

Your Ref : SNM23D200912  
Our Ref : IRCNT23-020107

14 February 2023

**China Taiping Insurance (Singapore) Pte Ltd**  
3 Anson Road  
#16-00 Springleaf Tower  
Singapore 079909

Attention: Alfred Toh <alfred.toh@sg.cntaiping.com>

**ACCIDENT INVOLVING INSURED VEHICLE SLC3330U AND THIRD PARTY AT AUTO WHEELS TG PTE LTD  
LOCATED AT 48 TOH GUAN ROAD EAST #04-142, SINGAPORE 510504 ON 3 FEBRUARY 2023**

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We refer to the case assignment dated on 09 February 2023 and now submit our Investigation Report for your necessary perusal.

As there is no other outstanding matter, we trust it is in order for us to cease our involvement and close our file.

Yours faithfully,



**Ivan Ho**  
**JP Knights Pte Ltd**  
**Email: [ivan.ho@jpknights.com](mailto:ivan.ho@jpknights.com)**

Encl.

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**INVESTIGATION REPORT**

YOUR REF	:	SNM23D200912
OUR REF	:	IRCNT23-020107
NAME OF INSURED	:	Soo Guicheng
POLICY NO	:	DMPCSNW00178682200
POLICY COVERAGE	:	Third Party Fire Or/And Theft
TIME, DAY & DATE OF LOSS	:	Friday, 3 February 2023 at about 0700hrs
INSURED VEHICLE	:	A Volkswagen Golf R 2.0L 5DR 5K1RX7, bearing the registration no. SLC3330U
DRIVER / RELATIONSHIP	:	Registered Owner
OCCUPATION	:	Assistant Manager
THIRD PARTY/IES	:	Nil
TYPE OF ACCIDENT	:	Insured Vehicle caught fire
LOCATION OF ACCIDENT	:	At Auto Wheels TG Pte Ltd located at 48 Toh Guan Road East #04-142, Singapore 510504.
RESERVE	:	\$5,000.00 (provisional)

We refer to the case assignment dated on 09 February 2023 and now report further as follows:

## INVESTIGATION & FINDINGS

### Profile of the Insured

The Insured is Soo Guicheng, a male Chinese Singapore Citizen, aged 37 years old, bearing NRIC no. S8631811C and resides at Blk 504 Pasir Ris Street 52 #12-139 Singapore 510504. He is employed as an Assistant Manager.

Photo 1 - 2: Show the Insured's NRIC (front/back)



He possesses a valid Singapore Class 3 driving licence which he had obtained on 19 January 2002, serial no. 001563491A.

Photo 3 - 4: Show the Insured's driving licence (front/back)



He is the registered owner and the main user of the Insured Vehicle, a Volkswagen Golf R 2.0L 5DR 5K1RX7, bearing the registration no. SLC3330U.

### Version of the Insured

On Thursday, 2 February 2023, at about 1100hrs, the Insured sent the Insured Vehicle to the workshop (Auto Wheels Motorworks Pte Ltd) located 48 Toh Guan Road East #04-142 Enterprise Hub, Singapore 608586 as there were fault code reflected on the Insured Vehicle's dashboard.

About a week before the incident, the fault code was reflected on the dashboard and about 1 to 2 days later, the Insured Driver sent the Insured Vehicle to the workshop for diagnostic. The boss of the workshop, Louis then asked his mechanic to run a check on the Insured Vehicle.

They then advised that the fault code could be likely due to the failure of ABS pump however, as the Insured Vehicle could be driven, without major issues unless the Insured apply emergency brake, the ABS will not be activated. As the Insured Driver needed the Insured Vehicle on the day of diagnostic and the workshop was fully booked, the Insured arranged for another day on 2 February 2023 for the Insured to send the Insured Vehicle in for the repair.

The Insured was told that the replacement of ABS pump requires a day hence, on 2 February 2023, the Insured sent the Insured Vehicle to the workshop before the Insured left for work. On the same day, at about 1700hrs, the Insured called the workshop to check on the status of the Insured Vehicle's repair, the Insured was told that the Insured Vehicle was not ready for collection. As the Insured is in the same line of industry, the Insured thus understood that the Insured Vehicle has to be collected the following day.

The Insured went off from work without the Insured Vehicle. On 3 February 2023, at about 0700hrs, the Insured received a call from the Police informing him that the Insured Vehicle caught fire at the workshop, and the Police informed the Insured to proceed to the workshop. After the call with the Police, the Insured received a call from SCDF informing him the same.

The Insured reached the workshop at about 0830hrs, at that point of time, SCDF and Police had left the location. Shortly after, the Insured met the boss of the workshop at about 0900hrs. He told the Insured to settle the Insured Vehicle via insurance. The boss also mentioned that he was not sure how the Insured vehicle caught fire, moreover, his shop was not open yet.

Based on the Insured's understanding, the Insured Vehicle was parked opposite the workshop during the time of incident and the replacement of ABS pump was completed, pending final checks and test prior handing back to the Insured for collection.

The Insured requested for CCTV footage from the boss and the boss had likely asked around the neighbouring shop and within the same day, the boss managed to send the Insured a footage of the fire incident. According to the footage, out of nowhere, the Insured Vehicle emitted smoke and shortly after, the Insured Vehicle caught fire. Prior to the smoke, there were no one else near the Insured Vehicle.

There was no known independent witness to the accident. The Insured Vehicle was fitted with a video camera but likely there is no parking mode recording.

The Insured Vehicle had sustained damage to the front and the interior portion. From my understanding, there were no damage caused to other property.

Sometime later, SCDF IO SGT Azhary (98152636) contacted the Insured for general enquiries. Till date, the Insured have no further updates from the Police or SCDF.

The Insured wished to mention that prior to this visit to the workshop for ABS pump issue. The Insured had done the following wear and tear, aircon, alternator, battery and either radiator or fan. The last visit to Auto Wheels was December 2022. There was no mechanical fault apart from replacing wear and tear.

## **WITNESS**

There was no known independent witness to the accident.

## **VIDEO EVIDENCE**

During our scene verification, we noted that there is surveillance camera installed at the neighbouring workshops.

We have obtained a copy of the video footage and have extracted sequential print screens of the video footage for the insurer's easy reference:

Photo 5: Shows the Insured Vehicle parked stationary (time stamp: 06:15:39)



Photo 6: Shows some smoke emitted from the Insured Vehicle bonnet (time stamp: 06:15:50)



Photo 7: Shows the more smoke emitting from the Insured Vehicle bonnet (time stamp: 06:16:08)



Photo 8: Shows a spark of fire on the side of the Insured Vehicle bonnet (time stamp: 06:17:15)



Photo 9: Shows the fire started engulfing from the Insured Vehicle bonnet (time stamp: 06:19:26)



Photo 10: Shows the Insured Vehicle bonnet fully caught fire (time stamp: 06:20:09)



Photo 11: Shows the fire became bigger (time stamp: 06:20:47)



Photo 12: Shows passers-by trying to put out the fire (time stamp: 06:22:51)



#### EXTENT OF INJURY AND DAMAGE

##### Injury:

There was no other injury reported at the accident scene.

##### Damage

Insured Vehicle sustained badly burnt damage to the front with all four side windows and rear windscreen cracked.

Photo 13 - 14: Show the damage to Insured Vehicle's front portion



Photo 15: Show the damage to Insured Vehicle's rear windscreen.

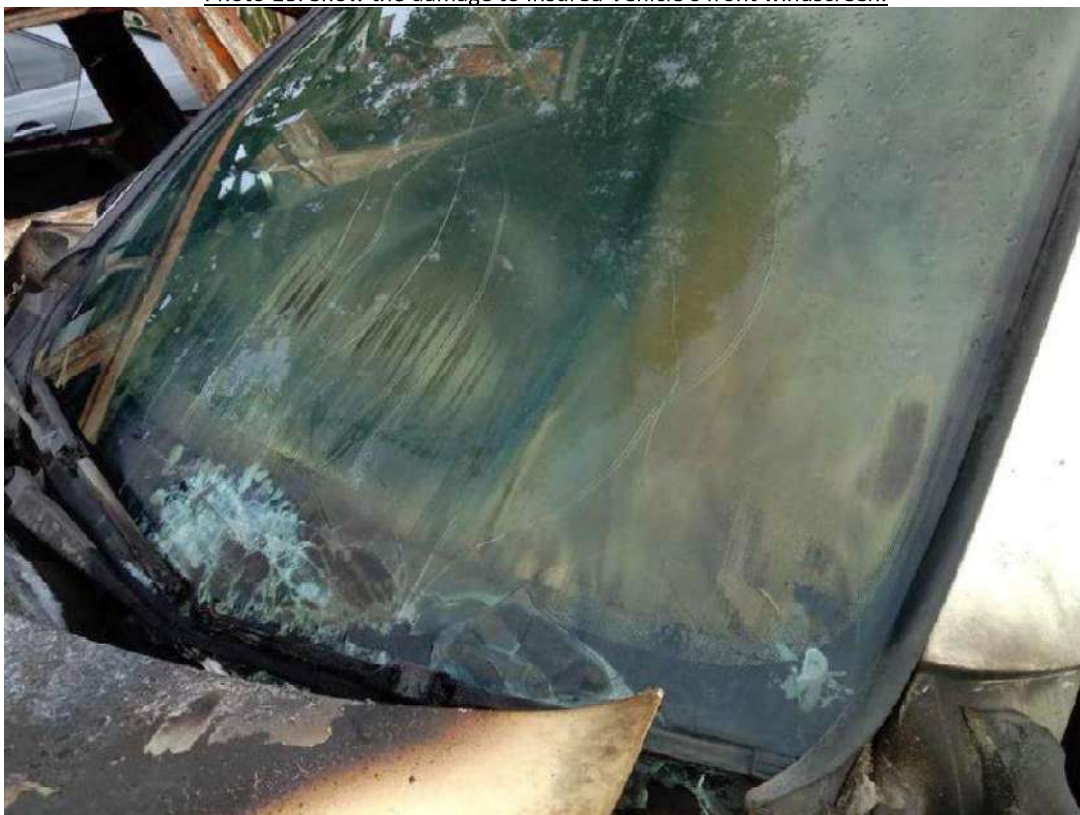


Photo 16 - 17: Show the damage to Insured Vehicle's side windows.





Photo 18: Show the damage to Insured Vehicle's front windscreen.



**ACCIDENT SCENE**

The accident had occurred At Auto Wheels TG Pte Ltd located at 48 Toh Guan Road East #04-142, Singapore 510504.

Photo 19: Shows the satellite map extract of the accident scene.



Photo 20: Shows the general view of the accident scene.



Photo 21: Shows the general view of the accident scene.



Photo 22: Shows the general view of the accident scene.



**POLICE**

As this is a non-injury accident and government property was not involved, the Traffic Police will not be conducting any investigation into this accident.

We have screened the Insured on EDDIES which indicated that the status of his Singapore Class 3 driving licence is valid with no outstanding fine or demerit point.

**INSURED'S LIABILITY**

The Insured advised that he had sent the Insured Vehicle on 02 February 2023 to the workshop, Auto Wheels Motorworks due to brake, ABS issue. Thereafter, on 03 February 2023 he was informed by the Police and SCDF that the Insured Vehicle was caught in a fire.

We had since discreetly contacted that the SCDF IO Azhary and gathered that the Insured Vehicle was the only vehicle that caught fire by itself and there were no other vehicles involved and the case is still under investigation by SCDF.

As this is a non-injury accident and government property was not involved, the Traffic Police will not be conducting any investigation into this accident.

We have viewed the video footage captured by the Insured Vehicle's video camera and observed that the Insured Vehicle was parked stationary and there were no one near the vehicle. Thereafter, smoke can be seen emitting from the Insured Vehicle's bonnet and engulfed into flame causing the Insured Vehicle to caught fire.

In view of the above, we are satisfied that the liability is in favour of the Insured.

**POLICY LIABILITY**

The Insured is the registered owner of the Insured Vehicle and he is authorised to drive the Insured Vehicle.

He possesses a valid Singapore Class 3 driving licence.

The Insured Driver advised that he is of good health and is not on long-term medication.

Hence, there is no evidence at this time to suggest any breach of policy terms and conditions and the Insured's policy may be considered to be engaged in principle, subject to the insurer's further view on policy terms and conditions.

**SUBROGATION**

None to be considered.

**RESERVES**

We have established the market value of the Insured Vehicle to be approximately \$115,000.00.

The Insurer may wish to seek the surveyor's advice on the estimated repair cost to the Insured Vehicle.

**REMARKS**

As this is a non-injury accident and government property was not involved, the Traffic Police will not be conducting any investigation into this accident.

We are satisfied that the liability may be clear and substantially against the Insured Driver.

There is no evidence to suggest any breach of policy terms and conditions.

As there is no other outstanding matter, we trust it is in order for us to cease our involvement and close our file.



**Ivan Ho**  
**JP Knights Pte Ltd**  
**Email: [ivan.ho@jpknights.com](mailto:ivan.ho@jpknights.com)**

Encl.

- 1) Statement of (Insured Driver);
- 2) NRIC, Driving Licence and Vocational Licence of (Insured Driver);
- 3) EDDIES Screening of the Insured Driver;
- 4) Police Report of (Insured Driver);
- 5) Damage/Scene Photographs attached in report.