

Your Ref: AC200046  
Our Ref : CI/III20005512/N

27 March 2020

**M/s India International Insurance Pte. Ltd.**

64 Cecil Street #05-00  
IOB Building  
Singapore 049711  
(P & C Claims Department)

**TECHNICAL REPORT OF DAMAGE CLAIM FOR THE MOTOR BUS CB 7128Z**

1. We refer to your request dated 20 March 2020 to carry out a physical inspection of the motor bus CB 7128Z (herein referred to as "**Motor Bus**") to determine the possible cause(s) of its operational breakdown.

**Reported Incident**


2. On 29 February 2020 at 0830 hours the owner and driver of the Motor Bus, Mr Loo Chin Teck (herein referred to as "**Mr Loo**") had sent the Motor Bus for the mandatory yearly vehicle inspection at the Vicom Inspection Centre (herein referred to as "**Vicom**") located at 23 Kaki Bukit Ave 4, Singapore 415933.
3. As per the guidelines of the inspection, the Motor Bus is required to go through and pass 4 stages before the test certificate can be issued.
4. The Motor Bus passed the above-carriage check but failed the Chassis Dynamometer Smoke Test (herein referred to as "**CDST**") which are the 2 components for the 1st stage of the inspection. Mr Loo was informed by 1 of the testers, Mr Abdullah that the Motor Bus had broken down and it was unable to complete the CDST.
5. Mr Loo called Singapore Towing Pte. Ltd. and arranged for the Motor Bus to be towed to Gay Soon Heng Motor Company (herein referred to as "**GSH**") located at 1 Kaki Bukit Avenue 6, #01-05 Autobay @ Kaki Bukit, Singapore 417883. The tow truck arrived at Vicom at 0915 hours and the Motor Bus was towed to GSH at 1015 hours. We obtained photographs of the Motor Bus which were taken by Mr Loo post- incident. See photos 1 - 5 below.



**Photo 1** shows the Motor Bus post- incident. The Motor Bus passed the above-carriage check but failed the Chassis Dynamometer Smoke Test (herein referred to as “CDST”) (arrowed) which are the 2 components for the 1st stage of the inspection.



**Photo 2** shows the Motor Bus waiting to be towed post- incident. Mr Loo who is the owner and main driver, was the one who brought the Motor Bus to Vicom for the mandatory yearly vehicle inspection (arrowed).



**Singapore Towing Pte Ltd**  
22 Sin Ming Lane #06-76, Mid View City Singapore 573969  
Tel: 98302645 / 85717384  
Email: singaporetowing.sales@gmail.com  
Website: www.singaporetowing.com  
UEN: 201721244E

**DELIVERY ORDER**  
**/ CASH SALES**  
No: 62251  
Date: 29/02/20

M/s: Cash

Towing Of: 30 seater bus

Vehicle No.: CB 7128Z

Location From: KB Vicom

To Destination: KB Autobay

TIME ARRIVAL ON LOCATION: 0915 AM/PM

TIME DEPART ON LOCATION: 1015 AM/PM

TIME ARRIVE ON DESTINATION: 1030 AM/PM

REMARKS: waiting time 1 hour before can tow

Recipient's Name

Mobile No.

GOODS / SERVICES RECEIVED IN GOOD ORDER

Signature & Stamp

☐ REMOVE SHAFT

☐ RELEASE BRAKE

☐ CHAIN UP

☐ FULL LOADED

☐ CRANE UP

☐ NIGHT CHARGES (7PM TO 7AM)

☐ SUNDAY / PUBLIC HOLIDAY

☐ OTHERS

Tow Truck No. 9559

Tow Driver's Name Wilson

Note: Vehicle towed at owner's risk. The company accepts no Responsibility for damages or other misdemeanor to your vehicle while being towed.

QTY	\$	Cts.
1	140.00	
2 hr standby	80.00	
<b>TOTAL</b>	<b>\$220.00</b>	

**Photo 3** shows the towing receipt issued by Singapore Towing Pte. Ltd. to Mr Loo. The Motor Bus was towed from Vicom to GSH (arrowed).



**Photo 4** shows the faulty components of the Motor Bus post- incident. We observed the broken radiator fan as well as the deformed radiator (arrowed).





**Photo 5** shows the faulty components of the Motor Bus post- incident. We observed the broken blades of the radiator fan as well as the fan belting (arrowed).

**Inspection of the Motor Bus**

6. Following the request, we had physically inspected the Motor Bus on 23 March 2020 at the Heavy Vehicle Carpark located at Tampines Avenue 9. Mr Loo was also present during the physical inspection.
7. During this inspection, we were able to gather further information pertaining to the breakdown that was raised by Mr Loo of the Motor Bus. According to Mr Loo, the fan belting had torn, the radiator fan blades had also broken off and hit the radiator, causing the Motor Bus to break down. Mr Loo also highlighted to us that the Motor Bus had already been repaired as he required it as soon as possible due to the nature of his business.
8. The following general information of the Motor Bus was first recorded during the inspection:-.

Vehicle Registration No.	: CB 7128Z
Make / Model	: HIGER KLQ6759AR
Engine Capacity	: 3760 cc
Chassis No	: LKLS1CS8XCA583837
Year of Registration	: March 2013
Mileage	: 369, 617km
Transmission Type	: 5- speed manual transmission

9. The Motor Bus was observed to be in good general condition. Our visual examination of its exterior body revealed no loose exterior fittings or connections. Upon closer examination of the engine compartment, we observed that the fan belting, radiator as well as radiator had been replaced.

**Electronic Safety / Warning Indicators**

10. The Motor Bus was not fitted with any electronic safety feature(s) like Anti-Brake Lock System (ABS), Supplemental Restraint System (SRS) etc. There was hence no test carried out on the functionality of these systems. Our cranking of the engine had indicated that the electronic/ electrical components of the Motor Bus were in working condition and without abnormality. This can be established from the warning lights disappearing from the instrument panel after the self-test. See photos 6 & 7 below.



**Photo 6** shows the warning lights for the various electronic/electrical components of the Motor Bus appearing on its instrument panel before the engine is cranked, in particular the 'Battery' warning light and 'Oil Pressure' warning light (arrowed).



**Photo 7** shows no warning lights illuminated on the instrument panel of the Motor Bus after the engine was cranked. This would suggest that there was no abnormality to the various electronic/electrical components of the Motor Bus.



### **Operational Behaviour of the Motor Bus**

11. A short operational test of the Motor Bus, to primarily determine whether there was any abnormality to its engine system, its transmission system, steering system and braking was subsequently carried out. The test was conducted by driving the Motor Bus forward, stopping, before reversing and coming to a stop again.
12. During the operational test, the various transmission gears of the Motor Bus were able to be engaged without any difficulty by stepping on the clutch pedal and manually shifting the gear lever. There were no abnormal sounds heard and/or abnormal behaviour of the Motor Bus's engine system. It was able to move forward and backward normally. The braking system was also found to be in working condition as the Motor Bus was able to slow down and come to a complete stop upon depressing of the brake pedal. See photos 8 - 12 below.



**Photo 8** shows a general view of the Motor Bus at the time of our physical inspection at Heavy Vehicle Carpark located at Tampines Avenue 9. The Motor Bus was observed to be in good general condition with no loose exterior fittings or connections.

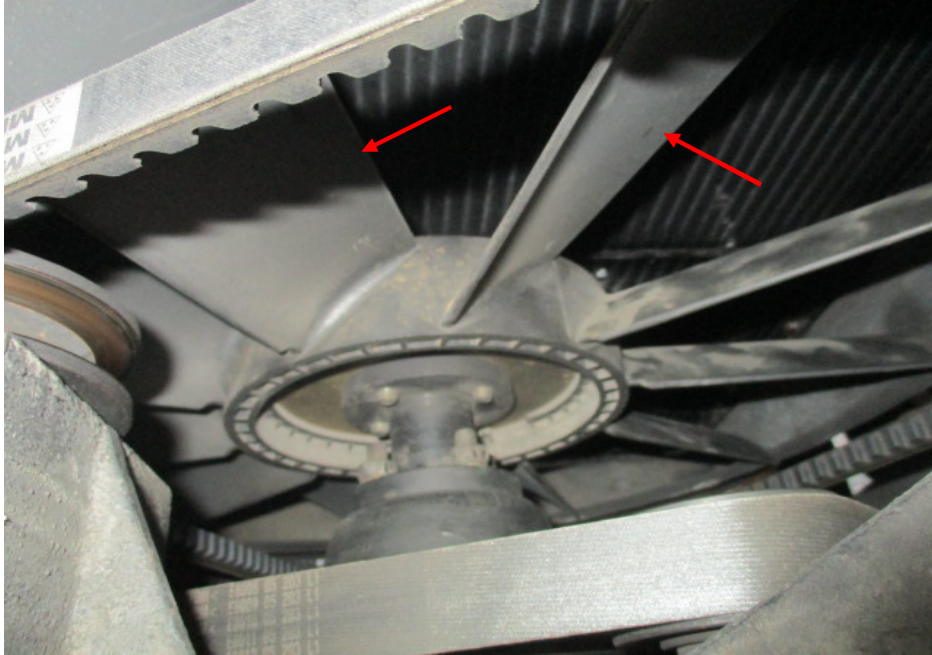


**Photo 9** shows the engine compartment of the Motor Bus upon our inspection. The engine components were all in working condition. We were also informed by Mr Loo that the faulty parts of the Motor Bus which included the fan belting, radiator fan blades as well as the radiator were replaced on 3 March 2020.

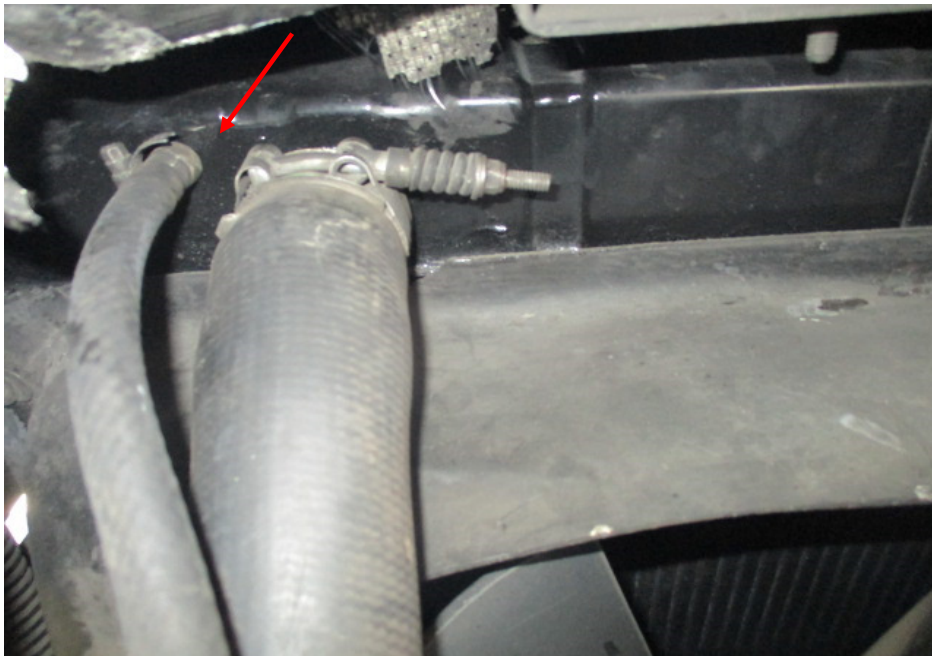


**Photo 10** shows the fan belting of the Motor Bus which was replaced on 3 March 2020 (arrowed).





**Photo 11** shows the radiator fan of the Motor Bus which was replaced on 3 March 2020 (arrowed).



**Photo 12** shows the radiator of the Motor Bus which was replaced on 3 March 2020 (arrowed).