

Your Ref: SNM20D204954
Our Ref : CS/CTI20014255/P

7th January 2021

M/s CHINA TAIPING INSURANCE (S) PTE LTD.

3 ANSON ROAD #16-00
SPRINGLEAF TOWER
SINGAPORE 079909
(Motor Claims Department)

TECHNICAL INVESTIGATION REPORT OF FLOODING INCIDENT INVOLVING THE INSURED VEHICLE SFH 5233Z ON 17th DECEMBER 2020

1. We refer to your letter dated 22th December 2020 and the instructions therein.
2. Our analysis, comments and opinions with respect to the cause of flooding and damaged to the insured vehicle SFH 5233Z (herein referred to as “**Insured Vehicle**”) are set out below.

Inspection of the Insured Vehicle

3. The Insured Vehicle was physically inspected on 29th December 2020 at the premises of Ding Auto Pte Ltd located at 176 Sin Ming Dr, #04-06 Sin Ming Auto care, Singapore 575721
4. A static inspection was carried out to the Insured Vehicle where the following general information was recorded:-

Vehicle Registration No.	: SFH 5233Z
Make / Model	: HONDA CIVIC 2.0L M
Chassis No	: JHMFD25408S201586
Year of Registration	: JUNE 2008

5. The Insured Vehicle was observed to have sustained damage confined to its front portion. Its front bumper was damaged as a result of the accident. See photos 1 – 4 below.



Photo 1 shows a general view of the Motor Car's front body at the time of my inspection. The front portion of the Motor Car was observed to have sustained damage. Its front bumper was damaged as a result of the accident.



Photo 2 shows the close up view of the Motor Car's front body at the time of my inspection. The Motor Car was observed to have sustained damage at its front bumper (circled), as a result of the accident.

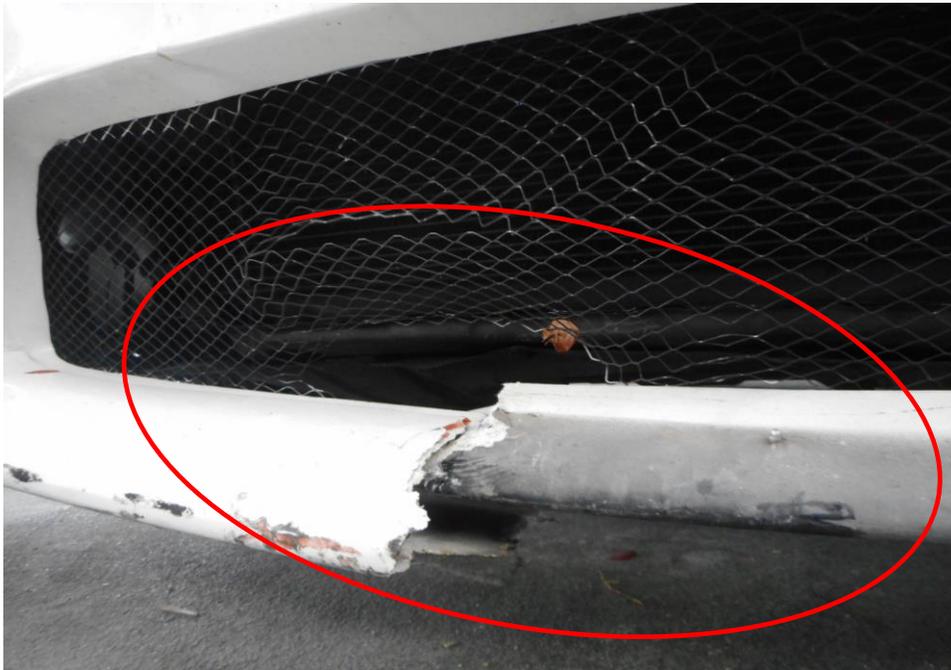


Photo 3 shows the close up view of the Motor Car's front body at the time of my inspection. The Motor Car was observed to have sustained damage at its front bumper (circled), as a result of the accident.

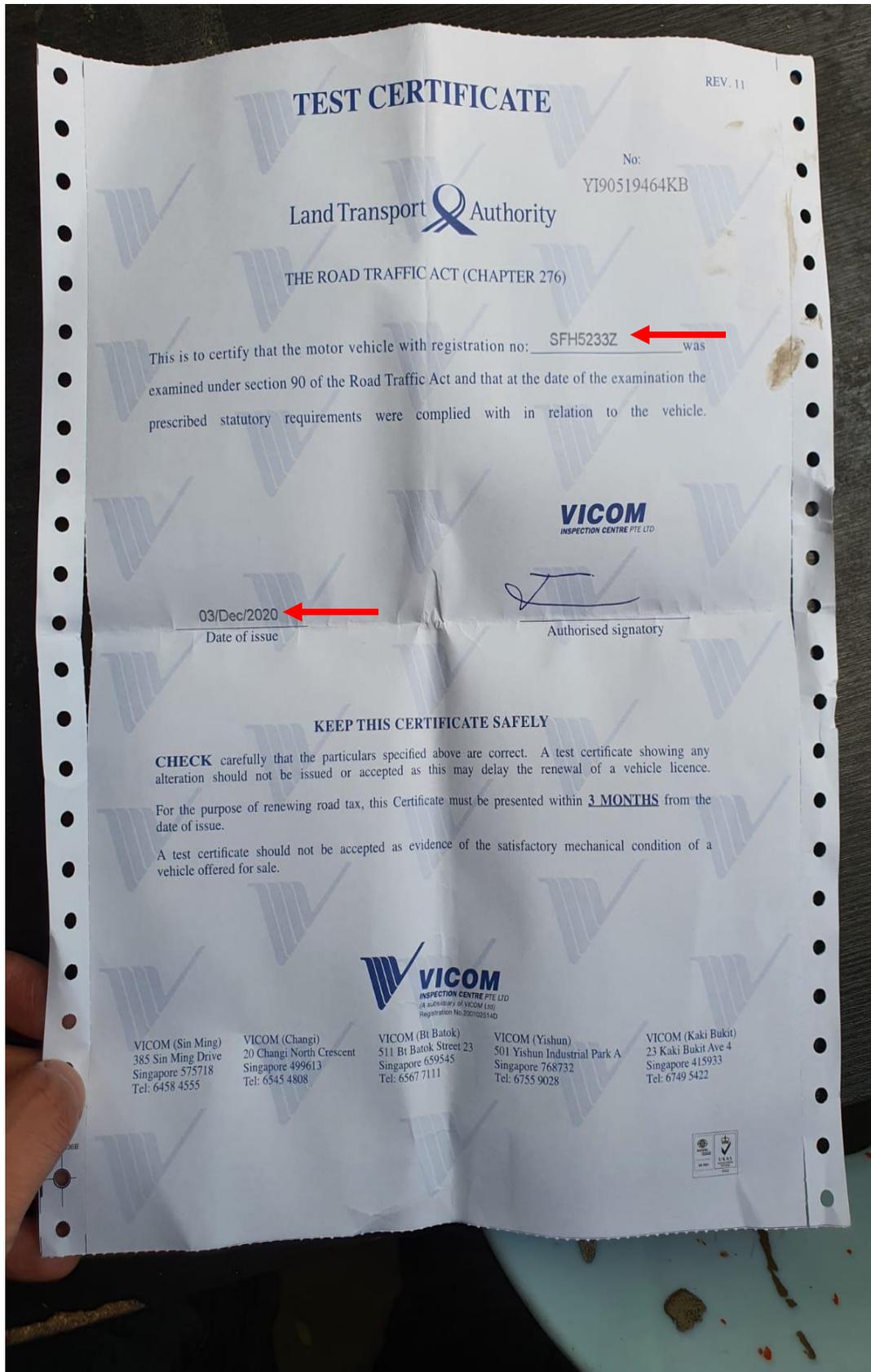


Photo 4 shows the interior view from the right side of the Insured Vehicle at the time of our inspection. The interior of the Insured Vehicle was observed to be unaffected by the accident.

Investigation and Technical Analysis

6. From the Singapore Accident Statement and interview statement, which was made by MOHAMMED NIZZAAR BIN ABDUL NAZZEER (herein referred to as **“Mr Nizzaar”**), we note that the accident to the Insured Vehicle had started at a time when it was driving through a puddle of water on the road. Mr Nizzaar was first alerted of the accident when the engine of the Insured Vehicle stalled when he drove it through the puddle of water.
7. We managed to speak to Mr Nizzaar on 30th December 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.
8. According to Mr Nizzaar, at about 1520hrs on 17th December 2020, it was raining heavily and he was driving the Insured Vehicle along Muslim cemetery path 17 on the way to attend a funeral, along the road he saw a big puddle of water in front of my and he slowed the vehicle down and proceeded to drive through the puddle. Upon entering the puddle of water suddenly the vehicle stalled and started rolling a few meters out from the puddle of water and Mr Nizzaar applied brakes and brought it to a stop and attempted to restart the engine again.
9. Mr Nizzaar informed us that he had attempted to restart the engine and he had tried to crank up the engine up for about 5 times but the engine did not start up, he subsequently contacted for a tow truck assistance from his workshop ‘My Car Consultants’ and they arranged for a tow truck, while waiting for the tow truck to arrive he alighted the Insured Vehicle to investigate further, upon investigation he realised that the front number plate had fallen off and the front bumper had sustained damages.

10. Mr Nizzaar mentioned that the tow truck arrived 1hour 30mintues later and had the Insured Vehicle towed to his workshop and after inspecting the Insured Vehicle they advise Mr Nizzaar to tow the Insured Vehicle to his Insurance authorise reporting workshop and the Insured Vehicle was then towed to Ding Auto Pte Ltd the insurance authorised workshop. Mr Nizzaar made an insurance report on 19th December 2020 at 1543 hours.
11. Mr Nizzaar 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 incident.
12. With regards to the history of the Insured Vehicle, we were able to gather from Mr Nizzaar that the Insured Vehicle was purchased pre-owned. He is the registered owner of the Insured Vehicle. Mr Nizzaar informed us that he is the sole driver of the Insured vehicle since the day he bought the Insured Vehicle 4 months ago.
13. Pertaining to the maintenance aspect, Mr Nizzaar informs that the Insured Vehicle has not gone for periodical servicing as it was just bought. He provided us with his latest inspection certification and mentioned that there was no major overhaul done to the Insured Vehicle.



TEST CERTIFICATE

REV. 11

No:

YI90519464KB

Land Transport Authority

THE ROAD TRAFFIC ACT (CHAPTER 276)

This is to certify that the motor vehicle with registration no: SFH5233Z was examined under section 90 of the Road Traffic Act and that at the date of the examination the prescribed statutory requirements were complied with in relation to the vehicle.

VICOM
INSPECTION CENTRE PTE LTD

03/Dec/2020

Date of issue

Authorised signatory

KEEP THIS CERTIFICATE SAFELY

CHECK carefully that the particulars specified above are correct. A test certificate showing any alteration should not be issued or accepted as this may delay the renewal of a vehicle licence.

For the purpose of renewing road tax, this Certificate must be presented within 3 MONTHS from the date of issue.

A test certificate should not be accepted as evidence of the satisfactory mechanical condition of a vehicle offered for sale.

VICOM
INSPECTION CENTRE PTE LTD
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Registration No. 200710291M

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Singapore 575718
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Tel: 6545 4808

VICOM (Bt Batok)
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Singapore 659545
Tel: 6567 7111

VICOM (Yishun)
501 Yishun Industrial Park A
Singapore 768732
Tel: 6755 9028

VICOM (Kaki Bukit)
23 Kaki Bukit Ave 4
Singapore 415933
Tel: 6749 5422



Incident Scene Photographs

14. During the course of our investigations, we were able to obtain coloured photographs showing the Insured Vehicle at the incident location. These photos were provided to us by Mr Nizzaar.

15. Our examination of these photographs revealed that the Insured Vehicle had drove through a puddle of water and sustained damages to its front bumper and front number plate that had fallen off. The photographs had also showed the Insured Vehicle's damages and similar extent of damage to the Insured Vehicle as per what we had observed during our physical inspection of the Insured Vehicle. Apart from the aforesaid, there was no further notable information that could be gathered from these photographs. See photos 5 and 6 below which were provided to us by Mr Nizzaar.



Photo 5 shows the puddle of water that the Insured Vehicle had drove into and through at the material time. In general, the information that could be gathered from this photograph had corresponded to the events that were related to us by Mr Nizzaar, location where the accident happened.



Photo 6 shows the damages the Insured Vehicle had sustained after driving through the puddle of water, its front bumper had broken off (circled) and its number plate had fallen off (arrowed) . In general, the information that could be gathered from this photograph had corresponded to the events that were related to us by Mr Nizzaar, location when the fire broke out.

16. For this particular case, we understand that the Insured Vehicle had stalled upon driving through the puddle of water and to our understanding, the stalling of the engine might be caused by water entering the engine. At the time of inspection of the Insured Vehicle, we observed an aftermarket air intake and filter in the Insured Vehicle engine compartment. See photo 7 below.



Photo 7 shows an aftermarket air intake and filter (arrowed) fitted on the engine of the Insured Vehicle at the time of our inspection.

17. Upon closer examination of the aftermarket air intake and filter in engine compartment of the Insured Vehicle we had observed and trace the intake piping's of the air filter to be directed down to the bottom of the engine compartment See photos 8 - 10 below.



Photo 8 shows an aftermarket air intake and filter (arrowed) on the Insured Vehicle at the time of our inspection. It was observed to be installed in a way that it is directed down to the bottom of the engine compartment.



Photo 9 shows general view of where the aftermarket air intake and filter (arrowed) on the Insured Vehicle at the time of our inspection. It was observed to be installed in a way that it is directed down to the bottom of the engine compartment.



Photo 10 shows the close up view of the aftermarket air intake and filter (circled) on the Insured Vehicle at the time of our inspection. It was observed to be installed in a way that it is directed down to the bottom of the engine compartment.

Height Measurement

18. We inspected the engine compartment and also took height measurements on the aftermarket air intake and filter that was installed on the Insured Vehicle as well as the height of the water puddle that the Insured Vehicle had driven through from Mr Nizzaar the Insured driver during the interview, as he was driving the Insured Vehicle at the material time. See photos 11 and 12 below.



Photo 11 shows the close up view of the height measurements taken on the aftermarket air intake and filter on the Insured Vehicle at the time of our inspection. It was observed to be at a height of 20cm to 25cm from the ground (arrowed).



Photo 12 shows the view of the height measurements taken during the interview from Mr Nizzaar on the estimated height of the puddle of water that the Insured Vehicle had driven through at the material time. It was observed to be at a height of 24cm from the ground (arrowed).

19. We now set out below the findings that we had gathered following the height measurements that was conducted:-

- a) the height above ground level of the aftermarket air intake and filter was measured to be approximately between 20cm to 25cm;
- b) the height above ground level of the water puddle level that was pointed out to us by Mr Nizzaar was measured to be approximately at 24cm;
- c) the height measurements appear to support the findings of possible water entering the engine from the aftermarket air intake and filter when the Insured Vehicle was driven through the puddle of water at the material time.

20. Shows comparison of the aftermarket air intake & filter and the original air intake & filter. See photos 13 and 14 below.



Photo 13 shows the view of the engine bay. The original air intake and filter are located at the top of the engine compartment (circled).



Photo 14 shows the view of the engine bay. The original air intake and filter are located at the top of the engine compartment (circled).

21. During our interview with Mr Nizzaar, we were informed by him that the aftermarket air intake piping and filter had come with the Insured Vehicle which was installed by the previous owner. Mr Nizzaar had also provided us with the STA pre-purchase evaluation report as proof to support his statement. See photos 15 - 17 below

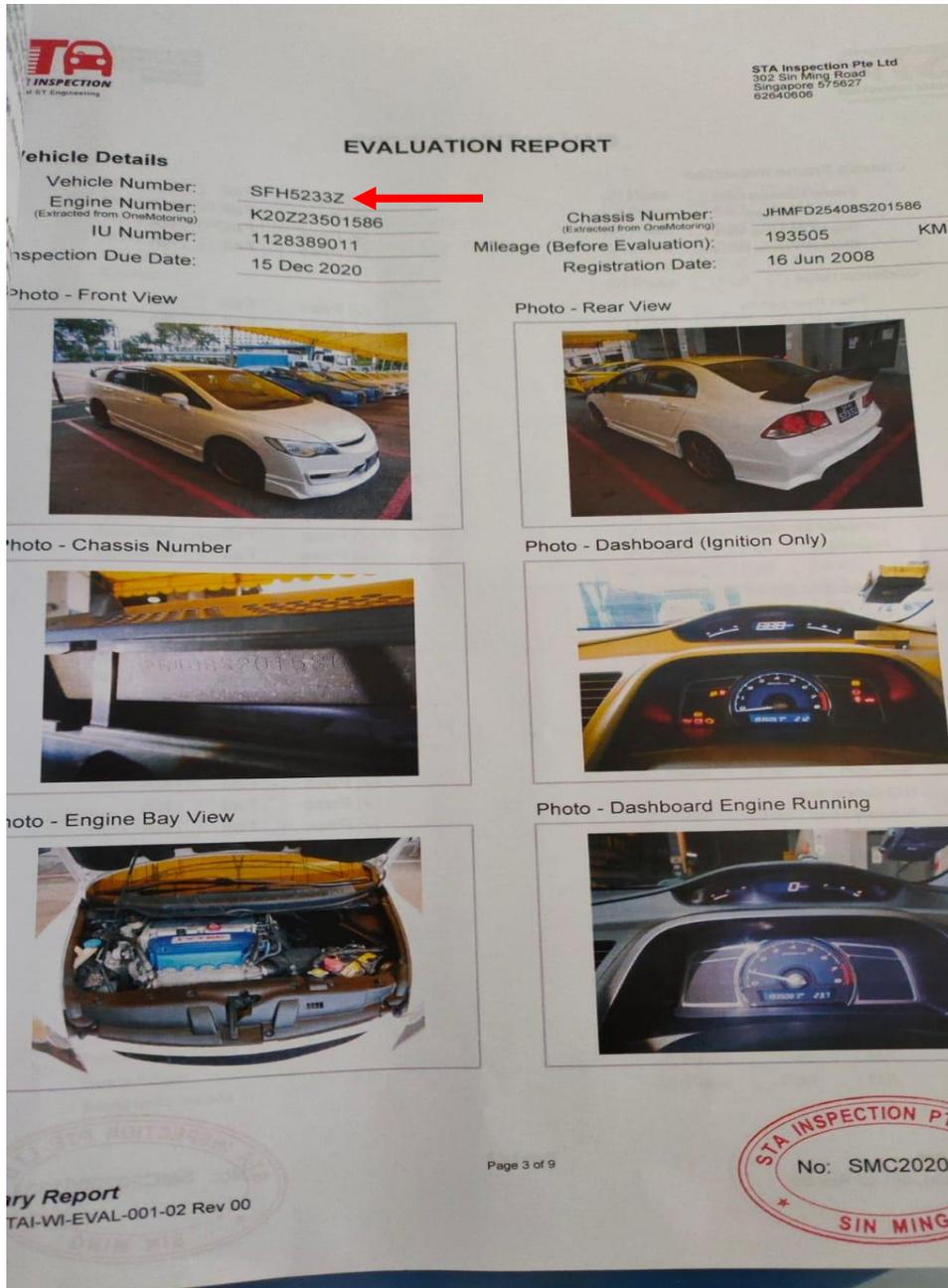


Photo 15 shows the STA pre-purchase evaluation report of the Insured Vehicle.

STA Inspection Pte Ltd
1077 Serangoon Road
Singapore 534802

STA Inspection Pte Ltd
1077 Serangoon Road
Singapore 534802

EVALUATION REPORT

9 Road Test:

Engine	NORMAL CONDITION
Transmission	NORMAL CONDITION
Torque Converter	NORMAL CONDITION
Abnormal Noise	NORMAL CONDITION
Shock Absorbers	NORMAL CONDITION
Wheel Bearings	NORMAL CONDITION

OVERALL GRADING B

Remarks

- 1 VEHICLE PANEL REPAIRED (FRONT,REAR)
- 2 VEHICLE BRAKE CALIPER SIGN OF FLUID STAIN. (REAR)
- 3 VEHICLE STEERING WHEEL KNOCKING NOISE WHEN TURNING & VEER TOWARDS (RIGHT)
- 4 VEHICLE FRONT REAR BUMPER & AIR FILTER UPGRADED. ←
- 5 VEHICLE SHOCK ABSORBER COIL SPRING UPGRADED.
- 6
- 7
- 8
- 9
- 10
- 11
- 12
- 13
- 14
- 15
- 16

Vehicle No SFH5233Z

Inspector name HAKKIM (ARNEL)

Date created 27/8/2020

Signature

Summary Report
Form T-STAI-WI-EVAL-001-02 Rev 00

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Photo 16 shows the STA pre-purchase evaluation report of the Insured Vehicle. The aftermarket air filter was noted in the evaluation report (arrowed)

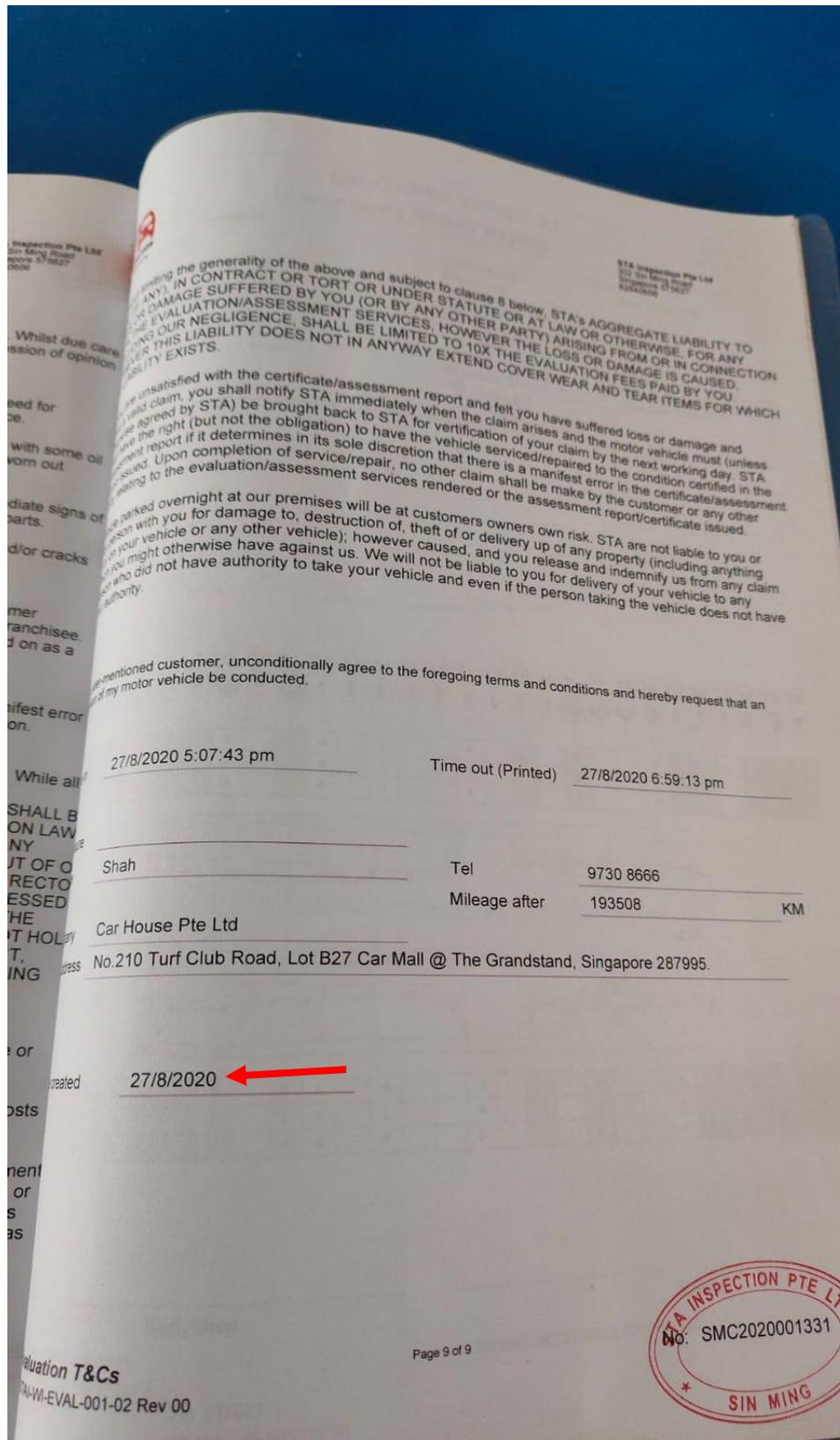


Photo 17 shows the STA pre-purchase evaluation report of the Insured Vehicle and the date that it was inspected. Mr Nizzaar had the Insured Vehicle inspected before purchase (arrowed).

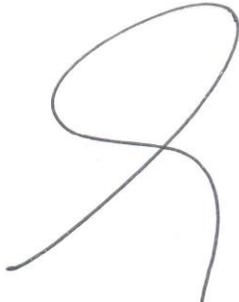
Conclusion

22. The stalling of the engine on the Insured Vehicle from our understanding, was caused by water entering from the aftermarket air intake and filter that was mounted at the bottom of the engine compartment as shown in the height measurement.
23. The aftermarket air intake and filter that were fitted on the Insured Vehicle (although LTA compliant) had contributed to the damage sustained to the Insured Vehicle as a result of the flood incident. The damage could have been avoided if the air intake and filter were of original type and/or if the opening of the Insured Vehicle's air intake was not fitted at a relatively low height above ground level.



Sherwin Beh

Technical Investigator



Ang Bryan Tani

AMSOE, AMIRTE, AFF SAE, M.MATAI, AFF.Inst.AEA

Senior Technical Investigator

Technical Investigation & Reconstructionist (SAE-A)

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