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OFFICES:
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June 27, 2005

U. S. Department of Transportation
National Highway Traffic Safety
Administration
Office of Defects Investigation
NVS-210, 400 7th Street, SW
Washington, DC 20590

2005 JUL -8 AM 3:45

Re: Our Insured: [REDACTED]
Our Claim No.: [REDACTED]
Your Insured: U.S. Department of Transportation
Your Claim No.: GM Recall No. 04014
Date of Loss: 09/04/2004

Dear National Highway Traffic Safety
Administration:

This office has been retained by Direct Insurance Company to protect its subrogation interest under the above insured's policy.

Enclosed please find the documents that support payments made under our insured's coverage. The total claim is \$5,041.00, which does include the \$250.00 deductible. Please review the documents and forward a check made payable to Direct Insurance Company as subrogee of

Please mail your check to R.K. White, Esq., Brentwood Commons Two,
[REDACTED] Brentwood, TN [REDACTED]

If there is no coverage for this date of loss, please provide us with a letter stating that. Please feel free to contact our office if you have any questions. Thank you for your attention to this claim.

Sincerely,
R.K. White
R. K. White
Attorney at Law

RKW:JAS
Enclosures

Transferred
to OCC
ODI
NAR
QA-8
7/12/05

FIRE INVESTIGATION REPORT

[REDACTED]
Macon, Georgia [REDACTED]
November 24, 2004
CLAIM NO: 77777
EFI JOB NO: 98 [REDACTED]

Prepared For:

Tommy Hosey

Direct Insurance
4550 Jonesboro Road Suite E
Union City, Georgia 30291



EFI

Engineering and Fire
Investigations, Inc.

*Dennis Ellerbee, CFI
Certified Fire Investigator
770-233-0121*

November 24, 2004

**Tommy Hosey
Direct Insurance
4550 Jonesboro Road Suite E
Union City, Georgia 30291**

**Insured:
Claim No.
EFI Job**



ASSIGNMENT

On November 23, 2004, EFI Inc. received a request to conduct an origin and cause investigation on a fire loss that occurred on September 4, 2004. The loss was a 1995 Cadillac Eldorado vin number 1G6E112Y4S. The insured was reported to be

ENCLOSURES

**Twenty four mounted and captioned photographs of the fire loss.
Compact disc with all photographs taken at the fire scene.**

FIRE SCENE EXAMINATION

An examination of the location where the fire actually occurred was not conducted.

The vehicle was examined at Huckabee Bulck and Cadillac on River Place in Macon, Georgia.

VEHICLE EXAMINATION

The vehicle examination was conducted on November 24, 2004.

The investigation was begun with a walk-a-round of the vehicle. The front of the vehicle had no visible fire damage. The driver's side of the vehicle had no visible fire damage. The rear of the vehicle had no visible fire damage. The passenger side of the vehicle had no visible fire damage. The roof of the vehicle had no visible fire damage.

The investigation was conducted from the areas of least fire damage to the area of greatest fire damage.

I examined the interior of the vehicle. There was no visible fire damage to the interior of the car. The dashboard was intact with no visible fire damage. The rear trunk compartment area had no visible fire damage.

The windshield and all passenger compartment glass were intact with no visible discoloration from the fire.

This vehicle was equipped with Toyo Ultra Premium Touring Tires in size P225 60R 16 97T. There was no visible fire damage to the tires or wheels. The tires were worn and were flat at the time of this investigation.

AREA OF FIRE ORIGIN

The fire originated in the engine compartment at the top right side of the engine.

This vehicle was equipped with a Northstar 32 valve V-8 engine. The engine is mounted sideways in this vehicle. The front of the engine faces the passenger side of the car.

The underside of the engine hood had only light melting damage to the plastic insulation holders.

All fluid levels were at proper level.

The battery was examined and found to be intact with no visible fire damage. The cables to the battery had been cut but were intact.

The vehicle electrical wiring harness was intact with no visible fire damage.

There was no visible fire damage to the front radiator area of the engine compartment.

The brake master cylinder was intact with no visible fire damage.

The fire was confined to an area at the rear right side top of the engine. The plastic cover mounted over this area was melted over the burned area. This was the location where the main gasoline fuel line ran from underneath the engine up to the fuel injectors. The metal gas line was intact, but the plastic connector lines were burned away to the main fuel line harness that ran around the top area of the engine. The small amount of fire damage in this area would indicate that there was possibly a small fuel leak at this point. The leak would have had to be spraying a fine gasoline mist for the fuel to ignite.

I examined the area of origin for any possible ignition sources. There was some electrical wiring in the area of origin, but I found no indications on the wires of arcing occurring. I examined the spark plug wires that ran across the top of the engine and found the wire closest to the fire origin area broken in mid line. This break did not appear to be burned in the cable although the rubber break area was charred from the fire. This wire was sitting on top of the engine. It is possible that this spark plug wire was arcing to the metal engine parts creating enough heat to ignite the fuel mist.

The fuel line harness that ran around the top of the engine was examined. The line harness was intact except at the area of origin. There were no visible leak points found in the fuel lines away from the area of origin. There was one section of the plastic line that appeared to have been replaced at some point by a rubber line that did not match the factory fuel lines. This was not located in the area of origin.

DETERMINATION OF ORIGIN AND CAUSE

This fire originated on the top of the engine at the point where the main fuel line meets the fuel harness. The only fire cause that I found was a possible small leak occurring in the fuel line from the main line to the harness. This leak was most likely ignited by arcing in the spark plug cable.

EVIDENCE

There were no items of evidence removed from this fire loss.

PHOTOGRAPHS

Unless noted otherwise, this author took all photographs in this report.

PREPARED BY

Dennis Ellerbee

Dennis Ellerbee, CFI
Jackson, Georgia
770-233-0121

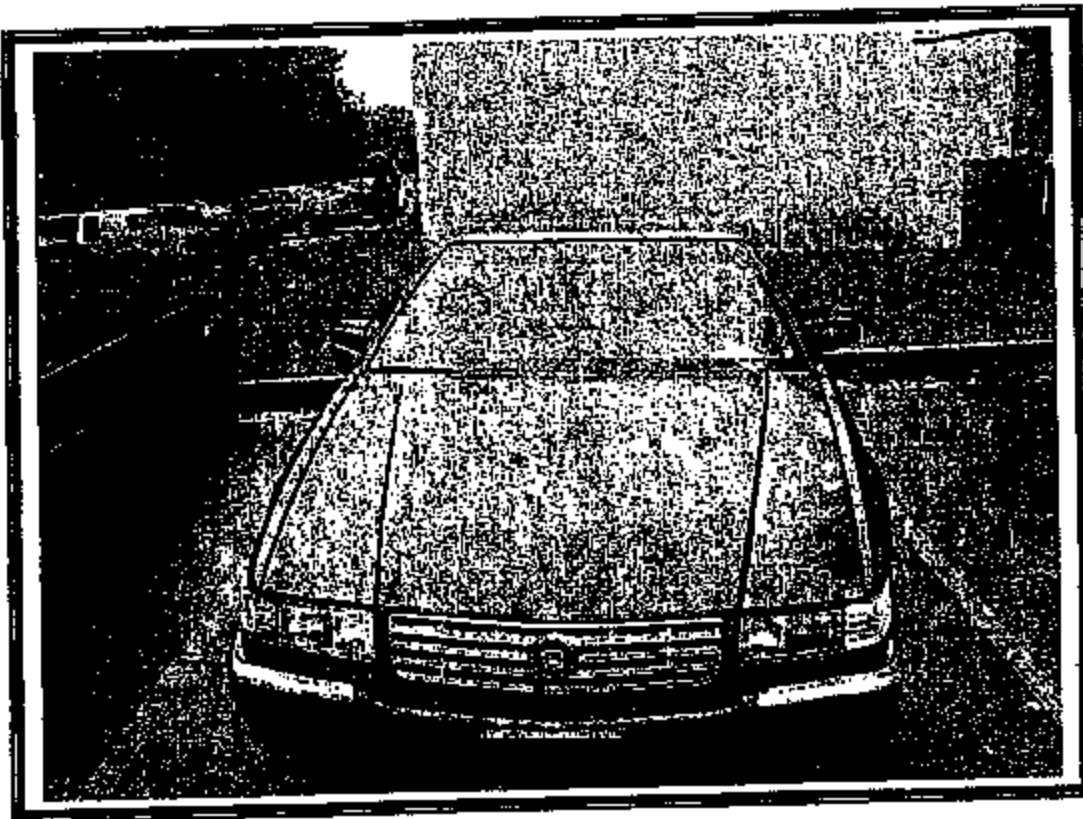


FIGURE 1
View of the front
of the vehicle.



FIGURE 2
View of the
driver's side of
the vehicle.

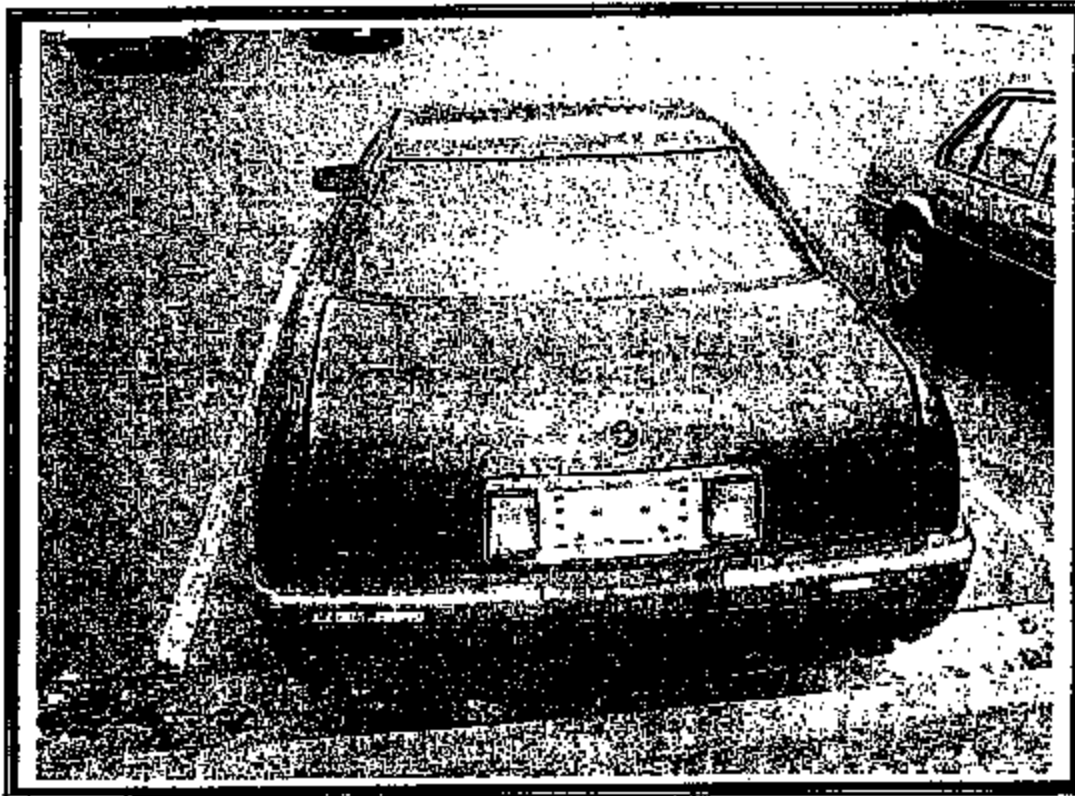


FIGURE 3
View of the rear
of the vehicle.

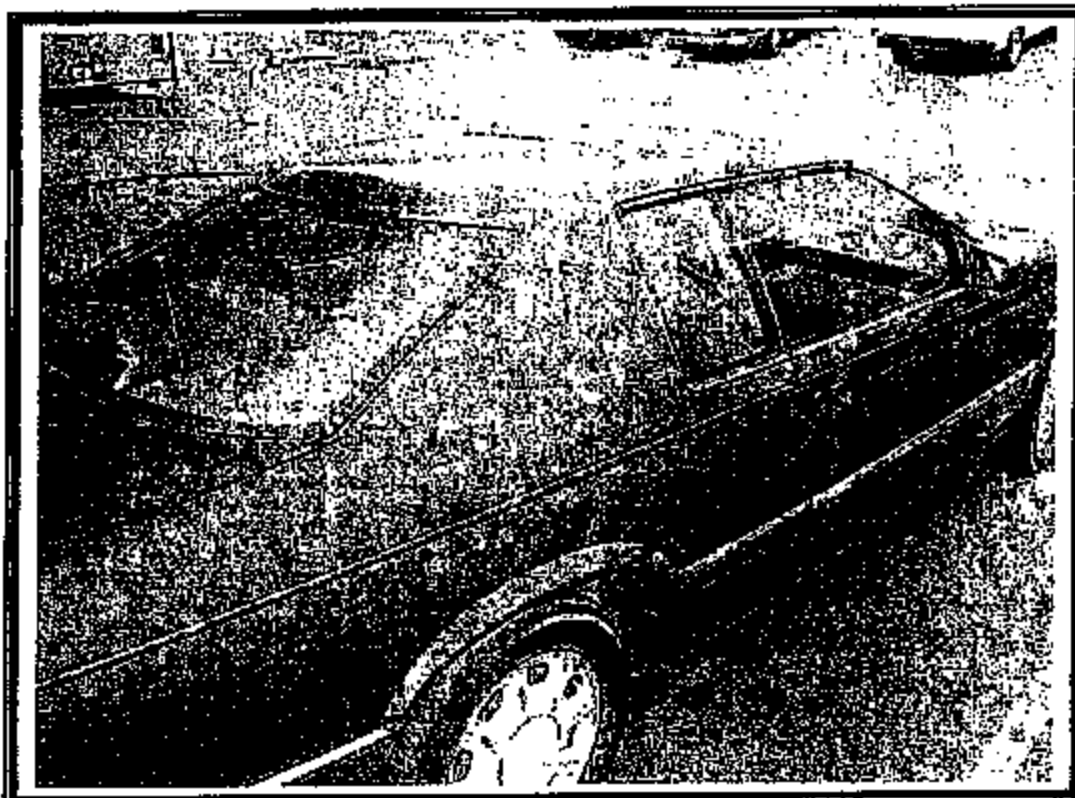


FIGURE 4
View of the
passenger side
of the vehicle.

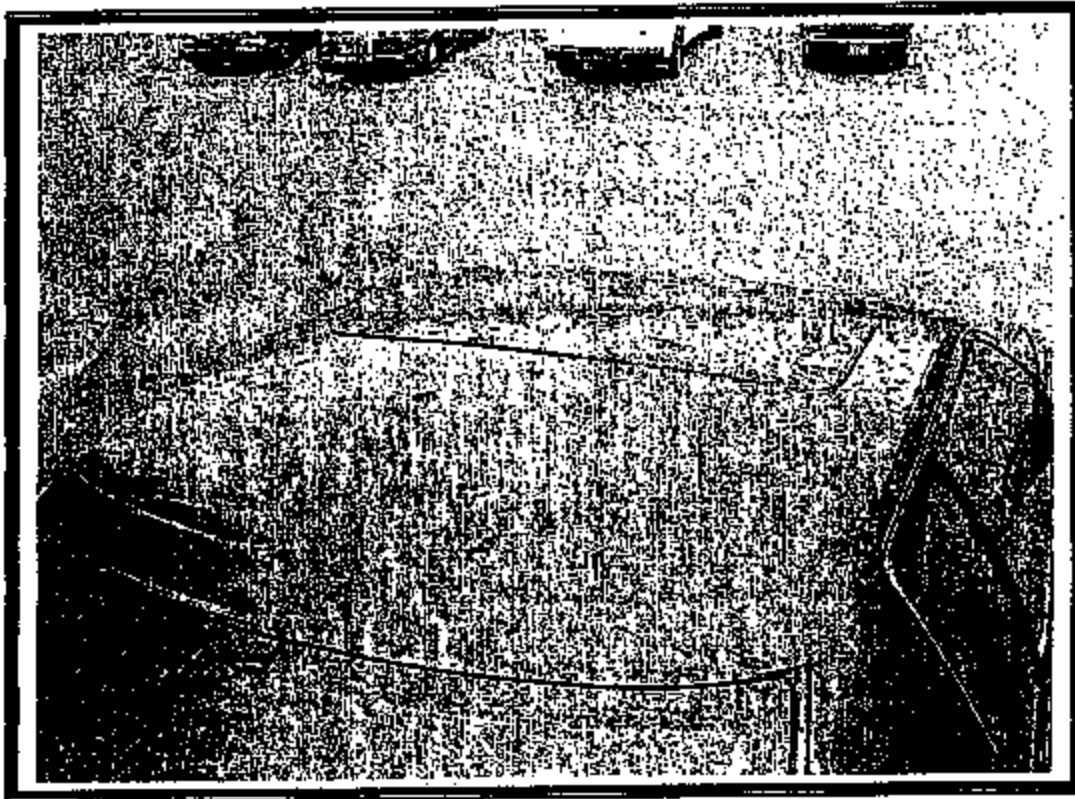


FIGURE 5
View of the top of
the vehicle.

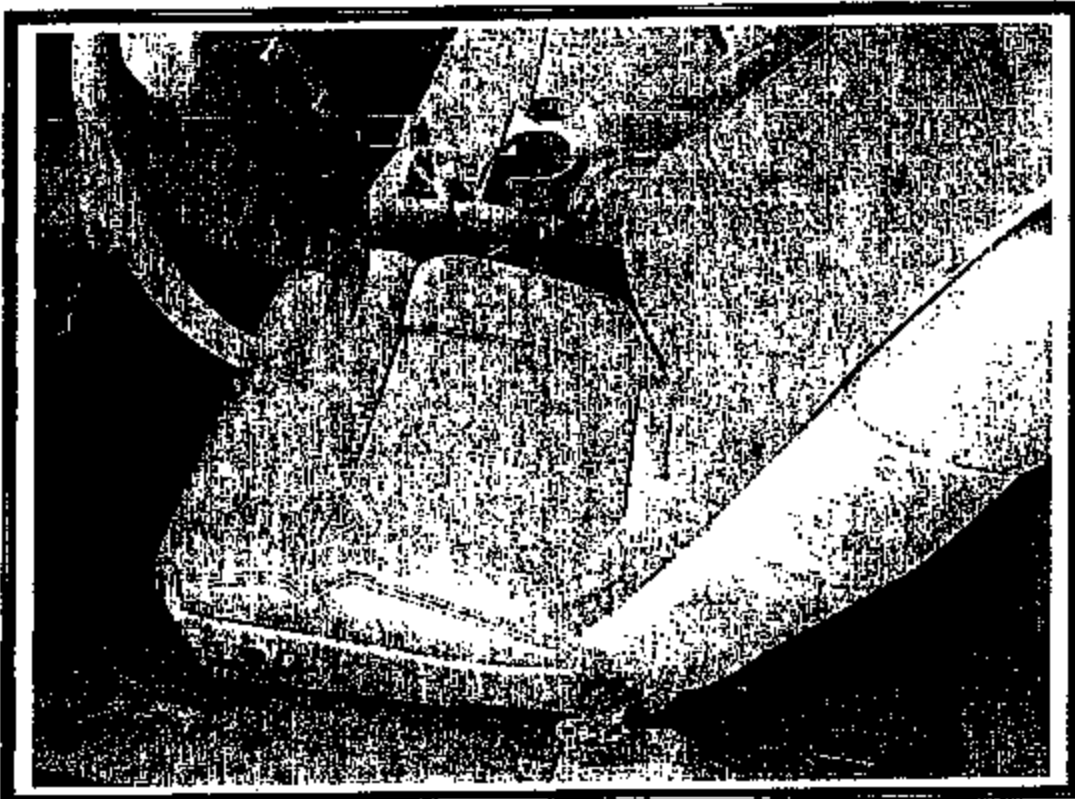


FIGURE 6
The front driver's
seat area of the
interior.

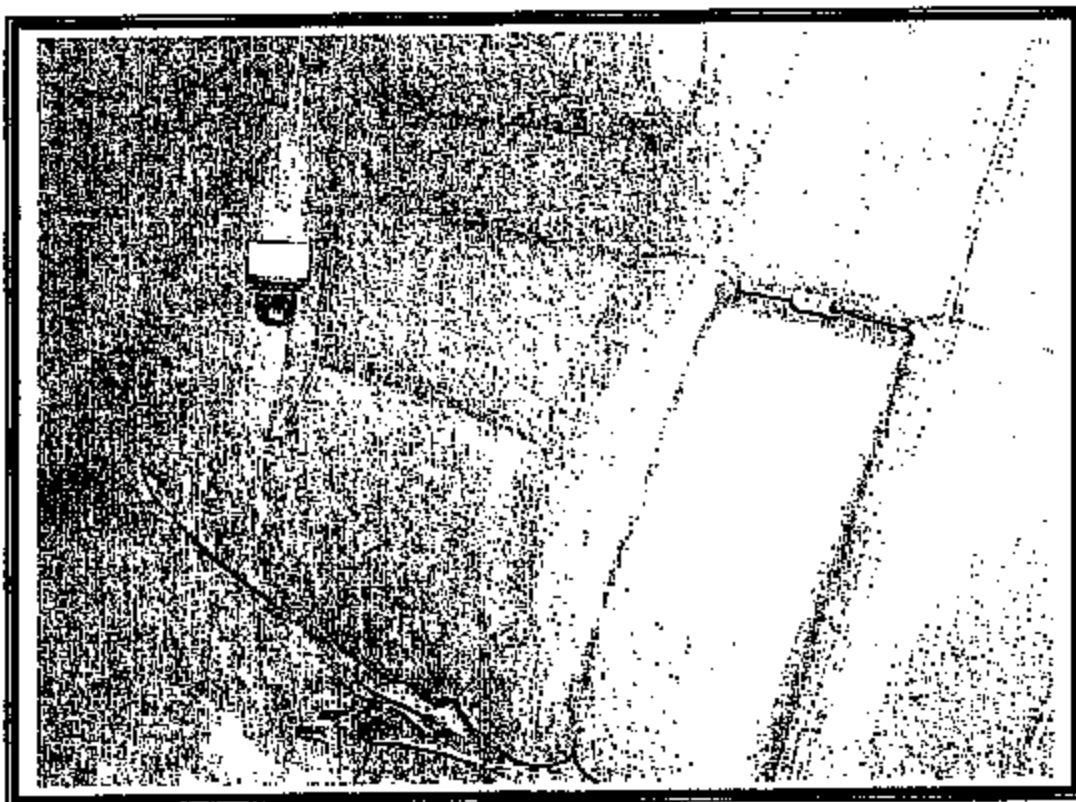


FIGURE 7

The rear seat
area on the car
interior.

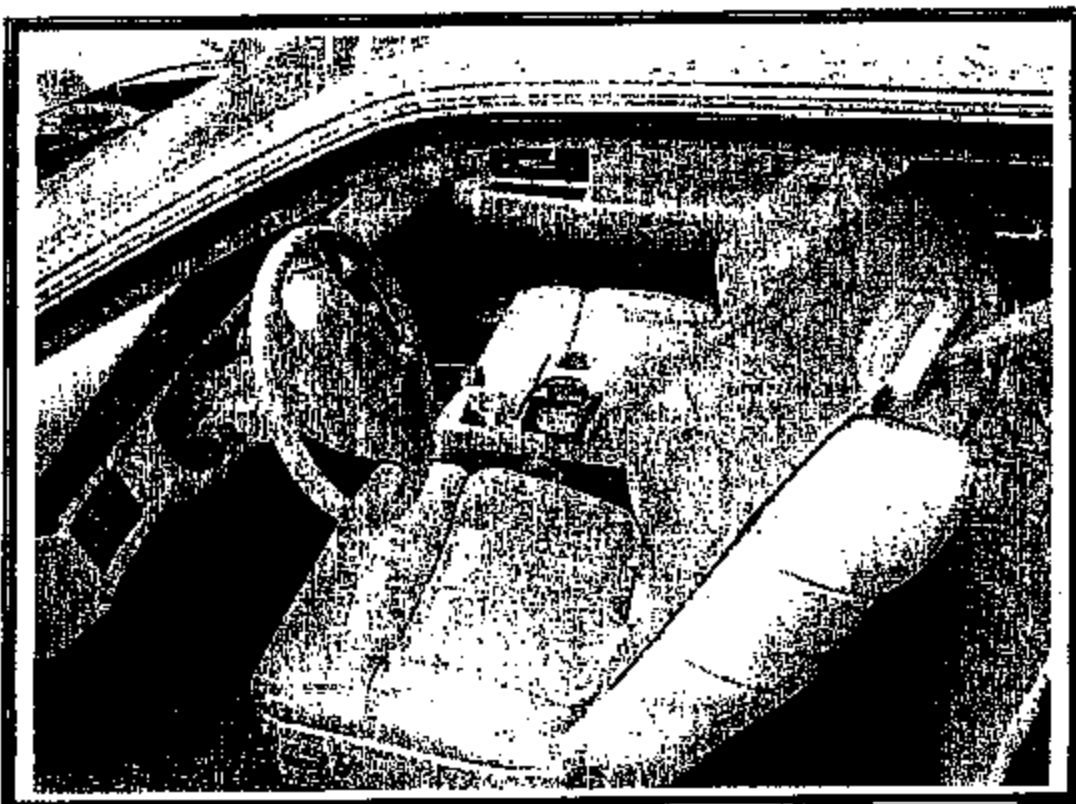


FIGURE 8

The entire front
seat area of the
interior of the car.

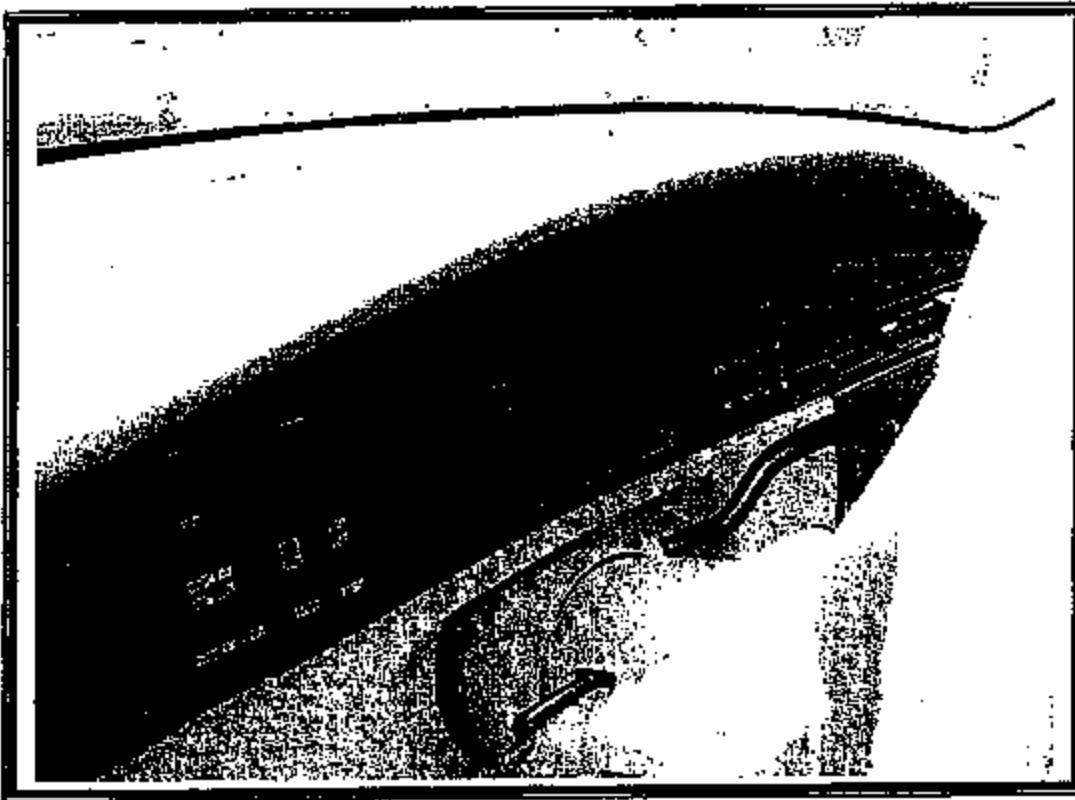


FIGURE 9

The dashboard
area of the
interior of the car.



FIGURE 10

The worn tires
that were on the
vehicle.

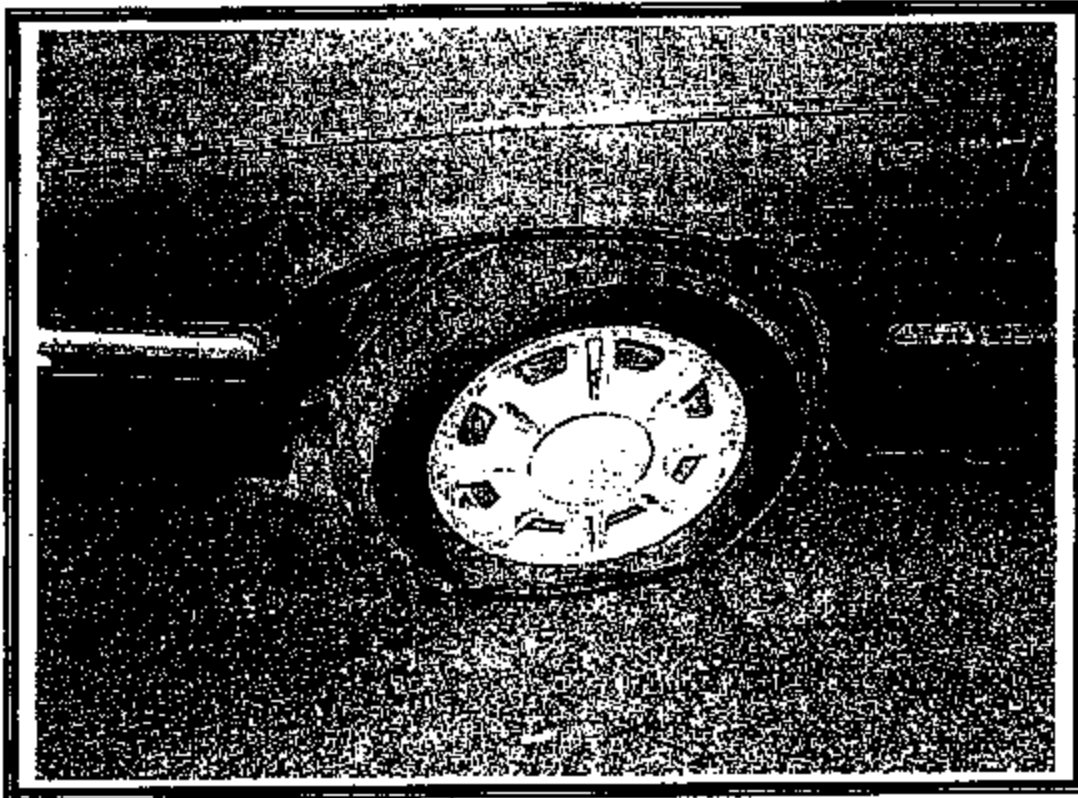


FIGURE 11

View of the flat
tire and wheel at
the front driver's
side of the car.



FIGURE 12

View of the front
fan belt area of
the engine.

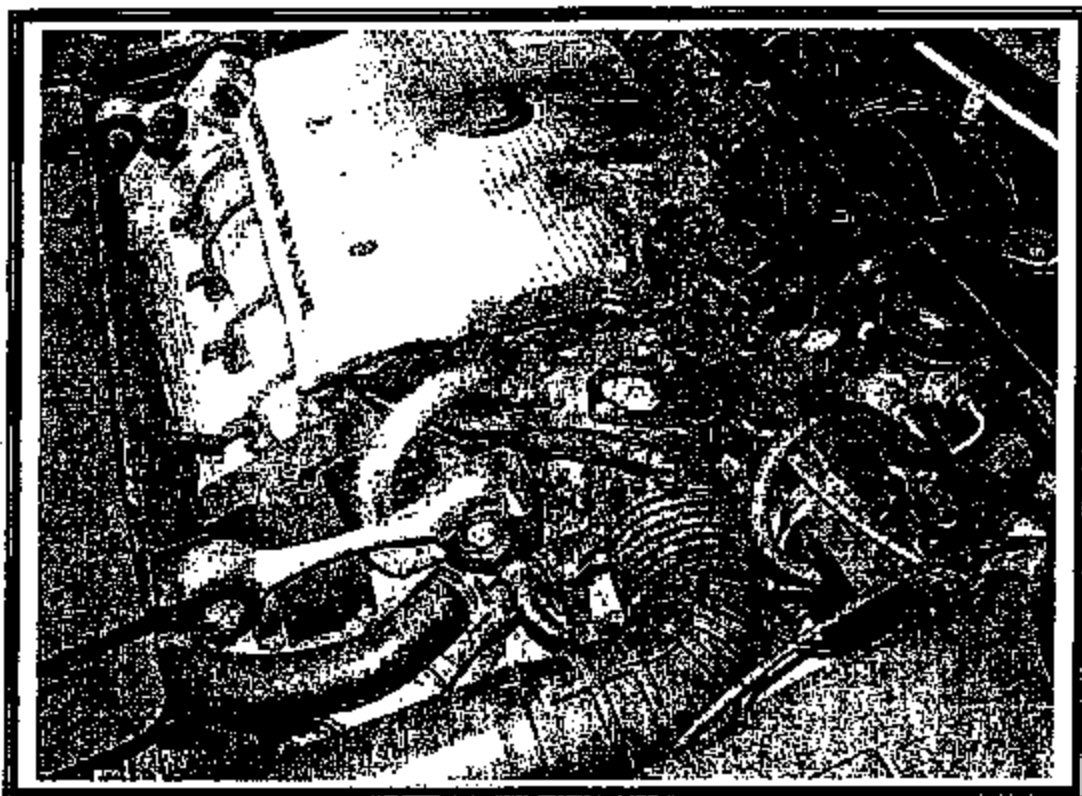


FIGURE 13

The rear of the engine and fire origin area at the top.



FIGURE 14

Closer view of the burned area at the top of the engine.

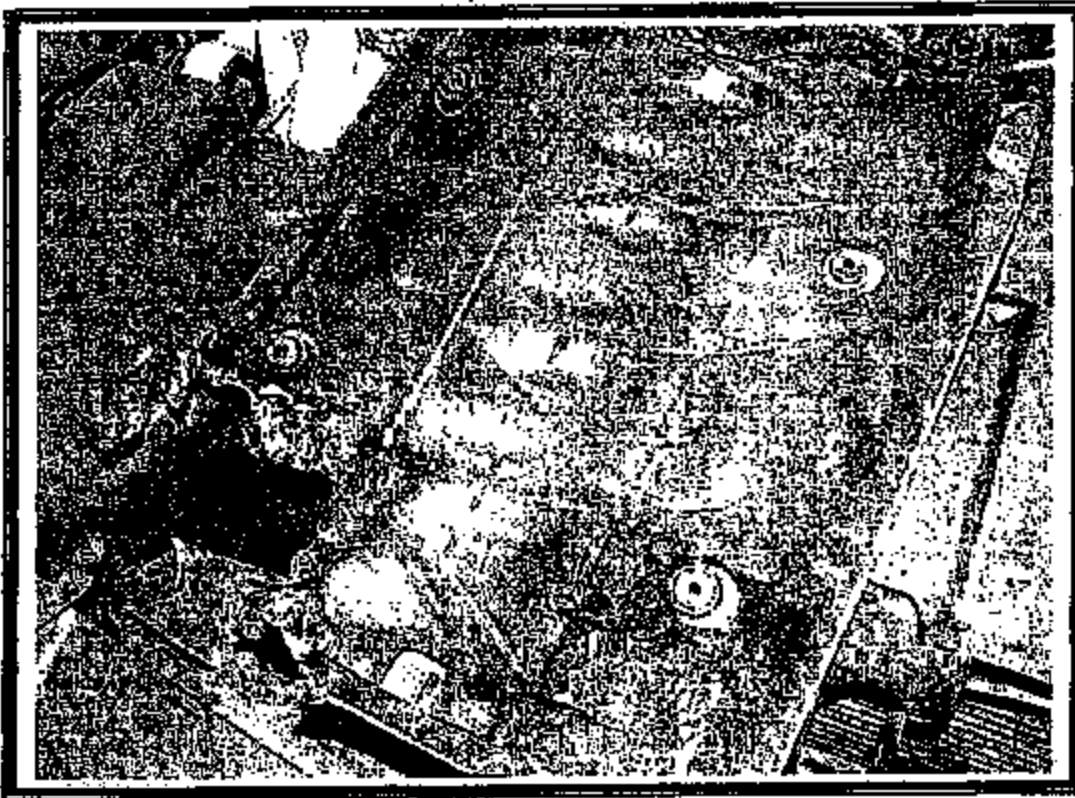


FIGURE 15

The fire damage to the engine top plastic cover.



FIGURE 16

The melted and burned area of the plastic cover.

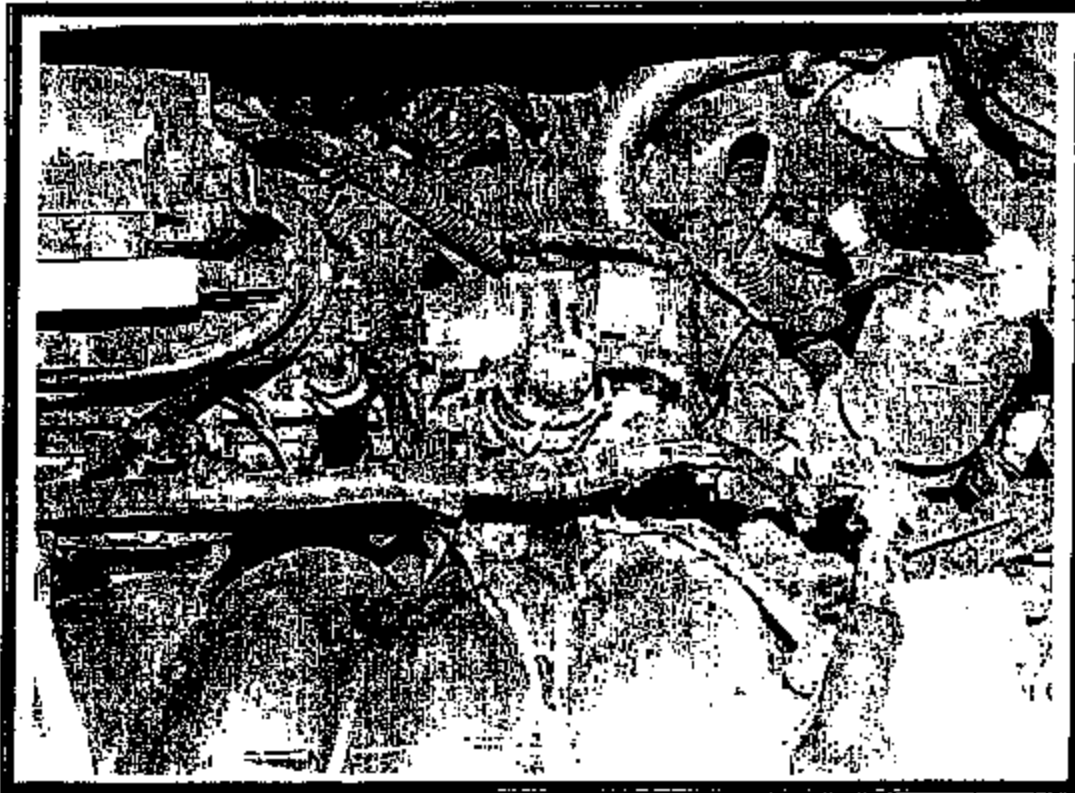


FIGURE 17

Close - up
picture of the fire
origin area.

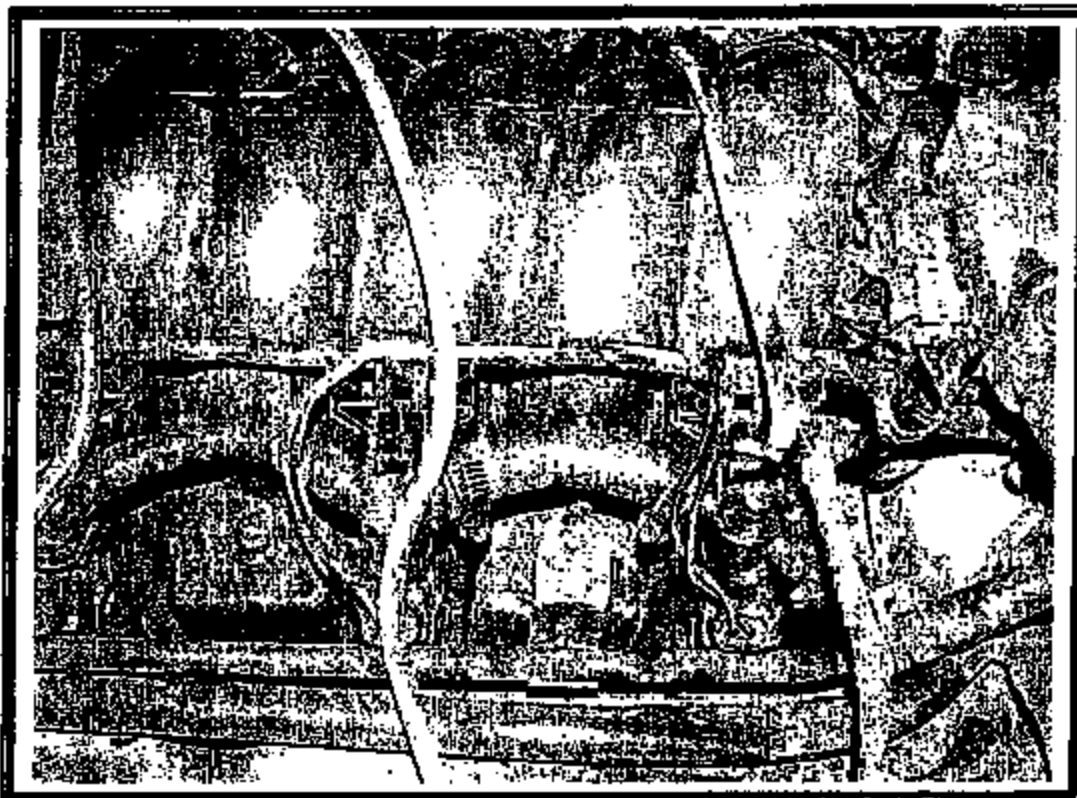


FIGURE 18

The top of the
engine in the fuel
distribution area..
Note the break in
the spark plug
wire.

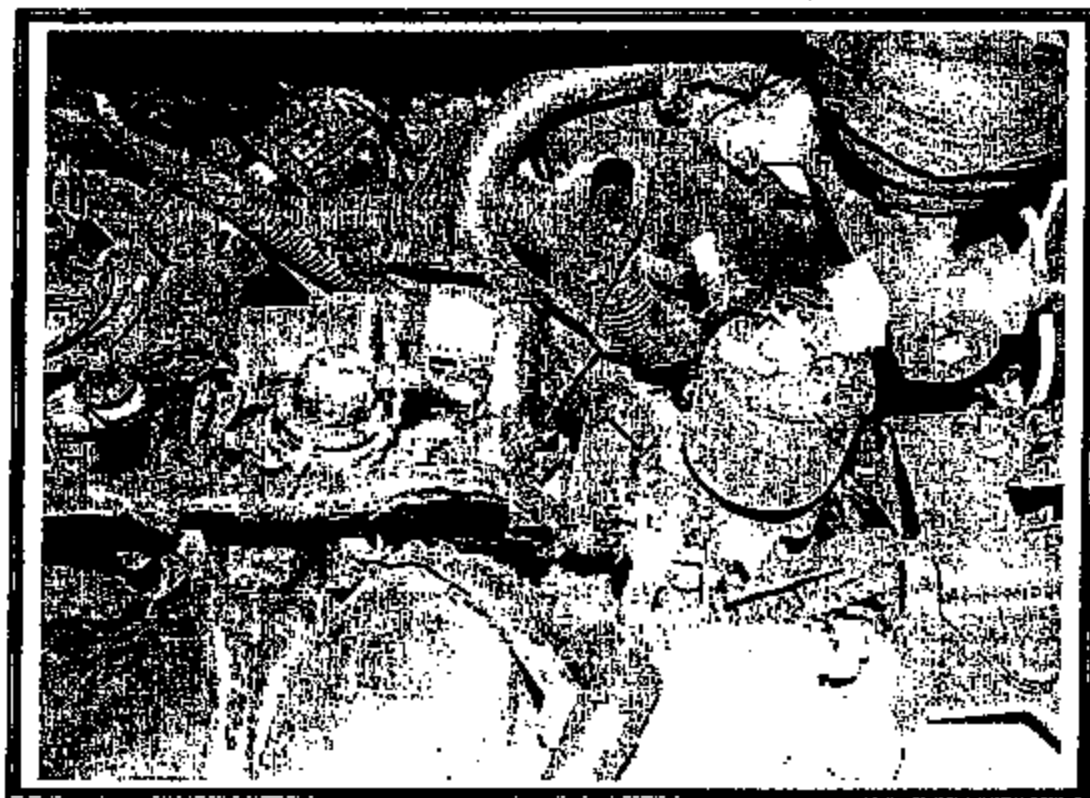


FIGURE 19

Another view of the location where the fire originated. Note main fuel line in the lower area of the picture.

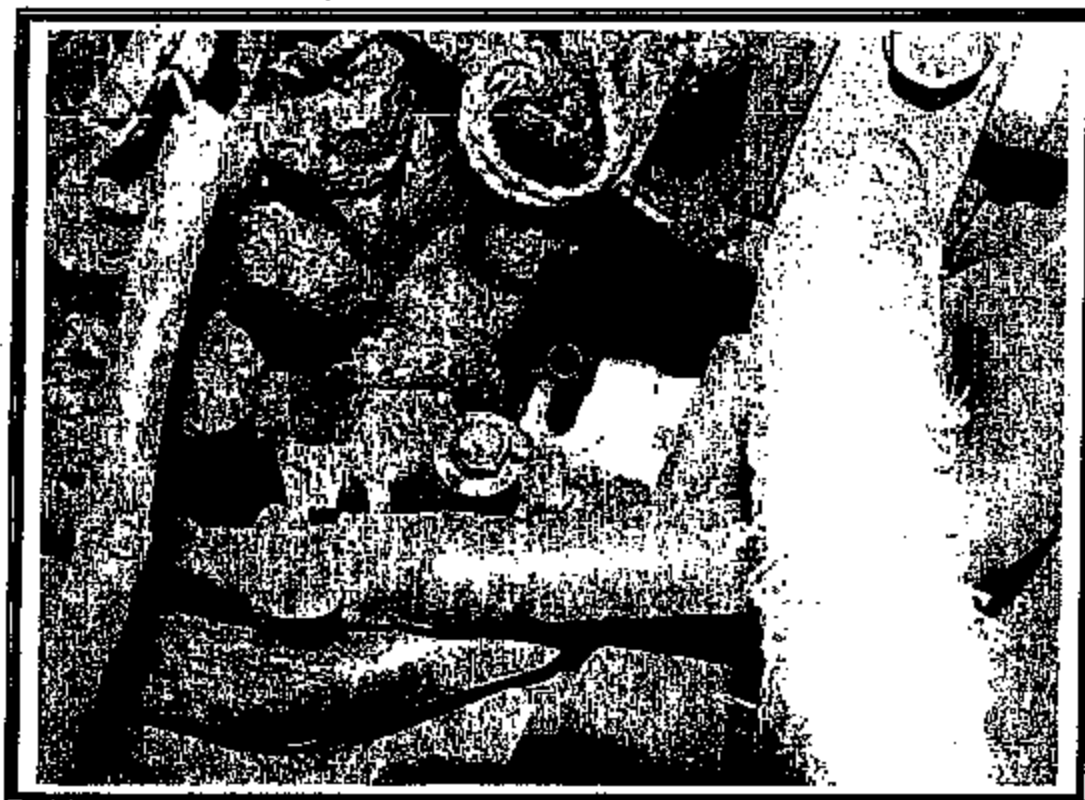


FIGURE 20

The fuel return line from the front area of the engine. Plastic connector line burned away.

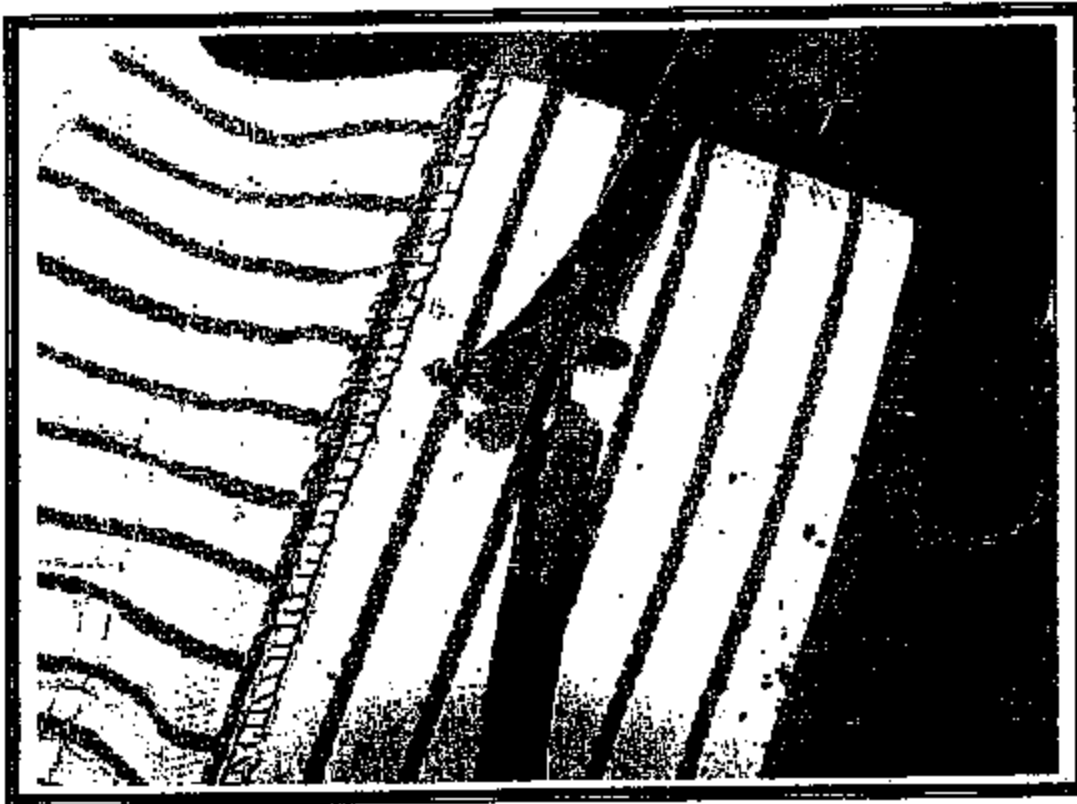


FIGURE 21

The break in the spark plug line that could have been arcing to the top engine metal components.

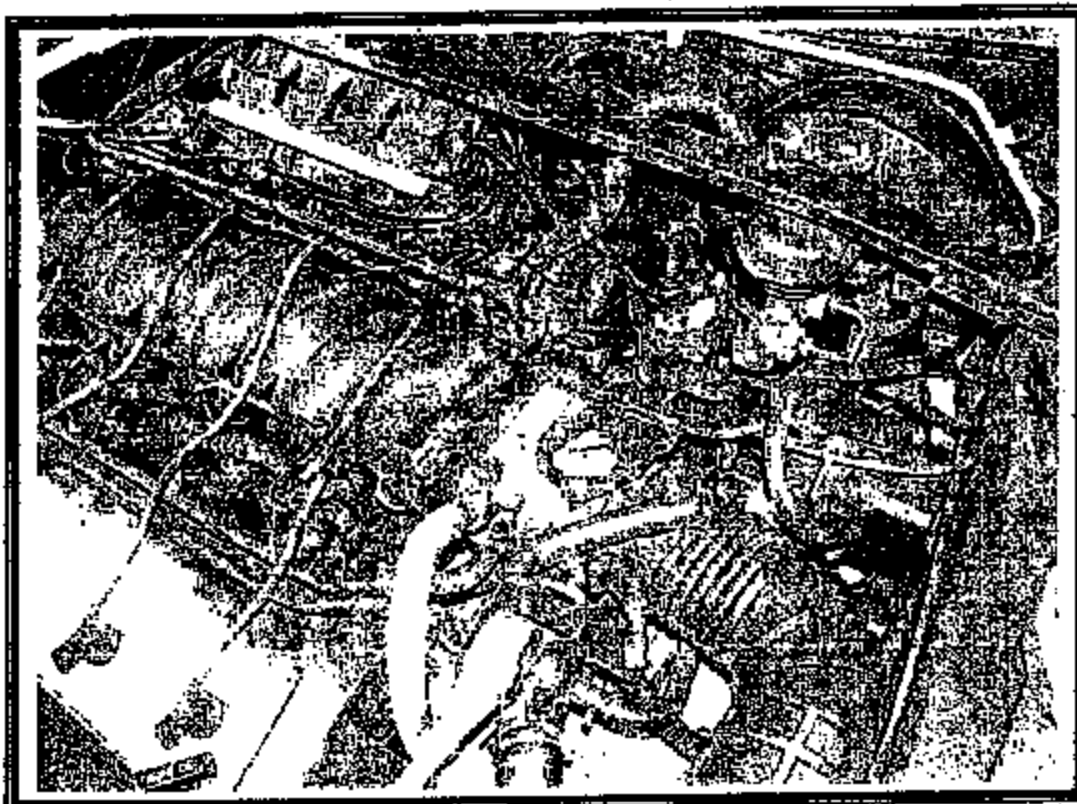


FIGURE 22

View of the top of the engine and fuel distribution area.

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PURSUANT TO EXEMPTION 6 OF
THE FREEDOM OF INFORMATION
ACT (FOIA), 5 U.S.C. 552(b)(6).