

Your Ref: S9M01VI3  
Our Ref : CI/ASM19013517/D

20 August 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 SLD 7912J**

1. I refer to your request dated 01 August 2019 to carry out an inspection of the insured vehicle SLD 7912J.
2. The objective of the inspection was to check whether the insured vehicle was fitted with any modification(s) and/or non-standard parts, and whether if fitted, the modification(s) and/or non-standard parts are LTA compliant; regardless of whether LTA compliant, the effects of the modification(s) and/or non-standard parts on the insured vehicle.
3. Following the request, I had physically inspected the insured vehicle on 02 August 2019 at the premises of Progressive Car Care Pte Ltd, Block 3022A Ubi Road 1 #01-45/46, Singapore 048716. The paragraphs below set out my observations regarding the inspection.
4. The following general information of the insured vehicle was first recorded at the time of my inspection: -

Vehicle Registration No. : SLD 7912J  
Make / Model : Volkswagen Scirocco R 2.0 AT  
Chassis No : WVVZZZ13ZDV016226  
Year of Registration : 2013 (February)  
Mileage : 126,804km

5. Generally, the insured vehicle was observed to be in good condition. It had sustained minor impact damages that were confined to its frontal portion. Without dismantling of any exterior body parts, I had observed damage to its front bumper and front radiator grille. See photo 1 – 6 below.



**Photo 1** shows the front right body of the insured vehicle at the time of my inspection. Exteriously, the insured vehicle had sustained minor impact damages that were confined to its frontal portion. Without dismantling of any exterior body parts, I had observed damage to its front bumper and front radiator grille.



**Photo 2** shows the front left body of the insured vehicle at the time of my inspection. Exteriously, the insured vehicle had sustained minor impact damages that were confined to its frontal portion. Without dismantling of any exterior body parts, I had observed damage to its front bumper and front radiator grille.

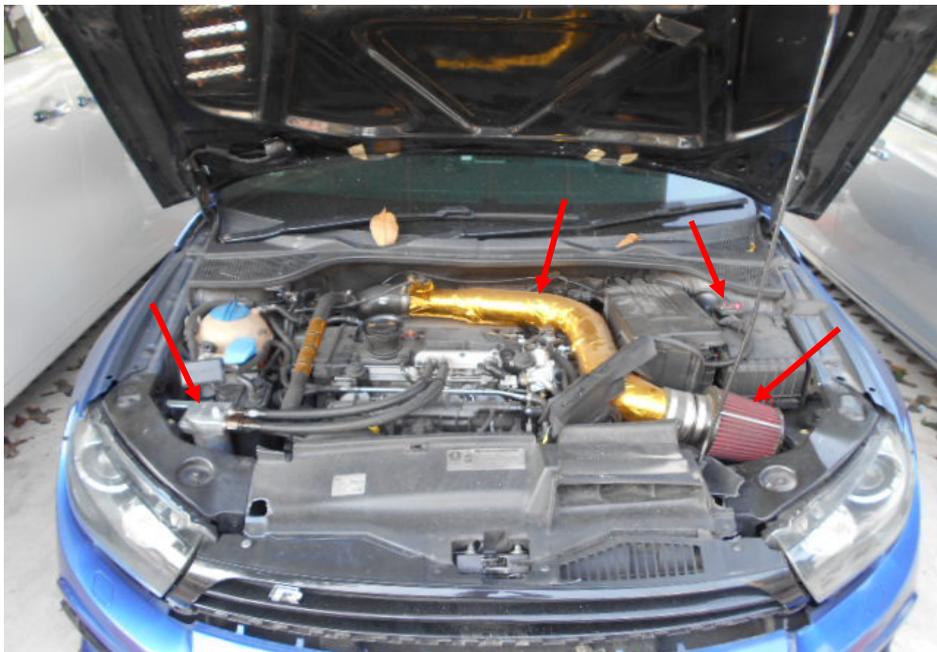
6. Exteriorly, the insured vehicle was additionally fitted with a set of aftermarket bodykit. The set includes a front bumper lower spoiler, left side and right side lower skirt, and rear bumper lower spoiler. The front bonnet of the insured vehicle was also non-original. See photo 3 & 4 below.
7. Upon checking the engine compartment of the insured vehicle, I had found several modifications and additional non-standard parts fitted. This includes an aftermarket air intake system with all piping; an additionally fitted oil catch can; and an additionally fitted high ampere fuse/controller. See photo 5 – 8 below.



**Photo 3** shows the non-standard front bonnet that was fitted on the insured vehicle.



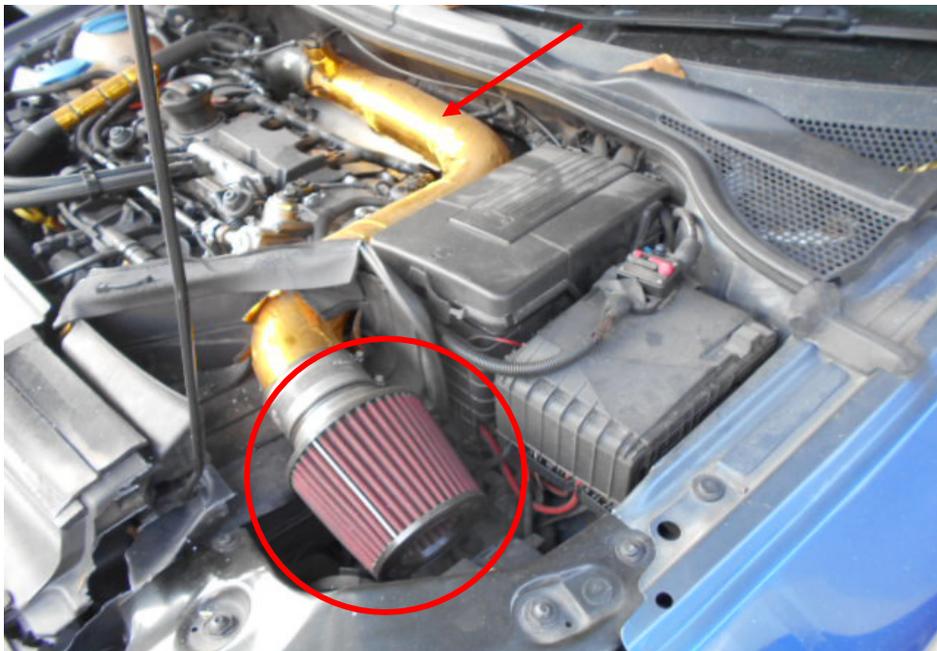
**Photo 4** shows the right side lower skirt (arrowed) that was fitted on the insured vehicle. From my observations, the insured vehicle was fitted with a complete set of aftermarket bodykit, which had included a front bumper lower spoiler, left side and right side lower skirt, and rear bumper lower spoiler.



**Photo 5** shows a general view of the engine compartment of the insured vehicle. Several modifications and additional non-standard parts fitted. This includes an aftermarket air intake system with all piping; an additionally fitted oil catch can; and an additionally fitted high ampere fuse/controller.



**Photo 6** shows the additionally fitted non-standard oil catch can (arrowed) that was fitted on the insured vehicle at the time of my inspection.



**Photo 7** shows the aftermarket air intake system with all piping (circled and arrowed) that was fitted on the insured vehicle at the time of my inspection.



**Photo 8** shows the additionally fitted non-standard high ampere fuse/controller (circled) that was found fitted inside the engine compartment of the insured vehicle.

8. Checks on the underside of the insured vehicle revealed an aftermarket front and rear suspension system; and an aftermarket front brake system. See photo 9 – 11 below.
9. The rear section of the insured vehicle's exhaust system was of aftermarket type. The logo imprinted on the rear exhaust tip indicates that the brand of the rear exhaust fitted on the insured vehicle is "Armytrix". See photo 12 – 14 below.



**Photo 9** shows the aftermarket front brake caliper (arrowed) was fitted on the insured vehicle. The front brake system of the insured vehicle was observed to be of an aftermarket brand.



**Photo 10** shows the aftermarket front right suspension (arrowed) of the insured vehicle. The insured vehicle was fitted with aftermarket front and rear suspension system.



**Photo 11** shows the aftermarket rear right suspension (arrowed) that was fitted on the insured vehicle at the time of my inspection.



**Photo 12** shows the rear left exhaust muffler (arrowed) that was fitted on the insured vehicle. The rear section of the insured vehicle's exhaust system was found to be of aftermarket type.



**Photo 13** shows a closer view of the rear left exhaust muffler that was fitted on the insured vehicle. The logo (arrowed) imprinted on the rear exhaust tip indicates that the brand of the rear exhaust fitted on the insured vehicle is "Armytrix".



**Photo 14** shows the rear right exhaust muffler that was fitted on the insured vehicle. The logo (arrowed) imprinted on the rear exhaust tip indicates that the brand of the rear exhaust fitted on the insured vehicle is "Armytrix".

10. Upon checking the rear boot compartment of the insured vehicle, I had found an additionally fitted sound woofer; 2 additionally fitted amplifiers; and an additionally fitted water/methanol injection system. See photo 15 – 18 below.



**Photo 15** shows a general view of the rear boot compartment of the insured vehicle. I had found an additionally fitted sound woofer; 2 additionally fitted amplifiers; and an additionally fitted water/methanol injection system (arrowed).



**Photo 16** shows a closer view of the additionally fitted sound woofer that was fitted inside the rear boot compartment of the insured vehicle.



**Photo 17** shows a closer view of the 2 additionally fitted amplifiers that were fitted inside the rear boot compartment of the insured vehicle.



**Photo 18** shows a closer view of the additionally fitted water/methanol injection system fitted inside the rear boot compartment of the insured vehicle at the time of my inspection.

11. Additional speakers; an aftermarket head unit; and multiple additional gauges, meters and controllers were found fitted inside the interior compartment of the insured vehicle. See photo 19 – 23 below.



**Photo 19** shows a general view of the interior compartment of the insured vehicle. I had observed additional speakers; an aftermarket head unit; and multiple additional gauges, meters and controllers fitted inside the interior compartment of the insured vehicle.



**Photo 20** shows the additional speakers and one of additional gauges, meters and controllers fitted inside the interior compartment of the insured vehicle.



**Photo 21** shows further additional gauges, meters and controllers that were fitted inside the interior compartment of the insured vehicle.



**Photo 22** shows the aftermarket head unit that was fitted inside the interior compartment of the insured vehicle at the time of my inspection.



**Photo 23** shows more additional controllers that were fitted inside the interior compartment of the insured vehicle.

12. Having carried out a detailed inspection of the insured vehicle, the table below co-relates the various modifications and additionally fitted non-standard parts found on the insured vehicle with the modification guidelines stipulated by Land Transport Authority (LTA), and the effects these modifications and additionally fitted non-standard parts have with respect to the general performance of the insured vehicle.

<b>Modification/additionally fitted non-standard part</b>	<b>LTA's guideline</b>	<b>Effect(s) on insured vehicle</b>
Full set of bodykit	Compliant	Cosmetic
Aftermarket front and rear suspension system	Compliant	Overall stability enhanced
Aftermarket air intake system	Compliant	Overall engine performance enhanced
Aftermarket rear exhaust system (Armytrix brand)	Not compliant	Overall engine performance enhanced

Aftermarket front brake system	Compliant	Overall braking efficiency enhanced
Additionally fitted sound woofer, amplifiers, speakers	Compliant	Enhanced sound system but may possibly overload the electrical system
Additionally fitted water/methanol injection system	Compliant	Overall engine performance enhanced
Additionally fitted oil catch can	Compliant	Cleans the air/fuel mixture from oil particles
Multiple additionally fitted gauges/meters etc	Compliant	Allows driver to monitor the various parameters like water temperature, air/fuel ratio, engine oil pressure etc

**Ang Bryan Tani**

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