

Your Ref: SNM24D207160
Our Ref : CS/CTI24120334/Knh3e2

3 December 2024

M/s China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #16-00
Springleaf Tower
Singapore 079909
(Motor Claims Department)

**TECHNICAL INVESTIGATION REPORT OF INSURED VEHICLE SNE 4441S
INVOLVED IN AN ACCIDENT ON 19 DECEMBER 2024**

1. I refer to your letter dated 31 December 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 3 December 2024 at the premises of Ding Auto Pte Ltd located at 60 Jalan Lam Huat #06-46/47 Carros Centre Singapore (737869).
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 : SNE 4441S
Make & Model : MERCEDES BENZ E200 AMG LINE (R19 LED)
Year of Registration : JULY 2018
Chassis Number : WDD2130422A468163
Speedo Reading : N/A

5. The insured vehicle was observed to have sustained impact damages on its front portion, right body and left body. Its front bonnet, front bumper, front right rear view mirror 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.



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 bonnet and front bumper was amongst the body parts damaged as a result of the accident.



Photo 2 shows a general view of the Insured Vehicle right body at the time of my inspection. The Insured Vehicle was observed to have sustained damage at its right body. Its front right rear view mirror was amongst the body parts damaged as a result of 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.

6. Examination carried out to the window tints fitted on the front windscreen, rear windscreen and 4 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 6- 17 below.
7. 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 and at least 25% of light must be able to pass through the rear windscreen and the two rear side windows. See photo 18 below.



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 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 7 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 8 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 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 front right side window on the Insured Vehicle at the time of my inspection. The front right window tint is measured at 16% (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 10 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 11 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 16% (red arrow) Visible Light Transmission (VLT) which is not within LTA requirements, as 25% of light must be able to pass through the rear windscreen and two rear side windows.



Photo 12 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 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 left side window on the Insured Vehicle at the time of my inspection. The front left side window tint is measured at 16% (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 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.

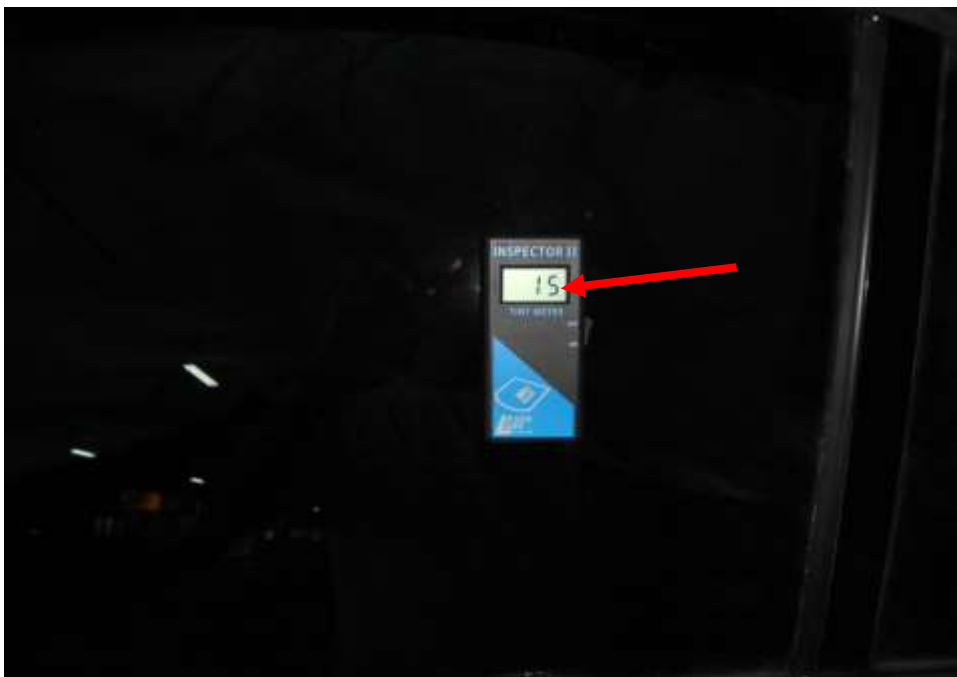


Photo 15 shows the window tint reading of the rear left side window on the Insured Vehicle at the time of my inspection. The rear left side window tint is measured 15% (red arrow) Visible Light Transmission (VLT) which is not within LTA requirements, as 25% of light must be able to pass through the rear windscreen and two rear side windows.



Photo 16 shows a general view of the measurement of the rear 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 17 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 11% (red arrow) Visible Light Transmission (VLT) which is not within 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 18 shows the LTA requirements for window and windscreen tinted films (red arrows). Screenshot extracted from LTA website.

Conclusion

8. In general, the front windscreen was measured at 17% Visible Light Transmission (VLT), while the front right side, rear right side and front left side windows were measured at 16% Visible Light Transmission (VLT). The rear left side window were measured at 15% Visible Light Transmission (VLT), along with the rear windscreen that were each measured at 11% Visible Light Transmission (VLT) which was not within the requirements of the LTA.

9. Having inspected the Insured Vehicle, and also having considered the nature of the accident. We are of view that the 6 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 19 December 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.



Elton Seet

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