

Your Ref: M225492  
Our Ref : CS/MSG19004708/D

26 March 2019

**M/s MSIG Insurance (Singapore) Pte Ltd**  
16 Raffles Quay #24-01  
Hong Leong Building  
Singapore 048581  
(Motor Claims Department)

**TECHNICAL INVESTIGATION REPORT OF FIRE INCIDENT INVOLVING THE  
INSURED VEHICLE SLC 1899J ON 09 MARCH 2019**

1. I refer to your request dated 14 March 2019.
2. My analysis, comments and opinions with respect to the cause of fire to the insured vehicle SLC 1899J (herein referred to as "**Insured Vehicle**") are set out below.

**Inspection of the Insured Vehicle**

3. The Insured Vehicle was physically inspected on 15 March 2019 at the premises of M/s Hitachi Capital Asia Pacific Pte Ltd, 8 Fourth Lok Yang Road, Singapore 629705.
4. A static inspection was carried out to the Insured Vehicle where the following general information was recorded: -

Vehicle Registration No.	: SLC 1899J
Make / Model	: Honda Vezel 1.5X CVT
Chassis No	: RU11114950
Year of Registration	: 2016 (April)
Mileage	: N.A (wiring affected)

5. The Insured Vehicle was observed to have sustained slight fire/smoke damage. The damage was confined to a single area of the Insured Vehicle. This was at the front left side of its interior compartment, near the glove compartment at the left side of the front dashboard.
6. The front dashboard, upholstery and some plastic trims at the front left side of the interior compartment were slightly melted/burnt. Apart from a blackened front windscreen, the exterior of the Insured Vehicle was unaffected by the fire. The engine compartment was also found to be without any fire/smoke damage. See photo 1 – 6 below.



**Photo 1** shows a general view of the rear left body of the Insured Vehicle at the time of my inspection. The exterior body of the Insured Vehicle was observed to be in good general condition with no damage of fire/smoke nature found apart from a blackened front windscreen.

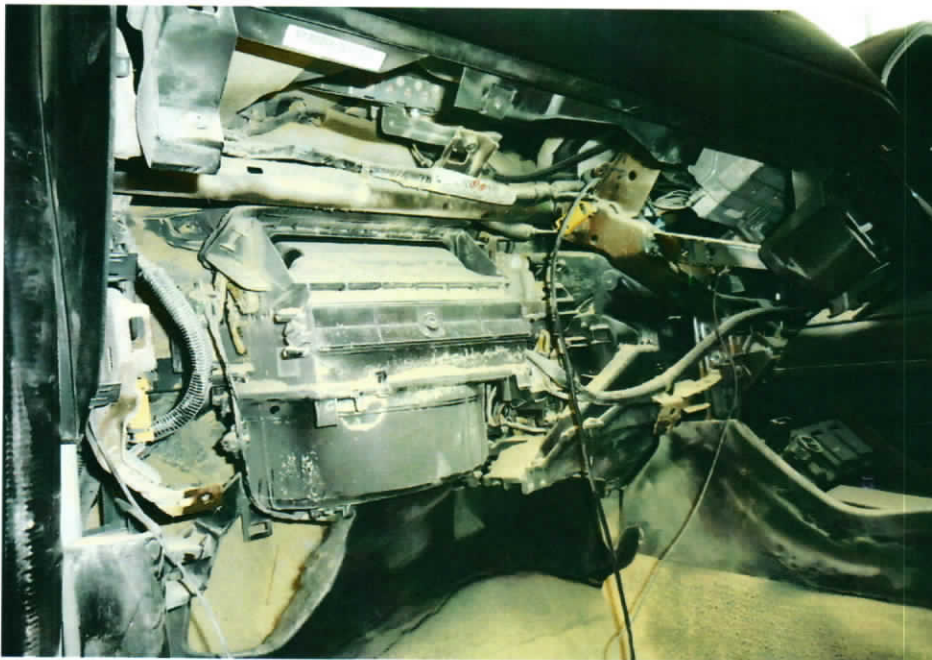


**Photo 2** shows a general view of the interior compartment of the Insured Vehicle at the time of inspection. I had observed slight fire/smoke damage that was confined to a single area of the Insured Vehicle. This was at the front left side of its interior compartment, near the glove compartment at the left side of the front dashboard (circled).





**Photo 3** shows a general view of the interior compartment of the Insured Vehicle at the time of inspection. I had observed slight fire/smoke damage that was confined to a single area of the Insured Vehicle. This was at the front left side of its interior compartment, near the glove compartment at the left side of the front dashboard (circled).



**Photo 4** shows a closer view of the left side of the front dashboard, which was where the slight fire/smoke damage was confined to. The front dashboard, upholstery and various plastic trims near the glove compartment at the left side of the front dashboard were slightly melted/burnt.



**Photo 5** shows the blackened front windscreen of the Insured Vehicle as a result of the incident. Apart from this blackened front windscreen, the exterior of the Insured Vehicle was unaffected by the fire.



**Photo 6** shows a general view of the engine compartment of the Insured Vehicle, which was not affected by the incident.



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

#### **Circumstance of Incident**

8. From the Singapore Accident Statement, which was made by one Sankaradass S/O Sankarapandi Chami (herein referred to as "**Mr Sankar**"), I note that the fire to the Insured Vehicle had started at a time when he was driving the Insured Vehicle. Mr Sankar smelt burning smell and immediately stopped the Insured Vehicle to check. He first noticed smoke coming out from below the left side dashboard. He called SCDF for assistance and the smoke was put out by SCDF officers upon their arrival.
9. I spoke to Mr Sankar and through telephone conversation, I was able to gather further information pertaining to the incident as well as information pertaining to the history of the Insured Vehicle.
10. According to Mr Sankar, on 09 March 2019 at about 1715hrs, he was driving the Insured Vehicle along Commonwealth Road with his wife seated on the front left passenger seat. Whilst driving, he smelt something burning and noticed smoke coming out from below the front dashboard, at the area in front of the front left passenger seat. He immediately steered the Insured Vehicle into a bus bay along the left side of the road, switched off the engine and thereafter called SCDF for assistance.
11. Mr Sankar informed me that at no point in time did he see any flames. Even when SCDF officers arrived, despite the absence of flames, the SCDF officers had sprayed powder fire extinguishers at the front left dashboard area of the Insured Vehicle. After clearance was obtained from the SCDF officers, Mr Sankar had arranged towing service to tow the Insured Vehicle to Hitachi Capital at Fourth Lok Yang Road.
12. With regard to the history of the Insured Vehicle, I was able to gather from Mr Sankar that the Insured Vehicle was leased brand new in year 2016 from Hitachi Capital Asia Pacific Pte Ltd. As far as he can recall, he did not experience any major mechanical and/or electrical problem with the Insured Vehicle. The last servicing carried out to the Insured Vehicle was on 21 February 2019. Mr Sankar was able to provide me a document relating to this servicing, where I note from the contents of the document, a standard normal servicing was carried out with replacement of the engine oil and engine oil filter. See photo 7 below.

**Hitachi Capital Asia Pacific Pte. Ltd.**  
**Jun Taiyo Service Centre**  
No. 8 Fourth Lok Yang Road Singapore 629706  
Tel: 64663022 Fax: 68966591  
Co. Reg. No. 199400399N GST Reg. No. M2-0118999-3

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**TAX INVOICE**

M/S : Mr Sankaradass s/o Sankarapandi Chami  
Blk 201 Clementi Avenue 6  
#03-43  
Spore 120201  
Attn : Mr Sankaradass s/o Sankarapandi Chami 90299371 | 90299371

Invoice No : WS0087750  
Date : 21/02/2019  
Mileage : 78306 km  
Terms : 0 days  
Due Date : 21/02/2019  
Page : 1 / 1

Collection Date : 21/02/2019 Time : 09:00 self By : Parking Lot :  
Delivery Date : 21/02/2019 Time : By :  
REGN. No. : SLC1899J Make : Honda Vezel 1.5X - Warranty PK SVC

**CUSTOMER'S REQUEST(S)**

1. Normal Service -

	Qty	SSUnit	SSAmt	SSLabor
<b>1. Normal Service</b>				
1 Honda Oil Filter	1.00			
2 Mobil Super 3000 Formula P Fully Synthetic Engine Oil Grade : (5W/30)	4.00			
3 Every 10,000km interval service - to service engine, engine oil & oil filter change - To check Vehicle Condition (Engine, Brake, All Beltings) & Adjust if Necessary - To vacuum interior and clean up vehicle				133.00
4 Tyre rotation - Done				

SubTotal : 0.00 133.00  
Grand Total : 133.00  
Add 7 % GST : 9.31  
Net Total After GST : 142.31

Interest of 1% per month will be charged on any amount outstanding from due date  
All claims must be made within seven days  
CUSTOMER'S ACKNOWLEDGEMENT  
Received the above mentioned vehicle in satisfactory condition

All cheques should be crossed and made payable to :  
Hitachi Capital Asia Pacific Pte. Ltd.

Customer Signature's & Chop  
Service Manager  
Job done by : Meng

Please kindly tick "X" below for your payment mode  
☐ Cheque ☐ Co Payment ☐ Others

Photo 7 shows the document relating to the servicing of the Insured Vehicle on 21 February 2019. According to Mr Sankar, this was the latest servicing carried out. From the document provided, I note that the mileage of the Insured Vehicle as at 21 February 2019 was 78,306km. The engine oil and engine oil filter were replaced during this servicing.



13. During my telephone conversation with Mr Sankar, I was informed that he had taken a video recording whilst at the scene. This was duly forwarded to me for review.

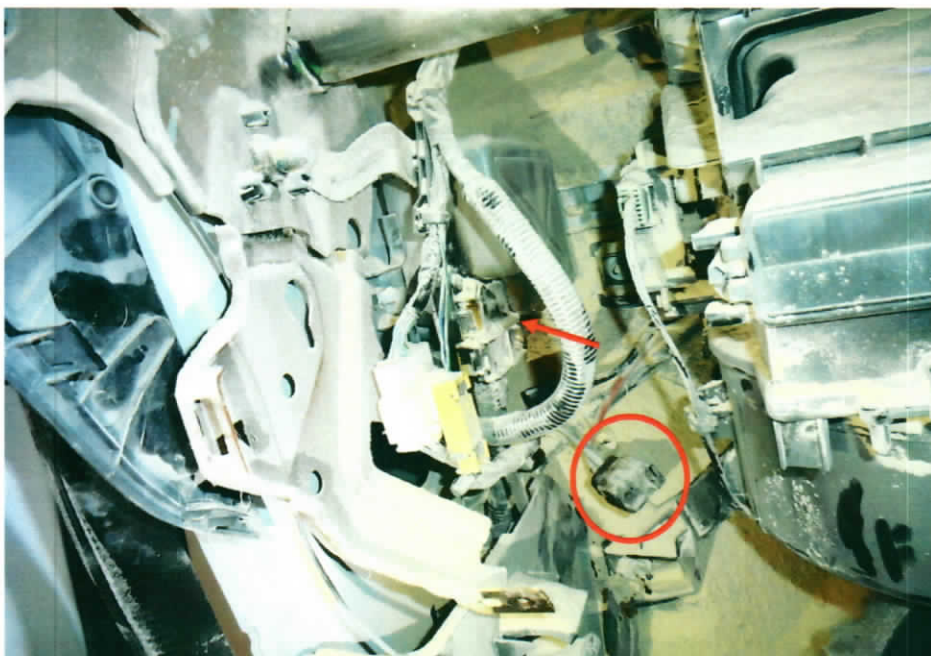
#### **Investigation and Technical Analysis**

14. The video recording provided had showed the Insured Vehicle stopped inside a bus bay with SCDF officers at scene. The SCDF officers were focusing their firefighting operation within the interior compartment of the Insured Vehicle, at the front left side. Smoke was also seen coming out from within the interior compartment of the Insured Vehicle. Generally, the information that I was able to gather from the video recording had corresponded to the information that Mr Sankar had related to me during our telephone conversation. See photo 8 below which is a screenshot taken from the video recording provided by Mr Sankar.



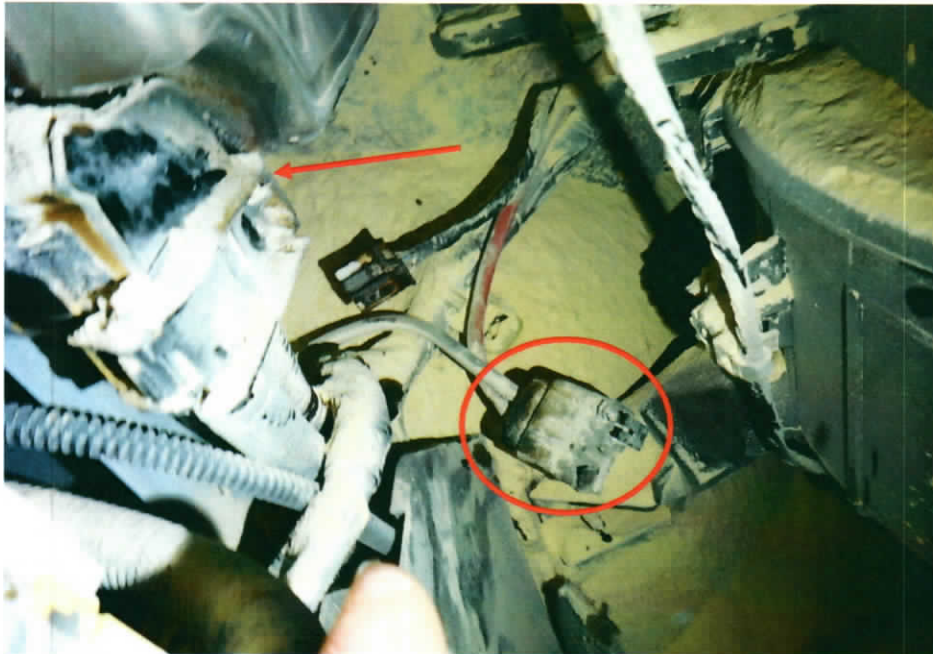
**Photo 8** shows screenshot taken from the video recording that was provided by Mr Sankar. Firefighting operation was focused within the interior compartment, at the front left side of the Insured Vehicle, where smoke was seen coming out.

15. For this case, the smoke incident to the Insured Vehicle can be determined to have originated at the front left side of its interior compartment, near the glove compartment at the left side of the front dashboard. This was established given that the damage relating to this incident was confined to the front left side, inside the interior compartment of the Insured Vehicle; and also given that the video recording taken at the incident scene had showed SCDF officers focusing their firefighting operation at this area of the Insured Vehicle.
16. Examination of the area behind the front dashboard at the front left passenger side, which was where the smoke to the Insured Vehicle had originated, revealed a wire connector that was slightly burnt/melted. The wire connector was for a component that was partially burnt. This component was fixed onto the inner side of the Insured Vehicle's front left "A" pillar, towards the left and below the glove compartment. This physical evidence at the area where the smoke had originated would then appear to indicate that the cause of the smoke incident to the Insured Vehicle was due to electrical in nature that involved the partially burnt component. See photo 9 - 11 below.



**Photo 9** shows a general view of the area behind the front dashboard at the front left passenger side, which was where the smoke to the Insured Vehicle had originated. Upon examination of this area, it was observed that a wire connector (circled) was slightly burnt/melted. The wire connector was further observed to be for a component (arrowed) that was partially burnt.





**Photo 10** shows a closer view of the wire connector (circled) that was found to be slightly burnt/melted. The wire connector was observed to be for a component (arrowed) that was also partially burnt.



**Photo 11** shows a closer view of the partially burnt component (circled), which the slightly burnt/melted wire connector connects into. This physical evidence at the area where the smoke had originated would appear to indicate that the cause of the smoke incident to the Insured Vehicle was due to electrical in nature that involved the partially burnt component.

17. My checks with both local and international bodies and associations revealed that there was a manufacturer recall campaign involving the Insured Vehicle in year 2016. The recall was for issue relating to a capacitor used in the engine idling stop system of the Insured Vehicle, which may be insufficient to protect against an overcurrent. Notably, the records had indicated that rectification to address the issue has not been carried out to the Insured Vehicle prior to this incident. See search result below obtained from LTA.

> Back to OneMotoring

#### Enquiry on Vehicle Recall - Vehicle Specific

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

##### Vehicle Owner Particulars

Owner ID Type: Company  
Owner ID: 0399N

##### Vehicle Details

Vehicle Registration number: SLC1899J  
Make: HONDA  
Vehicle Model: VEZEL 1.5X CVT ABS D/AIRBAG 2WD 5DR  
Engine No.: L15B4034954  
Chassis No.: RU11114950

##### Recall Details

1 Recall Extension No.: R2016040221X01  
Manufacturer Recall Date: 04 Apr 2016  
Estimated Completion Year of Recall: 2017  
Brief Description (As Provided by Motor Dealer): A capacitor used in the engine idling-stop system may be insufficient in protecting against an overcurrent.  
Date Rectified: -  
For more details, contact JPI AUTOMOBILE  
Hotline Information: ADRIAN at 91337490

**Screenshot** shows the LTA search result regarding the manufacturer recall campaign that involved the Insured Vehicle. The recall was for issue relating to a capacitor fitted on the Insured Vehicle, which may be insufficient to protect against an overcurrent. From the records, rectification to address the issue has not been carried out to the Insured Vehicle yet.

18. My further research and checks on this capacitor revealed that this capacitor is the exact same component fitted on the Insured Vehicle that was found to be partially burnt (refer to photograph 11 above). Basing on the information gathered pertaining to the capacitor; and given that no rectification to address the capacitor issue has been carried out to the Insured Vehicle, it can be determined that the smoke incident to the Insured Vehicle is related to the purpose of the manufacturer recall campaign that involved the Insured Vehicle. See search result below gathered from my further research and checks.



## Honda Recalls 160,000 Fit and Vezel Vehicles

ADMIN 09/04/2016

Visited 24449 times , 1 Visits today

Honda recalled 160,000 Fit subcompact and Vezel sport-utility vehicles in Japan because of defective power steering and a part that controls the electric current in the vehicles. The recall does not affect any Honda models sold abroad.

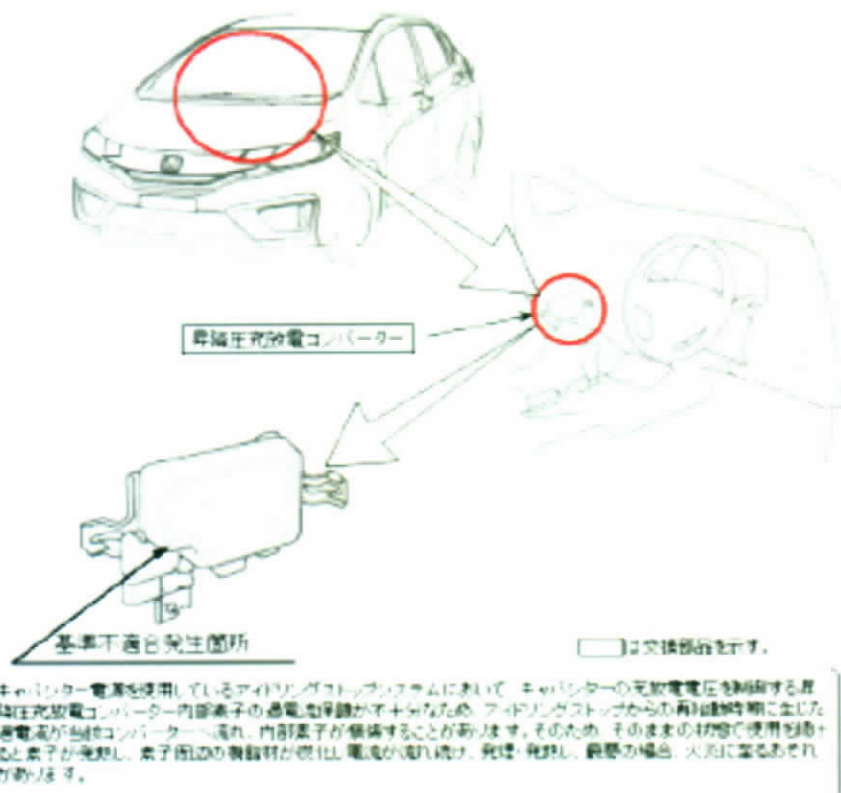
There have been no injuries related to the problems. Six fires were reported related to the faulty part that controls electricity for capacitors, and two minor accidents were reported to the defect in the steering, according to Honda Motor Co.

The recalled vehicles were manufactured from 2nd August 2013 through 13 February 2016. The Fit was recalled for both problems, but the Vezel did not have the steering problem.

Recall Notification Number: 3729

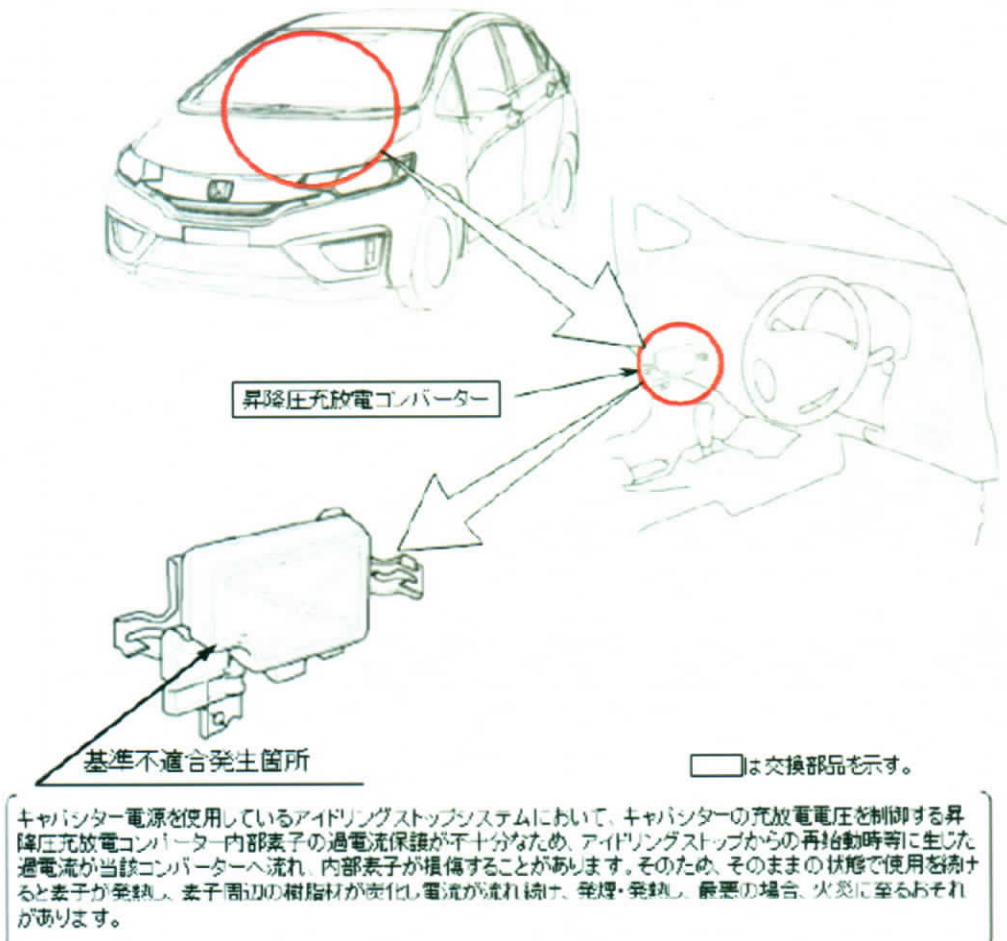
Recall Start Date: 2016 April 4

改善箇所説明図



Screenshot shows the write up that I was able to gather pertaining to the manufacturer recall campaign of similar make and model vehicles as the Insured Vehicle.

### 改善箇所説明図



Screenshot shows a zoom in view of the schematic diagram pertaining to the manufacturer recall campaign of similar make and model vehicles as the Insured Vehicle. The component, circled in the schematic diagram, was of same shape as the partially burnt component that was observed on the Insured Vehicle. The location where this component was fitted was also at the same area where the smoke to the Insured Vehicle had originated.

### Others



19. Since my investigations revealed that the smoke incident to the Insured Vehicle is related to the purpose of the manufacturer recall campaign that involved the Insured Vehicle; and also from the LTA records, which showed that no rectification work to address the issue of the recall has been carried out to the Insured Vehicle, I had checked with Mr Sankar on whether he received any letter and/or notification about this recall campaign. Mr Sankar informed me that he did not received any.



20. I also managed to speak to Mr Poon, a representative of Hitachi Capital Asia Pacific Pte Ltd, who is the registered owner of the Insured Vehicle. When asked about the recall campaign, Mr Poon informed me that he did not receive any letter from the manufacturer or any car dealer. He is however aware about this recall campaign as his service centre had rectified several similar make and model vehicle as the Insured Vehicle upon receiving the letter of notification.

21. I subsequently called the contact number indicated in the LTA record (refer to LTA search result shown above) but my attempts to speak to the person was not successful and the number was "switched off". My search of JPI Automobile, the company that was indicated in the LTA record as the contact for more details, revealed that the company had ceased operation as of 09 October 2017 due to non-renewal of business licence. See screenshot below.

Companies SINDO INDUSTRIAL BUILDING J JPI AUTOMOBILE

Registration No.	53315152W
Name	JPI AUTOMOBILE 
Date Incorporation / Registration	1 September 2015 (Tuesday)
Registration Type	Sole Proprietor
Status	Cancelled (Non-Renewal) as on 9 October 2017 (Monday) 
Principal Business Activity	GENERAL WHOLESALE TRADE (INCLUDING GENERAL IMPORTERS AND EXPORTERS)
Secondary Business Activity	RETAIL SALE OF SPARE PARTS AND ACCESSORIES FOR MOTOR VEHICLES
Registered Address	66 TANNERY LANE #05-01A SINDO INDUSTRIAL BUILDING SINGAPORE (347805)

**Conclusion**

22. Having investigated and technically analysed the damages of burnt nature to the Insured Vehicle, I am of the view that the cause of the smoke incident to the Insured Vehicle was of electrical in nature. For this particular case, the smoke had originated at a component that was fixed onto the inner side of the Insured Vehicle's front left "A" pillar, towards the left and below the glove compartment. The component is an original fitted component.
23. My investigations also revealed that this smoke incident is related to a manufacturer recall campaign that involved the Insured Vehicle as the purpose of the recall was due to a fault in this component, which was referred to as a capacitor. Rectification to address the purpose of the recall campaign was not carried out to the Insured Vehicle prior to this incident.
24. My subsequent ground investigations did not produce any conclusive evidence/information on whether the registered owner of the Insured Vehicle and/or lessee of the Insured Vehicle was notified that the Insured Vehicle was involved in the manufacturer recall campaign.
25. I did not find any evidence which had suggested that the cause of the smoke incident to the Insured Vehicle was due to poor maintenance and/or recurring electrical problem.
26. At the time of my inspection of the Insured Vehicle, I did not find any modification(s) or additionally fitted electronic and/or electrical component(s) on the Insured Vehicle that could have caused and/or contributed to this incident.

  
**Ang Bryan Tani**

AMSOE, AMIRTE, AFF SAE, M.MATAI, AFF.Inst.AEA  
Senior Technical Investigator  
Technical Investigation & Accident Reconstructionist (SAE-A)

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