

Your Ref: C10007574
Our Ref : CI/AGI20011160/P

22nd October 2020

M/s Auto & General Insurance (Singapore) Pte Ltd

190 Clemenceau Avenue, #03-01
Singapore Shopping Centre
Singapore 239924
(Motor Claims Department)

**TECHNICAL INVESTIGATION REPORT OF INSURED VEHICLE SJR 7087R
INVOLVED IN AN ACCIDENT ON 10 OCTOBER 2020**

1. I refer to your letter dated 14 October 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 15 October 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 : SJR 7087R
Make & Model : KIA PICANTO-1.1 (A)
Year of Registration : April 2009
Chassis Number : KNABA24339T736731
Speedo Reading : 259,055KM

5. The insured vehicle was observed to have sustained impact damages on its right and rear portion. Its right body and door panel, rear right brake lamp and rear windscreen were amongst the exterior body parts which were observed to have been damaged as a result of the accident. See photo 1 – 5 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 left 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 rear portion was observed to be affected by the accident. Its rear windscreen (yellow arrow) and rear right brake lamp (red arrow) was damaged as a result of the accident.



Photo 4 shows the general view of the right portion of the insured vehicle at the time of my inspection its right portion was observed to be affected by the accident. Its body and door panel was damaged as a result of the accident.



Photo 5 shows the close up view of the right portion of the insured vehicle at the time of my inspection its right portion was observed to be affected by the accident. Its body and door (arrowed) panel was damaged as a result of the accident.

6. The front and rear right tyres of the insured vehicle was found to be in serviceable condition. The pattern of the tread was generally still visible. The tyre wear indicators, normally built into the groove of the tread pattern, were also observed to be not flushed with the tread pattern. The remaining depth of the tread was measured to be approximately 2.8mm and 5.2mm. See photo 6 -9.



Photo 6 shows the front right tyre of the of the Insured Vehicle, which was observed to be in serviceable condition with remaining tread depth of approximately 2.8mm. The pattern of the tread was generally still visible. The tyre wear indicators (arrowed), normally built into the groove of the tread pattern, and were also observed to be not flushed with the tread pattern.



Photo 7 shows measurements being conducted on the remaining tread depth of the rear right tyre of the insured vehicle. The remaining tread depth was measured to be approximately 2.8mm.



Photo 8 shows the condition of the rear right tyre of the Insured Vehicle, which was observed to be in serviceable condition with remaining tread depth of approximately 5.2mm. The pattern of the tread was generally still visible. The tyre wear indicators (arrowed), normally built into the groove of the tread pattern, and were also observed to be not flushed with the tread pattern.



Photo 9 shows measurements being conducted on the remaining tread depth of the rear right tyre of the insured vehicle. The remaining tread depth was measured to be approximately 5.2mm.

7. Upon examination of the front and rear left tyres of the insured vehicle, we had observed that the rubber at the inner side of the tread was partially worn. The pattern at some areas at the inner side of the tread was vaguely visible due to worn rubber however the reinforcing belts that are found within the tyre were not exposed at the time of our inspection. The pattern at the inner side of the tread was also observed to be flushed with the tyre wear indicator. The remaining tread depth of the both front and rear left tyres was measured to be approximately 0.7mm to 2.1mm. See photos 10 - 15 below.



Photo 10 shows the front left tyre of the insured vehicle at the time of our inspection. The rubber at the inner side of the tread (circled) was partially worn. The pattern at some areas on the inner side of the tread was vaguely visible due to worn rubber and flushed with the tyre wear indicator (arrowed) however the reinforcing belts that are found within the tyre were not exposed at the time of our inspection.



Photo 11 shows measurements being conducted on the inner side of the tread on the front left tyre of the insured vehicle. The remaining tread depth was measured to be approximately 0.7mm.



Photo 12 shows measurements being conducted on the outer side of the tread on the front left tyre of the insured vehicle. The remaining tread depth was measured to be approximately 2.1mm.



Photo 13 shows the rear left tyre of the insured vehicle at the time of our inspection. The rubber at the inner side of the tread (circled) was partially worn. The pattern at some areas on the inner side of the tread was vaguely visible due to worn rubber and flushed with the tyre wear indicator (arrowed) however the reinforcing belts that are found within the tyre were not exposed at the time of our inspection.



Photo 14 shows measurements being conducted on the inner side of the tread on the rear left tyre of the insured vehicle. The remaining tread depth was measured to be approximately 0.7mm.



Photo 15 shows measurements being conducted on the outer side of the tread on the rear left tyre of the insured vehicle. The remaining tread depth was measured to be approximately 1.6mm.

8. In general, having physically inspected the insured vehicle, we are of view that the condition of the front and rear left tyres of the insured vehicle was observed at 50% which was slightly within the requirements of SECTION 109(f) CAP 276 of THE MOTOR VEHICLES (CONSTRUCTION AND USE) RULES, 1974, 1978 OF THE ROAD TRAFFIC ACT. 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, where the tyre is fitted to the wheel of any other motor vehicle or any trailer, the tread pattern (excluding any tie-bar) of the tyre does not have a depth of at least one millimetre throughout at least 75% of the breadth of the tread and round the entire outer circumference of the tyre.

9. The condition of the front and rear left tyres 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 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 and wet weather condition as reported in the Police report T/20201010/7000, I am of the view that the condition of the front and rear left tyres of the insured vehicle would have affected the expulsion of water from its tyres and in a wet weather condition. Considering that the insured vehicle was negotiating the right turn, the weight of the vehicle would have been transferred onto the lesser tread front and rear left tyres causing the vehicle to go into an uncontrolled spin.

Conclusion

11. 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 and rear left tyres of the insured vehicle was slightly within the requirements of SECTION 109(e) of THE ROAD TRAFFIC ACT, ROAD TRAFFIC (MOTOR VEHICLES, CONSTRUCTION AND USE) RULES. However, the condition of the tyres would have likely affected the expulsion of water was driving the insured vehicle in wet weather condition.



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