

Your Ref: S0M02SCU
Our Ref : CI/ASM20008668/P

26th August 2020

M/s AXA INSURANCE PTE LTD (Singapore) Pte Ltd
8 SHENTON WAY #24-01
AXA TOWER
Singapore 068811
(Motor Claims Department)

**TECHNICAL INVESTIGATION REPORT OF INSURED VEHICLE SGC 4334L
INVOLVED IN AN ACCIDENT ON 14 AUGUST 2020**

1. I refer to your letter dated 19 August 2020 and the instructions therein to conduct a physical inspection of the insured vehicle and thereafter to comment on the condition of its tyres; and whether the condition of its tyres had complied with the requirements of the local governing body.
2. I have inspected the insured vehicle on 20 August 2020 at the premises of Ah Lim Motor Company, 10 Ang Mo Kio Industrial Park 2A #01-09 @ AMK Autopoint Singapore 568047.
3. I now set out below my observations and comments pertaining to the condition of the tyres that were fitted on the insured vehicle at the time of my inspection.
4. The following general vehicle information was recorded during my inspection of the insured vehicle: -

Registration Number : SGC 4334L
Make & Model : Toyota Altis 1.6L CVT
Year of Registration : January 2016
Chassis Number : MR053REH104543677
Speedo Reading : 91,828KM
5. The insured vehicle was observed to have sustained impact damages on its left portion. Its bumper, left front fender, left door panel, left rear fender and both its left front and rear rims were amongst the exterior body parts which were observed to have been damaged as a result of the accident.
6. Examination carried out to the front right and both rear tyres that were fitted on the insured vehicle had revealed that all this three tyres were in serviceable condition. See photo 1 – 9 below.



Photo 1 shows the general view of the front portion of the insured vehicle at the time of my inspection its unaffected by the accident.



Photo 2 shows the general view of the right portion of the insured vehicle at the time of my inspection its unaffected by the accident.



Photo 3 shows the general view of the rear portion of the insured vehicle at the time of my inspection its unaffected by the accident.



Photo 4 shows the general view of the front right portion of the insured vehicle at the time of my inspection.



Photo 5 shows the close up view of the left front portion of the insured vehicle at the time of my inspection. Its bumper, body panel, fender and rims was observed to be damaged as a result of the accident.



Photo 6 shows the close up view of the left front portion of the insured vehicle at the time of my inspection. Its fender and rim was observed to be damaged as a result of the accident.



Photo 7 shows the rear left tyre of the insured vehicle at the time of my inspection. The rear left tyre of the insured vehicle was observed to be in serviceable condition.



Photo 8 shows the rear right tyre of the insured vehicle at the time of my inspection. The rear right tyre of the insured vehicle was observed to be in serviceable condition.



Photo 9 shows the front right tyre of the insured vehicle at the time of my inspection. The front right tyre of the insured vehicle was observed to be in serviceable condition.

7. Upon examination of the front left tyre of the insured vehicle, the remaining thread depth was at minimum 1.9mm, which was within the LTA requirements. However, the rubber compound at the outer side of the tyre was completely worn, exposing the reinforcing belts that are found within the tyre. The same extent of worn condition was also observed around the entire circumference of the tyre. See photo 10 - 12 below.



Photo 10 shows the tread depth of the front left tyre on the insured vehicle at the time of my inspection. The remaining tread depth is 1.9mm which is within the LTA requirements.



Photo 11 shows the front left tyre of the insured vehicle at the time of my inspection. The rubber compound at the inner side of the tyre, around its entire circumference, was observed to be completely worn, exposing the reinforcing belts (arrowed) that are found within the mentioned tyre.



Photo 12 shows the front left tyre of the insured vehicle at the time of my inspection. The rubber compound at the outer side of the tread, around its entire circumference, was observed to be completely worn, exposing the reinforcing belts (arrowed) that are found within the mentioned tyre.

8. The condition of the front left tyre of the insured vehicle, where the reinforcing belts that are found within the tyre were exposed, due to completely worn rubber, do not comply with SECTION 109(e) CAP 276 of THE ROAD TRAFFIC ACT, ROAD TRAFFIC (MOTOR VEHICLES, CONSTRUCTION AND USE) RULES. Under this section it states that “no person shall use, or cause or permit to be used on a road any motor vehicle or trailer, a wheel of which is fitted with a pneumatic tyre, if the tyre has any portion of the ply or cord structure exposed”.
9. The condition of the front left tyre of the insured vehicle would have also likely affected the road worthiness of the insured vehicle as the traction/frictional grip between the insured vehicle and the road surface would have been significantly lessen, especially during wet weather condition, when travelling at high speed or cruising speed, cornering and braking amongst others.

10. Given the circumstances of accident as reported in the GIA report statement MALM20069918 and in the interview statement, which was made by Mr Sethu S/O Rajagopal (herein referred to as “**Mr Sethu**”) where the accident had happen was that at the material time it was raining heavily.
11. We managed to speak to Mr Sethu on 25th August 2020 where we were able to gather further information pertaining to the incident as well as information pertaining to the history of the Insured Vehicle.
12. There was 3 Vehicles making a right turn at the same time the Vehicle on right side of came into the lane of the Insured Vehicle and insured driver had applied steering to steer away the Insured Vehicle, however in the midst of steering the Insured Vehicle it skidded to the left and collided into the right side of the Vehicle on his left. No one was injured from the accident and both drivers exchanged particulars and drove off afterwards. The accident report was made at Ah Lim Motor Company on 17th August 2020 1614hours and the Insured Vehicle was left at the workshop from then on.
13. Mr Sethu mentioned that he had not experienced any mechanical or electrical/electronic problems with the Insured Vehicle till the day of the incident. He also mentioned that there were neither warning lights displayed nor was there an abnormal rise in temperature throughout the period the Insured Vehicle and when driven, prior to the accident.
14. Mr Sethu mentioned that the Insured Vehicle was bought pre-owned on January 2016 and he had changed all 4 tyres and rims as a set 1year 8months prior to the accident.
15. Pertaining to the maintenance aspect, Mr Sethu sends the Insured Vehicle for periodical servicing. He provided us with his latest servicing record and informed that there was no major overhaul done or modifications done to the Insured Vehicle. See servicing invoices below.



Co-Reg No : 196700086Z
GST Reg No : MR-8500000-9

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Borneo Motors (S)
Online Service Bookin
www.toyota.com.sg
Toyota Service
33 Leng Kee Road
Singapore 15910
Tel no: 6621-1

Account Detail				Account No		Customer Detail	
Service Retail Cash Sales LKR Toyota Service Service Retail Cash Sales LKR Toyota Service				c0100021 / LKREG		Mr Sethu S/O Rajagopal 104A Ang Mo Kio Street 11 #02-73 Singapore 560104 Mobile: 90281577	
				Document No			
				21306569			
				Document Date			
				20/03/2020			
Year	Make	Model	Reg Date	Veh Reg No	Kilometers	WIP No	Order N
15	GEXGKZ	S2	18/01/2016	SGC4334L	86904	52304	St
Chassis No.		Engine No		Terms	Service Engineer	Vehicle In	Collect
MR053REH104543677		1ZRY244104		00	Jeff Lee Jaan Shing	20/03/2020 14.09	20.
L	Cd	Job/Parts Description				Qty	Unit Price
1	M	T20-S40S-ZRE171 S40SYNA 80 000KM SYNTHETIC SERVICE PACKAGE 05 COMPLIMENTARY CAR WASH NO ROT & BAL TRYE -- *PATCH UP RR RHS TYRE* **RR BEAKR PAD WORN (3MM) --KIV**					
2	*	O-B2	BRAKE FLUID DOT 3		1.00		
3	*	T90430-12031	GASKET		1.00		
4	*	T08886-02505	AUTO FLUID, CVT FE		1.00		
5	*	S17801-0M020	ELEMENT SUB-ASSY, AI		1.00		
6	*	T90430-12008	GASKET		1.00		
7	*	T90430-18008	GASKET		1.00		
8	M	TRD STD SVC ZRE171					
9	*	L-TRD0401+SP00A	TRD OIL & OIL FILTER UPGRADE		05		
10	*	DTA100-00003	TRD OIL FILTER (PAPER) SMALL T		1.00		
11	*	O-MTL109811	ZL TRD MOTUL ENG OIL 5W30		4.20		
12	M	BMS VALUE BUY 4					
13	*	VB4-LAB	BMS VALUE BUY 4		05		
14	*	ZVB001-210	ENGINE FLUSH		1.00		
15	*	ZVB001-220	ENGINE PROTECTOR		1.00		
Borneo Motors is the only authorised workshop to maintain your Toyota. Service your Toyota every 6 months or 10,000 km (whichever comes first) to enjoy warranty benefits. Conditions apply.							
For & on behalf of Borneo Motors			Customer's Signature		Change Summary		Total
					Parts Labour Materials Lubrication/Fluid Others		Less
							Amount Due



Co Reg No : 196700086Z
GST Reg No : MR-8500000-9

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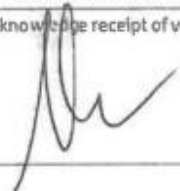
Borneo Motors (S)
Online Service Bookin
www.toyota.com.sg
Toyota Service
33 Leng Kee Road
Singapore 15910
Tel no.: 6631 1

Account Detail		Account No		Customer Detail	
Service Retail Cash Sales LKR Toyota Service		c0100021 / LKREG		Mr Sethu S/O Rajagopal	
Service Retail Cash Sales		Document No		104A Ang Mo Kio Street 11	
LKR Toyota Service		21306569		#02-73	
		Document Date		Singapore 560104	
		20/03/2020		Mobile: 90281577	

Year	Make	Model	Reg Date	Veh Reg No	Kilometers	WIP No	Order N
15	GEXGKZ	S2	ZRE171R	18/01/2016	SGC4334L	86904	52304
Chassis No	Engine No	Terms	Service Engineer	Vehicle In	Collecte		
MR053REH104543677	1ZRY244104	00	Jeff Lee Jaan Shing	20/03/2020	14.09	20,	

L	Cd	Job/Parts Description	Qty	Unit Price	Disc %
14	*	ZVB001-360 GAS/DIESEL TREATMENT	1.00		
15	*	ZVB001-889 NANO CABIN A/C FRESH	1.00		
16	X	PM-\$80OFF PM SERVICING DISCOUNT \$80 OFF		74.77	
16	*	T20 PRICE INCLUSIVE OF TSI 20% DISCOUNT			

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For & on behalf of Borneo Motors	Customer's Signature	Change Summary	Total
	Please acknowledge receipt of vehicle 	Parts 0.00	GST 7.00%
		Labour -74.77	Less
		Materials 0.00	
		Lubrication/Fluid 0.00	
		Others 517.20	Amount Due

Conclusion

16. Having inspected the Insured Vehicle and gathering further information with regard to the circumstances of accident, we are of the opinion that the ability to steer control the Insured Vehicle efficiently will be compromised as there is lesser rubber compound to generate frictional resistance given that the reinforcing wires at some areas were exposed. Steel/coppered wires have lesser frictional resistance as compared to rubber.
17. In general, having physically inspected the insured vehicle and also having considered the nature of the accident, I am of the view that the condition of the front left tyre of the insured vehicle could have possibly contributed to the accident on 14 August 2020. The front left tyre of the insured vehicle also do not comply with the requirements of SECTION 109(e) of THE ROAD TRAFFIC ACT, ROAD TRAFFIC (MOTOR VEHICLES, CONSTRUCTION AND USE) RULES.



Sherwin Beh
Technical Investigator



Ang Bryan Tani
AFF SAE-A, AMSOE AMIRTE, MATAI, AFF.Inst.AEA
Senior Technical Investigator
Technical Investigation & Reconstructionist (SAE-A)

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