

Date : 9 May 2023

To **ERGO Insurance Pte. Ltd.**
8 Temasek Boulevard #04-01
Suntec Tower 3
Singapore 038988
(Claims Division)

INVESTIGATION REPORT:

Our Ref : CS4/EGI23004325/N
Policy No : DMPG23001918
Insured : SND 8430C
Date of Accident : 25 April 2023
Location : Depot Lane Heavy Vehicle Carpark lots 80-85

Interview Summary of the Driver of the Insured Vehicle SND 8430C

1. We conducted an interview with the driver of the Insured Vehicle, Mr Kee Meng Suan (herein referred to as "**Mr Kee**") on 8 May 2023. He was able to relate the circumstances of the accident to the best of his recollection.
2. Mr Kee is the owner and main driver of the Insured Vehicle. According to Mr Kee, the Insured Vehicle was involved in a hit-and-run accident on 25 April 2023 at the heavy vehicle carpark at Depot Lane. He had reached the carpark from home around 0920 hours. He drove his lorry bearing YL 1010E and parked the Insured Vehicle between lots 80-85 as he bought season parking for the Insured Vehicle. He drove the lorry out for work at 0930 hours and returned around 1120 hours. He found damages along the right portion of the Insured Vehicle. The front bumper was deformed, the right front headlamp had cracked, the right front fender and driver door were dented, the right rear door, rear bumper and right wheel rims had sustained damages of grazing nature. Mr Kee proceeded to take pictures of the damages. He did not see any other vehicle at the accident scene. There were no vehicles parked on either side of the Insured Vehicle. Mr Kee mentioned that there was only one other company lorry parked 4 lots behind the Insured Vehicle.

3. Mr Kee did not check the video footage from the in-car camera as he is unsure if the camera has a motion detection feature. He has not been involved in a accident with the Insured Vehicle since he bought it new in 2022. He then called his insurance broker for advice. He was instructed to lodge an online police report before driving the Insured Vehicle to an authorized ERGO reporting centre. Since the Insured Vehicle was driveable, he entered from the left front passenger door as the driver door could not be opened fully. He proceeded to drive to Falcon Air- Auto Services Pte. Ltd. (herein referred to as "**Falcon**") located at 176 Sin Ming Drive #01-06, Sin Ming Autocare, Singapore 575721. He arrived at Falcon at around 1245 hours.
4. Mr Kee told the staff at Falcon to check the video footage. A few days later the staff got back to Mr Kee and told him that there was no relevant footage pertaining to the accident. Mr Kee also asked the tenants of Block 4007 Depot Lane if they had witnessed the accident. They told Mr Kee that they had not witnessed any accident between 0930 hours to 1130 hours.
5. Mr Kee 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.
6. Mr Kee 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.
7. Regarding the accident, Mr Kee has no witness or video footage to offer.

Incident Site Inspection

8. We visited the location where the accident occurred on 9 May 2023 taking the reports made by Mr Kee and information that we were able to gather during our interview with him as references.
9. Firstly, we note that the accident had occurred at the open public heavy vehicle carpark located at Depot Lane. M Kee had parked in between lots 80 – 85.

10. Upon closer examination of the surrounding area, we noticed a CCTV camera nearest to the accident location that belongs to unit #01-72 of Block 4007. We inspected the premises of the said unit. The CCTV camera was positioned on the wall at the back of the unit. However the angle of the camera is such that it is facing away from lots 80 – 85. See photos 1 – 3 below.



Photo 1 shows the general vicinity of the open public heavy vehicle carpark located at Depot Lane where the Insured Vehicle was parked (arrowed).



Photo 2 shows the position of the CCTV camera nearest to the accident location that belongs to unit #01-72 of Block 4007 (circled).



Photo 3 shows a closer view of the CCTV camera (circled) nearest to the accident location that belongs to unit #01-72 of Block 4007 (arrowed). The CCTV camera was positioned on the wall at the back of the unit. However the angle of the camera is such that it is facing away from lots 80 – 85.

Damage Analysis

11. Based on the accident report provided to us by Mr Kee, the Insured Vehicle had sustained significant damages to its right body.
12. Our physical inspection of the Insured Vehicle at Falcon revealed that the Insured Vehicle had sustained significant damages to its right body, particularly to its right front headlamp, front bumper, right front fender, driver door, right rear door, rear bumper and right wheel rims. Upon closer examination of the front bumper, the graze marks and scuff marks observed on the front bumper of the Insured Vehicle did not corroborate with Mr Kee's statement of a hit-and-run accident. The damages found on the front bumper seemed to correspond with the front bumper coming into contact with bushes or shrubs. See photos 4 – 11 below.



Photo 4 shows the general frontal right portion of the Insured Vehicle during the physical inspection at Falcon. The Insured Vehicle had sustained significant damages to its right body, particularly to its right front headlamp, front bumper, right front fender, driver door, right rear door, rear bumper and right wheel rims as a result of the incident.



Photo 5 shows the cracked right front headlamp of the Insured Vehicle as a result of the accident (arrowed).



Photo 6 shows upon closer inspection, the graze marks and scuff marks sustained to the front bumper of the Insured Vehicle (arrowed) did not corroborate with Mr Kee's statement of a hit-and-run accident.





Photo 7 shows the dented right front fender of the Insured Vehicle as a result of the accident (arrowed).



Photo 8 shows the dented driver door of the Insured Vehicle as a result of the accident (arrowed).



Photo 9 shows the grazed right rear door and rear bumper of the Insured Vehicle as a result of the accident (arrowed).




Photo 10 shows a closer view of the relatively minor marks of grazing nature observed around the right front wheel rim (arrowed) of the Insured Vehicle during the physical inspection at Falcon.



Photo 11 shows a closer view of the relatively minor marks of grazing nature observed around the right rear wheel rim (circled) of the Insured Vehicle during the physical inspection at Falcon.

13. 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 on 1 August 2022 for the seatbelt pre-tensioners. However the recall was rectified on 25 August 2022. See search result from LTA below.

<p style="text-align: right;">Land Transport  Authority</p>	
<p>Vehicle Recall Details</p>	
<p>ONLY INFORMATION ON VEHICLE RECALLS SUBMITTED FROM 9 APRIL 2007 IS AVAILABLE</p>	
<p>Owner ID Type Singapore NRIC</p>	<p>Owner ID 029H ←</p>
<p>Vehicle No. SND8430C ←</p>	<p>Make/Model HYUNDAI/ CN7 AVANTE 1.6 DOHC CVT S</p>
<p>Engine No.: G4FMMU107786</p>	<p>Chassis No.: KMHLN41ETNU258956</p>

Recall Details

Recall No.: R2022081171

Manufacturer Recall Date:

01 Aug 2022 ←

Estimated Completion Year of Recall:

2023

Brief Description (As Provided by Motor Dealer):

The subject vehicles are equipped with driver/passenger pyrotechnic-type seatbelt pretensioners that may deploy abnormally during a crash. ←

Date Rectified:

25 Aug 2022 ←

Hotline Information:

ISMAIL BIN TAIB at 64735588
RACHEL YOW at 64735588

For more details, contact KOMOCO MOTORS PTE LTD

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14. Our checks revealed that Mr Yong possesses a valid Singapore class 2B, 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

15. Basing on the available evidence gathered during the course of our investigations, we are of the view that the damages to the front bumper of the Insured Vehicle SND 8430C did not corroborate with Mr Kee's statement of a hit-and-run accident. The damages found on the front bumper seemed to correspond with the front bumper coming into contact with bushes or shrubs.
16. The physical inspection carried out on the Insured Vehicle SND 8430C had also revealed that its 4 tyres were in serviceable condition with remaining thread depth of approximately 5mm each.

17. 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.
18. There was no modifications found fitted on the Insured Vehicle SND 8430C at the time of physical inspection.
19. 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.
20. Our investigations also revealed there was no evidence gathered to suggest that Mr Yong 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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