

Your Ref: SNM22D204547/C01
Our Ref : CS4/CTI22006716/P

4th August 2022

M/s CHINA TAIPING INSURANCE (S) PTE LTD

3 ANSON ROAD #16-00
SPRINGLEAF TOWER
Singapore 079909
(Motor Claims Department)

**TECHNICAL INVESTIGATION REPORT OF ACCIDENT INCIDENT INVOLVING
THE INSURED VEHICLE SGN 9U ON 28th JUNE 2022**

1. We refer to your letter dated 15th July 2022 and the instructions therein.
2. Our analysis, comments, and opinions with respect to the cause of fire to the insured vehicle SGN 9U (herein referred to as “**Insured Vehicle**”) are set out below.

Inspection of the Insured Vehicle

3. The Insured Vehicle was physically inspected on 15th July 2022 at the premises of ITAL AUTO Pte Ltd located at 30 Leng Kee Road, Singapore 159100
4. A static inspection was carried out to the Insured Vehicle where the following general information was recorded: -

Vehicle Registration No.	: SGN 9U
Make / Model	: FERRARI F8 SPIDER
Chassis No	: ZFF93LMC000262120
Year of Registration	: 05 FEB 2021
Mileage	: (NIL)

5. The Insured Vehicle was observed to have sustained damages at its front, left and undercarriage portion. Its front windscreen, front bonnet, bumper portion, front vehicle chassis as well as its left door panel and its undercarriage components was amongst the body parts that were damaged, and its airbags was deployed as a result of the accident. See photos 1 – 7 below.

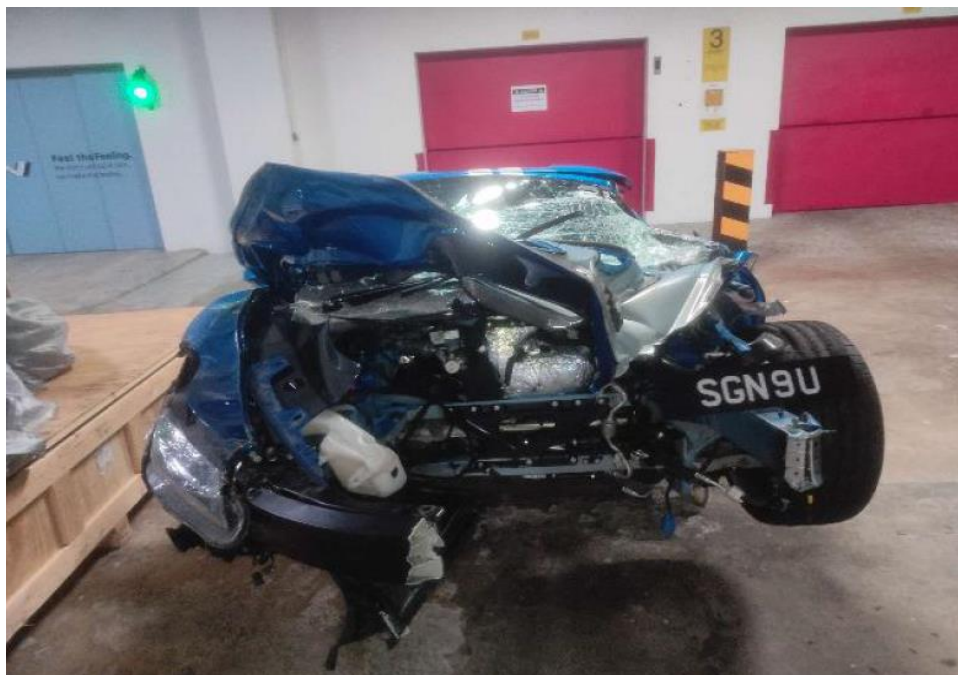


Photo 1 shows the general view of the front portion of the Insured Vehicle at the time of our inspection. Its front windscreen, front bonnet, and bumper portion, as well as its right door panel and its undercarriage components was amongst the body parts that were damaged, and its airbags was deployed as a result of the accident.



Photo 2 shows the close up view of the front portion of the Insured Vehicle at the time of our inspection. Its front windscreen (circled) and front bonnet (arrowed) was the body parts that were damaged as a result of the accident.



Photo 3 shows the close up view of the front portion of the Insured Vehicle at the time of our inspection. Its front bumper (circled) was 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 vehicle chassis (circled) was the body parts that were damaged as a result of the accident.



Photo 5 shows the close up view of the left portion of the Insured Vehicle at the time of our inspection. Its left door panel (circled) was the body parts that were damaged as a result of the accident.



Photo 6 shows the close up view of the undercarriage portion of the Insured Vehicle at the time of our inspection. Its undercarriage suspension components (arrowed) were also damaged as a result of the accident.



Photo 7 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 and Singapore Police Report, which was made by Mr Ke Zhenghui, (herein referred to as **"Mr Ke"**); we note that the accident to the Insured Vehicle had happened at a time when Mr Ke was driving along Second Link Expressway (Tuas) from Malaysia customs checkpoint towards Singapore customs checkpoint when the Insured Vehicle self-skidded to the right and collided against a barrier.
7. We managed to speak to Mr Ke on 26th July 2022 where we were able to gather further information pertaining to the incident of the Insured Vehicle.
8. According to Mr Ke, on 28th June 2022 at 1700. Mr Ke was driving the Insured Vehicle alone towards Singapore customs immigration (Tuas) from Malaysia customs immigration (Tuas). Mr Ke mentioned that the weather was bad, and it was raining heavily and there was water ponding on the roads.

9. Upon clearing the immigrations at Malaysia customs, he started driving towards Singapore immigrations and he was driving about 80km/h on the second lane of the 3-lane highway due to the low visibility and water ponding he noticed on the roads due to the heavy rains. Mr Ke mentioned that after driving for about 500 meters towards Singapore customs after leaving Malaysia customs, The Insured Vehicle hit a puddle of water and it started to aquaplane by pulling and skid towards the right side and upon hitting the barrier, the Insured Vehicle bounced back and when into uncontrolled spin and came to a stop in the middle of lane 1 and 2 of the 3-lane highway. Mr Ke mentioned that when the vehicle started to pull and skid to the right he tried to steer and regain control of the Insured Vehicle however, the controls of the Insured Vehicle was not responsive to his input.
10. Mr Ke mentioned that he was conscious throughout the whole incident. The airbag was deployed and subsequently after the accident he exited the Insured Vehicle and went to the safe spot of the road shoulder of the left of the highway, he had only suffered some burns from on his right arms from the deployment of the airbag.
11. Mr Ke's friends that were travelling behind him came to his aid and check on him after the accident. They waited of the highway patrol to arrive however, the wait was too long, and the rain was getting heavier and so this friend offered to send Mr Ke back to Singapore while some others stayed to facilitate the recovery of the Insured Vehicle back to Singapore. Mr Ke made a Singapore Police report and Singapore accident report where Mr Ke made an insurance report on the next day on 1754 hours at Jurong Neighbourhood Police Centre and Auto Insured Pte Ltd. The Insured Vehicle was subsequently towed to Ital Auto Pte Ltd (Ferrari Singapore) the authorised repair shop. Mr Ke mentioned that he is willing to heading into Malaysia to make a Malaysia Police report if required by relevant parties.
12. Mr Ke mentioned that he had not experienced any mechanical or electrical/electronic problems with the Insured Vehicle till the day of 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.

13. With regards to the history of the Insured Vehicle, we were able to gather from Mr Ke that the Insured Vehicle was purchased pre-owned, and he is the registered owner of the Insured Vehicle. Mr Ke informed us that he drives the Insured vehicle about 2 days in a week since the day he bought it 4 months ago and he also mentioned that he was also previously driving a Ferrari vehicle for about 2 years before he bought the Insured Vehicle.
14. During the statement taking, Mr Ke declared that he did not consume any alcohol, drugs or drowsy medication that could impaired his ability to operate the Insured Vehicle at the material time of accident.

Incident Scene Photographs

15. During the course of our investigations, we were able to obtain coloured photographs showing where the incident to the Insured Vehicle had likely taken place at.
16. 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.
17. We have also routed the route taken by Mr Ke as he informed that where the accident to Insured Vehicle had travelled on and likely taken place at approximately 850m from Malaysia customs (Tuas). See photos 8 - 13 below.



Photo 8 shows accident location on the highway from Malaysia customs towards Singapore Customs. We noticed the location of the barrier where the Insured Vehicle had skidded and crashed into (red arrow) and where the Insured Vehicle had bounced back after the crashing into the barrier and landed in between lanes 1 and 2 (yellow arrow). In general, the information that could be gathered from this photograph had corresponded to the events that were related to us by Mr Ke on the location when the accident happened.



Photo 9 shows the location where the Insured Vehicle had crashed into the barrier (red arrow), and we also observed the damages parts (yellow arrow) of the Insured Vehicle that had fallen off the as a result of the accident. In general, the information that could be gathered from this photograph had corresponded to

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the events that were related to us by Mr Ke, location when the accident happened.



Photo 10 shows the close up location where the Insured Vehicle had crashed into the barrier (red arrow), and we also observed the damages parts (yellow arrow) of the Insured Vehicle that had fallen off the as a result of the accident. In general, the information that could be gathered from this photograph had corresponded to the events that were related to us by Mr Ke, location when the accident happened.



Photo 11 shows the location where the Insured Vehicle had likely hit a water puddle resulting in the Insured Vehicle losing control and skidded. We have observed that there was visible water ponding on lanes 2 and 1 where the mentioned vehicle was travelling on (circled). The water ponding was due to the result of the heavy rain. In general, the information that could be gathered from this photograph had corresponded to the events that were related to us by Mr Ke, location when the accident happened.

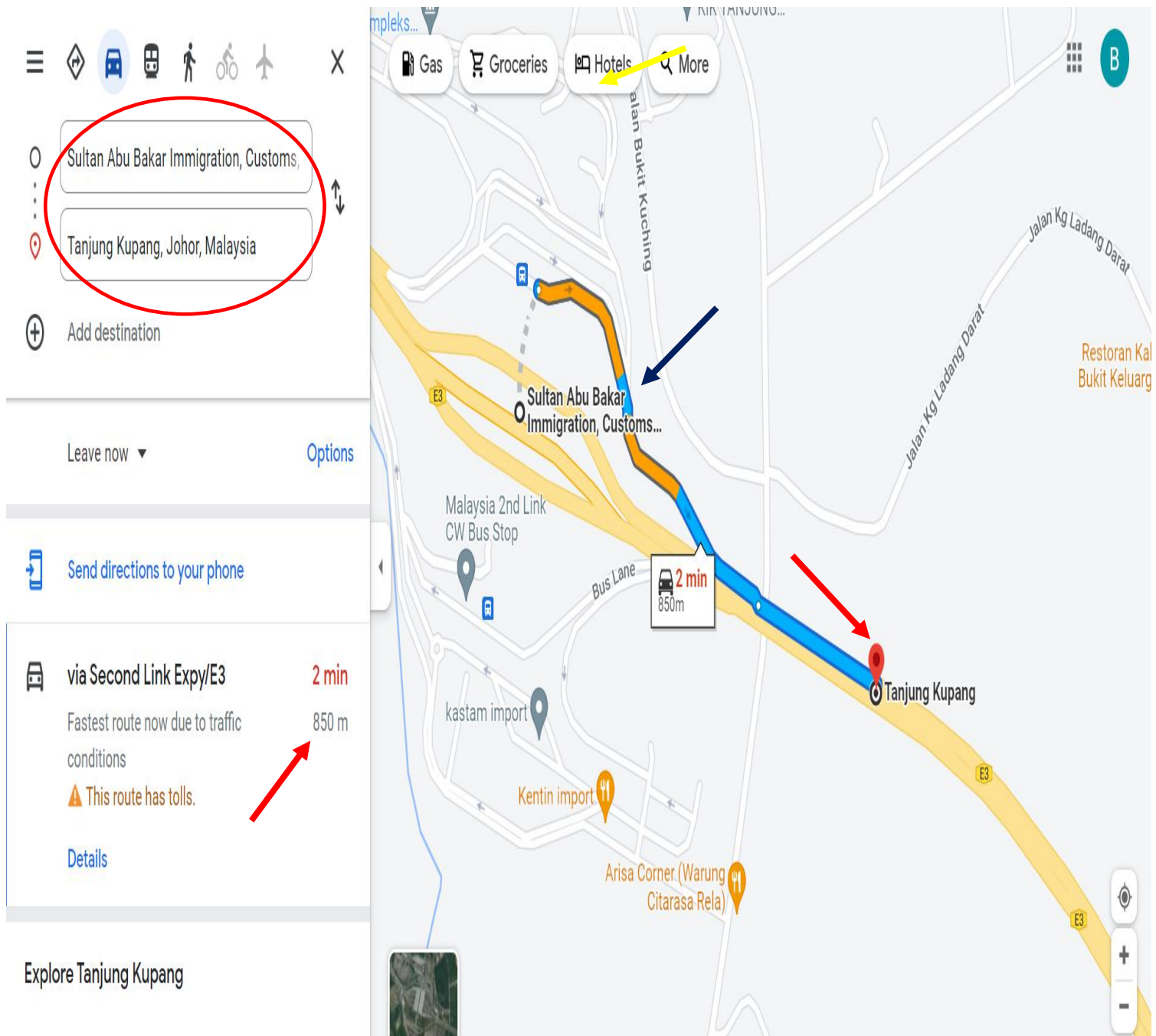


Photo 12 shows the routed route from Malaysia Customs start off point (black arrow) to Tanjung Kupang which was about 850 meters ahead (incident point) (red arrow). In general, the information that could be gathered from this photograph had corresponded to the events that were related to us by Mr Ke, location when the accident happened.



Photo 13 shows the routed route from Malaysia Customs start off point to Tanjung Kupang impact point which was about 850 meters ahead (red arrow). The barrier impact point where to the Insured Vehicle had crashed into (circled) In general, the information that could be gathered from this photograph had corresponded to the events that were related to us by Mr Ke, location when the accident happened.

Conclusion

18. 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 an accident where the Insured Vehicle drove into a water puddle due to water ponding in the path where it was travelling on which was caused by bad weather and road conditions as a result of the heavy rain resulting it to lose control and skidded.



Sherwin Beh

Technical Investigator



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