

Investigation Conclusion Report	
Name of Investigator	Sujaini M
Contact Details of Investigator	7395933959
Claim No	MOT16763604
Interaction No.	Na
Policy No.	3005/368039183/00/000
Policy period	09-11-2024 to 08-11-2025
Date of loss & time	27-09-2025 around 04:45pm (As per written statement)
Name of Insured	Mr.Govindaraju. M
Vehicle Registration no.	TN-54-AB-6989
Make & Model	Ampere Nexus
Vehicle Type	Two-Wheeler
Previous claim history found in IIB	Na
Previous insurance company	Na
Type of claim	Own Damage
Previous claim status	Not Applicable
Previous claim photos retrieved	Not Applicable
If claim found then case remarks	Not Applicable
Vehicle Damages	IV had sustained Frontal damage
Claim form description about the incident	<p>On 27-09-2025 around 04:45pm when IV driver Mr.Gokul riding vehicle bearing Reg. TN-54-AB-6989 from his college to home, while crossing Hasthampatti to Sundar lodge Road near Vincent bus stop a Motor Rickshaw person crossed the road without any indication, hence IV driver applied sudden brake, due to rain his vehicle skid and lost control and collided with rickshaw. Due to accident there is no TP injury. IV driver sustained minor injury and given first aid at nearby health center.</p>
Insured Statement about the incident	<p>As per insured Mr.Govindarajum, On 27-09-2025 his son Mr.Gokul took his vehicle bearing Reg.TN-54-AB-6989 to Medical college, on his return from college at around 04:45pm near Hasthampatti to Sundar lodge Road near Vincent bus stop , at that time a rickshaw person crossed the road without any indication, hence he applied sudden brake, due to rain his vehicle skid and lost control and collided with rickshaw. Due to accident his son sustained left hand and left leg minor injuries. Immediately nearby public sent his son nearby health centre. And same day the vehicle was left at service centre but date of loss was intimated as 02-10-2025.</p>

IV driver Statement about the incident

As per IV driver Mr.Gokul, he resides at above mentioned address. He took his father Mr.Govindaraju vehicle bearing Reg. TN-54-AB-6989 Ampere Nexus to college on 27-09-2025 to Medical college. On his return to home at Hasthampatti to Sundar lodge Road near Vincent bus stop , at that time a motor rickshaw person crossed the road without any indication, hence he applied sudden brake, due to rain his vehicle skid and lost control and collided with rickshaw. Due to accident his vehicle sustained complete frontal damage. He was sustained left hand and left leg minor injuries. The incident was informed to his father and he arrived to the spot and took him to nearby health center for first aid.

Insured & Driver injury details (Photo of insured & Driver must)

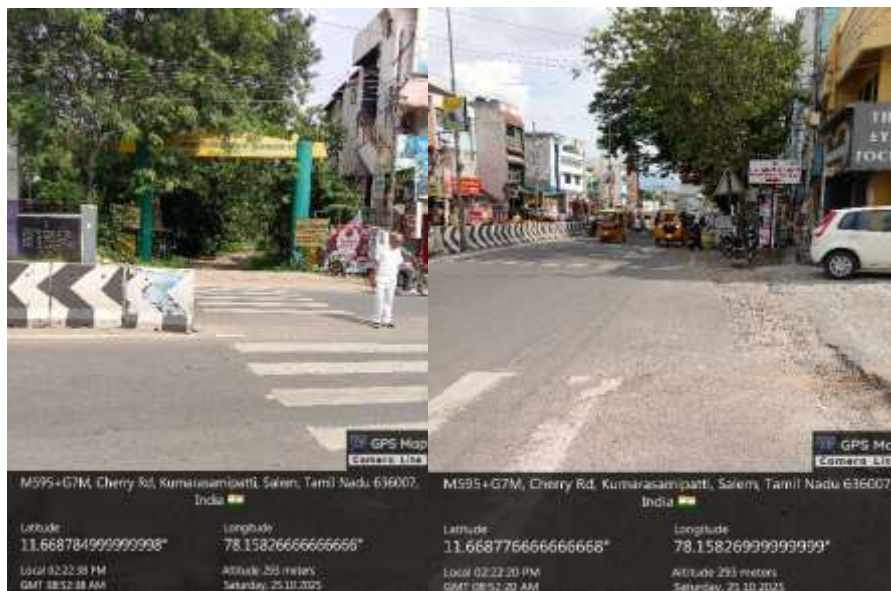
INSURED



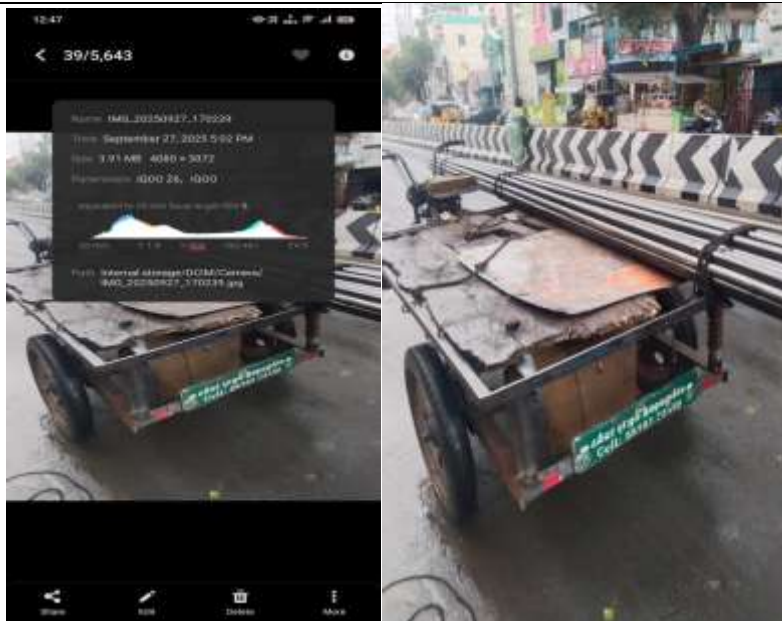
IV DRIVER



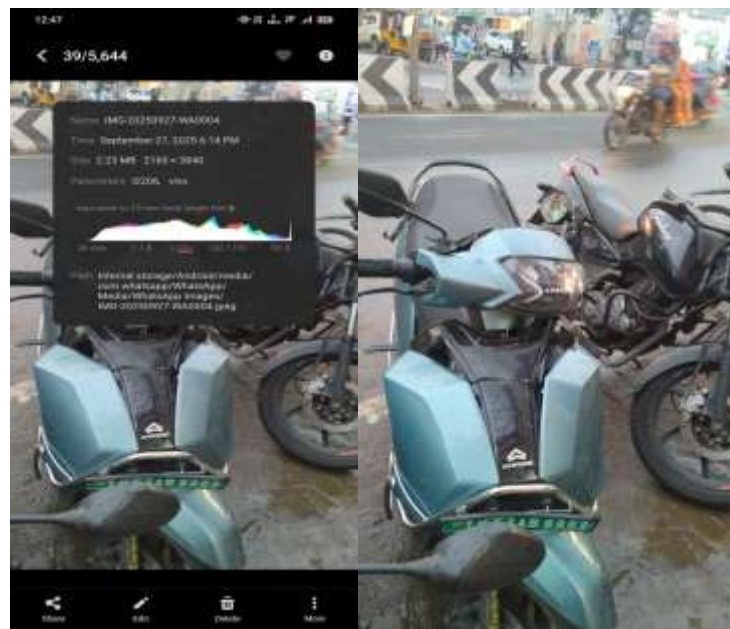
Spot



TP VEHICLE



REALTIME PHOTO

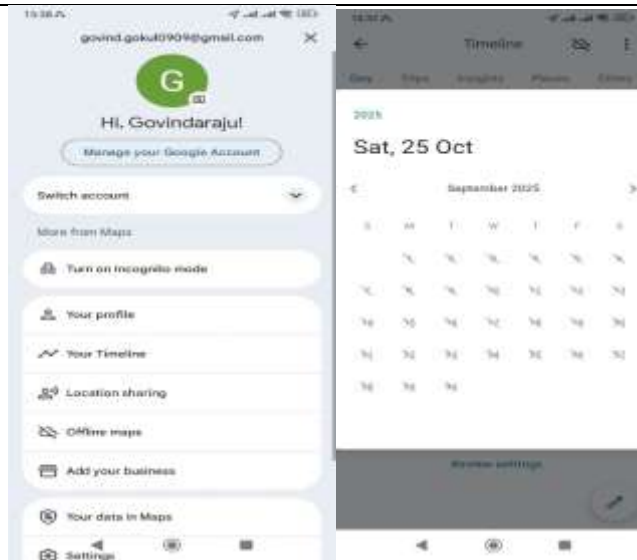


Spot visit & Findings (Cause of loss & Place of loss)

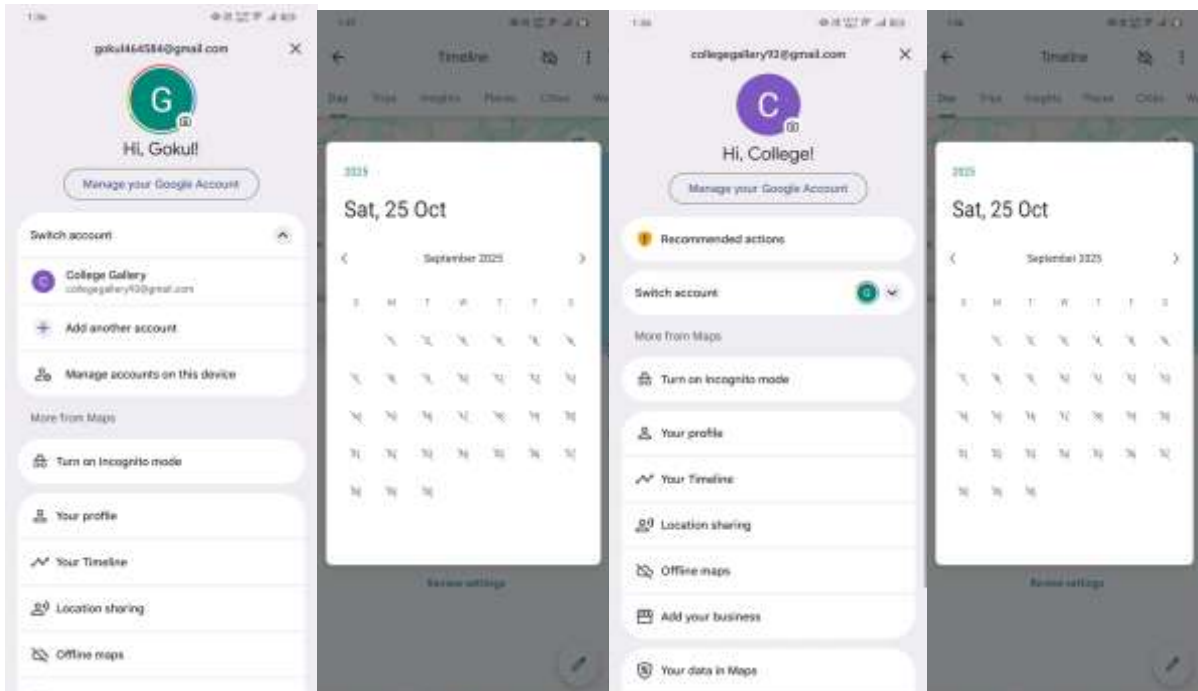
The spot is located at Hasthampatti to Sundar lodge Road near Vincent bus stop. The spot is found to be accident prone zone and it correlates with the narration of an accident. The real-time photos with properties which is confirmed that the time, date and cause of loss.

INSURED GPS TIME LINE

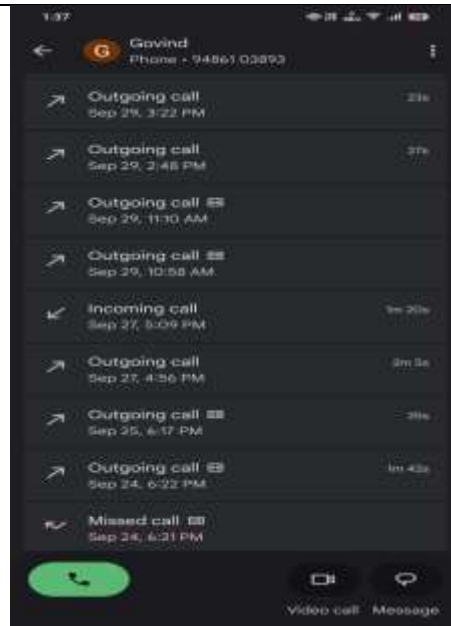
INSURED GPS TIMELINE



IV DRIVER GPS TIMELINE

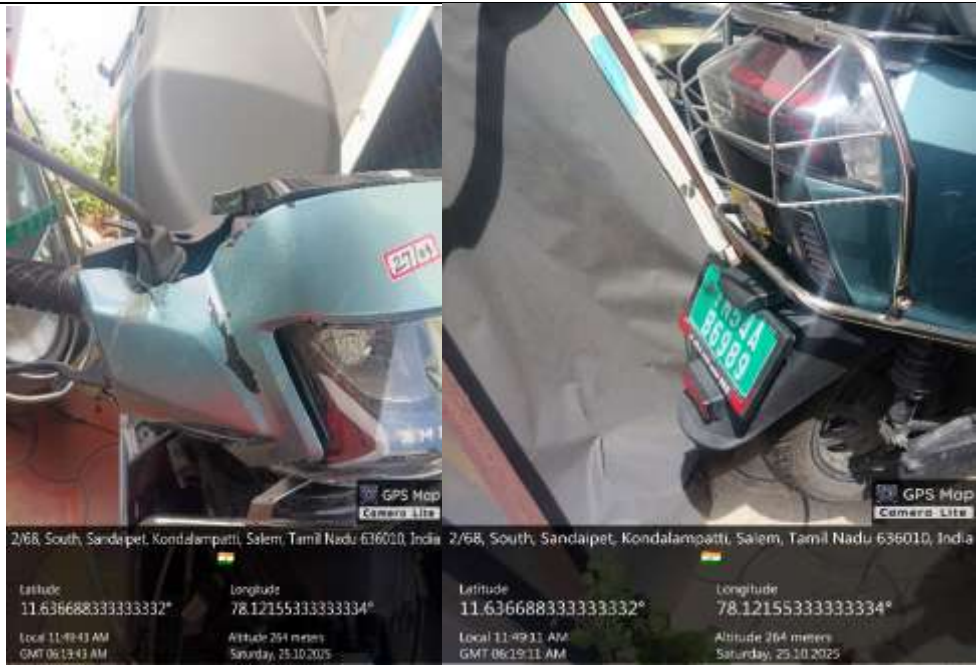


IV DRIVER CALL HISTORY



Vehicle photos





REALTIME PHOTO



DL STATUS

www.mhva.gov.in, www.tn.mva.gov.in, www.mhva.gov.in
 MINISTRY OF ROAD TRANSPORT & HIGHWAYS
 Government of India

TRANSPORT DEPARTMENT, GOVERNMENT OF TAMIL NADU

Application for Services on Driving Licence

* Driving License Number: TN04 2020000044 * Date of Birth: 09-09-2004

Personal Details and Particulars of existing License (Surname or Permanent of the DL Holder)

Name: GOKUL G
 Father's Name: GOWDARAJU M
 Date of Birth: 09-09-2004
 Blood Group: O+
 Category of the Driving License Holder: General
 Present Address: Sri Gounderap
 83/3, NALLAKKUMMAR STREET KOVILKOPPEL, NEAR
 Aranganpettai, Suburb, Salem, Tamil Nadu
 636001

DL Holder Last Endorsment Details:

State: Tamil Nadu RTO: RTO, SALEM

Class of Vehicles:

CDV Code	Vehicle Class & Issuing Authority
LMV	RTO, SALEM
MCV	RTO, SALEM

Validity Period: Min: Transport: 26-10-2022 to 09-09-2026

Confirmed that the above Driving License details are correct: Submit

Category of the Driving License Holder: General

Submit Request for:

To know your RTO Office Enter the pin code of Applicant's Present Address here: 636001

State: Tamil Nadu RTO Office: RTO, SALEM

RC STATUS

UNABLE TO TAKE EXTRACT

Discrepancy Observed

Investigation Referral reason 1

MAJOR LOSS, DRIVER CONFIRMATION

Referral trigger Findings

Our investigation reveals that on 27-09-2025 around 4:45 PM when IV driver Mr.Gokul riding vehicle bearing Reg. TN-54-AB-6989 from his college to home, while crossing Hasthampatti to Sundar lodge Road near Vincent bus stop a Motor Rickshaw person crossed the road without any indication, hence IV driver applied sudden brake, due to rain his vehicle skid and lost control and collided with rickshaw. Spot witness confirms the incident was true and IV driver was Mr.Gokul at the time of accident. GPS timeline of IV driver found to be switched off but real-time photo taken confirms the date of loss and cause of loss.

Moreover the Outpatient records retrieved from the

	Urban Health centre confirms that Mr. Gokul had sustained injuries and was treated as OP in hospital
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Case Summary

- On 27-09-2025 around 04:45pm when IV driver Mr.Gokul riding vehicle bearing Reg. TN-54-AB-6989 from his college to home, while crossing Hasthampatti to Sundar lodge Road near Vincent bus stop a Motor Rickshaw person crossed the road without any indication, hence IV driver applied sudden brake, due to rain his vehicle skid and lost control and collided with rickshaw. Due to accident there is no TP injury. IV driver sustained minor injury and given first aid at nearby health center.
- The accident had occurred within the policy from 09-11-2024 to 08-11-2025. No **close proximity is observed. (DOA-27-09-2025).**
- Intimation to the insurer was made on 03-10-2025. There was 6 days delay in intimation to the insurer is observed.
- Since there is no TP injury and major TPPD damages, Intimation to Police station was not made CSR/FIR was not registered.
- **DRIVER AT THE TIME OF ACCIDENT:** -The IV driver Mr. Gokul R drove the vehicle at the time of an accident and he was holding valid and effective DL at the time of accident. GPS timeline of IV driver found to be switched off and no visits.
- The spot is located at Hasthampatti to Sundar lodge Road near Vincent bus stop. The spot is found to be accident prone zone and it correlates with the narration of an accident.
- **SPOT WITNESS:** During our on-site visit, we met nearby cycle shop person, he witness that the accident is true and Mr.Gokul was IV driver at the time of accident. The accident occurred while motor rickshaw crossed the road, which leded to collision.
- **REAL-TIME PHOTOS WITH PROPERTIES:** We obtained real-time photos with properties which is confirmed that the, time, date and cause of los.
- IV was shifted to M/S.KRS AMPERE on 27-09-2025 as per the job card. The damage correlates with the narration of the accident. The IV was drove by insured himself to garage on same day. Estimate amount of Rs.89200/- has been raised against repair charges

Final Conclusion

On 27-09-2025 at approximately 4:45 PM, IV driver Mr. Gokul was riding vehicle TN-54-AB-6989 from his college to his home. While traveling from Hasthampatti toward Sundar Lodge Road near the Vincent bus stop, a motor rickshaw driver crossed the road without giving any signal. To avoid a collision, Mr. Gokul applied sudden braking, but due to the rainy conditions, his vehicle skidded, causing him to lose control and collide with the rickshaw. There were no third-party injuries reported. The IV driver sustained minor injuries and received first aid at a nearby health center.

The accident occurred within the policy period (09-11-2024 to 08-11-2025), with no concerns regarding proximity to policy issuance. The insured reported the incident six days after it occurred. Mr. Gokul held a valid driving license, and although the GPS timeline was found to be switched off, a spot witness confirmed the incident and identified Mr. Gokul as the IV driver at the time of the accident. Outpatient records from the Urban Health Centre further verify that he sustained injuries and received OP treatment. The claim is to be processed in accordance with the company's rules and regulations.

THE REPORT IS BEING ISSUED STRICTLY WITHOUT PREJUDICE, HIGHLY CONFIDENTIAL AND STRICTLY FOR THE PURPOSE OF INSURANCE COMPANY'S CLAIM SETTLEMENT PROCESS.

Thanking you.

Yours Truly
SUJAINI