

Your Ref: S9M028QM
Our Ref : CS/ASM19021233/P

6th December 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 VEHICLE SJZ 618M ON 29th NOVEMBER 2019**

1. We refer to your letter dated 2nd December 2019 and the instructions therein.
2. Our analysis, comments and opinions with respect to the cause of fire to the insured vehicle SJZ 618M (herein referred to as "**Insured Vehicle**") are set out below.

Inspection of the Insured Vehicle

3. The Insured Vehicle was physically inspected on 3th December 2019 at the premises of Progressive Car Care Pte Ltd located at Block 3022A, Ubi Road 1 #01-45/46, Singapore 408716.
4. A static inspection was carried out to the Insured Vehicle where the following general information was recorded:-

Vehicle Registration No.	: SJZ 618M
Make / Model	: AUDI A7 SPORTBACK 3.0 TFSI QU
Chassis No	: WAUZZZ4G6BN023228
Year of Registration	: MAY 2011
Mileage	: 148,036KM
5. The Insured Vehicle was noted to have sustained fire damage that was confined to its interior compartment portion. The exterior body was observed to be unaffected by the fire.

6. The fire was confined to its rear left passenger seat portion, however the fire had resulted in the various components located in the interior of the Insured Vehicle suffer from heat and smoke damages, this includes the driver instrument panel, multimedia infotainment head-unit, driver steering, signalling equipment's, electronic components and several parts inside the other interior compartment that were also observed to sustain damages included centre console armrest, front left seat and dashboard trims. See photos 1 – 11 below.



Photo 1 shows the mileage of the Insured Vehicle at the time of our inspection 148,036KM.



Photo 2 shows the general view of the front portion of the Insured Vehicle at the time of our inspection. The fire damage to the Insured Vehicle was confined to its interior portion. Its exterior is observed to be unaffected by the fire.



Photo 3 shows the general view of the right portion of the Insured Vehicle at the time of our inspection. The fire damage to the Insured Vehicle was confined to its interior portion. Its exterior is observed to be unaffected by the fire.



Photo 4 shows the general view of the left portion of the Insured Vehicle at the time of our inspection. The fire damage to the Insured Vehicle was confined to its interior portion. Its exterior is observed to be unaffected by the fire.



Photo 5 shows the general view of the rear portion of the Insured Vehicle at the time of our inspection. The fire damage to the Insured Vehicle was confined to its interior portion. Its exterior is observed to be unaffected by the fire.



Photo 6 shows the general view of the engine portion of the Insured Vehicle at the time of our inspection. The fire damage to the Insured Vehicle was confined to its interior portion. Its engine compartment is observed to be unaffected by the fire.



Photo 7 shows the general view of the interior compartment of the Insured Vehicle at the time of our inspection. The fire was confined to its rear left passenger seat portion, however the fire had resulted in the various components located in the interior of the Insured Vehicle suffer from heat and smoke damages, this includes the driver instrument panel, multimedia infotainment head-unit, driver steering, signalling equipment's, electronic components and several parts inside the other interior compartment that were also observed to sustain damages included centre console armrest, front left seat and dashboard trims.



Photo 8 shows the general view of the driver instrument panel of the Insured Vehicle at the time of our inspection. The various error codes (arrowed) on the Insured Vehicle were lighted up due to the smoke and heat damages that had inference sensors of the electronic components causing them to be illuminated.



Photo 9 shows the general view of the multimedia infotainment head-unit of the Insured Vehicle at the time of our inspection. The unit was not illuminated when turned on and the surface on it had suffered heat and smoke damages (arrowed) as a result of the fire.



Photo 10 shows the general view of the dashboard trims of the Insured Vehicle at the time of our inspection. The surface had suffered heat and smoke damages (arrowed) as a result of the fire.



Photo 11 shows the general view of the gear knob trims of the Insured Vehicle at the time of our inspection. The surface had also suffered heat and smoke damages (arrowed) as a result of the fire.

7. At the time of inspection of the Insured Vehicle, we observed a set of aftermarket brake calipers and disc brakes fitted on the Insured Vehicle. See photo 12 below.

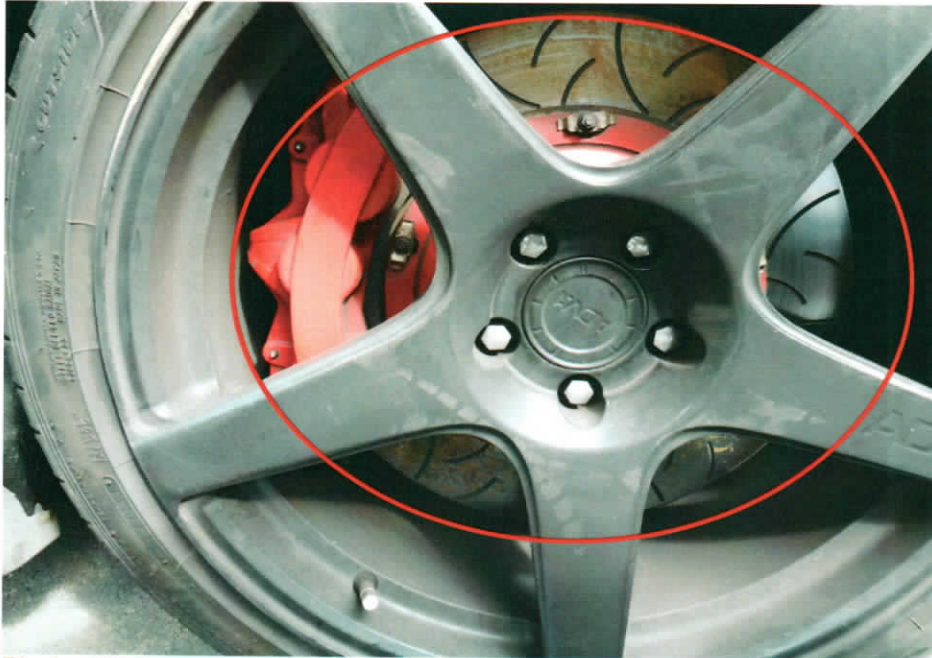


Photo 12 shows a set of aftermarket brake calipers and disc brakes on the Insured Vehicle, which was observed to be unaffected by the fire.

Investigation and Technical Analysis

8. Based on the circumstances for this particular case, the fire appears to have originated from the interior portion of the Insured Vehicle, somewhere around the rear left passenger foot well. This can be determined basing on the area where the extent of fire damage was most severe, the circumstances of the fires' origin at the material time of incident and also the burn marks and melting of material that were found on the surface on the foot well, centre console armrest and the rear of the front left seat.
9. These burn marks are a result of exposure to heat intensity. In the immediate vicinity of where these burn marks were found, would also support our findings of where the fire to the Insured Vehicle had originated. This physical evidence would then appear to suggest that the cause of fire to the Insured Vehicle could have possibly been due to external factor. See photo 13-18 below.



Photo 13 shows the general view of the rear passenger seating compartment of the Insured Vehicle at the time of our inspection. The fire damage to the Insured Vehicle was confined to its left seating portion. Its centre console armrest and rear of the front left seat are amongst the body parts that were found to have been affected as a result of the fire.



Photo 14 shows the close up view of the rear left passenger seating compartment of the Insured Vehicle at the time of our inspection. Its centre console armrest (circled) was found to have been burnt and melt as a result of the fire.



Photo 15 shows the close up view of the from rear left passenger seating compartment of the Insured Vehicle at the time of our inspection. Its rear left foot well (circled) was found to have been burnt as a result of the fire.

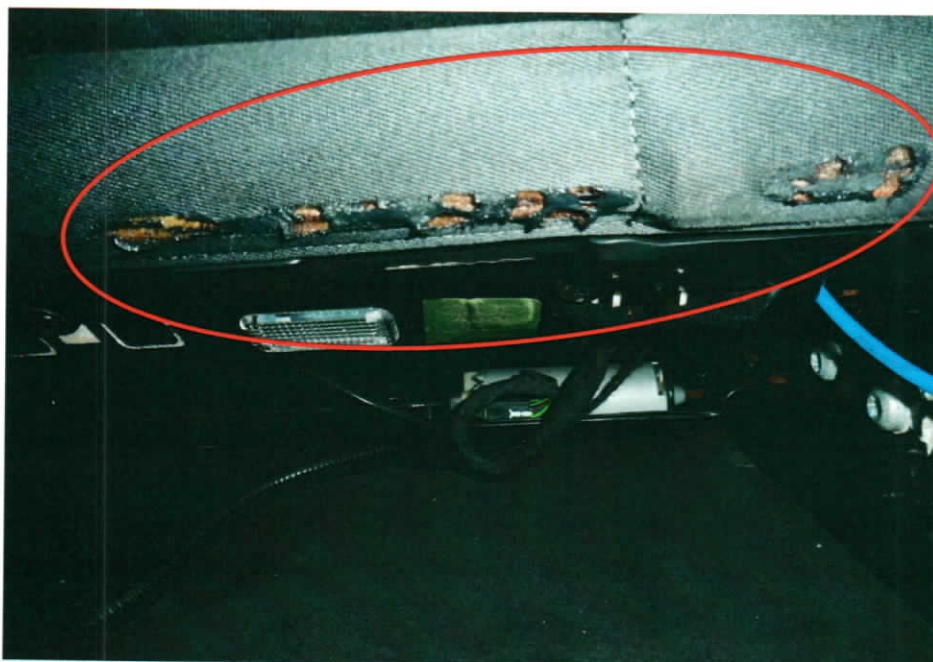


Photo 16 shows the close up view of the from rear left passenger seating compartment of the Insured Vehicle at the time of our inspection. The rear of the left seat (circled) was found to have been burnt as a result of the fire.

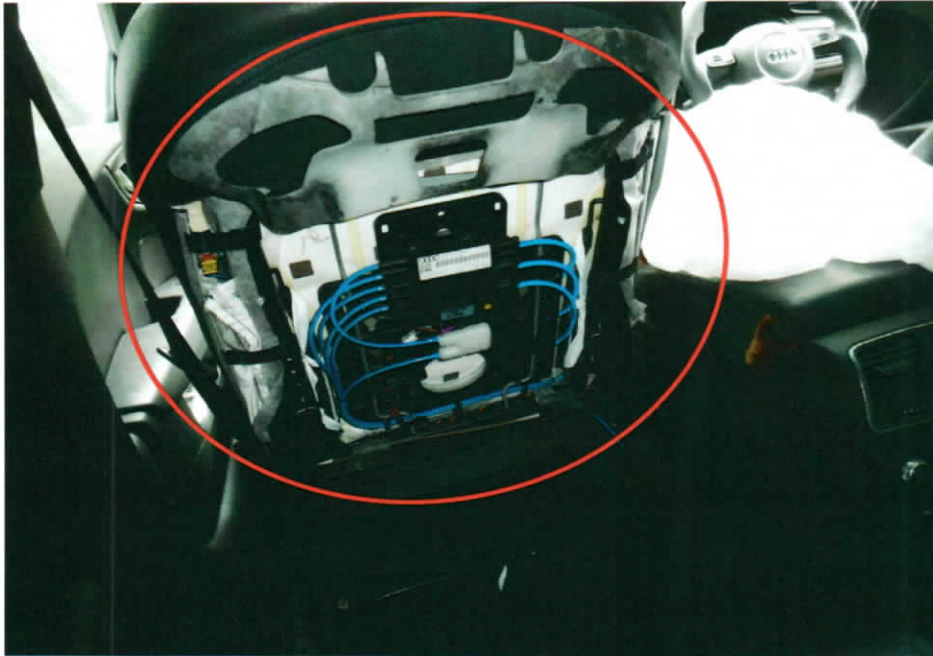


Photo 17 shows the close up view of the from rear left passenger seating compartment of the Insured Vehicle at the time of our inspection. The rear of left seat backing cover (circled) was found to have been missing at the time of the inspection.

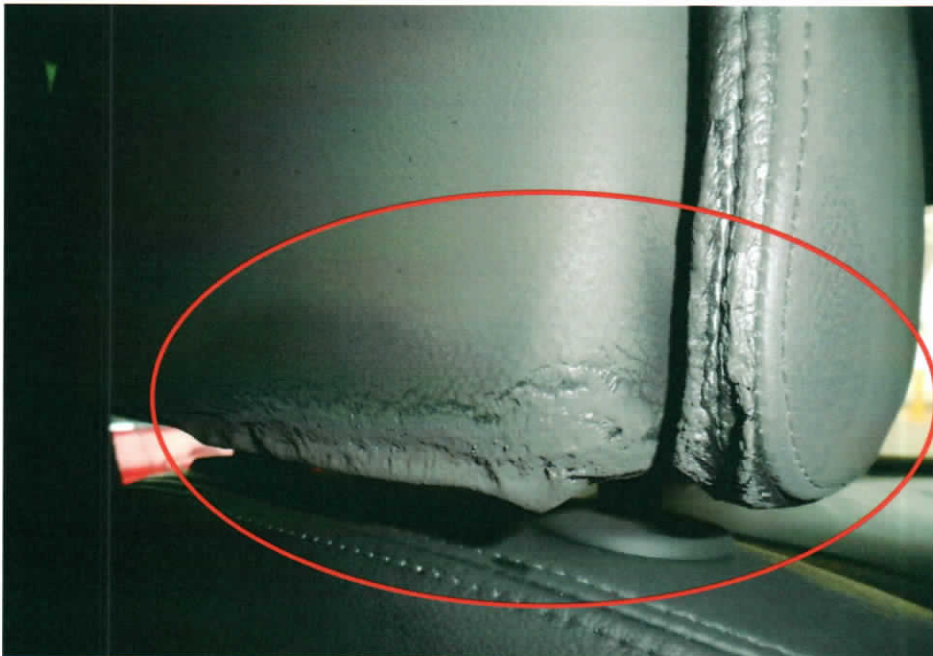


Photo 18 shows the close up view of the from rear left passenger seating compartment of the Insured Vehicle at the time of our inspection. The rear of the left seat headrest (circled) was found to have been burnt and melted as a result of the fire.

10. We managed to speak to Mr. Muharrem on 5th December 2019 where we were able to gather further information pertaining to the incident as well as information pertaining to the history of the Insured Vehicle.
11. From the Singapore Accident Statement, which was made by Mr Muharrem Unsal (herein referred to as **"Mr Muharrem"**), we note that the fire to the Insured Vehicle had started at a time when it was parked stationary at the basement carpark of his residence. Mr Muharrem first spotted burnt smell and smog on the windscreens upon entering the Insured Vehicle in the morning while heading to work.
12. According to Mr Muharrem, the Insured Vehicle was parked stationary at his home basement carpark a night prior to the incident. The following day 29th November 2019 at about 0900hrs, Mr Muharrem was heading to work as usual, he approached the Insured Vehicle parked at his house basement carpark located at Jersey Lodge (150 Lorong J Telok Kurau) upon entering the Insured Vehicle he noticed strong burnt smell and thick smog on the interior windscreens surface of the Insured Vehicle.
13. Mr Muharrem informed us that upon closer examination of the Insured Vehicle's interior he found the aftermath of a an exploded powerbank which was placed at the rear left passenger foot well, located right beside the rear centre console armrest close to rear of the front left passenger seat. The explosion had damaged the various components in the Insured Vehicle.
14. Mr Muharrem mentioned that, due to the emitting of toxic smell from the exploded powerbank and the melted rear seat plastic backing cover he had disposed them from the Insured Vehicle. He also informed us that there was no SCDF activation as there was no fire spotted at the material time. Subsequently Mr Muharrem started up the Insured Vehicle but however observed that the instrument display panel was not illuminated up and so he left Insured Vehicle parked and locked and carried on to his daily activities.
15. On 2nd December 2019 morning, Mr Muharrem came to his vehicle started it up and this time the instrument panel illuminated up and the engine was working. Subsequently, he drove the Insured Vehicle to progressive auto the authorised reporting workshop for Insurance report at 1142 hours.

16. Mr. Muharrem mentioned that he had not experienced any mechanical or electrical/electronic problems with the Insured Vehicle till the day of the incident. He also mentioned that there were neither warning lights displayed nor was there any abnormal rise in temperature throughout the period the Insured Vehicle prior to the fire.
17. With regards to the history of the Insured Vehicle, we were able to gather from Mr. Muharrem that the Insured Vehicle was purchased pre-owned less than a year prior to the incident. He is the registered owner of the Insured Vehicle. Mr. Muharrem informed us that he is the sole driver of the Insured vehicle and there was no major overhaul done to the Insured Vehicle.
18. 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 vehicle as the Insured Vehicle that may possibly be related to fire being originated from the exterior of the Insured Vehicle. 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:	4242

Vehicle Details	
Vehicle Registration number:	SJZ618M
Make:	AUDI
Vehicle Model:	A7 SPORTBACK 3.0 TFSI QU
Engine No.:	CGN012499
Chassis No.:	VWUZZZ4G6BN023228

Recall Details	
No Recall Detail records	

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Recall details. Shows the vehicle recall results retrieved from LTA's website. There was no recall on the Insured Vehicle at the time to the fire incident.

Conclusion

19. Having investigated and technically analysed the damages of burnt nature to the Insured Vehicle. We are in view that, the fire had originated from a powerbank placed at the rear left passenger foot well area of the Insured Vehicle. Fire to the Insured Vehicle was hence due to external factor.
20. We observed aftermarket brake capliers and brake disc component(s) fitted on the Insured Vehicle at the time of our inspection of the Insured Vehicle. There components did not cause or contribute to the fire incident.
21. 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.

**Sherwin Beh***Technical Investigator***Ang Bryan Tani***AMSOE, AMIRTE, AFF SAE, M.MATAI, AFF.Inst.AEA
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Technical Investigation & Reconstructionist (SAE-A)*

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