



Your Ref: S9M0277K  
Our Ref : CI/ASM19021204/D

02 December 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 SLH 6518A**

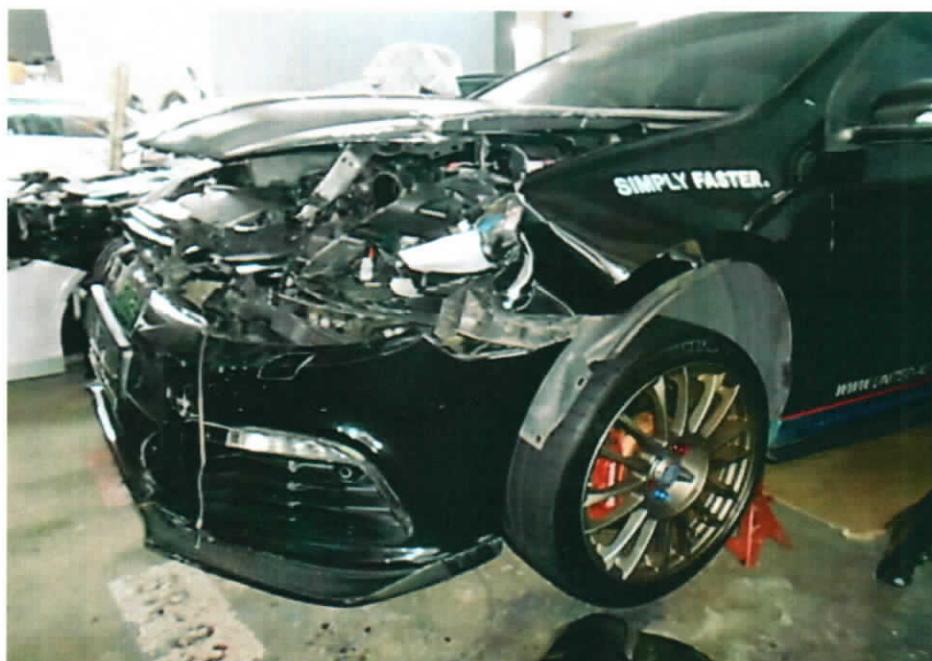
1. I refer to your request dated 26 November 2019 to carry out an inspection of the insured vehicle SLH 6518A.
2. The objective of the inspection was to check whether the insured vehicle was fitted with any modification(s) and/or non-standard parts, and whether if fitted, the modification(s) and/or non-standard 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 27 November 2019 at the premises of M/s Avantage VAG, No. 48 Toh Guan Road East #05-155 Enterprise Hub, Singapore 608586. 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. : SLH 6518A  
Make / Model : Volkswagen Golf R 2.0L 5DR  
Chassis No : WVVZZZ1KZBW130168  
Year of Registration : 2011 (January)  
Mileage : 165,587km

5. The insured vehicle was observed to have sustained relatively moderate impact damage at its frontal portion. Without dismantling of any exterior body parts, I had observed damage to its front bumper, front grille, front left fender, front left headlamp, front bonnet, front support panel, aircon condenser, radiator and cooling fan amongst others. The rear portion and interior compartment were unaffected. 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 frontal portion. Its front bumper and front bonnet were amongst the parts that were found have to be damaged.



**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 frontal portion. Without dismantling of any exterior body parts, I had observed damage to its front bumper, front left headlamp, front left fender and front bonnet amongst others.



**Photo 3** shows the damage to the front grille, front number plate and front bonnet lock of the insured vehicle. These were amongst the parts at the frontal portion of the insured vehicle that were observed to be damaged.



**Photo 4** shows the aircon condenser, radiator and cooling fan of the insured vehicle pushed inwards. These were amongst the parts at the frontal portion of the insured vehicle that were observed to be damaged.

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 and several additionally fitted electronic components. See photo 5 – 9 below.

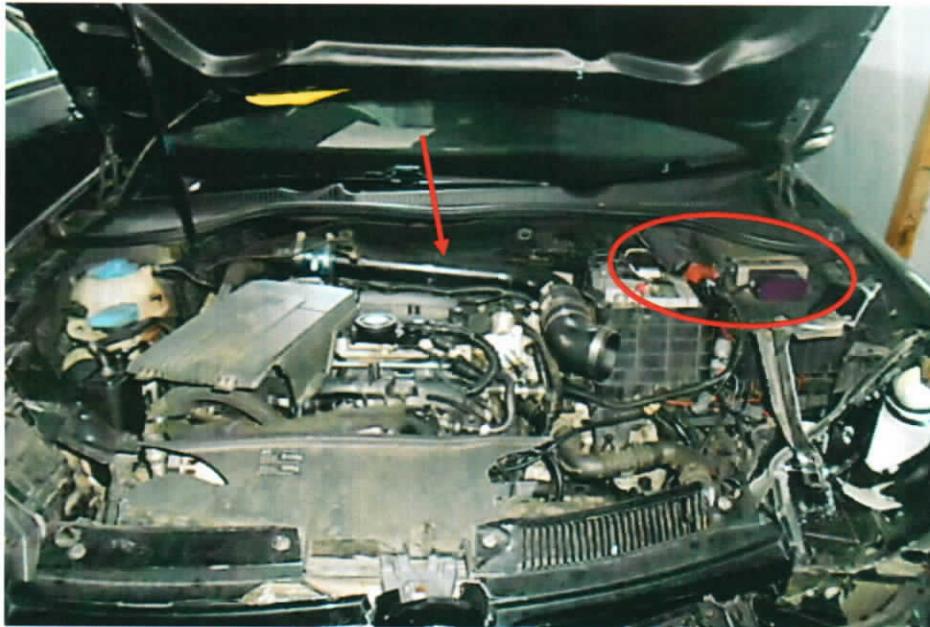


Photo 5 shows a general view of the engine compartment of the insured vehicle. Several modifications and additional non-standard parts were found fitted. This includes an aftermarket air intake system with piping (arrowed) and several additionally fitted electronic components (circled).

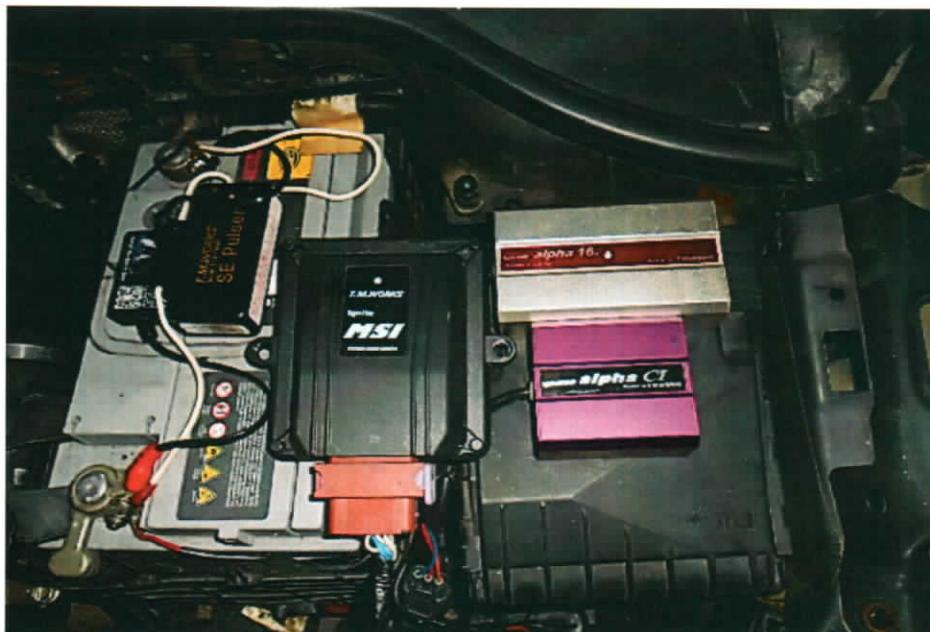


Photo 6 shows a general view of the additionally fitted electronic components that were found inside the engine compartment of the insured vehicle.

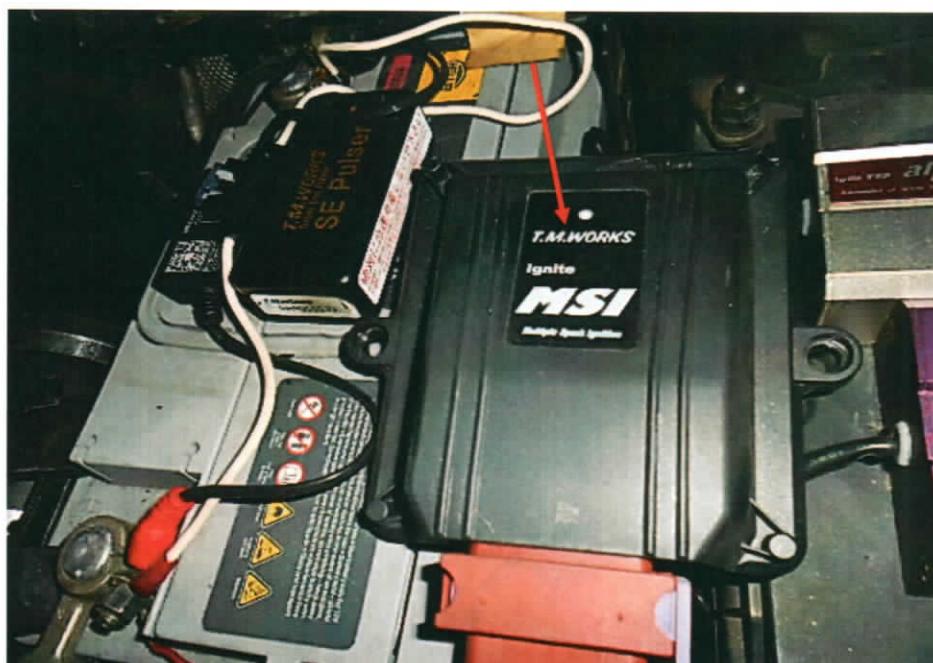


Photo 7 shows a closer view of some of the additionally fitted electronic components that were found inside the engine compartment of the insured vehicle. From my observations, the brand of the components was all T.M. Works (arrowed); and from my research these electronic components are collectively advertised to be able to improve acceleration response whilst improving fuel efficiency through stabilization of the ignition coil system of a motor car.



Photo 8 shows a closer view of the other additionally fitted electronic components inside the engine compartment of the insured vehicle. The brand of the components was all T.M. Works (arrowed). Collectively, these electronic components improve the acceleration response whilst improving fuel efficiency through stabilization of the ignition coil system of the insured vehicle.



**Photo 9** shows the aftermarket air intake system with piping (arrowed) that was fitted on the insured vehicle at the time of my inspection. Although the air-filter was observed to be dislodged however, from the silicon type piping of the air intake system, it can be established that the air intake system of the insured vehicle was non-original. This air intake system is LTA compliant. The overall engine performance of the insured vehicle will be improved.

7. The insured vehicle was also found to be fitted with an aftermarket front brake system, which is an LTA compliant modification. 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. I had also found the insured vehicle to be fitted with a non-original exhaust system. This was from the front, at the exhaust manifold side of the insured vehicle, to the tailpipe at the rear of the insured vehicle. There was no rear silencer fitted and the centre catalytic converter was also non-original type. Such exhaust system is commonly referred to as a straight through exhaust system and is not LTA compliant. The exhaust system fitted on the insured vehicle will enhance the overall engine performance of the insured vehicle. See photo 12 – 16 below.



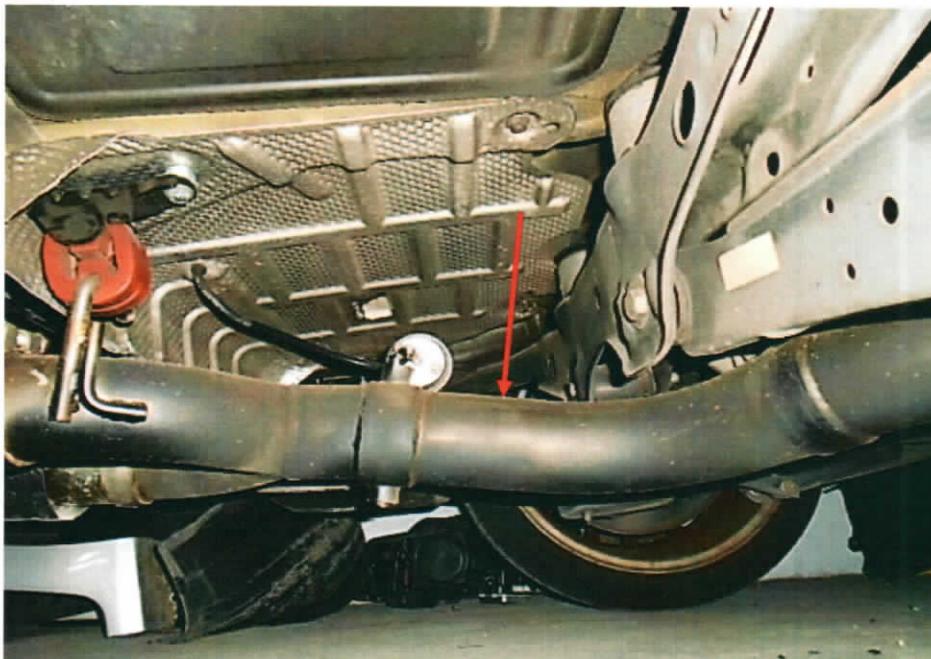
**Photo 12** shows the exhaust pipe (arrowed) that was fitted on the insured vehicle at the time of my inspection. This was the section at the front, at the exhaust manifold side of the insured vehicle. From my observations, the exhaust system fitted on the insured vehicle was a straight through exhaust system and is not LTA compliant.



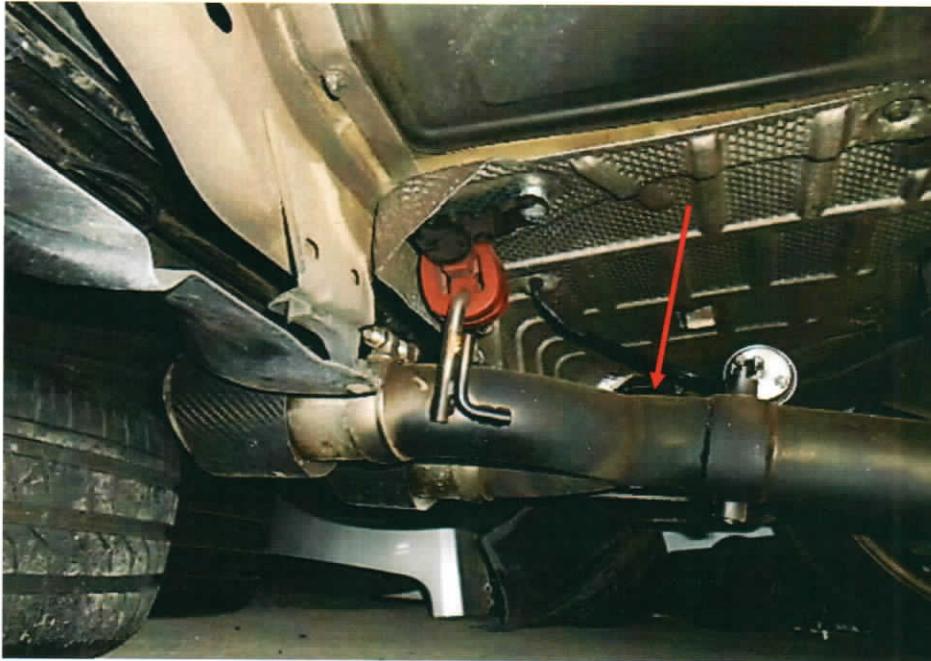
**Photo 13** shows the exhaust pipe that was fitted on the insured vehicle at the time of my inspection. This was at the centre section. The centre catalytic converter (arrowed) was observed to be of non-original type. From my observations, the exhaust system fitted on the insured vehicle was a straight through exhaust system and is not LTA compliant.



**Photo 14** shows the exhaust pipe (arrowed) that was fitted on the insured vehicle at the time of my inspection. This was at the centre section. From my observations, the exhaust system fitted on the insured vehicle was a straight through exhaust system and is not LTA compliant.

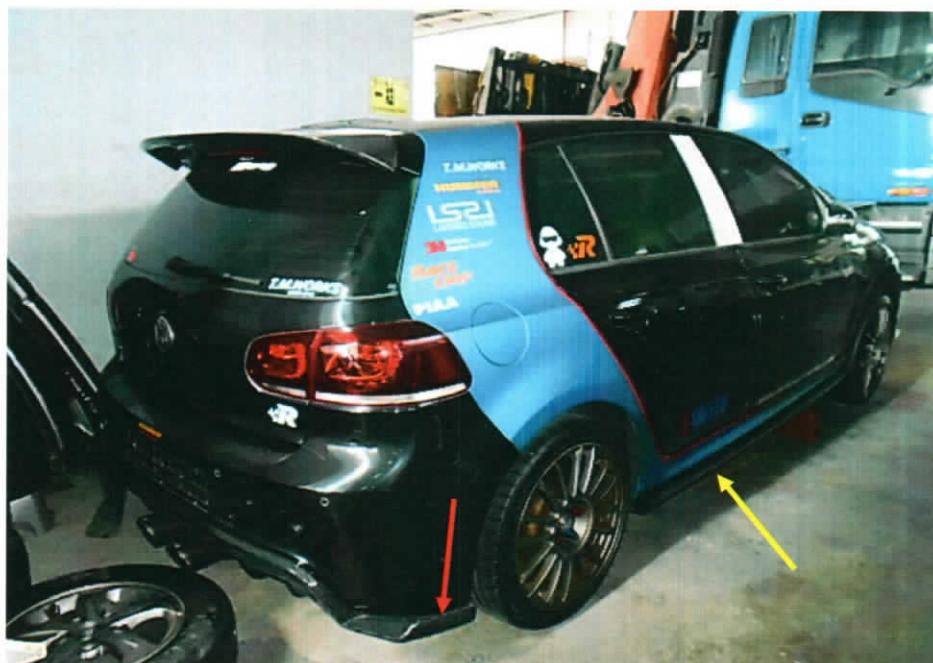


**Photo 15** shows the exhaust pipe (arrowed) that was fitted on the insured vehicle at the time of my inspection. This was at the rear section where it was noted that there was no rear silencer fitted. From my observations, the exhaust system fitted on the insured vehicle was a straight through exhaust system and is not LTA compliant.

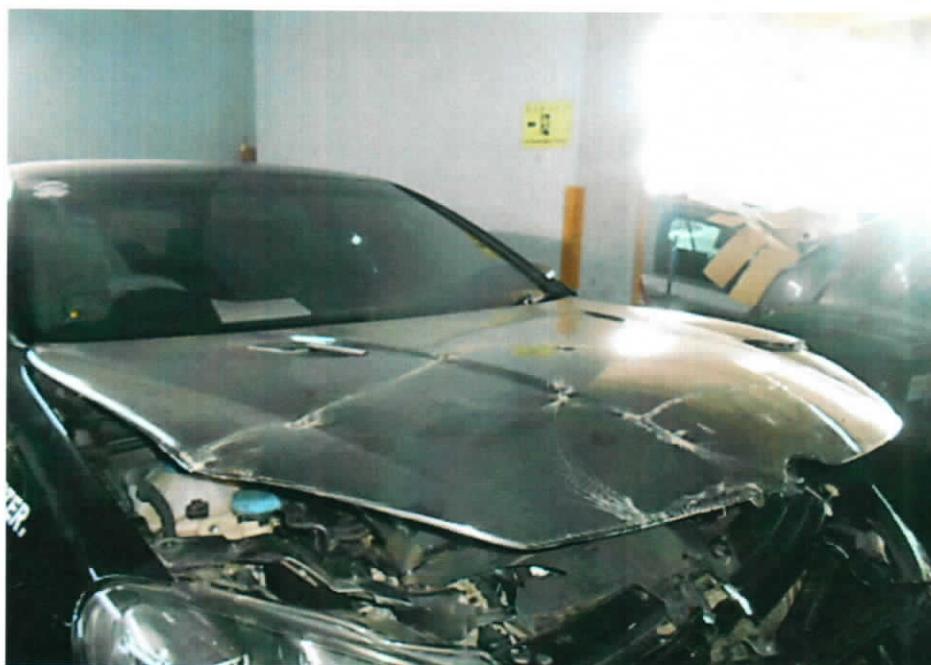


**Photo 16** shows the exhaust pipe (arrowed) that was fitted on the insured vehicle at the time of my inspection. This was at the tailpipe section, at the rear of the insured vehicle. It was noted that there was no rear silencer fitted. From my observations, the exhaust system fitted on the insured vehicle was a straight through exhaust system and is not LTA compliant.

9. Exteriorly, the insured vehicle was fitted with a full set of body kit, which includes a front bumper lower spoiler, rear bumper lower spoiler and side skirts. The front bonnet of the insured vehicle was also of carbon fiber material type, which is non-original. These are all LTA complaint and generally referred as cosmetic type of modifications. See photo 17 & 18 below.



**Photo 17** shows the rear right body of the insured vehicle. Exteriously, the insured vehicle was fitted with a full set of body kit, which includes a front bumper lower spoiler, rear bumper lower spoiler (red arrow) and side skirts (yellow arrow). These are all LTA complaint and generally referred to as cosmetic type of modifications.



**Photo 18** shows the carbon fiber front bonnet that was fitted on the insured vehicle. The front bonnet was non-original but is LTA complaint. A cosmetic type of modification.

10. 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 system (straight through type)	Not compliant. Owner does not have any approval from LTA	Overall engine performance enhanced
Aftermarket front brake system	Compliant	Overall braking efficiency enhanced
T.M. Works electronic components	Compliant	Acceleration response and fuel efficiency enhanced
Full set of bodykit	Compliant	Cosmetic type of modification



**Ang Bryan Tani**

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