

Your Ref: S1M03HL2
Our Ref: CS4/ASM22006520/D

04 August 2022

AXA Insurance Pte Ltd

8 Shenton Way #24-01
AXA Tower
Singapore 068811

MECHANICAL INSPECTION REPORT OF YOUR INSURED VEHICLE SBP 1133K INVOLVED IN AN ACCIDENT ON 30 AUGUST 2021

1. I refer to your request dated 07 July 2022 to comment on whether there was any possible mechanical issue to your insured vehicle SBP 1133K (herein referred to as "**Insured Vehicle**") that may have contributed to the accident.
2. Following the request, I had inspected the Insured Vehicle on 25 July 2022 at the premises of No. 23 Kaki Bukit Avenue 4 #04-01 (South Wing) Vicom Building, Singapore 415933. This was after the Insured Vehicle was released from Traffic Police vehicle pound where it had been impounded since after the accident.
3. I now set out below my observations and comments.

General Condition

4. The Insured Vehicle was observed to have sustained extensive collision damage at its frontal portion. Almost all the parts and components within the engine compartment were also seen to be damaged/affected. These parts and components include the engine control module, engine fuse box, intake manifold, exhaust manifold, radiator, cooling fan and engine wiring harness amongst others. The front windscreen was further observed to be badly cracked.
5. Apart for the frontal portion, I had also observed that the right side wing mirror was broken and the roof panel of the Insured Vehicle was dented. The undercarriage parts at the front left wheel and front right wheel were also damaged.
6. LTA's "do not carry out any repair" notices were pasted on the front windscreen and rear right door window of the Insured Vehicle. Such notices are normally pasted on vehicles that have had its chassis and/or structure badly damaged. See photo 1 – 8 below.



Photo 1 shows a general view of the front right body of the Insured Vehicle at the time of my inspection. The Insured Vehicle was observed to have sustained extensive collision damage at its frontal portion. Almost all the parts and components within the engine compartment were seen to be damaged/affected. Its right side wing mirror (arrowed) was also observed to be damaged.



Photo 2 shows a general view of the frontal body of the Insured Vehicle at the time of my inspection. The Insured Vehicle was observed to have sustained extensive collision damage at its frontal portion. Almost all the parts and components within the engine compartment were seen to be damaged/affected.

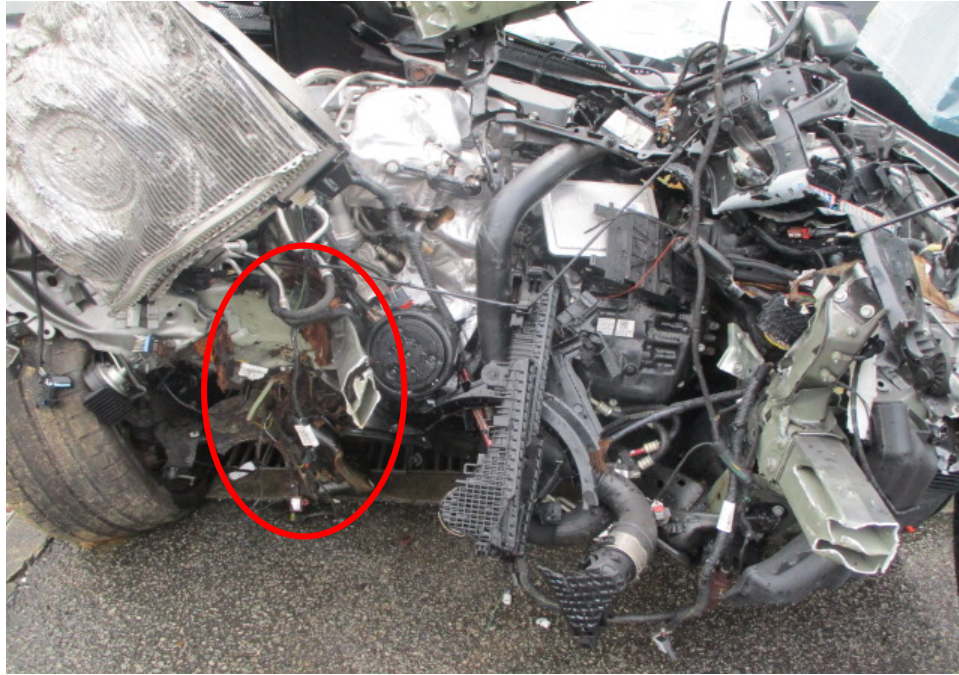


Photo 3 shows a closer view of the damaged parts and components within the engine compartment of the Insured Vehicle. Damaged parts and components include the radiator, aircon condenser, cooling fan, engine control module, air intake manifold, exhaust manifold, hoses, engine fuse box and engine wiring harness amongst others. The front right chassis frame was also observed to be crumpled (circled).



Photo 4 shows a general view of the front left body of the Insured Vehicle at the time of my inspection. The Insured Vehicle was observed to have sustained extensive collision damage at its frontal portion. Almost all the parts and components within the engine compartment were seen to be damaged/affected.



Photo 5 shows the engine fuse box, engine wiring harness, pipes and hoses within the engine compartment of the Insured Vehicle that were found to be damaged.



Photo 6 shows the front windscreen of the Insured Vehicle badly cracked. The roof panel was also observed to be dented (circled).



Photo 7 shows the LTA's "do not carry out any repair" notice that was pasted on the front windscreen of the Insured Vehicle. Such notices are normally pasted on vehicles that have had its chassis and/or structure badly damaged.



Photo 8 shows the LTA's "do not carry out any repair" notice that was pasted on the rear right door window of the Insured Vehicle. Such notices are normally pasted on vehicles that have had its chassis and/or structure badly damaged.

7. The Insured Vehicle was not fitted with any modification(s) at the time of my inspection.

Tyres and Wheel Rims

8. All 4 tyres and wheel rims that were fitted on the Insured Vehicle were observed to be damaged. The 4 tyres were found to be punctured with hole on the outer sidewall while the 4 wheel rims were found to be broken/dented. The tread pattern of the 4 tyres were clearly visible, indicating that the tyres fitted on the Insured Vehicle were all in serviceable condition. The tyre brand, tyre size and remaining tread depth of the 4 tyres were recorded as follows: -

<p>Michelin 245/35R20 (5mm)</p> <p>REAR</p>	<p>Michelin 245/35R20 (5mm)</p> <p>FRONT</p>
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Photo 9 shows the condition of the Insured Vehicle's front right tyre. The front right tyre of the Insured Vehicle was found to be in serviceable condition given that the tread pattern was clearly visible.



Photo 10 shows the condition of the Insured Vehicle's front left tyre. The front left tyre of the Insured Vehicle was found to be in serviceable condition given that the tread pattern was clearly visible.



Photo 11 shows the condition of the Insured Vehicle's rear left tyre. The rear left tyre of the Insured Vehicle was found to be in serviceable condition given that the tread pattern was clearly visible.



Photo 12 shows the condition of the Insured Vehicle's rear right tyre. The rear right tyre of the Insured Vehicle was found to be in serviceable condition given that the tread pattern was clearly visible.

Engine Compartment and Operating Fluid

9. My examination of the Insured Vehicle's engine compartment revealed that the various parts and components within the engine compartment, like the exhaust manifold, intake manifold, radiator, aircon condenser, cooling fan, engine control module, engine wiring harness, reservoir tanks etc, were damaged as a result of the accident. Checks on the various operating fluids like the engine oil, brake fluid and engine coolant for the level of the fluids or for any contamination/impurities in the fluids could not be carried out. Refer to photograph 1 – 5 above.

Braking System and Steering System

10. I was not able to carry out any test to the Insured Vehicle's steering system and braking system due to the extent of damage, which had affected the various components in the steering system and braking system.
11. Affected components in the Insured Vehicle's steering system include the steering tie rod end and steering rack and pinion amongst others. For the braking system components, the foot brake pedal, brake master pump and anti-lock brake system control module, amongst others were affected.

12. In any case, the Insured Vehicle's undercarriage parts at the front right wheel and front left wheel were found to be damaged and this had already prevented me from carrying out any meaningful tests to the steering system and braking system. The condition of Insured Vehicle's steering system and braking system at the material time of accident was thus unable to be establish. See photo 13 – 15 below.



Photo 13 shows the condition of the undercarriage parts at the front right wheel of the Insured Vehicle. The undercarriage parts at the front right wheel of the Insured Vehicle were found to be damage as a result of the accident. The damage had prevented me from carrying out any meaningful tests to the steering system and braking system of the Insured Vehicle.



Photo 14 shows the condition of the undercarriage parts at the front left wheel of the Insured Vehicle. The undercarriage parts at the front left wheel of the Insured Vehicle were found to be damage as a result of the accident. The damage had prevented me from carrying out any meaningful tests to the steering system and braking system of the Insured Vehicle.



Photo 15 shows the foot brake pedal (arrowed) of the Insured Vehicle. The foot brake pedal was dislodged, which prevented me from carrying any meaningful test to the braking system of the Insured Vehicle.

Electronic Safety / Warning Indicators

13. The Insured Vehicle's automatic self-test of the functionality of its various electronic safety features like the Anti-Lock Brake System (ABS), Supplemental Restraint System (SRS), Electronic Power Steering (EPS), Tyre Pressure Monitor (TPM) and Stability Control System (SCS) could not be tested given that the engine was not able to start due to severe damage to the parts and components within the engine compartment. However, the SRS system would have been in working condition at the material time as several airbags were activated.

Seat Belts and Air Bags

14. The driver's airbag, front left passenger airbag, left curtain airbag and front left passenger seat airbag were all activated. As for the seat belts, I had found the front left passenger seat belt, rear left passenger seat belt and rear right passenger seat belt were all activated, in an unworn locked position. The driver's seat belt was not activated. See photo 16 – 18 below.



Photo 16 shows the interior compartment of the Insured Vehicle at the time of my inspection. The driver's airbag (red arrow) and front left passenger airbag (yellow arrow) were activated.



Photo 17 shows the interior compartment of the Insured Vehicle at the time of my inspection. The left curtain airbag (red arrow) and front left passenger seat airbag (yellow arrow) were activated.



Photo 18 shows the rear passenger seat of the Insured Vehicle at the time of my inspection. The rear right passenger seat belt (arrowed) was activated in an unworn locked position. Apart for this, I had found the rear left passenger seat belt and front left passenger seat belt activated in a similar unworn locked position. As for the driver's seat belt, I had found it to be not activated.

Operational Behaviour of the Insured Vehicle

15. Test drive of the Insured Vehicle to check for any operational abnormality was not possible given the extensive damage it had sustained as a result of the accident.

Servicing Record

16. The Insured Vehicle was first registered on 02 August 2019. Information gathered during the course of investigations by M/s Ajax Adjustors & Surveyors Pte Ltd revealed that the last servicing carried out to the Insured Vehicle prior to this particular accident was on 22 March 2021. Before this, there was another 2 servicing carried out, one was on 28 July 2020 and the other was on 05 September 2019. According to the M/s Ajax Adjustors & Surveyors Pte Ltd report dated 21 October 2021, there was no prior complaint of electrical or mechanical fault(s) to the Insured Vehicle.

Others

17. For this case, I was not able to check, from LTA's record, whether the Insured Vehicle was involved in any manufacturer recall campaign. This was because the Insured Vehicle had been de-registered as at the time of your request.
18. In addition, at the time of my inspection of the Insured Vehicle, I had observed that it was fitted with a front view recording device and a rear view recording device. Upon checking these recording devices, I note that the SD cards for both devices were removed. In light of this, I spoke to the driver of the Insured Vehicle, Madam Chan Siang Wah, who is also the registered owner of the Insured Vehicle. According to her, the Traffic Police Investigation Officer had informed her that there were no recordings in the SD card.

Conclusion

19. For this case, I was not able to determine the mechanical condition of the Insured Vehicle and whether there was any possible mechanical issue that may have contributed to the accident. The extent of collision damage did not allow me to carry out any reasonable checks and/or tests to the various operating systems of the Insured Vehicle like the engine system, transmission system, steering system, and braking system.

20. The condition of the Insured Vehicle's 4 tyres was found to be in serviceable condition. The tread pattern was all clearly visible with remaining depth of approximately 5mm each.

21. There was no modification(s) fitted on the Insured Vehicle at the time of my inspection.



Ang Bryan Tani

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