

Your Ref: 202222006096  
Our Ref : CS4/AIS22007758/N

18 August 2022

**Allianz Insurance Singapore Pte. Ltd.**  
79 Robinson Road #09-01  
Singapore 068897  
(Claims Division)

## **TECHNICAL INVESTIGATION REPORT OF FIRE INCIDENT INVOLVING THE INSURED VEHICLE SKT 6298H ON 11 AUGUST 2022**

1. We refer to your request dated 13 August 2022.
2. Our analysis, comments and opinions with respect to the cause of fire to the insured vehicle SKT 6298H (herein referred to as “**Insured Vehicle**”) are set out below.

### **Inspection of the Insured Vehicle**

3. The Insured Vehicle was physically inspected on 16 August 2022 at the premises of Auto Insure Pte. Ltd. (herein referred to as “**Auto Insure**”) located at 6 Marsiling Lane, Singapore 739145.
4. A static inspection was carried out to the Insured Vehicle where the following general information was recorded: -

Vehicle Registration No.	: SKT 6298H
Make / Model	: HONDA VEZEL 1.5X CVT
Chassis No	: RU11021543
Year of Registration	: June 2015
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 frontal portion of the Insured Vehicle at the time of our 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 our 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 portion 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 frontal portion 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 Chia Heng Hwa, (herein referred to as “**Mr Chia**”), 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 Chia on 17 August 2022 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 11 August 2022 in the morning, Mr Chia together with his wife drove from home located at Pasir Ris to Venus Drive. They arrived at about 0900 hours. They parked the Insured Vehicle for about 2 hours to take a walk at Macritchie Reservoir. They then decided to head to Bedok for lunch. Mr Chia drove along Braddell Road towards CTE/PIE. Suddenly they smelt burning rubber coming from the interior compartment of the Insured Vehicle. They noticed smoke emitting out of the aircon vents. Mr Chia turned off the air conditioning and wound down the windows. They saw smoke emitting from the left front passenger side, below the glove compartment. Mr Chia stopped along the road shoulder and switched off the engine. They turned on the hazard lights.

10. Mr Chia opened the front bonnet but mentioned that there was no smoke or fire. Both of them moved away from the Insured vehicle and called 995 as well as made towing arrangements. After 5 minutes while calling for a tow truck, the smoke worsened. 10 minutes after calling 995, he noticed a small fire from the left underside of the Insured Vehicle. Soon the entire vehicle caught fire.
11. Mr Chia mentioned that a fire engine was passing by the Insured Vehicle and responded to the incident. By the time the activated firefighters arrived at the incident scene, the fire was put out. The police and traffic police also arrived shortly after. Mr Chia assisted the SCDF in their preliminary investigations. The police took down Mr Chia'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 Auto Insure located at Kaki Bukit. Both Mr Chia and his wife hitched a ride with the tow truck to Auto Insure and made an insurance report there later that day.
12. With regard to the history of the Insured Vehicle, we were able to gather from Mr Chia that the Insured Vehicle was purchased brand new in year 2015 from Jack Cars. He is the registered owner and main 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 February 2022 at Jack Cars. Mr Chia was able to provide us a document relating to this servicing, where we note from the contents of the document, the engine oil of the Insured Vehicle was changed. The date recorded for this servicing was 14 February 2022. See photo 6 below showing the servicing document that we had reviewed.

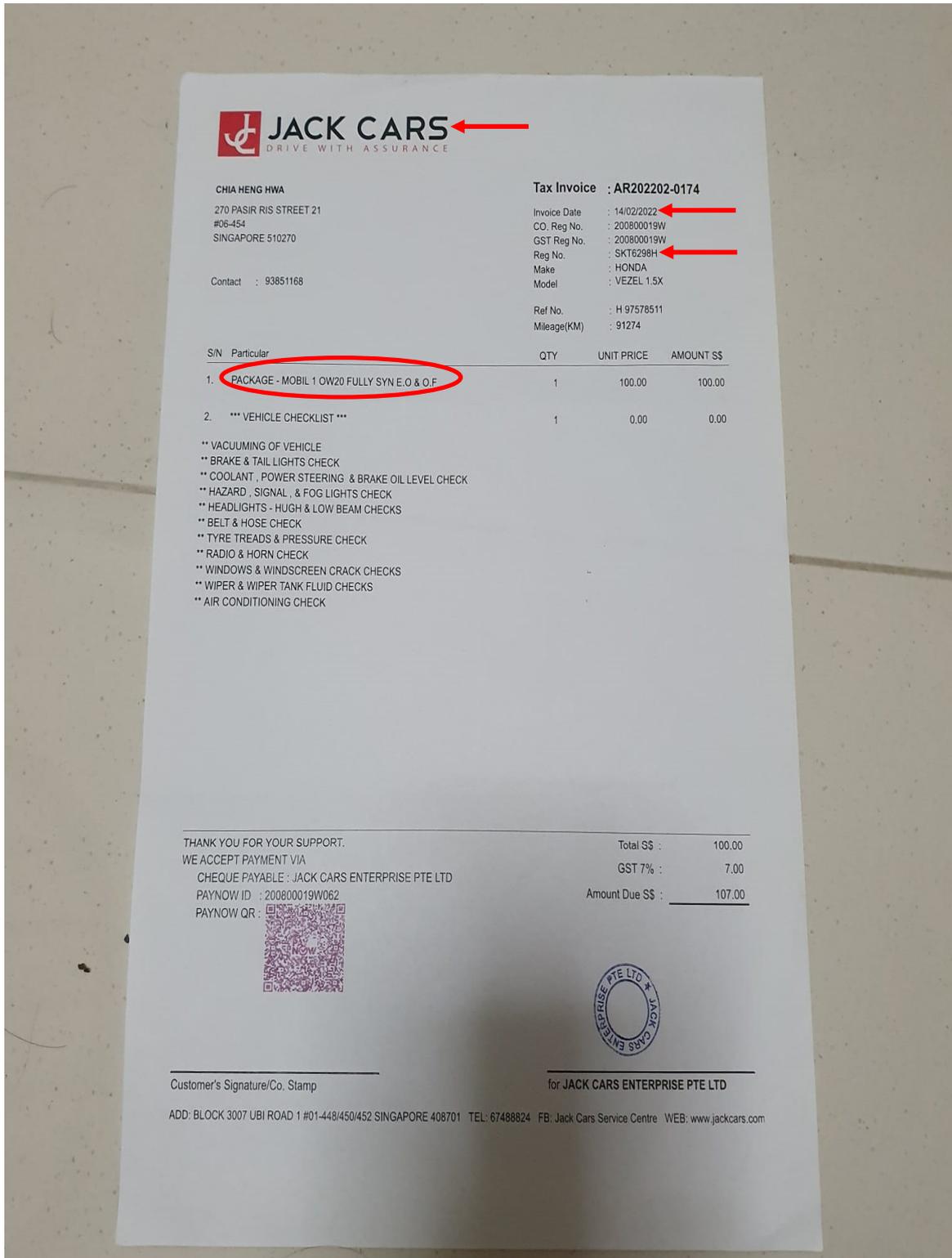


Photo 6 shows the document relating to the servicing of the Insured Vehicle on 14 February 2022 at Jack Cars (arrowed). According to Mr Chia, this was the latest servicing carried out. From the document provided, we note that the engine oil was changed during this servicing which was listed in the document (circled).

13. During our telephone conversation with Mr Chia, we were informed that he had taken photographs of the Insured Vehicle when it was engulfed in flames as well as during and after the fire was extinguished. These were duly forwarded to us for review.

### **Investigation and Technical Analysis**

14. The photographs provided had showed smoke emitting from the Insured Vehicle as well as with fire engulfing its front body and interior compartment. The photographs that were taken after the fire was extinguished showed the Insured Vehicle was 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 along PIE (Changi Airport). Generally, the information that we were able to gather from the photographs provided by Mr Chia had corresponded to the information that he had related to us during our telephone conversation on 17 August 2022. See photos 7 – 11 below.



**Photo 7 shows** the Insured Vehicle stopped along PIE (Changi Airport) with smoke emitting from the left passenger side (arrowed).



**Photo 8** shows 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 firefighters passing by the Insured Vehicle who attended to the incident.



**Photo 10** shows the Insured Vehicle after the fire was extinguished. Generally, the information that we were able to gather from the photographs provided by Mr Chia had corresponded to the information that he had related to us which is the SCDF and police had responded to the incident (arrowed).



**Photo 11** shows the Insured Vehicle being prepped to be towed away post-incident.

15. For this case, Mr Chia first saw smoke coming out from the aircon vents. Taking Mr Chia'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 an 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 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 046E
Vehicle No. SKT6298H ←	Make/Model HONDA/ VEZEL 15X CVT
Engine No.: L15B3521559	Chassis No.: RU11021543

### Recall Details

Recall No.: R2016040221	
Manufacturer Recall Date: 04 Apr 2016 ←	Estimated Completion Year of Recall: 2021
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: 02 Jun 2017 ←
Hotline Information: YEW HENG CREDIT PTE LTD at 67488824	
For more details, contact YEW HENG CREDIT ENTERPRISE (PTE) LTD	

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 Chia had seen the most smoke. Basing on the information gathered pertaining to the capacitor; 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 09042016

Visited 24449 times , 1 Visits today

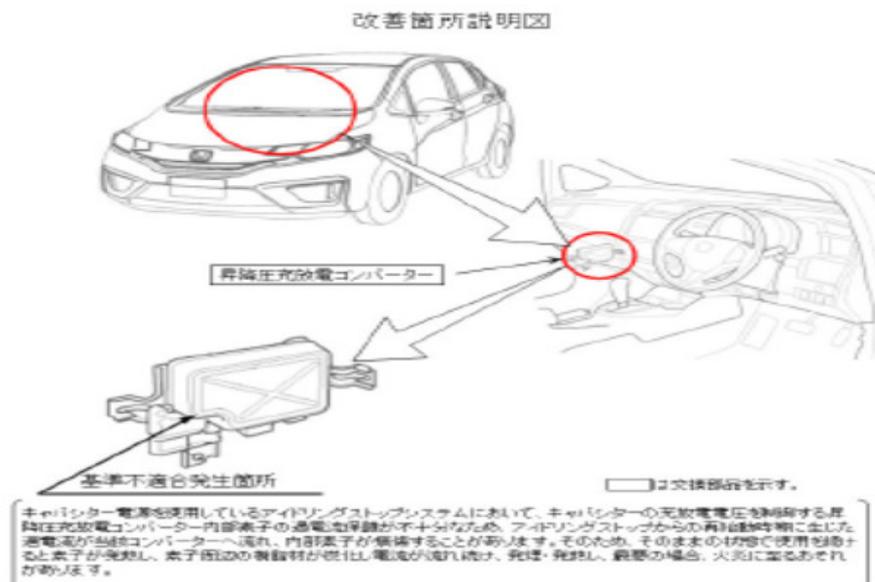
Honda recalled 160,000 Fit subcompact and Vezel sport-utility vehicles in Japan because of defective power steering and a part that controls the electric current in the vehicles. The recall does not affect any Honda models sold abroad.

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.

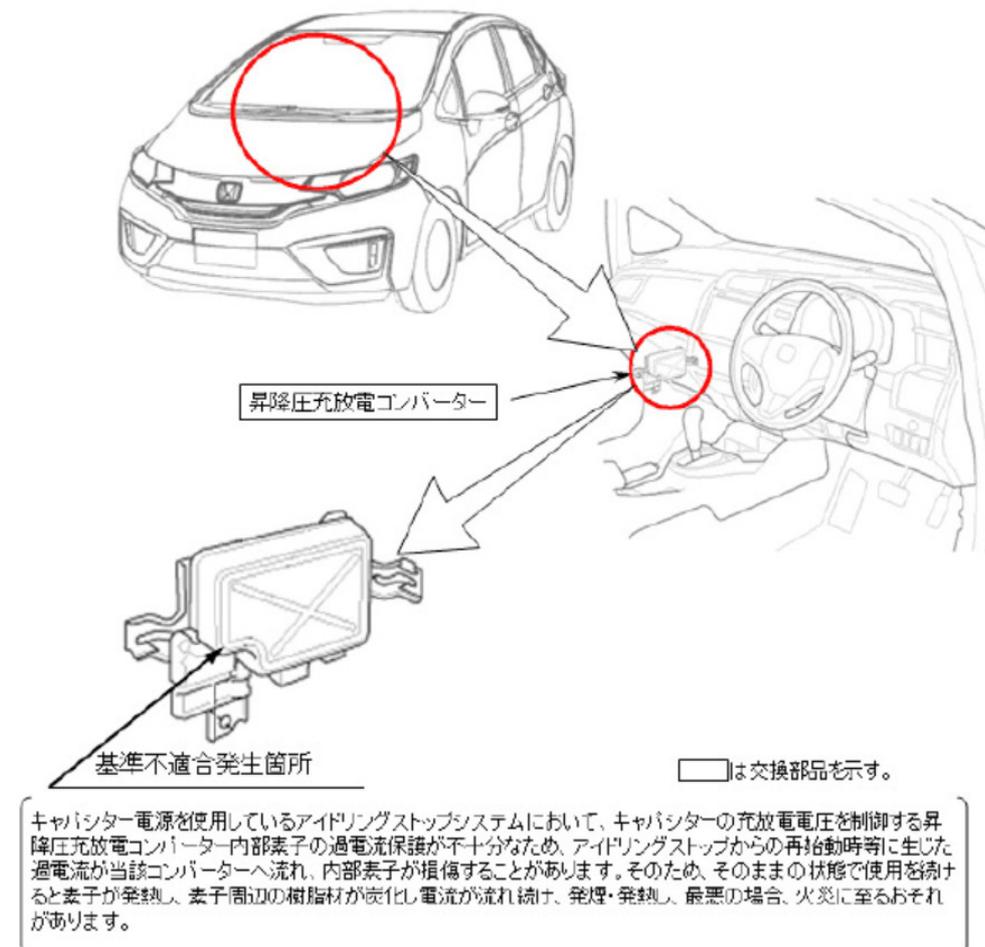
Recall Notification Number: 3729

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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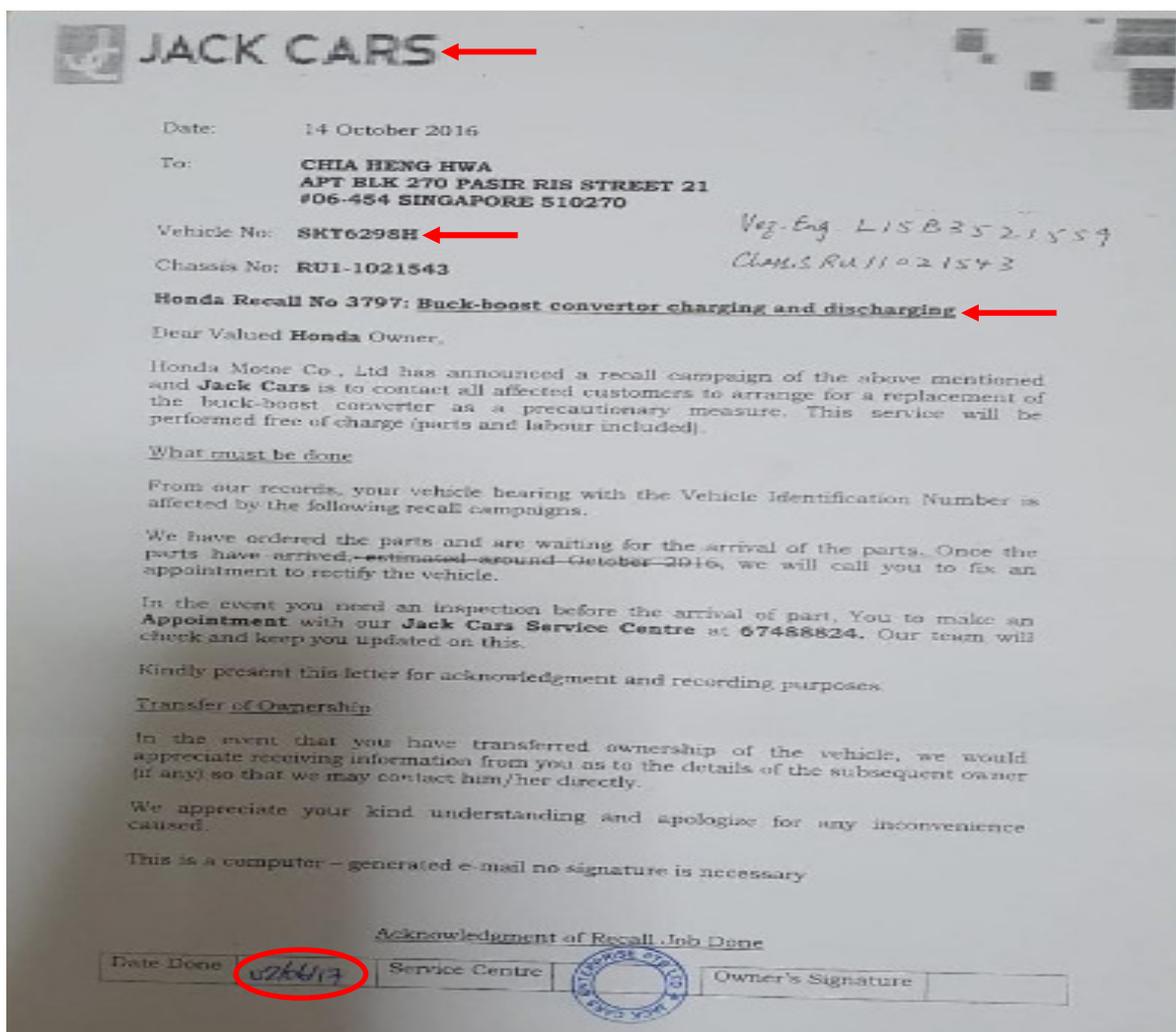


**Screenshot 2** shows a zoom in view of the schematic diagram pertaining to the manufacturer recall campaign of similar make and model vehicles as the Insured Vehicle. The component, circled in the schematic diagram, is the capacitor that was mentioned in the recall details of the LTA search result. The location where this component was fitted was also at or near the location where Mr Chia 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 rectification work to address the issue of the recall has been carried out to the Insured Vehicle, we had checked with Mr Chia on whether he received any letter and/or notification about this recall campaign. Mr Chia informed us that he had rectified the issue.

19. We subsequently managed to acquire from Mr Chia, a letter from his dealer, Jack Cars stating that the rectification work had been carried out by Jack Cars on 2 June 2017. See screenshot 3 below.



Screenshot 3 shows the contents of the letter from his dealer, Jack Cars stating that the rectification work on the Insured Vehicle had been carried out by Jack Cars (arrowed) on 2 June 2017 (circled).

## 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. 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.
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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