

Your Ref: S9M01ZA7
Our Ref : CI/ASM19016175/D

12 September 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 SJF 9241L

1. I refer to your request dated 06 September 2019 to carry out an inspection of the insured vehicle SJF 9241L.
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 09 September 2019 at the premises of M/s Mova Automotive Pte Ltd, No. 15 Fan Yoong Road, Singapore 629792. 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. : SJF 9241L
Make / Model : Honda Civic 1.8L A
Chassis No : JHMFD16308S215060
Year of Registration : 2008 (April)
Mileage : N.A.

5. The insured vehicle was observed to have sustained relatively moderate impact damage at its left front portion. Without dismantling of any exterior body parts, I had observed damage to its front bumper, front left fender, front left headlamp, front left door, front left wheel rim, left wing mirror and front windscreen. The driver's airbag and front left passenger's airbag were also observed to be deployed. The driver's seat belt and front left passenger's seat belt were also found to be locked when I tested. See photo 1 – 4 below.



Photo 1 shows the front right body of the insured vehicle at the time of my inspection. The insured vehicle sustained relatively moderate damage at its left front portion. Other body areas of the insured vehicle were unaffected.



Photo 2 shows the front left body of the insured vehicle at the time of my inspection. The insured vehicle sustained relatively moderate damage at its left front portion. Without dismantling of any exterior body parts, I had observed damage to its front bumper, front left headlamp, front left fender, front left door and left wing mirror amongst others.



Photo 3 shows a closer view of the damage to the front bumper, front left wheel rim, front left fender, front left headlamp and front left door of the insured vehicle.



Photo 4 shows the interior compartment of the insured vehicle at the time of my inspection. The driver's airbag and front left passenger's airbag were observed to be deployed. The driver's seat belt and front left passenger's seat belt were also found to be locked when I tested.

6. 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 piping; an aftermarket exhaust manifold; and an additionally fitted front strut bar. See photo 5 – 9 below.

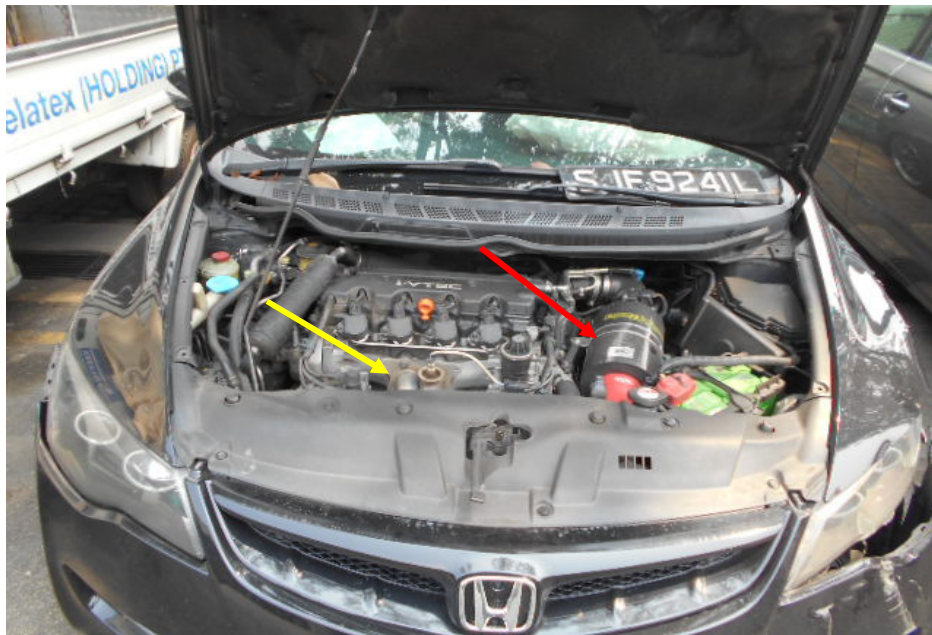


Photo 5 shows a general view of the engine compartment of the insured vehicle. Several modifications and additional non-standard parts were found fitted. This includes an aftermarket air intake system with piping (red arrow); an additionally fitted front strut bar; and an aftermarket exhaust manifold (yellow arrow).

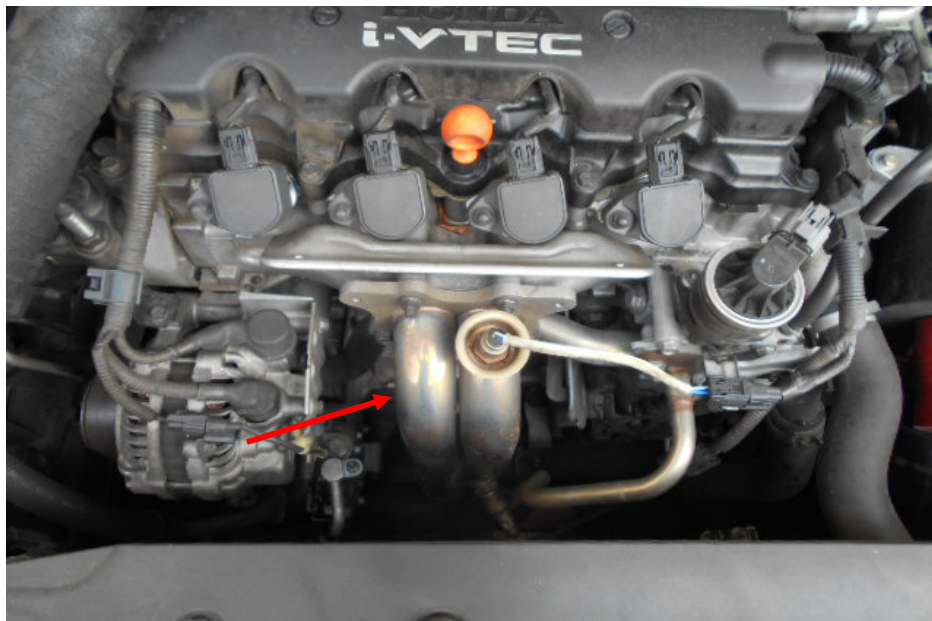


Photo 6 shows the aftermarket exhaust manifold (arrowed) that was fitted on the insured vehicle at the time of my inspection.



Photo 7 shows another view of the aftermarket exhaust manifold (circled) that was fitted on the insured vehicle at the time of my inspection. This exhaust manifold fitted on the insured vehicle is not LTA compliant. Owner does not have any approval letter from LTA for the aftermarket exhaust manifold. The overall engine performance of the insured vehicle will be improved.



Photo 8 shows the aftermarket air intake system with piping (circled) that was fitted on the insured vehicle at the time of my inspection. This air intake system fitted on the insured vehicle is LTA compliant. The overall engine performance of the insured vehicle will be improved.



Photo 9 shows the additionally fitted front strut bar (arrowed) that was found inside the engine compartment of the insured vehicle. This strut bar is LTA compliant and improves the stability of the insured vehicle during cornering.

7. Checks on the underside of the insured vehicle revealed an aftermarket front brake system. See photo 10 & 11 below.



Photo 10 shows the aftermarket front brake caliper (arrowed) that was fitted on the front left wheel of the insured vehicle. The front brake system of the insured vehicle was observed to be of an aftermarket brand.



Photo 11 shows the aftermarket front brake caliper (arrowed) that was fitted on the front right wheel of the insured vehicle. The front brake system of the insured vehicle is LTA compliant. The overall braking efficiency will be enhanced.

8. A pair of aftermarket front headlamps and an additionally fitted sprint booster device were also found fitted on the insured vehicle upon my further examination. A letter from LTA for the approval of the aftermarket front headlamps was found on the insured vehicle. See photo 12 – 15 below.



Photo 12 shows the aftermarket front left headlamp that was fitted on the insured vehicle. This aftermarket front headlamp is LTA compliant.



Photo 13 shows the aftermarket front right headlamp that was fitted on the insured vehicle. This aftermarket front headlamp is LTA compliant and a cosmetic type of modification.

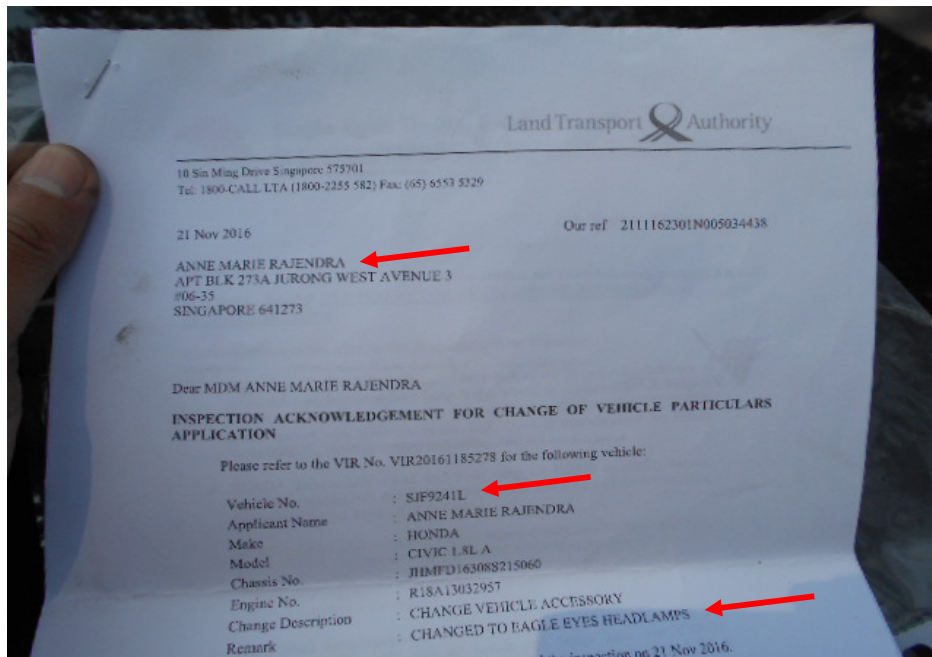


Photo 14 shows the approval letter from LTA pertaining to the aftermarket front headlamps that were fitted on the insured vehicle.



Photo 15 shows the accessory for the additionally fitted boost sprinter device that was fitted on the insured vehicle at the time of my inspection. The boost sprinter device is LTA compliant. It enhances the acceleration/throttle response of the insured vehicle.

9. 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.

Modification/additionally fitted non-standard part	LTA's guideline	Effect(s) on insured vehicle
Aftermarket air intake system	Compliant	Overall engine performance enhanced
Aftermarket exhaust manifold	Not compliant. Owner does not have any approval from LTA	Overall engine performance enhanced
Aftermarket front brake system	Compliant	Overall braking efficiency enhanced

Aftermarket front headlamps	Compliant	Cosmetic type of modification
Front strut bar	Compliant	Stability enhanced during cornering
Additionally fitted sprint booster device	Compliant	Acceleration/throttle response enhanced

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