

Your Ref: C10009641/ST
Our Ref : CS4/AGI21004205/P

28th April 2021

M/s AUTO & GENERAL INSURANCE PTE LTD

190 CLEMENCEAU AVENUE #03-01
SINGAPORE SHOPPING CENTRE
Singapore 239924
(Motor Claims Department)

AUTOMOBILE INSPECTION REPORT OF INSURED VEHICLE SJV 1657P

1. I refer to your request dated 8th April 2021 to carry out an inspection of the insured vehicle SJV 1657P.
2. The objective of the inspection was to check whether the insured vehicle was fitted with any modification(s) and/or non-standard parts, and whether if fitted, the modification(s) and/or non-standard parts are LTA compliant; regardless of whether LTA compliant, the effects of the modification(s) and/or non-standard parts on the insured vehicle.
3. Following the request, I had physically inspected the insured vehicle on 14th April 2021 at the premises of M/s Sng Ah Tee Motor & Panel Service Pte Ltd, No. 3 Pioneer Rd North, #01-18, Singapore 628457. The paragraphs below set out my observations regarding the inspection.
4. The following general information of the insured vehicle was first recorded at the time of my inspection: -

Vehicle Registration No.	: SJV 1657P
Make / Model	: LANCER 1.5 MIVEC SPORTS AT ABS D/AB
Chassis No	: JMYSRCY2AAU000578
Year of Registration	: 2010 (January)
Mileage	: 159,123km

5. Shows the general view of the insured vehicle at the time of my inspection. See photos 1 – 5 below.



Photo 1 shows the mileage of the Motor Car at the time of my inspection. The mileage observed was 159,123km.



Photo 2 shows a general view of the Motor Car's front body at the time of my inspection.

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Photo 3 shows a general view of the Motor Car's right body at the time of my inspection.



Photo 4 shows a general view of the Motor Car's left body at the time of my inspection.

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Photo 5 shows a general view of the Motor Car's rear body at the time of my inspection.

6. Upon checking the engine compartment of the insured vehicle, I had found additional non-standard parts fitted. This includes additionally fitted front anti-roll bar and electronic component. See photo 6 – 9 below.



Photo 6 shows a general view of the engine compartment of the insured vehicle. Additional non-standard parts were found fitted. This includes an additionally fitted front anti-roll bar and electronic component.



Photo 7 shows a general view of the engine compartment of the insured vehicle. Additional non-standard parts were found fitted. This includes an additionally fitted front anti-roll bar (circled) and electronic component.



Photo 8 shows a general view of the additionally fitted electronic component that were found inside the engine compartment of the insured vehicle.



Photo 9 shows a closer view of the additionally fitted electronic component that was found inside the engine compartment of the insured vehicle. From my understanding and from my research this electronic component is collectively advertised to be able to improve acceleration response whilst improving fuel efficiency through stabilization of the electrical system of a motor car.

7. I had also found the insured vehicle to be fitted with a non-original exhaust system. This was at the rear, the exhaust muffler of the insured vehicle. There was additional piping and welding marks linking the exhaust muffler to the middle pipe of the Insured Vehicle's exhaust system. Such exhaust system is not LTA compliant. The exhaust system fitted on the insured vehicle will enhance the overall engine performance of the insured vehicle. See photo 10 and 11 below.

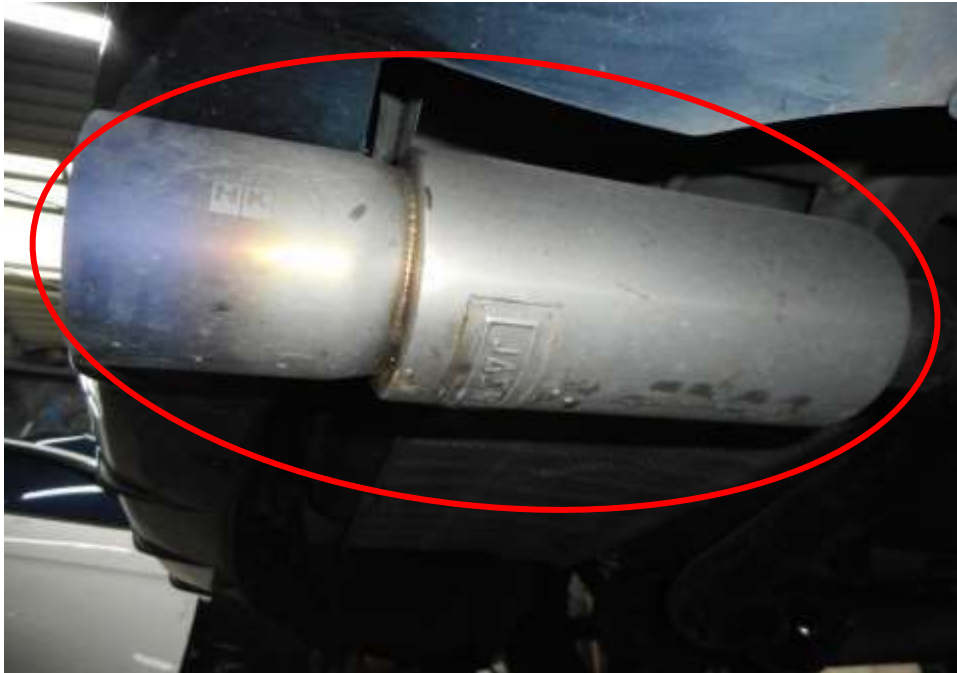


Photo 10 shows the exhaust muffler (arrowed) that was fitted on the insured vehicle at the time of my inspection. This was at the rear section where it was fitted. From my observations, the exhaust system fitted on the insured vehicle was not LTA compliant.



Photo 11 shows the additionally fitted exhaust pipe (arrowed) that was fitted on the insured vehicle at the time of my inspection. This was at the tailpipe section, at the rear of the insured vehicle. It was noted that there was additional piping and welding marks linking the exhaust muffler to the middle pipe of the Insured Vehicle's exhaust system. From my observations, the exhaust system fitted on the insured vehicle is not LTA compliant.

8. Exteriorly, the insured vehicle was fitted with an aftermarket front bonnet with scoops and was of carbon fiber material type, which is non-original. This is LTA complaint and generally referred as cosmetic type of modifications. See photo 12 & 13 below.



Photo 12 shows a general view of the front bonnet of the insured vehicle. An aftermarket front bonnet with scoops (arrowed) made of carbon fiber material type were found fitted.



Photo 13 shows a general underside view of the front bonnet of the insured vehicle. An aftermarket front bonnet with scoops (arrowed) made of carbon fiber material type were found fitted.

9. Having carried out a detailed inspection of the insured vehicle, the table below co-relates the various modifications and additionally fitted non-standard parts found on the insured vehicle with the modification guidelines stipulated by Land Transport Authority (LTA), and the effects these modifications and additionally fitted non-standard parts have with respect to the general performance of the insured vehicle.

Modification/additionally fitted non-standard part	LTA's guideline	Effect(s) on insured vehicle
Anti-roll bar	Compliant	Overall stability enhanced
Aftermarket exhaust system	Not compliant. Owner does not have any approval from LTA	Overall engine performance enhanced
Aftermarket voltage stabilizer	Compliant	Acceleration response and fuel efficiency enhanced

Carbon fiber bonnet	Compliant	Cosmetic type of modification
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