

Your Ref: CMTD1802777/GPL  
Our Ref : CI/SMO18013863/D

31 July 2018

**Sompo Insurance Singapore Pte Ltd**

50 Raffles Place #05-01/06  
Singapore Land Tower  
Singapore 048623  
(Motor Claims Department)

**AUTOMOBILE INSPECTION REPORT OF INSURED VEHICLE GBD 2586T  
INVOLVED IN AN ACCIDENT ON 26 JUNE 2018**

1. I refer to your request dated 25 July 2018 and the request therein to conduct a physical inspection of the insured vehicle and thereafter to comment on the condition of its tyres.
2. Following the request, I had carried out a physical inspection of the insured vehicle on 26 July 2018 at the premises of M/s Goldbell Engineering Pte Ltd, Block 5035 Ang Mo Kio Industrial Park 2 #01-345 Singapore 569537. The inspection had primarily focused on the condition of the tyres that were fitted on the insured vehicle.

**Inspection of the Insured Vehicle**

3. The insured vehicle was observed to have sustained impact damages on its frontal body and left front body. Its front bumper, front panel, front left headlamp, front grille, front right door, front left door and front windscreen were amongst the exterior body parts that were observed to have been damaged. Its front left wheel rim was dented and front left tyre was punctured as a result of the accident.
4. Examination carried out to the front tyres that were fitted on the insured vehicle revealed both its front tyres to be in serviceable condition with remaining tread depth of approximately 5mm each. The front right tyre was found to be sufficiently inflated for vehicular operation and without any tear, cut or burst mark(s) on the outer and the inner sidewalls as well as across the tread.
5. The front left tyre, on the other hand, was observed to be deflated with a hole on its outer sidewall. This was due to the accident impact as the front left wheel rim was dented, at the area adjacent to where the hole on the outer sidewall was found. See photo 1 – 4 below.



**Photo 1** shows a general view of the front left body of the insured vehicle at the time of my inspection. The front bumper, front panel, front grille, front left headlamp and front left door were amongst the exterior body parts that had sustained impact damages as a result of the accident.



**Photo 2** shows a general view of the front left tyre and front left wheel rim of the insured vehicle. The front left wheel rim was observed to be dented. A hole was also observed on the outer sidewall of the front left tyre. These were damages arising from the accident impact. As a result, the front left tyre was punctured.



**Photo 3** shows the condition of the front left tyre of the insured vehicle, which was observed to be in serviceable condition with remaining tread depth of approximately 5mm. It was however punctured as a result of the accident impact (see photograph 2 above).



**Photo 4** shows the condition of the front right tyre of the insured vehicle, which was observed to be in serviceable condition with remaining tread depth of approximately 5mm. The front right tyre was also observed to be sufficiently inflated for vehicular operation with no tear, cut or burst mark(s) on its outer and inner sidewalls, as well as across its tread.



6. Upon examination of the insured vehicle's rear tyres, I note that there was a total of 4 tyres fitted. 2 at the rear right axle and 2 at the rear left axle. The pattern of the tread at the centre area of both rear right tyres were observed to be no longer visible. This was around the entire circumference of both the rear right tyres, and was largely due to the rubber wearing off. The pattern of the tread at the outer side of both these tyres were still visible. Both these tyres were found to be sufficiently inflated for vehicular operation and without any tear, cut or burst mark(s) on the outer and the inner sidewalls as well as across the tread.
7. My measurements of the remaining depth of the tread pattern at the outer side of the 2 rear right tyres revealed remaining depth of approximately 1mm each. Since the tread pattern at the centre area of both the rear right tyres was no longer visible, the depth of the remaining tread pattern for the centre area can be considered to be 0mm. The 2 rear right tyres of the insured vehicle are thus not in serviceable condition. See photo 5 - 9 below.



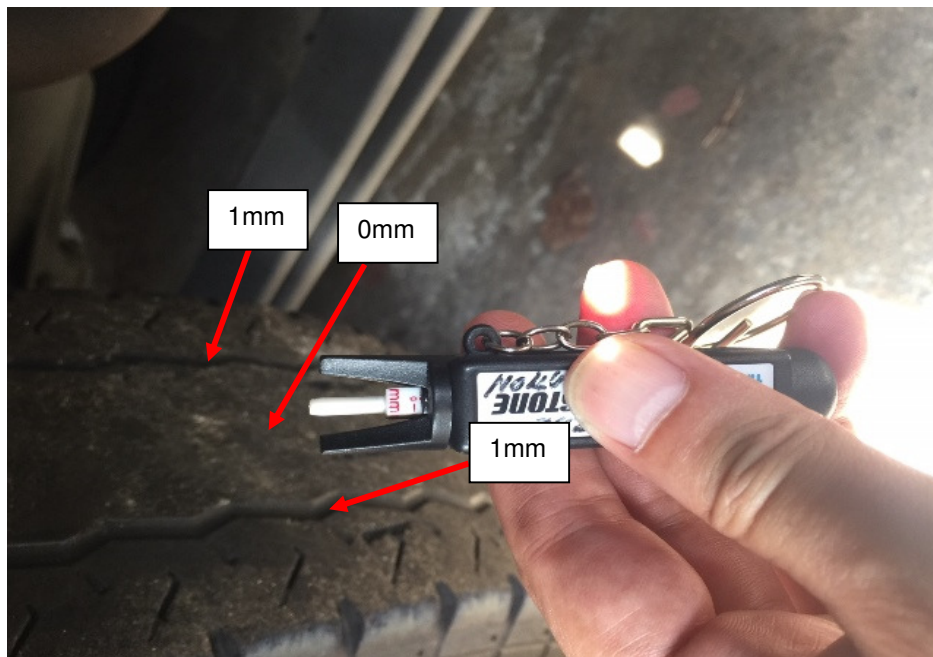
**Photo 5** shows the rear right tyres of the insured vehicle at the time of my inspection. The pattern of the tread at the centre area of both rear right tyres were observed to be no longer visible. This was around the entire circumference of both the rear right tyres, and was largely due to the rubber wearing off. The pattern of the tread at the outer side of both these tyres were however still visible. Both these tyres were found to be sufficiently inflated for vehicular operation and without any tear, cut or burst mark(s) on the outer and the inner sidewalls as well as across the tread.



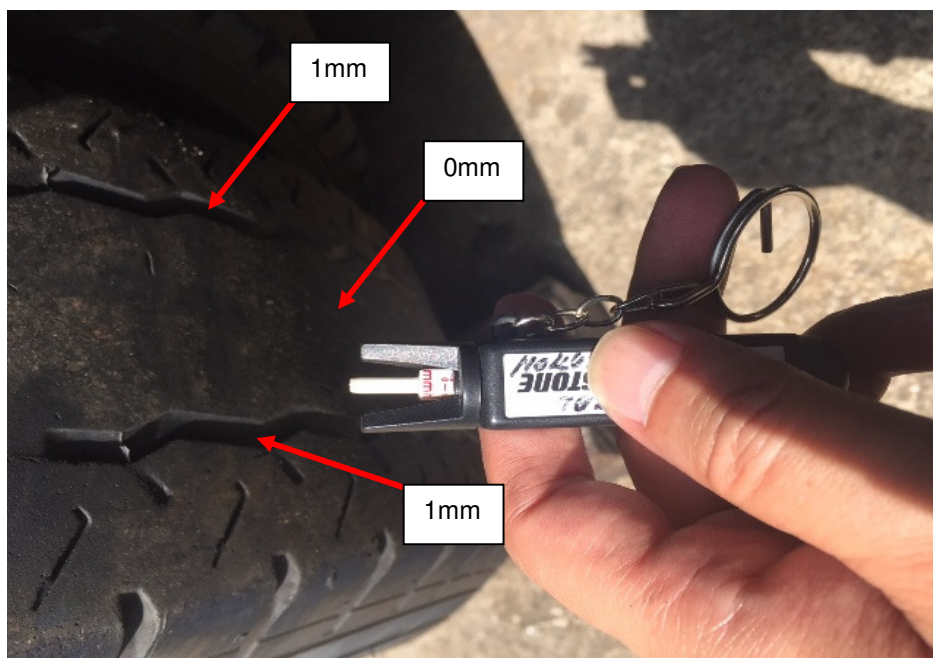
**Photo 6** shows the rear right tyres of the insured vehicle at the time of my inspection. The pattern of the tread at the centre area of both rear right tyres were observed to be no longer visible. This was around the entire circumference of both the rear right tyres, and was largely due to the rubber wearing off. The pattern of the tread at the outer side of both these tyres were however still visible. Both these tyres were found to be sufficiently inflated for vehicular operation and without any tear, cut or burst mark(s) on the outer and the inner sidewalls as well as across the tread.



**Photo 7** shows measurement being carried out to the remaining tread depth of the insured vehicle's rear right tyres.



**Photo 8** shows the measurement of the remaining depth of the tread pattern at the outer side of the inner rear right tyre. The measurement had indicated approximately 1mm. Since the tread pattern at the centre area of the inner rear right tyre was no longer visible, the depth of the remaining tread pattern for the centre area of the inner rear right tyre can be considered to be 0mm.



**Photo 9** shows the measurement of the remaining depth of the tread pattern at the outer side of the outer rear right tyre. The measurement had indicated approximately 1mm. Since the tread pattern at the centre area of the outer rear right tyre was no longer visible, the depth of the remaining tread pattern for the centre area of the outer rear right tyre can be considered to be 0mm.



8. The rear left tyres of the insured vehicle on the other hand, were observed to be in a condition that was almost similar to the condition of the rear right tyres. The pattern of the tread at the centre area of both rear left tyres were observed to be no longer visible at some areas due to the rubber wearing off. Similar to the rear right tyres, the pattern of the tread at the outer side of both the rear left tyres were still visible. The 2 rear left tyres were found to be sufficiently inflated for vehicular operation and without any tear, cut or burst mark(s) on the outer and the inner sidewalls as well as across the tread.
9. Measurements of the remaining depth of the tread pattern at the outer side of the 2 rear left tyres revealed remaining depth of approximately 1mm to 1.6mm. Since the tread pattern at the centre area of both the rear left tyres was no longer visible at some areas, the depth of the remaining tread pattern for the centre area can be considered to be 0mm at the area where the pattern of the tread is no longer visible. Similar to the 2 rear right tyres, the 2 rear left tyres are hence not in serviceable condition See photo 10 - 14 below.



**Photo 10** shows the rear left tyres of the insured vehicle at the time of my inspection. The pattern of the tread at the centre area of both rear left tyres were observed to be no longer visible at some areas due to the rubber wearing off. The pattern of the tread at the outer side of both these tyres were however still visible. Both these tyres were found to be sufficiently inflated for vehicular operation and without any tear, cut or burst mark(s) on the outer and the inner sidewalls as well as across the tread. The overall condition of the rear left tyres of the insured vehicle was slightly less worn as compared to the rear right tyres.

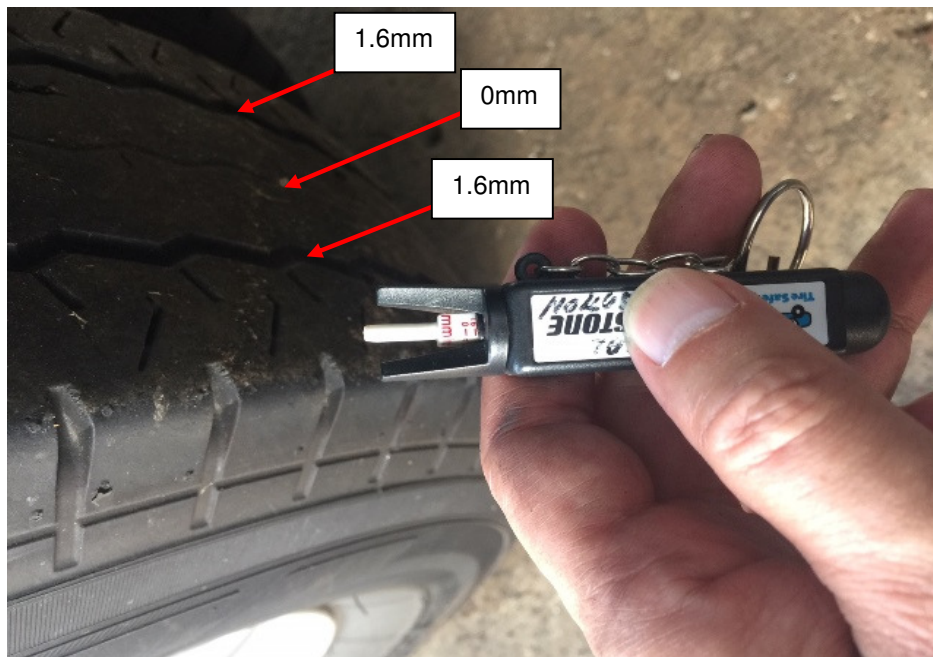


**Photo 11** shows the rear left tyres of the insured vehicle at the time of my inspection. The pattern of the tread at the centre area of both rear left tyres were observed to be no longer visible at some areas due to the rubber wearing off. The pattern of the tread at the outer side of both these tyres were however still visible. Both these tyres were found to be sufficiently inflated for vehicular operation and without any tear, cut or burst mark(s) on the outer and the inner sidewalls as well as across the tread. The overall condition of the rear left tyres of the insured vehicle was slightly less worn as compared to the rear right tyres.

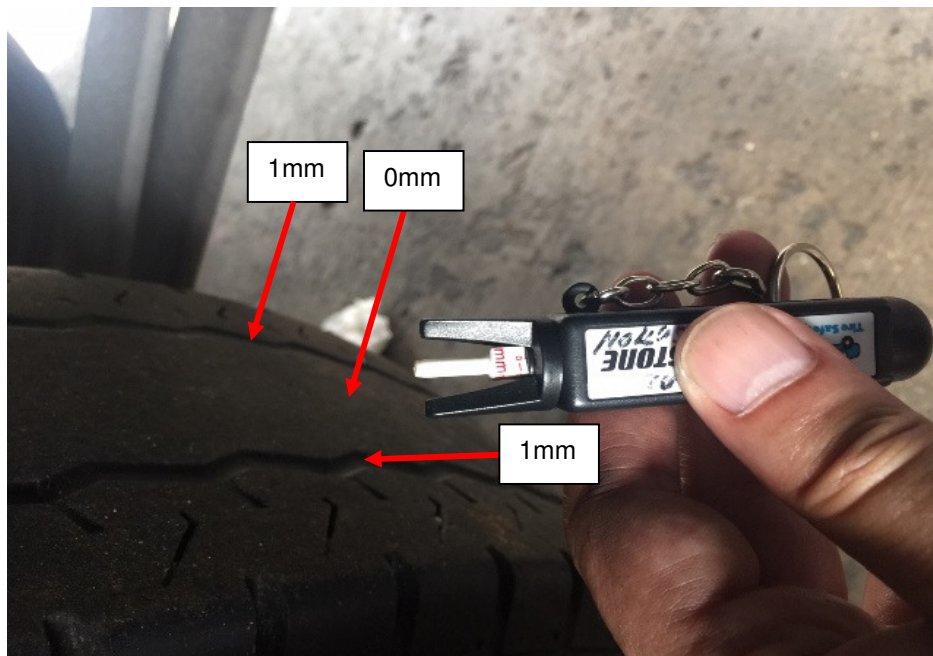


**Photo 12** shows measurement being carried out to the remaining tread depth of the insured vehicle's rear left tyres.





**Photo 13** shows the measurement of the remaining depth of the tread pattern at the outer side of the outer rear left tyre. The measurement had indicated approximately 1.6mm. Since the tread pattern at the centre area of the outer rear left tyre was no longer visible at some areas, the depth of the remaining tread pattern for the centre area of the outer rear left tyre can be considered to be 0mm, at the area where the pattern of the tread is no longer visible.



**Photo 14** shows the measurement of the remaining depth of the tread pattern at the outer side of the inner rear left tyre. The measurement had indicated approximately 1mm. Since the tread pattern at the centre area of the inner rear left tyre was no longer visible, the depth of the remaining tread pattern for the centre area of the inner rear left tyre can be considered to be 0mm.

10. Having examined the 6 tyres of the insured vehicle, I am of the view that the 2 front tyres are in serviceable condition, and is within the requirements of the local governing body.
11. The inner and outer rear left tyres of the insured vehicle, although not in serviceable condition, may possibly be still within the requirements of the local governing body as the tread pattern at the centre area of both these tyres was still visible at some areas (borderline case).
12. The condition of the inner and outer rear right tyres of the insured vehicle does not comply with SECTION 109(f) CAP 276 of THE ROAD TRAFFIC ACT, ROAD TRAFFIC (MOTOR VEHICLES, CONSTRUCTION AND USE) RULES. Under this section, it states that *"where the tyre is fitted to a wheel of a motor vehicle, being a motor cycle whereof the cylinder capacity of the engine does not exceed 50 cubic centimetres, the tread of the tyre does not show throughout at least 75% of the breadth of the tread and round the entire outer circumference of the tyre a pattern the relief of which is clearly visible, or 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"*.
13. Basing on my observations and measurements of the rear right tyres of the insured vehicle, the centre part of both these tyres does not have a depth of at least 1mm around the entire circumference of the tyres. Both the tyres also do not have a pattern at the centre area that is visible around the entire circumference of the tyres.

### **Circumstance of Accident**

14. It was reported that the driver had braked the insured vehicle as it was travelling along a downslope stretch along PIE towards Tuas when the insured vehicle skidded to the right. The driver then swerved the insured vehicle to the left resulting in a collision onto the right portion of another vehicle. It was reported to be raining at the material time of accident. The sketch plan drawn by the driver had also indicated that the accident had occurred along a right bend stretch of roadway.

15. Given the condition of the 4 rear tyres of the insured vehicle, it is possible that the accident had occurred as a result of the condition of these tyres. The tyres were not able to provide the required traction/frictional grip to maintain the stability of the insured vehicle when the driver had braked along a downslope right bend stretch of roadway, resulting in the driver losing control of the insured vehicle.
16. The lack of any visible tread pattern at the centre area of all 4 rear tyres of the insured vehicle prevents water (from the wet road surface) being pushed away from the tyres, causing the traction (grip) between the insured vehicle and the road surface to become lesser. This is even more so given that the centre part of the tyres contacts the road surface the most. The condition of the 4 rear tyres was hence not able to provide adequate traction (grip) when the driver had applied braking at the material time..

## Conclusion

17. In conclusion, having examined the 6 tyres of the insured vehicle, I am of the view that the condition of the 2 rear right tyres of the insured vehicle do not comply with SECTION 109(fr) CAP 276 of THE ROAD TRAFFIC ACT, ROAD TRAFFIC (MOTOR VEHICLES, CONSTRUCTION AND USE) RULES. The remaining 4 tyres of the insured vehicle ie 2 front tyres were in serviceable condition and were within the requirements of the local governing body; the 2 rear left tyres were not in serviceable condition but may still fall within the requirements (borderline case).
18. Given the circumstance of accident as reported, I am further of the view that the condition of the 4 rear tyres of the insured vehicle, was not able to provide the required traction/frictional grip to maintain the stability of the insured vehicle, thus resulting in the driver losing control of the insured vehicle during braking along a wet downslope right bend stretch of roadway.

## Ang Bryan Tani

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