

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 67414108

Your Ref: S1M03JFD 15 October 2021

Our Ref : CI/ASM21010551/N

M/s AXA Insurance Pte. Ltd.

8 Shenton Way #24-01 AXA Tower Singapore 068811 (Motor Claims Department)

AUTOMOBILE INSPECTION REPORT OF INSURED VEHICLE SKX 3559D

- 1. We refer to your request dated 13 October 2021 to carry out an inspection of the Insured Vehicle SKX 3559D.
- 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, we had physically inspected the Insured Vehicle on 14 October 2021 at the premises of SMRT located at the Woodlands Depot, 60 Woodlands Industrial Park E4, Singapore 757705. The paragraphs below set out our observations regarding the inspection.
- 4. The following general information of the Insured Vehicle was first recorded at the time of our inspection: -

Vehicle Registration No. : SKX 3559D

Make / Model : MITSUBISHI LANCER 2.0L MIVEC GLS

6- CVT

Chassis No : JMYSTCY4A8U005835

Year of Registration : November 2008

Mileage : 170,839km

5. Shows the general view of the Insured Vehicle at the time of our inspection. See photos 1 – 5 below.

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Photo 1 shows the mileage of the Insured Vehicle at the time of our inspection. The mileage observed was 170,839km.



Photo 2 shows a general view of the Insured Vehicle's front body at the time of our inspection.



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Photo 3 shows a general view of the Insured Vehicle's right body at the time of our inspection.



Photo 4 shows a general view of the Insured Vehicle's left body at the time of our inspection.

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Photo 5 shows a general view of the Insured Vehicle's rear body at the time of our inspection.

6. At the time of physical inspection of the Insured Vehicle, we had found several modifications and additionally fitted electronic and/or electrical component(s) on the Insured Vehicle. These included a non- standard open-pod air filter, a universal turbine electronic turbo blow- off valve simulator, an electronic throttle controller, an in- vehicle DVD player, a non- standard rear exhaust muffler and aftermarket 17- inch alloy rims. All these fitted components were not the standard type for the Insured Vehicle. See photos 6 – 13 below.



Photo 6 shows a general view of the engine compartment of the Insured Vehicle. Additional non-standard parts were found fitted. This includes a non- standard open- pod air filter and universal turbine electronic turbo blow- off valve simulator (circled).



Photo 7 shows a close up view of the non- standard open- pod air filter fitted onto the Insured Vehicle upon our inspection (circled).





Photo 8 shows a close up view of the non-standard universal turbine electronic turbo blow- off valve simulator fitted onto the Insured Vehicle upon our inspection (circled).



Photo 9 shows the electronic throttle controller additionally fitted onto the Insured Vehicle upon our inspection. The brand of the throttle controller was 'VAITRIX' (circled).



Photo 10 shows the in- vehicle DVD player additionally fitted onto the Insured Vehicle upon our inspection. The brand of the DVD player was 'PIONEER' (circled).



Photo 11 shows the non-standard rim found to be fitted on the Insured Vehicle at the time of our inspection. The 17- inch alloy rims fitted on the Insured Vehicle were not the standard type for the Insured Vehicle.





Photo 12 shows a front view of the non-standard rear exhaust muffler that was found to be fitted on the Insured Vehicle at the time of our inspection.



Photo 13 shows a close up view of the underside of the non-standard rear exhaust muffler that was found to be fitted on the Insured Vehicle at the time of our inspection. The brand of the rear exhaust muffler was 'HKS' (circled). The serial number of the rear exhaust muffler was '2108' (arrowed).



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7. As for the non- standard rear exhaust muffler, during our physical inspection of the insured Vehicle we were able to obtain the exhaust authentication certificate as well as the inspection acknowledgement letter issued by the LTA to prove that the after-market rear exhaust muffler had passed the mandatory inspection on 16 October 2020. See photos 14 & 15 below.

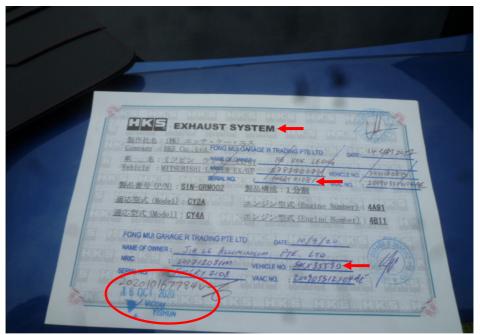


Photo 14 shows the HKS rear exhaust muffler authentication certificate. The rear exhaust muffler with serial number '2108' was fitted onto the Insured Vehicle (arrowed) and had passed inspection on 16 October 2020 (circled).

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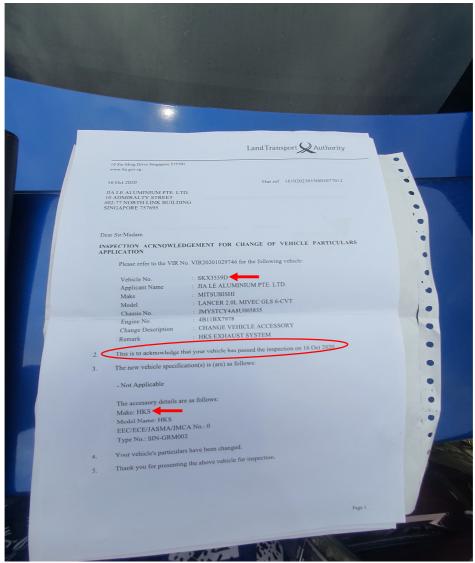


Photo 15 shows the inspection acknowledgement letter issued by the LTA to prove that the HKS rear exhaust muffler fitted onto the Insured Vehicle (arrowed) had passed the mandatory inspection on 16 October 2020 (circled).

8. Exteriorly, the Insured Vehicle was fitted with an aftermarket front bumper. This is LTA- complaint and generally referred to as cosmetic type of modifications. See photo 16 below.



Photo 16 shows a general view of the aftermarket front bumper found fitted onto the Insured Vehicle at the time of our inspection (arrowed).

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.



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Modification/additionally fitted non-standard part	LTA's guideline	Effect(s) on Insured Vehicle
Open- pod air filter	Compliant	Improves air intake
Aftermarket universal turbine electronic turbo blow- off valve simulator	Compliant	Imitates turbo blow- off sound
Aftermarket rear exhaust muffler	Compliant	Increase exhaust flow
In- vehicle DVD player	Compliant	Entertainment purposes
Aftermarket front bumper	Compliant	Cosmetic type of modification
Aftermarket 17- inch alloy rims	Compliant	Cosmetic type of modification

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