

Your Ref: SNM24D204080
Our Ref: CS/CTI24080003/N

8 August 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 7566C
INVOLVED IN AN INCIDENT ON 13 JULY 2024**

1. We refer to your letter dated 2 August 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. We have inspected the Insured Vehicle on 5 August 2024 at the premises of Automotive Repair Centre (herein referred to as “**ARC**”) located at 48 Toh Guan Road East, Enterprise Hub, #02-143/144/145/146/147, Singapore 608586.
3. We now set out below our observations and comments pertaining to the condition of the tyres that were fitted on the Insured Vehicle at the time of our inspection.
4. The following general vehicle information was recorded during our inspection of the Insured Vehicle: -

Registration Number : YQ 7566C
Make & Model : TOYOTA DYNA 150 5MT
Year of Registration : July 2022
Chassis Number : JHHAGV4680K002382
Speedo Reading : N/A

5. The Insured Vehicle was observed to have sustained impact damage sustained that was confined to its frontal portion and right front body. Its front body panel, front bumper, right headlamp, and right front door were amongst the exterior body parts which were observed to have been damaged as a result of the incident. The right front tyre was also found to be dislodged as a result of the incident.

6. Examination carried out to the rear tyres that were fitted on the Insured Vehicle had revealed that both its rear tyres were in serviceable condition with remaining tread depth measured to be approximately 2mm which is all within the LTA requirements. See photos 1 – 5 below.



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



Photo 2 shows the close up view of the right frontal body of the Insured Vehicle at the time of our inspection. Its right front door was observed to be damaged as a result of the incident. The right front tyre was also found to be dislodged as a result of the incident.



Photo 3 shows the general view of the left body of the Insured Vehicle at the time of our inspection which is relatively unaffected by the incident.



Photo 4 shows the left rear tyres of the Insured Vehicle at the time of our inspection. The left rear tyres of the Insured Vehicle were observed to be in serviceable condition. The pattern of the tread was generally still visible. The remaining tread depth was measured to be approximately 3mm.



Photo 5 shows the right rear tyres of the Insured Vehicle at the time of our inspection. The right rear tyres of the Insured Vehicle were observed to be in serviceable condition. The pattern of the tread was generally still visible. The remaining tread depth was measured to be approximately 4mm.

7. The dislodged right front tyre of the Insured Vehicle was also found to be in serviceable condition. The pattern of the tread was generally still visible. The tyre wear indicators, normally built into the groove of the tread pattern, were also observed to be not flushed with the tread pattern. The remaining depth of the tread was measured to be approximately 4mm which is all within the LTA requirements.
8. Upon examination of the left front tyre of the Insured Vehicle, we had observed that the rubber at the outer side of the tread was partially worn. The pattern at some areas at the outer side of the tread was vaguely visible due to worn rubber however the reinforcing belts that are found within the tyre were not exposed at the time of our inspection. The pattern at the outer side of the tread was also observed to be flushed with the tyre wear indicator. The areas at the outer tread with pattern worn was measured to be approximately 0.0 and 0.2mm which not within the LTA requirements. The pattern at the inner side of the tread was still visible and measured to be approximately 2mm. See photos 6 - 17 below.



Photo 6 shows the dislodged right front tyre of the Insured Vehicle at the time of our inspection. The right front tyre of the Insured Vehicle was observed to be in serviceable condition. The pattern of the tread was generally still visible. The remaining tread depth was measured to be approximately 4mm.



Photo 7 shows a closer view of the dislodged right front tyre of the Insured Vehicle at the time of our inspection. The pattern of the tread was generally still visible. The tyre wear indicators (arrowed), normally built into the groove of the tread pattern, were also observed to be not flushed with the tread pattern.



Photo 8 shows measurements being conducted on the remaining tread depth of the dislodged right front tyre of the Insured Vehicle. The remaining tread depth was measured to be approximately 4mm which is within the LTA requirements.



Photo 9 shows a close up view of the measurements being conducted on the remaining tread depth of the dislodged right front tyre of the Insured Vehicle. The remaining tread depth at the outer side of the right front tyre was measured to be approximately 4mm.



Photo 10 shows the left front tyre of the Insured Vehicle at the time of our inspection. The rubber at the outer side of the tread was partially worn (circled). The pattern at some areas on the outer side of the tread was vaguely visible due to worn rubber however the reinforcing belts that are found within the tyre were not exposed at the time of our inspection.



Photo 11 shows a close up view of the left front tyre of the Insured Vehicle at the time of our inspection. The rubber at the outer side of the tread was partially worn (circled). The pattern at the outer side of the tread was also observed to be flushed with the tyre wear indicator (arrowed).



Photo 12 shows measurements being conducted on the remaining tread depth of the left front tyre of the Insured Vehicle. The remaining tread depth was measured to be approximately 0.0mm and 0.2mm which is not within the LTA requirements.



Photo 13 shows a close up view of the measurements being conducted on the remaining tread depth of the left front tyre of the Insured Vehicle. The remaining tread depth at the outer side of the left front tyre was measured to be approximately 0.0mm and 0.2mm which is not within the LTA requirements.



Photo 14 shows measurements being conducted on the remaining tread depth of the left front tyre of the Insured Vehicle. The remaining tread depth at the centre of the left front tyre was measured to be approximately 2mm.



Photo 15 shows a close up view of the measurements being conducted on the remaining tread depth of the left front tyre of the Insured Vehicle. The remaining tread depth at the centre of the left front tyre was measured to be approximately 2mm.



Photo 16 shows measurements being conducted on the remaining tread depth of the left front tyre of the Insured Vehicle. The remaining tread depth at the inner side of the left front tyre was measured to be approximately 2mm.



Photo 17 shows a close up view of the measurements being conducted on the remaining tread depth of the left front tyre of the Insured Vehicle. The remaining tread depth at the inner side of the left front tyre was measured to be approximately 2mm.

9. In general, having physically inspected the Insured Vehicle, we are of the view that the condition of the 5 tyres (1 front) (4 rear) of the Insured Vehicle was still within the requirements.
10. However, we are in view that the condition of the left front 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 inner tyre tread depth was observed to be at 0mm.

11. We managed to speak to Mr Muhammad Syafiq bin Sapari (herein referred to as “**Mr Syafiq**”) who is the driver on the day of the incident and Mr Azman who is one of the bosses of J.Man & C Pte. Ltd. where we were able to gather further information pertaining to the incident as well as information pertaining to the history of the Insured Vehicle.
12. Mr Syafiq was heading to Sun Plaza located at Sembawang Drive for a delivery at around 1500 hours on 13 July 2024. He was travelling along the 1st lane. He closed his eyes for a split second and suddenly the right front tyre of the Insured Vehicle hit and mounted the kerb, causing the right front tyre to dislodge. The front bumper and right body of the Insured Vehicle grazed the railings before coming to a stop.
13. Mr Syafiq 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 incident.
14. Pertaining to the maintenance aspect, Mr Azman mentioned that the Insured Vehicle was sent in for periodical maintenance at Peng Auto Care located at Block 5035 Ang Mo Kio Industrial Park 2, #01-369, Singapore 569538 on 24 April 2024. The servicing package had included changing of engine oil and oil filter. The wiper blades and rear brake pads were also replaced. See invoice 1 below.

[illegible]

Invoice 1 shows the latest servicing invoice where the last known periodical service was conducted on the Insured Vehicle at Peng Auto Care on 24 April 2024 (arrowed). The servicing package had included changing of engine oil and oil filter. The wiper blades and rear brake pads were also replaced (circled).

15. When asked about the worn left front tyre, Mr Azman informed us that the front tyres and 2 rear tyres were replaced at Sum Soon Tyres & Battery Service located at 337 Woodlands Road, Singapore 677928 on 14 March 2024. Refer to invoice 2 below.

現金單
CASH SALE

No. 14859

三順 梘輪電池服務
新加坡兀蘭士律門牌三百三十七號
SUM SOON TYRES & BATTERY SERVICE
337, Woodlands Road, 18.5km, Singapore 677928
Tel: 6769 4075
Reg. No. 354492/00-D
MRT 修理廠對面
Opposite of Downtown Line Depot

M/S _____ 實號 先生

日期 DATE: 14/3/2024
車號 CAR NO: 4Q7866K

數量 Quantity	貨名 Particulars	單位 Unit Price	金額 Amount \$ cts.
2	195/150 DR1 V6 80R2	90	180.00
2	150R3 DR1 V6 80R2	75	150.00
總共 TOTAL			330.00

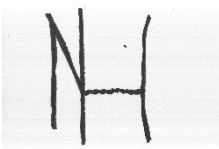
貨物當面驗明出門概不退還
Goods sold out cannot be returnable.

經手人
Issued by _____

Invoice 2 shows the replacement of the front tyres and 2 rear tyres (circled) of the Insured Vehicle at Sum Soon Tyres & Battery Service on 14 March 2024 (arrowed).

Conclusion

16. In general, having physically inspected the Insured Vehicle and also having considered the nature of the incident, we are of the view that the condition of the left front tyre of the Insured Vehicle could have possibly contributed to the incident on 13 July 2024. The left front tyre of the Insured Vehicle also does not comply with the requirements of SECTION 109(f) CAP 276 of THE MOTOR VEHICLES (CONSTRUCTION AND USE) RULES, 1974, 1978 OF THE ROAD TRAFFIC ACT.



Muhd Nazril

Senior Technical Investigator



Ang Bryan Tani

AFF SAE-A, AMSOE AMIRTE, MATAI, AFF.Inst.AEA

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Technical Investigation & Reconstructionist (SAE-A)

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