

Your Ref: C10019456
Our Ref : CI/AGI23000407/N

10 January 2023

**M/s Auto & General Insurance (S) PL
(Budget Direct Insurance)**

190 Clemenceau Avenue #03-01
Singapore Shopping Centre
Singapore 239924
(Claims Division)

**TECHNICAL INVESTIGATION REPORT OF INSURED VEHICLE SLZ 7027Z
INVOLVED IN AN ACCIDENT ON 23 DECEMBER 2022**

1. We refer to your letter dated 27 December 2022 and the instructions therein to conduct a physical inspection of the Insured Vehicle and thereafter to comment on the condition of its tyres; and whether the condition of its tyres had complied with the requirements of the local governing body.
2. We have inspected the Insured Vehicle on 10 January 2023 at the premises of Automotive Repair Centre Pte. Ltd. located at 48 Toh Guan Road East, Enterprise Hub #02-146/147, Singapore 628705.
3. We now set out below our observations and comments pertaining to the condition of the tyres that were fitted on the Insured Vehicle at the time of our inspection.
4. The following general vehicle information was recorded during our inspection of the insured vehicle: -

Registration Number : SLZ 7027Z
Make & Model : TOYOTA VIOS E AUTO
Year of Registration : December 2008
Chassis Number : MR053HY9305084687
Speedo Reading : 204,647km

5. The Insured Vehicle was observed to have sustained impact damage that was confined to its left frontal portion. Its front bumper, front bonnet, front windscreen, left front fender, left headlamp, left front wheel rim and left front tyre were amongst the exterior body parts that were observed to have been damaged.

6. Examination carried out to the rear tyres that were fitted on the Insured Vehicle had revealed that both its rear tyres were in serviceable condition with remaining tread depth measured to be approximately 4mm. See photos 1 – 5 below.



Photo 1 shows the general view of the left rear portion of the Insured Vehicle at the time of our inspection.



Photo 2 shows the general view of the right front portion of the Insured Vehicle at the time of our inspection.



Photo 3 shows the general view of the left front portion of the Insured Vehicle at the time of our inspection. The Insured Vehicle was observed to have sustained impact damage that was confined to its left frontal portion. Its front bumper, front bonnet, front windscreen, left front fender, left headlamp, left front wheel rim and left front tyre were amongst the exterior body parts that were observed to have been damaged as a result of the accident.



Photo 4 shows the left rear tyre of the Insured Vehicle at the time of our inspection. The left rear tyre of the Insured Vehicle was observed to be in serviceable condition. The pattern of the tread was generally still visible. The remaining tread depth was measured to be approximately 4mm.



Photo 5 shows the right rear tyre of the Insured Vehicle at the time of our inspection. The right rear tyre of the Insured Vehicle was observed to be in serviceable condition. The pattern of the tread was generally still visible. The remaining tread depth was measured to be approximately 4mm.

7. The right front tyre of the Insured Vehicle was also found to be in serviceable condition. The pattern of the tread was generally still visible. The tyre wear indicators, normally built into the groove of the tread pattern, were also observed to be not flushed with the tread pattern. The remaining depth of the tread was measured to be approximately 3mm.
8. Upon examination of the left front tyre of the Insured Vehicle, we had observed that the left front tyre was deflated as a result of the accident. The rubber at the outer side of the tread was partially worn. The pattern at some areas at the outer side of the tread was vaguely visible due to worn rubber however the pattern of the tread was generally still visible. The reinforcing belts that are found within the tyre were not exposed at the time of our inspection. The tyre wear indicators, normally built into the groove of the tread pattern, were also observed to be not flushed with the tread pattern. The remaining tread depth of the left front tyre was measured to be approximately 2mm. See photos 6 - 14 below.



Photo 6 shows the right front tyre of the Insured Vehicle at the time of our inspection. The right front tyre of the Insured Vehicle was observed to be in serviceable condition. The pattern of the tread was generally still visible. The remaining tread depth was measured to be approximately 3mm.



Photo 7 shows a closer view of the right front tyre of the Insured Vehicle at the time of our inspection. The pattern of the tread was generally still visible. The tyre wear indicators (arrowed), normally built into the groove of the tread pattern, were also observed to be not flushed with the tread pattern.



Photo 8 shows measurements being conducted on the remaining tread depth of the front right tyre of the Insured Vehicle. The remaining tread depth was measured to be approximately 3mm.



Photo 9 shows measurements being conducted on the remaining tread depth of the right front tyre of the Insured Vehicle. The remaining tread depth was measured to be approximately 3mm.



Photo 10 shows the left front tyre of the Insured Vehicle at the time of our inspection. We had observed that the left front tyre was deflated as a result of the accident (circled).



Photo 11 shows the left front tyre of the Insured Vehicle at the time of our inspection. The rubber at the outer side of the tread (circled) was partially worn. The pattern at some areas on the outer side of the tread was vaguely visible due to worn rubber however the reinforcing belts that are found within the tyre were not exposed at the time of our inspection.



Photo 12 shows a closer view of the left front tyre of the Insured Vehicle at the time of our inspection. The rubber at the outer side of the tread (circled) was partially worn. However the pattern of the tread was generally still visible. The

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

tyre wear indicators (arrowed), normally built into the groove of the tread pattern, were also observed to be not flushed with the tread pattern (arrowed).



Photo 13 shows measurements being conducted on the remaining tread depth of the left front tyre of the Insured Vehicle. The remaining tread depth was measured to be approximately 2mm.



Photo 14 shows measurements being conducted on the remaining tread depth of the left front tyre of the Insured Vehicle. The remaining tread depth at the outer side of the left front tyre was measured to be approximately 2mm.

9. In general, having physically inspected the Insured Vehicle, we are of the view that the condition of the 4 tyres of the Insured Vehicle was still within the requirements of SECTION 109(f) CAP 276 of THE MOTOR VEHICLES (CONSTRUCTION AND USE) RULES, 1974, 1978 OF THE ROAD TRAFFIC ACT. Under this section it states that "no person shall use, or cause or permit to be used on a road any motor vehicle or trailer, a wheel of which is fitted with a pneumatic tyre, where the tyre is fitted to the wheel of any other motor vehicle or any trailer, the tread pattern (excluding any tie-bar) of the tyre does not have a depth of at least one millimetre throughout at least 75% of the breadth of the tread and round the entire outer circumference of the tyre.
10. For this particular case, although the remaining tread depth of the left front tyre of the Insured Vehicle was measured to be approximately 2mm at some areas of the tread. This 2mm depth was not throughout at least 75% of the breadth of the tread and round the entire outer circumference of the tyre.

**Muhd Nazril***Senior Technical Investigator***Ang Bryan Tani***AFF SAE-A, AMSOE AMIRTE, MATAI, AFF.Inst.AEA**Senior Technical Investigator**Technical Investigation & Reconstructionist (SAE-A)*

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