

AXA INSURANCE PTE LTD
No. 8 Shenton Way
#27-01 AXA Tower
Singapore 068811

Date Assigned: 5 October 2021
Date Contacted Insured: 5 October 2021
No. of days to complete assignment: 12 days
Reason for delay: NA

Attention: Ms Lynn Khong / Ms Jacqueline Leong

21 October 2021

INTERIM REPORT

YOUR REF.	S1M03HL2MC/LK (JL)
OUR REF.	AAS2021-31621/AC
POLICY NO.	P2445204
PERIOD OF INSURANCE	8 April 2021 to 1 April 2022
NAME OF INSURED & ADDRESS	Ms Chan Siang Wah, 65 years old Block 142 Jalan Bukit Merah #12-1206 Singapore 160142
E-MAIL ADDRESS & CONTACT NO.	E-mail: csw1133@singnet.com.sg Mobile: 9844 9009
TIME, DAY & DATE OF ACCIDENT	At about 1605 hours on Monday, 30 August 2021
LOCATION OF ACCIDENT	Along Kim Yan Road / Martin Place / Muthuraman Chetty Road / Robertson Quay
INSURED VEHICLE	An Opel Insignia, bearing registration number SBP1133K
THIRD PARTIES	1) Singapore Buddhist Lodge (Ji Shi Ling Temple) 2) 4 unknown pedestrians
TYPE OF ACCIDENT	Alleged sudden acceleration of the Insured Vehicle causing it to collide onto 2 lamp posts and 3 trees resulting in injuries to several pedestrians



AJAX Adjusters & Surveyors Pte Ltd

120 Lower Delta Road, #08-08, Cendex Centre, Singapore 169208. Tel: +65 6255 0808 Fax: +65 6849 9155
Email: info@ajaxadjusters.com Website: www.ajaxadjusters.com Co. Reg. No.: 200912520Z

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Certification No.: 8382QMS001

We refer to AXA's instructions of 5 October 2021 and now report as follows:-

1. GENERAL

Insured

- 1.1 The Insured, Ms Chan Siang Wah, 65 years old, is a Singapore citizen.
- 1.2 She is the registered owner of the Insured Vehicle, an Opel Insignia, bearing registration number **SBP1133K**.
- 1.3 She is presently employed as a Secretary to Mr David Ong who is a solicitor with DOP Law Corporation's.
- 1.4 She possesses a valid Singapore class 3 driving licence since 5 September 1978, and she had about 41 years and 11 months of driving experience prior to the referenced accident.

Qualified Driving Licence

Qualified Driving Licence Number	S1165817B
Status of Qualified Driving Licence	Valid
Class(es) of Qualified Driving Licence	3
Expiry Date	Lifetime unless revoked, suspended or disqualified

- 1.5 At the time of the accident, she was travelling alone and exiting the basement car park of The Buddhist Lodge (Ji Shi Ling Temple), located at 14 Kim Yan Road.
- 1.6 Prior to the accident, she had visited the temple and was intending to return to home.
- 1.7 She maintained that she did not consume any alcoholic drinks for the 24 hours preceding the accident (Letter of Declaration under '**ANNEX A**' refers)



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- 1.8 However, she advised she was on long-term medication for diabetes and hypertension.
- 1.9 She is presently taking 1 tablet of Trajenta Duo 2.5mg and Apo-Atenol in the mornings after breakfast. Photographs of the medication are enclosed to report. ('**ANNEX B**' refers)
- 1.10 She advised that the referenced accident was her 1st accident in the past 3 years of driving.

2. THIRD PARTY DETAILS

THIRD PARTY PEDESTRIANS	
Pedestrians	<p>Reportedly 4 Pedestrians were injured as a result of the accident:</p> <ol style="list-style-type: none">1. Unknown female, 43 years old2. Unknown female, 36 years old3. Unknown female child, 4 years old4. Unknown child of unknown age <p>The news reported that there were other children that were scratched by falling branches</p>

GOVERNMENT PROPERTIES	
Properties	Along Robertson Quay, there were a total of 2 lamp posts and 6 sections of kerb, and 3 trees which were damaged in the accident

SINGAPORE BUDDHIST LODGE	
Properties	Basement's car-park barrier arm



3. CIRCUMSTANCES (INSURED'S VERSION - STATEMENT)

- 3.1 Photographs are enclosed for Insurer's better appreciation of the accident site.
(**'ANNEX C'** refers)
- 3.2 We met and interviewed the Insured at her residence (1st interview) and Bayshore Park (2nd interview), and copies of her statements are enclosed for Insurer's perusal. Briefly, her version of the accident is as follows:-
- I. She was driving the Insured Vehicle and travelling alone along the basement car park of *The Buddhist Lodge (Ji Shi Ling Temple)*, located at 14 Kim Yan Road.
 - II. She was on her way back home after offering prayers and donation at the temple.
 - III. Moments ago when she first ignited the engine to the parked and stationary Insured Vehicle, she heard a strange revving sound from the engine bay.
 - IV. However, when she proceeded to move off, she did not hear the sound.
 - V. Upon approaching the semi-EPS gantry of the basement car park, she stepped on the brake pedal, winded down her window and inserted the cash card for payment at the station.
 - VI. At this juncture, she heard the strange revving sound again and suddenly, the Insured Vehicle jerked forward despite her stepping on the brake pedal.
 - VII. As the incident occurred in a split second, she believes that it crashed through the barrier. She could not recall if she had taken the cash card out by then.
 - VIII. She attempted to stop the Insured Vehicle but it continued to move forward at an increasingly fast speed.
 - IX. She managed to steer the vehicle into Martin Place / Muthraman Chetty Road (towards River Valley Close) and she tried to step on the brake pedal hard, but to no avail.

- x. The Insured Vehicle continued to surge forward via the downslope along Martin Place / Muthuraman Chetty Road where vehicles are parked on the left side in her direction.
- xi. She went across a speed hump and without being able to successfully slow down, it went across the intersection of River Valley Road and mounted the kerb just at the intersection of Robertson Quay, collided into 2 trees and a lamp post before coming to a complete stop
- xii. Upon impact, the front airbags in the Insured Vehicle activated.

Discussion/ observation on site:

- xiii. After the accident, passers-by assisted her out from the Insured Vehicle and she went to rest by the grass verge.
- xiv. She did not notice any other casualties at that point.
- xv. The SCDF attended to the scene about 15 minutes later and she was subsequently brought up into the ambulance on a stretcher and conveyed in a conscious state to SGH for immediate medical treatment.
- xvi. The Traffic Police were not present at the scene when she was conveyed to the hospital.

Additional Notes

- xvii. She did not have any witnesses to offer, and the Insured Vehicle is fitted with an in-car camera.

4. ENQUIRY WITH THE THIRD PARTY

Third Party Pedestrians

- 4.1 We are making enquiries with the Traffic Police to obtain copies of the police reports filed by the Third Party Pedestrians.

The Buddhist Lodge

- 4.2 On a 'without prejudice' basis, we spoke to their personnel, Ms Floral Ng and she advised that based on the CCTV footage, the Insured Vehicle had driven past the gantry before the barrier arm was lifted fully.
- 4.3 We have requested a copy of the CCTV footage, and shall extend to Insurers a copy upon receipt.

5. INVESTIGATIONS

Site Survey

- 5.1 We conducted a site survey at *The Buddhist Lodge (Ji Shi Ling Temple)*, Martin Place / Muthraman Chetty Road (towards River Valley Close) and Robertson Quay.
- 5.2 During our site attendance, we noted the following:

The Buddhist Lodge (Ji Shi Ling Temple)

- a. There is a CCTV fitted at The Buddhist Lodge, in the direction of the entrance/exit barriers of the car park
- b. The semi-EPS gantry barrier arm was reinstated

Martin Place / Muthraman Chetty Road (towards River Valley Close)

- a. The stretch of road is a downward-sloping, 2-way road with 1 lane in either direction.
- b. The stretch of road is about 200 metres in length and there is a speed hump in the middle of the stretch of road

Robertson Quay

- a. A total of 2 lamp posts and 6 sections of kerb had been reinstated.
- b. 3 trees were removed, leaving the stumps.

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5.3 Photographs are enclosed to report. ('**ANNEX C**' refers)

Servicing records

5.4 The Insured Vehicle was purchased first hand by the Insured's employer, Mr David Ong.

5.5 The Insured Vehicle was fully serviced at Alpine Motor, and there were no prior complaints of electrical or mechanical faults. A copy of the servicing summary is enclosed to report. ('**ANNEX D**' refers)

5.6 Prior to the accident which occurred on 12 June 2021, the Insured Vehicle underwent 3 servicing sessions from 5 September 2019 to 2 March 2021 as follows:-

5 September 2019	General servicing with no additional remarks
28 July 2020	General servicing with no additional remarks
22 March 2021	General servicing with no additional remarks

5.7 Based on the summary provided, there were no major issues stated. A copy of the servicing summary is enclosed to report. ('**ANNEX D**' refers)

Social Media

5.8 The accident was widely reported on several social media platforms.

5.9 Eyewitnesses said the Insured Vehicle was allegedly going at a high speed towards the junction of Martin Road when it drove up onto the pavement, toppling several trees and 2 lampposts before coming to a stop.

5.10 Copies of the media articles are enclosed to our report. ('**ANNEX E**' refers)

5.11 Following are screenshots extracted from the various social media articles:-



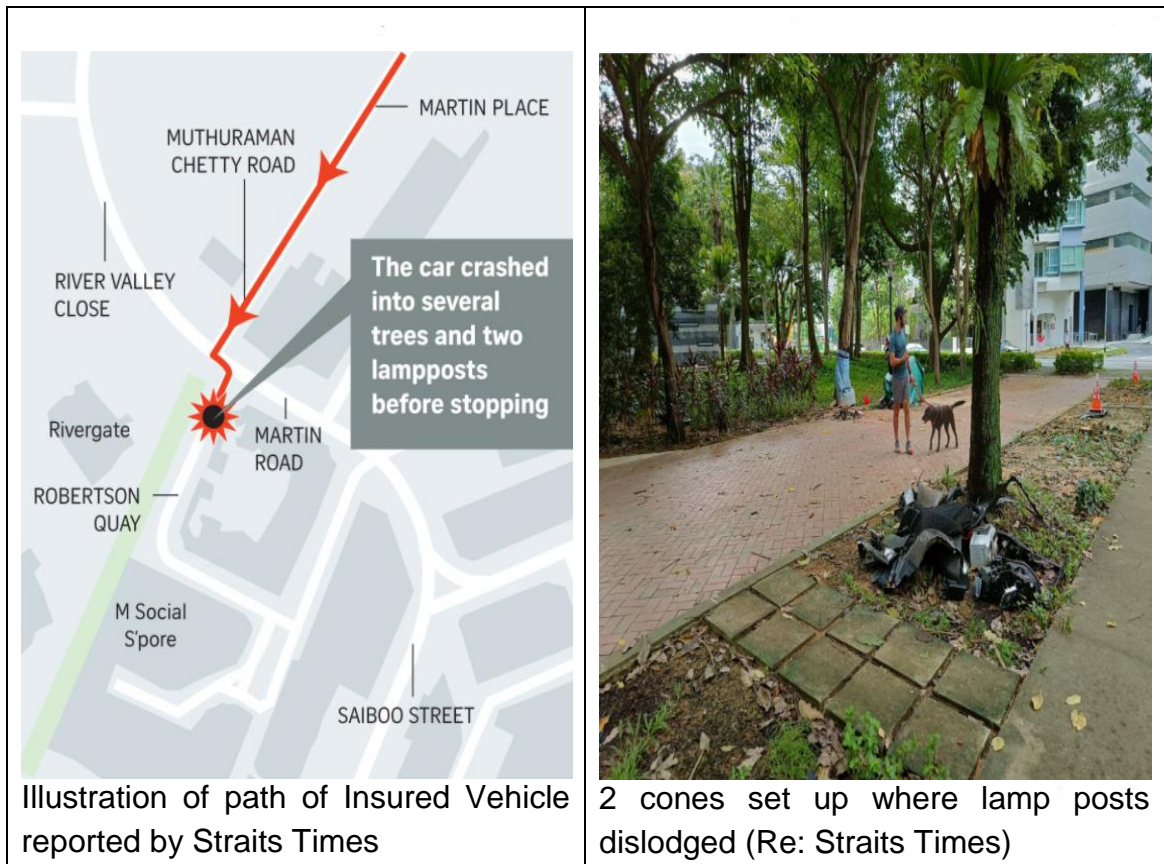
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Your ref : S1M03HL2MC/LK (JL)
Insured : Ms Chan Siang Wah



6. NATURE & EXTENT OF LOSS AND INJURY

6.1 Damage to Vehicles:

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INSURED VEHICLE



6.2 Injury & Claim Status of Third Party / Parties

INSURED VEHICLE		
Driver	Ms Chan Siang Wah, 65 years old	<ul style="list-style-type: none">• Several right rib fractures• Fractured left upper arm• 2 fractures on the lower back <p>Was conveyed to SGH by ambulance and underwent surgery for upper arm and back and hospitalised for 8 days</p> <p>As instructed, medical reports to be applied from SGH and M. Elizabeth Hospital</p>

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THIRD PARTY PEDESTRIANS		
Pedestrians	1. Unknown female, 43 years old 2. Unknown female, 36 years old 3. Unknown female child, 4 years old 4. Unknown child of unknown age 5. Other children scratched by falling branches (based on media reports)	Extent of injury to established upon receipt of their accident reports

7. POLICE ACTION

- 7.1 The Traffic Police investigations are presently on-going.
- 7.2 Traffic Police SIO Mariah (DID 6547 6433) is handling this matter.
- 7.3 The Insured was not placed under immediate suspension of driving.
- 7.4 We are making enquiries with the Traffic Police to obtain copies of the accident reports filed by the Third Party Pedestrians, and copies will be extended to Insurers upon receipt of the same.

8. ISSUES FOR INSURER

- 8.1 We highlight the following issues for Insurer to review with their panel solicitors and with the policy:-

WITH PANEL SOLICITORS:

1. Our comments under comments under '**Para 5**'.

WITH THE POLICY:

2. Our comments under comments under '**Para 5**'.

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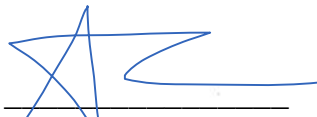


Your ref : S1M03HL2MC/LK (JL)
Insured : Ms Chan Siang Wah

9. REMARKS / PENDING MATTERS


- 9.1 Our further advice will follow upon hearing from the Traffic Police, *The Buddhist Lodge* and the hospitals (SGH and Mt. Elizabeth Hospital).
- 9.2 We appreciate Insurers comments and further instructions, if any.
- 9.3 In the meantime, we submit a note of our charges for your kind consideration.

AJAX ADJUSTERS & SURVEYORS PTE LTD



ALEX CHEW
MANAGER

E-mail : alexchew@ajaxadjusters.com
Contact : 9228 5852



ALEX WONG
DIRECTOR

E-mail : alexwong@ajaxadjusters.com
Contact : 9841 2607

Enc. **ANNEX A** - Letter of Declaration;
ANNEX B - Medication Labels;
ANNEX C - Photographs of accident site;
ANNEX D - Copy of Servicing Summary;
ANNEX E - Copies of Social Media Articles;
Insured's Statement; and
Copies of Insured's Driving Licence.

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ANNEX A



LETTER OF DECLARATION

I, Chan Siang Wah, NRIC S1164817B, hereby confirm that the Statement given by me to AJAX Adjusters & Surveyors Pte Ltd representing AXA Insurance Private Limited (hereinafter referred to as the 'Insurer') pertaining to my report of an accident along River Valley Close on 30 August 2021 at about 1605 hours involving motor car bearing vehicle registration number SBP1133K to be true and correct to the best of my knowledge, ability, information and belief.

I hereby acknowledge that the Insurer is fulfilling its obligations under the contract of insurance on the basis of the Statement.


I affirm that the Statement was voluntarily given without any promise, threat, inducement or duress. I am in a clear state of mind and not under the influence of any medication or mental health conditions.

I hereby confirm that I was not under the influence of any alcohol, drugs or medication at the time of the Event.

If evidence emerges showing that any of the Statement was false or incorrect or inaccurate, then, I irrevocably agree to discharge or absolve the Insurer of all liability under the contract of insurance. The Insurer, therefore, shall be completely discharged from all contractual responsibilities under the Motor Insurance Policy P2445204 to indemnify me of any claims in connection with any current and/or potential claims arising out of the above matter.

In addition, I shall undertake to repay any sums paid by the Insurer (not limited only to third parties) pursuant to the contract of insurance upon demand from the Insurer.

The letter of undertaking has been read over and explained to me in English (language / dialect). I fully understand and accept the terms and conditions stated above in this letter.

Signed : 
Name of Insured/Driver : Chan Siang Wah
Identification No : S1164817B
Date/Time : 7 October 2021 at about 1645 hours

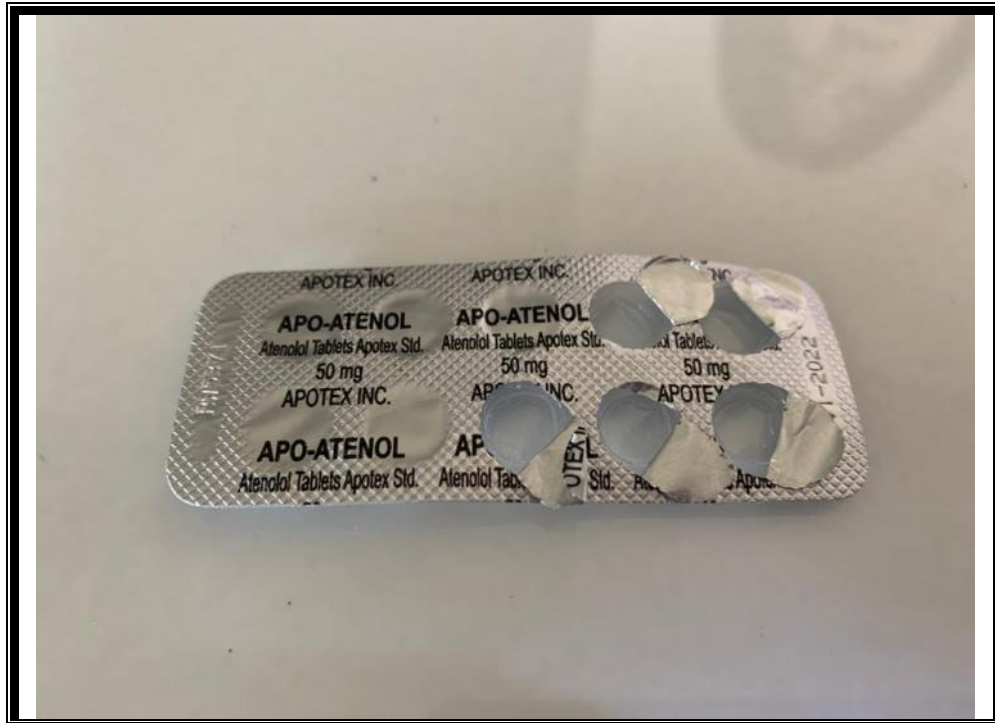
ANNEX B

Photo
No 1



Remarks: Trajenta Duo

Photo
No 2



Remarks: Apo-atenol

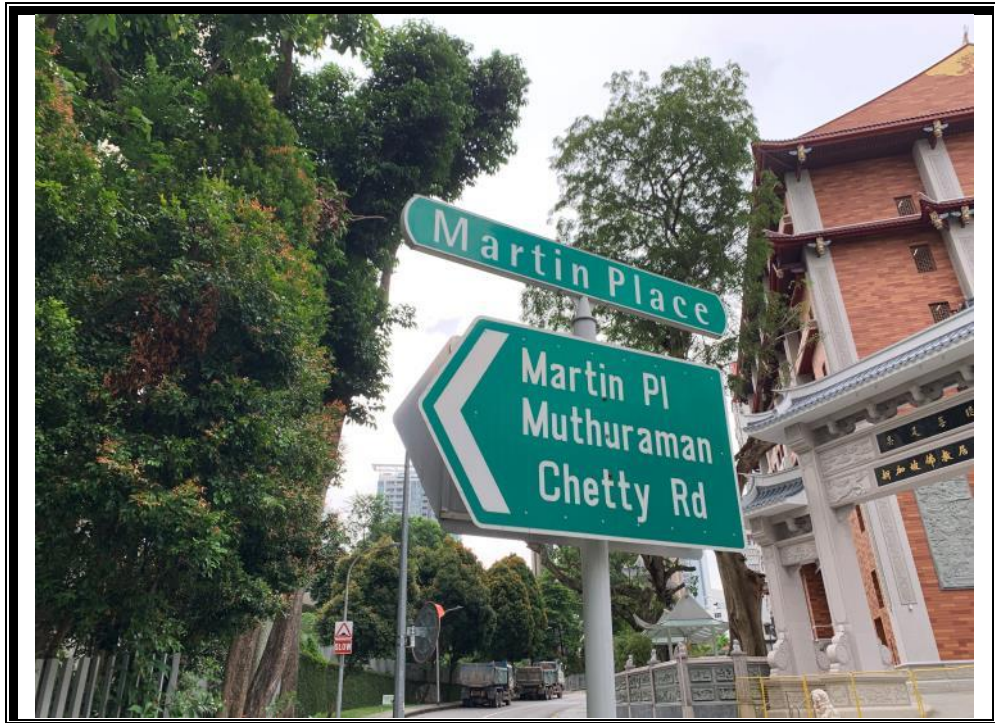
ANNEX C

*Photo
No 1*



Remarks: The Buddhist Lodge signage

*Photo
No 2*



Remarks: Martin Place / Muthuraman Chetty Road signage

***Photo
No 3***



Remarks: CCTV fixed at The Buddhist Lodge facing gantry

***Photo
No 4***



Remarks: Semi-EPS gantry at basement car park of The Buddhist Lodge

***Photo
No 5***



Remarks: Angle of CCTV from The Buddhist Lodge

***Photo
No 6***



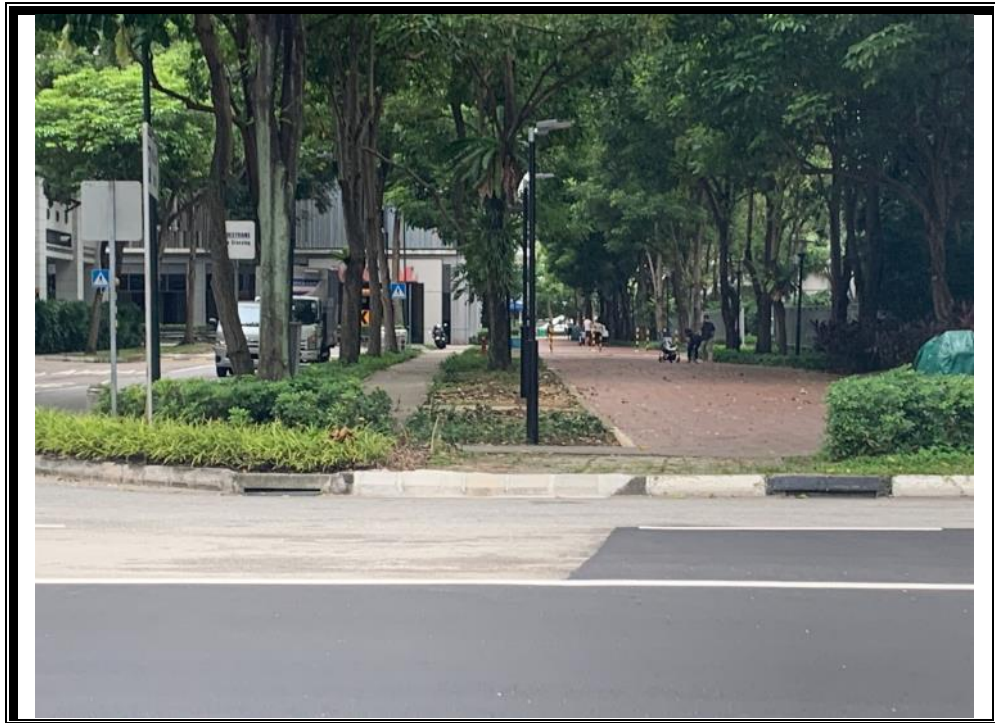
Remarks: Martin Place / Muthuraman Chetty Road (before speed hump)

***Photo
No 7***



Remarks: Martin Place / Muthuraman Chetty Road (after speed hump)

***Photo
No 8***



Remarks: Reinstated sections of kerbs

***Photo
No 9***



Remarks: Lamp post no. 14

***Photo
No 10***



Remarks: General view of Robertson Quay

***Photo
No 11***



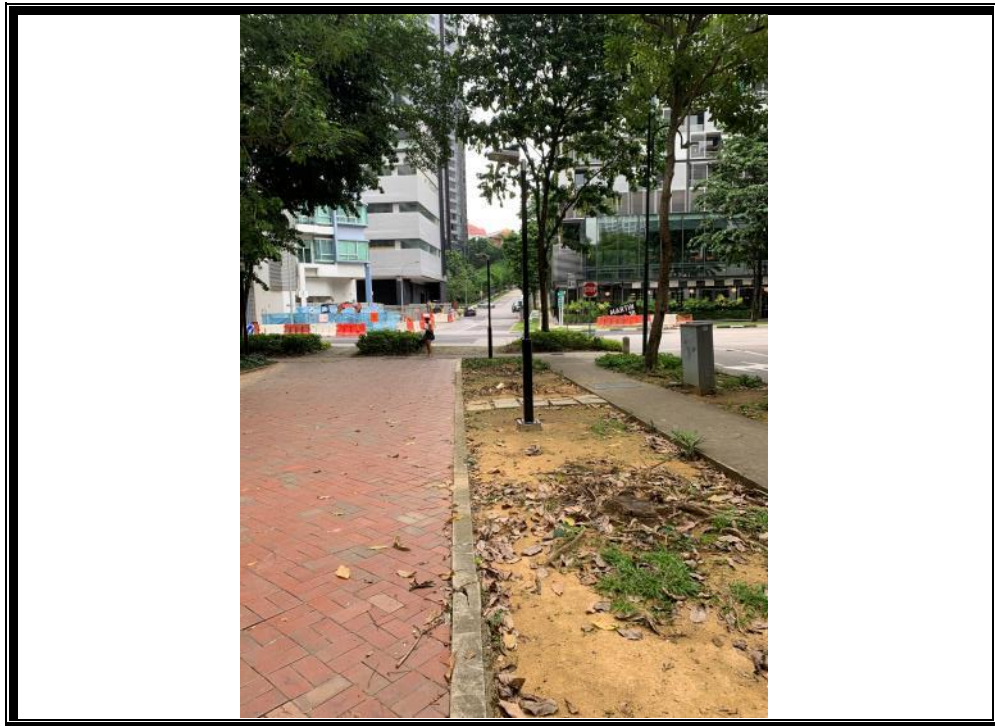
Remarks: Robertson Quay signage

***Photo
No 12***



Remarks: Muthuraman Chetty Road signage

***Photo
No 13***



Remarks: General view of reinstated lamp posts 13 & 14, and 3 tree stumps

***Photo
No 14***



Remarks: Tree stump

ANNEX C

Photographs of accident site

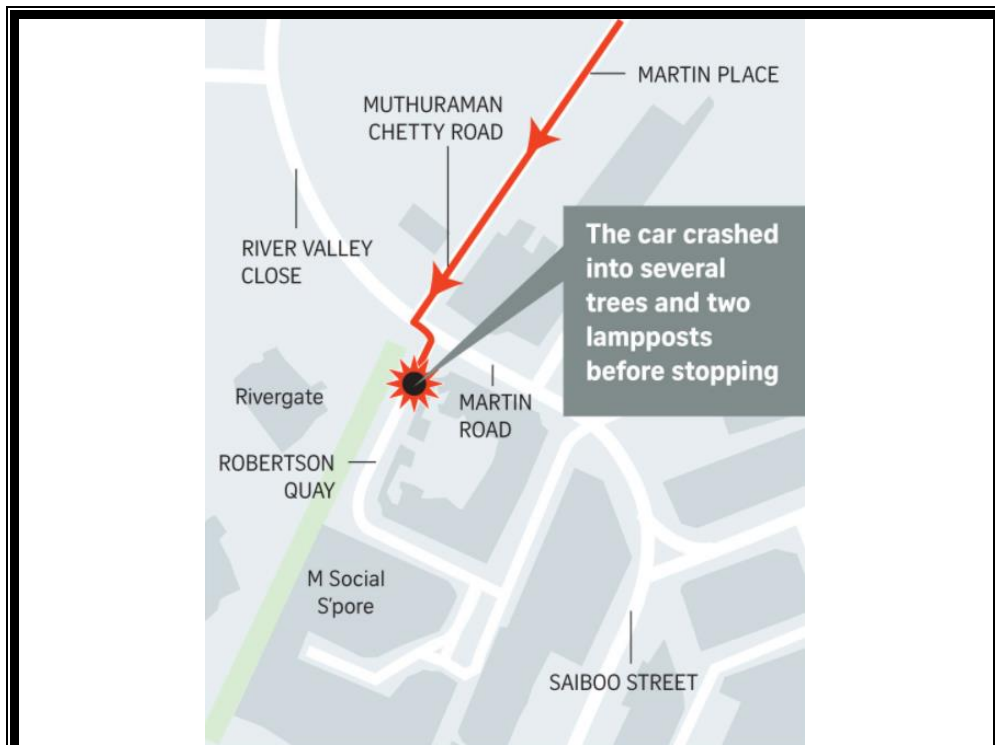
Page 24

**Photo
No 15**



Remarks: Intersection between Robertson Quay / Muthuraman Chetty Road

**Photo
No 16**



Point of collision taken from The Straits Times

ANNEX D

ANNEX D

Copy of Servicing Summary

Page 26



Car Licence Plate: SBP1133K
Model : Opel Insignia Grandsport 2.0
Registered Date : 2nd Aug 2019

(A) Service & Maintenance Record:

1. 1000 km Inspection
- done on 5th Sep 2019 @ 631 km odometer reading
2. 15,000 km Servicing
- done on 28th July 2020 @ 4,071 km odometer reading
3. 30,000 km Servicing
- done on 22nd Mar 2021 @ 6,910 km odometer reading

(B) Note: all the above 3x servicing were done under former car licence plate; SMF 30C

(C) The above is certified true and correct, dated 8th Oct 2021


Thng Kim Seng
Service Manager
Auto Germany Pte Ltd

ANNEX E

THE STRAITS TIMES SINGAPORE

Two children among five hurt after car runs up pavement in River Valley



The car toppled several trees and a lamppost before coming to a halt. PHOTO: SHIN MIN DAILY NEWS

Osmond
Chia

UPDATED SEP 1, 2021, 12:43 AM

SINGAPORE - Five people, including two children, were injured after a car ran up a pavement in River Valley Close on Monday (Aug 30) afternoon.

Police said a four-year-old girl, the driver, and two other pedestrians aged 36 and 43, were taken to Singapore General Hospital. The driver, a 65-year-old woman, is assisting with police investigations.

The Straits Times understands that a fifth person, a child, was also taken to hospital by her parents.

The car had allegedly knocked her onto the grass verge by the pavement as it came to a halt, said a domestic helper who witnessed the incident, who gave her name only as Madam Yayuk.

Eyewitnesses said the car was allegedly going at a high speed towards the junction with Martin Road when it drove up onto the pavement, toppling several trees and two lampposts before coming to a stop.

Madam Yayuk, 49, said it occurred metres away from where she was waiting to pick up her employer's child outside Rivergate condominium.

The car hit the lamppost with such force that it dislodged from the ground and shot past her, she said.

She told The Straits Times: "I was so scared, it's like my heart stopped."

Together with the little girl's helper, she hoisted the child from the ground and returned her to her parents at the condominium. Madam Yayuk said they took her to hospital.

The Singapore Civil Defence Force was called to the scene, and took the other injured parties to the hospital.

Madam Yayuk said the female driver appeared to have broken her arm but was able to walk as she boarded the ambulance.

Shin Min Daily News also reported the woman had injured her arm, and that several children nearby had been scratched by the debris from the trees.

ANNEX E

Copies of Media Articles

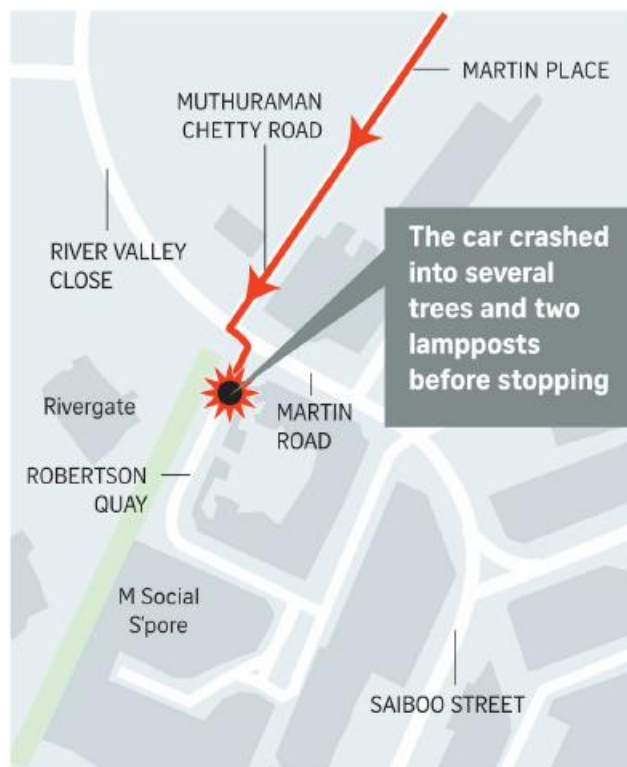
Page 29

On Tuesday, part of the vehicle's bonnet and other debris were still scattered around the pavement, and all that remained of the trees were stumps. A dozen parents and maids waited to collect their children at the bus drop-off point.

Another helper, Madam Mary Mendoze, 40, who was looking after some children at a playground metres away from the crash, said everyone screamed when the car came crashing past on the pavement.

She said dozens of parents were waiting to collect their children from the school bus farther down the road.

"The car was so dangerous and so fast. It was out of control," said Madam Mendoze.



STRAITS TIMES GRAPHICS

4-year-old among 4 persons sent to hospital after car crashes into trees along Robertson Quay street

The driver is assisting in police investigations.

Lean Jinghui | 🕒 August 31, 2021, 06:04 PM



A grey Opel was suspected to have lost control while going down a slope and careening onto a pedestrian street at Robertson Quay, taking down a few trees along the way, reported Chinese daily [Shin Min Daily News \(SMDN\)](#).

The incident occurred on Aug. 30.

Fallen trees

Videos of the incident showed strewn branches and a fallen tree amidst the wreckage, as smoke rose from the hood of the car.

The hood appeared dented.



Via SG Road Vigilante - SGRV Facebook



Via SG Road Vigilante - SGRV Facebook



Via SG Road Vigilante - SGRV Facebook

ANNEX E

Copies of Media Articles

Page 35

At least six people were spotted on scene, with one woman appearing to assist the driver of the car.

A security officer who works at a condominium in the area told Shin Min reporters that he believed the car had lost control, as it had appeared to be travelling at a relatively fast speed.

A loud bang was heard as the car rammed through a line of trees and a lamp post before crashing onto the pedestrian street.

While there were several passing cars on the road, it had not collided with anyone.

Shin Min reported that another witness also shared that there were more than 20 adults and children standing outside a neighbouring condominium when the incident happened.

Some had gotten injured by the fallen twigs and branches.

Four conveyed to hospital

In response to queries from *Mothership*, the police said they were alerted to an accident involving one car along Robertson Quay, towards River Valley Close, on Aug. 30 at 4:01pm.

A 65-year-old female driver was conscious when conveyed to the hospital.

The police added that two women aged 36 and 43, and a four-year-old girl, were also conscious when conveyed to the hospital.

The driver is assisting in police investigations.

Four-year-old girl among four injured in crash near Robertson Quay



Singapore ⓘ August 31, 2021
posted on Aug. 31, 2021 at 3:29 pm



SINGAPORE – A four-year-old girl was among four people taken to hospital after a car ran up a pavement at River Valley Place on Monday (Aug 30) afternoon.

Eyewitnesses said the car was allegedly going at a fast rate on Muthuraman Chetty Road towards the junction, where it drove up on to the pavement, toppling several trees and a lamppost, before coming to a halt.

As it did so, it apparently hit a little girl, who landed on the grass verge by the pavement, said a helper who witnessed the incident.

The helper, who gave her name only as Madam Yayuk, said the incident occurred metres away from where she was waiting to pick up her employer's child outside Rivergate Condominium.

The car hit the lamppost with such force that it dislodged from the ground and shot past her, she said.

Madam Yayuk told The Straits Times: "I was so scared, it's like my heart stopped."

Together with the little girl's helper, she hoisted the child from the ground and returned her to her parents at the condominium. Madam Yayuk said they took her to hospital.

She said the female driver appeared to have broken her arm but was able to walk as she boarded the ambulance.

Shin Min Daily News also reported the woman had injured her arm and that several children nearby had been scratched by the debris from the trees.

On Tuesday, part of the vehicle's bonnet and other debris were still scattered around the pavement, and all that remained of the trees were stumps. A dozen parents and maids waited to collect their children at the bus drop-off point.

[See also PM Lee says the PAP and the 4G leaders are "ready at any time" for the next general election](#)

Another helper, Madam Mary Mendoze, 40, who was overseeing some children at a playground metres away from the crash, said everyone screamed when the car came crashing past on the pavement.

She said dozens of parents were waiting to collect their children from the school bus farther down the road.

"The car was so dangerous and so fast. It was out of control," said Madam Mendoze.

Police said all four injured parties, including the driver, 65, and two other women, aged 36 and 43, were conscious when taken to Singapore General Hospital.

The driver is assisting with police investigations.

STATEMENT

AJAX ADJUSTERS & SURVEYORS PTE LTD

Page 1 of 4

Recorded from: Chan Siang Wah			Address: Block 142 Jalan Bukit Merah #12-1206 Singapore 160142		
Sex: Female	Age: 65	NRIC/P.P No: S1164817B	Nationality: Singapore citizen	Occupation: Secretary (DOP Law Corp)	
Recorded by: Alex Chew		Date: 7 October 2021	Time: 1500 hours	Place: Residence	
Language spoken: English		Interpreted by: ---		Witnessed by: Mr David Ong	

I hereby declare that the following statement is voluntarily made by me for insurance purpose. This statement is true and correct to the best of my knowledge and belief.

I am the registered owner and driver of the Opel Insignia, bearing registration number **SBP1133K**.

I possess a valid Singapore class 3 driving licence since 5 September 1978, and I had about 41 years and 11 months of driving experience prior to the mentioned accident. This was my 1st accident in the past 3 years of driving.

My driving licence has never been suspended or revoked before, and I presently have 0 traffic offences which warrant any demerit point deduction.

On Monday, 30 August 2021 at about 1605 hours, I was driving **SBP1133K** and travelling alone along the basement car park of *The Buddhist Lodge (Ji Shi Ling Temple)*, located at 14 Kim Yan Road.

I was on my way back home after offering prayers and donation at the said location.

When I entered my vehicle and ignited the engine, I heard a strange revving sound from the engine bay area. However, when I proceeded to move off, I did not hear the sound.

Upon approaching the semi-EPS gantry of the basement car park, I stepped on the brake pedal, winded down my window and inserted my cash card for payment at the station.

At this juncture, I heard the strange revving sound again and suddenly, despite my stepping on the brake pedal, my vehicle suddenly jerked forward and I believed it crashed through the barrier. I do not recall if I had taken my cash card out by then.

I tried to stop my vehicle but it continued to move forward at an increasingly fast speed. I managed to steer the vehicle into Martin Place / Muthuraman Chetty Road (towards River Valley Close) and I tried to step on the brake pedal hard, but to no avail.

Martin Place / Muthuraman Chetty Road is a slightly downward-sloping single lane, two-way road. There are vehicles parked on the left side in my direction. There is a speed hump along the stretch of road.



STATEMENT

AJAX ADJUSTERS & SURVEYORS PTE LTD

Page 2 of 4

I continued to drive forward without being able to successfully slow down, and it went across the intersection of River Valley Road and mounted the kerb just at the intersection of Robertson Quay, collided into 2 trees and a lamp post before coming to a complete stop.

The impact caused the airbags in my vehicle to activate. I was still conscious, but I was in excruciating pain at my left arm and back.

Passers-by helped me out of my vehicle and I went to rest by the grass patch. I did not notice any other casualties at that point.

The SCDF attended to the scene about 15 minutes later and subsequently, I was brought up into the ambulance on stretcher and conveyed in a conscious state to SGH hospital for immediate medical treatment.

The Traffic Police were not present at the scene when I left for the hospital.

I do not have any independent witnesses to offer, and my vehicle was fitted with an in-car camera at the material time of the accident.

I wish to state that 24 hours preceding this accident, I did not consume any alcoholic beverages or medication.

At the time, the weather conditions were clear and the road surface was dry. The traffic condition was light.

The following questions have been posed to me by the Recorder:-

Q1. Who is the Traffic Police investigation officer in-charge of your case?

A1. SIO Mariah (DID 6547 6433) is in charge of my case.

Q2. To date, has the TPIO contacted you for your case?

A2. SIO Mariah called my boss, Mr David Ong (mobile: 8111 8222) one to two days after to check on my status. Subsequently after filing my report online on 13 September 2021, I called her to ask when was I able to come down to see her and also to collect my belonging and was informed that she would arrange and inform me. However, she has not done so yet.

Q3. In your brief conversation with SIO Mariah, did she advise you about the other parties that were injured in the accident?

A3. No, she did not. I myself do not know if there were any other people injured in the accident.

Q4. What was the extent of injury suffered by you as a result of the accident?

A4. I suffered several right rib fractures, fracture of my left upper arm, 2 fractures on the lower back. I underwent surgery for my upper arm and back. I was hospitalised for 8 days.



STATEMENT

Q5. How long have you had **SBP1133K** for?

A5. I have had it for about 4 months.

Q6. Did you buy it first hand or second hand?

A6. I bought it directly from Mr David, who had bought it first hand from Alpine Motor. The price was S\$85,500, and it is still under warranty with free servicing from Alpine Motor.

Q7. Have you had it serviced before?

A7. No. Before handing over the vehicle to me, Mr David had it fully serviced at Alpine.

Q8. Did either yourself or Mr David encounter any electrical or mechanical issues with the vehicle prior to the accident?

A8. No.

Q8. May we have the servicing records for **SBP1133K**?

A8. It is inside the glove compartment of the vehicle.

Q9. Where is **SBP1133K** now?

A9. It was taken away by the Traffic Police.

Q10. At what speed were you travelling at, in your estimation?

A10. I am unsure what speed was the vehicle moving at, but it was very fast.

Q11. You advised that you had continuously stepped on the brake pedal instead of attempting to depress and release. Could you have accidentally stepped on the accelerator pedal instead of the brake pedal?

A11. No. I had stopped before the gantry in order to insert my cash card into the EPS station, and I did not lift my foot up at all.

Q12. Were you ill or not in the right frame of mind when you were driving on the day of the accident?

A12. No, I was perfectly fine.

Q13. When did you start driving on the day of the accident?

A13. I left my residence at about 1450 hours to go to the temple, and I stayed there until about 1600 hours before leaving. I did not drive in the morning.

Q14. Have you been contacted by *The Buddhist Lodge* to date?

A14. No.

Q15. Do you have anything else to add?

A15. No.



STATEMENT

AJAX ADJUSTERS & SURVEYORS PTE LTD

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I have been advised and acknowledge that I am required to provide and forward a copy of the Traffic Police investigation outcome to AXA and/ or AJAX Adjusters & Surveyors Pte Ltd upon receipt of the same.

The statement was read over to me and I affirm it to be true and correct to the best of my knowledge and belief. Statement was concluded on Thursday, 7 October 2021 at 1645 hours.

I understand that based on the circumstances and the merits of the case, AXA will take conduct of the claim/s in relation to this accident. AXA shall settle the matter at best in order to minimise costs and expenses, subject to the policy terms and conditions attached with the motor insurance policy.

Agree: 

Comments: None.

That is all.



Chan Siang Wah
S1164817B



Mr David Ong
Mobile: 8111 8222

STATEMENT

AJAX ADJUSTERS & SURVEYORS PTE LTD

Page 1 of 2

Recorded from: Chan Siang Wah			Address: Block 142 Jalan Bukit Merah #12-1206 Singapore 160142	
Sex: Female	Age: 65	NRIC/P.P No: S1164817B	Nationality: Singapore citizen	Occupation: Secretary (DOP Law Corp)
Recorded by: Alex Chew		Date: 9 October 2021	Time: 0845 hours	Place: 62 Bayshore Road #18-03
Language spoken: English		Interpreted by: ---		Witnessed by: ---

I hereby declare that the following statement is voluntarily made by me for insurance purpose. This statement is true and correct to the best of my knowledge and belief.

Further to my statement provided on 7 October 2021, the following questions have been posed to me by the Recorder:-

Q1. You have advised that you have some pre-existing medical conditions. What are they, when were you diagnosed with it, and are you taking medication for it?

A1. I was diagnosed with diabetes and hypertension in September 2020 at SGH Orthopaedic Clinic when I was scheduled for day surgery for removal of stitching to my left knee patella. I was given medication for the two conditions.

Q2. May we have the medication labels?

A2. Currently, I am taking 2 types of medication obtained from Diabetes and Endocrine Clinic at Mount Elizabeth Hospital: Trajenta Duo 2.5mg and apo-atenol. I take 1 tablet each in the morning after breakfast.

Q3. Why did you advise that you did not have any pre-existing medical condition when we asked you in our discussion on 7 October 2021?

A3. I thought that you meant conditions like heart attack or stroke. It is only when I wanted to confirm with you on the definition of pre-existing medical condition that I understood the meaning of it.

Q4. May we have the copies of the medication labels?

A4. It has been provided.

Q5. May we have your consent to apply for the medical report from SGH and Diabetes and Endocrine Clinic if required to confirm on your pre-existing medical conditions?

A5. Yes.

Q6. Do you have anything else to add?

A6. I would like to provide the servicing record summary which was given to me by Mr David.




STATEMENT

AJAX ADJUSTERS & SURVEYORS PTE LTD

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The statement was read over to me and I affirm it to be true and correct to the best of my knowledge and belief. Statement was concluded on Saturday, 9 October 2021 at 0945 hours.

That is all.



Chan Siang Wah
S1164817B

*Photo
No 1*



Driving Licence