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Our Ref : CI/MSG19019958/D-1

10 March 2020

M/s MSIG Insurance (Singapore) Pte Ltd

16 Raffles Quay #24-01
Hong Leong Building
Singapore 048581
(Motor Claims Department)

SUPPLEMENTARY AUTOMOBILE INSPECTION REPORT OF THE INSURED VEHICLE SMK 4105T

1. This report serves as a supplementary report to a further physical inspection that was carried out to the insured vehicle SMK 4105T (herein referred to as "**Insured Vehicle**") on 13 February 2020.
2. This report is also in addition to my "Automobile Inspection Report of the Insured Vehicle SMK 4105T" dated 11 November 2019 (herein referred to as "**LKK's First Report**").
3. The Insured Vehicle was physically inspected again by me on 13 February 2020 at 5 Kaki Bukit Road 4 #01-55 Synergy @ KB, Singapore 417800. The inspection had focused on the various airbags that were fitted on the Insured Vehicle, namely the driver's airbag, front left passenger airbag, driver's seat airbag, front left passenger seat airbag, left side curtain airbag and right side curtain airbag. The front dashboard was also checked during this inspection.
4. The parts listed in paragraph 3 were dismantled from the Insured Vehicle in my presence and thereafter physically compared with new parts. The mileage of the Insured Vehicle during this inspection was 74,941km.
5. At the end of this inspection, I had found physical sign(s)/indication(s) to suggest that the driver's airbag, front left passenger airbag, driver's seat airbag, front left passenger seat airbag, left side curtain airbag, right side curtain airbag and front dashboard of the Insured Vehicle were all repaired parts instead of new parts. See photo 1 – 26 below showing the sign(s)/indication(s) that I had observed upon comparing the parts fitted on the Insured Vehicle with new parts.



Photo 1 shows a general view of the Insured Vehicle at the time of my inspection on 13 February 2020. The mileage of the Insured Vehicle at the time of this inspection was 74,941km.



Photo 2 shows dismantling works being carried out to the Insured Vehicle in my presence. For this inspection, the driver's airbag, front left passenger airbag, driver's seat airbag, front left passenger seat airbag, left side curtain airbag, right side curtain airbag and front dashboard that were fitted on the Insured Vehicle were all dismantled and physically compared with new parts.

Driver's Airbag

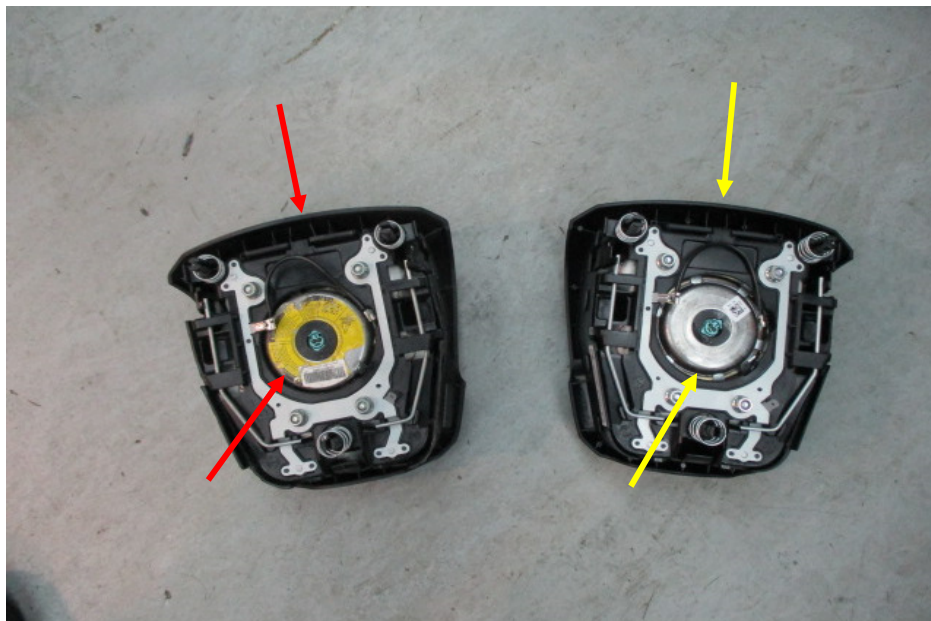


Photo 3 shows the driver's airbag (red arrow) that was fitted on the Insured Vehicle in comparison with a new driver's airbag (yellow arrow). As commented in LKK's First Report, I had observed 2 differences on the exterior. The first difference was the partially torn off and relatively worn looking sticker label on the airbag propellant (also indicated by the red arrow); the second difference was the size of the airbag propellant (also indicated by the red arrow), which was bigger in size as compared to the airbag propellant of a new driver's airbag (also indicated by the yellow arrow). For more photographs of the driver's airbag that was fitted on the Insured Vehicle, refer to LKK's First Report.



Photo 4 shows a sticker label (yellow arrowed) that was pasted on the side of a new driver's airbag cover, which was not found on the cover of the driver's airbag that was fitted on the Insured Vehicle.



Photo 5 shows a closer view of the sticker label that was pasted on the cover of a new driver's airbag. The sticker label had indicated the manufacturer and importer of the driver's airbag.

Front Left Passenger Airbag



Photo 6 shows dismantling of the Insured Vehicle's front left passenger airbag (arrowed) after the front dashboard was dismantled.

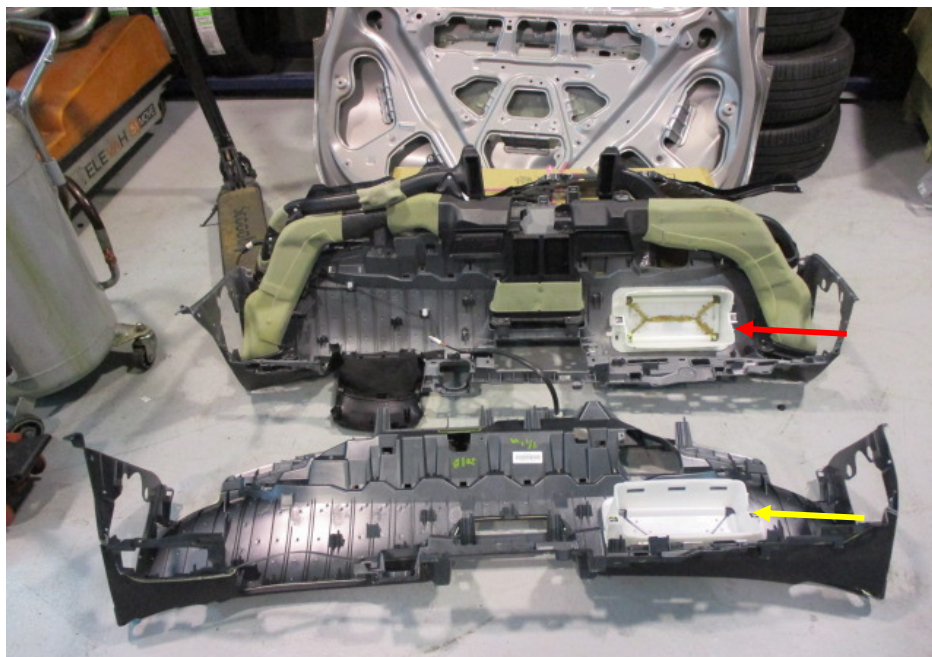


Photo 7 shows the comparison between the cover of the front left passenger airbag (red arrow) that was fitted on the Insured Vehicle and a new front left passenger airbag cover (yellow arrow). It was observed that the opening of the cover for the Insured Vehicle's front left passenger airbag was sealed with some saw dust like material.

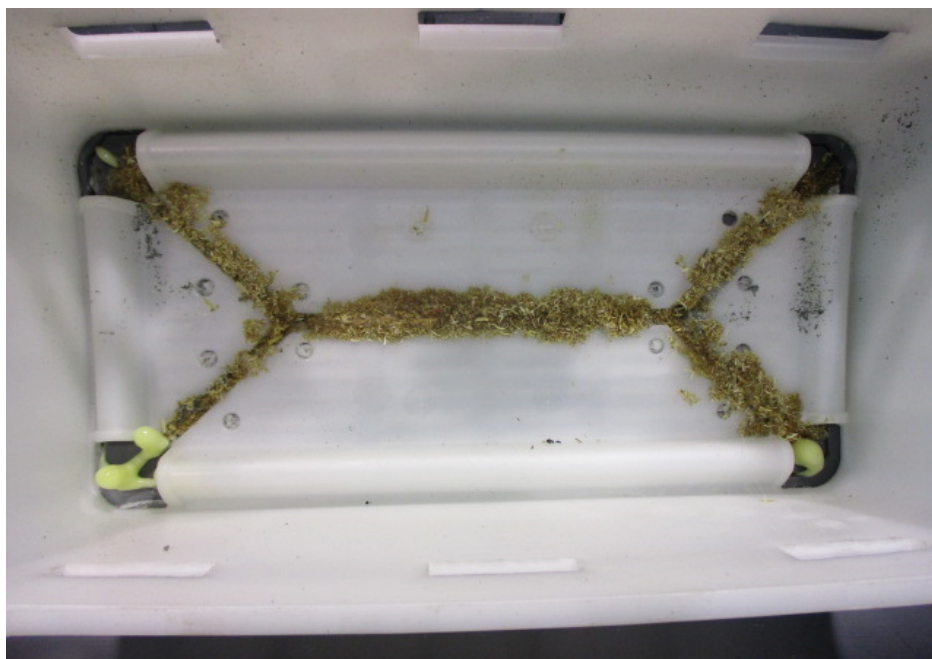


Photo 8 shows a closer view of the saw dust like material that was used to seal the opening of the cover for the Insured Vehicle's front left passenger airbag.

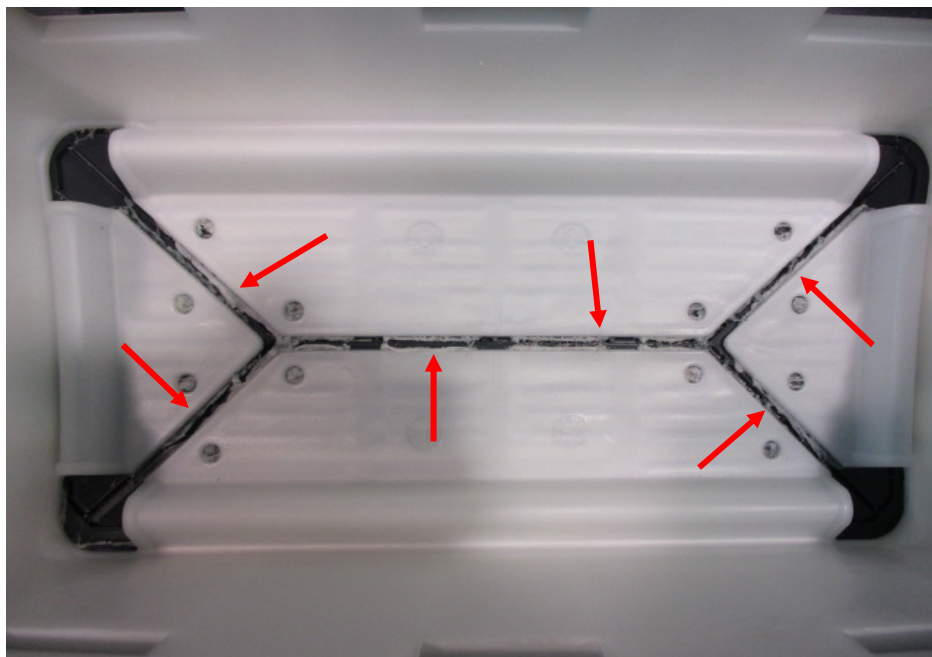


Photo 9 shows the sealing of the opening of a new front left passenger airbag cover. When the front left passenger airbag is activated, the airbag explodes outwards, breaking the seal at the opening (arrowed). The saw dust like material seen on the same part that was fitted on the Insured Vehicle was for the re-sealing of the opening. This would indicate that the cover for the front left passenger airbag that was fitted on the Insured Vehicle was a used part.

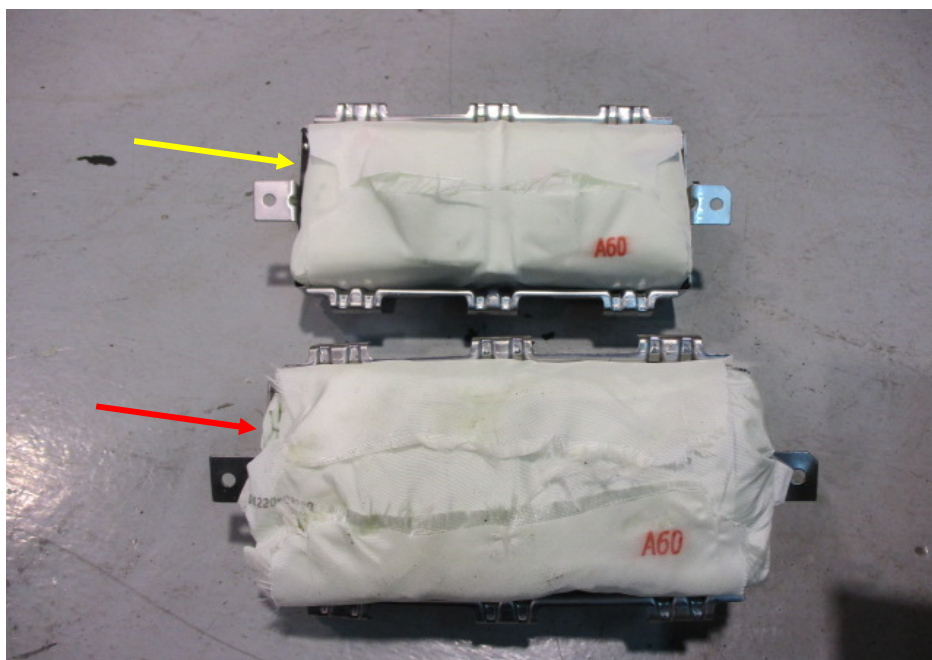


Photo 10 shows the front left passenger airbag (red arrow) that was fitted on the Insured Vehicle in comparison with a new front left passenger airbag (yellow arrow). The one fitted on the Insured Vehicle was observed to be in a dirty condition and not folded properly into its casing.

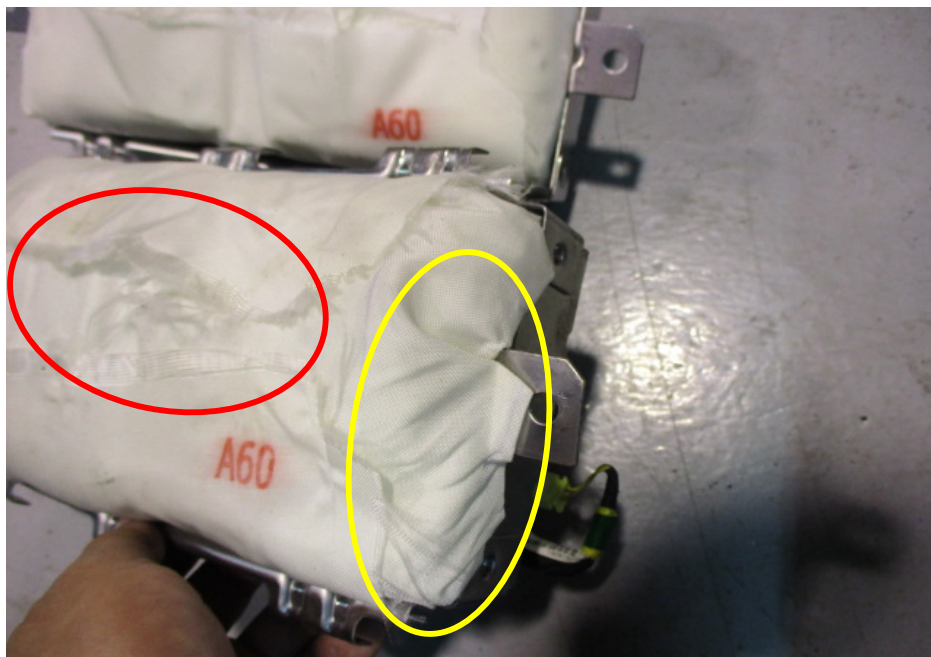


Photo 11 shows a closer view of the front left passenger airbag that was fitted on the Insured Vehicle. The front left passenger airbag was observed to be with dirty stain marks (red circle) and not folded properly (yellow circle) into its casing, which suggests that the front left passenger airbag was re-folded after activation; and is a re-used airbag.

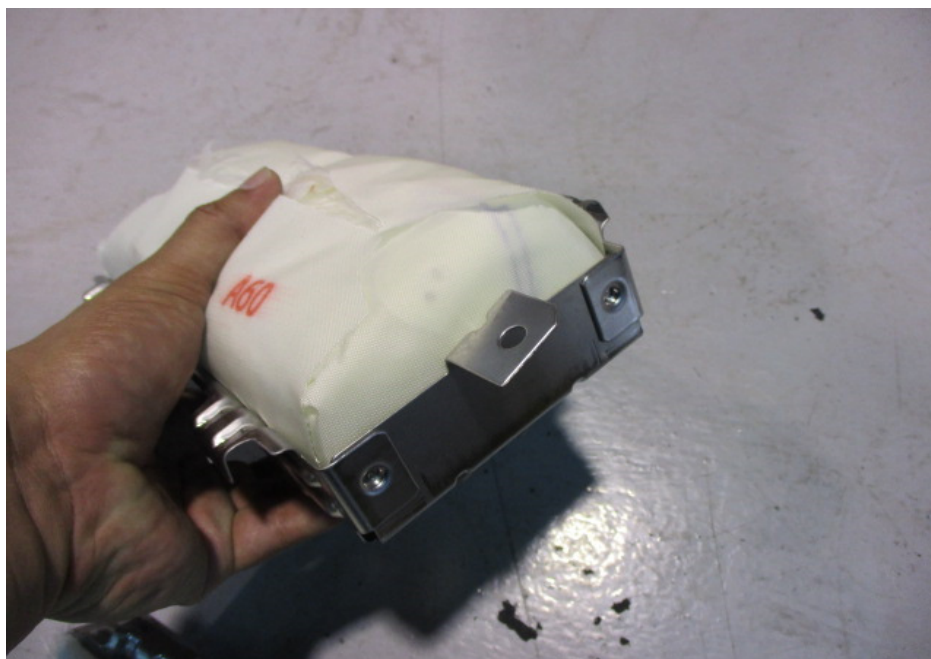


Photo 12 shows a closer view of a new front left passenger airbag, at the same area as shown in photograph 11 above. In comparison, the new front left passenger airbag was nicely folded into its casing and was in a clean condition with no dirty stain marks seen.

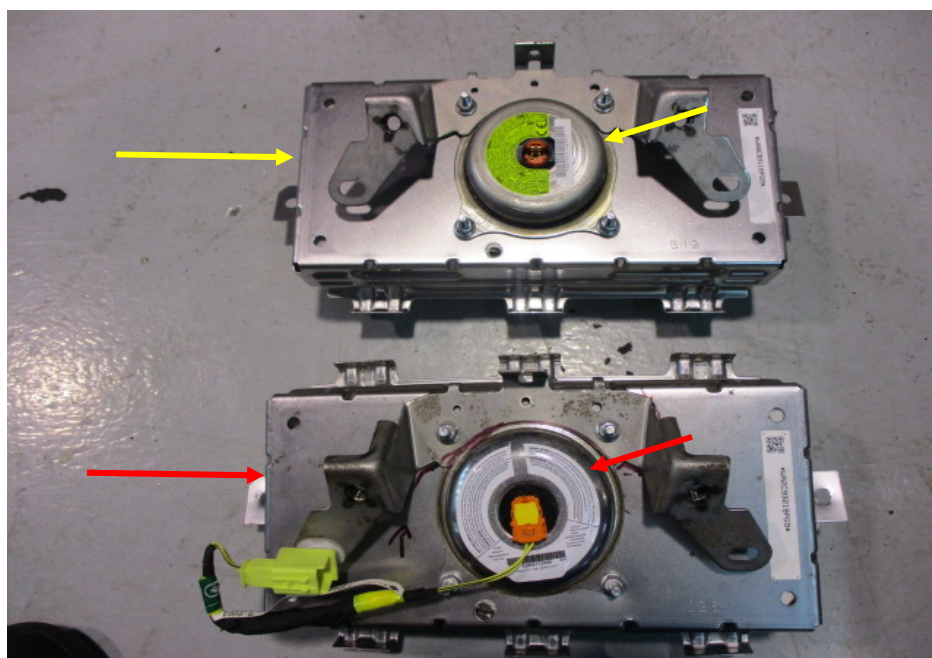


Photo 13 shows the back of the casing for the front left passenger airbag (red arrow) that was fitted on the Insured Vehicle in comparison with a new front left passenger airbag (yellow arrow). The sticker label for the airbag propellants (also indicated by the red and yellow arrows) for both were observed to be different.

Driver's Seat and Front Left Passenger Seat Airbags



Photo 14 shows a general view of the driver's seat and front left passenger seat that were fitted on the Insured Vehicle. These seats, together with the respective airbag that was fitted on these seats, were removed from the Insured Vehicle in my presence.

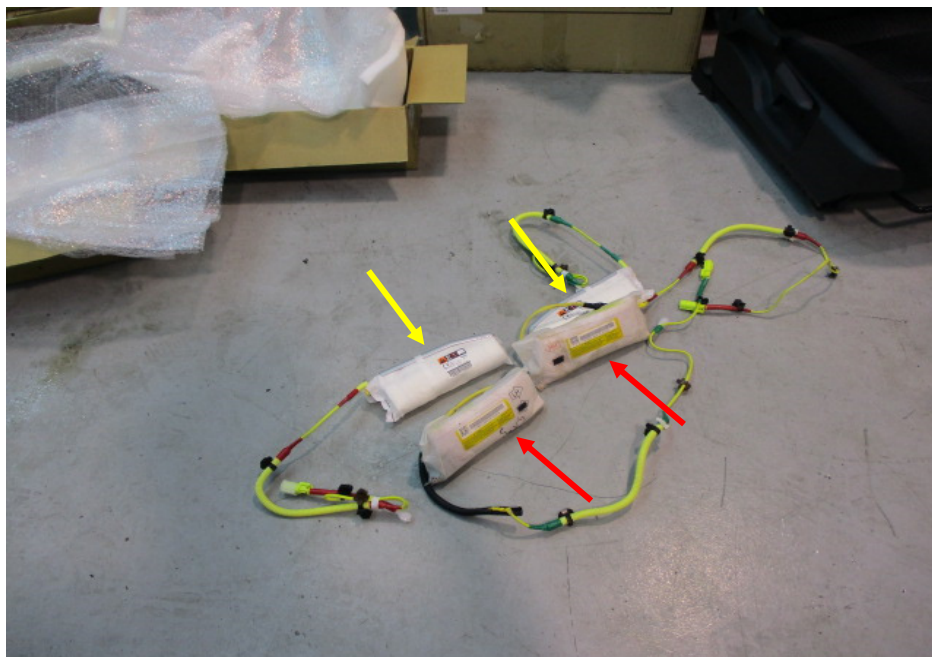


Photo 15 shows the airbags (red arrows) that were fitted for the driver's seat and front left passenger seat of the Insured Vehicle in comparison with a new driver's seat airbag and a new front left passenger seat airbag (yellow arrows).

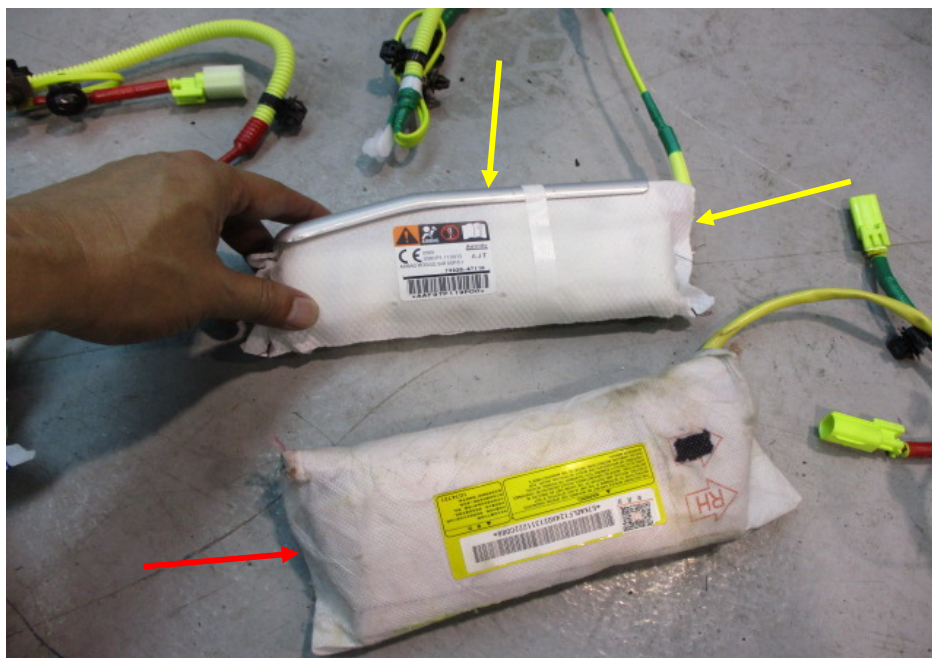


Photo 16 shows a closer view of the comparison between the driver's seat airbag (red arrow) that was fitted on the Insured Vehicle with a new driver's seat airbag (yellow arrow). Notably, the driver's seat airbag fitted on the Insured Vehicle was observed to be in a relatively dirty condition. A bracket (also indicated by the yellow arrow) on the exterior of the new driver's seat airbag was observed to be covered for the driver's seat airbag that was fitted on the Insured Vehicle.



Photo 17 shows the back of the driver's seat airbag that was fitted on the Insured Vehicle in comparison with a new driver's seat airbag. Notably, the driver's seat airbag fitted on the Insured Vehicle was observed to be in a relatively dirty condition (red circle). A bracket (yellow arrow) on the exterior of the new driver's seat airbag was observed to be covered for the driver's seat airbag that was fitted on the Insured Vehicle. The covering of the bracket is an indication that the driver's airbag fitted on the Insured Vehicle was re-folded after activation; and is a re-used airbag.



Photo 18 shows a closer view of the comparison between the front left passenger seat airbag (red arrow) that was fitted on the Insured Vehicle with a new front left passenger seat airbag (yellow arrow).

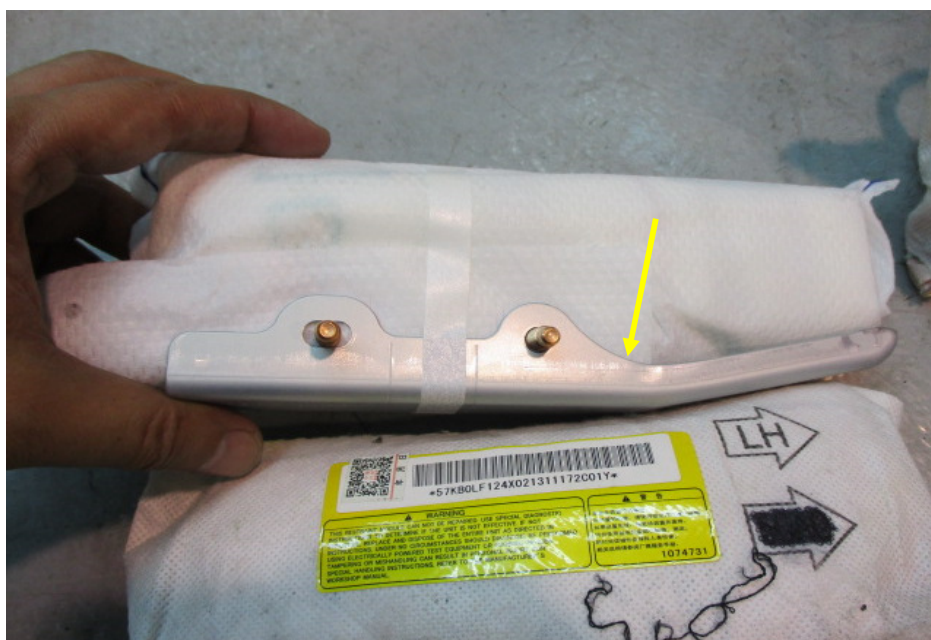


Photo 19 shows a closer view of the comparison between the front left passenger seat airbag that was fitted on the Insured Vehicle with a new front left passenger seat airbag. Like the driver's seat airbag, the bracket (yellow arrow) on the exterior of the new front left passenger seat airbag was found to be covered for the front left passenger airbag that was fitted on the Insured Vehicle. The covering of the bracket is an indication that the front left passenger airbag fitted on the Insured Vehicle was re-folded after activation; and a re-used airbag.

Right Side Curtain and Left Side Curtain Airbags

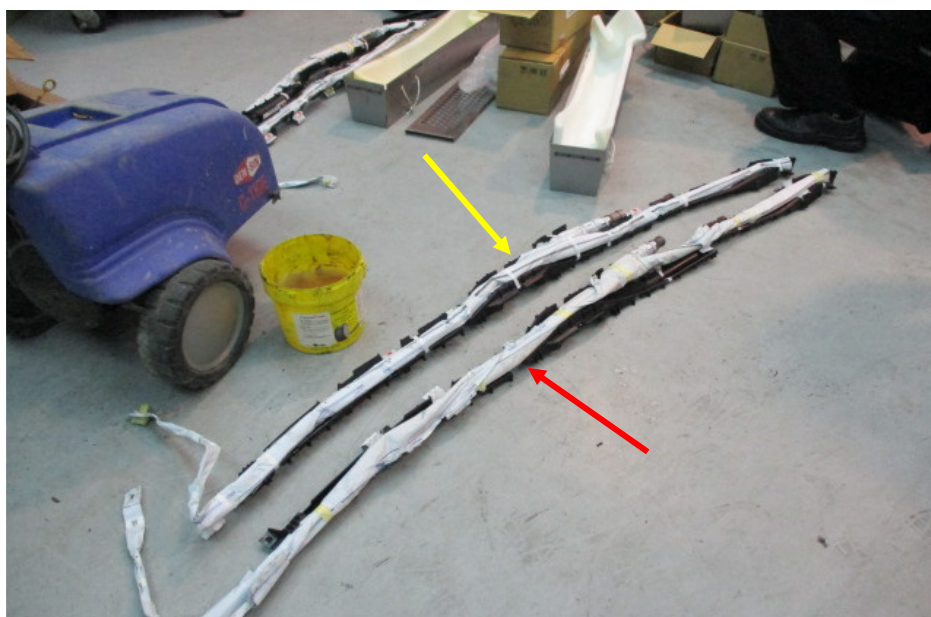


Photo 20 shows the comparison between the right side curtain airbag (red arrow) that was fitted on the Insured Vehicle with a new right side curtain airbag (yellow arrow).

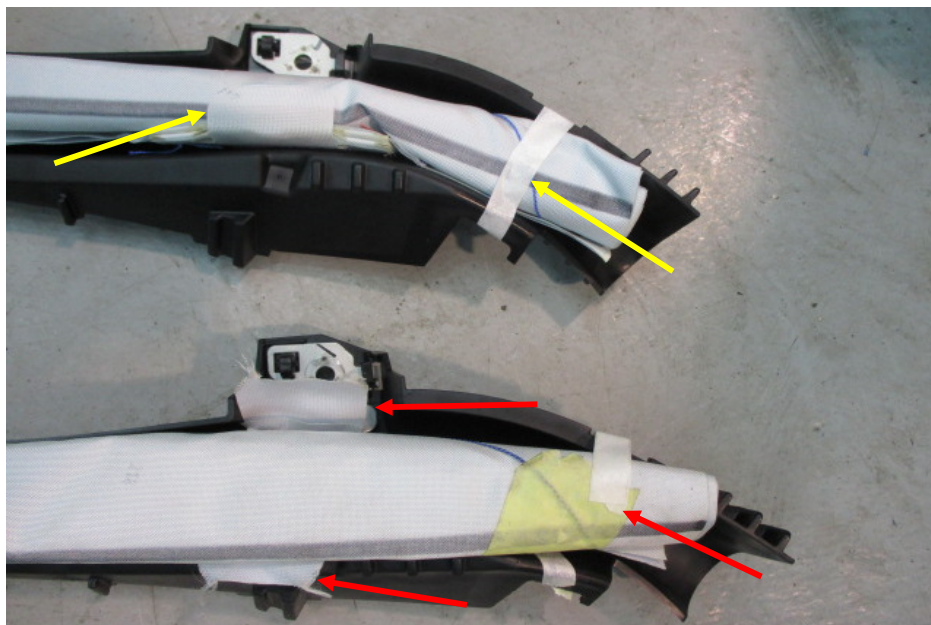


Photo 21 shows the comparison between the right side curtain airbag (red arrow) that was fitted on the Insured Vehicle with a new right side curtain airbag (yellow arrow). Notably, the tape holding the airbag in place for the right side curtain airbag that was fitted on the Insured Vehicle was found to be broken as compared to the tape at the same area for the new right side curtain airbag. This is an indication that the airbag for the Insured Vehicle was re-folded after activation; and a re-used airbag.

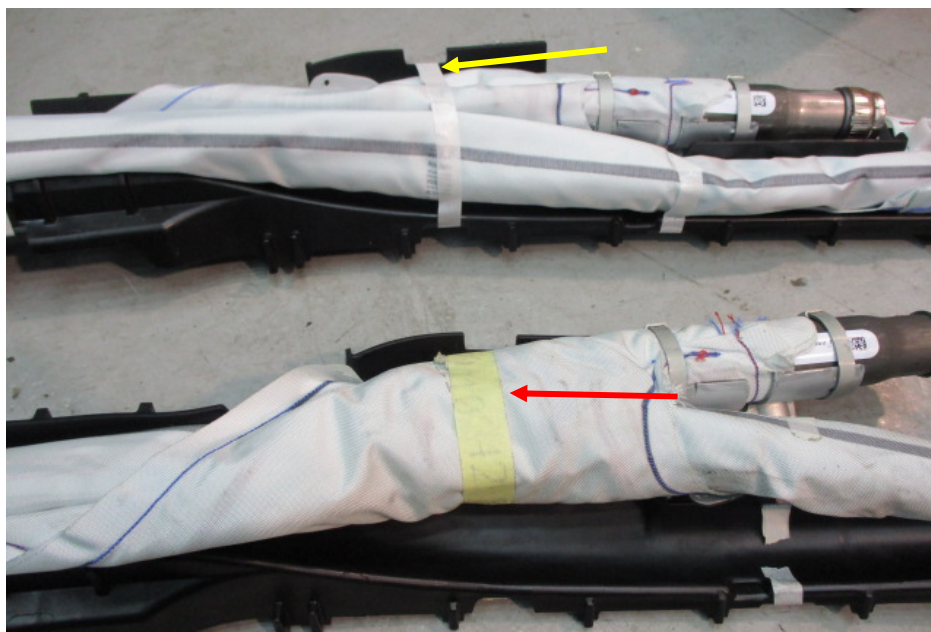


Photo 22 shows another section of the right side curtain airbag that was fitted on the Insured Vehicle in comparison to the same section of a new right side curtain airbag. Yellow masking tape (red arrow) was used to secure the right side curtain airbag for the Insured Vehicle. The right side curtain airbag was also not tape around the back cover (yellow arrow) as compared to the new right side curtain airbag.

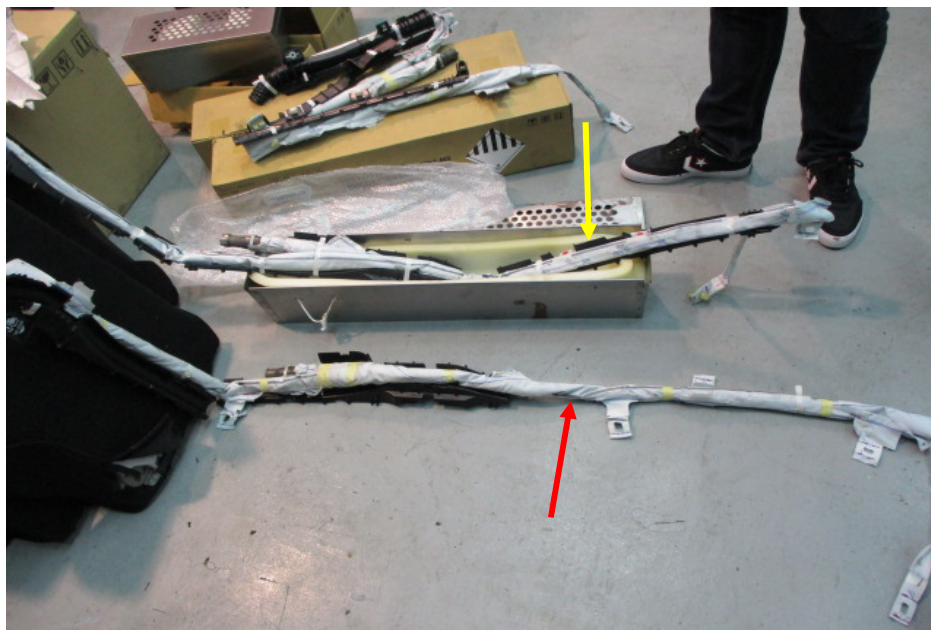


Photo 23 shows the comparison between the left side curtain airbag (red arrow) that was fitted on the Insured Vehicle with new left side curtain airbag (yellow arrow). Generally, the condition of the left side curtain airbag that was fitted on the Insured Vehicle was similar to the condition of the right side curtain airbag that was fitted on the Insured Vehicle. Yellow masking tape was used to secure the left side curtain airbag that was fitted on the Insured Vehicle. The original tape was also observed to be broken.

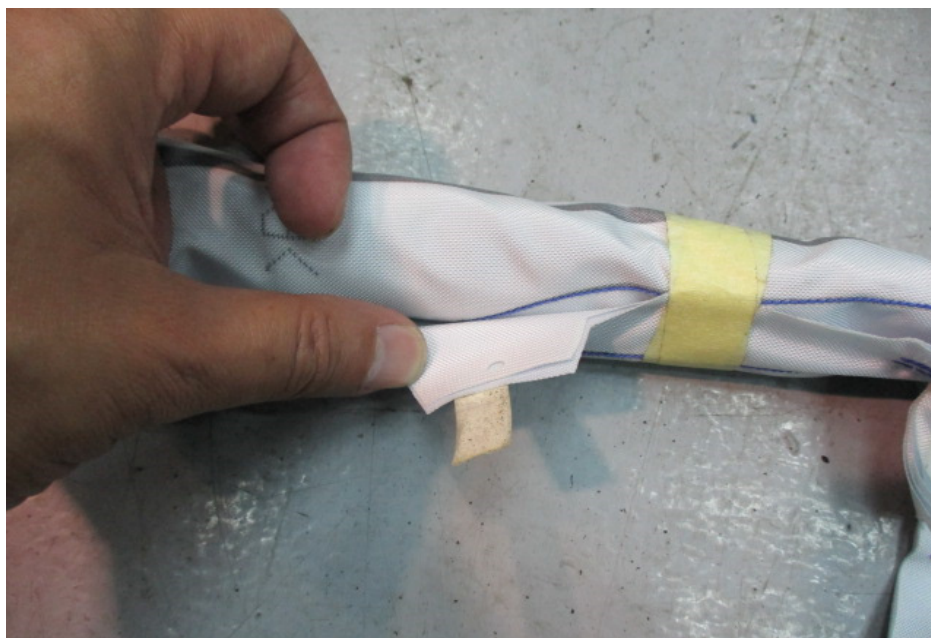


Photo 24 shows a closer view of the yellow masking tape used to secure to the left side curtain airbag that was fitted on the Insured Vehicle. The original tape was also observed to be broken. Again, this is an indication that the left side curtain airbag that was fitted on the Insured Vehicle was re-folded after activation; and a re-used airbag.

Front Dashboard



Photo 25 shows the front dashboard that was fitted on the Insured Vehicle. This was at the driver's side of the front dashboard. Signs of re-pasting (arrowed) of the front surface material onto the frame of the front dashboard was observed.

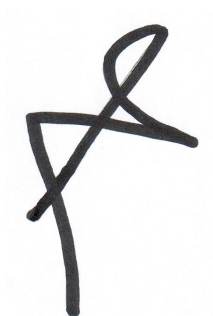


Photo 26 shows a new front dashboard, at the same area as shown in photograph 25 above. In comparison, the front surface material of the new front dashboard was nicely pasted onto the frame of the front dashboard. No peeling off, similar to photograph 25, of the ends of the front surface material were seen on the new front dashboard.

6. Basing on my observations during this inspection, there were sign(s)/indication(s) observed on the driver's airbag, front left passenger airbag, driver's seat airbag, front left passenger seat airbag, left side curtain airbag, right side curtain airbag and front dashboard, that were fitted on the Insured Vehicle, to indicate that all these parts were repaired parts. The sign(s)/indication(s) observed are summarized in the table below: -

Part fitted on the Insured Vehicle	Sign(s) / Indication(s)
Driver's airbag	<ol style="list-style-type: none"> 1. Partially torn and relatively worn looking sticker label on the airbag propellant. 2. Airbag propellant of different size. 3. The dirty condition of the airbag and the incomplete sealing of the airbag propellant (refer to LKK's First Report). 4. Manufacturer and importer sticker label not found on the cover of the airbag.
Front left passenger airbag	<ol style="list-style-type: none"> 1. Saw dust like material used to seal the opening of the cover for the airbag. 2. Airbag in a dirty condition and not folded properly into its casing. 3. Sticker label for the airbag propellant different.
Driver's seat Airbag	<ol style="list-style-type: none"> 1. Airbag in a relatively dirty condition. 2. Exterior bracket found to be wrapped and covered by the airbag, indication of re-folding of the airbag.
Front left passenger seat airbag	<ol style="list-style-type: none"> 1. Exterior bracket found to be wrapped and covered by the airbag, indication of re-folding of the airbag.

Right side curtain airbag	<ol style="list-style-type: none"> 1. Original tape broken and yellow masking tape used to secure the airbag, indication of re-folding of the airbag. 2. Airbag not taped around the back cover.
Left side curtain airbag	<ol style="list-style-type: none"> 1. Original tape broken and yellow masking tape used to secure the airbag, indication of re-folding of the airbag. 2. Airbag not taped around the back cover.
Front Dashboard	<ol style="list-style-type: none"> 1. Re-pasted front surface material onto the frame of the dashboard.



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