

Your Ref: S0M02SZ3/HW
Our Ref : CS4/ASM20009244/N

1 September 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 SLC 5931Y ON 28 AUGUST 2020**

1. We refer to your request dated 1 September 2020.
2. Our analysis, comments and opinions with respect to the cause of fire to the insured vehicle SLC 5931Y (herein referred to as "**Insured Vehicle**") are set out below.

Inspection of the Insured Vehicle

3. The Insured Vehicle was physically inspected on 28 August 2020 at the premises of M/s T & B Motor Repairs Services Pte. Ltd. (herein referred to as "**T & B**") located at 160 Sin Ming Drive, #08-03 Sin Ming AutoCity, Singapore 575722.
4. A static inspection was carried out to the Insured Vehicle where the following general information was recorded: -

Vehicle Registration No.	: SLC 5931Y
Make / Model	: Honda VEZEL 1.5X A
Chassis No	: RU11108080
Year of Registration	: May 2016
Mileage	: N.A (battery melted)

5. The Insured Vehicle was observed to have sustained extensive fire damage. Parts inside the interior compartment and inside the engine compartment were all completely burnt, leaving charred skeletal remains. The rear body of the Insured Vehicle was less affected as compared to the front body, where all the body panels were burnt to bare metal state.
6. At the time of inspection, we did not find any unusual skeletal remains which could have suggested that there was possible modification(s) and/or additionally fitted electronic and/or electrical component(s) on the Insured Vehicle. See photos 1 – 5 below.



Photo 1 shows a general view of the front right body of the Insured Vehicle at the time of inspection. The Insured Vehicle was observed to have sustained extensive fire damage. The body panels at the front body and the undercarriage components at the front underside were all found to have been burnt to char.



Photo 2 shows a general view of the front left body of the Insured Vehicle at the time of inspection. The Insured Vehicle was observed to have sustained extensive fire damage. The body panels at the front body like the front bonnet, front fenders, front door amongst others were all burnt to bare metal state.



Photo 3 shows the interior compartment of the Insured Vehicle. All the parts inside the interior compartment were found to be extensively burnt. Its front seats, rear seats, roof upholstery, carpet and various trims were all burnt and/or melted, leaving charred skeletal remains.



Photo 4 shows the engine compartment of the Insured Vehicle. The various parts and components within the engine compartment of the Insured Vehicle were all extensively affected by the fire. This had included the engine and transmission of the Insured Vehicle.



Photo 5 shows the rear body of the Insured Vehicle. Comparing the overall extent of fire damage like the rear tyres vs the front tyres, condition of rear body panels vs front body panels etc, it would appear that the front body of the Insured Vehicle was more severely affected than its rear portion.

Circumstance of Incident

7. From the Singapore Accident Statement, which was made by one See Kwai Yue, Raphael (herein referred to as “**Mr See**”), we note that the fire to the Insured Vehicle had started at a time when he was driving the Insured Vehicle.
8. We spoke to Mr See on 8 September 2020 and through telephone conversation, we were able to gather further information pertaining to the incident as well as information pertaining to the history of the Insured Vehicle.
9. On 28 August 2020 at about 2155 hrs, Mr See drove the Insured Vehicle from his home in Choa Chu Kang to Jalan Membina to meet a friend. He exited the PIE via Clementi Ave 6 and was headed towards AYE when he smelt something and noticed a warning symbol on the dashboard. He decided to turn into an open carpark near Clementi Ave 5. At the traffic junction of Clementi Ave 4 and Clementi Ave 5, the traffic light turned red.

10. Mr See decided to wind down the windows as the smell was getting stronger. There was smoke emitting from the left portion of the interior compartment. He switched off the engine and tried to start it up again. However Mr See was unable to do so. He then turned on the hazard lights and lifted the boot to warn other motorists.
11. He called his mechanic and also made towing arrangements. His mechanic told Mr See to check the engine compartment. Mr See mentioned that there was no smoke emitting from the engine compartment. Mr See then retrieved his power bank. A passing motorist informed Mr See that there was fire on the left front portion of the Insured Vehicle. He decided to move to the side of the road for his own safety.
12. He called the police who activated the SCDF as well. By then the Insured Vehicle was engulfed in flames. Both the SCDF and police arrived at the incident scene in 10 minutes. The fire was put out shortly after. Mr See assisted the SCDF in their preliminary investigations. The police took down Mr See's particulars and informed him there was no need to lodge a police report as no one was hurt and there was no damage to public property. The tow truck arrived soon after and the Insured Vehicle was towed to T & B. Mr See made an insurance report the following day on 29 August 2020 at T & B at 1413 hours.
13. With regard to the history of the Insured Vehicle, we were able to gather from Mr See that the Insured Vehicle was purchased brand new in year 2016 from a local parallel importer. He is the registered owner and only driver of the Insured Vehicle. As far as he can recall, he has not experienced any major mechanical and/or electrical problem with the Insured Vehicle. The last servicing carried out to the Insured Vehicle was in January 2020. Mr See was able to provide us a document relating to this servicing, where we note from the contents of the document, the engine oil, air filter and aircon filter, remote battery and auto transmission fluid (ATF) of the Insured Vehicle were replaced. The date recorded for this servicing was 20 January 2020. See photo 6 below showing the servicing document that we had reviewed.

T & B MOTOR REPAIRS SERVICES PTE LTD ←

160 SIN MING DRIVE #08-03 SIN MING AUTOCITY SINGAPORE 575722
Tel No. : 6458 0296 / 6454 8007 Fax No. : 6554 2640
E-Mail : tbmotor@hotmail.sg
Buss. Reg. No. : 199001597D

RAPHAEL

Cash Bill : PS031994

Invoice Date : 20/01/2020 ←
Vehicle Num. : SLC5931Y ←
Make/Model : HONDA VEZEL
Mileage(Km) : 69136
PO/WO/RO# :
Ref./Remark : SANHE

Contact : 98578006

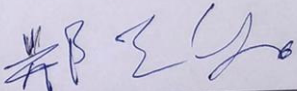
S/N	Quantity	Particular	Unit Price	Amount S\$
1.		OIL CHANGE FULLY SYN. SVC SAE 5-40 PACKAGE	138.00	138.00
2.		AIR FILTER	28.00	28.00
3.		AIRCON FILTER	38.00	38.00
4.		REMOTE BATTERY	10.00	10.00
		LABOUR TO CHANGE AUTO TRANSMISSION OIL AND SUPPLY NEW ATF OIL.		120.00

SingDollars : Three Hundred Thirty-Four Only

E. & O.E. Total S\$: 334.00
=====

Terms : Cash

Customer's Signature/Co. Stamp


for T & B MOTOR REPAIRS SERVICES PTE LTD

Payment by cheque should be crossed and made payable to T & B MOTOR REPAIRS SERVICES PTE LTD.

Photo 6 shows the document relating to the servicing of the Insured Vehicle on 20 January 2020 at T & B (arrowed). According to Mr See, this was the latest servicing carried out. From the document provided, we note that the engine oil, air filter and aircon filter, remote battery and auto transmission fluid (ATF) were replaced during this servicing which was listed in the document.

14. During our telephone conversation with Mr See, we were informed that he had taken video recordings of the Insured Vehicle when it was engulfed in flames and also some photographs during and after the fire was extinguished. These were duly forwarded to us for review.

Investigation and Technical Analysis

15. The video recordings provided had showed the Insured Vehicle with fire engulfing its front body and interior compartment. The 2 photographs that were taken after the fire was extinguished showed the Insured Vehicle severely burnt. The extent of fire damage was similar to what we observed when we inspected the Insured Vehicle. The background seen from the photographs had also corresponded to the incident occurring at Clementi Ave 4. Generally, the information that we were able to gather from the video recordings and photographs provided by Mr See had corresponded to the information that he had related to us during our telephone conversation on 8 September 2020. See photo 7 – 11 below.



Photo 7 shows screenshot taken from the video recording that was provided by Mr See. The Insured Vehicle could be seen with intense smoke emitting from the left passenger side (arrowed).

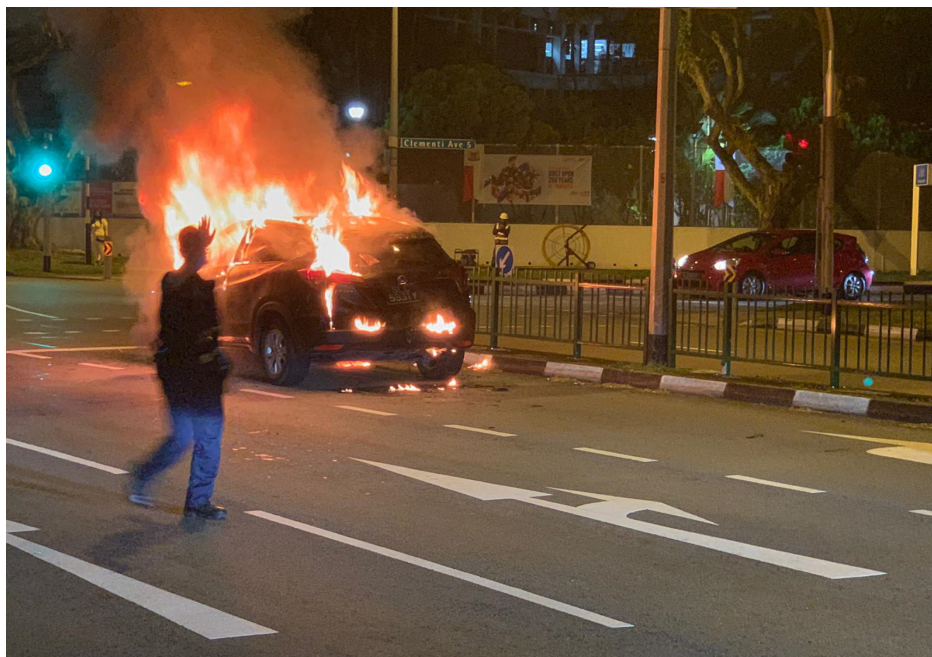


Photo 8 shows the rear body of the Insured Vehicle on fire. Comparing the overall extent of fire damage like the rear tyres vs the front tyres, condition of rear body panels vs front body panels etc, it would appear that the front body of the Insured Vehicle was more severely affected than its rear portion.

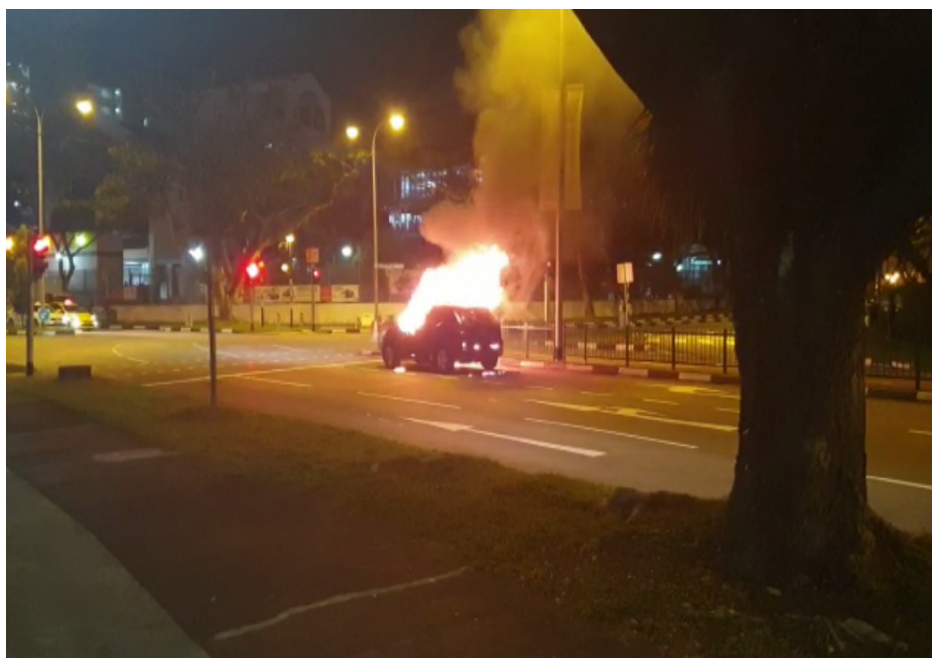


Photo 9 shows screenshot taken from the video recording that was provided by Mr See. The Insured Vehicle could be seen with flames engulfing its front body and interior compartment.

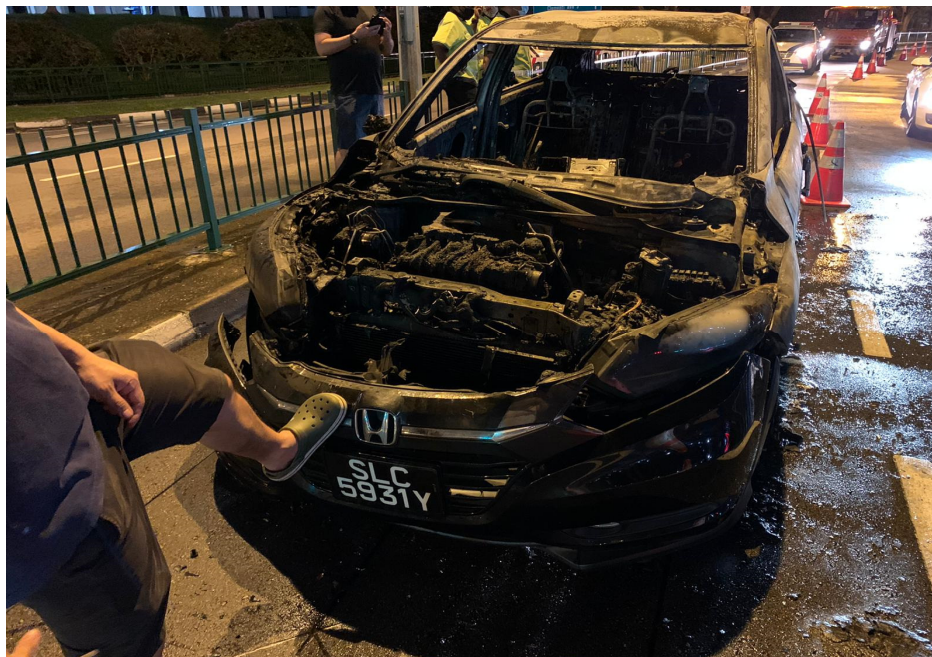



Photo 10 shows the Insured Vehicle after the fire was extinguished. Generally, the information that we were able to gather from the video recordings and photographs provided by Mr See had corresponded to the information that he had related to us during our telephone conversation on 8 September 2020.



Photo 11 shows the Insured Vehicle after the fire was extinguished. The extent of fire damage was similar to what we observed when we inspected the Insured Vehicle. The background seen from the photographs had also corresponded to the incident occurring at the traffic junction of Clementi Ave 4 and Clementi Ave 5.

16. For this case, Mr See first saw smoke coming out from the gaps surrounding the dashboard. Taking Mr See's observations into consideration, the fire to the Insured Vehicle had originated around the left side of the dashboard, at or near the glove compartment area; with the cause of fire related to a defective originally fitted component. The following paragraphs discuss this aspect.
17. The Insured Vehicle was involved in a manufacturer recall campaign 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.



Vehicle Recall Details

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

Owner ID Type Singapore NRIC	Owner ID 966C
Vehicle No. SLC5931Y	Make/Model HONDA/ VEZEL 1.5X A
Engine No.: L15B4028084	Chassis No.: RU11108080

Recall Details

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: -
Hotline Information: ADRIAN at 91337490	
For more details, contact JPI AUTOMOBILE	

18. Our further research and checks on the capacitor that was mentioned in the recall details of the LTA search result revealed that this capacitor is a component that is fitted onto the inner side of the Insured Vehicle's front left "A" pillar, towards the left and below the glove compartment of the Insured Vehicle. We note that this location is at or near the location where Mr See had seen the most smoke. Basing on the information gathered pertaining to the capacitor; and given that no rectification to address the capacitor issue was carried out to the Insured Vehicle (as per LTA records), it can be determined that the fire to the Insured Vehicle is related to the purpose of the manufacturer recall campaign that involved the Insured Vehicle. See screenshots 1 & 2 showing the search result below gathered from our further research and checks.

Honda Recalls 160,000 Fit and Vezel Vehicles

ADMIN 09/04/2016

Visited 24449 times , 1 Visits today

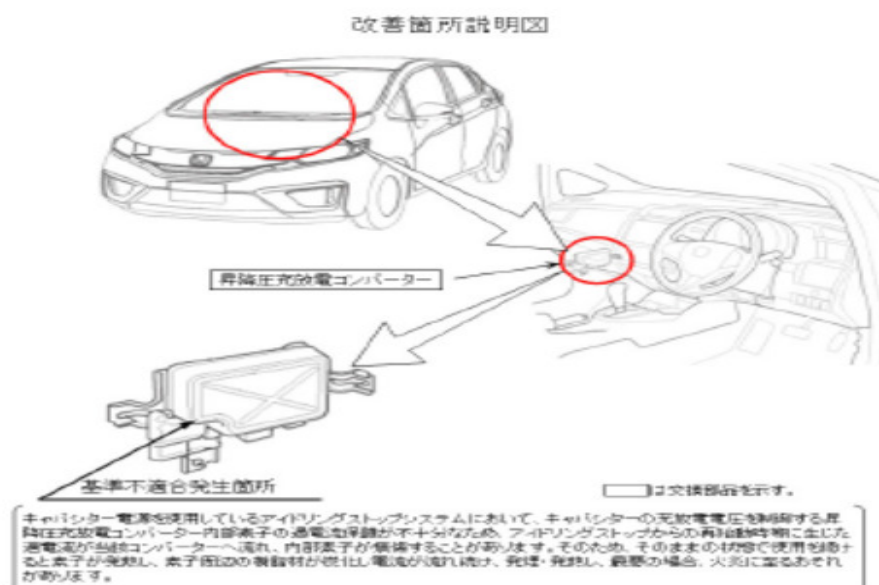
Honda recalled 160,000 Fit subcompact and Vezel sport-utility vehicles in Japan because of defective power steering and a part that controls the electric current in the vehicles. The recall does not affect any Honda models sold abroad.

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.

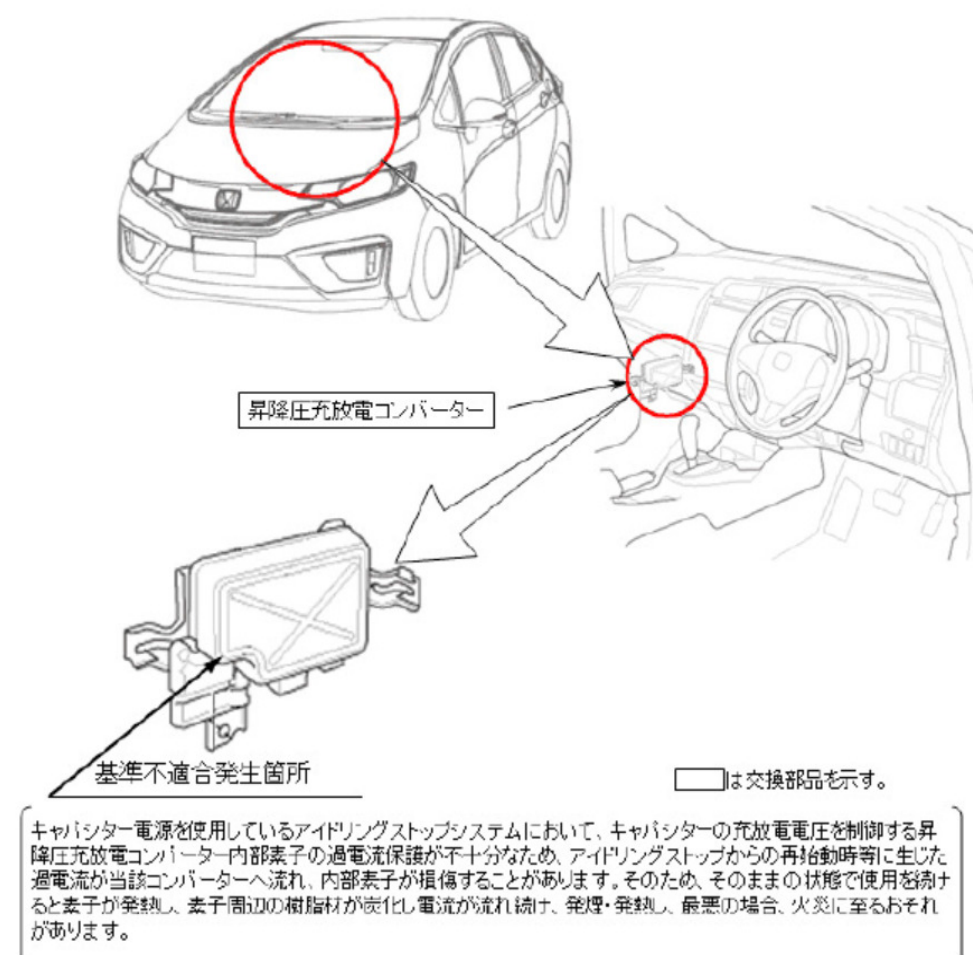
Recall Notification Number: 3729

Recall Start Date: 2016 April 4



Screenshot 1 shows the write up that we were able to gather pertaining to the manufacturer recall campaign of similar make and model vehicles as the Insured Vehicle.

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Screenshot 2 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, is the capacitor that was mentioned in the recall details of the LTA search result. The location where this component was fitted was also at or near the location where Mr See had seen smoke.

Others

19. Since our investigations revealed that the fire 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, we had checked with Mr See on whether he received any letter and/or notification about this recall campaign. Mr See informed us that he had rectified the issue.

20. We subsequently managed to acquire from Mr See, a letter from his dealer, Auto Midas (Singapore) Pte. Ltd. stating that the rectification work had been carried out by Li Hong Auto Services Pte. Ltd. on 30 October 2017. See screenshot 3 below.



09 September 2020

To Whom It May Concern:

RE: CERTIFY REPLACED PARTS

Dear Sir / Madam,

This is to certify that SLC5931Y had Engine Idling Stop Capacitors replaced by Li Hong Auto Services Pte Ltd on 30 October 2017 as per LTA's guidelines for Honda Vezels.

Please contact the undersigned should you have any questions. Thank you for your kind attention.

Yours faithfully,

John Tan
Director

Screenshot 3 shows the contents of the letter from his dealer, Auto Midas (Singapore) Pte. Ltd. stating that the rectification work on the Insured Vehicle had been carried out by Li Hong Auto Services Pte. Ltd. on 30 October 2017.

Conclusion

21. Having investigated and technically analysed the damages of burnt nature to the Insured Vehicle, we are of the view that the cause of fire to the Insured Vehicle was of electrical in nature. For this particular case, the fire was due to an originally fitted component that was defective.

22. Our investigations revealed that this fire 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 an originally fitted component, which was referred to as a capacitor. Our findings appear to indicate that the cause of fire was related to this component although the rectification to address the purpose of the recall campaign had been carried out to the Insured Vehicle prior to this incident.
23. We did not find any evidence which had suggested that the cause of fire to the Insured Vehicle was due to poor maintenance and/or recurring electrical problem.
24. At the time of our inspection of the Insured Vehicle, we 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.
25. SCDF was activated to attend to the fire incident and a fire report pertaining to their findings will likely be forth coming. We have applied for this fire report and will forward a copy of the report once it is made available to us.

**Muhd Nazril***Senior Technical Investigator***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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