

Your Ref: C10017706
Our Ref : CI/AGI22011704/N

18 November 2022

M/s Budget Direct Insurance
190 Clemenceau Avenue #03-01
Singapore Shopping Centre
Singapore 239924
(Claims Division)

AUTOMOBILE INSPECTION REPORT OF INSURED VEHICLE SJS 1750T

1. We refer to your request dated 13 October 2022 to carry out an inspection of the Insured Vehicle SJS 1750T.
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 18 November 2022 at the premises of Eco-Tech@Sunview located at 1 Sunview Rd, Singapore 627615. 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.	: SJS 1750T
Make / Model	: TOYOTA RUSH 1.5X A
Chassis No	: J200E0026465
Year of Registration	: July 2009
Mileage	: 138,381km

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



Photo 1 shows the mileage of the Insured Vehicle at the time of our inspection. The mileage observed was 138,381km.



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



Photo 3 shows a general view of the Insured Vehicle's left frontal portion at the time of our inspection.



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



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

6. At the time of physical inspection of the Insured Vehicle, we had found several modifications on the Insured Vehicle. These included a non- standard radiator, snorkel, spot lamps, tow hooks and aftermarket 16- inch alloy rims. All these fitted components were not the standard type for the Insured Vehicle. Upon closer inspection, we observed that the spot lamps were not connected. See photos 6 – 15 below.

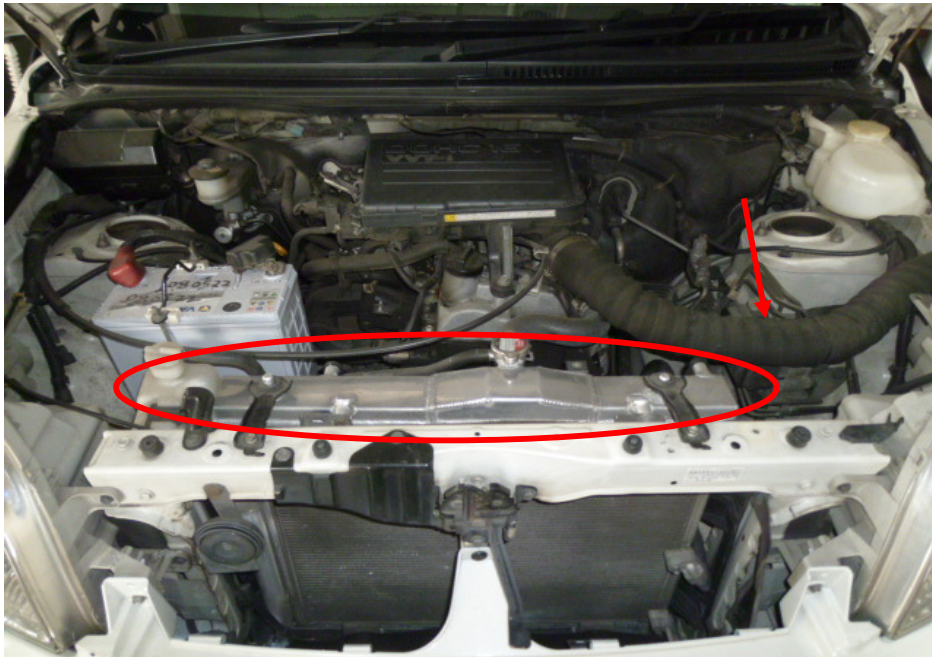


Photo 6 shows a general view of the engine compartment of the Insured Vehicle. Additional non-standard parts were found fitted. This includes a non- standard radiator (circled) and snorkel (arrowed).

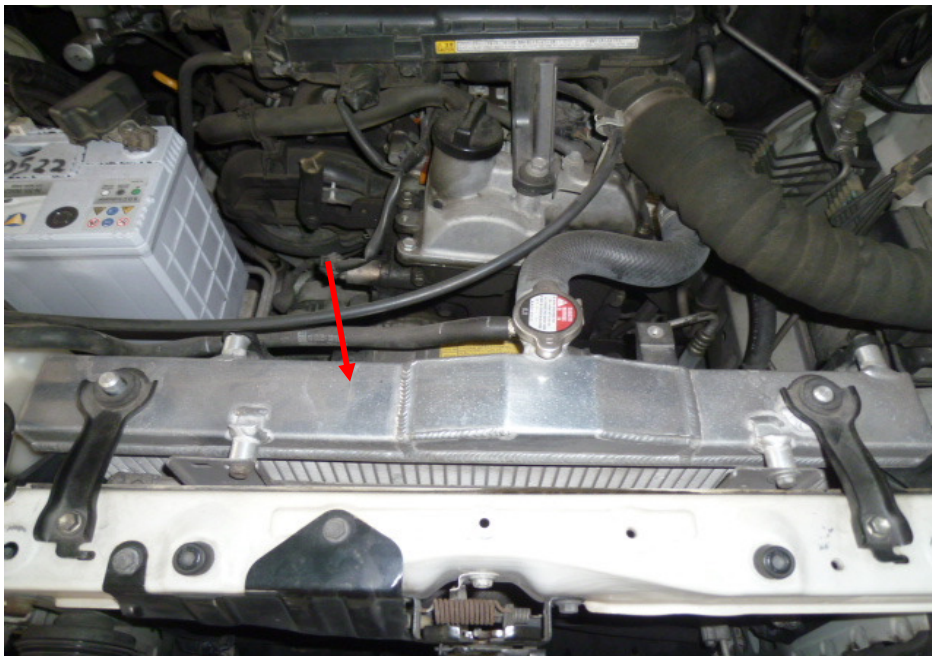


Photo 7 shows a close up view of the non- standard radiator fitted onto the Insured Vehicle upon our inspection (arrowed).



Photo 8 shows a close up view of the non- standard snorkel fitted onto the Insured Vehicle upon our inspection (arrowed).



Photo 9 shows the spot lamps additionally fitted onto the roof of the Insured Vehicle upon our inspection (circled). However upon closer inspection, we observed that the spot lamps were not connected.

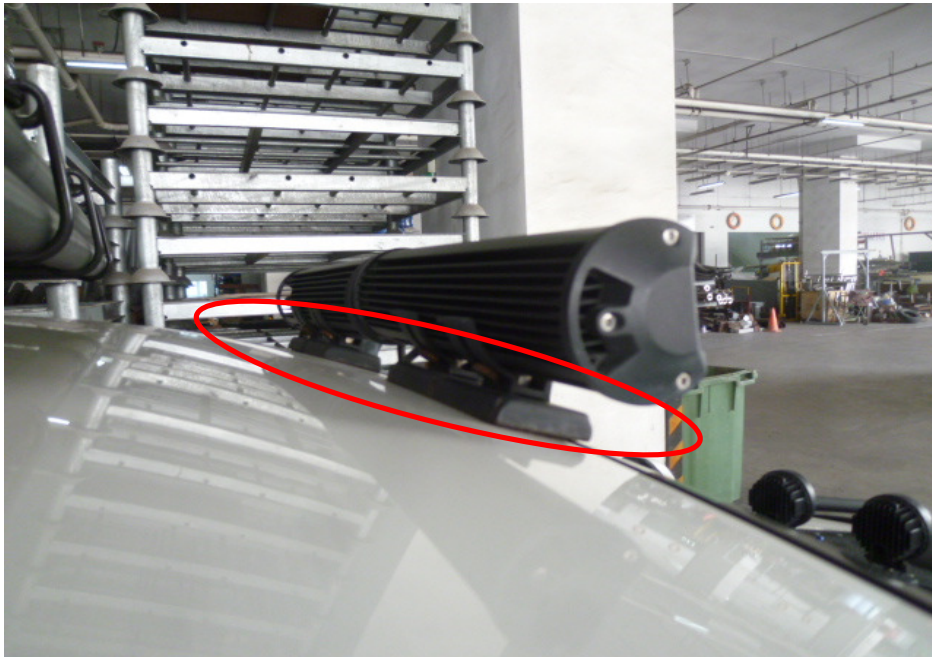


Photo 10 shows the spot lamps additionally fitted onto the roof of the Insured Vehicle upon our inspection. However upon closer inspection, we observed that the spot lamps were not connected (circled).



Photo 11 shows the spot lamps additionally fitted onto the front bonnet of the Insured Vehicle upon our inspection (circled). However upon closer inspection, we observed that the spot lamps were not connected.



Photo 12 shows the spot lamps additionally fitted onto the front bonnet of the Insured Vehicle upon our inspection. However upon closer inspection, we observed that the spot lamps were not connected (circled).



Photo 13 shows the tow hooks found to be fitted onto the frontal portion of the Insured Vehicle at the time of our inspection (arrowed). The tow hooks fitted on the Insured Vehicle were not the standard type for the Insured Vehicle.



Photo 14 shows the tow hook found to be fitted on the rear portion of the Insured Vehicle at the time of our inspection (arrowed). The tow hook fitted on the Insured Vehicle was not the standard type for the Insured Vehicle.



Photo 15 shows the non-standard rim found to be fitted on the Insured Vehicle at the time of our inspection. The 16-inch alloy rims fitted on the Insured Vehicle were not the standard type for the Insured Vehicle. The brand of the rim was 'MVF' (circled).

7. Exteriorly, the Insured Vehicle was fitted with an aftermarket shovel, front bonnet checkered plate, air scoops, roof rack, front bonnet guard, front bumper guard, side step panels and fender covers which are non-original. This is LTA- complaint and generally referred to as cosmetic type of modifications. See photos 16 - 22 below.



Photo 16 shows an aftermarket shovel (arrowed) fitted on the rear portion of the Insured Vehicle at the time of our inspection.



Photo 17 shows a general view of the front bonnet of the Insured Vehicle at the time of our inspection. An aftermarket checkered plate (arrowed) with air scoops (circled) were found fitted.



Photo 18 shows the roof rack found to be fitted on the Insured Vehicle at the time of our inspection (arrowed). The roof rack fitted onto the Insured Vehicle was not the standard type for the Insured Vehicle.



Photo 19 shows the front bonnet guard found to be fitted on the Insured Vehicle at the time of our inspection (arrowed). The front bonnet guard fitted onto the Insured Vehicle was not the standard type for the Insured Vehicle. We noted that the front grille rack was fitted on the Insured Vehicle post- accident.



Photo 20 shows the front bumper guard additionally fitted onto the Insured Vehicle upon our inspection (arrowed).



Photo 21 shows the side step panels additionally fitted onto the Insured Vehicle upon our inspection (arrowed).



Photo 22 shows the fender covers additionally fitted onto the Insured Vehicle upon our inspection (arrowed).

8. 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
Radiator	Compliant	Eliminate heat from the engine
Snorkel	Compliant	Feeding air to engine when wading through bodies of water
Spot lamps	Non- Compliant	Supplemental light to high beam
Tow hooks	Non- Compliant	Distribute the force of the pull along a reinforced part of the car's frame
Aftermarket 16- inch alloy rims	Compliant	Cosmetic type of modification
Front bonnet checkered plate	Compliant	Cosmetic type of modification
Front bonnet air scoops	Compliant	Cosmetic type of modification
Shovel	Compliant	Cosmetic type of modification
Roof rack	Compliant	Cosmetic type of modification

Front bonnet guard	Compliant	Cosmetic type of modification
Front bumper guard	Compliant	Cosmetic type of modification
Side step panels	Compliant	Cosmetic type of modification
Fender covers	Compliant	Cosmetic type of modification

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