

Date : 24 August 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/CTI22007763/N
Policy No : DMPCSNW00202242101
Insured : SJQ 26T
Date of Incident : 11 August 2022
Location : Yio Chu Kang Road towards SLE (TPE)

Interview Summary of the Driver of the Insured Vehicle SJQ 26T

1. We conducted an interview with the driver of the Insured Vehicle, Mr Lim Hock Seng (herein referred to as "**Mr Lim**") on 19 August 2022. He was able to relate the circumstances of the incident to the best of his recollection.
2. Mr Lim is a director of a marble and granite company. He is the owner and main driver of the Insured Vehicle. According to Mr Lim, the incident had occurred at 2230 hours when he was driving the Insured Vehicle along Yio Chu Kang road towards SLE (TPE). He had just attended a meeting with his designer at Defu Lane and was headed home. Mr Lim lives in Woodlands. Traffic was smooth and the road surface was slightly wet.
3. As he was about to enter the slip road into SLE (TPE), he felt that the Insured Vehicle had run over an object. As a result, he lost control of the Insured Vehicle. He mounted a kerb on the left and collided into a small tree before coming to a stop.
4. Mr Lim mentioned that the engine of the Insured Vehicle was still running post- incident. No airbags were deployed. He composed himself and checked to see if he was hurt. He was unscathed.

5. He quickly drove the Insured Vehicle back into the slip road and got out of the Insured Vehicle. He inspected the Insured Vehicle for damages. He realized that the frontal portion and left body of the Insured Vehicle had sustained damages. The front bumper was deformed and cracked. The left rear door had also sustained damages. Mr Lim mentioned that there were graze marks on the left front and rear wheel rims but no misalignment was observed with any of the wheel rims of the Insured Vehicle.
6. Mr Lim mentioned that he did not take any photographs of the Insured Vehicle or the incident location as this was the first time that he had been involved in such an incident. He could not find the object that he had run over. He proceeded to switch off the engine and immediately called the boss of N51 workshop and told him what happened as well as to make towing arrangements. The tow truck arrived within 30 minutes. Mr Lim handed over the keys of the Insured Vehicle to the tow truck driver. The tow truck driver sent Mr Lim home before towing the Insured Vehicle to N51.
7. Mr Lim made an insurance report at N51 the following day, on 12 August 2022.
8. Mr Lim mentioned that he did not seek any medical treatment as he claimed that he was not injured post- incident.
9. Mr Lim informed us that before the incident, he did not experience any abnormality to the Insured Vehicle. The steering system and braking system were working fine before the incident.
10. Mr Lim 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 incident.
11. Regarding the incident, Mr Yong has no witness or video footage to offer.

Investigations

12. To confirm Mr Lim's statement that he was not intoxicated at the incident location, we contacted Mr Boon who is the tow truck driver involved in towing the Insured Vehicle post-incident. Mr Boon mentioned that he arrived at the incident location by 2300 hours as he stays in the Serangoon area. Mr Boon took the key and proceeded to prep the Insured Vehicle for towing. He then later sent Mr Lim home before towing the Insured Vehicle to N51.
13. Mr Boon mentioned that Mr Lim was able to communicate without any slur in his speech. Mr Boon neither detected any alcohol on Mr Lim's breath nor did Mr Lim behave in any way that would suggest he was intoxicated. Mr Boon was able to provide us with a towing receipt to corroborate with his statement that he had towed the Insured Vehicle to N51. See photo 1 below.

AUTOBAY TOWING
1 Kaki Bukit Avenue 6
#01-55 AutoBay @ Kaki Bukit
Singapore 417883
Tel: 9616 8988 (Ah Boon)

CASH SALE

No. _____

Date: 11/8/22

Sold to: → SJQ 26 T

Item	Quantity	Description	Unit Price	Amount
	→	Yio Chu Kang Slip		\$120
		Rel toward SLE		
		(BKE) to Auto		
		Kub King Rollby		
E. & O. E.			Sub Total :	
			GST Tax :	
			Total :	\$120

Issued by: → 11:00 pm

Photo 1 shows the towing receipt issued by Mr Boon to N51 to corroborate with his statement that he had towed the Insured Vehicle to N51 from the incident location at the abovementioned date and time (arrowed).

Damage Analysis

14. Based on the incident report provided to us by Mr Lim, the Insured Vehicle had sustained significant damages to its frontal portion and left body.
15. Our physical inspection of the Insured Vehicle at N51 revealed that the Insured Vehicle had sustained significant damages to its frontal portion and left body, particularly to its front bonnet, front bumper, front left fender and left headlamp. There were also some relatively minor marks of grazing nature observed around the edges of the left front and rear wheel rims of the Insured Vehicle as a result of mounting the kerb. There were no remains of the front and side airbags in the interior compartment of the Insured Vehicle which corroborates with Mr Lim's statement that no airbags were deployed post-incident. See photos 2 - 10 below.



Photo 2 shows the general frontal view of the Insured Vehicle during the physical inspection at N51. The Insured Vehicle had sustained significant damages to its frontal portion and left body.



Photo 3 shows the left front portion of the Insured during the physical inspection at N51. The Insured Vehicle had sustained significant damages to its frontal portion and left body, particularly to front bonnet, front bumper, front left fender and left headlamp, left front and rear wheel rims as a result of the incident.



Photo 4 shows upon closer inspection, the deformed and cracked front bumper of the Insured Vehicle (arrowed) which corroborated with Mr Lim's statement that he had observed the damages to the front bumper post- incident.



Photo 5 shows the relatively unaffected interior compartment of the Insured Vehicle (arrowed) which corroborates with Mr Lim's statement that the airbags were not deployed post- incident.



Photo 6 shows the broken pieces of tree bark (circled) that were found stuck to the front left portion of the Insured Vehicle, (circled) corresponding to the Insured Vehicle mounting the kerb and colliding into a small tree before coming to a stop.



Photo 7 shows a closer view of the deformed left rear door of the Insured Vehicle (circled) post- incident.



Photo 8 shows a close up view of the damages on the left front wheel rim (circled) as a result of Mr Lim running over an object and mounting the kerb.



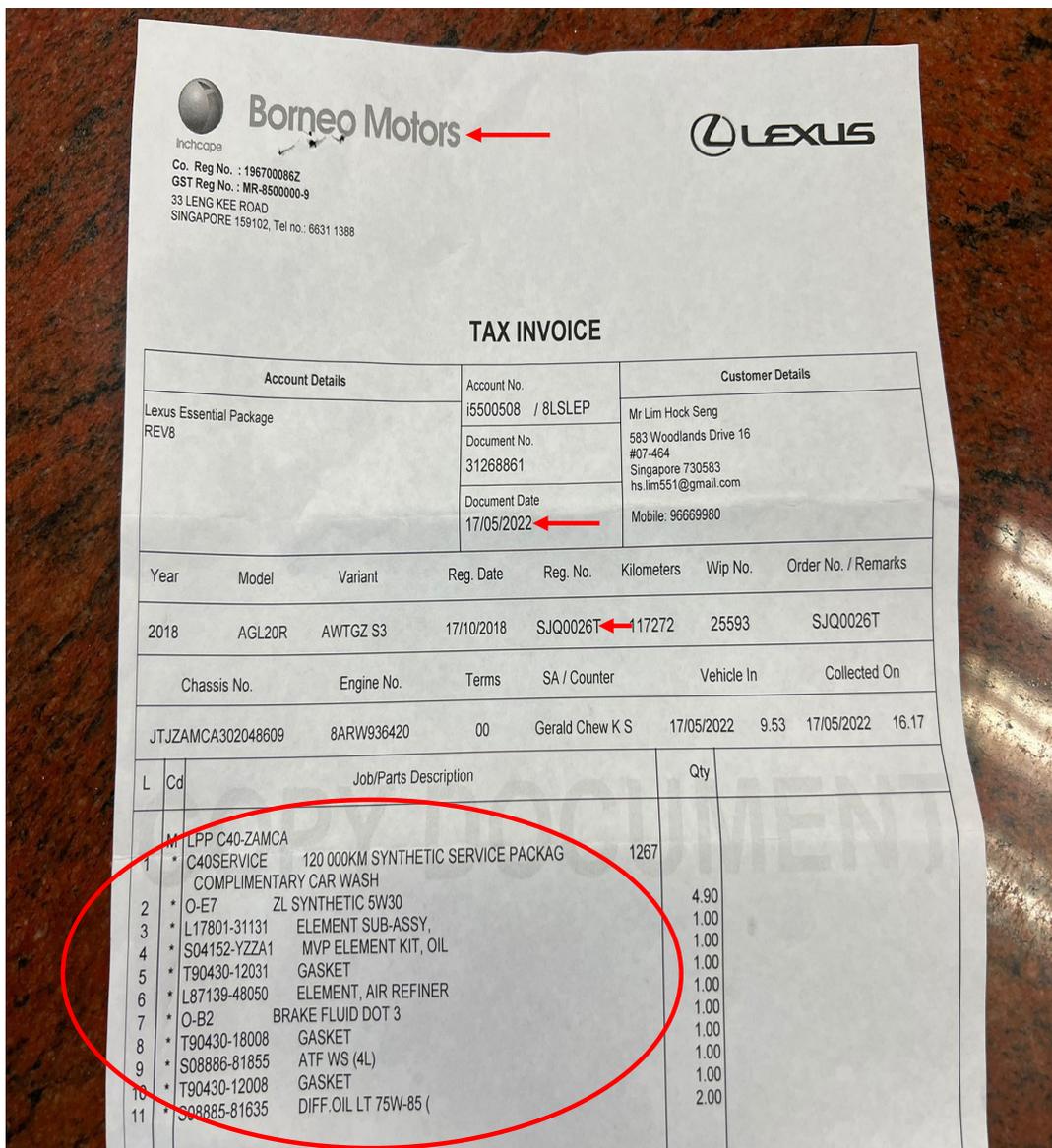
Photo 9 shows the relatively minor marks of grazing nature observed around the edges of the left rear wheel rim (circled) as a result of Mr Lim running over an object and mounting the kerb.



Photo 10 shows a close up view of the relatively minor marks of grazing nature observed around the edges of the left rear wheel rim (circled) as a result of Mr Lim running over an object and mounting the kerb.

16. According to Mr Lim, the Insured Vehicle was serviced on 17 May 2022. Mr Lim services the Insured Vehicle at Borneo Motors located at 33 Leng Kee Road, Singapore 159102 as the Insured Vehicle is still under warranty.

17. The servicing package had included changing of engine oil, brake fluid and auto transmission fluid (ATF). The oil gaskets were also replaced. See Invoice 1 below.



Borneo Motors ← 

Inchcape
Co. Reg No. : 196700086Z
GST Reg No. : MR-8500000-9
33 LENG KEE ROAD
SINGAPORE 159102, Tel no.: 6631 1388

TAX INVOICE

Account Details		Account No.	Customer Details	
Lexus Essential Package REV8		15500508 / 8LSLEP	Mr Lim Hock Seng	
		Document No. 31268861	583 Woodlands Drive 16 #07-464 Singapore 730583 hs.lim551@gmail.com	
		Document Date 17/05/2022 ←	Mobile: 96669980	

Year	Model	Variant	Reg. Date	Reg. No.	Kilometers	Wip No.	Order No. / Remarks
2018	AGL20R	AWTGZ S3	17/10/2018	SJQ0026T ←	117272	25593	SJQ0026T

Chassis No.	Engine No.	Terms	SA / Counter	Vehicle In	Collected On
JTJZAMCA302048609	8ARW936420	00	Gerald Chew K S	17/05/2022	9.53 17/05/2022 16.17

L	Cd	Job/Parts Description	Qty
1		LPP C40-ZAMCA * C40SERVICE 120 000KM SYNTHETIC SERVICE PACKAG COMPLIMENTARY CAR WASH	1267
2		* O-E7 ZL SYNTHETIC 5W30	4.90
3		* L17801-31131 ELEMENT SUB-ASSY,	1.00
4		* S04152-YZZA1 MVP ELEMENT KIT, OIL	1.00
5		* T90430-12031 GASKET	1.00
6		* L87139-48050 ELEMENT, AIR REFINER	1.00
7		* O-B2 BRAKE FLUID DOT 3	1.00
8		* T90430-18008 GASKET	1.00
9		* S08886-81855 ATF WS (4L)	1.00
10		* T90430-12008 GASKET	1.00
11		* S08885-81635 DIFF.OIL LT 75W-85 (2.00

Invoice 1 shows the document relating to the last servicing that was carried out to the Insured Vehicle on 17 May 2022 at Borneo Motors (red arrows). The job scope of this servicing had included changing of engine oil, brake fluid and auto transmission fluid (ATF). The oil gaskets were also replaced (circled).

18. Our checks with both local and international bodies and associations had revealed that at the time of writing this report, there was a manufacturer recall of the Insured Vehicle in 2 Mar 2020 for the fuel pump impellers. The fault was rectified on 18 May 2021. See search result from LTA below.

Vehicle Recall Details

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

Owner ID Type Singapore NRIC	Owner ID 777F
Vehicle No. SJQ26T	Make/Model TOYOTA/ LEXUS RX300 5DR SUV (AT) (2WD) EXECUTIVE
Engine No.: BARW936420	Chassis No.: JTJZAMCA302048609

Recall Details

Recall Extension No.: R2020030835X02

Manufacturer Recall Date: 02 Mar 2020	Estimated Completion Year of Recall: 2021
Brief Description (As Provided by Motor Dealer): The subject vehicles are equipped with a low-pressure fuel pump, located in the fuel tank, that supplies fuel pressure to the fuel injection system. These fuel pumps may include impellers which have been manufactured with lower density. If these impellers are also of a type with lower surface strength or of a different type but were exposed to production solvent drying for longer periods of time, higher levels of surface cracking may occur.	Date Rectified: 18 May 2021
Hotline Information: TOYOTA CUSTOMER SERVICE at 66311188 LEXUS CUSTOMER SERVICE at 66311388	
For more details, contact BORNEO MOTORS (SINGAPORE) PTE LTD	

19. Our checks revealed that Mr Lim possesses a valid Singapore class 2B, 2A, 3, 4 and 5 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

20. Basing on the available evidence gathered during the course of our investigations, we are of the view that the damages to the Insured Vehicle SJQ 26T are consistent to the circumstances of the incident, where it was reported that while driving the Insured Vehicle along Yio Chu Kang Road after entering the slip road into SLE (TPE), Mr Lim ran over an object and lost control, causing the Insured Vehicle to mount a kerb and colliding into a small tree.
21. The physical inspection carried out on the Insured Vehicle SJQ 26T had also revealed that its 4 tyres were in serviceable condition with remaining thread depth of approximately 6mm each.
22. 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 incident.
23. There was no modifications found fitted on the Insured Vehicle SJQ 26T at the time of physical inspection.
24. We did not find any evidence to suggest that the incident was a result of poor maintenance of the Insured Vehicle. There is unlikely to be any mechanical problem(s) with the Insured Vehicle prior to the incident.

25. Our investigations also revealed there was no evidence gathered to suggest that Mr Lim was driving under the influence of medication(s) and/or alcohol at the material time of incident.

**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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