

Your Ref: S0M02XKV  
Our Ref : CS4/ASM20012979/N

4 December 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 SLA 6784J ON 21 NOVEMBER 2020**

1. We refer to your request dated 24 November 2020.
2. Our analysis, comments and opinions with respect to the cause of fire to the insured vehicle SLA 6784J (herein referred to as “**Insured Vehicle**”) are set out below.

**Inspection of the Insured Vehicle**

3. The Insured Vehicle was physically inspected on 25 November 2020 at the premises of Progressive Automotive Pte. Ltd. (herein referred to as “**Progressive**”) located at Block 3022A Ubi Road 1, #01-45/46, Singapore 048716.
4. A static inspection was carried out to the Insured Vehicle where the following general information was recorded: -

Vehicle Registration No.	: SLA 6784J
Make / Model	: Honda VEZEL 1.5X CVT
Chassis No	: RU11107590
Year of Registration	: March 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 Police Report No. F/20201121/2088 and Accident Statement, which was made by one Mr Yee Yuan (herein referred to as “**Mr Wong**”), 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 Wong 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 21 November 2020 at about 1320 hrs, Mr Wong was driving from Block 203A Compassvale towards Tampines for lunch. While at a traffic junction, he smelt something from the vehicle. He wound down the windows to check if the smell was coming from outside the Insured Vehicle. He then drove to Block 227B Compassvale Drive. He switched off the engine and made a check around the Insured Vehicle but found nothing. He proceeded to call the servicing company. While on the phone with them, Mr Wong saw white smoke emitting from the left portion of the interior compartment.



10. The technician from the servicing company informed Mr Wong that he will send a tow truck to him. As he was waiting for the tow truck, the white smoke turned black. He immediately called 995. The Insured Vehicle caught fire. The SCDF arrived within 10 minutes followed by the police. The fire was put out shortly after. Mr Wong assisted the SCDF in their preliminary investigations. The police took down Mr Wong's statement. Mr Wong lodged a police report at the Sengkang Neighbourhood Police Centre at 2312 hours. He made an insurance report on 23 November 2020 at Progressive at 1414 hours. The tow truck only arrived the following day on 22 November 2020 and the Insured Vehicle was towed to Progressive.
11. With regard to the history of the Insured Vehicle, we were able to gather from Mr Wong that the Insured Vehicle was purchased secondhand by his company Paintmart Pte. Ltd. (herein referred to as "**Paintmart**"). We spoke to Ms Vivian of Paintmart who informed us that the Insured Vehicle was purchased from GS Leasing Pte. Ltd. in December 2017. Mr Wong has been driving the Insured Vehicle from May 2020. As far as he can recall, he has not experienced any major mechanical and/or electrical problem with the Insured Vehicle.
12. The last servicing carried out to the Insured Vehicle was in September 2020. We were provided with a document from Progressive, relating to this servicing, where we note from the contents of the document, the engine oil, air filter and aircon filter and fan belt of the Insured Vehicle were replaced at Yee Auto Pte. Ltd. The date recorded for this servicing was 10 September 2020. See Invoice 1 below showing the servicing document that we had reviewed.

**TAX INVOICE**

**YEE AUTO PTE LTD**

160 Sin Ming Drive #02-17/#07-12 Sin Ming AutoCity Singapore 575722  
Tel: 6457 5708 Fax: 6252 8459 Mobile: 9687 4031  
Email: yeeautopte@gmail.com  
Registration No: 201719251W GST No: 201719251W

To: Paintmart Pte Ltd Tax Invoice No. 4068

Vehicle No: SLA 6784J +1. W221 Date: 10/9/2020

S/NO.	DESCRIPTION	AMOUNT
①	Changin 1pc oil filter Engine oil 5/30	\$ 110.00
②	and 1pc oil filter	\$ 25.00
③	Changin 1pc Air Filter	\$ 20.00
④	Changin 1pc Air Con Filter	\$ 85.00
⑤	Changin 1pc Fan Belt	
①	Servicing oil After Engine oil 5/30	
②	Air Filter	
③	Aircon Filter	
④	Fan Belt	

Payment Approve by Director  
Paintmart Pte Ltd

Cheques should be crossed and payable to "YEE AUTO PTE LTD"

I / We hereby confirm the order

Sub TOTAL \$ 240.00  
GST 7% \$ 16.80  
INVOICE TOTAL \$ 256.80

For YEE AUTO PTE LTD

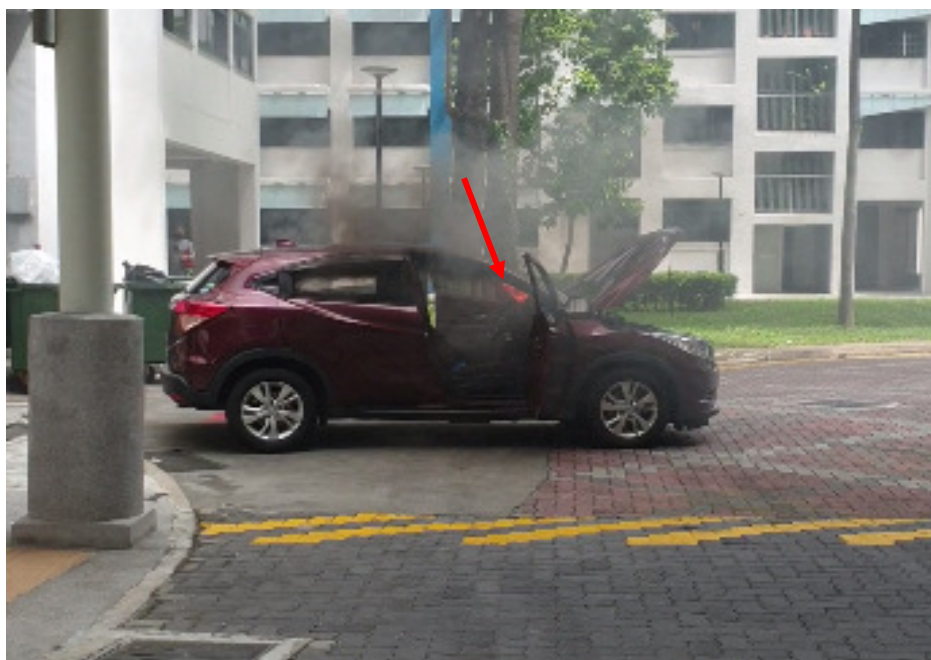
Authorised Signature & Company Stamp [Signature] 14/9/20  
Order checked & accepted by [Signature]

Photo 6 shows the document relating to the servicing of the Insured Vehicle on 10 September 2020 at Yee Auto Pte. Ltd. (arrowed). According to Mr Wong, this was the latest servicing carried out. From the document provided, we note that the engine oil, air filter aircon filter and fan belt were replaced during this servicing which was listed in the document.

13. During our telephone conversation with Mr Wong, we were informed that he had taken video recordings of the Insured Vehicle when it was engulfed in flames. These were duly forwarded to us for review.

### **Investigation and Technical Analysis**

14. The video recordings provided had showed the Insured Vehicle with fire engulfing its front body and interior compartment. 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 Block 227B Compassvale Drive. Generally, the information that we were able to gather from the video recordings provided by Mr Wong had corresponded to the information that he had related to us during our telephone conversation. See photos 6 – 9 below.



**Photo 6** shows a screenshot taken from the video recording that was provided by Mr Wong. The Insured Vehicle could be seen with black smoke and flames emitting from the left passenger side (arrowed).





**Photo 7** shows a screenshot of the right body of the Insured Vehicle on fire taken from the video recording that was provided by Mr Wong. 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 left of the Insured Vehicle was most affected by the fire.




**Photo 8** shows a screenshot taken from the video recording that was provided by Mr Wong. The Insured Vehicle could be seen with flames engulfing its front body and interior compartment.





**Photo 9** shows a screenshot taken from the video recording that was provided by Mr Wong of firefighters attempting to put out the fire to the Insured Vehicle (arrowed). The background seen from the photograph had also corresponded to the incident occurring at Block 227B Compassvale Drive (circled).

15. For this case, Mr Wong first saw smoke coming out from the left portion of the interior compartment. Taking Mr Wong'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.
16. 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 <b>Company</b>	Owner ID <b>128Z</b>
Vehicle No. <b>SLA6784J</b> ←	Make/Model <b>HONDA/ VEZEL 1.5X CVT</b>
Engine No.: <b>L15B4027595</b>	Chassis No.: <b>RU11107590</b>

### Recall Details

**Recall No.: R2016040221**

<p>Manufacturer Recall Date: <b>04 Apr 2016</b> ←</p> <p>Brief Description (As Provided by Motor Dealer): <b>A capacitor used in the engine idling-stop system may be insufficient in protecting against an overcurrent.</b> ←</p> <p>Hotline Information: <b>ALVIN TEO at 97630286</b></p> <p>For more details, contact SPEEDFLEET AUTO PTE. LTD.</p>	<p>Estimated Completion Year of Recall: <b>2018</b></p> <p>Date Rectified: <b>-</b> ←</p>
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17. 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 Wong 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

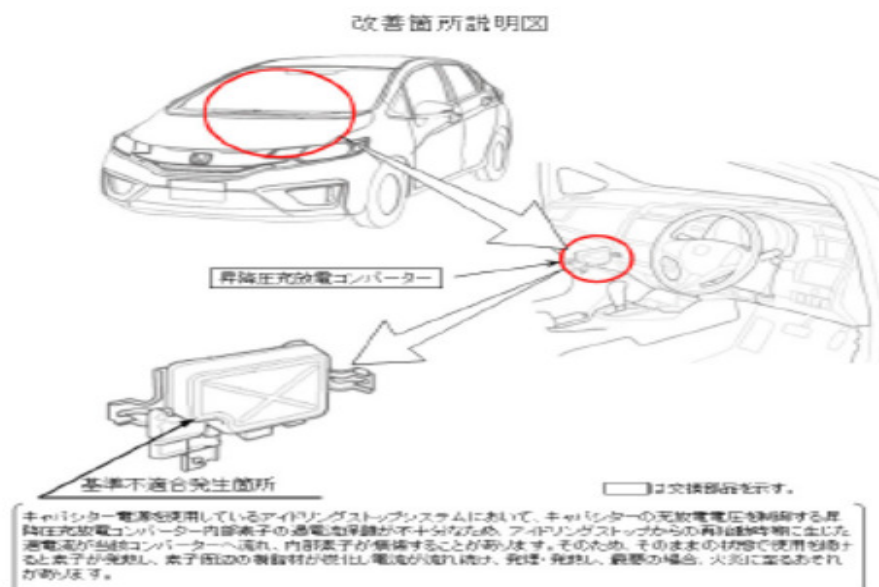
Honda recalled 160,000 Fit subcompact and Vezel sport-utility vehicles in Japan because of defective power steering and a part that controls the electric current in the vehicles. The recall does not affect any Honda models sold abroad.

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.

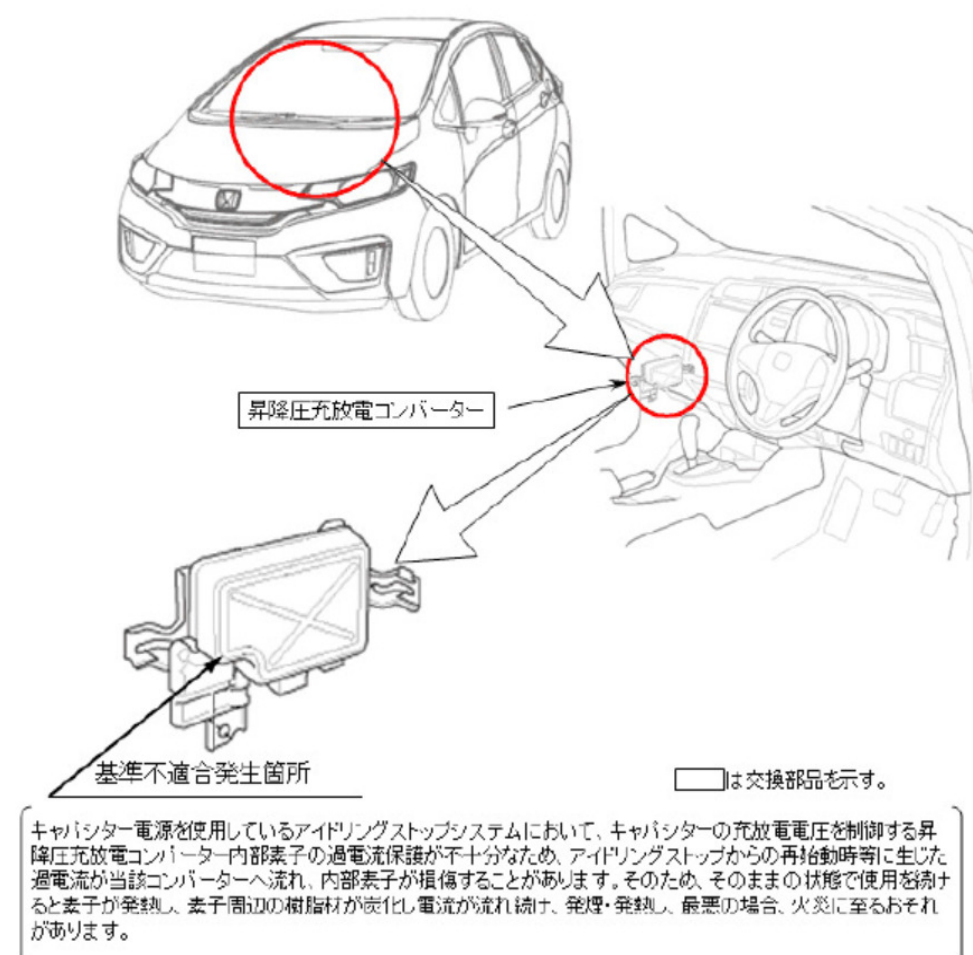
Recall Notification Number: 3729

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 Wong had seen smoke.

### Others

18. 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 Ms Vivian of Paintmart on whether the company had received any letter and/or notification about this recall campaign. Ms Vivian informed us that the company did not receive any.



19. We subsequently called the contact number indicated in the LTA record (refer to LTA search result shown above) and managed to speak to the owner of Speedfleet Auto Pte. Ltd., Mr Alvin Teo. He informed us that the company had been liquidated about 3 years ago. Hence he is unable to provide us with information pertaining to the notification about this recall campaign.

### **Conclusion**

20. 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.
21. 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. However, the Insured Vehicle was not sent for any rectifications as Ms Vivian of Paintmart informed us that the company did not receive any notification letter. Moreover, the records from LTA had also indicated that rectification to address the issue had not been carried out to the Insured Vehicle prior to this incident. We are therefore of the view that in all likelihood, the fire to the Insured Vehicle could have been prevented if rectification was carried out to address the purpose of the manufacturer recall, which had posed a fire risk.
22. 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.
23. 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.

24. 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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