

Your Ref: CMTD2403707
Our Ref : CI/SMO24006488/J

5 December 2024

M/s Sompso Insurance Singapore Pte. Ltd.

50 Raffles Place #03-03
Singapore Land Tower
Singapore 048623

**TECHNICAL INVESTIGATION REPORT OF INSURED VEHICLE SKU 7160J
INVOLVED IN AN ACCIDENT ON 14 NOVEMBER 2024**

1. I refer to your letter dated 29 November 2024 and the instructions therein to conduct a physical inspection of the insured vehicle and thereafter to comment on the window tinted film; and whether the window tint installed had complied with the requirements of the local governing body.
2. I have inspected the insured vehicle on 29 November 2024 at the premises of Ah Lim Motor Company Pte Ltd located at 10 Ang Mo Kio Industrial Park 2A, #01-09 Singapore 568047.
3. I now set out below my observations and comments pertaining to the compliance of the window tints 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 : SKU 7160J
Make & Model : SUBARU FORESTER 2.0XT CVT AWD SR
Year of Registration : AUGUST 2015
Chassis Number : JF1SJGK85FG053724
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 bumper, front headlamps and front left fender were amongst the exterior body parts which were observed to have been damaged as a result of the accident. See photo 1- 4 below.

6. Examination carried out to the window tints fitted on the rear windscreen and rear right and rear left side windows revealed that the tint film that was fitted on the Insured Vehicle windscreens and windows that were all within the LTA requirements. See photo 5 – 10 below.
7. As according to the LTA guidelines and compliance at least 25% of light must be able to pass through the rear windscreen and the two rear side windows. See photo 11 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 bonnet, front headlamps and front bumper was amongst the body parts damaged as a result of the accident.



Photo 2 shows the general view of the right body of the insured vehicle at the time of my inspection its unaffected by the accident.



Photo 3 shows a general view of the Insured Vehicle left body at the time of my inspection. The Insured Vehicle was observed to have sustained damage at its left body. Its front left fender was amongst the body parts damaged as a result of 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.



Photo 5 shows the Tint Meter used to measure the Visible Light Transmission (VLT) on the Insured Vehicle's windscreen and windows which has been recalibrated (red arrow) before the testing of the Visible Light Transmission (VLT) of the window and windscreen tints. The brand of the Tint Meter was 'Laser ABS'



Photo 6 shows a general view of the measurement of the rear right window tint of the Insured Vehicle using a tint meter (red circle). Which measures the amount of Visible Light Transmission (VLT) that passes through a material. The Visible Light Transmission (VLT) measured on a scale of 0- 100%, with 0% meaning no light passes through and 100% meaning all light passes through.

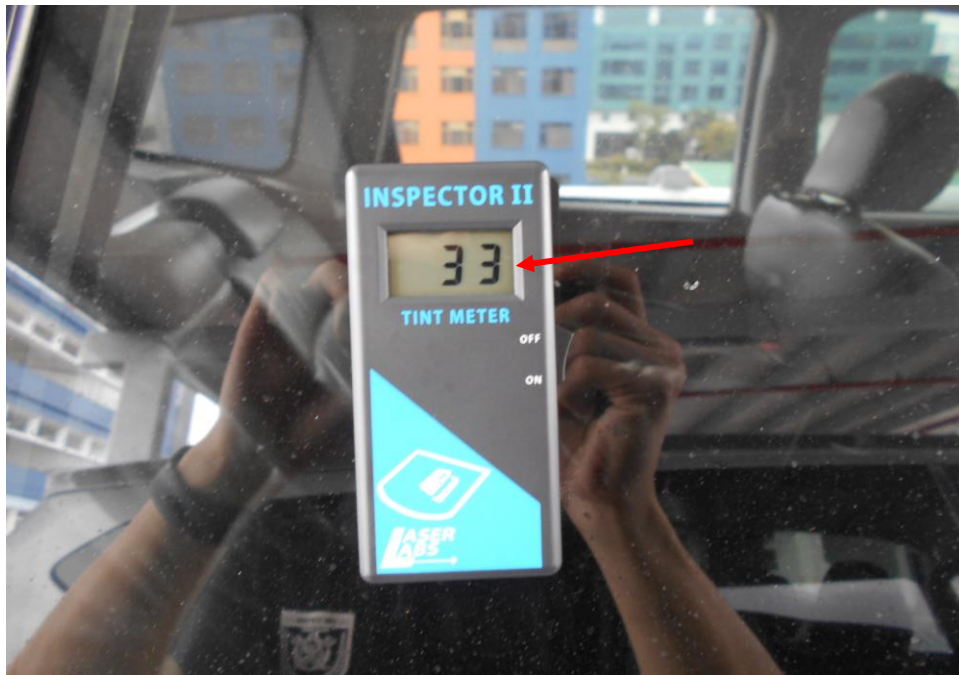


Photo 7 shows the window tint reading of the rear right side window on the Insured Vehicle at the time of my inspection. The rear right side window tint is measured at 33% (red arrow) Visible Light Transmission (VLT) which is within the

51 UBI AVE 1, #01-25 Requirements: DTT 25% LAR 35% PVE 35% TPA (0.00033) Rear: (065) 67414108
LTA requirements, as 25% of light must be able to pass through the rear windscreen and two rear side windows.



Photo 8 shows a general view of the measurement of the rear left window tint of the Insured Vehicle using a tint meter (red circle). Which measures the amount of Visible Light Transmission (VLT) that passes through a material. The Visible Light Transmission (VLT) measured on a scale of 0- 100%, with 0% meaning no light passes through and 100% meaning all light passes through.



Photo 9 shows the window tint reading of the rear left side window on the Insured Vehicle at the time of my inspection. The rear right side window tint is measured at 32% (red arrow) Visible Light Transmission (VLT) which is within the

LTA requirements, as 25% of light must be able to pass through the rear windscreen and two rear side windows.



Photo 10 shows the window tint reading of the rear windscreen on the Insured Vehicle at the time of my inspection. The rear windscreen tint percentage is measured at 26% (red arrow) Visible Light Transmission (VLT) which is within the LTA requirements, as 25% of light must be able to pass through the rear windscreen and two rear side windows.

Tinted films

These requirements must be met when installing tinted films on windscreens and windows:

- They must be non-reflective
- At least 70% of light must be able to pass through the front windscreen and the two front side windows
- At least 25% of light must be able to pass through the rear windscreen and the two rear side windows

Photo 11 shows the LTA requirements for window and windscreen tinted films (red arrows). Screenshot extracted from LTA website.

8. Upon further examinations carried out to the window tints fitted on the front windscreen and 2 front side windows revealed that the tint film that was fitted on the Insured Vehicle windscreens and windows that were all not within the LTA requirements. See photo 12- 17 below.
9. As according to the LTA guidelines and compliance at least 70% of light must be able to pass through the front windscreen and the two front side windows. See photo 18 below.



Photo 12 shows a general view of the measurement of the front windscreen tint of the Insured Vehicle using a tint meter (red circle) which measures the amount of Visible Light Transmission (VLT) that passes through a material. The Visible Light Transmission (VLT) measured on a scale of 0- 100%, with 0% meaning no light passes through and 100% meaning all light passes through.



Photo 13 shows the window tint reading of the front windscreen on the Insured Vehicle at the time of my inspection. The front windscreen tint is measured at 17% (red arrow) Visible Light Transmission (VLT) which is not within LTA requirements, as 70% of light must be able to pass through the front windscreen and two front side windows.



Photo 14 shows a general view of the measurement of the front right window tint of the Insured Vehicle using a tint meter (red circle). Which measures the amount

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of Visible Light Transmission (VLT) that passes through a material. The Visible
Light Transmission (VLT) measured on a scale of 0- 100%, with 0% meaning no
light passes through and 100% meaning all light passes through.



Photo 15 shows the window tint reading of the front right side window on the Insured Vehicle at the time of my inspection. The front right window tint is measured at 15% (red arrow) Visible Light Transmission (VLT) which is not within LTA requirements, as 70% of light must be able to pass through the front windscreen and two front side windows.



Photo 16 shows a general view of the measurement of the front left window tint of the Insured Vehicle using a tint meter (red circle). Which measures the amount

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of Visible Light Transmission (VLT) that passes through a material. The Visible
Light Transmission (VLT) measured on a scale of 0- 100%, with 0% meaning no
light passes through and 100% meaning all light passes through.



Photo 17 shows the window tint reading of the front left side window on the Insured Vehicle at the time of my inspection. The front left side window tint is measured at 5% (red arrow) Visible Light Transmission (VLT) which is not within LTA requirements, as 70% of light must be able to pass through the front windscreen and two front side windows.

Tinted films

These requirements must be met when installing tinted films on windscreens and windows:

- They must be non-reflective
- At least 70% of light must be able to pass through the front windscreen and the two front side windows
- At least 25% of light must be able to pass through the rear windscreen and the two rear side windows

51 UBI AVE 1, #01-01 UBSI, Singapore 408722. Tel: (65) 67414108. Fax: (65) 67414109. Email: info@lkk.com.sg. Website: www.lkk.com.sg. Photo 18 shows the LTA requirements for window and windscreen tinted films (red arrows). Screenshot extracted from LTA website.

Conclusion

10. In general, the front windscreen was measured at 17% Visible Light Transmission (VLT), whilst the front right side was measured at 15% Visible Light Transmission (VLT) and front left side window were measured at 13% Visible Light Transmission (VLT). Which was not within the requirements of the LTA. As according to the LTA guidelines and compliance at least 70% of light must be able to pass through the front windscreen and the two front side windows
11. However, having examined the rear right side window and rear left side window, along with the rear windscreen, it was revealed that the rear right side window was measured at 33% Visible Light Transmission (VLT), the rear left side window was measured at 32% Visible Light Transmission (VLT) and the rear windscreen was measured at 26% which is within the requirements of the LTA.
12. Having inspected the Insured Vehicle, and also having considered the nature of the accident. We are of view that the 3 window tint film installed on the Insured Vehicle was not within the requirements of the LTA. These window tint film installed could have possibly slightly contributed to the accident on 14 November 2024, as at the material time (day hours) of accident. The driver's visibility would have been impaired as compared to a vehicle with LTA compliant window tints or un-tinted windows and windscreens.



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