

Your Ref: SNM24D203376  
Our Ref : CS/CTI24060058/K

1 July 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 YQ 1422Z  
INVOLVED IN AN ACCIDENT ON 10 JUNE 2024**

1. I refer to your letter dated 20 June 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 21 June 2024 at the premises of Lai Huat (Meng Kee) Motor Pte Ltd, 160 Sin Ming Drive #04-01 / #04-02 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 : YQ 1422Z  
Make & Model : HINO XZU710R 14FT WIDE CAB 5T  
Year of Registration : December 2012  
Chassis Number : JHHUCV3H70K031982  
Speedo Reading : N/A

5. The insured vehicle was observed to have sustained impact damages on its front portion and right body. Its front windscreen, front body panel, front bumper, front right headlamp and right front door were amongst the exterior body parts which were observed to have been damaged as a result of 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 in serviceable condition with remaining tread depth 5.62mm and 7.0mm. See photo 1 – 7 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 right headlamp and front bumper was amongst the body parts damaged as a result of the accident.



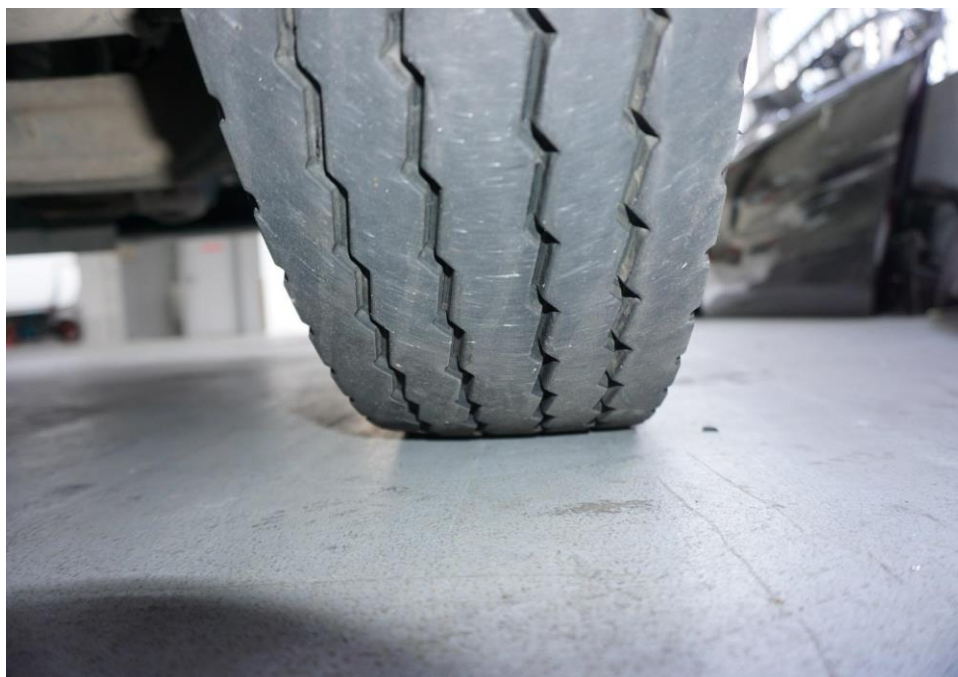
**Photo 2** shows the close up view of the right of the insured vehicle at the time of my inspection. Its front right door was observed to be damaged as a result of the accident.



**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 tread depth of the front right tyre on the insured vehicle at the time of my inspection. The remaining tread depth is 7mm which is within the LTA requirements.

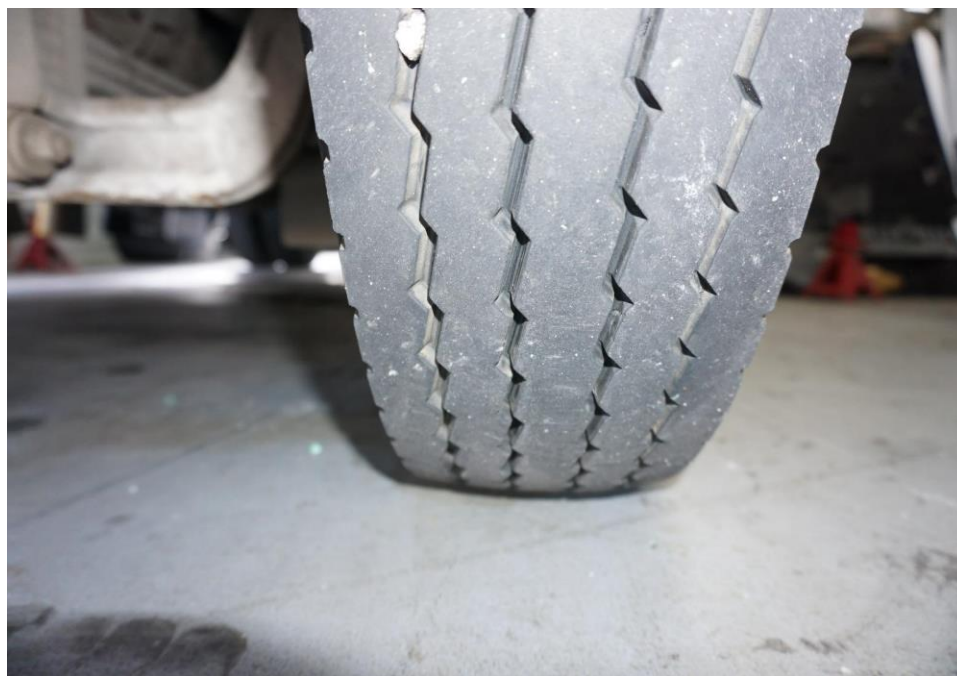


**Photo 5** shows front right tyre of the insured vehicle at the time of my inspection. The front right tyre of the insured vehicle was observed to be in serviceable condition with remaining tread depth of 5.62mm which is within LTA requirements.





**Photo 6** shows the tread depth of the front left tyre on the insured vehicle at the time of my inspection. The remaining tread depth is 7.1mm which is within the LTA requirements.



**Photo 7** 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 7.1mm which is within LTA requirements.

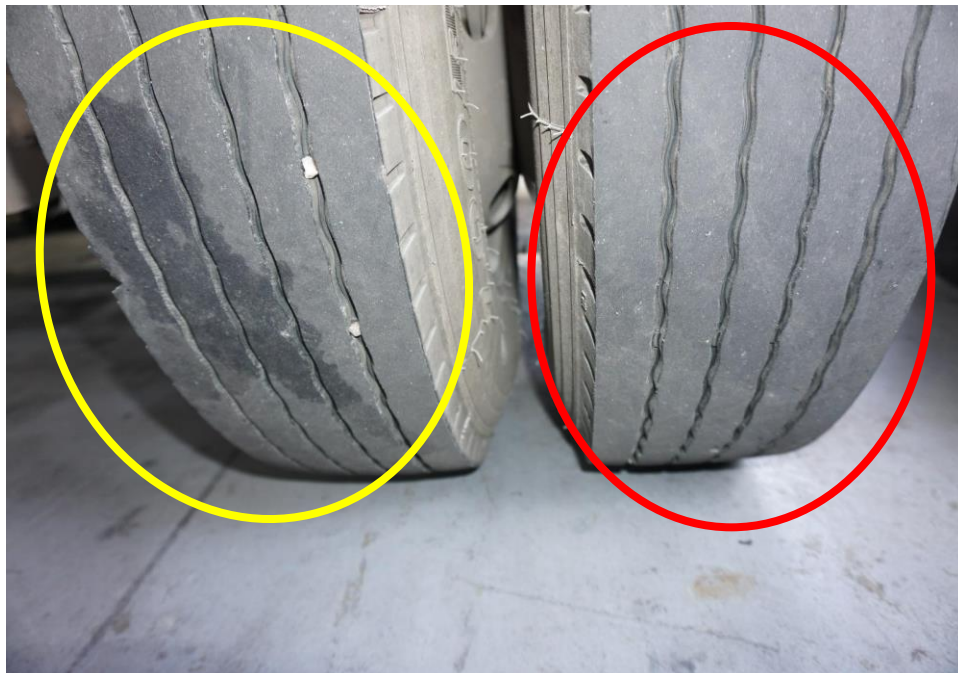
7. Upon examination of the rear right tyres inner n outer and rear left outer tyre of the insured vehicle, the remaining thread depth was approximately 4.5mm on the rear right outer tyre and a thread depth of approximately 5.2mm on the rear right inner tyre and approximately 4.4mm on the rear left outer tyre which is all within the LTA requirements.
8. Upon closer inspection of the rear left inner tyre of the insured vehicle, we observed that the rubber at the inner side of the tread was worn. The areas at the inner tread with pattern worn was measured to be approximately to be measured to be 0.0 and 0.2mm. The pattern at the outer side of the tread was still visible and measured to be approximately 1.7mm. See photo 8 – 16 below.



**Photo 8** 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 4.5mm which is within the LTA requirements.



**Photo 9** 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 4.5mm which is within the LTA requirements.



**Photo 10** 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 4.5mm on the rear right outer tyre (red circle) and 5.2mm on the rear right inner tyre (yellow circle) which is within LTA requirements.





**Photo 11** shows the tread depth of the rear left outer 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 12** 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 1.7mm which is within the LTA requirements.





**Photo 13** 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 0.0mm which is not within the LTA requirements



**Photo 14** 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 0.2mm which is not within the LTA requirements



**Photo 15** shows rear left tyre of the insured vehicle at the time of my inspection. The rear left tyres of the insured vehicle with remaining tread depth of 4.4mm on the rear left outer tyre (red circle) and 0.0mm on the rear left inner tyre (yellow circle).



**Photo 16** shows a general view of the rear left inner tyre of the insured vehicle at the time of my inspection. The rubber compound at the inner side of the tyre, around 50% of its circumference, was observed to be worn (red arrows).

9. In general, having physically inspected the Insured Vehicle, we are of the view that the condition of the 6 tyres (2 front) (4 rear) of the Insured Vehicle was still 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.
10. Although the rear left inner tyre, was found to be with remaining tread depth of 0.0mm – 0.02mm, the outer area was still found to be with 1.7mm. This does not cover 75% of the breath of the thread and the entire circumference hence we are of the view that this tyre was still within the requirements of the road traffic act.



11. We managed to speak to Mr Mahalingam Rajesh (herein referred to as **“Mr Rajesh”**) on 24 June 2024 whom is the driver one the day of the accident and Mr Niam Meng Wei (herein referred to as **“Mr Niam”**) whom is the vehicle fleet manager for J&Co Builder Pte Ltd where we were able to gather further information pertaining to the accident as well as information pertaining to the history of the Insured Vehicle.
12. Mr Rajesh was travelling back to J&Co Builder Pte Ltd located at 2 Sungei Kadut Street 4, Singapore 729032 after dropping of his fellow colleagues at a construction site at Queenstown, whilst travelling on the right lane of Sungei Kadut a lorry on the left almost collided with the Insured Vehicle, in order to avoid colliding with the lorry on the left Mr Rajesh swerved the Insured Vehicle and went to the oncoming lane and eventually colliding with a oncoming lorry on the right.
13. Mr Rajesh mentioned that he had not experienced any mechanical or electrical/electronic problems with the Insured Vehicle till the day of the incident. He also mentioned that there were neither warning lights displayed nor was there an abnormal rise in temperature throughout the period the Insured Vehicle and when driven, prior to the accident.
14. Pertaining to the maintenance aspect, Mr Niam who is the fleet manager for J&co Builder Pte Ltd mentioned that the Insured Vehicle was sent in to conduct a periodical maintenance by Borneo Motors Mr Rajesh on the 21 May 2024. See invoice 1 below. When asked about the invoice from bm where it was recorded that the rear left tyres was worn, Mr Niam informed that he was only aware of this after the accident he had no prior knowledge of this. Mr Niam also informed that if he was aware of this he would have sent the Insured Vehicle to their inhouse workshop where minor repair works such as tyres and brakes are replaced.



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 67414108



**Borneo Motors**

Inchcape  
Co. Reg No. : 196700086Z  
GST Reg No. : MR-8500005-9  
No. 2 PANDAN CRESCENT  
SINGAPORE 128462, Tel no.: 6631 1818



A Toyota Group Company

### TAX INVOICE

Account Details			Account No.		Customer Details		
Hino Care Program-Prepaid REV8			I5500502 / 8HSC		M/S Avenue Engineering Pte Ltd 2 Sungei Kadut Street 4 Avenue Engineering Building Singapore 729032 Mobile: 97688829		
			Document No. 41116613				
			Document Date 21/05/2024				
Year	Model	Variant	Reg. Date	Reg. No.	Kilometers	Wip No.	Order No. / Remarks
2019	XZU710R	HKMMV3	02/09/2019	YQ1422Z	158944	2582	YQ1422Z
Chassis No.		Engine No.	Terms	SA / Counter	Vehicle		Collected On
JHHUCV3H70K031982		N04CVV10837	00	Henry Lau	21/05/2024		10.59
L	Cd	Job/Parts Description			Qty		
1	M	HN40-E6-XZU710 HN40 200 000KM HINO SERVICE PACKAGE MR RAJESH/93790498 NEXT SVC AT 168944KM OR 3RD WEEKS OF AUG 2024 WHICHEVER COMES FIRST.			TP80		
2	*	AC CLEANING REMOVE AC FILTER FOR CLEANING					
3	*	O-CJ4 ZL DIESEL 15W40					
4	*	H15613-EV015 ELEMENT, OIL FILTER (SCT)			7.50		
5	*	HSZ430-18009 GASKET&&&			1.00		
6	*	H23304-EV052 ELEMENT SET, FUEL FILTER (SCT)			1.00		
7	*	H23304-78091 ELEMENT SET, FUEL F			1.00		
8	*	H17801-78090 ELEMENT SUB-ASSY, AI			3.50		
9	*	O-G1 ZL GEAR OIL 80W90			3.70		
10	*	O-G2 ZL GEAR OIL 85W140					
11	T	RECORD FOR RECORD PURPOSE. 1) CHK ENGINE WARNING LAMP LIGHT ON. FOUND CAT CON CLOGGED, ADVICE TO REPLACE. REAR LEFT SMALL LIGHT BULB N/W. REAR LEFT TYRE WORN. (2PCS) REAR BOTH SHOCK ABSORBER OIL LEAK.					
For & on behalf of Borneo Motors (Singapore) Pte Ltd			Customer's Signature				
BORNEO MOTORS (S) PTE LTD HENRY LAU SERVICE ENGINEER DID: 6631 1805			Please acknowledge receipt of vehicle				

Invoice 1 shows the latest servicing invoice where the last known periodical service was conducted on the Insured Vehicle on the 21 June 2024 (circled).

**Conclusion**

15. In general, having physically inspected the Insured Vehicle, we are of the view that the condition of the 6 tyres (2 front) (4 rear) of the Insured Vehicle was still 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. However, the condition of the tyre would have likely affected the expulsion of water was driving the insured vehicle in wet weather condition.

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

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