

Shiau Chan (LKKAUTO)

From: Bryan Ang (LKKAUTO)
Sent: Tuesday, 9 February 2021 3:41 PM
To: Shiau Chan (LKKAUTO)
Subject: FW: OUR REF : S0M02XD1/HW (S7101CD) YOUR REF : TBA - OD 2ND
OPINION INVESTIGATION

Hi Shiau Chan

Please attached this email and close file. No report required.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Bryan Ang (LKKAUTO)
Sent: Thursday, 24 December 2020 10:57 AM
To: HO Winnie <winnie.ho@axa.com.sg>
Cc: CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg>; KHOR Saw Theng <sawtheng.khor@axa.com.sg>; NG Stacey <stacey.ng@axa.com.sg>; OH Vale <vale.oh@axa.com.sg>
Subject: RE: OUR REF : S0M02XD1/HW (S7101CD) YOUR REF : TBA - OD 2ND OPINION INVESTIGATION

Dear Winnie

Refer to the above mentioned case. I was not able to inspect the damaged tyres because they were already disposed as informed by Cycle. Hence my findings are based purely on the review of the provided documents and photos.

The front left and rear left tyres of the insured vehicle were shredded/torn at their sidewall area, which would indicate that the burst had occurred at the sidewall of the tyres and not at its tread area (note: tread area is the area of tyre that contacts on the ground). Common causes of burst at tyre sidewall include an overloaded vehicle (too heavy), an under inflated tyre (not enough air), an over inflated tyre (too much air), cut or bulge (deform) on the rubber cause by an impact amongst others. In most cases, a vehicle is utilized with such condition(s) present for a period of time before the tyre suddenly burst.

For this case, a diagnostic test result carried out to the insured vehicle had showed records of 2 occasions where warning message of low tyre pressure for the front left tyre of the insured vehicle was triggered by the tyre pressure sensor. This warning message is triggered when the air pressure inside a tyre drops to a level that is below the recommended air pressure level. A low air pressure indicates that there is insufficient air in the tyre ie under inflated tyre. A driver will be alerted of this by a tyre icon with exclamation mark appearing on the instrument panel and/or a worded message of low tyre pressure. Continuing to use a vehicle that has one or more of its tyre under inflated will lead to a tyre burst, which is briefly explained in the below paragraph.

Because there is low air pressure, a tyre does not keep to its shape and the excessive flexing while rotating (driving) causes lots of heat and deformation. As the under inflated tyre rotates, the rubber that is touching the ground (in a less rounded shape) moves up and becomes round again. Consequently, the part that was round, touches the ground and becomes in a less rounded shape. This continued changing of shape creates heat and weakens the rubber compound at the tyre sidewall. The air inside the tyre becomes too hot from this flexing (changing of shape) and expands, causing the tyre to burst. The burst will occur at the sidewall of the tyre due to the weakened structural integrity of the rubber compound at the tyre sidewall.

I note that the mileage of the insured vehicle was 24,752km at the time when the warning message of low tyre pressure had first occurred. The tyre pressure for the front left wheel was recorded to be 1.67bar at the time when the warning message was triggered. The recommended tyre pressure for the insured vehicle is about 2.33bar. Simple put, at this point when the low pressure warning message was triggered, the front left tyre of the insured vehicle was in a condition that was with insufficient air inside the tyre (under inflated). The same warning message was triggered at the mileage of 26,896km. The tyre pressure at the front left wheel was recorded to be 0.00bar at this point. This would mean that the front left tyre was completely deflated. Overall, the insured vehicle had travelled 2,144km from an under inflated tyre condition to a completely deflated tyre condition.

Notably, the mileage recorded at the time of survey by the in-house surveyor was 26,911km. This mileage was also the same mileage as seen in the GIA report of the insured driver. This represents a difference of 15km between the time of completely deflated tyre to time of survey (26,911km less 26,896km). Based on this fact, it would seem that the insured vehicle travelled for 15km with a completely deflated tyre, if the insured vehicle was not driven after it had come a stop after the Sentosa Gateway. As previously discussed on under inflated tyre burst, it would not be unreasonable to expect the front left tyre to burst during this 15km of driving when the front left tyre was in a completely deflated condition. The front left tyre would not have burst if the insured vehicle was not driven/used when the second warning message had appeared. Any damage resulting from the shredded rubber flapping and hitting on the body and undercarriage of the insured vehicle would not have happened. In fact, if checks to the front left tyre of the insured vehicle had been carried out when the tyre pressure warning message first appeared, the front left tyre would not have deteriorated to a completely deflated condition.

For the rear left tyre, the diagnostic test carried out to the insured vehicle did not show any record of low pressure warning message triggered. Notwithstanding this, I am of the view that the rear left tyre had also experienced a tyre burst under similar condition as the front left tyre. This is because the physical damage seen to the rear left tyre of the insured vehicle was of similar pattern and nature to the front left tyre of the insured vehicle.

Best Regards,

Bryan Ang | Senior Technical Investigator
AMSOE, AMIRTE, AFF SAE, M.MATAI, AFF.Inst.AEA
Technical Investigation & Accident Reconstructionist (SAE-A)
LKK Auto Consultants Pte Ltd
phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Bryan Ang (LKKAuto)
Sent: Tuesday, 15 December 2020 1:35 PM
To: HO Winnie <winnie.ho@axa.com.sg>
Cc: CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg>; KHOR Saw Theng <sawtheng.khor@axa.com.sg>; NG Stacey <stacey.ng@axa.com.sg>; OH Vale <vale.oh@axa.com.sg>
Subject: RE: OUR REF : S0M02XD1/HW (S7101CD) YOUR REF : TBA - OD 2ND OPINION INVESTIGATION

Dear Winnie

In the midst of concluding my findings.

Will send over asap.

Best Regards,

Bryan Ang
LKK Auto Consultants Pte Ltd
phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: HO Winnie <winnie.ho@axa.com.sg>
Sent: Monday, 14 December 2020 2:16 PM

To: Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>
Cc: CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg>; KHOR Saw Theng <sawtheng.khor@axa.com.sg>;
NG Stacey <stacey.ng@axa.com.sg>; OH Vale <vale.oh@axa.com.sg>
Subject: OUR REF : SOM02XD1/HW (S7101CD) YOUR REF : TBA - OD 2ND OPINION INVESTIGATION

Dear Bryan,

Further to our last email dated 8th Dec, please let us have your findings. Thanks

Thanks & Regards

Winnie Ho, Senior Admin Assistant, Motor Claims Department
AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg
Email: winnie.ho@axa.com.sg
Customer Care No. 1800 8804741 / Fax: (65) 6880 4838



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From: HO Winnie
Sent: Tuesday, December 8, 2020 10:19 AM
To: Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>
Cc: CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg>; KHOR Saw Theng <sawtheng.khor@axa.com.sg>;
NG Stacey <stacey.ng@axa.com.sg>; OH Vale <vale.oh@axa.com.sg>
Subject: OUR REF : SOM02XD1/HW (S7101CD) YOUR REF : TBA - OD 2ND OPINION INVESTIGATION

Dear Bryan,

Please let us have your findings. Tks

Thanks & Regards

Winnie Ho, Senior Admin Assistant, Motor Claims Department
AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg
Email: winnie.ho@axa.com.sg
Customer Care No. 1800 8804741 / Fax: (65) 6880 4838



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Find out how

From: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Sent: Friday, November 27, 2020 3:44 PM

To: HO Winnie <winnie.ho@axa.com.sg>

Cc: CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg>; KHOR Saw Theng <sawtheng.khor@axa.com.sg>; NG Stacey <stacey.ng@axa.com.sg>; OH Vale <vale.oh@axa.com.sg>

Subject: [EXTERNAL] RE: OUR REF : SOM02XD1/HW (S7101CD) YOUR REF : TBA - OD 2ND OPINION INVESTIGATION

Hi Winnie

Acknowledge your assignment.

Will carry out the needful and revert soon.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: HO Winnie <winnie.ho@axa.com.sg>

Sent: Friday, 27 November 2020 3:11 PM

To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Cc: CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg>; KHOR Saw Theng <sawtheng.khor@axa.com.sg>; NG Stacey <stacey.ng@axa.com.sg>; OH Vale <vale.oh@axa.com.sg>

Subject: OUR REF : SOM02XD1/HW (S7101CD) YOUR REF : TBA - OD 2ND OPINION INVESTIGATION

Dear Bryan,

As spoken, please conduct investigation and vehicle is currently at Cycle & Carriage. You may contact the SA for further information.(188 Pandan Loop Service Center - GO CHEE HAN - Mobile: 9181 7717

As per head of chancery, Mr Daniel he mentioned be incident there is no alert pertaining to tyre pressure problem. Please refer to his replied.

From: Kovács Dániel - SIN <Daniel.Kovacs@mfa.gov.hu>

Sent: Tuesday, November 24, 2020 2:52 PM

To: HO Winnie <winnie.ho@axa.com.sg>

Subject: [EXTERNAL] RE: OUR REF : SOM02XD1/HW YOUR REF : S7101CD DATE OF INCIDENT : 16/11/2020

Dear Ms Winnie Ho

Referring to your letter, we don't accept your claim that the driver drove 15km distance from the incident. We are sign in the car about the tyre presseure problem, only 3,3 km before Ambassador stopped at Sentosa gate. Please r technical error in the system.



Daniel Kovacs
Head of Chancery / Consul
Embassy of Hungary in Singapore
250 North Bridge Road
#29-01 Raffles City Tower, Singapore 179101
Phone: +65 6883 0882
Mobile: +65 8426 5098

Thanks & Regards

Winnie Ho, Senior Admin Assistant, Motor Claims Department

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg

Email: winnie.ho@axa.com.sg

Customer Care No. 1800 8804741 / Fax: (65) 6880 4838



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