

Your Ref: 23/24/24/VC05/029893
Our Ref : CS/LPC24100120/K

14 October 2024

M/s Lonpac Insurance Berhad
100 Beach Road #19-00
Shaw Tower
Singapore 189702

**TECHNICAL INVESTIGATION REPORT OF INSURED VEHICLE YQ 1422Z
INVOLVED IN AN ACCIDENT ON 10 SEPTEMBER 2024**

1. I refer to your letter dated 10 October 2024 and the instructions therein to conduct a physical inspection of the insured vehicle and thereafter to comment on the condition of its tyres; and whether the condition of its tyres had complied with the requirements of the local governing body.
2. I have inspected the insured vehicle on 10 October 2024 at the premises of K Kim Hin Auto Pte Ltd, 160 Sin Ming Drive #02-18/19/20/21 Sin Ming AutoCity Singapore 575722.
3. I now set out below my observations and comments pertaining to the condition of the tyres that were fitted on the insured vehicle at the time of my inspection.
4. The following general vehicle information was recorded during my inspection of the insured vehicle: -

Registration Number : GBH 3919P
Make & Model : TOYOTA DYNA 3.0 DIESEL TURBO M/T 2WD LORRY
Year of Registration : MAY 2018
Chassis Number : KDY2318025287
Speedo Reading : N/A

5. The insured vehicle was observed to have sustained impact damages on its front portion and left body. Its front windscreen, front body panel, front bumper, front left headlamp, and left front door were amongst the exterior body parts which were observed to have been damaged as a result of the accident. See photo 1- 4 below.



Photo 1 shows a general view of the Insured Vehicle front portion at the time of my inspection. The Insured Vehicle was observed to have sustained damage at its front portion. Its front windscreen, front body panel, front left headlamp and front bumper was amongst the body parts damaged as a result of the accident.



Photo 2 shows the close up view of the right of the insured vehicle at the time of my inspection. Its front right door was observed to be damaged as a result of the accident.



Photo 3 shows the general view of the left body of the insured vehicle at the time of my inspection its unaffected by the accident.



Photo 4 shows the general view of the rear portion of the insured vehicle at the time of my inspection its unaffected by the accident.

6. Examination carried out to the front tyres that were fitted on the insured vehicle had revealed that all the front tyres were all within the LTA requirements with remaining tread depth 4.4mm and 4.8mm. See photo 5 – 8 below.



Photo 5 shows the tread depth of the front right tyre on the insured vehicle at the time of my inspection. The remaining tread depth is 4.4mm which is within the LTA requirements.



Photo 6 shows front right tyre of the insured vehicle at the time of my inspection. The front right tyre of the insured vehicle was observed to be in serviceable condition with remaining tread depth of 4.4mm which is within LTA requirements.



Photo 7 shows the tread depth of the front left tyre on the insured vehicle at the time of my inspection. The remaining tread depth is 4.8mm which is within the LTA requirements.



Photo 8 shows the front left tyre of the insured vehicle at the time of my inspection. The front left tyre of the insured vehicle was observed to be in serviceable condition with the remaining tread depth of 4.8mm which is within LTA requirements.

7. Upon examination of the rear right inner and outer tyres of the insured vehicle, the remaining thread depth was approximately 2.0mm on the rear right outer tyre and a thread depth of approximately 1.4mm on the rear right inner tyre which is all within the LTA requirements. See photo 9 – 11 below.



Photo 9 shows the tread depth of the rear right outer tyre on the insured vehicle at the time of my inspection. The remaining tread depth is 2.0mm which is within the LTA requirements.



Photo 10 shows the tread depth of the rear right inner tyre on the insured vehicle at the time of my inspection. The remaining tread depth is 1.4mm which is within the LTA requirements.



Photo 11 shows rear right tyre tyres of the insured vehicle at the time of my inspection. The rear right tyres of the insured vehicle was observed to be in serviceable condition with remaining tread depth of 2.0mm on the rear right outer tyre (red circle) and 1.4mm on the rear right inner tyre (yellow circle) which is within LTA requirements.

8. Upon closer inspection of the rear left inner and outer tyres of the insured vehicle, the remaining thread depth was approximately 0.3mm- 0.9mm on the rear left outer tyre and a remaining tread depth of approximately 0.4mm- 0.9mm on the inner tyre. Which is not within the LTA requirements. See photo 12 – 18 below.



Photo 12 shows the tread depth of the rear left outer tyre (outer tread) on the insured vehicle at the time of my inspection. The remaining tread depth is 0.4mm which is not within the LTA requirements.



Photo 13 shows the tread depth of the rear left outer tyre (centre tread) on the insured vehicle at the time of my inspection. The remaining tread depth is 0.9mm which is not within the LTA requirements.



Photo 14 shows the tread depth of the rear left outer tyre (inner tread) on the insured vehicle at the time of my inspection. The remaining tread depth is 0.3mm which is not within the LTA requirements.



Photo 15 shows the tread depth of the rear left inner tyre (outer tread) on the insured vehicle at the time of my inspection. The remaining tread depth is 0.7mm which is not within the LTA requirements.



Photo 16 shows the tread depth of the rear left inner tyre (centre tread) on the insured vehicle at the time of my inspection. The remaining tread depth is 0.4mm which is not within the LTA requirements.



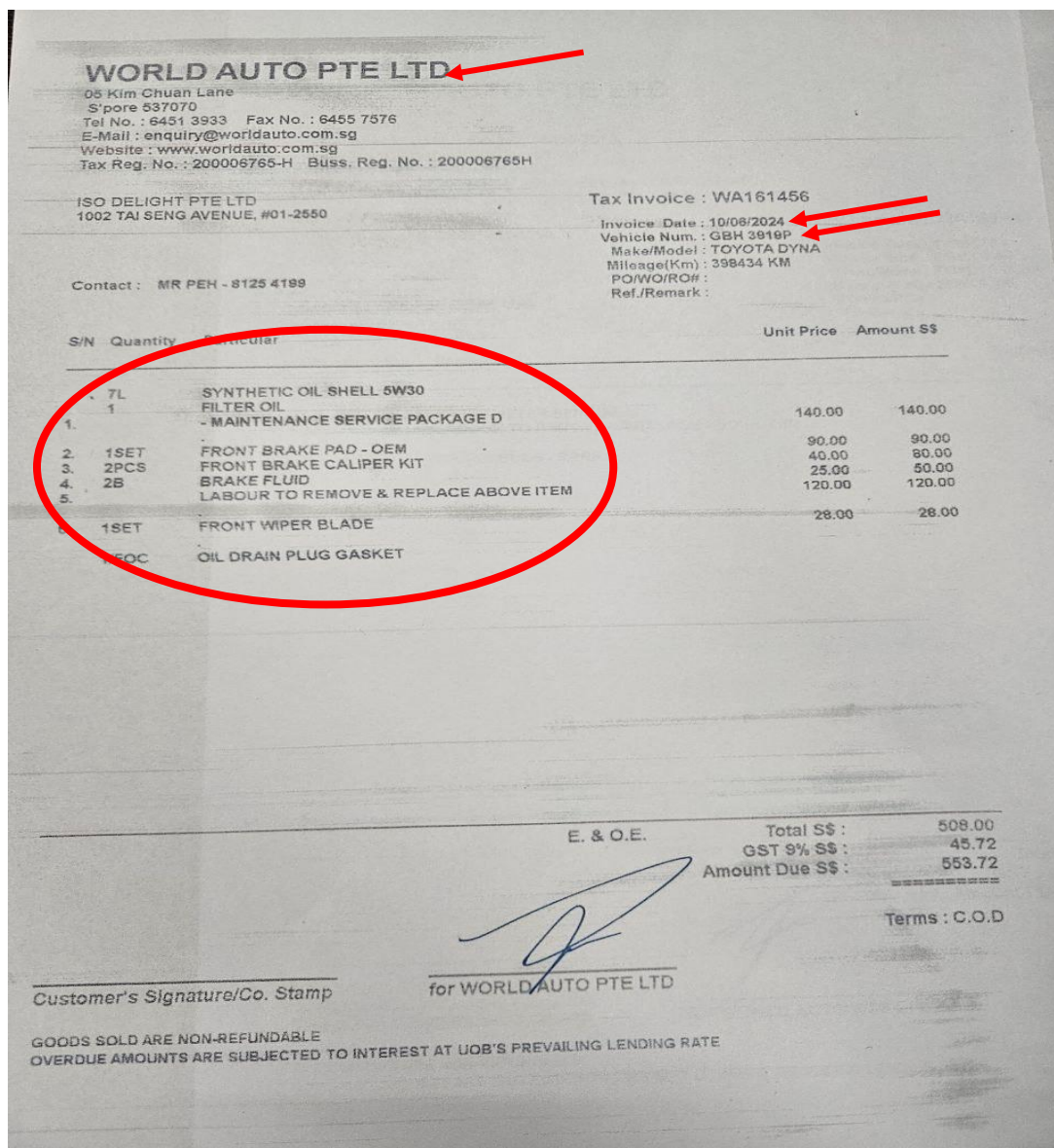
Photo 17 shows the tread depth of the rear left inner tyre (inner tread) on the insured vehicle at the time of my inspection. The remaining tread depth is 0.4mm which is not within the LTA requirements.



Photo 18 shows the general view of the rear left tyre tyres of the insured vehicle at the time of my inspection. The rear left tyres of the insured vehicle with remaining tread depth of 0.3mm- 0.9mm on the rear left outer tyre (red circle) and 0.4mm- 0.9mm on the rear left inner tyre (yellow circle).

9. In general, having physically inspected the Insured Vehicle, we are of the view that the condition of the 4 tyres (2 front) and (2 rear) right tyres of the Insured Vehicle was still within the requirements.
10. However, we are in view that the condition of the rear left outer and inner tyre of the Insured Vehicle was not within the requirements of SECTION 109(f) CAP 276 of THE MOTOR VEHICLES (CONSTRUCTION AND USE) RULES, 1974, 1978 OF THE ROAD TRAFFIC ACT. Under this section it states that “no person shall use, or cause or permit to be used on a road any motor vehicle or trailer, a wheel of which is fitted with a pneumatic tyre, where the tyre is fitted to the wheel of any other motor vehicle or any trailer, the tread pattern (excluding any tie-bar) of the tyre does not have a depth of at least one millimetre throughout at least 75% of the breadth of the tread and round the entire outer circumference of the tyre and the rear left outer and inner tyre tread depth was observed to be at 0.3mm-0.9mm.

11. Pertaining to the maintenance aspect, Mr Daryl Peh who is the fleet manager for ISO Delight Pte Ltd mentioned that the Insured Vehicle was sent in to conduct a periodical maintenance by World Auto Pte Ltd on the 10 August 2024. See invoice 1 below.



WORLD AUTO PTE LTD
05 Kim Chuan Lane
S'pore 537070
Tel No. : 6451 3933 Fax No. : 6455 7576
E-Mail : enquiry@worldauto.com.sg
Website : www.worldauto.com.sg
Tax Reg. No. : 200006765-H Buss. Reg. No. : 200006765H

ISO DELIGHT PTE LTD
1002 TAI SENG AVENUE, #01-2550

Contact : MR PEH - 8125 4199

Tax Invoice : WA161456
Invoice Date : 10/08/2024
Vehicle Num. : GBH 3919P
Make/Model : TOYOTA DYNA
Mileage(Km) : 398434 KM
PO/VO/RO# :
Ref./Remark :

S/N	Quantity	Particular	Unit Price	Amount S\$
1.	7L	SYNTHETIC OIL SHELL 5W30		
	1	FILTER OIL		
		- MAINTENANCE SERVICE PACKAGE D	140.00	140.00
2.	1SET	FRONT BRAKE PAD - OEM	90.00	90.00
3.	2PCS	FRONT BRAKE CALIPER KIT	40.00	80.00
4.	2B	BRAKE FLUID	25.00	50.00
5.		LABOUR TO REMOVE & REPLACE ABOVE ITEM	120.00	120.00
	1SET	FRONT WIPER BLADE	28.00	28.00
	1PC	OIL DRAIN PLUG GASKET		

E. & O.E.

Total S\$: 508.00
GST 9% S\$: 45.72
Amount Due S\$: 553.72

Terms : C.O.D

Customer's Signature/Co. Stamp

for WORLD AUTO PTE LTD

GOODS SOLD ARE NON-REFUNDABLE
OVERDUE AMOUNTS ARE SUBJECT TO INTEREST AT UOB'S PREVAILING LENDING RATE

Invoice 1 shows the latest servicing invoice where the last known periodical service was conducted on the Insured Vehicle at World Auto Pte Ltd on the 10 August 2024 (red arrows). The servicing package had included changing of engine oil, oil filter, oil drain plug gasket, front brake pads, replacement of brake fluid and replacement of front wiper blades (circled).

12. When asked about the worn rear left tyres, Mr Daryl Peh informed us that the rear 4 tyres were replaced on 2 April 2024 and the front 2 tyres were replaced on the 8 August 2024 at ES Tyres & Sport-Rim Pte Ltd located at block 10 Ang Mo Kio Industrial Park 2A, #01-11/20, Singapore (568047). Refer to invoices 2 & 3 below.

ES 荣盛轮胎与轮圈私人有限公司
ES TYRES & SPORTS-RIM PTE. LTD. *bizSAFE₃*
BLOCK 10, ANG MO KIO INDUSTRIAL PARK 2A, #01-11/20, AMK AUTOPOINT, AVENUE 5, SINGAPORE 568047
TEL: (65) 6481 1885 (5 lines) FAX: (65) 6481 6515

Co. Reg. No.: 200404934-K **TAX INVOICE 发货单** NO.: 160859
To: **ISO DELIGHT** DATE: **2/4/2024**
車號 CAR NO: **GBH 3719P**

数量 Quantity	品名 Description	單價 Unit Price	金額 Amount
4p.s	155R13 MCUS Tyres		400
SUB TOTAL			
+ GST 8% / INCLUSIVE GST 8%			36 00
TOTAL AMOUNT 總數額			436 00

Conditions of Sales:
• Goods sold are not refundable.
• Goods sold are not exchangeable.
• No warranty for tyre sidewall damage.
• Buyer shall be responsible and liable to safe keep their own belongings within our premises, we shall not be responsible and liable for any loss or damage of your personal belongings or properties.
• Buyer shall inspect the goods before installation.
• After installation of new or 2nd hand tyres and wheels, our company will not be responsible and liable for the following: tyres noise, wheels alignment and uneven tyres, caused by accident, improper handling or negligence by driver, improper manner of installation by outsider or any such causes deemed not to be product fault by manufacture as deemed fit by us after inspection.
• We reserve the rights, at our sole discretion to change, modify, add or remove any of the Terms and Conditions contained herein at any time and without prior notice.

Payment Modes:
Account Name : ES Tyres & Sports-Rim Pte Ltd
Bank Name : United Overseas Bank
Account No : 128-313-141-1
PayNow : UEN 200404934K111
Please Indicate Name and Tax invoice number and reference field

Received in Good Order and Condition by: *[Signature]* for **ES TYRES & SPORTS-RIM PTE. LTD.**

Owner's Name & Contact No. / Company's Stamp & Signature
車主姓名, 聯絡號碼/公司印章, 簽名

Job done by / Issue by
服務技術員 / 發單者

THANK YOU, WE LOOK FORWARD TO BEING OF SERVICE TO YOU AGAIN

ISO9001 **QS9000** **DOT**

White - Original Yellow - Accounts Pink - Customer Green - File Blue - Base

Invoice 2 shows the replacement of the rear 4 tyres (red circle) of the Insured Vehicle at ES Tyres & Sport-Rim Pte Ltd on 2 April 2024 (red arrows).

ES 榮盛輪胎與輪圈私人有限公司
ES TYRES & SPORTS-RIM PTE. LTD. bizSAFE 3

BLOCK 10, ANG MO KIO INDUSTRIAL PARK 2A, #01-11/20, AMK AUTOPOINT AVENUE 5, SINGAPORE 568047
TEL: (65) 6481 1685 (5 lines) FAX: (65) 6481 6516

NO.: 163176
GST Reg. No.: 2D 0404934-K

Co. Reg. No.: 200404934-K **TAX INVOICE 发货单**

To: Iso Delight Pte Ltd DATE: 08/8/2024

CAR NO: 6BH 3919P

Quantity	Description	Unit Price	Amount
2PCS	195/15 maxxis tyres	145	290 -
SUB TOTAL			290 -
+ GST 9% / INCLUSIVE GST 9%			26.10
TOTAL AMOUNT 總款額			316.10

Conditions of Sales:

- Goods sold are not returnable.
- Goods sold are not exchangeable.
- No warranty for tyre sidewall damage.
- Buyer shall be responsible and liable to safe keep their own belongings within our premises. We shall not be responsible and liable for any loss or damage of your personal belongings or properties.
- Buyer shall inspect the goods before and after installation.
- After installation of new or used tyre and rim, our company will not be responsible and liable for the following: tyre (rim), wheels alignment and yawing, caused by accident, improper handling or negligence by driver or improper use of installation by customer or any such causes deemed not to be product fault by manufacturer or deemed fit by us after inspection.
- We reserve the right, at our sole discretion to change, modify, add or remove any of the Terms and Conditions contained herein at any time and without prior notice.

Payment Modes:



Account Name: ES Tyres & Sports-Rim Pte Ltd
Bank Name: United Overseas Bank
Account No: 228-211141-1
PayTo: UEN 200404934-K (L)
Please indicate Name and Tax reference number upon reference field.

Received in Good Order and Condition by: for ES TYRES & SPORTS-RIM PTE. LTD.

Owner's Name & Contact No. / Company's Stamp & Signature
车主姓名 / 联络号码 / 公司印章, 签名

Job done by / Issue by
服务技术员 / 发单者

THANK YOU, WE LOOK FORWARD TO BEING OF SERVICE TO YOU AGAIN

Invoice 3 shows the replacement of the front 2 tyres (red circle) of the Insured Vehicle at ES Tyres & Sport-Rim Pte Ltd on 8 August 2024 (red arrows).

Conclusion

13. In general, having physically inspected the Insured Vehicle, we are in view that the condition of the rear left outer and inner of the Insured Vehicle was not within the requirements of SECTION 109(f) CAP 276 of THE MOTOR VEHICLES (CONSTRUCTION AND USE) RULES, 1974, 1978 OF THE ROAD TRAFFIC ACT. SECTION 109(e) of THE ROAD TRAFFIC ACT, ROAD TRAFFIC (MOTOR VEHICLES, CONSTRUCTION AND USE) RULES. The condition of the rear left inner and outer tyre tread depth of 0.3mm- 0.9mm would have likely contributed the accident on 10 September 2024.

**Elton Seet***Technical Investigator***Ang Bryan Tani***AFF SAE-A, AMSOE AMIRTE, MATAI, AFF.Inst.AEA**Senior Technical Investigator**Technical Investigation & Reconstructionist (SAE-A)*

DISCLAIMER OF LIABILITY TO THIRD PARTIES:- This Report is made solely for the use and benefit of the Client named on the front page of this Report. No liability or responsibility whatsoever, in contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.