

Your Ref: S9M01AFN
Our Ref : CI/AXA19002150/D

01 February 2019

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

**AUTOMOBILE INSPECTION REPORT OF INSURED VEHICLE YP 3747D
INVOLVED IN AN ACCIDENT ON 11 JANUARY 2019**

1. I refer to your request dated 29 January 2019 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 29 January 2019 at the premises of M/s ComfortDelgro Engineering Pte Ltd, 205 Braddell Road, Singapore 579701. 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. Its front bumper, front centre panel, front grille and front right signal lamp were amongst the exterior body parts that were observed to have been damaged.
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 7mm each. Both the front tyres were also 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. See photo 1 – 3 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 centre panel, front grille and front right signal lamp were amongst the exterior body parts that had sustained impact damages as a result of the accident.



Photo 2 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 7mm. It was also 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 3 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 7mm. 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.

5. 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 of both rear right tyres were observed to be still visible. Both the rear right tyres were also 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. My measurements of the tread depth of the 2 rear right tyres revealed remaining depth of approximately 2mm to 3mm each. The 2 rear right tyres of the insured vehicle are thus in serviceable condition. See photo 4 & 5 below.



Photo 4 shows the rear right tyres of the insured vehicle at the time of my inspection. The pattern of the tread of both rear right tyres were observed to be 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 remaining tread depth of the 2 rear right tyres were measured to be approximately 2mm to 3mm each.



Photo 5 shows the rear right tyres of the insured vehicle at the time of my inspection. The 2 rear right tyres were in serviceable condition with remaining tread depth measured to be approximately 2mm to 3mm each. Both these tyres were also sufficiently inflated for vehicular operation.

6. The 2 rear left tyres of the insured vehicle on the other hand, were observed to be in a condition with the pattern of the tread at the centre area of both rear left tyres no longer visible. This was observed to be around the entire circumference of both rear left tyres. The non-visible tread pattern was due to rubber wearing off. The pattern of the tread at the outer areas of both the rear left tyres were also observed to be barely visible around the entire circumference of both rear left tyres. 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.
7. Measurements of the remaining depth of the tread pattern at the outer areas of the 2 rear left tyres revealed remaining depth of approximately slightly above 0mm to below 1mm. 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. The 2 rear left tyres of the insured vehicle are hence not in serviceable condition. See photo 6 - 10 below.



Photo 6 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 while the pattern of the tread at the outer areas were barely visible. The non-visible tread pattern was due to the rubber wearing off. 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 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 while the pattern of the tread at the outer areas were barely visible. The non-visible tread pattern was due to the rubber wearing off. 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 8 shows measurement being carried out to the remaining tread depth of the insured vehicle's rear left tyres.

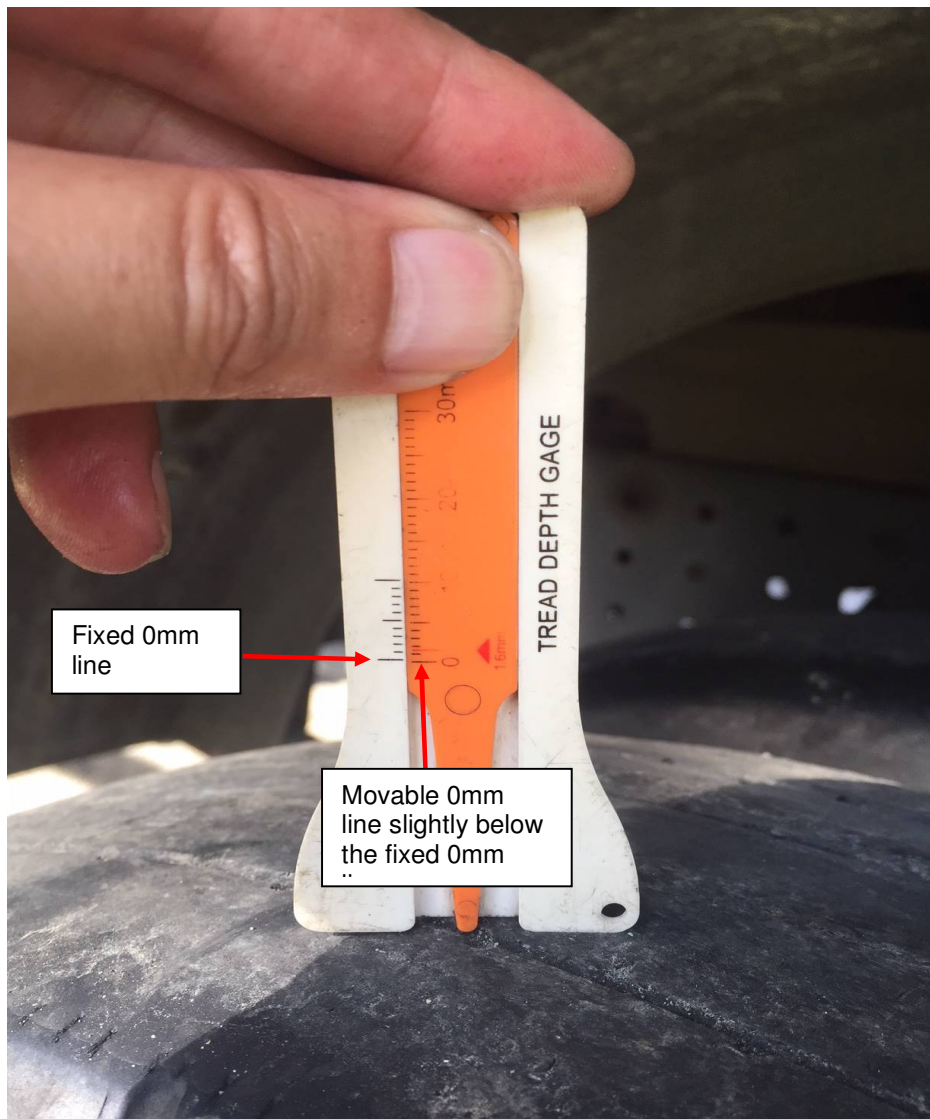


Photo 9 shows the measurement of the remaining depth of the tread pattern at the outer area of the outer rear left tyre. The measurement had indicated slightly above 0mm. In general, measurements of the outer areas of the insured vehicle's rear left tyres, where the pattern of the tread was still barely visible reveal remaining tread depth of approximately slightly above 0mm to below 1mm.



Photo 10 shows the measurement of the remaining depth of the tread pattern at the outer area of the inner rear left tyre. The measurement had indicated slightly above 0mm. In general, measurements of the outer areas of the insured vehicle's rear left tyres, where the pattern of the tread was still barely visible reveal remaining tread depth of approximately slightly above 0mm to below 1mm.

8. Having examined the 6 tyres of the insured vehicle, I am of the view that the 2 front tyres and 2 rear right tyres are in serviceable condition, and are within the requirements of the local governing body.
9. The condition of the inner and outer rear left tyres of the insured vehicle, on the other hand, were not in serviceable condition and does not comply with SECTION 109(f) CAP 276 of THE ROAD TRAFFIC ACT, ROAD TRAFFIC (MOTOR VEHICLES, CONSTRUCTION AND USE) RULES.

10. Under SECTION 109(f) CAP 276, 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”*.
11. Basing on my observations and measurements of the 2 rear left tyres of the insured vehicle, the centre area of both the rear left tyres does not have a depth of at least 1mm around the entire circumference of the tyres. Both the rear left tyres also do not have a pattern at the centre area that is clearly visible around the entire circumference of the tyres.

Circumstance of Accident

12. It was reported that the insured vehicle was travelling along Pioneer Road towards PIE when at the Pioneer Road roundabout, the vehicle travelling in front had braked. The insured driver had applied braked but could not bring the insured vehicle to a stop in time, thus colliding into the rear portion of the front vehicle. The weather was reported to be dry at the material time of accident. The accident was also noted to have occurred on a relatively straight stretch of road, as seen in the accident scene photographs that were attached in the accident report that was lodged by the driver of the front vehicle.
13. Given these information, the condition of the 2 rear left tyres of the insured vehicle would not be a contributing factor to the accident. Unlike in wet weather condition where the insured vehicle may skid, the traction (frictional grip) between the insured vehicle and the road surface will not be reduced in dry weather condition. In this actual circumstance, it is the braking system of the insured vehicle that enables it to stop. Briefly, during braking action, pressure is applied by clamping the wheel hub (brake disk or brake rotor), which gives resistance to the rotating wheel to reduce the speed of the insured vehicle. Hence the braking system of the insured vehicle would still be able to stop the insured vehicle efficiently despite the non-serviceable condition of the 2 rear left tyres.

Conclusion

14. In conclusion, having examined the 6 tyres of the insured vehicle, I am of the view that the condition of the 2 rear left 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 and 2 rear right tyres were in serviceable condition and were within the requirements of the local governing body.
15. Given the circumstance of accident, I am of the opinion that the condition of the 2 rear left tyres of the insured vehicle would not be a contributing factor to the accident. The condition of the 2 rear left tyres would however render the insured vehicle to be not road worthy, as the condition of the 2 rear left tyres would not be able to provide the necessary traction (frictional grip) between the insured vehicle and the road surface in wet road surface condition.
16. The lack of any visible tread pattern at the centre area of the 2 rear left tyres of the insured vehicle prevents water (from the wet road surface) being pushed away from the tyres, causing the traction (frictional 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 lack of adequate traction may then cause the insured vehicle to skid during wet road condition.

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