

Your Ref: 316297
Our Ref : CS4/MSG23005607/P

30th June 2023

M/s MSIG Insurance Pte. Ltd.

4 Shenton Way #21-01
SGX Centre 2
Singapore 068807
(Motor Claims Department)

**TECHNICAL INVESTIGATION REPORT OF FIRE INCIDENT INVOLVING THE
INSURED VEHICLE SML 682PON 5th JUNE 2023**

1. We refer to your letter dated 5th June 2023 and the instructions therein.
2. Our analysis, comments and opinions with respect to the cause of fire to the insured vehicle SML 682P (herein referred to as “**Insured Vehicle**”) are set out below.

Inspection of the Insured Vehicle

3. The Insured Vehicle was physically inspected on 14th June 2023 at the premises of Borneo Motors (SINGAPORE) Pte LTd (herein referred to as “**Borneo Motors**”) located at 2 Pandan Crescent Inchcape Centre, Singapore 128462,
4. A static inspection was carried out to the Insured Vehicle where the following general information was recorded:-

Vehicle Registration No.	: SML 682P
Make / Model	: LEXUS ES250 4DR SEDAN (AUTO) EXECUTIVE
Chassis No	: JTHB11B1702003045
Year of Registration	: 02 MAY 2019
Mileage	: 49,795KM

5. The Insured Vehicle was noted to have sustained exterior heat damages to its plastic materials all around the whole Insured Vehicle. As a result of the fire, the damages was observed to all its windscreen protection plastic films, damages to the front would be its both front plastic headlamps, its plastic front grille, rubber weather seals and front plastic water drain channel. Damages to its right and left side would be both its rear-view mirrors, all its plastic door handles and plastic door panels. Damages to the rear portion would be both rear plastic brake lamps, rear plastic vehicle emblem and the rear plastic bumper. Lastly the damages to the roof portion would be the plastic roof panels. Other than the above mentioned, the engine and other components of the Insured Vehicle was relatively unaffected by the fire. See photos 1 – 33 below.



Photo 1 shows the front view of the Insured Vehicle at the time of our inspection. The exterior body of the Insured Vehicle was affected by the heat. Its front both plastic headlamps, plastic front grille, rubber weather seals and front plastic water drain channel had sustained heat damage as a result of the fire.

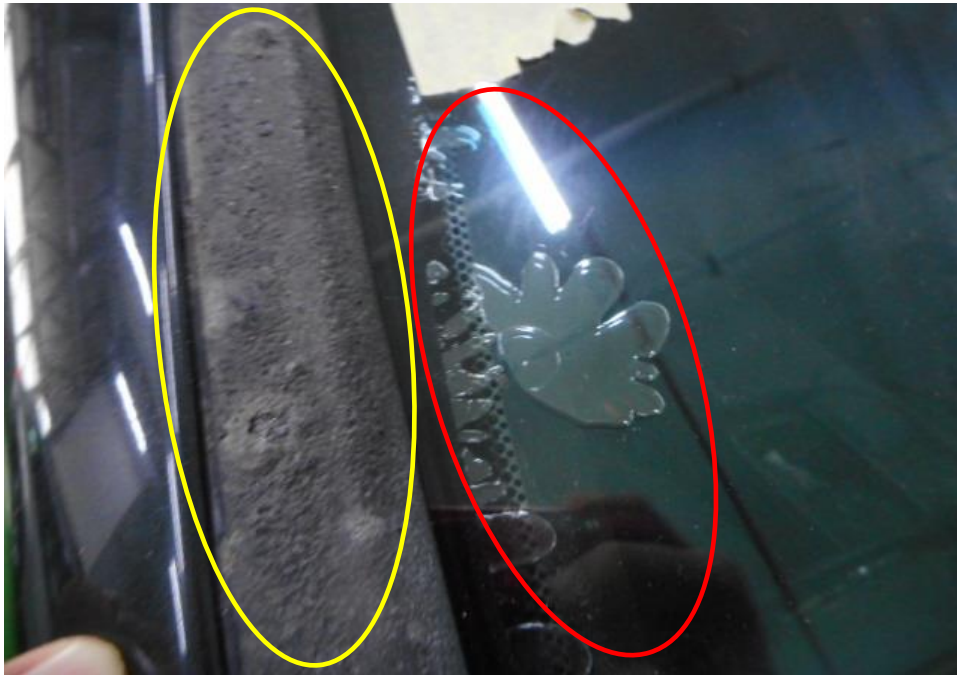


Photo 2 shows the close up view of the front of the Insured Vehicle at the time of our inspection. The rubber weather seals (yellow circle)) and front windscreen plastic protection films (red circle) had sustained heat damage and melted as a result of the fire.



Photo 3 shows the close up view of the front of the Insured Vehicle at the time of our inspection. The front plastic water drain channel (circled) had sustained heat damage and melted as a result of the fire.



Photo 4 shows the general view of the front of the Insured Vehicle at the time of our inspection. The front right plastic headlamp (circled) had sustained heat damage and melted as a result of the fire.



Photo 5 shows the close up view of the front of the Insured Vehicle at the time of our inspection. The front right plastic headlamp (circled) had sustained heat damage and melted as a result of the fire.



Photo 6 shows the general view of the front of the Insured Vehicle at the time of our inspection. The front left plastic headlamp (circled) had sustained heat damage and melted as a result of the fire.



Photo 7 shows the close up view of the front of the Insured Vehicle at the time of our inspection. The front left plastic headlamp (circled) had sustained heat damage and melted as a result of the fire.



Photo 8 shows the general view of the front of the Insured Vehicle at the time of our inspection. The plastic front grille (circled) had sustained heat damage and melted as a result of the fire.

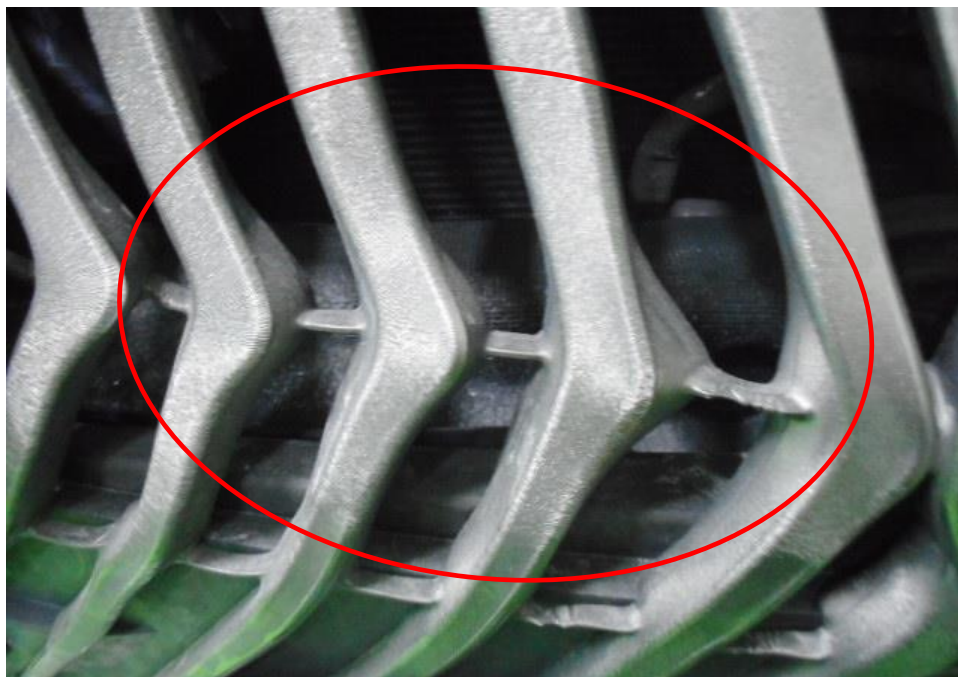


Photo 9 shows the close up view of the front of the Insured Vehicle at the time of our inspection. The plastic front grille (circled) had sustained heat damage and melted as a result of the fire.



Photo 10 shows the right view of the Insured Vehicle at the time of our inspection. The exterior body of the Insured Vehicle was affected by the heat. Damages to its right side would be its rear-view mirror, all its plastic door handles and plastic door panels.

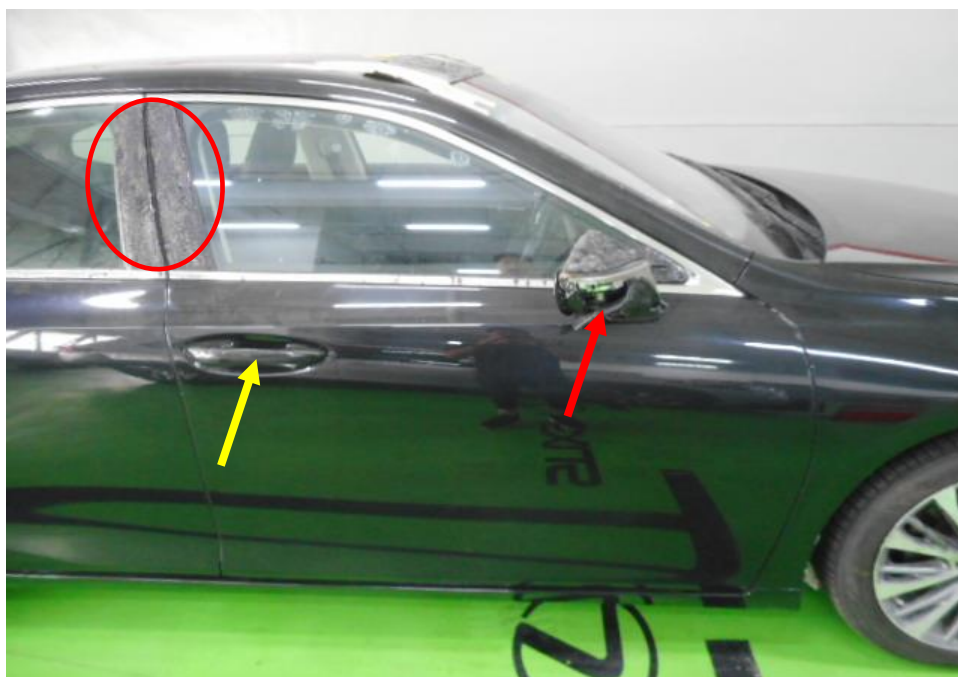


Photo 11 shows the right view of the Insured Vehicle at the time of our inspection. The exterior body of the Insured Vehicle was affected by the heat. Damages to its right side would be its rear-view mirror (red arrow), all its plastic door handles (yellow arrow) and plastic door panels (circled).



Photo 12 shows the right view of the Insured Vehicle at the time of our inspection. The exterior body of the Insured Vehicle was affected by the heat. Damages to its right side would be its rear view mirror (circled).



Photo 13 shows the right view of the Insured Vehicle at the time of our inspection. The exterior body of the Insured Vehicle was affected by the heat. Damages to its right side would be its plastic door panels (circled).

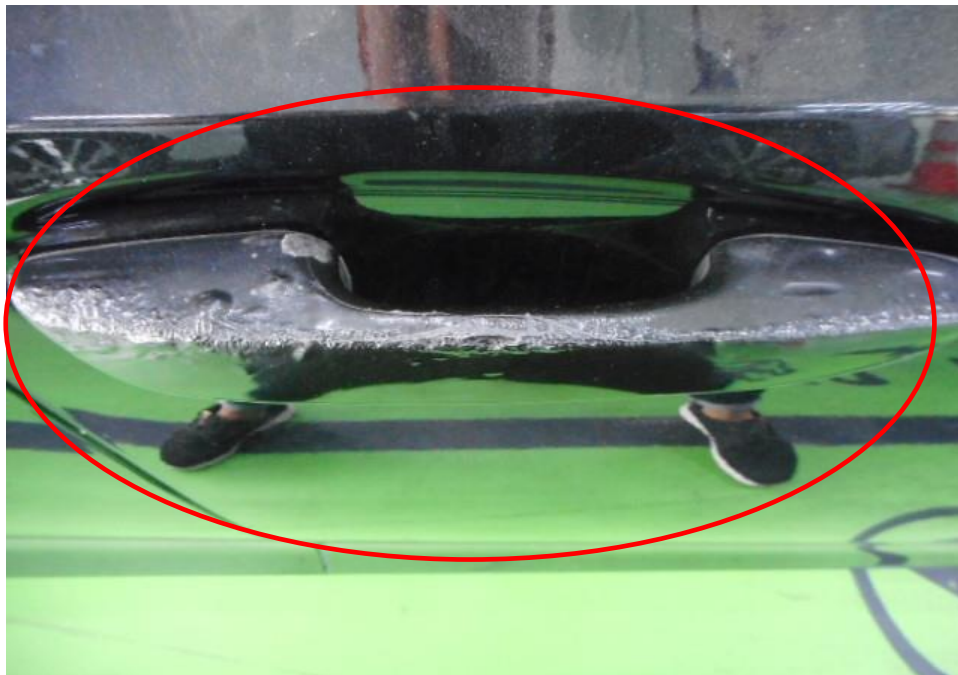


Photo 14 shows the right view of the Insured Vehicle at the time of our inspection. The exterior body of the Insured Vehicle was affected by the heat. Damages to its right side would be its plastic door handles (circled).



Photo 15 shows the right view of the Insured Vehicle at the time of our inspection. The exterior body of the Insured Vehicle was affected by the heat. Damages to its right side would be its plastic door handles (arrowed).



Photo 16 shows the right view of the Insured Vehicle at the time of our inspection. The exterior body of the Insured Vehicle was affected by the heat. Damages to its right side would be its plastic door handles (circled).



Photo 17 shows the left view of the Insured Vehicle at the time of our inspection. The exterior body of the Insured Vehicle was affected by the heat. Damages to its left side would be its rear-view mirror, all its door plastic handles and door panels.



Photo 18 shows the left view of the Insured Vehicle at the time of our inspection. The exterior body of the Insured Vehicle was affected by the heat. Damages to its left side would be its rear-view mirror (red arrow), all its plastic door handles (yellow arrow) and plastic door panels (circled).



Photo 19 shows the left view of the Insured Vehicle at the time of our inspection. The exterior body of the Insured Vehicle was affected by the heat. Damages to its left side would be its rear view mirror (circled).



Photo 20 shows the left view of the Insured Vehicle at the time of our inspection. The exterior body of the Insured Vehicle was affected by the heat. Damages to its left side would be its plastic door panels (circled).

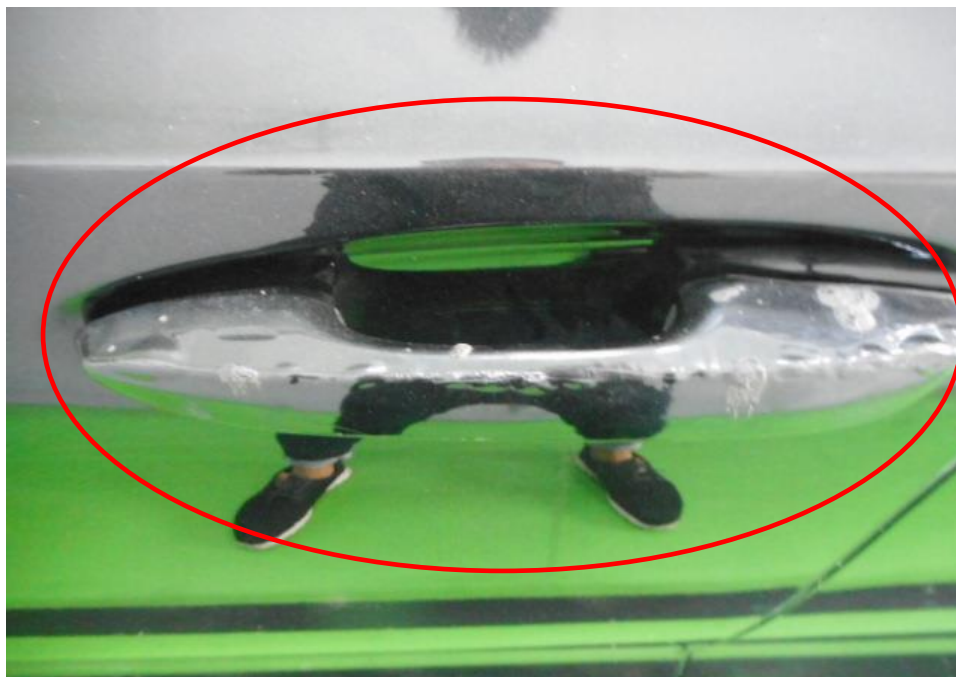


Photo 21 shows the left view of the Insured Vehicle at the time of our inspection. The exterior body of the Insured Vehicle was affected by the heat. Damages to its left side would be its plastic door handles (circled).



Photo 22 shows the left view of the Insured Vehicle at the time of our inspection. The exterior body of the Insured Vehicle was affected by the heat. Damages to its left side would be its door plastic handles (arrowed).



Photo 23 shows the left view of the Insured Vehicle at the time of our inspection. The exterior body of the Insured Vehicle was affected by the heat. Damages to its left side would be its plastic door handles (circled).



Photo 24 shows the rear view of the Insured Vehicle at the time of our inspection. The exterior body of the Insured Vehicle was affected by the heat. Damages to the rear portion would be both rear plastic brake lamps, rear plastic vehicle emblem and the rear plastic bumper.



Photo 25 shows the rear view of the Insured Vehicle at the time of our inspection. The exterior body of the Insured Vehicle was affected by the heat. Damages to its rear portion would be its plastic vehicle emblem (circled).



Photo 26 shows the rear view of the Insured Vehicle at the time of our inspection. The exterior body of the Insured Vehicle was affected by the heat. Damages to its rear portion would be its rear right brake lamp (circled).



Photo 27 shows the rear view of the Insured Vehicle at the time of our inspection. The exterior body of the Insured Vehicle was affected by the heat. Damages to its rear portion would be its rear right brake lamp (circled).



Photo 28 shows the rear view of the Insured Vehicle at the time of our inspection. The exterior body of the Insured Vehicle was affected by the heat. Damages to its rear portion would be its rear left brake lamp (circled).

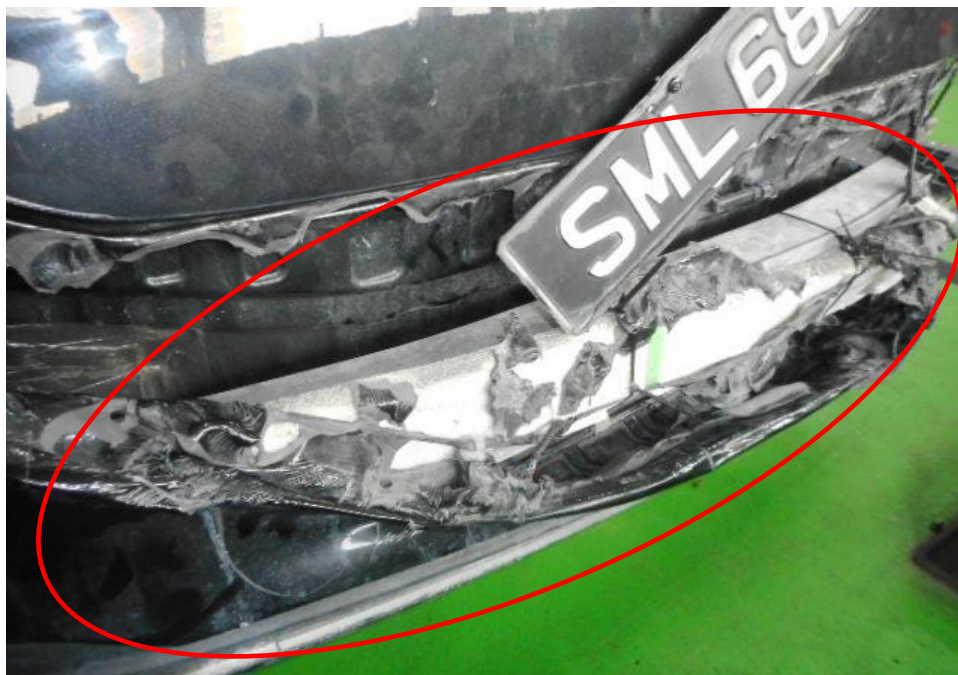


Photo 29 shows the rear view of the Insured Vehicle at the time of our inspection. The exterior body of the Insured Vehicle was affected by the heat. Damages to its rear portion would be its rear plastic bumper (circled).



Photo 30 shows the roof view of the Insured Vehicle at the time of our inspection. The exterior body of the Insured Vehicle was affected by the heat. Damages to the roof portion would be the plastic roof panels.



Photo 31 shows the roof view of the Insured Vehicle at the time of our inspection. The exterior body of the Insured Vehicle was affected by the heat. Damages to its roof portion would be its plastic roof panels (circled).



Photo 32 shows the roof view of the Insured Vehicle at the time of our inspection. The exterior body of the Insured Vehicle was affected by the heat. Damages to the roof portion would be the plastic roof panels.

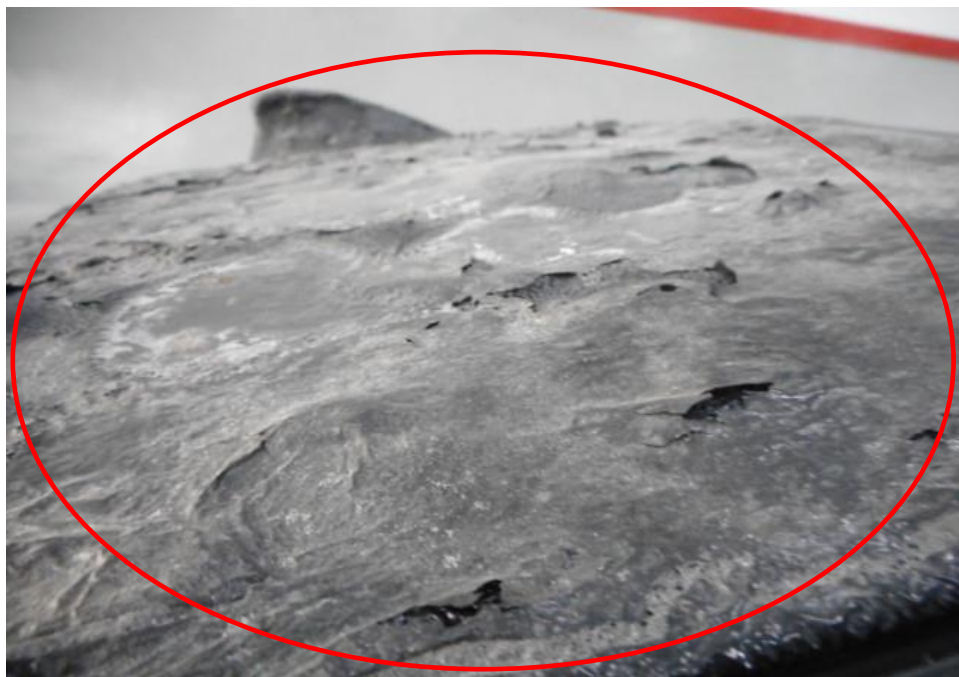


Photo 33 shows the roof view of the Insured Vehicle at the time of our inspection. The exterior body of the Insured Vehicle was affected by the heat. Damages to its roof portion would be its plastic roof panels (circled).

6. At the time of inspection of the Insured Vehicle, we did not find any additionally fitted electronic and/or electrical component(s) on the Insured Vehicle. There also appears to be no modification(s) fitted on the Insured Vehicle.

Investigation and Technical Analysis

7. Based on the circumstances for this particular case, the fire appears to have originated from the exterior surroundings of the Insured Vehicle and causing damages around the whole Insured Vehicle. This can be determined basing on the areas where the extent of fire damage to the Insured Vehicle, the circumstances of the fires' origin at the material time of incident
8. From the Singapore Accident Statement which was made by Mr Tio Tiong Ing (herein referred to as "**Mr Tio**"), we note that the fire had started from the paint curing oven in Malaysia (Johor Bahru) where the Insured Vehicle was in it drying after spray painting and spread to the Insured Vehicle's exterior. Mr Tio was first alerted of the fire when the workshop manager of the spray paint workshop called him and informed him that the paint curing oven had caught fire and the Insured Vehicle was in it at the material time.
9. We managed to speak to Mr Tio and we were able to gather information pertaining to the incident. The Insured Vehicle belongs him and he is the owner and driver of it and Mr Tio uses the Insured Vehicle daily. He is the only driver of the Insured Vehicle. According to Mr Tio, on the day of the incident 22nd March 2023 morning he drove the Insured Vehicle into Malaysia (Johor Bahru) parked the Insured Vehicle at the spray paint workshop at 0900 hours to get a paint fix to some minor scratches at the driver's door and then he walks over to his office which was just opposite and started work.
10. At 1200 hours, Mr Tio received a call from the workshop manager of the spray paint shop informing him that something had happened to the Insured Vehicle and come over to the spray paint shop immediately, upon reaching the spray paint shop Mr Tio noticed that there was multiple fire brigade officers and fire trucks at the spray paint shop and the area was cordon off. The workshop manager informed him that the paint curing oven had caught fire while the Insured Vehicle was in it getting its freshy sprayed paint to dry off. The workshop manager informed that the fire to the spray paint oven was extinguished before the fire brigade had arrived and the Insured Vehicle had only sustained exterior damages. Mr Tio mentioned that the Insured Vehicle was not allowed to be moved as the whole area was still under investigation by the fire brigade officers so he they advised him to head to Larkin Police station to make a Police report.

11. Mr Tio informed us that after fire the spray paint workshop boss contacted him and assured him that he will repair and replace the parts of the Insured Vehicle that was affected by the fire to its original state and also respray the paint of the whole Insured Vehicle to its original state, Mr Tio agreed and left the Insured Vehicle at the workshop.
12. After 2 months of waiting, the spray paint workshop boss contacted Mr Tio and informed him that he was unable to find the all the parts and could only find a front bumper and did a spray paint for the whole Insured Vehicle. After inspecting the Insured Vehicle, Mr Tio informed the workshop boss that he is not willing to wait anymore and called his insurance company (MSIG), and they arrange a tow truck to have the Insured Vehicle towed back to Borneo Motors (Singapore) at 2 Pandan Cres where he subsequently made an accident report on 30 May 2023
13. Mr Tio informed us that the Insured Vehicle was bought 5 year ago and there was no abnormalities to the Insured Vehicle prior to the fire accident.

Conclusion

14. Having investigated and technically analysed the damages of burnt nature to the Insured Vehicle, we are of the view that the cause of damage to the Insured Vehicle was likely due to external factor of the fire from the spray paint curing oven where the Insured Vehicle was parked in during the fire incident.
15. There was no modification(s) or additional electronic and/or electrical component(s) fitted on the Insured Vehicle at the time of our inspection of the Insured Vehicle.



Sherwin Beh
Technical Investigator



Ang Bryan Tani
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Technical Investigation & Reconstructionist (SAE-A)

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