchener Road and Jalan Besar

Interview Summary of the Driver of the Insured Vehicle SMG 1195Z

1. We conducted an interview with the driver of the Insured Vehicle, Mr Ong Sheng Yong, Joel (herein referred to as "**Mr Ong**") on 3 June 2022. He was able to relate the circumstances of the accident to the best of his recollection.
2. Mr Ong is a salesman. He is the owner and only driver of the Insured Vehicle. According to Mr Ong, the accident had occurred on 8 May 2022 at 0330 hours when he was driving the Insured Vehicle. He was sending his friend back home to Bukit Panjang. The traffic was light, the weather was clear and the road surface was dry.
3. Mr Ong had just refuelled the Insured Vehicle at the Shell petrol station located at Serangoon Road. He drove along Kitchener Road. He mentioned that he was headed towards Bukit Timah Road. As he approached the traffic junction of Kitchener Road and Jalan Besar, the traffic light turned red. He intended to turn right into Jalan Besar. When the traffic light turned green, Mr Ong drove forward. He noticed a vehicle at the opposite direction on the 1st lane which was stationary with no hazard lights blinking. He then proceeded to make a right turn. As he was turning, he saw a yellow Taxi in the opposite direction on the 2nd lane proceeding straight.

4. Mr Ong mentioned that the Taxi driver did not slow down. He continued to turn right. He then felt an impact on the left rear portion of the Insured Vehicle. The Insured Vehicle spun 180 degrees and came to a stop facing oncoming traffic at Jalan Besar.
5. The airbags of the Insured Vehicle were not deployed. Mr Ong regained composure. After ensuring that both his passenger and he were unscathed, Mr Ong exited the Insured Vehicle and examined the damages to the Insured Vehicle. Mr Ong mentioned that the Insured Vehicle had sustained damages to its left rear portion. The left rear wheel rim was misaligned but still intact. He then walked towards the Taxi. He mentioned that he noticed that the front passenger airbag of the Taxi had been deployed. A police patrol car which happened to be along Jalan Besar stopped at the accident scene. 2 or 3 police officers alighted from the patrol car and asked if all of them were hurt and required an ambulance. After they all replied that they need not require medical assistance, the police officers took down their particulars. The police asked if Mr Ong had been drinking. He replied that he was sober. Mr Ong mentioned that no breathalyzer test was administered by the police. Mr Ong then took photographs of the accident scene. He asked the police officers if they were able to be his witness as they were present when the accident occurred but the officers declined as that was against protocol. The police left after about 15 minutes. Mr Ong made towing arrangements.
6. The tow truck arrived in 45 minutes. The Insured Vehicle was towed to Teamwork Garage (herein referred to as "**Teamwork**"). Mr Ong then booked a grab ride home together with his passenger. Mr Ong went to Teamwork the following day on 9 May 2022 in the late morning with his passenger to make an insurance report. He mentioned that he made the insurance report at Teamwork as he has a friend who is working there.
7. Mr Ong informed us that before the accident, he did not experience any abnormality to the Insured Vehicle. The steering system and braking system were working fine before the accident.
8. Mr Ong mentioned that he did not consume any alcohol or medication that may cause drowsiness and could impair his ability to drive on the day of the accident.
9. Mr Ong provided us with video footage of the accident which was taken from the in- vehicle recording device fitted onto the Insured Vehicle.

Investigations

10. We managed to obtain some photographs that were taken by Mr Ong while he was at the accident scene. The photographs had showed the Insured Vehicle at its respective final rest position at the accident scene right after the collision with the Taxi and seem to correlate with Mr Ong's account of the accident which occurred when Mr Ong attempted to make a right turn from Kitchener Road into Jalan Besar.
11. The photographs had showed that the accident had occurred along Kitchener Road. The photographs also showed the presence of police officers at the scene post- accident. In particular, the presence of police officers together with the ability of Mr Ong to take clear photographs after the accident would suggest that there was no drink driving involved in this particular accident. See photos 1 - 6 below.



Photo 1 shows the Insured Vehicle at its respective final rest position at the accident scene right after the collision with the Taxi. It seems to correlate with Mr Ong's account of the accident which had occurred when Mr Ong attempted to make a right turn from Kitchener Road (arrowed) into Jalan Besar.



Photo 2 shows the Insured Vehicle at its respective final rest position at the accident scene right after the collision with the Taxi. It seems to correlate with Mr Ong's account of the accident in which upon collision the Insured had spun 180 degrees before coming to a stop facing oncoming traffic along Jalan Besar (arrowed).



Photo 3 shows a closer view of the damages sustained to the Insured Vehicle as a result of the accident. It seems to correlate with Mr Ong's statement in which the frontal portion of the Taxi had collided into the left rear portion of the Insured Vehicle (arrowed).



Photo 4 shows a closer view of the damages sustained to the Taxi as a result of the accident (circled). It seems to correlate with Mr Ong's statement in which the frontal portion of the Taxi had collided into the left rear portion of the Insured Vehicle.



Photo 5 shows a frontal view of the Taxi post- accident. It seems to correlate with Mr Ong's statement in which he mentioned the front passenger airbag of the Taxi had been deployed upon collision (arrowed).

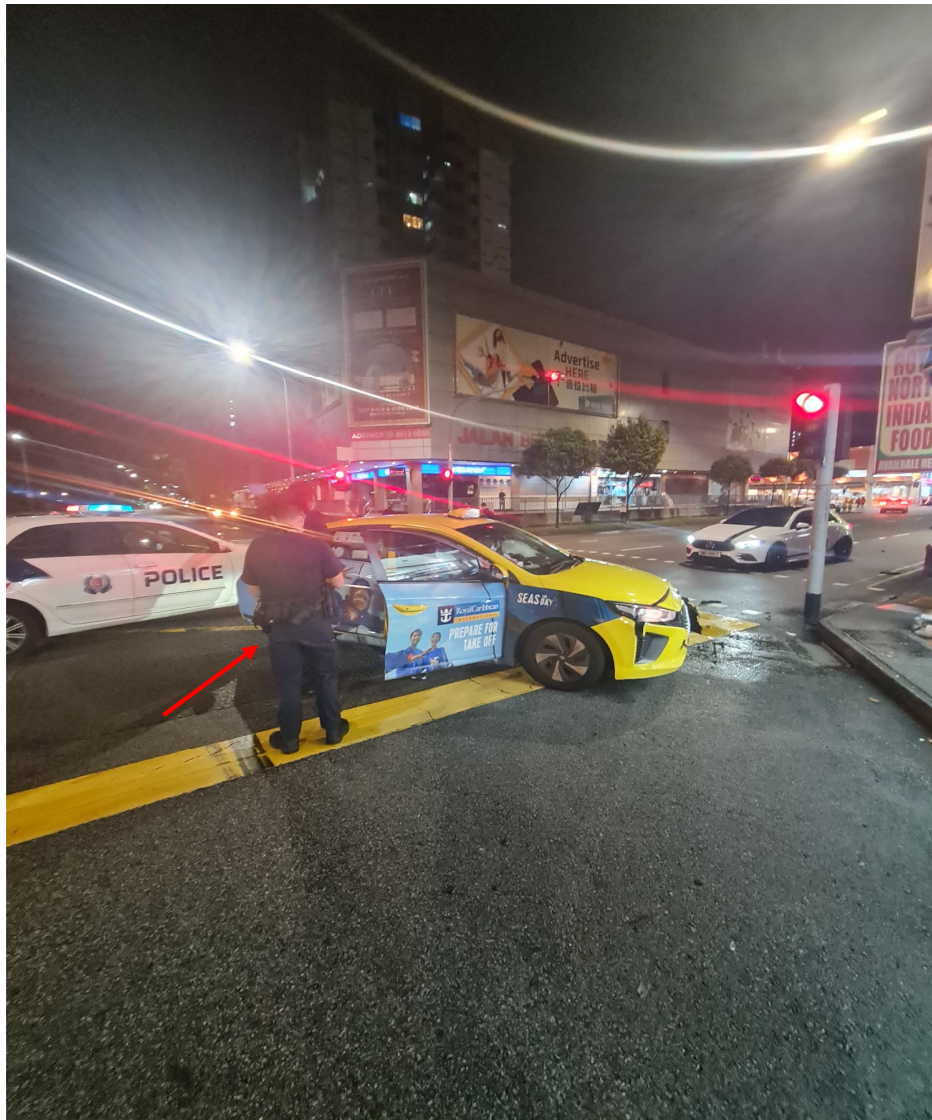
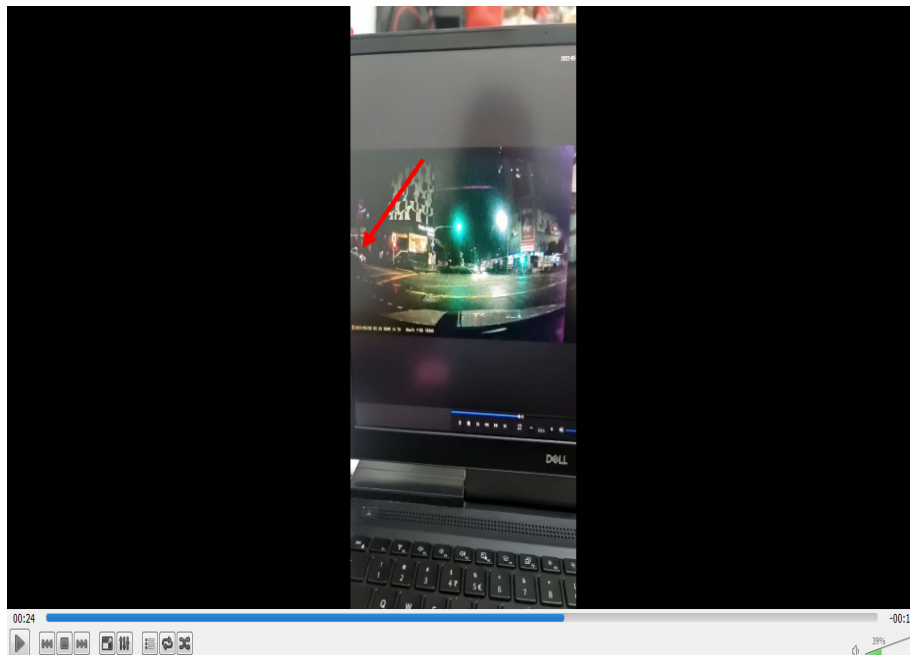


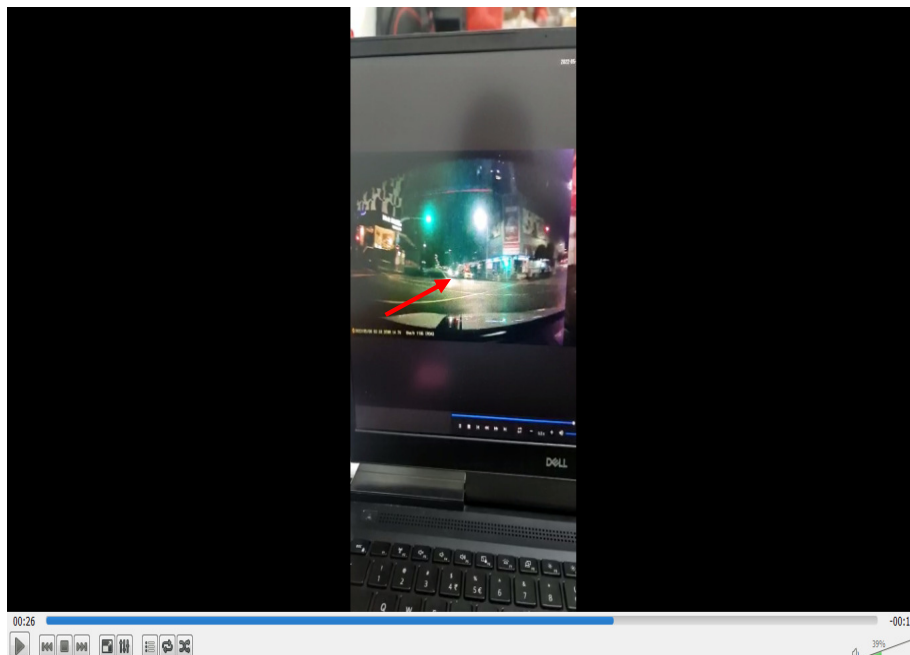
Photo 6 shows the arrival of the police at the accident location. It seems to correlate with Mr Ong's account of the accident in particular, the presence of the police (arrowed) together with the ability of Mr Ong to take clear photographs after the accident would suggest that there was no drink driving involved in this particular accident.

Accident Video

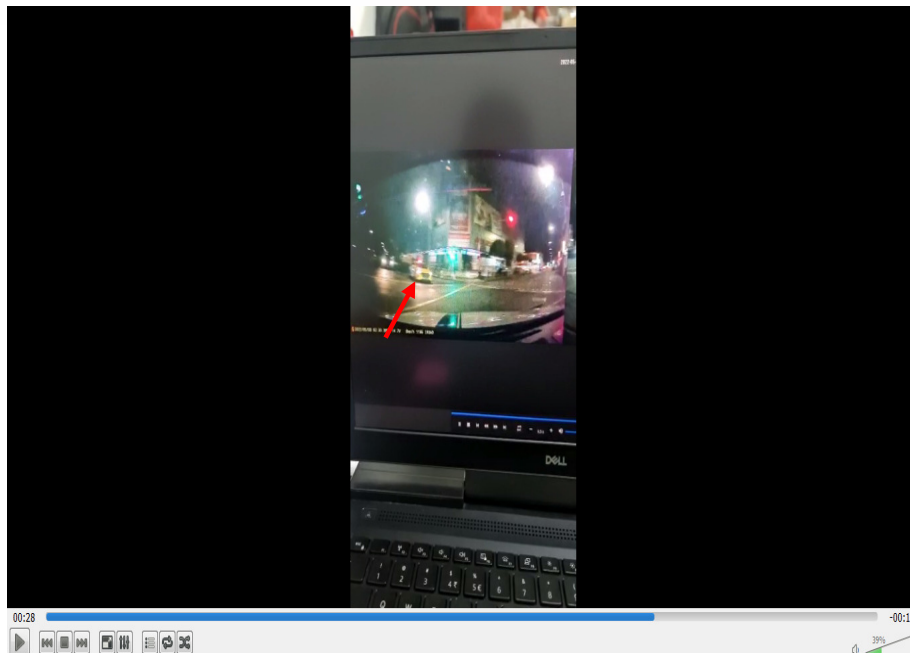
12. The video recording that was provided to us in preparation of this report was taken from video recording device that was mounted onto the front windscreen of the Insured Vehicle. The recording showed the events before the accident and the accident itself. The length (duration) indicated in the video recording was 39 seconds.
13. During the 1st 24 seconds of the video, Mr Ong can be seen waiting at the traffic junction and then proceeding to drive the Insured Vehicle forward to gradually make a right turn into Jalan Besar. The police car can also be seen along Jalan Besar. At the 26- second mark of the video recording, Mr Ong proceeded to turn right after noticing the vehicle at the opposite direction on the 1st lane was stationary with no hazard lights blinking. At the 28- second mark of the video recording, Mr Ong proceeded to turn right even though there was an approaching Taxi bearing registration number SHC 503E. The collision occurred at the 30- second mark of the video recording, where the frontal portion of the Taxi collided into the left rear portion of the Insured Vehicle, causing the Insured Vehicle to spin 180 degrees before coming to a stop facing oncoming traffic at Jalan Besar. However one would have to view the recording to see the accident. See screenshots 1 - 4 below.



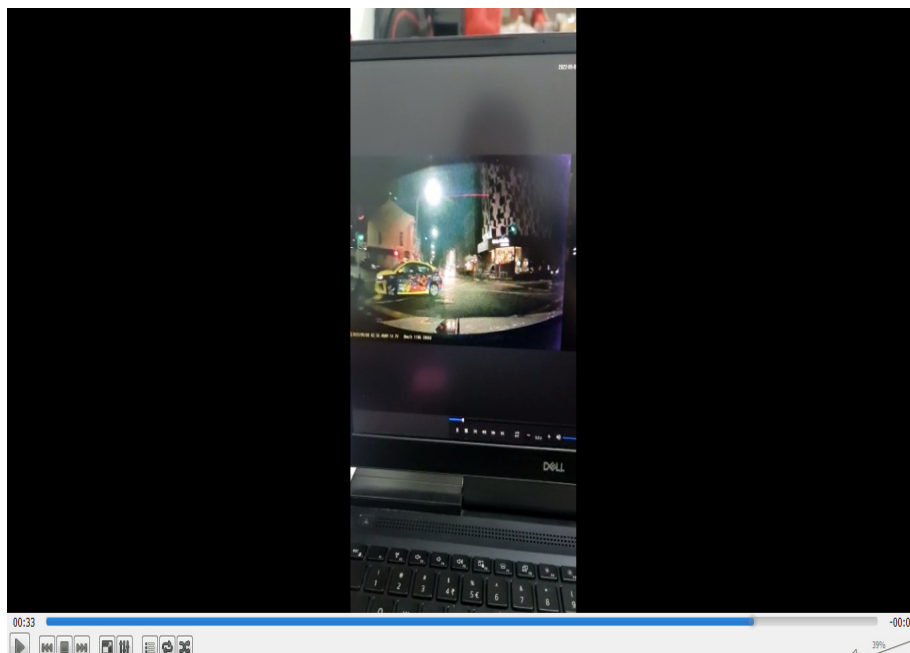
Screenshot 1 of the video recording from the video recording device that was mounted onto the front windscreen of the Insured Vehicle shows at the 24 second mark, Mr Ong driving the Insured Vehicle forward to gradually make a right turn into Jalan Besar. The police car can also be seen along Jalan Besar (arrowed).



Screenshot 2 shows at the 26- second mark of the video recording, Mr Ong proceeded to turn right after noticing the vehicle at the opposite direction on the 1st lane was stationary with no hazard lights blinking (arrowed).



Screenshot 3 At the 28- second mark of the video recording, Mr Ong proceeded to turn right even though there was an approaching Taxi bearing registration number SHC 503E (arrowed).



Screenshot 4 shows the collision occurring at the 30- second mark of the video recording, where the frontal portion of the Taxi collided into the left rear portion of the Insured Vehicle, causing the Insured Vehicle to spin 180 degrees before coming to a stop facing oncoming traffic along Jalan Besar.

Damage Analysis and Investigations

14. Our review of the accident scene photographs provided to us by Mr Ong and subsequent physical inspection of the Insured Vehicle at Teamwork revealed that the Insured Vehicle had sustained damages to its left rear portion as a result of the accident. The left rear door had buckled. There were dents and graze marks on the left rear portion of the Insured Vehicle. There was also a misalignment of the left rear wheel rim. We observed several yellow paint transfer marks on the left rear portion which would appear to correspond to the left rear portion of the Insured Vehicle being hit by the frontal portion of the Taxi. See photos 7 – 10 below.



Photo 7 shows a view of the rear portion of the Insured Vehicle during the physical inspection at Teamwork. The Insured Vehicle had sustained damages to its left rear portion as a result of the accident.



Photo 8 shows a view of the left rear portion of the Insured Vehicle during the physical inspection at Teamwork. The Insured Vehicle had sustained damages to its left rear portion as a result of the accident (circled).



Photo 9 shows a closer view of the dents, yellow paint transfer marks and graze marks on the left rear portion of the Insured Vehicle (circled). There was also a misalignment of the left rear wheel rim (arrowed).



Photo 10 shows the misalignment of the left wheel rim of the Insured Vehicle (arrowed) which would appear to correspond to the left rear portion of the Insured Vehicle being hit by the frontal portion of the Taxi.

15. According to Mr Ong, he had the Insured Vehicle serviced before the accident occurred. He services the Insured Vehicle at TTS Eurocars Pte. Ltd. (herein referred to as "**TTS**") which is located at 383 Sin Ming Drive, TTS Centre, Singapore 575717. He services the Insured Vehicle at TTS as the Insured Vehicle is still under warranty.
16. Mr Ong was able to provide us a tax invoice showing the last periodic servicing that was carried out to the Insured Vehicle. The job scope of the servicing done on 17 December 2021 had included changing of engine oil, oil filter and washer. A major servicing package was also done which had included the aircon filter, spark plug set and auto transmission fluid (ATF). The engine coolant and brake fluid were flushed. The front left window was also lubricated. See Invoice 1 below.

TAX INVOICE

ANG SHI YU MELVIN
BLK 154 GANUSA ROAD
#04-327

Document No: 1W21-301597
Date : 17/12/2021

SINGAPORE 670154
Vehicle No : SWU1195Z
Mileage : 39127

Staff ID : HONG
Account No : ANGSHIYU
Job No : T21-103023
Page 1

MERCEDES BENZ A200 ANG LINE AU

Description	Quantity	U Price	Disc%	Amount
CONDUCTED 40K SERVICE PACKAGE \$318	1	198.00		198.00
LIQUI MOLY SW40, OIL FILTER, WASHER	2	60.00		120.00
LABOUR FOR SERVICE	1	720.00		720.00
CONDUCTED MAJOR SERVICE PACKAGE, INCLUDES : MERCEDES AC CABIN FILTER, SPARK PLUG SET, AUTO TRANSMISSION FLUID DUAL CLUTCH 7SPEED, FLUSHES ENGINE COOLANT, BRAKE FLUID REMARK : OWNER USING STAINLESS STEEL AIR FILTER, DECLINED TO REPLACE. NOTE 3 : LUBRICATE & NORMALIZE FRONT LEFT WINDOW VEHICLE CONDITION CHECK, XENTRY DIAGNOSTIC, TEST DRIVE COMPLIMENTARY CAR WASH & VACUUM				

Total 1,038.00
7.00% GST Pur 72.66
Nett Total 1,110.66


* Acknowledgement by Customer *

I confirm that the goods stated in this invoice have been received by me in good working order and condition. I further confirm that all services and/or repair jobs stated in this invoice are completed and done to my satisfaction.

TTS EUROCARS PTE LTD

Name/Signature/NUIC No/Co Stamp (where applicable)

Authorized Signature

 **TTS EUROCARS** pte ltd
A member of the TTS Motor Group


Company Reg. No: 200413930H GST No: 20-0413930-H

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Website: www.tts.com

Invoice 1 shows the document relating to the latest servicing that was carried out to the Insured Vehicle on 17 December 2021 at TTS (red arrows). The job scope of this servicing had included changing of engine oil, oil filter and washer. A major servicing package was also done which had included the aircon filter, spark plug set and auto transmission fluid (ATF). The engine coolant and brake fluid were flushed. The front left window was also lubricated (circled).

17. Our checks with both local and international bodies and associations had revealed that at the time of writing this report, there is no manufacturer recall of any nature to similar make and model vehicle as the Insured Vehicle that may possibly be related to this incident. See search result from LTA below.



Vehicle Recall Details

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

<i>Owner ID Type</i> Singapore NRIC	<i>Owner ID</i> 317H
<i>Vehicle No.</i> SMG1195Z	<i>Make/Model</i> MERCEDES BENZ/ A200 AMG LINE AUTO

Engine No.:
28291480069123

Chassis No.:
WDD1770872V015553

Recall Details:
No Recall Detail records

18. Our checks on the driving licence of Mr Ong revealed that he possesses a valid Singapore class 2B, 2A, 2, 3 and 4 driving licence. He does not have any current or previous traffic offence(s) and has 0 demerit points at the time of writing this report.

Conclusion

19. Basing on the available evidence gathered during the course of our investigations, we are of the view that the damages to the Insured Vehicle SMG 1195Z are consistent to the circumstances of the accident, where it was reported that before making a right turn into Jalan Besar from Kitchener Road, Mr Ong failed to look out for oncoming traffic which resulted in a collision of the Insured Vehicle on its left rear portion with an oncoming Taxi.

20. The physical inspection carried out on the Insured Vehicle SMG 1195Z had also revealed that its 4 tyres were in serviceable condition with remaining thread depth of approximately 6mm each.

21. 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 accident.
22. There were no modifications found fitted on the Insured Vehicle SMG 1195Z at the time of physical inspection.
23. Our investigations also revealed there was no evidence gathered to suggest that Mr Ong was driving under the influence of medication(s) and/or alcohol at the material time of accident.

**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)

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