



IN THE CIRCUIT COURT OF JEFFERSON COUNTY, ALABAMA

Plaintiffs,

vs.

CASE NO. CV03 1332

441426
AL75

FILED IN OFFICE
MAR 03 2003
ANNE-MARIE ADAMS
Clerk

FORD MOTOR COMPANY, a corp.,
and X, Y and Z, those persons, firms or
corporations responsible for damages
incurred by plaintiffs whose names are
otherwise unknown to the plaintiffs at this
time but shall be added by amendment
when ascertained; A, being those persons,
firms, or corporations who negligently
and/or wantonly manufactured and/or
assembled, and/or designed the break
pressure switch which allowed an engine
compartment fire which caused the damages
to the property of plaintiffs, whose identity
is unknown at this time but will be added
by amendment when ascertained;
B, being those persons,
firms, or corporations who negligently
and/or wantonly installed and/or repaired
the 1996 Ford Bronco of
the plaintiffs which damaged the property
of the plaintiffs, whose identity
is unknown at this time but will be added by
amendment when ascertained; C, being those
persons, firms, or corporations who
negligently and/or wantonly sold and/or
distributed the 1996 Ford Bronco in its
defective condition which caused or
allowed to cause damage to the property
of the plaintiffs, whose identity is
unknown at this time but will be added by
amendment when ascertained; D, being those
persons, firms, or corporations who
warranted, either expressed or implied,
that the 1996 Ford Bronco, plaintiff's
property, was fit for the particular purpose
for which it was intended, and said breach
of these warranties, caused or allowed to

ER03-005-LC-0508

8 112 PM 2-2-03 127-887 REE

cause damage to the property of the)
plaintiffs, whose identity is unknown at)
this time but will be added by amendment)
when ascertained; E, F, & G, being those)
persons, firms or corporations who sold,)
or distributed the 1996 Ford Bronco to)
the plaintiff, Issac D. Pardue in a defective)
or hazardous condition which caused or)
allowed to cause the brake pressure switch)
to cause an engine compartment fire which)
caused or allowed to cause damage to the)
property of the plaintiffs.)
)

Defendants.)

SUMMONS

TO ANY SHERIFF OR PERSON AUTHORIZED BY EITHER RULES 4.1(b)(2) OR 4.1(c)(1),
4.2(b)(2) OR 4.4(b)(2) OF THE ALABAMA RULES OF CIVIL PROCEDURE TO EFFECT
SERVICE.

You are hereby commanded to serve this summons and a copy of the complaint and
accompanying documents to this action upon defendants:

FORD MOTOR COMPANY, a corporation, #3 Parklane Boulevard, Suite 300, Dearborn, MI
48123;

02-887 REE

ER05-005-LC-0500

cause damage to the property of the)
plaintiffs, whose identity is unknown at)
this time but will be added by amendment)
when ascertained; E, F, & G, being those)
persons, firms or corporations who sold,)
or distributed the 1996 Ford Bronco to)
the plaintiff, Issac D. Pardue in a defective)
or hazardous condition which caused or)
allowed to cause the brake pressure switch)
to cause an engine compartment fire which)
caused or allowed to cause damage to the)
property of the plaintiffs.)

Defendants.)

COMPLAINT

COUNT I

The plaintiffs claim of the named defendant and A, B, C, D, E, F, and G, the sum of TWENTY THOUSAND AND NO/100 (\$20,000.00) DOLLARS as damages and cost of Court, said damages arising from a fire, on to-wit: 03/05/01. Plaintiffs property was located in JEFFERSON COUNTY, ALABAMA, when all defendants negligently caused or allowed a fire to burn or destroy plaintiff's property, and as a result of said negligence, plaintiff's property was damaged to the extent of the amount herein claimed. Plaintiffs also claim loss of use and depreciation of said property to the extent of the amount herein claimed.

WHEREFORE, plaintiffs demand judgment against the defendants, separately and severally, in the amount of TWENTY THOUSAND AND NO/100 DOLLARS (\$20,000.00), plus interest and costs of Court

COUNT II

1. Plaintiffs hereby adopts and incorporates by reference each and every allegation set forth in Count I as if fully set forth herein.

2. Plaintiff's insured, Issac D. Pardue, purchased a 1996 Ford Bronco, which was manufactured by GENERAL MOTORS CORPORATION, a corporation.

3. The defendants warranted, either expressed or implied, that said vehicle was fit for the particular purpose for which it was used.

4. Defendants breached its warranty. As a proximate consequence of said breach, the plaintiff was caused to suffer property damage to the extent of the amount herein claimed.

NOTICE TO DEFENDANT

The complaint which is attached to this summons is important and you must take immediate action to protect your rights. You are required to mail or hand deliver a copy of a written Answer, either admitting or denying each allegation in the complaint, to WILLIAMS, ELLIOTT & EDWARDS, the lawyers for the plaintiffs, whose address is: 1924 29th Avenue South, Birmingham, Alabama 35209.

THE ANSWER MUST BE MAILED OR DELIVERED WITHIN THIRTY (30) DAYS AFTER THIS SUMMONS AND COMPLAINT WERE DELIVERED TO YOU OR A JUDGMENT BY DEFAULT MAY BE ENTERED AGAINST YOU FOR THE MONEY OR OTHER THINGS DEMANDED IN THE COMPLAINT. YOU MUST ALSO FILE THE ORIGINAL OF YOUR ANSWER WITH THE CLERK OF THIS COURT WITHIN THIRTY (30) DAYS AFTER THIS SUMMONS AND COMPLAINT WERE DELIVERED TO YOU.

Jefferson County Circuit Court, Room 400
716 Richard Arrington Jr. Blvd. N
Birmingham, Alabama 35203
205-325-5331


CLERK OF COURT

DATED MAR 03 2003

RETURN OF SERVICE

Received this summons at _____ on _____
and on _____ at _____, I served it on the
within named _____ delivering a copy of the process and
accompanying documents to them.

DATED _____ PROCESS SERVER

Plaintiffs also claim loss of use and depreciation of said property to the extent of the amount herein claimed.

WHEREFORE, plaintiffs demand judgment against all defendants, separately and severally, in the amount of TWENTY THOUSAND AND NO/100 (\$20,000.00), plus any and all consequential damages, attorneys fees, interest, and costs of Court.

COUNT III

1. Plaintiffs hereby adopts and incorporates by reference each and every allegation of Count I and Count II as if fully set forth herein.

2. On or about the 5th day of March 2001, plaintiffs were caused to suffer damages as a result of the negligence of fictitious party A, being the persons, firms, or corporations who negligently manufactured, and/or distributed, and/or designed, and/or assembled the brake pressure switch which caused or allowed an engine compartment fire which caused or allowed to cause damage to the property of the insured; B, being the persons, firms, or corporations who negligently installed and/or repaired, the 1996 Ford Bronco, the property of the plaintiff's insured, which caused or allowed to cause the brake pressure switch to cause an engine compartment fire which caused or allowed to cause damage to the property of the insured, whose identity is unknown at this time but will be added by amendment when ascertained; C, being those persons, firms, or corporations who negligently sold and/or distributed the 1996 Ford Bronco in its defective condition which caused or allowed to cause the brake pressure switch to cause an engine compartment fire which caused or allowed to cause damage to the property of the insured, whose identity is unknown at this time but will be added by amendment when ascertained; D, being those persons, firms or corporations who warranted, either expressed or implied, that the 1996 Ford Bronco, plaintiff's property, was fit for the particular purpose for which it was intended, and said breach of these warranties caused or allowed to cause damage to the property of the plaintiffs, whose identity is otherwise unknown at this time but will be added by amendment when ascertained; E, F & G, being those persons, firms or corporations who sold or distributed the 1996 Ford Bronco to the plaintiff, Isaac D. Pardue, in a defective or hazardous condition which caused or allowed to cause the brake pressure switch to cause an engine fire whose identity is unknown at this time but will be added by amendment when ascertained, FORD MOTOR COMPANY, a corporation.

WHEREFORE, plaintiffs demand judgment against all the defendants, separately and severally, in the amount of TWENTY THOUSAND AND NO/100 (\$20,000.00), plus interest and costs of Court.

COUNT IV

1. Plaintiffs hereby adopts and incorporates by reference each and every allegation set forth in Counts I, II, and III, as if fully set forth herein.

2. On or about the 5th day of March 2001, plaintiffs were caused to suffer damages as a result of the negligence, and/or breach of warranties, either expressed or implied, in violation of the Alabama Extended Manufacturers Liability Doctrine and/or Strict Liability Doctrine by fictitious party A, being those persons, firms, or corporations who negligently manufactured, and/or distributed, and/or designed, and/or assembly the brake pressure switch which caused or allowed engine compartment fire which caused or allowed to cause damage to the property of the insured, one or more of the other fictitious parties, and FORD MOTOR COMPANY, a corporation.

WHEREFORE, plaintiffs demand judgment against all defendants, separately and severally, in the sum of TWENTY THOUSAND AND NO/100 (\$20,000.00), plus interest and costs of Court.

COUNT V

1. Plaintiffs hereby adopts and incorporates by reference each and every allegation set forth in Counts I, II, III, and IV, as if fully set forth herein.

2. On or about the 5th day of March 2001, plaintiffs were caused to suffer damages as a result of the negligence and/or breach of warranties, either expressed or implied, in violation of the Alabama Extended Manufacturers Liability Doctrine and/or Strict Liability Doctrine by fictitious party B, being those persons, firms, or corporations who negligently installed, and/or repaired, the 1996 Ford Bronco of the plaintiff's insured, which caused or allowed to cause the brake pressure switch to cause an engine compartment fire which caused or allowed to cause damage to the property of the insured, whose identity is unknown at this time but will be added by amendment when ascertained, FORD MOTOR COMPANY, a corporation.

WHEREFORE, plaintiffs demand judgment against the defendants in the amount of TWENTY THOUSAND AND NO/100 (\$20,000.00), plus interest and costs of Court.

COUNT VI

1. Plaintiffs hereby adopts and incorporates by reference each and every allegation in Counts I, II, III, IV, and V, as if fully set forth herein.

2. On or about the 5th day of March 2001, plaintiffs were caused to suffer damages as a result of the negligence and/or breach of warranties, expressed or implied, in violation of the Alabama Extended Manufacturers Liability Doctrine and/or Strict Liability Doctrine by fictitious party C, being those persons, firms, or corporations who negligently sold and/or distributed the 1996 Ford Bronco in its defective condition which caused or allowed to cause the brake pressure switch to cause an engine compartment fire which caused or allowed to cause damage to the property of the insured, whose identity is unknown at this time but will be added by amendment when ascertained, and FORD MOTOR COMPANY, a corporation.

WHEREFORE, plaintiffs demand judgment against all the defendants in the amount of TWENTY THOUSAND AND NO/100 (\$20,000.00), plus interest and costs of Court.

COUNT VII

1. Plaintiffs hereby adopts and incorporates by reference each and every allegation contained in Counts I, II, III, IV, V, and VI, as if fully set forth herein.

2. On or about the 5th day of March 2001, plaintiffs were caused to suffer damages as a result of the negligence and breach of warranties in violation of the Alabama Extended Manufacturers Liability Doctrine and/or Strict Liability Doctrine by fictitious party D, being those persons, firms or corporations who warranted, either expressed or implied, that the 1996 Ford Bronco, plaintiff's property, was fit for the particular purpose for which it was intended, and said breach of these warranties caused or allowed to cause damage to the property of the plaintiffs, whose identity is unknown at this time but will be added by amendment when ascertained, FORD MOTOR COMPANY, a corporation.

WHEREFORE, plaintiffs demand judgment against all the defendants in the amount of TWENTY THOUSAND AND NO/100 (\$20,000.00), plus any and all consequential damages, attorneys fees, interest and costs of Court.

COUNT VIII

1. Plaintiffs hereby adopts and incorporates by reference each and every allegation in Counts I, II, III, IV, V, VI and VII, as if fully set forth herein.

2. On or about the 5th day of March 2001, plaintiffs were caused to suffer damages as a result of the negligence and breach of warranties in violation of the Alabama Extended Manufacturers Liability Doctrine and/or Strict Liability Doctrine by fictitious party E, F & G, being those persons, firms or corporations who sold or distributed the 1996 Ford Bronco to the plaintiff, Isaac D. Pardue, in a defective or hazardous condition which caused or allowed to cause the brake pressure switch to cause an engine compartment fire which caused or allowed to cause damage to the property of the insured, whose identity is unknown at this time but will be added by amendment when ascertained, FORD MOTOR COMPANY, a corporation.

WHEREFORE, plaintiffs demand judgment against all the defendants in the amount of TWENTY THOUSAND AND NO/100 (\$20,000.00), plus any and all consequential damages, attorneys fees, interest and costs of Court.

PLAINTIFFS DEMAND TRIAL BY STRUCK JURY

WILLIAMS, ELLIOTT & EDWARDS, Attorneys

By: 

RUFUS E. ELLIOTT, III
Attorney for Plaintiffs
1924 29th Avenue South
Birmingham, Alabama 35209
(205) 870-8525

02-887 REE

Ford Motor Company

Office of the General Counsel

PRIVILEGED AND CONFIDENTIAL

Ford Motor Company
Parklane Towers West
Suite 300
Three Parklane Boulevard
Dearborn, Michigan 48125-2968

January 13, 2003

State Farm Insurance Companies
100 State Farm Parkway
P.O. Box 2661
Birmingham, AL 35267
ATTENTION: MICHELLE HORN

Re: Claimant: [REDACTED]
D/E: March 5, 2001
Y/Claim #: [REDACTED]

Dear Ms. Horn:

As you may be aware our expert reviewed the submitted materials. His reviewed revealed no evidence of a design or manufacturing defect present, which would have caused the accident to occur as alleged.

Therefore, we must respectfully deny this claim.

Please be advised that all necessary steps must be taken to ensure that the subject vehicle and all of its component parts are maintained and preserved for trial. Ford Motor Company has the right to inspect the vehicle and remove and test any component part that you claim to be defective, and to be presented with the vehicle and the subject component part(s) at the time of trial, should litigation ensue from this informal claim.

Sincerely,

Shawn L. Norton
Claims Analyst

ERG5-005-LC-0506

Design Analysis Claim Report

Case Name Isaac Purdue	Number 44-1422	Design Analysis Engineer(s) Christopher Baker, Norman LePonce	Inspection Date 1/3/03	Vehicle Totaled? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No 104,000 Miles
Model Year 1996	Vehicle Eddie Bauer Bronco	Claim Analyst Maria Quinto-Salvo / Shawn Nocton	Date of Loss 3/5/01	
Part No. Service: Engineering:		Design/Release Engineer(s)	O&R Engineer Contacted? <input type="checkbox"/> Yes Date <input checked="" type="checkbox"/> No	
Applicable Recall? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No No.	Applicable TSBs? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No No.	Inspection <input type="checkbox"/> DAE Component <input checked="" type="checkbox"/> Px-Expert <input type="checkbox"/> DAE Vehicle <input type="checkbox"/> Insurance Co.	Photos <input type="checkbox"/> DAE <input checked="" type="checkbox"/> Px-Expert <input type="checkbox"/> Insurance Co. <input type="checkbox"/> Customer	
Parts In-House? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Parts No; File Review	Supplier	Supplier Contact(s)	
AWS Search? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Date 8/9/01	VEN 1FMBU15H9T	Warranty Issues	Paint Signature	
Allegation(s) <ul style="list-style-type: none"> An electrical malfunction had originated in the 1996 Bronco engine compartment that ignited wiring insulation and other nearby combustibles. 				
Synopsis <ul style="list-style-type: none"> The 1996 Bronco was parked under the claimant's carport for a significant period of time. A fire began in the area of the vehicle and damaged the vehicle. The fire damaged the claimant's house, the 1996 Bronco, and an adjacent 1988 Pontiac vehicle. 				
Findings <ul style="list-style-type: none"> The fire department report indicates that the Bronco was "fully involved" with the fire. The fire reached the house via the carport, under which the vehicle was parked. The fire was contained in the carport with damage to an exterior wall of the house next to the vehicle. There was also damage to a 1988 Pontiac parked next to the Bronco. An investigative report by Pyritech, Inc., prepared for State Farm Insurance, was submitted and reviewed by Ford. Brake work, including the replacement of the brake friction material and the brake drums, was performed prior to the incident, and new tires were also installed. The expert report does not indicate whether the work was done by a FMC certified dealer or by the Purdue. The mileage on the vehicle was approximately 104,000. The fire appears to have originated at the front of the vehicle, as illustrated by the burn marks on the doors of the vehicle and the heavy damage to the front of the vehicle. The plaintiff expert theorizes that the fire did not start in the interior of the cabin, but, rather, in the engine compartment. The vehicle was parked for a while before the incident occurred, i.e., the engine was cold. The investigator was not able to ascertain the origin of the fire, but postulates that it was an electrical malfunction. He mentioned the possibility of the speed control deactivation switch being the cause, and his reasoning was... "similar switches were the subjects of recalls in the past." There was no documentation of a switch issue mentioned in the report. Cruise control is standard on this 1996 Eddie Bauer Bronco vehicle, and the switch is different from those recalled in the past, as there are no recalls on this vehicle. 				
Analysis <ul style="list-style-type: none"> There is no evidence in the submitted report to support the hypothesis that the fire was started by an electrical malfunction in the Bronco. 				
Comments <ul style="list-style-type: none"> Cause and Origin of the Bronco fire was undetermined from the submitted Pyritech, Inc. report and photographs. 				

Inter Office

TO:

Bill Riffe

FROM:

Arlet Robinson

RE:

CME No.:

441422

VEHICLE TYPE:

1996 Bronco

ALLEGED DEFECT:

Fire Electrical

Attached is the product file for this claim. Please assign an engineer to:



Review file, expert's report, and photographs



Inspect part



Inspect vehicle located at:

please advise of inspection

when in area.

as soon as possible

Arrangements to inspect the vehicle can be made by contacting:

Telephone No.:

Comments on file review and/or vehicle inspection should be completed

Thanks.

REMARKS:

Home + vehicle Damage

State Farm Insurance Companies



September 21, 2001

State Farm Insurance
100 State Farm Parkway
P.O. Box 2061
Birmingham, AL 35287

Attention: Subrogation

Allen Robinson
Ford Motor Company; Parklane Towers West
#3 Parklane Boulevard, Ste 300
Dearborn, MI 48126

RE: Claim Number: [REDACTED]
Our Insured: [REDACTED]
Date of Occurrence: March 5, 2001
Company Portion: \$18,805.90
Insured's Deductible: \$250.00
Amount of Loss: \$19,055.90

Dear Mr. Robinson:

We understand that you were involved in an occurrence resulting in property damage with our insured on the above date. Based on the information available to us, we believe you were responsible for causing the occurrence resulting in property damage. This letter is to inform you of our claim for what we have paid on behalf of our insured.

If you have insurance to protect you against liability for occurrence resulting in property damage, please send this letter to your insurance company and advise us of their name, address and your policy number. If you do not have insurance to protect you, contact us within 30 days of the date of this letter if you are willing to pay the damages caused by the occurrence resulting in property damage.

Our insured may also have claims for other damages caused by the occurrence resulting in property damage. Any agreement you make with us regarding this claim will not affect any responsibility you may have for claims of other parties to this occurrence resulting in property damage.

Page 2
September 21, 2001

If we do not hear from you within 30 days, we will take legal action to protect our rights in this matter.

Sincerely,

Michelle Horn

Fire Subrogation Department
P. O. Box 830853
Birmingham, AL 35283-0853

1-888-274-5401

State Farm Fire and Casualty Company

PS: Per our investigation, [REDACTED] Ford automobile caught fire as it was parked in his garage. The fire resulted in major property damage to [REDACTED]'s automobile as well as his home.

I have attached all of our supporting documents for your review. I look forward to speaking with you and resolving this matter.

6830 Honor Keith Road
Trussville, AL 35173



Business (205) 855-5464
Fax (205) 855-7024

COMPLETE FIRE AND GENERAL INVESTIGATIONS

**PRIVILEGED AND CONFIDENTIAL
REPORT NUMBER ONE
March 21, 2001**

PREPARED FOR:

State Farm Insurance Co.
P.O. Box 380488
Birmingham, AL 35238

ATTENTION:

Tameka Holmes

INSURED:



DAY, DATE & TIME OF LOSS:

Monday, March 4, 2001
Approximately 6:00 a.m.

VEHICLE DESCRIPTION:

1996 Ford Bronco

LOCATION OF VEHICLE:

Auto Disposal
Bessemer, AL

CLAIM NUMBER:



PYRTECH FILE NUMBER:

21091

ENCLOSURES:

- (1) A vehicle diagram with legend and overlay
- (2) Twenty-eight mounted color photographs
- (3) A copy of the fire report from the Leeds Fire Department
- (4) Unmounted photographs and all negatives

ASSIGNMENT:

This assignment was received on March 7, 2001 from Ms. Tameka Holmes, with specific instructions to conduct an origin and cause examination. This examination was conducted on March 13, 2001.

VEHICLE DESCRIPTION:

This is a two-tone, burgundy and tan, 1996, full size Ford Bronco, bearing vehicle identification number 1FMEU15H9HTL [REDACTED]. It is powered by a gasoline, fuel injected, V-8 engine and an automatic transmission, and is equipped with four-wheel drive. Plastic trim, grill and lighting components is heavily fire damaged. Paint on both front fenders, the hood, the cowl trim panel and the metal part of the front portion of the roof is fire damaged. Paint on the rear half of the fiberglass constructed roof is also fire damaged. Paint on the forward edges of both front doors is also fire damaged. Both front tires are heavily fire damaged. The normal high heat burning of these tires extended upward into the engine compartment and over the exterior of the two front fenders and the forward edges of the front doors.

A separate high heat burn pattern on the left side of the hood was also caused by the normal hot burning of the rubber tires. This area of separate burning will be described later in the engine compartment examination section. All window glass failed due to exposure to fire.

There is paint present on the two quarter fenders and on the rear half of the two front doors. Burn patterns reveal the fire originated at the front and extended rearward over the exterior, but the fire did not originate on the exterior.

INTERIOR EXAMINATION:

The roof headliner upholstery is heavily fire damaged, as is the upholstery of the front and rear seats. The rear seat cushion upholstery and floorboard carpeting in both the passenger and cargo areas are damaged by drop down burning of the seat back and roof headliner upholstery.

The front floorboard carpeting and floormats were also damaged by drop down burning of the seat and headliner upholstery, and was additionally damaged by the drop down burning of the dash upholstery. The forward area of the dash that attaches to the cowl and both "A" pillars is more heavily fire damaged than the rearward section. After the forward mounting area failed, the complete assembly of the dash collapsed downward to the front floorboard. Insulation is present on electrical wiring extending throughout the dash except for one area of the wiring harness that extended in front of normal openings in the cowl adjacent to the right side of the steering column. Examination of this section of wiring and of the ignition switch contacts assembly did not reveal any signs of electrical malfunction. The fire patterns reveal this fire did not originate in the interior.

ENGINE COMPARTMENT EXAMINATION:

The engine compartment is heavily fire damaged. Plastic constructed components that include the ventilation system air plenum, battery, reservoirs and air intake components are either heavily fire damaged or fire destroyed. Rubber cooling system hoses, except for the lower radiator hose, are heavily fire damaged. Burn patterns on this hose reveal it was damaged by heat exposure from burning in the engine compartment on the right and upper side. Oil residue and power steering fluid is present on the steel housing of the gearbox next to this radiator hose. The aluminum alloy constructed components such as the fuel injection throttle body, the alternator and air conditioning housing are also heavily fire damaged. The weight of these components allowed them to collapse away from their normal mounting areas. The steel fuel lines are also intact, with fire damage over the exterior. A nylon plastic fuel line that adjoins the two steel fuel rails is fire destroyed and a flowing pattern is present around it.

Burn patterns reveal that the fire occurred while the fuel system was most likely not at operating pressure, which is consistent with the engine having not been operated for a minimum of thirty minutes prior to the fire. Removal of the automatic transmission and engine crankcase dipsticks revealed both fluid levels to be within the recommended operating ranges.

Burn patterns also reveal the ignitable air conditioning lubricant was most likely first released on the right side of the engine compartment. Burning of this ignitable liquid and the plastic air plenum produced high heat burn patterns on the steel cowling where they extend through into the interior, and along the right side of the engine. This burning did not produce high heat burn patterns on the underside of the hood directly above.

With the engine not having been operated at least thirty minutes prior to the fire, there would be an absence of engine heat and there would be no potential sources to ignite any of the released liquids. This fire did not result from leaking of an ignitable liquid.

The high heat burn pattern on the left side of the hood was not produced by burning plastic components or the burning of an ignitable liquid. The residue of power steering fluid on the steering gear reveals this fluid was most likely not ignited. Ignitable brake fluid was released from the master cylinder plastic reservoir and from the master cylinder aluminum housing, both of which are fire destroyed. This reveals the high burn patterns on the brake servo were caused by this burning.

A high heat burn pattern that extends forward on the underside of the hood was caused by the burning of the electrical wiring insulation directly underneath. The wiring from this area then extends across the rear of the radiator support to the electrical system battery. This burning is consistent with that caused by an unfused electrical malfunction, which first ignites at the first area of malfunction and then continues to malfunction toward the electrical supply as the wiring heats.

ORIGIN AREA EXAMINATION:

Examination of the burn patterns reveals this fire originated in the left side of the engine compartment. Electrical components in this area that have power supplied to them with the ignition switch in the off position include the engine compartment power distribution panel that distributes the power to the power train control module, anti-brake system and cruise control. The alternator, which also receives battery power, was examined and eliminated as the cause. The engine compartment fuse panel is protected by two number twelve AWG fusible links, along with a separate fusible link for the alternator. The fusible links that are attached at the starter relay are intact. Close examination of the alternator also did not reveal any signs of an internal or connection malfunction. This fire did not originate due to an alternator malfunction.

One electrical short was found on the wire serving the engine compartment fuse box. This short is located between the battery cable and the lower section of the radiator support panel. This is not a normal area where the cable is routed. In my opinion, this shorting is secondary in nature and it was caused by fire damage to the cable. The engine compartment fuse box does not display any signs of high heat burning. The plastic boxes of the housings and the relays melted and solidified. These fuses are heavily fire damaged but none of the wiring extending to the fuse connections displays any high heat burn damage that would be consistent with resistance heating.

The electric motor that supplies additional pressure and activates the anti-lock brakes receives battery power only when sensors activate the relays located in both the engine compartment fuse box and the lock brake system control module. This eliminates the brake motor as a potential cause of the fire.

This cruise control system was also equipped with a brake pre switch that is normally closed when the brakes are not applied. Per manufacturer's wiring diagram it receives battery power with ignition switch in the off position. This switch has been the subject recall on other full size rear wheel drive vehicles made by _____ manufacturer. This switch is located on the left frame rail, which is the area of origin.

↑
wrong - its located on the master cylinder

INVESTIGATION:

[REDACTED], telephone number [REDACTED] stated they were awakened by the vehicle horn blowing and a neighbor knocking on their door.

[REDACTED] cell telephone number [REDACTED] stated they had owned the vehicle for approximately six weeks. He purchased it and some brake work was performed, which included the replacement of the brake friction material and the brake drums. He had also purchased new tires. He removed the two rear tires after having received permission from the insurance company. There was approximately 104,000 miles on it. He had not experienced any specific problems except for the previously mentioned brake components.

He parked it between 2:30 and 3:00 p.m. the previous day. After he was awakened by the neighbor, the first fire he saw was coming out from both front fender wells. He got a garden hose and started to fight the fire when the front windshield fell.

DETERMINATION OF ORIGIN AREA AND CAUSE:

Origin area and causal hypotheses were formed using all factual and witness information and were tested against all known data. Using my skills, knowledge, education, training and experience, I formed the following hypothesis, which withstood all tests.

In my opinion, this fire is accidental in nature. It originated due to an electrical malfunction, which ignited the wiring insulation and other nearby combustible components such as plastic wire looms.

At this time, I have completed all assigned investigation. Should you desire further information or if you have any questions please do not hesitate to call.

**R. Clint Massengale, CFI
Manager - Automotive Division**

**Reviewed by:
Richard J. Keith, CFI, CFEL, CFPO, CET
President**

VEHICLE EXAMINATION DIAGRAM




ENCLOSURE: 1

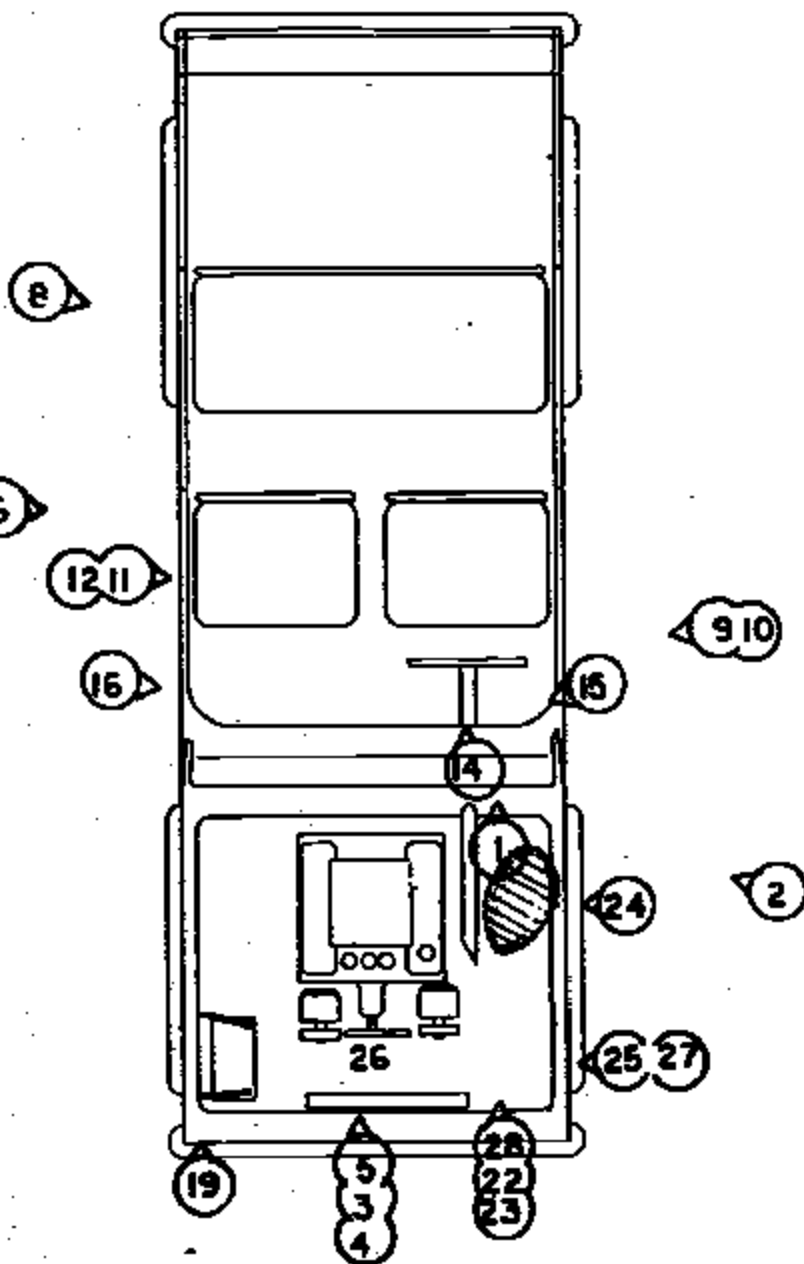
INSURED: [REDACTED]

MAKE: Ford MODEL: Bronco YEAR: 1996

VIN#: 1FMEU15H9TL [REDACTED] LICENSE # & STATE: None

7
TOP VIEW

-  Direction of Photography
-  Underside Photography
-  Area of Origin



LEEDS FIRE DEPARTMENT
FIRE REPORTDate 3/5/01Run # 299Apparatus Responding E-1 E-2 P-1Time of Alarm 0605 On Scene 0609 In Service 0707

Type of Alarm

Structure



Woods



Vehicle



Medical



Public Assist



Mutual Aid



Trash



False Alarm



Other



Location of Alarm

Name of Owner

Address

Telephone

Name of Occupant

Address

Telephone

Building Type

1-5 FRAME

Stories

Weather Conditions

Cool / Dry

Insurance Company

State Farm

Reported By

Andre Duckert

Cause of Fire

Undetermined

Equipment used

Pre-ConnectBoosterFolding LadderAXPRC Pole

Personnel Responding

Officer at Fire

Harper / Pearce

SUMMARY OF ALARM

Arrived on scene to find Ford Bronco fully involved
with fire extending to house via the car port.
Fire was contained in car port with damage
to ^{exterior} wall of house next to vehicle. - There was
damage to the car next to the Bronco (1968 Pontiac)

Doug Harper

Created Payment S6528E50
Cln: 01-Q091-027 Ins: [REDACTED] Pol: [REDACTED] DOL: 03-05-01
Payment no: [REDACTED] Total: 17,486.86 Issued: 08-03-01
Payment status: 0/S Chgd by: SNAP:
Authorized by: Rodgers, Beth Consol pymt: N
Entered by: Rodgers, Beth Repl no: EFT pymt: N
Billing ref: Bill amt: Begin bill: - -
Adj code: End bill: - -

Remarks:

Payee: HOWARD RIGSBY DECORATING & PAINT & FIRST HORIZON HOME LOANS ITS
SUCCESSORS AND/OR ASSIGNS ON BEHALF OF ISSAG O. [REDACTED]

LEEDS AL [REDACTED]

St & TIN: 01-721382320

COL 1 to 1 of 1

COL/Line	Amount	Trans	Pay	Reporting Party
33/001	17,486.86	0	1	Named Insured(s)

Cla: 01-0091-027 Ins: [REDACTED] Pol: [REDACTED] COL: 03-05-01

Payment no: 109223442J Total: 625.19 Issued: 03-19-01
Payment status: PAID 05-02-01 Chgd by: BMAP:
Authorized by: Lampley, Katrena Consol pymt: N
Entered by: Lampley, Katrena EFT pymt: N
Billing ref: Repl no: Begin bill: - -
Adj code: End bill: - -
Remarks:

Payee: [REDACTED]

LEEDS AL [REDACTED]

St & TIN: -

COL 1 to 1 of 1

COL/Line	Amount	Trans	Pay	Reporting Party
34/001	625.19	0	1	Named Insured(s)

APR 30 2001 15:00 FR LOWES OF HOOVER 620 205 482 3918 TO 9166634

P.01/01

Faxed 4-30-01

LOWE'S HOME CENTERS, INC.

EA05-005-LC-0613

17.97
21.98
13.40
28.84

0.34
0.65

0.83
1.33

1.82

Expt-805-L-C-1000

EA05-005-LC-8815

MAR 23 2001 10:27 FR LINES

205 561 9483 TO 9166634

P.01/01

INVOICE

HOME CENTER, INC.



1/1/01

ERR-885-LC-8518

Page: 1

Price List Variation Usage Report
HOWARD RIGSBY DEC & FAIRFAX

3/13/2001

Received Date:
3/5/2001

Completed Date:
3/13/2001

Operator:
DEFAULT Ken Walker

Estimator:
EWALKE Ken Walker

Checkpoint price list:
ALBIEF1A1 Birmingham,AL

Estimate price list:
ALBIEF1A1 Birmingham,AL

Claim Number:
[REDACTED]

EA05-005-LC-0017

Price List Variation Usage Report

3/13/2001

HOWARD BIGSBY DEC & PAINTING

Cat	Code	Description	Quantity	Unit	Price	Amount
BID	ELB					
+		ADDITIONAL COST ELECTRICAL	1.00	EA	0.00	0.00
		ADDITIONAL COST ELECTRICAL	1.00	EA	0.00	0.00
		open item				
						0.00
BID	FSM					
+		ADDITIONAL FRAMING COST	577.50	LF	0.00	0.00
		ADDITIONAL FRAMING COST	577.50	SF	0.25	144.38
						144.38
CLW	CNC					
+		Clean concrete on (V)	92.00	SF	0.10	9.20
		Clean concrete on the floor	92.00	SF	0.10	9.20
						0.00
FSM	MISC					
+		*** NOT IN PRICE LIST ***	0.00		0.00	0.00
		FRAMING & ROUGH CARPENTRY	1.00	EA	150.00	150.00
		GABLE VENT HIGH GRADE				
						150.00
FWF	MASKF					
+		Mask (V) per square foot	674.17	SF	0.11	74.16
		Mask the walls per square foot	674.17	SF	0.11	74.16
						0.00
+		Mask (V) per square foot	965.71	SF	0.11	106.23
		Mask (V) per square foot	965.71	SF	0.11	106.23
						0.00
Price List Item Total						12838.30
Estimate Line Item Total						12842.61
Line Item Deviation Total						294.41

HOWARD BIGSBY INC & PAINTING
 5550 PINE LAKE LAKE
 LINDS AL 35094
 (205) 967-4527
 3/13/2001

Estimate: 030701-00001	Claim Number:	
Insured:	Policy Number:	
Property:	Cause of Loss:	FIRE
Home: LINDS, AL	Deductible:	\$250.00
Business:	Price List:	ALM16F1A1
Ext: 0000	Date of Loss:	3/5/2001
	Date Inspected:	3/9/2001

Summary for FIRE

Line Item Total	13,046.41
Material Sales Tax @ 4.000% x 4,881.51	398.52
Replacement Cost Value	13,436.93
Less Depreciation	(0.00)
Actual Cash Value	13,436.93
Less Deductible	(250.00)
Net Actual Cash Value Payment	\$13,186.93
Maximum Additional Amounts Available If Incurred:	
Overhead @ 10.0% x 13,681.93	1,368.19
Profit @ 10.0% x 13,681.93	1,368.19
Permit	225.00
Total Maximum Additional Amount Available If Incurred	2,961.38
Total Amount of Claim If Incurred	\$16,148.31

Rep Walker

ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND
 LIMITS OF YOUR POLICY.

030701-00001

Room: Exterior

CAT

QUANTITY	DESCRIPTION	QUAN	UNIT	REMOVE	REPLACE	TOTAL
CIM PRASH+	+ Clean with pressure/chemical spray - Very heavy					
26'3" x 22'	578 SF	0.80	0.28	161.70		
SDG T111+	& R&R Siding - T1-11 plywood - stain grade					
26'3" x 9'	236 SF	0.10	1.50	378.01		
FRM BS	& R&R Builder board - 1/2" (composition or fiberboard sheathing)					
26'3" x 9'	236 SF	0.04	0.80	158.93		
FRM AC1/2	& R&R AC plywood - 1/2"					
22'26" x 3'	578 SF	0.14	1.38	840.48		
FRM 1X2	& R&R Trim board - 1" x 2" - installed					
21' x 6'	169 LF	0.12	1.38	248.64		
FRM CROWN	& R&R Crown molding - stain grade					
98.00	98.0 LF	0.24	1.95	214.62		
FRM 1X10	& R&R 1" x 10" lumber (.83 SF per LF)					
71.00	71.0 LF	0.38	2.21	181.76		
SDG T111+	& R&R Siding - T1-11 plywood - stain grade					
426.00	426 SF	0.10	1.50	681.60		
FRM 6X6	& R&R 6" x 6" square wood post (2 SF per LF)					
20.00	20.0 LF	1.31	9.68	219.80		
FRM KSEW2	+ Exterior - stain two coats					
689.25	689 SF	0.00	0.74	518.05		
FRM TRIMS	+ Stain & finish trim					
168.00	168 LF	0.00	0.65	109.20		
FRM TRIMS	+ Stain & finish trim					
71.00	71.0 LF	0.00	0.65	46.15		
FRM KSP2	+ Exterior - seal or prime then paint with two finish coats					
577.50	578 SF	0.00	0.74	427.25		
FRM BMS	+ Stain & finish wood beam					
40.00	40.0 SF	0.00	1.10	44.00		
FRM FRM	+ ADDITIONAL FRAMING COST					
577.50	578 SF	0.00	0.25	144.38*		
THE ADDITIONAL COST IS TO 45% CUT THE EDGES OF THE AC PLYWOOD						
LIT FM	& R&R Ceiling fan & light					
2.00	2.00 EA	7.29	210.36	435.30		
LIT FL2-4+	& R&R Fluorescent - two tube - 4' - fixture w/lens					
4.00	4.00 EA	4.62	60.27	259.56		

030701-00001

Page: 2

Continued - Exterior

CAT	SEL		DESCRIPTION	QUAN	UNIT	REMOVE	REPLACE	TOTAL
	VAR/QUAN							
LIT	X4	+	R&R Exterior light fixture - High grade					
	5.00			5.00	EA	4.82	76.81	407.18

Room Totals: Exterior

3,485.68

Room: Elevation

CAT	SEL		DESCRIPTION	QUAN	UNIT	REMOVE	REPLACE	TOTAL
	VAR/QUAN							
SDS	F111+	+	R&R siding - F1-11 plywood - stain grade					
	28'3"4			105	SF	0.10	1.50	168.00
FNC	1X2	+	R&R Trim board - 1" x 2" - installed					
	28'3"			84.0	LF	0.12	1.36	124.32
SDS	FACW6C	+	R&R Fascia - 1" x 6" #3 cedar					
	36.00			36.0	LF	0.11	2.68	107.64
			R&R Soffit - wood					
SPS	SPFW	+		72.0	SF	0.10	2.39	179.28
FEM	MISC	+	FRAMING & ROUGH CARPENTRY GABLE VENTS HIGH GRADE					
	1.00			1.00	EA	0.00	150.00	150.00
FNC	1X2	+	R&R Trim board - 1" x 2" - installed					
	36.00			36.0	LF	0.12	1.36	59.28
FNT	SPFW	+	Prime & paint exterior soffit - wood					
	72.00			72.0	SF	0.00	1.22	95.04
FNT	FACW	+	Prime & paint exterior fascia - wood, 4" - 6" wide					
	36.00			36.0	LF	0.00	0.99	35.64
FNT	TRIMS	+	stain & finish trim					
	116.00			116	LF	0.00	0.65	75.40
FNT	EXTW2	+	Exterior - stain two coats					
	105.00			105	SF	0.00	0.74	77.70

Room Totals: Elevation

1,066.30

Continued - Front Elevation

Room: Front Elevation

CAT	VAR/QUAN	DESCRIPTION	QUAN UNIT	REMOVE	REPLACE	TOTAL
SPG	FACW6C	& R&R Fascia - 1" x 4" #3 cedar				
	30.00		30.0 LF	0.11	2.88	89.70
SPG	SPFW	& R&R Soffit - wood				
	60.00		60.0 SF	0.10	2.39	149.40
FNC	1X2	& R&R Trim board - 1" x 2" - installed				
	30.00		30.0 LF	0.12	1.36	44.40
FNT	TRIMS	+ Stain & finish trim				
	60.00		60.0 LF	0.00	0.65	39.00
FNT	XSXW2	+ Exterior - stain two coats				
	60.00		60.0 SF	0.00	0.74	44.40
Room Totals: Front Elevation						356.90

Room: Rear Elevation

CAT	REL VAR/QUAN	DESCRIPTION	QUAN UNIT	REMOVE	REPLACE	TOTAL
SPG	FACW6C	& R&R Fascia - 1" x 4" #3 cedar				
	25.00		25.0 LF	0.11	2.88	74.75
SPG	SPFW	& R&R Soffit - wood				
	50.00		50.0 SF	0.10	2.39	124.50
FNC	1X2	& R&R Trim board - 1" x 2" - installed				
	27.00		27.0 LF	0.12	1.36	39.96
FNT	TRIMS	+ Stain & finish trim				
	52.00		52.0 LF	0.00	0.65	33.80
FNT	XSXW2	+ Exterior - stain two coats				
	50.00		50.0 SF	0.00	0.74	37.00
Room Totals: Rear Elevation						310.01

Room: Utility Room

LAWN

12'0" x 7'0" x 8'0"

315 SF Walls
030701-08001

92 SF Ceiling

407 SF Walls & Ceiling
Page: 4

Continued - Utility Room

92 SF Floor
96 SF Long Wall10 SF Flooring
61 SF Short Wall39 LF Floor Perimeter
39 LF Ceil. Perimeter

CAT	VAR/QUAN	DESCRIPTION	QUAN	UNIT	REMOVE	REPLACE	TOTAL
DOR	X	4 R&H Exterior door - metal - insulated - flush or panel style	1.00	EA	11.02	193.43	204.45
1.00							
FWE	DORHX	+ Door lockset - exterior	1.00	EA	0.00	34.45	34.45
1.00							
FWT	92	+ Paint the walls and ceiling - two coats	407	SF	0.00	0.43	174.87
WC							
CLW	CWC	+ Clean concrete on the floor	92.0	SF	0.00	0.10	9.20*
F							
CON	ROOM>>	+ Contents - move out then reset - Extra large room	1.00	EA	0.00	77.75	77.75
1.00							
FWT	DOR	+ Paint door slab only (per side)	2.00	EA	0.00	12.83	25.66
2.00							
FWT	OV	+ Paint door or window opening (per side)	2.00	EA	0.00	12.80	25.60
2.00							
Room Totals: Utility Room							551.98

Room: Living Room

LXWXH 20'4" x 13'5" x 8'0"

Missing Wall: 1- 6'11" x 8'0" Opens into R Goes to Floor/Ceiling
 Missing Wall: 1- 3'0" x 6'0" Opens into R Goes to Floor
 Missing Wall: 1- 3'0" x 8'0" Opens into R Goes to Floor/Ceiling
 Subroom 1: Offset 1 LXWXH 6'11" x 3'2" x 8'0"
 Subroom 2: Offset 2 LXWXH 3'0" x 1'0" x 8'0"
 488 SF Walls 298 SF Ceiling 966 SF Walls & Ceiling
 298 SF Floor 39 SF Flooring 83 LF Floor Perimeter
 242 SF Long Wall 141 SF Short Wall 80 LF Ceil. Perimeter

CAT	REL VAR/QUAN	DESCRIPTION	QUAN	UNIT	REMOVE	REPLACE	TOTAL
DRY	1/2	4 R&H 1/2" drywall - hung, taped, floated, ready for paint	10.0	SF	0.12	1.00	11.20
10.00							
DRY	AC+	4 R&H Acoustic ceiling (popcorn) texture - heavy	298	SF	0.16	0.55	211.37
C							
FWT	3	+ Seal/prime the ceiling - one coat	298	SF	0.00	0.24	71.45
C							
030701-00001							Page: 5

Continued - Living Room

CAT	REL		DESCRIPTION	QUAN	UNIT	REMOVE	REPLACE	TOTAL
VAR/QUAN								
PNT	P2	+	Paint the walls - two coats					
	W			662	SF	0.00	0.43	287.24
LIT	FM	R	Detach & Reset Ceiling fan & light					
	2.00			2.00	EA	0.00	69.44	138.88
PNT	B2	+	Paint baseboard - two coats					
	BF			82.8	LF	0.00	0.58	48.00
PNT	OP	+	Paint door or window opening (per side)					
	4.00			4.00	EA	0.00	12.80	51.20
PNT	WASKAT	+	Mask more than the walls per square foot					
	W+T			968	SF	0.00	0.11	106.23
PNT	DOOR	+	Paint door slab only (per side)					
	1.00			1.00	EA	0.00	12.83	12.83
CON	ROOMS	+	Contents - move out then reset - Large room					
	1.00			1.00	EA	0.00	39.87	39.87
CLN	FCC	+	Clean and deodorize carpet					
	F			298	SF	0.00	0.22	65.50

Room Totals: Living Room

1,842.77

Room: KITCHEN

Missing Wall: 1- 8'0" x 8'0" LxWxH 13'8" x 11'8" x 8'0"
 Missing Wall: 1- 3'0" x 8'0" Opens into E Goes to Floor/Ceiling
 Subroom 1: Offset 1 LxWxH 8'0" x 3'1" x 8'0"
 492 SF Walls 182 SF Ceiling 674 SF Walls & Ceiling
 182 SF Floor 20 SF Flooring 62 LF Floor Perimeter
 172 SF Long Wall 118 SF Short Wall 62 LF Ceil. Perimeter

CAT	REL		DESCRIPTION	QUAN	UNIT	REMOVE	REPLACE	TOTAL
VAR/QUAN								
DRY	AC+	E	R&R Acoustic ceiling (popcorn) texture - heavy					
	C			182	SF	0.16	0.85	129.34
PNT	B	+	Seal/prime the ceiling - one coat					
	C			182	SF	0.00	0.24	43.72
PNT	P2	+	Paint the walls - two coats					
	W			492	SF	0.00	0.43	211.56

030701-00001

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Continued - KITCHEN

CAT	SER		DESCRIPTION	QUAN	UNIT	REMOVE	REPLACE	TOTAL
		VAR/QUAN						
PNT	B2		Paint baseboard - two coats					
	BF			61.5	LF	0.00	0.58	35.67
PNT	OF		Paint door or window opening (per side)					
	2.00			2.00	EA	0.00	12.80	25.60
PNT	MASKER		Mask the walls per square foot					
	W+F			874	SF	0.00	0.11	74.16*
LIT	AV		Detach & Reset Light fixture					
	2.00			2.00	EA	0.00	24.10	48.20
CON	MOCK		Contents - move out then reset					
	1.00			1.00	EA	0.00	25.92	25.92

Room Totals: KITCHEN

594.17

Room: HALLWAY

Missing Wall:

Subroom 1: offset

184 SF Walls

40 SF Floor

104 SF Long Wall

1- 2'0" x 8'0"

40 SF Ceiling

4 SF Flooring

50 SF Short Wall

LxWxH

8'4" x 3'8" x 8'0"

Opens into R Goes to Floor/Ceiling

LxWxH

3'8" x 3'3" x 8'0"

324 SF Walls & Ceiling

36 LF Floor Perimeter

36 LF Ceil. Perimeter

CAT	SER		DESCRIPTION	QUAN	UNIT	REMOVE	REPLACE	TOTAL
		VAR/QUAN						
PRC	ATTIC		H&R Attic entrance cover and trim					
	2.00			2.00	EA	2.76	32.31	70.14
PNT	B2		Paint the walls and ceiling - two coats					
	WC			324	SF	0.00	0.43	139.29
PNT	OF		Paint door or window opening (per side)					
	5.00			5.00	EA	0.00	12.80	64.00
PNT	B2		Paint baseboard - two coats					
	BF			35.5	LF	0.00	0.58	20.59
PNT	DOB		Paint door slab only (per side)					
	2.00			2.00	EA	0.00	12.83	25.66
LIT	AV		Detach & Reset Light fixture					
	1.00			1.00	EA	0.00	24.10	24.10

030701-00001

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Continued - HALLWAY

CAT	SEL VAR/QUAN	DESCRIPTION	QUAN	UNIT	REMOVE	REPLACE	TOTAL
ELE	SMOKE 1.00	2 Detach & Reset Smoke detector	1.00	EA	0.00	21.27	21.27
CEN	FCU 1	+ Clean and deodorize carpet	32.9	SF	0.00	0.22	8.78
Room Totals: HALLWAY							378.83

Room: Roof

CAT	SEL VAR/QUAN	DESCRIPTION	QUAN	UNIT	REMOVE	REPLACE	TOTAL
RFG	220 11.00	4 RAR 3 tab - 20 yr. - composition shingle roofing - incl. felt	11.0	SQ	12.00	78.71	909.81
Room Totals: Roof							909.81

Room: Attic

CAT	SEL VAR/QUAN	DESCRIPTION	QUAN	UNIT	REMOVE	REPLACE	TOTAL
WNT	APPLIC+ 2170.00	+ Seal attic framing to matt white finish	2170	SF	0.00	0.52	1,128.40
INS	BTC 25*30	4 RAR Batt insulation - 6" - R19	780	SF	0.14	0.52	514.80
Room Totals: Attic							1,643.20

Room: Miscellaneous

CAT	SEL VAR/QUAN	DESCRIPTION	QUAN	UNIT	REMOVE	REPLACE	TOTAL
030701-00001							Page: 3

Continued - Miscellaneous

CAN	REL VAR/QUAN	DESCRIPTION	QUAN	UNIT	REMOVE	REPLACE	TOTAL
SCF	RENTD	+	Scaffold rental - per section (per day)				
4.00			4.00	DA	0.00	12.01	51.24
SCF	SECT	+	Labor to set up and take down scaffold - per section				
4.00			4.00	EA	0.00	37.18	148.72
DMD	DTRUCK	-	Single axle dump truck - per load - including dump fees				
2.00			2.00	EA	144.00		288.00
BID	ELB	+	ADDITIONAL COST ELECTRICAL open item				
1.00			1.00	EA	0.00		0.00*
Room Totals: Miscellaneous							487.96
Line Item Subtotals:							12812.61
Adjustments for Min Charges			Minimum	In Estimate	Adjustment		
Drywall repair			225.00	-	11.20	=	213.80
Total Adjustments for Minimums:							213.80
Line Item Totals:			13,046.41				13046.41

Labor Report

HOWARD HIGSBY DEC & PAINTING

HOWARD HIGSBY DEC & PAINTING

5560 BEK LAKE LANE
LEEDS AL 35094
(205) 867-4827

3/13/2001

Estimate: 030701-00001

Claim Number: [REDACTED]

Insured
Property

LEEDS, AL

Home:

LEEDS, AL

Home: (205)

Business: (205)

Policy Number: [REDACTED]

Cause of Loss: FIRE

Deductible: \$250.00

Price List: ALMISFIA1

Date of Loss: 3/5/2001

Date Received: 3/5/2001

Date Inspected: 3/5/2001

Description	Quantity	Units	Hours	Retail Labor Rate	Retail Labor	Market Conditions	Total Amount
ADDITIONAL COST ELECTRICAL open item							
1.00 EA 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ADDITIONAL FRAMING COST							
577.50 SF 0.00	0.00	0.00	0.00	0.00	144.38	144.38	
Clean concrete on the floor							
92.00 SF 0.40	0.40	13.42	0.29	0.00	0.00	0.29	
Clean and deodorize carpet							
337.63 SF 3.21	3.21	19.47	64.15	0.00	0.00	64.15	
Clean with pressure/chemical spray - Very heavy							
577.50 SF 8.45	8.45	13.42	115.51	17.21	132.02		
Contents - move out then reset							
1.00 EA 1.36	1.36	19.00	25.92	0.00	25.92		
Contents - move out then reset - Large room							
1.00 EA 2.04	2.04	19.00	38.87	0.00	38.87		
Contents - move out then reset - Extra large room							
1.00 EA 4.10	4.10	19.00	77.75	0.00	77.75		
Remove Single axle dump truck - per load - including dump fees							
2.00 EA 3.13	3.13	26.52	82.88	0.00	82.88		
Remove Exterior door - metal - insulated - flush or panel style							
1.00 EA 0.51	0.51	19.00	9.76	1.26	11.02		
Exterior door - metal - insulated - flush or panel style							
1.00 EA 1.01	1.01	36.33	36.74	0.00	36.74		
Remove 1/2" drywall - hung, taped, floated, ready for paint							
10.00 SF 0.08	0.08	19.00	0.90	0.30	1.20		
1/2" drywall - hung, taped, floated, ready for paint							
10.00 SF 0.20	0.20	33.29	6.60	0.00	6.60		
Remove Acoustic ceiling (popcorn) texture - heavy							
479.88 SF 3.36	3.36	19.00	67.18	9.60	76.78		
Acoustic ceiling (popcorn) texture - heavy							
479.88 SF 6.37	6.37	33.29	211.14	19.20	230.34		
Smoke detector							
1.00 EA 0.51	0.51	41.62	21.27	0.00	21.27		

Description	Quantity	Units	Hours	Retail Labor Rate	Retail Labor	Market Conditions	Total Amount
Remove Trim board - 1" x 2" - installed	345.00	LF	2.07	19.00	37.95	3.45	41.40
Trim board - 1" x 2" - installed	245.00	LF	6.85	34.32	241.50	0.00	241.50
Remove Attic entrance cover and trim	2.00	EA	0.26	19.00	4.90	0.62	5.52
Attic entrance cover and trim	2.00	EA	1.37	36.32	49.80	0.00	49.80
Remove Crown molding - stain grade	98.00	LF	1.10	19.00	20.80	2.94	22.52
Crown molding - stain grade	98.00	LF	1.45	34.32	60.76	4.90	65.66
Door lockset - exterior	1.00	EA	0.34	36.32	12.44	0.00	12.44
Remove 1" x 10" lumber (.83 SF per LF)	71.00	LF	1.23	19.00	24.85	0.00	24.85
1" x 10" lumber (.83 SF per LF)	71.00	LF	2.00	34.80	70.29	0.00	70.29
Remove 6" x 6" square wood post (3 SF per LF)	20.00	LF	1.38	19.00	26.20	0.00	26.20
6" x 6" square wood post (3 SF per LF)	20.00	LF	2.07	34.80	72.00	0.00	72.00
Remove AC plywood - 1/2"	577.50	SF	1.84	19.00	75.00	8.77	80.85
AC plywood - 1/2"	577.50	SF	8.08	34.80	282.96	0.00	282.96
Remove Builder board - 1/2" (composition or fiberboard sheathing)	236.25	SF	0.66	19.00	14.18	0.00	14.18
Builder board - 1/2" (composition or fiberboard sheathing)	236.25	SF	2.42	34.80	82.69	0.00	82.69
FRAMING & ROUGH CARPENTRY GABLE VENT HIGH GRADE	1.00	EA	0.00	0.00	98.50	0.00	98.50
Remove Batt insulation - 6" - R19	780.00	SF	4.73	19.00	83.80	15.60	109.20
Batt insulation - 6" - R19	780.00	SF	2.79	34.48	101.40	0.00	101.40
Light fixture	3.00	EA	1.74	41.62	72.30	0.00	72.30
Remove Fluorescent - two tube - 4' - fixture w/lens	4.00	EA	0.92	19.00	17.76	0.72	18.48
Fluorescent - two tube - 4' - fixture w/lens	4.00	EA	2.04	41.62	85.00	0.00	85.00
Remove Ceiling fan & light	2.00	EA	0.70	19.00	13.10	1.28	14.58
Ceiling fan & light	2.00	EA	4.08	41.62	169.88	0.00	169.88
Ceiling fan & light	2.00	EA	3.34	41.62	138.89	0.00	138.89
Remove Exterior light fixture - High grade	5.00	EA	1.05	19.00	19.95	3.15	23.10

Description	Quantity	Units	Hours	Retail Labor Rate	Retail Labor Conditions	Market	Total Amount
Exterior light fixture - High grade							
5.00	EA	2.55	41.82	106.35	0.00	106.35	
Seal attic framing to matt white finish							
2170.00	SF	28.93	26.47	781.20	0.00	781.20	
Paint baseboard - two coats							
179.75	LF	3.39	26.47	89.89	0.00	89.89	
Stain & finish wood beam							
40.00	SF	1.25	26.47	33.60	0.00	33.60	
Paint door slab only (per side)							
5.00	EA	1.67	26.47	44.10	0.00	44.10	
Prime & paint exterior fascia - wood, 4" - 6" wide							
36.00	LF	1.20	26.47	32.04	0.00	32.04	
Mask the walls per square foot							
474.17	SF	1.87	26.47	53.93	0.00	53.93	
Mask (V) per square foot							
965.71	SF	2.68	26.47	77.25	0.00	77.25	
Paint door or window opening (per side)							
13.00	EA	5.00	26.47	132.47	0.00	132.47	
Paint (V) - two coats							
1890.59	SF	21.01	26.47	567.18	0.00	567.18	
Seal/prime (V) - one coat							
479.88	SF	3.20	26.47	86.39	0.00	86.39	
Prime & paint exterior soffit - wood							
72.00	SF	2.88	26.47	77.04	0.00	77.04	
Stain & finish trim							
467.00	LF	5.16	26.47	247.51	0.00	247.51	
Exterior - seal or prime then paint with two finish coats							
577.50	SF	10.68	26.47	282.99	0.00	282.99	
Exterior - stain two coats							
904.25	SF	18.84	26.47	497.34	0.00	497.34	
Remove 2 tab - 20 yr. - composition shingle roofing - incl. felt							
11.00	SQ	0.15	19.00	184.88	-22.88	132.00	
3 tab - 20 yr. - composition shingle roofing - incl. felt							
11.00	SQ	11.00	38.58	424.38	0.00	424.38	
Scaffold rental - per section (per day)							
4.00	DA	0.00	0.00	0.00	3.24	3.24	
Labor to set up and take down scaffold - per section							
4.00	EA	2.60	19.00	48.36	99.36	148.72	
Remove siding - T1-11 plywood - stain grade							
747.25	SF	3.58	19.00	69.05	7.68	76.73	
Siding - T1-11 plywood - stain grade							
747.25	SF	12.07	34.80	422.00	0.00	422.00	
Remove Fascia - 1" x 6" #3 cedar							
91.00	LF	0.84	19.00	10.01	0.00	10.01	
Fascia - 1" x 6" #3 cedar							
91.00	LF	5.16	34.80	180.18	0.00	180.18	
Remove soffit - wood							
182.00	SF	0.05	19.00	16.36	1.82	18.20	
soffit - wood							
182.00	SF	7.84	34.80	265.72	0.00	265.72	

030701-00001

Labor Report

3/13/2001

Totals	7,348.06	319.78	7667.84
Adjustments for minimum charges	Minimum In Estimate	Adjustment	
Drywall repair	228.00	11.20	213.80
Total Adjustments for Minimums			213.80

Materials Report

HOWARD RIGSBY DEC & PAINTING

HOWARD RIGSBY DEC & PAINTING

5540 REX LAKE LANE

LEEDS AL 35094

(205)967-4827

3/19/2001

Estimate: 030701-00001

Insured:

Property:

LEEDS, AL

Claim Number:

Policy Number:

Cause of Loss: FIRE

Deductible: \$250.00

Name:

Price List: ALNIGFIA1

Date of Loss: 3/5/2001

Date Received: 3/5/2001

Date Inspected: 3/9/2001

Name:

Business:

Material Description

Exterior door - metal flush or 6 panel - Pre-hung unit

Gypsum board, 1/2"

Acoustic ceiling (popcorn) texture - 35¢ bag

1" x 4" D pine - 648

Casing

Crown molding - stain-grade softwood

Door lockset - exterior

3/4" thick #2 pine

AC plywood, 1/2"

AC plywood, 1/4"

Builder board (composition or fiberboard sheathing), 1/2"

Post cap/base, 6" (Simpson DC6 or -)

Fir timbers, 6" x 6" through 8" x 8"

Insulation - R-19 "Kraft" faced batt

Fluorescent - two tube, 4' - fixture w/lens

Ceiling fan & light

Exterior light fixture - High grade

Latex paint

Oil base paint

Sealer - Kilz or PVA

Oil base stain

Polyurethane finish

Exterior latex

Exterior sealer

Exterior stain

220 lb composition shingles - 20 year, 3 tab

15 lb roofing felt

Siding - T1-11 plywood - stain grade

Fascia - wood, 1" x 6" #3 cedar

Soffit vent - 4"x12" screened metal

Retail Material

Material Tax

0

6.0000

x

4,607.71

4,607.65

268.62

Retail Material Total

4,876.27

Labor Report

HOWARD RIGSBY DEC & PAINTING

HOWARD RIGSBY DEC & PAINTING

5560 REY LAKE LANE

LEEDS AL 35094

(205)967-4527

Summary for Contractor Totals

Total Labor Amount					7,664.76
Total Adjustments for Minimums					213.80
Supplies Allowance					273.85
Equipment Allowance					286.35
Material Tax on Supplies	\$	8,000.00	x	273.82	21.91
Overhead					1,368.19
Profit					1,368.19
Permits					225.00
Total Contractor Costs					11,418.04
Deductible				(250.00)	
Amount Due From Insured					250.00
Net Contractor Payment					11,168.04

State Farm Insurance Companies



Grandview Service Center
3670 Grandview Parkway
P.O. Box 380468
Birmingham, AL 35238
Telephone: (205) 970-1400

June 22, 2001

CERTIFIED MAIL - RETURN RECEIPT REQUESTED

Allen Robinson
Claims Analyst/Corporate Legal Assistant
Ford Motor Company
Parklane Towers West, Suite 300
3 Parklane Boulevard
Dearborn, MI 48126-2568

Re: Claim Number [REDACTED]
Date of Loss March 5, 2001
Named Insured [REDACTED]

Dear Mr. Robinson:

As per your request, enclosed please find a copy of the fire report for the above-mentioned loss. In addition, we have provided original color photographs of the fire damage as well as a copy of our cause and origin expert's report outlining the defect. From the pictures, it is obvious this vehicle was declared a total loss, and we have settled accordingly with our insured. Our total loss worksheet should have been sent to your company under previous correspondence. However, we are sending another copy again for your review.

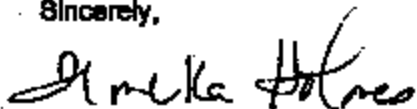
Your letter also asks if the defective part had been replaced or repaired. Again, the vehicle was declared a total loss; therefore, no repairs have been made to the vehicle. The vehicle is currently located at IAA of Alabama. Their address is [REDACTED] Bessemer, Alabama [REDACTED]. Their phone number [REDACTED]. As I have advised previously, should your company wish to inspect the vehicle, you may contact me at the number listed below to make arrangements to do so.

I hope this information is helpful. Should you need any additional information, please advise.

Allen Robinson
Page 2
June 22, 2001

We look forward to hearing from you soon regarding our claim.

Sincerely,



Temeka Holmes
Sr. Claim Representative
State Farm Mutual Automobile Insurance Company
Phone: (205) 970-1482

027/0622005

INTERIOR: (Explain if other than average condition for year, make and model vehicle)

	Above Avg	Avg	Below Avg
Seats:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Carpets:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Glass:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Dash:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Headliner:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

EXTERIOR: (Explain if other than average condition for year, make and model vehicle)

	Above Avg	Avg	Below Avg
Sheet Metal:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Paint:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Trim:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

MECHANICAL: (Explain if other than average condition for year, make and model vehicle)

	Above Avg	Avg	Below Avg
Engine:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Transmission:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

PRIOR DAMAGE: ☐ Yes ☒ No Estimate Written: ☐ Yes ☒ No Amount _____ Damage Location: A

OVERALL CONDITION: ☐ Above Avg. ☒ Avg. ☐ Below Avg.

Salvage Will Be: ☐ Rebuilt ☒ Sold for parts ☐ Scrapped

Ice collector _____ 3/9/01

SUSPECTED BY _____ DATE _____

TOTAL LOSS SETTLEMENT

Method used to determine base price: (Check one) ☒ Computerized Evaluation ☐ Comparable Vehicles ☐ Book Value

Vendor Name: Value Rate Amount 14,100

Did you pay the computerized evaluation amount? ☐ Yes ☒ No If no, explain: - 2,325 (high mileage)

Adjusted Amount 13,775.00

Source & Telephone Number	Quote By	Date	Make & Model	Available	Price
1				No	
2				No	
3				No	

Vehicle number(s) used to determine base price: ☐ 1. ☐ 2. ☐ 3.

Explain any adjustments for difference in mileage, equipment condition, prior damage, etc: _____

Adjusted Amount _____

Book(s) used: _____ Basic Book Price _____

List additions or deductions for equipment, mileage, etc, and prior damage: _____

Adjusted Amount _____

Did you pay this amount? ☐ Yes ☐ No If No, explain _____

Base Price	\$ 13,775.00	Salvage Disposition	Purchaser:
Tax	+	Date Sold	Remarks:
Fees	+	Date Remittance Received	
Actual Cash Value	= 13,775.00	High Salvage Bid	\$ _____
Owner Retained Salvage	-	Towing Expense	- _____
Deductible	-	Storage Expense	- _____
Lienholder Payoff	- 8,115.39	Miscellaneous Expense	- _____
Amount Paid Owner	\$ 5,659.61	Net Salvage Return	\$ _____
Date Settled	3/13/01		Date: _____

K. M. K. H. H.

AOC
3/8/01
Stock #
0100956

48 FORM 1987-10-20

ONE TRACK CAPTION PAGE FOR CONTINENTAL OPTION

14550- +
1000- +
150- +
300- +
-
2325- =
13775.00 ±

104. 500

14,650	Base
100%	Exh. 2
150	Alu./Alb
	wheels
300	Leather
<hr/>	
16,150	
2,325	mitres
13,775	Acu

13,775.00
- 4,115.39

5,459.41

7, 5/12/31
 8, 11/10/97
 2.21 x, 10/10/97

CLAIM NO

POLICY NO

LOSS DATE 3/05/2001

PAYMENT NO

DATE 3/12/2001

AMOUNT \$8,115.39

TIN

Coverage Description	Amount	Col	Qty
COMPREHENSIVE - FNT, CAC, OR LOWV	\$8,115.39	311	2

ENTERED BY HOLMES, TEMEKA

AUTHORIZED BY HOLMES, TEMEKA
PHONE (205) 970-1482

REMARKS



STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

ALABAMA-MISSISSIPPI OFFICE
BIRMINGHAM, AL
GRANDVIEW 00-115 1543SOUTHWEST BANK 61-136/622
MONTGOMERY, AL

3/12/2001

INSURED

CLAIM NO

LOSS DATE 3/05/2001

*****EXACTLY EIGHT THOUSAND ONE HUNDRED FIFTEEN AND 39/100 DOLLARS \$*****8,115.39

Pay to the

Order of: COVENANT BANK ON BEHALF OF
PO BOX 308
LEEDS AL 35094

APPROVED BY

EARS-005-10-0039

CLAIM NO [REDACTED]

POLICY NO [REDACTED]

LOSS DATE 3/06/2001

PAYMENT NO 108 888888

DATE 3/12/2001

AMOUNT \$5,656.61

YIN

Coverage Description	AMOUNT	COL	PAID
COMPREHENSIVE - FWT, CAC, OR LOWV	\$5,656.61	311	1

ENTERED BY HOLMES, TEMEKA
AUTHORIZED BY HOLMES, TEMEKA
PHONE (205) 970-1482

REMARKS



STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

ALABAMA-MISSISSIPPI OFFICE
BIRMINGHAM, AL
GRANDVIEW 09-115 LS43

SOUTHWEST BANK 61-136/622
MONTGOMERY, AL

3/12/2001

INSURED [REDACTED]

CLAIM NO [REDACTED]

LOSS DATE 3/06/2001

*****EXACTLY FIVE THOUSAND SIX HUNDRED FIFTY-SIX AND 61/100 DOLLARS \$*****5,656.61

Pay to the
Order of:

LEEDS AL [REDACTED]

APPROVED BY

ENR05-005-LC-8848



ERG-003-LC-0046



2025-005-LC-8847

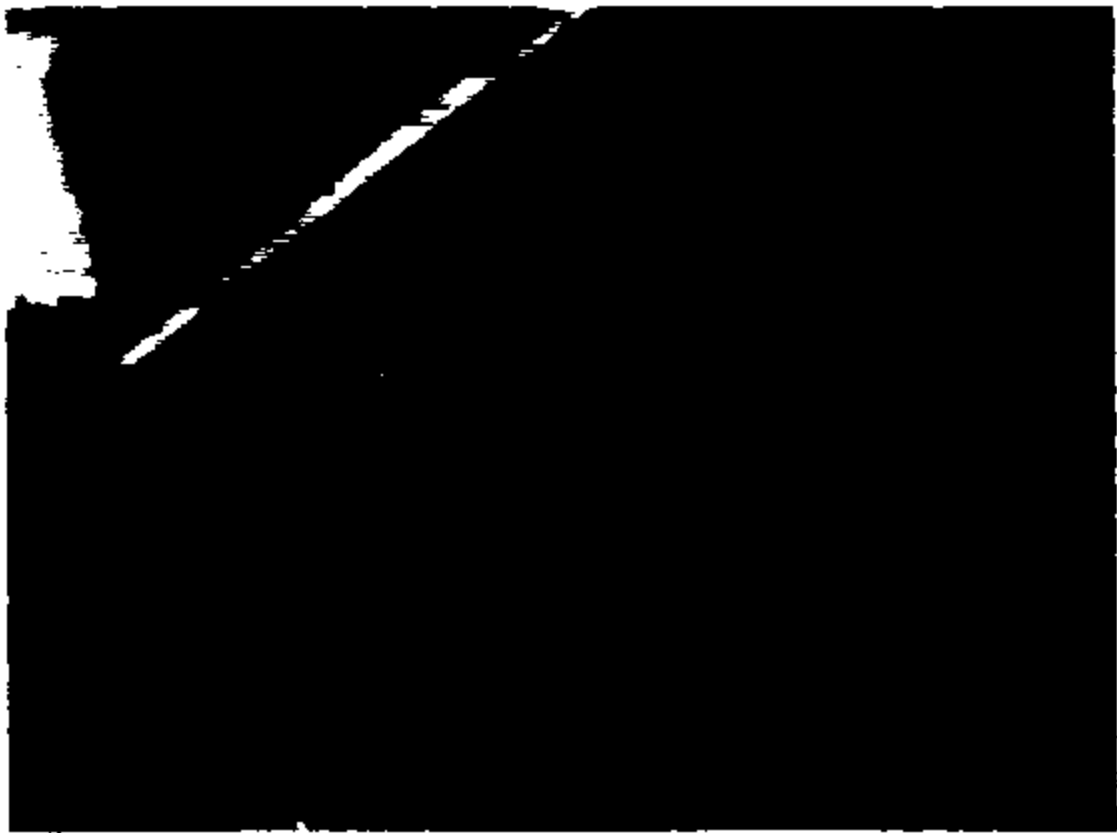


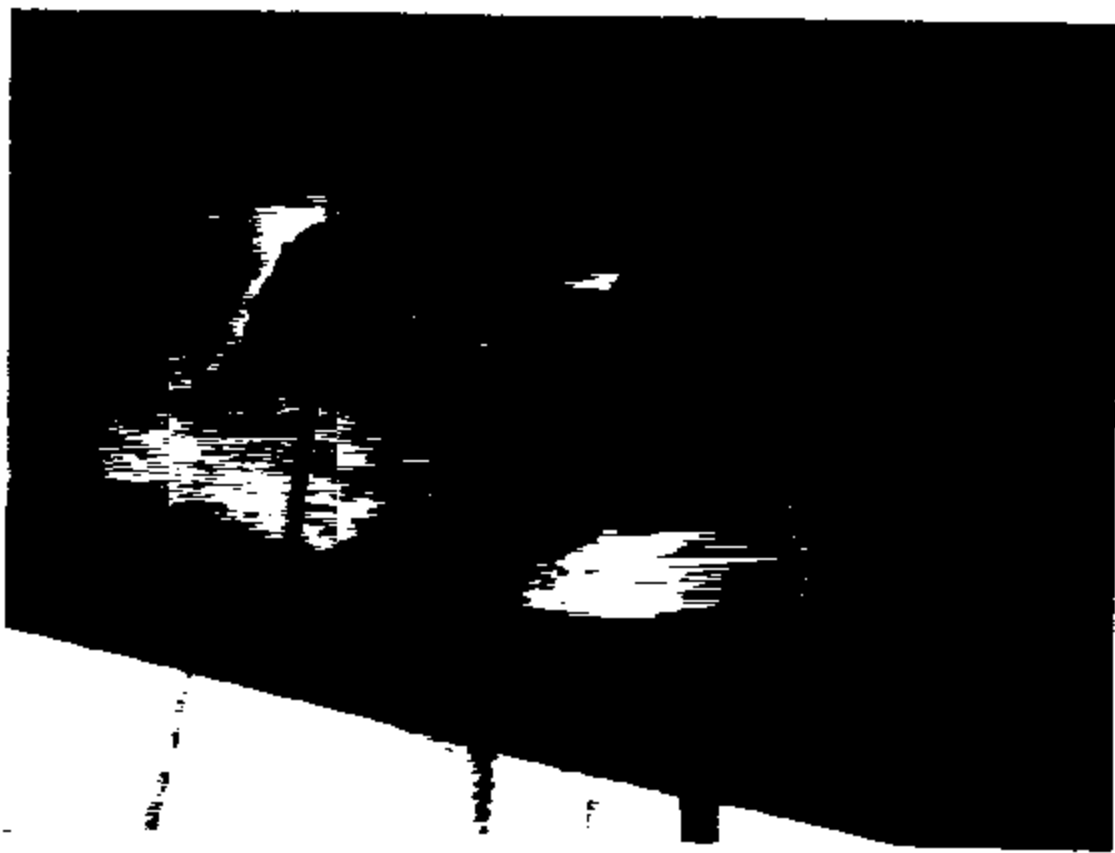
ERG-885-LC-8848



BR03-065-LC-8849







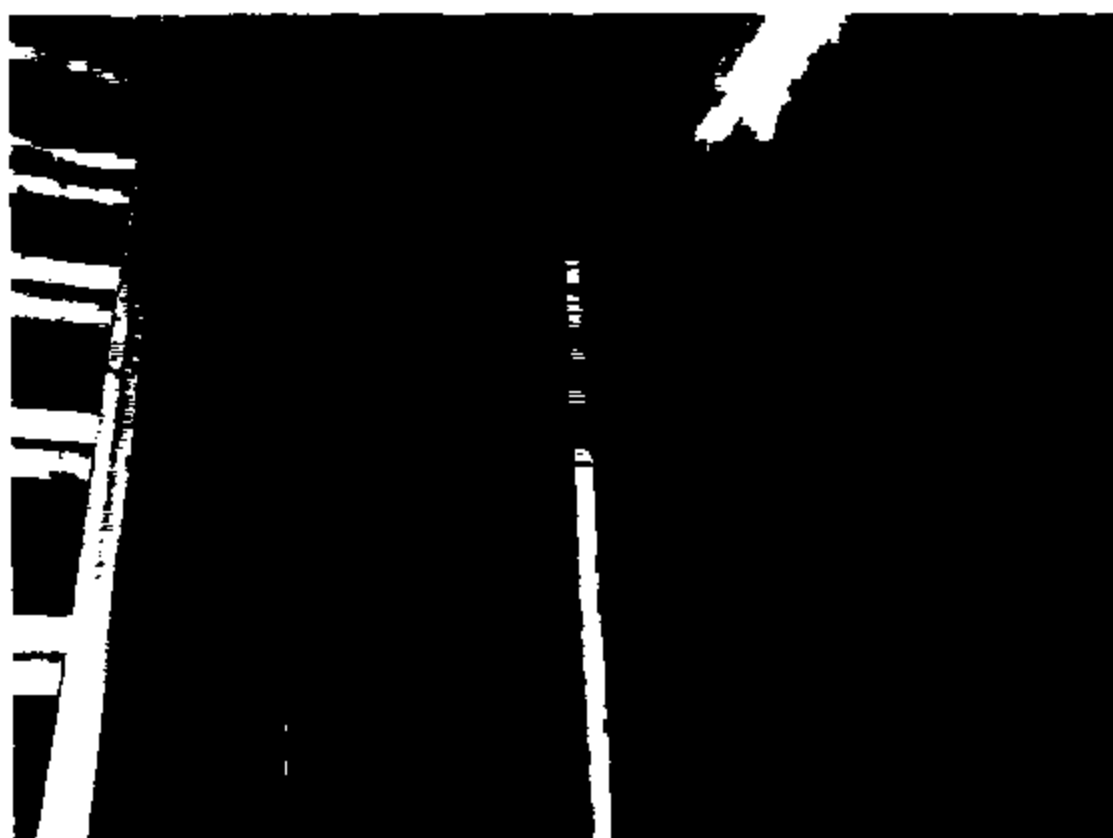
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EA05-895-LC-0853



ERG-005-LC-8854



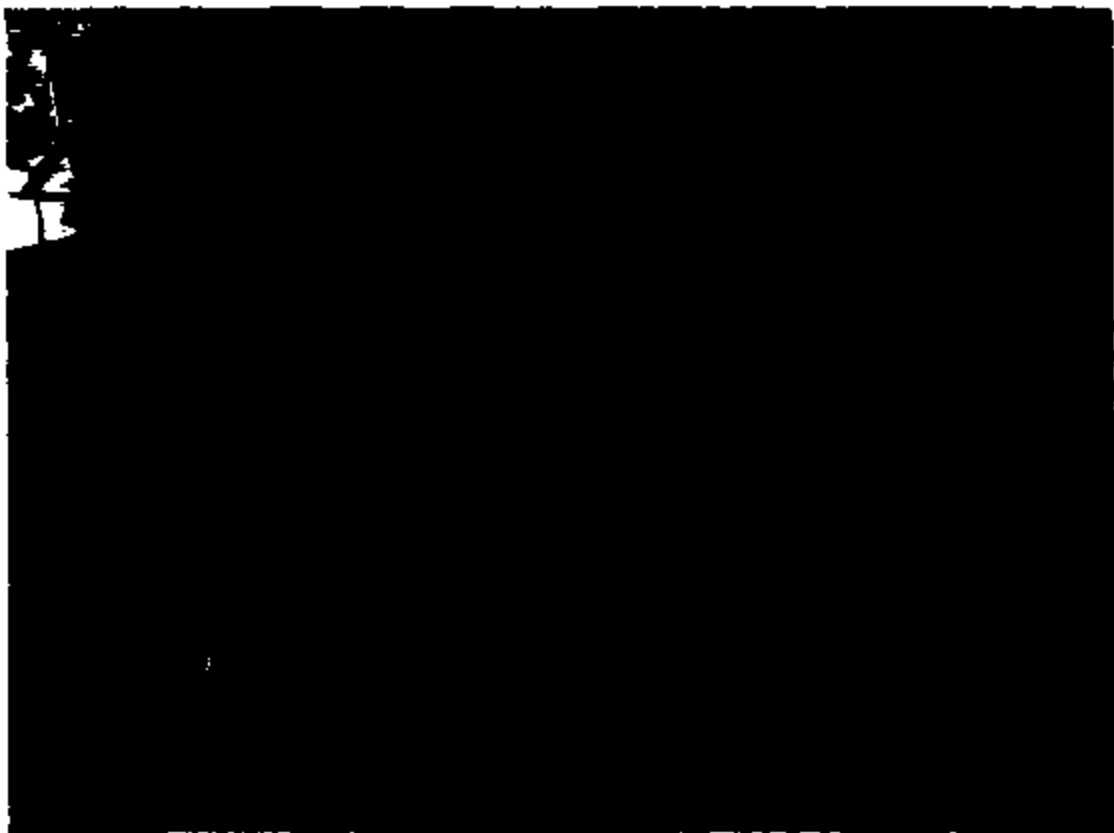


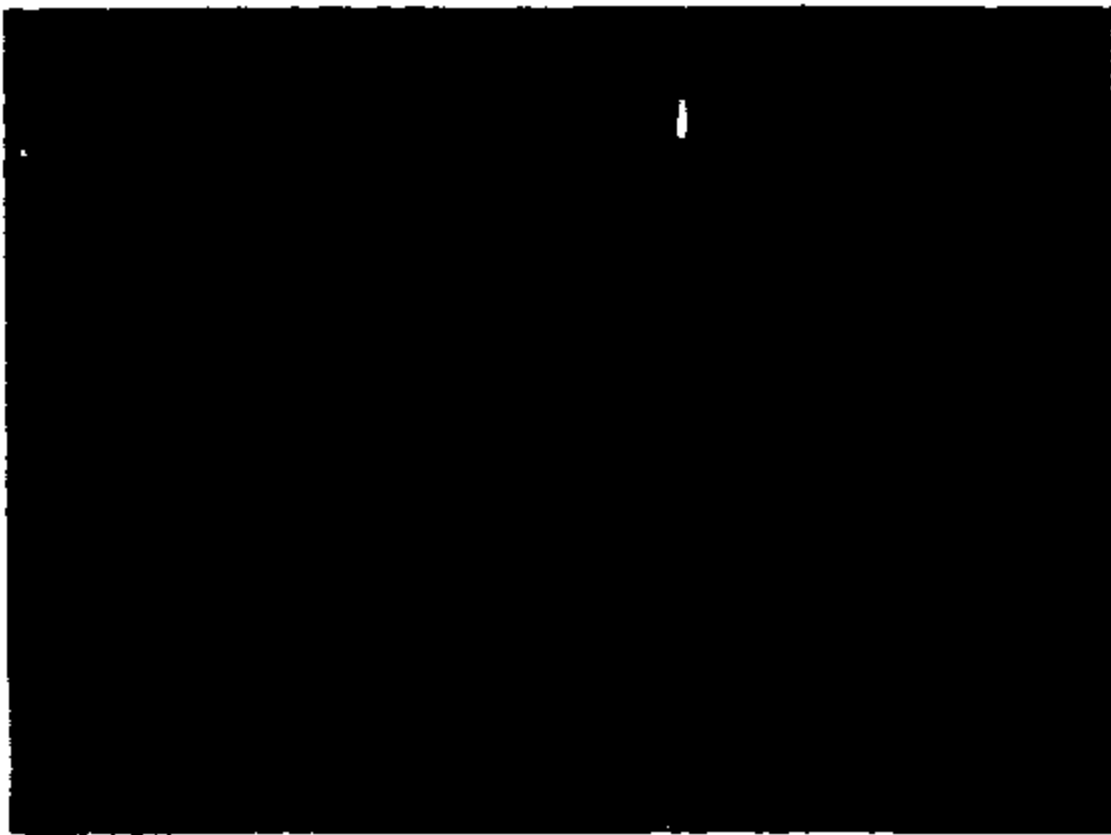


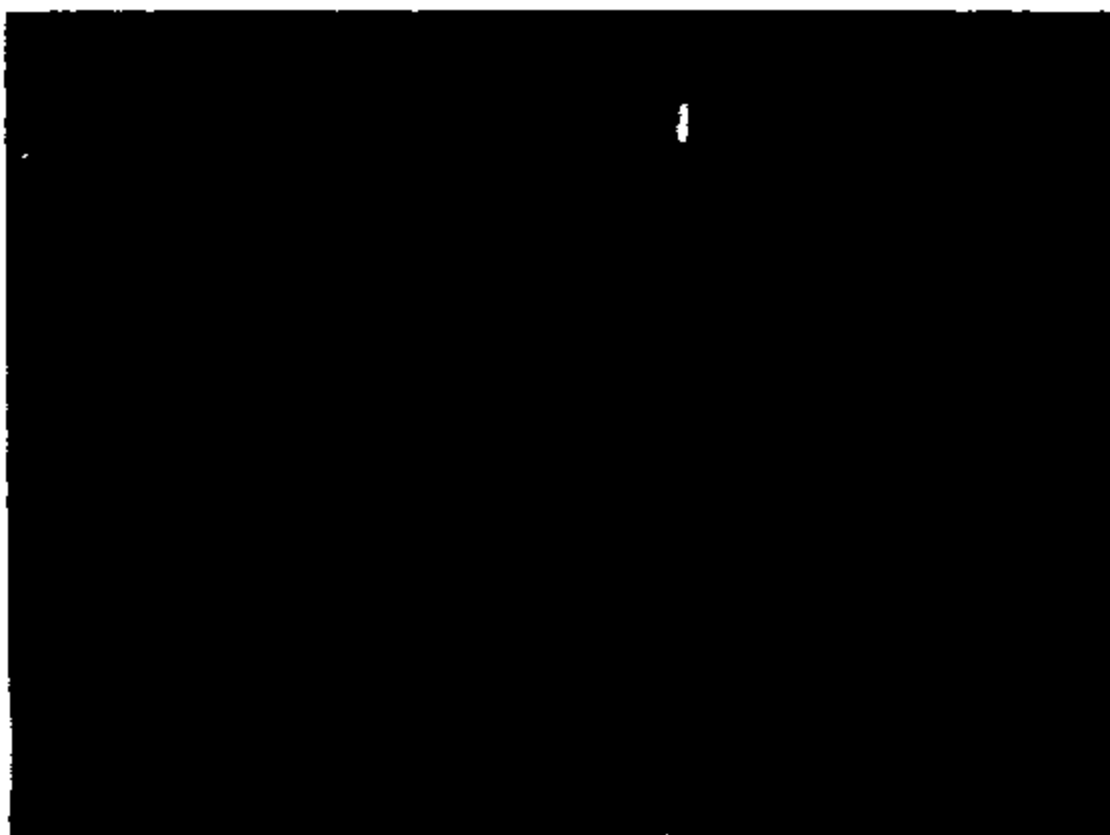




EA05-005-LC-0050









PHOTOGRAPH SHEET

INSURED [REDACTED] NO.: 1 OF 28

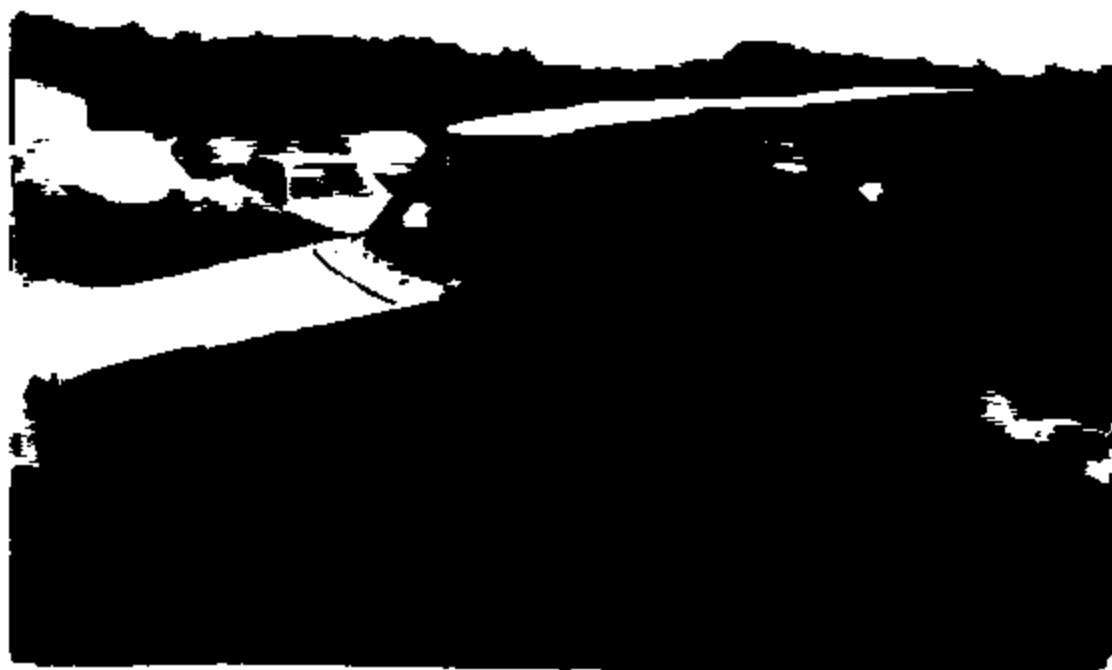
The vehicle identification number. It reads 1FMEU15H9TL [REDACTED]



PHOTOGRAPH SHEET

INSURED: [REDACTED] NO. 2 OF 28

Left side



What is
Ranging
out of the
grid?

PHOTOGRAPH SHEET

INSURED: [REDACTED] NO. 3 OF 28

Front



PHOTOGRAPH SHEET

INSURED [REDACTED] NO.: 4 OF 28

Hood. Note high heat burn pattern as indicated by the arrow on the overlay.



PHOTOGRAPH SHEET

INSURED: [REDACTED] NO. 5 OF 28

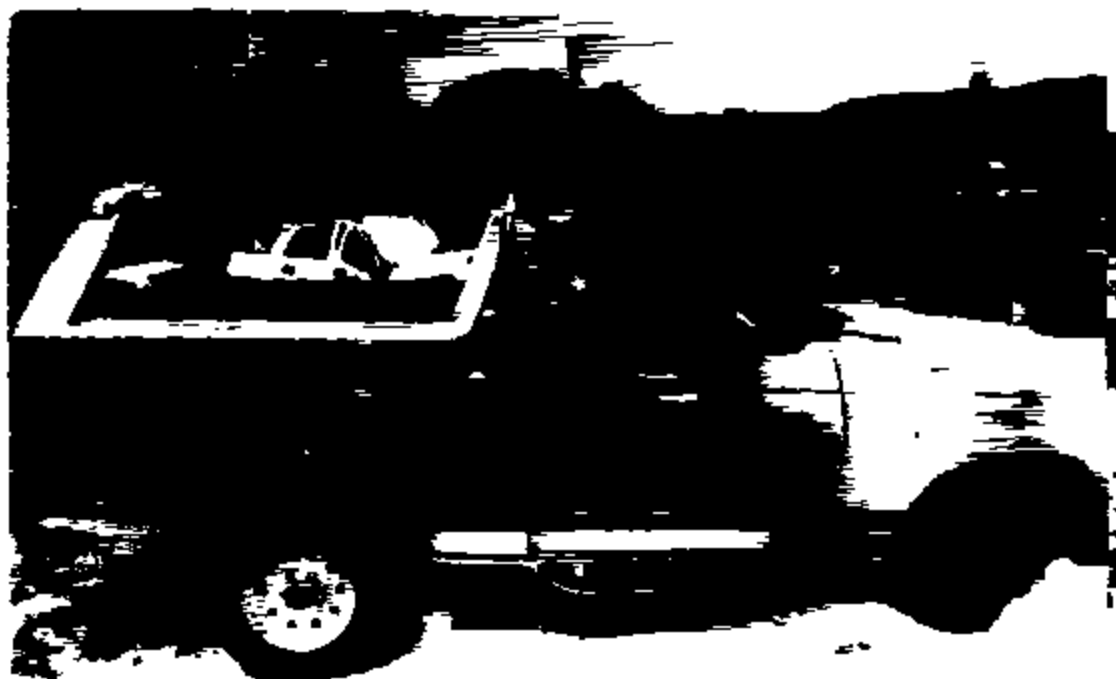
The roof



PHOTOGRAPH SHEET

INSURED: [REDACTED] NO. 6 OF 28

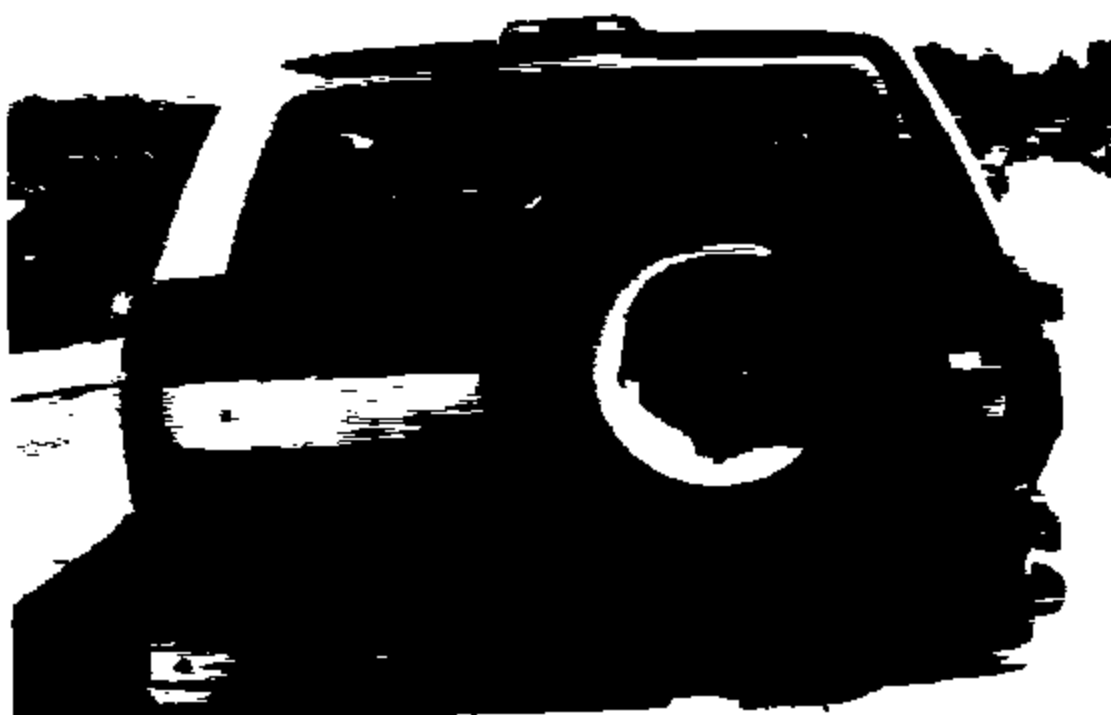
Right side



PHOTOGRAPH SHEET

INSURED: [REDACTED] NO. 7 01 28

Rear



PHOTOGRAPH SHEET

INSURED: [REDACTED] NO.: 8 OF 28

Rear passenger seating



PHOTOGRAPH SHEET

INSURED: [REDACTED] NO. 9 OF 28

Driver's area before debris removal



PHOTOGRAPH SHEET

INSURED: [REDACTED] NO. 10 OF 28

Driver's floorboard after debris removal



PHOTOGRAPH SHEET

INSURED: [REDACTED] **NO.:** 11 **OF** 28

Right front passenger area before debris removal



PHOTOGRAPH SHEET

INSURED: [REDACTED] **NO. 12 OF 28**

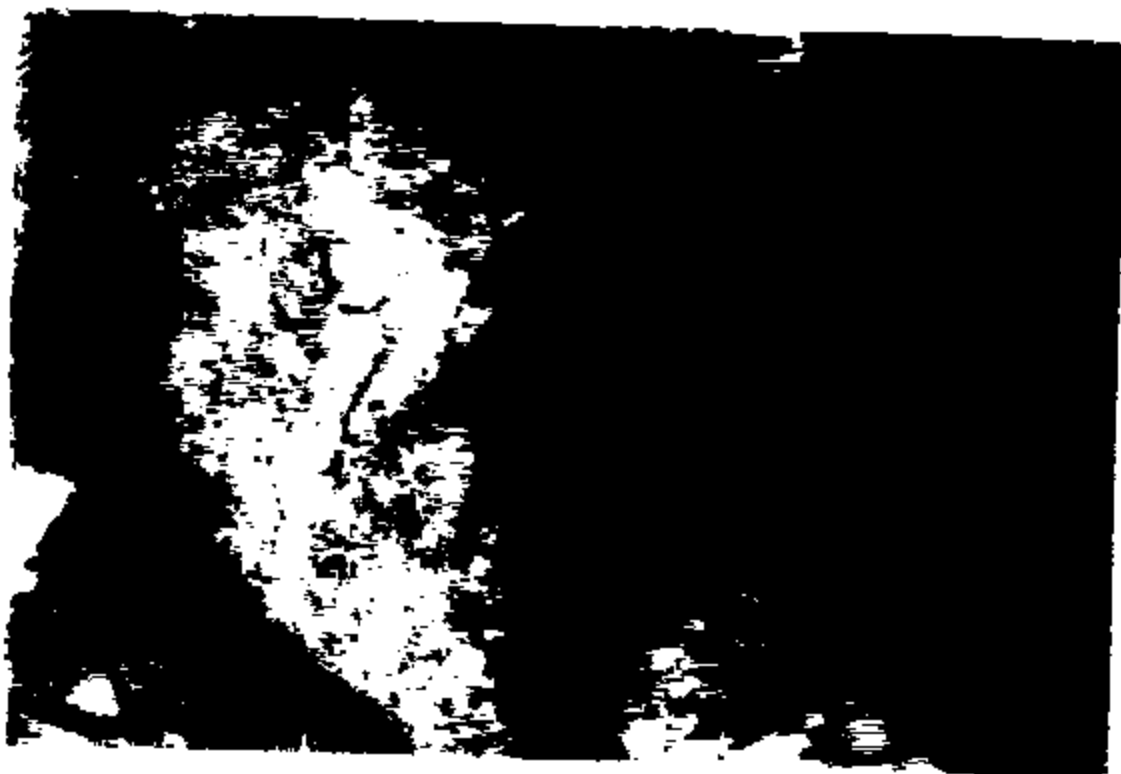
Passenger area after debris removal



PHOTOGRAPH SHEET

INSURED [REDACTED] NO. 13 OF 28

The ventilation system blower motor



PHOTOGRAPH SHEET

INSURED: [REDACTED] NO. 14 OF 28

The steering column



PHOTOGRAPH SHEET

INSURED [REDACTED] NO. 15 OF 28

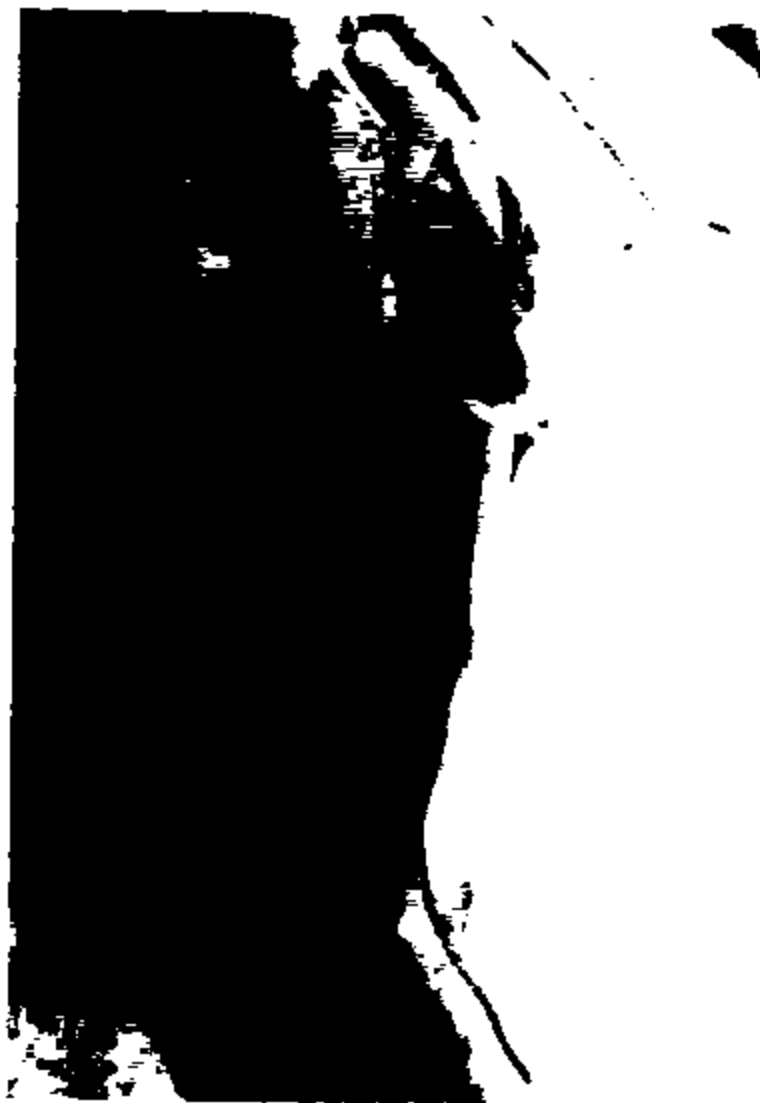
The ignition switch



PHOTOGRAPH SHEET

INSURED: [REDACTED] NO. 16 OF 28

Wiring harness extending across the dash



PHOTOGRAPH SHEET

INSURED: [REDACTED] NO.: 17 OF 28

Underside of hood



PHOTOGRAPH SHEET

INSURED: [REDACTED] NO. 18 OF 28

Engine compartment



PHOTOGRAPH SHEET

INSURED [REDACTED] NO. 19 OF 28

Starter relay contacts and fusible links



PHOTOGRAPH SHEET

INSURED [REDACTED] NO. 20 OF 28

Rear of alternator



PHOTOGRAPH SHEET

INSURED: [REDACTED] NO: 21 OF 28

Front of alternator



PHOTOGRAPH SHEET

INSURED: [REDACTED] NO. 22 OF 28

The anti-lock brake system pump motor as indicated by the arrow on the overlay



PHOTOGRAPH SHEET

INSURED: [REDACTED] **NO.:** 23 **OF** 28

Area of electrical shorting on the positive battery cable serving the engine compartment fuse box as indicated by the arrow on the overlay



PHOTOGRAPH SHEET

INSURED: [REDACTED] NO. 24 OF 28

Engine compartment fuse box remains



PHOTOGRAPH SHEET

INSURED: [REDACTED] NO.: 25 OF 28

Electrical wiring serving the anti-lock brake system pump motor



PHOTOGRAPH SHEET

INSURED: [REDACTED] **NO. 26 OF 28**

Burn patterns on the right side of the brake pump motor



PHOTOGRAPH SHEET

INSURED [REDACTED] **NO. 27 OF 28**

Fire damaged remains of electrical connector



PHOTOGRAPH SHEET

INSURED [REDACTED] NO. 28 OF 28

Fire damage to the lower radiator hose and components adjacent to the anti-lock brake system pump motor





Amica

AUTO HOME LIFE

Amica Mutual Insurance Company
Amica Life Insurance Company
Amica General Agency, Inc.

GREATER ALBANY OFFICE
7 Southwoods Boulevard, Suite 200
Colonie, New York 12211-2399
Mail: 7 Southwoods Boulevard, Suite 200
Albany, NY 12211-2399
Toll Free: 800-73-AMICA (800-732-6422)
Claims Fax: (518) 432-9520
Production Fax: (518) 463-9324

February 23, 2004
CONSUMER AFFAIRS
SECTION

FORD MOTOR COMPANY
RECEIVED
CLAIMS UNIT
MAR 03 2004
OFFICE OF THE
GENERAL COUNSEL

Ford Customer Relationship Center
P.O. Box 6248
Dearborn, MI 48126

4 MAR -2 A9:50

Our File: [REDACTED]
Our Insured: [REDACTED]
Date of Loss: 01/18/04
Vehicle: 2000 Explorer XLT 4 x 4 utility
VIN: 1FMZU73E1Y [REDACTED]
Type of loss: Fire
Amount of Claim: \$14,413.49

NOTICE OF CLAIM

Dear Sir / Madame:

Please accept this as a potential claim against the Ford Motor Co.

This vehicle was consumed by fire. The fire originated in original electrical equipment in the engine area. A copy of our expert's report is enclosed.

If you would like to inspect the vehicle, you have our permission to do so. It is located at:

ADESA Impact
39 Stone Castle Road
Rock Tavern, NY 12575
(845) 587-6360
Stock no:

We will be happy to provide additional supporting papers upon request. Thank you in advance for your attention to our claim.

Very truly yours,
James M. McElroy
James M. McElroy
Supervising Adjuster
jmcelroy@amica.com

*- Somers, NY - \$14,413.49
- 100 Expe
- VIN
- 1/18/04*

Web Site: www.amica.com
Offices Countrywide: 800-24-AMICA (800-242-6422)

EN05-005-LC-0693

**JAMES E. BALES INVESTIGATIONS
MOTOR VEHICLE FIRE INSPECTION REPORT
INVESTIGATION # JB01272004**

Date of Alarm: 01/18/2004 Time of Alarm: 22:00
Incident Location: Somers, New York (Westchester County)

OWNER INFORMATION

Owner's Name: [REDACTED] DOB: [REDACTED]
Owner's Address: [REDACTED] Poughkeepsie, New York
Owner's Phone No: [REDACTED] Cell: [REDACTED] Work: [REDACTED]
Operator's Name: Lori Patchen DOB: [REDACTED]
Operator's Address: 4 Hill Lane, Wingdale, New York, 12594
Operator's Drivers License #: [REDACTED] State: New York

VEHICLE INFORMATION

Vehicle Type: 2000 Ford Explorer XLT 4x4
VIN #: 1FMZU73E1Y2 [REDACTED]

License Plate Number: [REDACTED] State: New York
Odometer Reading: 77,000 miles per owner (approx) Color: Gray
Engine Type: 6 cylinder V engine Fuel: Gasoline
Transmission Type: Automatic 4wd

Condition of Vehicle Before Fire: Fair
Personal Belongings in Vehicle: Yes

FINANCIAL INFORMATION

Loan Owed on Vehicle: \$13,000.00
Lien Holder: Sovereign Bank Lien Holder Address: Reading, Pennsylvania
Amount of Payment Per Month: \$371.28 Current: Yes

INSURANCE INFORMATION

Insurance Carrier: Amica
Claim #: [REDACTED]

Insured Name: [REDACTED] Phone: [REDACTED]
Insured Address: [REDACTED] Poughkeepsie, New York

REC'D GR. ALBANY
CLAIMS

FEB 15 2004

Vehicle Coming From: Somers, New York
Vehicle Towed By: Brysons
Vehicle Towed By: Adessa Impact
39 Stonecastle Road, Rock Tavern, New York

Vehicle Going To: Yorktown, N.Y.
Vehicle Towed To: Croton Point, N.Y.
Vehicle Towed To: Rock Tavern, N.Y.

JAMES E. BALES INVESTIGATIONS
MOTOR VEHICLE FIRE INSPECTION REPORT
INVESTIGATION # JB01272004
TECHNICAL DATA

Fire: XX Explosion: Other:
Color of Flame: Blue / Yellow Smoke: Gray Coming From: Left side dash and under hood left side

WEATHER:

Temp: 10 degrees Wind Direction: None Speed: 0 mph.
Clear: Rain: Snow: XX Ice: Fog:

ALARM INFORMATION

Received By: Westchester County 911
Reported By: Passerby Date of Birth:
Address: Tel. # Cellphone
Discovered By: [REDACTED] Date of Birth: [REDACTED]
Address: [REDACTED] New York [REDACTED] Tel. [REDACTED]
Fire Reported as: Vehicle Fire

FIRE DEPARTMENT INFORMATION

First Department on Scene: Somers Time on Scene: 22:15
Officer in Charge: Chief of Department: Tel. #
First Firefighter on Scene: Tel. #
Forced Entry: Yes to hood
Observations:

CASUALTY INFORMATION

Injuries: No Deaths: No

POLICE INFORMATION

Agency Requested: Somers Police Tel. #
Date: 01/18/2004 Time of Request: Time on Scene:
Investigating Officer:
Follow Up to be done by:

EVIDENCE INFORMATION

Photographer: Jim Bales - CFI # of Photos: 24
Sample(s) Taken: None # of Samples: 0

**JAMES E. BALES INVESTIGATIONS
MOTOR VEHICLE FIRE INSPECTION REPORT
INVESTIGATION #JB01272004**

VISUAL INFORMATION

EXTERIOR

Where was heat concentrated: Under Hood
Top Panel sagging or loss of temper: Yes
Doors Locked: No
Door Panels sagged or buckled by heat: No
Evidence of prior damage: Prior front grille and bumper
Bumpers Damaged: Front from fire
Fender Skirts burned: Yes
Fire evidence under fenders: R/F: Yes L/F: Yes R/R: No L/R: No
Pattern of paint damage: Engine to body
Doors open during fire: No
Hood burned: Yes Raised: No
Body Compartment burned: Entire interior
Tires burned: R/F: Yes L/F: Yes R/R: No L/R: No Spare: No
Percent of wear shown: R/F: 50% L/F: 50% R/R: 25% L/R: 25% Spare: 0%
Condition of wheels: R/F: Heat Damaged L/F: Heat Damaged R/R: Good L/R: Good Spare: Good
Wheels, Tires, Hub Caps show signs of recent removal: No
Tools, Jack, Lug Wrench Present: Yes Fits Vehicle: Yes
Fuel Cap: Intact Filler Neck Damaged: No Fuel Tank: Intact
License Plates on: Removed after fire Burned and Melted: Front

GLASS

Windshield: Melted	
Left Front Door: Heat Shattered	Position: Open
Right Front Door: Heat Shattered	Position: Down 1/2 way
Left Rear Door: Heat Shattered	Position: Closed
Right Rear Door: Heat Shattered	Position: Closed
Rear Window: Heat Shattered	Position: Closed

INTERIOR

Accessories Removed: No
Floorboard burned: On surface Floor mat burned: Yes
Underneath Floorboard: No
Seat Cushions burned: All L/F: Yes R/F: Yes Rear: Yes
Temper removed from seat springs: L/F: No R/F: No Rear: No
Headliner burned: Yes
Any Upholstery left unburned: None
Instrument Panel condition: Melted and burned
Indications of excessive heat: None
Odor of ignitable liquid vapors under debris: No
Keys in vehicle: Yes
How many sets of keys: 2 People with keys: Owner and Operator
Unusual objects in vehicle: None

**JAMES E. BALES INVESTIGATIONS
MOTOR VEHICLE FIRE INSPECTION REPORT
INVESTIGATION # JB01272004**

MECHANICAL CONDITION

Radiator:	Core: Destroyed	Water in Core: None	Cap in Place: Destroyed
Upper Hose: Burned	Lower Hose: Burned	Fan Belt: Burned	
Wiring burned: Yes	Ignition System and Wires burned: Yes		
Air Ducts burned: Yes			
Fluid Levels:	Engine Oil: Black and Burned	Power Steering: Empty L/O	
	Transmission Fluid: Overfull	Brake Fluid: Empty L/O	
	Engine Coolant: Empty L/O	Axle Fluid: Full	
Signs of Mechanical Work: None Recently			
Signs of Disassembly: None			

ELECTRICAL SYSTEM

Battery in Place: Yes	Burned: Yes	Voltage: Unavailable
Cables in Place: Yes	Burned or Melted: Yes	
Evidence of improper wiring: None		

NARRATIVE

On January 29, 2004 I conducted an origin and cause investigation of a 2000 Ford Explorer SUV belonging to [REDACTED] at Adessa Impact. The vehicle caught fire while being driven by [REDACTED] (sister of the owner) on the evening of January 18, 2004 in Somers, New York. Lori stated that the vehicle had electrical problems, which had been occurring two days prior to the fire with the power windows. At about 09:30 pm on January 18th the vehicle was now stalling, the service engine light was on, and the headlights were coming on and off. [REDACTED] tried restarting the engine and was driving uphill when smoke came out from the left side dash and vent area. [REDACTED] then pulled over when it stalled again. [REDACTED] exited the vehicle and opened the hood to check the engine compartment and saw a small amount of fire on the driver side near the firewall and then closed the hood and moved away from the vehicle. [REDACTED] stated that it was about 20 minutes before a passerby with a cellphone came along and called 911 to report the fire. [REDACTED] stated that approximately 20 minutes passed after the phone call before the fire department arrived to extinguish the fire. [REDACTED] also stated that [REDACTED] could see flames on the left side under the vehicle. [REDACTED] watched the fire progress to full involvement of the vehicle before the arrival of the fire department.

After interviewing the operator and the owner as to their activities and information on the vehicle, I proceeded to inspect, document and photograph the vehicle. According to these two individuals and service records there were no known mechanical or service problems with this vehicle prior to the fire occurring other than the window problem two days prior. Initial inspection shows fire originating in the engine compartment and then spreading into the body compartment.

The body compartment was consumed by fire as a result of the fire migrating through the firewall from the engine compartment. The engine compartment was completely involved in fire spread with the driver side and top of the engine being the more heavily damaged. Inspection of the battery and electrical system shows evidence as to being a probable cause of the fire. The automatic transmission was found to be overfull of fluid and clean. The engine oil was 1/2 quart low and dirty and was burned or overheated possibly contributing to higher engine compartment temperatures.

**JAMES E. BALES INVESTIGATIONS
MOTOR VEHICLE FIRE INSPECTION REPORT
INVESTIGATION # JB01272804**

The fuel system was burned away as a result of fire impingement. The cooling system and radiator were also destroyed as a result of fire impingement. The thermostat had been replaced in December 2003 for an overheating condition. The left front side of the engine area sustained the highest amount of heat damage with some meltdown of the left side valve cover. The serpentine fan belt had burned off as a result of the fire. The probability of a loose electrical connection resulting in high resistance and overheating can be ruled as the ignition source of this fire.

Wear and tear on the vehicle may have been a contributing factor as to the failure of the electrical system and electrical problems being observed by [REDACTED] prior to the fire occurring.

FIRE CAUSE INFORMATION

Origin: Underside of hood on left hand side near the firewall

Area of damage: Entire engine and body compartment

Cause: It is the opinion of this investigator that a loose electrical connection in the engine compartment causing high resistance and overheating, eventually melting wiring is the most likely reason for this fire having taken place.

James E. Bales

JAMES E. BALES CFI-PI

**JAMES E. BALES INVESTIGATIONS
MOTOR VEHICLE FIRE INSPECTION REPORT
INVESTIGATION # JB01272004**

PHOTOGRAPHY LOG

Picture 01	Front of 2000 Ford Explorer XLT
Picture 02	Left Side front view of 2000 Ford Explorer XLT
Picture 03	Right side front view of 2000 Ford Explorer XLT
Picture 04	Right side rear view of 2000 Ford Explorer XLT
Picture 05	Rear view of 2000 Ford Explorer XLT
Picture 06	Left side rear view of 2000 Ford Explorer XLT
Picture 07	Hood and interior view
Picture 08	Interior from right side
Picture 09	Engine compartment from left side
Picture 10	Battery wiring (positive battery terminal clamp melted away)
Picture 11	VIN Plate verification of vehicle
Picture 12	Front of vehicle close-up
Picture 13	Right side of engine
Picture 14	Front of engine pulley area
Picture 15	Interior of vehicle from front
Picture 16	Right side wheel house area
Picture 17	Vehicle under carriage
Picture 18	View of Hood (damage concentration left side)
Picture 19	Left side view
Picture 20	Right side view
Picture 21	Right side of engine
Picture 22	Top of engine from right side
Picture 23	Left side of engine (valve cover meltdown)
Picture 24	Engine compartment from left side

REC'D OR ALBANY
CLAMS
FEB 15 2004
ANS

INSURED:

CLAIMANT:

PHOTOGRAPHER:

Jim Baker, C & O

POLICY/FILE:

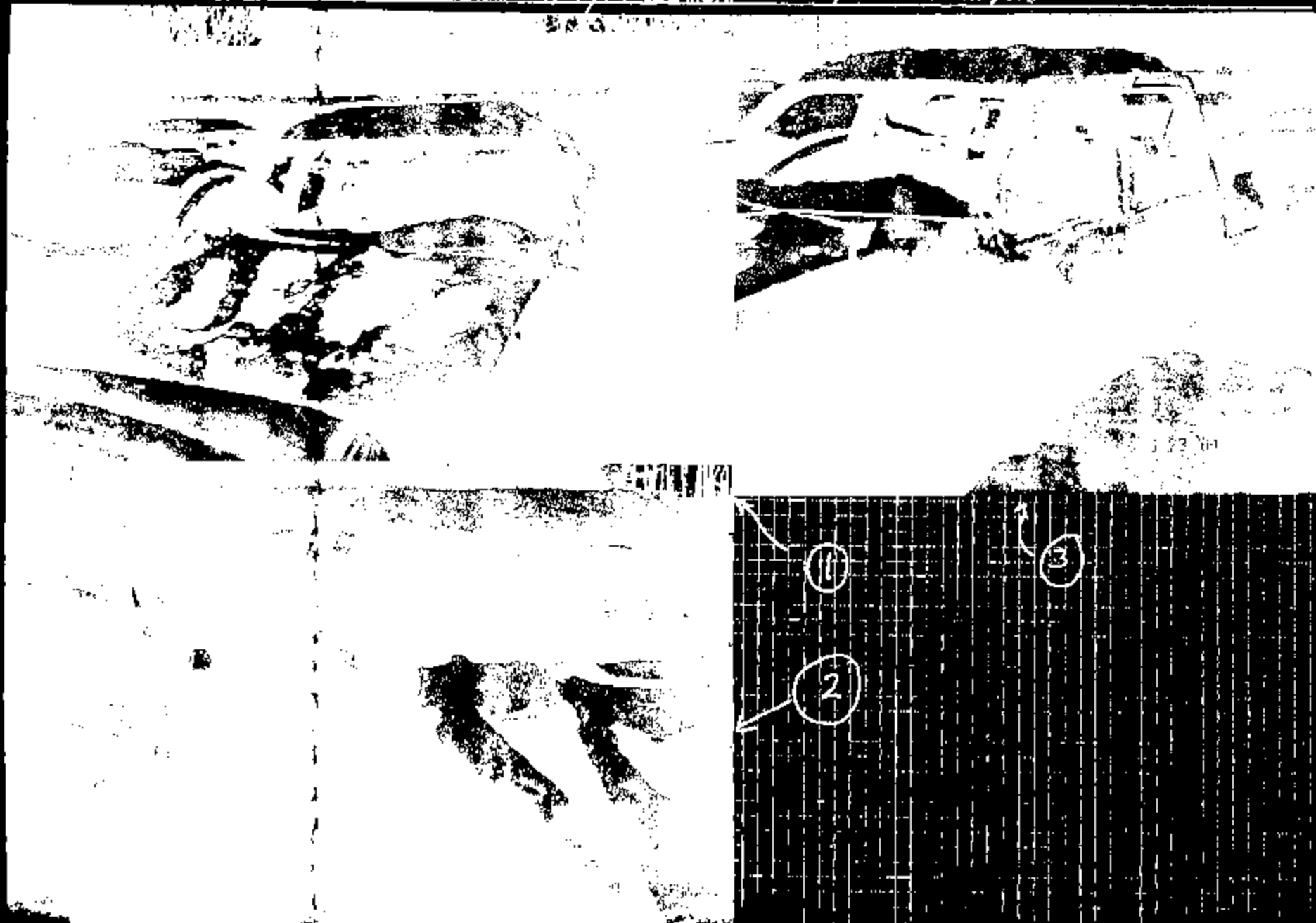
DATE TAKEN:

01/29/04

LOCATION:

Akers, Rock Tavern, NY

303704



INSURED:

CLAIMANT:

PHOTOGRAPHER:

Jim Bates, C & O

20 00776

POLICY/FILE:

DATE TAKEN:

01/29/04

LOCATION:

Adara, Rock Tavern, NY



④



⑤

INSURED:

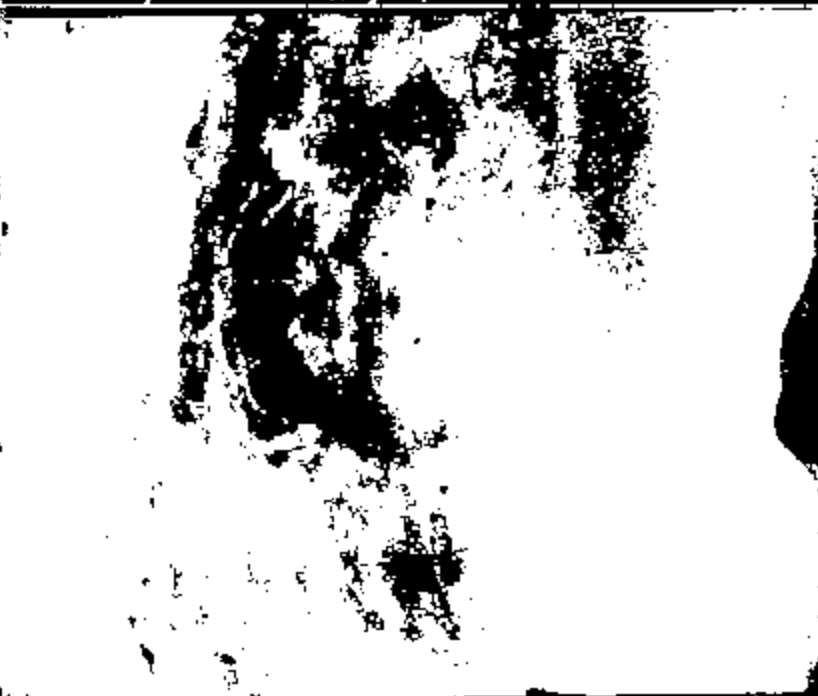
CLAIMANT:

PHOTOGRAPHER: Jim Bales, C-40

POLICY FILE:

DATE TAKEN: 01/29/04 LOCATION:

Adara, Rock Tavern, NY



EROS-805-LC-8782

INSURED:
POLICY/FILE:

CLAIMANT:

PHOTOGRAPHER:

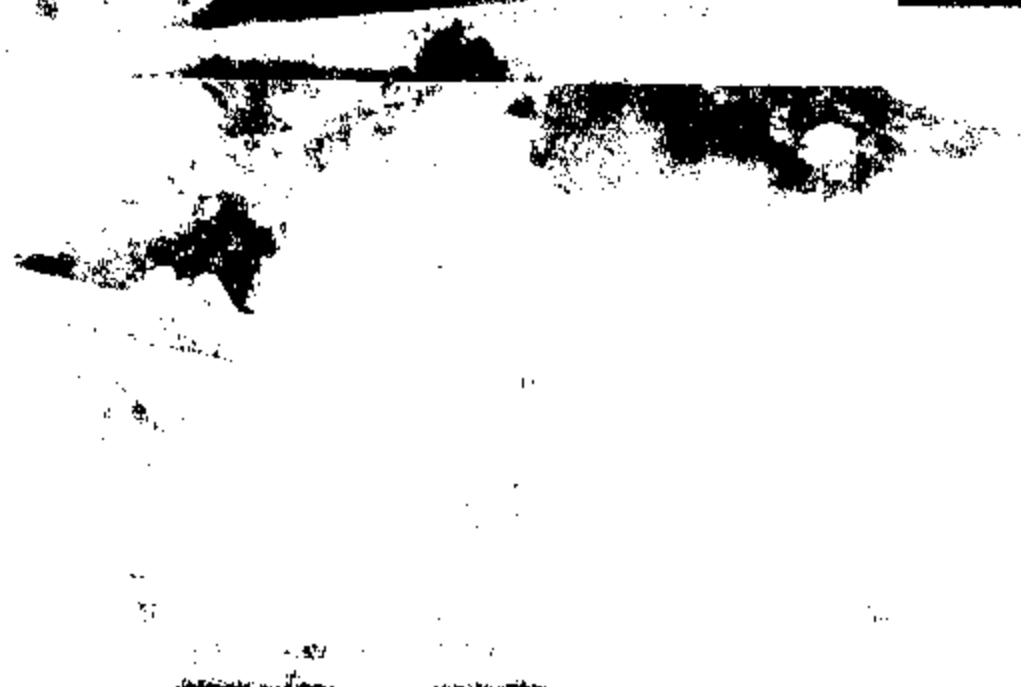
Jim Bakes, C & O

DATE TAKEN:

01/29/04

LOCATION:

Adara, Rock Tavern, NY



10

11

9

INSURED:

CLAIMANT:

PHOTOGRAPHER:

Jim Bakas, C+O

POLICY/FILE:

DATE TAKEN: 01/29/04

LOCATION:

Adara, Rock Tavern, NY



2005-005-LC-5704

INSURED:

POLICY/FILE:

CLAIMANT:

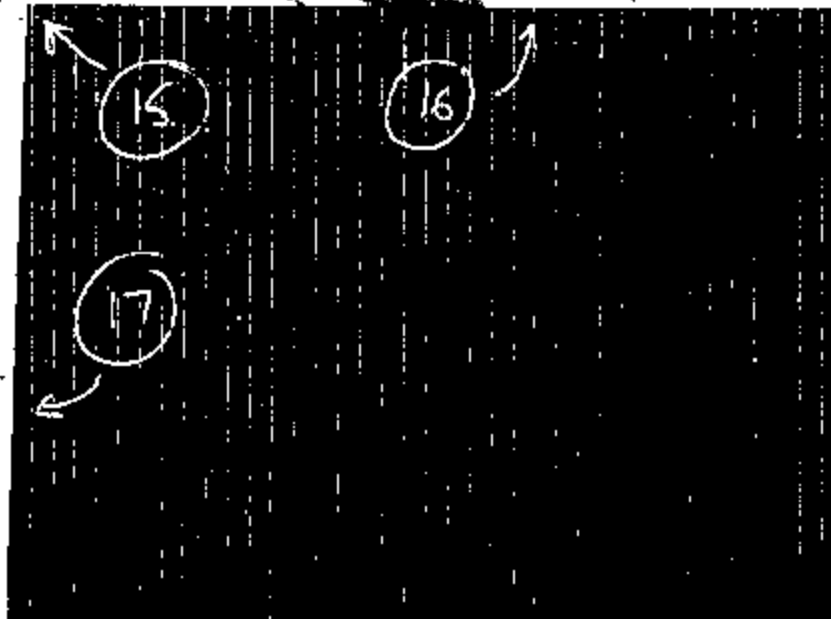
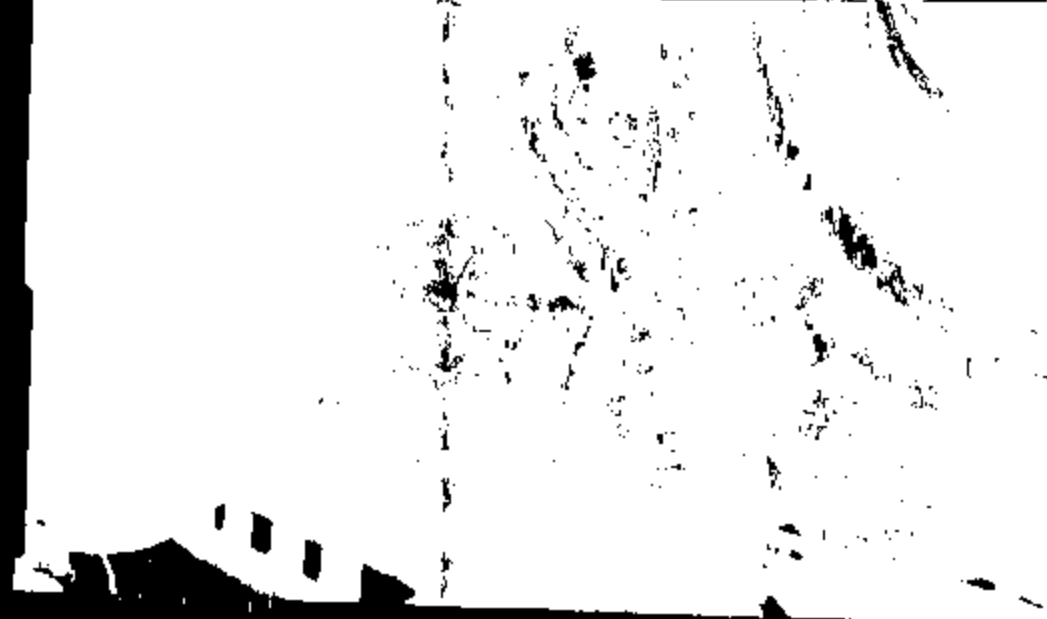
DATE TAKEN: 01/29/04

PHOTOGRAPHER:

Jim Bales, C+O

2007

LOCATION: Adoro, Rock Tavern, NY



EMSO-833-LC-8765

INSURED:
POLICY/FILE

CLAIMANT
DATE TAKEN: 01/29/64 LOCATION:

PHOTOGRAPHER: Jim Belas, C+O
Adams, Rock Tavern, NY



EX-105-10-6108

INSURED:
POLICY/FILE:

CLAIMANT:

PHOTOGRAPHER: Jim Bales, C+O

W 30371

DATE TAKEN: 01/29/04 LOCATION: Adesa, Rock Tavern, NY



ENR03-005-LC-9767

INSURED:

CLAIMANT:

PHOTOGRAPHER: Jim Bates, C + O

30370

POLICY/FILE:

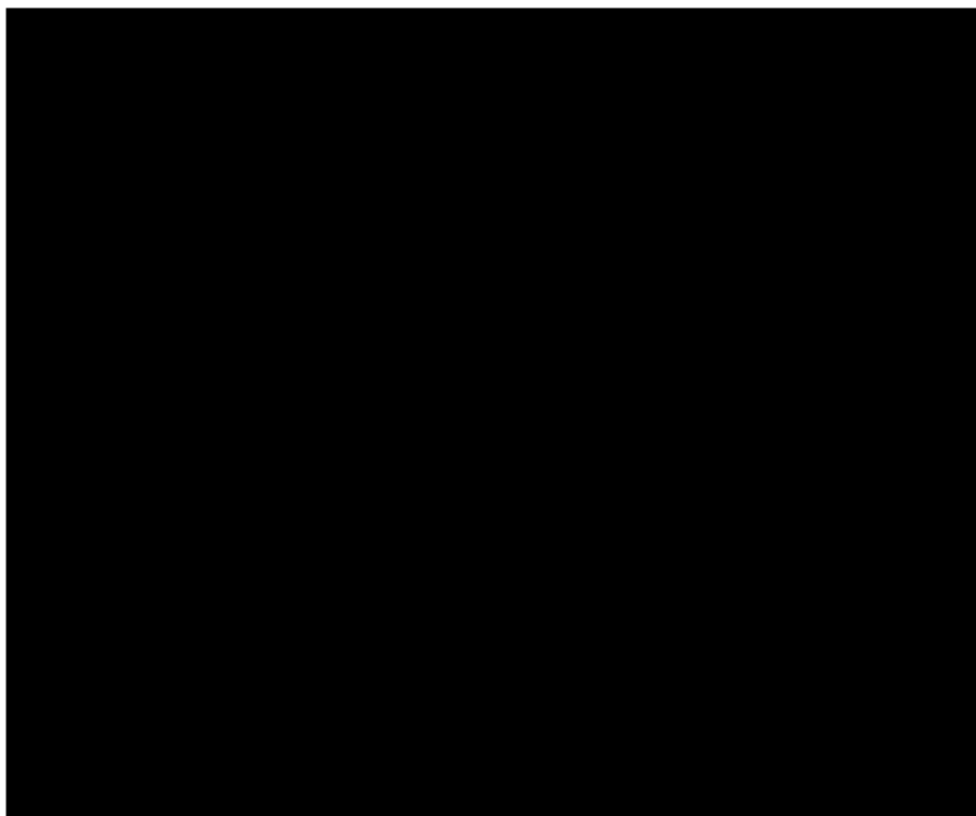
DATE TAKEN: 01/29/04 LOCATION:

Adara, Rock Tavern, NY



← 24

2005-803-LC-8706



SPCHADMA

Action Detail

08/30/01 11:46:31

==>

VIN: 1FTYR10D61T [REDACTED] Year: 2001 Model: RANGER
Owner Status: ORIGINAL WSD: 04/30/01
Name: [REDACTED] Hm Ph: [REDACTED]
Trmt: [REDACTED] Case: 495342361 Day Ph: [REDACTED]
Symptom Desc: EXHAUST SYSTEM VISUAL SMOKE
Reason Desc: LEGAL - FIRE CLAIM
Dealer: HAMPTON FORD INC
Issue Type: 07 LEGAL Issue Status: C CLOSED
Comm Type: PH PHONE Odometer Reading: 9000 MI
Analyst: ADROEGE AMY DROEGE Document Number:
Action Date: 08/30/01 Action Data: N Action Time: 11:42:56 EST
Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION
Action Desc: REDIRECT TO OGC - PERSONAL INJURY CLAIM
Comments: ISSUE REDIRECTED TO OGC FOR HANDLING. THE CUSTOMER CLAIMS T
HE VEHICLE STALLED ON THE HIGHWAY. SMOKE AND FLAMES WERE CO
MING FROM THE VEHICLE. CUSTOMER STATES THE INCIDENT CAUSED
HER TO HAVE A HEART ATTACK. LPA HAS BEEN UNABLE TO CONTACT
THE CUSTOMER.

F1=Help F2=AddAction F4=PrevAction F5=NextAction F6=ActionData
F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP
NO MORE COMMENTS AVAILABLE

LPREL71



E985-825-LC-8769

SFCHADMA

Action Detail

08/24/01 15:53:06

==>

VIN: 1FTYR10D61T [REDACTED] Year: 2001 Model: RANGER
Owner Status: ORIGINAL WSD: 04/30/01
Name: [REDACTED] Hm Ph: [REDACTED]
Trmt: [REDACTED] Case: 495342361 Day Ph: [REDACTED]
Symptom Desc: EXHAUST SYSTEM VISUAL SMOKE
Reason Desc: LEGAL - FIRE CLAIM
Dealer: HAMPTON FORD INC
Issue Type: 07 LEGAL Issue Status: O OPEN
Comm Type: PH PHONE Odometer Reading: 9000 MI
Analyst: APEARCE ARLENE PEARCE-ELLIOT Document Number:
Action Date: 08/24/01 Action Data: Action Time: 13:44:13 EST
Origin Desc: US CONCERN CASE BASE
Action Desc: ADVISE CUSTOMER INFORMATION FORWARDED TO CONSUMER AFFAIRS
Comments: ACK INTO THE VEH -DLR STILL WORKING ON VEH -CUST NEED TRAD
E IN -----FIRE----- -DATE/20TH AUG 2001 -SEEMS
TO HAVE ORIGINATED FROM THE EXHAUST -CUST WAS IN GEORGETOW
N MASS. -CUST DID NOT FILED A FIRE REPORT /CALLED ROADSIDE
-CUST DID NOT FILED INSURANCE CLAIM AS YET BECAUSE SHE WAS
HOSPITALISED AND ONLY CAME OUT TODAY -CUST SAYS SHE DOESN'T

F1=Help F2=AddAction F4=PrevAction F5=NextAction F6=ActionData
F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP
MORE COMMENTS AVAILABLE

LPREL54

SFCHADMA

Action Detail

08/24/01 15:53:12

==>

VIN: 1FTYR10D61T [REDACTED] Year: 2001 Model: RANGER
Owner Status: ORIGINAL WSD: 01/20/01
Name: [REDACTED] Hm Ph: [REDACTED]
Trmt: [REDACTED] Case: 495342361 Day Ph: [REDACTED]
Symptom Desc: EXHAUST SYSTEM VISUAL SMOKE
Reason Desc: LEGAL - FIRE CLAIM
Dealer: HAMPTON FORD INC
Issue Type: 07 LEGAL Issue Status: O OPEN
Comm Type: PH PHONE Odometer Reading: 9000 MI
Analyst: APEARCE ARLENE PEARCE-ELLIOT Document Number:
Action Date: 08/24/01 Action Data: Action Time: 13:44:13 EST
Origin Desc: US CONCERN CASE BASE
Action Desc: ADVISE CUSTOMER INFORMATION FORWARDED TO CONSUMER AFFAIRS
Comments: HOSPITALISED AND ONLY CAME OUT TODAY -CUST SAYS SHE DOESN'T
HAVE ANY IDEA IF THE VEH IS REPAIRABLE - PER CUSTOMER
, DEALER SAYS: CAC ADVISED: - THIS INFORMATION HAS B
EEN FORWARDED TO THE CONSUMER AFFAIRS DEPARTMENT FOR REVIEW
- A REPRESENTATIVE FROM CONSUMER AFFAIRS WILL FOLLOW UP ON
YOUR CLAIM - NO TIME FRAME AVAILABLE - PLEASE MAKE SURE YO
F1=Help F2=AddAction F4=PrevAction F5=NextAction F6=ActionData
F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP
MORE COMMENTS AVAILABLE

LPRRL54

E805-005-LC-8711

SFCHADMA

Action Detail

08/24/01 15:53:15

==>

VIN: 1FTYR10D617 Year: 2001 Model: RANGER
Owner Status: ORIGINAL WSD: 04/30/01
Name: Em Ph:
Trmt: Case: 495342361 Day Ph:
Symptom Desc: EXHAUST SYSTEM VISUAL SMOKE
Reason Desc: LEGAL - FIRE CLAIM
Dealer: HAMPTON FORD INC
Issue Type: 07 LEGAL Issue Status: O OPEN
Comm Type: PH PHONE Odometer Reading: 9000 MI
Analyst: APEARCE ARLENE PEARCE-ELLIOT Document Number:
Action Date: 08/24/01 Action Data: Action Time: 13:44:13 EST
Origin Desc: US CONCERN CASE BASE
Action Desc: ADVISE CUSTOMER INFORMATION FORWARDED TO CONSUMER AFFAIRS
Comments: YOUR CLAIM - NO TIME FRAME AVAILABLE - PLEASE MAKE SURE YO
U NOTIFY YOUR INSURANCE CARRIER AND REPORT THE INCIDENT - Y
NOTE TO CSR: IF CUSTOMER IS WORKING WITH A NON-FORD DEALERSH
IP, PLEASE ASSIGN THE NEAREST FORD DEALERSHIP TO THE CONTACT
INFERENCE CASE ID: 26

F1=Help F2=AddAction F4=PrevAction F5=NextAction F6=ActionData
F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP
NO MORE COMMENTS AVAILABLE

LPREL54

1FTYR10D61

08/24/2001 15:53:24

2001 RANGER

RANGER PICKUP REG/CAB 4X2

2.3L 4V

1R31A20A 5 SPD AUTO - 5R44/55E

AXLE CODE: 87

*OPEN CAMPAIGNS

01S21

SEAT BELT BUCKLE

*WARRANTY START DATE 04/30/2001 BUILD DATE 04/19/2001 START ODOM

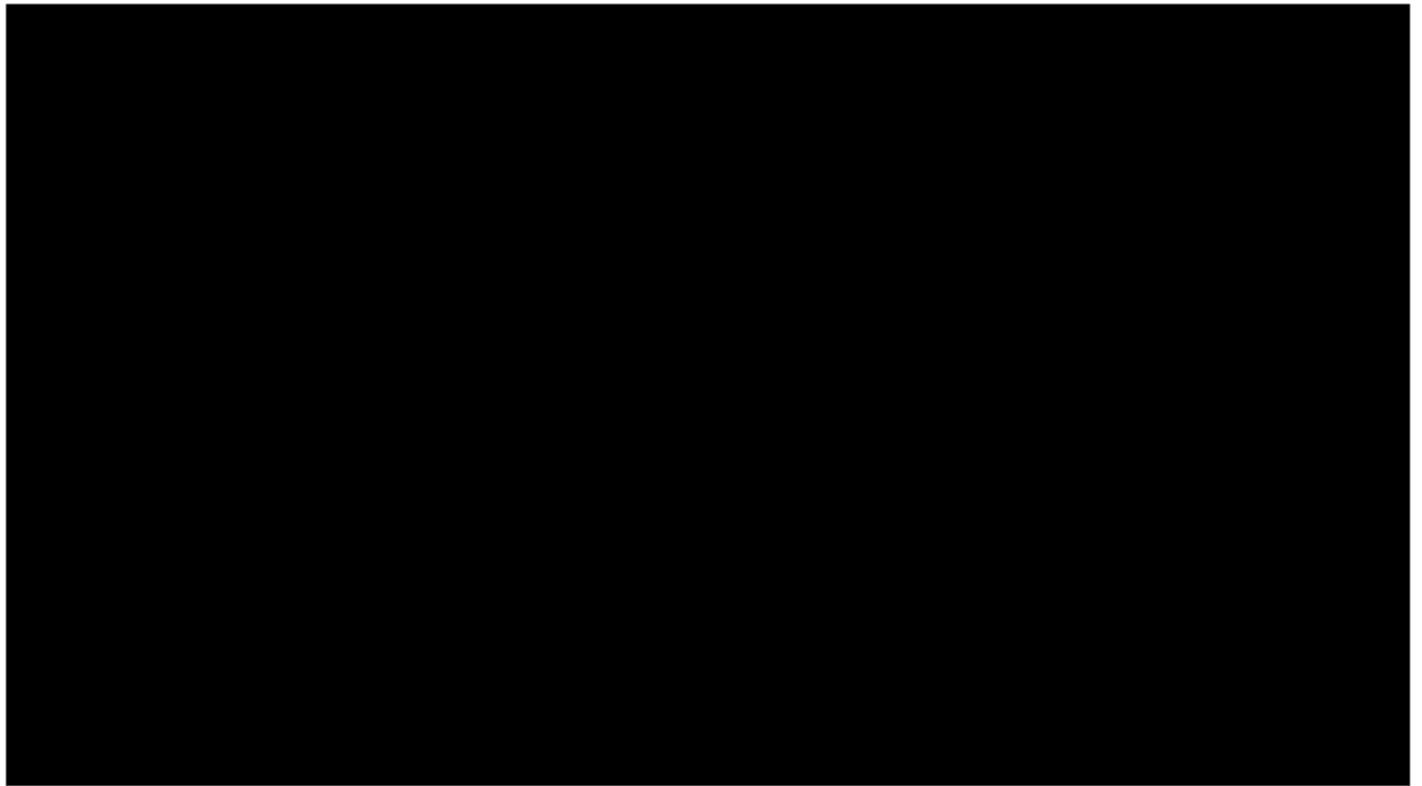
LESS THAN TWO DEALER APPROVED AWA REPAIR VISITS PAID TO DATE

VERIFY STATE REGISTRATION, VIN MAY BE ELIGIBLE FOR CALIFORNIA EMISSIONS WTY

NO ESP INFORMATION AVAILABLE

*THIS VEHICLE HAS AN OPEN CUDL\MORS LEGAL CONTACT

FOR MORE INFO <RTN>, M. MENU OR 99. BYE



BEGINNING OF CONTACT

06/19/2004

MASTER OWNER RELATIONS SYSTEM III

04.05.19

=====

REGION: 21 ATLANTA	OGC ISSUE	CASE NBR: 0550741704
VIN: 1PM2U63E012	ZONE: D2	OPENED: 06/18/2004
	ENGINE: E VEH TYPE: T	CLOSED: 06/18/2004

=====

LAST NAME:	MISS	FIRST NAME:	MI:	STATUS: CLOSED
TITLE:				
ADDRESS:		CIE APT:		
CITY:	CLARKSTON	STATE:	GA	ZIP:
HOME PHONE:				
MODEL YEAR:	2001	MODEL:	EXPLORER XLT 4X2 4-DR	
MILEAGE:	80000			
DEALER NAME:	PEACHTREE FORD	SALES CODE:	F21018	F & A: 00374
REASON CODE:	0703 LEGAL - ALLEGED SERIOUS INJURY			
SYMPTOMS:	704200 FIRE/SMOKE SMOKE			

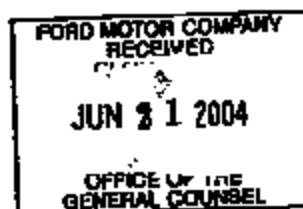
=====

ORIGIN: CAC138 - US CONCERN CASE BASE COMMUNICATION: PHONE
 ACTION: 705 - CONTACT ADVANCED TO OGC
 DOCUMENT: ANALYST: LDARKO DARKO LAURIEANN
 ACTION DATA/COMMENTS:

2004/06/18

15.17.51

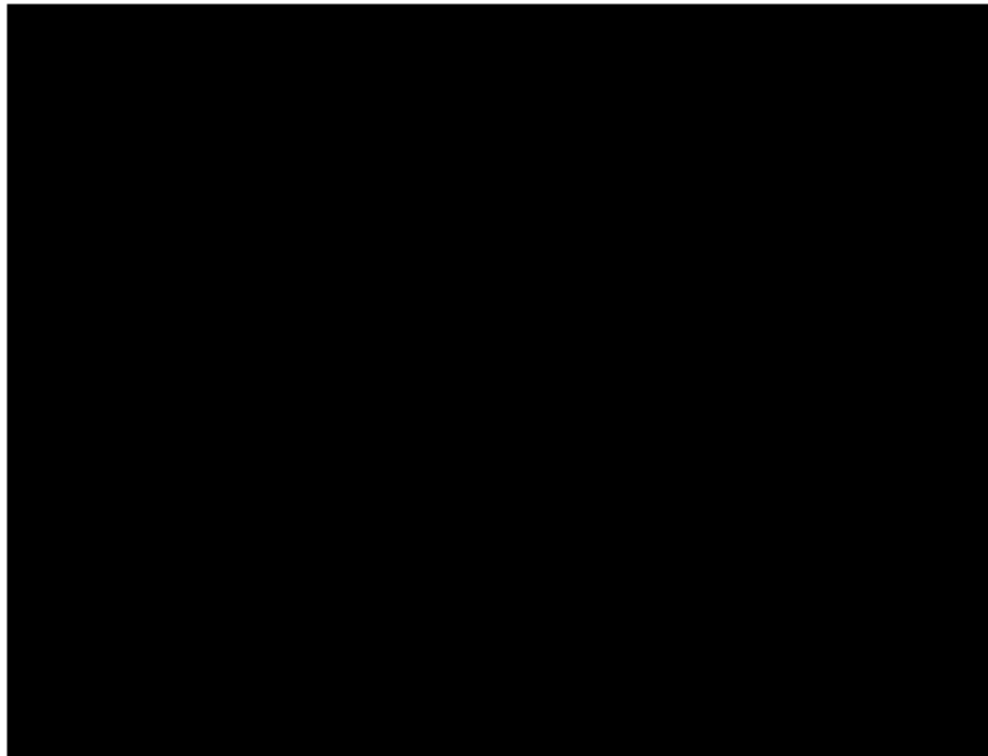
CUSTOMER SAID: -CUST SAID THE VEH CAUGHT ON FIRE AND CUST GO
 T INTO AN ACCIDENT -CUST WAS DRIVING DOWN THE HIGHWAY AND VE
 H STARTED SMOKING. -CUST SAYS THE SMOKE WAS COMING FROM THE
 STEERING COLUMN. -CUST SAID THIS HAPPENED MAY 22 -WHEN CUST
 WAS COMING OFF THE HIGHWAY AND STEPPED ON THE BRAKE THE VEH
 WENT FASTER INSTEAD OF SLOWING DOWN -CUST SAYS SHE WAS UNABL
 E TO STEER, STOP OR GET OUT OF THE VEH -CUST SAID ALL THE DO
 ORS LOCKED -CUST THEN HIT THE VEH IN FRONT OF HER AND THAT V
 EH HIT ANOTHER VEH . -CUST SAID 4 DAYS LATER HER SISTER HAD
 A STROK -CUST SAID DOCTOR SAID STROKE WAS A RESULT OF THE IM
 PACT FROM THE AIRBAG HITTING HER HEAD CRC ADVISED: I WILL FO
 RWARD THIS INFORMATION TO FORD OGC DEPARTMENT. YOU WILL RECE
 IVE WRITTEN CONTACT WITHIN 10 BUSINESS DAYS.



CONSUMER AFFAIRS

06/19/2004 MMFAKPRG

ER05-005-LC-0714



2001 FORD RANGER/FIRE

VIN: 1STYR10CX1

INSURED:

Froehling & Robertson, Inc.

Since 1881



SINCE



FROEHLING & ROBERTSON, INC.
GEOTECHNICAL • ENVIRONMENTAL • MATERIALS
ENGINEERS • LABORATORIES
"OVER ONE HUNDRED YEARS OF SERVICE"

September 27, 2001.

Mr. Matt Mintzer
Progressive Insurance Company
1100 Boulders Parkway, Suite 690
Richmond, Virginia 23225

RE: 2001 Ford Ranger/Fire
VIN: 1STYR10CX1T
Claim No. [REDACTED]
Insured [REDACTED]
F & R File No. C60-480F

Dear Mr. Mintzer:

As requested during our recent telephone conversation, a field examination of the above referenced vehicle was conducted at CoPart Inc., Stock No. 439441, Chatham, Virginia on September 10, 2001. The expressed purpose of the examination was to evaluate the fire damaged vehicle, if possible, for any indications of defect, malfunction, breakdown or electrical activity that may have caused or contributed to a severe fire in the engine compartment. It is our understanding that the truck was new, only three weeks old since purchased by the owner. The owner or insured is reported to have been driving the vehicle when it suddenly cut off, stranding him by the side of the road. He apparently left the truck by the roadside until the following day when he returned to find that it had been on fire and was severely damaged. The truck is reported to have quit and the fire occurred near Charlotte Court House, Virginia with the Keysville Fire Department responding. Various photographs of the truck as found and examined in the CoPart salvage yard are enclosed for reference. The results of the examination and our observations are summarized as follows.

The truck consisted of a medium blue 2001 Ford Ranger with extended cab. Fire damage to the truck was severe with the engine compartment and cab displaying severe fire damage while the bed and rear of the truck remained relatively intact. Preliminary examination revealed burn patterns and damage that suggested that the fire initiated within the engine compartment, and the spread into the passenger compartment or cab through heater plenum openings and other penetrations of the firewall and the windshield. The hood was consumed or missing, but the hood hinges were stuck in the down or closed position as found, suggesting that the hood of the truck was down as the vehicle burned. Fire damage appeared to be most severe to the drivers side front quadrant of the truck with the left or drivers side end of the front grill assembly consumed, the left front tire consumed, the wheel or rim heat discolored, and the end of the front bumper heat discolored. (Photos 1 to 1 to 15) In contrast, the other front wheel had a portion of the tire remaining with a segment of tread and a portion of the grill remaining to include the headlight

HEADQUARTERS: 3015 DUNBAR ROAD • BOX 27024 • RICHMOND, VA 23261-7024
TELEPHONE (804) 264-2701 • FAX (804) 264-1222 • WWW.F&R.ORG

BRANCHES: ASHEVILLE, NC • BALTIMORE, MD • CHARLOTTE, NC • CHESAPEAKE, VA
CROZET, VA • FRIETTESVILLE, NC • FRIEDRICKSBURG, VA
GREENVILLE, SC • HARRISON, NC • HONOLULU, HI • STEVENAGE, VA

ER05-005-LC-8718



mount. (Photos 1 and 4) Damage within the cab appeared most severe in the passenger side where the fire apparently vented into the cab through the heater plenum openings for a period, with most of the combustible interior components consumed. Some charred plastics remained over the steering column on the driver's side with degraded wiring exposed as you proceed across the dashboard towards the passenger side. (Photos 8 to 12) Exposed portions of the interior wiring was severely fire degraded, brittle and falling apart with no unusual damage or indications of arcing, shorting or signs of electrical breakdown or activity noted. Fire damage was notably less severe at floor level in the cab with charred materials that dropped down protecting the interior floor somewhat. The gas cap remained secure in the fill opening and the tank appeared to remain relatively intact. A cardboard temporary registration tag remained in the rear license plate mount and a cooler and other combustible materials remained relatively intact in the bed of the truck.

Fire damage to the engine compartment appeared very severe with the majority of plastic components and other combustible materials consumed and aluminum alloy components melted. (Photos 13 to 20) The severity of fire damage and melting of the aluminum components suggests that the duration of the fire may have been extended with the fuel system and the brake and power steering fluid accelerating the fire for a period as these systems broke down or were breached. Presuming that the truck was parked for a period and unattended as reported, attention was focused on the battery, battery cables and conductors extending from right to left over to the starter that would still have had the amperage of the battery available when the vehicle was parked. The battery was degraded, but appeared to have degraded due to fire exposure from the top down with no displacement of the internal plates or damage suggestive of a battery explosion. The battery terminal posts were substantially melted and consumed. Positive and grounding battery cables had dropped down from the battery between the engine and the chassis. The cables appeared to be melted off with numerous melted and fused strand ends. (Photos 20 to 32) The ABS control module was severely fire degraded and falling apart as was the power distribution relay section forward on the fender well. (Photos 17 to 20) A heavy gage cable extending off from the positive cable into the area of the power distribution components was found to have one end melted and severed with deposits of arc blown metals fused to the end. (Photos 21 to 25) These indications confirm that the cables had electrical energy available. Melted and fused strands were found in the end of the positive cable and other wiring. (Photos 26 to 32) The battery cable appeared to extend across beneath the front of the motor to the positive terminal on the starter solenoid. (Photos 45 and 46) The starter and solenoid appeared to remain relatively intact. Tracing of circuits in the passenger side of the engine compartment revealed several circuits that were severely heat degraded such that copper conductors melted. (Photos 40 to 44) Similar melted and degraded wiring was observed on the left front fender. (Photos 40 and 41) It was difficult to determine what circuits were served due to the severe fire damage and missing segments of the wiring, although some of the circuits extended to the position of the right front headlights.

After photographing the truck, engine compartment and the interior, the truck was raised on a lift to allow examination of the underside and the chassis. (Photos 47 to 49) The exhaust system with catalytic converter appeared to remain un-damaged with the chassis, spare tire and rear axle remaining relatively intact. Fire damage and oxidation of materials appeared to be

EXPORT RPT.



concentrated beneath the engine compartment where materials dripped and ran down as could be expected with no damage or burn patterns to suggest fire origination beneath the chassis or at the converter. Our examination of the vehicle was concluded at this point.

In summary, the severity of fire damage to the vehicle makes a definitive examination of the vehicle and fire cause determination difficult at best. The general appearance and configuration of burn patterns and fire damage suggests strongly that the fire initiated within the engine compartment, spreading to the cab as the fire progressed. Although the vehicle is reported to have been unattended at the time of the fire, and if the vehicle was locked with the hood down and tampering can be eliminated, than some type of failure of a portion of the electrical system that has power available when the vehicle is parked is the most likely source of ignition for this fire in our opinion. Indications of electrical activity or arcing were observed in several of the heavy gage cables extending from the battery, and other circuits were found to be melted. It may be beneficial to review any repair history that may exist and the fire report, if any, from the local jurisdiction. Our work was concluded at this point.

No materials were removed from the vehicle and the vehicle was returned to storage at CoPart, Inc.

Please call if additional information is needed or if we can be of further assistance.

Respectfully Submitted:

FROEHLING & ROBERTSON INC.

Charles C. Crim P.E.
Senior Engineer
Special Projects

CCC/cc
Progressive Ins. C60-480F

Reviewed by:

Enclosure: Photographs



ATTACHMENT

INDEX OF PHOTOGRAPHS

1. Front view of truck. Note consumption of grill on driver's side.
2. Left side of vehicle. Note heat discoloration of bumper.
3. Left front wheel. Note consumed tire, heat discoloration of bumper and burn pattern extending up the fender well.
4. Right side of vehicle. Note tire and rubber remaining on rim. Note relatively clean end of bumper, and burn pattern extending up from fender well.
5. Rear of vehicle.
6. Gas cap.
7. Burn patterns on rear of cab. The bed remained relatively intact.
8. General view of interior and dash board.
9. View of charred materials and wiring remaining over the steering column on the dashboard.
10. View of interior and wiring extending across the remains of the dashboard.
11. Remains of steering column.
12. Remains of wire harness in dash.
13. General view of engine compartment from above.
14. General view of engine compartment from the right. Note severity of fire damage and plenum openings through the firewall to the interior.
15. Right side of engine compartment. Note melted aluminum alloy components, brake cylinder reservoir and master cylinder, etc.
16. Battery remains.
17. Right side of engine compartment and battery cables.
18. ABS module remains.
19. ABS module remains.
20. Battery and battery cable remains.



21. Melted end of cable
22. Melted and severed cable.
23. Same as number 22, closer view. Note melted and beaded material.
24. Same as number 23.
25. Same as number 24, Another view.
26. Segment of positive battery cable.
27. Battery cables.
28. Another view of battery cables.
29. Ends of cables.
30. Cables, another view.
31. Closer view of melted and beaded strands.
32. Another view of melted and beaded strands.
33. More degraded wiring.
34. Degraded wiring near the master cylinder.
35. Melted wiring on the right front fender.
36. Same as number 34, another view.
37. Same as number 36, closer view.
38. Melted wiring in harness.
39. Melted and severed wiring in harness.
40. Melted wiring on left fender.
41. Same as number 40, closer view.
42. Degraded wiring at left side of engine.
43. Melted metals and wiring, left side of engine.
44. Melted wiring at left side of engine.



- 45. Starter and cable connections to the solenoid on the left side of the engine.
- 46. Attempted closer view of starter.
- 47. Attempted view beneath the chassis.
- 48. View beneath from the rear.
- 49. Another view beneath.

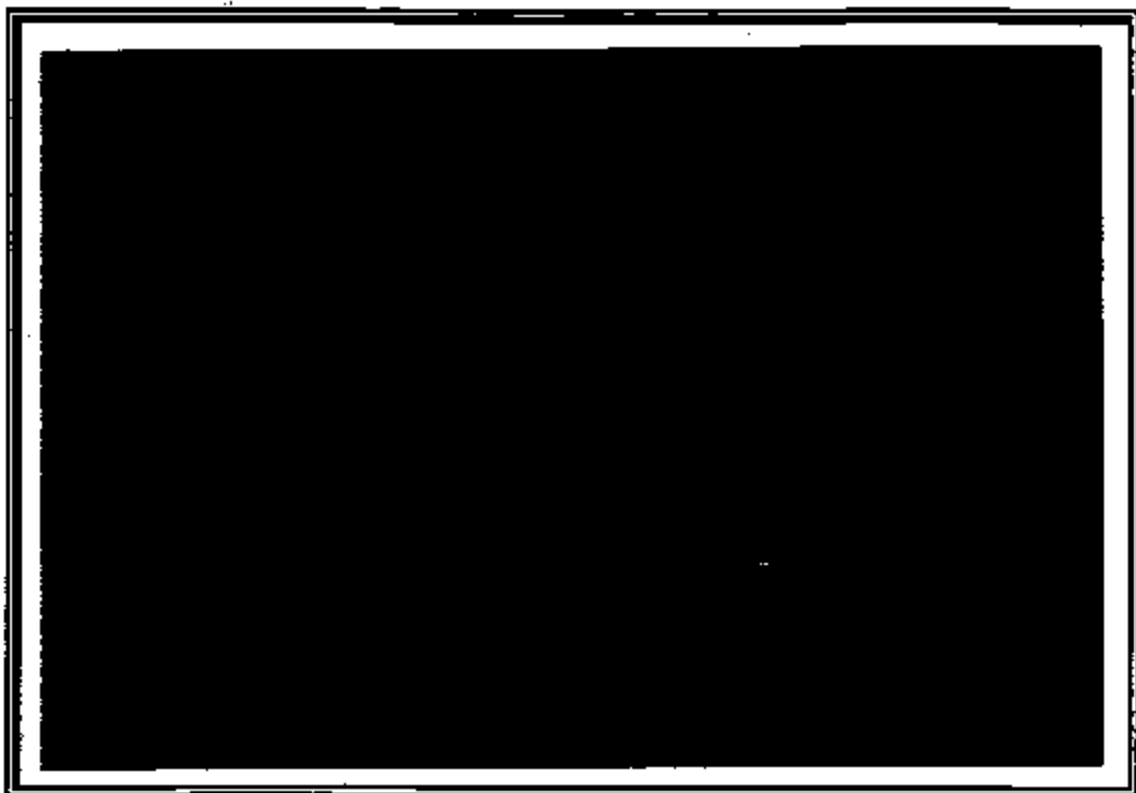


Photo 1

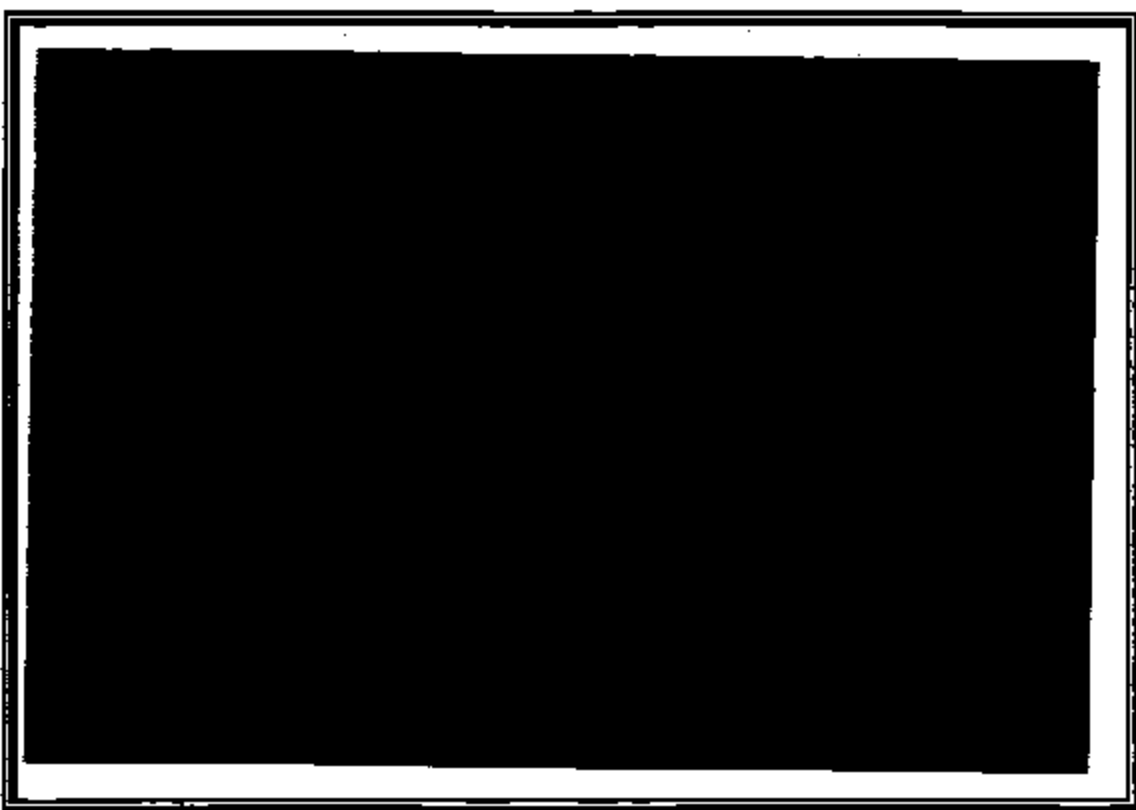


Photo 2

EROS-805-LC-8723



Photo 3

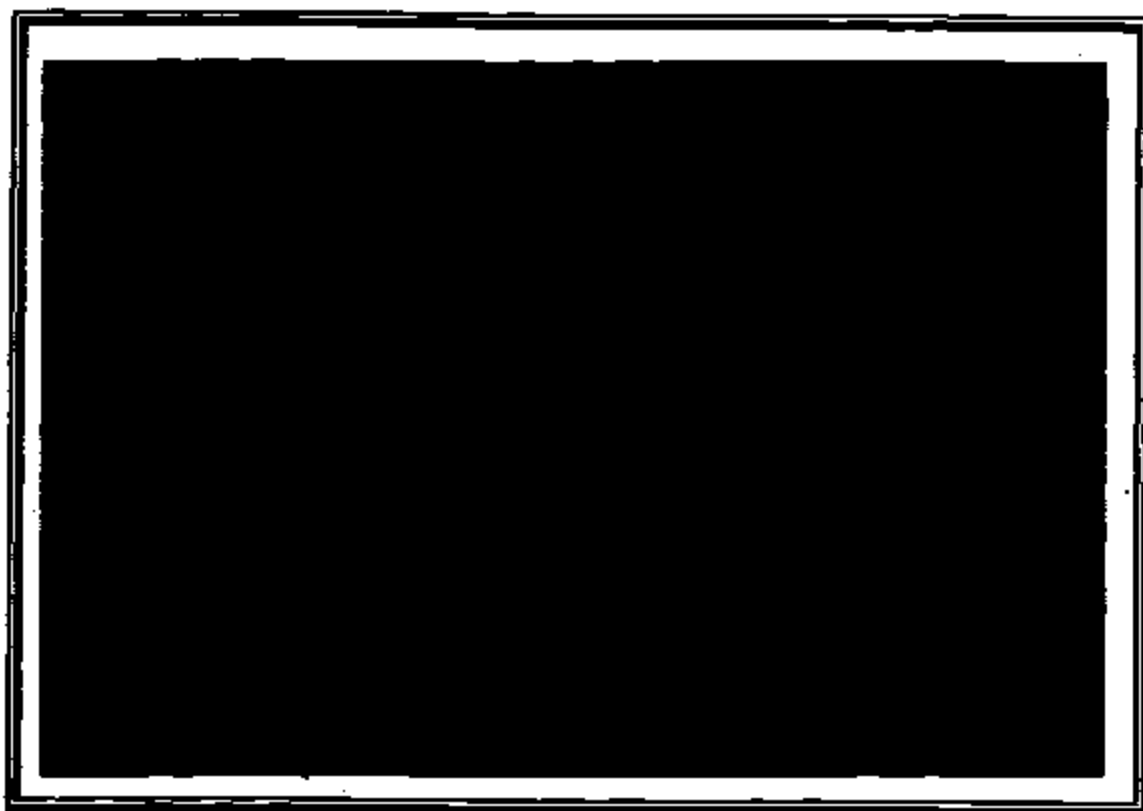


Photo 4

E985-005-LC-8724



Photo 5

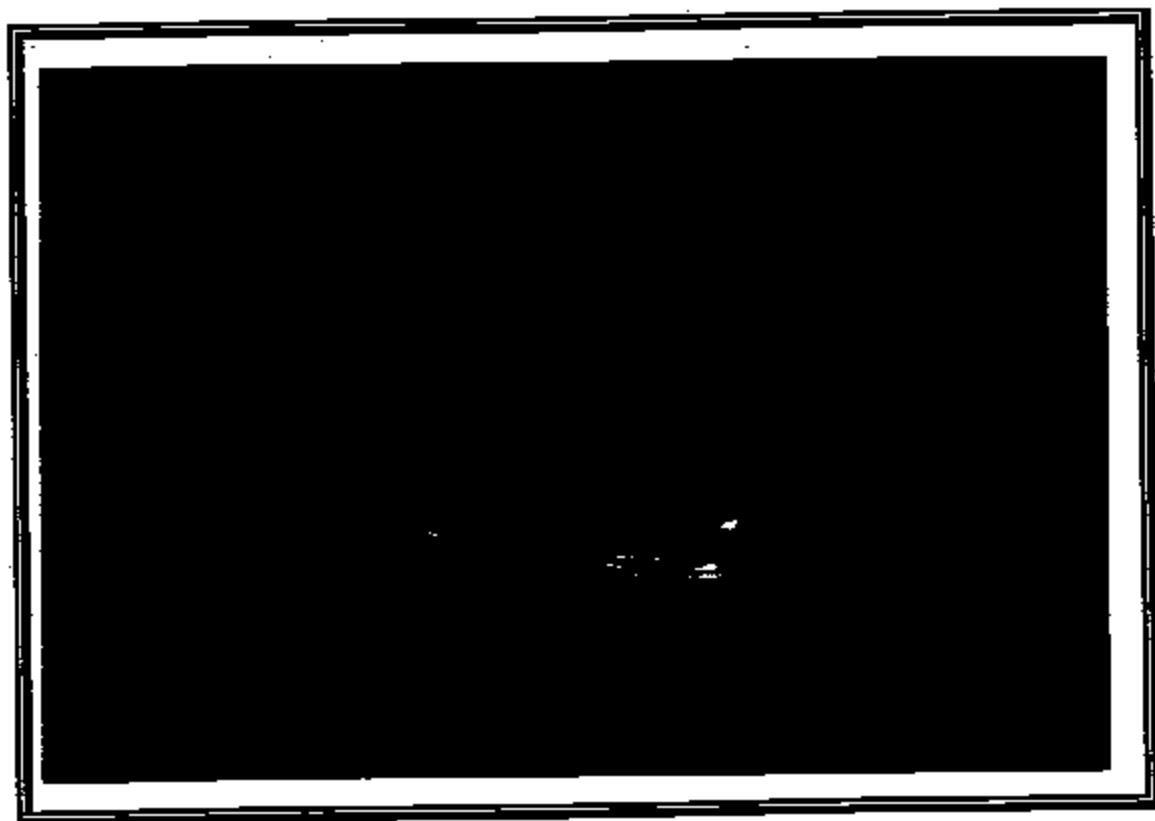


Photo 6

ERG-885-LC-5725



Photo 7

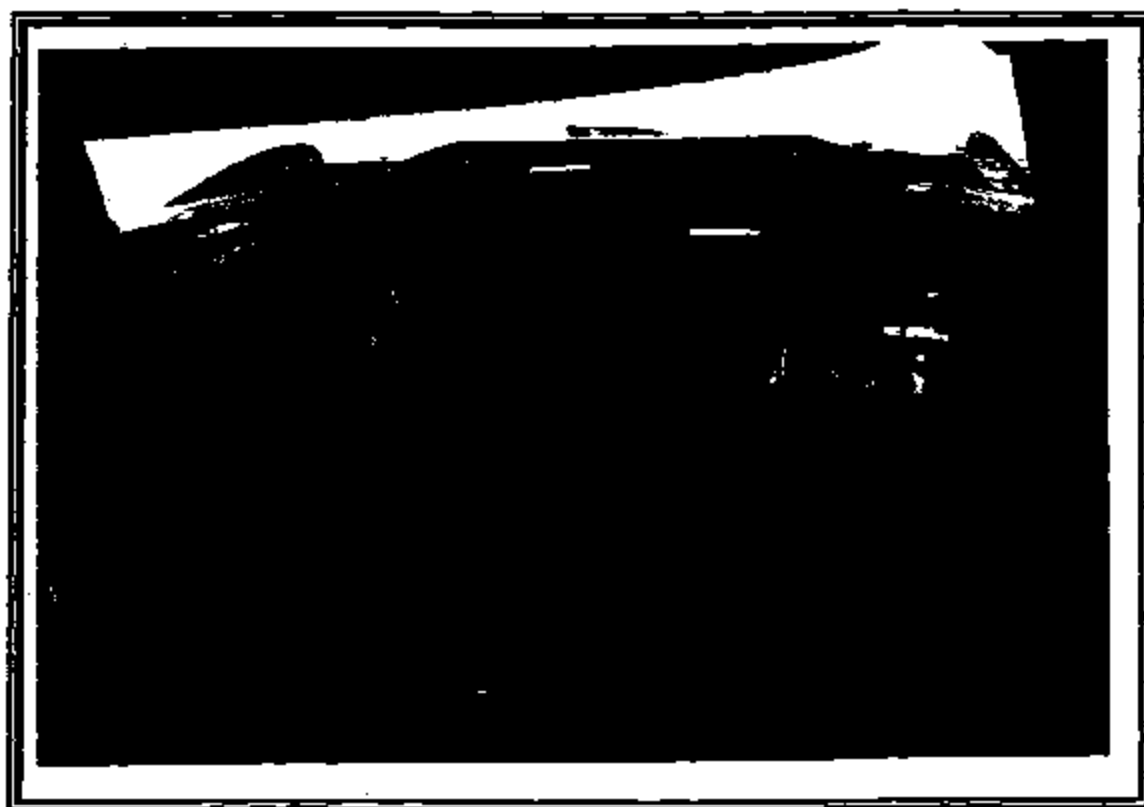


Photo 8

E985-005-LC-8726



Photo 9

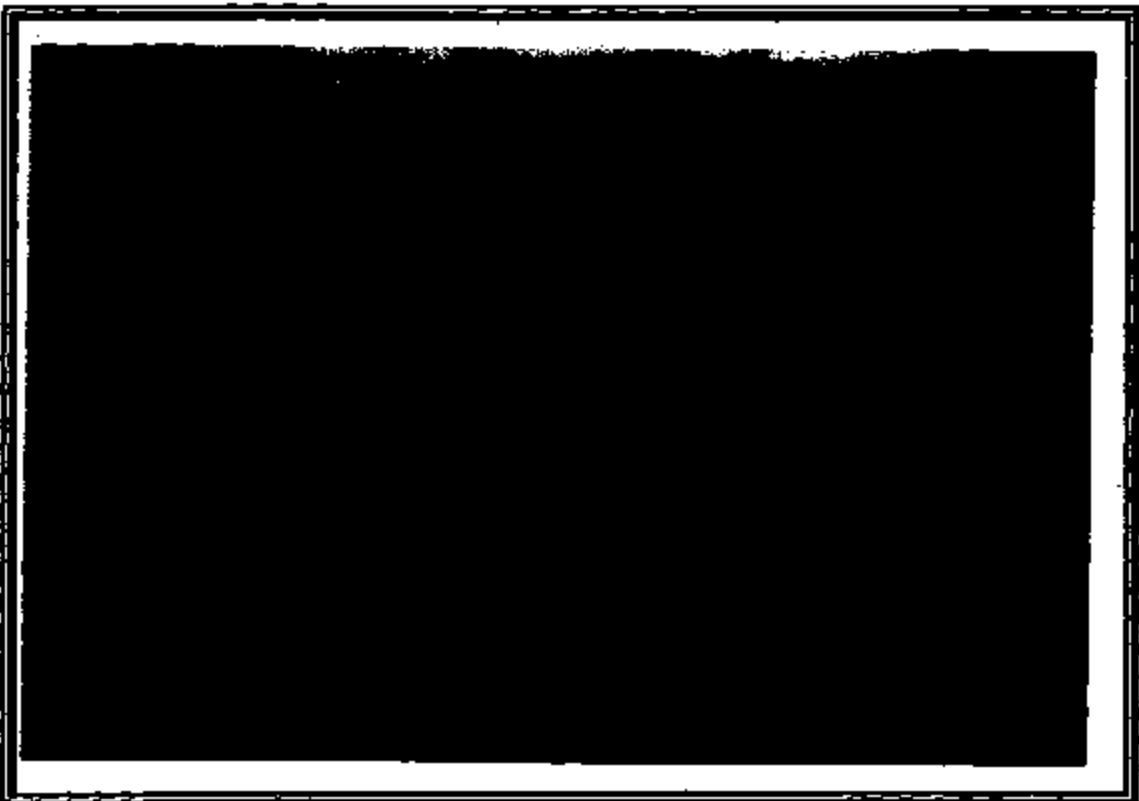


Photo 10

EROS-085-LC-8727



Photo 11



Photo 12



Photo 13



Photo 14



Photo 15

DRE-005-LC-5738



Photo 16



Photo 17



Photo 18



Photo 19



Photo 20

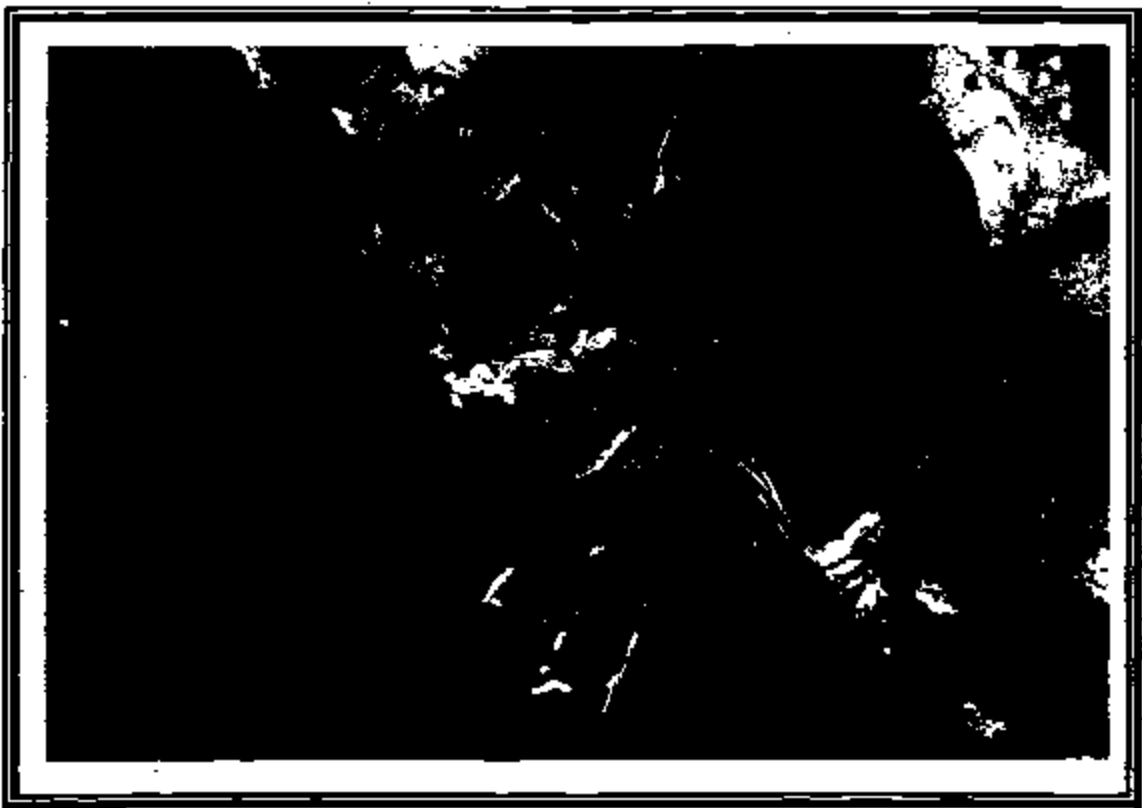


Photo 21

EA05-605-LC-8734

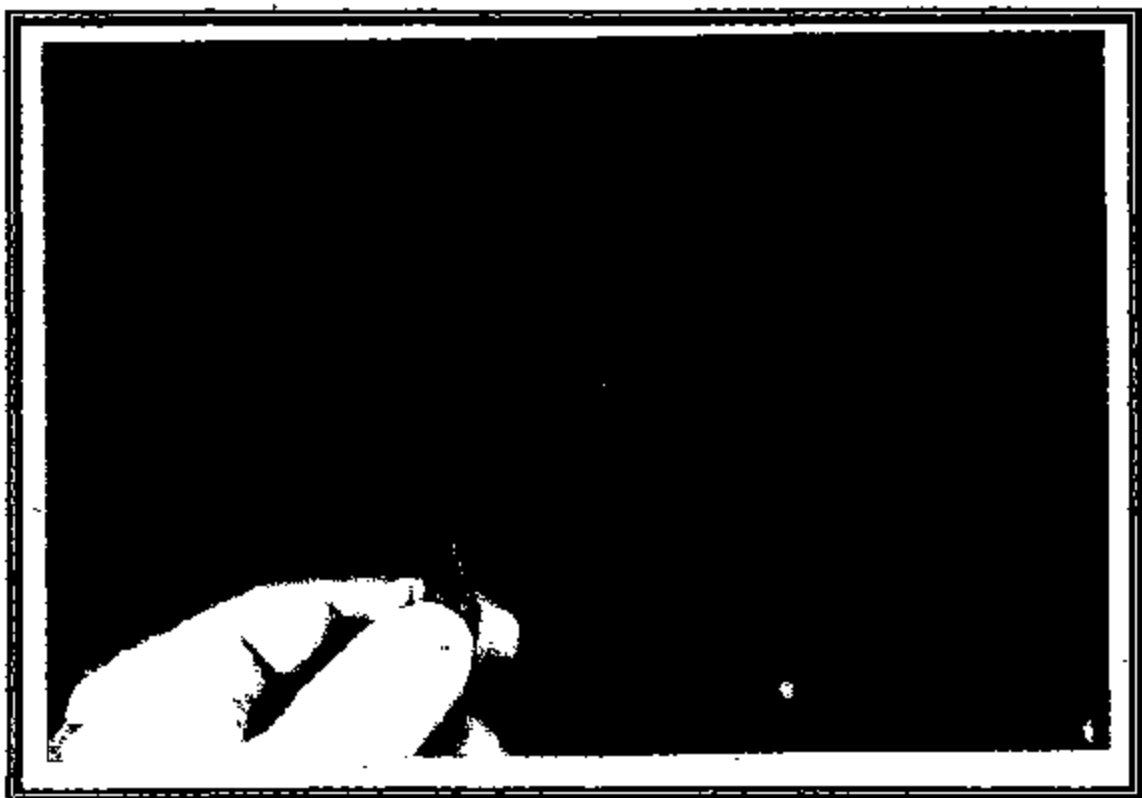


Photo 22



Photo 23

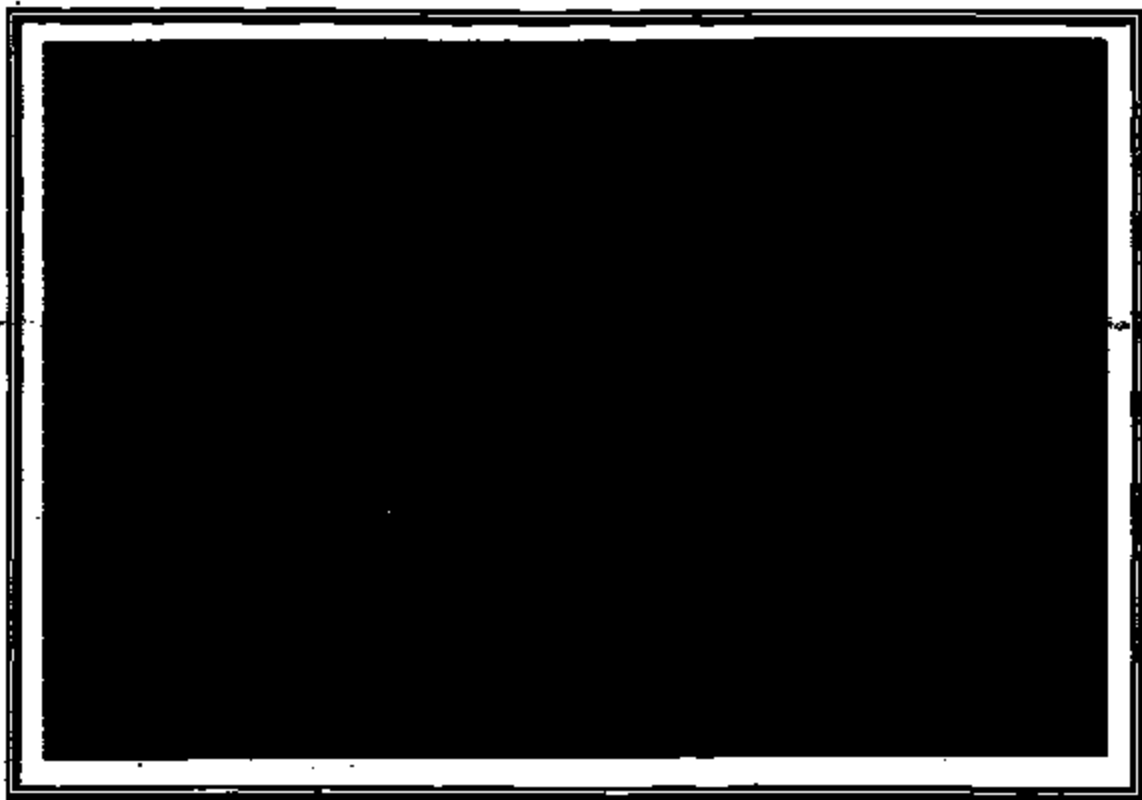


Photo 24

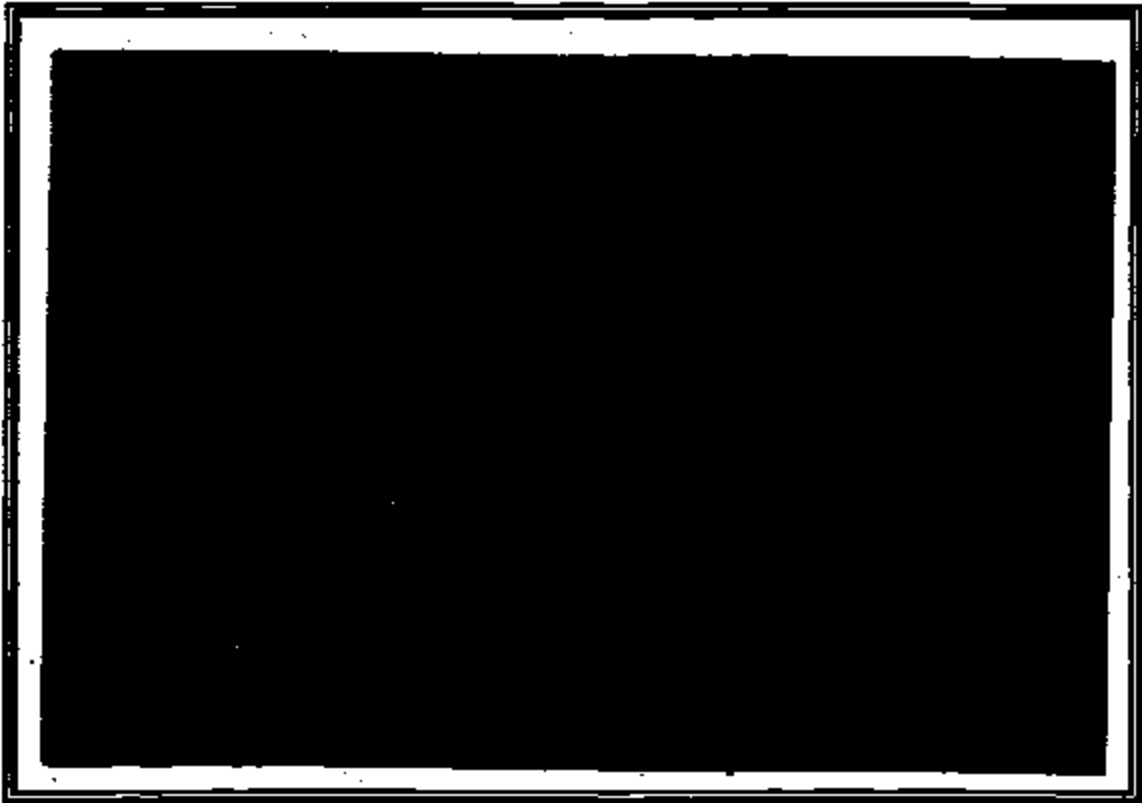


Photo 25

BA05-005-LC-5735



Photo 26

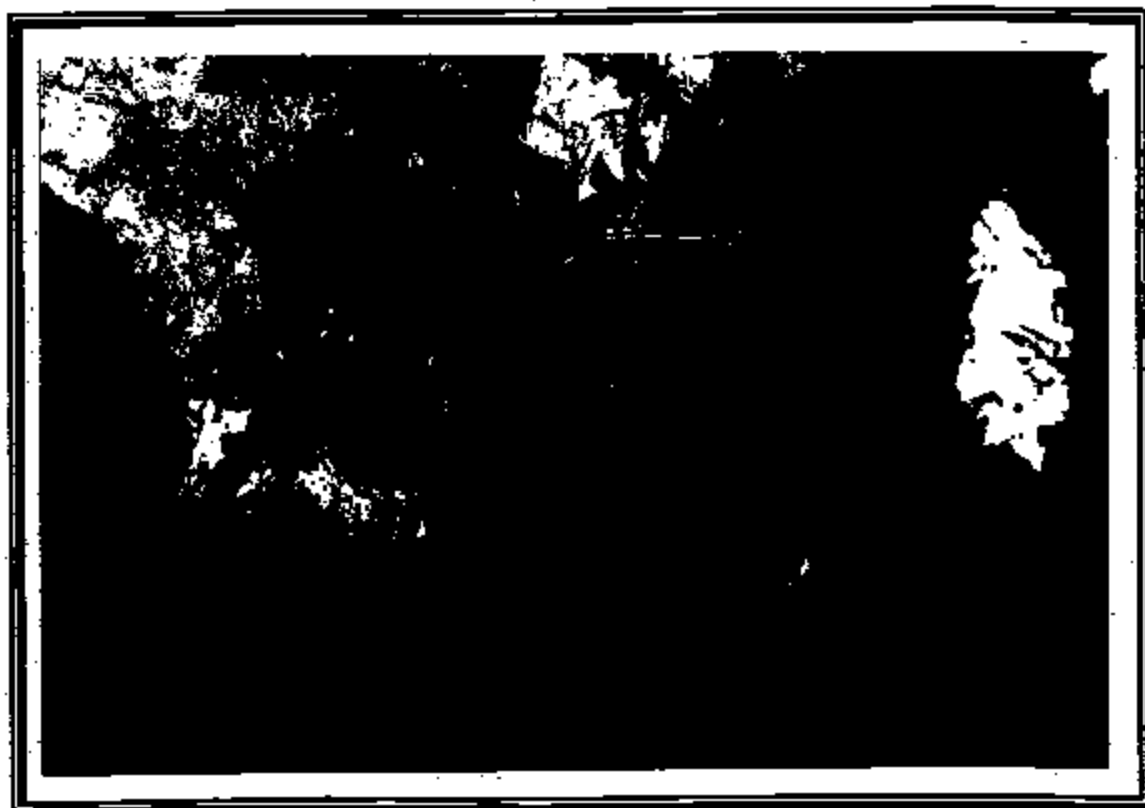


Photo 27

E985-885-LC-8737

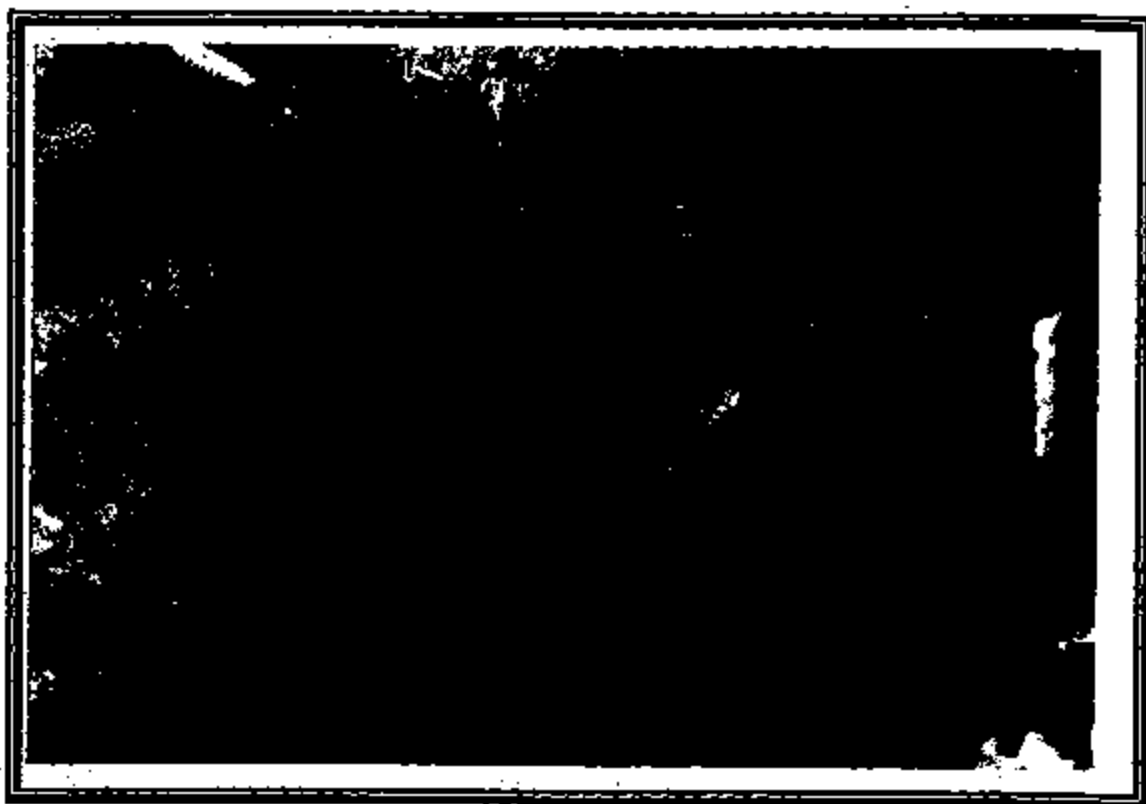


Photo 28



Photo 29

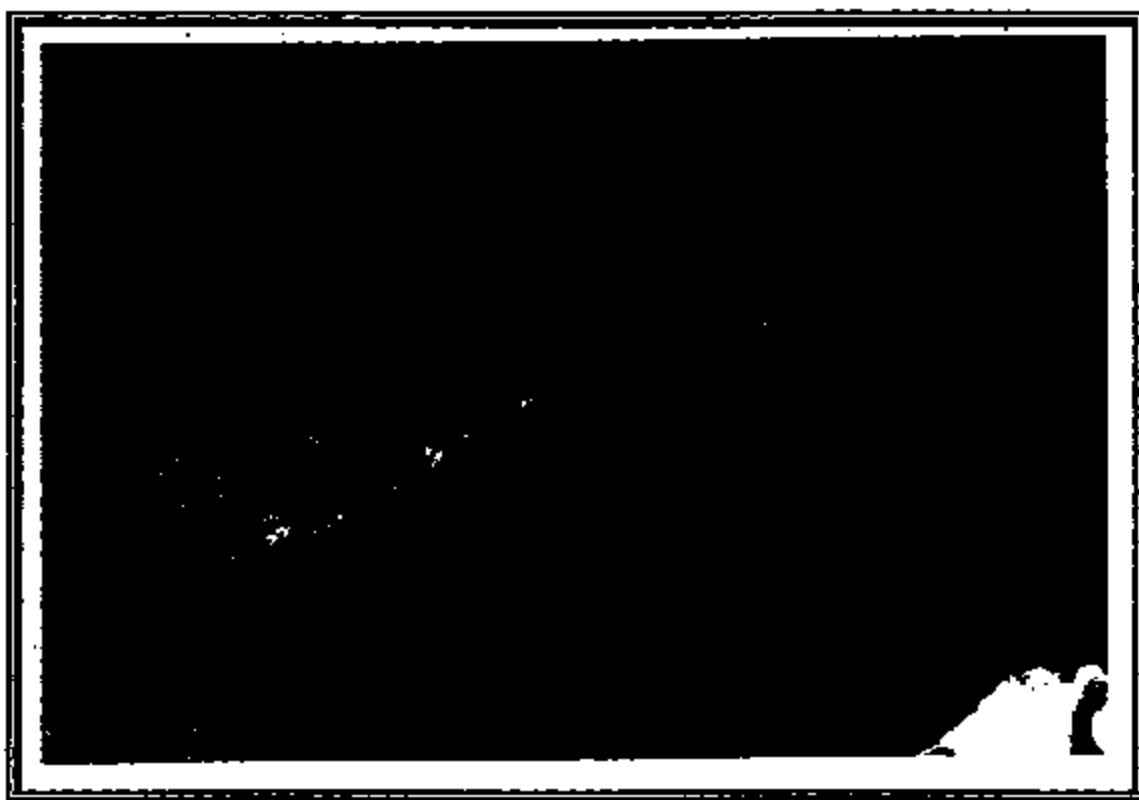


Photo 30

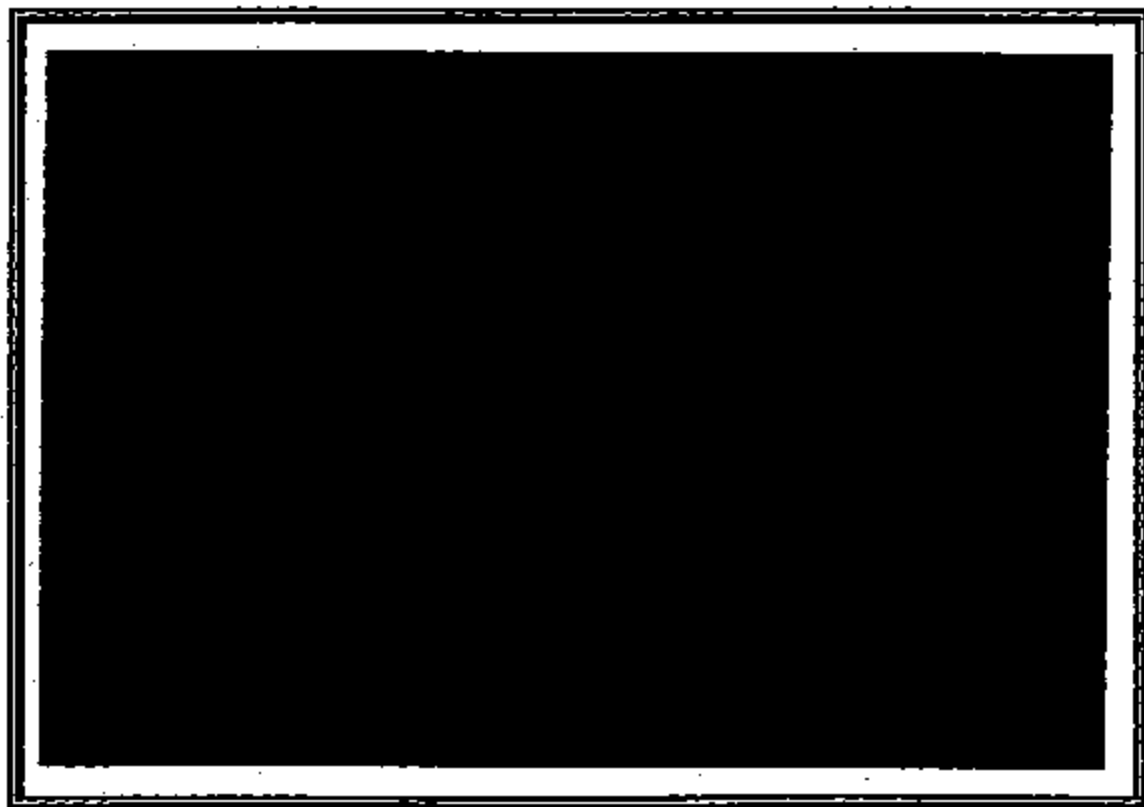


Photo 31



Photo 32



Photo 33

E005-005-LC-8741



Photo 34

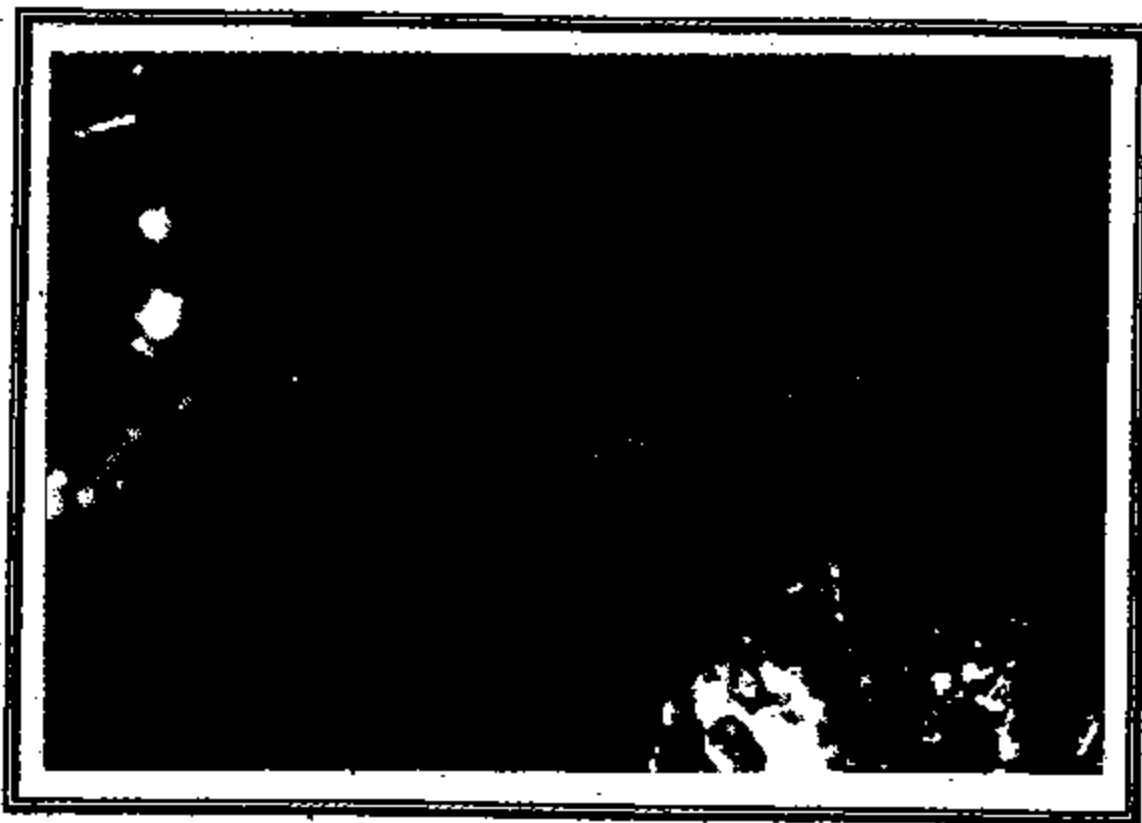


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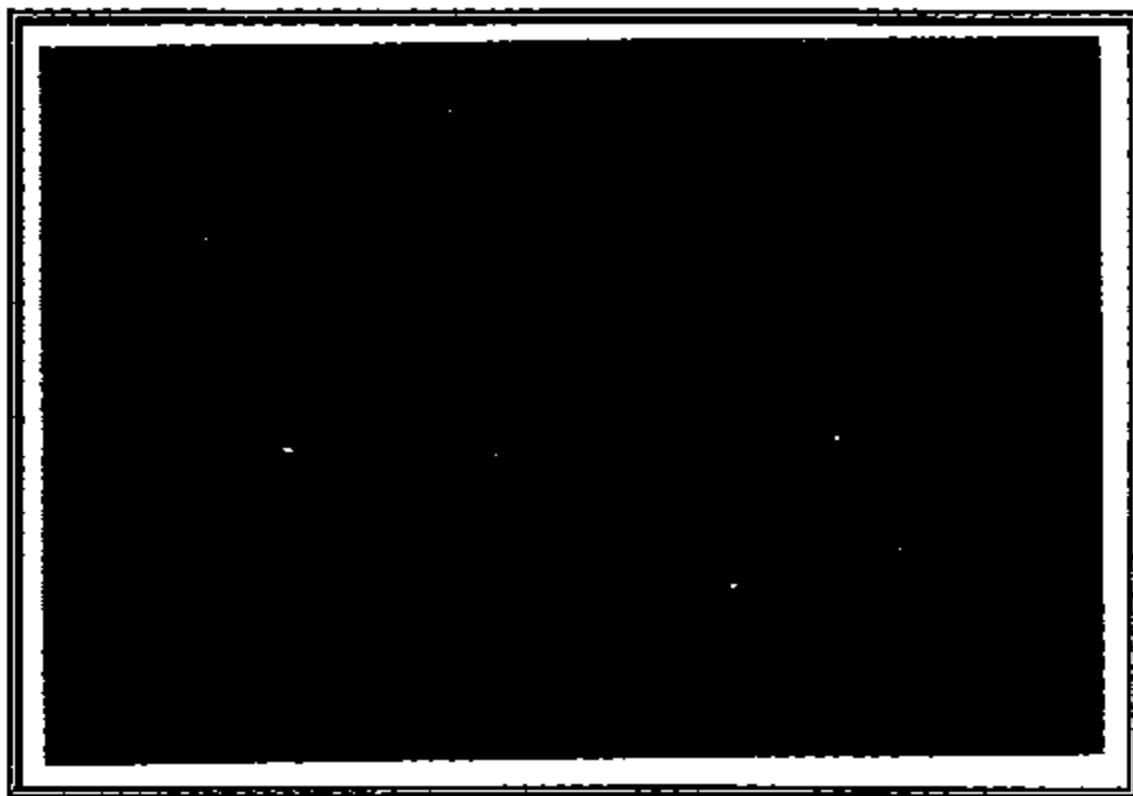


Photo 36



Photo 37

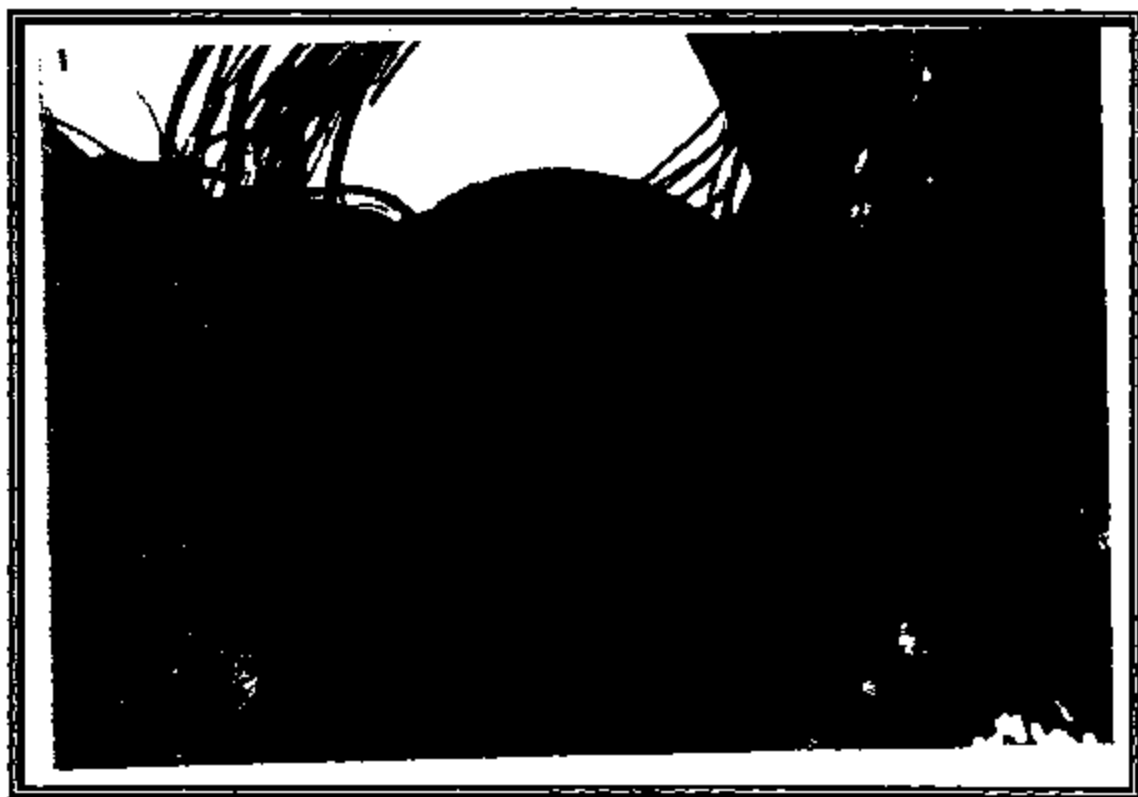


Photo 38



Photo 39



Photo 40

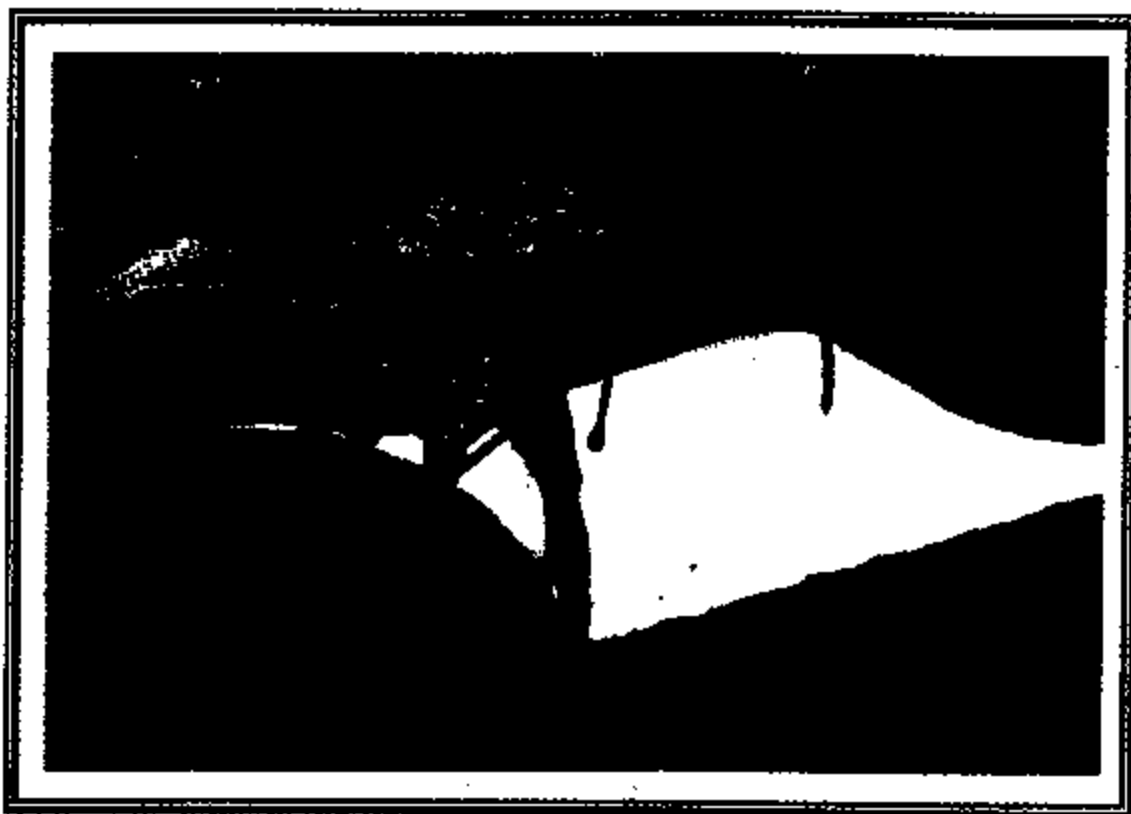


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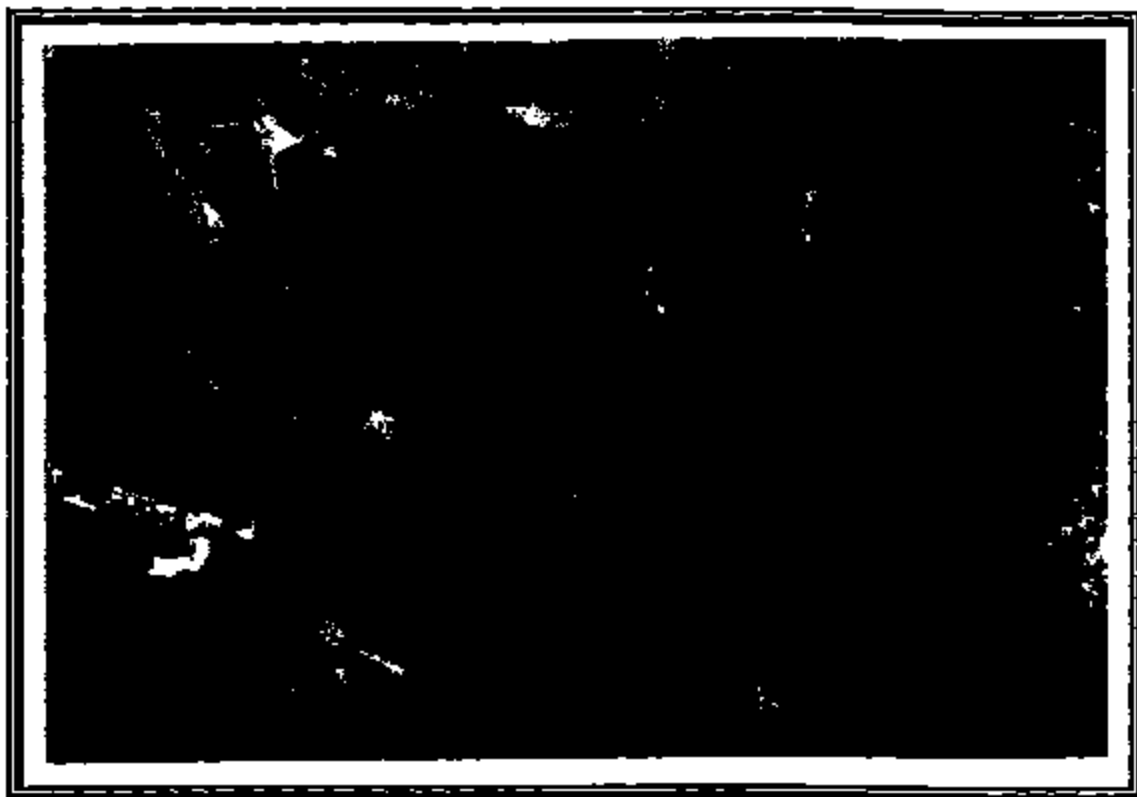


Photo 42



Photo 43

ENG-005-LC-8746



Photo 44



Photo 45

EA05-005-LC-6747



Photo 46



Photo 47

ER05-005-LC-8745



Photo 48



Photo 49