

Your Ref : S9M01DFF
Our Ref : CS/ASM19003408/N

21 March 2019

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

**TECHNICAL INVESTIGATION REPORT OF FIRE INCIDENT INVOLVING THE
INSURED MOTORCYCLE FBH 9728J ON 6 FEBRUARY 2019**

1. We refer to your request dated 21 February 2019.
2. Our analysis, comments and opinions with respect to the cause of fire to the insured motorcycle FBH 9728J (herein referred to as "**Insured Motorcycle**") are set out below.

Inspection of the Insured Motorcycle

3. The Insured Motorcycle was physically inspected on 19 March 2019 at the premises of Chek Kong Motor Pte. Ltd. (herein referred to as "**CKM**") located at 387B Woodlands Rd, Singapore 677948.
4. A static inspection was carried out to the Insured Motorcycle where the following general information was recorded:-

Vehicle Registration No.	: FBH 9728J
Make / Model	: YAMAHA JUPITER 135 MANUAL
Chassis No	: MH355S004DK123820
Year of Registration	: November 2013
Mileage	: N.A (battery melted)

5. The Insured Motorcycle was observed to have sustained severe fire damage all around. Rust had accumulated all over the Insured Motorcycle as a result of exposure to environmental condition for a period of time. See photos 1 – 4 below.



Photo 1 shows the general view of the front portion of the Insured Motorcycle at the time of our inspection. The Insured Motorcycle was observed to have sustained extensive fire damage all around. Rust had accumulated all over the Insured Motorcycle as a result of exposure to environmental condition for a period of time.



Photo 2 shows the general view of the left body of the Insured Motorcycle at the time of our inspection. The Insured Motorcycle was observed to have sustained extensive fire damage all around. Rust had accumulated all over the Insured Motorcycle as a result of exposure to environmental condition for a period of time.



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



Photo 4 shows the general view of the right rear body of the Insured Motorcycle at the time of our inspection. The Insured Motorcycle was observed to have sustained extensive fire damage all around. Rust had accumulated all over the Insured Motorcycle as a result of exposure to environmental condition for a period of time.

6. At the time of our inspection of the Insured Motorcycle, we did not find any modification(s) and/or additionally fitted electronic and/or electrical component(s) on the Insured Motorcycle.

Investigation and Technical Analysis

7. According to the Malaysian Police Report No. TAMPOI/002749/19, Singapore Police Report No. L/20190211/2072 and Singapore Accident Statement made by Mr Tan Sin Fui (herein referred to as "**Mr Tan**"), who is the registered owner of the Insured Motorcycle, we note that on 4 February 2019 at about 0800 hours he had parked the Insured Motorcycle at the designated parking lots of his home premises, Flat Sri Kenari located at Jalan Titiwangsa Utama, Taman Tampoi Indah, Johor Bahru, Malaysia. He had gone back to his hometown of Segamat for the Chinese New Year holiday.
8. When he returned home on 8 February 2019 at 2200 hours, he realized that the Insured Motorcycle was totally burnt. The condominium management staff informed Mr Tan that on 6 February 2019 at about 2200 hours, 1 of the motorcycles parked near to the Insured Motorcycle had caught fire due to reasons unknown. The fire brigade was called in but by the time they arrived, the fire had spread to all the other motorcycles which were parked in close proximity, which had included the Insured Motorcycle.
9. Mr Tan proceeded to make a Malaysian police report at Balai Polis Tampoi the next day on 9 February 2019 at 0951 hours. On 11 February 2019 he returned to Singapore and lodged a police report at the Woodlands East Neighbourhood Police Centre at 1559 hours. He then went to Hua Hong Pte. Ltd to make an insurance report later that day at 1647 hours. Mr Tan mentioned that his friend assisted him to tow the Insured Motorcycle to CKM.
10. With regards to the history of the Insured Motorcycle, we were able to gather from Mr Tan that the Insured Motorcycle was purchased new 5 years ago from CKM. He is the registered owner and only rider of the Insured Motorcycle.
11. To the best of his recollection, there has not been any major mechanical problem and/or electrical problems with the Insured Motorcycle.

12. Pertaining to the maintenance aspect, Mr Tan sends the Insured Motorcycle for periodical servicing. He services the Insured Motorcycle in Johor Bahru. Mr Tan does not have any specific workshop that he goes to. The last servicing before the incident was done a week before Chinese New Year. The last servicing package had included the changing of engine oil. However, Mr Tan does not keep the servicing receipts.
13. Mr Tan also informed us that he has not done any modification(s) and/or additionally fitted any electrical or electronic component(s) to the Insured Motorcycle.

Incident Scene Photographs

14. Although we could not visit the site where the incident happened, we managed to obtain several photographs which were taken by Mr Tan at the incident location. The photographs were taken after the fire to the Insured Motorcycle was extinguished.
15. In general, the information that could be gathered from these photographs had corresponded to the events that were related to us by Mr Tan. The parked motorcycles were observed to be burnt completely, with rust developing on their structural bodies. Our close examination of these photographs also showed no unusual foreign material(s) and/or object(s) found on the ground in the immediate area of the parking lot where the Insured Motorcycle was parked. See photos 5 – 7 below.



Photo 5 shows the motorcycles which were badly burnt by the fire which had included the Insured Motorcycle. The parked motorcycles were observed to be burnt completely, with rust developing on their structural bodies. In general, the information that could be gathered from this photograph had corresponded to the events that were related to us by Mr Tan, which is the fire had occurred at the parking lots of Mr Tan's home premises.



Photo 6 shows a closer view of the Insured Motorcycle (arrowed) which was amongst the few motorcycles found completely burnt by the fire at the parking lot of Mr Tan's home premises.

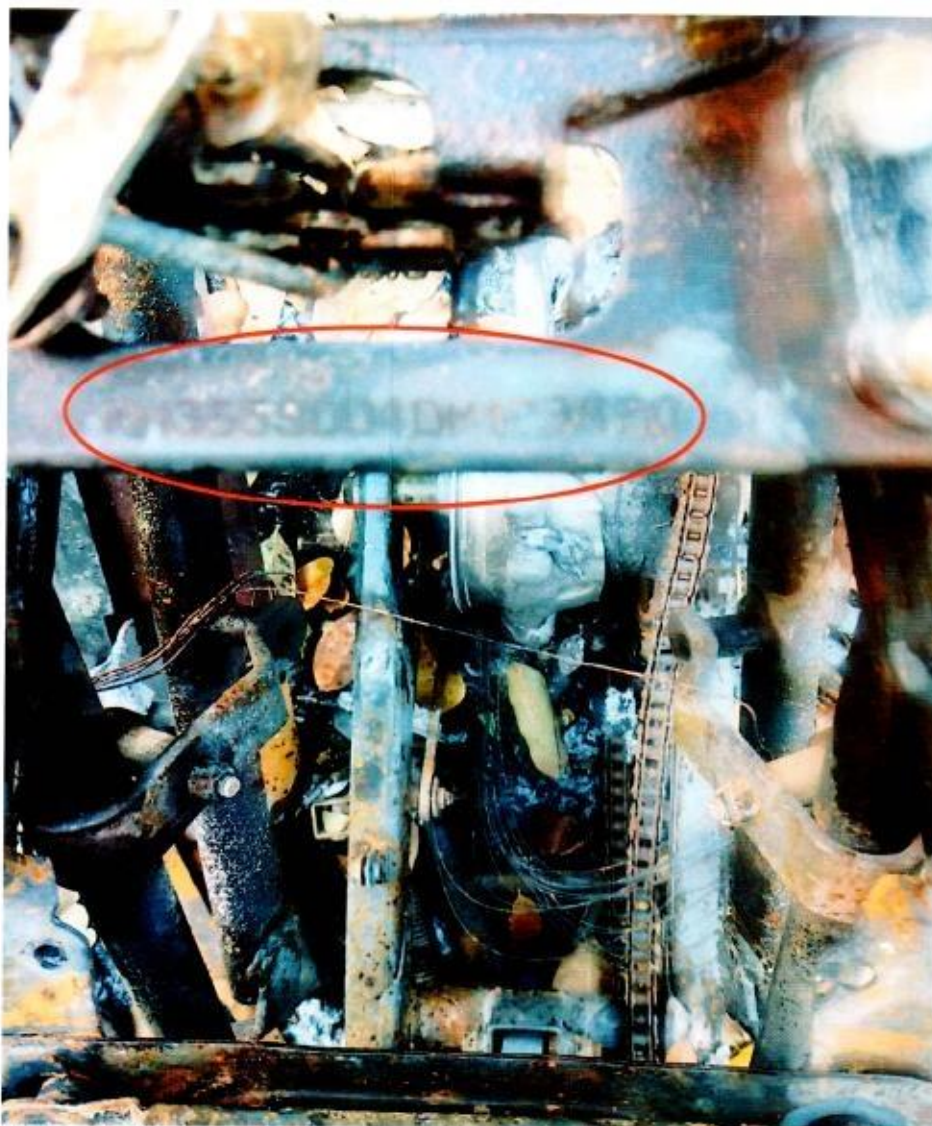


Photo 7 shows a close up view of the structural remains of the Insured Motorcycle (arrowed) which was amongst the few motorcycles that were badly burnt by the fire at the parking lots of Mr Tan's home premises. The chassis number **MH355S004DK123820** on the frame matches that of the Insured Motorcycle (circled).

16. From our analysis of the incident scene photographs, it would appear that the fire to the Insured Motorcycle was due to an external source, where flames from the origin had spread to the Insured Motorcycle.
17. Our checks with both local and international bodies and associations had also revealed that at the time of writing this report, there is no manufacturer recall of similar make and model motorcycle as the Insured Motorcycle that may possibly pose a fire risk.

Conclusion

18. Having investigated and technically analysed the damages of burnt nature to the Insured Motorcycle, we are of the view that the cause of fire to the Insured Motorcycle was likely due to external factors where the flames from the origin source had spread to the Insured Motorcycle.
19. The fire could have possibly originated from one of the motorcycles that were parked in close proximity to the Insured Motorcycle. However the exact origin of the fire could not be determined as there were no CCTV cameras where the Insured Motorcycle was parked at the time of incident. Our examination of the scene photographs provided to us by Mr Tan did not reveal any unusual material(s)/object(s) found on the parking lot where the Insured Motorcycle had caught fire. Furthermore, the location of where the Insured Motorcycle was parked was also observed to be not at a secluded location. On top of that, the incident had happened in Malaysia hence we are unable to conduct a site inspection to determine the source of the fire.
20. There was no modification(s) or additional electronic and/or electrical component(s) fitted on the Insured Motorcycle at the time of inspection of the Insured Motorcycle.
21. At the time of writing this report, there is no manufacturer recall of similar make and model motorcycle as the Insured Motorcycle that could possibly pose a fire risk.

**Muhd Nazril**

Senior Technical Investigator


Ang Bryan Tani

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

Senior Technical Investigator

Technical Investigation & Reconstructionist (SAE-A)

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