

Photo 1 shows the area of damage at the right rear portion of the taxi before the advertisement was peeled off. Damage (circled) seen to be relatively minor however it is not the true extent of damage. The red arrow shows the damage to the rear right fender as compared to photo 2 below. The yellow arrow shows the damage to the rear right door as shown in photo 3 below.



Photo 2 shows the same area as indicated by the red arrow in photo 1. When the advertisement was peeled off, the rear right fender was found to be dented/crumpled (circled).

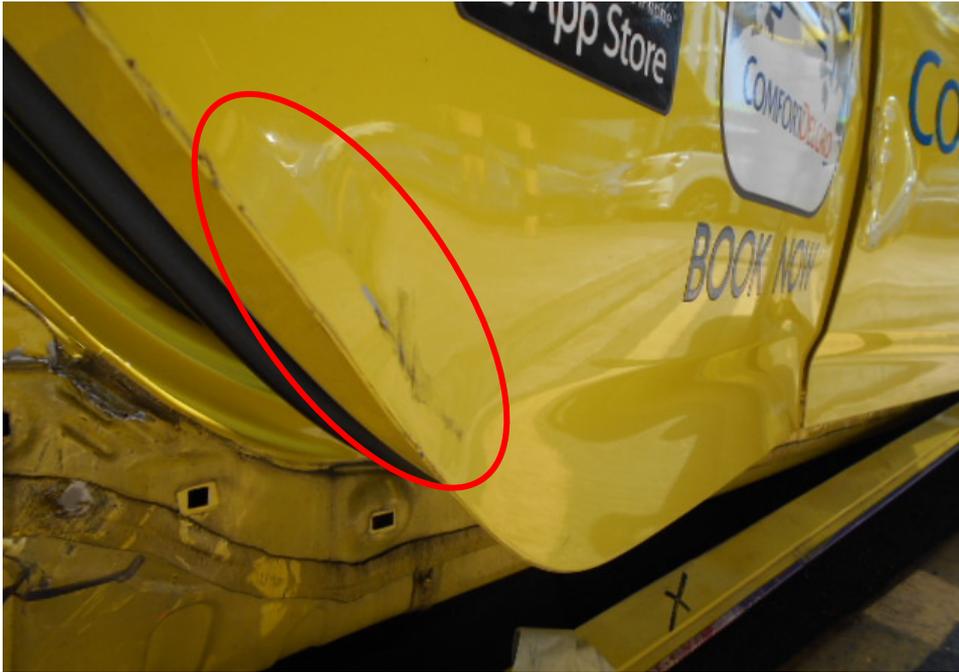


Photo 3 shows the same area as indicated by the yellow arrow in photo 1. When the advertisement was peeled off, the rear right door was found to be dented (circled).



Photo 4 shows the damage to the rear right door and right side centre pillar of the taxi after the advertisement was peeled off. The red circle shows the dent at the edge of the rear right door while the yellow circle shows the dent at the right side centre pillar. The height above ground level for both these damages were similar and hence are caused by the same impact.



Photo 5 shows another view of the dent at the right side centre pillar (circled). This damage was caused by the front right door dented in as shown in photo 6 below. Together with the dent at the rear right door, which is shown in photo 4 above, this damage to the centre pillar was caused by the same impact, as all these damages were of similar height above ground level.



Photo 6 shows the front right door dented (circled). The damage to the centre pillar as shown in photo 5 above was a result of the front right door dented in at this area.



Photo 7 shows the rear right fender wheel house dented (circled) at the same area as the dented area of the rear right fender as shown in photo 2 above. This was after the rear right fender was removed.



Photo 8 shows another view of the dent to the rear right fender wheel house dented (circled).



Photo 9 shows the rear right wheel rim of the taxi distorted (out of shape). For this case, there was contact by the insured vehicle onto the rear wheel of the taxi. This is supported by the broken wheel cap shown in photo 10 below, and also the dent to the rear right wheel rim (circled). The contact onto the wheel rim could result in induced damage to the undercarriage parts at the rear right wheel of the taxi from a sudden change in rotational and/or torsional stress arising from the contact (both vehicles moving at time of contact). Wheel alignment report of the taxi also showed that the rear right wheel could not be align to within the manufacturer specifications hence confirming the damage to the undercarriage parts.



Photo 10 the broken wheel cap of the taxi, indicating that there was contact by the insured vehicle onto the rear right wheel of the taxi at the material time.