

Your Ref : S3M04NIV
Our Ref : IRHSBC23-060449

07 July 2023

HSBC Life (Singapore) Pte Ltd

10 Marina Boulevard #48-01
Marina Bay Financial Centre Tower 2
Singapore 018983

Attention: Xichi Eugene CHU <xichi.eugene.chu@hsbc.com.sg>

**ACCIDENT INVOLVING INSURED VEHICLE SHD3592Y AND THIRD PARTY MOTORCYCLE FBQ6482P ALONG
WOODLANDS AVENUE 3 JUNCTION OF WOODLANDS CENTRE ROAD ON 20 JUNE 2023**

We refer to the case assignment and now submit our Investigation Report for your necessary perusal.

We seek the Insurer's further advice on this matter, if any please.

Yours faithfully,



Dylan Ma

JP Knights Pte Ltd

Email: dylan.ma@jpknights.com

Encl.

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INVESTIGATION REPORT

YOUR REF	:	S3M04NIV
OUR REF	:	IRHSBC23-060449
NAME OF INSURED	:	Comfort Transportation Pte Ltd
POLICY NO	:	VFX/P2419138
POLICY COVERAGE	:	Third Party Fire & Theft
TIME, DAY & DATE OF LOSS	:	Tuesday, 20 June 2023 at about 2340hrshrs
INSURED VEHICLE	:	A Hyundai i40, bearing the registration no. SHD3592Y
DRIVER / RELATIONSHIP	:	Tan William / the Insured's hirer
OCCUPATION	:	Taxi Driver
THIRD PARTY/IES	:	The Third Party Rider is an unknown male Indian in his 20s. He was the rider of the Third Party Motorcycle bearing registration no. FBQ6482P
TYPE OF ACCIDENT	:	Insured Vehicle making right turn and collided with the Third Party Rider
LOCATION OF ACCIDENT	:	Along Woodlands Avenue 3 junction of Woodlands Centre Road.
RESERVE	:	\$10,000.00 (provisional)

We refer to the case assignment and now report further as follows:

1. GENERALINSURED DRIVER

- 1.1 The Insured Driver is Tan William, a 70 years old male Chinese Singapore Citizen, bearing NRIC no. S0194662E.
- 1.2 The Insured Driver's registered address is at Block 229 Bishan Street 23, #16-45, Singapore 570229.
- 1.3 The Insured Driver is the hirer of the Insured Vehicle, a Hyundai i40, bearing the registration no. SHD3592Y and he has been driving taxi with Comfort Delgro for about 4 to 5 years. On average, he works from Monday to Saturday, from 1600hrs to the following day about 0200hrs. He will have at least one break in between or whenever he needed to.

DRIVING LICENSE STATUS

- 1.4 The Insured Driver possesses a valid Singapore Class 3 driving licence obtained on 4 October 1967, bearing serial no. 19 April 2004 and a valid taxi driver's vocational licence ("Type 02") issued since 25 March 2008 by Land Transport Authority ("LTA").
- 1.5 We have screened the Insured Driver on EDDIES which indicated that his Class 3 driving licence is valid with no demerit point or outstanding fine. However, he was issued with a summon for the offence of Careless Driving causing Hurt on 02 November 2022.

ACCIDENT HISTORY

- 1.6 The Insured Driver informed that for the past 3 years, he was involved in another accident sometime in November 2022 whereby a motorcycle collided with his taxi's side mirror.

2. THIRD PARTY RIDER'S DETAILS

- 2.1 At the time of putting up this report, we do not have the Third Party Rider's profile and identity. As advised by the Insured Driver, the Third Party Rider is a male Indian his 20s.
- 2.2 We have since applied for Third Party Rider's police report, pending receipt.

3. CIRCUMSTANCES (INSURED DRIVER'S VERSION)

3.1 A copy of the Insured Driver's statement has been enclosed for the Insurer's necessary perusal.

His version of the accident circumstances involved is as follows:

- a) On Tuesday, 20 June 2023, the Insured Driver started his shift at about 1600hrs. From the start of his shift to the time of the accident, he had performed about 8 to 9 trips. At or about 2340hrs, the Insured Driver was driving the Insured Vehicle bearing registration no. SHD3592Y, along Woodlands Avenue 3 towards the direction of Woodlands Road on the right of a 4-lanes road, approaching the junction of Woodlands Centre Road. As the traffic light was 'Red', the Insured Driver slowed down and came to a complete stop as the second vehicle before the stop line.
- b) When the traffic light turned 'Green' only for the Insured Driver's direction, the vehicle ahead of the Insured Driver proceeded to drive forward into the junction and the Insured Driver followed suit. After the vehicle ahead of the Insured Driver made the right turn into Woodlands Centre Road, the Insured Driver continued to inch forward slowly to check for any oncoming traffic from the opposite direction. As the Insured Driver observed that the road was clear, he proceeded to make the right turn into Woodlands Centre Road. However, just when the Insured Driver made the right turn, he felt an impact on the left rear portion of the Insured Vehicle. Immediately, he stopped the Insured Vehicle to make a check and discovered that the Third Party Motorcycle had collided with the Insured Vehicle.
- c) The Insured Driver went to check on the Third Party Rider and was observed to be a male Indian in his 20s. He was conscious with suspected dislocation to his left wrist. The Insured Driver quickly called for ambulance and police assistance which they arrived shortly. The paramedic made a check on the Third Party Rider before he was conveyed to Khoo Teck Puat Hospital by the ambulance. The Police interviewed the Insured Driver and also seized the memory card from the Insured Vehicle in-car camera. after which, the Insured Driver was instructed to lodge a police report within 24hrs. subsequently, he was released from the accident scene before he drove the taxi back home. The Insured Driver then contacted Comfort and the Flash came to assist the Insured Driver with the reporting of accident.

- d) At the time of the accident, the weather was fine, road surface was dry, visibility clear and traffic volume was light. There was no mechanical fault with the Insured Vehicle before the accident. The Insured Driver did not consume any alcohol or medication prior to driving the Insured Vehicle. He was not subjected to alcohol breathalyzer test by the police at scene. The Insured Driver do not have any known witness to provide. He do not have any passenger on board at the time of the accident.

4. THIRD PARTY RIDER'S VERSION

- 4.1 At the time of putting up this report, we do not have the Third Party Rider's version of the accident. Nevertheless, we have applied for the Third Party Rider's Police report, pending receipt.

5. INVESTIGATION

WITNESS

- 5.1 There was no known independent witness to the accident.

VIDEO EVIDENCE

- 5.2 The Insured Vehicle is fitted with an in-car camera and the SD card is currently with Traffic Police. We seek the Insurer's kind assistance in providing us with a copy of the footage upon the retrieval of the SD card.

SCENE PHOTOGRAPHS

5.3 The accident had occurred along Woodlands Avenue 3 junction of Woodlands Centre Road.

5.4 We refer the insurer to the following photographs for easy depiction:

Photo 1: Shows the satellite map extract of the accident scene.



Photo 2: Shows the road name signage along Woodlands Avenue 3.



Photo 4: Shows the general view and the Insured Driver's initial path of travel.



Photo 5: Shows the Insured Driver came to stop at the position marked 'X'.



Photo 6: Shows the Insured Driver drove forward from the position marked 'X' after the traffic light turned 'Green'

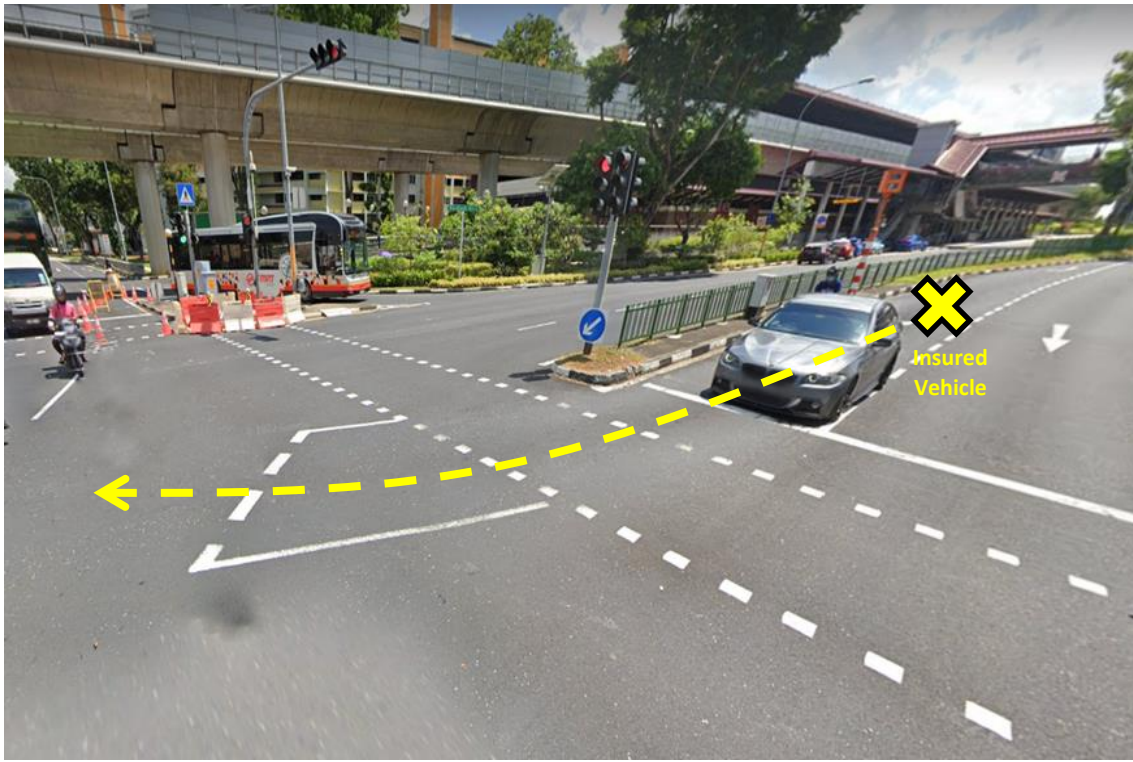


Photo 7: Shows the Insured Driver and Third Party Rider's initial path of travel.

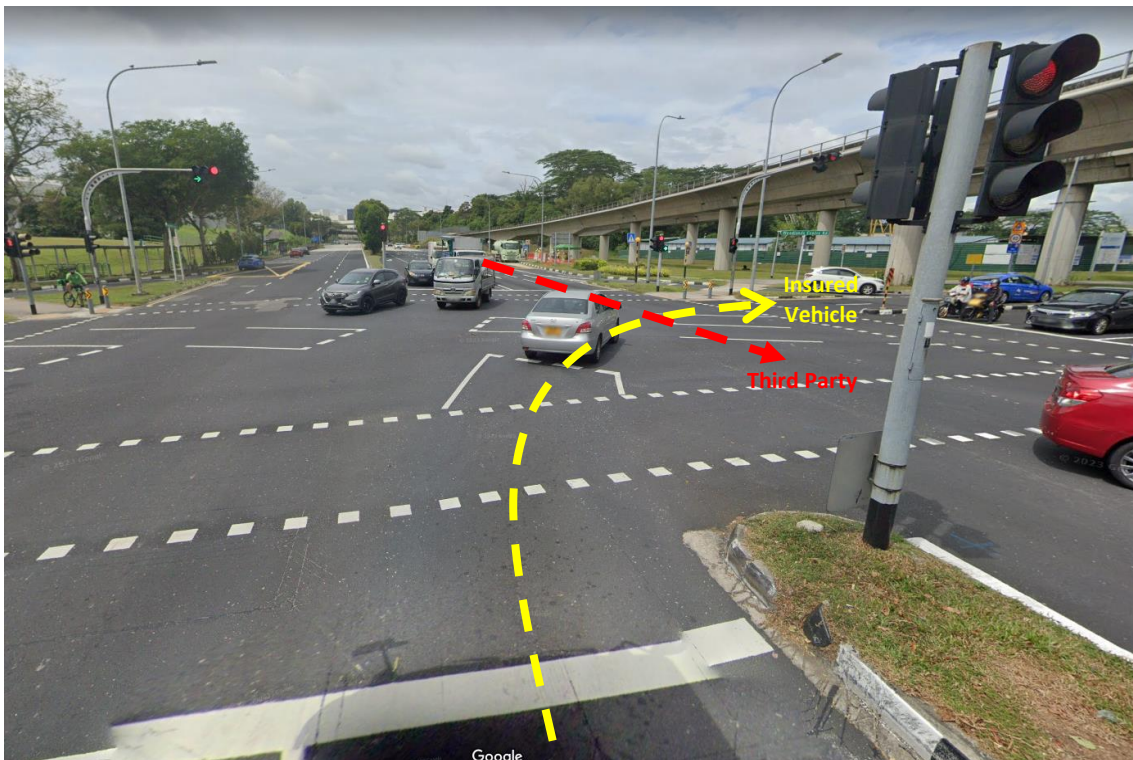


Photo 8: Shows the Insured Driver and Third Party Rider's initial path of travel.

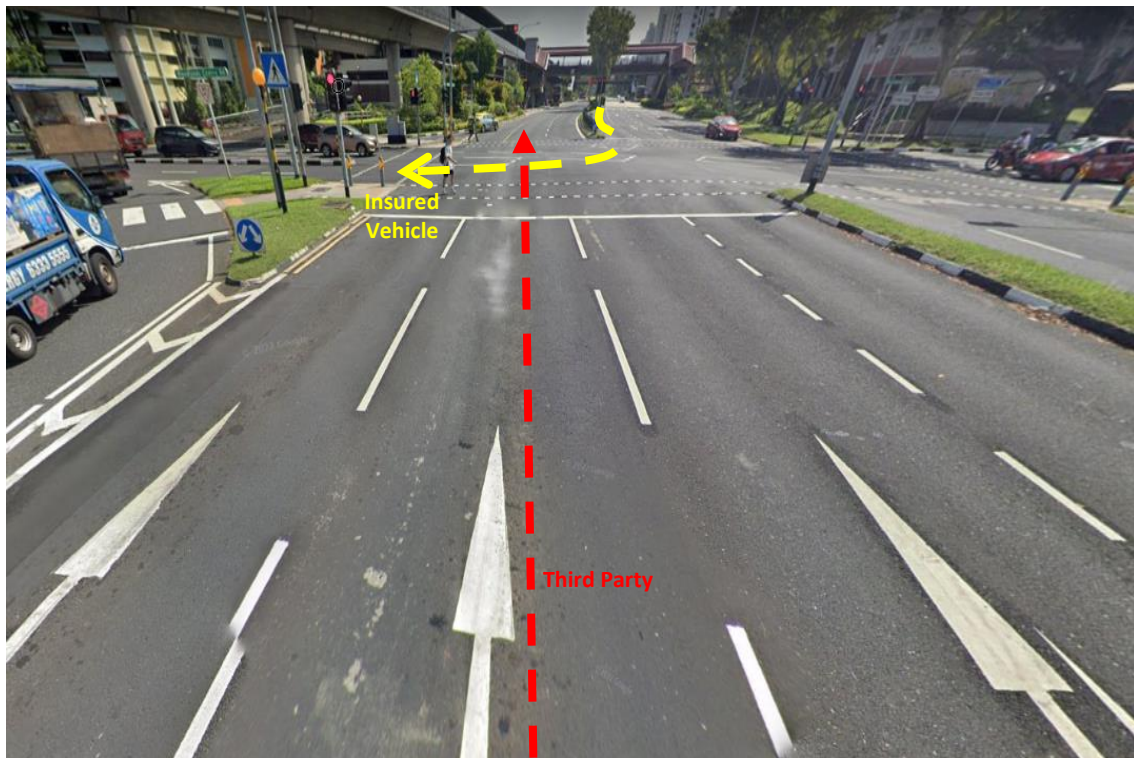


Photo 9: Shows the Insured Driver and Third Party Rider's initial path of travel.



Photo 3: Illustrates the accident circumstances.

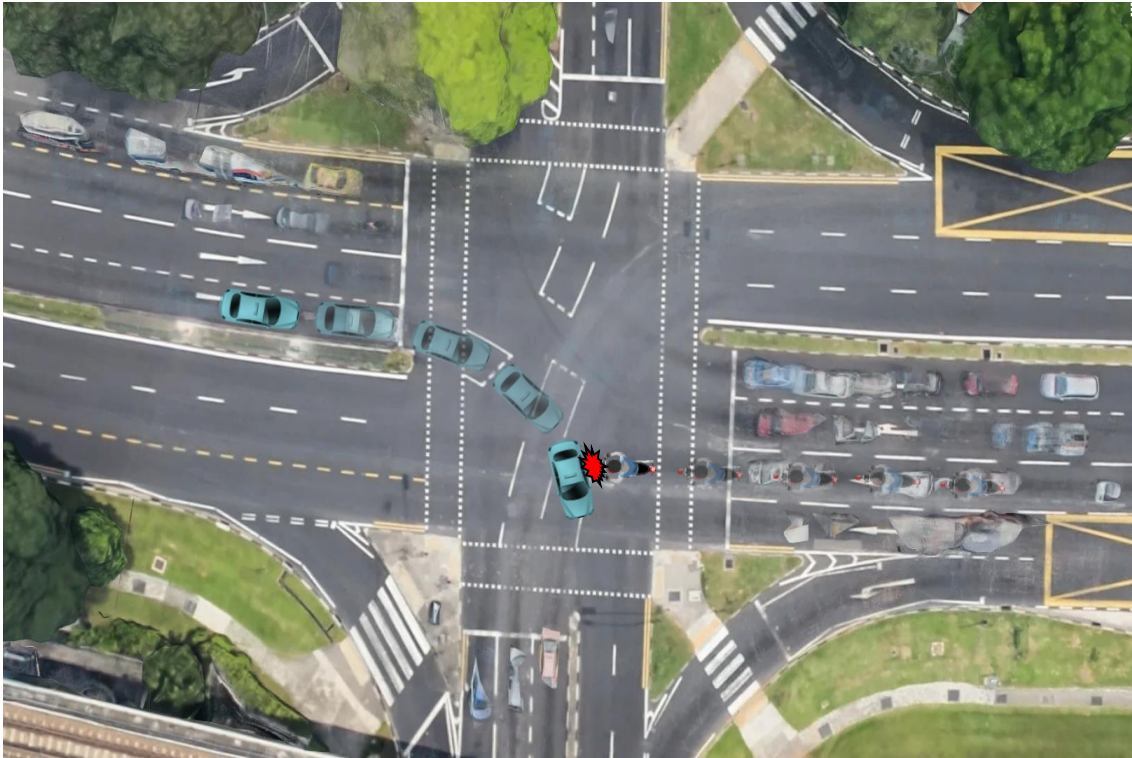


Photo 11: Shows the scene photographs submitted by the Insured Driver.

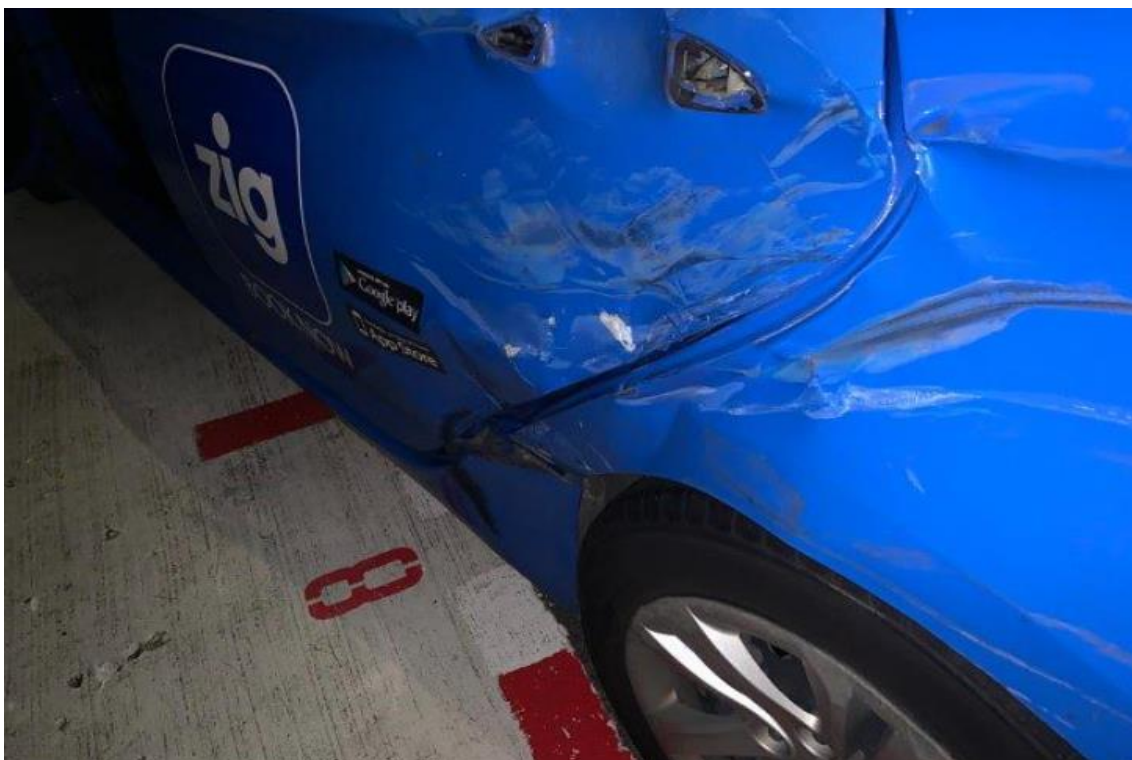


6. NATURE & EXTENT OF LOSS

DAMAGE TO VEHICLES

6.1 Insured Vehicle SHD3592Y

Photo 12-13: Show the damage to Insured Vehicle's left rear portion.



6.2 Third Party Motorcycle FBQ6482P

Photo 4- 5: Show the damage to Third Party Motorcycle's front portion.INJURY & CLAIM STATUS OF INVOLVED PARTIES

6.3 Insured Vehicle SHD3592Y

Party	Injury	Remarks
<u>Driver</u> Tan William, a 70 years old male Chinese Singapore Citizen	- Not injured	-

6.4 Third Party Motorcycle

Party	Injury	Remarks
<u>Rider</u> An unknown male Indian in his 20s	- As advised by the Insured Driver, the rider was conscious with suspected left wrist dislocation. - Conveyed to KPTH by ambulance.	-

7. TRAFFIC POLICE

- 7.1 Traffic Police is investigating into this accident and the case is being handled by Traffic Police Investigation Officer (IO) Valerie from the General Investigation Team.
- 7.2 We have discreetly gathered from the Traffic Police that action will be taken against the Insured Driver and no further action will be taken against the Third Party Rider.
- 7.3 We have since applied for the Police Investigation Result (PIR) and Third Party Rider's police report, pending receipt.

8. AREAS OF CONCERN

- 8.1 From the Insured Driver's observation, the Third Party Rider was conscious with suspected left wrist dislocation. The Third Party Rider was conveyed to KTPH by ambulance at the accident scene.
- 8.2 It has yet to be ascertained on the extent of injury sustained by the Third Party Rider.
- 8.3 The Insured Driver advised that he is on long-term medication for high blood pressure for over 6 years and has not been given any direct advice by his doctor against driving. The Insured Driver had also duly attended the medical check-ups required for the renewal of my driving licence and vocational licence. His last check-up for the renewal of my vocation licence was about 2 months ago. He was feeling perfectly alright while driving at the time of accident and had full confidence of handling the Insured Vehicle.
- 8.4 There is no evidence at this time to suggest any breach of policy terms and conditions, subject to Insurer's further review.

9. RESERVES

- 9.1 We would recommend for the Insurer to set a provisional reserve of \$10,000.00 in place, pending further verification on the extent of injuries sustained by the Third Party Rider.

10. REMARKS

- 10.1 We have discreetly gathered from the Traffic Police that action will be taken against the Insured Driver and no further action will be taken against the Third Party Rider. IO Valerie has also confirmed that the Third Party Rider suffered fracture to the wrist.
- 10.2 We are satisfied that the liability is clear and substantially against the Insured Driver.
- 10.3 There is no evidence to suggest any breach of policy terms and conditions.
- 10.4 We have since applied for the Police Investigation Report and the Third Party Rider's Police report, pending receipt.
- 10.5 We seek the Insurer's further advice on this matter, if any please.



Dylan Ma
JP Knights Pte Ltd
Email: dylan.ma@jpknights.com

Encl.

- 1) Statement of Tan William (Insured Driver);
- 2) NRIC, Driving Licence and Vocational Licence of Tan William (Insured Driver);
- 3) EDDIES Screening of the Insured Driver;
- 4) Vocational Licence Status of the Insured Driver;
- 5) Letter of Undertaking; and
- 6) Damage/Scene Photographs attached in report.