

PE04-078

FORD

1/28/2005

BOOK 4 OF 12

ATTACHMENT F

PART 6 OF 6



MID-CONTINENT

Mid-Continent Casualty Company & Mid-Continent Insurance Company & Oklahoma Surety Company

P.O. Box 18935 Oklahoma City, OK 73154 777 N.W. Grand Blvd., Suite 500 Oklahoma City, OK 73118
(405) 290-0330 (toll) 800-2518 FAX (405) 810-0245 www.mcig-ins.com

October 15, 2004

Ford Motor Company
Attn: Shawn Norton
Parklane Tower West, Suite 400
Dearborn, MI 48126-2658

RECEIVED 10/15/2004

501272
Related to
New (For Shawn)

RE: Our claim # [redacted]
Our insured [redacted]
Date of loss 8-27-2004
Loss location [redacted] Tulsa, OK [redacted]
Amount of claim : 1533349, \$13,690.20
: 1533350, \$14,345.83

Dear Mr. Norton,

This is to advise that we are the automobile insurance carrier for the above named insured.

Per our Cause and Origin report the point of origin is at our insured's 2000 Ford F150 truck. The VIN# is 1FTRX17W9YK [redacted]. The resulting damage also burned our insured 2nd vehicle a 2003 Honda Civic.

As result of the loss we have been called upon to make payment to our insured in the amount of \$13,690.20 which includes our insured's \$500.00 deductible, for the Ford pickup. Plus we have made payment to our insured on their Honda in the amount of \$14,345.83, which also includes their \$500.00 deductible on this vehicle. WE have paid out a total of \$27,036.03 which does not include our insured's \$500.00 deductible.

We are now looking to Ford Motor Company for reimbursement on these amounts.

It is also my understanding that your expert, Larry Helton has inspected this vehicle on September 15, 2004 at 9:00 at the location of the fire. It is also my understanding that your expert Larry Helton and 2 engineers with State Farm Insurance met at Sapulpa West Auto Pool in Oklahoma City on October 8, 2004 and did more testing.

Should you have any question please give me a call.

Thank you for your assistance.

Sincerely,
Mid-Continent Group

Leonard Maker
Leonard Maker
Claims Representative
E-mail: lmaker@mcg-ins.com

FORD MOTOR COMPANY
RECEIVED
CLAIMS UNIT
OCT 20 2004
OFFICE OF THE
GENERAL COUNSEL

28032

Mid-Continent Insurance Company

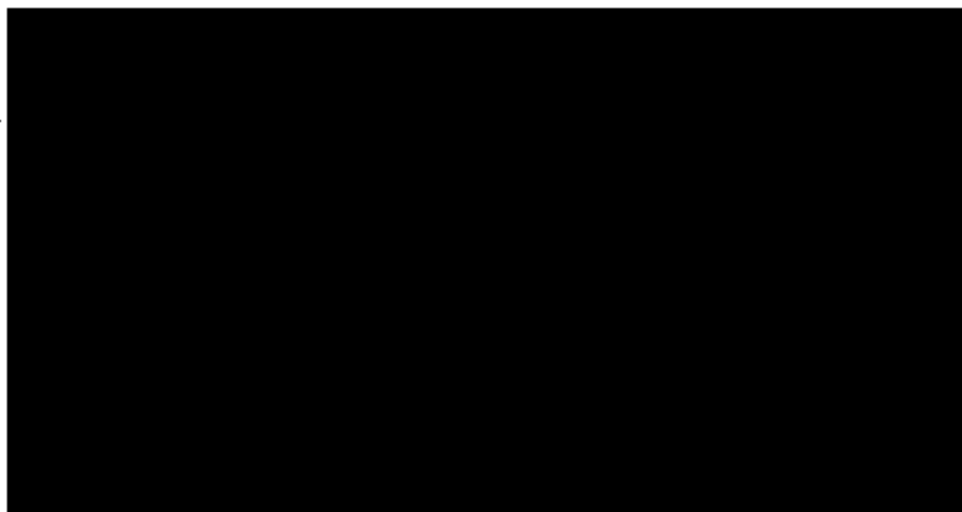
FED-878 C 1400

CC: Jennifer Cain
State Farm Insurance Company
P.O. Box 21890
Tulsa, OK 74121-1890

Claim # : 

18-18

FEB4-878 C 1481



RECEIVED NOV 11 2004 - gm



Allstate.

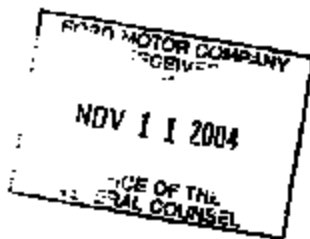
You're in good hands.

Certified Mail # 7003 2260 0007 1523 4523

November 5, 2004

Ford Motor Company
Parklane Towers West, Suite 300
3 Parklane Blvd
Dearborn, MI 48126-2568

RE: Claim #: [REDACTED]
Our Insured: [REDACTED]
Loss Date: 2/29/04
Amt. of Claim: \$19950.29



Attention Shawn Norton:

The above noted subrogation claim has been identified as a product liability loss. We paid our insured for their loss and are looking to you for reimbursement. Should you or your carrier need more information, please call or write me. Please remit payment to Allstate Payment Processing Center, Attn: Subro Cash, PO Box 227257, Dallas, TX 75222-7257. Please include our claim number.

Complete description of the incident: Our insured had just driven from Texas and arrived in Florida. They parked the vehicle and shortly later it caught on fire. The C&O determined that the fire was due to the failure of the brake pressure switch.

Our statement of defect: Strict Liability

Location of evidence: Copart, 307 East Landstreet Road, Orlando, FL 32824. 407-888-2424.

Manufacturer: Ford
Model: F150
Year: 2001
VIN: 1FTRW07W71N [REDACTED]

The following information is attached:

- Check copies
- Payment supporting paperwork
- Fire department report
- C&O report and photos

Please acknowledge receipt of this claim and your position regarding payment of our damages within 30 days.

Sincerely,

David Laughlin, SCLA
Subrogation Senior Service Representative

Handwritten notes:
- 2/29/04
- \$19,950.29
- '01 F-150
- VIN
- WSD 4/5/00
- ESP-NO
- 800 (200) (N)

Roanoke National Subrogation Claims Center
5800 Electric Road, Suite 301, PO Box 21188, Roanoke, VA 24018
Phone: 1-800-778-2815 or (540) 989-2800 Fax: (540) 989-2890 or (540) 778-3803
Hours: 8:00 AM - 4:30 PM EST Monday - Friday

FEB4-978 C 1483



EPI

Engineering and Fire
Investigations

931 South Semoran Boulevard
Suite 206
Winter Park, FL 32792
Tel: 407-679-6300
Fax: 407-679-4048
Florida License #A 00411179
www.efiglobal.com

FIRE INVESTIGATION Report One and Final

INSURED: [REDACTED]
LOSS LOCATION: Orlando, Florida
DATE OF LOSS: February 29, 2004
CLAIM NO: [REDACTED]
EPI FILE NO: 94204-06843

Report Date: March 16, 2004
Prepared For: Allstate Insurance Company
307 East Landstreet Boulevard
Orlando, Florida 32834
Attention: [REDACTED]

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

EFI File No.: 94204-00943
Insured: [REDACTED]

March 16, 2004

DETERMINATION OF ORIGIN AND CAUSE

Based upon the available physical evidence, the fire originated in the left rear quadrant of the engine compartment. The fire is accidental in nature.

The fire was caused by an electrical malfunction, such as shorting or arcing, in the vehicle's electrical system.

ASSIGNMENT

The assignment was received on Monday, March 8, 2004. Instructions were to conduct an origin and cause investigation of a fire that occurred in a 2001 Ford F-150 on February 29, 2004.

The assignment was carried out the next day, Tuesday, March 9, 2004.

ENCLOSURES

1. Vehicle Fire Examination Report
2. 36 mounted color photographs with Photograph Explanation Sheet
3. Photograph of typical undamaged V-8 engine
4. Circuit diagram of cruise control system
5. Circuit diagram of power door lock system
6. Copy of the Ocoee Fire Department incident report
7. Copy of recall information from the NHTSA website

FIRE SCENE EXAMINATION

The fire scene examination was conducted on Tuesday, March 9, 2004 at Copart located at 317 East Landstreet Road, Orlando, Florida. During that time the vehicle was photographed and a Vehicle Fire Examination Sheet was completed.

There was no one else present during the fire scene examination.

It should be noted the vehicle itself was the fire scene. The actual location where the vehicle burned was not examined.

Examination of the exterior of the vehicle revealed a red Ford F-150 XLT four-door pickup truck. External fire damage was noted on the hood, both front fenders, the bumper and grill. In addition, the left side of the windshield was heavily smoked and broken. The remainder of the exterior of the vehicle was undamaged and otherwise unremarkable. It was also noted that the vehicle

EFI File No.: 94204-00943

March 16, 2004

Insured: [REDACTED]

appeared to have been well maintained. After complete examination, it was determined the fire did not originate on the exterior or in the pickup bed.

The undercarriage was examined and was found to be similarly unremarkable. After complete examination, it was determined the fire did not originate on the undercarriage.

The passenger compartment was examined next. Figures seven and eight show the condition of the back seat area of the passenger compartment. Figures six and nine show the condition of the front seat area. Figure nine also shows the intact nature of the radio, air bags, and the ignition switch assembly. Figure 13 shows fire damage at floor level, up behind the pedals and the dashboard. This was the only fire damage observed inside the passenger compartment. Figure 14 shows the comparable area on the right front passenger's floorboard with no fire damage observed there. After complete examination, it was determined the fire did not originate in the passenger compartment.

The engine compartment was examined next. It was found to have sustained heavy fire damage. All of the Class A material, including hoses, plastic components and wire insulation, was destroyed in the fire. Figures 21 and 22 show the condition of the right side of the engine compartment and figures 23 and 24 show the condition of the left side of the engine compartment. The damage and burn patterns observed indicated there was more heat in the left rear quadrant of the engine compartment. After complete examination, it was determined the fire originated in the left rear quadrant of the engine compartment.

INVESTIGATION

Figure 25 shows severe damage to the distal end of a two-conductor wire that was observed adjacent to the brake booster and master cylinder. Since all of the insulation had burned from the fire it could not be determined what color the insulation was in order to be able to identify that particular wire and its role in a wiring schematic.

Other wiring in the engine compartment, especially on the left side of the vehicle, was examined for evidence of electrical problems, such as arcing or shorting. None was found. Figures 27, 28, 31, and 32 show the other wiring harnesses observed.

Figure 30 shows severe fire damage to the left side hood hinge, while figure 29 shows comparatively less damage to the right side hood hinge, confirming the

EFL File No.: 84204-00843

March 18, 2004

Insured: [REDACTED]

fact the fire burned with more intensity and for a longer duration on the left side of the engine compartment.

Figure 35 shows the relationship between the heaviest fire damage observed on the hood and the left rear quadrant of the engine compartment. This observation, the fact there was more smoke and heat damage observed on the left side of the windshield, and the fact the only fire penetration into the passenger compartment occurred on the left side of the vehicle, all lead this investigator to conclude that the fire originated in the left rear quadrant of the engine compartment.

This investigator was not provided with contact information for the insured. Therefore, he was not interviewed and information regarding vehicle maintenance and repairs was not obtained. However, the vehicle appeared to have been well maintained.

Information obtained regarding the fire was that the insured had driven to Ocoee, Florida from Texas to visit a relative. While the vehicle was parked outside the house at [REDACTED] it caught fire. The Ocoee Fire Department responded and extinguished the fire. A copy of their incident report is included with this file and it indicates the fire occurred shortly after 9:00 p.m. Other information received indicated that the insured had recently purchased the vehicle, used, from a dealer in Texas.

While the vast amount of fire damage observed during the fire scene examination prevented the exact determination of the fire's cause, this investigator has knowledge of a problem in many Ford Motor Company vehicles that are equipped with both cruise control and power door locks. The switch that cancels the cruise control when the brake pedal is activated can sometimes fail, allowing brake fluid to leak into a wiring harness connector. Some wires in the connector have electrical power at all times and the available electric current can ignite the fine mist of brake fluid that is sprayed into the connector when the switch fails.

The switch is located near the brake master cylinder and brake booster, both of which are located in the left rear quadrant of the engine compartment, the area determined to be the area of origin of this fire. Figures 11 and 12 clearly show this vehicle is equipped with both cruise control and power door locks. Diagrams of both electrical circuits are included with this file.

A likely scenario that explains the cause of the fire is the insured stepping on the brake pedal to stop the vehicle when he arrived in Ocoee. During that brake application the switch failed and allowed brake fluid to leak into the connector

EFI File No.: 84204-00943

March 16, 2004

Insured: [REDACTED]

where it was ignited by available electrical current, which resulted in a small, undetected, smoldering fire in the left rear quadrant of the engine compartment that grew in magnitude until it was noticed and reported to the fire department.

COMMENTS

While the exact cause of the fire could not be determined, the vehicle's high mileage (80,000 miles), the presence of both cruise control and power door locks, and the fire's origin being near the location of a switch known to fail and leak brake fluid lead this investigator to conclude that the fire was most likely caused by the scenario shown above.

I am closing this file. It will be maintained at EFI in Orlando and can easily be reopened should future circumstances warrant.

A package containing photograph negatives and 10 unmounted photographs will be sent under separate cover.

Please feel free to contact me if you have any questions, comments or concerns regarding this file.

Sincerely,

Michael J. O'Dowd
Fire Investigator
Orlando, Florida
(407) 816-0810
michael_odowd@efiglobal.com

MJO/dh

cc: Robert J. Doran, IAAI-CFI
District Manager

Enc.

EPI File No.: 94204-00943

March 15, 2004

Insured: XXXXXXXXXX

PHOTOGRAPH EXPLANATION SHEET

1. Front of vehicle
2. Right side
3. Rear of vehicle
4. Left side
5. VIN data plate on left front door jamb
6. Left front portion of passenger compartment
7. Left rear portion of passenger compartment
8. Right rear portion of passenger compartment
9. Right front portion of passenger compartment
10. Close-up view of intact ignition
11. Cruise control switches in center of steering wheel
12. Power door lock control switch on left front door panel
13. Fire intrusion at floor level behind driver's side of dashboard
14. Undamaged floor on passenger's side
15. Fuse panel
16. Right side of engine compartment
17. Center of engine compartment with hood in place
18. Left side of engine compartment
19. Center of engine compartment with hood removed
20. Burn patterns on underside of hood
- 21-22. Panorama of the right side of the engine compartment
- 23-24. Panorama of the left side of the engine compartment
25. Battery located on right side of engine compartment
26. Heavily damaged two-conductor wire in vicinity of brake booster assembly
27. Wiring in the vicinity of the master cylinder and brake booster
28. Wiring and electric motor on inside of left front fender
29. Relatively undamaged right side hood hinge
30. Extremely damaged left side hood hinge
31. Main wiring harness adjacent to left side of engine
32. Same wiring harness passing across top of brake booster
33. Close-up of burn patterns and fire damage on hood
34. Overview of hole burned through left side of hood
35. Overview of area of origin as seen through hole in hood
36. Burn pattern on left front fender
37. Burn pattern of right front fender
38. Red arrow indicates area of intense burning in vicinity of brake booster

VEHICLE FIRE EXAMINATION REPORT

Insured		AFI File Number	
[REDACTED]		04204-00843	
Manufacturer	Year	Model	Body Style
Ford	2001	F-150 XLT	4 dr. pickup
Inspection Mile	Date		Odometer
			80,600 (est.)
Tag Number	Year	State	VIN Number
N/A			1FTRW07W71K [REDACTED]
Vehicle Examination Date	Location of Examination		
03/08/04	Copart, 317 E. Landstreet Blvd., Orlando, FL		

EXTERIOR				
	Burned	Distorted/Melted	Accident Patterns	Collision Damage
Bumper/Grill	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hood	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Left Front	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Right Front	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Roof	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Left Door(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Right Door(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Trunk	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Left Rear	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Right Rear	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rear Bumper Area	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Undercarriage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

TIRES			
	Burned	CONDITION PRIOR TO FIRE	
		Serviceable	Unserviceable
Left Front	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Right Front	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Left Rear	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Right Rear	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Spare	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Tires indicate signs of impact, removal/exchange? Yes No
 Wheel/tire covers indicate recent removal/exchange? Yes No
 Indicate areas of forced entry: Door(s) Hood Trunk Glass

GLASS				
	Shattered	Cracked	Distorted/Melted	Broken
Windshield	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Left Door(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Right Door(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rear	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Survival	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Remarks: **SPARE TIRE & WHEEL MISSING, OTHER WINDOWS ONLY SLIGHTLY SOOTED & SMOKED**

INTERIOR			Remarks
	Yes	No	
Doors open during fire	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Window(s) open during fire	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Key in the ignition	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Any accessories been removed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Any unusual burns, patterns	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Any abnormal swelling	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Any unusual objects in vehicle	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Trunk open during fire	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Any unusual objects in trunk	<input type="checkbox"/>	<input checked="" type="checkbox"/>	

ENGINE COMPARTMENT

Recall Adams

	Yes	No		Yes	No
Hood open during fire	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Heating system burned	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Radiator melted	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Oil below lowest mark on dipstick	<input type="checkbox"/>	<input type="checkbox"/>
Upper radiator hose burned	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Evidence of excessive oil leakage	<input type="checkbox"/>	<input type="checkbox"/>
Lower radiator hose burned	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Noise or chatter in transmission case	<input type="checkbox"/>	<input type="checkbox"/>
Drive belts burned	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Transmission case burned/damaged	<input type="checkbox"/>	<input type="checkbox"/>
Other hoses burned	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Transmission has inadequate lubrication	<input type="checkbox"/>	<input type="checkbox"/>
Fan and shroud burned	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Any problems with drive-train/steering	<input type="checkbox"/>	<input type="checkbox"/>
Lower fenders burned	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Major engine burned	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Remarks: **MAJOR FIRE DAMAGE IN ENGINE COMPARTMENT, COULD NOT CHECK OR LEVEL**

ELECTRICAL

	Missing	Burned	Distorted/Melted	Shorted/Arched
Battery	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Battery connections	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Battery cables	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Starter	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Alternator/generator	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ignition system	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fuse panel	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wiring harness	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Remarks: **ALL ELECTRICAL EQUIPMENT IN ENGINE COMPARTMENT DAMAGED/DESTROYED**

FUEL AND EMISSION SYSTEM

	Missing	Burned	Distorted/Melted			
Filter top	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Filter assembly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Fuel tank assembly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Fuel lines	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Fuel pump(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Fuel filter(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Carburetor/injectors/throttle	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Air intake filter	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>			
Fuel vapor recover system	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>			
Exhaust and tail pipes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Muffler and catalytic converter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Loose fuel line connections	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No				
Evidence of tampering	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No				
Fuel tank	<input type="checkbox"/> Empty	<input type="checkbox"/> 1/4	<input type="checkbox"/> 1/2	<input type="checkbox"/> 3/4	<input type="checkbox"/> Full	

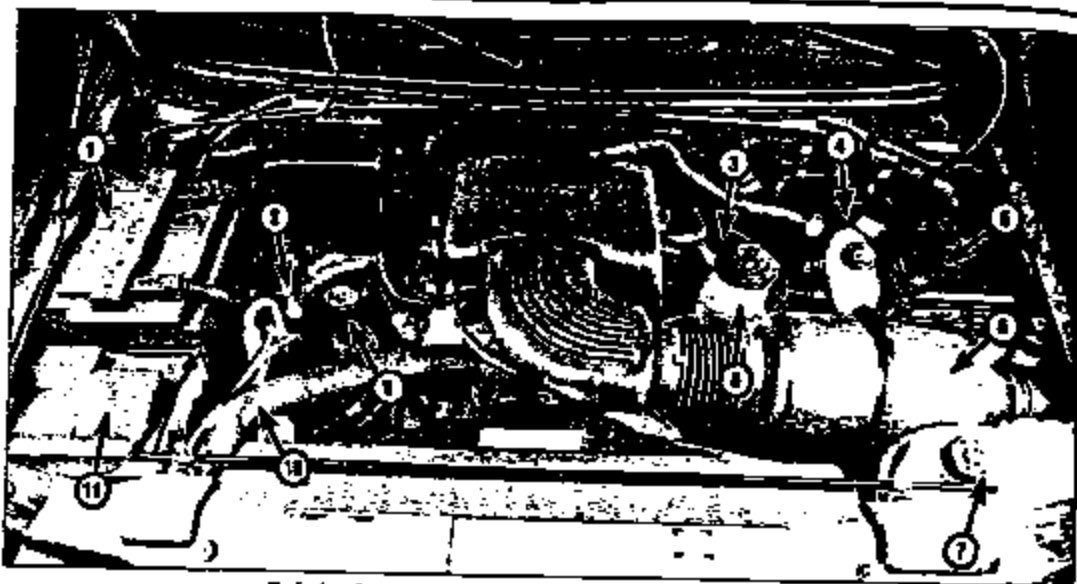
Remarks: **FUEL SYSTEM COMPONENTS IN ENGINE COMPARTMENT DAMAGED/DESTROYED**

MISCELLANEOUS

Evidence of explosion or rupture	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Oil sample obtained	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Laboratory	<input type="text"/>	
Fuel sample obtained	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Laboratory	<input type="text"/>	
Debris sample(s) obtained	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Laboratory	<input type="text"/>	

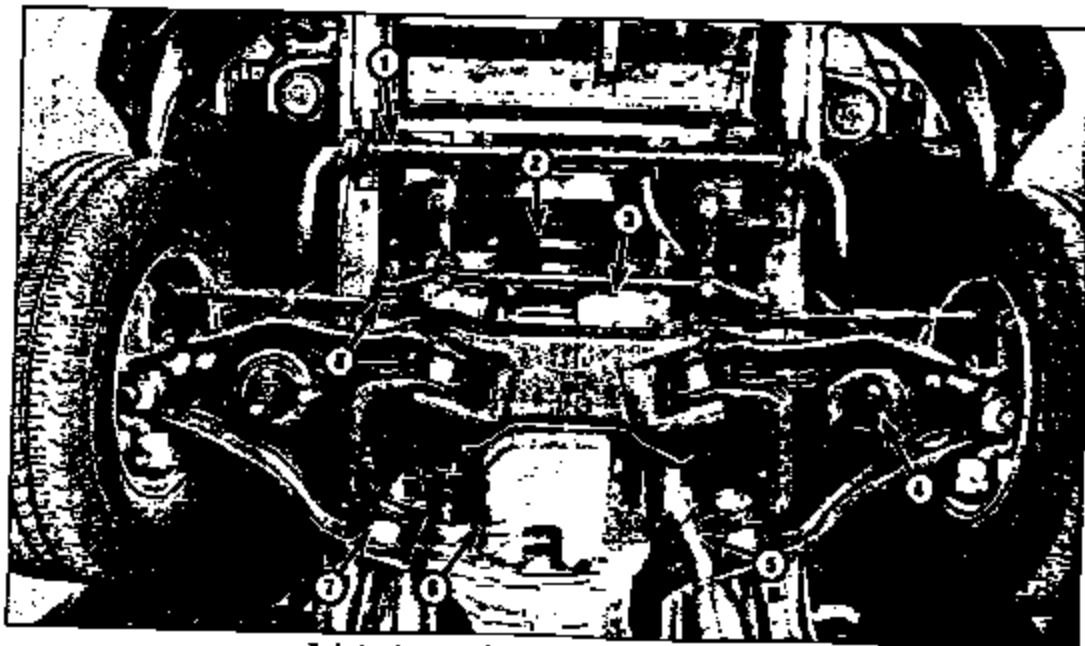
Remarks: **HEAVIEST FIRE DAMAGE IN LEFT REAR QUADRANT OF ENGINE COMPARTMENT**

Investigator: **WRE OGDON** Date: **03/08/04**



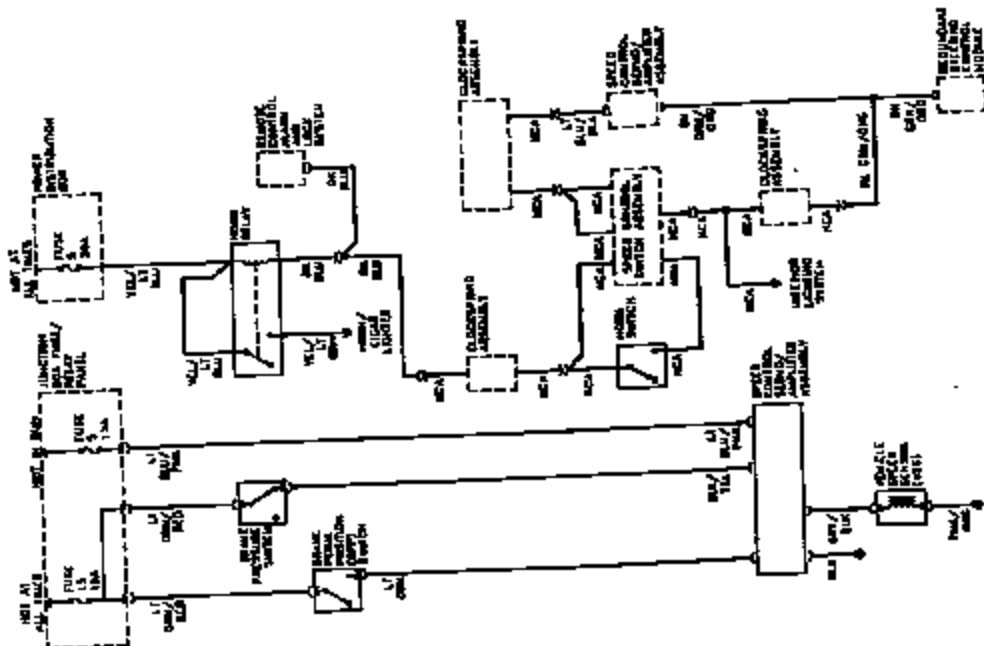
Typical engine compartment components (4.0L and 5.0L V8 engines)

- | | | |
|-----------------------------------|----------------------------------|--------------------------------------|
| 1 Battery | 5 Engine compartment fuse box | 9 Engine oil filler cap |
| 2 Automatic transmission dipstick | 6 Air filter housing | 10 Upper radiator hose |
| 3 Engine oil dipstick | 7 Coolant expansion tank | 11 Windshield washer fluid reservoir |
| 4 Brake master cylinder reservoir | 8 Power steering fluid reservoir | |

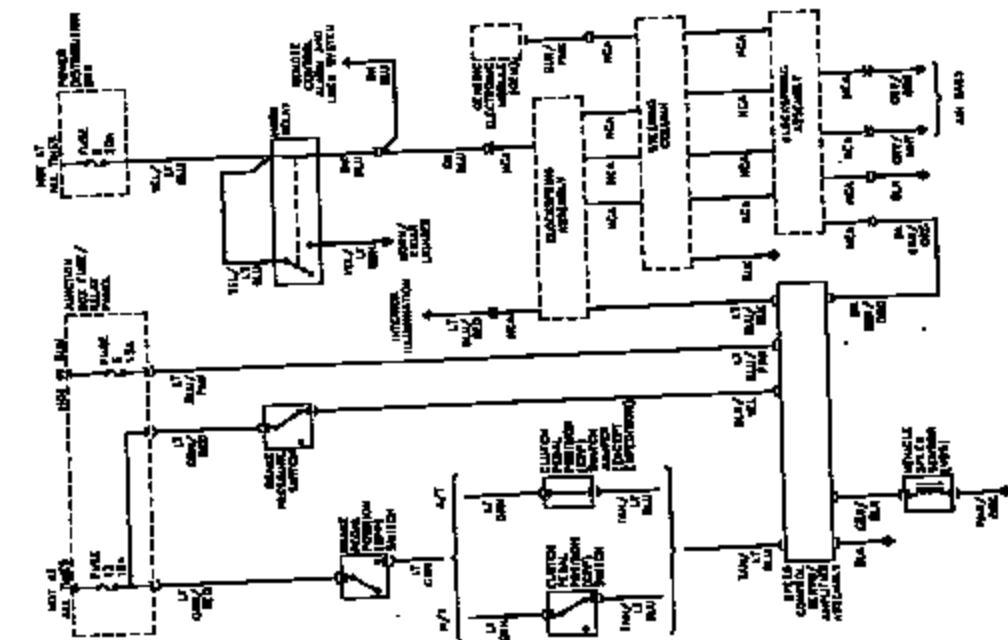


Typical engine compartment underside components (2WD)

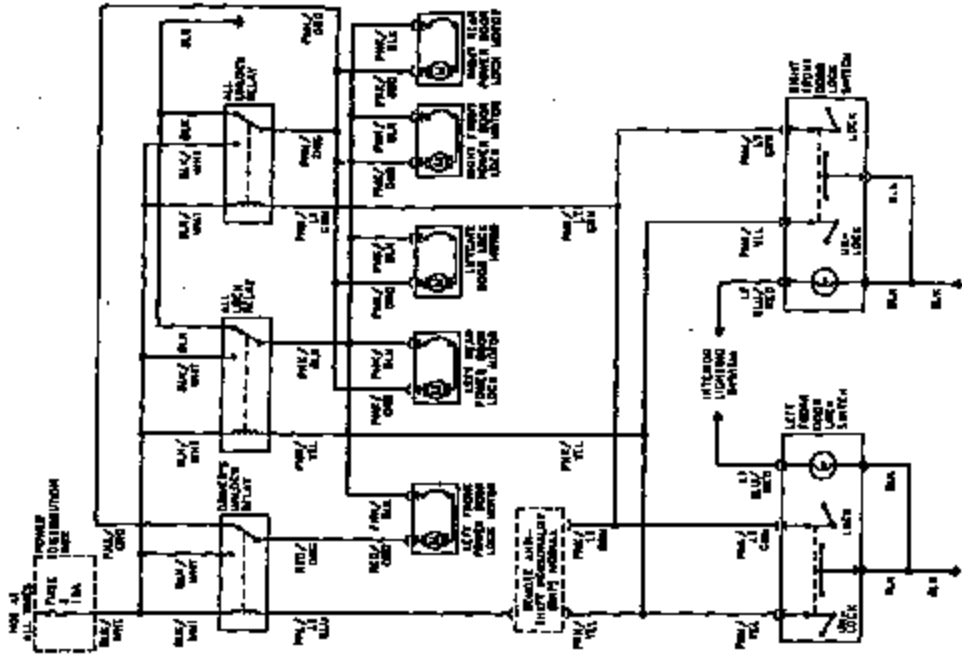
- | | | |
|------------------|-------------------------|-----------------------------|
| 1 Stabilizer bar | 4 Shock absorber | 7 Lower control arm bushing |
| 2 Drive belt | 5 Exhaust pipe | 8 Steering linkage |
| 3 Oil filter | 6 Engine oil drain plug | |



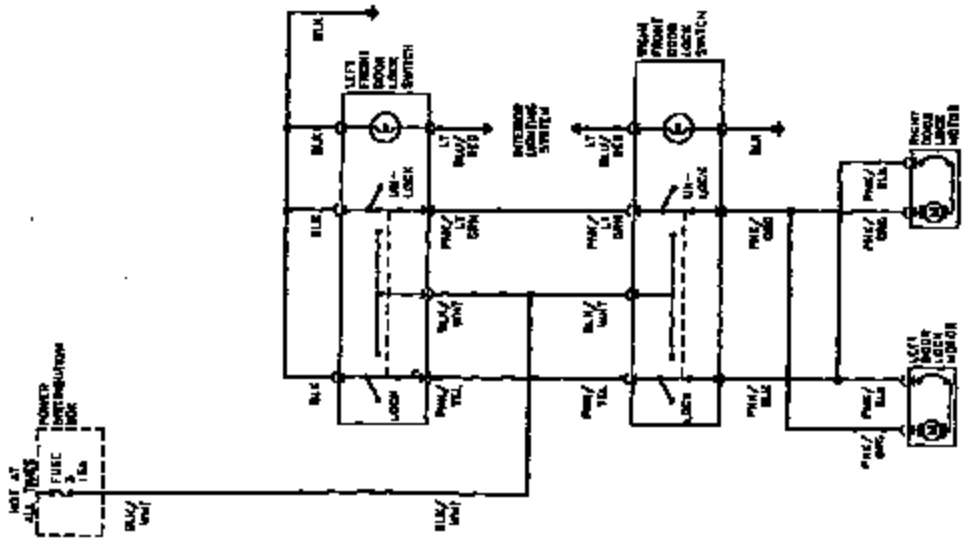
Cruise control system - Navigator model



Cruise control system - pick-up and Expedition models



Power door lock system - with Resistor Anti-theft Personality module



Power door lock system - without Resistor Anti-theft Personality module

Mar 08 04 08:20a Sun Hols

(407) 655-1222

P-2

FLORIDA
FD-1

FIRES
INCIDENT REPORT

Fire Department: CITY OF OCECH FIRE DEPT
Fire Chief: STROSCHE, JIM

FILE No. 0102 100 Number 422049050528 02 02 29 2004 1 21:10:19 21:13:59 21:48:06
 Type of Situation Found: RESIDENTIAL FIRE -11 Type of Action Taken: ASSISTANT O.C. -3 Mutual Aid: 2
 Type of Property Use: RESIDENT-ONE-FAMILY DWELLING -411 Ignition Factor: MECHANICAL-OTHER ELECT FAILURE-55
 Call Location: 216 1ST ST Zip Code: 34761 Census Tract:
 Occupant Name: OCECH Telephone: Area or Apr.:
 Owner Name: Address: Telephone:
 Method of Alarm: Fire Public District: Shift No. Alarm:
 02-LINE 1 1 -7 0253 A F
 No. Fire Service Personnel Responded: 004 No. Engines Responded: 002 No. Ladders Responded: 001 No. Other Vehicles Responded: 000
 Number of Injuries: 000 Number of Fatalities: 000
 Fire Service: 000 Fire Service: 000
 Officer in Charge: STROSCHE, JIM Date: 02/29/2004
 Member Making Report: STROSCHE, JIM Date: 03/08/2004

REMARKS (Additional Information):

Mar 03 04 09:20a Sue Hale

(407) 858-1222

P.3

Msg: 4-MAR-2004 11:54 CITY OF OCOEE FIRE Y

Page: 1

MSJ1

Agency: 81 DISCO RECORDS
APPRAISIVE REPORT

WT. Number: 01-CIT20040303-06 Mark Six: 0000 Reporter: HIGARE, JONATHAN
Date: 03/03/2004 Time: 10:24:56

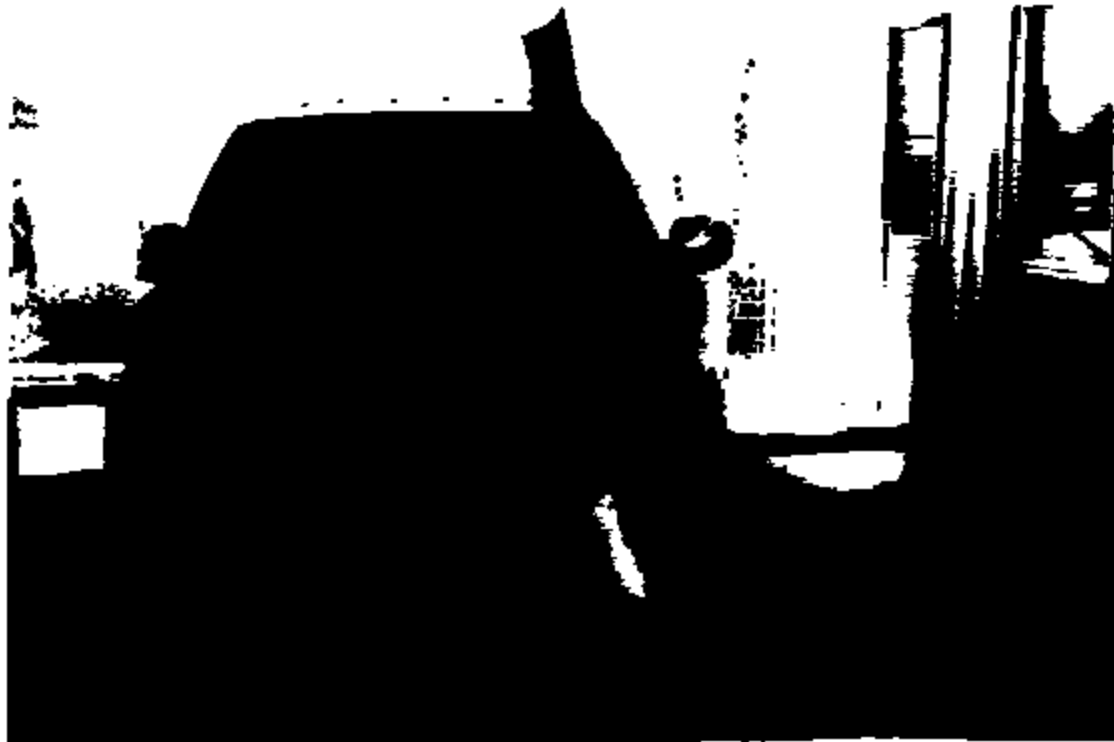
REF: OCA FIRE WITH EXCESSIVE 0-25 METER 0-43 WIRE OVER LEVEL OF ENGINE COMPARTMENT .

Photo Sheet

EPF
Engineering and Fire
Investigation

EPF No: 2024-00002

Event: [REDACTED]



No. 1



No. 2

Photo Sheet

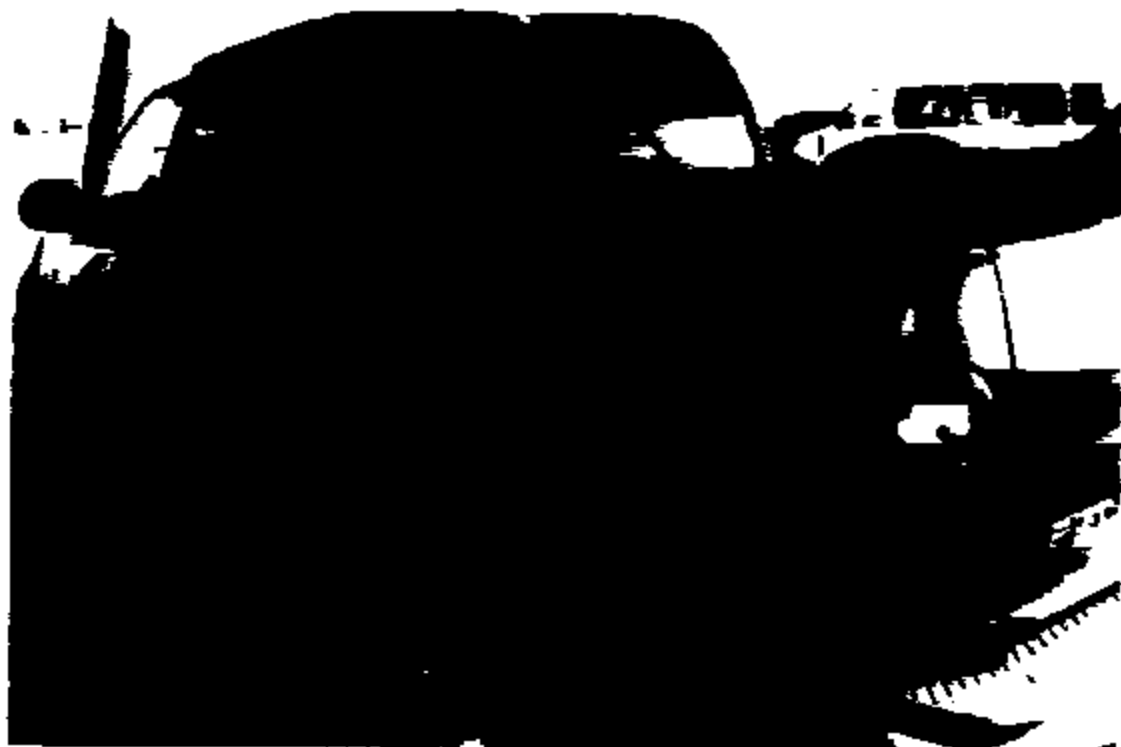
SP-1
Engineering and Fire
Investigation

SP-1 No.:

Invest:



No. 2



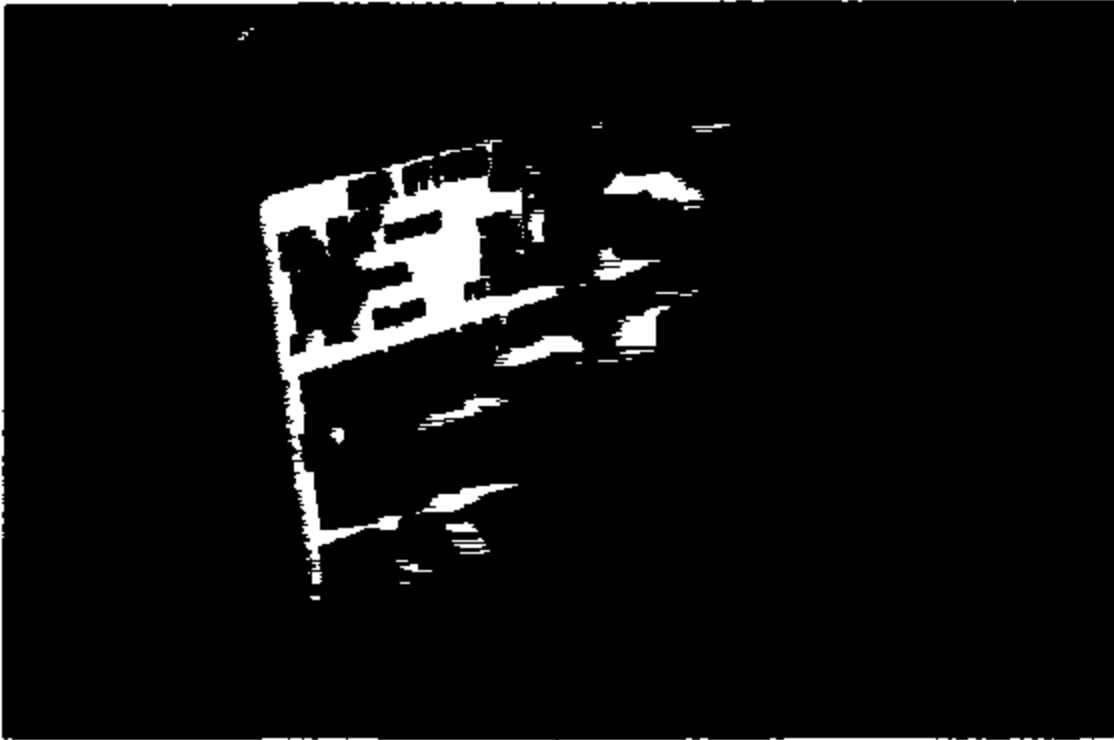
No. 4

Photo Sheet

EPF
Engineering and Physical
Investigation

EPF No: 2526-0102

Invest: Boat Attack



No. 1



No. 2

Photo Sheet

NFI No.

Invest.

IFPI
Engineering and Fire
Investigation



No.



No.



SP-1
Engineering and Fire
Investigation

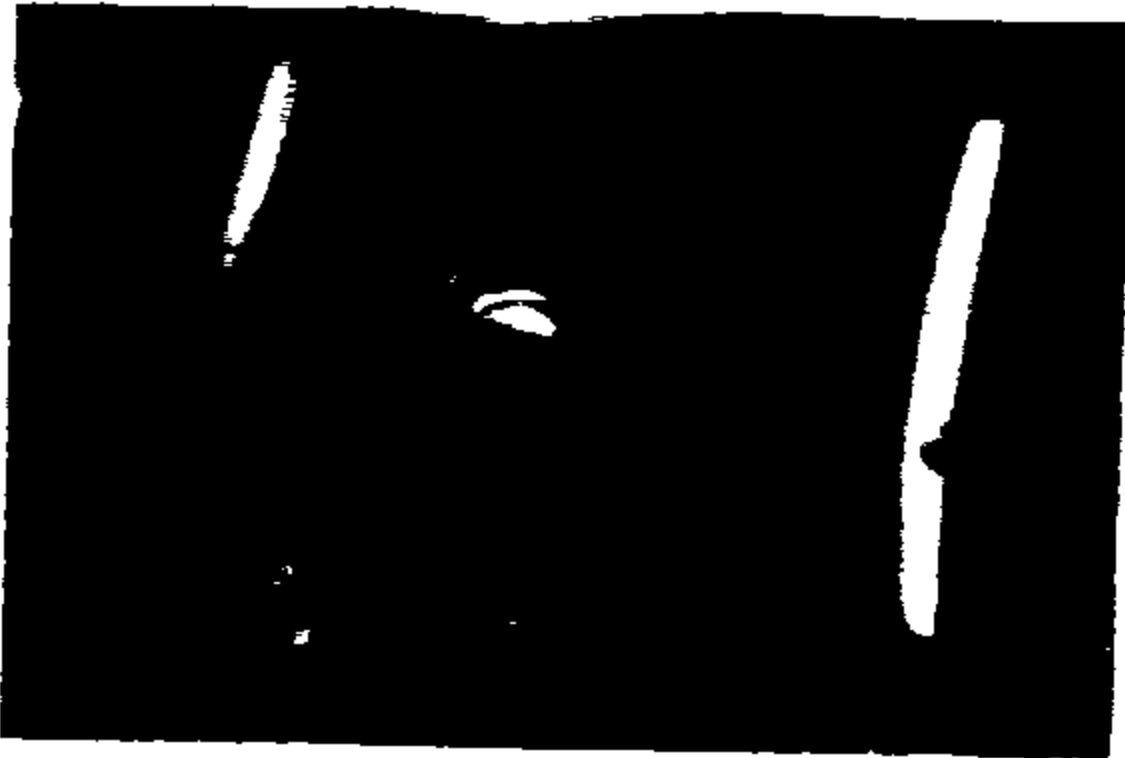
Photo Sheet

SP# No.:

Report:



No.



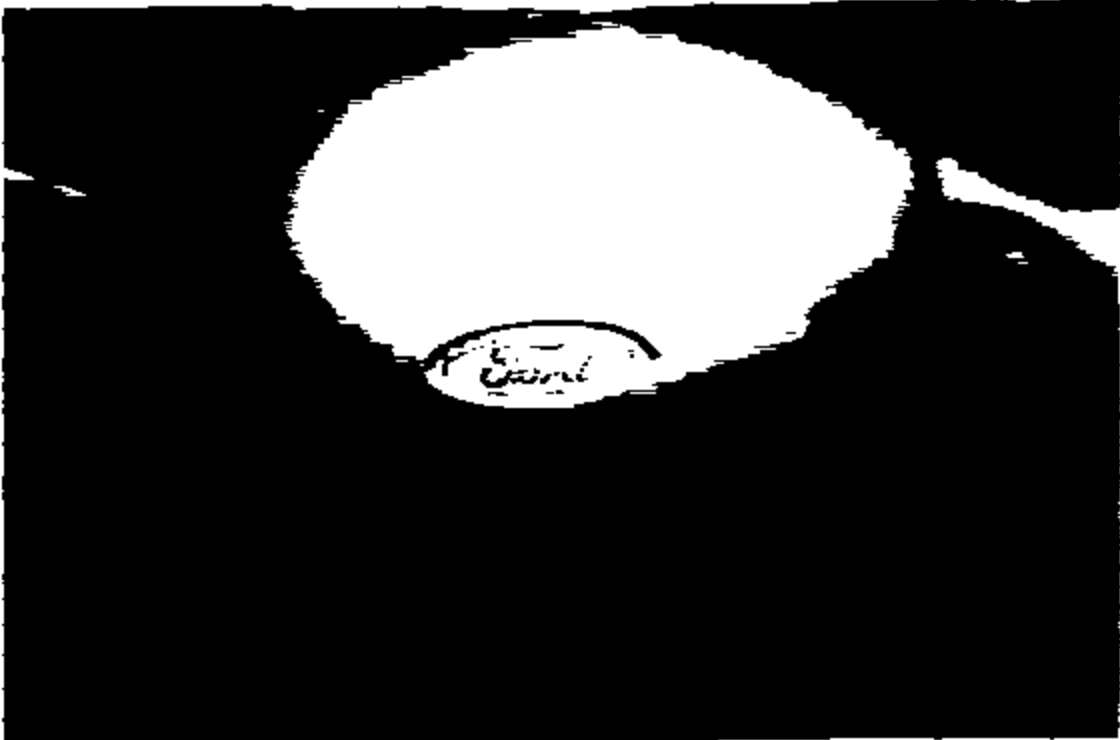
No.

Photo Sheet

EPI
Engineering and Fine
Investigation

UPI No.:

Inspect:



No. 11



No. 12

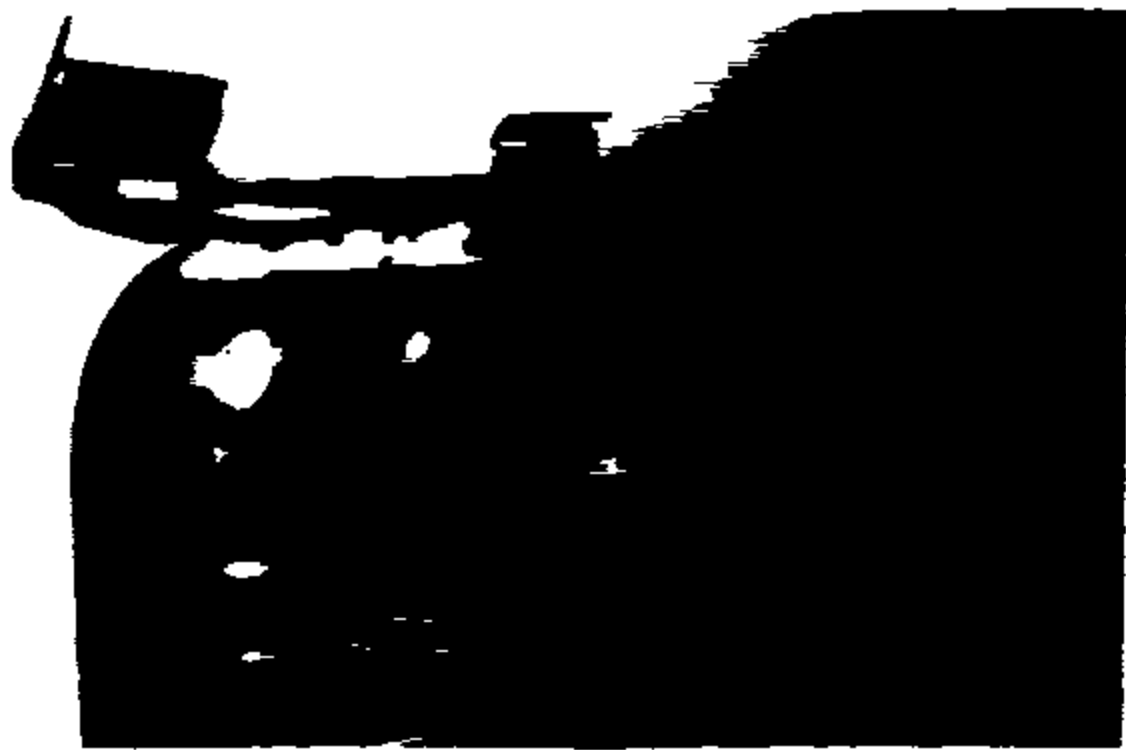


SP-1
Engineering and Fire
Investigation

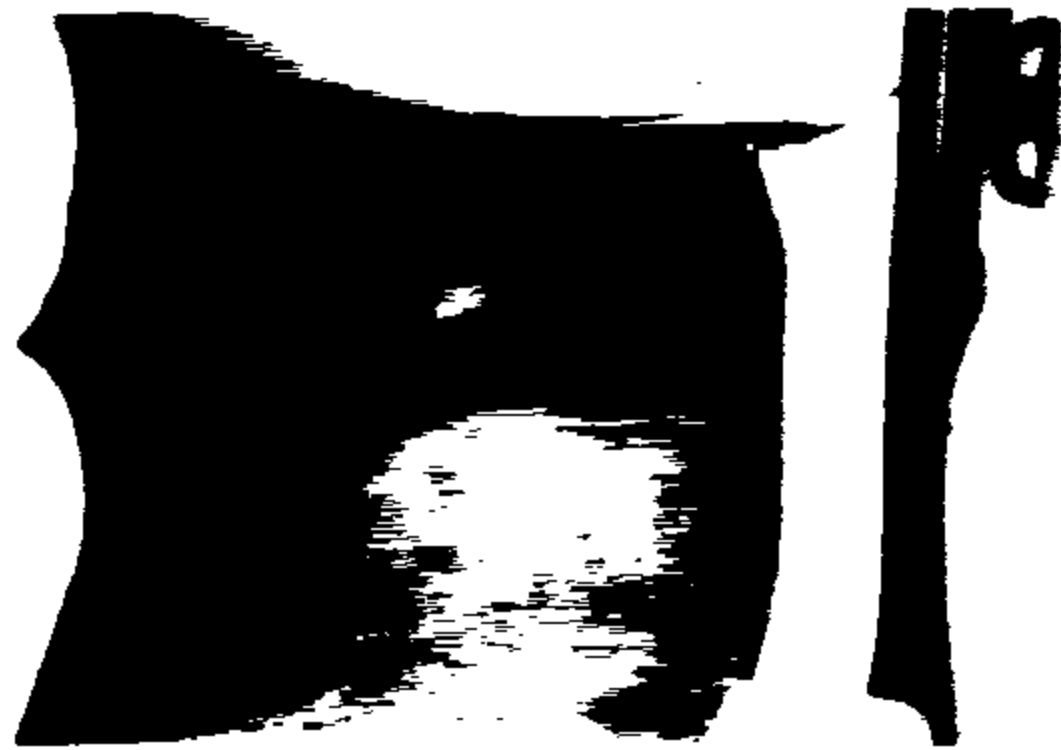
Photo Sheet

SP-1 No:

Insured:



No. 13



No. 14



EF
Engineering and Fire
Investigation

Photo Sheet

EF No: 2004-0003

Invest: [REDACTED]



No. 11



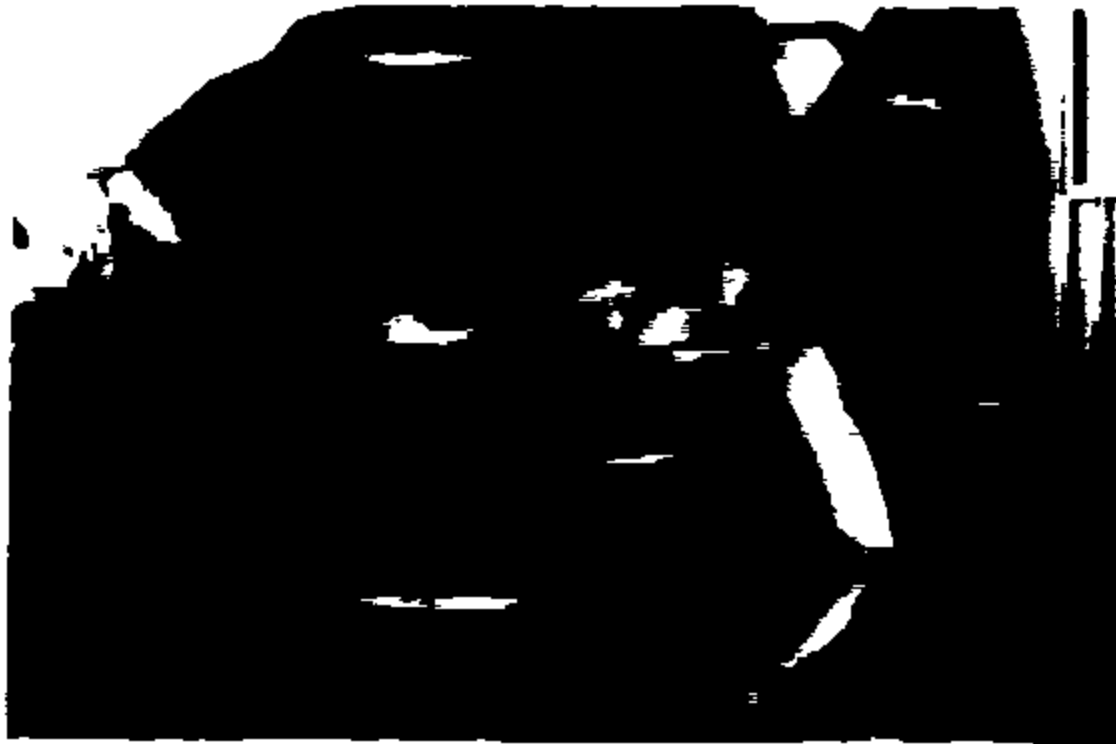
No. 12

Photo Sheet

FBI
Highway and Traffic
Investigation

SP# No: DC34-2884

Invest: [REDACTED]



No. 12



No. 13

Photo Sheet

EFPI
Engineering and Fire
Investigation

EFPI No.: 2024-0003

Report: [REDACTED]



No. 18



No. 20

Photo Sheet

**Engineering and Fire
Investigation**

SP# No.: 2004-0000

Invest: [REDACTED]



No. 21

No. 22

Photo Sheet

EPI No: 24304-02843

Invest: [REDACTED]



EPI
Engineering and Fire
Investigation



No. 23



Photo Sheet

PEB
Engineering and Fire
Investigation

Off No.: PEB4-078

Location: [REDACTED]



No. 25



No. 26

Photo Sheet

SP-1
Engineering and Fire
Investigation

SP-1 No:

Investor:



No. 22



No. 23

Photo Sheet



Department of Fire Investigation and Forensic Science

Case No.: 2018-00000

Date:



No. 2



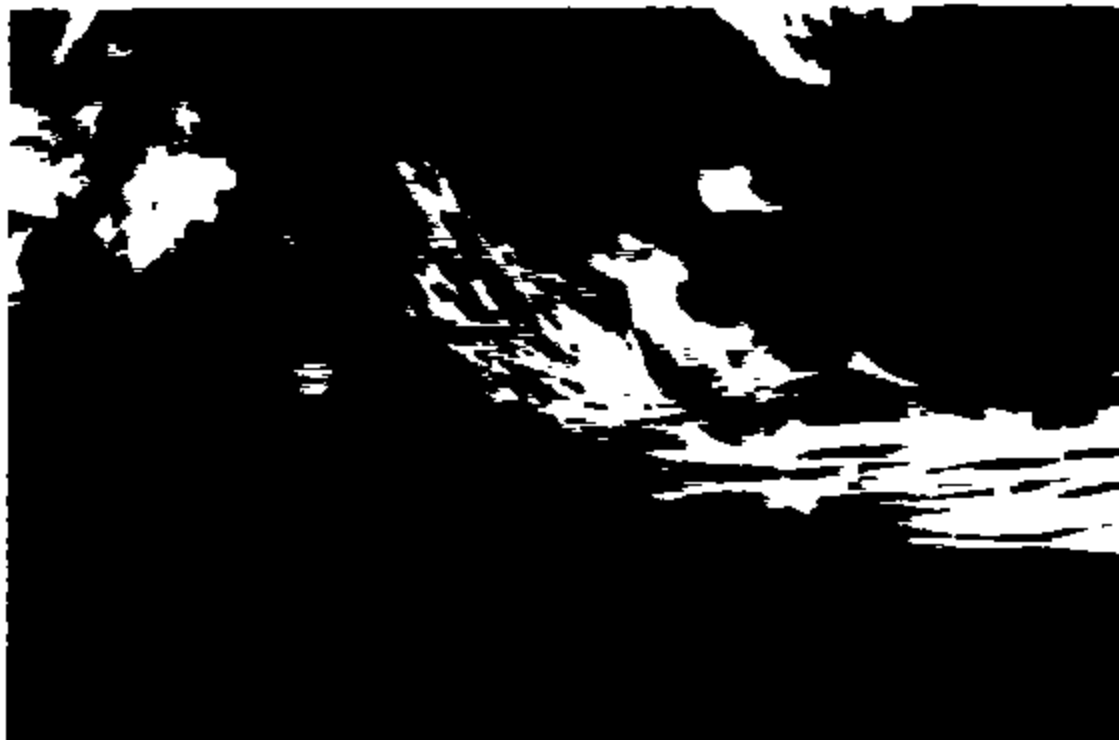
No. 3

Photo Sheet

Engineering and Fire
Investigation

SPF No.: 2024-0042

Insured: [REDACTED]



No. 21



No. 22

Photo Sheet

SP-1
Engineering and Fire
Investigation

RPI No.: 2024-0002

Invest: [REDACTED]



No. 22



No. 25

Photo Sheet

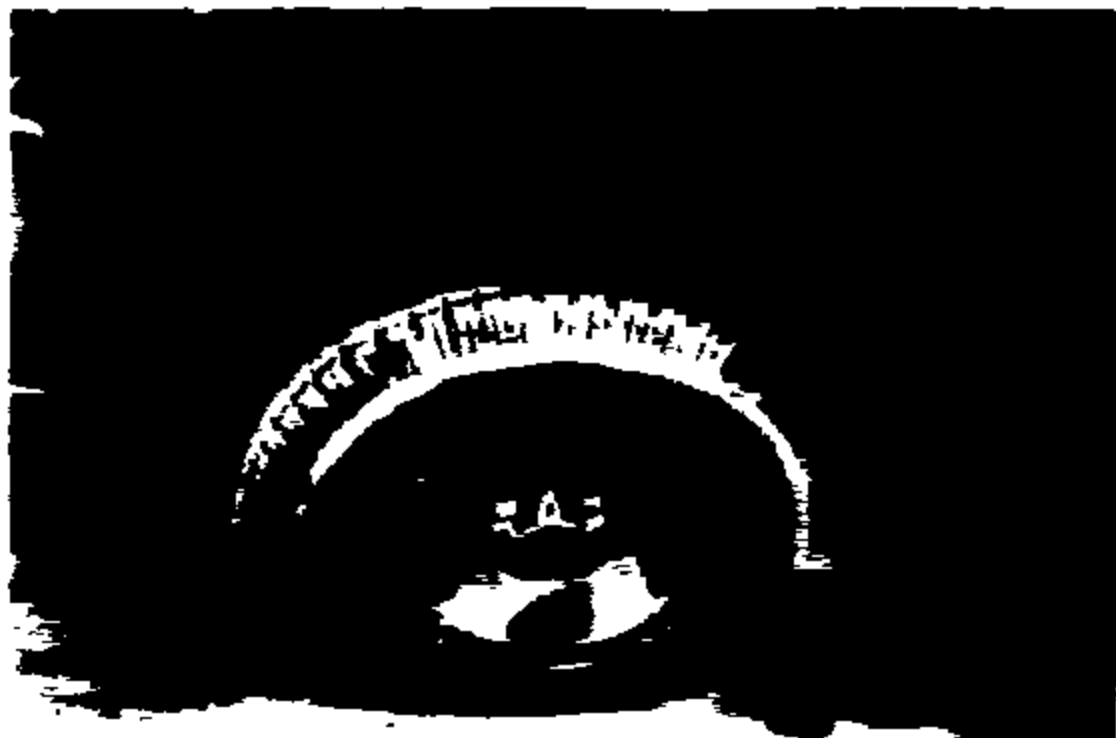
EPF
Engineering and Forensic
Investigation

EPF No: 2016-0001

Invested [REDACTED]



No. 21



No. 22

Photo Sheet

EFPI
Engineering and Fire
Investigators

IFT No.: 2014-0001

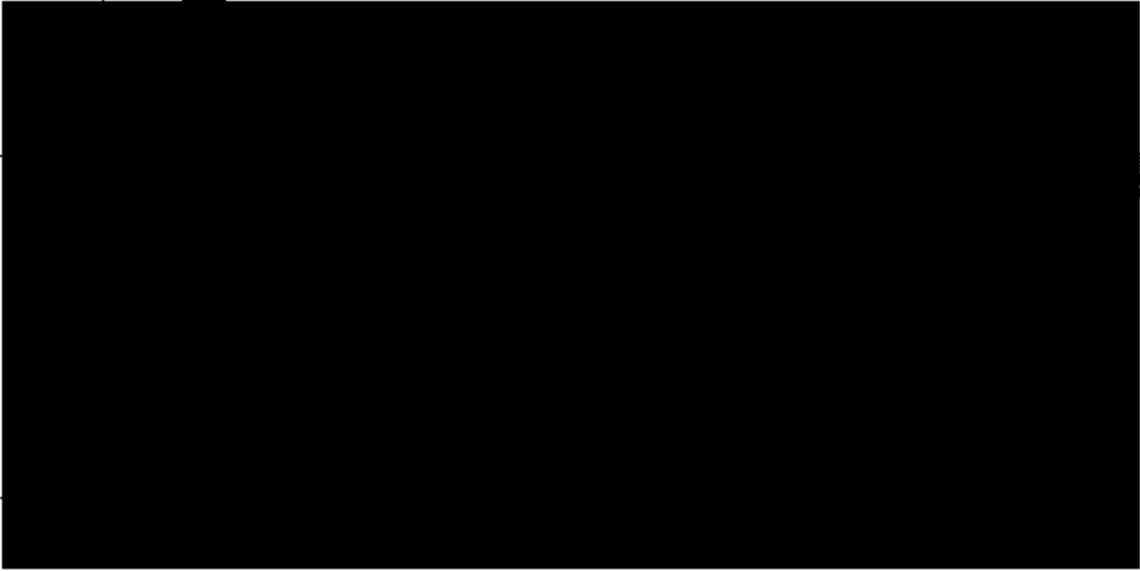
Investor: [REDACTED]



No. 12



No. 13



PE24-878 C 1435



Allstate.
You're in good hands.

August 3, 2004

4497372

FORD MOTOR CREDIT
GENERAL COUNSEL OFFICE
3 PARKLANE BLVD, STE PTW300
DEARBORN, MI 48126

RECEIVED AUG 12 2004

OUR CLAIM NUMBER: [REDACTED]
OUR INSURED: [REDACTED]
LOSS DATE: 06-14-04
LOCATION: [REDACTED] THE WOODLANDS, TX

ATTN: SHAWN NORTON

Per your request, enclosed are the supporting damage documents for the above-mentioned claim. Total property damages are \$54,504.08 from the fire that originated in the speed deactivation switch on the 2001 F150 pickup owned by our insured's tenant, [REDACTED]

I spoke with the adjuster for [REDACTED] of Progressive Insurance, and all the paperwork/records for the pickup burned in the fire.

Please review and call me at 800-776-2615 extension 635 to resolve this matter. Payment should be submitted to: PO Box 227257, Dallas TX 75222 with reference to our claim number. Thank you.

Sincerely,

Renee Parker

Renee Parker, SCLA
Roanoke National Subrogation Claim Center
email: ch7x6@allstate.com

\$54,504.08
2001 F150
[Handwritten notes]

Roanoke National Subrogation Claims Center
3606 Electric Road, Suite 301, PO Box 21188, Roanoke, VA 24018
Phone: 1-800-776-2615 or (540) 989-2800 Fax: (540) 989-2640 or (540) 776-3602
Hours: 9:00 AM - 4:30 PM EST Monday - Friday

PE04-078 C 1437

VFE**VERITÉ FORENSIC ENGINEERING, LLC.**

July 9, 2004

Ms. Christina Norfleet
Allstate Insurance Company
1500 City West Blvd. Suite 800
Houston, Texas 77042

Re: **Vehicle Fire Investigation**

Insured:

[REDACTED]
The Woodlands, Texas

Allstate Claim:

Date of Loss: 06/14/04

VFE Project: 040607

Dear Ms. Norfleet:

Verité Forensic Engineering (VFE) was requested on June 16, 2004 by Mr. Michael Chaney of Premier Claims Investigations, Inc. (PCI) to assist in the electrical aspects of a vehicle fire investigation that occurred at the rental property of [REDACTED]. The vehicle involved in the fire was a 2001 Ford F-150 pickup truck owned by [REDACTED]. [REDACTED] was renting the house that the truck was parked in front of at the time of the fire. Specifically, VFE was requested to examine the vehicle and its associated electrical system and render a professional opinion, if possible, regarding any failure or malfunction that may have been a causal factor for this fire.

Two field trips were made to the loss site. At the first inspection, VFE accompanied Mr. Chaney to the site on June 16, 2004, at which time the vehicle was visually examined and data was gathered. The second inspection took place on July 6, 2004. Mr. Larry Helton, a representative of the Ford Motor Company was also present at that time. During each inspection, notes and sketches were prepared to document conditions as they existed. Numerous photographs were also taken. Some of those photographs are attached to this report, with the remainder being provided on the enclosed photo CD.

The fire occurred on June 14, 2004. [REDACTED] had just returned home approximately 30 minutes prior to the fire, and then left again with his wife and son in their second vehicle to run some errands. The fire was observed in its incipient stage by a neighbor who reported seeing a small puddle of fire on the ground underneath the truck; specifically...

PCIA-070 c 1000

the driver's side towards the rear of the front tire. He reported that fire was dripping down from above. By the time the fire department arrived, the fire had spread to the house and into the garage. A more complete description of the fire origin, movement, and events surrounding it will be provided in PCI's separate fire origin and cause report.

As previously mentioned, the vehicle was a 2001 Ford F-150 pickup truck. According to [REDACTED] he purchased the vehicle used with approximately 34,000 miles on the odometer. At the time of the fire, he estimated the truck had about 60,000 miles on it. Mr. Spark indicated that the truck ran fine up until the time he parked it. The only problem he experienced was that the cruise control system quit working approximately two weeks prior to the fire, and he had not had an opportunity to have it repaired.

Figure 1 is an overall view showing the truck. The fire damage was confined to the engine compartment. The driver's side of the aluminum hood was melted away. Figure 2 shows the vehicle interior. It suffered only minor damage from the fire as it began to penetrate the bulkhead and windshield. Figure 3 is a view showing the vehicle identification number (VIN), which was 1FTRX17L41N [REDACTED]. The manufacturing data plate on the driver's door showed that the vehicle had been built in September 2000.

The engine compartment of the truck can be seen in Figure 4. The arrow in this photograph highlights the vacuum booster. The brake master cylinder would have been mounted to the front of that assembly. However, it had melted, broken and fallen to the ground. The wiring in the engine compartment was then examined for any signs of electrical arcing activity. Several such points were found. They were tagged with orange surveyor's tape, as can be seen in Figure 5. Note that the points of electrical arcing are right of the vicinity of the vacuum booster and master cylinder. Electrical arcing can only take place on energized conductors (wires). However, there are several circuits in the engine compartment wiring harness that are "hot-at-all-times." Arcing is characterized by very localized melting of the copper conductor material. One such arc point is shown in the close-up view of Figure 6. Once arcing takes place on an electrical circuit, the protective fuse usually blows and de-energizes the circuit. Thereafter, no further arcing can take place on that circuit even though the fire progresses. Consequently, arcing evidence is a definitive indicator as to where a hostile fire first attacked the electrical circuitry. In this particular case, the attack was directly adjacent to the vacuum booster, which confirms the fire origin area.

Figure 7 shows the vehicle fuse panel. Each fuse was removed and checked against the circuit protection requirements outlined in the vehicle service manual. Three fuses were found to be "blown"; they were circuits #2, #13 and #14.

EXPERT RPT.

PEB-876 C 1446

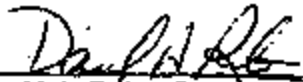
When a motor vehicle is parked with the ignition off, only a limited number of electrical circuits and components are active. One component that is active at all times in the subject truck is the speed control deactivation switch (commonly referred to as the brake pressure switch). It is mounted on the end of the brake master cylinder, which is in turn mounted on the vacuum booster. Switches of this type have had a history of failures over the years. The brake pressure switch is comprised of two pieces: the metal "hexport" body and the plastic "head," which houses the internal switch contacts.

During the first inspection, the hexport body was found on the ground underneath the vehicle. It was retrieved for the purpose of preservation. The remains of the plastic switch head were then found during the second inspection while the debris was being carefully scrutinized. Two components of the brake pressure switch can be seen in Figure 8. The switch assembly was then taken to the VFE laboratory for a radiographic (x-ray) analysis. Figure 9 is a radiograph showing the subject switch "head" on the left. An exemplar undamaged switch "head" is shown on the right for comparison purposes. Note that the internal brass contacts of the subject switch are melted and splattered from electrical arcing activity. This evidence is indicative of an internal failure of the switch.

Overall, the evidence uncovered during this investigation, along with eyewitness observations, indicates that fire originated in the engine compartment of the [REDACTED] vehicle on the driver's side and back towards the bulkhead. This is the area where the vacuum booster and brake master cylinder are mounted. The fire origin is further verified by arcing activity on the electrical wiring in close proximity to these components. The speed control deactivation switch is mounted in this area, specifically, on the brake master cylinder. That switch is energized at all times, even when the vehicle is parked, therefore it has the energy available to it to ignite a fire should it fail catastrophically. In addition, the speed control deactivation switch is protected by a 20-Amp fuse on circuit #13. That fuse was one of the three that were found to have blown during the fire. The fuse would have eventually blown when the internal switch contacts begin arcing and melting as revealed by the radiograph. Coupling these facts with the failure of the cruise control system to operate several weeks prior to the fire makes a compelling argument that the speed control deactivation switch failed. Additional verification of an internal switch failure could be gathered by cutting open the hexport body and examining the internal seals. However, such a procedure is inherently destructive in nature and all interested parties would have to be notified prior to the operation.

In conclusion, it is the opinion of Verité Forensic Engineering that the probable cause of the subject fire was an internal failure of the speed control deactivation switch in the engine compartment of the Spunk Ford F-150 pickup truck, which was parked in the driveway of the Axelson's rental property.

By his signature and seal, the undersigned engineer certifies that the opinions provided in this report are based on a reasonable degree of engineering certainty, the training, knowledge and experience of the engineer, and are in consideration of all the known facts to date relating to this matter.



David A. Reiter, P.E., C.F.I.
Senior Project Engineer - Electrical
State of Texas License No. 79122



DAR/mc



Figure 1: Overall view of subject truck.



Figure 2: Views of truck interior.



Figure 3: Vehicle Identification Number (VIN).



Figure 4: The engine compartment of truck.



Figure 5: Locations of arcing.

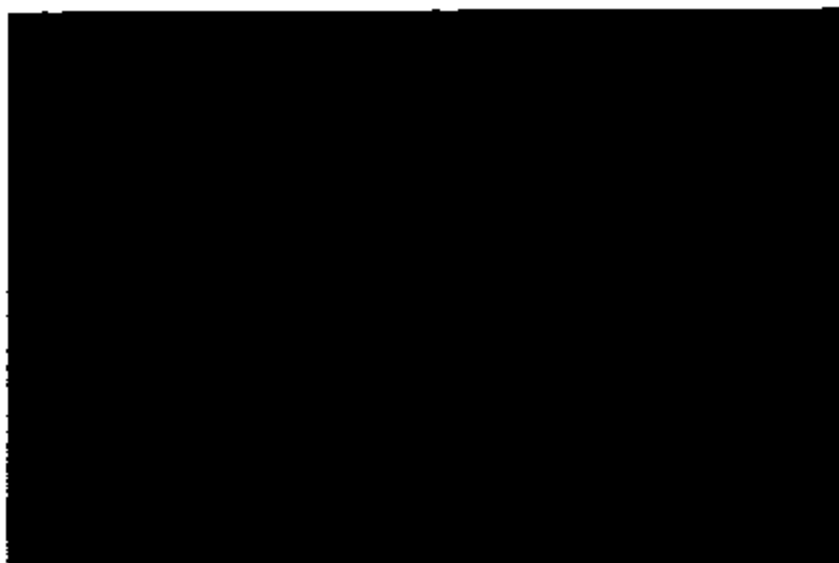


Figure 6: Close-up view of one arc location.

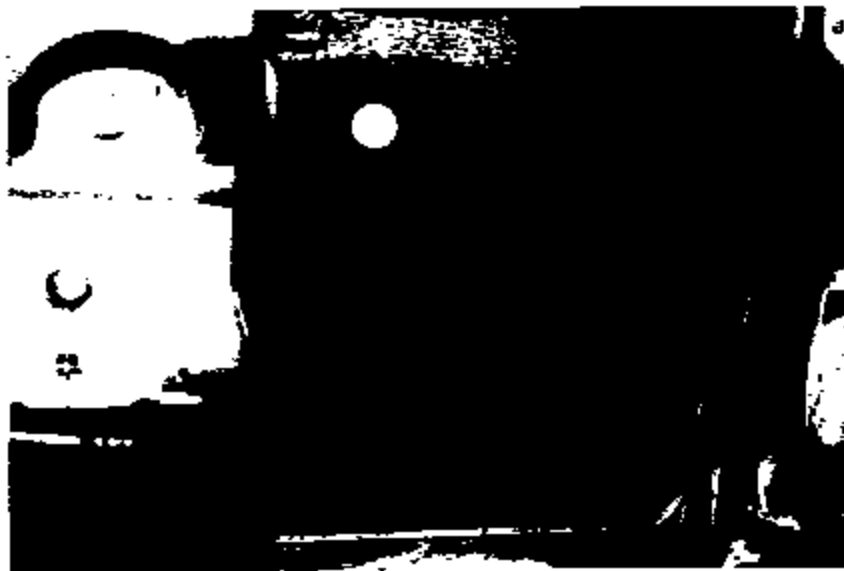


Figure 7: Vehicle face panel.



Figure 8: Remains of speed control deactivation switch.



**Figure 9: Radiograph (x-ray) of subject switch "head" on left,
with exemplar shown on right.**



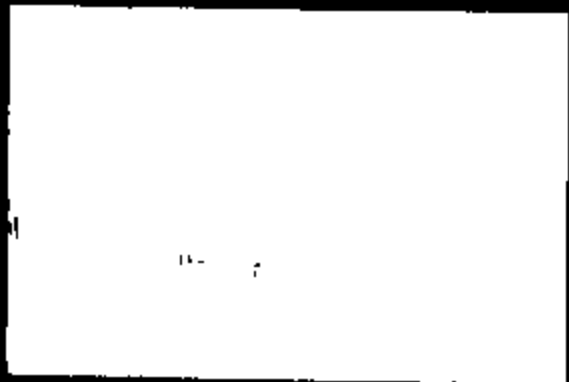
IMG_1090.JPG



IMG_1091.JPG



IMG_1092.JPG



IMG_1093.JPG



IMG_1094.JPG



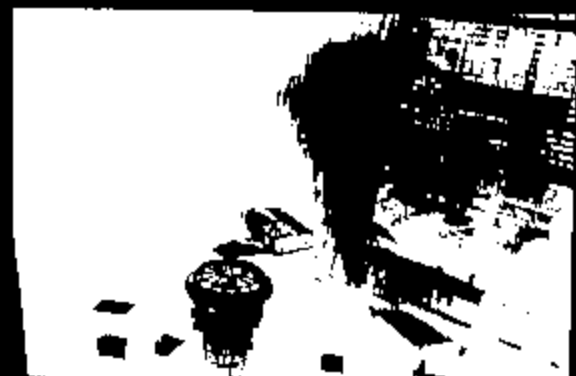
IMG_1095.JPG



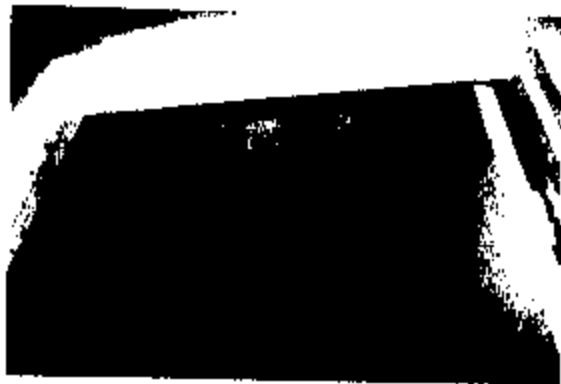
IMG_1096.JPG



IMG_1097.JPG



IMG_1098.JPG



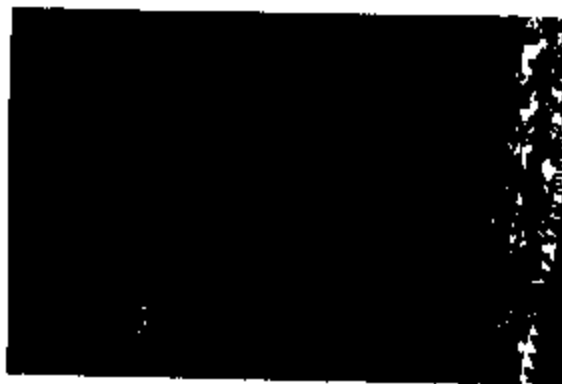
IMG_1099.JPG



IMG_1100.JPG



IMG_1101.JPG



IMG_1102.JPG



IMG_1103.JPG



IMG_1104.JPG



IMG_1105.JPG



IMG_1106.JPG



IMG_1107.JPG

PH04-078 C 1469



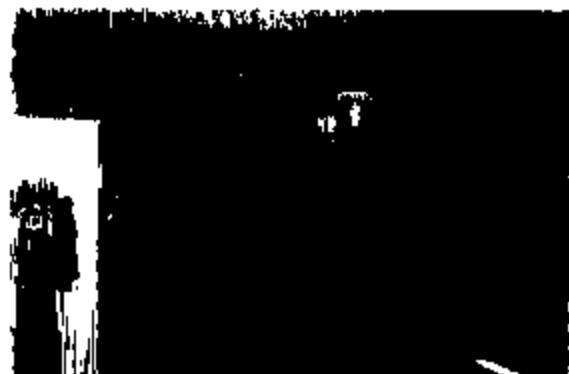
IMG_1108.JPG



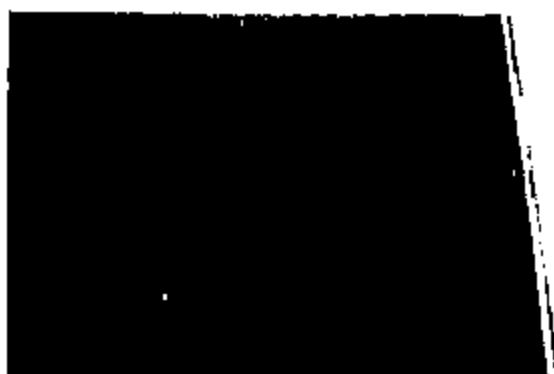
IMG_1109.JPG



IMG_1110.JPG



IMG_1111.JPG



IMG_1112.JPG



IMG_1113.JPG



IMG_1114.JPG



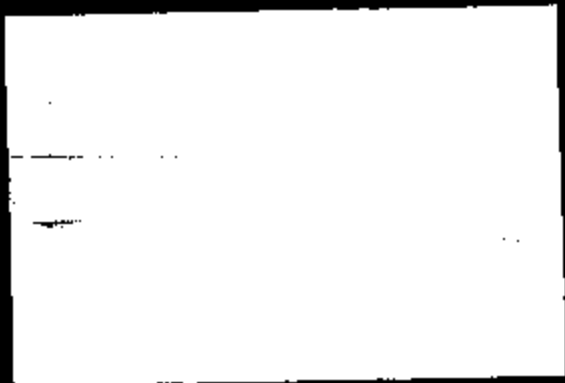
IMG_1115.JPG



IMG_1116.JPG



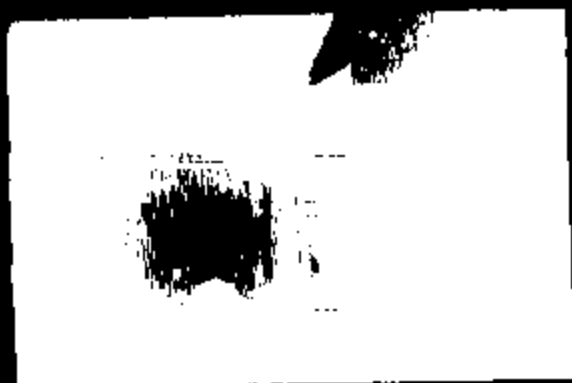
IMG_1117.JPG



IMG_1118.JPG



IMG_1119.JPG



IMG_1120.JPG



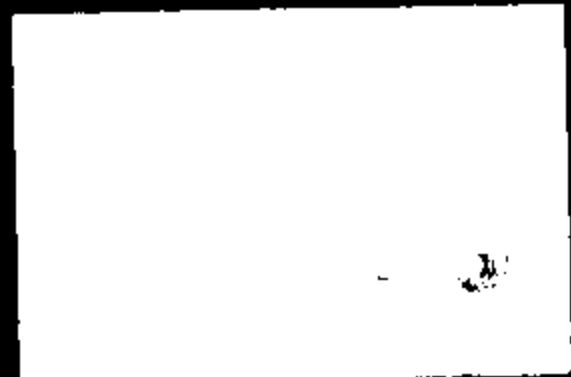
IMG_1121.JPG



IMG_1122.JPG



IMG_1123.JPG



IMG_1124.JPG



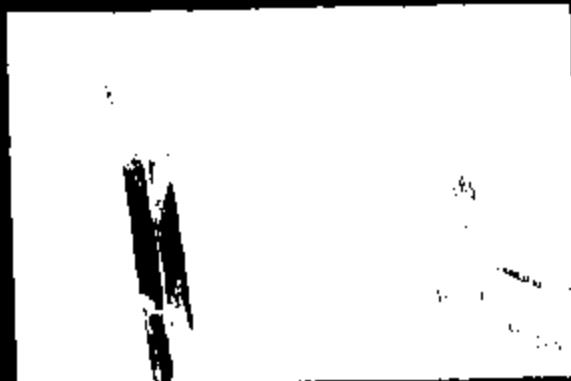
IMG_1125.JPG



IMG_1126.JPG



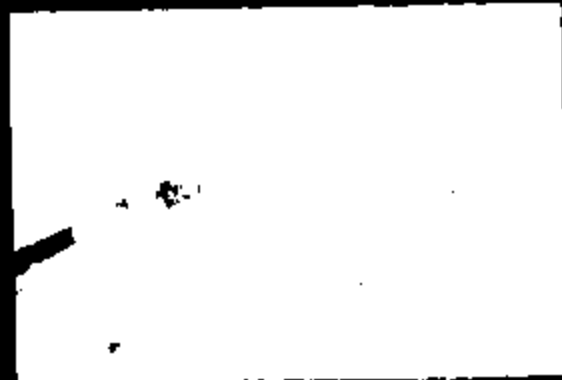
IMG_1127.JPG



IMG_1128.JPG



IMG_1129.JPG



IMG_1130.JPG



IMG_1131.JPG



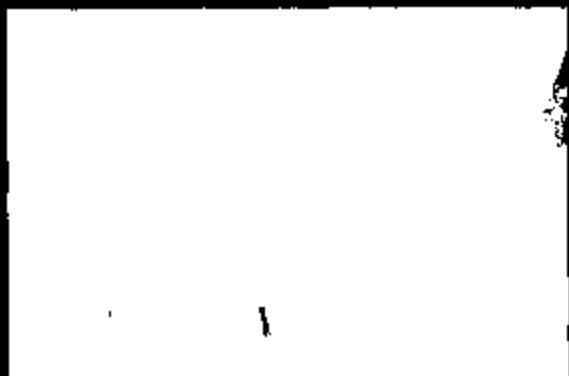
IMG_1132.JPG



IMG_1133.JPG



IMG_1134.JPG



IMG_1135.JPG



IMG_1136.JPG



IMG_1137.JPG



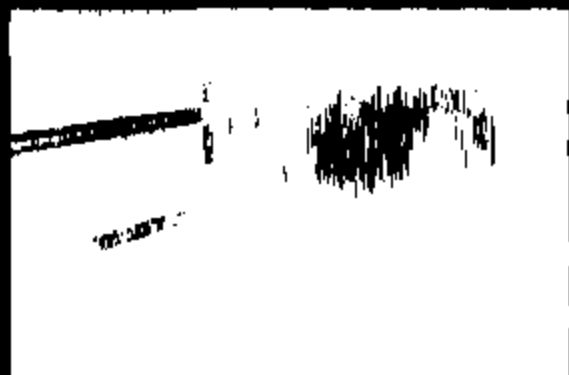
IMG_1138.JPG



IMG_1139.JPG



IMG_1140.JPG



IMG_1141.JPG



IMG_1142.JPG



IMG_1143.JPG

A MM DD- YYYY **06 1 2004** Station **04-0060001** Exposure **000**

SA416 TX 06 1 2004 3 04-0060001 000

B Location*

Street address Intersection In front of Rear of Adjacent to Dispositions

The Woodlands TX 77380

C Incident Type *

E1 Data & Times Midnight is 0000

Alarm * **06 14 2004 16:34:00**

Arrival * **06 14 2004 16:39:00**

Controlled **06 14 2004 16:53:00**

Last Unit **06 14 2004 18:35:00**

E2 Shift & Alarms

Local Option **01 STA3**

E3 Special Studies

D Aid Given or Received *

Actual aid received **SA412**

F1 Resources *

Suppression **0006** Apparatus **0018**

G1 Estimated Dollar Losses & Values

Property \$ **050,000**

Contents \$ **001,000**

Property \$ **100,000**

Contents \$ **040,000**

H1 Casualties

Deaths **0** Injuries **0**

H2 Detector

H3 Hazardous Materials Release

I Mixed Use Property

Use Structures

341 Clinic, clinic type infirmary

342 Doctor/dentist office

351 Prison or jail, not juvenile

419 1-or 2-family dwelling

429 Multi-family dwelling

439 Rooming/boarding house

449 Commercial hotel or motel

459 Residential, board and care

464 Dormitory/barracks

519 Food and beverage sales

936 Vacant lot

938 Graded/care for plot of land

946 Lake, river, stream

951 Railroad right of way

960 Other street

961 Highway/divided highway

962 Residential street (residential)

539 Household goods, sales, repairs

579 Motor vehicle/boat sales/repair

571 Gas or service station

599 Business office

615 Electric generating plant

629 Laboratory/science lab

700 Manufacturing plant

819 Livestock/poultry storage (barn)

882 Non-residential parking garage

891 Warehouse

981 Construction site

984 Industrial plant yard

Property Use **963**

Vehicle parking area

K1 Person/Entity Involved

Local Option: _____ Business name (if applicable): _____ Area Code: _____ Trace Number: _____

Check this box if same address as incident location. Then skip the three duplicate address lines.

Mr., Ms., Mrs. First Name: _____ MI: _____ Last Name: _____ Suffix: _____

Number: _____ Prefix: _____ Street or Highway: _____ Street Type: _____ Suffix: _____

Post Office Box: _____ Apt./Suite/Room: _____ City: _____

State: _____ Zip Code: _____

More people involved? Check this box and attach Supplemental Forms (NFIRS-13) as necessary

K2 Owner

Local Option: _____ Business name (if applicable): _____ Area Code: _____ Trace Number: _____

Same as person involved? Then check this box and skip the rest of this section.

Check this box if same address as incident location. Then skip the three duplicate address lines.

Mr., Ms., Mrs. First Name: _____ MI: _____ Last Name: _____ Suffix: _____

Number: _____ Prefix: _____ Street or Highway: _____ Street Type: _____ Suffix: _____

Post Office Box: _____ Apt./Suite/Room: _____ City: _____

State: _____ Zip Code: _____

L Remarks

Local Option

Engine 103 was dispatched to the report of a vehicle fire next to the residence, after the initial dispatch the call was upgraded to a structure fire.

Upon E-103 arrival we found a Ford F-150 truck burning from the engine compartment and had caused the structure next to it to ignite at the front of the garage. E-103 crew advanced a preconnected hose line to the vehicle and knocked down the fire coming from the vehicle and then forced entry through the garage and also the front door of the home. The fire had spread from the vehicle up into the eaves of the garage and across the attic. EC-10 arrived on scene and established command. E-101 and E-102 arrived and were instructed to enter the home and access the attic near the B-side of the structure and to start a primary search of the residence.

The primary search found no victims and the fire was attacked from an attic access on the B-side of the residence and also from an attic access located in the garage. The fire was controlled and salvaged and overhaul was completed. Command established RIT and had utilities turned off upon his arrival. The structure was also ventilated by order of Command; this was done by TK-101. The county fire marshal was dispatched and arrived on scene to investigate. All units were returned to service by Command and Command was terminated. The home was left with the residence and the county fire marshal.

L Authorization

007202 [Signature: Cottar, Hampton L.] 1800 [Pattern: _____]

Officer in charge of [Signature: _____] [Pattern: _____]

Check Box if [Signature: _____] [Pattern: _____]

007218 [Signature: Hubbard, Mitchell W.] 1700 [Pattern: _____]

Officer in charge of [Signature: _____] [Pattern: _____]

A SA416 TX 06 1 2004 3 04-0060009 000
 Station Incident Number Exposure
 Delete Change No Activity **NFIRS -2**
 Fire

B Property Details

B1 0001 Not Residential
 Estimated Number of residential living units in building of origin whether or not all units became involved

B2 Buildings not involved
 Number of buildings involved

B3 Home
 Acres burned (outside fires) Less than one acre

C On-Site Materials None
 or Products
 Complete if there were any significant amounts of commercial, industrial, heavy or agricultural products or materials on the property, whether or not they became involved.
 Enter up to three codes. Check one or more boxes for each code entered.

On-site material (1) 1 Bulk storage or warehousing
 2 Processing or manufacturing
 3 Packaged goods for sale
 4 Repair or service

On-site material (2) 1 Bulk storage or warehousing
 2 Processing or manufacturing
 3 Packaged goods for sale
 4 Repair or service

On-site material (3) 1 Bulk storage or warehousing
 2 Processing or manufacturing
 3 Packaged goods for sale
 4 Repair or service

D Ignition

D1 E3 Engine area, running
 Area of fire origin *

D2 H0 Heat from powered
 Heat source *

D3 B1 Electrical wire, cable
 Item first ignited * Check box if fire spread from first ignited to was mentioned in object of origin

D4
 Type of material first ignited Required only if item first ignited was in 80 or 476

E1 Cause of Ignition
 Check box if this is an expert report. Skip to section 5

1 Intentional
 2 Unintentional
 3 Failure of equipment or heat source
 4 Act of nature
 5 Cause under investigation
 U Cause undetermined after investigation

E2 Factors Contributing To Ignition

30 Electrical None
 Factor contributing to ignition (1)

Factor contributing to ignition (2)

Factor contributing to ignition (3)

E3 Human Factors
 Contributing To Ignition
 Check all applicable boxes

1 Asleep None
 2 Possibly impaired by alcohol or drugs
 3 Overstated person
 4 Possibly mental disabled
 5 Physically disabled
 6 Multiple persons involved

7 Age was a factor
 Estimated age of person involved

1 Male 2 Female

F1 Equipment Involved In Ignition
 None if equipment was not involved, skip to Section 8

Equipment involved

Brand

Model

Serial #

Year

F2 Equipment Power
 Equipment Power Source

F3 Equipment Portability

1 Portable
 2 Stationary

Portable equipment normally can be moved by one person, is designed to be used in multiple locations, and requires no tools to install.

G Fire Suppression Factors
 Enter up to three codes. None

Fire suppression factor (1)

Fire suppression factor (2)

Fire suppression factor (3)

H1 Mobile Property Involved
 None

1 Not involved in ignition, but burned
 2 Involved in ignition, but did not burn
 3 Involved in ignition and burned

E150
 Mobile property model

2001
 Year

TX
 State

VIN Number

H2 Mobile Property Type & Make

11 Passenger car,
 Mobile property type

FO Ford
 Mobile property make

Local Use
 Fire-Alarm Available
 Sum of the information presented in this report may be based upon reports from other agencies

Arson report attached
 Police report attached
 Coroner report attached
 Other reports attached

A		MM	DP	YYYY	3		04-0060005	001	Below		MFIRS - 1
SA416		TX	06	1	2004	3	04-0060005	001	Change		Basic
FDID *		State *	Incident Date *			Station	Incident Number *	Exposure *	No Activity		
B Location*											
<input type="checkbox"/> Check this box to indicate that the address for this incident is provided on the Wildland Fire Module in Section 8 "Alternative Location Specifications". See only for Wildland fires.											
<input checked="" type="checkbox"/> Street address <input type="checkbox"/> Intersection <input type="checkbox"/> In front of <input type="checkbox"/> Rear of <input type="checkbox"/> Adjacent to <input type="checkbox"/> Directions											
City: The Woodlands State: TX Zip: 77380											
C Incident Type*											
111 Building fire											
D Date & Times											
Check boxes if listed are the same as Alarm Alarm # 06 14 2004 16:34:00 Arrival * 06 14 2004 16:39:00 Controlled 06 14 2004 16:53:00 Last Unit Cleared 06 14 2004 18:35:00											
E2 Shift & Alarms											
Local Option Shift or Alarm: 01 STAB											
E3 Special Studies											
Local Option Special Study 100: _____ Special Study 101: _____											
F Actions Taken *											
11 Extinguish Primary Action Taken (1) 12 Salvage & overhaul Additional Action Taken (2)											
G1 Resources *											
<input checked="" type="checkbox"/> Check this box and ship this section if an Apparatus or Personnel form is used. Apparatus: _____ Personnel: _____ Suppression: 0006 0018 EMS: _____ Other: _____											
G2 Estimated Dollar Losses & Values											
LOSSES: Required for all fires if known. Optional for non fires. Property \$ _____, 050, 000 Contents \$ _____, 001, 000 Property \$ _____, 100, 000 Contents \$ _____, 040, 000											
Completed Modules											
<input checked="" type="checkbox"/> Fire-2 <input checked="" type="checkbox"/> Structure-3 <input type="checkbox"/> Civil Fire Cas.-4 <input type="checkbox"/> Fire Serv. Cas.-5 <input type="checkbox"/> EMS-6 <input type="checkbox"/> Hazmat-7 <input type="checkbox"/> Wildland Fire-8 <input checked="" type="checkbox"/> Apparatus-9 <input checked="" type="checkbox"/> Personnel-10 <input type="checkbox"/> Arson-11											
H1 Casualties											
Deaths Injuries Fire Service: _____ Civilian: _____ Detector: _____ 1 Detector alerted occupants 2 Detector did not alert them <input checked="" type="checkbox"/> Unknown											
H3 Hazardous Materials Release											
1 Material spill: size, location, quantity, etc. 2 Flammable gas: color, odor, etc. 3 Corrosive: vehicle fuel tank or portable container 4 Explosive: fuel, heating equipment or portable storage 5 Flammable fuel/oil: vehicle fuel tank or portable container 6 Household solvents: household or office spill, always only 7 Motor oil: from engine or portable container 8 Paint: from paint can, tub, etc. 9 Other: Special incident section required on spill 3 Dept. form											
I Mixed Use Property											
<input checked="" type="checkbox"/> Not Mixed 10 Assembly use 20 Education use 30 Medical use 40 Residential use 50 Row of stores 53 Enclosed mall 58 Bus. & Residential 59 Office use 60 Industrial use 63 Military use 65 Farm use 00 Other mixed use											
J Property Use*											
Structures 131 Church, place of worship 161 Restaurant or cafeteria 162 Bar/Tavern or nightclub 213 Elementary school or kindergarten 215 High school or junior high 241 College, adult education 311 Care facility for the aged 331 Hospital Outside 124 Playground or park 655 Crops or orchard 669 Forest (timberland) 807 Outdoor storage area 919 Dump or sanitary landfill 931 Open land or field											
341 Clinic, clinic type infirmary 342 Doctor/dentist office 361 Prison or jail, not juvenile 419 1-or 2-family dwelling 429 Multi-family dwelling 439 Rooming/boarded house 449 Commercial hotel or motel 459 Residential, board and care 464 Dormitory/barracks 519 Food and beverage sales 539 Household goods, sales, repairs 579 Motor vehicle/boat sales/repair 571 Gas or service station 395 Business office 615 Electric generating plant 629 Laboratory/science lab 700 Manufacturing plant 819 Livestock/poultry storage (barn) 882 Non-residential parking garage 891 Warehouse 981 Construction site 984 Industrial plant yard											

K1 Person/Entity Involved

Local Option

Business Name (if applicable)

Area Code

Phone Number

Check this box if same address as incident location. Then skip the three duplicate address lines.

Mr., Ms., Mrs. First Name

MI

Last Name

Suffix

Number

Prefix

Street or Highway

Street Type

Suffix

Post Office Box

Apt./Suite/Room

City

State

Zip Code

More people involved? Check this box and attach Supplemental Forms (NFIRS-12) as necessary

K2 Owner

Local Option

Same as person involved? Then check this box and skip the rest of this section.

Business Name (if applicable)

Area Code

Phone Number

Check this box if same address as incident location. Then skip the three duplicate address lines.

Mr., Ms., Mrs. First Name

MI

Last Name

Suffix

Number

Prefix

Street or Highway

Street Type

Suffix

Post Office Box

Apt./Suite/Room

City

State

Zip Code

L Remarks

Local Option

Engine 103 was dispatched to the report of a vehicle fire next to the residence, after the initial dispatch the call was upgraded to a structure fire.

Upon E-103 arrival we found a Ford F-150 truck burning from the engine compartment and had caused the structure next to it to ignite at the front of the garage. E-103 crew advanced a preconnected hose line to the vehicle and knocked down the fire coming from the vehicle and then forced entry through the garage and also the front door of the home. The fire had spread from the vehicle up into the eaves of the garage and across the attic. BC-10 arrived on scene and established command. E-101 and E-102 arrived and were instructed to enter the home and access the attic near the B-side of the structure and to start a primary search of the residence.

The primary search found no victims and the fire was attacked from an attic access on the B-side of the residence and also from an attic access located in the garage. The fire was controlled and salvaged and overhaul was completed. Command established RIT and had utilities turned off upon his arrival. The structure was also ventilated by order of Command; this was done by TK-101. The county fire marshal was dispatched and arrived on scene to investigate. All units were returned to service by Command and Command was terminated. The home was left with the residence and the county fire marshal.

FD-578 (Rev. 1-1-83)

L Authorization

007202

Officer to report to

Cottar, Hampton L.

Signature

1501

Number of days

10/10/83

Date

10/10/83

Date

Check box if same address as incident location. Then skip the three duplicate address lines.

007212

Officer to report to

Robison, Mitchell A.

Signature

1501

Number of days

10/10/83

Date

10/10/83

Date

A	SA416 FOID *	TX State *	06 14 Incident Date *	2004 Year	3 Station	04-0060009 Incident Number *	001 Expense *	<input type="checkbox"/> Delete <input type="checkbox"/> Change <input type="checkbox"/> No Activity	NFIRS - 2 Form
B Property Details					C On-Site Materials or Products				
B1 <u>0001</u> <input type="checkbox"/> Not Residential Estimated Number of residential living units in building of origin whether or not all units became involved					Complete if there were any significant amounts of commercial, industrial, storage or agricultural products or materials on the property, whether or not they became involved. Enter up to three codes. Check one or more boxes for each code entered.				
B2 <u> </u> <input checked="" type="checkbox"/> Buildings not involved Number of buildings involved					1 <input type="checkbox"/> Bulk storage or warehousing 2 <input type="checkbox"/> Processing or manufacturing 3 <input type="checkbox"/> Packaged goods for sale 4 <input type="checkbox"/> Repair or service				
B3 <u> </u> <input checked="" type="checkbox"/> None Acres burned (outside fire) <input type="checkbox"/> Less than one acre					1 <input type="checkbox"/> Bulk storage or warehousing 2 <input type="checkbox"/> Processing or manufacturing 3 <input type="checkbox"/> Packaged goods for sale 4 <input type="checkbox"/> Repair or service				
D Ignition					E Cause of Ignition				
D1 <u>47</u> <u>Vehicle storage area;</u> Area of fire origin *					E1 <input checked="" type="checkbox"/> Check box if this is an outside report. Skip to section 8				
D2 <u>81</u> <u>Heat from direct flame;</u> Heat source *					1 <input type="checkbox"/> Intentional 2 <input type="checkbox"/> Unintentional 3 <input type="checkbox"/> Failure of equipment or heat source 4 <input type="checkbox"/> Act of nature 5 <input type="checkbox"/> Cause under investigation 6 <input type="checkbox"/> Cause undetermined after investigation				
D3 <u>00</u> <u>Item first ignited;</u> Item first ignited * <input type="checkbox"/> Check box if fire spread was confined to subject of origin					E2 Factors Contributing To Ignition				
D4 <u>63</u> <u>Sawn wood, including</u> Type of material first ignited <input type="checkbox"/> Required only if item first ignited code is 06 or 470					E3 <u>71</u> <u>Exposure fire</u> <input type="checkbox"/> None Factor Contributing To Ignition (1) <u> </u> Factor Contributing To Ignition (2)				
F1 Equipment Involved In Ignition					G Fire Suppression Factors				
<input type="checkbox"/> None IF Equipment was not involved, skip to Section G <u> </u> Equipment involved					Enter up to three codes. <input type="checkbox"/> None <u> </u> Fire suppression factor (1)				
Brand <u> </u> Model <u> </u> Serial # <u> </u> Year <u> </u>					F2 Equipment Power <u> </u> Equipment Power source				
F3 Equipment Portability 1 <input type="checkbox"/> Portable 2 <input type="checkbox"/> Stationary Portable equipment normally can be moved by one person, is designed to be used in multiple locations, and requires no tools to install.					<u> </u> Fire suppression factor (2)				
H1 Mobile Property Involved					I Local Use				
<input type="checkbox"/> None 1 <input checked="" type="checkbox"/> Not involved in ignition, but burned 2 <input type="checkbox"/> Involved in ignition, but did not burn 3 <input type="checkbox"/> Involved in ignition and burned					<input type="checkbox"/> Fire-Alarm Plan Available Some of the information presented in this report may be based upon reports from other agencies				
H2 Mobile Property Type & Make <u>11</u> <u>Passenger car.</u> Mobile property type <u> </u> Mobile property make					<input type="checkbox"/> Action report attached <input type="checkbox"/> Police report attached <input type="checkbox"/> Coroner report attached <input checked="" type="checkbox"/> Other reports attached				
<u> </u> Mobile property model					<u> </u> Other reports attached				

Montgomery County FMO
INCIDENT SUMMARY REPORT
Official Law Enforcement Report - Unauthorized Dissemination is Prohibited
Agency Incident ID: 04-300

[Redacted]

Start Date/Time: Monday 06/14/2004 18:33
End Date/Time:
Street Address:

City/State/Zip: THE WOODLANDS, TX
County: MONTGOMERY
Additional Directions: KM251U near Acorn Oak

[Redacted]

Name: [Redacted] **Phone:** [Redacted] **Email:** [Redacted]

[Redacted]

BATS Incident ID: 1288	Agency Incident ID: 04-300	Type: Accidental Fire
Status: Investigation Closed	Level: Restricted	Target: Vehicle
Target Status: Occupied And Operating	Est Damage: \$75,000	Secondary Target: Residential
ATF Involved: No	Primary Btaa:	Primary Gov't Association: None
Method Of Entry:	Fire Descriptor(s):	Collateral Crimes:
Primary Motivation:	Area of Placement/Device Origin: Function Area	
Number Injured: 0	Number Killed: 0	

[Redacted]

None

I1 Structure Type * If fire was in enclosed building or a portable/mobile structure complete the rest of this form		I2 Building Status *		I3 Building Height Count the roof as part of the highest story		I4 Main Floor Size* NFPA-3 Structure Fire	
1 <input checked="" type="checkbox"/> Enclosed Building 2 <input type="checkbox"/> Portable/mobile structure 3 <input type="checkbox"/> Open structure 4 <input type="checkbox"/> Air supported structure 5 <input type="checkbox"/> Tent 6 <input type="checkbox"/> Open platform (e.g. pier) 7 <input type="checkbox"/> Underground structure (work areas) 8 <input type="checkbox"/> Connective structure (e.g. tunnel) 9 <input type="checkbox"/> Other type of structure		1 <input type="checkbox"/> Under construction 2 <input checked="" type="checkbox"/> Occupied & operating 3 <input type="checkbox"/> Idle, not routinely used 4 <input type="checkbox"/> Under major renovation 5 <input type="checkbox"/> Vacant and secured 6 <input type="checkbox"/> Vacant and unsecured 7 <input type="checkbox"/> Being demolished 8 <input type="checkbox"/> Other 9 <input type="checkbox"/> Undetermined		Total number of stories at or above grade <u>001</u> Total number of stories below grade <u> </u>		Total square feet <u> </u> , <u>001</u> , <u>500</u> OR <u> </u> BY <u> </u> , <u> </u> Length in feet Width in feet	
J1 Fire Origin * <u>001</u> <input type="checkbox"/> Below Grade Story of fire origin		J3 Number of Stories Damaged By Flame Count the roof as part of the highest story		K Material Contributing Most To Flame Spread <input type="checkbox"/> Check if no flame spread OR note as material first ignited OR unable to determine Skip To Section L			
J2 Fire Spread *		Number of stories of minor damage (1 to 249 flame damage) <u> </u> Number of stories of significant damage (25 to 499 flame damage) <u> </u> Number of stories of heavy damage (50 to 749 flame damage) <u> </u> Number of stories of extreme damage (75 to 100% flame damage) <u> </u>		K1 <u> </u> From contributing most to flame spread K2 <u> </u> Type of material contributing most to flame spread Required only if item contributing code is 00 or 70			
L1 Presence of Detectors * (In area of the fire) N <input type="checkbox"/> None Present Skip to section M 1 <input type="checkbox"/> Present U <input checked="" type="checkbox"/> Undetermined		L3 Detector Power Supply		L5 Detector Effectiveness Required if detector operated			
L2 Detector Type		1 <input type="checkbox"/> Battery only 2 <input type="checkbox"/> Hardwire only 3 <input type="checkbox"/> Plug in 4 <input type="checkbox"/> Hardwire with battery 5 <input type="checkbox"/> Plug in with battery 6 <input type="checkbox"/> Mechanical 7 <input type="checkbox"/> Multiple detectors & power supplies 8 <input type="checkbox"/> Other <u> </u> U <input type="checkbox"/> Undetermined		1 <input type="checkbox"/> Alarmed occupants, occupants responded 2 <input type="checkbox"/> Occupants failed to respond 3 <input type="checkbox"/> There were no occupants 4 <input type="checkbox"/> Failed to alert occupants U <input type="checkbox"/> Undetermined			
L4 Detector Operation		L6 Detector Failure Reason Required if detector failed to operate					
1 <input type="checkbox"/> Fire too small to activate 2 <input type="checkbox"/> Operated (Complete Section L5) 3 <input type="checkbox"/> Failed to Operate (Complete Section L5) U <input type="checkbox"/> Undetermined		1 <input type="checkbox"/> Power failure, shutoff or disconnect 2 <input type="checkbox"/> Improper installation or placement 3 <input type="checkbox"/> Defective 4 <input type="checkbox"/> Lack of maintenance, includes cleaning 5 <input type="checkbox"/> Battery missing or disconnected 6 <input type="checkbox"/> Battery discharged or dead 8 <input type="checkbox"/> Other <u> </u> U <input type="checkbox"/> Undetermined					
M1 Presence of Automatic Extinguishment System * N <input checked="" type="checkbox"/> None Present 1 <input type="checkbox"/> Present Complete rest of Section M		M3 Automatic Extinguishment System Operation Required if fire was within designed range		M5 Automatic Extinguishment System Failure Reason Required if system failed			
M2 Type of Automatic Extinguishment System * Required if fire was within designed range of AEM		1 <input type="checkbox"/> Operated & effective (Go to M4) 2 <input type="checkbox"/> Operated & not effective (M4) 3 <input type="checkbox"/> Fire too small to activate 4 <input type="checkbox"/> Failed to operate (Go to M5) 8 <input type="checkbox"/> Other U <input type="checkbox"/> Undetermined		1 <input type="checkbox"/> System shut off 2 <input type="checkbox"/> Not enough agent discharged 3 <input type="checkbox"/> Agent discharged but did not reach fire 4 <input type="checkbox"/> Wrong type of system 5 <input type="checkbox"/> Fire not in area protected 6 <input type="checkbox"/> System components damaged 7 <input type="checkbox"/> Lack of maintenance 8 <input type="checkbox"/> Manual intervention 9 <input type="checkbox"/> Other U <input type="checkbox"/> Undetermined			
1 <input type="checkbox"/> Wet pipe sprinkler 2 <input type="checkbox"/> Dry pipe sprinkler 3 <input type="checkbox"/> Other sprinkler system 4 <input type="checkbox"/> Dry chemical system 5 <input type="checkbox"/> Foam system 6 <input type="checkbox"/> Halogen type system 7 <input type="checkbox"/> Carbon dioxide (CO2) system 8 <input type="checkbox"/> Other special hazard system U <input type="checkbox"/> Undetermined		M4 Number of Sprinklers Heads Operating Reported if system operated <u> </u>		1 <input type="checkbox"/> Other U <input type="checkbox"/> Undetermined			

**Montgomery County FMO
INCIDENT SUMMARY REPORT**

**Official Law Enforcement Report - Unauthorized Dissemination is Prohibited
Agency Incident ID: 04-300**

[REDACTED]

Relationship(s):
Interviewed Party, Occupant
Name:

Other Name(s) Used:
Business Name:

None
Primary Phone: [REDACTED] **Secondary Phone:** [REDACTED] **Email:** [REDACTED]

SSN: [REDACTED] **DOB:** [REDACTED] **Age:** [REDACTED]

Ethnicity: Non-Hispanic **Race:** White **Sex:** [REDACTED]

Hair Color: [REDACTED] **Eye Color:** [REDACTED]

Height: [REDACTED] **Weight:** [REDACTED]

Street Address:

City/State/Zip: THE WOODLANDS, TX [REDACTED] **County:** MONTGOMERY **Country:** UNITED STATES

Disposition:

Relationship(s):
Owner, Interviewed Party
Name:

Other Name(s) Used:
Business Name:

None
Primary Phone: [REDACTED] **Secondary Phone:** None **Email:** [REDACTED]

SSN: [REDACTED] **DOB:** [REDACTED] **Age:** [REDACTED]

Ethnicity: Non-Hispanic **Race:** White **Sex:** [REDACTED]

Hair Color: [REDACTED] **Eye Color:** [REDACTED]

Height: [REDACTED] **Weight:** [REDACTED]

Street Address:

City/State/Zip: THE WOODLANDS, TX [REDACTED] **County:** MONTGOMERY **Country:** UNITED STATES

Montgomery County PNO
INCIDENT SUMMARY REPORT
Official Law Enforcement Report - Unauthorized Dissemination is Prohibited
Agency Incident ID: 04-300

Disposition:

Relationship(s):

Name:

Other Name(s) Used:

Business Name:

Primary Phone:

Secondary Phone:

Email:

SSN:

None

Age:

DOB:

Unknown

Ethnicity:

Unknown

Sex:

Hair Color:

Race:

Height:

Eye Color:

Street Address:

Weight:

City/State/Zip:

County:

Country:

Disposition:

**Montgomery County FMO
INCIDENT SUMMARY REPORT**

Official Law Enforcement Report - Unauthorized Dissemination is Prohibited
Agency Incident ID: 04-300

On Monday, June 14, 2004, I, Investigator Scott Burin, responded to the above-mentioned location to the report of a structure fire. Upon arrival, I met with Battalion Chief Cotter, WFD; fire-fighting operations were still ongoing but winding down. The fire was extinguished; overhaul was underway. The scene is a one-story brick veneer single-family residence. A 2001 Ford F-150 was sitting in the driveway, on the left side, up close to the garage door, parked in a normal and natural manner. No other vehicles were in the driveway of this residence.

A scene examination reveals that a fire had occurred in the Ford truck's engine compartment and had radiated and spread upward, into the eaves of the house, spreading fire throughout the attic space of the house. The fire was contained to the attic space of the structure, with smoke and water damage to the interior of the structure.

An examination of the truck reveals a Ford F-150 extended cab truck rigged out as an electricians work truck, with ladders, tool boxes, materials, etc. A fire had occurred in the engine compartment, under the hood, in the area of the brake system master cylinder. The fire consumed much of the combustible material on the driver's side of the engine compartment, including belts, hoses, and melting away the hood of the truck. The passenger side of the truck's engine compartment did sustain moderate fire and heat damage; however, that side of the engine compartment was damaged significantly less than the driver's side of the engine compartment. Fire spread into the passenger cab area, through the firewall and the windshield, destroying the interior of the truck as well.

The residential occupants/truck owners, [REDACTED] were present and gave the following info: They had moved into the rental house only two weeks prior, and do not have rental insurance on their belongings. They are in the process of having a new home built in Magnolia. [REDACTED] owns the truck and uses it as his work truck for his electrical contracting business, "Go Electrical". [REDACTED] states that on this date, he arrived home at around 16:15 hours. He sat in the truck, in the driveway, with the motor off, for a few moments talking on the cell phone. [REDACTED] further states that the cruise control on the truck quit working a couple of weeks ago. [REDACTED] got out of the truck and went into the house. He and his wife [REDACTED] left the residence at around 16:30 hours to run errands.

The fire alarm came in at around 16:36 hours. Witnesses state that the truck was on fire first, and that the fire was concentrated in the front driver's side-wheel well area. This coincides with a fire around the master cylinder area. Witnesses further state that the fire from the truck radiated to the house eaves, igniting the underside of the roof overhang/eaves.

Investigator's opinion: An unspecified mechanical or electrical failure of some engine component occurred, causing a fire in the engine compartment, around the master cylinder. This fire communicated to the eaves of the house and entered the attic space of the house, causing significant damage to the attic space of the house.

Conclusion: accidental vehicle fire

Cause: 25, other (unspecified mechanical/electrical failure of the truck's engine)

Disposition: closed

Allstate Insurance Company
 1500 City West Suite 800
 Houston, TX 77042

Allstate
 You're in good hands.

Phone Number: 713-435-1600
 Office Hours: Monday-Friday 8:00-4:30

June 15, 2004

Ford Motor Company - General Counsel's Office
 3 Parklane Blvd, Ste PTW300
 Dearborn, MI 48126
 Attn: Shawn Norton

*NEW
 (For Shawn)*

RE: Our Claim Number: [REDACTED]
 Our Insured: [REDACTED]
 Date of Loss: 06/14/04
 Loss Locate: [REDACTED] The Woodlands TX [REDACTED]
 Loss Type: vehicle fire, damaged structure of home
 Vehicle Type: 2001 Ford F150, VIN 1FTRX17L41N [REDACTED]

Dear Ms. Norton:

Please accept this letter as notice to your company of a claim for subrogation. Our policyholder sustained significant fire damage to his home that has been linked to the vehicle indicated above. Please note that our policyholder does not own the vehicle and Allstate does not insure it. The owner of the vehicle has given us permission to inspect.

Currently, the vehicle is located at the loss site. We would like to have you arrange inspection in the immediate future so that the vehicle can be moved in order to facilitate repairs to the structure of the home. Our cause and origin experts have indicated that they will be available for a joint inspection on June 21, 2004. Please contact me at 713-435-2751 and let me know if inspection can be arranged for that date. Otherwise, we will determine an alternate. Thank you.

Sincerely,


 Lisa W. Susman

Senior Staff Claim Service Adjuster, Subrogation
 Allstate Property-Casualty Claim Service Organization

PE04-878 C 1485