



Your Ref: 587268
Our Ref : CS/MSG19005267/N

29 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 SJS 4257G ON 26 FEBRUARY 2019

1. We refer to your letter dated 25 March 2019 and the instructions therein.
2. Our analysis, comments and opinions with respect to the cause of fire to the insured vehicle SJS 4257G (herein referred to as "**Insured Vehicle**") are set out below.

Inspection of the Insured Vehicle

3. The Insured Vehicle was physically inspected on 25 March 2019 at the premises of Shu Fatt Auto Works (herein referred to as "**Shu Fatt**") located at Block 1009 #01-90, Bukit Merah Lane 3, Singapore 159723.
4. A static inspection was carried out to the Insured Vehicle where the following general information was recorded:-

Vehicle Registration No.	: SJS 4257G
Make / Model	: FORD S- MAX TREND 5DR
Chassis No	: WF0SXXGBWS9R18631
Year of Registration	: August 2009
Mileage	: 165, 263km
5. The Insured Vehicle was observed not to have sustained any visible fire damage all around. See photos 1 – 4 below.



Photo 1 shows the general view of the front portion of the Insured Vehicle at the time of our inspection.



Photo 2 shows the general view of the right portion of the Insured Vehicle at the time of our inspection.



Photo 3 shows the general view of the left portion of the Insured Vehicle at the time of our inspection.

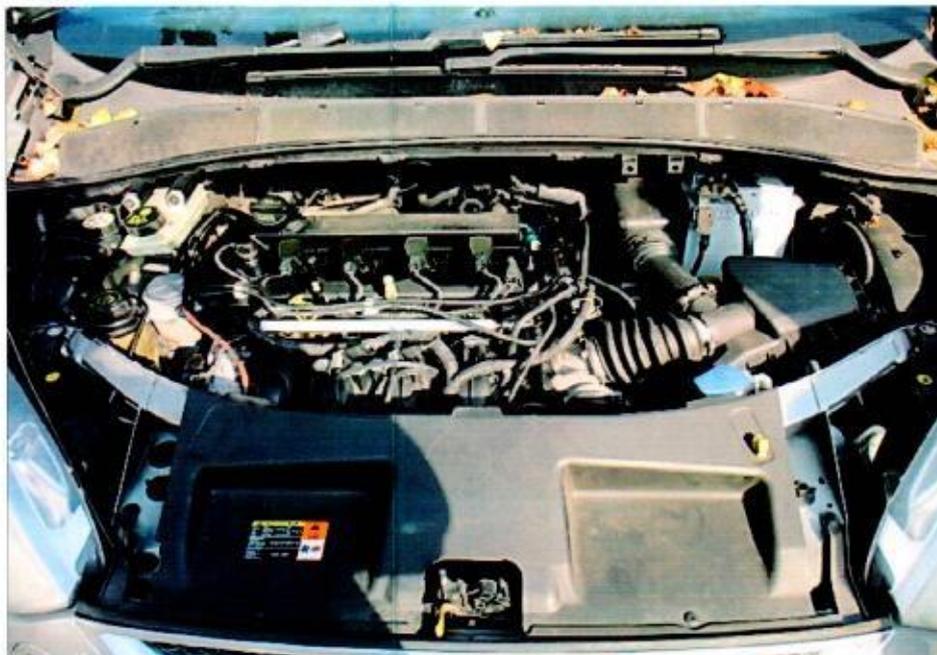


Photo 4 shows a general view of the engine compartment of the Insured Vehicle at the time of our inspection. There was no damage of fire nature to the engine compartment.

6. 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

7. Upon closer examination of the engine compartment, we observed that the top portion of the engine oil dipstick had broken off. We had found worn tubings on some of the wirings. We did not find any burnt and/or melted wirings. There were also no burnt marks on any of the components in the engine compartment. Fluid stains were observed to have been formed around the top portion of the top camshaft cover of the engine. The presence of dust and/or dirt particles accumulated at the areas where the fluid stains had formed indicates that a fluid leak had occurred. There were also wet fluid stains around the front right corner of the top portion of the top camshaft cover of the engine. See photos 5 – 7 below.

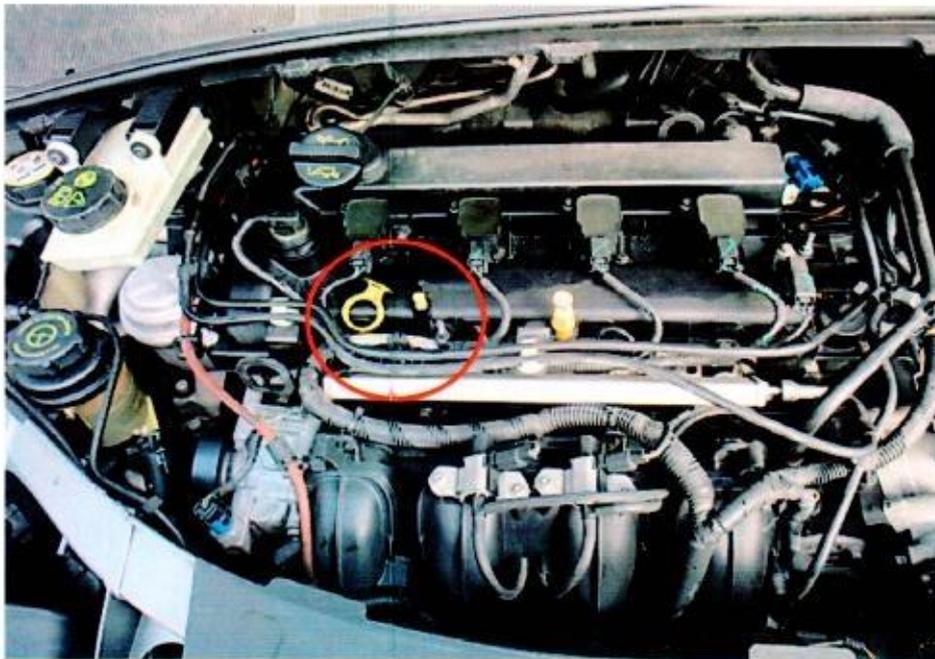


Photo 5 shows a closer inspection of the engine compartment of the Insured Vehicle. We observed that the top portion of the engine oil dipstick had broken off. We had found worn tubings on some of the wirings (circled). We did not find any burnt and/or melted wirings. There were also no burnt marks on any of the components in the engine compartment.

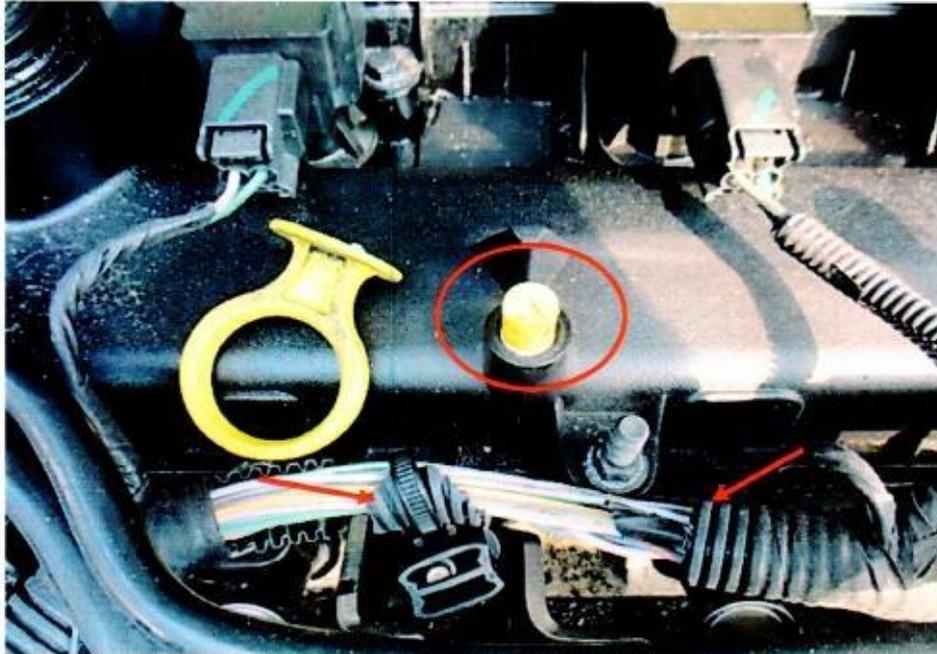


Photo 6 shows a closer view of the broken engine oil dipstick (circled) and worn tubings on some of the wirings (arrowed).

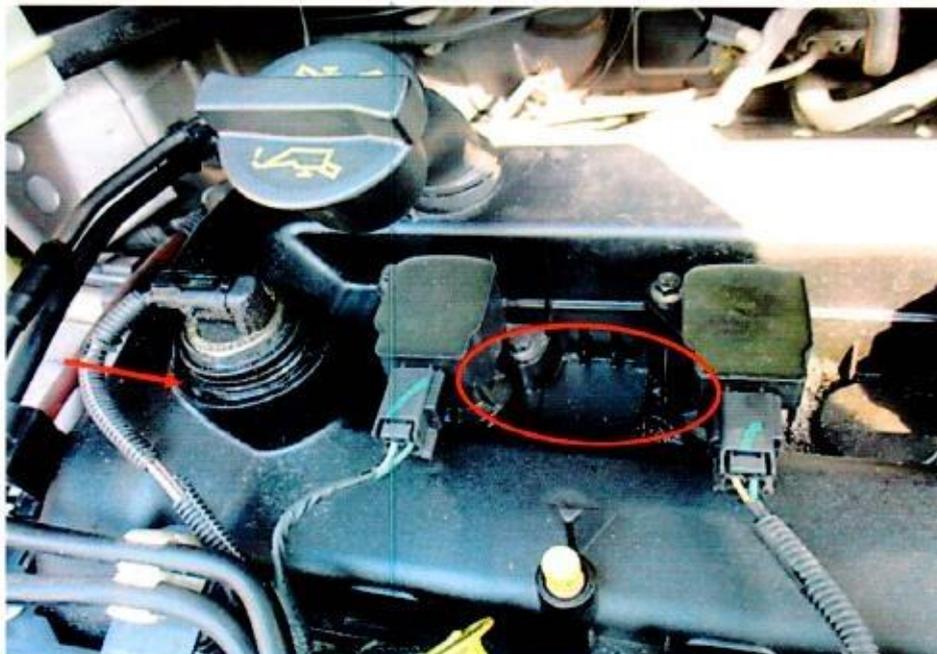


Photo 7 shows fluid stains were observed to have been formed around the top portion of the top camshaft cover of the engine (circled). The presence of dust and/or dirt particles accumulated at the areas where the fluid stains had formed indicates that a fluid leak had occurred. There were also wet fluid stains around the front right corner of the top portion of the top camshaft cover of the engine (arrowed).

8. From the Singapore Accident Statement which was made by Ms De Savornin Lohman Aleida Elisabeth Catharna (herein referred to as "**Ms Elisabeth**"), she was alerted upon experiencing deceleration while driving the Insured Vehicle.
9. We managed to speak to Mr Chow Eng Chew (herein referred to as "**Mr Chow**") who is a senior logistics executive of Smit Singapore Pte. Ltd. (herein referred to as "**Smit**") where we were 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 Chow, Ms Elisabeth is the wife of the marketing manager of Mr Michiel Schoenmackers (herein referred to as "**Mr Michiel**"). At about 1215hrs on 26 February 2019 Ms Elisabeth was driving along the MCE. As she came across a slope, she noticed that the Insured Vehicle was beginning to decelerate. She glanced at the dashboard but there were no warning lights displayed. About less than a minute later as she neared Central Boulevard the Insured Vehicle become heavy and did not accelerate anymore. She then saw the engine warning light on the speedometer and smoke emitting from the right front portion of the front bonnet.
11. Ms Elisabeth immediately stopped the Insured Vehicle, switched off the engine and called the SCDF. Firefighters who arrived shortly after sprayed the engine bay with water. Ms Elisabeth was informed that there might be a leak from the oil reservoir. Ms Elisabeth then made towing arrangements.
12. The Insured Vehicle was towed to Shu Fatt. Ms Elisabeth made an insurance report there the following day on 27 February 2019 at 1452 hours.
13. With regard to the history of the Insured Vehicle, we were able to gather from Mr Chow that the Insured Vehicle was purchased new in 2009. Mr Michiel is the main driver of the Insured Vehicle. Ms Elisabeth would drive it occasionally. To the best of his recollection, there has not been any major mechanical problem and/or electrical problem with the Insured Vehicle.
14. Pertaining to the maintenance aspect, the Insured Vehicle is sent for periodic servicing at Ricardo Auto Centre Pte. Ltd. (herein referred to as "**RAC**") located at 160 Sin Ming Drive, #02-02/03 Sin Ming AutoCity, Singapore 575722.



15. During the course of our investigations, we were also able to obtain from Mr Chow, recent documents relating to the servicing done to the Insured Vehicle. We noted that on 23 January 2018, the rocker cover gasket was replaced together with the engine oil, oil filter, spark plugs and rear brake pads. Refer to Invoice 1 below.

RICARDO AUTO CENTRE PTE LTD ←

841
Machine 1
C.A.V
RICARDO

24 JAN 2018

TAX INVOICE NO: WINV0824328

Owner's Information		Technician:		Job Card No	
A/C: CD10885 SMT SINGAPORE PTE LTD		CHEANG JIANG		48665	
23 GUL. ROAD SINGAPORE 629956		Registration No.	Make/Model	Date of Invoice	
		→ S7B42570	FORD S-MAX TREND SDR	23/01/2018	
Mileage (km)	Next Mileage	Next Service Date	Date In	Time In	
149079		→ 23/01/2018		10:34 AM	
Chassis No.		Engine No.	Premised Date/Time		
WPO6DXXGBW59R18631		9R18631	23/01/2018 10:34:00 AM		

Service Description	Quantity	Unit Price	Amount
		SG	SG
ENGINE OIL - BP VISCO 7000 5W-40	4 LITRE	20.00	80.00
OIL FILTER	1 PC	18.00	18.00
SPARK PLUG	4 PC	45.00	180.00
ROCKER COVER GASKET	1 PC	90.00	90.00
REAR PADS	1 SRT	145.00	145.00
LUBRICATION SERVICE - HEALTH CHECK 39	1 SVC	50.00	50.00
LABOUR TO REMOVE & REPLACE ROCKER COVER GASKET, SPARK PLUGS & REAR BRAKE PADS	1 SVC	150.00	150.00
COMPLIMENTARY CAR WASH & VACUUM	1 SVC	FOC	FOC
	TOTAL		SG 713.00
	ADD GST @ 7%		49.91
	GRAND TOTAL		SG 762.91

SINGAPORE DOLLAR SEVEN HUNDRED SIXTY TWO AND CENTS NINETY ONE ONLY

Remarks: 1) REAR BRAKE DISC ROTOR NOT IN GOOD CONDITIONS (INFORMED MR CHOW OF SMT SPORE, K.L.V.)

Customer's Signature/Co. Stamp _____ E. & O. E. Ricardo Auto Centre Pte Ltd

Invoice 1 shows the rocker cover gasket was replaced together with the engine oil, oil filter, spark plugs and rear brake pads (circled) on 23 January 2018 at RAC (arrowed).



16. The latest servicing was done on 14 February 2019, about 1 week before the incident occurred. The servicing package included changing of engine oil and oil filter. The front brake pads and battery were replaced. The tyres were balanced and rotated. Refer to Invoice 2 below.

RICARDO AUTO CENTRE PTE LTD ←

GST NO: 6523181-4 RCB NO: 198322192M
140 SEN MENG DRIVE #02-02/03 SEN MENG AUTOCITY SINGAPORE 575722
TEL: 6473 3112 FAX: 6473 4666
Email: <http://www.ricardo.com.sg>



TAX INVOICE NO: WINV0827281

Owner's Information	Make	Technician:	Job Card No
A/C: C014726 BOSKALIS OFFSHORE SINGAPORE PTE LTD 25 GUL ROAD SINGAPORE 629356	FORD	LJUN	51068
	Registration No	Make/Model	Date of Invoice
	SFS4257G	FORD S-MAX TREND SDR	14/02/2019
	Mileage (km)	Next Mileage	Next Service Date
	164623	174623	14/08/2019
		Date In	Time In
		14/02/2019	2:14 PM
	Chassis No	Engine No	Promised Date/Time
	WFOEXXGBWS9R18631	9R18631	14/02/2019 3:14:00 PM

Service Description	Quantity	Unit Price	Disc%	Amount
		SG		SG
VARTA AGM BATTERY	1 PC	430.00	5	408.50
ENGINE OIL - CASTROL EDGE 5W-40	4 LITRE	25.50		102.00
OIL FILTER	1 PC	18.00		18.00
FRONT BRAKE PAD	1 PC	108.00		108.00
LUBRICATION SERVICE, REMOVE & REPLACE FRONT BRAKE PAD SET	1 SVC	100.00		100.00
ROTATE & BALANCING TYRES	1 SVC	20.00		20.00
TOWING CHARGE	1 SVC	70.00		70.00
LABOUR TO CHECK VEHICLE STALLED & DIAGNOSTIC	1 SVC	50.00		50.00
CAR RENTAL, TOYOTA ALLION, SJT6000N FROM 13/2/19 - 14/2/19 (SPECIAL WORKSHOP RATE)	1 SVC	60.00		60.00
TO DELIVER CAR BACK TO HIRER (WORTH \$30)	1 SVC	FOC		FOC
COMPLIMENTARY CAR WASH & VACUUM	1 SVC	FOC		FOC
	TOTAL			SG 936.50
	ADD GST @ 7%			65.56
	GRAND TOTAL			SG 1,002.06

SINGAPORE DOLLAR ONE THOUSAND AND TWO AND CENTS SIX ONLY

Customer's Signature/Co. Stamp

E. & U. E.


Ricardo Auto Centre Pte Ltd

Invoice 2 shows the latest servicing done on the Insured Vehicle at RAC on 14 February 2019 (red arrows). The servicing package included changing of engine oil and oil filter. The front brake pads and battery were replaced. The tyres were balanced and rotated.

17. Mr Chow mentioned that after the servicing was done he had not received any feedback from Mr Michiel regarding any mechanical or electrical problems with the Insured Vehicle till the day of the incident. Ms Elisabeth also mentioned that there were neither warning lights displayed nor was there an abnormal rise in temperature of the Insured Vehicle when she was driving the Insured Vehicle on the day of the incident till the incident occurred.

18. Mr Chow mentioned that since Smit's purchase of the Insured Vehicle, no modification(s) were done and/or no electrical or electronic component(s) additionally were fitted onto the Insured Vehicle.

Incident Scene Photographs

19. We were able to obtain from Mr Chow a photograph of the Insured Vehicle which was taken after the SCDF had sprayed the engine bay of the Insured Vehicle with water. In general, the information that could be gathered from this photograph had corresponded to the events that were related to us by Ms Elisabeth. Our close examination of this photograph also showed no unusual foreign material(s) and/or object(s) found on the ground in the immediate area of the left side of the road where the Insured Vehicle was positioned. See photo 8 below.



Photo 8 shows firefighters spraying water onto the engine bay of the Insured Vehicle. In general, the information that could be gathered from this photograph had corresponded to the events that were related to us by Ms Elisabeth, which is the SCDF were present at the incident location.

20. 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:	Company
Owner ID:	1849W ←
Vehicle Details	
Vehicle Registration number:	SJ54257G ←
Make:	FORD
Vehicle Model:	S-MAX TREND SDR
Engine No.:	9R18631
Chassis No.:	WF0500GBW59R18631
Recall Details	
No Recall Detail records ←	

Please do not use your browser's Back or Forward buttons as this may result in information loss

Conclusion

21. Having investigated and technically analysed the damages to the Insured Vehicle, we are of the view that there was no fire to the Insured Vehicle.
22. The engine of the Insured Vehicle was unable to be started up upon our inspection. Our investigations revealed oil seepage from the top portion of the top cover of the engine. We did not find evidence of any burnt components in the engine compartment of the Insured Vehicle as a result of fire.
23. In view of our observations during the inspection we are further of the view that the incident falls under fair wear and tear circumstances and hence not covered under an own damage claim.

24. 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.
25. 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.
26. SCDF was activated to attend to the incident and a report pertaining to their findings will likely be forthcoming. We have applied for this report and will forward a copy of the report once it is made available to us.



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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