

**EA02-025**

**10-27-03**

**FORD 10/27/03**  
**LETTER TO ODI**


**BOOK 2 OF 22**  
**PART A - D**

**PART C**

3/95

Q

76-210714-08  
4-23EA-61-72

(XERO) Copy of original (Black & White) Copy (Color) Copy (Microfilm) Copy (Other) Copy	
Collection Number:	

Suite 200  
26200 Town Center Drive  
P.O. Box 8001  
Novi, MI 48376-8001  
Telephone: 800-367-3007



October 13, 1994

MS MARION KAY NEWCOMBER  
CONTINENTAL LOSS ADJUSTING SERVICES  
SUBROGATION DEPARTMENT  
PO BOX 25914  
OVERLAND PARK KS 66225-5914

Re: [REDACTED] - Ford Motor Company  
Our File No.: P440-059509-01  
Your Claim No.: [REDACTED]  
Date of Accident: 9/19/93

Dear Ms. Newcomber:

In order for this claim to be further evaluated, please forward a duplicate set of your expert's photographs.

It is also my understanding that this vehicle has been dismantled and there is nothing left to inspect. However, I also understand that the allegedly defective computer chip has been preserved. If such is the case, I am enclosing instructions to have this computer chip shipped to Ford Motor Company for inspection by their Engineering Department.

If these assumptions are incorrect, please contact me so we may clarify the issues. I look forward to receiving this information from you shortly.

Sincerely,

Kevin J. Bebb  
Senior Case Manager

KJB/plh

cc: Verrill Bond-Brodarick - Ford Motor Company  
CMS #94-1345

Member Liberty Mutual Insurance Group  
Equal Opportunity Employer

EA92-025 41836

**INS**

**INS INVESTIGATIONS BUREAU, INC.**  
4620 North 16th Street, Suite 107  
Phoenix, Arizona 85016  
(602) 954-9465  
Fax: (602) 241-9124

**PRIVILEGED AND CONFIDENTIAL**  
**REPORT NUMBER ONE - FINAL**  
September 28, 1993

**PREPARED FOR:**

Continental Insurance Company  
2231 E. Camelback Road  
Phoenix, Arizona 85016

**ATTENTION:**

Mr. Dave Bobst

**INSURED:**

██████████

**DATE OF LOSS:**

September 19, 1993

**LOSS LOCATION:**

Sun Lakes, Arizona

**CLAIM NUMBER:**

0189DH611

**INS FILE:**

94603-04689

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**THIS REPORT FURNISHED AS PRIVILEGED AND CONFIDENTIAL TO  
ADDRESSEE. RELEASE TO ANY OTHER COMPANY, CONCERN, OR  
INDIVIDUAL IS SOLELY THE RESPONSIBILITY OF ADDRESSEE.**

**INS**

ER02-825 41838

**INS**

94603-04689

-1-

September 29, 1993

Insured: [REDACTED]

**ASSIGNMENT**

This assignment was received on September 21, 1993 and the investigation commenced the same day. Specific instructions were to conduct a cause and origin investigation. Instructions were later updated to handle a scene examination.

**ENCLOSURES**

1. Property Description Sheet.
2. 64 color photographs with overlays.
3. Two page diagram with overlays.
4. All remaining photographs and negatives.

**FIRE SCENE EXAMINATION**

Present during this examination were the insured, Robert Beckley and his wife, Joanna.

No adverse conditions were present which hindered the examination.

Alterations to the fire scene included the boarding up of all openings to the garage and the east side entrance to the house at the rear of the garage.

Fire scene debris and some structural members had been removed to the outside and were found in piles along the main garage door and the east side walk-in garage door.

Exterior evidence of the fire damage included the blackening of the underside of the roof overhanging eaves in front of the garage door, the east side of the garage, and the covered patio ceiling at the rear of the garage.

There was no evidence of forcible entry due to fire suppression overhaul. The insured and his wife were home at the time of the fire and forced entry was not required by the fire department.

The large double car, roll-up garage door was burned. The remains of this door and framework were in a pile to the right side of the driveway. A steel walk-through door with a window formerly covered the doorway from the garage to the east side yard. This door was in the side yard detached from its hinges and mountings by the fire department suppression activities.

A second walk-through was leaning against the east side of the house near the rear of the garage. This door had been removed from

**INS**

ER02-825 41540

**INS**

94603-04689

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September 29, 1993

Insured: [REDACTED]

the north end entrance into the garage.

The other window opening to the garage was in the aforementioned steel side door. That window glass was completely absent and small fragments were all that remained in the ash and debris on the garage floor.

The fire involved the interior of the garage. The northeast corner of the garage sustained a major portion of the fire involvement. This was at the right front corner of the car next to the side door, a distance of approximately 4 ft.

The fire spread upward to the ceiling over the car and extended outward to the rest of the garage's interior.

Actual flame impingement is limited to an area of about 10 ft. in circumference. Heat, smoke, and flammable gases being generated by the confined fire were spreading throughout the garage. This was evident by the heat and smoke demarcation lines and damage of combustible items as well as the garage structure itself. The fire was extinguished just short of total fire involvement. The fire vented through the east side and the north end walk-through doors of the garage. The fire was slow-starting and never breached the ceiling sheetrock of the garage, not even over the area of origin.

The garage contained two vehicles, a golf cart (parked just inside the garage door on the left), and a 1992 Lincoln Towncar 4-door sedan on the right. A bicycle was found near the doorway that leads from the garage to the kitchen. The household laundry machines were at the north end of the garage against the north wall just in front of the car. The water heater was in the extreme northeast corner next to the north door leading out from the garage to a covered patio. This water heater is both electric and solar thereby generating no open flame. No natural gas is provided to this residential sub-division.

Many personal items as well as family keepsakes were found in the garage on the two countertops and cabinets which extend down the length of the garage against both east and west side walls.

Family photo albums as well as several dozen hard-covered books were stacked against the countertops against the west wall. These items were severely heat and smoke damaged. Overhead cabinets above the countertops were also filled with personal items.

The fire originated at the northeast corner of the garage at the right front side of the car. Floor-level fire damage indicated that the fire was fueled by combustible items stored on the floor between the car and the east side countertop and cabinets. Flames

**INS**

EA82-825 41541

**INS**

94603-04689

-3-

September 29, 1993

Insured: [REDACTED]

spread from floor level upward and outward from this area. The right front corner of the Lincoln was severely fire damaged with the right side of the hood melted away. The steel fender on this right side corner was not distorted by the heat although it was burned white from heavy flame impingement. It was found that the hood of this car is made of an aluminum alloy while the fenders are made of steel. This accounted for the abnormal melting of the hood and the ability of the fender to hold its shape. On the floor next to the right front wheel of the car was the Samsonite brief case sitting upright against the cabinet. Also in this location was a Rubbermaid plastic trash container (green in color), a white 5 gallon plastic bucket of white latex paint, indoor/outdoor carpeting on the concrete floor and some miscellaneous combustible materials such as paper products.

The side door was blocked with these items. Per your insured, this side door is never used.

Fire spread was via the numerous including the cabinets. The fire vented to the outside via the two doors that vent to the outside. The one door that opens into the living portion of the house held the fire as it was intended to do.

No liquid pour patterns were found on the concrete floor at the point of origin. No physical evidence existed to prove that this fire was incendiary.

The hydrocarbon detector was used with negative results.

Two sources of ignition are possible for the initiation of this fire. The first and most graphic is the fire damage to the 1992 Lincoln Towncar. The fire concentration is at an area where the car's electrical system originates. The battery as well as a black plastic box containing fuse connections is located under the hood in the area of the car that was most damaged.

Directly below the battery and the black plastic power distribution box, as it is labelled, is a plastic inner-fender liner and a multitude of other plastic reservoirs and part.

The tire is also directly below this electrical system and its associated parts. The tire was severely burned with more damage located near the top than at the bottom. This is not abnormal burning.

Photograph # 53 illustrates the fire damage to the outside surface on the right front fender as well as the fire damage to the tire. A portion of the wiring harness is also visible in this photo. An exemplar model 1992 Lincoln Towncar was found at a Lincoln dealership and photographed for comparison purposes.

**INS**

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**INS**

94603-04689

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September 29, 1993

Insured: [REDACTED]

The possibility of the fire originating in this car's electrical system cannot be eliminated without the aid of an electrical engineer.

The second possible source of ignition is a recharging unit for a cordless telephone which was mounted on the wall just to the right of the door jam between the jam trim and the outside porch light switch. This recharging unit was plugged into an outlet although the telephone was not in the charger at the time of the fire.

The remains of the printed circuit board and the transistors were found on the floor melted into the carpeting and adhering to the top of the Samsonite briefcase.

Found on the very edge of the countertop, just inches from the recharging unit was a stack of old newspapers also burned. This would have been a readily available fuel on which a fire from the recharging unit could feed.

Like the electrical system of the automobile, the remains of the telephone recharging unit would require the expertise of a qualified electrical engineer to ascertain if this appliance was responsible for the ignition of this fire.

The telephone with charging unit was less than a year old. It is an A T & T model # 5455 cordless. It is shown in photos # 28, 29, and 30. The mounting screws and the position of this recharging device on the wall of the garage are shown in photo # 27. The remains of the A T & T telephone unit were recovered at the time of my scene examination for possible testing.

Contact was made with Covey Lincoln Mercury Dealership reference any known electrical problems or factory recalls on the Lincoln Towncar. None were found or reported to exist. An inquiry was also made at the National Highway Traffic Safety Administration reference any recalls of this make or model of car. A reply from that agency will require a week to ten days.

Your insured stated that he has had no problems whatsoever with this car since he purchased it. It has always run very well and has required no repairs.

The fuel delivery system was examined on the car and found to be intact with the exception of the burned away rubber high pressure hoses.

Two fuel lines deliver fuel to the fuel injector rails on top of this engine. The two rubber high pressure fuel lines come from under the driver's side fire wall near the steering column and

**INS**

EA02-025 41843



**INS**

94603-04689

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September 29, 1993

Insured: [REDACTED]

power brake system apparatus. The rubber lines attach themselves to metal fittings on top of the motor on the left or driver's side of the engine. Fuel is delivered to injectors on both the right and left sides via steel tubing and fittings. This is a pressurized and closed fuel system.

No evidence existed of a fuel leak prior to the fire. The rubber fuel lines burned away at the entrance into the fuel rails on the top of the engine. This would have caused fuel under pressure to spray out until the fuel lines were either empty or the pressure was reduced to zero. This would result in approximately 1 to 1 1/2 cups of gasoline being released.

PRELIMINARY FINDINGS

This fire was accidental. No evidence existed that this fire was incendiary either by physical evidence or circumstance. The car was last driven approximately 10 hours prior to this fire. According to your insured, they had parked the car in the garage at approximately 12:45 p.m. on Sunday afternoon. The fire occurred at 11:00 p.m. that same evening.

There was no phone in the telephone recharging unit, however, the unit was plugged into the wall outlet.

The area of origin of this fire was localized to an area where the car and the recharging unit must be examined by a qualified electrical engineer to ascertain if any failures exist and is so in which electrical unit, the car or the recharger.

CONCERN

Per your instructions of Thursday, September 23, 1993, no further investigative work will be done on this file. This file will be closed, however, it may be reopened at any time upon your request.

Enclosed are all remaining photographs and negative. Please note that neither INS Investigations Bureau, Inc. nor I will retain any copies of photographs or negatives from this file.

Donald E. Pruett  
Special Agent  
Phoenix, Arizona  
(602) 554-9465

DEP/rcc

**INS**

INS-025 41544

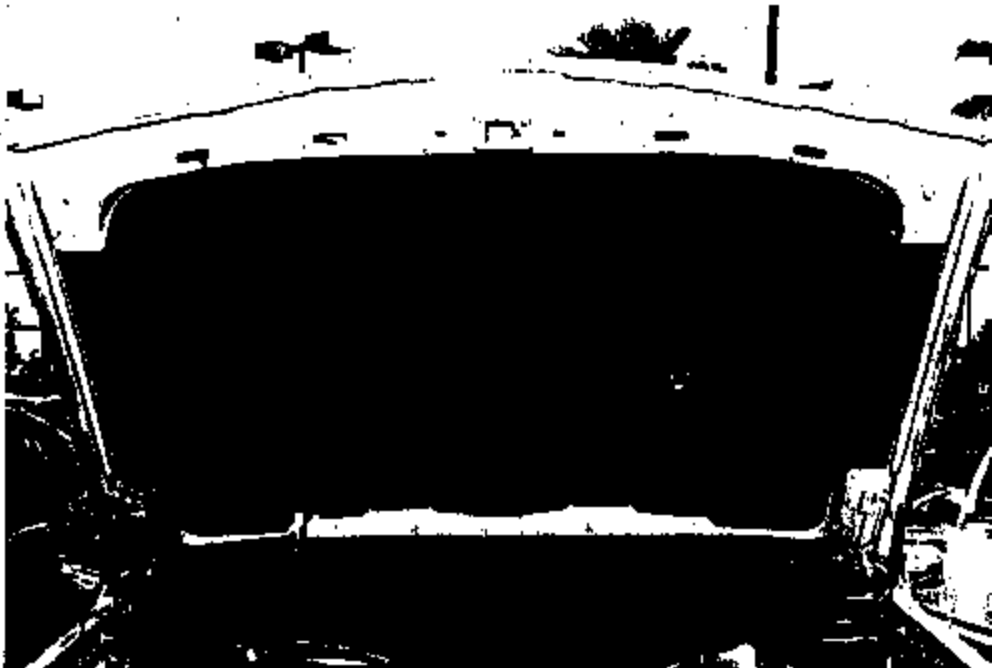
# Photo Sheet

INS No. [REDACTED]

Insured [REDACTED]



No. 31.



No. 32.

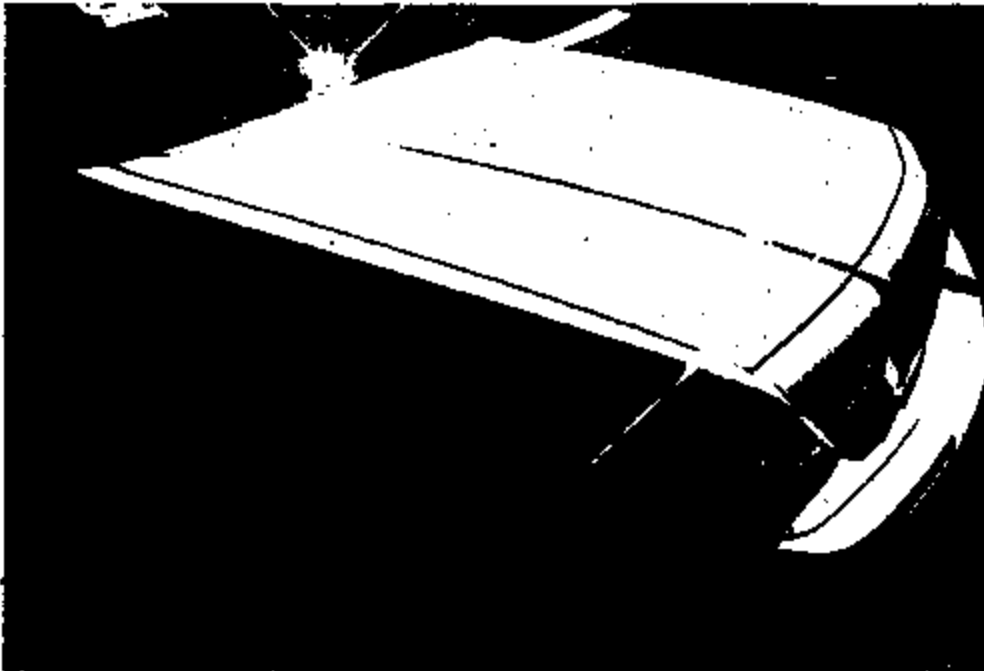
Page 16. of 32

# Photo Sheet

INS No  
Insured



No. 33



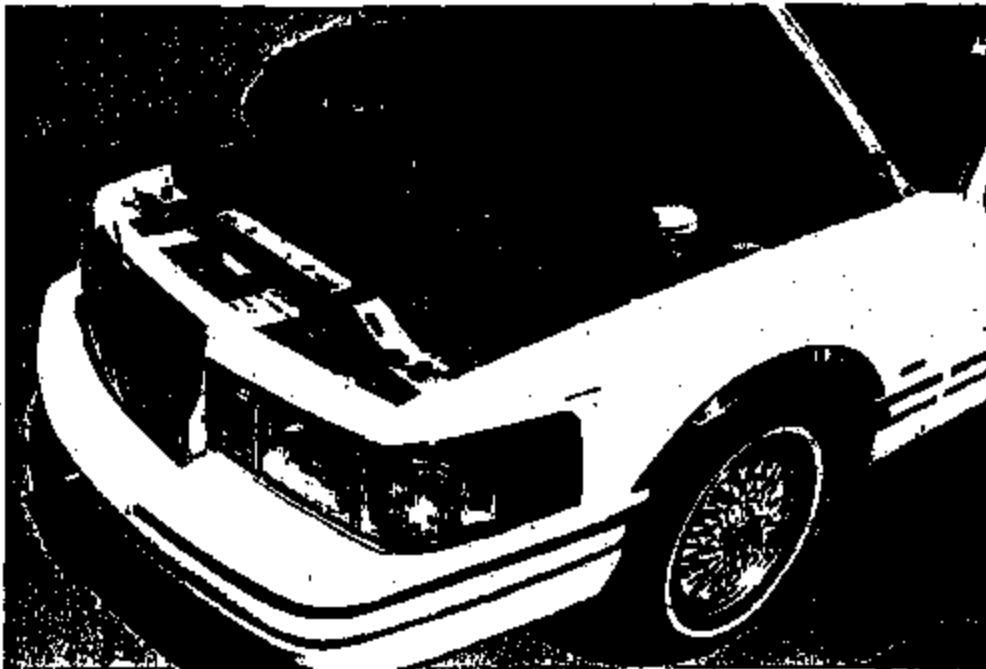
No. 34

# Photo Sheet

INS No  
Insured



No. 35



No. 36

Page 18 of 32

# Photo Sheet

INS N [REDACTED]  
IRMP [REDACTED]



No. 37



No. 38

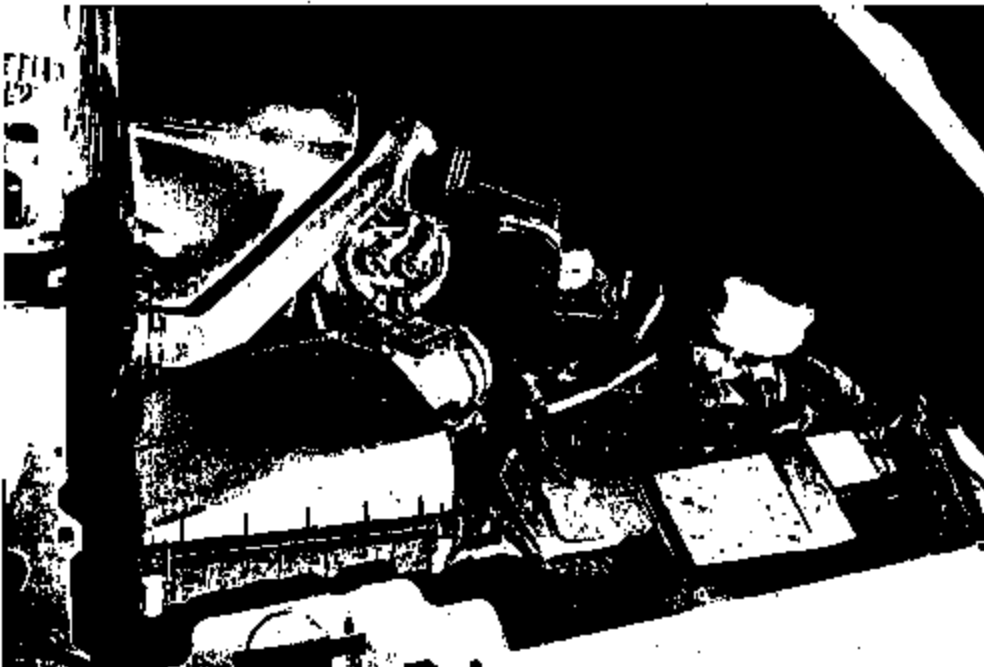
Page 19 of 32

# Photo Sheet

INS No. [REDACTED]  
Insured [REDACTED]



No. 39.



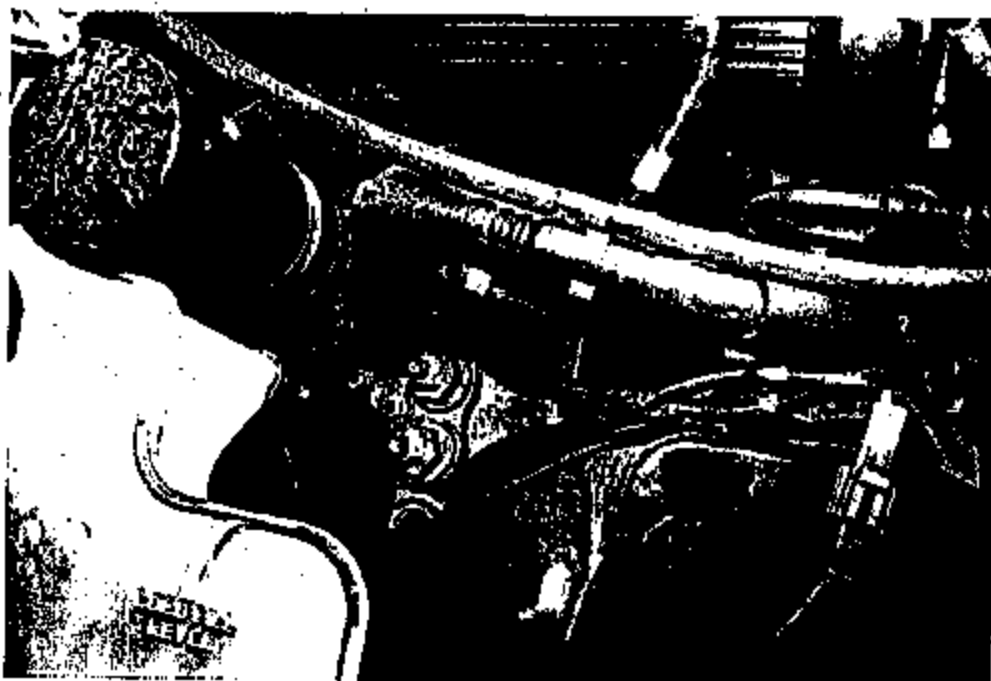
No. 40.

# Photo Sheet

INS No. [REDACTED]  
Insured [REDACTED]



No. 41.



No. 42.

Page 21 of 32

# Photo Sheet

INS No. [REDACTED]  
Insurance [REDACTED]



No. 43



No. 44

Page 22 of 32

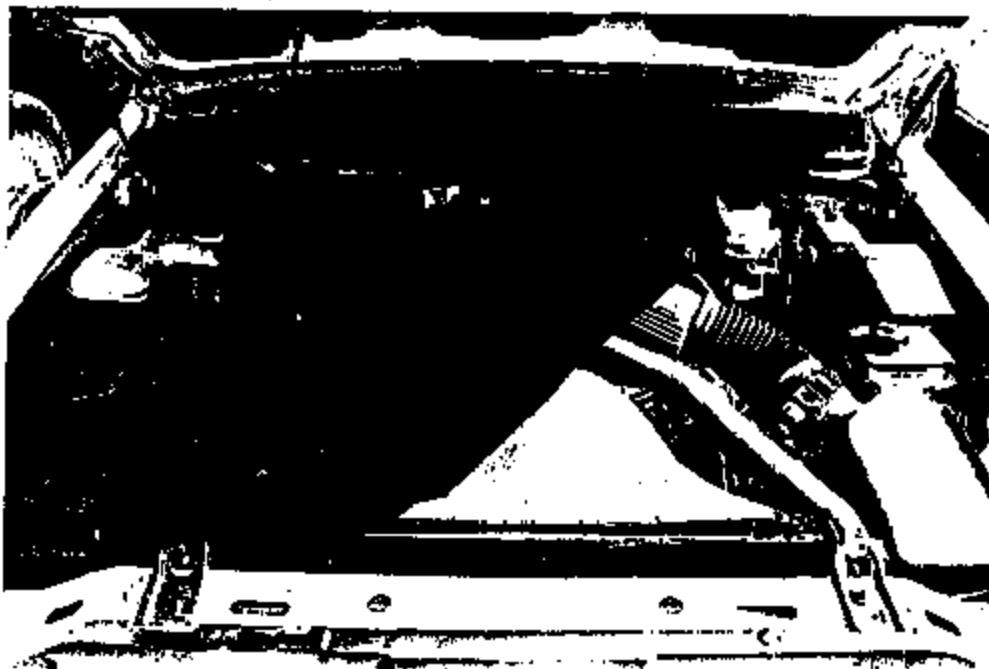


# Photo Sheet

INS No. [REDACTED]  
Insured [REDACTED]



No. 45



No. 46

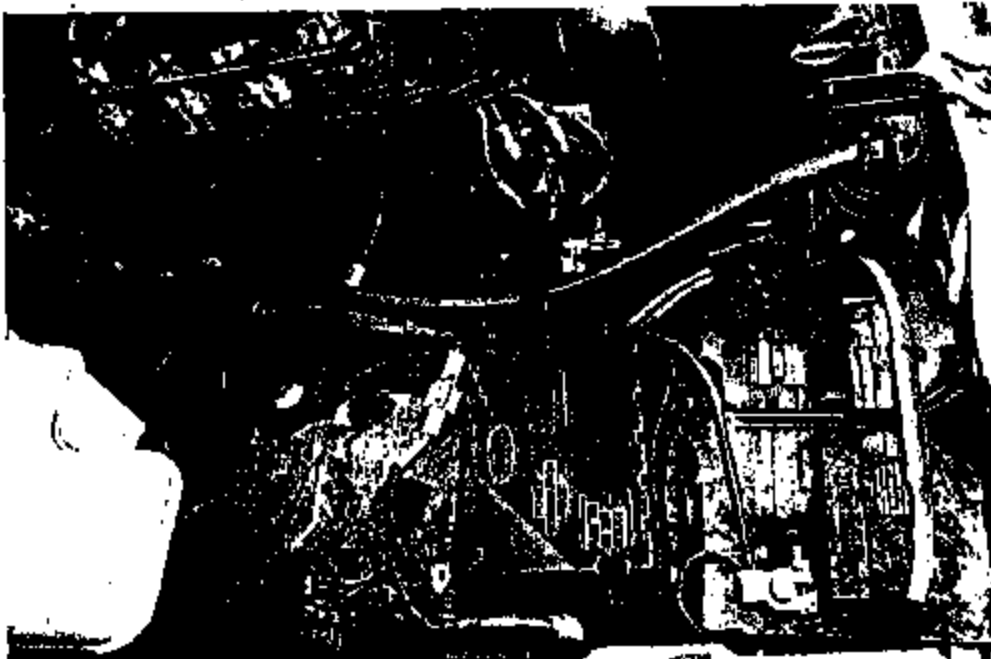
Page 23 of 32

**INS**  
Form 6028 (7-1-88)



INS No. \_\_\_\_\_  
Insured \_\_\_\_\_

No. 47



No. 48

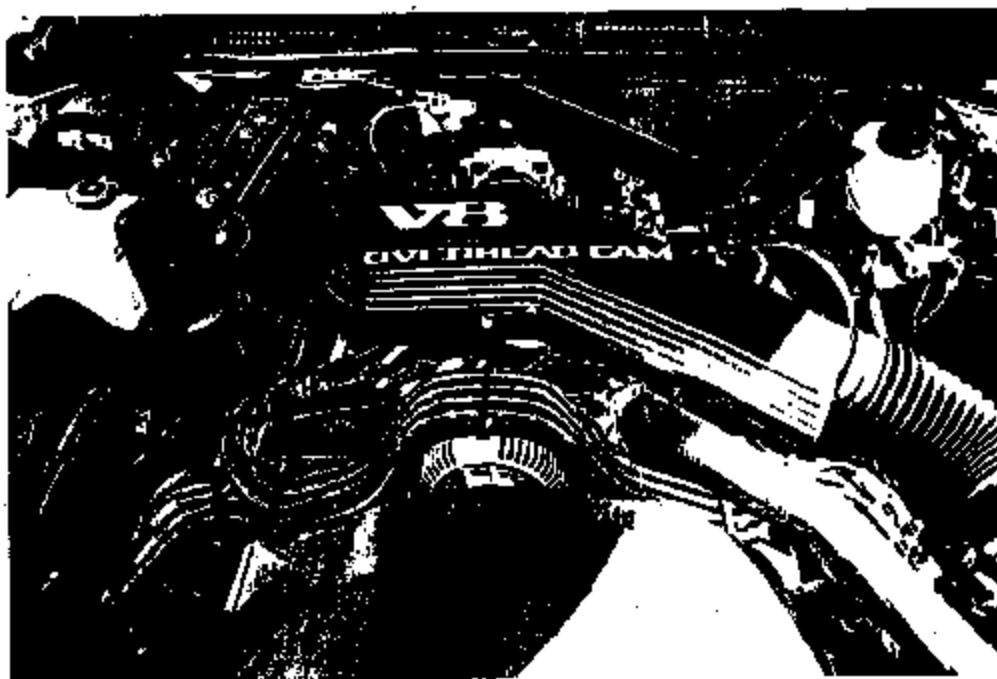
Page 24 of 32

# Photo Sheet

INS No. [REDACTED]  
Insured [REDACTED]



No. 49.



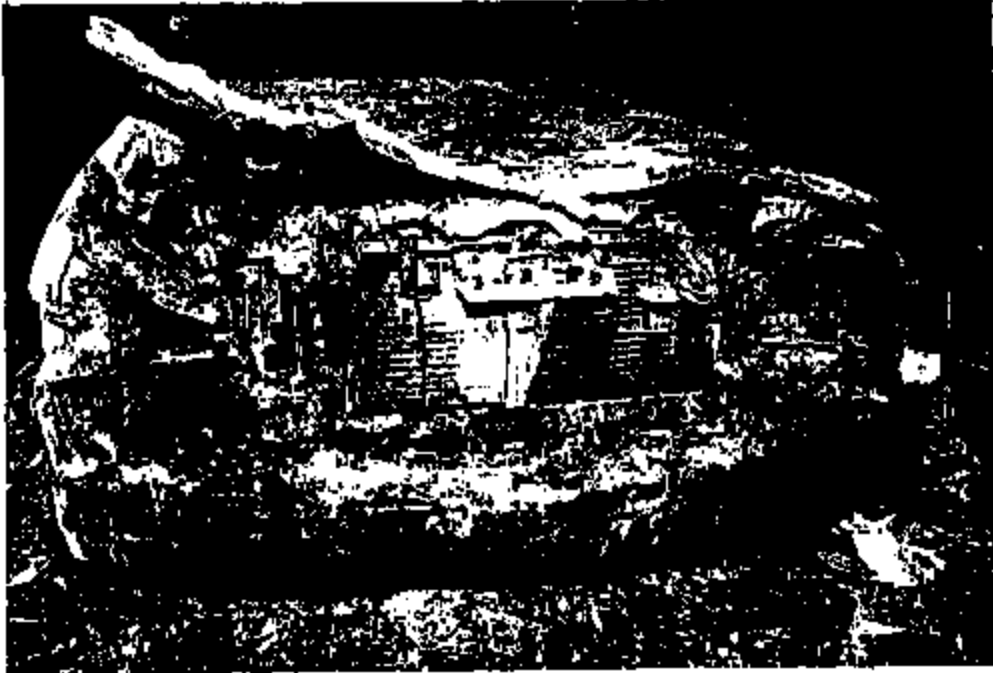
No. 50

Page 25 of 32

# Photo Sheet

INS No. [REDACTED]

Insured [REDACTED]



No. 51



No. 52

# Photo Sheet

INS No. [REDACTED]  
Inventor: [REDACTED]



No. 53.



No. 54.

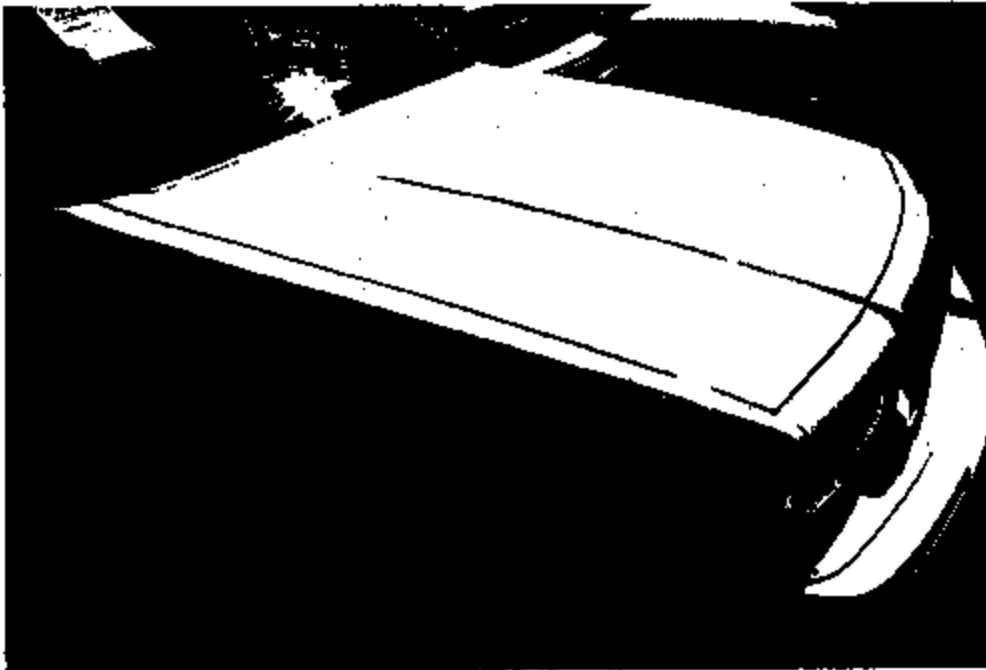
# Photo Sheet

INS No. [REDACTED]

Insured [REDACTED]



No. 55



No. 56

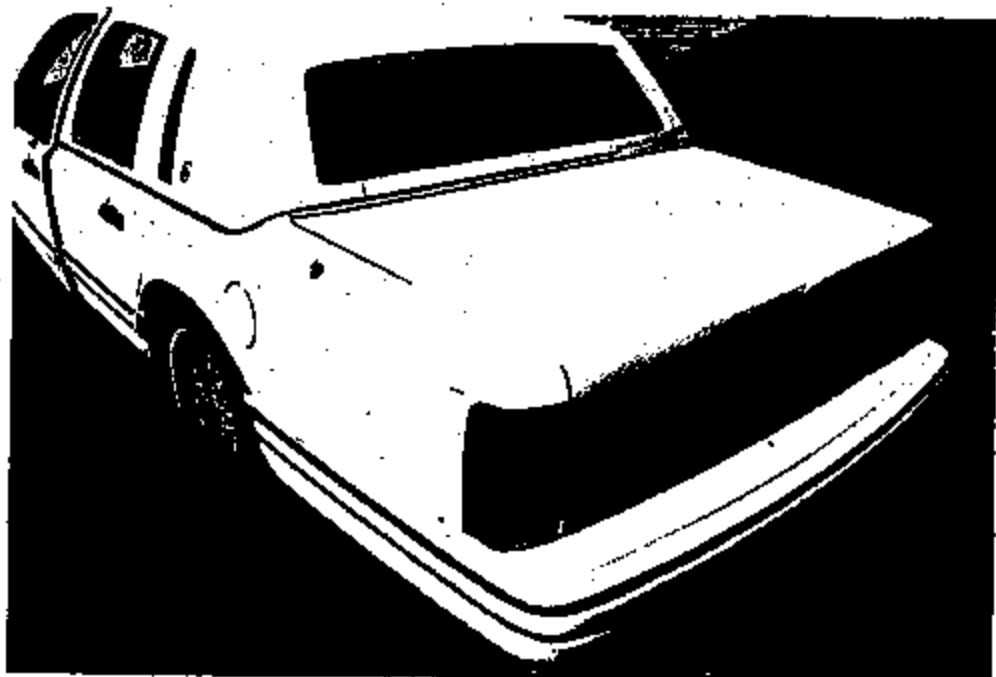
Page 28 of 32

# Photo Sheet

INS N  
Insured



No. 57



No. 58

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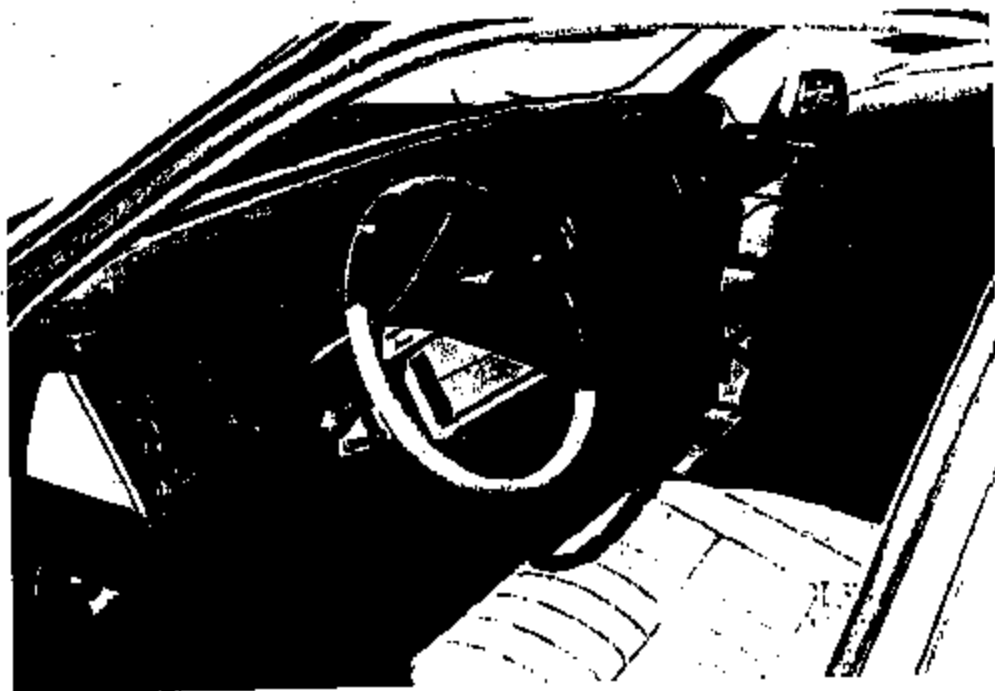
# Photo Sheet

INS No. [REDACTED]

INSTEAD [REDACTED]



No. 59



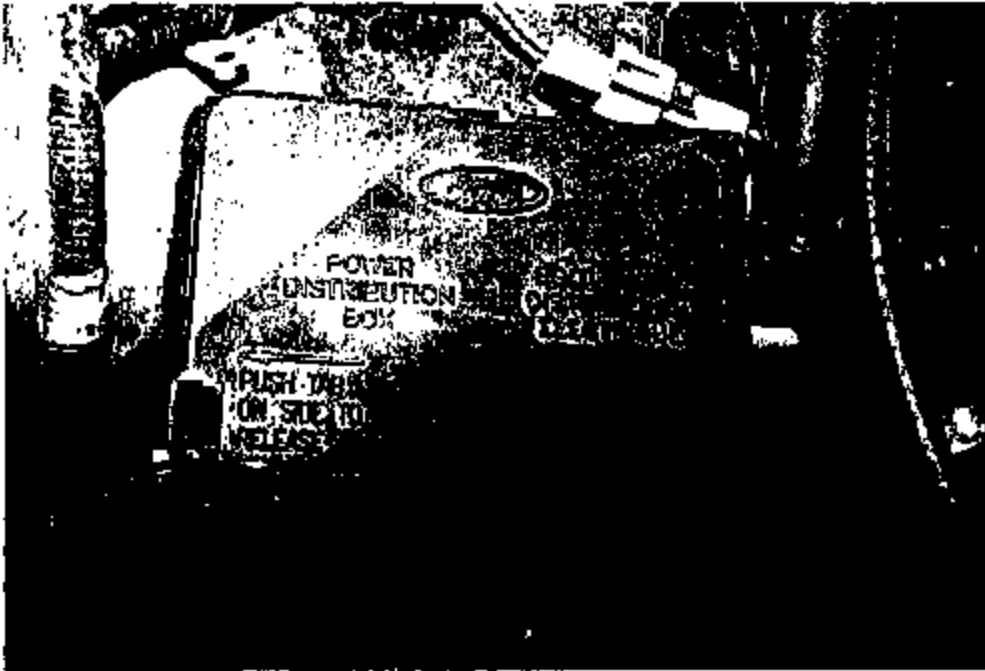
No. 60

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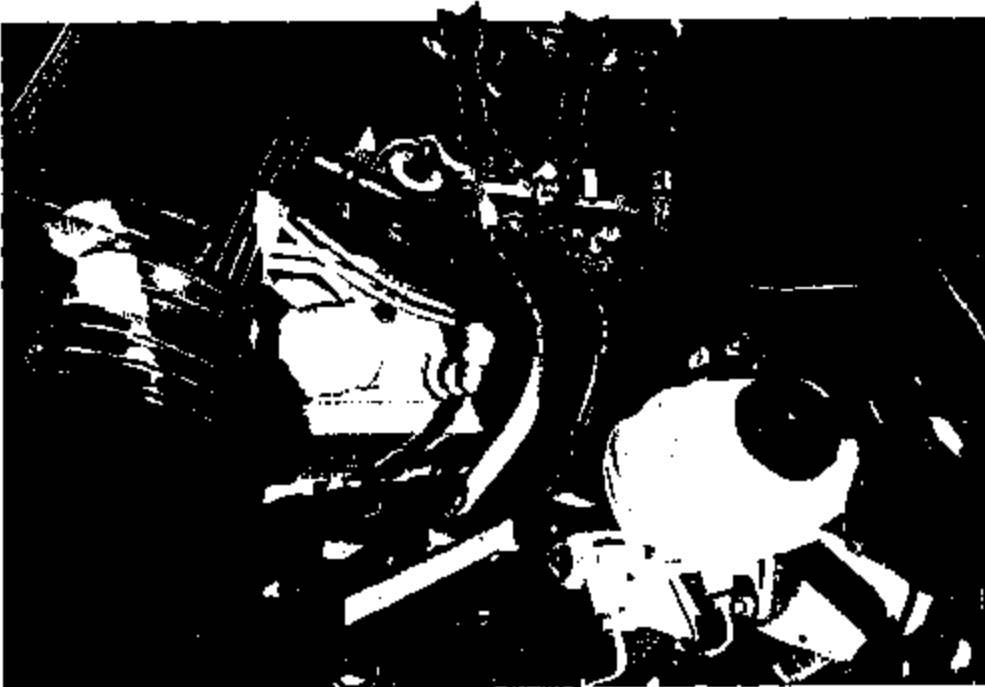


# Photo Sheet

INS No. [REDACTED]  
Insured [REDACTED]



No. 61.



No. 62.

Page 31 of 32

# Photo Sheet

INS No. [REDACTED]  
Insured [REDACTED]



No. 63  
NAME:  
AT SIDE



No. 64  
NAME:  
LEFT SIDE

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INCIDENT TYPE <b>FIRE</b>	MARICOPA COUNTY SHERIFF INCIDENT REPORT	REF. DAY	CR # <b>93-19279</b>	CRIC BY <b>8</b>	IN CUSTODY BY
COURTSHIP CITY	DATE/TIME REPORTED	DATE/TIME OCCURRED	RAISED CASE <b>9-19-93 2300</b>	REPORTING AREA <b>1535</b>	COURT <b>S. MESA</b>

LOCATION OF OCCURRENCE  
**25893 S. GREEN CASTLE SUN LAKE 914 1535 S. MESA**

DET CODE Y-Victim O-Complainant R/O-Registered Owner W-Witness P-Parent F-Fire Name **STATE**

SUSP. BY-SUSPECT M-Missing R-Runaway D-Deceased RP-Responsibility Party L-Inv. Lead PR-PRINCIPAL

BUR. CODE  
 EVID  
 CHAS. CODE  
 TRAF.

COUNTY ATTY. ALIASES (GLASSES, PS (GLASSES, CLOTHES, BEARS, ETC.) BOOKING #

CENTRAL

AUTO THEFT

ARSON

HAWK

PROP. VAND. ALIASES (GLASSES, CLOTHES, BEARS, ETC.) BOOKING #

JAIL INVEST.

VIOLEN. CHARGE RELATED

COMPUTER ENTRY

MASTER INDEX

VEHICLE

PERSON

PROP.

VICTIM'S BILL OF RIGHTS INFORMATION GIVEN Y  MAILED Y

I UNDERSTAND I AM LIABLE FOR ALL TOWING AND STORAGE COSTS INCURRED IN THE RECOVERY OF THE VEHICLE.

THE NAMED CHILD IS PRESENTLY A RUNAWAY (MISSING) AND I ASK THAT HE/SHE BE TAKEN INTO CUSTODY FOR HIS/HER PROTECTION.

INCIDENT SUMMARY OR SYNOPSIS

**FOR UNKNOWN REASONS THE GARAGE OF [REDACTED]**

**WAS IN SUN LAKE, ARIZONA CAUGHT FIRE, DESTROYED IN THE**

**FIRE WERE A CAR AND GOLF CART. THE CAUSE OF THE FIRE**

**IS NOT KNOWN BUT NOTHING SUSPICIOUS WAS FOUND.**

REPORTING OFFICER: **B. Rosta** 818 S. DET. **5** W. MORE. **50147 Kelleher** 206 103

MARICOPA COUNTY SHERIFF  
CONTINUATION REPORT

SRD  
15255

ON 9-19-93 AT APPROX 2300 HRS I WAS DISPATCHED TO

[REDACTED] SUNLAKES #2 TO INVESTIGATE A  
REPORT OF A HOUSE FIRE. WHEN I ARRIVED SUNLAKES FIRE  
DEPARTMENT WAS ALREADY ON SCENE. I LOCATED THE HOME  
OWNER ROBERT BECKLEY AND WAS ASSURED THAT ALL  
OCCUPANTS OF THE HOUSE HAD MADE IT SAFELY OUTSIDE.

THE [REDACTED] HOME IS A SINGLE STOREY STRUCTURE ON THE WEST  
SIDE OF [REDACTED] IT APPEARED AS IF THE FIRE WAS  
CONTAINED TO THE GARAGE AREA.

I SPOKE WITH [REDACTED]. HE TOLD ME THAT HE WAS  
PREPARING TO GO TO SLEEP FOR THE NIGHT WHEN HE HEARD A POPPING  
SOUND COMING FROM THE GARAGE. HE LOOKED OUT OF THE SOUTH  
SIDE DINING ROOM WINDOW AND SAW THE GLOW OF FLAMES  
REFLECTING OFF OF HIS NEIGHBORS HOME.

HE WENT TO THE GARAGE AND SAW SMOKE COMING OUT FROM  
UNDER THE ENTRY DOOR. HE FELT THE DOOR AND IT WAS VERY HOT  
TO THE TOUCH. [REDACTED] PHONED '911' TO REPORT THE FIRE.  
HE AWAKE HIS WIFE AND EXITED THE HOUSE.

[REDACTED] HAS NO IDEAS HOW THE FIRE STARTED. HE KEEPS  
NOTHING UNUSUAL IN HIS GARAGE. HE HAS HAD DOWNWARDING PROBLEMS  
AND THE CAR INSIDE THE GARAGE WAS WORKING PROPERLY AND HAD  
LAST BEEN DRIVEN AROUND 1800 HRS.

DATE REVIEWED BY

7

PAGE 2  
2-15

MARION COUNTY SHERIFF  
CONTINUATION REPORT

NOV 1988

THE ONLY THING THEY [REDACTED] MENTIONED IS THAT AN EXHAUST FAN IN THE CEILING OF THE GARAGE HAD BEEN RUNNING THE ENTIRE EVENING, SO AS TO CIRCULATE COOL AIR IN THE GARAGE.

LOST IN THE FIRE ALONG WITH PERSONAL ITEMS WAS A CADILLAC ASTORQUE AND A GLE COUPE. [REDACTED] ESTIMATE A VALUE OF \$35,000 FOR ALL ITEMS INSIDE THE GARAGE.

T. SPICE WITH A JUN LOVES FIREMAN WHO SAID THAT THE CAUSE OF THE FIRE COULD NOT BE DETERMINED AT THIS TIME

—NO FURTHER ACTION TAKEN—

DATE

REVIEWED BY

NOV 1988

MARICOPA COUNTY SHERIFF'S OFFICE

SUPPLEMENTAL REPORT

Occurrence Date: September 27, 1993

DR#: 93-19279

Occurrence Location: 25843 S. GREEN CASTLE

Occurrence Type: MISCELLANEOUS

Victim: [REDACTED]

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After Investigative Review, this report is classified as:

INACTIVE by PATROL.

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Investigator: Sgt. T. Shaik, #398

Reviewer: Capt. Tom Brice



## SEMMENS INVESTIGATIVE ENGINEERING

Consulting Engineers

February 4, 1994

Mr. Ilya Winstien  
Continental Loss Adjusting  
P.O. Box 17938  
Denver, Colorado 80217-0930

Subject: [REDACTED] at Sun Lakes, AZ - Lincoln Towncar/Garage Fire  
File Number [REDACTED]  
SIE Job Number 93166

Dear Mr. Winstien:

Further to your request of October 6, 1993 we have investigated the file, vehicle, reviewed associated literature and completed research on the above noted case. The results of our investigation are presented herein.

### BACKGROUND INFORMATION

We understand that on September 19, 1993 a fire occurred in the garage at the Sun Lakes home of [REDACTED]. The fire department was called and the fire was extinguished. The fire involved the garage, patio connection to the home, a golf cart in the garage and the 1992 Lincoln Towncar belonging to the Beckley's.

Semmens-Investigative Engineering was subsequently retained to investigate this matter.

### PURPOSE AND SCOPE

The purpose of our investigation was to determine if there were any manufacturers defects with the 1992 Lincoln Towncar that led to or caused the fire at the [REDACTED] home on September 19, 1993. This report is in addition to the fire report by INS Investigations Bureau, Inc. dated September 28, 1993 (that report did not address the Lincoln Towncar possible electrical problems).

2-4-94  
93166  
cont'd

The scope of our investigation included the following:

1. A discussion with Mr. Ilya Winstien on October 6, 1993 to take instructions with respect to the required scope of our investigation and to obtain background information on the file.
2. Review of the INS report.
3. Review of the INS pictures.
4. Inspection/investigation of the Lincoln Towncar and removal of wiring and parts for further testing and investigation.
5. Meeting with associates involving fire investigation.
6. The preparation of a letter dated November 8, 1993 to Mr. Ilya Winstien of Continental Loss Adjusting.
7. A phone discussion with the Sun Lakes Fire Department to set up a meeting to review their investigation and receive copies of their reports.
8. A meeting with the Sun Lakes Fire Department Fire Chief.
9. Review of the Sun Lakes Fire Department report and the Chandler Fire Investigator's reports.
10. Research on Golf Cart dry cell battery explosions releasing hydrogen gas.
11. Meeting and interview with a local Lincoln dealer service manager.
12. Computer research involving use of CompuServe and national data banks.
13. Inspection of a 1993 Mercury Grand Marquis automobile at a local Lincoln Mercury dealer that had burned up in exactly the same way as this 1992 Lincoln Towncar.



2-4-94  
93166  
cont'd

14. Research through various sources on Lincoln self activated fires and other vehicle fires of a similar nature.
15. Review of Locator Magazines (cars with various damages available for purchase) for the entire year of 1993.
16. Contact and research by the National Highway Traffic Safety Administration on recalled parts.
17. Computer data research involving all major newspapers and magazines throughout the United States by the National Document Retrieval, Inc. on self activated fires in cars.
18. The preparation of a written report of our findings.

#### RESULTS OF INVESTIGATION

After discussions with Mr. Ilya Winston of Continental Loss Adjusting a review of the INS report was completed. The following items are relevant from that report:

1. The Lincoln Towncar's owners were home at the time of the fire. The car was in the garage and had been turned off with the key removed for approximately eight to nine hours.
2. They expressed the fact that they liked their car very much and that they had not had problems with the car.
3. The direction of the fire was from the car (at the right front corner) to the ceiling above the car and the peripheral areas around the right front.
4. There were stacked boxes, cabinets and an electric water heater at the right front corner area of the Lincoln Towncar that had been there for a long period of time.

2-4-94  
93166  
cont'd

5. The ceiling over the car was not burned through after the fire was extinguished.
6. Apparently the possibility of the golf cart dry storage batteries being in a charging mode and their possible involvement with the issue on hydrogen gas was not investigated.
7. There is no gas in the garage but the electric water heater was near the right front corner of the Lincoln Towncar.
8. The INS report notes "floor level" damage to the car.
9. The fire origin was at the right front corner of the car where most of the electrical wiring and controls exist.
10. A cordless telephone was noted as a possible source of the fire in this report. This is not a possible occurrence and research has indicated that no records of this type of occurrence have been documented in the past.
11. The Beckley's note that they have not had any car problems since their purchase of the car and have been very satisfied with its functioning.

CompuServe and the National Data banks were pursued aggressively for data relating to self-activating fires in vehicles and specifically in Lincoln Towncars of 1991 through 1993 and Mercury Marquis from 1991 through 1993. The following was determined through this research:

1. There was no gross recall of vehicles due to fire problems that is available to the public.
2. There may be documented cases at the data storage center in Washington D.C. but this is only available for people doing personal research and investigation at that location due to the lack of staff to provide that service and the fact that it can only be done manually and is not, at this point in time, available through a computer search request.

2-4-94  
93166  
cont'd

3. Comparative access through S2/ASK AN EXPERT (SAFETY) during November of 1993 did provide input and sources for further investigation through feedback from experts and knowledgeable individuals in this area across the country. None of this gave specifically an answer to the question but did allow us to access a variety of other individuals.

Inspection/investigations of the Lincoln Towncar were completed on November 3 and November 8, 1993. These investigations were thorough and documented to look for possible evidence of computer and associated fuel pump failures in the vehicle. The following was determined from these inspections and investigations:

1. It is noted here that INS does not have the wall phone anymore but it has been destroyed. We attempted to get this from them but were advised by the Office Manager that it is not available.
2. It was also determined that INS only has black and white zerex copies of the pictures of the car from the original investigation. We did get a copy of those for our records.
3. It was noted upon investigation that the fire origin is confined very closely to the right front side of the engine compartment (see attached pictures).
4. It was noted in one of the fire investigation reports that the florescent fixture/ballast was the source and origin of the fire. This is not possible as the lights were not in the garage at the time of the fire and also the florescent light fixture could not drop from the ceiling onto the hood of the car and cause a fire in the car or in the stored materials in the front and right side of the car. There would be no reason for a thoroughly connected florescent fixture to fall by a malfunction of it ballast.

5. It was observed that the coolant reservoir in the Lincoln at the right front side is caved in on the side facing the electrical wiring and adjacent control mechanisms. This indicates that this is the origin and location of the fire. This is also confirmed by the fact that the aluminum hood of the car is burned up exactly over that central wiring and fuel line location on the right front side.
6. Right front fire damage was observed and documented as not extending below mid-height of the tire. (no damage was noted on the car below that mid-height point) Therefore, there is no way that the fire could have started at the floor level adjacent to the right front corner or that tire.
7. There was no junk/trash/garage or similar material left in the garage at any time by the [REDACTED] Therefore, that could not have been a starting point for the fire as there were no possible materials or conditions that could start the fire except from a malfunction in the car itself.
8. The surface above and around the engine compartment on the front right side is the only burned area. The tire was burned up from mid-height, therefore the fire was originating from the engine compartment and burning up through the hood.
9. No signs of fire damage were noted of the rear of the car. Therefore, nothing coming from the golf cart dry storage batteries could have contributed to the cause of the fire.
10. It was observed that the battery plates in the car were separated. This is a possible sign of an electrical short that could occur.
11. As stated earlier, the origin and location of the fire in that quadrant of the engine compartment is compatible with a computer/electrical malfunction and fuel activation occurrence as documented for other types of cars and vehicles in the past.

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12. There were no indents or marks on the hood of any kind from anything striking or hitting the hood such as the florescent fixture from above.
13. Interior damage to the Lincoln Towncar of only smoke and broken glass was not indicative of a fire originating from the interior of the car.
14. There were no signs of damage or fire occurrence at the right rear of the car. Therefore, there was no point of origin from that location.
15. In review of the attached pictures, a number of fuel hoses can be seen at the right side of the engine compartment that are not burned. This is indicative of the fire occurring in the very front of that engine compartment and up through the hood.
16. Note that the fire occurred at the very right front corner of the engine area. No occurrence was noted or seen at the firewall divider to the passenger/driver compartment or through the firewall.

Review with an associate of Semmens Investigative Engineering who is a mechanical/truck/car expert including electrical wiring and computer controls determined that this can be a computer malfunction causing fuel to be activated and the leaking to occur. This has been discovered on various other vehicles in recent past including investigations of Dodge Dakota trucks, and most recently a recall on Nissan Minivans. This associate is certified in all SAE certifications including electrical and large trucks and is well qualified to provide input and data on this type of electrical problem.

On November 8, 1993 a letter was written to Mr. Ilya Winstien of Continental Loss Adjusting concerning the investigation to date. We did receive copies of the few color pictures that were in your storage files in Denver and appreciate those. As noted earlier in this report, the wall phone was not available from INS. We removed parts and electrical wiring for further research which was completed.

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A meeting was conducted with the service manager of Covey Lincoln Mercury in Phoenix, Arizona on November 11, 1993. Mr. Ed Gentry, Service Manager, and myself discussed the possibility and probability of this type of occurrence and he then advised me that there was a car at their dealership that had the exact same problem. He took me out into the vehicle storage yard where cars in for service are stored until they are worked on and when completed and showed me a 1993 Mercury Grand Marquis that was a rental car and had been brought in for service. On a Friday, the mechanics had done a computer check through the use of the dashboard mechanisms built into the computer system for diagnostic work and it indicated that the processor of the computer needed to be replaced. This car sat turned off and locked up from Friday until early Tuesday AM when a guard observed that a fire had started in the car. The location and type of fire, as verified by the pictures in the back of this report is exactly the same as the Lincoln Towncar fire that we observed. Covey Lincoln Mercury suspects that a wire shorted to the fuel pump and tripped the fuel pump to feed fuel into the engine compartment and an electrical ignition occurred. This is substantiating data that this random problem does occur and the scenario is exactly the same as the one in the case of the Lincoln Towncar.

A phone discussion with Mr. Bart Beckwith, Chief of Sun Lakes Fire District Fire Department, was completed on November 11, 1993. The purpose of our call was to set up a meeting with him on November 12, 1993.

On November 12, 1993 a meeting was completed with Mr. Bart Beckwith of Sun Lakes Fire District Fire Department and I obtained copies of the Sun Lakes Fire Department reports of the fire as well as a diagram layout of the site and areas of involvement during the fire and also the fire investigation supplemental report by Mr. George Smith, Fire Investigator for the Chandler Fire Department who assisted on this fire investigation. During the meeting with the Chief of the Sun Lakes Fire District the following was determined:

1. They stated in the report and discussion that the probable cause in their opinion was an electrical malfunction of the ballast in the fluorescent fixture in the garage. As stated earlier, this was not possible as power to the fixture was turned off and also there is no way for a fixture of that type

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and design to explode or burn as there is nothing burnable in the fixture. It would have had to then fall on top of the car and there were no signs of anything having fallen on the hood of the car. Also, there would have to have been a down-burn through the hood of the car to even get to the location of the wiring & fuel hoses of the car. None of that occurred.

2. On opening of the garage/home fire door it was noted in the report that black, heavy, hot and smoky fire conditions were immediately belching forth from the garage. On the other side of the garage door there was clear visibility and very light to no smoke occurring which pinpoints the origin of the fire at that northeast corner of the car as that was where this door that was opened was located. The character of the smoke that was belching forth from the garage upon opening of the door is indicative of a car fire and not a paper trash fire.
3. There was no fire damage or spread to the attic area of the garage anyway, therefore eliminating any further consideration of the florescent fixture as the possible origin and cause of the garage fire.

Research was conducted into the possibility of the golf cart dry storage batteries being an origin source for gases that could fuel a fire. The condition that occurs is that on charging, if there is a malfunction, then overcharging of dry storage batteries occurs and hydrogen gas can be released. From the one or two pictures where it could be seen at all there was no damage that seemed to occur with the golf cart nor was there any indication that the golf cart was on its charger at that time.

The supplemental report by the Chandler Fire Department's fire investigator was reviewed. The following is significant from that review:

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1. The report states that fire, smoke and flame colors were consistent with ordinary combustibles and materials found in the garage. Note that the Sun Lakes Fire Department who were the first on the fire, indicated that heavy smoke (rubber, plastic, etc.) was indicated from the color and magnitude of the smoke coming out of the garage. This is not a paper, cardboard, etc. condition as stated by the Chandler Fire Investigator.
2. It is noted in that report that a "V" pattern on the walls was at mid-height and above starting at three or four feet above the floor. This, again, would be indicative of a heat and fire source being from the height of the engine compartment and right front tire of the car.
3. It was noted that the "V" pattern occurred at three to five feet from the right front bumper. It did indicate that smoke and burn pattern went to the floor level but this would be an occurrence as the fire was burning in the car and, as a secondary affect, caught the boxes, cabinets, etc. on fire up against the right front area around the car.
4. Note that the fire does not go below the centerline of the mid height of the right front tire and indicates that the fire came out through the engine compartment fueled by fuel in the engine compartment and then burned the top of the fire.
5. The Beckley's had boxes and family items stored in that area of the garage for many months but kept no junk or waste paper from normal family daily activities in the garage.

The National Highway Traffic Safety Administration was researched to determine any recalls for parts or components of Lincoln or Mercury Marquis. This data was received on November 24, 1993 and January 29, 1994. There was no fire data determinable due to self activation from this data.



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CompuServe was directly researched by our office through S2-ASK AN EXPERT (SAFETY) access. Through this service, a variety of responses were received and came from various experts in this field around the United States. No specific responses were determined regarding the Lincoln Towncar but general knowledge and the history of transitory problems of this type occurring and causing electrical fires in cars was very strongly noted.

Locator Magazine for the entire year of 1993 regarding 1991 through 1992 Lincoln Towncars and 1991 through 1993 Mercury Marquis was reviewed. The purpose was to determine national sales listings of burned or damaged cars that were available to get background data on the origin and cause of these individual car problems. Nothing was found through this search of Locator Magazine but information was found on a number of Dodge Dakota trucks where several incidences of self activating fires occurred.

The National Highway Traffic Safety Administration was researched for parts, problems and recalls as noted above. The only specific items noted on recalled parts were fuel line problems in the engine compartment with 26,000 of the Lincoln Towncars of this time period were recalled for replacement of parts and also a secondary hood-latch problem that required replacement in 72,000 vehicles. It is very possible that in the national records in Washington D.C. that individual cases of self activating fires have been reported but without personal research in Washington D.C. those records cannot be retrieved. At this point in time, the cost of that research would be prohibitive.

The local National Document Retrieval Company, Inc. was used for research into all of the national newspapers and magazines in the United States. This was completed but we could not pin down the specific fire accidents as the subject was too broad and no specific or unusual wordings were available that would trigger articles from newspapers and magazines.

### DISCUSSION OF RESULTS

Based on the results of our investigation we have the following comments:

1. The National Highway Traffic Safety Administration hotline showed a substantial number of recalls for this period of Lincoln Towncars manufacturing. One of these was a fuel line problem which could be very significant in association with the computer malfunction that obviously occurred in this car.
2. Through Locator Magazine, for 1993, even though Lincoln Towncar self activating fires were not determined, a series of truck fires involving Dodge Dakota trucks was found establishing the credibility of the occurrences happening.
3. The investigation with Covey Lincoln Mercury in Phoenix revealed how the 1993 Mercury Grande Marquis burned up in exactly the same scenario as the Lincoln Towncar. This car came in for service and was turned off in the storage yard for three to four days with no key. The service personnel had already documented that a computer malfunction existed requiring a processor to be replaced. This part had to be ordered and, in the mean time, the car sat there and burned up by itself. The Service Manager at Covey Lincoln Mercury assured me that the wiring, electrical and computer controls are exactly the same as the 1992 Lincoln Towncar.
4. In phone conversations with [REDACTED] he did note that there was no trash of any kind ever kept in the garage and no problems occurred with their Lincoln Towncar before this date. The box in front of the Lincoln Towncar had been there for some time and the Lincoln Towncar had been there for a minimum of eight hours and locked up in the garage and there were no lights on in the garage.

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5. The fluorescent fixture could not have even begun to cause any problems let alone the fact that the electricity was turned off in the garage.
6. Examination of wiring/parts removed by us in research were not conclusive as they were thoroughly burned and disintegrated.

### CONCLUSIONS

It is our opinion, based on file review, INS report reviews, pictures reviews, research, investigation/inspections, Mercury Grande Marquis fire study, meetings with fire officials and review of fire investigation reports as well as national and local data retrieval that the origin and cause of this problem is the malfunction of the computer system in the Lincoln Towncar causing, in some manner, the fuel pump activation and subsequent dispensing of gasoline into the engine compartment and a spark causing the fire to occur.

If you have any questions about the conclusions contained in this report, please feel free to call. Our services were performed using the degree of skill normally exercised by practicing consulting engineers in this and similar locals. No other warranty is either expressed or implied.

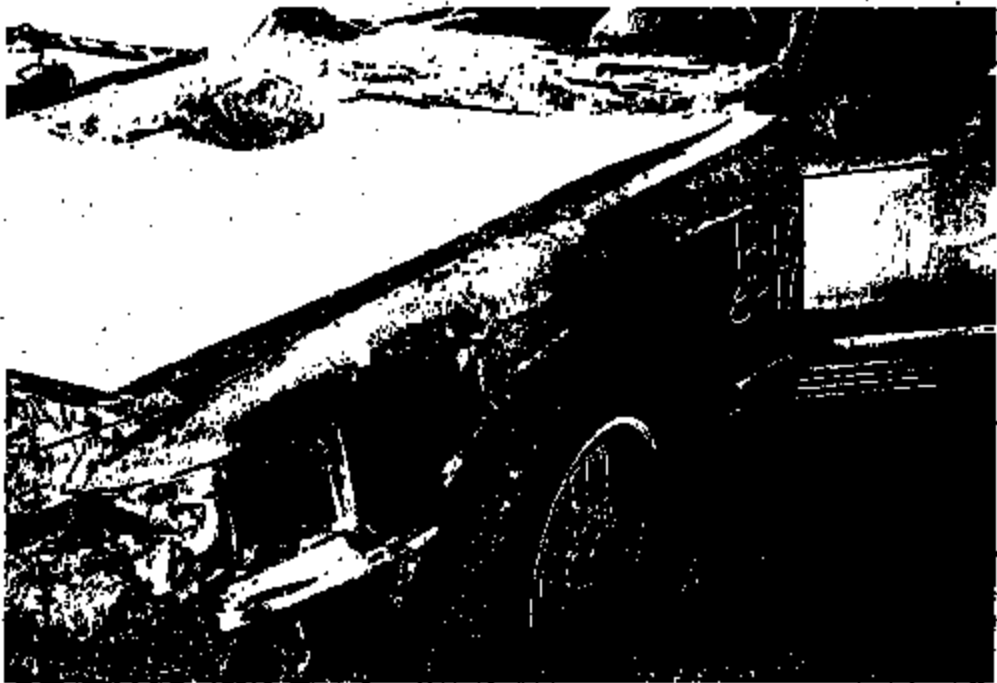
Sincerely,


Robert F. Sammens, P.E.



**RIGHT SIDE - 1991 LINCOLN TOWNCAR**



**LEFT FRONT - 1992 LINCOLN TOWNCAR**



**RIGHT FRONT - 1992 LINCOLN TOWNCAR**



**REAR - 1992 LINCOLN TOWNCAR**



**LEFT SIDE - 1992 LINCOLN TOWNCAR**



**INTERIOR/HOOD - 1992 LINCOLN TOWNCAR**



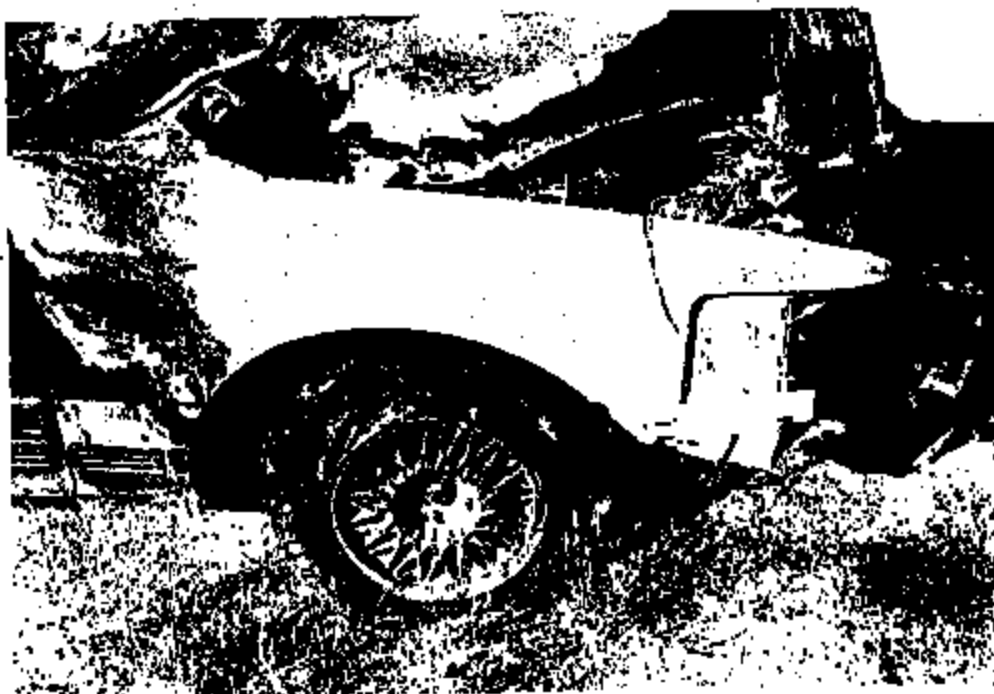
**INTERIOR/HOOD - 1992 LINCOLN TOWNCAR**



**FRONT - 1992 LINCOLN TOWNCAR**



**PERSPECTIVE VIEW - 1992 LINCOLN TOWNCAR**



**RIGHT FRONT FENDER/TIRE - 1992 LINCOLN TOWNCAR**





**FIRE ORIGIN/RIGHT FRONT - 1992 LINCOLN TOWNCAR**



**FIRE ORIGIN/RIGHT FRONT - 1992 LINCOLN TOWNCAR**



**FIRE ORIGIN/RIGHT FRONT - 1992 LINCOLN TOWNCAR**



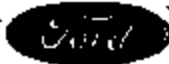
**FIRE ORIGIN/RIGHT FRONT - 1992 LINCOLN TOWNCAR**



**FIRE ORIGIN/RIGHT FRONT - 1992 LINCOLN TOWNCAR**



**RIGHT FRONT TIRE - 1992 LINCOLN TOWNCAR**



Office of the General Counsel

Ford Motor Company  
Parklane Towers West  
Suite 300  
Three Parklane Boulevard  
Dearborn, Michigan 48120-2388

April 18, 1994

Ms. Marion Kay Newcomer  
Subrogation Department  
Continental Loss Adjusting Services, Inc.  
P. O. Box 25914  
Overland Park, KS 66225-5914

Re: Claimant: [REDACTED]  
Vehicle: 1992 Town Car  
D/E: September 19, 1993  
Your File: [REDACTED]  
CMS No: [REDACTED]

Dear Ms. Newcomer:

We acknowledge your recent contact to Ford Motor Company. Your complaint has been directed to this office for further handling.

Ford Motor Company has retained the services of Helmsman Management Service (Helmsman) to assist in the investigation of this incident.

By copy of this letter, I have instructed Helmsman to contact you. If you have not heard from them within 14 days upon receipt of this letter, please contact Helmsman at (800) 887-3007.

Sincerely,

Vernell Bond-Broderick  
Claims Analyst

cc: Helmsman/Novi, MI

/vbb

*Bobbie  
P 059509*