

Your Ref: MCM220045
Our Ref : CI/III22011028/P

24th November 2022

M/s India International Insurance Pte. Ltd.

64 Cecil Street #04, #05
IOB Building
Singapore 049711

**TECHNICAL INVESTIGATION REPORT OF WARRANTY CLAIM INVOLVING
THE INSURED VEHICLE SMQ 2943Y ON 14th October 2022**

1. We refer to your letter dated 14th October 2022 and the instructions therein.
2. Our analysis, comments and opinions with respect to the cause of abnormalities to the insured vehicle SMQ 2943Y (herein referred to as “**Insured Vehicle**”) are set out below.

Inspection of the Insured Vehicle

3. The Insured Vehicle was physically inspected on 17th October 2022 at the premises of Auto Sprint Pte Ltd located at 24 Leng Kee Rd, #07-01, Singapore 159096
4. A physical inspection was carried out to the Insured Vehicle where the following general information was recorded:-

Vehicle Registration No.	: SMQ 2943Y
Make / Model	: HONDA FREED HYBIRD
Chassis No	: GB7-1100367
Year of Registration	: NIL
Mileage	: 37,029KM

5. The complaint on the Insured Vehicle was noted be to loud whining and grinding sound coming from the engine and gearbox while the engine is running and during driving and there a recommendation by the workshop to replace the clutch of the gearbox unit. During our inspection, a test drive was conducted on the vehicle and the complained problem was still present. The vehicle was observed to be unaffected by any signs of accident.

6. Prior to our inspection, the workshop had informed us that they had already conducted checks and upon dismantling the gearbox unit they have found that the clutches from these components in the gearbox unit of the Insured Vehicle and agreed that the complained problem is from these components in the gearbox unit See photos 1 – 8 below.



Photo 1 shows the mileage of the Insured Vehicle recorded at the time inspection at 37,029KM



Photo 2 shows the general view of the front portion of the Insured Vehicle at the time of our inspection. The Insured Vehicle is observed to be unaffected by any signs of accident.



Photo 3 shows the general view of the engine portion of the Insured Vehicle at the time of our inspection. The engine compartment is observed to be unaffected by any signs of accident.



Photo 4 shows the general view of the undercarriage portion of the Insured Vehicle at the time of our inspection. The undercarriage compartment is observed to be unaffected by any signs of accident.



Photo 5 shows the general view of the gearbox underside portion of the Insured Vehicle at the time of our inspection. The gearbox underside compartment is observed to be unaffected and by any signs of accident.



Photo 6 shows the general view of clutch unit of the gearbox unit of the Insured Vehicle at the time of our inspection. The clutch bearing (arrowed) component in the gearbox unit is observed to be unaffected and by any signs of accident. However, whining and grinding sound was heard when the clutch bearing was turned and upon closer inspection there was grease leaking out from the clutch bearing.

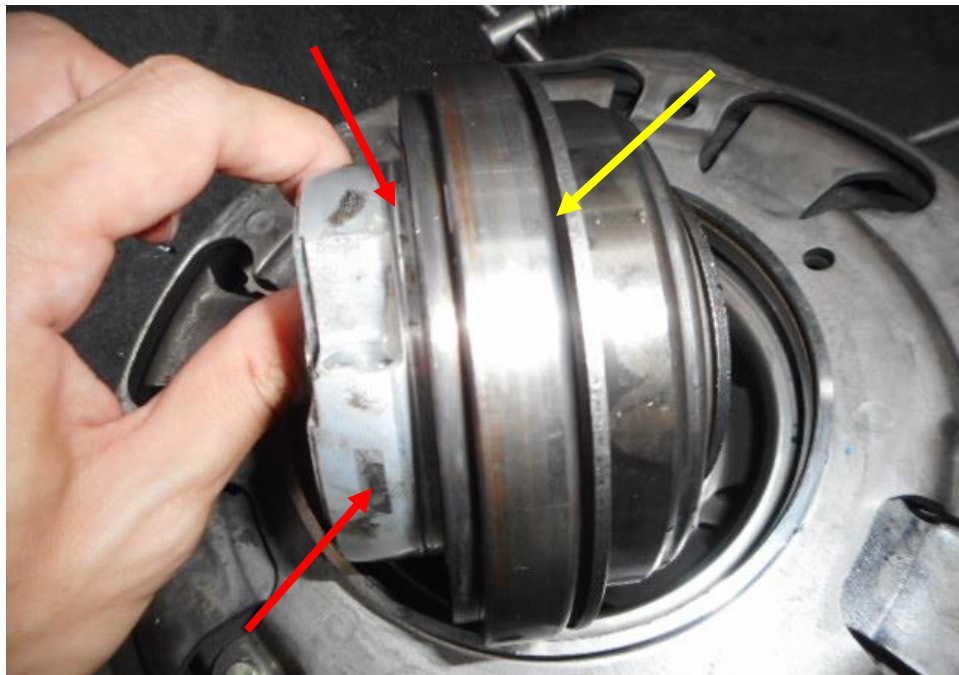


Photo 7 shows the close up view of inside clutch unit of the gearbox unit of the Insured Vehicle at the time of our inspection. The clutch bearing (yellow arrow) component in the gearbox unit is observed to be unaffected and by any signs of accident. However, whining and grinding sound was heard when the clutch bearing was turned and upon closer inspection there was grease leaking (red arrow) out from the clutch bearing.



Photo 8 shows the close up view of clutch bearing of the clutch of the gearbox unit of the Insured Vehicle at the time of our inspection. The clutch bearing (yellow arrow) component in the gearbox unit is observed to be unaffected and by any signs of accident. However, whining and grinding sound was heard when the clutch bearing was turned and upon closer inspection there was grease leaking (red arrow) out from the clutch bearing.

Conclusion

7. We did not find any evidence which had suggested that the cause of abnormalities to the Insured Vehicle was due to poor maintenance and/or recurring problem.
8. The recommendation to replace the clutch of the gearbox unit at \$4,772.20 as stated in the quotation is justifiable as all the relevant checks has been conducted to the Insured Vehicle.

**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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