

Veron Chen (LKKAUTO)

From: Bryan Ang (LKKAUTO)
Sent: Thursday, 1 September 2022 4:26 PM
To: Crystabelle Tan Gek Peng (ECICS, Claims); Naz (LKKAUTO)
Cc: Veron Chen (LKKAUTO); Dominic Ho Wei Min (ECICS, Claims)
Subject: RE: OD Fire Case - Vehicle No. SMD9920K - DOA. 31/7/22 - Ref : DMPC2200326H/CT

Dear Dominic / Crystabelle

The cause of fire for this case was due to electrical nature to the wirings of the insured vehicle. In Singapore, it is common for vehicles to catch fire due to pre-mature deterioration of the wire rubber insulators. The hot and humid local weather condition, in addition to the high temperature within the engine compartment, can accelerate the deterioration of the wire rubber insulators.

The wordings in exception clause b) is more or less contained in the exception clause for all or if not almost all local insurers. Whilst the deterioration of the wire rubber insulators can be deemed as fair, wear and tear, I have personally not seen any local insurer apply this clause for an OD fire claim where causation is similar to your insured vehicle. Furthermore, it is also worth to note that during servicing of any vehicle, checks on the wirings for any signs of deterioration are usually not carried out.

As for whether the insured vehicle is tuned or not, an OBD scan can produce some information to suggest of possible tuning. However, for this case, an OBD scan cannot be carried out due to the burnt wirings of the Engine Control Module. Looking at the extent of burnt wirings, the electronic pins at the connector socket for the Engine Control Module is also likely to be burnt. Dismantling of the Engine Control Module for testing will not produce any useful information.

Notwithstanding this, before a vehicle is tuned, there are some necessary aftermarket hardware that needs to be fitted in order to make the tuning an efficient upgrade of the engine performance. The minimum hardware would be the air intake system of the vehicle where the original air intake system is replaced with an aftermarket type. Upon reviewing the engine compartment of the insured vehicle, it is noted that the air intake system of the insured vehicle is original. Based on this, I do not think that the insured vehicle is tuned.

Hope the above clarifies.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Crystabelle Tan Gek Peng (ECICS, Claims) <Crystabelle_Tan@ecics.com.sg>
Sent: Wednesday, 31 August 2022 4:54 pm
To: Naz (LKKAUTO) <Naz@lkkauto.com>; Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>
Cc: Veron Chen (LKKAUTO) <veronchen@lkkauto.com>; Dominic Ho Wei Min (ECICS, Claims) <Dominic_Ho@ecics.com.sg>
Subject: RE: OD Fire Case - Vehicle No. SMD9920K - DOA. 31/7/22 - Ref : DMPC2200326H/CT

Dear Naz / Bryan

The cause of the fire seems to be electrical within the engine compartment and the possibility of fire being due to electrical in nature.

Please refer to the attached Policy Wordings – Page 2 (EXCEPTIONS TO SECTION I)

Based on your finding/investigation, is there any breach of Policy condition?

Appreciate your advice/recommend.

Thank you.

EXCEPTIONS TO SECTION I

The Company shall not be liable to pay for

- (a) loss of use save as provided under the "Loss of Use Benefit" clause or any other consequential loss.
- (b) depreciation, wear and tear, mechanical or electrical breakdowns failures or breakages.
- (c) damage to tyres unless damage is caused to other parts of the Motor Car simultaneously in the same accident.

The Company will not pay the Excess as specified in the Policy Schedule or the Certificate of Insurance. The Insured Excess for every claim made against us under this Section. If the Company has made payment under this Section Excess, the Insured shall refund us the amount of this Excess. This Excess is in addition to any other Excess applicable u

This Excess shall not apply to Loss or Damage to the Motor Car caused by fire, external explosion, self-ignition, housebreaking or theft unless as otherwise stated to be applicable in the Policy Schedule or the Certificate of Insurance

Best regards

Crystabelle Tan

Senior Associate | Claims



DID (65) 6303 0190

Tel (65) 6337 4779

Email crystabelle_tan@ecics.com.sg **Web** www.ecics.com.sg

Address 10 Eunos Road 8, Singapore Post Centre, #09-04A, Singapore 408600.

From: Naz (LKKAUTO) <Naz@lkkauto.com>

Sent: Wednesday, 3 August 2022 6:07 pm

To: Crystabelle Tan Gek Peng (ECICS, Claims) <Crystabelle_Tan@ecics.com.sg>

Cc: Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>; Veron Chen (LKKAUTO) <veronchen@lkkauto.com>

Subject: Re: OD Fire Case - Vehicle No. SMD9920K - DOA. 31/7/22 - Ref : DMPC2200326H/CT

Dear Ms Tan,

I have interviewed the Insured. Attached herewith is the written statement. I have conducted the vehicle inspection. There are no aftermarket electrical or electronic components installed in the Insured Vehicle. From my preliminary investigation, the cause of the fire seems to be electrical within the engine compartment.

I have also requested from the Insured to send me the photos he took of the incident together with the Insured Vehicle's latest servicing records. I am in the midst of completing my report. I will email it to you once it's done and my senior has reviewed it.

Do you require the SCDF Fire Report?

Best Regards,

Naz | Technical Investigator

LKK Auto Consultants

Phone: 6841-2157 | Email: Naz@lkkauto.com | Fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Naz (LKKAuto) <Naz@lkkauto.com>

Sent: Tuesday, 2 August 2022 12:47 pm

To: Crystabelle Tan Gek Peng (ECICS, Claims) <Crystabelle_Tan@ecics.com.sg>

Cc: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>

Subject: Re: OD Fire Case - Vehicle No. SMD9920K - DOA. 31/7/22 - Ref : DMPC2200326H/CT

Dear Ms Tan,

I have received the assignment and will proceed with the investigation.

Thank you.

Best Regards,

Naz | Technical Investigator

LKK Auto Consultants

Phone: 6841-2157 | Email: Naz@lkkauto.com | Fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Sent: Monday, 1 August 2022 9:26 pm

To: Crystabelle Tan Gek Peng (ECICS, Claims) <Crystabelle_Tan@ecics.com.sg>

Cc: Naz (LKKAuto) <Naz@lkkauto.com>; assignments <assignments@lkkauto.com>

Subject: RE: OD Fire Case - Vehicle No. SMD9920K - DOA. 31/7/22 - Ref : DMPC2200326H/CT

Dear Naz

New fire case assigned to you. Please do the needful and check for modification.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Crystabelle Tan Gek Peng (ECICS, Claims) <Crystabelle_Tan@ecics.com.sg>

Sent: Monday, 1 August 2022 6:07 pm

To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Subject: OD Fire Case - Vehicle No. SMD9920K - DOA. 31/7/22 - Ref : DMPC2200326H/CT

Dear Bryan

New case assignment.

Ol's vehicle caught fire.(refer to merimen for documents)

Please arrange interview with Insured and investigate this matter to ascertain the cause of fire.

Also, please provide market value for us to set aside reserve.

Best regards

Crystabelle Tan

Senior Associate | Claims



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