

Your Ref: SNM22D206224
Our Ref : CS4/CTI22008607/N

9 September 2022

M/s China Taiping Insurance (Singapore) Pte. Ltd.

3 Anson Road #16-00
Springleaf Tower
Singapore 079909
(Motor Claims Department)

TECHNICAL INVESTIGATION REPORT OF FIRE INCIDENT INVOLVING THE INSURED VEHICLE SLE 4273J ON 31 AUGUST 2022

1. We refer to your request dated 2 September 2022.
2. Our analysis, comments and opinions with respect to the cause of fire to the insured vehicle SLE 4273J (herein referred to as “**Insured Vehicle**”) are set out below.

Inspection of the Insured Vehicle

3. The Insured Vehicle was physically inspected on 6 September 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.	: SLE 4273J
Make / Model	: Honda VEZEL 1.5X A
Chassis No	: RU11112239
Year of Registration	: July 2016
Mileage	: N.A (wiring affected)

5. The exterior front body and interior compartment of the Insured Vehicle sustained visible fire damage. This included its front windscreen, wiper panel, left ‘A’ pillar, left side panel and instrument panel.
6. The engine compartment was relatively unaffected by the fire. See photos 1 – 8 below.



Photo 1 shows the general view of the frontal portion of the Insured Vehicle at the time of our inspection. The exterior front body and interior compartment of the Insured Vehicle sustained visible fire damage. This included its front windscreen, wiper panel, left 'A' pillar, left side panel and instrument panel.



Photo 2 shows the general view of the left frontal portion of the Insured Vehicle at the time of our inspection. The exterior body of the Insured Vehicle had sustained visible fire damage. This included its front windscreen, wiper panel, left 'A' pillar, left side panel and instrument panel.



Photo 3 shows a closer view of the front windscreen of the Insured Vehicle at the time of our inspection. The front windscreen and wiper panel had sustained minimal fire damage (arrowed).



Photo 4 shows a closer view of the front windscreen and wiper panel of the Insured Vehicle which had sustained minimal fire damage (arrowed).



Photo 5 shows a general view of the engine compartment of the Insured Vehicle at the time of our inspection. The engine compartment was relatively unaffected by the fire.



Photo 6 shows the interior compartment of the Insured Vehicle at the time of our inspection. The left portion of the interior compartment of the Insured Vehicle had sustained minimal fire damage (arrowed).

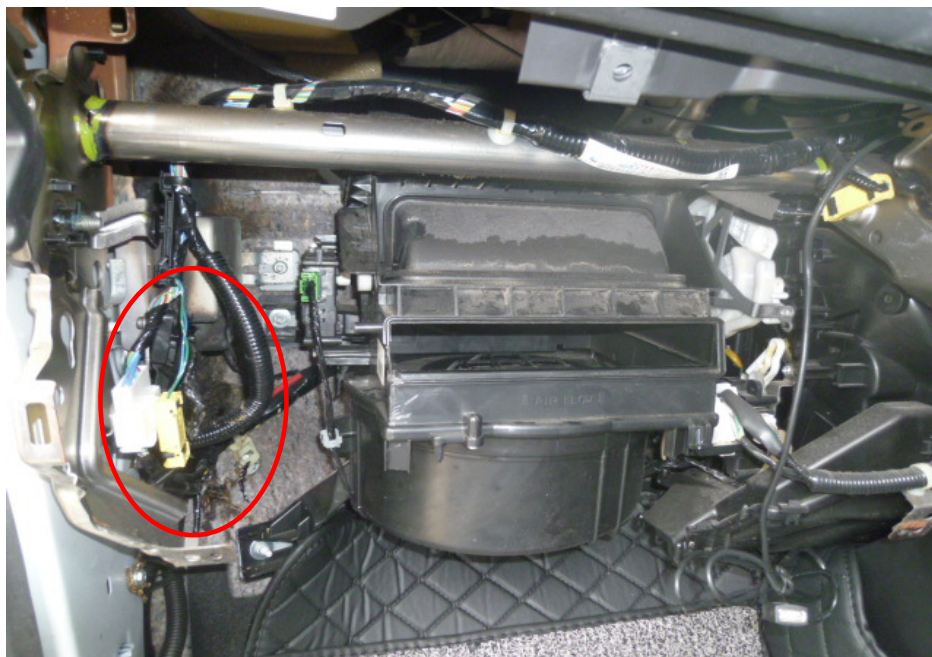


Photo 7 shows a closer view of the left portion of the interior compartment (after removing the glove compartment) of the Insured Vehicle at the time of our inspection. The left portion of the interior compartment of the Insured Vehicle had sustained fire damage (circled).



Photo 8 shows a close up view of the left portion of the interior compartment of the Insured Vehicle which had sustained fire damage (arrowed).

7. At the time of physical inspection of the Insured Vehicle, we had found an additionally fitted electronic and/or electrical component(s) on the Insured Vehicle. This included an in-car DVD player. This fitted component was not the standard type for the Insured Vehicle. See photo 9 below.



Photo 9 shows the in-car DVD player that was fitted at the centre portion of the front dashboard of the Insured Vehicle upon our inspection. The brand of the DVD player was 'Pioneer' (circled).

Circumstance of Incident

8. From the Singapore Accident Statement, which was made by one Mr Chong Teck Sin (herein referred to as "**Mr Chong**"), we note that the fire to the Insured Vehicle had started at a time when he was driving the Insured Vehicle.
9. We spoke to Mr Chong and we were able to gather further information pertaining to the incident as well as information pertaining to the history of the Insured Vehicle.

10. On 31 August 2022 at about 1730 hours, Mr Chong was driving from his office located in Geylang Lorong 17 towards Choa Chu Kang Avenue 4 to pick up his children from the childcare centre. Along the way, he noticed smoke and a burning smell emitting from the aircon vents of the Insured Vehicle. So he switched off the air-conditioning and proceeded to fetch his children. After sending his children home, he decided to send the Insured Vehicle to CLH Tyres Trading (herein referred to as "**CLH**") which is located in Bukit Batok Street 23 to have the Insured Vehicle checked.
11. As he drove along Bukit Batok Central, the smoke intensified. Mr Chong immediately stopped the Insured Vehicle and switched off the engine. He removed the glove compartment as the smoke seemed to originate from the left front passenger dashboard. Coincidentally, a passer-by driving a van told Mr Chong that there was a small fire behind the glove compartment. He stopped his van and took out 2 bottles of water. Both of them used the bottled water to extinguish the fire.
12. Mr Chong then called the SCDF. While waiting for the SCDF to arrive, he called Auto Insure to report the incident and made towing arrangements. Mr Chong managed to take photographs and video recordings of the incident. SCDF arrived within 15 minutes followed by the police. The police took down Mr Chong's statement. Mr Chong also assisted the SCDF with their preliminary investigations. The tow truck arrived within 40 minutes. The Insured Vehicle was towed to Auto Insure. Mr Chong made an insurance report at Auto Insure the following day, on 1 September 2022 at 1505 hours.
13. With regard to the history of the Insured Vehicle, we were able to gather from Mr Chong that the Insured Vehicle was purchased new in 2016 from a parallel importer, Hup Long Automobile (herein referred to as "**Hup Long**"). As far as he can recall, he has not experienced any major mechanical and/or electrical problem with the Insured Vehicle.
14. We asked Mr Chong regarding the in-car DVD player that was fitted onto the Insured Vehicle. He informed us that the DVD player came with the Insured Vehicle when he purchased it.

15. Pertaining to the maintenance aspect, Mr Chong mentioned that he sends the Insured Vehicle for periodic servicing. The last servicing carried out to the Insured Vehicle was on 10 June 2022 at Perniagaan Tayar Dan Bateri Sin Honglon which is located in Gelang Patah, Johor, Malaysia. We were provided with a document from Mr Chong, relating to this servicing, where we note from the contents of the document, the engine oil, oil filter and aircon filter of the Insured Vehicle were changed. See Invoice 1 below showing the servicing document that we had reviewed.

新豐隆 輪電池
PERNIAGAAN TAYAR DAN BATERI SIN HONGLON (JH0636190-D)
No.1, JALAN MEDAN NUSA PERINTIS 6, TAMAN NUSA PERINTIS II,
81550 GELANG PATAH, JOHOR.
TEL : 07-5313158 FAX : 07-5313158 SERVICE TAX ID : J31-1808-32000251

CASH SALES

Selling Address
CASH SALES

TEL :
FAX :

Car Plate: **SLE42731** Store Number: **014-3117687** Page No: **1 of 1** Doc No: **CS2205/171** Date: **10/06/2022**

No.	Description	Qty	Price/Unit	Discount	Total Incl. Tax (RM)	Tax Amt (RM)	Total Incl. Tax (RM)	Tax
1	ENGINE OIL-5W40-ENEOS	1	245.00		245.00	0.00	245.00	
2	OIL FILTER-HONDA ALL (RAF-T01)	1	25.00		25.00	0.00	25.00	
3	LABOUR	1	15.00		15.00	0.90	15.90	SV
4	AIR COND FILTER-HONDA CITY-14/JAZZ'09/CRV/HRV/INSIGHT/HC'2016/BRV	1	45.00		45.00	0.00	45.00	

RINGGIT MALAYSIA : THREE HUNDRED THIRTY AND CENTS NINETY ONLY

Total Amount Due	330.00	330.00	0.90	330.90
Tax Amount (RM)	0.90	0.00		330.90

Notes:
1. All cheques should be crossed and made payable to PERNIAGAAN TAYAR DAN BATERI SIN HONGLON.
2. Goods sold are neither returnable nor refundable. Deposit paid are not returnable.

Received

COMPUTER GENERATED

Authorised Signature _____ Customer Signature _____

Invoice 1 shows the document relating to the latest servicing of the Insured Vehicle on 10 June 2022 at Perniagaan Tayar Dan Bateri Sin Honglon which is located in Gelang Patah, Johor, Malaysia. (arrowed). From the document provided, we note from the contents of the document, the engine oil, oil filter and aircon filter of the Insured Vehicle were changed (circled).

16. During our telephone conversation with Mr Chong, we were informed that he had taken photographs and video recordings of the Insured Vehicle when white smoke was emitting from the left portion of the interior compartment and also some photographs after the fire was extinguished. These were duly forwarded to us for review.

Investigation and Technical Analysis

17. The photographs and video recordings provided had showed the Insured Vehicle with smoke emitting from the left portion of the interior compartment as well as after the fire was extinguished. The extent of fire damage was similar to what we observed when we inspected the Insured Vehicle. Generally, the information that we were able to gather from the photographs and video recordings provided by Mr Chong had corresponded to the information that he had related to us. See photos 10 & 11 below.

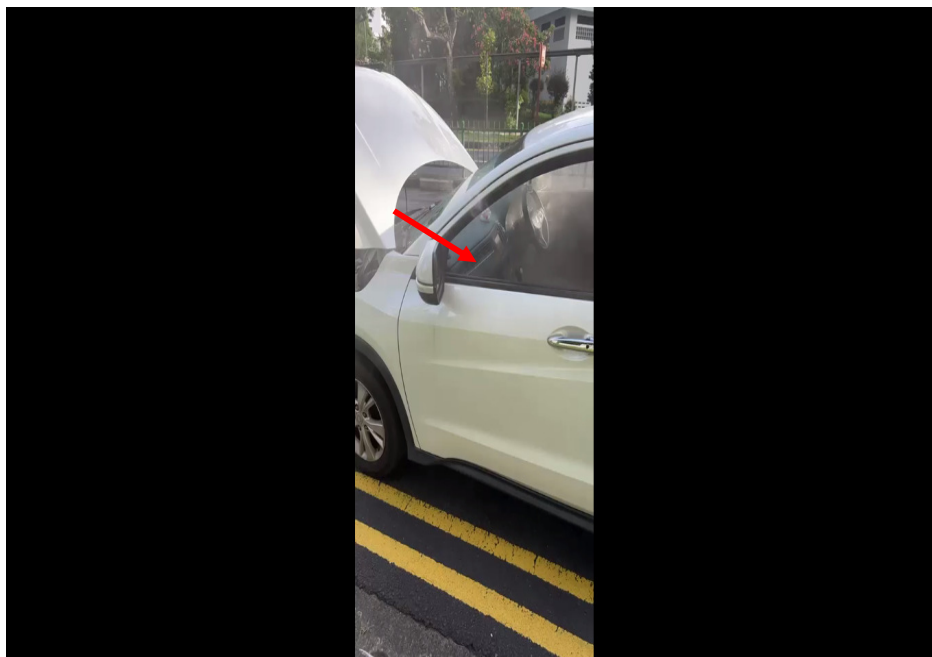



Photo 10 shows a screenshot taken from the video recording that was provided by Mr Chong. The Insured Vehicle could be seen with white smoke emitting from the left passenger side (arrowed) which corresponded to Mr Chong's statement.



Photo 11 shows firefighters who arrived at the incident location post- incident (arrowed) after Mr Chong had put out the fire to the Insured Vehicle.

18. For this case, Mr Chong first saw smoke coming out from the left portion of the interior compartment. Taking Mr Chong'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.
19. 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 448D
Vehicle No. SLE4273J	Make/Model HONDA/ VEZEL 1.5X A
Engine No.: L15B4032247	Chassis No.: RU11112239

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: SARAH at 67430018	
For more details, contact LI HONG MOTOR & CREDIT	

20. 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 Chong 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

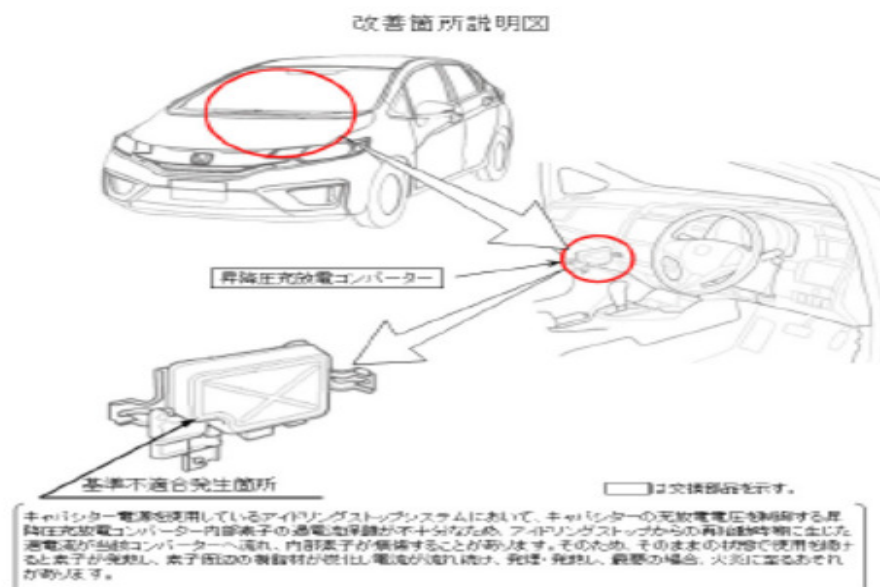
Honda recalled 160,000 Fit subcompact and Vezel sport-utility vehicles in Japan because of defective power steering and a part that controls the electric current in the vehicles. The recall does not affect any Honda models sold abroad.

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.

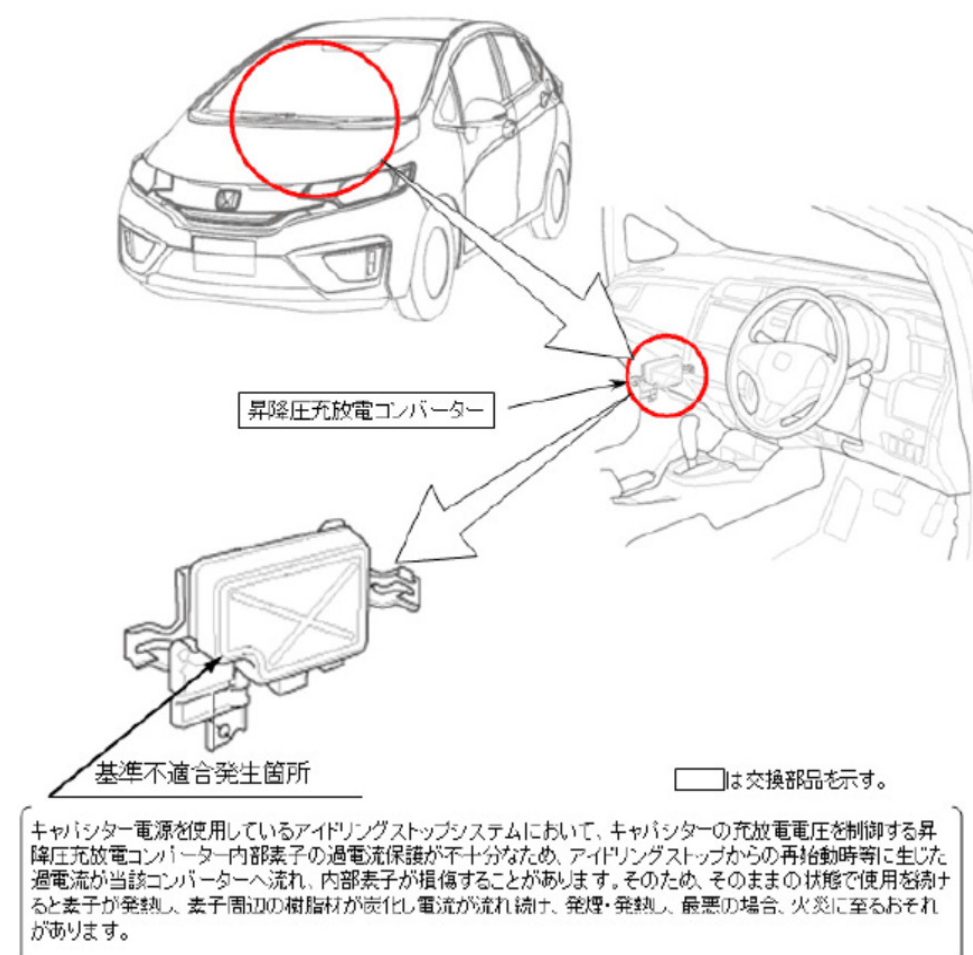
Recall Notification Number: 3729

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 Chong had seen smoke.

Others

21. 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 Chong on whether he had received any letter and/or notification about this recall campaign. Mr Chong informed us that he did not receive any.

22. We subsequently attempted to call the contact number indicated in the LTA record (refer to LTA search result shown above). However we were unable to get a response.

Conclusion

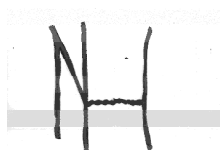
23. Having investigated and technically analysed the damages of burnt nature to the Insured Vehicle, we are of the view that the cause of fire to the Insured Vehicle was of electrical in nature. For this particular case, the fire was due to an originally fitted component that was defective.

24. 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 Mr Lim informed us that he 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.

25. 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.

26. We found the Insured Vehicle to be fitted with an in-car DVD player. The abovementioned electrical/electronic component does not require prior approval from LTA.

27. We are further of the opinion that the additionally fitted electrical/electronic component found on the Insured Vehicle could have possibly caused overloading to the electrical system of the Insured Vehicle. However considering that the installation was carried out when the Insured Vehicle was purchased which was approximately more than 6 years prior to the fire incident, the overloading was likely to be minimal.

**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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