



Your Ref: S8M014YV
Our Ref : CS/ASM18019339/Z

30th October 2018

M/s AXA Insurance (Singapore) Pte Ltd
8 Shenton Way #24-01, AXA Tower,
Singapore 068811
(Motor Claims Department)

**TECHNICAL INVESTIGATION REPORT OF FIRE INCIDENT INVOLVING THE
INSURED VEHICLE FBH 8890D ON 17th October 2018**

1. We refer to your letter dated 24th October 2018 and the instructions therein.
2. Our analysis, comments and opinions with respect to the cause of fire to the Motor Vehicle FBH 8890D (herein referred to as "**Insured Vehicle**") are set out below.

Inspection of the Motor Vehicle

3. The Insured Vehicle was physically inspected on 25th October 2018 at the premises of Aikyu Trading Co. (Pte) Ltd. (herein referred to as "**Aikyu**"), No 9 Kaki Bukit Road 2, #01-16, Golden Warehouse, Singapore 417842.
4. A static inspection was carried out to the Insured Vehicle where the following general information was recorded:-

| | |
|--------------------------|--------------------------|
| Vehicle Registration No. | : FBH 8890D |
| Make / Model | : Honda CBF150-149CC M |
| Chassis No | : LALKC11B2D3300460 |
| Year of Registration | : 2013 (November) |
| Mileage | : N.A. (wiring affected) |

5. The Insured Vehicle was noted to have sustained fire damages that severely effected on the entire parts of the Insured Vehicle. The fire damages were observed on its engine compartment, front portion, left portion, right portion & rear portion. Rust had accumulated all over the Insured Vehicle as a result of exposure to environmental condition for a period of time. See photos 1 to 4 below.



Photo 1 shows the right portion view of the Insured Vehicle at the time of our inspection. The Insured Vehicle was noted to have sustained fire damages that severely effected on the entire parts of the Insured Vehicle.



Photo 2 shows the frontal portion view of the Insured Vehicle at the time of our inspection. The Insured Vehicle was noted to have sustained fire damages that severely effected on the entire parts of the Insured Vehicle.



Photo 3 shows the rear left side of the Insured Vehicle at the time of our inspection. The Insured Vehicle was noted to have sustained fire damages that severely effected on the entire parts of the Insured Vehicle.



Photo 4 shows the chassis number plate that was still intact despite of the severe burnt on the entire Motor cycle.

6. Rust would normally start to develop around areas soon after a fire as prolonged exposure to high heat intensity usually causes steel/metal material body parts to be exposed to natural environmental condition. The rust that had developed on the Insured Vehicle is an indication that it had sustained exposure to prolonged high heat intensity. See photo 5 below.



Photo 5 shows rust would normally start to develop around these areas soon after a fire as prolonged exposure to high heat intensity usually causes steel/metal material body parts to be exposed to natural environmental condition. The rust that had developed on the Insured Vehicle is an indication that it had sustained exposure to prolonged high heat intensity.

7. At the time of inspection, we did not observe any unusual skeletal remains which could have suggested that there was possible modification(s) and/or additionally fitted electronic and/or electrical component(s) on the Insured Vehicle.

Investigation and Technical Analysis

8. Upon closer examination of the area around the body structure of the engine compartment, we do not find any evidence that would relatively link the fire accident to the Insured Vehicle. However, several stretches of wiring burnt internally to its bare copper state. The wirings were likely to be the original engine wire harness which in this case was not consistent to the cause of fire. Further investigations on the cause of fire were extended & explain in the paragraphs below. See photo 6 below.



Photo 6 shows the front portion of the Insured Vehicle at the time of our inspection. Several stretches of wiring burnt internally to its bare copper state.

9. From the Singapore Police Report No. J/20181017/2053 which was made by Mr Tukiran Bin Dany (herein referred to as "**Mr Tukiran**"), on 16th October 2018 at about 1810hrs, he had parked the Insured Vehicle at Blk 221 Boon Lay Place car park with everything intact. On 17th October 2018 at about 0625hrs, when he wanted to retrieve the Insured Vehicle for work, he discovered that the Insured Vehicle was burnt together with other vehicles.
10. We managed to arrange for a face to face interview with Mr Tukiran on 25th October 2018 at his working place which is at Golden Warehouse No. 9 kaki Bukit Raod 2, #01-16 where we were able to gather further information regarding the accident and also information pertaining to the history of the Insured Vehicle.
11. The Insured Vehicle was purchased brand new from Ban Hon Brothers (Agencies) Pte Ltd and was also first registered on 08th November 2013 under Mr Tukiran. He will drive the Insured Vehicle most of the time mainly for work purposes.
12. Mr Tukiran is currently working as a despatch rider. He has been working for Aikyu Trading Co. (Pte) Ltd. about 32 years. His working our is from 0900hrs to 1730hrs 5 days a week. Aikyu Trading have been in the business for about 50 years dealing with various kind of plastic supplies.

13. Prior to the fire incident on 16th October 2018. At about 0610hrs, Mr Tukiran had parked the Insured Vehicle at a motorcycle parking lot near Blk 22, Boon Lay Place, Boon Lay Shopping Centre. He will park at the said location occasionally whenever he shops for groceries at Boon Lay Shopping Centre. He then will walk to his HDB block which is at Blk 176 Bon Lay Drive and leave the Insured Vehicle parked in the parking lot.
14. Everything was intact before leaving the Insured Vehicle, only when he returns back the next day morning to retrieve the Insured Vehicle to work. He noticed that it was already burnt together with the nearby vehicles. He informed his General Manager Mr. David Kooi regarding the incident.
15. He then made a Police report on the same day at about 1223hrs at Jurong West NPC. AXA insurance was informed & they made arrangement to tow the Insured Vehicle to Ah Lim Motor at No.10, Ang M Kio Industrial Park 2A #01-09. Aikyu Trading then made the arrangement to towed back to their warehouse at No. 9 Kaki Bukit Road 2 for further process.
16. We note that this fire incident case was assigned to a Senior Investigating Officers Inspector Han Jian Peng (herein referred to as "**S.I.O Han**") from Jurong Police Divisional Investigation Branch. Further to our investigation on the cause of the fire was to liaise with SIO Han. We were informed by SIO Han via telephone communication that this case might be related to mischief by fire. SIO Han also informed that a suspect has been arrested & currently assisting with the police investigation.
17. We had check on Police News Release on the SPF website for this particular case. SPF news release posted on 18th October 2018 that 'Man Arrested for Mischief By Fire'. In the news release, the Police have arrested a 33 years old man for suspected involvement in a case of mischief by fire.
18. On 17th October 2018 at about 0100hrs, the Police were alerted to case of fire at the open space carpark of Blk 221 Boon Lay Place. A car and five motorcycles were damaged. No injuries reported. Through extensive ground enquiries and with the aid of images from Police cameras, officers from Jurong Police Division arrested the man on 18th October 2018 at about 1210hrs, within 24 hours after the incident was reported. The man will be charged in court on 19th October 2018 with mischief by fire with intent to cause damage to property under section 435 of the Penal Code, which is punishable with imprisonment for a term which may extend to 7 years, and shall also be liable to a fine. See photo 7 below.



Photo 7 shows SPF News Release website portal posted on 18th October 2018 for 'Man Arrested For Mischief By Fire' case.

19. With regards to the history and maintenance records of the Insured Vehicle, we spoke to Mr Tukiran as he is the only rider of the Insured Vehicle. We were able to gather from Mr Tukiran that the Insured Vehicle was purchased brand new in 2013 for his despatch work purposes by the company Aikyu Trading Pte Ltd. The COE expires in 07th November 2023. To the best of his recollection, there has not been any major mechanical problem and/or electrical problem with the Insured Vehicle. This was supported by a servicing record forwarded to us by the the company's General Manager Mr Augustine Kwek. The repair servicing was done by Traffic Motor which involved replacing of 'Mobil' 4T engine oil & a spark plug on 05th September 2018. Refer to Invoice 1 below.

Traffic Motor

Rm 119, Aljunied Ave 2 #01-86 Singapore 380149
Tel : 248 4720

CASH SALE

| | | <small>Registered No Z1572500X</small> |
|-------|------------------|--|
| Memo: | FBH 8890D | CS 4985 |
| | | Date - 5-9-18 |

| Quantity | Description | Unit Price | Amount |
|----------|--------------------|------------|--------------------|
| 1 pc | Mobil 4 T OIL (EA) | | \$15.00 |
| 1 pc | GPRBE-A-9 plug | | 12.00 |
| | | | \$27.00 |
| | | | 7 |
| | | | |
| | | | |
| | | | |
| | | | |
| | | Total | \$27.00 |

(Goods sold are non returnable) E & O E

(Signature)

Authorised Signature
for TRAFFIC MOTOR

Invoice 1 show the servicing was done by Traffic Motor which involved replacing of 'Mobil' 4T engine oil & a spark plug on 05th September 2018.

Incident Site Visit

20. We visited the incident location on 25th October 2018 taking the police report made by Mr Tukiran and the information that we had gathered during our conversation with him as references.
21. The incident had occurred at Blk 221 Boon Lay Place Boon Lay Shopping Centre Singapore 640221. When driving along the carpark driveway, the parking lot will be on the left side. The fire incident location was observed to be on a five lots motorcycle parking just behind a fire Hose reel cabinet & a Singpost box.
22. At the time of our visit, we were able to clearly see burnt marks/ burned residual remains on the parking lot ground. A burnt portion of the behind wall & ceiling reveals that there's evidence of a fire incident did took place at the said location. See photo 8 to 11 below.



Photo 8 shows Boon Lay Shopping Centre signage where the fire incident took place.



Photo 9 shows the fire incident motorcycle parking lot cordoned for further investigation.



Photo 10 shows the burnt portion of the behind wall & ceiling indicates that fire incident did took place at the said location.



Photo 11 shows the burnt portion on the parking lot. We were able to clearly see burnt marks/ burned residual remains on the parking lot ground indicating that fire incident did took place at the said location.

Fire Incident Site Photograph

23. We were able to gather some photographs taken from internet website at the incident scene while the Insured Vehicle engulf with raging fire. The photograph also shows a few SCDF officers were in the process of extinguishing the raging fire. We note that the location of the incident was located at Blk 221 Boon Lay Place Boon Lay Shopping Centre Singapore 640221.
24. In general, the information that could be gathered from these photographs had corresponded to the events that were related to us by Mr Tukiran. Our close examination of these photographs also showed a few other motorcycle that was parked next to the Insured Vehicle were engulf with raging fire. See photos 12 below.

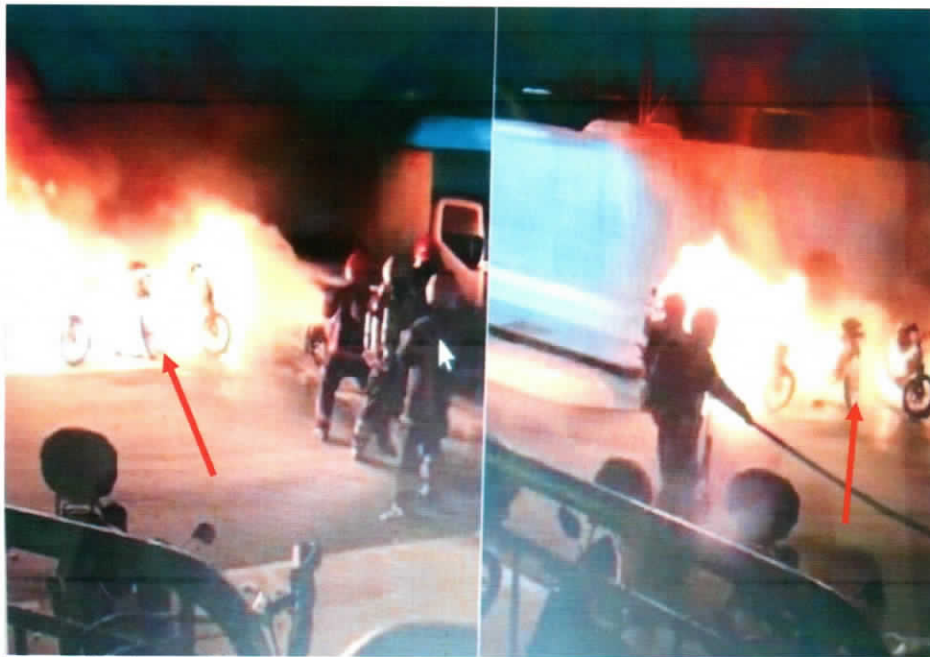


Photo 12 shows SCDF officers in the effort of extinguishing the fire.

25. For this case, the evidence and information gathered such as vehicle service invoice appears to suggest that the fire to the Insured Vehicle does not occurred due to lack of maintenance service/poor maintenance. In this aspect, a few possible causes of fire could have existed. These include electrical nature of the wiring, an overheated engine, the possibility of the fire being due to external factors (foreign material(s) stuck on hot surfaces, improper modifications, arson and sabotage and leakage of fluid onto hot surfaces amongst others.
26. Given the circumstances of incident as reported, the possibility of the cause of fire to the Insured Vehicle being due to an act of 'Mischief By Fire'. This evidence was strongly supported by us liaising with the SIO in-charge Inspector Han Jian Peng via telephone communication where SIO Han acknowledged the arrest of a 33years old man for mischief by fire to the burnt Insured Vehicle & other vehicles.
27. We had also check on Police News Release on the SPF website for this particular case. SPF news release posted on 18th October 2018 that 'Man Arrested for Mischief By Fire'. In the news release, the Police have arrested a 33 years old man for suspected involvement in a case of mischief by fire.
28. Our checks with both local and international bodies and associations had revealed that at the time of writing this report, there is no manufacturer recall of electrical nature to similar make and model vehicle as the Insured Vehicle that may possibly be related to this incident. See search result from LTA below.

Enquiry on Vehicle Recall - Vehicle Specific

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

Vehicle Owner Particulars

Owner ID Type: Singapore NRIC

Owner ID: 1519H

Vehicle Details

Vehicle Registration number: FBH8890D

Make: HONDA

Vehicle Model: CBF150

Engine No.: KC11E2109344

Chassis No.: LALKC11B2D3300460

Recall Details

No Recall Detail records

OK

Conclusion

29. Having investigated and technically analysed the damages of burnt nature to the Insured Vehicle, also through our face to face interview with Mr Tukiran. We are of the view that the possibility of the cause of fire to the Insured Vehicle being due to an act of 'Mischief By Fire'. This evidence was strongly supported by us liaising with the SIO in-charge Inspector Han Jian Peng via telephone communication where SIO Han acknowledged the arrest of a 33years old man for mischief by fire to the burnt Insured Vehicle & other vehicles.
30. We had also check on Police News Release on the SPF website for this particular case. SPF news release posted on 18th October 2018 that 'Man Arrested for 'Mischief By Fire'. In the news release, the Police have arrested a 33 years old man for suspected involvement in a case of mischief by fire which relates to this fire incident.
31. There were 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.
32. Our investigations had also revealed that at the time of writing this report, there is no manufacturer recall of electrical nature to similar make and model vehicle as the Insured Vehicle that may possibly be related to this incident.
33. SCDF was activated to attend to the fire incident and a fire report pertaining to their findings will likely be forth coming. We have applied for this fire report and will forward a copy of the report once it is made available to us.



Rohaizal A. Rahim
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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