

Your Ref: CDMCG22001802-001
Our Ref : CS4/EGI22009833/P

18th November 2022

M/s Ergo Insurance Pte. Ltd.
8 Temasek Boulevard #04-01
Suntec Towe Three
Singapore 038988

TECHNICAL INVESTIGATION REPORT OF FIRE INCIDENT INVOLVING THE INSURED VEHICLE XE 6849T ON 30th AUGUST 202

1. We refer to your letter dated 5th October 2022 and the instructions therein.
2. Our analysis, comments and opinions with respect to the cause of fire to the insured vehicle XE 6849T (herein referred to as “**Insured Vehicle**”) are set out below.

Inspection of the Insured Vehicle

3. The Insured Vehicle was physically inspected on 20th October 2022 at the premises of a worksite in Pasir Ris at the time of our inspection.
4. A static inspection was carried out to the Insured Vehicle where the following general information was recorded: -

Vehicle Registration No.	: XE 6849T
Make / Model	: SCANIA P450B8X4HZ
Chassis No	: YS2P8X40005625329
Year of Registration	: NOV 2021
Mileage	: 19,163KM

5. The Insured Vehicle was noted to have sustained fire damage that was confined to its interior compartment portion. The exterior body was observed to be unaffected by the fire.

- The fire was confined to its centre console closer to the driver side seat portion, however the fire had resulted in the various components located in the interior of the Insured Vehicle suffer from heat and smoke damages, this includes the centre console cover, driver seat, and the roof panel lining. See photos 1 – 10 below.



Photo 1 shows the mileage of the Insured Vehicle at the time of our inspection 19,163KM.



Photo 2 shows the general view of the front portion of the Insured Vehicle at the time of our inspection. The fire damage to the Insured Vehicle was confined to its interior portion. Its exterior is observed to be unaffected by the fire.



Photo 3 shows the general view of the right portion of the Insured Vehicle at the time of our inspection. The fire damage to the Insured Vehicle was confined to its interior portion. Its exterior is observed to be unaffected by the fire.



Photo 4 shows the general view of the left portion of the Insured Vehicle at the time of our inspection. The fire damage to the Insured Vehicle was confined to its interior portion. Its exterior is observed to be unaffected by the fire.



Photo 5 shows the general view of the rear portion of the Insured Vehicle at the time of our inspection. The fire damage to the Insured Vehicle was confined to its interior portion. Its exterior is observed to be unaffected by the fire.



Photo 6 shows the general view of the engine portion of the Insured Vehicle at the time of our inspection. The fire damage to the Insured Vehicle was confined to its interior portion. Its engine compartment is observed to be unaffected by the fire.



Photo 7 shows the general view of the interior compartment of the Insured Vehicle at the time of our inspection. The fire was confined to its centre console closer to the driver side seat portion, however the fire had resulted in the various components located in the interior of the Insured Vehicle suffer from heat and smoke damages, this includes the centre console cover, driver seat, and the roof panel lining.



Photo 8 shows the general view of the interior components of the Insured Vehicle at the time of our inspection. The centre console cover (yellow arrow) and the driver seat (red arrow) had suffered heat and smoke damages as a result of the fire.



Photo 9 shows the close up view of the interior components of the Insured Vehicle at the time of our inspection. The centre console cover (yellow arrow) and the driver seat (red arrow) had suffered heat and smoke damages as a result of the fire.



Photo 10 shows the close up view of the roof panel of the Insured Vehicle at the time of our inspection. The surface of the roof lining (circled) had suffered smoke damages as a result of the fire.

Investigation and Technical Analysis

7. Based on the circumstances for this particular case, the fire appears to have originated from the interior portion of the Insured Vehicle, somewhere around the centre console cover. This can be determined basing on the area where the extent of fire damage was most severe, the circumstances of the fires' origin at the material time of incident and also the burn marks and melting of material that were found on the surface of centre console cover and the driver seat.
8. These burn marks are a result of exposure to heat intensity. In the immediate vicinity of where these burn marks were found, would also support our findings of where the fire to the Insured Vehicle had originated. This physical evidence would then appear to suggest that the cause of fire to the Insured Vehicle could have possibly been due to external factor.
9. Upon closer observations of the centre console cover portion. We have noticed copper strip and a metal component that was burnt and embedded into the centre console cover of the Insured Vehicle See photo 11-15 below.



Photo 11 shows the close up view of the from driver seat of the Insured Vehicle at the time of our inspection. Its centre console armrest (circled) was found to have been burnt and melt as a result of the fire.



Photo 12 shows the close up view of the from rear left passenger seating compartment of the Insured Vehicle at the time of our inspection. Its rear left foot well (circled) was found to have been burnt as a result of the fire.



Photo 13 shows the close up view of the centre console cover of the Insured Vehicle at the time of our inspection. A metal component was (circled) was found to have been burnt and embedded into the centre console as a result of the fire.



Photo 14 shows the close up view of the centre console cover of the Insured Vehicle at the time of our inspection. A copper strip was (circled) was found to have been burnt and embedded into the centre console as a result of the fire.



Photo 15 shows the close up view of the centre console cover of the Insured Vehicle at the time of our inspection. The copper strip that was embedded into the centre console cover was removed out (circled) for photo taking purposes.

10. We managed to speak to Mr. Loh on 20th October 2022 where we were able to gather further information pertaining to the incident as well as information pertaining to the history of the Insured Vehicle.
11. From the Singapore Accident Statement, which was made by Mr Loh Kah Yew (herein referred to as “**Mr Loh**”), we note that the fire to the Insured Vehicle had started at a time when it was parked stationary at the outdoor carpark at the heavy vehicle parking area. Mr Loh first spotted burnt smell and smog on the windscreens upon entering the Insured Vehicle in the morning while heading to work.
12. According to Mr Loh, the Insured Vehicle was parked stationary at the outdoor heavy vehicle carpark which was near his home a night prior to the incident. The following day on 30th August 2022 at about 1000hrs, Mr Loh was heading to work as usual, he approached the Insured Vehicle parked at the outdoor heavy vehicle parking near his house located at 150 Kampong Ampat, Singapore 368324 upon entering the Insured Vehicle he noticed strong burnt smell and thick smog on the interior windscreens surface of the Insured Vehicle.

13. Mr Loh informed us that upon closer examination of the Insured Vehicle's interior he found the aftermath of an exploded wireless earphones and its charging case which was placed on the centre console cover, located right beside the driving seat. The explosion had burnt and damaged the centre console cover and the driver seat in the Insured Vehicle.
14. Mr Loh mentioned that due to the emitting of toxic smell from the exploded wireless earphones and its charging case and the melted centre console cover plastic cover he had disposed them from the Insured Vehicle. He also informed us that there was no SCDF activation as there was no fire spotted at the material time. Subsequently Mr Loh started up the Insured Vehicle and the fire did not affect any of the Insured Vehicle's operating system so he carried on to his daily activities.
15. Mr Loh informed us that he made an insurance report from a mobile authorised reporting personnel on the same day at 1818 hours.
16. Mr Loh mentioned that he had not experienced any mechanical or electrical/electronic problems with the Insured Vehicle till the day of the incident. He also mentioned that there were neither warning lights displayed nor was there any abnormal rise in temperature throughout the period the Insured Vehicle prior to the fire.
17. With regards to the history of the Insured Vehicle, we were able to gather from Mr Loh that the Insured Vehicle was purchased brand new a year prior to the incident His company is the registered owner of the Insured Vehicle. Mr Loh informed us that he is the sole driver and he is the crane operator for the Insured Vehicle and there was no major overhaul done to the Insured Vehicle.

18. Our checks with both local and international bodies and associations had also revealed that at the time of writing this report, there is no manufacturer recall of similar make and model vehicle as the Insured Vehicle that may possibly be related to fire being originated from the exterior of the Insured Vehicle. See search result from LTA below.

Vehicle Recall Details

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

Owner ID Type Company	Owner ID 593G
Vehicle No. XE6849T ←	Make/Model SCANIA/ P450B8X4HZ
Engine No.: DC13164L017297608	Chassis No.: YS2P8X40005625329 ←
Recall Details: No Recall Detail records ←	

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Recall details. Shows the vehicle recall results retrieved from LTA's website. There was no recall on the Insured Vehicle at the time to the fire incident.

Conclusion

19. Having investigated and technically analysed the damages of burnt nature to the Insured Vehicle. We are in view that, the fire had originated from a wireless earphone and charging case placed on the centre console cover of the Insured Vehicle. Fire to the Insured Vehicle was hence due to external factor.
20. Our investigations had also revealed that at the time of writing this report, there is no manufacturer recall to similar make and model vehicle as the Insured Vehicle that may possibly be related to this incident.

**Sherwin Beh***Technical Investigator***Ang Bryan Tani***AMSOE, AMIRTE, AFF SAE, M.MATAI, AFF.Inst.AEA**Senior Technical Investigator**Technical Investigation & Reconstructionist (SAE-A)*

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