

Your Ref: SNM23D200505  
Our Ref : CS4/CTI23001075/N

13 February 2023

**M/s China Taiping Insurance (Singapore) Pte. Ltd.**

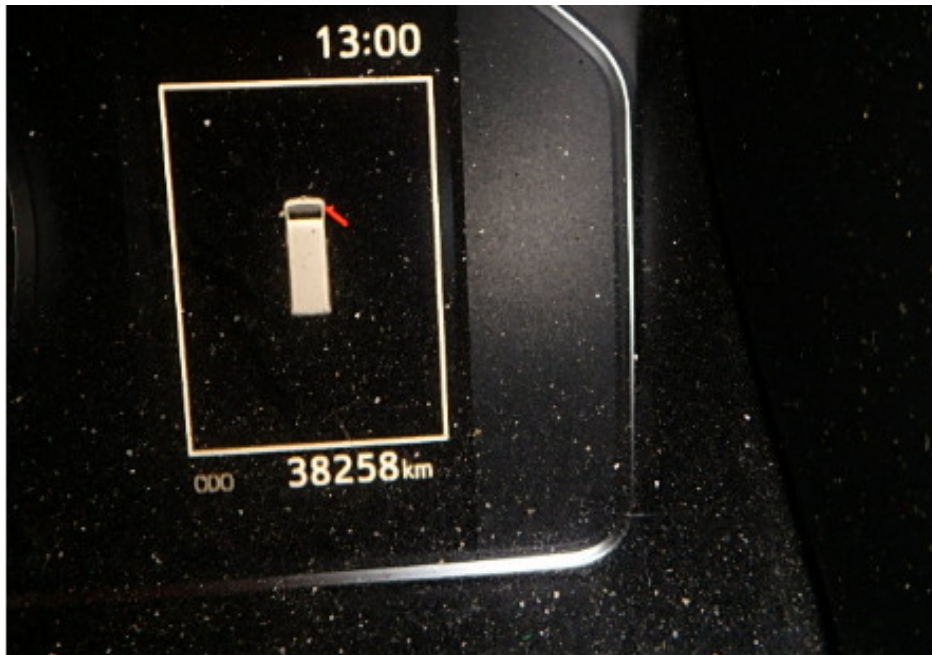
3 Anson Road #16-00  
Springleaf Tower  
Singapore 079909  
(Motor Claims Department)

**AUTOMOBILE INSPECTION REPORT OF INSURED VEHICLE GBL 7324H**

1. We refer to your request dated 2 February 2023 to carry out an inspection of the Insured Vehicle GBL 7324H.
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 2 February 2023 at the premises of S & H Motor Pte. Ltd. (herein referred to as "**S & H**") located at 160 Sin Ming Drive, #07-02 Sin Ming Autocity, Singapore 575722. 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.	: GBL 7324H
Make / Model	: TOYOTA HIACE DX 2.8 AUTO
Chassis No	: GDH2011066392
Year of Registration	: March 2022
Mileage	: 38,258km

5. Shows the general view of the Insured Vehicle at the time of our inspection. See photos 1 – 3 below.



**Photo 1** shows the mileage of the Insured Vehicle at the time of our inspection. The mileage observed was 38,258km.



**Photo 2** shows a general view of the Insured Vehicle's left frontal portion at the time of our inspection.



**Photo 3** shows a general view of the Insured Vehicle's right frontal 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 an aftermarket steering wheel cover, an aftermarket gear shift knob and non- standard aftermarket 15- inch alloy rims. The tyres were also observed to be protruded out of the body of the Insured Vehicle. All these fitted components were not the standard type for the Insured Vehicle. See photos 4 – 7 below.



**Photo 4** shows the non-standard rim found to be fitted on the Insured Vehicle at the time of our inspection. The 15- inch alloy rims fitted on the Insured Vehicle were not the standard type for the Insured Vehicle.



**Photo 5** shows a closer view of the non-standard rim found to be fitted on the Insured Vehicle at the time of our inspection. The 15- inch alloy rims fitted on the Insured Vehicle were not the standard type for the Insured Vehicle.





**Photo 6** shows the right rear tyre protruding out of the body of the Insured Vehicle at the time of our inspection (arrowed).



**Photo 7** shows a closer view of the aftermarket steering wheel cover and gear shift knob found to be fitted on the Insured Vehicle at the time of our inspection (arrowed). The steering wheel cover and gear shift knob found fitted on the Insured Vehicle were not the standard type for the Insured Vehicle.

**Interview Summary of the Driver of the Insured Vehicle GBL 7324H**

7. We conducted an interview with the driver of the Insured Vehicle, Mr Muhammad Khairil bin Azman (herein referred to as "**Mr Khairil**") on 14 February 2023. He was able to relate the circumstances of the accident to the best of his recollection.
8. Mr Khairil is the company driver of the Insured Vehicle which belongs to Piranha Logistics Services (herein referred to as "**Piranha**"). On the day of the accident, on 12 January 2023 at 1810 hours, he was driving along Marshal Lane and was heading towards Onan Road. He had stopped at the uncontrolled cross junction of Marshall Lane and Onan Road. He saw a BMW bearing number plate SGG 613L (herein referred to as "**Mr BMW**") approaching along Onan Road from his right towards his left. Mr Khairil mentioned that he had assumed the BMW had completely passed him. Hence he began to accelerate. It was only then that he realized he had hit onto the left rear portion of the BMW. The BMW spun 180 degrees before stopping along Onan Road facing oncoming traffic.
9. Mr Khairil lost control of the Insured Vehicle and hit a tree before coming to a stop. Mr Khairil mentioned that the driver airbag was deployed as a result of the collision. Mr Khairil felt giddy and pain in his right ankle. A passerby pulled him out of the Insured Vehicle and called for an ambulance. Mr Khairil called his youngest brother who arrived shortly. He called the leasing company, Van Go Pte. Ltd. which made towing arrangements. The Insured Vehicle was towed to S &H later that same day. Traffic police and ambulance arrived shortly after. Mr Khairil mentioned that while in the ambulance the TP officer had passed his mobile phone to Mr Khairil. Mr Khairil spoke with the officer in charge of his case, Investigation Officer Muhammad IO Ismail bin Amzah (herein referred to as "**IO Ismail**"). IO Ismail asked Mr Khairil what happened and told Mr Khairil to contact him again once he was ok. Mr Khairil was conveyed to Raffles Hospital in the ambulance. He was discharged on the same day and was given 5 days of medical leave.

10. Mr Khairil called IO Ismail the following day. He was instructed to lodge a police report. Mr Khairil did so online. Mr Khairil went down to Traffic Police HQ to meet IO Ismail 5 days later. IO Ismail asked Mr Khairil for video footage of the accident but Mr Khairil told him that the Insured Vehicle did not have a front facing in- vehicle recording device. IO Ismail then told Mr Khairil that if there was anything else he would call him. He made an insurance report at S & H on 18 January 2023 at 1532 hours.
11. Mr Khairil informed us that before the accident, he did not experience any abnormality to the Insured Vehicle. The steering system and braking system were working fine before the incident.
12. Mr Khairil mentioned that he did not consume any alcohol or medication that may cause drowsiness and could impair his ability to drive on the day of the accident.
13. Regarding the incident, Mr Khairil has no one to offer as a witness.
14. Mr Khairil mentioned that he has been a driver for Piranha for about 5 months. His boss leases the Insured Vehicle from Van Go Pte. Ltd. and Mr Khairil is allowed to drive the Insured Vehicle home. Mr Khairil stated that when he was given the Insured Vehicle, it had already come with the aftermarket 15- inch alloy rims. He only added the aftermarket steering wheel cover and changed the gear shift knob.

### **Conclusion**

15. Having carried out a detailed inspection of the Insured Vehicle, the Insured Vehicle does not come originally fitted with alloy/sport rims. As per the modification guidelines stipulated by Land Transport Authority (LTA), alloy/sport rims are only allowed for motor cars. For commercial vehicles such as the Insured Vehicle, it will be unable to pass the mandatory yearly LTA inspection unless it comes factory- fitted with alloy/sport rims.
16. Furthermore, the tyres fitted around the aftermarket 15- inch alloy rims are found to have protruded out of the body of the Insured Vehicle, which is also not allowed under the modification guidelines stipulated by Land Transport Authority (LTA).

17. Although the aftermarket alloy rims and protruding tyres fitted on the Insured Vehicle were not the standard type for the Insured Vehicle, we are of the view that these parts did not cause and/or contribute to the accident. The accident was purely due to human factor and not any issue related to the Insured Vehicle.

**Muhd Nazril**

Senior Technical Investigator

**Ang Bryan Tani**

AMSOE, AMIRTE, AFF SAE, M.MATAI, AFF.Inst.AEA

Senior Technical Investigator

Technical Investigation &amp; Reconstructionist (SAE-A)

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