

Your Ref: PR1808036389
Our Ref : CI/BSH18018749/D

16 October 2018

Berkshire Hathaway Specialty Insurance

39 Robinson Road #10-01
Robinson Point
Singapore 068911

INVESTIGATION REPORT OF UNREGISTERED VOLKSWAGEN MOTOR CARS DAMAGED BY GLASS SHARDS ON 08 AUGUST 2018

1. I refer to your request dated 13 August 2018.

Reported Incident

2. On 08 August 2018, the window on level 2 of Toll Logistics premises at 17 Tuas Avenue 9 (herein referred to as "**Incident Location**") was damaged by metal roof sheets that were blown from a neighbouring premise by strong winds. The glass shards from the broken window had damaged several unregistered Volkswagen motor cars that were parked on level 2 (herein referred to as "**Incident**").

Visit to Incident Location

3. I visited the Incident Location on 15 August 2018 where I was first shown 3 pieces of bent metal sheets lying along the side of the driveway. One of the metal sheets was lying on the ground beside the building while the other 2 metal sheets were lying on the ground adjacent to the perimeter. I was informed that the 2 metal sheets were initially lying on the driveway and were subsequently removed to the perimeter in order not to cause obstruction to the driveway.
4. One of the building windows, above the single metal sheet, was observed to be broken. Glass shards were also found on the ground in the immediate vicinity of where this metal sheet was lying.
5. I was pointed to the roof of a warehouse building that was approximately 300m to 400m away, where similar type of metal sheets was affixed as its roof structure. I was informed that when the Incident was first discovered on the morning of 08 August 2018, checks by the staff of Toll Logistics revealed that the metal sheets were detached from the roof of this warehouse by strong winds and blown over during the night. See photo 1 – 5 below.

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



Photo 1 shows a general view of the driveway where the 3 pieces of bent metal sheets were first discovered on the morning of 08 August 2018.



Photo 2 shows the 2 pieces of bent metal sheets that were initially lying on the driveway before being removed to the side to prevent obstruction to the driveway. These metal sheets were detached from the roof of a neighbouring warehouse by strong winds and blown to Toll Logistics premises at 17 Tuas Avenue 9.



Photo 3 shows the bent metal sheet that was lying on the ground beside the building of Toll Logistics. This metal sheet was detached from the roof of a neighbouring warehouse by strong winds and blown to Toll Logistics premises at 17 Tuas Avenue 9. Glass shards were also found on the ground in the immediate vicinity of where this metal sheet was lying.



Photo 4 shows the glass shards that were found on the ground beside the building of Toll Logistics.



Photo 5 shows one of the building windows (arrowed) that was broken. This broken window was above the location where the single metal sheet and glass shards were found.

6. I was then led to the second level of the building where the broken window was located. I note that the entire second level of the building is a storage facility where unregistered Volkswagen motor cars are stored. The broken window was located at the end of row D. Unregistered Volkswagen motor cars were parked up to the area directly in front of the broken window.
7. I also observed multiple glass shards scattered on the ground, directly below the broken window, to the ground where the second row of unregistered Volkswagen motor cars were parked (from the perspective of the broken window).
8. Upon my examination of the 2 unregistered Volkswagen motor cars nearest to the broken window, I note that they were still covered with protection cover. Relatively small cut marks were found on some areas of the protection cover and upon partial removal of the protection cover, I had observed minor scratch/cut marks on the body of these 2 unregistered Volkswagen motor cars.
9. Following the location where the scattered glass shards were found, there could be 4 unregistered Volkswagen motor cars potentially damaged by glass shards from the broken window. These were the 2 parked nearest to the broken window and the 2 parked in front of these 2. See photo 6 – 10 below.



Photo 6 shows the second level of the building, which is a storage facility for unregistered Volkswagen motor cars. The broken window (arrowed) was located at the end of row D.



Photo 7 shows a general view of the area near the broken window (red arrow) at the second level of the building. Multiple glass shards were scattered on the ground, directly below the broken window, to the ground where the second row (yellow arrow) of unregistered Volkswagen motor cars were parked (from the perspective of the broken window).



Photo 8 shows some of the glass shards that were found on the ground at the second level. Following the location where the scattered glass shards were found, there could be 4 unregistered Volkswagen motor cars (arrowed) potentially damaged as a result of the glass shards from the broken window.

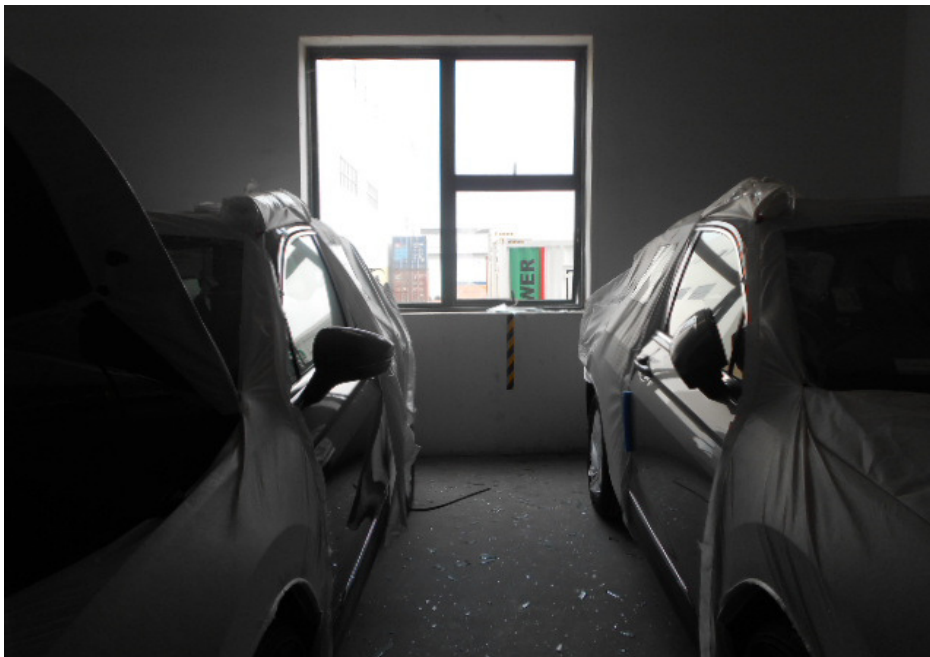


Photo 9 shows a closer view of the broken window and the 2 unregistered Volkswagen motor cars that were parked nearest to the broken window.



Photo 10 shows the roof of a warehouse building (arrowed) that was approximately 300m to 400m away, where similar type of metal sheets was affixed as its roof structure. I was informed that when the Incident was first discovered on the morning of 08 August 2018, checks by the staff of Toll Logistics revealed that the metal sheets were detached from the roof of this warehouse by strong winds and blown over during the night.

10. Due to space constraint and bad lighting condition, it was mutually agreed between Volkswagen, Toll Logistics and myself, that the 4 unregistered Volkswagen motor cars be moved to another location within the premise for a thorough examination to determine the extent of damage, if any. This was to be done on another day.
11. Following the initial checks by Toll Logistics regarding the origin of the metal sheets that had blown over, I manage to gather that the metal sheets were blown over from the roof of a warehouse at No. 4 Tuas Avenue 8. The company occupying this premise is Garmco (S) Pte Ltd. At the time of my visit, the roof structure has been repaired.

Damage to the Unregistered Volkswagen Motor Cars

12. I returned to the Incident Location on 11 September 2018 where this time, I was able to carry out a detailed examination of 3 unregistered Tiguan model Volkswagen motor cars that were affected by the Incident. The chassis numbers were: i) WVGZZZ5NZJW924148; ii) WVGZZZ5NZJW955218; iii) WVGZZZ5NZJW947848.

WVGZZZ5NZJW924148

13. For this chassis number, a small chip mark was observed on the rear windscreen. The rear right fender protector pad was also found with a relatively minor cut mark. The damage pattern is consistent to a single grazed impact (hit) by glass shards. See photo 11 – 14 below.

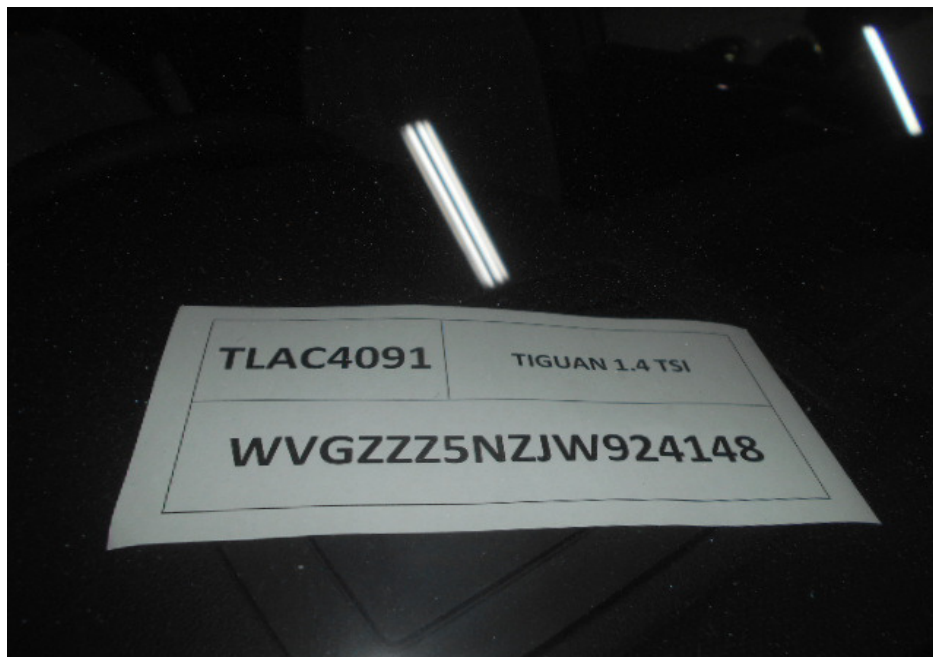


Photo 11 shows the chassis number of the first unregistered Tiguan model Volkswagen motor car that was affected by the Incident.



Photo 12 shows a general view of the rear right body of the first unregistered Tiguan model Volkswagen motor car that was affected by the Incident. The rear fender right protector pad and rear windscreen were found to be damaged at the area indicated by the red arrows.



Photo 13 shows a close-up view of the relatively minor cut mark that was observed on the right side rear fender protector pad.

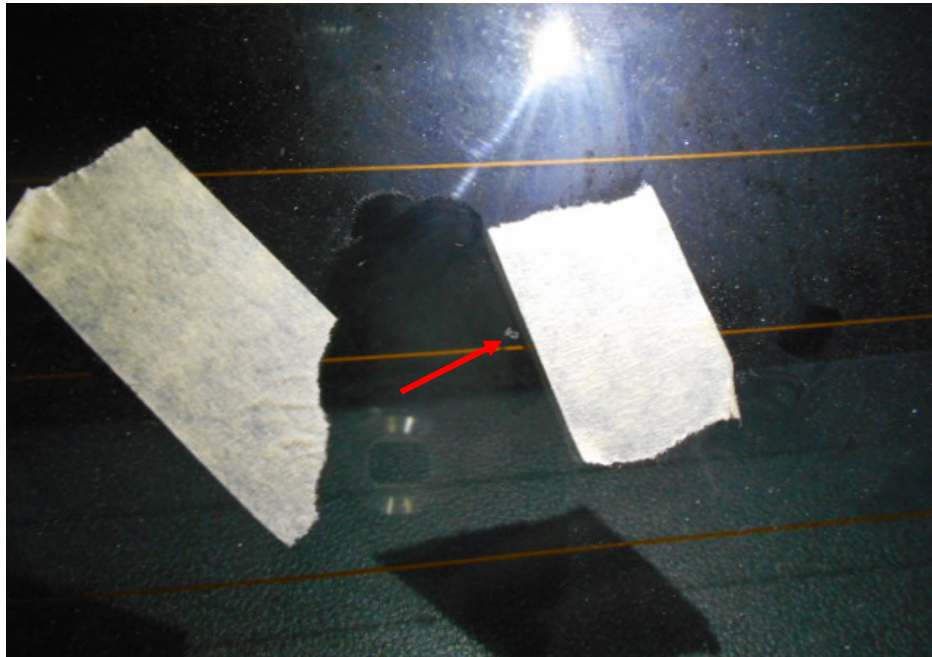


Photo 14 shows a close-up view of the small chip mark that was observed on the rear windscreen.

14. Volkswagen have put up an estimate cost of repair for this chassis number. I have adjusted the estimate to \$3704.00. See below for breakdown.

VEH No.:

Order Date: 08/21/18

Reg Date: 2

KM: 0

VIN NO.: WVGZZZ5NZJW924148

ENGINE NO:

SA:

MODEL: Tiguan NF 1.4 TSI HL 110 D5

MODEL NO.: AD14PY

No.	DESCRIPTION	QTY	UOM	UNIT PRICE	DISC %	AMOUNT
Labor						
1	B&P DIAG PROGRAMMING & CALIBRATION- NETT <i>hcc</i>	1	TU	480		480 ✓
2	B&P ALEX LABOUR R&R REAR W/SCREEN	1	UNIT	840		840 ✓
3	B&P ALEX LABOUR R&R RHS REAR FENDER PROTECTOR PAD	0.5	UNIT	840		420 ✓ <i>210/-</i>
Item						
4	5NAB45051AGNVB REAR W/SCREEN <i>chipped</i>	1	PCS	1,494.24		1,494.24 ✓
5	D 004960M2 2K GLUE <i>hcc</i>	1	PCS	163.87		163.87 ✓
6	D 003000A2 CLEANER <i>hcc</i>	1	PCS	149.76		149.76 ✓
7	D 00620002 PRIMER <i>hcc</i>	1	PCS	33.54		33.54 ✓
8	D 00950025 APPLICATOR <i>hcc</i>	2	PCS	12.24		24.48 ✓
9	D 181602M1 ACTIVATOR <i>hcc</i>	1	PCS	30.60		30.60 ✓
10	5NAB54820J 8B9 RHS REAR FENDER PROTECTOR PAD <i>cut</i>	1	PCS	238.95		238.95 ✓
11	3C0353566 GROMMET <i>hcc</i>	6	PCS	2.32		13.92 ✓

11/09/2018 @ 1400m
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P/Per. Photo 84 spray

TOTAL	3,914.00
GST AMOUNT	273.98
TOTAL AMOUNT	4,187.98

WVGZZZ5NZJW955218

15. For this chassis, the rear bumper was found with minor cut/scratch marks at multiple areas. The rear bumper lower spoiler was cut while the cover of the rear right taillamp was also scratched. Again, the damage pattern is consistent to a single grazed impact (hit) by glass shards. See photo 15 – 20 below.

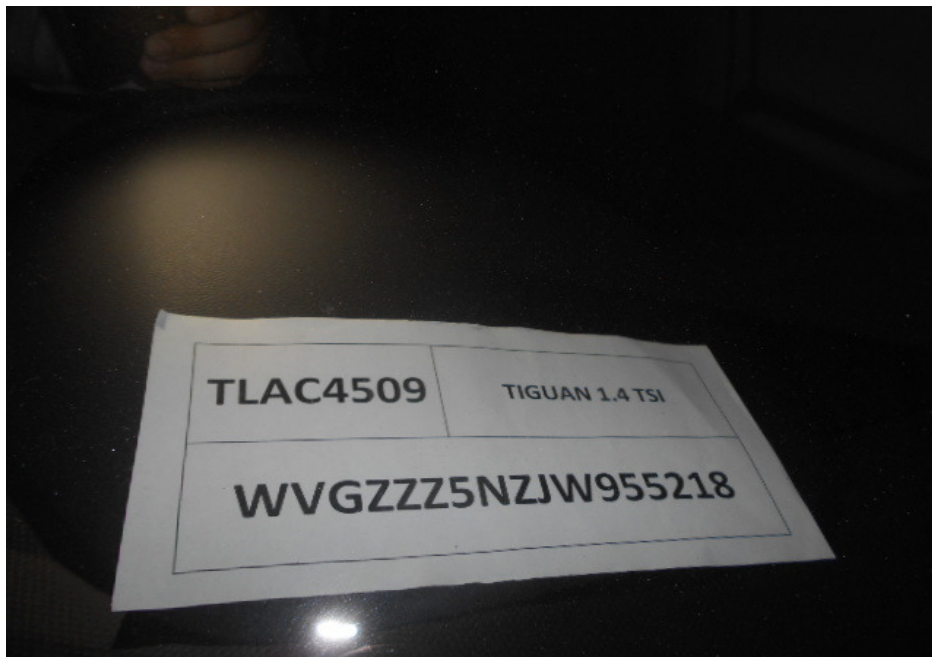


Photo 15 shows the chassis number of the second unregistered Tiguan model Volkswagen motor car that was affected by the Incident.



Photo 16 shows a general view of the rear body of the second unregistered Tiguan model Volkswagen motor car that was affected by the Incident. For this chassis number, the rear bumper, rear bumper lower spoiler and rear right taillamp were damaged.



Photo 17 shows a close-up view of one of the cut marks (circled) that was observed on the rear bumper.

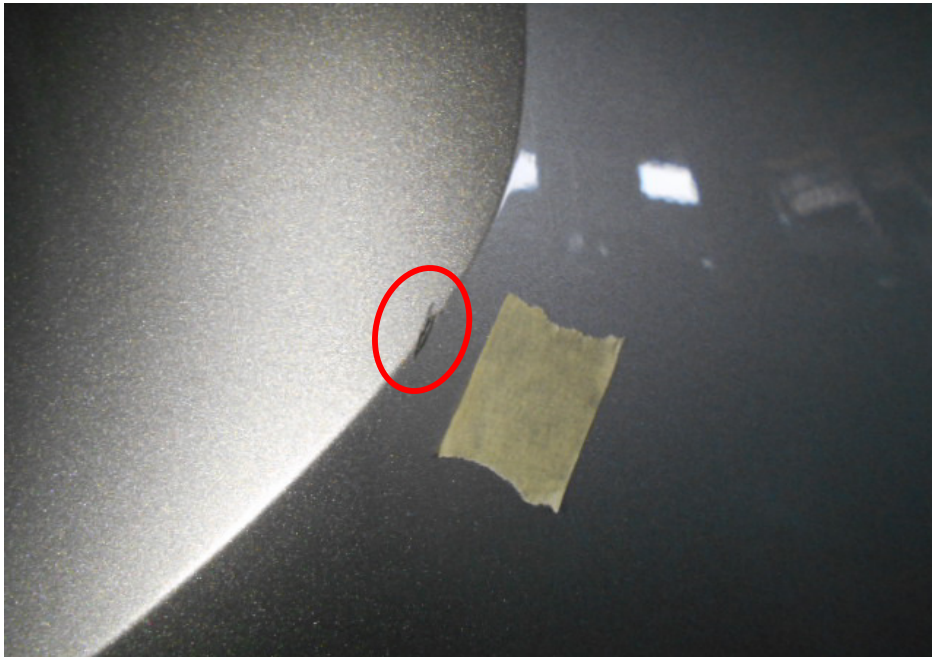


Photo 18 shows a close-up view of another cut mark (circled) that was observed on the rear bumper.



Photo 19 shows a close-up view of the cut mark (circled) that was observed on the rear bumper lower spoiler.



Photo 20 shows a close-up view of the scratch mark (circled) that was observed on the rear right taillamp cover.

16. Volkswagen have put up an estimate cost of repair for this chassis number. I have adjusted the estimate to \$4426.15. See below for breakdown.

VEH No.:

Order Date: 08/21/18

Reg Date:

KM: 0

VIN NO.:

WVGZZZ5NZJW955218

ENGINE NO:

SA:

MODEL:

Tiguan NF 1.4 TSI CL110 DGEOP MODEL NO.: AD13PY

No.	DESCRIPTION	QTY	UOM	UNIT PRICE	DISC %	AMOUNT
Labour						
1	BSP DIAG PROGRAMMING & CALIBRATION-NETT	1	TU	480		480 ✓
2	BSP ALEX LABOUR LABOUR	1.5	UNIT	840		1,260 ✓
3	BSP ALEX PAINT SPRAY PAINT	1	UNIT	800		800 ✓
Item						
4	5NL945095A TAILLIGHT OUTER RH <i>Scratched</i>	1	PCS	595.81		595.81 ✓
5	5NA807421 GRU REAR BUMPER <i>Ent</i>	1	PCS	1,071.50		1,071.50 ✓
6	5NA807521 889 SPOILER <i>Ent</i>	1	PCS	211.68		211.68 ✓
7	5NA807393A TAILLIGHT LOWER BRACKET LH <i>SVC</i>	1	PCS	44.64		44.64 X
8	5NA807394A TAILLIGHT LOWER BRACKET RH <i>SVC</i>	1	PCS	44.64		44.64 X
9	5NA807393 BUMPER SIDE BRACKET LH <i>SVC</i>	1	PCS	44.64		44.64 X
10	5NA807394 BUMPER SIDE BRACKET RH <i>SVC</i>	1	PCS	44.64		44.64 X
11	5NA807863 BUMPER CENTRE BRACKET <i>SVC</i>	1	PCS	70.69		70.69 X
12	WHT005263 POP-RIVET <i>44c</i>	4	PCS	1.69		6.76 ✓

11/09/2018 2:14pm

HA Admin

P12.1 2.1 2.1

TOTAL 4,675.40
GST AMOUNT 327.28
TOTAL AMOUNT 5,002.68

WVGZZZ5NZJW947848

17. For this chassis, I had observed minor cut/scratch marks on several body panels. This includes the front left fender, front left door, rear left door, rear left fender, rear tailgate, rear bumper and rear right door. The front left door window and rear windscreen were also found with small chip marks. Like the other 2 unregistered Tiguan model Volkswagen motor cars that I had examined, the damage pattern to this chassis is consistent to a single grazed impact (hit) by glass shards. See photo 21 – 25 below.



Photo 21 shows the chassis number of the third unregistered Tiguan model Volkswagen motor car that was affected by the Incident.



Photo 22 shows a general view of the rear left body of the third unregistered Tiguan model Volkswagen motor car that was affected by the Incident.



Photo 23 shows a close-up view of the scratch marks (circled) that were found on the front left door. Similar type of scratch marks was also found on the front left fender, rear left door and rear tailgate of this unregistered Tiguan model Volkswagen motor car.



Photo 24 shows a close-up view of the scratch mark (circled) that was found on the rear left fender. Similar type of scratch marks was also found on the front left fender, rear left door, rear tailgate and rear right door of this unregistered Tiguan model Volkswagen motor car.



Photo 25 shows the relatively small chip marks (circled) that were found on the front left door window. Similar type of marks was also found on the rear windscreen of this unregistered Tiguan model Volkswagen motor car.

18. Volkswagen have put up an estimate cost of repair for this chassis number. I have adjusted the estimate to \$11,731.81. See below for breakdown.

VEH No.:

Order Date: 21/08/18

Reg Date:

KM: 0

VIN NO.:

WVGZZZ5NZJW947848

ENGINE NO:

SA:

MODEL:

Tiguan NF 1.4 TSI HL110 D6

MODEL NO.: AD14PY

No.	DESCRIPTION	QTY	UOM	UNIT PRICE	DISC %	AMOUNT
Labor						
1	B&P DIAG PROGRAMMING & CALIBRATION- NETT	1	TU	480		480 ✓
2	B&P ALEX LABOUR LABOUR	5	UNIT	840		4,200 ✓
3	B&P ALEX PAINT SPRAY PAINT	7	UNIT	800		5,600 ✓ 4800/-
Item						
4	5NA845201 FRT LHS DOOR WINDOW GLASS <i>Scratched</i>	1	PCS	219.48		219.48 ✓
5	5NA854732E 9B9 RHS FRT FENDER PROTECTOR PAD <i>cut</i>	1	PCS	231.16		231.16 ✓
6	5NA854731E 9B9 LHS FRT FENDER PROTECTOR PAD <i>HL</i>	1	PCS	309.97		309.97 X
7	3C0853586 GROMMET <i>HL</i>	16	PCS	2.32		37.12 ✓
8	5NA854939P RYP LHS FRT DOOR LOWER MLDG <i>HL</i>	1	PCS	475.45		475.45 ✓
9	5NA854949P RYP LHS REAR DOOR LOWER MLDG <i>HL</i>	1	PCS	509.13		509.13 ✓
10	3C0853586 GROMMET <i>HL</i>	16	PCS	2.32		37.12 ✓
11	5NA854819J 9B9 LHS REAR FENDER PROTECTOR PAD <i>HL</i>	1	PCS	231.16		231.16 X
12	5NA853630 FOD VW SIGN <i>HL</i>	1	PCS	111.37		111.37 ✓
13	5NA853687 ZZZ NAME PLATE - TIGUAN <i>HL</i>	1	PCS	123.79		123.79 ✓
14	7N0953675J ZZZ NAME PLATE -280 TSI <i>HL</i>	1	PCS	74.11		74.11 ✓
15	8D0853415D REAR NUMBER PLATE PACKING <i>HL</i>	1	PCS	28.66		28.66 X
16	5NA854950P RYP RHS REAR DOOR LOWER MLDG <i>HL</i>	1	PCS	433.08		433.08 ✓

3x doors
1x LHS Fender
1x rear bumper
1x tailgate
} 6 panels

11/09/2018 @ 1400hrs
Not Antimal
? Part Photo after repair

Conclusion

19. Having carried out an investigation into the Incident, I am of the opinion that the damage to the 3 unregistered Tiguan model Volkswagen motor cars with chassis number i) WVGZZZ5NZJW924148; ii) WVGZZZ5NZJW955218; iii) WVGZZZ5NZJW947848 were caused by glass shards from a broken window at level 2, building premise of Toll Logistics.

20. Investigations revealed that the glass of the window was shattered when a piece of metal sheet hit onto the window. This metal sheet was one of 3 pieces of metal sheets that became detached from the roof structure of a neighbouring warehouse and blown over to the premise of Toll Logistics.

21. The 3 unregistered Tiguan model Volkswagen motor cars were at all times parked at the designated area for storing unregistered Volkswagen motor cars and covered with its protective cover. In general, the damage was not caused by any direct and/or indirect negligence on the part of Toll Logistics.

Ang Bryan Tani

AMSOE, AMIRTE, AFF SAE, MATAI, AFF.Inst.AEA
Senior Technical Investigator
Technical Investigation & Reconstructionist (SAE-A)

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