



# TOP AUTO SURVEY

Claims

XXXXXX



# TOP AUTO SURVEY

---

## DAMAGE SURVEY REPORT

|               |        |
|---------------|--------|
| FILE NUMBER   | 150012 |
| POLICY NUMBER | 117494 |

# TOP AUTO SURVEY

## GENERAL INFORMATION

|                                     |                                |
|-------------------------------------|--------------------------------|
| SURVEY PREPARED FOR                 | XXXXXXXXXX                     |
| VEHICLE MAKE                        | BMW                            |
| VEHICLE MODEL                       | SERIES1                        |
| TYPE OF SURVEY                      | Condition and Value            |
| OVERALL VEHICLE RATING .            | FAIR                           |
| <b>ESTIMATED MARKET VALUE</b>       | \$7200                         |
| <b>ESTIMATED REPLACEMENT COST .</b> | \$5,500.00                     |
| YEAR BUILT                          | 2006                           |
| MODEL YEAR                          | 2006                           |
| VEHICLE IDENTIFICATION NUMBER (VIN) | XXXXXXXXXX                     |
| OWNER                               | XXXXXXXXXXXXXX                 |
| PLACE OF SURVEY                     | SKAGWAY, AL.                   |
| DATE/TIME OF SURVEY                 | NOVEMBER 13, 2013 0800 to 1300 |
| VEHICLE MATERIAL                    |                                |
| VEHICLE TYPE                        | SUV                            |
| LENGTH OVER ALL (L.O.A).            |                                |
| FUEL CAPACITY                       | 60 gallons                     |

## ADDITIONAL EQUIPMENT AND ACCESSORIES

### GENERAL EQUIPMENT:

- Storage cabin

Comments (if any):

# TOP AUTO SURVEY

---

## DEFINITION OF TERMS:

The terms and words used in this report have the following meanings as used in this Report of survey:

### APPEARS:

Indicates that a very close inspection of the particular system, component or item was not possible due to constraints imposed upon the surveyor (e.g. no power available, inability to remove panels, or requirements not to conduct destructive tests).

### FIT FOR INTENDED USE:

Use which is intended by Survey (present or prospective owner).

### SERVICEABLE: ADEQUATE:

Sufficient for a specific requirement.

### POWERS UP:

Power was applied only. This does not refer to the operation of any system or component unless specifically indicated.

### EXCELLENT CONDITION:

New or like new.

### GOOD CONDITION:

Nearly new, with only minor cosmetic or structural discrepancies noted.

### FAIR CONDITION:

Denotes that system, component or item is functional as is with minor repairs. (MONITOR OFTEN)

### POOR CONDITION:

Unusable as is. Requires repairs or replacement of system, component or item to be considered functional.

# TOP AUTO SURVEY

## PARTIES INVOLVED

|                                     |                                |
|-------------------------------------|--------------------------------|
| SURVEY PREPARED FOR                 | ABCDEFGH                       |
| VEHICLE MAKE                        | MERCEDES                       |
| VEHICLE MODEL                       | CLASS 2                        |
| TYPE OF SURVEY                      | Condition and Value            |
| OVERALL VEHICLE RATING .            | FAIR                           |
| <b>ESTIMATED MARKET VALUE</b>       | \$5,200.00                     |
| <b>ESTIMATED REPLACEMENT COST .</b> | \$4,500.00                     |
| YEAR BUILT                          | 1998                           |
| MODEL YEAR                          | 1998                           |
| VEHICLE IDENTIFICATION NUMBER (VIN) | ABC123456WER                   |
| OWNER                               | XXXXXXXXXXXXXX                 |
| PLACE OF SURVEY                     | SKAGWAY, AL.                   |
| DATE/TIME OF SURVEY                 | NOVEMBER 13, 2013 0800 to 1300 |
| VEHICLE MATERIAL                    |                                |
| VEHICLE TYPE                        | SUV                            |
| LENGTH OVER ALL (L.O.A).            |                                |
| FUEL CAPACITY                       | 60 gallons                     |

Comments (if any):

# TOP AUTO SURVEY

---

## CIRCUMSTANCES

### Circumstances:

A northbound BMW SERIES1 (V1) was travelling at a driver-estimated speed of 75 to 80 km/h. In a statement to police, the driver of the V1 said that he saw an approaching transport. The centreline was covered with snow so he reportedly attempted to stay to the far right side of the travel lane. The driver also stated that he thought that the V1 had travelled onto the shoulder and then he "... corrected to get back on the road". The V1 subsequently crossed the centreline, entering the path of the southbound V2 (MERCEDES CLASS 2). According to the driver of the V1, he steered to the left in an attempt to reach the shoulder of the southbound lane and avoid a collision.

The approaching vehicle was a MERCEDES CLASS 2 (V2). The Provincial Motor Vehicle Accident (MVA) report indicates that the V2 was southbound at a driver-estimated speed of 80 km/h. In a statement to police, the driver of the V2 said that he began slowing the vehicle when he noticed an oncoming vehicle. He further stated that the V2 was travelling 65 km/h when the V1 crossed into the path of his vehicle. The driver of the V2 stated that there was no warning or indication prior to the V1 entering his lane and that he did not have sufficient time to avoid a collision. The right front corner of the V2 collided with the right side of the V1. This impact deployed the dual front airbags in the V1. It also tore a swath through the V1 from the right B-pillar, across the vehicle to the left rear corner of the van.

The V1 was rotating clockwise as it travelled to the northwest after impact. The V1 came to rest facing east on the shoulder / roadway embankment adjacent to the southbound lane of the highway.

The V2 travelled to the southwest onto the shoulder of the southbound lane after impact. The V2 came to rest facing west and was furrowed in the snow on the roadway embankment, approximately 40 metres from the point of impact. Wreckage from the rear and right side wall of the V1 was on the embankment near the right side of the V2 at final rest.

Two of the four occupants were ejected from the V1 through the opening created by the impact with the V2. All two of these occupants were fatally injured during the crash. One occupant was partially ejected from the vehicle and was fatally injured during the crash.

# TOP AUTO SURVEY

---

The V2 initially contacted the right wall of the V1 just behind the B-pillar. The entire rear wall and the portion of the right wall that is rearward of the B-pillar were completely separated from the V1. The right front corner of the roof was displaced rearward and downward. The roof deformation severed the connection between the roof and the top of the right A-pillar. It also extensively cracked the entire windshield and tore the laminated windshield horizontally from the top of the right A-pillar to the top of the left A-pillar. All of the remaining window glazing was shattered, with the exception of the window in the driver's door and the left side cargo window. The mount for the passenger side mirror was broken. The right rear tire was punctured and deflated. The right rear wheel rim was broken and deformed. The bolts were sheared off that hold the front spring shackle for the right rear suspension to the vehicle frame. The right rear wheel assembly was displaced 16 cm rearward. The mount holding the spare tire failed, allowing it to separate from its storage location at the rear underside of the vehicle.

The front-end of the V2 was crushed rearward, involving the front bumper, the hood, and the right and left front fender. A maximum crush of 27 cm rearward was measured to the left of the centre of the front bumper beam, corresponding to the point of impact with the right rear wheel assembly of the V1. The bumper fascia was almost completely separated from the V2. The left side of the steering axle was displaced 16 cm rearward. The right side of the steering axle was displaced approximately 66 cm rearward. The front of the right side diesel tank was crushed rearward from contact with the displaced right front wheel. The damaged fuel tank broke from its mounts and completely separated from the vehicle during the crash. The fibreglass engine cowl and fender assembly was shattered, with the damage concentrated on the right side of the assembly. The radiator core was crushed and punctured. The windshield was extensively cracked from the contact with vehicle debris. The cab was twisted clockwise on the vehicle frame.

Comments (if any)

# TOP AUTO SURVEY

---

## DETAILS ABOUT THE SURVEY

Claimant: XXXXXXXX

Survey Place / Town / Country: SKAGWAY, AL.

Survey Date & Hour: NOVEMBER 13, 2013 0800 to 1300

Parties invited for the survey

Parties present during the survey

| Name: | Company: | Representing: |
|-------|----------|---------------|
|       |          |               |
|       |          |               |
|       |          |               |
|       |          |               |
|       |          |               |

Comments (if any)



# TOP AUTO SURVEY

---

## ASPECT OF THE DAMAGE

Aspect of the damage:

There has been damage to the front portion of the vehicle the bumper and the engine parts. Air bags have been releases during the accident. There has been a leak in the floor of the car.

Engine is bolted to welded steel frames which are bolted. Engine mounts are in serviceable condition as noted by visual inspection except for underbody which is badly rusted.

Exhaust system shows age but appears serviceable except where noted in Findings section.

Below normal level of coolant has been maintained.

# TOP AUTO SURVEY

---

## NATURE OF THE DAMAGE

Nature of the damage:

Damage to the vehicle, damage to the third party vehicle and the property.

Comments (if any)

# TOP AUTO SURVEY

---

## Summary:

In accordance with the request for auto survey of the vehicle, for the purpose of evaluating its present condition and Replacement Cost, I herewith submit my conclusion based on the preceding report. The subject vehicle was personally inspected by the undersigned on NOVEMBER 13, 2013 .

# TOP AUTO SURVEY



## LIST OF PICTURES

| No | PICTURES  |
|----|---|
| 1  |  |
|    |   |

# TOP AUTO SURVEY

---

This report is drawn up to the best of our knowledge, true and correct and without prejudice to our principal's liability, reserving the right to extend it when and where required.

Claims Coordinator:

Name: DENNIS WAUGH

Surveyor :

Name: RICHARDS VVN

Report Issued at:

Report Issued on:

# TOP AUTO SURVEY

## Financial worksheet:

### Vehicle 1

| #  | itemize losses                          | replacement cost | depreciation | actual cash value |
|----|---|------------------|--------------|-------------------|
| 1  | Bumper                                  | 2500             | 750          | 1750              |
| 2  | Bumper Painting                         | 750              |              | 750               |
| 3  | A/M RT Head lamp                        | 143              | 71.5         | 71.5              |
| 4  | A/M RT Head lamp                        | 143              | 71.5         | 71.5              |
| 5  | Horn Low note BX                        | 38.5             | 9.625        | 28.875            |
| 6  | Horn Low note EX HX Radiator Support    | 38.5             | 9.625        | 28.875            |
| 7  | RT Side Panel Clear Coat                |                  |              | 71                |
| 8  | LT Side Panel Overlap Mirror Clear Coat |                  |              | 150               |
| 9  | Lock Support                            | 25               | 12.5         | 12.5              |
| 10 | Upper Tie Bar                           | 65               | 16.25        | 48.75             |
| 11 | A/M Radiator                            | 200              | 40           | 160               |
| 12 | A/M Condenser                           | 115              | 23           | 92                |
| 13 | AC Line Cord                            | 25               | 5            | 20                |
| 14 | A/M CMDA Hood                           | 255              | 42.5         | 212.5             |
| 15 | LT Front Seal                           | 20               | 4            | 16                |
| 16 | Labour                                  | 1114.9           |              | 1114.9            |

# TOP AUTO SURVEY

Vehicle 2

| # | itemize losses                          | replacement cost | depreciation | actual cash value |
|---|---|------------------|--------------|-------------------|
| 1 | Bumper                                  | 1500             | 750          | 750               |
| 2 | Bumper Painting                         | 750              |              | 750               |
| 3 | A/M RT Tail lamp                        | 185.9            | 92.95        | 92.95             |
| 4 | A/M RT Tail lamp                        | 185.9            | 92.95        | 92.95             |
| 5 | RT Side Panel Clear Coat                |                  |              | 71                |
| 6 | LT Side Panel Overlap Mirror Clear Coat |                  |              | 150               |
| 7 | Lock Support                            | 25               | 12.5         | 12.5              |
| 8 | Upper Tie Bar                           | 84.5             | 21.125       | 63.375            |
| 9 | Labour                                  | 1246.49          |              | 1246.49           |