

Your Ref: C0397877  
Our Ref : CI/AXA18004280/D

05 March 2018

**M/s AXA Insurance Pte Ltd**  
8 Shenton Way #24-01  
AXA Tower  
Singapore 068811  
(Motor Claims Department)

### **AUTOMOBILE INSPECTION REPORT OF INSURED VEHICLE SKD 6002D**

1. I refer to your request dated 28 February 2018 to carry out an inspection of the insured vehicle SKD 6002D.
2. The objective of the inspection was to check whether the insured vehicle was fitted with any modification(s), in particular during the period 28 April 2016 to 27 August 2016.
3. Following the request, I had physically inspected the insured vehicle on 29 February 2018 at the premises of Teamwork Garage Pte Ltd, 53 Ubi Avenue 1 #01-23/24 Paya Ubi Industrial Park, Singapore 408934.
4. Prior to the inspection, the insured vehicle was towed from Traffic Police Pound, 517 Airport Road Singapore 539942, where it was impounded since 29 August 2016. The owner of the insured vehicle was present at Traffic Police Pound.
5. Upon arriving at Teamwork Garage Pte Ltd, a detailed static inspection was carried out to the insured vehicle, primarily focusing on whether there was any modification(s). The following paragraphs sets out my observations regarding the inspection.
6. Generally, the insured vehicle was observed to be in good condition. It had sustained impact damages that were confined to its frontal portion. Its front bumper, front bonnet, front fenders and front headlamps were amongst the body parts that were observed to have been damaged. Its front right wheel rim was dented, leading to air loss from the front right tyre. Its driver's airbag and front left passenger airbag were both activated, along with the respective seat belts. See photo 1 – 6 below.



**Photo 1** shows the insured vehicle at Traffic Police Pound prior to being towed to Teamwork Garage Pte Ltd. The method of towing was by, what is commonly referred to as king dolly method. Such method of towing is usually used when the towed vehicle is an all-wheel drive vehicle or rear wheel drive vehicle. The 4 wheels of the towed vehicle are lifted off ground during the towing.



**Photo 2** shows the insured vehicle at Traffic Police Pound prior to being towed to Teamwork Garage Pte Ltd. The method of towing was by, what is commonly referred to as king dolly method. Such method of towing is usually used when the towed vehicle is an all-wheel drive vehicle or rear wheel drive vehicle. The 4 wheels of the towed vehicle are lifted off ground during the towing.



**Photo 3** shows the insured vehicle arriving at Teamwork Garage Pte Ltd. The owner of the insured vehicle, who was present at Traffic Police Pound earlier, was also present when the insured vehicle had arrived at Teamwork Garage Pte Ltd.



**Photo 4** shows preparation works being done to move the insured vehicle onto a hoist for a detailed inspection.





**Photo 5** shows the insured vehicle being moved onto a hoist for a detailed inspection. Generally, the insured vehicle was observed to be of good condition. It had however sustained impact damages that were confined to its frontal portion. Its front bumper, front bonnet, front fenders and front headlamps were amongst the body parts that were observed to have been damaged.



**Photo 6** shows the driver's airbag and front left passenger airbag of the insured vehicle activated.

7. Exteriorly, the insured vehicle was fitted with a set of aftermarket bodykit. The type of bodykit fitted was observed to be, what is commonly referred to as "wide body" type, where an additional body panel is fabricated and attached by bolts onto the main body of the insured vehicle, at the wheel arc area above the 4 wheels. Fitting such type of bodykits causes the insured vehicle to be wider laterally. See photo 7 below.
8. The rear spoiler that is fitted on the insured vehicle is an aftermarket type that is commonly referred to as "GT wing". The overall length of the rear spoiler was observed to have laterally protruded out of the insured vehicle's main body. See photo 8 - 10 below.
9. In order to accommodate the protruded side body of the insured vehicle that was caused by the fitting of the "wide body" type of bodykit, wheel spacers were added to all the 4 wheels so that the wheels of the insured vehicle were "pushed" outwards, becoming flush with the protruded body line of the insured vehicle. Such wheel spacers are not a standard feature of the insured vehicle and is an additionally fitted part. See photo 11 & 12 below.



**Photo 7** shows the insured vehicle hoisted during my inspection. Exteriorly the insured vehicle was observed to be fitted with a set of wide body type of bodykit. For such bodykits, an additional body panel (arrowed) is fabricated and attached by bolts onto the main body of the insured vehicle, at the wheel arc area above the 4 wheels. Fitting such type of bodykits causes the insured vehicle to be wider laterally.



**Photo 8** shows the rear spoiler (arrowed) fitted on the insured vehicle. The type of rear spoiler is commonly referred to as "GT wing". The overall length of the rear spoiler was observed to have laterally protruded out of the insured vehicle's main body.

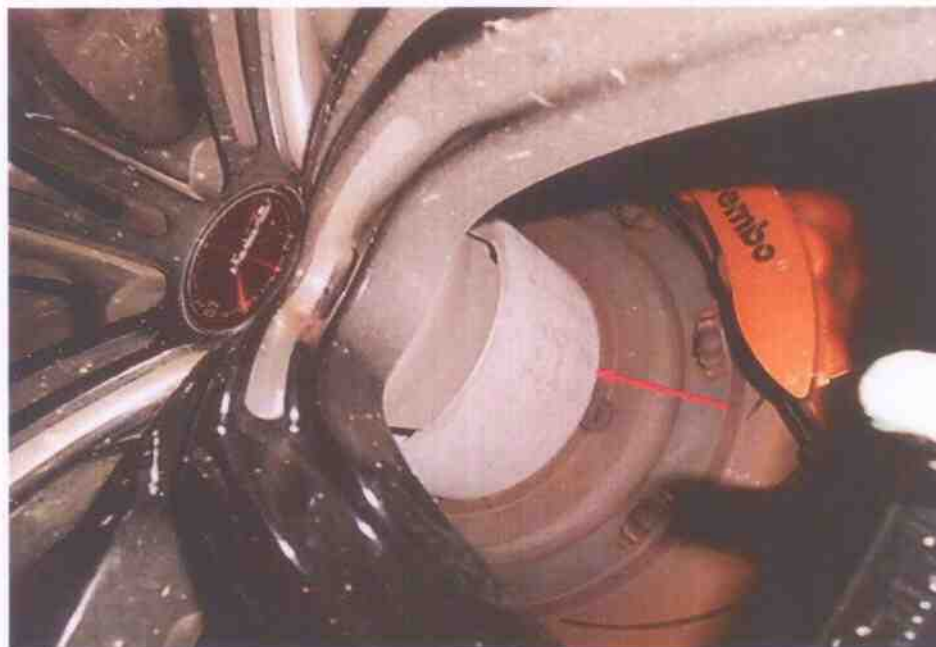


**Photo 9** shows the rear spoiler (red arrow) protruding laterally out of the insured vehicle's main body (yellow arrow). This was at the rear right side of the insured vehicle. The additional body panel (blue arrow) for the wide body type of bodykit is fabricated and attached by bolts onto the main body of the insured vehicle, at the wheel arc area above the 4 wheels. Fitting such type of bodykits causes the insured vehicle to be wider laterally.





**Photo 10** shows the rear spoiler (red arrow) protruding laterally out of the insured vehicle's main body (yellow arrow). This was at the rear left side of the insured vehicle. The additional body panel (blue arrow) for the wide body type of bodykit is fabricated and attached by bolts onto the main body of the insured vehicle, at the wheel arc area above the 4 wheels. Fitting such type of bodykits causes the insured vehicle to be wider laterally.



**Photo 11** shows the wheel spacer (arrowed) that was additionally fitted at the rear right wheel. Such wheel spacer was found to be fitted on all the 4 wheels of the insured vehicle, "pushing" the 4 wheels of the insured vehicle outwards, becoming flush with the protruded body line of the insured vehicle.



Photo 12 shows the wheel spacer (arrowed) that was additionally fitted at the front left wheel. Such wheel spacer was found to be fitted on all the 4 wheels of the insured vehicle, "pushing" the 4 wheels of the insured vehicle outwards, becoming flush with the protruded body line of the insured vehicle.

10. Upon checking the engine compartment of the insured vehicle, I had found several modifications fitted. This includes an aftermarket air intake system with all piping; an aftermarket intercooler; a non-original engine coolant reservoir tank; and some non-original fluid carry hoses. See photo 13 – 16 below.





**Photo 13** shows a general view of the engine compartment of the insured vehicle. Several modifications were found fitted in the engine compartment. This had included an aftermarket air intake system with all piping; an aftermarket intercooler; a non-original engine coolant reservoir tank; and some non-original fluid carry hoses.



**Photo 14** shows the engine compartment of the insured vehicle. An aftermarket air system was observed to be fitted on the insured vehicle. This had included non-original air filters (yellow arrow) and piping (red arrow).



Photo 15 shows the engine compartment of the insured vehicle and the non-original engine coolant reservoir tank (circled) and some various non-original fluid carry hoses (yellow arrow).



Photo 16 shows the aftermarket intercooler (circled) that was observed on the insured vehicle.



11. Checks on the underside of the insured vehicle after it was hoisted up revealed an aftermarket front and rear suspension system; and an aftermarket front and rear anti-roll bar fitted on the insured vehicle. See photo 17 – 19 below.
12. My close examination of the insured vehicle's exhaust system revealed that the rear section of the exhaust, from the middle pipe to the rear muffler was an aftermarket type. No weld mark(s) were found along the exhaust pipes. The catalytic converters and front sections of the exhaust were also closely examined and I did not find any sign(s) or indication(s) to suggest that the catalytic converters and/or front sections of the exhaust were tampered with. See photo 20 – 24 below.

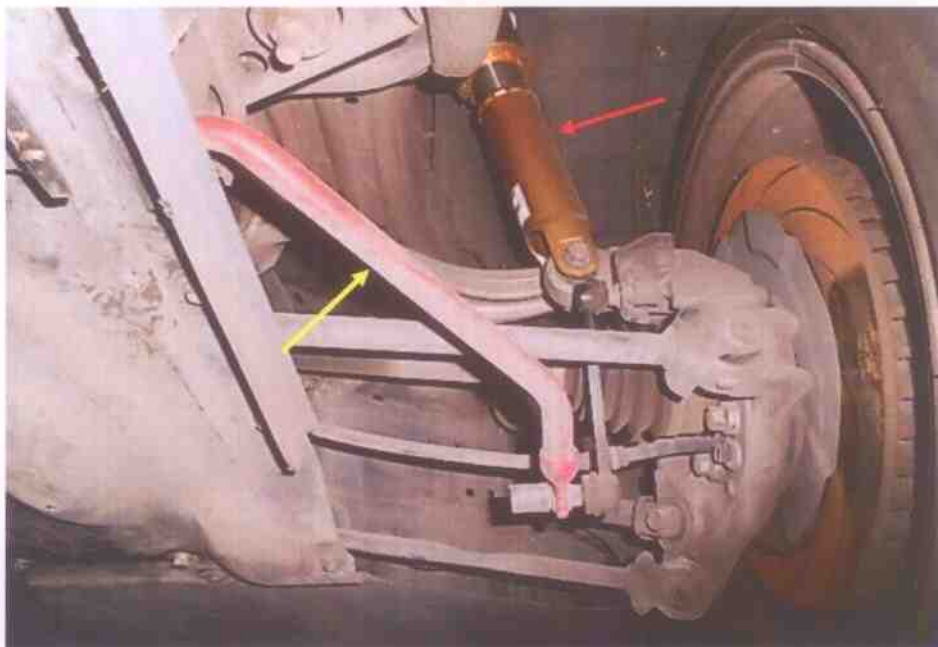


**Photo 17** shows the aftermarket front anti-roll bar (arrowed) fitted on the insured vehicle.





**Photo 18** shows the aftermarket front left suspension (arrowed) of the insured vehicle. The insured vehicle was fitted with aftermarket front and rear suspension system.



**Photo 19** shows the aftermarket rear right suspension (red arrow) and rear anti-roll bar (yellow arrow) that was fitted on the insured vehicle.



**Photo 20** shows the catalytic converters (arrowed) of the insured vehicle. The catalytic converters and front sections of the exhaust were closely examined and I did not find any sign(s) or indication(s) of any weld mark(s) to suggest that the catalytic converters and/or front sections of the exhaust were tampered with.



**Photo 21** shows a closer view of the catalytic converters of the insured vehicle. The catalytic converters and front sections of the exhaust were closely examined and I did not find any sign(s) or indication(s) of any weld mark(s) to suggest that the catalytic converters and/or front sections of the exhaust were tampered with.



**Photo 22** shows the rear section of the exhaust, from the middle pipe (arrowed) to the rear muffler. The rear section of the insured vehicle's exhaust system was observed to be an aftermarket type.



**Photo 23** shows the rear muffler of the insured vehicle. The rear section of the insured vehicle's exhaust system, from the middle pipe to the rear muffler, was observed to be an aftermarket type. The tag (arrowed) of this aftermarket exhaust was intact and not tampered with.



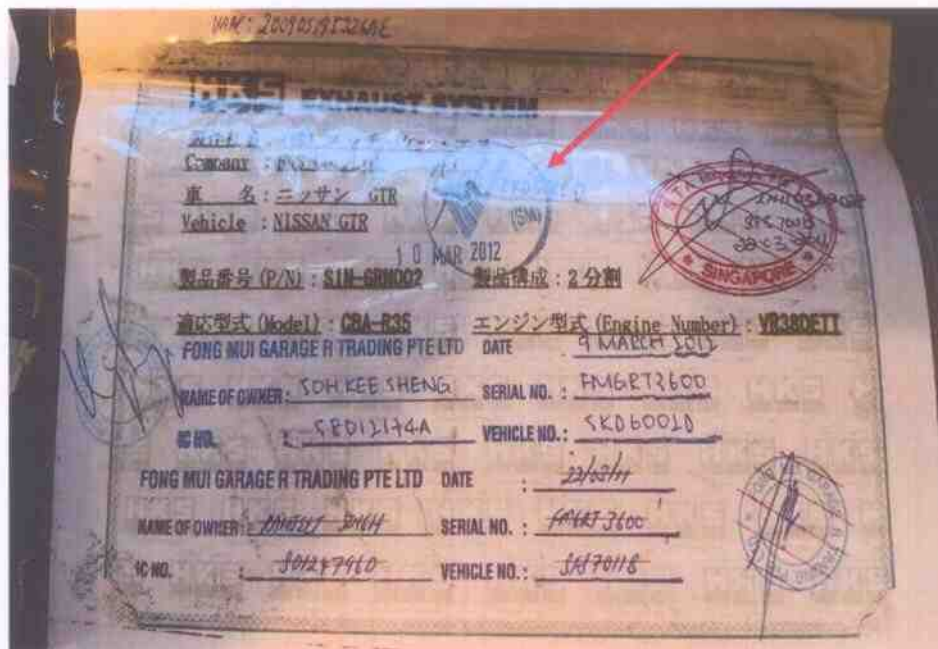


Photo 24 shows the document relating to the aftermarket rear exhaust of the insured vehicle. The serial number indicated in the document was checked and verified with the serial number indicated on the tag of the rear exhaust. Both serial numbers had corresponded. The Vicom Inspection Centre stamp (arrowed) indicated that the insured vehicle was presented for inspection of the aftermarket rear exhaust in 2012.

13. Having carried out a detailed inspection of the insured vehicle, the table below co-relates the various modifications and additionally fitted parts/components found on the insured vehicle with the modification guidelines stipulated by Land Transport Authority (LTA), and the effects these modifications and additionally fitted parts/components have with respect to the general performance of the insured vehicle.
14. It would also be reasonable to suggest that these modifications and additionally fitted parts/components would have likely been already fitted on the insured vehicle as at 27 August 2016, given that the insured vehicle was impounded since 29 August 2016.

Modification/ additionally fitted part/component	LTA's guideline	Effect(s) on insured vehicle
"Wide body" bodykit	Not compliant (protruded out from main body)	Cosmetic
Rear "GT wing" spoiler	Not compliant (protruded out from main body)	Stability enhanced during high speed
Wheel spacers	Not compliant (due to wheels protruding out from main body)	Overall stability enhanced
Aftermarket front and rear anti-roll bars	Compliant	Stability enhanced during cornering
Aftermarket front and rear suspension system	Compliant	Overall stability enhanced
Aftermarket air intake system	Compliant	Overall engine performance enhanced
Aftermarket Intercooler	Compliant	Overall engine performance enhanced
Aftermarket rear exhaust system	Compliant (approval obtained)	Overall engine performance enhanced
Aftermarket engine coolant reservoir tank and various fluid carrying hoses	Compliant	Cooling efficiency enhanced



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