

Your Ref: SNM24D205689
Our Ref : CS/CTI24100218/J

17 October 2024

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

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

TECHNICAL INVESTIGATION REPORT OF FIRE INCIDENT INVOLVING THE INSURED VEHICLE SNH 6969H ON 7 OCTOBER 2024

1. We refer to your letter dated 11 October 2024 and the instructions therein.
2. Our analysis, comments and opinions with respect to the cause of fire to the insured vehicle SNH 6969H (herein referred to as “**Insured Vehicle**”) are set out below.

Inspection of the Insured Vehicle

3. The Insured Vehicle was physically inspected on 14 October 2024 at the premises of SK Garage Motorsports Pte Ltd located at Soon Lee Street 5, Pioneer Point, #01-34 Singapore 627607.
4. A static inspection was carried out to the Insured Vehicle where the following general information was recorded:-

| | |
|--------------------------|----------------------------------|
| Vehicle Registration No. | : SNH 6969H |
| Make / Model | : MERCEDES BENZ C 180 KOMPRESSOR |
| Chassis No | : WDD2040452A679746 |
| Year of Registration | : MARCH 2012 |
| Mileage | : N/A |

5. The Insured Vehicle was observed to have sustained severe fire damage all around. Its engine compartment and interior compartment were completely burnt. Rust had accumulated all over the Insured Vehicle as a result of exposure to environmental condition for a period of time.
6. The fire had resulted in extensive damage to the engine compartment of the Insured Vehicle. Most of the components inside the engine compartments were found to be severely burnt and/or melted as a result of the fire. See photos 1 – 6 below.



Photo 1 shows the general view of the frontal portion of the Insured Vehicle at the time of our inspection. The Insured Vehicle was observed to have sustained extensive fire damage all around. Its engine compartment and interior compartment were completely burnt. Rust had accumulated all over the Insured Vehicle as a result of exposure to environmental condition for a period of time.



Photo 2 shows the general view of the right body of the Insured Vehicle at the time of our inspection. The Insured Vehicle was observed to have sustained extensive fire damage all around. Its engine compartment and interior compartment were completely burnt. Rust had accumulated all over the Insured Vehicle as a result of exposure to environmental condition for a period of time.



Photo 3 shows the general view of the left body of the Insured Vehicle at the time of our inspection. The Insured Vehicle was observed to have sustained extensive fire damage all around. Rust had accumulated all over the Insured Vehicle as a result of exposure to environmental condition for a period of time.



Photo 4 shows the general view of the rear portion of the Insured Vehicle at the time of our inspection. The Insured Vehicle was observed to have sustained extensive fire damage all around. Its engine compartment and interior compartment were completely burnt. Rust had accumulated all over the Insured Vehicle as a result of exposure to environmental condition for a period of time.



Photo 5 shows the interior compartment of the Insured Vehicle, which was significantly affected by the fire.



Photo 6 shows a general view of the engine compartment of the Insured Vehicle at the time of our inspection. Most of the components inside the engine compartment were found to be severely burnt and/or melted as a result of the fire.

7. At the time of inspection of the Insured Vehicle, we did not find any additionally fitted electronic and/or electrical component(s) on the Insured Vehicle. There also appears to be no modification(s) fitted on the Insured Vehicle.

Investigation and Technical Analysis

8. For this particular case we managed to speak to the driver of the Insured Vehicle Ms Mindy Chia Li Min (herein referred to as “**Ms Chia**”) along with the owner Mr Ng Shi Jie (herein referred to as “**Mr Ng**”) whom is Ms Chia’s husband/spouse, we note that the fire to the Insured Vehicle had started at a time when Ms Chia was driving the Insured Vehicle along 311 Jalan Ahmad Ibrahim.
9. We managed to speak to Ms Chia on 15 October 2024 where we were able to gather further information and photographs pertaining to the incident as well as information pertaining to the history of the Insured Vehicle.
10. According to Ms Chia, on the 7 October 2024 at about 1530hrs Ms Chia was headed back home located at 164A Yung Kuang Road after a client meeting at Vivo City, she then proceeded to drive the Insured Vehicle towards Ayer Rajah Expressway (AYE) and exited 311 Jalan Ahmad Ibrahim, upon exiting 311 Jalan Ahmad Ibrahim Ms Chia had started noticing a sudden loss of power to the Insured Vehicle at the traffic light of Jalan Ahmad Ibrahim she then started noticing smoke emitting from the rear left wheel of the Insured Vehicle, Ms Chia then immediately turned off the engine and went out to have a look and that’s when Ms Chia had noticed a strong fuel/petrol smell followed by a puddle of fuel/petrol on the ground around the rear left tyre area, not long after fire started arising from the puddle of fuel/petrol that was on the ground, Ms Chia then called for SCDF assistance as firefighters and Police had arrived at the incident scene shortly after. No ambulance was called as nobody had suffered any injury. The fire was extinguished within 10-15 minutes.
11. We were able to obtain photos from Ms Chia and Mr Ng of the Insured Vehicle on fire as well as photos which they had taken before, during and after the fire was put out. In general, the information that could be gathered from these photographs had corresponded to the events that were related to us by Ms Chia. See photo 7 - 12 below.
12. Ms Chia mentioned that she did not remember running over any objects from the journey from Vivo City to Jalan Ahmad Ibrahim or she would not have heard the sound coming from the undercarriage of the Insured Vehicle.



Photo 7 shows the general view of the Insured Vehicle before the fire incident, and a puddle of fuel/petrol (red circle) as mentioned to us by Ms Chia on the ground around the rear left tyre portion of the Insured Vehicle.



Photo 8 shows a closer view of the puddle of fuel/petrol on the ground around the rear left tyre portion area before the arise of the fire (red circled).



Photo 9 shows a close up view of the rear left tyre portion, in particular flames (red arrow) starting to arise from the inner rear left wheel well area.



Photo 10 shows the Insured Vehicle rear left tyre area bursting into flames.



Photo 11 shows the Insured Vehicle engulfed in flames with the Police (red arrow) attending to the scene shortly before the arrival of the SCDF.



Photo 12 shows the SCDF fire fighter ensuring the last ruminants of the fire is extinguished along with Aetos/LTA road traffic marshal (yellow arrow).

13. Ms Chia had mentioned that she had made towing arrangements after the fire had been extinguished. To have the Insured Vehicle towed to SK Garage Motorsports Pte Ltd and subsequently made an accident report at JP Knights Pte Ltd on the 9 October 2024.
14. Ms Chia mentioned that she had not experienced any other mechanical problems with the Insured Vehicle till the day of the accident. She also mentioned that there were neither warning lights displayed nor was there an abnormal rise in temperature throughout the period he was driving the Insured Vehicle.
15. With regards to the history of the Insured Vehicle, we were able to gather from Mr Ng that the Insured Vehicle was purchased pre-owned 2 years ago, Mr Ng is the owner and Ms Chia is the authorised driver of the Insured Vehicle.
16. Pertaining to the maintenance aspect, Mr Ng sends the Insured Vehicle for periodical servicing. He provided us with his latest servicing record and informed that there was no major overhaul done or modifications done to the Insured Vehicle in Mr Ng & Ms Chia ownership. See servicing invoice 1 below.

08/10/2024, 14:58

CS-07275



SK GARAGE MOTORSPORTS
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Singapore 627607
Tel: 91655919 / 62658831
Email: skgmotorsports@outlook.com
Company Reg. No: 53262651J

PAGE : 1 of 1

INVOICE : CS-07275

| | | |
|------------------------------|----------------|-------------|
| CASH | DATE : | 03-May-2024 |
| TEL : --- | SALESPERSON : | |
| VEHICLE NO : SNH6969H | TERMS : | |
| MAKE : | JS NO : | |
| MODEL : | MILEAGE (KM) : | |

| NO | DESCRIPTION | QTY | U/PRICE | AMOUNT |
|----|---|-------|---------|--------|
| 1 | CASTROL EDGE 5W-40 4L SERVICING PACKAGE MILEAGE 112474KM -STEERING FLUID CHECK -WINDSCREEN WASHER FLUID CHECK -BATTERY CHECK -COOLANT CHECK -HEADLIGHT BULBS CHECK -REAR LAMP LIGHT BULB CHECK -BRAKE PAD CHECK -BRAKE FLUID CHECK -FAN BELT CHECK -HOSES CHECK -UNDERCARRIAGE CHECK | 1 PKG | 138.00 | 138.00 |
| 2 | CASTROL EDGE 5W-40 ADDITIONAL TOP UP | 3 LIT | 25.00 | 75.00 |
| 3 | OIL FILTER | 1 EA | 0.00 | 0.00 |

| | | |
|--|-------------|---------------|
| SG DOLLARS : TWO HUNDRED AND THIRTEEN ONLY | SUB-TOTAL | 213.00 |
| | TOTAL (SGD) | 213.00 |

Customer's Acknowledgement

I agreed that the above jobs had been performed to my satisfaction.

Date / Time of Collection : _____

Name / NRIC : _____

Customer's Signature : _____

SK GARAGE MOTORSPORTS



Invoice 1 shows the last servicing package done on the Insured Vehicle on 3 May 2024 at SK Garage Motorsports Pte Ltd which included the changing of engine oil and oil filter.

17. Given the circumstances of the incident as reported, the possibility of the cause of fire to the Insured Vehicle is due to fluid fire caused by fluid leakage contacting onto the Insured Vehicle hot surfaces of the exhaust system. as Ms Chia had mentioned to us that she smelt and saw a puddle of fuel/petrol on the rear left tyre area.

18. Our checks with both local and international bodies and associations had revealed that at the time of writing this report, there is a manufacturer recall on 29 April 2022 for the Takata gas generator of the passenger’s airbag. However, it was rectified on 16 February 2024. See search result from LTA below.



Vehicle Recall Details

* ONLY INFORMATION ON VEHICLE RECALLS SUBMITTED FROM 9 APRIL 2007 IS AVAILABLE

| | |
|--|--|
| Owner ID Type Singapore NRIC | Owner ID 969F ← |
| Vehicle No. SNH6969H ← | Make/Model MERCEDES BENZ/ C 180 KOMPRESSOR |
| Engine No.: 27191031352556 | Chassis No.: WDD2040452A679746 |

Recall Details

Recall No.: R2022061155 ▲

| | |
|--|---|
| Manufacturer Recall Date: 29 Apr 2022 | Estimated Completion Year of Recall: 2023 |
| Brief Description (As Provided by Motor Dealer): On the vehicles of model series 204, and 207 transferred to you with a front passenger airbag from Takata with ammonium nitrate gas generators without drying agent, certain climatic conditions may lead to a chemical change of the propellant over time. | Date Rectified: 16 Feb 2024 ← |

Hotline Information:
CYCLE & CARRIAGE CUSTOMER ASSISTANCE CENTRE at 6471 9111

For more details, contact MERCEDES-BENZ SINGAPORE PTE LTD

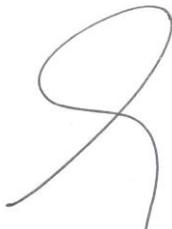
Conclusion

19. Having investigated and technically analysed the damages of burnt nature to the Insured Vehicle, we are of the view that the cause of fire to the Insured Vehicle was fluid leak in particular fuel/petrol which contacted on to hot surfaces of the Insured Vehicle's exhaust that caused the self-ignition of fire. For this particular case, the fire had originated from the undercarriage area somewhere around the rear left fuel/petrol tank of the Insured Vehicle.
20. We did not find any evidence which had suggested that the cause of fire to the Insured Vehicle was due to poor maintenance and/or recurring electrical problem.
21. There was no modification(s), or additional electronic and/or electrical component(s) fitted on the Insured Vehicle at the time of our inspection of the Insured Vehicle.
22. Our investigations had also revealed that at the time of writing this report, there is no manufacturer recall to similar make and model vehicle as the Insured Vehicle that may possibly be related to this incident.
23. SCDF was activated to attend to the fire incident and a fire report pertaining to their findings will likely be forthcoming. We have applied for this fire report and will forward a copy of the report once it is made available to us.



Elton Seet

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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