

Your Ref: S0M02IV5  
Our Ref : CS4/ASM20005190/P

4<sup>th</sup> May 2020

**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 XD 3348Y ON 9th March 2020**

1. We refer to your letter dated 13<sup>th</sup> April 2020 and the instructions therein.
2. Our analysis, comments and opinions with respect to the cause of fire to the insured vehicle XD 3348Y (herein referred to as “**Insured Vehicle**”) are set out below.

**Inspection of the Insured Vehicle**

3. The Insured Vehicle was physically inspected on 16<sup>th</sup> April 2020 at the premises of Sng Ah Tee Motor & Panel Service Pte. Ltd (herein referred to as “**Sng Ah Tee**”) located at 3 Pioneer Rd North, #01-18, Singapore 628457,
4. A static inspection was carried out to the Insured Vehicle where the following general information was recorded:-

Vehicle Registration No.	: XD 3348Y
Make / Model	: SCANIA P340CA4X2MNZ
Chassis No	: YS2P4X20002043142
Year of Registration	: 16 DEC 2008
Mileage	: 463,748KM

5. The Insured Vehicle was noted to have sustained minor heat damage that was confined to its right cabin portion. As a result of the fire, the damage was observed at its right rear view mirror, right door panel, its rubber strips and plastic fittings. The rear and left portion of the Insured Vehicle was relatively unaffected by the fire. See photos 1 – 8 below.



**Photo 1** shows the front view of the Insured Vehicle at the time of our inspection. The heat damage to the Insured Vehicle was confined to its right cabin portion. The rear portion of the Insured Vehicle was relatively unaffected by the fire.



**Photo 2** shows the general right side view of the Insured Vehicle at the time of our inspection. The exterior body of the Insured Vehicle was affected by the heat. The door panels, right door panel, rubber strips and plastic fittings had sustained heat damage as a result of the fire (circled).



**Photo 3** shows the close up view of the right side of the Insured Vehicle at the time of our inspection. The painted on the body panel had sustained heat damage and melted as a result of the fire (circled).



**Photo 4** shows the close up view of the right side of the Insured Vehicle at the time of our inspection. The plastic fittings had sustained heat damage and melted as a result of the fire (circled).



**Photo 5** shows the close up view of the right side of the Insured Vehicle at the time of our inspection. The right rear view mirror (yellow circle) and rubber strips (red circle) had sustained heat damage and melted as a result of the fire.



**Photo 6** shows the left portion of the Insured at the time of our inspection. The left portion of the Insured Vehicle was unaffected by the fire



**Photo 7** shows the rear portion of the Insured at the time of our inspection. The rear portion of the Insured Vehicle was unaffected by the fire



**Photo 8** shows the cabin portion of the Insured at the time of our inspection. The interior portion of the Insured Vehicle was unaffected by the fire

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.

## Site Inspection

7. Since the physical damage and burn pattern of the Insured Vehicle had indicated that the fire had originated from the exterior of the Insured Vehicle, we had visited the reported incident location, which was at Chasen Holdings Limited (herein referred to as “**CHASEN**”), 18 Jalan Besut, Singapore 619571.
8. At the time of our visit, we were unable to determine the exact location where the Insured Vehicle parked as we observed that the whole warehouse compound had been totally burnt down by the fire and at the time of our visit to the incident location as it was still cordon off and no repair works was conducted yet. See Photo 9 - 11



**Photo 9** shows the general view of the location where the fire incident had occurred. The Insured Vehicle was positioned beside the warehouse which was located inside the cordon off area.



**Photo 10** shows the general view of the of the warehouse compound area which was burned down by the fire. From our observations, the metal building structures roof and surroundings materials were affected by the fire.



**Photo 11** shows the close up view of the inside of the warehouse area which was burned down by the fire. From our observations, the metal building structures roof and surroundings materials were affected by the fire.

### **Investigation and Technical Analysis**

9. Based on the circumstances for this particular case, the fire appears to have originated from the exterior of the Insured Vehicle, somewhere around the front right cabin portion. 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
10. From the Singapore Accident Statement which was made by Mr Mohamed Hatim Bin Wahid (herein referred to as "**Mr Hatim**"), we note that the fire had started from his office warehouses and spread to the Insured Vehicle where it was parked overnight. Mr Hatim was first alerted of the fire when he reported for work to next morning and found out that a fire incident had occurred the night before.
11. We managed to speak to Mr Hatim and we were able to gather information pertaining to the incident. The Insured Vehicle belongs to his company by the name of Chasen holdings limited and Mr Hatim uses the Insured Vehicle for delivery purposes. He is the only driver of the Insured Vehicle. According to Mr Hatim, on the day of the incident 9 April 2020 at 1845 hours he parked the Insured Vehicle beside the warehouse in his office compound and reported off work.
12. On the next day 10 April 2020 morning upon reporting to work, Mr Hatim discovered that a fire incident had broken out at his office compound and he discovered that the right side of the Insured Vehicle was damaged by the fire.
13. We also managed to speak to Ms Jie Ying the HR manager of Chasen holdings limited & understood that their company is operating a logistics firm and specialize in transporting manufacturing equipment's and that the fire which had engulf the warehouse had spread to a few of the vehicles which was parked right beside the warehouse and damage sustained was not only to the Insured Vehicle but other vehicles in the vicinity as well. The cause of fire to their warehouse was unknown to them as SCDF have not related any information to them so far
14. After inspecting the Insured Vehicle, it only had sustained minor heat damage and Mr Hatim was advised by his company to make a police report and subsequently drove the Insured Vehicle down to accident report centres to make a report. The accident report was made at Sng Ah Tee Motor & Panel Service Pte Ltd on 13 March 2020 at 1331 hours.

15. We have also conducted our research and found information regarding the fire incident. The SCDF was alerted to the fire on 9 April 2020 at 1810 hours. And they had arrived to find the warehouse located in compound was fully engulfed in flames. And we have establish the exact location of where the Insured Vehicle was parked during the fire incident. The Insured Vehicle was parked head in with the front right side facing the fire and that would have caused the damage which corresponds to the damage on the Insured Vehicle during our time of inspection. See Photo 2 and 12



**Photo 12** shows the exact location of where the Insured Vehicle had been parked at the material time of the fire incident (circled) this findings had corresponds to the damage on the Insured Vehicle at our time of inspection.

**Conclusion**

16. Having investigated and technically analysed the damages of burnt nature to the Insured Vehicle, we are of the view that the cause of damage to the Insured Vehicle was likely due to external factor of the fire from the warehouses where the Insured Vehicle was parked at during the fire incident.
17. The cause of fire being due to external factors also supported by our visit to the incident location and sources where we had found the surrounding area where the Insured Vehicle had parked overnight was totally burned down by the fire.
18. There was 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.

**Sherwin Beh***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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